

Liquidity Coverage Ratio Information (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Since March 31, 2015, the “Liquidity Coverage Ratio” (hereinafter referred to as “LCR”), the liquidity regulation under the Basel III, has been introduced in Japan. In addition to the application of uniform international standards, Sumitomo Mitsui Financial Group calculates its consolidated LCR using the calculation formula stipulated in the “Criteria for Evaluating the Soundness of Liquidity Status Set Forth by a Bank Holding Company as a Benchmark for Judging the Soundness of Management of Itself and its Subsidiaries, etc., Based on the Provision of Article 52-25 of the Banking Act, and Which Are Also the Criteria to be Referred to for Judging the Soundness of Management in Banks” (Notification No. 62 issued by the Japanese Financial Services Agency in 2014; hereinafter referred to as the “LCR Notification”).

■ Disclosure of Qualitative Information about Liquidity Coverage Ratio

1. Intra-period Changes in Consolidated LCR

As described on the following page, the LCR has remained stable with no significant fluctuation since the introduction of the liquidity regulation on March 31, 2015.

2. Assessment of Consolidated LCR

The LCR Notification stipulates that the minimum requirement of the LCR for 2018 is set at 90%, and from 2019 onwards, the minimum requirement of the LCR will be 100%. The LCR of Sumitomo Mitsui Financial Group (consolidated) exceeds the minimum requirements of the LCR for 2018 and for 2019 onwards, having no cause for concern. Sumitomo Mitsui Financial Group does not expect that the future LCR forecasts will differ significantly from the announced ratios. In addition, the actual LCR does not differ significantly from the initial forecast.

3. Composition of High-Quality Liquid Assets

Currency denominations, categories and locations, etc. of the high-quality liquid assets allowed to be included in the calculation have not shown any significant changes. In addition, in respect of major currencies (those of which the aggregate amount of liabilities denominated in a certain currency accounts for 5% or more of Sumitomo Mitsui Financial Group’s total liabilities on the consolidated basis), there is no significant mismatch in currency denomination between the total amount of the high-quality liquid assets allowed to be included in the calculation and the amount of net cash outflows.

4. Other Information Concerning Consolidated LCR

Sumitomo Mitsui Financial Group has not applied “special provisions concerning qualifying operational deposits” prescribed in Article 28 of the LCR Notification and “increased liquidity needs related to market valuation changes on derivative or other transactions simulated through Scenario Approach” prescribed in Article 37 of the LCR Notification. Meanwhile, Sumitomo Mitsui Financial Group records “cash outflows related to small-sized consolidated subsidiaries,” etc. under “cash outflows based on other contracts” prescribed in Article 59 of the LCR Notification.

■ Disclosure of Quantitative Information about Liquidity Coverage Ratio (Consolidated)

(In million yen, %, the number of data)

Item		Current Quarter (From 2018/1/1 To 2018/3/31)		Prior Quarter (From 2017/10/1 To 2017/12/31)	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)	61,587,108		60,893,733	
Cash Outflows (2)					
		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
2	Cash outflows related to unsecured retail funding	51,669,343	4,038,944	52,338,349	4,061,870
3	of which, Stable deposits	16,130,042	484,092	16,760,394	503,006
4	of which, Less stable deposits	35,539,301	3,554,852	35,577,955	3,558,864
5	Cash outflows related to unsecured wholesale funding	65,511,220	33,837,020	64,600,867	33,059,500
6	of which, Qualifying operational deposits	—	—	—	—
7	of which, Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	59,303,993	27,629,793	59,130,140	27,588,773
8	of which, Debt securities	6,207,228	6,207,228	5,470,727	5,470,727
9	Cash outflows related to secured funding, etc.	135,092		67,118	
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	21,151,405	7,366,153	21,477,928	7,606,367
11	of which, Cash outflows related to derivative transactions, etc.	1,471,849	1,471,849	1,519,555	1,519,555
12	of which, Cash outflows related to funding programs	453,129	453,129	471,590	471,590
13	of which, Cash outflows related to credit and liquidity facilities	19,226,427	5,441,175	19,486,783	5,615,221
14	Cash outflows related to contractual funding obligations, etc.	9,575,807	6,685,450	9,302,161	6,519,854
15	Cash outflows related to contingencies	72,101,263	1,291,851	71,604,274	1,303,406
16	Total cash outflows	53,354,510		52,618,115	
Cash Inflows (3)					
		TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE	TOTAL UNWEIGHTED VALUE	TOTAL WEIGHTED VALUE
17	Cash inflows related to secured lending, etc.	6,188,356	506,062	5,547,629	295,369
18	Cash inflows related to collection of loans, etc.	3,843,499	2,692,714	4,173,253	2,849,345
19	Other cash inflows	4,013,741	1,935,559	4,012,293	1,780,270
20	Total cash inflows	14,045,596	5,134,335	13,733,176	4,924,984
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation	61,587,108		60,893,733	
22	Net cash outflows	48,220,176		47,693,131	
23	Consolidated liquidity coverage ratio (LCR)	127.7%		127.6%	
24	The number of data used to calculate the average value	59		62	

Notes: 1. The data after the introduction of the liquidity regulation on March 31, 2015 is available on Sumitomo Mitsui Financial Group's website.
(http://www.smfg.co.jp/english/investor/financial/basel_3.html)

2. The average values are calculated based on daily data in accordance with Notification No. 7 issued by the Japanese Financial Services Agency in 2015. For attribute information on customers and some data on consolidated subsidiaries, etc., monthly or quarterly data is used.

■ Breakdown of High-Quality Liquid Assets

(In million yen)

Item		Current Quarter (From 2018/1/1 To 2018/3/31)		Prior Quarter (From 2017/10/1 To 2017/12/31)	
1	Cash and due from banks	52,182,345		51,515,649	
2	Securities	9,404,763		9,378,084	
3	of which, government bonds, etc.	6,649,552		6,507,229	
4	of which, municipal bonds, etc.	189,439		202,669	
5	of which, other bonds	716,237		723,736	
6	of which, stocks	1,849,535		1,944,450	
7	Total high-quality liquid assets (HQLA)	61,587,108		60,893,733	

Note: The above amounts are those of high-quality liquid assets in accordance with the liquidity regulation under the Basel III and do not correspond to the financial amounts.
The amounts stated are those after multiplying factors in the liquidity regulation under the Basel III.

■ Capital Requirements

March 31	Billions of yen 2017
Capital requirements for credit risk:	
Internal ratings-based approach	5,271.7
Corporate exposures:	3,145.0
Corporate exposures (excluding specialized lending)	2,665.8
Sovereign exposures	45.4
Bank exposures	135.7
Specialized lending	298.2
Retail exposures:	793.6
Residential mortgage exposures	346.4
Qualifying revolving retail exposures	223.5
Other retail exposures	223.7
Equity exposures:	489.1
PD/LGD approach	342.0
Market-based approach	147.1
Simple risk weight method	105.2
Internal models method	41.9
Credit risk-weighted assets under Article 145 of the Notification	300.1
Securitisation exposures	81.2
Other exposures	462.7
Standardised approach	520.8
Amount corresponding to CVA risk	179.8
CCP-related exposures	8.9
Total capital requirements for credit risk	5,981.2
Capital requirements for market risk:	
Standardised method	102.0
Interest rate risk	36.7
Equity position risk	42.6
Foreign exchange risk	2.0
Commodities risk	0.0
Options	20.7
Internal models approach	117.8
Securitisation exposures	6.9
Total capital requirements for market risk	226.8
Capital requirements for operational risk:	
Advanced measurement approach	228.5
Basic indicator approach	49.3
Total capital requirements for operational risk	277.8
Total amount of capital requirements	6,485.9

Notes: 1. Capital requirements for credit risk are capital equivalents to "credit risk-weighted assets × 8%" under the standardised approach and "credit risk-weighted assets × 8% + expected loss amount" under the Internal-Ratings Based (IRB) approach.

2. Portfolio classification is after CRM.

3. "Securitisation exposures" includes such exposures based on the standardised approach.

4. "Other exposures" includes estimated lease residual values, purchased receivables (including exposures to qualified corporate enterprises and others), long settlement transactions and other assets.

Internal Ratings-Based (IRB) Approach

Exposures by Asset Class

(1) Corporate Exposures

A. Corporate, Sovereign and Bank Exposures

Portfolio

a. Domestic Corporate, Sovereign and Bank Exposures

	Billions of yen									
	Exposure amount			Undrawn amount						
	Total	On-balance sheet assets	Off-balance sheet assets	Total	Weighted average CCF	Weighted average PD	Weighted average LGD	Weighted average EL _{default}	Weighted average risk weight	
March 31, 2017										
J1-J3	28,682.2	22,987.5	5,694.7	5,303.7	49.50%	0.06%	35.23%	—%	18.61%	
J4-J6	16,467.3	14,346.5	2,120.7	856.1	50.10	0.75	33.65	—	50.28	
J7 (excluding J7R)	1,289.9	1,080.4	209.5	188.8	49.43	13.70	39.83	—	173.72	
Japanese government and local municipal corporations	49,945.7	49,586.0	359.7	135.7	49.38	0.00	35.31	—	0.01	
Others	4,432.8	4,212.0	220.8	100.1	49.87	0.84	44.01	—	56.29	
Default (J7R, J8-J10)	597.8	559.3	38.5	0.1	84.61	100.00	48.12	47.12	12.44	
Total	101,415.7	92,771.9	8,643.8	6,584.6	—	—	—	—	—	

Note: "Others" includes exposures guaranteed by credit guarantee corporations, exposures to public sector entities and voluntary organizations, exposures to obligors not assigned obligor grades because they have yet to close their books (for example, newly established companies), as well as business loans of more than ¥100 million.

b. Overseas Corporate, Sovereign and Bank Exposures

	Billions of yen									
	Exposure amount			Undrawn amount						
	Total	On-balance sheet assets	Off-balance sheet assets	Total	Weighted average CCF	Weighted average PD	Weighted average LGD	Weighted average EL _{default}	Weighted average risk weight	
March 31, 2017										
G1-G3	39,940.4	28,984.6	10,955.8	10,791.7	49.38%	0.14%	28.86%	—%	17.11%	
G4-G6	2,080.0	1,601.9	478.1	350.1	49.38	2.89	24.89	—	72.27	
G7 (excluding G7R)	373.1	248.9	124.2	195.4	49.38	14.91	24.02	—	119.58	
Others	480.8	62.7	418.1	51.9	50.16	1.26	24.72	—	26.21	
Default (G7R, G8-G10)	104.0	90.6	13.4	9.2	100.00	100.00	63.82	59.61	52.63	
Total	42,978.2	30,988.6	11,989.6	11,398.4	—	—	—	—	—	

B. Specialized Lending (SL)

Portfolio

a. Slotting Criteria Applicable Portion

(a) Project Finance, Object Finance and Income-Producing Real Estate (IPRE)

	Risk weight	Billions of yen		
		2017		
		Project finance	Object finance	IPRE
March 31				
Strong:				
Residual term less than 2.5 years	50%	0.0	—	5.4
Residual term 2.5 years or more	70%	28.4	4.2	16.4
Good:				
Residual term less than 2.5 years	70%	33.7	—	0.8
Residual term 2.5 years or more	90%	17.4	—	5.6
Satisfactory	115%	18.2	0.8	17.1
Weak	250%	—	—	—
Default	—	3.5	—	0.0
Total		101.1	5.0	45.2

(b) High-Volatility Commercial Real Estate (HVCRE)

March 31	Risk weight	Billions of yen
		2017
Strong:		
Residual term less than 2.5 years	70%	9.1
Residual term 2.5 years or more	95%	8.8
Good:		
Residual term less than 2.5 years	95%	91.1
Residual term 2.5 years or more	120%	75.4
Satisfactory	140%	275.1
Weak.....	250%	3.4
Default	—	—
Total.....		463.0

b. PD/LGD Approach Applicable Portion, Other Than Slotting Criteria Applicable Portion

(a) Project Finance

March 31, 2017	Billions of yen									
	Exposure amount			Undrawn amount		Weighted average CCF	Weighted average PD	Weighted average LGD	Weighted average EL _{default}	Weighted average risk weight
	Total	On-balance sheet assets	Off-balance sheet assets	Total	Weighted average CCF					
G1-G3.....	3,646.3	2,642.4	1,003.8	1,078.9	49.38%	0.31%	26.03%	—%	39.39%	
G4-G6.....	243.9	181.9	62.0	92.4	49.38	2.73	29.10	—	94.56	
G7 (excluding G7R)	42.9	33.1	9.8	2.5	49.38	15.37	40.13	—	219.24	
Others.....	—	—	—	—	—	—	—	—	—	
Default (G7R, G8-G10)	52.3	51.0	1.3	0.1	100.00	100.00	55.45	51.24	52.63	
Total.....	3,985.4	2,908.4	1,077.0	1,173.8	—	—	—	—	—	

(b) Object Finance

March 31, 2017	Billions of yen									
	Exposure amount			Undrawn amount		Weighted average CCF	Weighted average PD	Weighted average LGD	Weighted average EL _{default}	Weighted average risk weight
	Total	On-balance sheet assets	Off-balance sheet assets	Total	Weighted average CCF					
G1-G3.....	200.9	172.6	28.3	19.7	49.38%	0.28%	11.28%	—%	15.84%	
G4-G6.....	35.9	35.1	0.8	—	—	3.47	6.77	—	22.44	
G7 (excluding G7R)	3.9	3.2	0.7	—	—	23.62	71.82	—	428.34	
Others.....	—	—	—	—	—	—	—	—	—	
Default (G7R, G8-G10)	2.1	2.1	—	—	—	100.00	61.56	57.35	52.63	
Total.....	242.9	213.0	29.8	19.7	—	—	—	—	—	

(c) Income-Producing Real Estate (IPRE)

March 31, 2017	Billions of yen									
	Exposure amount			Undrawn amount		Weighted average CCF	Weighted average PD	Weighted average LGD	Weighted average EL _{default}	Weighted average risk weight
	Total	On-balance sheet assets	Off-balance sheet assets	Total	Weighted average CCF					
J1-J3	1,009.7	905.3	104.4	2.8	49.38%	0.04%	22.68%	—%	11.44%	
J4-J6	356.8	284.2	72.6	—	—	0.86	26.06	—	51.12	
J7 (excluding J7R)	7.5	7.5	—	—	—	10.36	5.00	—	23.66	
Others.....	399.1	377.6	21.6	36.7	49.38	0.25	30.84	—	24.94	
Default (J7R, J8-J10)	—	—	—	—	—	—	—	—	—	
Total.....	1,773.1	1,574.6	198.5	39.5	—	—	—	—	—	

(2) Retail Exposures

A. Residential Mortgage Exposures

Portfolio

March 31, 2017	Billions of yen			Weighted average PD	Weighted average LGD	Weighted average EL _{default}	Weighted average risk weight
	Exposure amount						
	Total	On-balance sheet assets	Off-balance sheet assets				
Mortgage loans							
PD segment:							
Not delinquent							
Use model.....	11,804.7	11,782.5	22.2	0.44%	33.75%	—%	23.18%
Others	386.5	386.5	—	1.03	51.24	—	67.67
Delinquent.....	88.9	87.0	1.9	18.42	36.61	—	191.19
Default	152.9	152.8	0.1	100.00	34.07	32.43	20.43
Total	12,433.0	12,408.8	24.2	—	—	—	—

Notes: 1. "Others" includes loans guaranteed by employers.

2. "Delinquent" loans are past due loans and loans to obligors categorized as "Borrowers Requiring Caution" that do not satisfy the definition of default stipulated in the Notification.

B. Qualifying Revolving Retail Exposures (QRRE)

Portfolio

March 31, 2017	Billions of yen					Weighted average CCF	Weighted average PD	Weighted average LGD	Weighted average EL _{default}	Weighted average risk weight	
	Total	Exposure amount		Off-balance sheet assets	Undrawn amount						
		Balance	Increase		Total						Weighted average CCF
Card loans											
PD segment:											
Not delinquent	947.8	778.2	106.9	62.7	254.3	42.04%	2.88%	81.25%	—%	63.95%	
Delinquent.....	14.7	14.1	0.6	—	2.7	23.00	28.34	77.68	—	214.04	
Credit card balances											
PD segment:											
Not delinquent	2,440.6	1,449.2	685.8	305.7	8,977.4	7.64	1.92	69.79	—	32.79	
Delinquent.....	6.7	5.7	1.0	—	—	—	78.05	72.15	—	119.50	
Default	46.2	42.2	3.0	1.0	—	—	100.00	83.79	73.93	123.21	
Total	3,456.0	2,289.4	797.3	369.4	9,234.4	—	—	—	—	—	

Notes: 1. The on-balance sheet exposure amount is estimated by estimating the amount of increase in each transaction balance and not by multiplying the undrawn amount by the CCF.

2. "Weighted average CCF" is "On-balance sheet exposure amount ÷ Undrawn amount" and provided for reference only. It is not used for estimating on-balance sheet exposure amounts.

3. Past due loans of less than three months are recorded in "Delinquent."

C. Other Retail Exposures

Portfolio

March 31, 2017	Billions of yen			Weighted average PD	Weighted average LGD	Weighted average EL _{default}	Weighted average risk weight
	Exposure amount						
	Total	On-balance sheet assets	Off-balance sheet assets				
Business loans							
PD segment:							
Not delinquent							
Use model.....	1,022.3	1,004.5	17.8	0.87%	47.47%	—%	40.50%
Others	207.5	206.5	1.0	0.67	40.26	—	30.91
Delinquent.....	73.1	72.2	0.8	6.26	41.94	—	66.66
Consumer loans							
PD segment:							
Not delinquent							
Use model.....	1,660.4	1,025.8	634.6	2.20	50.56	—	62.26
Others	128.7	127.3	1.3	1.59	53.18	—	63.70
Delinquent.....	23.1	21.0	2.2	24.62	49.64	—	107.78
Default	82.1	81.2	0.9	100.00	62.07	54.01	100.82
Total	3,197.2	2,538.6	658.7	—	—	—	—

Notes: 1. "Business loans" includes apartment construction loans. Following implementation of our domestic business structure revision started in April 2014, "Domestic Corporate Exposures" includes SME loans because their grading system is integrated into that of Corporate loans.

2. "Others" includes loans guaranteed by employers.

3. "Delinquent" loans are past due loans and loans to obligors categorized as "Borrowers Requiring Caution" that do not satisfy the definition of default stipulated in the Notification.

(3) Equity Exposures and Credit Risk-Weighted Assets under Article 145 of the Notification

A. Equity Exposures

Portfolio

a. Equity Exposure Amounts

	Billions of yen
March 31	2017
Market-based approach.....	706.5
Simple risk weight method.....	370.3
Listed equities (300%).....	240.7
Unlisted equities (400%).....	129.6
Internal models method.....	336.2
PD/LGD approach.....	3,763.0
Total.....	<u>4,469.5</u>

Note: The above exposures are "equity exposures" stipulated in the Notification and differ from "stocks" described in the consolidated financial statements.

b. PD/LGD Approach

	Billions of yen		
March 31	2017		
	Exposure amount	Weighted average PD	Weighted average risk weight
J1-J3.....	3,457.4	0.05%	100.39%
J4-J6.....	176.1	0.32	152.52
J7 (excluding J7R).....	15.1	10.45	566.42
Others.....	113.6	0.48	175.70
Default (J7R, J8-J10).....	0.7	100.00	1,125.00
Total.....	<u>3,763.0</u>	—	—

Notes: 1. The above exposures are "equity exposures" stipulated in the Notification to which the PD/LGD approach is applied and differ from "stocks" described in the consolidated financial statements.

2. "Others" includes exposures to overseas corporate entities.

3. Weighted average risk weight is calculated by including the amount derived by multiplication of the expected loss by a risk weight of 1250% in the credit risk-weighted assets.

B. Credit Risk-Weighted Assets under Article 145 of the Notification

Portfolio

	Billions of yen
March 31	2017
Exposures under Article 145 of the Notification.....	<u>1,324.0</u>

(4) Analysis of Actual Losses

A. Year-on-Year Comparison of Actual Losses

We recorded an increase of ¥61.6 billion in total credit costs (the total of the general reserve, non-performing loan write-offs and gains on collection of written-off claims) compared to the previous fiscal year, amounting to ¥164.4 billion on a consolidated basis for fiscal year 2016.

SMBC recorded an increase of ¥64.3 billion in total credit costs compared to the previous fiscal year, which resulted in an expense of ¥61.1 billion on a non-consolidated basis in fiscal year 2016, due to the recognition of costs derived from a downturn in the business of obligors with large exposure.

Total Credit Costs

	Billions of yen			Increase (decrease) (A) – (B)
	Fiscal 2016 (A)	Fiscal 2015 (B)	Fiscal 2014	
Sumitomo Mitsui Financial Group (consolidated) total	164.4	102.8	7.8	61.6
SMBC (consolidated) total	63.3	13.9	(65.4)	49.4
SMBC (non-consolidated) total	61.1	(3.2)	(80.1)	64.3
Corporate exposures	64.0	0.1	(40.6)	63.9
Sovereign exposures	(0.1)	(1.7)	(6.0)	1.6
Bank exposures	(0.3)	(0.1)	(0.7)	(0.3)
Residential mortgage exposures	(0.1)	0.0	(0.3)	(0.2)
QRRE	(0.0)	0.0	(0.1)	(0.1)
Other retail exposures	(0.3)	(1.8)	(2.6)	1.5

- Notes: 1. The above amounts do not include gains/losses on “equity exposures,” “exposures on capital market-driven transactions (such as bonds)” and “exposures under Article 145 of the Notification” that were recognized as gains/losses on bonds and stocks in the statements of income.
2. Exposure category amounts do not include general reserve for Normal Borrowers.
3. Bracketed fiscal year amounts indicate gains generated by the reversal of reserve, etc.
4. Credit costs for “Residential mortgage exposures” and “QRRE” guaranteed by consolidated subsidiaries are not included in the total credit costs of SMBC (non-consolidated).

B. Comparison of Estimated and Actual Losses

	Billions of yen					
	Fiscal 2016			Fiscal 2015		
	Estimated loss amounts		Actual loss amounts	Estimated loss amounts		Actual loss amounts
	After deduction of reserves			After deduction of reserves		
Sumitomo Mitsui Financial Group (consolidated) total ...	—	—	164.4	—	—	102.8
SMBC (consolidated) total	—	—	63.3	—	—	13.9
SMBC (non-consolidated) total	461.2	167.8	61.1	513.1	153.9	(3.2)
Corporate exposures	438.3	158.7	64.0	483.0	139.0	0.1
Sovereign exposures	8.9	7.4	(0.1)	9.1	3.8	(1.7)
Bank exposures	7.5	3.9	(0.3)	10.7	7.2	(0.1)
Residential mortgage exposures	2.3	(1.1)	(0.1)	3.9	3.5	0.0
QRRE	0.0	(0.3)	(0.0)	0.0	0.0	0.0
Other retail exposures	4.2	4.2	(0.3)	6.4	5.5	(1.8)

	Billions of yen					
	Fiscal 2014			Fiscal 2013		
	Estimated loss amounts		Actual loss amounts	Estimated loss amounts		Actual loss amounts
	After deduction of reserves			After deduction of reserves		
Sumitomo Mitsui Financial Group (consolidated) total ...	—	—	7.8	—	—	(49.1)
SMBC (consolidated) total	—	—	(65.4)	—	—	(113.3)
SMBC (non-consolidated) total	642.5	171.1	(80.1)	871.2	171.2	(123.9)
Corporate exposures	523.6	128.1	(40.6)	734.0	123.6	(122.8)
Sovereign exposures	12.7	1.4	(6.0)	5.6	4.1	0.3
Bank exposures	8.5	4.2	(0.7)	11.4	6.1	(0.9)
Residential mortgage exposures	2.9	2.3	(0.3)	5.2	4.3	(0.1)
QRRE	0.0	(0.0)	(0.1)	0.0	(0.0)	(0.0)
Other retail exposures	94.8	40.7	(2.6)	114.9	38.2	(0.5)

	Billions of yen					
	Fiscal 2012			Fiscal 2011		
	Estimated loss amounts		Actual loss amounts	Estimated loss amounts		Actual loss amounts
	After deduction of reserves			After deduction of reserves		
Sumitomo Mitsui Financial Group (consolidated) total ...	—	—	173.1	—	—	121.3
SMBC (consolidated) total	—	—	70.6	—	—	91.7
SMBC (non-consolidated) total	940.1	245.4	19.5	1,062.7	213.9	58.6
Corporate exposures	765.9	164.9	10.7	889.3	132.2	57.5
Sovereign exposures	22.0	11.4	(0.3)	12.4	1.8	(0.2)
Bank exposures	14.9	5.5	(0.4)	14.9	4.7	(0.0)
Residential mortgage exposures	3.7	2.9	0.2	3.8	2.9	0.2
QRRE	0.1	(0.0)	0.1	0.1	(0.0)	(0.0)
Other retail exposures	133.5	65.6	9.7	142.3	77.4	10.5

Notes: 1. Amounts on consumer loans guaranteed by consolidated subsidiaries or affiliates as well as on "equity exposures" and "exposures under Article 145 of the Notification" are excluded.

2. "Estimated loss amounts" are the EL at the beginning of the term.

3. "After deduction of reserves" represents the estimated loss amounts after deduction of reserves for possible losses on substandard borrowers or below.

■ Standardised Approach

Exposure Balance by Risk Weight Segment

March 31	Billions of yen	
	2017	
		Of which assigned country risk score
0%	9,453.1	914.9
10%	9.1	—
20%	1,574.0	939.2
35%	62.8	—
50%	82.7	6.6
75%	1,766.3	—
100%	4,299.2	3.5
150%	76.9	0.0
250%	158.7	—
1250%	1.4	1.3
Others	1.6	—
Total	17,485.8	1,865.5

Notes: 1. The above amounts are exposures after CRM (but before deduction of direct write-offs). Please note that for off-balance sheet assets the credit equivalent amount has been included.

2. "Securitisation exposures" have not been included.

■ Credit Risk Mitigation (CRM) Techniques

Exposure Balance after CRM

March 31	Billions of yen	
	2017	
	Eligible financial collateral	Other eligible IRB collateral
Advanced Internal Ratings-Based (AIRB) approach	—	—
Foundation Internal Ratings-Based (FIRB) approach	160.0	59.8
Corporate exposures	46.8	59.8
Sovereign exposures	—	—
Bank exposures	113.2	—
Standardised approach	5,586.1	—
Total	5,746.1	59.8

Note: For exposures to which the AIRB approach was applied, eligible collateral is separately taken into account in Loss Given Default (LGD) estimates.

March 31	Billions of yen	
	2017	
	Guarantee	Credit derivative
Internal Ratings-Based (IRB) approach	9,600.3	334.2
Corporate exposures	9,094.4	334.2
Sovereign exposures	294.1	—
Bank exposures	120.2	—
Residential mortgage exposures	91.7	—
QRRE	—	—
Other retail exposures	—	—
Standardised approach	51.7	—
Total	9,651.9	334.2

■ Derivative Transactions and Long Settlement Transactions

Credit Equivalent Amounts

(1) Derivative Transactions and Long Settlement Transactions

A. Calculation Method

Current exposure method

B. Credit Equivalent Amounts

March 31	Billions of yen 2017
Gross replacement cost	4,547.3
Gross add-on amount	4,558.5
Gross credit equivalent amount	9,105.8
Foreign exchange related transactions	3,477.7
Interest rate related transactions	5,297.5
Gold related transactions	—
Equities related transactions	198.2
Precious metals (excluding gold) related transactions	—
Other commodity related transactions	87.0
Credit default swaps	45.4
Reduction in credit equivalent amount due to netting	3,378.7
Net credit equivalent amount	5,727.2
Collateral amount	16.6
Eligible financial collateral	16.6
Other eligible IRB collateral	—
Net credit equivalent amount (after taking into account the CRM effect of collateral)	5,710.5

(2) Notional Principal Amounts of Credit Derivatives

Credit Default Swaps

March 31	Billions of yen	
	2017	
	Notional principal amount	
	Total	Of which for CRM
Protection purchased	623.7	334.2
Protection provided	456.7	—

Note: "Notional principal amount" is defined as the total of "amounts subject to calculation of credit equivalents" and "amounts employed for CRM."

■ Securitisation Exposures

1. Portfolio (Credit Risk)

(1) Securitisation Transactions as Originator

A. As Originator (Excluding as Sponsor)

(A) Underlying Assets

	Billions of yen						
	March 31, 2017			Fiscal 2016			
	Underlying asset amount			Securitized amount	Default amount	Loss amount	Gains/losses on sales
Total	Asset transfer type	Synthetic type					
Claims on corporates	107.1	0.0	107.0	100.0	2.7	24.9	—
Mortgage loans	1,353.9	1,353.9	—	321.9	1.2	0.3	21.8
Retail loans (excluding mortgage loans)	—	—	—	—	—	—	—
Other claims	0.2	0.2	—	—	—	—	—
Total	1,461.2	1,354.2	107.0	421.9	3.9	25.2	21.8

Notes: 1. The above amounts include the amount of underlying assets securitized during the term without entailing "securitisation exposures."

2. "Default amount" is the total of underlying assets which are past due three months or more and defaulted underlying assets.

3. Asset type classification is based on the major items in the underlying assets for each transaction.

4. "Other claims" includes claims on Private Finance Initiative (PFI) businesses and lease fees.

5. Following Articles 230 and 248 of the Notification, there are no amounts that represent "exposure to products subject to early amortization provisions" to investors.

6. There are no amounts that represent "assets held for securitisation transactions."

(B) Securitisation Exposures (Excluding Resecuritisation Exposures)

a. Underlying Assets by Asset Type

	Billions of yen				
	2017				
	Term-end balance	Amounts subject to a 1250%		Increase in capital equivalent	
Total	On-balance sheet assets	Off-balance sheet assets	risk weight		
March 31					
Claims on corporates	103.5	103.5	—	1.5	—
Mortgage loans	304.7	304.7	—	24.7	58.4
Retail loans (excluding mortgage loans)	—	—	—	—	—
Other claims	0.2	0.2	—	0.0	—
Total	408.4	408.4	—	26.2	58.4

b. Risk Weights

	Billions of yen			
	2017			
	Term-end balance	Amounts subject to a 1250%		Required capital
Total	On-balance sheet assets	Off-balance sheet assets	risk weight	
March 31				
20% or less	99.1	99.1	—	0.6
100% or less	1.2	1.2	—	0.1
650% or less	0.1	0.1	—	0.0
Less than 1250%	—	—	—	—
1250%	308.0	308.0	—	27.8
Total	408.4	408.4	—	28.5

(C) Resecuritisation Exposures

There are no amounts that represent “resecuritisation exposures.”

B. As Sponsor**(A) Underlying Assets**

	Billions of yen					
	March 31, 2017			Fiscal 2016		
	Underlying asset amount			Securitized amount	Default amount	Loss amount
Total	Asset transfer type	Synthetic type				
Claims on corporates	903.5	903.5	—	5,834.3	63.1	106.5
Mortgage loans	—	—	—	—	—	—
Retail loans (excluding mortgage loans)....	832.7	832.7	—	418.2	2.2	11.8
Other claims	29.6	29.6	—	27.6	0.0	0.0
Total	1,765.7	1,765.7	—	6,280.1	65.3	118.3

Notes: 1. The above amounts include the amount of underlying assets securitized during the term without entailing “securitisation exposures.”

2. “Default amount” is the total of underlying assets which are past due three months or more and defaulted underlying assets.

3. “Default amount” and “Loss amount” when acting as a sponsor of securitisation of customer claims are estimated using the following methods and alternative data, as in some cases it can be difficult to obtain relevant data in a timely manner because the underlying assets have been recovered by the customer.

(1) “Default amount” estimation method

- For securitisation transactions subject to the ratings-based approach, the amount is estimated based on information on underlying assets obtainable from customers, etc.

- For securitisation transactions subject to the supervisory formula, the amount is estimated based on obtainable information on, or default rate of, each obligor. Further, when it is difficult to estimate the amount using either method, it is conservatively estimated by assuming that the underlying asset is a default asset.

(2) “Loss amount” estimation method

- For securitisation transactions subject to the ratings-based approach, the amount is the same amount as the “Default amount” estimated conservatively in (1) above.

- For securitisation transactions subject to the supervisory formula, when expected loss ratios of defaulted underlying assets can be determined, the amount is estimated using the ratios. When it is difficult to determine the ratios, the amount is the same amount as the “Default amount” estimated conservatively in (1) above.

4. Asset type classification is based on the major items in the underlying assets for each transaction.

5. “Other claims” includes lease fees.

6. Following Articles 230 and 248 of the Notification, there are no amounts that represent “exposure to products subject to early amortization provisions” to investors.

7. There are no amounts that represent “assets held for securitisation transactions.”

(B) Securitisation Exposures (Excluding Resecuritisation Exposures)**a. Underlying Assets by Asset Type**

	Billions of yen				
	2017				
	Term-end balance	Amounts subject to a 1250% risk weight		Increase in capital equivalent	
March 31	Total	On-balance sheet assets	Off-balance sheet assets		
Claims on corporates	687.4	674.2	13.2	0.3	—
Mortgage loans	—	—	—	—	—
Retail loans (excluding mortgage loans)	466.9	466.9	—	—	—
Other claims	24.4	24.4	—	—	—
Total	1,178.7	1,165.5	13.2	0.3	—

b. Risk Weights

	Billions of yen			
	2017			
	Term-end balance	Amounts subject to a 1250% risk weight		Required capital
March 31	Total	On-balance sheet assets	Off-balance sheet assets	
20% or less	1,156.9	1,143.7	13.2	7.1
100% or less	21.5	21.5	—	1.0
650% or less	—	—	—	—
Less than 1250%	—	—	—	—
1250%	0.3	0.3	—	0.3
Total	1,178.7	1,165.5	13.2	8.3

(C) Resecuritisation Exposures

There are no amounts that represent “resecuritisation exposures.”

(2) Securitisation Transactions in which the Group is the Investor

(A) Securitisation Exposures (Excluding Resecuritisation Exposures)

a. Underlying Assets by Asset Type

	Billions of yen				
	2017				
	Term-end balance			Amounts subject to a 1250% risk weight	Increase in capital equivalent
Total	On-balance sheet assets	Off-balance sheet assets			
March 31					
Claims on corporates	1,013.3	562.2	451.0	29.8	—
Mortgage loans	30.2	30.2	—	—	—
Retail loans (excluding mortgage loans)	628.5	498.3	130.2	—	—
Other claims	12.5	12.4	0.1	0.1	—
Total	1,684.5	1,103.2	581.3	29.8	—

Notes: 1. Asset type classification is based on the major items in the underlying assets for each transaction.

2. "Retail loans (excluding mortgage loans)" includes balances of ¥5.6 billion as of March 31, 2017 for the securitisation exposures which includes loans whose credit risk are relatively high, such as U.S. subprime loans.

b. Risk Weights

	Billions of yen			
	2017			
	Term-end balance			Required capital
Total	On-balance sheet assets	Off-balance sheet assets		
March 31				
20% or less	1,522.9	1,048.8	474.1	8.6
100% or less	37.0	36.9	0.1	2.6
650% or less	17.4	17.4	—	1.5
Less than 1250%	—	—	—	—
1250%	107.2	0.1	107.1	31.6
Total	1,684.5	1,103.2	581.3	44.4

Note: The risk weight of "100% or less" includes balances of ¥5.6 billion as of March 31, 2017 for the securitisation exposures which includes loans whose credit risk are relatively high, such as U.S. subprime loans.

(B) Resecuritisation Exposures

a. Underlying Assets by Asset Type

	Billions of yen				
	2017				
	Term-end balance			Amounts subject to a 1250% risk weight	Increase in capital equivalent
Total	On-balance sheet assets	Off-balance sheet assets			
March 31					
Claims on corporates	—	—	—	—	—
Mortgage loans	—	—	—	—	—
Retail loans (excluding mortgage loans)	—	—	—	—	—
Other claims	0.2	0.0	0.2	0.0	—
Total	0.2	0.0	0.2	0.0	—

Notes: 1. Asset type classification is based on the major items in the underlying assets for each transaction.

2. "Other claims" includes securitisation products.

3. Credit risk mitigation (CRM) techniques are not applied to the resecuritisation exposures.

b. Risk Weights

	Billions of yen			
	2017			
	Term-end balance			Required capital
Total	On-balance sheet assets	Off-balance sheet assets		
March 31				
20% or less	0.2	—	0.2	0.0
100% or less	—	—	—	—
650% or less	—	—	—	—
Less than 1250%	—	—	—	—
1250%	0.0	0.0	—	0.0
Total	0.2	0.0	0.2	0.0

2. Portfolio (Market Risk)

(1) Securitisation Transactions as Originator

There are no amounts that represent “securitisation transactions where the Group serves as the originator.”

(2) Securitisation Transactions as Investor

(A) Securitisation Exposures (Excluding Resecuritisation Exposures)

a. Underlying Assets by Asset Type

March 31	Billions of yen				
	2017				
	Term-end balance			Amounts subject to a 100% risk weight	Increase in capital equivalent
Total	On-balance sheet assets	Off-balance sheet assets			
Claims on corporates	0.9	0.9	—	0.9	—
Mortgage loans	—	—	—	—	—
Retail loans (excluding mortgage loans)	6.1	6.1	—	6.1	—
Other claims	—	—	—	—	—
Total	6.9	6.9	—	6.9	—

Note: There are no amounts that represent “securitisation exposures subject to the measurement of the comprehensive risk held.”

b. Risk Weights

March 31	Billions of yen			
	2017			
	Term-end balance			Required capital
Total	On-balance sheet assets	Off-balance sheet assets		
Less than 100%	—	—	—	—
100%	6.9	6.9	—	6.9
Total	6.9	6.9	—	6.9

(B) Resecuritisation Exposures

There are no amounts that represent “resecuritisation exposures.”

■ Equity Exposures in Banking Book

1. Consolidated Balance Sheet Amounts and Fair Values

March 31	Billions of yen	
	2017	
	Balance sheet amount	Fair value
Listed equity exposures	4,157.1	4,157.1
Equity exposures other than above	218.3	—
Total	4,375.4	—

2. Gains (Losses) on Sale and Devaluation of Equity Exposures

	Billions of yen
	Fiscal 2016
Gains (losses)	55.0
Gains on sale	80.3
Losses on sale	10.5
Devaluation	14.9

Note: The above amounts are gains (losses) on stocks and available-for-sale securities in the consolidated statements of income.

3. Unrealized Gains (Losses) Recognized on Consolidated Balance Sheets but Not on Consolidated Statements of Income

	Billions of yen
	2017
Unrealized gains (losses) recognized on consolidated balance sheets but not on consolidated statements of income	2,157.5

Note: The above amount is for stocks of Japanese companies and foreign stocks with market prices.

4. Unrealized Gains (Losses) Not Recognized on Consolidated Balance Sheets or Consolidated Statements of Income

	Billions of yen
March 31	2017
Unrealized gains (losses) not recognized on consolidated balance sheets or consolidated statements of income.....	1.8

Note: The above amount is for stocks of affiliates with market prices.

■ Exposure Balance by Type of Assets, Geographic Region, Industry and Residual Term

1. Exposure Balance by Type of Assets, Geographic Region and Industry

	Billions of yen				
March 31, 2017	Loans, etc.	Bonds	Derivatives	Others	Total
Domestic operations (excluding offshore banking accounts)					
Manufacturing.....	10,682.4	110.1	219.1	2,879.7	13,891.3
Agriculture, forestry, fishery and mining.....	358.3	4.9	14.5	44.8	422.5
Construction.....	1,365.0	24.9	6.7	293.1	1,689.7
Transport, information, communications and utilities.....	6,474.9	104.7	148.8	1,112.0	7,840.4
Wholesale and retail.....	6,347.7	23.3	128.5	896.7	7,396.3
Financial and insurance.....	47,124.7	437.3	1,746.4	1,357.8	50,666.2
Real estate, goods rental and leasing.....	9,966.2	414.7	56.0	388.1	10,824.9
Services.....	5,449.6	36.5	46.2	1,159.1	6,691.4
Local municipal corporations.....	1,257.3	99.9	10.9	24.2	1,392.2
Other industries.....	30,186.7	11,301.1	280.5	6,153.9	47,922.2
Subtotal.....	119,212.8	12,557.4	2,657.7	14,309.3	148,737.1
Overseas operations and offshore banking accounts					
Sovereigns.....	6,626.2	1,425.3	15.3	14.9	8,081.8
Financial institutions.....	8,189.0	642.4	2,014.2	970.3	11,815.9
C&I companies.....	24,823.9	193.0	901.5	956.3	26,874.7
Others.....	5,128.0	1,158.4	121.3	2,537.7	8,945.4
Subtotal.....	44,767.3	3,419.1	3,052.4	4,479.2	55,717.9
Total.....	163,980.1	15,976.4	5,710.0	18,788.5	204,455.0

Notes: 1. The above amounts are exposures after CRM.

2. The above amounts do not include "securitisation exposures" and "credit risk-weighted assets under Article 145 of the Notification."

3. "Loans, etc." includes loans, commitments and off-balance sheet assets except derivatives, and "Others" includes equity exposures, standardised approach applied funds, and CVA risk equivalent amount exposures, etc.

4. "Domestic operations" comprises the operations of Sumitomo Mitsui Financial Group, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. "Overseas operations" comprises the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

2. Exposure Balance by Type of Assets and Residual Term

	Billions of yen				
March 31, 2017	Loans, etc.	Bonds	Derivatives	Others	Total
To 1 year.....	44,774.2	2,800.0	808.1	1,000.7	49,383.0
More than 1 year to 3 years.....	18,262.4	5,032.2	1,261.4	1,392.5	25,948.5
More than 3 years to 5 years.....	18,323.5	4,262.3	1,147.9	1,103.4	24,837.1
More than 5 years to 7 years.....	7,703.1	402.8	508.6	495.8	9,110.3
More than 7 years.....	26,304.1	3,479.0	1,984.0	1,370.1	33,137.2
No fixed maturity.....	48,612.8	—	—	13,426.0	62,038.9
Total.....	163,980.1	15,976.4	5,710.0	18,788.5	204,455.0

Notes: 1. The above amounts are exposures after CRM.

2. The above amounts do not include "securitisation exposures" and "credit risk-weighted assets under Article 145 of the Notification."

3. "Loans, etc." includes loans, commitments and off-balance sheet assets except derivatives, and "Others" includes equity exposures, standardised approach applied funds, and CVA risk equivalent amount exposures, etc.

4. "No fixed maturity" includes exposures not classified by residual term.

3. Term-End Balance of Exposures Past Due 3 Months or More or Defaulted and Their Breakdown

(1) By Geographic Region

March 31	Billions of yen	
	2017	
Domestic operations (excluding offshore banking accounts)	1,086.3	
Overseas operations and offshore banking accounts.....	231.1	
Asia.....	41.4	
North America.....	58.3	
Other regions.....	131.4	
Total.....	1,317.4	

Notes: 1. The above amounts are credits subject to self-assessment, including mainly off-balance sheet credits to obligors categorized as "Substandard Borrowers" or lower under self-assessment.

2. The above amounts include partial direct write-offs (direct reductions).

3. "Domestic operations" comprises the operations of Sumitomo Mitsui Financial Group, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. "Overseas operations" comprises the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries, and the term-end balances are calculated based on the obligor's domicile country.

(2) By Industry

March 31	Billions of yen	
	2017	
Domestic operations (excluding offshore banking accounts)		
Manufacturing.....	141.9	
Agriculture, forestry, fishery and mining.....	2.5	
Construction.....	33.2	
Transport, information, communications and utilities.....	94.4	
Wholesale and retail.....	132.4	
Financial and insurance.....	4.9	
Real estate, goods rental and leasing.....	176.3	
Services.....	136.0	
Other industries.....	364.7	
Subtotal.....	1,086.3	
Overseas operations and offshore banking accounts		
Financial institutions.....	2.6	
C&I companies.....	150.1	
Others.....	78.4	
Subtotal.....	231.1	
Total.....	1,317.4	

Notes: 1. The above amounts are credits subject to self-assessment, including mainly off-balance sheet credits to obligors categorized as "Substandard Borrowers" or lower under self-assessment.

2. The above amounts include partial direct write-offs (direct reductions).

3. "Domestic operations" comprises the operations of Sumitomo Mitsui Financial Group, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. "Overseas operations" comprises the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

4. Term-End Balances of General Reserve for Possible Loan Losses, Specific Reserve for Possible Loan Losses and Loan Loss Reserve for Specific Overseas Countries

(1) By Geographic Region

March 31	Billions of yen		
	2017 (A)	2016 (B)	Increase (decrease) (A) - (B)
General reserve for possible loan losses.....	431.5	395.5	36.0
Loan loss reserve for specific overseas countries	1.5	1.3	0.2
Specific reserve for possible loan losses	501.4	530.1	(28.7)
Domestic operations (excluding offshore banking accounts)	422.2	457.9	(35.7)
Overseas operations and offshore banking accounts.....	79.2	72.2	7.0
Asia.....	22.0	19.0	3.0
North America.....	7.7	15.3	(7.6)
Other regions.....	49.5	37.9	11.6
Total.....	934.4	926.9	7.5

Notes: 1. "Specific reserve for possible loan losses" includes partial direct write-offs (direct reductions).

2. "Domestic operations" comprises the operations of Sumitomo Mitsui Financial Group, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. "Overseas operations" comprises the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries, and the term-end balances are calculated based on the obligor's domicile country.

(2) By Industry

March 31	Billions of yen		Increase (decrease) (A) – (B)
	2017 (A)	2016 (B)	
General reserve for possible loan losses.....	431.5	395.5	36.0
Loan loss reserve for specific overseas countries	1.5	1.3	0.2
Specific reserve for possible loan losses	501.4	530.1	(28.7)
Domestic operations (excluding offshore banking accounts)	422.2	457.9	(35.7)
Manufacturing.....	56.1	60.0	(3.9)
Agriculture, forestry, fishery and mining	2.3	2.6	(0.3)
Construction	14.6	13.7	0.9
Transport, information, communications and utilities.....	55.5	69.8	(14.3)
Wholesale and retail.....	55.0	63.9	(8.9)
Financial and insurance	3.7	6.7	(3.0)
Real estate, goods rental and leasing	74.7	81.3	(6.6)
Services	56.8	48.0	8.8
Other industries	103.5	111.9	(8.4)
Overseas operations and offshore banking accounts.....	79.2	72.2	7.0
Financial institutions	0.2	0.3	(0.1)
C&I companies	64.8	65.9	(1.1)
Others	14.2	6.0	8.2
Total	934.4	926.9	7.5

Notes: 1. "Specific reserve for possible loan losses" includes partial direct write-offs (direct reductions).

2. "Domestic operations" comprises the operations of Sumitomo Mitsui Financial Group, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. "Overseas operations" comprises the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

5. Loan Write-Offs by Industry

	Billions of yen
	Fiscal 2016
Domestic operations (excluding offshore banking accounts)	
Manufacturing.....	0.2
Agriculture, forestry, fishery and mining	0.1
Construction	0.8
Transport, information, communications and utilities.....	0.1
Wholesale and retail	1.0
Financial and insurance.....	(0.1)
Real estate, goods rental and leasing	0.1
Services	2.9
Other industries	76.4
Subtotal	81.5
Overseas operations and offshore banking accounts	
Financial institutions	—
C&I companies	(0.2)
Others	6.5
Subtotal	6.3
Total	87.8

Note: "Domestic operations" comprises the operations of Sumitomo Mitsui Financial Group, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. "Overseas operations" comprises the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

■ Market Risk

VaR Results (Trading Book)

	Billions of yen	
	Fiscal 2016	
	VaR	Stressed VaR
Fiscal year-end	3.0	4.5
Maximum.....	7.2	13.7
Minimum.....	2.6	4.2
Average	4.1	6.9

Notes: 1. The stressed VaR is calculated on a daily basis by using the historical simulation method for the holding period of one day, one-sided confidence interval of 99.0%, and measurement period of 12 months (including the stress period).

2. Principal consolidated subsidiaries are included.

■ Interest Rate Risk in Banking Book

VaR Results (Banking Book)

	Billions of yen
	Fiscal 2016
Fiscal year-end	47.4
Maximum	53.2
Minimum	40.2
Average	46.1

Notes: 1. The stressed VaR is calculated on a daily basis by using the historical simulation method for the holding period of one day, one-sided confidence interval of 99.0%, and measurement period of 12 months (including the stress period).
 2. Principal consolidated subsidiaries are included.