## Reconciliation of regulatory capital elements back to the balance sheet

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

(Millions of yen)

Items		balance sheet nancial statements	Cross-reference to Appended Table	Reference # of Basel III comm disclosure template under the Composition of Capital Disclos (Basel III Template)
	As of December 31, 2015	As of September 30, 2015		•
(Assets)				
Cash and due from banks	39,674,309	43,387,549		
Call loans and bills bought	1,462,824	1,376,648		
Receivables under resale agreements	719,953	771,420		
Receivables under securities borrowing transactions	7,720,982	6,499,677		
Monetary claims bought	4,333,536	4,069,880		
Trading assets	8,777,213	7,680,304	7-a	
Money held in trust	5,651	6,125		
Securities	27,047,086	28,049,702	3-b, 7-b	
Loans and bills discounted	75,950,357	74,510,685	7-с	
Foreign exchanges Lease receivables and investment assets	2,206,545 1,979,000	1,966,358 1,936,679		
Other assets	6,050,922	5,583,659		
Tangible fixed assets	2,942,055	2,866,897		
Intangible fixed assets	2,942,033 873,440	821,466	3-a	
Net defined benefit asset	388,166	376,995	3-a 4	
Deferred tax assets	115,930	121,880	5-a	
Customers' liabilities for acceptances and guarantees	7,823,193	7,245,750	Ju	
Reserve for possible loan losses	(611,269)	(617,936)		
Total assets	187,459,903	186,653,748		
(Liabilities)	,,	,,.		
Deposits	104,155,997	102,099,448		
Negotiable certificates of deposit	15,420,568	15,469,008		
Call money and bills sold	4,656,323	6,218,629		
Payables under repurchase agreements	2,271,096	1,081,106		
Payables under securities lending transactions	5,583,876	8,258,001		
Commercial paper	3,440,910	3,108,581		
Trading liabilities	5,802,534	5,551,679	7-d	
Borrowed money	9,806,838	9,983,873	9-a	
Foreign exchanges	824,820	863,970		
Short-term bonds	1,720,399	1,567,500	0.1	
Bonds	6,979,941	6,970,903 597,296	9-b	
Due to trust account Other liabilities	666,671 6,505,810	6,233,612		
Reserve for employee bonuses	37,722	54,667		
Net defined benefit liability	38,889	37,568		
Reserve for executive retirement benefits	2,129	1,975		
Reserve for point service program	19,933	19,615		
Reserve for reimbursement of deposits	12,927	15,176		
Reserve for losses on interest repayment	104,593	127,572		
Reserve under the special laws	1,371	1,353		
Deferred tax liabilities	537,245	476,225	5-b	
Deferred tax liabilities for land revaluation	33,930	33,998	5-c	
Acceptances and guarantees	7,823,193	7,245,750		
Total liabilities	176,447,728	176,017,514		
(Net assets)				
Capital stock	2,337,895	2,337,895	1-a	
Capital surplus	757,315	757,321	1-b	
Retained earnings	4,514,043	4,378,320	1-c	
Treasury stock Total stockholders' equity	(175,393)	(175,344)	1-d	
Net unrealized gains on other securities	7,433,861 1,653,333	7,298,192 1,431,893		
Net deferred gains or losses on hedges	(3,487)	(16,619)	6	
Land revaluation excess	37,747	37,887	U	
Foreign currency translation adjustments	107,837	146,258		
Remeasurements of defined benefit plans	61,826	56,086		
Total accumulated other comprehensive income	1,857,256	1,655,506		3
Stock acquisition rights	2,734	2,559	2, 8-a	-
Non-controlling interests	1,718,322	1,679,975	8-b	
Total net assets	11,012,174	10,636,234		
Total liabilities and net assets	187,459,903	186,653,748		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

### (Appended Table)

As of December  Consorbidated balance sheet enters  3. 2015  3. 20	1) Consolidated balance sheet	As of December	As of September	(Millions of yen)	
priest surplies. 757.135 757.202 11 20anny suck. (175.037) (175.1446) 12 20anny suck. (175.037) (175.1446) 13 20anny suck. (175.037) (175.1446) 14 20anny suck. (175.037) (175.1446) 20anny suck. (175.037) 20anny suck. (175.		31, 2015	30, 2015	Remarks	Ref. No
tained carrainge assay ancks and seechboder equity 2,483,861 2,298,192    Composition of capital disclosure   As of December   Su, 2015   Su, 2015	1				1-a
anany suck.  (173,344) (175,345) (175,344) (200) (Composition of capital  (Authorison of spen) (Composition of capital disclosure  (Authorison of capital  (Authorison of spen) (Authorison of spen) (Authorison of capital disclosure  (Authorison of capital  (Authorison of spen) (Authorison of capital  (Authorison of spen) (Authorison of capital  (Authorison of spen)	<u> </u>	,.			1-b 1-c
Composition of capital disclosure   7,433,861   7,298,192	·				1-d
Composition of capital disclosure  Composition of capital disclosure  As of December (As of September (As of	•				
Composition of capital disclosure  As of December (2, 20, 20, 20, 20, 20, 20, 20, 20, 20, 2	Composition of capital			(Millions of ven)	
cecly issued qualifying common share capital plus related  7, 833,861 7, 833,	•				Basel III Te
stal surplus and retained carrings    Ass. 200		31, 2015	30, 2015		No.
Sinck acquisition rights   As of December   As of September   Size Acquisition rights to Fore 2 instruments   As of December   Size Acquisition rights to Fore 2 instruments   As of December   Size Acquisition rights to Fore 2 instruments   As of December   Size Acquisition rights to Fore 2 instruments   Size Acquisition rights		7,433,861	7,298,192		
of which check than the above   175,398   175,344	of which: capital and capital surplus	3,095,210	3,095,217		1a
of while: other than the above well saved quality packfaint at Terl instruments plus and capital surphs of which classified as equity under absorbency clause upon entering into effectively bankruptcy slickable accounting standards and the breakdown    Stock acquisition rights  Consolidated balance sheet  Consolidated balance sheet items  As of December 31, 2015  of while: Stock acquisition rights issued by bank    2,734    2,735    Composition of capital disclosure    31, 2015  As of September    31, 2015  Remarks  (Millions of yen)  Composition of capital disclosure    31, 2015  As of September    31, 2015  As of September    31, 2015  As of September    31, 2015  Remarks  (Millions of yen)  Composition of capital disclosure    31, 2015  As of September    31, 2015  As of September    31, 2015  Remarks  (Millions of yen)  As of September    31, 2015  As of September    31, 2015  As of September    31, 2015  Remarks  (Millions of yen)  Rema	Ÿ				2
certy issued qualifying Additional Tur I instruments plus eld capital surption of which classified on equity under discolar and the breakfown    Stock acquisition rights		175,393	175,344		1c
and capatial samples of which classified as equity under distable accounting standards and the breakdown  Stock acquisition rights  Consolidated balance sheet items  As of December 31, 2015  As of September 30, 2015  Remarks  Composition of capital disclosure 31, 2015  As of December 31, 2015  As of September 30, 2015  Remarks  (Millions of yen)  As of September 30, 2015  Remarks  (Millions of yen)  As of September 30, 2015  Remarks  (Millions of yen)  As of September 30, 2015  Remarks  (Millions of yen)  As of September 30, 2015  Remarks  (Millions of yen)  As of September 30, 2015  Remarks  (Millions of yen)  As of September 30, 2015  Remarks  (Millions of yen)  As of September 30, 2015  Remarks  (Millions of yen)  As of September 30, 2015  Remarks  (Millions of yen)  As of September 30, 2015  Remarks  (Millions of yen)  As of September 30, 2015  Remarks  (Millions of yen)  As of September 30, 2015  Remarks  (Millions of yen)  As of September 31, 2015  As of Septe		_	_		
Consolidated balance sheet (Millions of yen)  Consolidated balance sheet items  As of December 31, 2015  of which Stock acquisition rights issued by bank bolding company  Composition of capital disclosure  Composition of capital disclosure  Composition of Lapital disclosure  Composition of Lapital disclosure  Composition rights to Common shares  As of December 31, 2015  As of September 32, 2338  Consolidated balance sheet items  As of September 31, 2015  As of September 32, 2015  As of September 32, 2015  As of September 33, 2015  As of September 34, 2015  As of September 34, 2015  As of September 35, 2015  As of September 35, 2015  As of September 36, 2015  As of September 37, 2015  A	ated capital surplus of which: classified as equity under	_	_	1 2	31a
Consolidated balance sheet items 31, 2015 30, 2015 Remarks  ck acquisition rights   2,734   2,559    of which: Stock acquisition rights issued by bank   2,500   2,338    Composition of capital Company   As of December 31, 2015   30, 2015    Composition of capital disclosure   As of September 31, 2015   30, 2015    ck acquisition rights to Composition of the capital disclosure   As of September 31, 2015   30, 2015    ck acquisition rights to Tier 2 instruments      attangible assets   Consolidated balance sheet items   31, 2015   30, 2015    Composition of capital characteristics   As of December 31, 2015   30, 2015    attangible assets   Consolidated balance sheet items   31, 2015   30, 2015    of which: goodwill attributable to equity-method   27,479   43,449    come taxes related to above   172,597   158,407    Composition of capital   Composition of capital disclosure   As of December 31, 2015   30, 2015    come taxes related to above   172,597   158,407    Composition of capital   Composition of capital disclosure   As of December 31, 2015   30, 2015    come taxes related to above   172,597   158,407    Composition of capital   Composition of capital disclosure   As of December 31, 2015   30, 2015    come taxes related to above   172,597   158,407    Composition of capital   Composition of capital disclosure   As of December 31, 2015   30, 2015    come taxes related to above   172,597   158,407    Composition of capital disclosure   As of December 31, 2015   30, 2015    consolidated balance sheet   172,597   158,407    Composition of capital   Composition of capital disclosure   As of December 31, 2015   30, 2015    consolidated balance sheet   172,597   158,407    Composition of capital disclosure   As of December 31, 2015   30, 2015    consolidated balance sheet   172,597   158,407    Composition of capital disclosure   As of December 31, 2015   30, 2015    consolidated balance sheet items   As of December 31, 2015   30, 2015    consolidated balance sheet items   As of December 31, 2015   30, 2015					
Composition of capital Composition of capital disclosure St. As of December As of September Seek acquisition rights to Tier 2 instruments Seek acquisition rights to Additional Tier 1 instruments Seek acquisition rights to Tier 2 instruments Seek acquisition rights Seek acquisition of Capital Seek acquisition rights Seek acquisition of Capital Seek acquisition rights Seek acquisition rights Seek acquisition of Capital Seek acquisition rights Seek acquis		As of December	As of Sentember		
Composition of capital (Millions of yen)  Composition of capital disclosure  Composition of capital disclosure  Composition of capital disclosure  31, 2015 30, 2015	Consolidated balance sheet items			Remarks	Ref. N
Composition of capital   Composition of capital disclosure		2,734	2,559		2
Composition of capital disclosure   As of December   31, 2015   30, 2015   Remarks		2,500	2,338		·
Composition of capital disclosure  As of December   As of September   Remarks    Sek acquisition rights to common shares   2,500   2,338    Intangible assets   -   -    Composition of capital disclosure   As of September   As of September    String ges servicing rights   As of December   31, 2015    As of December   31, 2015   30, 2015    Remarks   Millions of yen    Remarks   Millions of y	Inolding company	·	·	<u> </u>	
Composition of capital disclosure   31, 2015   30, 2015   Remarks   1   3   3   3   3   3   3   3   3   3	Composition of capital			(Millions of yen)	
ck acquisition rights to common shares 2,500 2,338    Interpretation of the common shares   2,500   2,338     3	Composition of capital disclosure			Remarks	Basel III To No.
ck acquisition rights to Additional Tier 1 instruments	ock acquisition rights to common shares				1b
Intangible assets    Consolidated balance sheet   Consolidated balance sheet					311
Intangible assets    Consolidated balance sheet   As of December 31, 2015   As of September 32, 2015   Remarks	ock acquisition rights to Tier 2 instruments	_	_		46
Consolidated balance sheet items  31, 2015  30, 2015  Remarks  31, 2015  30, 2015  Remarks  32, 4406  32, 4407  32, 4409  33, 2015  of which: goodwill attributable to equity-method investees  27, 4779  43, 449  27, 479  43, 449  2000 taxes related to above  172,597  158, 407  Composition of capital  (Millions of yen)  Composition of capital disclosure  31, 2015  33, 2015  33, 2015  Remarks  34, 407  Composition of capital disclosure  31, 2015  30, 2015  Remarks  30, 2015  Remarks  31, 2015  30, 2015  Remarks  32, 2015  As of September  31, 2015  As of September  4, 20  Consolidated balance sheet items  As of December  31, 2015  30, 2015  As of September  31, 2015  30, 2015  Remarks  32  As of September  31, 2015  30, 2015  Remarks  As of September  31, 2015  30, 2015  Remarks  As of September  31, 2015  30, 2015  Remarks  32  As of September  31, 2015  30, 2015  Remarks  As of September  31, 2015  30, 2015  Remarks  32  As of September  31, 2015  30, 2015  Remarks  32  As of September  31, 2015  30, 2015  Remarks  32  As of September  31, 2015  30, 2015  Remarks  32  As of September  31, 2015  30, 2015  Remarks  32  As of September  31, 2015  30, 2015  Remarks	) Consolidated balance sheet	As of December	As of September		
curities of which: goodwill attributable to equity-method investees		31, 2015		Remarks	Ref. N
of which: goodwill attributable to equity-method investees    172,597	·	, -			3-a
investees		27,047,086	28,049,702		3-t
Composition of capital  Composition of capital disclosure  As of December 31, 2015 30, 2015  Remarks  Conduit (including those equivalent)  As of September 30, 2015  Remarks  Software and other  Contrage 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)  Net defined benefit asset  Consolidated balance sheet  As of December 31, 2015 30, 2015  Remarks  Remarks  Remarks  Remarks  Remarks  Remarks  Ref.  Ref.  Ref.  Remarks  Ref.  Ref		27,479	43,449		
Composition of capital  Composition of capital disclosure  As of December 31, 2015 30, 2015  Remarks  Conduit (including those equivalent)  As of September 30, 2015  Remarks  Software and other  Contrage 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)  Net defined benefit asset  Consolidated balance sheet  As of December 31, 2015 30, 2015  Remarks  Remarks  Remarks  Remarks  Remarks  Remarks  Ref.  Ref.  Ref.  Remarks  Ref.  Ref	come taxes related to above	172 597	158 407		
Composition of capital disclosure  As of December 31, 2015  30, 2015  30, 2015  As of September 30, 2015  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)  Net defined benefit asset  Consolidated balance sheet  As of December 31, 2015  As of September 30, 2015  As of September 30, 2015  As of September 31, 2015  As of September 30, 2015	some taxes related to above	172,377	130,407		
Composition of capital disclosure  31, 2015  30, 2015  Remarks  Notice of the intangible assets other than goodwill and mortgage vicing rights  Ortgage 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)  Net defined benefit asset  Consolidated balance sheet items  As of December 31, 2015  30, 2015  Remarks  Notice of the marks of September 31, 2015  30, 2015  Remarks  As of September 31, 2015  30, 2015  Remarks		As of December	As of Sentember	(Millions of yen)	PI III T
her intangible assets other than goodwill and mortgage vicing rights	• •	31, 2015	30, 2015	Remarks	No.
Amount exceeding the 10% threshold on specified items  Amount exceeding the 15% 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)  Net defined benefit asset  Consolidated balance sheet items  As of December 31, 2015 30, 2015 30, 2015 at defined benefit asset  Ref. 2015 30, 2015		365,005	373,041		8
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)  Net defined benefit asset  Consolidated balance sheet  Consolidated balance sheet items  As of December 31, 2015 30, 2015  at defined benefit asset  Ref. Ref. Ref. Ref. Ref. Ref. Ref. Ref.		363,316	333,467	Software and other	9
items Amount exceeding the 15% threshold on specified items  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Net defined benefit asset  Consolidated balance sheet  Consolidated balance sheet items  As of December 31, 2015 30, 2015  Remarks  Ref.		_	_		
Amount exceeding the 15% threshold on specified items  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Net defined benefit asset  Consolidated balance sheet  Consolidated balance sheet items  As of December 31, 2015  30, 2015  Remarks  Remarks  Ref.  Ref.  Ref.  Ref.  Remarks	e i	_	_		20
items Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Net defined benefit asset ) Consolidated balance sheet  Consolidated balance sheet items  As of December 31, 2015 30, 2015 et defined benefit asset  388,166 376,995  As of September 31, 2015 30, 2015  Remarks					
thresholds for deduction (before risk weighting)  Net defined benefit asset ) Consolidated balance sheet  Consolidated balance sheet items  As of December 31, 2015  30, 2015  Remarks  Remarks  at defined benefit asset  388,166  376,995	Amount exceeding the 15% infeshold on specified	_	_		24
Consolidated balance sheet  Consolidated balance sheet items  As of December 31, 2015  at defined benefit asset  As of September 31, 2015  As of September 30, 2015  Remarks  Remarks	items				
Consolidated balance sheet items  As of December 31, 2015  at defined benefit asset  As of December 30, 2015  Remarks  Remarks	items  Mortgage servicing rights that are below the	_	_		74
Consolidated balance sneet items	items  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)	_	_		74
	items  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Net defined benefit asset			(Millions of yen)	74
come taxes related to above 124,491 120,988	items  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Net defined benefit asset ) Consolidated balance sheet				74
	items  Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Net defined benefit asset ) Consolidated balance sheet  Consolidated balance sheet items	31, 2015	30, 2015		
	items Mortgage servicing rights that are below the thresholds for deduction (before risk weighting)  Net defined benefit asset Consolidated balance sheet items et defined benefit asset	31, 2015 388,166	30, 2015 376,995	Remarks	Ref.

As of December 31, 2015

263,675

Composition of capital disclosure

Net defined benefit asset

As of September 30, 2015

256,007

Remarks

Basel III Template No.

15

### 5. Deferred tax assets

(1) Consolidated balance sl	haat

(1) Consolidated balance sheet			(Millions of yen)	)
Consolidated balance sheet items	As of December 31, 2015	As of September 30, 2015	Remarks	Re
Deferred tax assets	115,930	121,880		
Deferred tax liabilities	537,245	476,225		1 :
Deferred tax liabilities for land revaluation	33,930	33,998		] [ :
				_
Tax effects on other intangible assets	172,597	158,407		Ī
Toy offects on not defined benefit asset	124 401	120.000		T

Ref. No.
5-a
5-b
5-c

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of December 31, 2015	As of September 30, 2015	Remarks
tax assets that rely on future profitability excluding sing from temporary differences (net of related tax	1,596	4,248	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
tax assets arising from temporary differences (net of x liability)	3,416	4,966	This item does not agree with the amount reported on the consolidated balance sheet due to offsetting of assets and liabilities.
Amount exceeding the 10% threshold on specified items		_	
Amount exceeding the 15% threshold on specified items	l	ı	
Deferred tax assets arising from temporary differences that are below the thresholds for deduction (before risk weighting)	3,416	4,966	

Basel III Template No.				
10				

21 25 75

# 6. Deferred gains or losses on derivatives under hedge accounting (1) Consolidated balance sheet

(Millions of yen)

Consolidated balance sheet items	As of December 31, 2015	As of September 30, 2015	Remarks
Net deferred gains or losses on hedges	(3,487)	(16,619)	

Ref. No.
6

(2) Composition of capital

(Millions of yen)

Composition of capital disclosure	As of December 31, 2015	As of September 30, 2015	Remarks
Net deferred gains or losses on hedges	(1,901)	(14,980)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"

Basel III Template No.
11

# 7. Items associated with investments in the capital of financial institutions (1) Consolidated balance sheet

(Millions of yen)

(1) Consolidated buttance sheet				
Consolidated balance sheet items	As of December 31, 2015	As of September 30, 2015	Remarks	
Trading assets	8,777,213	/,680,304	Including trading account securities and derivatives for trading assets	
Securities	27,047,086	28,049,702		
Loans and bills discounted	75,950,357	74,510,685	Including subordinated loans	
Trading liabilities	5,802,534	5,551,679	Including trading account securities sold and derivatives for trading liabilities	

Ref. No.	
7-a	
7-b	
7-с	
7-d	

Composition of capital disclosure	As of December	As of September	Dd	Basel III Templat
Composition of capital disclosure	31, 2015	30, 2015	Remarks	No.
Investments in own capital instruments	13,055	9,809		
Common Equity Tier 1 capital	13,055	9,809		16
Additional Tier 1 capital	_	_		37
Tier 2 capital	_	_		52
Reciprocal cross-holdings in the capital of banking, financial		_		
and insurance entities				
Common Equity Tier 1 capital	I	_		17
Additional Tier 1 capital	I	_		38
Tier 2 capital		_		53
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	823,368	800,311		
share capital ("Non-significant Investment")				
(amount above the 10% threshold)				
Common Equity Tier 1 capital	_	4,233		18
Additional Tier 1 capital	_	40		39
Tier 2 capital	_	813		54
Non-significant investments in the capital of Other Financial Institutions that are below the thresholds for deductions (before risk weighting)	823,368	795,223		72
Significant investments in the capital of Other Financial institutions, net of eligible short positions	689,806	760,143		
Amount exceeding the 10% threshold on specified items	-	_		19
Amount exceeding the 15% threshold on specified items	_	_		23
Additional Tier 1 capital	80,051	158,638		40
Tier 2 capital	125,000	125,000		55
Significant investments in the common stocks of	_			
Other Financial Institutions that are below the thresholds for deductions (before risk weighting)	484,755	476,505		73

## 8. Non-controlling interests

(1) Consolidated balance sheet						
Consolidated balance sheet items	As of December 31, 2015	As of September 30, 2015	Remarks			

Consolidated balance sheet items	31, 2015	30, 2015	Remarks	Ref. No.
tock acquisition rights	2,734	2,559		8-a
on-controlling interests	1,718,322	1,679,975		8-b

(2) Composition of capital			(Millions of yen)	)	
Composition of capital disclosure	As of December 31, 2015	As of September 30, 2015	Remarks		Basel III Template No.
Amount allowed to be included in group Common Equity Tier 1	162,848	158,356			5
Qualifying Additional Tier 1 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	_	_			30-31ab-32
Amount allowed to be included in group Additional Tier 1	189,364	178,781		1 [	34-35
Qualifying Tier 2 instruments plus related capital surplus issued by special purpose vehicles and other equivalent entities	-	-			46
Amount allowed to be included in group Tier 2	42,798	40.322		1 [	48-49

## 9. Other capital instruments (1) Consolidated balance sh

(1) Consolidated balance sheet				(Millions of yen)
Consolidated halance sheet items	As of December	As of September	Remarks	

Consolidated balance sheet items	As of December 31, 2015	As of September 30, 2015	Remarks
Borrowed money	9,806,838	9,983,873	
Bonds	6,979,941	6,970,903	

(2) Composition of capital			(Millions of yen)	
Composition of capital disclosure	As of December 31, 2015	As of September 30, 2015	Remarks	Basel III Templa No.
Directly issued qualifying Additional Tier 1 instruments plus related capital surplus of which: classified as liabilities under applicable accounting standards	300,000	300,000		32
Directly issued qualifying Tier 2 instruments plus related capita surplus of which: classified as liabilities under applicable accounting standards	658,493	657,002		46

Ref. No. 9-a 9-b

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.