

INTERIM REPORT

Six months ended September 30, 2016

2016





SuMi TRUST



Symbol Mark

The symbol mark features "Future Bloom" representing the vision of Sumitomo Mitsui Trust Group, which is "to generate new value through the combination of significant expertise and comprehensive capabilities, and to help the future of our clients and society bloom."



Corporate Color

The corporate color is "Future Blue," which represents the integration of the sense of value that the symbol mark implies, and evokes the closeness and the future.

Management Principles (“Mission”)

- (I) Swiftly provide comprehensive solutions to our clients by fully utilizing the significant expertise and comprehensive capabilities.
- (II) Adhere to the principles of sound management based on a high degree of self-discipline with the background of fiduciary spirit and establish strong credibility from society.
- (III) Strive to fulfill all shareholder expectations by creating distinct values through fusing the various functions featuring the trust bank group.
- (IV) Offer a workplace where the diversity and creativity of its employees are more fully utilized to add value to the organization and where employees can have pride and be highly motivated in fulfilling their missions.

Ideal Model (“Vision”) —Towards “The Trust Bank”—

Based on the fiduciary spirit and with significant expertise and comprehensive capabilities, the Sumitomo Mitsui Trust Group will create distinct values by leveraging a new business model, combining its banking, asset management and administration, and real estate businesses, and will move onto the global stage as a leading trust bank group which boasts the largest and highest status in Japan.

Codes of Conduct (“Value”)

In order to pursue the Management Principles of the Sumitomo Mitsui Trust Group, the executives and employees commit themselves to comply with the six Codes of Conduct described below.

Completely Client-oriented—Truthfulness and Loyalty

We will adhere to the highest degree of “Truthfulness and Loyalty” as well as credibility and sureness, and will carry out all our responsibilities for client satisfaction and comfort as our top priority.

Contribution to Society—Dedication and Development

We will remain dedicated in all our efforts, with “Frontier Spirit,” and continue to contribute to society.

Realization of Organizational Capability—Trust and Creativity

We will realize our organizational capabilities with full of mutual trust and creativity through improvement by mutual learning and continuous personal transformation of various people who share the enthusiasm for trust.

Establishment of Individuality—Self-help and Self-discipline

With a spirit of self-help and self-discipline as well as a sense of ownership, we will carry out our responsibilities.

Strict Compliance with Applicable Laws and Regulations

We will strictly comply with all applicable laws, rules and regulations, and will ensure that all our corporate activities meet the highest standards of social norms.

Resolute Stance against Antisocial Forces

We will continue to take a resolute stance against antisocial forces, which may threaten public order and the security of civil society.

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Website

- Sumitomo Mitsui Trust Holdings, Inc.
- Sumitomo Mitsui Trust Bank, Limited

<http://www.smth.jp/en/>

<http://www.smtb.jp/tools/english/>

Top Message

First, we would like to extend our heartfelt thanks to all stakeholders for your invaluable support.

We have compiled and hereby present our Interim Report for the first half of fiscal year 2016. We hope it proves useful to you.



Kunitaro Kitamura
President

Hitoshi Tsunekage
Chairman

Japan's economy has generally continued to stagnate due to a slack trend in personal consumption and sluggishness in exports and production due to the slowing economies of developing nations.

The U.S. economy continued its solid recovery, with the Federal Reserve returning to a tightening phase with a hike to the benchmark interest rate in December 2016, but developing nation economies continued to be wobbly on financial market fluctuations, namely currency weakness and higher interest rates.

Across financial markets, share prices, foreign exchange rates and long-term interest rates have all been volatile, reflecting the U.K.'s referendum decision to leave the EU and the commencement of Donald Trump's presidency in the U.S.

In this environment, we at the Sumitomo Mitsui Trust Group (the "SuMi TRUST Group") worked to create unique added value through efforts to enhance its business model that will enable sustainable growth. To achieve this, we leveraged our sophisticated expertise and comprehensive capabilities we have cultivated as Japan's only independent financial group specialized in trust banking.

As a result, net business profit before credit costs amounted to ¥146.1 billion on a consolidated basis in the first half of FY2016. Net income attributable to owners of the parent was ¥87.9 billion.

Compared to the same period of the previous fiscal year, net business profit before credit costs was down mainly due to a decline in net interest income and related profit at Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank"). Meanwhile, net income attributable to owners of the parent increased, mainly due to improvement in net gains on stocks.

The SuMi TRUST Group has recently established its "Policies regarding the Fiduciary Duties of the Sumitomo Mitsui Trust Group." Fiduciary duty, which is about pursuing the best interests of our clients, is the cornerstone concept of the trust. The SuMi TRUST Group will work as one to further strengthen measures that help raise the satisfaction level of our clients, including providing products and services that serve their best interests.

We sincerely ask for your continuing support in these endeavors.

January 2017

Chairman

President

Top Interview

The SuMi TRUST Group will be completely client-oriented and provide high-quality products, services and consulting.

We at the SuMi TRUST Group seek to win an even greater level of trust from our clients and to further enhance our corporate value.

Question

Please tell us about the progress of initiatives in the first half of FY2016.

Amid the severe economic and financial environment of the first half, the Group as a whole took up the challenge of realizing our new offensive growth strategies while firming up our defensive strategies such as cost reduction.

For example, we further reinforced our client-oriented, consulting-based sales approach for individual clients based on “long-term, diversified and stable” asset management. We worked to provide new products in light of the dramatically changing market environment. We cultivated mortgage loans with new clients by flexibly setting interest rates in response to market interest-rate fluctuation, while bolstering a system that can provide proposals for insurance products in accordance with major turning points in life such as buying a house. We also focused our efforts on increasing the number of plan members of defined-contribution pensions through their workplaces, taking into account

changes in the economic environment and legal system.

In addition to loan services, we strengthened our transactions with small and medium-sized enterprises among our corporate clients, who have a deep need for total solutions including business succession. We also enhanced our new financial product offerings to corporate clients who have growing needs for diversified investment tools, reflecting the impact of Japan’s negative interest-rate policy and the U.K.’s decision to leave the EU.

Furthermore, we worked to provide services that make use of the functions of each group company. Sumitomo Mitsui Trust Club develops credit card services including the Diners brand that we acquired in 2015. We launched a new Diners card in partnership with SuMi TRUST Bank and reinforced our comprehensive consulting that includes banking services for the card members.



For individual clients

- Consulting adapted to changes in the asset management needs of clients and in the market environment
- Mortgage loans that respond flexibly to market interest-rate fluctuation
- Defined-contribution pensions

For corporate clients

- Total solutions including business succession
- Providing new financial products for clients who require diversified investment tools

Using group functions

- Providing comprehensive consulting that includes banking services for card members at Sumitomo Mitsui Trust Club

Question

What are your priority initiatives for the second half of FY2016?

Three priority initiatives for the second half



We will continue to step up our efforts to tackle “challenges for new growth” in the second half of the fiscal year. At the same time, we will work on “dynamic structural change” in our business model and “preparation for downside risks” resulting from sudden changes in the environment, based on the expectation that the economic and financial environment will continue to be severe for some time.

Regarding the “challenges for new growth” initiative, we will strive to further refine our proposal capabilities, while enhancing products and services that can win the support of clients. We will also prioritize allocation of personnel to growth areas and strategic areas, so we can offer proposals that meet the real needs of clients.

For “dynamic structural change,” the SuMi TRUST Group will work as a whole to reinforce the asset management business, including asset management and asset administration, which is the Group’s core business. Specifically, we will cultivate new business areas and enhance the quality of products and services, in addition to expanding our transaction base of existing businesses.

As for “preparation for downside risks,” we will promote ongoing cost reduction measures, while making efforts to strengthen our financial position considering the uncertain outlook in financial markets.



Question

Can you explain your efforts with regard to fiduciary duties?

Financial institutions have been called upon in recent years to more thoroughly implement efforts that make them client-oriented, that is, “fiduciary duties*¹.” In light of this trend, the SuMi TRUST Group established its “Policies regarding the Fiduciary Duties of the Sumitomo Mitsui Trust Group” (hereinafter, the “Policies”) in September 2016 to ensure that fiduciary duties are practiced and fully implemented across all group operations.

We believe that the practice of fiduciary duties depends on “significant expertise” that is trusted by clients, “approach to consulting” that offers clients the best options according to their individual needs, and “thorough management of conflicts of interest.” We will put in place the following structures to ensure that all group companies comply with these principles for action and to make our efforts more substantial.

First, we have established the “Fiduciary Duties Planning and Promotion Department.” This organization promotes the thorough penetration of fiduciary duties at Sumitomo Mitsui Trust Holdings, Inc. (“SuMi TRUST Holdings”) and SuMi TRUST Bank. Each group company will carry out initiatives in accordance with the Policies, with advice, guidance and training from the Fiduciary Duties Planning and Promotion Department.

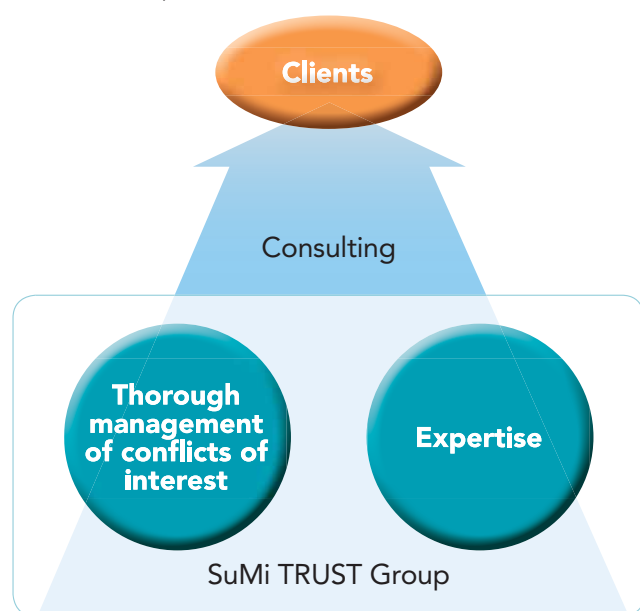
We established a fiduciary duties discussion panel among group companies*² that engage in the businesses of asset management, product development, sales and asset administration. These companies will be the main performers of fiduciary duties. We will share and further enhance our initiatives related to improving expertise and stewardship activities*³ at group companies.

Through this series of initiatives, we will carry out our fiduciary duties across the entire SuMi TRUST Group. We will make full use of total solutions that combine the businesses of banking, asset management and administration, and real estate to provide products and services that are in line with the best interests of our clients.

*¹ Described as “client-oriented business operations by financial institutions, etc.” in the “Program Year 2016 Financial Administration Policy” published by the Financial Services Agency.

*² SuMi TRUST Bank, Nikko Asset Management, Sumitomo Mitsui Trust Asset Management, Japan Trustee Services Bank

*³ Dialogue and exercise of voting rights, etc., carried out by institutional investors for the purpose of enhancing the medium- to long-term corporate value of the companies in which they invest.



Policies regarding the Fiduciary Duties of the Sumitomo Mitsui Trust Group

Principles for action established in the Policies

- Implementation of a client-oriented approach to consulting and the provision of information
- Development and provision of products and services that meet the diverse needs of our clients
- Enhancement of our client-oriented focus and expertise
- Provision of financial services that leverage the diverse functions of the trust bank group
- Client comfort and satisfaction, and contribution to the economy and society

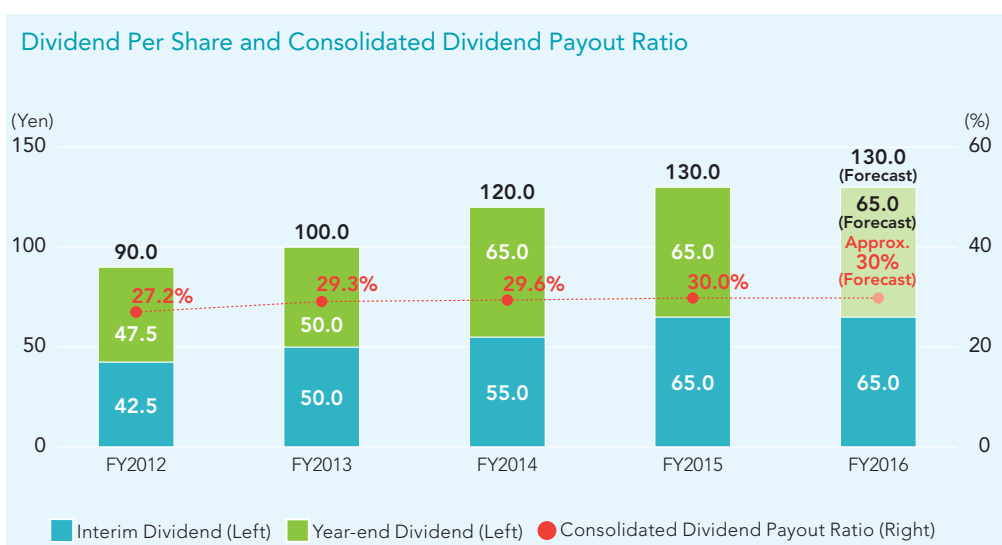
* For details, please see the SuMi TRUST Holdings website.
(http://www.smth.jp/en/about_us/philosophy/fiduciaryduty/index.html)

Question

Please tell us your policy on shareholder returns.

We at SuMi TRUST Holdings regard the return of profits to shareholders as an important management policy. Our policy is to share our profits with shareholders according to our performance. We also aim to maintain a consolidated dividend payout ratio on common shares of approximately 30%. We

may also repurchase our own shares by considering the balance with profit growth opportunities and taking into account the effect of repurchases on improvement of capital efficiency. Through these measures, SuMi TRUST Holdings aims to enhance shareholder returns in the medium term.



* SuMi TRUST Holdings implemented share consolidation with a ratio of ten shares of common shares to one share as of October 1, 2016. The above graph shows dividends assuming that the share consolidation was carried out at the beginning of FY2012.

Question

What is your message to the stakeholders?

We feel that clients are expressing ever more strongly their concerns and needs with respect to asset management and asset administration. The issues involved are also becoming more diverse, as domestic economic and financial outlook grows increasingly uncertain.

Our era specifically demands that we respond to the increasingly complex and diverse concerns and needs of our clients by providing total solutions with high added value. We will achieve this by making full use of the "client-oriented fiduciary spirit" that is at the heart of trusts and that we at the SuMi TRUST Group have carried on since our founding, while leveraging the expertise and comprehensive

capabilities that are our strengths. We are also convinced we will win the trust and support of our clients by responding to these demands.

As Japan's only independent financial group specialized in trust banking, all of the officers and employees of the SuMi TRUST Group will continue to do their utmost to become completely client-oriented and provide high-quality products, services and consulting, so that we can serve as a model for the practice of fiduciary duties.

We ask sincerely for your ongoing support in these endeavors.

Financial Highlights

Terms with an asterisk (*) are explained in "Glossary" on page 9.

In the consolidated financial results for the first half of FY2016, net business profit before credit costs decreased by ¥10.6 billion year on year to ¥146.1 billion, due to factors such as a decrease in net interest income and related profit at SuMi TRUST Bank.

Net income attributable to owners of the parent increased by ¥1.9 billion year on year to ¥87.9 billion, mainly due to improvement in net gains on stocks.

The interim dividend remained the same as the previous fiscal year at ¥6.50* per common share.

* SuMi TRUST Holdings implemented share consolidation with a ratio of ten shares of common stock to one share as of October 1, 2016. The amount stated does not take into account the impact of the share consolidation because the record date of the interim dividend is September 30.

• Overview of the Financial Results in the First Half of FY2016

<Consolidated> Sumitomo Mitsui Trust Holdings (Consolidated)

Billions of Yen (Unless specified otherwise)

	1H FY2016 (A)	1H FY2015 (B)	Change (A)–(B)	Rate of change	FY2015
Net Business Profit before Credit Costs*	146.1	156.7	(10.6)	(6.8%)	318.3
Ordinary Profit	137.4	137.2	0.1	0.1%	278.0
Net Income Attributable to Owners of the Parent	87.9	86.0	1.9	2.2%	166.9
Total Credit Costs*	0.7	0.0	0.7	2,041.9%	(25.9)
Return on Equity	7.39%	7.15%	0.24%	—	7.00%
Net Income per Common Shares (Yen)*	229.51	222.89	6.62	3.0%	433.30
Net Assets per Common Shares (Yen)*	6,190.16	6,248.26	(58.10)	(0.9%)	6,181.19

* SuMi TRUST Holdings implemented share consolidation with a ratio of ten shares of common stock to one share as of October 1, 2016. The above EPS and BPS are calculated assuming that the share consolidation was carried out at the beginning of FY2015.

<Non-consolidated> Sumitomo Mitsui Trust Bank (Non-consolidated)

Billions of Yen (Unless specified otherwise)

	1H FY2016 (A)	1H FY2015 (B)	Change (A)–(B)	Rate of change	FY2015
Net Business Profit before Credit Costs*	106.1	120.8	(14.7)	(12.2%)	249.1
Net Interest Income and Related Profit*	90.3	115.6	(25.2)	(21.9%)	223.9
Net Fees and Commissions and Related Profit*	96.7	98.7	(1.9)	(2.0%)	199.9
Net Trading Profit	6.3	8.4	(2.0)	(24.5%)	15.5
Net Other Operating Profit	28.0	16.8	11.1	66.3%	45.9
General and Administrative Expenses	(115.4)	(118.8)	3.4	2.9%	(236.1)
Net Non-recurring Profit, etc.	(4.8)	(19.1)	14.2	74.5%	(23.9)
Ordinary Profit	101.2	101.6	(0.4)	(0.4%)	218.8
Extraordinary Profit	(2.4)	(0.6)	(1.7)	(258.0%)	(3.6)
Net Income	69.8	69.0	0.8	1.2%	143.1
Total Credit Costs*	2.6	(0.1)	2.7	2,256.2%	(14.1)

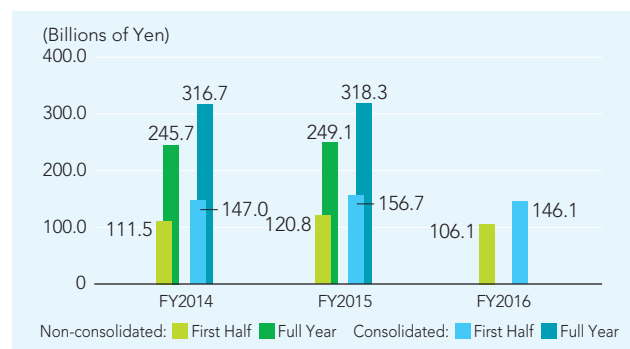
(Note) Amounts less than ¥100 million are rounded down.

<Dividends>

	1H FY2016 (A)	1H FY2015 (B)	Change (A)–(B)
Dividend per Share on Common Share (Yen)	6.50	6.50	—

Terms with an asterisk (*) are explained in "Glossary" below.

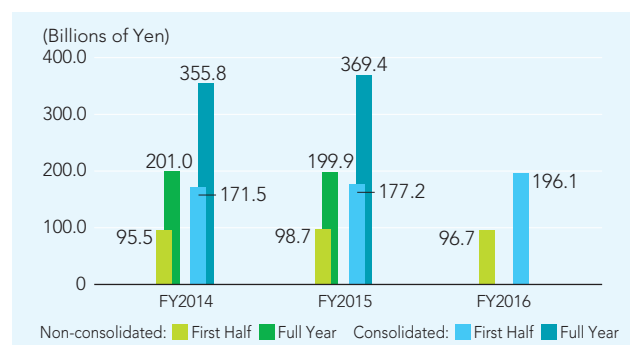
Status of Profit and Loss



• Net Business Profit before Credit Costs*

Net business profit before credit costs decreased mainly due to a decline in net interest income and related profit.

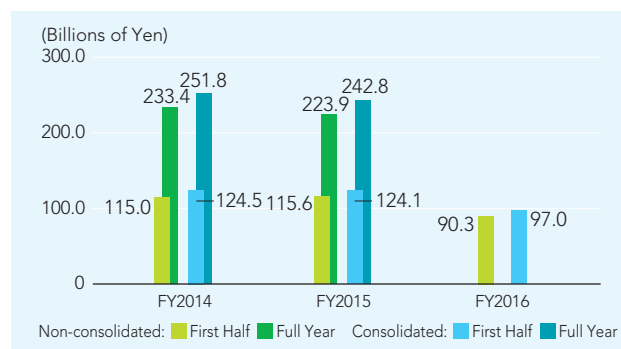
Profit contributions from group companies increased, mainly from financial services, but net interest income and related profit at SuMi TRUST Bank decreased. As a result, net business profit before credit costs decreased by ¥14.7 billion year on year to ¥106.1 billion on a non-consolidated basis, and by ¥10.6 billion year on year to ¥146.1 billion on a consolidated basis.



• Net Fees and Commissions and Related Profit*

Net fees and commissions and related profit increased on a consolidated basis, mainly due to the consolidation of Sumitomo Mitsui Trust Club.

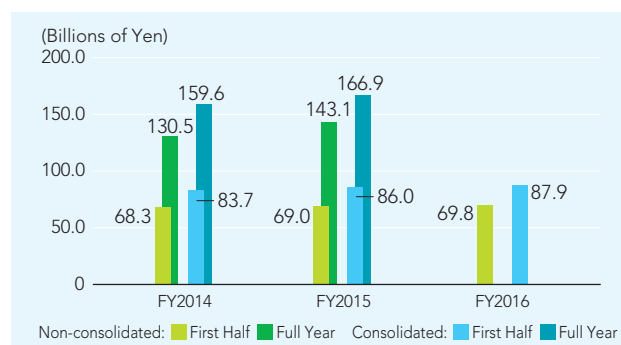
On a non-consolidated basis, trust fees decreased as a result of the dissolution of company employees' pension funds and other factors. As a result, net fees and commissions and related profit decreased by ¥1.9 billion year on year to ¥96.7 billion. On a consolidated basis, net fees and commissions and related profit increased by ¥18.9 billion year on year to ¥196.1 billion, due to the consolidation of Sumitomo Mitsui Trust Club from the third quarter of FY2015.



• Net Interest Income and Related Profit*

Net interest income and related profit decreased mainly due to less income from international business.

The lower income from international business reflected a decline in interest on securities, increased foreign currency funding costs and other factors. As a result, net interest income and related profit fell by ¥25.2 billion year on year to ¥90.3 billion on a non-consolidated basis, and by ¥27.1 billion year on year to ¥97.0 billion on a consolidated basis.



• Net Income Attributable to Owners of the Parent

Net income attributable to owners of the parent increased on both a consolidated and non-consolidated basis.

Net gains on stocks were improved, and a reversal of allowance for loan losses in total credit costs* was posted. As a result, net income attributable to owners of the parent increased by ¥0.8 billion year on year to ¥69.8 billion on a non-consolidated basis, and by ¥1.9 billion year on year to ¥87.9 billion on a consolidated basis.

Glossary

Net Business Profit before Credit Costs

Substantial profit of a bank's core businesses, calculated by eliminating the effects of non-recurring factors, such as total credit costs and net gains on stock from ordinary profit.

Total Credit Costs

Costs incurred in posting allowances for losses on loans and writing off loans.

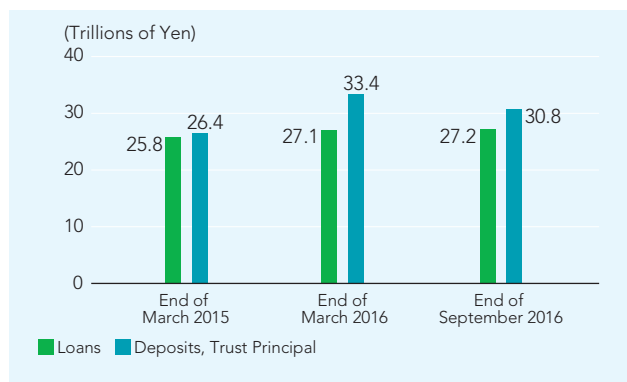
Net Interest Income and Related Profit

Net revenues after subtracting interest paid on deposits, etc., from revenues on loans and securities investment.

Net Fees and Commissions and Related Profit

Net profit of the sales fees of investment trusts, real estate brokerage fees, and trust fees for assets under management, etc.

Financial Status

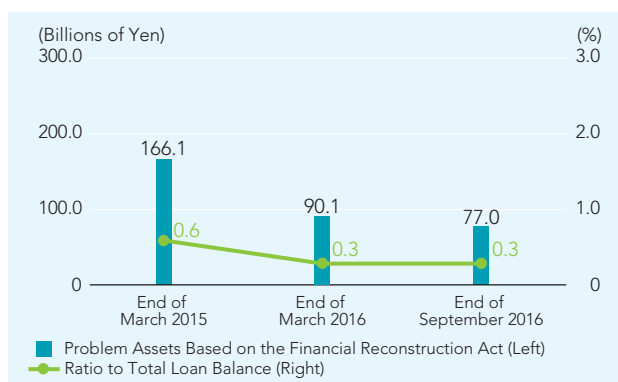


• Loans and Deposits (Non-consolidated)

Loans and bills discounted increased, while deposits fell.

Loans and bills discounted increased by ¥0.1 trillion from the end of the previous fiscal year to ¥27.2 trillion, due to an increase in loans to individuals, despite a decrease in overseas loans resulting from an appreciation of the yen. Deposits, etc.* decreased by ¥2.5 trillion from the end of the previous fiscal year to ¥30.8 trillion, because the trust principal of corporate clients, which had increased rapidly following the introduction of the negative interest-rate policy, turned to decrease.

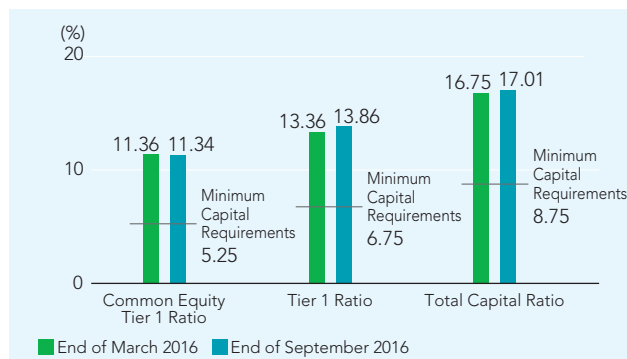
* Deposits, etc. include the principal guaranteed trust account (loan trusts and jointly operated money trusts), but exclude negotiable certificates of deposit. It should be noted that new offerings of loan trusts have been suspended.



• Problem Assets Based on the Financial Reconstruction Act* (Non-consolidated)

The ratio to total balance remained low at 0.3%.

The total balance of problem assets based on the Financial Reconstruction Act decreased by ¥13.1 billion from the end of the previous fiscal year to ¥77.0 billion, mainly due to a decrease in doubtful loans*. The ratio to total balance remained unchanged from the end of previous fiscal year at 0.3%. As for the ratio of problem assets covered by collateral and the allowance for loan losses, the coverage ratio came to 89% for doubtful loans and 90% for substandard loans*, indicating that a sufficient level was ensured.



• Capital Adequacy Ratio, etc.* (Consolidated)

The capital ratio maintained high levels well above regulatory requirements.

The Common Equity Tier 1 capital ratio remained at the same level from the end of the previous fiscal year at 11.34%, and total capital ratio improved by 0.26 of a percentage point from the end of the previous fiscal year to 17.01%. Despite factors such as a decrease in unrealized gains on securities due to market fluctuations, thanks to the accumulation of net income, both the Common Equity Tier 1 capital ratio and total capital ratio were well above the regulatory required levels of 5.25% and 8.75%, respectively.

* Basel III:

Basel III is a new capital regulatory standard that was announced by the Basel Committee on Banking Supervision in December 2010. Basel III, intended to enhance the soundness of internationally active banks, has been adopted in Japan as of the end of March 2013. Basel III newly defines "Common Equity Tier 1," which is comprised of capital components that can be used to cover unexpected losses and do not need to be repaid, such as common equity and retained earnings, and requires that the ratio of those capital components to risk-weighted assets, such as investments and loans, ("Common Equity Tier 1 ratio") must be kept higher than a prescribed level.

Glossary

Problem Assets Based on the Financial Reconstruction Act

Assets for which disclosure is required by the Financial Reconstruction Act, and which are classified as follows. These are generally used in referring to "non-performing loans."

Bankrupt and Practically Bankrupt

Assets to debtors who are legally bankrupt (due to bankruptcy, corporate reorganization or rehabilitation proceedings, etc.), or virtually bankrupt.

Doubtful

Assets to debtors who are not legally bankrupt, but whose financial conditions and business results have deteriorated, with a high likelihood that the lender will not be able to collect the principal or receive interest in accordance with the contract.

Substandard

Assets more than three months past due and assets whose terms have been modified to support debtors through such means as interest reductions or exemptions.

Capital Adequacy Ratio, etc.

Basel III* defines the composition of capital in three steps: Common Equity Tier 1 capital, Tier 1 capital and total capital. The ratios obtained by dividing them by risk-weighted assets refer to Common Equity Tier 1 ratio, Tier 1 ratio and total capital ratio, respectively.

Common Equity Tier 1 Capital

Common Equity Tier 1 capital is composed of core capital, consisting primarily of the capital stock, capital surplus and retained earnings.

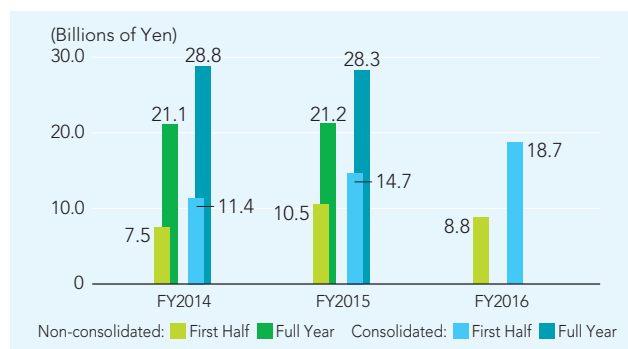
Tier 1 Capital

Tier 1 capital is composed of Common Equity Tier 1 plus Additional Tier 1 capital, which includes preferred shares, etc.

Total Capital

Total capital is the total amount of capital, composed of Tier 1 capital and Tier 2 capital, which includes debt capital such as subordinated debt and subordinated loans.

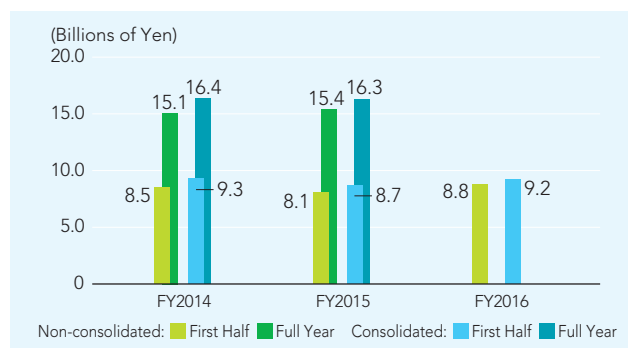
Net Business Profit before Credit Costs, by Business



• Retail Financial Services Business

Net business profit before credit costs decreased on a non-consolidated basis mainly due to a decrease in sales of investment trusts, etc.

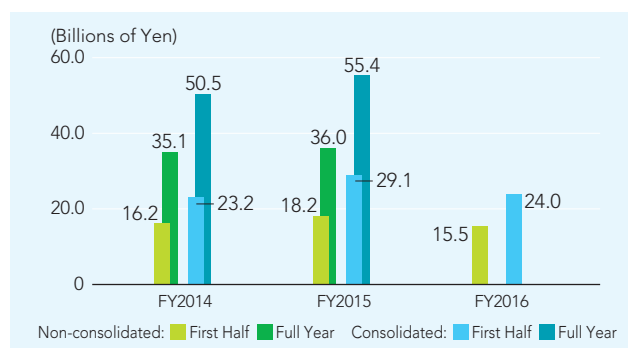
On a non-consolidated basis, net business profit before credit costs decreased by ¥1.6 billion year on year to ¥8.8 billion mainly due to the decline in sales of investment trusts, etc. On a consolidated basis, net business profit before credit costs increased by ¥4.0 billion year on year to ¥18.7 billion due to the consolidation of Sumitomo Mitsui Trust Club.



• Stock Transfer Agency Services Business

Net business profit before credit costs increased mainly due to an increase in the number of shareholders under administration.

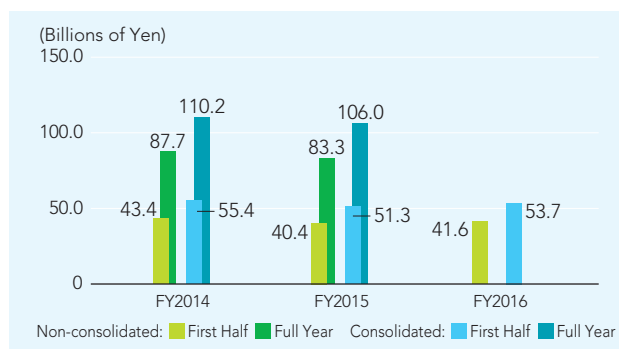
A variety of consulting fees increased, in addition to a rise in the recurring fees and commissions received associated with a higher number of shareholders under administration. As a result, net business profit before credit costs increased by ¥0.6 billion year on year to ¥8.8 billion on a non-consolidated basis and by ¥0.4 billion year on year to ¥9.2 billion on a consolidated basis.



• Fiduciary Services Business

Net business profit before credit costs decreased due to a decrease in assets under management.

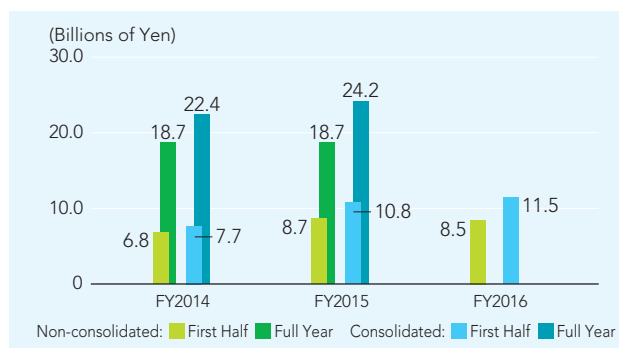
Net business profit before credit costs decreased by ¥2.6 billion year on year to ¥15.5 billion on a non-consolidated basis and by ¥5.1 billion year on year to ¥24.0 billion on a consolidated basis. This was due to a decrease in assets under management as a result of factors such as a strengthening yen, the fall in stock prices and the dissolution of company employees' pension funds.



• Wholesale Financial Services Business

Net business profit before credit costs increased mainly due to an increase in loan-related fees.

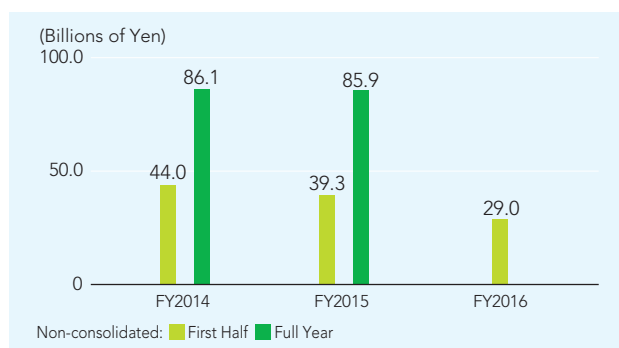
Loan-related fees increased despite lower net interest income mainly due to an increase in foreign currency funding costs. As a result, net business profit before credit costs increased by ¥1.2 billion year on year to ¥41.6 billion on a non-consolidated basis and by ¥2.4 billion year on year to ¥53.7 billion on a consolidated basis.



• Real Estate Business

Net business profit before credit costs increased on a consolidated basis on higher brokerage revenue from individual clients.

Net business profit before credit costs on a non-consolidated basis, which consists mainly of brokerage revenue from corporate clients, remained flat from the same period of the previous fiscal year at ¥8.5 billion. On a consolidated basis, net business profit before credit costs increased by ¥0.7 billion year on year to ¥11.5 billion, due to a steady increase in brokerage revenue from individual clients at subsidiaries.



• Global Markets Business

Net business profit before credit costs decreased mainly due to a decrease in gains on foreign bond investment.

Net business profit before credit costs decreased by ¥10.2 billion from the high levels of the same period of the previous fiscal year to ¥29.0 billion. This was due to factors such as a decrease in gains on foreign bond investment, despite the steady accumulation of revenue from client transactions.

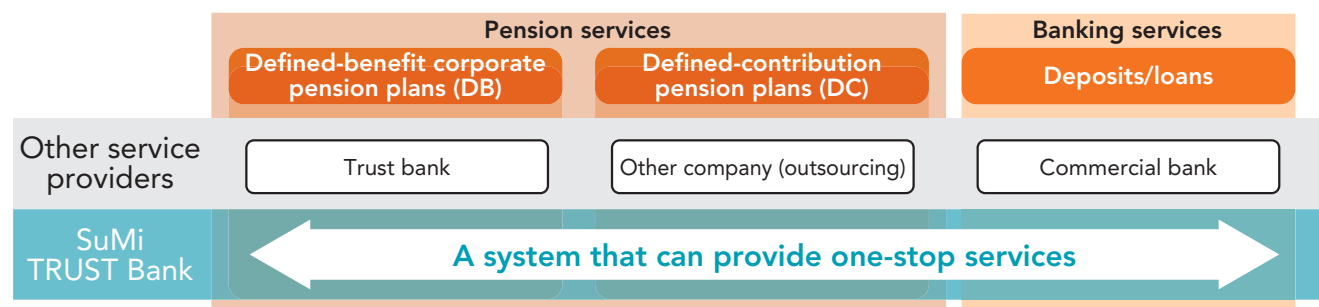
Introducing the Pension Business of SuMi TRUST Bank

In this feature, we introduce the main attributes of the pension services provided by SuMi TRUST Bank, its position in the industry and details of the services.

Our Pension Services

SuMi TRUST Bank's one-stop services are capable of addressing all client concerns about pensions. These include designing and consulting for defined-benefit corporate pension plans (DB) and defined-contribution pension plans (DC), asset management and asset administration, in addition to banking services such as deposits and loans.

How SuMi TRUST Bank's service-provision systems differ from other service providers



The Position of Our Pension Services in the Industry

No. 1 in Japan for the balance of defined-benefit corporate pension plans (DB) and the number of members of defined-contribution pension plans (DC).

Defined-benefit corporate pension plans (DB)



The defined-benefit corporate pension plan is a type that basically determines the amount of benefits to be received by employees in advance, based on pension plan rules that set forth the plan's details. This is currently the most common type of corporate pension plan in Japan. The amount of benefits is determined using the plan's benefit formula based on factors such as enrolment period and salary. The asset management is entrusted primarily to trust banks, life insurance companies and investment advisory companies. The employer assumes responsibility for the investment and covers any shortfall if investment returns are poor.

In terms of defined-benefit corporate pension plans, SuMi TRUST Bank ranked No. 1 in Japan with an asset management balance of approximately ¥16 trillion (as of March 31, 2016).

Defined-contribution pension plans (DC)



With the defined-contribution pension plan, the monthly contribution amount is determined in advance, and the amounts of annuities, lump-sum payments, etc. to be received in the future vary according to the individual's asset investment results. There are two types of these plans: the "corporate-type" in which employees become members and the employer contributes the premiums; and the "individual-type" in which individuals enroll in the plan voluntarily and contribute premiums. The members are responsible for their investment of pension assets.

With the corporate-type, SuMi TRUST Bank has been steadily increasing the number of members each year and ranked No. 1 in Japan with approximately 1.2 million members as of March 31, 2016.

Details of Our Pension Services

We provide seamless, high-value-added services ranging from pension plan design to asset management and administration.

Pension services

1. Consulting for pension system planning
2. Pension investment consulting
3. Pension asset management
4. Pension asset administration

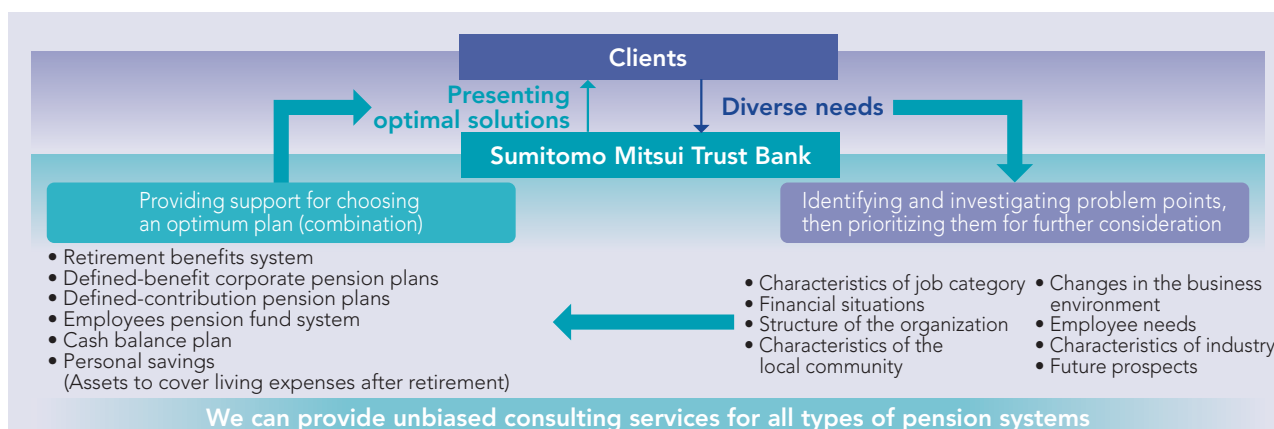
Consulting for Pension System Planning

As pension systems professionals, we propose the optimal plans for our corporate clients.

The consulting for pension system planning at SuMi TRUST Bank is characterized by its unique process of proposing the optimal plans to our clients from both defined-benefit and defined-contribution pension plans and continuously holding dialogues with our clients from the planning to the actual

implementation stages. Through these dialogues, we identify and investigate potential issues, while designing a tailor-made plan in line with the clients' needs. Upon measuring the actuarial impact of the plan on the clients' accounting, we provide comprehensive support up to the actual implementation.

Flow of Consulting Services



Interview

Being Involved in the Pension Business



Megumi Ookuma
Pension Business
Planning Department,
SuMi TRUST Bank

The pension-related business entails a certain level of responsibility as it involves not only the company but also the lives of the employees who work there. We provide consulting on corporate pension plans and asset management. This business has a significant impact on corporate management, while at the same time benefiting the employees. For this reason, we are constantly making efforts to provide high-value-added services that benefit

both the company and its employees.

Designing a pension plan that satisfies all the needs of both the company, which is intent on cutting back management costs, and the employees, who hope to live comfortably after retirement, is not an easy task. Inherent issues and their solutions also vary by client. However, it is rewarding as we are able to find the optimal solutions for our clients and are given the opportunity to be of assistance to their employees.

SuMi TRUST Group's Loans to Individual Clients Meet Diverse Needs

The SuMi TRUST Group as a whole provides products and services that meet the diverse needs of our clients. In this feature, we introduce the initiatives taken by the Group concerning loans to individual clients.

The SuMi TRUST Group provides loan products that match the diverse needs of its clients.

Demand for loans to individual clients has been rising in Japan with the introduction of a negative interest-rate policy from February 2016 among other factors. At the SuMi TRUST Group, each group company—SuMi TRUST Bank, Sumitomo Mitsui Trust Loan & Finance, Sumitomo Mitsui Trust Panasonic Finance and SBI Sumishin Net Bank—is leveraging its unique features to provide products and services that meet client needs.

The Wide Variety of Loan Products Provided by the SuMi TRUST Group:

A product lineup representing the unique features of each company

SuMi TRUST Bank

Mortgage loans	Card loans
Real estate backed loans	Apartment loans

Sumitomo Mitsui Trust Loan & Finance

Mortgage loans	Apartment loans
Real estate-secured loans	

Sumitomo Mitsui Trust Panasonic Finance

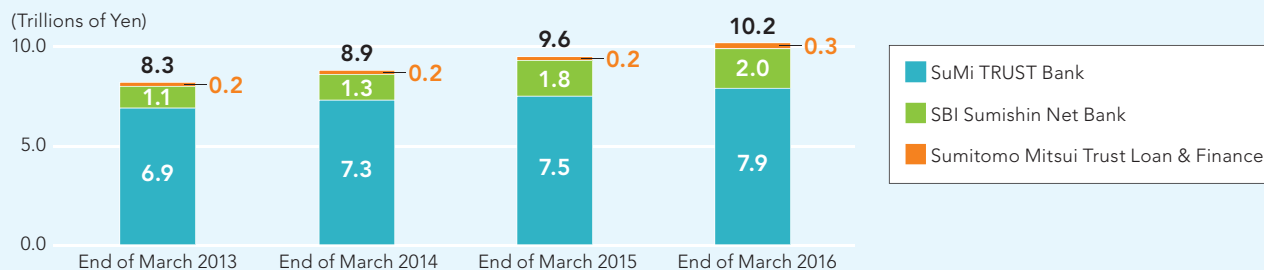
Housing Renovation loans	Auto loans
--------------------------	------------

SBI Sumishin Net Bank

Mortgage loans	Card loans
Auto loans	Education loans

The balance of loans to individual clients is growing steadily.

Balance of Loans to Individual Clients



SuMi TRUST Bank is the leader in terms of mortgage loan execution. In the first half of FY2016 (April to September), our mortgage loan execution total came to ¥844.2 billion.

Japan's Leader in Mortgage Loan Execution

SuMi TRUST Bank's mortgage loan execution amount
(First half of FY2016 (April to September))

¥844.2 billion

SuMi TRUST Bank's mortgage loan balance
(As of September 30, 2016)

¥7,861.4 billion

We are also actively promoting initiatives, such as revising our products in order to meet new needs arising from social changes.

Providing Products that Meet New Needs

Lifestyles are changing. Buying a new house is no longer a once-in-a-lifetime event, nor do we necessarily live our entire lives in a single home. Recent years have seen a growing trend for changing residence to mark a second phase of life, spending retirement years in elderly care homes and buying and renovating existing homes rather than purchasing newly built ones. SuMi TRUST Bank is actively engaged in the development and modification of its product to meet such diverse needs.

Revisions to Real Estate Backed Loans (Reverse Mortgages)*1)*2

These are loans for people embarking on a new phase in life and they cover such things as expenses for changing residence, travel and leisure costs and lump-sum payments for moving into elderly care homes, not specifying the use of the funds. We have eliminated the age limit at the time of borrowing, in an effort to meet the needs of clients ineligible for mortgage loans due to age.

*1 A reverse mortgage is a loan that uses a house or client-owned real estate as collateral when funds are borrowed. No principal repayment is necessary during the term of the loan, and the loan is repaid upon the death of the borrower, etc.

*2 We have made changes including expanding the eligibility age and scope of real estate permitted as collateral and adding alternative methods of interest payments.

Initiatives to Promote Transactions of Existing Houses: Supporting "SumStock"

We provide integrated mortgage loans including renovation funds required for the purchase of existing houses. We also started initiatives that contribute to the promotion of transactions of existing houses such as providing lower interest on loans for the purchase of quality housing termed "SumStock"*3.

*3 A "SumStock" house is a quality property that meets certain requirements. They are among houses provided by member companies (ten major housing manufacturers) of the Provision of Quality Housing Stock Association.

Sectional-ownership Condominium Loans Launched

We have begun offering this product to meet the needs of acquiring sectional-ownership condominiums to serve as residences for family members, properties for rent, or for other purposes. Conventional mortgage loans had made these arrangements difficult.

Interview



Yosuke Isaki
Personal Loan Business
Promotion Department,
SuMi TRUST Bank

Product Development that Leverages Our Unique Functions as a Trust Bank

At the Personal Loan Business Promotion Department, we go beyond the framework of mortgage loans, which have always been our strengths, and proactively develop products in new fields in an effort to meet all the funding needs of our clients.

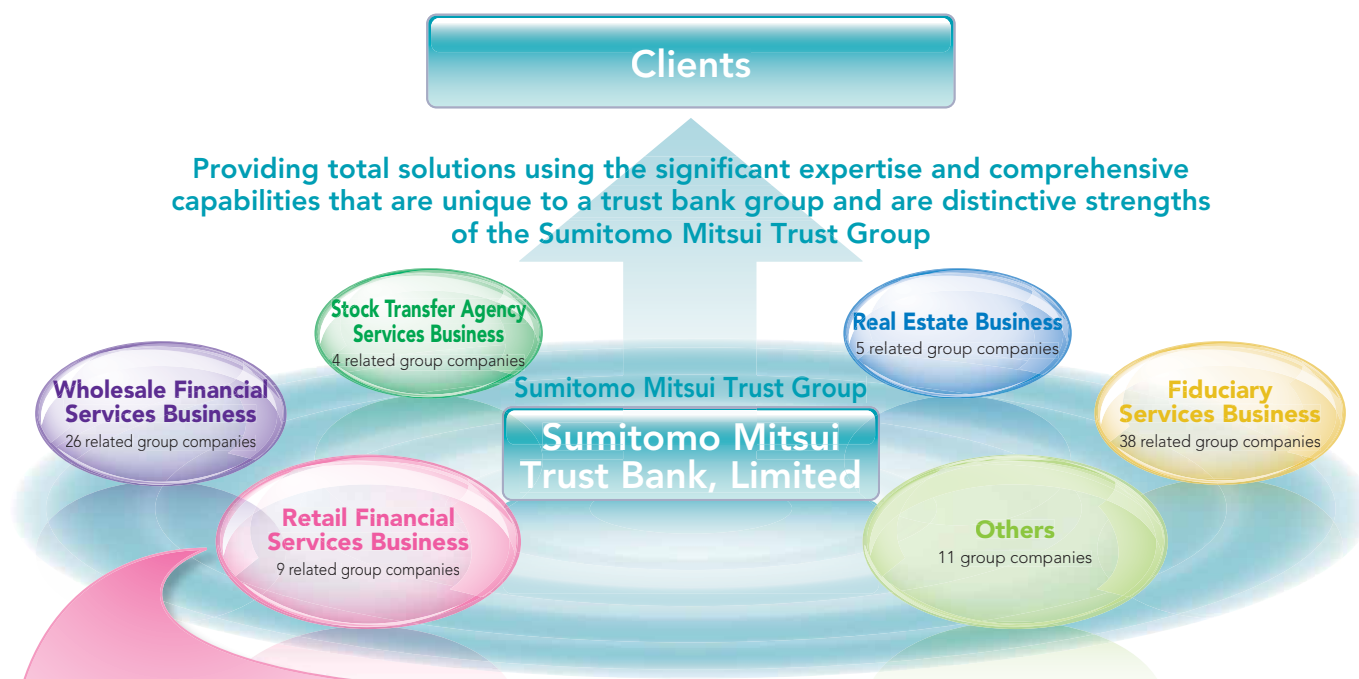
The real estate backed loans (reverse mortgages) are one example. Traditionally, reverse mortgages had been mainly used by senior clients to acquire surplus funds, but we have

revised our product so it can meet bulk funding needs such as changing residence. We have made the loan even more user-friendly by allowing borrowers to fully utilize all their real estate holdings in addition to houses, so they will no longer need to tap into their cash reserves.

We will continue to develop loan products that leverage our unique functions as a trust bank and provide solutions suitable for our clients.

Comprehensive Capabilities of the Sumitomo Mitsui Trust Group

The SuMi TRUST Group includes a number of companies in banking, trust, and real estate (72 consolidated subsidiaries and 22 equity method affiliates, as of September 30, 2016). Through collaboration with SuMi TRUST Bank, these Group companies generate synergies to provide total solutions that satisfy the needs of our clients. Of these Group companies, we introduce Sumitomo Mitsui Trust Wealth Partners Co., Ltd. in this installment.



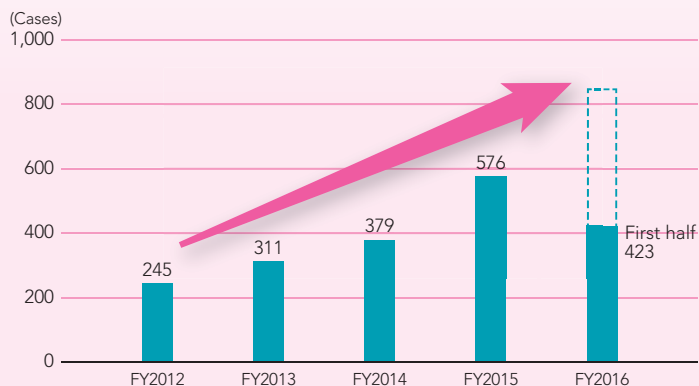
A Member of the Sumitomo Mitsui Trust Group

Sumitomo Mitsui Trust Wealth Partners Co., Ltd.

A professional team that proposes inheritance measures and investigates inherited properties

Sumitomo Mitsui Trust Wealth Partners Co., Ltd., a group company wholly owned by SuMi TRUST Bank, provides a wide range of consulting on inheritance and business succession and high-level professional consulting services such as asset-investigation services.

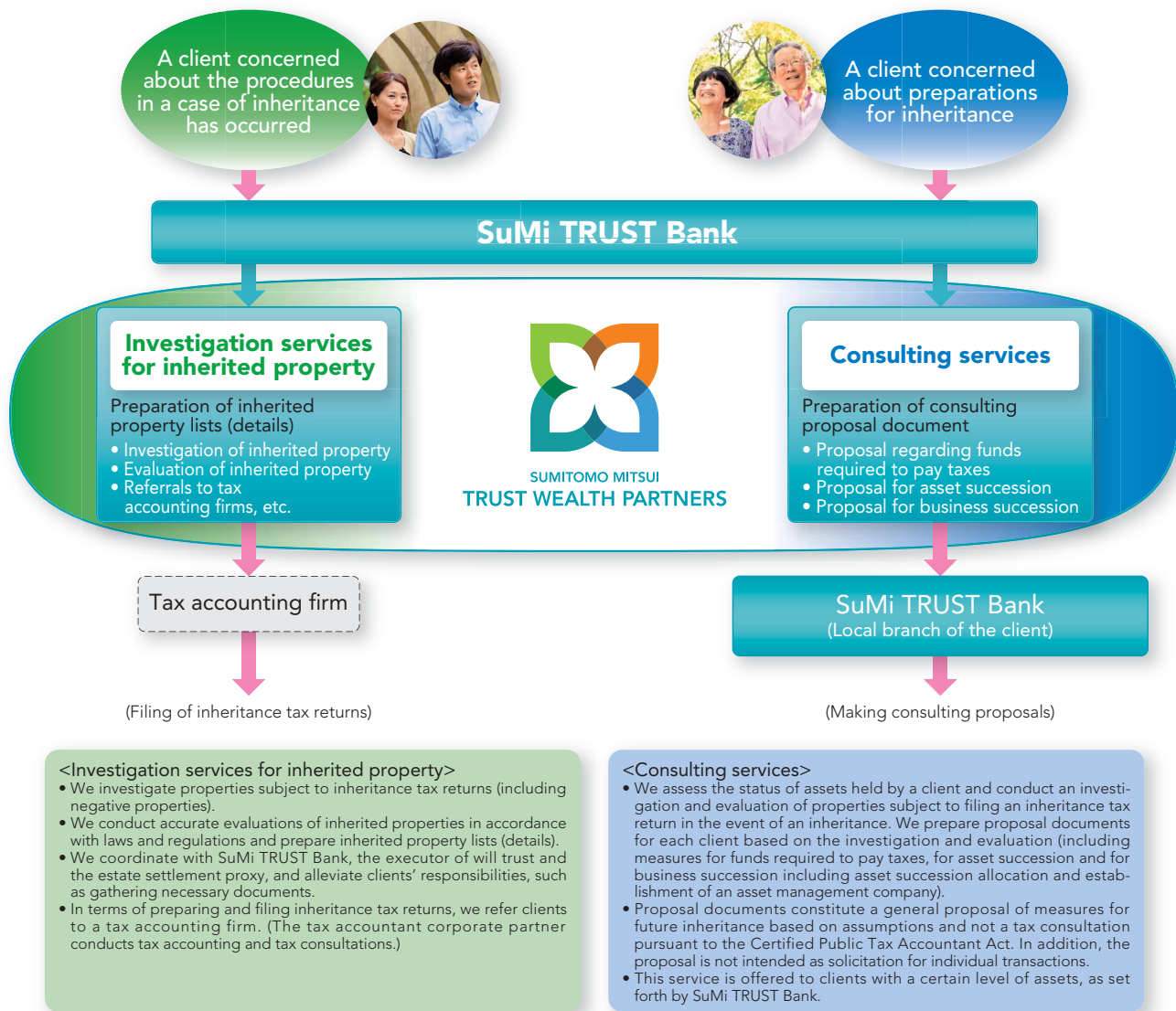
Completed cases of investigation services for inherited property



Company profile

Representative Director, President	Katsunori Maeda
Number of Employees	52 (As of September 30, 2016)
Business Launch Date	June 13, 2005
Headquarters Location	Marunouchi Center Bldg. 17F, 1-6-1 Marunouchi, Chiyoda-ku, Tokyo
Office	Osaka branch Doujima Plaza Bldg. 5F, 1-5-30, Doujima, Kita-ku, Osaka

Services Offered by Sumitomo Mitsui Trust Wealth Partners



We also edit and publish "Hakken Jozu (New Discoveries)"

This is a quarterly magazine distributed to clients with transactions over a certain amount at SuMi TRUST Bank.

The magazine covers such themes as Japanese culture, arts, people and travel. Each season, we convey "new discoveries" that enrich the lives of our clients. (Sumitomo Mitsui Trust Wealth Partners has been commissioned by SuMi TRUST Bank to publish this quarterly magazine.)



Interview

There is no shortage of issues surrounding inheritance and taxes. These include a lowering of the basic exemption for inheritance tax, the mandatory reporting of assets and liabilities and tougher anti-tax haven rules. We assist our clients and heirs in protecting their assets through accurate asset evaluation based on laws and regulations. Just as physicians have their fields of specialty, we live in an age where an inheritance also requires the assistance of a professional partner. We provide a wide range of consulting on inheritance and business succession and high-level professional consulting services such as asset-investigation services.



Katsutoshi Kurakata
Director and General Manager of the Business Department,
Sumitomo Mitsui Trust Wealth Partners

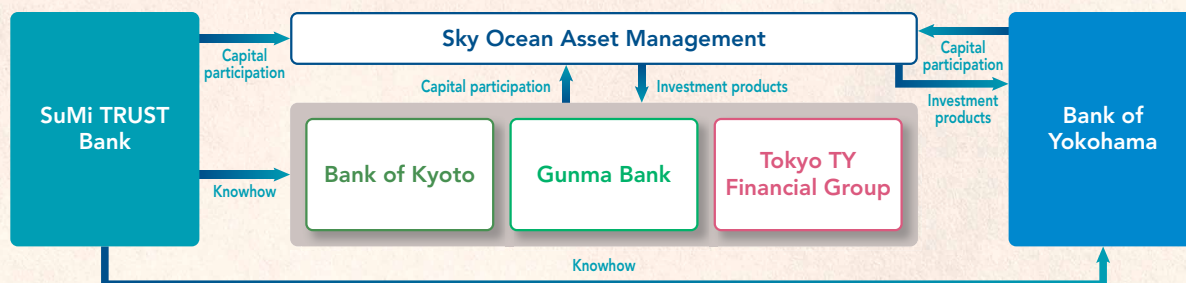
Topic 1

Business Alliance with the Bank of Kyoto, the Gunma Bank, Tokyo TY Financial Group and the Bank of Yokohama

SuMi TRUST Bank has concluded a business alliance agreement with The Bank of Kyoto, Ltd., The Gunma Bank, Ltd., Tokyo TY Financial Group, Inc. and The Bank of Yokohama, Ltd. (hereinafter "BOY"). The agreement includes capital participation in "Sky Ocean Asset Management Co., Ltd." (hereinafter "Sky Ocean"), an asset management company jointly established by BOY and SuMi

TRUST Bank, which conducted capital participation in the company.

SuMi TRUST Bank provides alliance partners with its knowhow cultivated over the years regarding investment product marketing. Sky Ocean offers investment products that contribute to stable and medium- to long-term asset management.



Topic 2

Opening of Kamiooka Branch

SuMi TRUST Bank opened its Kamiooka Branch on August 25, 2016. Kamiooka is a major hub for the people of Yokohama City and home to a concentration of commercial and public services. It is an area with a promising future. As such, it is an important base for the SuMi TRUST Group, as we seek to strengthen our consulting services that utilize the functions of a trust bank. The business format of the Kamiooka Branch centers on consultation services for individual clients on matters such as asset management, inheritance and wills, real estate and loans. As our flagship retail branch in southern Yokohama, the Kamiooka Branch will respond to the wide-ranging needs of clients by aiming to create a space that offers consultations in a relaxed atmosphere and by providing high-value-added services that leverage the

expertise and comprehensive capabilities that are unique to a trust bank and the distinctive strengths of SuMi TRUST Bank.



▲Branch exterior



▲Opening ceremony



▲The lobby's related interior

Topic 3

Public Relations Activities for "Security-type Trusts"

SuMi TRUST Bank began offering "Security-type Trusts" in September 2015. These products require the consent of a pre-designated family member or other person for the disbursement of funds on deposit. We address the needs of clients who have concerns about asset administration and preservation in a rapidly aging society where the number of remittance scams is on the rise.

In our public relations activities for the product, we are working in collaboration with prefectural police and local governments across Japan to promote sales and raise awareness of "Security-type Trusts." In addition to the "Agreement Concerning Regional Safety" concluded in April 2016 with Kanagawa Prefecture and the Kanagawa Prefectural Police, we are pursuing cooperation with the police in Shizuoka, Ehime, Tochigi and other prefectures. We are focusing on promoting acceptance of this product through various activities such as our participation in street campaigns with

various prefectural police and police stations.

Our branches and departments nationwide will continue to work in close collaboration with police, local governments and other authorities to promote the widespread penetration of "Security-type Trusts" so that our clients' precious assets do not fall victim to remittance scams.



▲Street campaign



▲Agreement-signing ceremony

Topic 4

Enhancement of Leasing Business

In June 2016, SuMi TRUST Bank and its subsidiary, Sumitomo Mitsui Trust Panasonic Finance, accepted transfer of 50% of the shares of Marubeni Rail Transport Inc. (current name: Marubeni SuMiT Rail Transport Inc.), a subsidiary of Marubeni Corporation (hereinafter "Marubeni"). Marubeni owns Midwest Railcar Corporation (hereinafter "MRC"), a freight railcar leasing company in North America. SuMi TRUST Bank and Sumitomo Mitsui Trust Panasonic Finance operates the business jointly with Marubeni.

We will achieve further business growth at MRC by adding the SuMi TRUST Group's financial functions and leasing business expertise to the know-how accumulated by Marubeni in the freight railcar leasing business in North America.

SuMi TRUST Bank and Sumitomo Mitsui Trust Panasonic Finance invested in the establishment of Nanjing Zijin Financial Leasing Co., Ltd. (hereinafter "Zijin Leasing") in China in May 2016. SuMi TRUST Bank took a 15% stake and Sumitomo Mitsui Trust Panasonic Finance 5%. This investment in Zijin Leasing will enable us to unite the financial functions of the SuMi TRUST Group to contribute to the development of China's leasing business and will serve as a hub for the SuMi TRUST Group's leasing business in China.

■ Initiatives to Facilitate Financing ■

• Dealing with Facilitation of Financing

The SuMi TRUST Group considers the facilitation of financing to small and medium-sized enterprises (SMEs) and individuals seeking mortgage loans as one of its most important social missions.

SuMi TRUST Bank took steps to further enhance its financial intermediary function and established a basic policy on the facilitation of financing. This was to ensure prompt and appropriate responses to requests from SMEs and mortgage loan clients for various consultations, restructuring of loan repayment conditions, etc.

The bank facilitates financing operations through a system at branch offices to provide prompt and appropriate responses to clients' consultations about, or requests for, the restructuring of loan repayment conditions and other matters and a system at the head office to fully grasp the branch office support activities. The bank also responds to clients' requests for consultation and complaints through a telephone number as well as at branch offices.

The Act concerning Temporary Measures to Facilitate Financing for SMEs, etc. expired on March 31, 2013. Even so, the SuMi TRUST Group will continue providing appropriate and proactive financial intermediary services to facilitate the business activities of SMEs and to help mortgage loan clients enjoy a stable lifestyle. Also, when there are consultations about, or requests for, the restructuring of loan repayment conditions, etc. from clients who have been directly or indirectly affected by the Great East Japan Earthquake or the 2016 Kumamoto Earthquake, the SuMi TRUST Group endeavors to respond in a flexible and appropriate manner, taking into account each client's circumstances.

In addition, SuMi TRUST Bank has a system under which it respects and abides by the "Guidelines for Management Guarantee." The bank has reorganized its system for receiving inquiries related to the "Guidelines on Arrangement for Victims of Natural Disaster," which was adopted in April 2016, and appropriately responds to client's requests for consultation.

• Status of Initiatives to Improve SME Business Operations and to Revitalize Regions

(1) Policy on Management Support Measures for SMEs

SuMi TRUST Bank assists SMEs with efforts to improve and revitalize their business operations by considering their conditions and providing business consultations, management guidance and support for formulating business reconstruction strategies, and other support services.

(2) Framework of Management Support for SMEs

In order to carry out management support for SMEs, SuMi TRUST Bank has established "Financing Facilitation Promotion Offices" in the Wholesale Business Planning Department and in the Personal Loan Business Promotion Department, to prepare a framework to deal appropriately and satisfactorily with various consultations and requests from clients.

In terms of specific measures related to management support for SMEs, branch offices and the head office are engaged in efforts such as support for formulating business reconstruction plans tailored to individual circumstances, and assistance aimed at making progress with business reconstruction plans, taking into account the industry conditions and the business dealings of individual SMEs. Furthermore, SuMi TRUST Bank prepares to support clients in overseas expansion and business succession as well as in electronically recorded monetary claims.

1) Initiatives related to support for overseas expansion

SuMi TRUST Bank has five branches in the key financial hubs of New York, London, Singapore, Hong Kong and Shanghai as

well as a subsidiary in Thailand. These branches offer financial services such as loans, deposits, foreign exchange, and derivatives to Japanese client companies who are expanding overseas. In addition to developing our own offices, we are making efforts to address the growing need for financial services denominated in local currencies through partnerships with leading banks in Asian countries. To this end we established DBSI - SuMi TRUST Japanese Business Services. It operates within PT Bank DBS Indonesia, which is a local subsidiary of DBS Bank Ltd., a major bank based in Singapore. SuMi TRUST Bank also joined in a partnership with Bank for Investment and Development of Vietnam to enhance its financial services geared toward Japanese companies expanding into Vietnam.

2) Initiatives related to support for business succession

In April 2013, SuMi TRUST Bank consolidated branch support functions for services in inheritance, asset inheritance, and business succession in its Private Banking Department. We offer fine-tuned proposals and prompt information to meet the diverse asset inheritance and business succession needs of both our corporate and individual clients. In collaboration with an affiliate, Sumitomo Mitsui Trust Wealth Partners Co., Ltd., we provide tailor-made services for the needs of our business-owner and property-owner clients.

In addition, we have assigned a total of 245 financial consultants (as of October 1, 2016) to branches nationwide as an easily accessible channel for our business-owner clients to consult about inheritance and business succession concerns and challenges. Our financial consultants draw on the expertise they have accumulated through a rich, wide-ranging set of experiences to consult with customers from the perspectives of "inheritance/asset inheritance and business succession," "asset management and asset administration" and other factors.

Furthermore, we cooperate with our tax accountant corporate partner to hold seminars for business owners on the inheritance and business succession tax system and business succession measures that make use of trusts. These events serve as opportunities to make SuMi TRUST Bank's consulting function more broadly known among people who have never had dealings with a trust bank.

3) Initiatives related to "Densai" (electronically recorded monetary claims)

In order to facilitate fundraising for SMEs, SuMi TRUST Bank has offered "Densai Services" since February 2012. The service is based on the Zengin Electronic Monetary Claims Recording Network, in which financial institutions nationwide are members. We also provide "Densai lump-sum factoring services."

(3) Status of Management Support Initiatives for SMEs and of Regional Revitalization Initiatives

SuMi TRUST Bank has branches throughout the country. Although it is not engaged in initiatives for the revitalization of specific regions, it carries out initiatives focused on support to improve the business operations of clients at each branch according to their individual circumstances and business dealings.

Examples of Specific Initiatives

- Introduced prospective buyers of idle real estate (buildings for rent and other properties) of clients and brokered the sale of such assets. Contributed to reducing interest-bearing debt of the clients.
- Carried out sales mediation services (real estate surveys) for clients to other clients, and contributed to increasing their sales.

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Sumitomo Mitsui Trust Holdings, Inc. ("SuMi TRUST Holdings")

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Financial Data:

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries
As of September 30, 2016 and March 31, 2016

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2016	As of Mar. 31, 2016	As of Sep. 30, 2016
Assets:			
Cash and Due from Banks	¥ 21,293,558	¥ 19,924,523	\$ 210,577
Call Loans and Bills Bought	147,615	705,252	1,460
Receivables under Resale Agreements	76,851	110,377	760
Receivables under Securities Borrowing Transactions	404,833	326,457	4,003
Monetary Claims Bought	651,845	889,445	6,446
Trading Assets (Notes 1 and 7)	752,131	614,290	7,438
Money Held in Trust	1,586	1,749	16
Securities (Notes 1, 7, and 13)	5,285,173	4,926,236	52,266
Loans and Bills Discounted (Notes 2, 3, 4, 5, 6, 7, and 8)	27,411,347	27,525,862	271,077
Foreign Exchanges	11,021	17,223	109
Lease Receivables and Investment Assets (Note 7)	639,388	608,433	6,323
Other Assets (Note 7)	1,911,881	1,622,859	18,907
Tangible Fixed Assets (Notes 9 and 10)	225,877	226,824	2,234
Intangible Fixed Assets	210,726	202,163	2,084
Assets for Retirement Benefits	97,883	91,404	968
Deferred Tax Assets	23,342	23,952	231
Customers' Liabilities for Acceptances and Guarantees	423,525	503,742	4,188
Allowance for Loan Losses	(88,839)	(90,851)	(879)
Total Assets	¥ 59,479,751	¥ 58,229,948	\$ 588,210
Liabilities:			
Deposits (Note 7)	¥ 32,829,968	¥ 26,701,948	\$ 324,663
Negotiable Certificates of Deposit	5,286,937	7,130,632	52,284
Call Money and Bills Sold	1,268,711	38,968	12,547
Payables under Repurchase Agreements (Note 7)	1,589,543	653,456	15,719
Payables under Securities Lending Transactions (Note 7)	110,821	—	1,096
Trading Liabilities	474,176	451,751	4,689
Borrowed Money (Notes 7 and 11)	2,324,354	2,580,524	22,986
Foreign Exchanges	124	259	1
Short-Term Bonds Payable	946,503	1,253,207	9,360
Bonds Payable (Note 12)	1,043,764	1,076,118	10,322
Borrowed Money from Trust Account	9,001,840	13,694,600	89,021
Other Liabilities	1,313,981	1,253,630	12,994
Provision for Bonuses	13,511	16,321	134
Provision for Directors' Bonuses	60	255	1
Liabilities for Retirement Benefits	14,104	13,937	139
Provision for Reward Points Program	17,407	17,711	172
Provision for Reimbursement of Deposits	3,640	3,676	36
Provision for Contingent Losses	7,425	7,642	73
Deferred Tax Liabilities	110,491	123,927	1,093
Deferred Tax Liabilities for Land Revaluation (Note 9)	3,111	3,126	31
Acceptances and Guarantees (Note 7)	423,525	503,742	4,188
Total Liabilities	¥ 56,784,006	¥ 55,525,436	\$ 561,551
Net Assets:			
Total Shareholders' Equity:	¥ 2,022,786	¥ 1,966,813	\$ 20,004
Capital Stock	261,608	261,608	2,587
Capital Surplus	645,048	645,106	6,379
Retained Earnings	1,150,155	1,087,195	11,374
Treasury Stock	(34,025)	(27,097)	(336)
Total Accumulated Other Comprehensive Income:	345,246	410,160	3,414
Valuation Differences on Available-for-Sale Securities	419,354	467,517	4,147
Deferred Gains (Losses) on Hedges	(20,957)	(13,169)	(207)
Revaluation Reserve for Land (Note 9)	(5,852)	(5,819)	(58)
Foreign Currency Translation Adjustments	(11,140)	2,800	(110)
Adjustments for Retirement Benefits	(36,158)	(41,168)	(358)
Subscription Rights to Shares	584	421	6
Non-Controlling Interests	327,126	327,116	3,235
Total Net Assets	¥ 2,695,744	¥ 2,704,511	\$ 26,659
Total Liabilities and Net Assets	¥ 59,479,751	¥ 58,229,948	\$ 588,210

	Yen	U.S. Dollars
Net Assets per Share of Common Stock	¥ 6,190.16	\$ 61.22

See accompanying notes.

The figures in U.S. dollars are converted from a yen basis for convenience at the rate of ¥101.12 to U.S.\$1.00, the exchange rate prevailing as of September 30, 2016.

SuMi TRUST Holdings consolidated its shares with a ratio of ten shares of common stock into one share on October 1, 2016. Net assets per share of common stock are calculated as if the consolidation of shares had occurred at the beginning of the fiscal year ended March 31, 2016.

Sumitomo Mitsui Trust Holdings, Inc. 2016 Interim Report

Financial Data:

Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2016 and 2015

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015	Six Months Ended Sep. 30, 2016
Income:			
Trust Fees	¥ 50,706	¥ 51,750	\$ 501
Interest Income:	175,085	184,715	1,731
Interest on Loans and Discounts	131,175	128,713	1,297
Interest and Dividends on Securities	32,752	43,264	324
Fees and Commissions	195,318	170,365	1,932
Trading Income	7,157	8,462	71
Other Ordinary Income	143,920	127,669	1,423
Other Income (Note 1)	23,020	17,635	228
Total Income	¥ 595,208	¥ 560,598	\$ 5,886
Expenses:			
Interest Expenses:	¥ 86,017	¥ 65,032	\$ 851
Interest on Deposits	35,502	30,030	351
Fees and Commissions Payments	41,885	40,341	414
Trading Expenses	766	—	8
Other Ordinary Expenses	102,852	99,030	1,017
General and Administrative Expenses (Note 2)	214,921	195,020	2,125
Other Expenses (Note 3)	12,898	24,053	128
Total Expenses	¥ 459,342	¥ 423,478	\$ 4,543
Income before Income Taxes	¥ 135,865	¥ 137,120	\$ 1,344
Income Taxes:	41,426	44,478	410
Current	32,146	31,867	318
Deferred	9,279	12,610	92
Net Income	94,439	92,642	934
Net Income Attributable to Non-Controlling Interests	6,517	6,640	64
Net Income Attributable to Owners of the Parent	¥ 87,922	¥ 86,001	\$ 869
	Yen		U.S. Dollars
Net Income per Share of Common Stock	¥ 229.50	¥ 222.88	\$ 2.27

See accompanying notes.

SuMi TRUST Holdings consolidated its shares with a ratio of ten shares of common stock into one share on October 1, 2016. Net assets per share of common stock are calculated as if the consolidation of shares had occurred at the beginning of the fiscal year ended March 31, 2016.

Financial Data:

Consolidated Statements of Comprehensive Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2016 and 2015

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015	Six Months Ended Sep. 30, 2016
Net Income	¥ 94,439	¥ 92,642	\$ 934
Other Comprehensive Income (Loss):			
Valuation Differences on Available-for-Sale Securities	(47,621)	(38,403)	(471)
Deferred Gains (Losses) on Hedges	(7,501)	2,740	(74)
Revaluation Reserve for Land	—	8	—
Foreign Currency Translation Adjustments	(12,088)	(280)	(120)
Adjustments for Retirement Benefits	5,019	(268)	50
Attributable to Affiliated Companies Accounted for by the Equity Method	(3,240)	(1,688)	(32)
Total Other Comprehensive Income (Loss)	¥ (65,432)	¥ (37,892)	\$ (647)
Comprehensive Income:	¥ 29,007	¥ 54,749	\$ 287
Comprehensive Income Attributable to Owners of the Parent	¥ 23,042	¥ 48,274	\$ 228
Comprehensive Income Attributable to Non-Controlling Interests	5,965	6,474	59

Financial Data:

Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2016 and 2015

For the Six Months Ended September 30, 2016

	Millions of Yen				
	Shareholders' Equity				Total Shareholders' Equity
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	
Balance at the Beginning of the Period	¥ 261,608	¥ 645,106	¥ 1,087,195	¥ (27,097)	¥ 1,966,813
Changes during the Period					
Cash Dividends			(24,995)		(24,995)
Net Income Attributable to Owners of the Parent			87,922		87,922
Purchase of Treasury Stock				(6,932)	(6,932)
Disposal of Treasury Stock		(0)		4	3
Purchase of Shares of Consolidated Subsidiaries		(57)			(57)
Reversal of Revaluation Reserve for Land			33		33
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(58)	62,959	(6,928)	55,972
Balance at the End of the Period	¥ 261,608	¥ 645,048	¥ 1,150,155	¥ (34,025)	¥ 2,022,786

	Millions of Yen								
	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Adjustments for Retirement Benefits	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	¥ 467,517	¥ (13,169)	¥ (5,819)	¥ 2,800	¥ (41,168)	¥ 410,160	¥ 421	¥ 327,116	¥ 2,704,511
Changes during the Period									
Cash Dividends									(24,995)
Net Income Attributable to Owners of the Parent									87,922
Purchase of Treasury Stock									(6,932)
Disposal of Treasury Stock									3
Purchase of Shares of Consolidated Subsidiaries									(57)
Reversal of Revaluation Reserve for Land									33
Net Changes of Items Other Than Shareholders' Equity	(48,162)	(7,787)	(33)	(13,940)	5,010	(64,913)	162	10	(64,740)
Total Changes during the Period	(48,162)	(7,787)	(33)	(13,940)	5,010	(64,913)	162	10	(8,767)
Balance at the End of the Period	¥ 419,354	¥ (20,957)	¥ (5,852)	¥ (11,140)	¥ (36,158)	¥ 345,246	¥ 584	¥ 327,126	¥ 2,695,744

See accompanying notes.

For the Six Months Ended September 30, 2015

	Millions of Yen				
	Shareholders' Equity				Total Shareholders' Equity
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	
Balance at the Beginning of the Period	¥ 261,608	¥ 645,261	¥ 970,373	¥ (17,057)	¥ 1,860,185
Changes during the Period					
Cash Dividends			(25,109)		(25,109)
Net Income Attributable to Owners of the Parent			86,001		86,001
Purchase of Treasury Stock				(10,044)	(10,044)
Disposal of Treasury Stock		1		17	18
Purchase of Shares of Consolidated Subsidiaries		(155)			(155)
Sales of Shares of Consolidated Subsidiaries			(25)		(25)
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(153)	60,866	(10,026)	50,685
Balance at the End of the Period	¥ 261,608	¥ 645,107	¥ 1,031,239	¥ (27,083)	¥ 1,910,871

	Millions of Yen								
	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Adjustments for Retirement Benefits	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	¥ 505,448	¥ (20,605)	¥ (5,951)	¥ 14,953	¥ 35,793	¥ 529,638	¥ 246	¥ 326,902	¥ 2,716,973
Changes during the Period									
Cash Dividends									(25,109)
Net Income Attributable to Owners of the Parent									86,001
Purchase of Treasury Stock									(10,044)
Disposal of Treasury Stock									18
Purchase of Shares of Consolidated Subsidiaries									(155)
Sales of Shares of Consolidated Subsidiaries									(25)
Net Changes of Items Other Than Shareholders' Equity	(44,306)	7,312	8	(468)	(272)	(37,726)	177	472	(37,076)
Total Changes during the Period	(44,306)	7,312	8	(468)	(272)	(37,726)	177	472	13,609
Balance at the End of the Period	¥ 461,141	¥ (13,292)	¥ (5,942)	¥ 14,485	¥ 35,520	¥ 491,911	¥ 423	¥ 327,374	¥ 2,730,582

See accompanying notes.

For the Six Months Ended September 30, 2016

	Millions of U.S. Dollars				
	Shareholders' Equity				Total Shareholders' Equity
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	
Balance at the Beginning of the Period	\$ 2,587	\$ 6,380	\$ 10,752	\$ (268)	\$ 19,450
Changes during the Period					
Cash Dividends			(247)		(247)
Net Income Attributable to Owners of the Parent			869		869
Purchase of Treasury Stock				(69)	(69)
Disposal of Treasury Stock		(0)		0	0
Purchase of Shares of Consolidated Subsidiaries		(1)			(1)
Reversal of Revaluation Reserve for Land			0		0
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(1)	623	(69)	554
Balance at the End of the Period	\$ 2,587	\$ 6,379	\$ 11,374	\$ (336)	\$ 20,004

	Millions of U.S. Dollars								
	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Adjustments for Retirement Benefits	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	\$ 4,623	\$ (130)	\$ (58)	\$ 28	\$ (407)	\$ 4,056	\$ 4	\$ 3,235	\$ 26,746
Changes during the Period									
Cash Dividends									(247)
Net Income Attributable to Owners of the Parent									869
Purchase of Treasury Stock									(69)
Disposal of Treasury Stock									0
Purchase of Shares of Consolidated Subsidiaries									(1)
Reversal of Revaluation Reserve for Land									0
Net Changes of Items Other Than Shareholders' Equity	(476)	(77)	(0)	(138)	50	(642)	2	0	(640)
Total Changes during the Period	(476)	(77)	(0)	(138)	50	(642)	2	0	(87)
Balance at the End of the Period	\$ 4,147	\$ (207)	\$ (58)	\$ (110)	\$ (358)	\$ 3,414	\$ 6	\$ 3,235	\$ 26,659

See accompanying notes.

Financial Data:

Consolidated Statements of Cash Flows (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc. and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2016 and 2015

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015	Six Months Ended Sep. 30, 2016
Net Cash Provided by (Used in) Operating Activities:			
Income before Income Taxes	¥ 135,865	¥ 137,120	\$ 1,344
Depreciation and Amortization	15,814	14,639	156
Impairment Losses	1,985	423	20
Amortization of Goodwill	4,731	3,944	47
Equity in Losses (Earnings) of Affiliated Companies	(3,006)	(4,384)	(30)
Increase (Decrease) in Allowance for Loan Losses	(2,012)	(8,614)	(20)
Increase (Decrease) in Provision for Bonuses	(2,809)	(2,787)	(28)
Increase (Decrease) in Provision for Directors' Bonuses	(195)	(115)	(2)
Decrease (Increase) in Assets for Retirement Benefits	502	(6,122)	5
Increase (Decrease) in Liabilities for Retirement Benefits	254	(98)	3
Increase (Decrease) in Provision for Reward Points Program	(304)	33	(3)
Increase (Decrease) in Provision for Reimbursement of Deposits	(35)	(173)	(0)
Increase (Decrease) in Provision for Contingent Losses	(216)	(580)	(2)
Gain on Fund Management	(175,085)	(184,715)	(1,731)
Financing Expenses	86,017	65,032	851
Loss (Gain) Related to Securities	(26,937)	(12,482)	(266)
Loss (Gain) on Money Held in Trust	(20)	(26)	(0)
Foreign Exchange Losses (Gains)	119,021	9,748	1,177
Loss (Gain) on Disposal of Fixed Assets	(383)	(267)	(4)
Net Decrease (Increase) in Trading Assets	(137,840)	33,763	(1,363)
Net Increase (Decrease) in Trading Liabilities	22,425	91,124	222
Net Decrease (Increase) in Loans and Bills Discounted	112,752	(620,605)	1,115
Net Increase (Decrease) in Deposit	6,175,729	1,183,943	61,073
Net Increase (Decrease) in Negotiable Certificates of Deposit	(1,843,694)	169,931	(18,233)
Net Increase (Decrease) in Borrowed Money (excluding Subordinated Borrowings)	(256,137)	64,248	(2,533)
Net Decrease (Increase) in Due from Banks (excluding Due from the Bank of Japan)	930,493	(623,110)	9,202
Net Decrease (Increase) in Call Loans	828,788	218,675	8,196
Net Decrease (Increase) in Receivables under Securities Borrowing Transactions	(78,376)	(25,025)	(775)
Net Increase (Decrease) in Call Money	2,165,830	836,634	21,418
Net Increase (Decrease) in Payables under Securities Lending Transactions	110,821	73,951	1,096
Net Decrease (Increase) in Foreign Exchange—Assets	6,202	1,323	61
Net Increase (Decrease) in Foreign Exchange—Liabilities	(134)	(28)	(1)
Net Decrease (Increase) in Lease Receivables and Investment Assets	(30,955)	3,861	(306)
Net Increase (Decrease) in Short-Term Bonds Payable	(306,703)	440,642	(3,033)
Increase (Decrease) in Straight Bonds-Issuance and Redemption	(82,228)	30,651	(813)
Net Increase (Decrease) in Borrowed Money from Trust Account	(4,692,759)	66,247	(46,408)
Proceeds from Fund Management	184,127	191,222	1,821
Payments for Finance	(87,766)	(73,399)	(868)
Other, Net	(101,611)	(65,482)	(1,005)
Subtotal	¥ 3,072,150	¥ 2,009,142	\$ 30,381
Income Taxes (Paid) Refunded	(49,987)	(30,361)	(494)
Net Cash Provided by (Used in) Operating Activities	¥ 3,022,162	¥ 1,978,780	\$ 29,887

(Continued)

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015	Six Months Ended Sep. 30, 2016
Net Cash Provided by (Used in) Investing Activities:			
Purchase of Securities	¥ (2,576,235)	¥ (3,097,638)	\$ (25,477)
Proceeds from Sales of Securities	1,024,202	1,225,076	10,129
Proceeds from Redemption of Securities	930,949	860,924	9,206
Increase in Money Held in Trust	—	(200)	—
Purchase of Tangible Fixed Assets	(5,503)	(9,239)	(54)
Proceeds from Sales of Tangible Fixed Assets	1,314	2,091	13
Purchase of Intangible Fixed Assets	(27,380)	(22,735)	(271)
Proceeds from Sales of Intangible Fixed Assets	0	—	0
Proceeds from Sales of Shares of Subsidiaries Resulting in Change in the Scope of Consolidation	—	160	—
Purchase of Shares of Affiliated Companies Accounted for by the Equity Method	(24,276)	—	(240)
Net Cash Provided by (Used in) Investing Activities	¥ (676,928)	¥ (1,041,559)	\$ (6,694)
Net Cash Provided by (Used in) Financing Activities:			
Decrease in Subordinated Borrowings	¥ —	¥ (5,000)	\$ —
Proceeds from Issuance of Subordinated Bonds and Bonds with Subscription Rights to Shares	99,350	149,049	982
Payments for Redemption of Subordinated Bonds and Bonds with Subscription Rights to Shares	(50,000)	(121,269)	(494)
Purchase of Investments in Subsidiaries without Change in the Scope of Consolidation	(170)	(434)	(2)
Cash Dividends Paid	(24,983)	(25,105)	(247)
Cash Dividends Paid to Non-Controlling Interests	(5,745)	(5,814)	(57)
Purchase of Treasury Stock	(6,932)	(10,044)	(69)
Proceeds from Sales of Treasury Stock	3	18	0
Net Cash Provided by (Used in) Financing Activities	¥ 11,521	¥ (18,599)	\$ 114
Effect of Exchange Rate Change on Cash and Cash Equivalents	¥ (57,227)	¥ 6,574	\$ (566)
Net Increase (Decrease) in Cash and Cash Equivalents	¥ 2,299,528	¥ 925,196	\$ 22,741
Cash and Cash Equivalents at the Beginning of the Period	¥ 17,323,915	¥ 8,022,017	\$171,320
Cash and Cash Equivalents at the End of the Period (Note 1)	¥ 19,623,444	¥ 8,947,213	\$194,061

See accompanying notes.

Financial Data:

Notes to the Interim Consolidated Financial Statements (Unaudited)

Basis of Presentation of Financial Statements

The accompanying interim consolidated financial statements (banking account) have been prepared from the accounts maintained by Sumitomo Mitsui Trust Holdings, Inc. ("SuMi TRUST Holdings") and its consolidated subsidiaries (together, "SuMi TRUST Group") in accordance with the accounting principles generally accepted in Japan and certain accounting and disclosure rules under the Financial Instruments and Exchange Act of Japan and the Banking Act of Japan, which are different in certain respects as to application and disclosure requirements of International Financial Reporting Standards.

In preparing these interim consolidated financial statements, the interim consolidated financial statements of SuMi TRUST Holdings issued in Japan have been reclassified and rearranged in order to present them in a form that is more familiar to readers outside Japan.

The interim consolidated financial statements are stated in Japanese yen, the currency of the country in which SuMi TRUST Holdings is incorporated and operates. The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥101.12 to U.S. \$1, the approximate rate of exchange as of September 30, 2016. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, total balances may not be equal to the sum of individual amounts.

Significant Accounting Policies and Practices

1. Scope of Consolidation

(1) Consolidated Subsidiaries as of September 30, 2016:

72 companies

Principal Company:

Sumitomo Mitsui Trust Bank, Limited

("SuMi TRUST Bank")

Changes in the consolidated subsidiaries during the interim period ended September 30, 2016, are as follows:

SMT Fund Services (UK) Limited is excluded from the scope of consolidation during this interim period due to its liquidation.

(2) Unconsolidated Subsidiaries

Principal Companies:

Hummingbird Co., Ltd.

ASIA GATEWAY I, L.P.

Hummingbird Co., Ltd. and 32 other companies are excluded from the scope of consolidation in accordance with Article 5, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements and their assets and profits/losses do not belong to the subsidiaries.

ASIA GATEWAY I, L.P. and other unconsolidated subsidiaries are excluded from the scope of consolidation because they are immaterial to the extent that excluding such companies from consolidation would not prevent a reasonable assessment of the corporate group's financial position and financial results. Such materiality is determined based on the size of their assets, ordinary income, net income (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries), retained earnings (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries), accumulated other comprehensive income (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries), and other financial data.

2. Application of the Equity Method

(1) Unconsolidated Subsidiaries Accounted for by the Equity Method:

None

(2) Affiliated Companies Accounted for by the Equity Method:

22 companies

Principal Companies:

SBI Sumishin Net Bank, Ltd.

Marubeni SuMiT Rail Transport Inc.

Changes in the affiliated companies accounted for by the equity method during the interim period ended September 30, 2016, are as follows:

Marubeni SuMiT Rail Transport Inc. and two other companies are included in the scope of the application of the equity method due mainly to the acquisition of their shares during the interim period.

(3) Unconsolidated Subsidiaries and Affiliated Companies that are Not Accounted for by the Equity Method

Principal Companies:

Hummingbird Co., Ltd.

ASIA GATEWAY I, L.P.

Hummingbird Co., Ltd. and 32 other companies are excluded from the scope of application of the equity method in accordance with Article 7, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements, and their assets and profits/losses do not belong to the subsidiaries.

ASIA GATEWAY I, L.P. and other unconsolidated subsidiaries and affiliated companies that are not accounted for by the equity method are excluded from the scope of application of the equity method because such exclusion would not materially affect the interim consolidated financial statements. Such materiality is determined based on the size of their net income (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries and affiliated companies), retained earnings (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries and affiliated companies), accumulated other comprehensive income (amount corresponding to SuMi TRUST Holdings' interest in subsidiaries and affiliated companies), and other financial data.

3. Interim Balance Sheet Dates of the Consolidated Subsidiaries

(1) The interim balance sheet dates of consolidated subsidiaries are as follows:

October 31:	2 companies
November 30:	1 company
February 28:	1 company
March 31:	5 companies
May 31:	1 company
June 30:	10 companies
July 24:	3 companies
July 31:	2 companies
September 30:	47 companies

(2) Subsidiaries are consolidated using the interim financial statements as of the following dates:

- Subsidiaries with an interim balance sheet date of October 31: Provisionally prepared interim financial statements as of July 31
- A subsidiary with an interim balance sheet date of November 30: Provisionally prepared interim financial statements as of August 31
- A subsidiary with an interim balance sheet date of February 28: Provisionally prepared interim financial statements as of August 31
- Subsidiaries with an interim balance sheet date of March 31: Provisionally prepared interim financial statements as of September 30
- A subsidiary with an interim balance sheet date of May 31: Provisionally prepared interim financial statements as of August 31
- Subsidiaries with an interim balance sheet date of July 24: Provisionally prepared interim financial statements as of September 30
- The other subsidiaries: Interim financial statements as of their respective interim balance sheet dates.

Material transactions arising between the interim consolidated balance sheet date, September 30, 2016, and the above interim balance sheet dates of consolidated subsidiaries have been reflected in the interim consolidated financial statements.

4. Significant Accounting Policies

(1) Trading Assets/Liabilities and Income/Expenses

Trading account activities are conducted to seek profits by taking advantage of short-term fluctuations in interest rates, currency rates, financial markets or other indicators, or intermarket differences (for trading purposes). The fluctuations in such items are presented as "Trading Assets" or "Trading Liabilities" in the interim consolidated balance sheets on a trade-date basis, and gains and losses from such transactions are presented as "Trading Income" or "Trading Expenses" in the interim consolidated statements of income.

For the measurement of trading assets and trading liabilities, securities and monetary claims are stated at their fair values as of the interim consolidated balance sheet date, and trading-related financial derivatives, such as swaps, futures, and options, are stated at the amounts that would be settled if they were terminated on the interim consolidated balance sheet date.

Trading income and trading expenses include interest income or expenses, adjusting valuation differences of securities and monetary claims during the interim period and differences in resulting gains or losses from the settlement of financial derivatives assuming that the settlement was made in cash as of September 30, 2016.

(2) Securities

(a) Under the accounting standards for financial instruments in Japan, SuMi TRUST Holdings is required to determine the purpose for holding each security and classify such security into (i) securities held for trading purposes ("Trading Securities"), (ii) debt securities intended to be held to maturity ("Held-to-Maturity Debt Securities"), (iii) equity securities issued by subsidiaries and affiliated companies, or (iv) all other securities that are not classified in any of the above categories ("Available-for-Sale Securities"). "Held-to-Maturity Debt Securities" are carried at amortized cost using the moving-average method (the straight-line method). Equity securities issued by unconsolidated subsidiaries and affiliated companies not accounted for by the equity method are stated at moving-average cost. Japanese stocks classified as "Available-for-Sale Securities" are valued at the average market price during the final month of the interim period (cost of securities sold is calculated using primarily the moving-average method). "Available-for-Sale Securities" other than Japanese stocks are, in principle, valued at the market price at the interim balance sheet date (cost of securities sold is calculated using primarily the moving-average method). "Available-for-Sale Securities" for which their fair values are extremely difficult to be determined are carried at cost using the moving-average method.

Valuation differences on "Available-for-Sale Securities" are recorded as a separate component of net assets and reported in the interim consolidated balance sheets.

(b) Securities in money held in trust are classified and accounted for in the same manner as securities described in 4. (1) and 4. (2) (a) above.

(3) Financial Derivatives

Financial derivatives, excluding those for trading purposes, are stated at fair value.

(4) Depreciation and Amortization Methods

(a) Tangible fixed assets other than lease assets

Tangible fixed assets are depreciated using primarily the straight-line method.

Useful lives of major asset categories:

Buildings: 3 to 60 years

Others: 2 to 20 years

(b) Intangible fixed assets other than lease assets

Intangible fixed assets are amortized using the straight-line method. Software for internal use is amortized over the useful life specified by SuMi TRUST Holdings or the consolidated subsidiaries, generally five years.

Goodwill is amortized over a reasonable number of years determined for each case within 20 years. However, if immaterial, it is expensed in its entirety in the year in which it arises.

(c) Lease assets

The lease assets under "Tangible Fixed Assets" and "Intangible Fixed Assets" that are related to finance leases that do not transfer ownership of the lease assets to lessees are depreciated using the straight-line method over the lease term, assuming a residual value of zero.

(5) Allowance for Loan Losses

The major domestic consolidated subsidiaries record allowance for loan losses in accordance with internally established criteria for write-offs and allowance for loan losses.

For claims against borrowers that have initiated special liquidation proceedings or other bankruptcy proceedings ("legal bankruptcy") and against borrowers that are in substantially similar adverse condition ("virtual bankruptcy"), the allowance is provided based on the amount of claims, after the write-off stated below, net of the expected amount

of recoveries from collateral and guarantees. For claims against borrowers that have not yet initiated bankruptcy proceedings, but are very likely to become bankrupt in the future ("possible bankruptcy"), an allowance is provided for the amount deemed necessary based on the overall assessment of the borrowers' solvency, after deducting the amount expected to be collected through the disposal of collateral or execution of guarantees from the claims.

For claims against large borrowers with certain credit risks and credit amounts that are classified as possible bankruptcy borrowers, restructured loan borrowers, or close-observation borrowers, if future cash flows from collection of the principal and interest can be reasonably estimated, the allowance is provided for the difference between the present value of expected future cash flows discounted at the contracted interest rate prior to the loan restructuring and the carrying amount of the claim (the "estimated cash flow method").

For claims that are classified as other than those above, the allowance is provided based on the historical loan-loss ratios during a certain period.

All claims are assessed at branches and credit supervision departments based on the criteria for self-assessment of asset quality. The Risk Management Department, which is independent from operating sections, monitors the results of such assessments.

As for the other consolidated subsidiaries, the allowance for loan losses for general claims is provided based on the historical loan-loss ratios, and the allowance for loan losses for specific claims, such as possible uncollectible claims, is provided based on the estimate of unrecoverable amount for each claim.

For claims against borrowers who are legally bankrupt or virtually bankrupt with collateral or guarantees, claims against borrowers in legal or virtual bankruptcy, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees, are directly deducted from the original amount of claims. The deducted amount was ¥20,939 million (U.S. \$207 million) for the six months ended September 30, 2016.

(6) Provision for Bonuses

A provision for bonuses is provided for the estimated employee bonuses attributable to the current interim period.

(7) Provision for Directors' Bonuses

A provision for directors' bonuses is provided at some of the consolidated subsidiaries for the estimated directors' bonuses attributable to the current interim period.

(8) Provision for Reward Points Program

A provision for reward points program is provided for the use of points granted to holders of Diners Club Card and other credit cards in the amount deemed necessary based on the estimated points to be used in the future.

(9) Provision for Reimbursement of Deposits in Dormant Accounts

At SuMi TRUST Bank, a provision for reimbursement of deposits in dormant accounts is provided for the deposits that were derecognized as liabilities under certain conditions. Such provision is provided against the estimated future reimbursement to be requested by customers based on the past reimbursement record.

(10) Provision for Contingent Losses

A provision for contingent losses is provided for contingent losses associated with trust transactions in the amount deemed necessary based on the estimated possible future losses.

(11) Accounting for Retirement Benefits

In determining the retirement benefit obligations, SuMi TRUST Bank and some consolidated subsidiaries apply the method to attribute projected benefits to the interim period ended September 30, 2016, under the plan's benefit formula. Past service cost and actuarial gains or losses are expensed using the following methods:

Past service cost:

Past service cost is recognized using the straight-line method, primarily over 10 years within the employees' average remaining service period at incurrence.

Actuarial gains or losses:

Actuarial differences are expensed using the straight-line method, primarily over 10 years within the employees' average remaining service period, commencing from the next fiscal year of incurrence.

Some consolidated subsidiaries adopt the computational shortcut method in calculating liabilities for retirement benefits and retirement benefit expenses for lump-sum retirement benefit plans, recording liabilities at amounts to be required for voluntary termination at the end of the current interim period.

(12) Foreign Currency Translation

Assets and liabilities of SuMi TRUST Bank that are denominated in foreign currencies and overseas branch accounts are generally translated into yen at the exchange rates prevailing at the interim consolidated balance sheet date, except for shares of stocks in affiliated companies translated into yen at the exchange rates prevailing at the acquisition dates.

Assets and liabilities of other consolidated subsidiaries that are denominated in foreign currencies are translated into yen at the exchange rates prevailing at their respective interim balance sheet dates.

(13) Accounting for Leases

As for the consolidated subsidiaries in Japan, income and expenses arising from transactions of finance leases that do not transfer ownerships to lessees are recognized as sales and costs of goods sold when lease payments are collected.

(14) Hedge Accounting

(a) Interest-related risk hedge

SuMi TRUST Bank manages interest rate risk arising from various assets and liabilities by using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry" (Japanese Institute of Certified Public Accountants ("JICPA") Industry Auditing Committee Report No. 24 of February 13, 2002, "Report No. 24"). To evaluate the effectiveness of hedges designed to offset market fluctuations, hedged items, such as deposits,

loans and bills discounted, and hedging instruments, such as interest rate swaps, are grouped by duration to maturity. The effectiveness of hedges designed to fix cash flow is evaluated by verifying the correlation between the interest volatility factors for the hedged items and the hedging instruments.

In accordance with "Temporary Treatment for Accounting and Auditing concerning Application of Accounting Standard for Financial Instruments in Banking Industry" (JICPA Industry Auditing Committee Report No. 15), SuMi TRUST Bank has adopted "Macro Hedge Accounting" to account for certain interest-related derivatives, which are utilized to manage interest rate risk arising from transactions, such as loans and bills discounted, and deposits. Deferred gains (losses) on hedges in the interim consolidated balance sheet as of the end of the current interim period that have resulted from existing "Macro Hedge Accounting" are amortized over the remaining period designated under "Macro Hedge Accounting" for each hedging transaction. Deferred losses on hedges associated with "Macro Hedge Accounting" during the current interim period ended September 30, 2016, totaled ¥183 million (U.S. \$2 million) (before tax effect).

(b) Currency-related risk hedge

SuMi TRUST Bank manages the foreign exchange risk arising from various assets and liabilities denominated in foreign currencies using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Foreign Currency Transactions in Banking Industry" (JICPA Industry Auditing Committee Report No. 25 of July 29, 2002, "Report No. 25").

The effectiveness of hedging instruments, such as cross-currency swaps and foreign exchange swaps, as a means of mitigating the foreign exchange risk arising from monetary claims and debts denominated in foreign currencies, is evaluated by verifying that the foreign currency positions of such hedging instruments are in amounts equivalent to the corresponding monetary claims and debts denominated in foreign currencies, which are the hedged items.

Additionally, transactions intended to hedge the foreign exchange risk associated with foreign-denominated securities (other than bonds) are treated as portfolio hedges. Fair value hedge accounting has been adopted to account

for such transactions on the conditions that specific foreign-denominated securities are designated in advance as hedged items and that forward obligations exist in excess of the acquisition cost of such foreign-denominated securities on a foreign currency basis.

The foreign exchange risk associated with investment in the shares of stocks of foreign subsidiaries and affiliated companies is individually hedged using forward exchange contracts denominated in the same currency, and foreign currency translation adjustments arising from the hedging instruments are included in "Foreign Currency Translation Adjustments."

(c) Stock-related risk hedge

SuMi TRUST Bank manages the risk of fluctuations in underlying stock prices of some "Available-for-Sale Securities" using financial derivative transactions. Such transactions are generally treated as fair value hedges and the effectiveness of those hedges is evaluated individually by a ratio analysis, i.e., a comparison of the hedged item with the changes in the fair values of the corresponding hedging instrument.

(d) Internal hedge transactions and others

Among derivative transactions of SuMi TRUST Bank that take place between consolidated subsidiaries or designated trading accounts and some other accounts, those interest rate swaps and cross-currency swaps designated as hedging instruments are carried out in accordance with standards for cover deals with external parties, which eliminate discretion and enable strict management on hedges pursuant to Report No. 24 and Report No. 25. Accordingly, income or expenses arising from such interest rate swaps and cross-currency swaps are recognized as profits or losses, or deferred, rather than eliminated.

Deferred hedge accounting has been adopted for certain assets and liabilities by individual transactions.

Other consolidated subsidiaries account for such transactions as deferred hedges or exceptional treatment for interest rate swaps by individual transactions.

(15) Scope of Cash and Cash Equivalents in the Interim Consolidated Statements of Cash Flows

The balance of "Cash and Cash Equivalents" in the interim consolidated statements of cash flows is equivalent to the balance of "Cash and Due from Banks" presented in the interim consolidated balance sheets (cash and due from the Bank of Japan for SuMi TRUST BANK and Japan Trustee Services Bank, Ltd. ("JTSB")).

(16) National and Local Consumption Taxes

National and local consumption taxes ("consumption taxes") payable by SuMi TRUST Holdings and its consolidated subsidiaries in Japan are accounted for by the tax-excluded method. However, any nondeductible consumption taxes associated with asset purchases are recorded as expenses in the current interim period.

Changes in Accounting Policies

Certain consolidated subsidiaries applied the "Practical Solution on a Change in Depreciation Method due to Tax Reform 2016" (Accounting Standards Board of Japan (ASBJ) Practical Issues Task Force (PITF) No. 32 of June 17, 2016) for the six months ended September 30, 2016, to comply with the 2016 Tax Reform Act. They changed their depreciation method for accompanying facilities and structures acquired on or after April 1, 2016, from the declining-balance method to the straight-line method. The effects of this change to "Ordinary Profit" and "Income before Income Taxes" for the six months ended September 30, 2016, are immaterial.

Additional Information

SuMi TRUST Holdings applied the "Implementation Guidance on Recoverability of Deferred Tax Assets" (ASBJ Statement No. 26 of March 28, 2016) effective from the six months ended September 30, 2016.

Notes to the Interim Consolidated Balance Sheet

1. Securities

"Securities" include stocks and equity investments in unconsolidated subsidiaries and affiliated companies.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Stocks	¥ 79,565	\$ 787
Equity Investments	32,077	317

Unsecured securities borrowed under loan agreements and securities purchased under resale agreements and borrowing transactions with cash collateral that SuMi TRUST Holdings is permitted to sell or repledge.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Securities that are Further Loaned	¥ 816,246	\$ 8,072
Securities Held without Selling or Repledging as of the End of the Current Period	779	8

2. Loans and Bills Discounted

Loans and bills discounted as of September 30, 2016, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Loans in Bankruptcy Proceedings	¥ 3,342	\$ 33
Other Delinquent Loans	59,116	585

Loans in bankruptcy proceedings are loans whose interest receivable is not recorded due to delinquency in principal or interest payments for a significant period or other reasons excluding loans that have been written off ("nonaccrual loans") and due to the reasons as prescribed in Paragraph 1, Items 3 and 4 of Article 96 of "Enforcement Ordinance for the Corporation Tax Act" (Cabinet Order No. 97 of 1965).

Other delinquent loans are nonaccrual loans other than (i) loans in bankruptcy proceedings and (ii) loans for which the terms of interest payments have been extended in connection with the borrower's business restructuring or to otherwise provide support.

3. Loans Past Due Three Months or More

There are no loans past due three months or more as of September 30, 2016.

Loans past due three months or more are those loans for which principal or interest payments are more than three months past due (calculated from the day following the contractual payment date), excluding loans classified as loans in bankruptcy proceedings or other delinquent loans.

4. Restructured Loans

Restructured loans as of September 30, 2016, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Restructured Loans	¥ 37,413	\$ 370

Restructured loans are those loans whose terms have been modified by reducing or waiving interest, granting interest payment extensions, granting principal repayment extensions, forgiving debt, or otherwise providing some arrangements favorable to the borrower in connection with the borrower's business restructuring or to otherwise provide support, excluding those loans classified as loans in bankruptcy proceedings, other delinquent loans, or loans past due three months or more.

5. Total of Bankruptcy, Delinquent Loans, Loans Past Due Three Months or More, and Restructured Loans

Total of bankruptcy, delinquent loans, loans past due three months or more, and restructured loans as of September 30, 2016, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Total of Bankruptcy, Delinquent Loans, Loans Past Due Three Months or More, and Restructured Loans	¥ 99,872	\$ 988

The amounts presented in Notes 2 through 5 are before deducting allowances for loan losses.

6. Bills Discounted

Bills discounted are treated as financial transactions in accordance with Report No. 24. SuMi TRUST Holdings has a right to freely sell or (re)pledge such commercial bills. The total face value of such bills is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Bills Discounted	¥ 2,352	\$ 23

7. Assets Pledged

Assets pledged as collateral as of September 30, 2016, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Assets Pledged as Collateral:		
Trading Assets	¥ 48,595	\$ 481
Securities	1,322,744	13,081
Loans and Bills Discounted	2,200,159	21,758
Other Assets	131,804	1,303
Total	¥ 3,703,303	\$ 36,623
Corresponding Liabilities to Assets Pledged as Collateral:		
Deposits	¥ 30,993	\$ 307
Payables under Repurchase Agreements	1,225,779	12,122
Payables under Securities Lending Transactions	110,821	1,096
Borrowed Money	1,026,620	10,152

In addition to the foregoing, the following assets have been pledged as collateral for settlement of exchange and others, or as a substitution of margin of futures and others.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Securities	¥ 633,583	\$ 6,266
Loans and Bills Discounted	270,509	2,675

"Other Assets" include initial margins of futures, security deposits, and cash collateral paid for financial instruments. Such amounts are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Initial Margins of Futures Markets	¥ 13,023	\$ 129
Security Deposits	30,720	304
Cash Collateral Pledged for Financial Instruments-Assets	443,649	4,387

8. Overdraft Facility Agreements and Commitment Lines of Credit

Overdraft facility agreements and committed lines of credit are agreements to extend a certain amount of credit at the customer's request as long as the terms of the agreement have not been violated. The amount of unused credit under such agreements is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Amount of Unused Credit under such Agreements	¥12,034,342	\$119,011
Attributable to Agreements Expiring within One Year or which May Be Unconditionally Canceled at Any Time	8,127,719	80,377

The balance of unused credit will not necessarily affect the future cash flows of the consolidated subsidiaries because most of these agreements expire without credit being extended. Most of these agreements contain clauses allowing the consolidated subsidiaries to reject requests for credit outright or reduce the credit limits due to changed financial circumstances, the need to preserve claims, or other reasonable causes. Besides requesting collateral, such as real estate or securities, as necessary at the time of entering into the agreement, SuMi TRUST Holdings has also adopted other measures to keep its credit sound, such as periodically assessing the condition of customers' businesses following the internal procedures and revising agreements, as necessary.

9. Revaluation Reserve for Land

In accordance with the Act on Revaluation of Land (Act No. 34, promulgated on March 31, 1998), land for commercial use of SuMi TRUST Bank was revalued, and the amount equivalent to the taxes on the resulting valuation difference was recorded as a "Deferred Tax Liability for Land Revaluation" in liabilities, and the amount net of such differences was recorded as a "Revaluation Reserve for Land" in net assets.

Revaluation date: March 31, 1999

Revaluation method prescribed by Paragraph 3 of Article 3 of the Act:

The revaluation is calculated by reasonably adjusting the value of land based on the posted prices for benchmark properties as prescribed by Item 1 of Article 2 of the "Order for Enforcement of the Act on Revaluation of Land" (Cabinet Order No. 119, promulgated on March 31, 1998) and the land assessments under Item 4 of Article 2 of the same Order.

10. Accumulated Depreciation of Tangible Fixed Assets

Accumulated depreciation of tangible fixed assets as of September 30, 2016, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Accumulated Depreciation of Tangible Fixed Assets	¥ 143,627	\$ 1,420

11. Borrowed Money

Borrowed money includes subordinated borrowings with lower priority for fulfillment of obligation than other debts.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Subordinated Borrowings	¥ 100,000	\$ 989

12. Bonds Payable

Bonds payable includes subordinated bonds.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Subordinated Bonds	¥ 661,722	\$ 6,544
Subordinated Bonds with a Debt Relief Clause at the Contractual Point of Non-Viability	310,000	3,066

13. Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings

The bonds presented under "Securities" include guarantee obligations on corporate bonds that were placed through private securities offerings (Article 2, Paragraph 3 of the Financial Instruments and Exchange Act).

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings	¥ 126,506	\$ 1,251

14. Principal of Guaranteed Trust Accounts

The principal amount of the trusts held by SuMi TRUST Bank through guaranteed trust agreements is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Money Trusts	¥ 3,329,407	\$ 32,925
Loan Trusts	10,891	108

Notes to the Interim Consolidated Statement of Income

1. Other Income

Other income for the six months ended September 30, 2016, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Gains on Sales of Stocks and Other Securities	¥ 11,844	\$ 117
Equity in Earnings of Affiliated Companies	3,006	30

2. General and Administrative Expenses

General and administrative expenses for the six months ended September 30, 2016, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Salaries and Allowances	¥ 84,420	\$ 835

3. Other Expenses

Other expenses for the six months ended September 30, 2016, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Expenses on Stock-Related Derivatives	¥ 2,895	\$ 29
Losses on Investment in Partnerships	1,701	17
Write-Off of Stocks and Other Securities	1,160	11
Losses on Sales of Stocks and Other Securities	731	7
Write-Off of Loans and Bills Discounted	724	7

Notes to the Interim Consolidated Statement of Changes in Net Assets

1. Class and the Number of Issued Shares of Common Stock and Treasury Stock

Classes and the number of issued shares of common stock and treasury stock for the six months ended September 30, 2016, consist of the following:

	Thousands of Shares				
	Authorized	Number of Shares Outstanding at the Beginning of the Current Period	Increase	Decrease	Number of Shares Outstanding at the End of the Current Period
For the Six Months Ended September 30, 2016					
Number of Issued Shares:					
Common Share	8,500,000	3,903,486	—	—	3,903,486
Treasury Stock:					
Common Share		57,991	20,026 ¹⁾	9 ²⁾	78,008

(Notes)

1) The number of shares of common stock held as treasury stock increased by 26 thousand shares due to the purchase of odd-lot or less than one thousand shares and by 20,000 thousand shares due to the acquisition of treasury stock, which was resolved at the meeting of the Board of Directors held on May 12, 2016.

2) The number of shares of common stock held as treasury stock decreased by 2 thousand shares due to purchase requests from odd-lot or less than one thousand shareholders and by 7 thousand shares due to transfer of shares upon exercise of stock option rights.

2. Subscription Rights to Shares

Subscription rights to shares for the six months ended September 30, 2016, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
SuMi TRUST Holdings		
Subscription Rights to Shares as Stock Options	¥ 584	\$ 6
Consolidated Subsidiary (Nikko Asset Management Co., Ltd.)		
Subscription Rights to Shares as Stock Options	—	—

3. Dividends

(1) Dividends paid for the six months ended September 30, 2016, consist of the following:

Resolution	Type of Shares	Cash Dividends Declared	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)	Yen (U.S. Dollars)		
June 29, 2016					
Ordinary General Meeting of Shareholders	Common Share	¥ 24,995 (\$247)	¥ 6.50 (\$0.06)	March 31, 2016	June 30, 2016

(2) Dividends with a record date during the current interim period ended September 30, 2016, but whose effective date is after September 30, 2016, are as follows:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resource	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)		Yen (U.S. Dollars)		
November 14, 2016						
Board of Directors' Meeting	Common Share	¥ 24,865 (\$246)	Retained Earnings	¥ 6.50 (\$0.06)	September 30, 2016	December 2, 2016

(Note) The consolidation of shares effective as of October 1, 2016, is not taken into account for cash dividends per share, as the record date of cash dividends is September 30, 2016.

Note to the Interim Consolidated Statement of Cash Flows

1. Reconciliation of Cash and Cash Equivalents

The following table reconciles cash and cash equivalents in the interim consolidated statements of cash flows and cash and due from banks in the interim consolidated balance sheets as of September 30, 2016.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Cash and Due from Banks	¥ 21,293,558	\$ 210,577
Due from Consolidated Subsidiaries in Japan Involving in Trust Banking Business (excluding Due from the Bank of Japan)	(1,670,113)	(16,516)
Cash and Cash Equivalents	¥ 19,623,444	\$ 194,061

Leases

1. Finance Leases

As a lessee:

Finance leases that do not transfer ownership of the lease assets to lessees

1) Description of lease assets

i) Tangible fixed assets

Mainly store buildings and office equipment

ii) Intangible fixed assets

Software

2) Method for depreciating and amortizing lease assets

Refer to “(4) Depreciation and Amortization Methods” of “4. Significant Accounting Policies” in the Significant Accounting Policies and Practices.

2. Operating Leases

As a lessee:

Total future lease payments under non-cancelable operating leases as of September 30, 2016, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Due in One Year or Less	¥ 2,712	\$ 27
Due in More than One Year	9,541	94
Total	¥ 12,253	\$ 121

As a lessor:

Total future lease payments under non-cancelable operating leases as of September 30, 2016, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Due in One Year or Less	¥ 2,133	\$ 21
Due in More than One Year	1,416	14
Total	¥ 3,550	\$ 35

Financial Instruments

Fair Values of Financial Instruments

The carrying amounts on the interim consolidated balance sheets and fair values of financial instruments as of September 30, 2016, as well as the differences between these values are presented below. The fair values of unlisted shares are excluded from the following table, because such fair values are extremely difficult to be determined (See Note 2).

	Millions of Yen			Millions of U.S. Dollars		
	Sep. 30, 2016			Sep. 30, 2016		
	Carrying Amount	Fair Value	Difference	Carrying Amount	Fair Value	Difference
(1) Cash and Due from Banks (*1)	¥ 21,293,481	¥ 21,293,481	¥ —	\$ 210,576	\$ 210,576	\$ —
(2) Call Loans and Bills Bought	147,615	147,615	—	1,460	1,460	—
(3) Receivables under Resale Agreements	76,851	76,851	—	760	760	—
(4) Receivables under Securities Borrowing Transactions	404,833	404,833	—	4,003	4,003	—
(5) Monetary Claims Bought (*1)	605,404	605,714	309	5,987	5,990	3
(6) Trading Assets						
Trading Securities	208,648	208,648	—	2,063	2,063	—
(7) Money Held in Trust	1,486	1,486	—	15	15	—
(8) Securities						
Held-to-Maturity Debt Securities	301,273	334,206	32,933	2,979	3,305	326
Available-for-Sale Securities	4,732,436	4,732,436	—	46,800	46,800	—
(9) Loans and Bills Discounted	27,411,347			271,077		
Allowance for Loan Losses (*2)	(76,752)			(759)		
	27,334,595	27,610,755	276,159	270,318	273,049	2,731
(10) Foreign Exchanges	11,021	11,021	—	109	109	—
(11) Lease Receivables and Investment Assets (*1)	636,092	649,292	13,200	6,290	6,421	131
Total Assets	¥ 55,753,740	¥ 56,076,343	¥ 322,603	\$ 551,362	\$ 554,552	\$ 3,190
(1) Deposits	¥ 32,829,968	¥ 32,876,891	¥ 46,923	\$ 324,663	\$ 325,127	\$ 464
(2) Negotiable Certificates of Deposit	5,286,937	5,286,937	—	52,284	52,284	—
(3) Call Money and Bills Sold	1,268,711	1,268,711	—	12,547	12,547	—
(4) Payables under Repurchase Agreements	1,589,543	1,589,543	—	15,719	15,719	—
(5) Payables under Securities Lending Transactions	110,821	110,821	—	1,096	1,096	—
(6) Borrowed Money	2,324,354	2,330,810	6,456	22,986	23,050	64
(7) Foreign Exchanges	124	124	—	1	1	—
(8) Short-Term Bonds Payable	946,503	946,503	—	9,360	9,360	—
(9) Bonds Payable	1,043,764	1,083,085	39,320	10,322	10,711	389
(10) Borrowed Money from Trust Account	9,001,840	9,001,840	—	89,021	89,021	—
Total Liabilities	¥ 54,402,569	¥ 54,495,270	¥ 92,701	\$ 538,000	\$ 538,917	\$ 917
Derivatives Transactions (*3)						
Derivatives Transactions Not Qualifying for Hedge Accounting	¥ 22,947	¥ 22,947	¥ —	\$ 227	\$ 227	\$ —
Derivatives Transactions Qualifying for Hedge Accounting	172,597	172,597	—	1,707	1,707	—
Total Derivatives Transactions	¥ 195,544	¥ 195,544	¥ —	\$ 1,934	\$ 1,934	\$ —

(*1) The allowance for credit losses corresponding to "Cash and Due from Banks," "Monetary Claims Bought," and "Lease Receivables and Investment Assets" is directly deducted from the carrying amounts on the interim consolidated balance sheets, because the balance of the allowance is immaterial.

(*2) A general allowance for loan losses and specific allowances for loan losses are deducted from "Loans and Bills Discounted."

(*3) Derivative transactions recorded in "Trading Assets" and "Trading Liabilities" or in "Other Assets" and "Other Liabilities" are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(Note 1) Method for Calculating Fair Values of Financial Instruments

Assets

(1) Cash and Due from Banks, (2) Call Loans and Bills Bought, (3) Receivables under Resale Agreements, (4) Receivables under Securities Borrowing Transactions, and (10) Foreign Exchanges

These instruments with transactions without stated maturities are stated at their carrying amounts because the carrying amounts approximate fair value. For transactions with stated maturities, corresponding instruments are stated at their carrying amounts because most of such transactions have short contractual terms (one year or less) and the carrying amounts approximate fair value.

(5) Monetary Claims Bought

Monetary claims bought at counterparties' quoted prices or dealer/broker-quoted prices are stated at such prices. Fair values for all other such claims are calculated by classifying them according to their internal ratings and maturities and discounting future cash flows to their present values.

(6) Trading Assets

Bonds and other securities held for trading purposes are stated at dealers association prices or counterparties' quoted prices. For short-term corporate bonds, their fair values are calculated by discounting future cash flows to their present values.

(7) Money Held in Trust

Securities managed as trust assets in money held in trust, which are individually managed with the principal objective of securities portfolio management, are stated at quoted market prices or dealer/broker-quoted prices. Notes regarding money held in trust by holding purposes are presented under the "Money Held in Trust" section.

(8) Securities

Stocks are stated at quoted market prices. Bonds are stated at quoted market prices, dealer association prices, counterparties' quoted prices, or dealer/broker-quoted prices. Investment trusts are stated at published reference prices.

Fair values of privately placed bonds guaranteed by SuMi TRUST Bank are calculated by classifying them according to their internal ratings and maturities, and discounting future cash flows to their present value.

Notes regarding securities by holding purposes are presented under the "Securities" section.

(9) Loans and Bills Discounted

Fair values of loans and bills discounted are calculated by grouping loans according to loan terms, internal ratings, and maturities; and discounting the aggregate principal and interest by the assumed interest rate for similar new loans. However, variable-rate loans for which their carrying amounts are deemed to approximate fair value, due to the nature of the loan or the borrower's credit situation subsequent to the execution of the loans, are stated at their carrying amounts.

For claims executed to borrowers who went into legal bankruptcy, virtual bankruptcy, and possible bankruptcy, estimated loan losses are calculated based on the present value of estimated future cash flows or the expected recoverable amounts from collateral or guarantees. Therefore, fair values for these claims are stated at the amounts by deducting the allowance for loan losses from the amounts in the interim consolidated balance sheets at the interim consolidated balance sheet date, because such deducted amounts approximate fair value.

Loans without stated maturities (as the amount of credit is limited to the value of the collateral or due to some other special characteristics) are stated at their carrying amounts as the carrying amounts are deemed to approximate fair value because of the expected repayment periods and the interest terms.

(11) Lease Receivables and Lease Investment Assets

Fair values of lease receivables and investment assets are calculated by grouping these assets according to their internal ratings and maturities, and discounting the aggregate principal and interest by the assumed interest rate for similar new agreements.

Liabilities

(1) Deposits and (2) Negotiable Certificates of Deposit

Demand deposits are stated at the amount that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount).

Yen fixed-rate time deposits are grouped by product type and stated at the present value of their future cash flows discounted by the rates that would be paid on new deposits. Fixed-rate time deposits with short maturities (one year or less) and floating-rate time deposits are generally stated at their carrying amounts because the carrying amounts approximate fair value.

(3) Call Money and Bills Sold, (4) Payables under Repurchase Agreements, (5) Payables under Securities Lending Transactions, (7) Foreign Exchanges, (8) Short-Term Bonds Payable, and (10) Borrowed Money from Trust Accounts

The obligations without stated maturities are stated at the amounts that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount). Obligations with stated maturities are stated at their carrying amounts, because they have short contractual terms (one year or less) and the carrying amounts approximate the fair values.

(Note 2) The amounts of financial instruments on the interim consolidated balance sheets whose fair values are extremely difficult to be determined are as stated below, and such amounts are not included in the market value information for financial instruments presented under the "Assets, (5) Monetary Claims Bought" or "Assets, (8) Available-for-Sale Securities" section.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
	Carrying Amount	Carrying Amount
Monetary Claims Bought	¥ 46,243	\$ 457
Securities	139,820	1,383
Unlisted Stocks (*3)	77,499	766
Investments in Associations	52,238	517
Others (*3)	10,082	100
Total	¥ 186,063	\$ 1,840

(*1) The above financial instruments are excluded from the fair value disclosure because there are no quoted market prices, and therefore, there is no reliable measure of fair value.

(*2) Stocks in subsidiaries and affiliated companies are not included in the above table.

(*3) During the current interim period ended September 30, 2016, impairment losses of ¥324 million (U.S. \$3 million) are recognized against "Unlisted Stocks".

(6) Borrowed Money

Borrowed money at variable rates is stated at their carrying amounts. The carrying amounts are deemed to approximate fair value because such amounts reflect short-term market interest rates, and there have been no significant changes in credit condition subsequent to undertaking the borrowed money.

Fair values of borrowed money at fixed rates are calculated by discounting their future cash flows by the assumed interest rate on similar borrowings. Fair values for obligations with short maturities (one year or less) are stated at their carrying amounts because they approximate fair value.

(9) Bonds Payable

Bonds issued by SuMi TRUST Holdings and its consolidated subsidiaries are stated at market prices, if such prices are available. Fair values for other bonds are calculated by discounting future cash flows to their present values by the assumed interest rate on issuance of similar bonds.

Derivatives

Notes regarding fair values of derivatives are presented under the "Derivatives" section.

Securities

- *1. In addition to the "Securities" presented in the interim consolidated balance sheets, the following information includes loan-backed trust deeds reported under "Monetary Claims Bought."
- *2. "Stocks in Subsidiaries and Affiliated Companies" are presented as a note to the interim financial statements.

1. Held-to-Maturity Securities with Fair Value

Held-to-maturity securities with fair value as of September 30, 2016, consist of the following:

September 30, 2016	Millions of Yen		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	¥ 165,564	¥ 189,692	¥ 24,128
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	29,547	30,006	459
Other Securities	189,792	198,314	8,521
Foreign Bonds	94,530	102,887	8,356
Others	95,262	95,427	164
Subtotal	384,904	418,012	33,108
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	¥ —	¥ —	¥ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	11,631	11,621	(10)
Foreign Bonds	11,631	11,621	(10)
Others	—	—	—
Subtotal	11,631	11,621	(10)
Total	¥ 396,535	¥ 429,633	¥ 33,097

September 30, 2016	Millions of U.S. Dollars		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	\$ 1,637	\$ 1,876	\$ 239
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	292	297	5
Other Securities	1,877	1,961	84
Foreign Bonds	935	1,017	83
Others	942	944	2
Subtotal	3,806	4,134	327
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	\$ —	\$ —	\$ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	115	115	(0)
Foreign Bonds	115	115	(0)
Others	—	—	—
Subtotal	115	115	(0)
Total	\$ 3,921	\$ 4,249	\$ 327

2. Available-for-Sale Securities

Available-for-sale securities as of September 30, 2016, consist of the following:

September 30, 2016	Millions of Yen		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 1,097,081	¥ 516,308	¥ 580,772
Bonds	736,652	732,268	4,384
Government Bonds	303,177	302,947	229
Local Government Bonds	3,192	3,164	28
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	430,283	426,156	4,126
Other Securities	1,210,636	1,133,342	77,294
Foreign Stocks	2,965	1,404	1,560
Foreign Bonds	573,054	565,537	7,516
Others	634,617	566,400	68,217
Subtotal	3,044,370	2,381,918	662,451
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 144,592	¥ 174,125	¥ (29,532)
Bonds	232,103	235,137	(3,034)
Government Bonds	30,826	30,831	(5)
Local Government Bonds	1,122	1,128	(5)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	200,154	203,177	(3,023)
Other Securities	1,367,579	1,395,109	(27,530)
Foreign Stocks	13,302	17,995	(4,693)
Foreign Bonds	1,154,634	1,167,369	(12,735)
Others	199,642	209,744	(10,102)
Subtotal	1,744,275	1,804,372	(60,096)
Total	¥ 4,788,645	¥ 4,186,290	¥ 602,354

September 30, 2016	Millions of U.S. Dollars		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	\$ 10,849	\$ 5,106	\$ 5,743
Bonds	7,285	7,242	43
Government Bonds	2,998	2,996	2
Local Government Bonds	32	31	0
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	4,255	4,214	41
Other Securities	11,972	11,208	764
Foreign Stocks	29	14	15
Foreign Bonds	5,667	5,593	74
Others	6,276	5,601	675
Subtotal	30,107	23,555	6,551
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	\$ 1,430	\$ 1,722	\$ (292)
Bonds	2,295	2,325	(30)
Government Bonds	305	305	(0)
Local Government Bonds	11	11	(0)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	1,979	2,009	(30)
Other Securities	13,524	13,797	(272)
Foreign Stocks	132	178	(46)
Foreign Bonds	11,418	11,544	(126)
Others	1,974	2,074	(100)
Subtotal	17,250	17,844	(594)
Total	\$ 47,356	\$ 41,399	\$ 5,957

3. Impairment of Securities

Securities other than securities whose fair values are extremely difficult to be determined, or those deemed to be trading securities, are treated as impaired when their fair values have declined significantly from the acquisition cost and it is deemed unlikely to recover to the acquisition cost. Such securities are recorded at their fair values in the interim consolidated balance sheets. The difference between the acquisition cost and the fair values is recognized as an impairment loss.

Impairment losses recognized during the current interim period are ¥836 million (U.S. \$8 million) on stocks.

The criteria for determining whether the fair values of securities have significantly declined are as follows:

For securities whose issuers are classified as "normal" under the asset self-assessment, a decline of 50% or more in the fair values compared with the acquisition cost; for securities whose issuers are classified as "close-observation borrowers," a decline of 30% or more in the fair values compared with the acquisition cost. In addition, the fair values of some securities are deemed unrecoverable and impairment losses are recognized when their fair values have declined more than 30% but less than 50% from acquisition cost and the fair values have continued to decline over a certain period.

Money Held in Trust

1. Held-to-Maturity Money Held in Trust

There is no held-to-maturity money held in trust as of September 30, 2016.

2. Other Money Held in Trust (other than those held for trading purposes or held-to-maturity)

Other money held in trust (other than those held for trading purposes or held-to-maturity) as of September 30, 2016, consists of the following:

September 30, 2016	Millions of Yen				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	¥ 1,433	¥ 1,094	¥ 339	¥ 339	¥ —

September 30, 2016	Millions of U.S. Dollars				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	\$ 14	\$ 11	\$ 3	\$ 3	\$ —

(Note) The amount of "Difference" is net of "Positive Difference" and "Negative Difference."

Valuation Differences on Available-for-Sale Securities

The following table shows components of "Valuation Differences on Available-for-Sale Securities" in the interim consolidated balance sheets.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Valuation Differences		
Available-for-Sale Securities	¥ 595,936	\$ 5,893
Other Money Held in Trust	339	3
Total Valuation Differences	596,275	5,897
Amount Equivalent to Deferred Tax Assets (Liabilities)	(180,667)	(1,787)
Total (before Adjustment for Non-Controlling Interests and Parent Company's Portions in Available-for-Sale Securities Owned by its Affiliated Companies)	415,608	4,110
Non-Controlling Interests	(71)	(1)
Parent Company's Portions in Available-for-Sale Securities Owned by its Affiliated Companies	3,802	38
Valuation Differences on Available-for-Sale Securities	¥ 419,354	\$ 4,147

(Notes)

1) Foreign currency translation adjustments on available-for-sale securities, for which fair values are extremely difficult to be determined, are included in the "Available-for-Sale Securities" under "Valuation Differences."

2) The valuation difference of ¥571 million (U.S. \$6 million) on available-for-sale securities composing assets held by associated companies is included in "Available-for-Sale Securities" under "Valuation Differences."

3) The unamortized portion of valuation difference as of the interim consolidated balance sheet date arising from the reclassification of the holding purpose of securities is included in "Available-for-Sale Securities" under "Valuation Differences."

Derivatives

1. Derivatives Transactions Not Qualifying for Hedge Accounting

Derivatives transactions not qualifying for hedge accounting are grouped by type of underlying transaction. The notional amounts (or the amount equivalent to the principal specified in the contracts), the fair values, and the valuation differences as of the interim consolidated balance sheet date, as well as the methods for determining such fair values are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

(1) Interest-Related Transactions

Interest-related transactions not qualifying for hedge accounting as of September 30, 2016, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2016				Sep. 30, 2016			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
Total	Over One Year	Total			Over One Year			
Listed								
Interest Futures								
Sold	¥ 47,550,556	¥ 21,391,528	¥ (27,685)	¥ (27,685)	\$ 470,239	\$ 211,546	\$ (274)	\$ (274)
Purchased	44,992,932	18,905,475	23,188	23,188	444,946	186,961	229	229
Interest Options								
Sold	1,905,985	263,934	(318)	146	18,849	2,610	(3)	1
Purchased	1,358,283	218,778	314	(122)	13,432	2,164	3	(1)
OTC								
Forward Rate Agreements								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps								
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	50,437,980	40,936,703	2,118,564	2,118,564	498,793	404,833	20,951	20,951
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	50,163,816	40,052,399	(2,079,474)	(2,079,474)	496,082	396,088	(20,564)	(20,564)
Floating Interest Rate Receivable/ Floating Interest Rate Payable	8,869,964	7,571,682	3,348	3,348	87,717	74,878	33	33
Interest Options								
Sold	5,238,373	4,994,451	(63,915)	(36,457)	51,804	49,391	(632)	(361)
Purchased	2,904,779	2,716,462	52,369	38,698	28,726	26,864	518	383
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 26,391	¥ 40,205			\$ 261	\$ 398

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) The fair values of listed derivative transactions are based on the closing prices on the Tokyo Financial Exchange and other exchanges. The fair values of OTC derivatives transactions are calculated using the net present value method or option-pricing models.

(2) Currency-Related Transactions

Currency-related transactions not qualifying for hedge accounting as of September 30, 2016, consist of the following:

	Millions of Yen								Millions of U.S. Dollars							
	Sep. 30, 2016								Sep. 30, 2016							
	Notional Amount				Fair Value	Valuation Difference	Notional Amount				Fair Value	Valuation Difference				
	Total	Over One Year					Total	Over One Year								
Listed																
Currency Futures																
Sold	¥	—	¥	—	¥	—	¥	—	\$	—	\$	—	\$	—		
Purchased		—		—		—		—		—		—		—		
Currency Options																
Sold		—		—		—		—		—		—		—		
Purchased		—		—		—		—		—		—		—		
OTC																
Currency Swaps	3,156,191	2,614,721		5,382		5,382		31,212	25,858		53		53			
Forward Exchange Contracts																
Sold	10,050,630	537,831		244,581		244,581		99,393	5,319		2,419		2,419			
Purchased	10,884,121	488,864		(256,543)		(256,543)		107,636	4,835		(2,537)		(2,537)			
Currency Options																
Sold	934,914	343,223		(35,346)		2,906		9,246	3,394		(350)		29			
Purchased	842,725	298,336		37,064		3,034		8,334	2,950		367		30			
Others																
Sold		—		—		—		—	—		—		—			
Purchased		—		—		—		—	—		—		—			
Total				¥ (4,863)		¥ (639)					\$ (48)		\$ (6)			

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) The fair values are calculated using the net present value method or option-pricing models.

(3) Stock-Related Transactions

Stock-related transactions not qualifying for hedge accounting as of September 30, 2016, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2016				Sep. 30, 2016			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Stock Index Futures								
Sold	¥ 185,015	¥ —	¥ (1,363)	¥ (1,363)	\$ 1,830	\$ —	\$ (13)	\$ (13)
Purchased	173,420	—	1,313	1,313	1,715	—	13	13
Stock Index Options								
Sold	25,259	—	(207)	57	250	—	(2)	1
Purchased	2,464	—	7	(19)	24	—	0	(0)
OTC								
OTC Stock Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
OTC Stock Swaps								
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	5,000	5,000	388	388	49	49	4	4
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable	5,000	5,000	(388)	(388)	49	49	(4)	(4)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (248)	¥ (11)			\$ (2)	\$ (0)

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) The fair values of listed derivatives transactions are based on the closing prices on the Osaka Exchange and other exchanges. The fair values of OTC derivatives transactions are calculated using the net present value method or option-pricing models.

(4) Bond-Related Transactions

Bond-related transactions not qualifying for hedge accounting as of September 30, 2016, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2016				Sep. 30, 2016			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Bond Futures								
Sold	¥ 3,115,210	¥ —	¥ (8,630)	¥ (8,630)	\$ 30,807	\$ —	\$ (85)	\$ (85)
Purchased	3,118,843	—	11,682	11,682	30,843	—	116	116
Bond Future Options								
Sold	165,502	—	(474)	21	1,637	—	(5)	0
Purchased	103,857	—	148	(49)	1,027	—	1	(0)
OTC								
Bond Forward Contracts								
Sold	134,364	—	(98)	(98)	1,329	—	(1)	(1)
Purchased	161,239	—	69	69	1,595	—	1	1
Bond Options								
Sold	4,822	—	(49)	(8)	48	—	(0)	(0)
Purchased	44,261	—	242	(75)	438	—	2	(1)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 2,889	¥ 2,911			\$ 29	\$ 29

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) The fair values of listed derivative transactions are based on the closing prices on the Osaka Exchange and other exchanges. The fair values of OTC derivatives transactions are calculated according to the prices offered by quote information vendors using an option-pricing model.

(5) Commodity-Related Transactions

There are no commodity-related transactions not qualifying for hedge accounting as of September 30, 2016.

(6) Credit Derivatives Transactions

Credit derivatives transactions not qualifying for hedge accounting as of September 30, 2016, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2016				Sep. 30, 2016			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
OTC								
Credit Default Swaps								
Sold	¥ 71,900	¥ 71,900	¥ 1,427	¥ 1,427	\$ 711	\$ 711	\$ 14	\$ 14
Purchased	102,763	102,763	(2,648)	(2,648)	1,016	1,016	(26)	(26)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (1,221)	¥ (1,221)			\$ (12)	\$ (12)

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) The fair values are calculated using the net present value method.

3) "Sold" represents transactions under which the credit risk has been assumed, and "Purchased" represents transactions under which the credit risk has been transferred to another party.

2. Derivatives Transactions Qualifying for Hedge Accounting

Derivatives transactions qualifying for hedge accounting are grouped by type of underlying transaction. The notional amounts (or the amount equivalent to the principal specified in the contracts) and the fair values as of the interim consolidated balance sheet date, as well as the methods for determining such fair values are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

(1) Interest-Related Transactions

Interest-related transactions qualifying for hedge accounting as of September 30, 2016, consist of the following:

		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2016			Sep. 30, 2016		
		Notional Amount		Fair Value	Notional Amount		Fair Value
Major Hedged Item	Total	Over One Year	Total		Over One Year		
Deferral Method							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable		¥ 4,809,220	¥ 3,449,220	¥ 19,577	\$ 47,560	\$ 34,110	\$ 194
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	Interest-Earning/Bearing Financial Assets/Liabilities such as Loans and Bills Discounted, Available-for-Sale Securities (Bonds), Deposits, and Bonds Payable	1,057,172	1,014,598	(49,827)	10,455	10,034	(493)
Interest Futures							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Interest Options							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Others							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Exceptional Treatment for Interest Rate Swaps							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	Borrowed Money	—	—	—	—	—	—
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		1,200	1,200	(*3)	12	12	(*3)
Total				¥ (30,249)			\$ (299)

(Notes)

- 1) Deferred hedge accounting stipulated in Report No. 24 is applied, in principle.
- 2) Fair values are calculated mainly using the net present value method or option-pricing models.

- 3) Interest rate swaps to which exceptional treatment is applied are accounted for as part of the borrowings being hedged; therefore, their fair values are included in the fair value of "Borrowed Money" presented under "Financial Instruments."

(2) Currency-Related Transactions

Currency-related transactions qualifying for hedge accounting as of September 30, 2016, consist of the following:

Major Hedged Item		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2016			Sep. 30, 2016		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Currency Swaps		¥ 4,269,908	¥ 1,961,509	¥ 202,512	\$ 42,226	\$ 19,398	\$ 2,003
Forward Exchange Contracts							
Sold	Loans and Bills Discounted and Securities	6,420	—	271	63	—	3
Purchased	Denominated in Foreign Currencies	91	—	(3)	1	—	(0)
Others							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Method of Including Foreign Currency Translation Adjustments Arising from the Hedging Instruments in “Foreign Currency Translation Adjustments”							
Forward Exchange Contracts							
Sold	Investment in the Shares of Subsidiaries and Affiliated Companies	35,434	—	65	350	—	1
Purchased		—	—	—	—	—	—
Total				¥ 202,847			\$ 2,006

(Notes)

- 1) Deferred hedge accounting stipulated in Report No. 25 is applied, in principle. 2) Fair values are calculated mainly using the net present value method.

(3) Stock-Related Transactions

There are no stock-related transactions qualifying for hedge accounting as of September 30, 2016.

(4) Bond-Related Transactions

There are no bond-related transactions qualifying for hedge accounting as of September 30, 2016.

Stock Option Plans

1. Expenses Recorded and Account Used in Connection with Stock Options during the Current Interim Period

General and Administrative Expenses: ¥165 million (U.S. \$2 million)

2. Description of Stock Options Granted during the Current Interim Period

The details of the stock options granted during the six months ended September 30, 2016, are as follows:

	Sumitomo Mitsui Trust Holdings, Inc. Series 6 Stock Acquisition Rights
Number of eligible persons and their position	21 directors and officers of Sumitomo Mitsui Trust Holdings, Inc. 42 directors and officers of Sumitomo Mitsui Trust Bank, Limited Total 63
Number of stock options granted by class of share	510,000 shares of common stock (Note)
Grant date	July 29, 2016
Vesting conditions	1) A holder of the Stock Acquisition Rights may exercise the rights from the following day when he or she no longer holds a position as a director or officer of SuMi TRUST Holdings and SuMi TRUST Bank. 2) If a holder of Stock Acquisition Rights is deceased and the entirety of the Stock Acquisition Rights is inherited by a single legal heir ("inheritor of the rights"), the Stock Acquisition Rights may be exercised by the inheritor of the rights. If the inheritor of the rights is deceased, heirs of the inheritor of the rights may not inherit the Stock Acquisition Rights.
Eligible service period	Not fixed
Exercise period	August 31, 2016 to July 28, 2046
Exercise price	¥1 (U.S. \$0.01)
Fair unit value on the grant date	¥324.6 (U.S. \$3.21)

(Note) Converted into the number of equivalent shares.

Consolidated Subsidiary (Nikko Asset Management Co., Ltd.)

Nikko Asset Management Co., Ltd. granted stock options during the six months ended September 30, 2016. However, disclosure is omitted as the effects of the stock options granted on SuMi TRUST Group's financial position, financial results, and cash flows are immaterial.

Segment Information

1. Reportable Segment Information

SuMi TRUST Group's reportable segments are defined as operating segments for which discrete financial information is available and which is regularly reviewed by the Board of Directors in determining resources to be allocated to the segments and in assessing their business performance.

SuMi TRUST Group comprises SuMi TRUST Bank Group (SuMi TRUST Bank and its consolidated subsidiaries) and other consolidated subsidiaries, and SuMi TRUST Bank Group is treated as a reportable segment, "SuMi TRUST Bank." The main activity of the reportable segment is presented below:

SuMi TRUST Bank: Trust banking business

2. Method for Calculating Income, Profit or Losses, Assets, Liabilities, and Other Items by Reportable Segment

The accounting policies used for the reportable segment are the same as those presented under "Significant Accounting Policies and Practices," and the amount of segment profit presented for the reportable segment is "Income before Income Taxes."

Prices used for internal transactions among segments are the same as the prices used for transactions with unaffiliated customers.

3. Ordinary Income, Profit or Losses, Assets, Liabilities, and Other Items by Reportable Segment

The details and amounts of income, profit or losses, assets, liabilities, and other items by reportable segment for the six months ended September 30, 2016, are as follows:

Six Months Ended September 30, 2016	Millions of Yen					
	Reportable Segment		Others	Total	Adjustment	Reported Amount
	SuMi TRUST Bank	Total				
Income:						
Unaffiliated Customers	¥ 578,006	¥ 578,006	¥ 18,858	¥ 596,865	¥ (1,657)	¥ 595,208
Intersegment	8,313	8,313	51,385	59,699	(59,699)	—
Total	¥ 586,319	¥ 586,319	¥ 70,244	¥ 656,564	¥ (61,356)	¥ 595,208
Segment Profit	¥ 125,927	¥ 125,927	¥ 38,283	¥ 164,211	¥ (28,345)	¥ 135,865
Segment Assets	¥ 48,975,744	¥ 48,975,744	¥ 12,858,722	¥ 61,834,467	¥ (2,354,716)	¥ 59,479,751
Segment Liabilities	¥ 46,444,582	¥ 46,444,582	¥ 11,165,399	¥ 57,609,982	¥ (825,975)	¥ 56,784,006
Others						
Depreciation and Amortization	¥ 12,415	¥ 12,415	¥ 3,398	¥ 15,814	¥ —	¥ 15,814
Amortization of Goodwill	4,981	4,981	—	4,981	(249)	4,731
Interest Income	177,825	177,825	37,961	215,786	(40,701)	175,085
Interest Expenses	86,455	86,455	4,439	90,894	(4,877)	86,017
Equity in Earnings of Affiliated Companies	3,006	3,006	—	3,006	—	3,006
Gains on Disposal of Fixed Assets	986	986	—	986	—	986
Loss on Disposal of Fixed Assets	600	600	2	603	—	603
Impairment Loss	1,985	1,985	—	1,985	—	1,985
Unamortized Balance of Goodwill	99,357	99,357	—	99,357	(4,248)	95,109
Investment in Affiliated Companies						
Accounted for by the Equity Method	79,445	79,445	—	79,445	—	79,445

Six Months Ended September 30, 2016	Millions of U.S. Dollars					
	Reportable Segment		Others	Total	Adjustment	Reported Amount
	SuMi TRUST Bank	Total				
Income:						
Unaffiliated Customers	\$ 5,716	\$ 5,716	\$ 186	\$ 5,903	\$ (16)	\$ 5,886
Intersegment	82	82	508	590	(590)	—
Total	\$ 5,798	\$ 5,798	\$ 695	\$ 6,493	\$ (607)	\$ 5,886
Segment Profit	\$ 1,245	\$ 1,245	\$ 379	\$ 1,624	\$ (280)	\$ 1,344
Segment Assets	\$ 484,333	\$ 484,333	\$ 127,163	\$ 611,496	\$ (23,286)	\$ 588,210
Segment Liabilities	\$ 459,302	\$ 459,302	\$ 110,417	\$ 569,719	\$ (8,168)	\$ 561,551
Others						
Depreciation and Amortization	\$ 123	\$ 123	\$ 34	\$ 156	\$ —	\$ 156
Amortization of Goodwill	49	49	—	49	(2)	47
Interest Income	1,759	1,759	375	2,134	(403)	1,731
Interest Expenses	855	855	44	899	(48)	851
Equity in Earnings of Affiliated Companies	30	30	—	30	—	30
Gains on Disposal of Fixed Assets	10	10	—	10	—	10
Loss on Disposal of Fixed Assets	6	6	0	6	—	6
Impairment Loss	20	20	—	20	—	20
Unamortized Balance of Goodwill	983	983	—	983	(42)	941
Investment in Affiliated Companies						
Accounted for by the Equity Method	786	786	—	786	—	786

(Notes)

- 1) The figures represent income in substitution for net sales to be presented by companies in other industries.
- 2) The figures under "SuMi TRUST Bank" represent consolidated amounts.
- 3) "Others" includes SuMi TRUST Holdings and its consolidated subsidiaries other than SuMi TRUST Bank group companies.

- 4) The figures shown under "Adjustment" represent the consolidation adjustments for internal transactions and include realized valuation differences arising from business combinations.
- 5) Segment profits have been adjusted to "Income before Income Taxes" as presented in the interim consolidated statements of income.

Related Information

1. Information by Services

Information by service for the six months ended September 30, 2016, are as follows:

Six Months Ended September 30, 2016	Millions of Yen			
	Trust Banking Business	Leasing Business	Others	Total
Income:				
Unaffiliated Customers	¥ 361,877	¥ 114,045	¥ 119,284	¥ 595,208

Six Months Ended September 30, 2016	Millions of U.S. Dollars			
	Trust Banking Business	Leasing Business	Others	Total
Income:				
Unaffiliated Customers	\$ 3,579	\$ 1,128	\$ 1,180	\$ 5,886

(Notes)

1) The figures represent income in substitution for net sales to be presented by companies in other industries.

2) "Trust Banking Business" comprises income of SuMi TRUST Bank and JTSB.

2. Geographic Information

(1) Income

Ordinary Income by geographical area for the six months ended September 30, 2016, consists of the following:

Millions of Yen				
Japan	Americas	Europe	Asia and Oceania	Total
¥ 516,362	¥ 33,353	¥ 18,593	¥ 26,898	¥ 595,208

Millions of U.S. Dollars				
Japan	Americas	Europe	Asia and Oceania	Total
\$ 5,106	\$ 330	\$ 184	\$ 266	\$ 5,886

(Notes)

1) The figures represent income in substitution for net sales to be presented by companies in other industries.

2) Income related to transactions by SuMi TRUST Holdings, its domestic consolidated banking subsidiaries (excluding overseas branches), and other domestic consolidated subsidiaries are presented under "Japan." Income related to

transactions by overseas branches of domestic consolidated banking subsidiaries and foreign consolidated subsidiaries are presented under "Americas," "Europe," or "Asia and Oceania" based on the location of each overseas branch and subsidiary, reflecting their geographical proximity.

(2) Tangible Fixed Assets

More than 90% of SuMi TRUST Group's tangible fixed assets on the interim consolidated balance sheets are located in Japan; accordingly, tangible fixed assets by geographical area are not presented.

3. Information by Major Customer

Due to highly diversified income-generating transactions between SuMi TRUST Group and a significantly large number of SuMi TRUST Group's customers, transactions are not classified by counterparty; accordingly, information by major customer is not presented.

Information Related to Losses on Impairment of Fixed Assets by Reportable Segment

Information is not provided in this section because the same information is disclosed in the "Segment Information" section.

Information Related to Amortization of Goodwill and Unamortized Balance of Goodwill by Reportable Segment

Information is not provided in this section because the same information is disclosed in the "Segment Information" section.

Information Related to Gain on Negative Goodwill by Reportable Segment

There is no gain on negative goodwill by reportable segment during the six months ended September 30, 2016.

Per Share of Common Stock Information

1. Net Assets per Share of Common Stock and Basis for Calculation

The details of net assets per share of common stock and the basis for calculation for the six months ended September 30, 2016, are as follows:

Six Months Ended September 30, 2016	Net Assets [Millions of Yen] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Net Assets as Reported	¥ 2,695,744		
Less:	327,711		
Subscription Rights to Shares	584		
Non-Controlling Interests	327,126		
Net Assets Attributable to Common Shareholders	¥ 2,368,033	382,548	¥ 6,190.16

Six Months Ended September 30, 2016	Net Assets [Millions of U.S. Dollars] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Net Assets as Reported	\$ 26,659		
Less:	3,241		
Subscription Rights to Shares	6		
Non-Controlling Interests	3,235		
Net Assets Attributable to Common Shareholders	\$ 23,418	382,548	\$ 61.22

(Note) SuMi TRUST Holdings consolidated its shares with a ratio of ten shares of common stock into one share on October 1, 2016. Net assets per share of common stock are

calculated as if the consolidation of shares had occurred at the beginning of the fiscal year ended March 31, 2016.

2. Net Income per Share of Common Stock and Basis for Calculation, and Fully-Diluted Net Income per Share of Common Stock and Basis for Calculation

The details of net income per share of common stock, fully-diluted net income per share of common stock, and each basis for calculation for the six months ended September 30, 2016, are as follows:

Six Months Ended September 30, 2016	Net Income (Loss) [Millions of Yen] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	¥ 87,922		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that is Attributable to Owners of the Parent	¥ 87,922	383,095	¥ 229.50

Six Months Ended September 30, 2016	Net Income (Loss) [Millions of U.S. Dollars] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	\$ 869		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that is Attributable to Owners of the Parent	\$ 869	383,095	\$ 2.27

Six Months Ended September 30, 2016	Adjustments to Net Income [Millions of Yen]	Effect of Dilutive Securities [Thousands of Shares]	Fully Diluted Amount per Share of Common Stock [Yen]
Fully-Diluted Net Income per Share of Common Stock			
Adjustments to Net Income Attributable to Owners of the Parent	¥ —		
Effect of Dilutive Securities:			
Subscription Rights to Shares		89	¥ 229.45

Six Months Ended September 30, 2016	Adjustments to Net Income [Millions of U.S. Dollars]	Effect of Dilutive Securities [Thousands of Shares]	Fully Diluted Amount per Share of Common Stock [U.S. Dollars]
Fully-Diluted Net Income per Share of Common Stock			
Adjustments to Net Income Attributable to Owners of the Parent	\$ —		
Effect of Dilutive Securities:			
Subscription Rights to Shares		89	\$ 2.27

(Note) SuMi TRUST Holdings consolidated its shares with a ratio of ten shares of common stock into one share on October 1, 2016. Net income per share of common stock and

net income per share of common stock (fully diluted) are calculated as if the consolidation of shares had occurred at the beginning of the fiscal year ended March 31, 2016.

Significant Subsequent Event

(Consolidation of Shares)

SuMi TRUST Holdings consolidated its shares with a ratio of ten shares of common stock into one share effective as of October 1, 2016, based on the resolution reached at the Ordinary General Meeting of Shareholders and Class Shareholders Meeting held on June 29, 2016.

The effects of this consolidation of shares on per share of common stock information are disclosed in the “Per Share of Common Stock Information” section.

Financial Data:

Non-Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.
As of September 30, 2016 and March 31, 2016

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2016	As of Mar. 31, 2016	As of Sep. 30, 2016
Assets:			
Current Assets:			
Cash and Due from Banks	¥ 1,918	¥ 1,205	\$ 19
Securities	73,000	69,000	722
Prepaid Expenses	6	6	0
Income Tax Refunds Receivable	7,049	11,187	70
Other Current Assets	1,256	1,164	12
Total Current Assets	83,230	82,563	823
Non-Current Assets:			
Tangible Fixed Assets	0	0	0
Intangible Fixed Assets	0	1	0
Investments and Other Assets:	1,841,388	1,741,388	18,210
Investment Securities	652	652	6
Investments in Subsidiaries and Affiliated Companies (Stocks)	1,530,642	1,530,642	15,137
Long-Term Loans Receivable from Subsidiaries and Affiliated Companies	310,000	210,000	3,066
Other Investments	94	94	1
Total Non-Current Assets	1,841,389	1,741,389	18,210
Deferred Asset	—	227	—
Total Assets	¥ 1,924,619	¥ 1,824,180	\$ 19,033
Liabilities:			
Current Liabilities:			
Accrued Expenses	¥ 2,109	¥ 2,010	\$ 21
Income Taxes Payable	9	7	0
Unearned Revenue	—	251	—
Provision for Bonuses	72	66	1
Other Current Liabilities	144	226	1
Total Current Liabilities	2,337	2,562	23
Non-Current Liabilities:			
Bonds Payable	428,000	328,000	4,233
Other Non-Current Liabilities	36	36	0
Total Non-Current Liabilities	428,036	328,036	4,233
Total Liabilities	¥ 430,373	¥ 330,598	\$ 4,256
Net Assets:			
Total Shareholders' Equity:	¥ 1,493,661	¥ 1,493,160	\$ 14,771
Capital Stock	261,608	261,608	2,587
Capital Surplus:	1,041,473	1,041,474	10,299
Legal Capital Surplus	702,933	702,933	6,951
Other Capital Surplus	338,539	338,540	3,348
Retained Earnings:	224,605	217,175	2,221
Other Retained Earnings:	224,605	217,175	2,221
Retained Earnings Brought Forward	224,605	217,175	2,221
Treasury Stock—At Cost	(34,025)	(27,097)	(336)
Subscription Rights to Shares	584	421	6
Total Net Assets	¥ 1,494,246	¥ 1,493,582	\$ 14,777
Total Liabilities and Net Assets	¥ 1,924,619	¥ 1,824,180	\$ 19,033

Financial Data:

Non-Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.

For the Six Months Ended September 30, 2016 and 2015

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015	Six Months Ended Sep. 30, 2016
Operating Income:			
Dividends Received from Subsidiaries	¥ 34,520	¥ 34,698	\$ 341
Fees and Commissions Received from Subsidiaries	2,132	3,013	21
Total Operating Income	36,652	37,711	362
Operating Expenses:			
General and Administrative Expenses	1,091	1,131	11
Total Operating Expenses	1,091	1,131	11
Operating Profit	35,560	36,580	352
Non-Operating Income	2,270	607	22
Non-Operating Expenses	5,404	4,537	53
Income before Income Taxes	32,426	32,649	321
Income Taxes:			
Current	0	0	0
Net Income	¥ 32,425	¥ 32,649	\$ 321
	Yen		U.S. Dollars
Net Income per Share of Common Stock	¥ 84.64	¥ 84.61	\$0.84

SuMi TRUST Holdings consolidated its shares with a ratio of ten shares of common stock into one share on October 1, 2016. Net income per share of common stock is calculated as if the consolidation of shares had occurred at the beginning of the fiscal year ended March 31, 2016.

Financial Data:

Non-Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.

For the Six Months Ended September 30, 2016 and 2015

For the Six Months Ended September 30, 2016

	Millions of Yen					
	Shareholders' Equity					
	Capital Stock	Capital Surplus			Retained Earnings	
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	¥ 261,608	¥ 702,933	¥ 338,540	¥ 1,041,474	¥ 217,175	¥ 217,175
Changes during the Period						
Cash Dividends					(24,995)	(24,995)
Net Income					32,425	32,425
Purchase of Treasury Stock						
Disposal of Treasury Stock			(0)	(0)		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(0)	(0)	7,430	7,430
Balance at the End of the Period	¥ 261,608	¥ 702,933	¥ 338,539	¥ 1,041,473	¥ 224,605	¥ 224,605

	Millions of Yen			
	Shareholders' Equity		Subscription Rights to Shares	Total Net Assets
	Treasury Stock	Total Shareholders' Equity		
Balance at the Beginning of the Period	¥ (27,097)	¥ 1,493,160	¥ 421	¥ 1,493,582
Changes during the Period				
Cash Dividends		(24,995)		(24,995)
Net Income		32,425		32,425
Purchase of Treasury Stock	(6,932)	(6,932)		(6,932)
Disposal of Treasury Stock	4	3		3
Net Changes of Items Other Than Shareholders' Equity			162	162
Total Changes during the Period	(6,928)	501	162	663
Balance at the End of the Period	¥ (34,025)	¥ 1,493,661	¥ 584	¥ 1,494,246

For the Six Months Ended September 30, 2015

	Millions of Yen					
	Shareholders' Equity					
	Capital Stock	Capital Surplus			Retained Earnings	
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	¥ 261,608	¥ 702,933	¥ 338,539	¥ 1,041,473	¥ 216,777	¥ 216,777
Changes during the Period						
Cash Dividends					(25,109)	(25,109)
Net Income					32,649	32,649
Purchase of Treasury Stock						
Disposal of Treasury Stock			1	1		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	1	1	7,539	7,539
Balance at the End of the Period	¥ 261,608	¥ 702,933	¥ 338,540	¥ 1,041,474	¥ 224,317	¥ 224,317

	Millions of Yen			
	Shareholders' Equity		Subscription Rights to Shares	Total Net Assets
	Treasury Stock	Total Shareholders' Equity		
Balance at the Beginning of the Period	¥ (17,057)	¥ 1,502,802	¥ 246	¥ 1,503,048
Changes during the Period				
Cash Dividends		(25,109)		(25,109)
Net Income		32,649		32,649
Purchase of Treasury Stock	(10,044)	(10,044)		(10,044)
Disposal of Treasury Stock	17	18		18
Net Changes of Items Other Than Shareholders' Equity			177	177
Total Changes during the Period	(10,026)	(2,485)	177	(2,308)
Balance at the End of the Period	¥ (27,083)	¥ 1,500,316	¥ 423	¥ 1,500,740

For the Six Months Ended September 30, 2016

	Millions of U.S. Dollars					
	Shareholders' Equity					
	Capital Stock	Capital Surplus			Retained Earnings	
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	\$ 2,587	\$ 6,951	\$ 3,348	\$ 10,299	\$ 2,148	\$ 2,148
Changes during the Period						
Cash Dividends					(247)	(247)
Net Income					321	321
Purchase of Treasury Stock						
Disposal of Treasury Stock			(0)	(0)		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(0)	(0)	73	73
Balance at the End of the Period	\$ 2,587	\$ 6,951	\$ 3,348	\$ 10,299	\$ 2,221	\$ 2,221

	Millions of U.S. Dollars			
	Shareholders' Equity		Subscription Rights to Shares	Total Net Assets
	Treasury Stock	Total Shareholders' Equity		
Balance at the Beginning of the Period	\$ (268)	\$ 14,766	\$ 4	\$ 14,770
Changes during the Period				
Cash Dividends		(247)		(247)
Net Income		321		321
Purchase of Treasury Stock	(69)	(69)		(69)
Disposal of Treasury Stock	0	0		0
Net Changes of Items Other Than Shareholders' Equity			2	2
Total Changes during the Period	(69)	5	2	7
Balance at the End of the Period	\$ (336)	\$ 14,771	\$ 6	\$ 14,777

Financial Data:

Statements of Trust Account (Unaudited)

Sumitomo Mitsui Trust Holdings, Inc.

As of September 30, 2016 and March 31, 2016

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2016	As of Mar. 31, 2016	As of Sep. 30, 2016
Assets:			
Loans and Bills Discounted (Note 2)	¥ 1,233,868	¥ 1,072,436	\$ 12,202
Securities	99,669,648	95,470,280	985,657
Securities Held for Investment Trust	39,568,308	39,260,408	391,301
Foreign Investment for Investment Trust	22,571,276	21,945,153	223,213
Beneficiary Rights	510,568	437,230	5,049
Securities Held in Custody Accounts	21,124,379	20,010,628	208,904
Monetary Claims	18,837,217	18,191,068	186,286
Tangible Fixed Assets	13,060,507	12,727,945	129,159
Intangible Fixed Assets	172,350	155,406	1,704
Other Claims	9,053,254	9,736,128	89,530
Call Loans	3,334,295	883,242	32,974
Due from Banking Account	9,001,840	13,694,600	89,021
Cash and Due from Banks	8,388,863	3,172,771	82,959
Total Assets	¥ 246,526,380	¥ 236,757,301	\$ 2,437,959
Liabilities:			
Money Trusts (Note 3)	¥ 32,969,241	¥ 35,885,248	\$ 326,041
Pension Trusts	14,811,125	16,305,604	146,471
Property Formation Benefit Trusts	17,855	18,030	177
Loan Trusts (Note 4)	11,321	12,169	112
Securities Investment Trusts	66,749,783	61,220,597	660,105
Money in Trust Other than Money Trusts	13,886,334	11,900,606	137,325
Securities in Trust	21,124,374	20,010,619	208,904
Money Claims in Trust	13,829,420	13,026,651	136,762
Real Estate in Trust	108,657	107,469	1,075
Composite Trusts	83,018,265	78,270,303	820,988
Total Liabilities	¥ 246,526,380	¥ 236,757,301	\$ 2,437,959

See Notes to Interim Statements of Trust Account (Unaudited).

Notes to Interim Statements of Trust Account (Unaudited)

1. Trust Accounts

Under the Trust Act of Japan, trust activities must be administered separately from a commercial banking business. As a result, assets accepted in trust must be segregated from the assets held by SuMi TRUST Holdings. Within the general category of trust accounts, each trust account is segregated from other trust assets. Accordingly, the interim financial statements of SuMi TRUST Holdings do not reflect SuMi TRUST Holdings' records as to the assets accepted in trust, which are maintained separately under the trust account.

Under certain trust agreements, repayments of the principal of the customers' trust assets are guaranteed by SuMi TRUST Bank, and such guaranteed principal as of September 30, 2016, is ¥3,340,298 million (U.S. \$33,033 million).

The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥101.12 to U.S. \$1, the approximate rate of exchange as of September 30, 2016. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, the total may not be equal to sum of individual amounts.

Each amount presented in the interim statements of trust account as of March 31 and September 30, 2016, is the sum of trust accounts in SuMi TRUST Bank and JTSB. Entrust amounts between these consolidated subsidiaries for asset management are excluded from the amounts presented in the statements of trust account.

2. Loans and Bills Discounted

Under certain trust agreements, repayment of the principal of customers' trust assets are guaranteed by SuMi TRUST Bank, and loans on such guaranteed trust assets as of September 30, 2016, include the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Loans in Bankruptcy Proceedings	¥ —	\$ —
Other Delinquent Loans	4,977	49
Loans Past Due Three Months or More	—	—
Restructured Loans	80	1
Total	¥ 5,058	\$ 50

3. Balance of Money Trusts

The principal amount of certain money trusts is guaranteed and the balance of these accounts is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Assets:		
Loans and Bills Discounted	¥ 52,653	\$ 521
Securities	29	0
Other	3,276,969	32,407
Total	¥ 3,329,652	\$ 32,928
Liabilities:		
Principal	¥ 3,329,407	\$ 32,925
Allowance for Impairment of Guaranteed Trust Principal	92	1
Other	151	2
Total	¥ 3,329,652	\$ 32,928

In the case of certain money trusts, the principal amount is guaranteed, and as the above table indicates, an allowance for the impairment of guaranteed trust principal is set aside by SuMi TRUST Bank. The figures in the table include funds entrusted from other trusts managed by SuMi TRUST Bank.

4. Balance of Loan Trusts

The balance of loan trusts is as follows (the figures in the table include funds entrusted from other trusts managed by SuMi TRUST Bank):

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Assets:		
Loans and Bills Discounted	¥ —	\$ —
Securities	—	—
Other	11,321	112
Total	¥ 11,321	\$ 112
Liabilities:		
Principal	¥ 10,891	\$ 108
Special Reserve Fund	56	1
Other	373	4
Total	¥ 11,321	\$ 112

As in certain money trusts, the principal amount of loan trusts is guaranteed, and as the above table indicates, a special reserve fund is set aside by SuMi TRUST Bank.

Financial Data:

Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank")

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Financial Data:

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
As of September 30, 2016 and March 31, 2016

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2016	As of Mar. 31, 2016	As of Sep. 30, 2016
Assets:			
Cash and Due from Banks	¥ 11,350,580	¥ 14,428,660	\$ 112,249
Call Loans and Bills Bought	57,615	505,252	570
Receivables under Resale Agreements	76,851	110,377	760
Receivables under Securities Borrowing Transactions	404,833	326,457	4,003
Monetary Claims Bought	651,845	889,445	6,446
Trading Assets (Notes 1 and 7)	752,131	614,290	7,438
Money Held in Trust	1,586	1,749	16
Securities (Notes 1, 7, and 13)	5,194,863	4,815,901	51,373
Loans and Bills Discounted (Notes 2, 3, 4, 5, 6, 7, and 8)	27,068,665	26,740,793	267,689
Foreign Exchanges	11,021	17,223	109
Lease Receivables and Investment Assets (Note 7)	639,388	608,433	6,323
Other Assets (Note 7)	1,883,749	1,606,631	18,629
Tangible Fixed Assets (Notes 9 and 10)	231,379	232,549	2,288
Intangible Fixed Assets	192,535	184,293	1,904
Assets for Retirement Benefits	97,693	91,225	966
Deferred Tax Assets	26,297	27,084	260
Customers' Liabilities for Acceptances and Guarantees	423,525	503,742	4,188
Allowance for Loan Losses	(88,818)	(90,829)	(878)
Total Assets	¥ 48,975,744	¥ 51,613,282	\$ 484,333
Liabilities:			
Deposits (Note 7)	¥ 27,721,484	¥ 26,577,818	\$ 274,144
Negotiable Certificates of Deposit	5,359,937	7,199,632	53,006
Call Money and Bills Sold	1,558,711	328,968	15,414
Payables under Repurchase Agreements (Note 7)	1,589,543	653,456	15,719
Payables under Securities Lending Transactions (Note 7)	110,821	—	1,096
Trading Liabilities	474,176	451,751	4,689
Borrowed Money (Notes 7 and 11)	2,634,354	2,790,491	26,052
Foreign Exchanges	124	259	1
Short-Term Bonds Payable	946,503	1,253,207	9,360
Bonds Payable (Note 12)	732,631	864,857	7,245
Borrowed Money from Trust Account	3,427,540	7,026,326	33,896
Other Liabilities	1,302,931	1,241,345	12,885
Provision for Bonuses	12,948	15,765	128
Provision for Directors' Bonuses	60	255	1
Liabilities for Retirement Benefits	13,129	12,996	130
Provision for Reward Points Program	17,407	17,711	172
Provision for Reimbursement of Deposits	3,640	3,676	36
Provision for Contingent Losses	7,425	7,642	73
Deferred Tax Liabilities	104,573	117,781	1,034
Deferred Tax Liabilities for Land Revaluation (Note 9)	3,111	3,126	31
Acceptances and Guarantees (Note 7)	423,525	503,742	4,188
Total Liabilities	¥ 46,444,582	¥ 49,070,812	\$ 459,302
Net Assets:			
Total Shareholders' Equity:	¥ 1,989,645	¥ 1,940,738	\$ 19,676
Capital Stock	342,037	342,037	3,382
Capital Surplus	492,039	492,097	4,866
Retained Earnings	1,155,568	1,106,603	11,428
Total Accumulated Other Comprehensive Income:	350,883	411,067	3,470
Valuation Differences on Available-for-Sale Securities	435,690	484,079	4,309
Deferred Gains (Losses) on Hedges	(20,984)	(13,196)	(208)
Revaluation Reserve for Land (Note 9)	(827)	(697)	(8)
Foreign Currency Translation Adjustments	(13,254)	685	(131)
Adjustments for Retirement Benefits	(49,740)	(59,804)	(492)
Non-Controlling Interests	190,632	190,663	1,885
Total Net Assets	¥ 2,531,161	¥ 2,542,469	\$ 25,031
Total Liabilities and Net Assets	¥ 48,975,744	¥ 51,613,282	\$ 484,333
	Yen		U.S. Dollars
Net Assets per Share of Common Stock	¥ 1,397.71	¥ 1,404.45	\$ 13.82

See accompanying notes.

The figures in U.S. dollars are converted from a yen basis for convenience at the rate of ¥101.12 to U.S. \$1.00, the exchange rate prevailing as of September 30, 2016.

Financial Data:

Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2016 and 2015

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015	Six Months Ended Sep. 30, 2016
Income:			
Trust Fees	¥ 47,890	¥ 48,950	\$ 474
Interest Income:	177,825	185,199	1,759
Interest on Loans and Discounts	132,924	130,213	1,315
Interest and Dividends on Securities	32,729	43,153	324
Fees and Commissions	185,877	160,429	1,838
Trading Income	7,157	8,462	71
Other Ordinary Income	143,920	127,667	1,423
Other Income (Note 1)	23,648	18,228	234
Total Income	¥ 586,319	¥ 548,937	\$ 5,798
Expenses:			
Interest Expenses:	¥ 86,455	¥ 66,185	\$ 855
Interest on Deposits	35,796	31,424	354
Fees and Commissions Payments	49,419	46,854	489
Trading Expenses	766	—	8
Other Ordinary Expenses	102,852	99,030	1,017
General and Administrative Expenses (Note 2)	207,534	187,344	2,052
Other Expenses (Note 3)	13,363	25,248	132
Total Expenses	¥ 460,392	¥ 424,663	\$ 4,553
Income before Income Taxes	¥ 125,927	¥ 124,274	\$ 1,245
Income Taxes:	38,622	40,482	382
Current	31,091	30,578	307
Deferred	7,531	9,904	74
Net Income	87,304	83,791	863
Net Income Attributable to Non-Controlling Interests	4,075	4,127	40
Net Income Attributable to Owners of the Parent	¥ 83,229	¥ 79,663	\$ 823
		Yen	U.S. Dollars
Net Income per Share of Common Stock	¥ 49.70	¥ 47.57	\$ 0.49

See accompanying notes.

Financial Data:

Consolidated Statements of Comprehensive Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2016 and 2015

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015	Six Months Ended Sep. 30, 2016
Net Income	¥ 87,304	¥ 83,791	\$ 863
Other Comprehensive Income (Loss):			
Valuation Differences on Available-for-Sale Securities	(47,850)	(38,237)	(473)
Deferred Gains (Losses) on Hedges	(7,501)	2,651	(74)
Revaluation Reserve for Land	—	8	—
Foreign Currency Translation Adjustments	(12,088)	(280)	(120)
Adjustments for Retirement Benefits	10,069	5,086	100
Attributable to Affiliated Companies Accounted for by the Equity Method	(3,240)	(1,688)	(32)
Total Other Comprehensive Income (Loss)	¥ (60,611)	¥ (32,459)	\$ (599)
Comprehensive Income:	¥ 26,693	¥ 51,332	\$ 264
Comprehensive Income Attributable to Owners of the Parent	¥ 23,175	¥ 47,370	\$ 229
Comprehensive Income Attributable to Non-Controlling Interests	3,517	3,961	35

Financial Data:

Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2016 and 2015

For the Six Months Ended September 30, 2016

	Millions of Yen			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	¥ 342,037	¥ 492,097	¥ 1,106,603	¥ 1,940,738
Changes during the Period				
Cash Dividends			(34,394)	(34,394)
Net Income Attributable to Owners of the Parent			83,229	83,229
Purchase of Shares of Consolidated Subsidiaries		(57)		(57)
Reversal of Revaluation Reserve for Land			129	129
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	(57)	48,964	48,906
Balance at the End of the Period	¥ 342,037	¥ 492,039	¥ 1,155,568	¥ 1,989,645

	Millions of Yen							
	Accumulated Other Comprehensive Income						Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Adjustments for Retirement Benefits	Total Accumulated Other Comprehensive Income		
Balance at the Beginning of the Period	¥ 484,079	¥ (13,196)	¥ (697)	¥ 685	¥ (59,804)	¥ 411,067	¥ 190,663	¥ 2,542,469
Changes during the Period								
Cash Dividends								(34,394)
Net Income Attributable to Owners of the Parent								83,229
Purchase of Shares of Consolidated Subsidiaries								(57)
Reversal of Revaluation Reserve for Land								129
Net Changes of Items Other Than Shareholders' Equity	(48,388)	(7,787)	(129)	(13,940)	10,063	(60,183)	(30)	(60,214)
Total Changes during the Period	(48,388)	(7,787)	(129)	(13,940)	10,063	(60,183)	(30)	(11,307)
Balance at the End of the Period	¥ 435,690	¥ (20,984)	¥ (827)	¥ (13,254)	¥ (49,740)	¥ 350,883	¥ 190,632	¥ 2,531,161

See accompanying notes.

For the Six Months Ended September 30, 2015

	Millions of Yen			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	¥ 342,037	¥ 492,252	¥ 1,019,706	¥ 1,853,996
Changes during the Period				
Cash Dividends			(34,545)	(34,545)
Net Income Attributable to Owners of the Parent			79,663	79,663
Purchase of Shares of Consolidated Subsidiaries		(155)		(155)
Sales of Shares of Consolidated Subsidiaries			(25)	(25)
Reversal of Revaluation Reserve for Land			553	553
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	(155)	45,646	45,490
Balance at the End of the Period	¥ 342,037	¥ 492,097	¥ 1,065,352	¥ 1,899,487

	Millions of Yen							Non-Controlling Interests	Total Net Assets
	Accumulated Other Comprehensive Income								
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Adjustments for Retirement Benefits	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	¥ 524,689	¥ (20,545)	¥ (93)	¥ 12,838	¥ 6,732	¥ 523,621	¥ 190,524	¥ 2,568,141	
Changes during the Period									
Cash Dividends								(34,545)	
Net Income Attributable to Owners of the Parent								79,663	
Purchase of Shares of Consolidated Subsidiaries								(155)	
Sales of Shares of Consolidated Subsidiaries								(25)	
Reversal of Revaluation Reserve for Land								553	
Net Changes of Items Other Than Shareholders' Equity	(44,139)	7,224	(545)	(468)	5,082	(32,846)	392	(32,454)	
Total Changes during the Period	(44,139)	7,224	(545)	(468)	5,082	(32,846)	392	13,036	
Balance at the End of the Period	¥ 480,549	¥ (13,321)	¥ (638)	¥ 12,370	¥ 11,814	¥ 490,774	¥ 190,916	¥ 2,581,178	

See accompanying notes.

For the Six Months Ended September 30, 2016

	Millions of U.S. Dollars			
	Shareholders' Equity			Total Shareholders' Equity
	Capital Stock	Capital Surplus	Retained Earnings	
Balance at the Beginning of the Period	\$ 3,382	\$ 4,866	\$ 10,943	\$ 19,192
Changes during the Period				
Cash Dividends			(340)	(340)
Net Income Attributable to Owners of the Parent			823	823
Purchase of Shares of Consolidated Subsidiaries		(1)		(1)
Reversal of Revaluation Reserve for Land			1	1
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	(1)	484	484
Balance at the End of the Period	\$ 3,382	\$ 4,866	\$ 11,428	\$ 19,676

	Millions of U.S. Dollars								
	Accumulated Other Comprehensive Income						Non-Controlling Interests	Total Net Assets	
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Adjustments for Retirement Benefits	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	\$ 4,787	\$ (131)	\$ (7)	\$ 7	\$ (591)	\$ 4,065	\$ 1,886	\$ 25,143	
Changes during the Period									
Cash Dividends								(340)	
Net Income Attributable to Owners of the Parent								823	
Purchase of Shares of Consolidated Subsidiaries								(1)	
Reversal of Revaluation Reserve for Land								1	
Net Changes of Items Other Than Shareholders' Equity	(479)	(77)	(1)	(138)	100	(595)	(0)	(595)	
Total Changes during the Period	(479)	(77)	(1)	(138)	100	(595)	(0)	(112)	
Balance at the End of the Period	\$ 4,309	\$ (208)	\$ (8)	\$ (131)	\$ (492)	\$ 3,470	\$ 1,885	\$ 25,031	

See accompanying notes.

Financial Data:

Consolidated Statements of Cash Flows (Unaudited)

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the Six Months Ended September 30, 2016 and 2015

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015	Six Months Ended Sep. 30, 2016
Net Cash Provided by (Used in) Operating Activities:			
Income before Income Taxes	¥ 125,927	¥ 124,274	\$ 1,245
Depreciation and Amortization	12,415	11,200	123
Impairment Losses	1,985	699	20
Amortization of Goodwill	4,981	4,194	49
Equity in Losses (Earnings) of Affiliated Companies	(3,006)	(4,384)	(30)
Increase (Decrease) in Allowance for Loan Losses	(2,010)	(8,613)	(20)
Increase (Decrease) in Provision for Bonuses	(2,817)	(2,776)	(28)
Increase (Decrease) in Provision for Directors' Bonuses	(195)	(115)	(2)
Decrease (Increase) in Assets for Retirement Benefits	7,830	1,928	77
Increase (Decrease) in Liabilities for Retirement Benefits	219	(129)	2
Increase (Decrease) in Provision for Reward Points Program	(304)	33	(3)
Increase (Decrease) in Provision for Reimbursement of Deposits	(35)	(173)	(0)
Increase (Decrease) in Provision for Contingent Losses	(216)	(580)	(2)
Gain on Fund Management	(177,825)	(185,199)	(1,759)
Financing Expenses	86,455	66,185	855
Loss (Gain) Related to Securities	(27,249)	(12,376)	(269)
Loss (Gain) on Money Held in Trust	(31)	(40)	(0)
Foreign Exchange Losses (Gains)	119,021	9,748	1,177
Loss (Gain) on Disposal of Fixed Assets	(386)	(287)	(4)
Net Decrease (Increase) in Trading Assets	(137,840)	33,763	(1,363)
Net Increase (Decrease) in Trading Liabilities	22,425	91,124	222
Net Decrease (Increase) in Loans and Bills Discounted	(327,872)	(620,605)	(3,242)
Net Increase (Decrease) in Deposit	1,191,078	1,142,878	11,779
Net Increase (Decrease) in Negotiable Certificates of Deposit	(1,839,694)	171,431	(18,193)
Net Increase (Decrease) in Borrowed Money (excluding Subordinated Borrowings)	(256,137)	64,258	(2,533)
Net Decrease (Increase) in Due from Banks (excluding Due from the Bank of Japan)	930,502	(623,112)	9,202
Net Decrease (Increase) in Call Loans	718,788	218,675	7,108
Net Decrease (Increase) in Receivables under Securities Borrowing Transactions	(78,376)	(25,025)	(775)
Net Increase (Decrease) in Call Money	2,165,830	836,634	21,418
Net Increase (Decrease) in Payables under Securities Lending Transactions	110,821	73,951	1,096
Net Decrease (Increase) in Foreign Exchange—Assets	6,202	1,323	61
Net Increase (Decrease) in Foreign Exchange—Liabilities	(134)	(28)	(1)
Net Decrease (Increase) in Lease Receivables and Investment Assets	(30,955)	3,861	(306)
Net Increase (Decrease) in Short-Term Bonds Payable	(306,703)	440,642	(3,033)
Increase (Decrease) in Straight Bonds-Issuance and Redemption	(82,228)	30,651	(813)
Net Increase (Decrease) in Borrowed Money from Trust Account	(3,598,785)	39,243	(35,589)
Proceeds from Fund Management	185,071	190,352	1,830
Payments for Finance	(87,768)	(73,734)	(868)
Other, Net	(85,263)	(53,629)	(843)
Subtotal	¥ (1,356,282)	¥ 1,946,243	\$ (13,413)
Income Taxes Paid	(52,696)	(33,603)	(521)
Net Cash Provided by (Used in) Operating Activities	¥ (1,408,979)	¥ 1,912,640	\$ (13,934)

(Continued)

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015	Six Months Ended Sep. 30, 2016
Net Cash Provided by (Used in) Investing Activities:			
Purchase of Securities	¥ (2,576,224)	¥ (3,054,792)	\$ (25,477)
Proceeds from Sales of Securities	1,024,196	1,225,066	10,129
Proceeds from Redemption of Securities	910,949	811,124	9,009
Increase in Money Held in Trust	—	(200)	—
Purchase of Tangible Fixed Assets	(5,263)	(9,176)	(52)
Proceeds from Sales of Tangible Fixed Assets	1,314	2,091	13
Purchase of Intangible Fixed Assets	(24,162)	(19,484)	(239)
Proceeds from Sales of Intangible Fixed Assets	0	—	0
Proceeds from Sales of Shares of Subsidiaries Resulting in Change in Scope of Consolidation	—	160	—
Purchase of Shares of Affiliated Companies Accounted for by the Equity Method	(24,276)	—	(240)
Net Cash Provided by (Used in) Investing Activities	¥ (693,465)	¥ (1,045,211)	\$ (6,858)
Net Cash Provided by (Used in) Financing Activities:			
Increase in Subordinated Borrowings	¥ 100,000	¥ 150,000	\$ 989
Decrease in Subordinated Borrowings	—	(5,000)	—
Payments for Redemption of Subordinated Bonds and Bonds with Subscription Rights to Shares	(50,000)	(121,269)	(494)
Purchase of Investments in Subsidiaries without Changes in the Scope of Consolidation	(170)	(434)	(2)
Cash Dividends Paid	(34,394)	(34,545)	(340)
Cash Dividends Paid to Non-Controlling Interests	(3,339)	(3,381)	(33)
Net Cash Provided by (Used in) Financing Activities	¥ 12,095	¥ (14,631)	\$ 120
Effect of Exchange Rate Change on Cash and Cash Equivalents	¥ (57,227)	¥ 6,574	\$ (566)
Net Increase (Decrease) in Cash and Cash Equivalents	¥ (2,147,577)	¥ 859,372	\$ (21,238)
Cash and Cash Equivalents at the Beginning of the Period	¥ 11,828,250	¥ 6,015,607	\$ 116,972
Cash and Cash Equivalents at the End of the Period (Note 1)	¥ 9,680,673	¥ 6,874,979	\$ 95,735

See accompanying notes.

Notes to the Interim Consolidated Financial Statements (Unaudited)

Basis of Presentation of Financial Statements

The accompanying interim consolidated financial statements (banking account) have been prepared from the accounts maintained by Sumitomo Mitsui Trust Bank, Limited (SuMi TRUST Bank) and its consolidated subsidiaries (together, "SuMi TRUST Bank Group") in accordance with the accounting principles generally accepted in Japan and certain accounting and disclosure rules under the Financial Instruments and Exchange Act of Japan and the Banking Act of Japan, which are different in certain respects as to application and disclosure requirements of International Financial Reporting Standards.

In preparing these interim consolidated financial statements, the interim consolidated financial statements of SuMi TRUST Bank issued in Japan have been reclassified and rearranged in order to present them in a form that is more familiar to readers outside Japan.

The interim consolidated financial statements are stated in Japanese yen, the currency of the country in which SuMi TRUST Bank is incorporated and operates. The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥101.12 to U.S. \$1, the approximate rate of exchange as of September 30, 2016. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, total balances may not be equal to the sum of individual amounts.

Significant Accounting Policies and Practices

1. Scope of Consolidation

(1) Consolidated Subsidiaries as of September 30, 2016:

65 companies

Principal Companies:

Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.

Nikko Asset Management Co., Ltd.

Sumitomo Mitsui Trust Club Co., Ltd.

Sumitomo Mitsui Trust Realty Co., Ltd.

Sumitomo Mitsui Trust Loan & Finance Co., Ltd.

Sumitomo Mitsui Trust and Bank (U.S.A.) Limited

Changes in the consolidated subsidiaries during the interim period ended September 30, 2016, are as follows:

SMT Fund Services (UK) Limited is excluded from the scope of consolidation during this interim period due to its liquidation.

(2) Unconsolidated Subsidiaries

Principal Companies:

Hummingbird Co., Ltd

ASIA GATEWAY I, L.P.

Hummingbird Co., Ltd. and 32 other companies are excluded from the scope of consolidation in accordance with Article 5, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements and their assets and profits/losses do not belong to the subsidiaries.

ASIA GATEWAY I, L.P., and other unconsolidated subsidiaries are excluded from the scope of consolidation, because they are immaterial to the extent that excluding such companies from consolidation would not prevent a reasonable assessment of the corporate group's financial position and financial results. Such materiality is determined based on the size of their assets, ordinary income, net income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), retained earnings (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), accumulated other comprehensive income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), and other financial data.

2. Application of the Equity Method

(1) Unconsolidated Subsidiaries Accounted for by the Equity Method:

None

(2) Affiliated Companies Accounted for by the Equity Method:

22 companies

Principal Companies:

SBI Sumishin Net Bank, Ltd.

Marubeni SuMiT Rail Transport Inc.

Changes in the affiliated companies accounted for by the equity method during the interim period ended September 30, 2016, are as follows:

Marubeni SuMiT Rail Transport Inc. and two other companies are included in the scope of application of the equity method due mainly to the acquisition of their shares during the interim period.

(3) Unconsolidated Subsidiaries and Affiliated Companies that are not Accounted for by the Equity Method

Principal Companies:

Hummingbird Co., Ltd.

ASIA GATEWAY I, L.P.

Hummingbird Co., Ltd. and 32 other companies are excluded from the scope of application of the equity method in accordance with Article 7, Paragraph 1, Item 2 of "Ordinance on Terminology, Forms and Preparation Methods of Interim Financial Statements, etc.," because they are operators engaged in leasing activities through silent partnership arrangements, and their assets and profits/losses do not belong to the subsidiaries.

ASIA GATEWAY I, L.P. and other unconsolidated subsidiaries and affiliated companies that are not accounted for by the equity method are excluded from the scope of application of the equity method because such exclusion would not materially affect the interim consolidated financial statements. Such materiality is determined based on the size of their net income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries and affiliated companies), retained earnings (amount corresponding to SuMi TRUST Bank's interest in subsidiaries and affiliated companies), accumulated other comprehensive income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries and affiliated companies), and other financial data.

3. Interim Balance Sheet Dates of the Consolidated Subsidiaries

(1) The interim balance sheet dates of consolidated subsidiaries are as follows:

October 31:	2 companies
November 30:	1 company
February 28:	1 company
March 31:	5 companies
May 31:	1 company
June 30:	10 companies
July 31:	2 companies
September 30:	43 companies

(2) Subsidiaries are consolidated using the interim financial statements as of the following dates:

- Subsidiaries with an interim balance sheet date of October 31: Provisionally prepared interim financial statements as of July 31
- A subsidiary with an interim balance sheet date of November 30: Provisionally prepared interim financial statements as of August 31
- A subsidiary with an interim balance sheet date of February 28: Provisionally prepared interim financial statements as of August 31
- Subsidiaries with an interim balance sheet date of March 31: Provisionally prepared interim financial statements as of September 30
- A subsidiary with an interim balance sheet date of May 31: Provisionally prepared interim financial statements as of August 31
- The other subsidiaries: Interim financial statements as of their respective interim balance sheet dates.

Material transactions arising between the interim consolidated balance sheet date, September 30, 2016, and the above interim balance sheet dates of consolidated subsidiaries have been reflected in the interim consolidated financial statements.

4. Significant Accounting Policies

(1) Trading Assets/Liabilities and Income/Expenses

Trading account activities are conducted to seek profits by taking advantage of short-term fluctuations in interest rates, currency rates, financial markets or other indicators, or intermarket differences (for trading purposes). The fluctuations in such items are presented as "Trading Assets" or "Trading Liabilities" in the interim consolidated balance sheets on a trade-date basis, and gains and losses from such transactions are presented as "Trading Income" or "Trading Expenses" in the interim consolidated statements of income.

For the measurement of trading assets and trading liabilities, securities and monetary claims are stated at their fair values as of the interim consolidated balance sheet date, and trading-related financial derivatives, such as swaps, futures, and options, are stated at the amounts that would be settled if they were terminated on the interim consolidated balance sheet date.

Trading income and trading expenses include interest income or expenses, adjusting valuation differences of securities and monetary claims during the interim period and differences in resulting gains or losses from the settlement of financial derivatives assuming that the settlement was made in cash as of September 30, 2016.

(2) Securities

(a) Under the accounting standards for financial instruments in Japan, SuMi TRUST Bank is required to determine the purpose for holding each security and classify such security into (i) securities held for trading purposes ("Trading Securities"), (ii) debt securities intended to be held to maturity ("Held-to-Maturity Debt Securities"), (iii) equity securities issued by subsidiaries and affiliated companies, or (iv) all other securities that are not classified in any of the above categories ("Available-for-Sale Securities"). "Held-to-Maturity Debt Securities" are carried at amortized cost using the moving-average method (the straight-line method). Equity securities issued by unconsolidated subsidiaries and affiliated companies not accounted for by the equity method are stated at moving-average cost. Japanese stocks classified as "Available-for-Sale Securities" are valued at the average market price during the final month of the interim period (cost of securities sold is calculated using primarily the moving-average method). "Available-for-Sale Securities" other than Japanese stocks are, in principle, valued at the market price at the interim balance sheet date (cost of securities sold is calculated using primarily the moving-average method). "Available-for-Sale Securities" for which their fair values are extremely difficult to be determined are carried at cost using the moving-average method. Valuation differences on "Available-for-Sale Securities" are recorded as a separate component of net assets and reported in the interim consolidated balance sheets.

(b) Securities in money held in trust are classified and accounted for in the same manner as securities described in 4. (1) and 4. (2) (a) above.

(3) Financial Derivatives

Financial derivatives, excluding those for trading purposes, are stated at fair value.

(4) Depreciation and Amortization Methods

(a) Tangible fixed assets other than lease assets

Tangible fixed assets are depreciated using primarily the straight-line method.

Useful lives of major asset categories:

Buildings: 3 to 60 years

Others: 2 to 20 years

(b) Intangible fixed assets other than lease assets

Intangible fixed assets are amortized using the straight-line method. Software for internal use is amortized over the useful life specified by SuMi TRUST Bank or the consolidated subsidiaries, generally five years.

Goodwill is amortized over a reasonable number of years determined for each case within 20 years. However, if immaterial, it is expensed in its entirety in the year in which it arises.

(c) Lease assets

The lease assets under "Tangible Fixed Assets" and "Intangible Fixed Assets" that are related to finance leases that do not transfer ownership of the lease assets to lessees are depreciated using the straight-line method over the lease term, assuming a residual value of zero.

(5) Allowance for Loan Losses

SuMi TRUST Bank records allowance for loan losses in accordance with internally established criteria for write-offs and allowance for loan losses.

For claims against borrowers that have initiated special liquidation proceedings or other bankruptcy proceedings ("legal bankruptcy") and against borrowers that are in substantially similar adverse condition ("virtual bankruptcy"), the allowance is provided based on the amount of claims, after the write-off stated below, net of the expected amount of recoveries from collateral and guarantees. For claims against borrowers that have not yet initiated bankruptcy proceedings, but are very likely to become bankrupt in the future ("possible bankruptcy"), an allowance is provided for the amount deemed necessary based on the overall assessment of the borrowers' solvency, after deducting the amount expected to be collected through the disposal of collateral or execution of guarantees from the claims.

For claims against large borrowers with certain credit risks and credit amounts that are classified as possible bankruptcy borrowers, restructured loan borrowers, or close-observation borrowers, if future cash flows from collection of the principal and interest can be reasonably estimated, the allowance is provided for the difference between the present value of expected future cash flows discounted at the contracted interest rate prior to the loan restructuring and the carrying amount of the claim (the "estimated cash flow method").

For claims that are classified as other than those above, the allowance is provided based on the historical loan-loss ratios during a certain period.

All claims are assessed at branches and credit supervision departments based on the criteria for self-assessment of asset quality. The Risk Management Department, which is independent from the operating sections, monitors the results of such assessments.

As for the other consolidated subsidiaries, the allowance for loan losses for general claims is provided based on the historical loan-loss ratios, and the allowance for loan losses for specific claims, such as possible uncollectible claims, is provided based on the estimate of unrecoverable amount for each claim.

For claims against borrowers who are legally bankrupt or virtually bankrupt with collateral or guarantees, claims against borrowers in legal or virtual bankruptcy, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees, are directly deducted from the original amount of claims. The deducted amount was ¥20,939 million (U.S. \$207 million) for the six months ended September 30, 2016.

(6) Provision for Bonuses

A provision for bonuses is provided for the estimated employee bonuses attributable to the current interim period.

(7) Provision for Directors' Bonuses

A provision for directors' bonuses is provided at SuMi TRUST Bank and some of the consolidated subsidiaries for the estimated directors' bonuses attributable to the current interim period.

(8) Provision for Reward Points Program

A provision for reward points program is provided for the use of points granted to holders of Diners Club Card and other credit cards in the amount deemed necessary based on the estimated points to be used in the future.

(9) Provision for Reimbursement of Deposits in Dormant Accounts

At SuMi TRUST Bank, a provision for reimbursement of deposits in dormant accounts is provided for the deposits that were derecognized as liabilities under certain conditions. Such provision is provided against the estimated future reimbursement to be requested by customers based on the past reimbursement record.

(10) Provision for Contingent Losses

A provision for contingent losses is provided for contingent losses associated with trust transactions in the amount deemed necessary based on the estimated possible future losses.

(11) Accounting for Retirement Benefits

In determining the retirement benefit obligations, SuMi TRUST Bank and some consolidated subsidiaries apply the method to attribute projected benefits to the interim period ended September 30, 2016, under the plan's benefit formula.

Past service cost and actuarial gains or losses are expensed using the following methods:

Past service cost:

Past service cost is recognized using the straight-line method, primarily over 10 years within the employees' average remaining service period at incurrence.

Actuarial gains or losses:

Actuarial differences are expensed using the straight-line method, primarily over 8 to 10 years within the employees' average remaining service period, commencing from the next fiscal year of incurrence.

Some consolidated subsidiaries adopt the computational shortcut method in calculating liabilities for retirement benefits and retirement benefit expenses for lump-sum retirement benefit plans, recording liabilities at amounts to be required for voluntary termination at the end of the current interim period.

(12) Foreign Currency Translation

Assets and liabilities of SuMi TRUST Bank that are denominated in foreign currencies and overseas branch accounts are generally translated into yen at the exchange rates prevailing at the interim consolidated balance sheet date, except for shares of stocks in affiliated companies translated into yen at the exchange rates prevailing at the acquisition dates.

Assets and liabilities of consolidated subsidiaries that are denominated in foreign currencies are translated into yen at the exchange rates prevailing at their respective interim balance sheet dates.

(13) Accounting for Leases

As for the consolidated subsidiaries in Japan, income and expenses arising from transactions of finance leases that do not transfer ownerships to lessees are recognized as sales and costs of goods sold when lease payments are collected.

(14) Hedge Accounting

(a) Interest-related risk hedge

SuMi TRUST Bank manages interest rate risk arising from various assets and liabilities by using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry" (Japanese Institute of Certified Public Accountants ("JICPA") Industry Auditing Committee Report No. 24 of February 13, 2002, "Report No. 24"). To evaluate the effectiveness of hedges designed to offset market fluctuations, hedged items, such as deposits, loans and bills discounted, and hedging instruments, such as interest rate swaps, are grouped by duration to maturity. The effectiveness of hedges designed to fix cash flow is evaluated by verifying the correlation between the interest volatility factors for the hedged items and those for the hedging instruments.

In accordance with "Temporary Treatment for Accounting and Auditing concerning Application of Accounting Standard for Financial Instruments in Banking Industry" (JICPA Industry Auditing Committee Report No. 15), SuMi TRUST Bank has adopted "Macro Hedge Accounting" to account for certain interest-related derivatives, which are utilized to manage interest rate risk arising from transactions, such as

loans and bills discounted, and deposits. Deferred gains (losses) on hedges in the interim consolidated balance sheet as of the end of the current interim period that have resulted from existing "Macro Hedge Accounting" are amortized over the remaining period designated under "Macro Hedge Accounting" for each hedging transaction.

Deferred losses on hedges associated with "Macro Hedge Accounting" during the current interim period ended September 30, 2016, totaled ¥183 million (U.S. \$2 million) (before tax effect).

(b) Currency-related risk hedge

SuMi TRUST Bank manages the foreign exchange risk arising from various assets and liabilities denominated in foreign currencies using financial derivative transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Foreign Currency Transactions in Banking Industry" (JICPA Industry Auditing Committee Report No. 25 of July 29, 2002, "Report No. 25").

The effectiveness of hedging instruments, such as cross-currency swaps and foreign exchange swaps, as a means of mitigating the foreign exchange risk arising from monetary claims and debts denominated in foreign currencies, is evaluated by verifying that the foreign currency positions of such hedging instruments are in amounts equivalent to the corresponding monetary claims and debts denominated in foreign currencies, which are the hedged items.

Additionally, transactions intended to hedge the foreign exchange risk associated with foreign-denominated securities (other than bonds) are treated as portfolio hedges. Fair value hedge accounting has been adopted to account for such transactions on the conditions that specific foreign-denominated securities are designated in advance as hedged items and that forward obligations exist in excess of the acquisition cost of such foreign-denominated securities on a foreign currency basis.

The foreign exchange risk associated with investment in the shares of stocks in foreign subsidiaries and affiliated companies is individually hedged using forward exchange contracts denominated in the same currency, and foreign currency translation adjustments arising from the hedging instruments are included in "Foreign Currency Translation Adjustments."

(c) Stock-related risk hedge

SuMi TRUST Bank manages the risk of fluctuations in underlying stock prices of some "Available-for-Sale Securities" using financial derivative transactions. Such transactions are generally treated as fair value hedges and the effectiveness of those hedges is evaluated individually by a ratio analysis, i.e., a comparison of the hedged item with the changes in the fair values of the corresponding hedging instrument.

(d) Internal hedge transactions and others

Among derivative transactions of SuMi TRUST Bank that take place between consolidated subsidiaries or designated trading accounts and some other accounts, those interest rate swaps and cross-currency swaps designated as hedging instruments are carried out in accordance with standards for cover deals with external parties, which eliminate discretion and enable strict management on hedges pursuant to Report No. 24 and Report No. 25. Accordingly, income or expenses arising from such interest rate swaps and cross-currency swaps are recognized as profits or losses, or deferred, rather than eliminated.

Deferred hedge accounting has been adopted for certain assets and liabilities by individual transactions.

Other consolidated subsidiaries account for such transactions as deferred hedges or exceptional treatment for interest rate swaps by individual transactions.

(15) Scope of Cash and Cash Equivalents in the Interim Consolidated Statements of Cash Flows

For SuMi TRUST Bank, the balance of "Cash and Cash Equivalents" in the interim consolidated statements of cash flows is equivalent to the balance of cash and due from the Bank of Japan under "Cash and Due from Banks" presented in the interim consolidated balance sheets. For the consolidated subsidiaries, the balance of "Cash and Cash Equivalents" in the interim consolidated statements of cash flows is equivalent to the balance of "Cash and Due from Banks" presented in the interim consolidated balance sheets.

(16) National and Local Consumption Taxes

National and local consumption taxes ("consumption taxes") payable by SuMi TRUST Bank and its consolidated subsidiaries in Japan are accounted for by the tax-excluded method. However, any nondeductible consumption taxes associated with asset purchases are recorded as expenses in the current interim period.

Changes in Accounting Policies

Certain consolidated subsidiaries applied the "Practical Solution on a Change in Depreciation Method due to Tax Reform 2016" (Accounting Standards Board of Japan (ASBJ) Practical Issues Task Force (PITF) No. 32 of June 17, 2016) for the six months ended September 30, 2016, to comply with the 2016 Tax Reform Act. They changed their depreciation method for accompanying facilities and structures acquired on or after April 1, 2016, from the declining-balance method to the straight-line method. The effects of this change to "Ordinary Profit" and "Income before Income Taxes" for the six months ended September 30, 2016, are immaterial.

Additional Information

SuMi TRUST Holdings applied the "Implementation Guidance on Recoverability of Deferred Tax Assets" (ASBJ Statement No. 26 of March 28, 2016) effective from the six months ended September 30, 2016.

Notes to the Interim Consolidated Balance Sheet

1. Securities

"Securities" include stocks and equity investments in unconsolidated subsidiaries and affiliated companies.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Stocks	¥ 79,565	\$ 787
Equity Investments	32,077	317

Unsecured securities borrowed under loan agreements and securities purchased under resale agreements and borrowing transactions with cash collateral that SuMi TRUST Bank is permitted to sell or repledge.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Securities that are Further Loaned	¥ 816,246	\$ 8,072
Securities Held without Selling or Repledging as of the End of the Current Period	779	8

2. Loans and Bills Discounted

Loans and bills discounted as of September 30, 2016, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Loans in Bankruptcy Proceedings	¥ 3,342	\$ 33
Other Delinquent Loans	59,116	585

Loans in bankruptcy proceedings are loans whose interest receivable is not recorded due to delinquency in principal or interest payments for a significant period or other reasons excluding loans that have been written off ("nonaccrual loans"), due to the reasons as prescribed in Paragraph 1, Items 3 and 4 of Article 96 of "Enforcement Ordinance for the Corporation Tax Act" (Cabinet Order No. 97 of 1965).

Other delinquent loans are nonaccrual loans other than (i) loans in bankruptcy proceedings and (ii) loans for which the terms of interest payments have been extended in connection with the borrower's business restructuring or to otherwise provide support.

3. Loans Past Due Three Months or More

There are no loans past due three months or more as of September 30, 2016.

Loans past due three months or more are those loans for which principal or interest payments are more than three months past due (calculated from the day following the contractual payment date), excluding loans classified as loans in bankruptcy proceedings or other delinquent loans.

4. Restructured Loans

Restructured loans as of September 30, 2016, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Restructured Loans	¥ 37,413	\$ 370

Restructured loans are those loans whose terms have been modified by reducing or waiving interest, granting interest payment extensions, granting principal repayment extensions, forgiving debt, or otherwise providing some arrangements favorable to the borrower in connection with the borrower's business restructuring or to otherwise provide support, excluding those loans classified as loans in bankruptcy proceedings, other delinquent loans, or loans past due three months or more.

5. Total of Bankruptcy, Delinquent Loans, Loans Past Due Three Months or More, and Restructured Loans

Total of bankruptcy, delinquent loans, loans past due three months or more, and restructured loans as of September 30, 2016, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Total of Bankruptcy, Delinquent Loans, Loans Past Due Three Months or More, and Restructured Loans	¥ 99,872	\$ 988

The amounts presented in Notes 2 through 5 are before deducting allowances for loan losses.

6. Bills Discounted

Bills discounted are treated as financial transactions in accordance with Report No. 24. SuMi TRUST Bank has a right to freely sell or (re)pledge such commercial bills. The total face value of such bills is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Bills Discounted	¥ 2,352	\$ 23

7. Assets Pledged as Collateral

Assets pledged as collateral as of September 30, 2016, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Assets Pledged as Collateral:		
Trading Assets	¥ 48,595	\$ 481
Securities	1,322,744	13,081
Loans and Bills Discounted	2,200,159	21,758
Other Assets	131,804	1,303
Total	¥ 3,703,303	\$ 36,623
Corresponding Liabilities to Assets Pledged as Collateral:		
Deposits	¥ 30,993	\$ 307
Payables under Repurchase Agreements	1,225,779	12,122
Payables under Securities Lending Transactions	110,821	1,096
Borrowed Money	1,026,620	10,152

In addition to the foregoing, the following assets have been pledged as collateral for settlement of exchange and others, or as a substitution of margin of futures and others.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Securities	¥ 558,524	\$ 5,523

"Other Assets" include initial margins of futures, security deposits, and cash collateral paid for financial instruments. Such amounts are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Initial Margins of Futures Markets	¥ 13,023	\$ 129
Security Deposits	22,376	221
Cash Collateral Pledged for Financial Instruments-Assets	423,549	4,189

8. Overdraft Facility Agreements and Commitment Lines of Credit

Overdraft facility agreements and committed lines of credit are agreements to extend a certain amount of credit at the customer's request as long as the terms of the agreement have not been violated. The amount of unused credit under such agreements is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Amount of Unused Credit under such Agreements	¥ 12,034,342	\$ 119,011
Attributable to Agreements Expiring within One Year or which May Be Unconditionally Canceled at Any Time	8,127,719	80,377

The balance of unused credit will not necessarily affect the future cash flows of SuMi TRUST Bank and its consolidated subsidiaries because most of these agreements expire without credit being extended. Most of these agreements contain clauses allowing SuMi TRUST Bank and its consolidated subsidiaries to reject requests for credit outright or reduce the credit limits due to changed financial circumstances, the need to preserve claims, or other reasonable causes. Besides requesting collateral, such as real estate or securities, as necessary at the time of entering into the agreement, SuMi TRUST Bank Group has also adopted other measures to keep its credit sound, such as periodically assessing the condition of customers' businesses following the internal procedures and revising agreements, as necessary.

9. Revaluation Reserve for Land

In accordance with the Act on Revaluation of Land (Act No. 34, promulgated on March 31, 1998), land for commercial use of SuMi TRUST Bank was revalued, and the amount equivalent to the taxes on the resulting valuation difference was recorded as a "Deferred Tax Liability for Land Revaluation" in liabilities, and the amount net of such difference was recorded as a "Revaluation Reserve for Land" in net assets.

Revaluation date: March 31, 1998 and March 31, 1999

Revaluation method prescribed by Paragraph 3 of Article 3 of the Act:

The revaluation is calculated by reasonably adjusting the value of land based on the following prices: the posted prices for benchmark properties as prescribed by Item 1 of Article 2 of the "Order for Enforcement of the Act on Revaluation of Land" (Cabinet Order No. 119, promulgated on March 31, 1998); the standard prices for benchmark properties as prescribed by Item 2 of Article 2, the registered prices in tax lists for such land for commercial use as prescribed by Item 3 of Article 2; and the land assessments under Item 4 of Article 2 of the same Order.

10. Accumulated Depreciation of Tangible Fixed Assets

Accumulated depreciation of tangible fixed assets as of September 30, 2016, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Accumulated Depreciation of Tangible Fixed Assets	¥ 179,455	\$ 1,775

11. Borrowed Money

Borrowed money includes subordinated borrowings with lower priority for fulfillment of obligation than other debts.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Subordinated Borrowings	¥ 410,000	\$ 4,055
Subordinated Borrowings with a Debt Relief Clause at the Contractual Point of Non-Viability	310,000	3,066

12. Bonds Payable

Bonds payable includes subordinated bonds.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Subordinated Bonds	¥ 350,589	\$ 3,467

13. Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings

The bonds presented under "Securities" include guarantee obligations on corporate bonds that were placed through private securities offerings (Article 2, Paragraph 3 of the Financial Instruments and Exchange Act).

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Guarantee Obligations on Corporate Bonds Placed through Private Securities Offerings	¥ 126,506	\$ 1,251

14. Principal of Guaranteed Trust Accounts

The principal amount of the trusts held by SuMi TRUST Bank through guaranteed trust agreements is as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Money Trusts	¥ 3,329,407	\$ 32,925
Loan Trusts	10,891	108

Notes to the Interim Consolidated Statement of Income

1. Other Income

Other income for the six months ended September 30, 2016, consists of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Gains on Sales of Stocks and Other Securities	¥ 11,964	\$ 118
Equity in Earnings of Affiliated Companies	3,006	30

2. General and Administrative Expenses

General and administrative expenses for the six months ended September 30, 2016, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Salaries and Allowances	¥ 79,511	\$ 786

3. Other Expenses

Other expenses for the six months ended September 30, 2016, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Expenses on Equity-Related Derivatives	¥ 2,895	\$ 29
Losses on Investment in Partnerships	1,701	17
Losses on Sales of Stocks and Other Securities	733	7
Write-Off of Loans and Bills Discounted	724	7

Notes to the Interim Consolidated Statement of Changes in Net Assets

1. Class and the Number of Issued Shares of Common Stock

Classes and the number of issued shares of common stock for the six months ended September 30, 2016, consist of the following:

	Thousands of Shares				
	Authorized	Number of Shares Outstanding at the Beginning of the Current Period	Increase	Decrease	Number of Shares Outstanding at the End of the Current Period
For the Six Months Ended September 30, 2016					
Number of Issued Shares:					
Common Share	3,000,000	1,674,537	—	—	1,674,537

2. Subscription Rights to Shares

Subscription rights to shares for the six months ended September 30, 2016, consist of the following:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Consolidated Subsidiary (Nikko Asset Management Co., Ltd.)		
Subscription Rights to Shares as Stock Options	¥ —	\$ —

3. Dividends

(1) Dividends paid for the six months ended September 30, 2016, consist of the following:

Resolution	Type of Shares	Cash Dividends Declared	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)	Yen (U.S. Dollars)		
June 29, 2016					
Ordinary General Meeting of Shareholders	Common Share	¥ 34,394 (\$340)	¥ 20.54 (\$0.20)	March 31, 2016	June 30, 2016

(2) Dividends with a record date during the current interim period ended September 30, 2016, but whose effective date is after September 30, 2016, are as follows:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resource	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen (Millions of U.S. Dollars)		Yen (U.S. Dollars)		
November 14, 2016						
Board of Directors' Meeting	Common Share	¥20,161 (\$199)	Retained Earnings	¥ 12.04 (\$0.12)	September 30, 2016	December 1, 2016

Note to the Interim Consolidated Statement of Cash Flows

1. Reconciliation of Cash and Cash Equivalents

The following table reconciles cash and cash equivalents in the interim consolidated statements of cash flows and cash and due from banks in the interim consolidated balance sheets as of September 30, 2016.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Cash and Due from Banks	¥ 11,350,580	\$ 112,249
Due from Banks (excluding Due from the Bank of Japan)	(1,669,906)	(16,514)
Cash and Cash Equivalents	¥ 9,680,673	\$ 95,735

Leases

1. Finance Leases

As a lessee:

Finance leases that do not transfer ownership of the lease assets to lessees

1) Description of lease assets

i) Tangible fixed assets

Mainly store buildings and office equipment

ii) Intangible fixed assets

Software

2) Method for depreciating and amortizing lease assets

Refer to "(4) Depreciation and Amortization Methods" of "4. Significant Accounting Policies" in the Significant Accounting Policies and Practices.

2. Operating Leases

As a lessee:

Total future lease payments under non-cancelable operating leases as of September 30, 2016, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Due in One Year or Less	¥ 2,712	\$ 27
Due in More than One Year	9,541	94
Total	¥ 12,253	\$ 121

As a lessor:

Total future lease payments under non-cancelable operating leases as of September 30, 2016, are as follows:

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Due in One Year or Less	¥ 2,133	\$ 21
Due in More than One Year	1,416	14
Total	¥ 3,550	\$ 35

Financial Instruments

Fair Values of Financial Instruments

The carrying amounts on the interim consolidated balance sheets and fair values of financial instruments as of September 30, 2016, as well as the differences between these values are presented below. The fair values of unlisted shares are excluded from the following table because such fair values are extremely difficult to be determined. (See Note 2).

	Millions of Yen			Millions of U.S. Dollars		
	Sep. 30, 2016			Sep. 30, 2016		
	Carrying Amount	Fair Value	Difference	Carrying Amount	Fair Value	Difference
(1) Cash and Due from Banks (*1)	¥ 11,350,503	¥ 11,350,503	¥ —	\$ 112,248	\$ 112,248	\$ —
(2) Call Loans and Bills Bought	57,615	57,615	—	570	570	—
(3) Receivables under Resale Agreements	76,851	76,851	—	760	760	—
(4) Receivables under Securities Borrowing Transactions	404,833	404,833	—	4,003	4,003	—
(5) Monetary Claims Bought (*1)	605,404	605,714	309	5,987	5,990	3
(6) Trading Assets Trading Securities	208,648	208,648	—	2,063	2,063	—
(7) Money Held in Trust	1,486	1,486	—	15	15	—
(8) Securities Held-to-Maturity Debt Securities	301,273	334,206	32,933	2,979	3,305	326
Available-for-Sale Securities	4,657,312	4,657,312	—	46,057	46,057	—
(9) Loans and Bills Discounted	27,068,665			267,689		
Allowance for Loan Losses (*2)	(76,752)			(759)		
	26,991,913	27,278,595	286,682	266,930	269,765	2,835
(10) Foreign Exchanges	11,021	11,021	—	109	109	—
(11) Lease Receivables and Investment Assets (*1)	636,092	649,292	13,200	6,290	6,421	131
Total Assets	¥ 45,302,956	¥ 45,636,081	¥ 333,125	\$ 448,012	\$ 451,306	\$ 3,294
(1) Deposits	¥ 27,721,484	¥ 27,768,407	¥ 46,923	\$ 274,144	\$ 274,608	\$ 464
(2) Negotiable Certificates of Deposit	5,359,937	5,359,937	—	53,006	53,006	—
(3) Call Money and Bills Sold	1,558,711	1,558,711	—	15,414	15,414	—
(4) Payables under Repurchase Agreements	1,589,543	1,589,543	—	15,719	15,719	—
(5) Payables under Securities Lending Transactions	110,821	110,821	—	1,096	1,096	—
(6) Borrowed Money	2,634,354	2,651,139	16,785	26,052	26,218	166
(7) Foreign Exchanges	124	124	—	1	1	—
(8) Short-Term Bonds Payable	946,503	946,503	—	9,360	9,360	—
(9) Bonds Payable	732,631	763,240	30,609	7,245	7,548	303
(10) Borrowed Money from Trust Account	3,427,540	3,427,540	—	33,896	33,896	—
Total Liabilities	¥ 44,081,652	¥ 44,175,970	¥ 94,318	\$ 435,934	\$ 436,867	\$ 933
Derivatives Transactions (*3)						
Derivatives Transactions Not Qualifying for Hedge Accounting	¥ 22,947	¥ 22,947	¥ —	\$ 227	\$ 227	\$ —
Derivatives Transactions Qualifying for Hedge Accounting	172,597	172,597	—	1,707	1,707	—
Total Derivatives Transactions	¥ 195,544	¥ 195,544	¥ —	\$ 1,934	\$ 1,934	\$ —

(*1) The allowance for credit losses corresponding on "Cash and Due from Banks," "Monetary Claims Bought," and "Lease Receivables and Investment Assets" is directly deducted from the carrying amounts on the interim consolidated balance sheets because the balance of the allowance is immaterial.

(*2) A general allowance for loan losses and specific allowances for loan losses are deducted from "Loans and Bills Discounted."

(*3) Derivative transactions recorded in "Trading Assets" and "Trading Liabilities" or in "Other Assets" and "Other Liabilities" are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(Note 1) Method for Calculating Fair Values of Financial Instruments

Assets

(1) Cash and Due from Banks, (2) Call Loans and Bills Bought, (3) Receivables under Resale Agreements, (4) Receivables under Securities Borrowing Transactions, and (10) Foreign Exchanges

These instruments with transactions without stated maturities are stated at their carrying amounts because the carrying amounts approximate fair value. For transactions with stated maturities, corresponding instruments are stated at their carrying amounts because most of such transactions have short contractual terms (one year or less) and the carrying amounts approximate fair value.

(5) Monetary Claims Bought

Monetary claims bought at counterparties' quoted prices or dealer/broker-quoted prices are stated at such prices. Fair values for all other such claims are calculated by classifying them according to their internal ratings and maturities and discounting future cash flows to their present values.

(6) Trading Assets

Bonds and other securities held for trading purposes are stated at dealer association prices or counterparties' quoted prices. For short-term corporate bonds, their fair values are calculated by discounting future cash flows to their present values.

(7) Money Held in Trust

Securities managed as trust assets in money held in trust, which are individually managed with the principal objective of securities portfolio management, are stated at quoted market prices or dealer/broker-quoted prices. Notes regarding money held in trust by holding purposes are presented under the "Money Held in Trust" section.

(8) Securities

Stocks are stated at quoted market prices. Bonds are stated at quoted market prices, dealer association prices, counterparties' quoted prices, or dealer/broker-quoted prices. Investment trusts are stated at published reference prices.

Fair values of privately placed bonds guaranteed by SuMi TRUST Bank are calculated by classifying them according to their internal ratings and maturities, and discounting future cash flows to their present value.

Notes regarding securities by holding purposes are presented under the "Securities" section.

(9) Loans and Bills Discounted

Fair values of loans and bills discounted are calculated by grouping loans according to loan terms, internal ratings, and maturities and discounting the aggregate principal and interest by the assumed interest rate for similar new loans. However, variable-rate loans for which their carrying amounts are deemed to approximate fair value, due to the nature of the loan or the borrower's credit situation subsequent to the execution of the loans, are stated at their carrying amounts.

For claims executed to borrowers who went into legal bankruptcy, virtual bankruptcy, and possible bankruptcy, estimated loan losses are calculated based on the present value of estimated future cash flows or the expected recoverable amounts from collateral or guarantees. Therefore, fair values for these claims are stated at the amounts by deducting the allowance for loan losses from the amounts in the interim consolidated balance sheets at the interim consolidated balance sheet date, because such deducted amounts approximate fair value.

Loans without stated maturities (as the amount of credit is limited to the value of the collateral or due to some other special characteristics) are stated at their carrying amounts as the carrying amounts are deemed to approximate the fair values because of the expected repayment periods and the interest terms.

(11) Lease Receivables and Lease Investment Assets

Fair values of lease receivables and investment assets are calculated by grouping these assets according to their internal ratings and maturities, and discounting the aggregate principal and interest by the assumed interest rate for similar new agreements.

Liabilities

(1) Deposits and (2) Negotiable Certificates of Deposit

Demand deposits are stated at the amount that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount).

Yen fixed-rate time deposits are grouped by product type and stated at the present value of their future cash flows discounted by the rates that would be paid on new deposits. Fixed-rate time deposits with short maturities (one year or less) and floating-rate time deposits are generally stated at their carrying amounts because the carrying amounts approximate the fair values.

(3) Call Money and Bills Sold, (4) Payables under Repurchase Agreements, (5) Payables under Securities Lending Transactions, (7) Foreign Exchanges, (8) Short-term Bonds Payable, and (10) Borrowed Money from Trust Accounts

The obligations without stated maturities are stated at the amounts that would have to be paid on demand at the interim consolidated balance sheet date (carrying amount). Obligations with stated maturities are stated at their carrying amounts because they have short contractual terms (one year or less) and the carrying amounts approximate the fair values.

(6) Borrowed Money

Borrowed money at variable rates is stated at their carrying amounts. The carrying amounts are deemed to approximate fair value because such amounts reflect short-term market interest rates, and there have been no significant changes in credit condition subsequent to undertaking the borrowed money.

Fair values of borrowed money at fixed rates are calculated by discounting their future cash flows by the assumed interest rate on similar borrowings. Fair values for obligations with short maturities (one year or less) are stated at their carrying amounts because they approximate fair value.

(9) Bonds Payable

Bonds issued by SuMi TRUST Bank and its consolidated subsidiaries are stated at market prices, if such prices are available. Fair values for other bonds are calculated by discounting future cash flows to their present values by the assumed interest rate on issuance of similar bonds.

Derivatives

Notes regarding fair values of derivatives are presented under the "Derivatives" section.

(Note 2) The amounts of financial instruments on the interim consolidated balance sheets whose fair values are extremely difficult to be determined are as stated below, and such amounts are not included in the market value information for financial instruments presented under the "Assets, (5) Monetary Claims Bought" or "Assets, (8) Available-for-Sale Securities" section.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
	Carrying Amount	Carrying Amount
Monetary Claims Bought	¥ 46,243	\$ 457
Securities	124,633	1,233
Unlisted Stocks (*3)	62,312	616
Investments in Associations	52,238	517
Others (*3)	10,082	100
Total	¥ 170,876	\$ 1,690

(*1) The above financial instruments are excluded from the fair value disclosure because there are no quoted market prices, and therefore, there is no reliable measure of fair value.

(*2) Stocks in subsidiaries and affiliated companies are not included in the above table.

(*3) During the current interim period ended September 30, 2016, impairment losses of ¥324 million (U.S. \$3 million) are recognized against "Unlisted Stocks".

Securities

- *1. In addition to the "Securities" presented in the interim consolidated balance sheets, the following information includes loan-backed trust deeds reported under "Monetary Claims Bought."
- *2. "Stocks in Subsidiaries and Affiliated Companies" are presented as a note to the interim financial statements.

1. Held-to-Maturity Securities with Fair Value

Held-to-maturity securities with fair value as of September 30, 2016, consist of the following:

September 30, 2016	Millions of Yen		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	¥ 165,564	¥ 189,692	¥ 24,128
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	29,547	30,006	459
Other Securities	189,792	198,314	8,521
Foreign Bonds	94,530	102,887	8,356
Others	95,262	95,427	164
Subtotal	384,904	418,012	33,108
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	¥ —	¥ —	¥ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	11,631	11,621	(10)
Foreign Bonds	11,631	11,621	(10)
Others	—	—	—
Subtotal	11,631	11,621	(10)
Total	¥ 396,535	¥ 429,633	¥ 33,097

September 30, 2016	Millions of U.S. Dollars		
	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	\$ 1,637	\$ 1,876	\$ 239
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	292	297	5
Other Securities	1,877	1,961	84
Foreign Bonds	935	1,017	83
Others	942	944	2
Subtotal	3,806	4,134	327
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	\$ —	\$ —	\$ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Securities	115	115	(0)
Foreign Bonds	115	115	(0)
Others	—	—	—
Subtotal	115	115	(0)
Total	\$ 3,921	\$ 4,249	\$ 327

2. Available-for-Sale Securities

Available-for-sale securities as of September 30, 2016, consist of the following:

September 30, 2016	Millions of Yen		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 1,122,062	¥ 516,304	¥ 605,758
Bonds	661,593	657,391	4,202
Government Bonds	228,118	228,070	47
Local Government Bonds	3,192	3,164	28
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	430,283	426,156	4,126
Other Securities	1,205,492	1,129,787	75,705
Foreign Stocks	2,965	1,404	1,560
Foreign Bonds	573,054	565,537	7,516
Others	629,473	562,845	66,628
Subtotal	2,989,149	2,303,483	685,666
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 119,611	¥ 148,326	¥ (28,714)
Bonds	232,103	235,137	(3,034)
Government Bonds	30,826	30,831	(5)
Local Government Bonds	1,122	1,128	(5)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	200,154	203,177	(3,023)
Other Securities	1,372,657	1,400,832	(28,175)
Foreign Stocks	13,302	17,995	(4,693)
Foreign Bonds	1,154,634	1,167,369	(12,735)
Others	204,721	215,468	(10,747)
Subtotal	1,724,372	1,784,296	(59,924)
Total	¥ 4,713,521	¥ 4,087,779	¥ 625,741

September 30, 2016	Millions of U.S. Dollars		
	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	\$ 11,096	\$ 5,106	\$ 5,990
Bonds	6,543	6,501	42
Government Bonds	2,256	2,255	0
Local Government Bonds	32	31	0
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	4,255	4,214	41
Other Securities	11,921	11,173	749
Foreign Stocks	29	14	15
Foreign Bonds	5,667	5,593	74
Others	6,225	5,566	659
Subtotal	29,560	22,780	6,781
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	\$ 1,183	\$ 1,467	\$ (284)
Bonds	2,295	2,325	(30)
Government Bonds	305	305	(0)
Local Government Bonds	11	11	(0)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	1,979	2,009	(30)
Other Securities	13,575	13,853	(279)
Foreign Stocks	132	178	(46)
Foreign Bonds	11,418	11,544	(126)
Others	2,025	2,131	(106)
Subtotal	17,053	17,645	(593)
Total	\$ 46,613	\$ 40,425	\$ 6,188

3. Impairment of Securities

Securities other than securities whose fair values are extremely difficult to be determined, or those deemed to be trading securities, are treated as impaired when their fair values have declined significantly from the acquisition cost and it is deemed unlikely to recover to the acquisition cost. Such securities are recorded at their fair values in the interim consolidated balance sheets. The difference between the acquisition cost and the fair values is recognized as an impairment loss.

Impairment losses recognized during the current interim period are ¥642 million (U.S. \$6 million) on stocks.

The criteria for determining whether the fair values of securities have significantly declined are as follows:

For securities whose issuers are classified as "normal" under the asset self-assessment, a decline of 50% or more in the fair values compared with the acquisition cost; for securities whose issuers are classified as "close-observation borrowers," a decline of 30% or more in the fair values compared with the acquisition cost. In addition, the fair values of some securities are deemed unrecoverable and impairment losses are recognized when their fair values have declined more than 30% but less than 50% from acquisition cost and the fair values have continued to decline over a certain period.

Money Held in Trust

1. Held-to-Maturity Money Held in Trust

There is no held-to-maturity money held in trust as of September 30, 2016.

2. Other Money Held in Trust (other than those held for trading purposes or held to maturity)

Other money held in trust (other than those held for trading purposes or held to maturity) as of September 30, 2016, consists of the following:

September 30, 2016	Millions of Yen				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	¥ 1,433	¥ 969	¥ 464	¥ 464	¥ —

September 30, 2016	Millions of U.S. Dollars				
	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	\$ 14	\$ 10	\$ 5	\$ 5	\$ —

(Note) The amount of "Difference" is net of "Positive Difference" and "Negative Difference."

Valuation Differences on Available-for-Sale Securities

The following table shows components of "Valuation Differences on Available-for-Sale Securities" in the interim consolidated balance sheets.

	Millions of Yen	Millions of U.S. Dollars
	Sep. 30, 2016	Sep. 30, 2016
Valuation Differences		
Available-for-Sale Securities	¥ 619,326	\$ 6,125
Other Money Held in Trust	464	5
Total Valuation Differences	619,790	6,129
Amount Equivalent to Deferred Tax Assets (Liabilities)	(187,872)	(1,858)
Total (before Adjustment for Non-Controlling Interests and Parent Company's Portions in Available-for-Sale Securities Owned by its Affiliated Companies)	431,918	4,271
Non-Controlling Interests	(30)	(0)
Parent Company's Portions in Available-for-Sale Securities Owned by its Affiliated Companies	3,802	38
Valuation Differences on Available-for-Sale Securities	¥ 435,690	\$ 4,309

(Notes)

1) Foreign currency translation adjustments on available-for-sale securities, for which fair values are extremely difficult to be determined, are included in the "Available-for-Sale Securities" under "Valuation Differences."

2) The valuation difference of ¥571 million (U.S. \$6 million) on available-for-sale securities composing assets held by associated companies is included in "Available-for-Sale Securities" under "Valuation Differences."

3) The unamortized portion of valuation difference as of the interim consolidated balance sheet date arising from the reclassification of the holding purpose of securities is included in "Available-for-Sale Securities" under "Valuation Differences."

Derivatives

1. Derivatives Transactions Not Qualifying for Hedge Accounting

Derivatives transactions not qualifying for hedge accounting are grouped by type of underlying transaction. The notional amounts (or the amount equivalent to the principal specified in the contracts), the fair values, and the valuation differences as of the interim consolidated balance sheet date, as well as the methods for determining such fair values are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

(1) Interest-Related Transactions

Interest-related transactions not qualifying for hedge accounting as of September 30, 2016, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2016				Sep. 30, 2016			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
Total	Over One Year	Total			Over One Year			
Listed								
Interest Futures								
Sold	¥ 47,550,556	¥ 21,391,528	¥ (27,685)	¥ (27,685)	\$ 470,239	\$ 211,546	\$ (274)	\$ (274)
Purchased	44,992,932	18,905,475	23,188	23,188	444,946	186,961	229	229
Interest Options								
Sold	1,905,985	263,934	(318)	146	18,849	2,610	(3)	1
Purchased	1,358,283	218,778	314	(122)	13,432	2,164	3	(1)
OTC								
Forward Rate Agreements								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps								
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	50,437,980	40,936,703	2,118,564	2,118,564	498,793	404,833	20,951	20,951
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	50,163,816	40,052,399	(2,079,474)	(2,079,474)	496,082	396,088	(20,564)	(20,564)
Floating Interest Rate Receivable/ Floating Interest Rate Payable	8,869,964	7,571,682	3,348	3,348	87,717	74,878	33	33
Interest Options								
Sold	5,238,373	4,994,451	(63,915)	(36,457)	51,804	49,391	(632)	(361)
Purchased	2,904,779	2,716,462	52,369	38,698	28,726	26,864	518	383
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 26,391	¥ 40,205			\$ 261	\$ 398

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) The fair values of listed derivatives transactions are based on the closing prices on the Tokyo Financial Exchange and other exchanges. The fair values of OTC derivatives transactions are calculated using the net present value method or option-pricing models.

(2) Currency-Related Transactions

Currency-related transactions not qualifying for hedge accounting as of September 30, 2016, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2016				Sep. 30, 2016			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Currency Futures								
Sold	¥	—	¥	—	¥	—	¥	—
Purchased		—		—		—		—
Currency Options								
Sold		—		—		—		—
Purchased		—		—		—		—
OTC								
Currency Swaps	3,156,191	2,614,721	5,382	5,382	31,212	25,858	53	53
Forward Exchange Contracts								
Sold	10,050,630	537,831	244,581	244,581	99,393	5,319	2,419	2,419
Purchased	10,884,121	488,864	(256,543)	(256,543)	107,636	4,835	(2,537)	(2,537)
Currency Options								
Sold	934,914	343,223	(35,346)	2,906	9,246	3,394	(350)	29
Purchased	842,725	298,336	37,064	3,034	8,334	2,950	367	30
Others								
Sold		—	—	—		—	—	—
Purchased		—	—	—		—	—	—
Total			¥ (4,863)	¥ (639)			\$ (48)	\$ (6)

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) The fair values are calculated using the net present value method or option-pricing models.

(3) Stock-Related Transactions

Stock-related transactions not qualifying for hedge accounting as of September 30, 2016, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2016				Sep. 30, 2016			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Stock Index Futures								
Sold	¥ 185,015	¥ —	¥ (1,363)	¥ (1,363)	\$ 1,830	\$ —	\$ (13)	\$ (13)
Purchased	173,420	—	1,313	1,313	1,715	—	13	13
Stock Index Options								
Sold	25,259	—	(207)	57	250	—	(2)	1
Purchased	2,464	—	7	(19)	24	—	0	(0)
OTC								
OTC Stock Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
OTC Stock Swaps								
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	5,000	5,000	388	388	49	49	4	4
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable	5,000	5,000	(388)	(388)	49	49	(4)	(4)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (248)	¥ (11)			\$ (2)	\$ (0)

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) The fair values of listed derivatives transactions are based on the closing prices on the Osaka Exchange and other exchanges. The fair values of OTC derivatives transactions are calculated using the net present value method or option-pricing models.

(4) Bond-Related Transactions

Bond-related transactions not qualifying for hedge accounting as of September 30, 2016, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2016				Sep. 30, 2016			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Bond Futures								
Sold	¥ 3,115,210	¥ —	¥ (8,630)	¥ (8,630)	\$ 30,807	\$ —	\$ (85)	\$ (85)
Purchased	3,118,843	—	11,682	11,682	30,843	—	116	116
Bond Future Options								
Sold	165,502	—	(474)	21	1,637	—	(5)	0
Purchased	103,857	—	148	(49)	1,027	—	1	(0)
OTC								
Bond Forward Contracts								
Sold	134,364	—	(98)	(98)	1,329	—	(1)	(1)
Purchased	161,239	—	69	69	1,595	—	1	1
Bond Options								
Sold	4,822	—	(49)	(8)	48	—	(0)	(0)
Purchased	44,261	—	242	(75)	438	—	2	(1)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 2,889	¥ 2,911			\$ 29	\$ 29

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.

2) The fair values of listed derivatives transactions are based on the closing prices on the Osaka Exchange and other exchanges. The fair values of OTC derivatives transactions are calculated according to the prices offered by quote information vendors using an option-pricing model.

(5) Commodity-Related Transactions

There are no commodity-related transactions not qualifying for hedge accounting as of September 30, 2016.

(6) Credit Derivatives Transactions

Credit derivatives transactions not qualifying for hedge accounting as of September 30, 2016, consist of the following:

	Millions of Yen				Millions of U.S. Dollars			
	Sep. 30, 2016				Sep. 30, 2016			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
OTC								
Credit Default Swaps								
Sold	¥ 71,900	¥ 71,900	¥ 1,427	¥ 1,427	\$ 711	\$ 711	\$ 14	\$ 14
Purchased	102,763	102,763	(2,648)	(2,648)	1,016	1,016	(26)	(26)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (1,221)	¥ (1,221)			\$ (12)	\$ (12)

(Notes)

- 1) The above transactions are stated at their fair values and valuation differences are recorded in the interim consolidated statements of income.
- 2) The fair values are calculated using the net present value method.

- 3) "Sold" represents transactions under which the credit risk has been assumed, and "Purchased" represents transactions under which the credit risk has been transferred to another party.

2. Derivatives Transactions Qualifying for Hedge Accounting

Derivatives transactions qualifying for hedge accounting are grouped by type of underlying transaction. The notional amounts (or the amount equivalent to the principal specified in the contracts) and the fair values as of the interim consolidated balance sheet date, as well as the methods for determining such fair values are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

(1) Interest-Related Transactions

Interest-related transactions qualifying for hedge accounting as of September 30, 2016, consist of the following:

		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2016			Sep. 30, 2016		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Interest Rate Swaps							
Fixed Interest	Interest-Earning/Bearing Financial Assets/Liabilities such as Loans and Bills Discounted, Available-for-Sale Securities (Bonds), Deposits, and Bonds Payable						
Rate Receivable/							
Floating Interest							
Rate Payable		¥ 4,809,220	¥ 3,449,220	¥ 19,577	\$ 47,560	\$ 34,110	\$ 194
Floating Interest							
Rate Receivable/							
Fixed Interest							
Rate Payable		1,057,172	1,014,598	(49,827)	10,455	10,034	(493)
Interest Futures							
Sold							
Purchased							
Interest Options							
Sold							
Purchased							
Others							
Sold							
Purchased							
Exceptional Treatment for Interest Rate Swaps							
Interest Rate Swaps							
Fixed Interest	Borrowed Money						
Rate Receivable/							
Floating Interest							
Rate Payable		—	—	—	—	—	—
Floating Interest							
Rate Receivable/							
Fixed Interest							
Rate Payable	1,200	1,200	(*3)	12	12	(*3)	
Total			¥ (30,249)			\$ (299)	

(Notes)

- 1) Deferred hedge accounting stipulated in Report No. 24 is applied, in principle.
- 2) Fair values are calculated mainly using the net present value method or option-pricing models.

- 3) Interest rate swaps to which exceptional treatment is applied are accounted for as part of the borrowings being hedged; therefore, their fair values are included in the fair value of "Borrowed Money" presented under "Financial Instruments."

(2) Currency-Related Transactions

Currency-related transactions qualifying for hedge accounting as of September 30, 2016, consist of the following:

Major Hedged Item		Millions of Yen			Millions of U.S. Dollars		
		Sep. 30, 2016			Sep. 30, 2016		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Currency Swaps		¥ 4,269,908	¥ 1,961,509	¥ 202,512	\$ 42,226	\$ 19,398	\$ 2,003
Forward Exchange							
Contracts							
Sold	Loans and Bills Discounted and Securities	6,420	—	271	63	—	3
Purchased	Denominated in Foreign Currencies	91	—	(3)	1	—	(0)
Others							
Sold		—	—	—	—	—	—
Purchased		—	—	—	—	—	—
Method of Including Foreign Currency Translation							
Adjustments Arising from the Hedging Instruments in “Foreign Currency Translation Adjustments”							
Forward Exchange							
Contracts							
Sold	Investment in the Shares of Subsidiaries and Affiliated Companies	35,434	—	65	350	—	1
Purchased		—	—	—	—	—	—
Total				¥ 202,847			\$ 2,006

(Notes)

- 1) Deferred hedge accounting stipulated in Report No. 25 is applied, in principle. 2) Fair values are calculated mainly using the net present value method.

(3) Stock-Related Transactions

There are no stock-related transactions qualifying for hedge accounting as of September 30, 2016.

(4) Bond-Related Transactions

There are no bond-related transactions qualifying for hedge accounting as of September 30, 2016.

Stock Option Plans

Consolidated Subsidiary (Nikko Asset Management Co., Ltd.)

Nikko Asset Management Co., Ltd. granted stock options during the six months ended September 30, 2016. However, disclosure is omitted as the effects of the stock options granted on SuMi TRUST Bank Group's financial position, financial results, and cash flows are immaterial.

Segment Information

1. Reportable Segment Information

SuMi TRUST Bank Group's reportable segments are defined as operating segments for which discrete financial information is available and which is regularly reviewed by the Board of Directors in determining resources to be allocated to the segments and in assessing their business performance.

SuMi TRUST Bank Group comprises SuMi TRUST Bank and its consolidated subsidiaries, and SuMi TRUST Bank and Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. ("SuMiTPFC") are treated as reportable segments. The main activities of the reportable segments are presented below:

SuMi TRUST Bank: Trust banking business

SuMiTPFC: Leasing business

2. Method for Calculating Income, Profit or Losses, Assets, Liabilities, and Other Items by Reportable Segment

The accounting policies used for the reportable segments are the same as those presented under "Significant Accounting Policies and Practices," and the amount of segment profit presented for the reportable segments is "Income before Income Taxes."

Prices used for internal transactions among segments are the same as the prices used for transactions with unaffiliated customers.

3. Income, Profit or Losses, Assets, Liabilities, and Other Items by Reportable Segment

The details and amounts of income, profit or losses, assets, liabilities, and other items by reportable segment for the six months ended September 30, 2016, are as follows:

Six Months Ended September 30, 2016	Millions of Yen						
	Reportable Segment			Others	Total	Adjustment	Reported Amount
	SuMi TRUST Bank	SuMiTPFC	Total				
Income:							
Unaffiliated Customers	¥ 367,384	¥ 114,045	¥ 481,430	¥ 103,420	¥ 584,850	¥ 1,469	¥ 586,319
Intersegment	6,630	707	7,337	28,534	35,871	(35,871)	—
Total	¥ 374,014	¥ 114,753	¥ 488,768	¥ 131,954	¥ 620,722	¥ (34,402)	¥ 586,319
Segment Profit	¥ 98,772	¥ 5,580	¥ 104,353	¥ 26,023	¥ 130,376	¥ (4,449)	¥ 125,927
Segment Assets	¥ 47,613,643	¥ 1,104,540	¥ 48,718,183	¥ 9,254,596	¥ 57,972,780	¥ (8,997,035)	¥ 48,975,744
Segment Liabilities	¥ 45,345,484	¥ 946,975	¥ 46,292,459	¥ 8,686,866	¥ 54,979,326	¥ (8,534,743)	¥ 46,444,582
Others							
Depreciation and Amortization	¥ 10,526	¥ 548	¥ 11,074	¥ 1,900	¥ 12,974	¥ (558)	¥ 12,415
Amortization of Goodwill	—	—	—	1,138	1,138	3,843	4,981
Interest Income	169,510	1,456	170,967	13,962	184,929	(7,103)	177,825
Interest Expenses	87,116	1,634	88,751	2,221	90,973	(4,518)	86,455
Equity in Earnings of Affiliated Companies	—	(217)	(217)	1,144	926	2,079	3,006
Gain on Disposal of Fixed Assets	43	—	43	943	986	—	986
Loss on Disposal of Fixed Assets	568	0	568	3	572	28	600
Impairment Loss	1,921	—	1,921	—	1,921	63	1,985
Unamortized Balance of Goodwill	—	—	—	21,840	21,840	77,516	99,357
Investment in Affiliated Companies							
Accounted for by the Equity Method	43,755	10,574	54,330	8,257	62,588	16,857	79,445

Six Months Ended September 30, 2016	Millions of U.S. Dollars						
	Reportable Segment			Others	Total	Adjustment	Reported Amount
SuMi TRUST Bank	SuMiTPFC	Total					
Income:							
Unaffiliated Customers	\$ 3,633	\$ 1,128	\$ 4,761	\$ 1,023	\$ 5,784	\$ 15	\$ 5,798
Intersegment	66	7	73	282	355	(355)	—
Total	\$ 3,699	\$ 1,135	\$ 4,834	\$ 1,305	\$ 6,138	\$ (340)	\$ 5,798
Segment Profit	\$ 977	\$ 55	\$ 1,032	\$ 257	\$ 1,289	\$ (44)	\$ 1,245
Segment Assets	\$ 470,863	\$ 10,923	\$ 481,786	\$ 91,521	\$ 573,307	\$ (88,974)	\$ 484,333
Segment Liabilities	\$ 448,432	\$ 9,365	\$ 457,797	\$ 85,907	\$ 543,704	\$ (84,402)	\$ 459,302
Others							
Depreciation and Amortization	\$ 104	\$ 5	\$ 110	\$ 19	\$ 128	\$ (6)	\$ 123
Amortization of Goodwill	—	—	—	11	11	38	49
Interest Income	1,676	14	1,691	138	1,829	(70)	1,759
Interest Expenses	862	16	878	22	900	(45)	855
Equity in Earnings of Affiliated Companies	—	(2)	(2)	11	9	21	30
Gain on Disposal of Fixed Assets	0	—	0	9	10	—	10
Loss on Disposal of Fixed Assets	6	0	6	0	6	0	6
Impairment Loss	19	—	19	—	19	1	20
Unamortized Balance of Goodwill	—	—	—	216	216	767	983
Investment in Affiliated Companies							
Accounted for by the Equity Method	433	105	537	82	619	167	786

(Notes)

- 1) The figures represent income in substitution for net sales to be presented by companies in other industries.
- 2) The figures under "SuMiTPFC" represent consolidated amounts.
- 3) "Others" includes the consolidated subsidiaries other than SuMi TRUST Bank and SuMiTPFC.

- 4) The figures shown under "Adjustment" represent the consolidation adjustments for internal transactions.
- 5) Segment profits have been adjusted to "Income before Income Taxes" as presented in the interim consolidated statements of income.

Related Information

1. Information by Services

Information by service for the six months ended September 30, 2016, are as follows:

Six Months Ended September 30, 2016	Millions of Yen			
	Trust Banking Business	Leasing Business	Others	Total
Income:				
Unaffiliated Customers	¥ 367,384	¥ 114,045	¥ 104,889	¥ 586,319

Six Months Ended September 30, 2016	Millions of U.S. Dollars			
	Trust Banking Business	Leasing Business	Others	Total
Income:				
Unaffiliated Customers	\$ 3,633	\$ 1,128	\$ 1,037	\$ 5,798

(Note) The figures represent income in substitution for net sales to be presented by companies in other industries.

2. Geographic Information

(1) Income

Income by geographical area for the six months ended September 30, 2016, consists of the following:

Millions of Yen				
Japan	Americas	Europe	Asia and Oceania	Total
¥ 507,474	¥ 33,353	¥ 18,593	¥ 26,898	¥ 586,319

Millions of U.S. Dollars				
Japan	Americas	Europe	Asia and Oceania	Total
\$ 5,019	\$ 330	\$ 184	\$ 266	\$ 5,798

(Notes)

1) The figures represent income in substitution for net sales to be presented by companies in other industries.

2) Income related to transactions by SuMi TRUST Bank (excluding overseas branches) and its domestic consolidated subsidiaries is presented under "Japan." Income related to

transactions by overseas branches of SuMi TRUST Bank and foreign consolidated subsidiaries are presented under "Americas," "Europe," or "Asia and Oceania" based on the location of each overseas branch and subsidiary, reflecting their geographical proximity.

(2) Tangible Fixed Assets

More than 90% of SuMi TRUST Bank Group's tangible fixed assets on the interim consolidated balance sheets are located in Japan; accordingly, tangible fixed assets by geographical area are not presented.

3. Information by Major Customer

Due to highly diversified income-generating transactions between SuMi TRUST Bank Group and a significantly large number of SuMi TRUST Bank Group's customers, transactions are not classified by counterparty; accordingly, information by major customers is not presented.

Information Related to Losses on Impairment of Fixed Assets by Reportable Segment

Information is not provided in this section because the same information is disclosed in the "Segment Information" section.

Information Related to Amortization of Goodwill and Unamortized Balance of Goodwill by Reportable Segment

Information is not provided in this section because the same information is disclosed in the "Segment Information" section.

Information Related to Gain on Negative Goodwill by Reportable Segment

There is no gain on negative goodwill by reportable segment during the six months ended September 30, 2016.

Per Common Share Information**1. Net Assets per Share of Common Stock and Basis for Calculation**

The details of net assets per share of common stock and the basis for calculation for the six months ended September 30, 2016, are as follows:

Six Months Ended September 30, 2016	Net Assets [Millions of Yen] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Net Assets as Reported	¥ 2,531,161		
Less:	190,632		
Non-Controlling Interests	190,632		
Net Assets Attributable to Common Shareholders	¥ 2,340,528	1,674,537	¥ 1,397.71

Six Months Ended September 30, 2016	Net Assets [Millions of U.S. Dollars] (Numerator)	The Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Net Assets as Reported	\$ 25,031		
Less:	1,885		
Non-Controlling Interests	1,885		
Net Assets Attributable to Common Shareholders	\$ 23,146	1,674,537	\$ 13.82

2. Net Income per Share of Common Stock and Basis for Calculation

The details of net income per share of common stock and the basis for calculation for the six months ended September 30, 2016, are as follows:

Six Months Ended September 30, 2016	Net Income (Loss) [Millions of Yen] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [Yen]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	¥ 83,229		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that is Attributable to Owners of the Parent	¥ 83,229	1,674,537	¥ 49.70

Six Months Ended September 30, 2016	Net Income (Loss) [Millions of U.S. Dollars] (Numerator)	Average Number of Shares of Common Stock Outstanding [Thousands of Shares] (Denominator)	Amount per Share of Common Stock [U.S. Dollars]
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	\$ 823		
Net Income Not Attributable to Common Shareholders	—		
Net Income Related to Common Stock that is Attributable to Owners of the Parent	\$ 823	1,674,537	\$ 0.49

(Note) Fully-diluted net income per share of common stock is not presented because there are no dilutive potential shares. The potential shares that are excluded from

calculation of fully-diluted net income per share of common stock because they have no dilutive effects are as follows:

Consolidated Subsidiary (Nikko Asset Management Co., Ltd.)

(1) Stock Acquisition Rights (stock options)	Nikko Asset Management Common Stock	11,093,100 shares
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Significant Subsequent Event

There are no significant subsequent events.

Financial Data:

Non-Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited
As of September 30, 2016 and March 31, 2016

	Millions of Yen		Millions of U.S. Dollars
	As of Sep. 30, 2016	As of Mar. 31, 2016	As of Sep. 30, 2016
Assets:			
Cash and Due from Banks	¥ 11,056,379	¥ 14,130,060	\$ 109,339
Call Loans	57,615	505,252	570
Receivables under Resale Agreements	76,851	110,377	760
Receivables under Securities Borrowing Transactions	404,833	326,457	4,003
Monetary Claims Bought	102,518	108,506	1,014
Trading Assets	829,474	699,465	8,203
Money Held in Trust	99	99	1
Securities	5,676,513	5,311,214	56,136
Loans and Bills Discounted	27,174,398	27,044,368	268,734
Foreign Exchanges	11,021	17,223	109
Other Assets:	1,494,847	1,219,699	14,783
Other Assets	1,494,847	1,219,699	14,783
Tangible Fixed Assets	199,796	200,688	1,976
Intangible Fixed Assets	83,987	69,867	831
Prepaid Pension Expenses	167,930	175,791	1,661
Customers' Liabilities for Acceptances and Guarantees	338,713	401,825	3,350
Allowance for Loan Losses	(61,336)	(64,305)	(607)
Total Assets	¥ 47,613,643	¥ 50,256,590	\$ 470,863
Liabilities:			
Deposits	¥ 27,542,755	¥ 26,467,412	\$ 272,377
Negotiable Certificates of Deposit	5,485,137	7,254,132	54,244
Call Money	1,609,271	385,283	15,914
Payables under Repurchase Agreements	1,589,543	653,456	15,719
Receivables under Securities Borrowing Transactions	110,821	—	1,096
Trading Liabilities	474,176	451,751	4,689
Borrowed Money	2,270,516	2,372,163	22,454
Foreign Exchanges	124	259	1
Short-Term Bonds Payable	511,828	903,142	5,062
Bonds Payable	732,631	855,857	7,245
Borrowed Money from Trust Account	3,427,540	7,026,326	33,896
Other Liabilities:	1,099,767	1,029,798	10,876
Income Taxes Payable	18,770	42,745	186
Lease Obligations	3,743	3,999	37
Asset Retirement Obligations	2,198	3,857	22
Other	1,075,056	979,195	10,631
Provision for Bonuses	8,328	9,249	82
Provision for Directors' Bonuses	—	110	—
Provision for Retirement Benefits	672	667	7
Provision for Reimbursement of Deposits	3,640	3,676	36
Provision for Contingent Losses	7,425	7,642	73
Deferred Tax Liabilities	129,475	145,445	1,280
Deferred Tax Liabilities for Land Revaluation	3,111	3,126	31
Acceptances and Guarantees	338,713	401,825	3,350
Total Liabilities	¥ 45,345,484	¥ 47,971,327	\$ 448,432
Net Assets:			
Total Shareholders' Equity:	¥ 1,851,148	¥ 1,815,536	\$ 18,306
Capital Stock	342,037	342,037	3,382
Capital Surplus:	492,252	492,252	4,868
Legal Capital Surplus	273,016	273,016	2,700
Other Capital Surplus	219,236	219,236	2,168
Retained Earnings:	1,016,858	981,246	10,056
Legal Retained Earnings	69,020	69,020	683
Other Retained Earnings:	947,838	912,225	9,373
Other Voluntary Reserves	371,870	371,870	3,678
Retained Earnings Brought Forward	575,968	540,355	5,696
Total Valuation and Translation Adjustments:	417,010	469,727	4,124
Valuation Differences on Available-for-Sale Securities	429,701	477,729	4,249
Deferred Gains (Losses) on Hedges	(11,864)	(7,305)	(117)
Revaluation Reserve for Land	(827)	(697)	(8)
Total Net Assets	¥ 2,268,158	¥ 2,285,263	\$ 22,430
Total Liabilities and Net Assets	¥ 47,613,643	¥ 50,256,590	\$ 470,863

Financial Data:

Non-Consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Trust Bank, Limited

For the Six Months Ended September 30, 2016 and 2015

	Millions of Yen		Millions of U.S. Dollars
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015	Six Months Ended Sep. 30, 2016
Income:			
Trust Fees	¥ 47,890	¥ 48,950	\$ 474
Interest Income:	169,510	178,483	1,676
Interest on Loans and Discounts	125,144	123,985	1,238
Interest and Dividends on Securities	34,914	45,283	345
Fees and Commissions	98,409	92,580	973
Trading Income	7,157	8,462	71
Other Ordinary Income	32,357	22,693	320
Other Income	18,688	10,603	185
Total Income	¥ 374,014	¥ 361,773	\$ 3,699
Expenses:			
Interest Expenses:	¥ 87,116	¥ 67,341	\$ 862
Interest on Deposits	35,138	31,138	347
Fees and Commissions Payments	41,587	38,297	411
Trading Expenses	766	—	8
Other Ordinary Expenses	4,285	5,808	42
General and Administrative Expenses	130,148	126,721	1,287
Other Expenses	11,338	22,639	112
Total Expenses	¥ 275,242	¥ 260,808	\$ 2,722
Income before Income Taxes	¥ 98,772	¥ 100,964	\$ 977
Income Taxes:	28,895	31,923	286
Current	22,091	25,119	218
Deferred	6,804	6,804	67
Net Income	¥ 69,877	¥ 69,040	\$ 691
	Yen		U.S. Dollars
Net Income per Share of Common Stock	¥ 41.72	¥ 41.22	\$ 0.41

Financial Data:

Non-Consolidated Statements of Changes in Net Assets (Unaudited)

Sumitomo Mitsui Trust Bank, Limited

For the Six Months Ended September 30, 2016 and 2015

For the Six Months Ended September 30, 2016

	Millions of Yen							
	Shareholders' Equity							Total Shareholders' Equity
	Capital Stock	Capital Surplus			Retained Earnings			
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	
Balance at the Beginning of the Period	¥ 342,037	¥ 273,016	¥ 219,236	¥ 492,252	¥ 69,020	¥ 912,225	¥ 981,246	¥ 1,815,536
Changes during the Period								
Cash Dividends						(34,394)	(34,394)	(34,394)
Net Income						69,877	69,877	69,877
Reversal of Revaluation Reserve for Land						129	129	129
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	—	—	—	35,612	35,612	35,612
Balance at the End of the Period	¥ 342,037	¥ 273,016	¥ 219,236	¥ 492,252	¥ 69,020	¥ 947,838	¥ 1,016,858	¥ 1,851,148

	Millions of Yen					Total Net Assets
	Valuation and Translation Adjustments					
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments		
Balance at the Beginning of the Period	¥ 477,729	¥ (7,305)	¥ (697)	¥ 469,727	¥ 2,285,263	
Changes during the Period						
Cash Dividends					(34,394)	
Net Income					69,877	
Reversal of Revaluation Reserve for Land					129	
Net Changes of Items Other Than Shareholders' Equity	(48,027)	(4,559)	(129)	(52,716)	(52,716)	
Total Changes during the Period	(48,027)	(4,559)	(129)	(52,716)	(17,104)	
Balance at the End of the Period	¥ 429,701	¥ (11,864)	¥ (827)	¥ 417,010	¥ 2,268,158	

For the Six Months Ended September 30, 2015

	Millions of Yen							
	Shareholders' Equity							
	Capital Stock	Capital Surplus			Retained Earnings			Total Shareholders' Equity
		Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	
Balance at the Beginning of the Period	¥ 342,037	¥ 273,016	¥ 219,236	¥ 492,252	¥ 69,020	¥ 822,898	¥ 891,919	¥ 1,726,208
Changes during the Period								
Cash Dividends						(34,545)	(34,545)	(34,545)
Net Income						69,040	69,040	69,040
Reversal of Revaluation Reserve for Land						553	553	553
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period	—	—	—	—	—	35,048	35,048	35,048
Balance at the End of the Period	¥ 342,037	¥ 273,016	¥ 219,236	¥ 492,252	¥ 69,020	¥ 857,946	¥ 926,967	¥ 1,761,257

	Millions of Yen				
	Valuation and Translation Adjustments				Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	
Balance at the Beginning of the Period	¥ 512,775	¥ (10,357)	¥ (93)	¥ 502,324	¥ 2,228,533
Changes during the Period					
Cash Dividends					(34,545)
Net Income					69,040
Reversal of Revaluation Reserve for Land					553
Net Changes of Items Other Than Shareholders' Equity	(36,891)	2,253	(545)	(35,183)	(35,183)
Total Changes during the Period	(36,891)	2,253	(545)	(35,183)	(134)
Balance at the End of the Period	¥ 475,883	¥ (8,104)	¥ (638)	¥ 467,141	¥ 2,228,398

For the Six Months Ended September 30, 2016

	Millions of U.S. Dollars								
	Shareholders' Equity								
	Capital Stock	Capital Surplus			Retained Earnings			Total Shareholders' Equity	
Legal Capital Surplus		Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings			
Balance at the Beginning of the Period	\$ 3,382	\$ 2,700	\$ 2,168	\$ 4,868	\$ 683	\$ 9,021	\$ 9,704	\$ 17,954	
Changes during the Period									
Cash Dividends						(340)	(340)	(340)	
Net Income						691	691	691	
Reversal of Revaluation Reserve for Land						1	1	1	
Net Changes of Items Other Than Shareholders' Equity									
Total Changes during the Period	—	—	—	—	—	352	352	352	
Balance at the End of the Period	\$ 3,382	\$ 2,700	\$ 2,168	\$ 4,868	\$ 683	\$ 9,373	\$ 10,056	\$ 18,306	

	Millions of U.S. Dollars					Total Net Assets
	Valuation and Translation Adjustments					
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments		
Balance at the Beginning of the Period	\$ 4,724	\$ (72)	\$ (7)	\$ 4,645	\$ 22,600	
Changes during the Period						
Cash Dividends					(340)	
Net Income					691	
Reversal of Revaluation Reserve for Land					1	
Net Changes of Items Other Than Shareholders' Equity	(475)	(45)	(1)	(521)	(521)	
Total Changes during the Period	(475)	(45)	(1)	(521)	(169)	
Balance at the End of the Period	\$ 4,249	\$ (117)	\$ (8)	\$ 4,124	\$ 22,430	

Capital Adequacy Ratio Quantitative Disclosure Data:

Sumitomo Mitsui Trust Holdings, Inc. ("SuMi TRUST Holdings")

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Capital Adequacy Ratio Quantitative Disclosure Data:

Sumitomo Mitsui Trust Holdings, Inc.

Capital Adequacy Ratio

Consolidated

We calculate the consolidated BIS capital adequacy ratio in line with provisions of Article 52-25 of the Banking Act and on the basis of calculation formula prescribed under the criteria for judging whether a bank holding company and its subsidiaries' capital adequacy ratios are appropriate in light of assets held (the Financial Services Agency 2006 Notification No. 20, hereinafter referred to as the "Notification").

Since the end of September 2016, we have adopted the Advanced Internal Ratings-Based (IRB) Approach for the calculation of credit risk-weighted assets, the Advanced Measurement Approach for the calculation of operational risk, and market risk regulations.

Scope of Consolidation

Consolidated

(1) There is no difference between companies belonging to the group of companies subject to the consolidated BIS capital adequacy ratio as prescribed by the Basel Notification, Article 3 (hereinafter referred to as the "SuMi TRUST Holdings Group") and the companies included in the scope of accounting consolidation.

(2) The number of consolidated subsidiaries that belong to the SuMi TRUST Holdings Group is 72. The principal company is the following.

Name	Principal Business Operations
Sumitomo Mitsui Trust Bank, Limited	Trust and Banking Businesses

(3) There is no affiliated company that undertakes financial services subject to the Basel Notification, Article 9.

(4) There are no particular restrictions etc. on the transfer of funds and capital within the SuMi TRUST Holdings Group.

(5) Of the subsidiaries which are banking, financial and insurance entities that are outside the scope of regulatory consolidation, none failed to meet the regulatory required capital.

Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

Basel III Template No.	Items	Millions of Yen, %			
		Sep. 30, 2016	Amounts Excluded under Transitional Arrangements	Sep. 30, 2015	Amounts Excluded under Transitional Arrangements
Common Equity Tier 1 Capital: Instruments and Reserves					
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,997,920		¥ 1,885,876	
1a	of Which: Capital Stock and Capital Surplus	906,657		906,715	
2	of Which: Retained Earnings	1,150,155		1,031,239	
1c	of Which: Treasury Stock (Deduction)	34,025		27,083	
26	of Which: Earnings to be Distributed (Deduction)	24,865		24,995	
	of Which: Others	—		—	
1b	Subscription Rights to Common Shares	584		423	
3	Accumulated Other Comprehensive Income	207,147	¥ 138,098	196,764	¥ 295,147
5	Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	2,109		954	
	Amount Allowed in Group Common Equity Tier 1 Subject to Transitional Arrangements	13,515		22,289	
	of Which: Common Share Capital Issued by Subsidiaries and Held by Third Parties	13,515		22,289	
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,221,278		2,106,308	
Common Equity Tier 1 Capital: Regulatory Adjustments					
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	112,653	75,102	56,423	84,635
8	of Which: Goodwill (Including Those Equivalent)	64,253	42,835	32,781	49,172
9	of Which: Other Intangible Assets	48,399	32,266	23,641	35,462
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	432	288	—	—
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(9,305)	(6,203)	(3,809)	(5,714)
12	Shortfall of Eligible Provisions to Expected Losses	14,738	9,825	17,074	25,611
13	Securitization Gain on Sale	1,728	1,152	2,052	3,078
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	—	—	—	—
15	Assets for Retirement Benefits	40,742	27,161	53,123	79,685
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	3	2	1	2
17	Reciprocal Cross-Holdings in Common Equity	—	—	—	—
18	Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does Not Own More than 10% of the Issued Share Capital (Amount above 10% Threshold)	2,541	1,694	1,418	2,127
19+20+21	Amount above the 10% Threshold on the Specified Items	—	—	—	—
19	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
20	of Which: Mortgage Servicing Rights	—	—	—	—
21	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	—	—
22	Amount Exceeding the 15% Threshold on the Specified Items	—	—	—	—
23	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
24	of Which: Mortgage Servicing Rights	—	—	—	—
25	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	—	—
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)	163,534		126,284	
Common Equity Tier 1 Capital (CET1)					
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,057,744		¥ 1,980,023	

Basel III Template No.	Items	Millions of Yen, %			
		Sep. 30, 2016	Amounts Excluded under Transitional Arrangements	Sep. 30, 2015	Amounts Excluded under Transitional Arrangements
Additional Tier 1 Capital: Instruments					
30	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —		¥ —	
	31a				
	31b				
	Subscription Rights to Additional Tier 1 Instruments	—		—	
32	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	220,000		120,000	
	32				
	Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		—	
	Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties				
34–35	(Amount Allowed in Group Additional Tier 1)	11,215		9,725	
33+35	Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	276,000		276,000	
33	of Which: Directly Issued and Issued by Special Purpose Vehicles	116,000		116,000	
35	of Which: Issued by Subsidiaries	160,000		160,000	
	Amount Allowed in Group Additional Tier 1 Subject to Transitional Arrangements	(4,456)		8,691	
	of Which: Foreign Currency Translation Adjustment	(4,456)		8,691	
36	Additional Tier 1 Capital: Instruments (D)	502,759		414,416	
Additional Tier 1 Capital: Regulatory Adjustments					
37	Investments in Own Additional Tier 1 Instruments	—	¥ —	—	¥ —
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	—	—
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	492	328	384	576
	39				
	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
	40				
40	Regulatory Adjustments Applied to Additional Tier 1 Subject to Transitional Arrangements	44,842		65,637	
	40				
	of Which: Goodwill Equivalents	38,043		48,405	
	of Which: Equivalent to Intangible Fixed Assets Recorded through Business Combination	733		1,348	
	of Which: Equivalent to Capital Increase Due to Securitization Transactions	1,152		3,078	
	of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	4,912		12,805	
42	Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—		—	
	42				
	43				
	Additional Tier 1 Capital: Regulatory Adjustments (E)	45,334		66,022	
Additional Tier 1 Capital (ATI)					
44	Additional Tier 1 Capital (F) = (D) – (E)	457,424		348,394	
Tier 1 Capital (TI = CETI + ATI)					
45	Tier 1 Capital (G) = (C) + (F)	2,515,169		2,328,417	
Tier 2 Capital: Instruments and Provisions					
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—		—	
	46				
	Subscription Rights to Tier 2 Instruments	—		—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	90,000		60,000	
48–49	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		—	
	48–49				
	Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,056		2,377	
	47+49				
47	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2	383,632		465,548	
47	of Which: Directly Issued and Issued by Special Purpose Vehicles	—		—	
49	of Which: Issued by Subsidiaries	383,632		465,548	
50	Provisions Allowed in Group Tier 2	3,360		362	
50a	of Which: General Allowance for Credit Losses	3,360		362	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	—		—	
51	Amount Allowed in Group Tier 2 Subject to Transitional Arrangements	105,422		179,591	
	51				
	of Which: 45% of Net Unrealized Gain on Available-for-Sale Securities	105,916		180,301	
	of Which: 45% of Revaluation Reserve for Land	(493)		(709)	
51	Tier 2 Capital: Instruments and Provisions (H)	¥ 585,472		¥ 707,879	

Basel III Template No.	Items	Millions of Yen, %			
		Sep. 30, 2016	Amounts Excluded under Transitional Arrangements	Sep. 30, 2015	Amounts Excluded under Transitional Arrangements
Tier 2 Capital: Regulatory Adjustments					
52	Investments in Own Tier 2 Instruments	¥ —	¥ —	¥ —	¥ —
53	Reciprocal Cross-Holdings in Tier 2 Instruments	—	—	—	—
	Investments in the Tier 2 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	3,486	2,324	1,352	2,029
54	Significant Investments in the Tier 2 Instruments of Banking, Financial and Insurance Entities That are Outside of the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
55	Regulatory Adjustments Applied to Tier 2 Subject to Transitional Arrangements	9,888		13,943	
	of Which: Accumulated Investments in the Common Stock of Banking, Financial and Insurance Entities	4,975		1,137	
	of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	4,912		12,805	
57	Tier 2 Capital: Regulatory Adjustments (I)	13,375		15,295	
Tier 2 Capital (TII)					
58	Tier 2 Capital (J) = (H) – (I)	572,097		692,584	
Total Capital (TC = T1 + TII)					
59	Total Capital (K) = (G) + (J)	3,087,266		3,021,001	
Total Risk Weighted Assets					
	Risk Weighted Assets Subject to Transitional Arrangements	68,500		123,933	
	of Which: Intangible Fixed Assets (excluding Mortgage Servicing Rights)	31,533		34,114	
	of Which: Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	288		—	
	of Which: Assets for Retirement Benefits	27,161		79,685	
	of Which: Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	6		8	
	of Which: Investments in the Common Stock of Banking, Financial and Insurance Entities	9,510		10,124	
60	Total Risk Weighted Assets (L)	18,141,328		19,637,861	
Capital Ratios (Consolidated)					
61	Common Equity Tier 1 Capital Ratio (C)/(L)	11.34%		10.08%	
62	Tier 1 Capital Ratio (G)/(L)	13.86%		11.85%	
63	Total Capital Ratio (K)/(L)	17.01%		15.38%	
Regulatory Adjustments (before Risk Weighting)					
	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)	207,754		206,704	
72	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	65,590		51,751	
73	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—		—	
74	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	—		—	
75					
Provisions Included in Tier 2 Capital: Instruments and Provisions					
	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardized Approach (Prior to Applicable of Cap)	3,360		362	
76	Cap on Inclusion of Provisions in Tier 2 under Standardized Approach	7,211		5,191	
77	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	—		—	
78	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	92,741		103,665	
79					
Capital Instruments Subject to Phase out Arrangements					
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	327,000		381,500	
	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—		—	
83					
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	514,745		600,536	
	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ —	¥ —	¥ —	¥ —
85					

Note: SuMi TRUST Holdings received an external audit by KPMG AZSA LLC of the calculation of the consolidated BIS capital adequacy ratio in line with "Agreed Upon Methods for the Implementation of Capital Adequacy Ratio Audits" (Pronouncement 30 of the Japanese Institute of Certified Public Accountants, Bank Auditing Committee, May 13, 2014). The external audit is not part of the accounting audit of the consolidated financial statements but was conducted by the external auditor as part of the internal risk management framework concerning the calculation of the consolidated BIS capital adequacy ratio under agreed-upon examination procedures, which we considered it necessary, and is a report of the results presented to us. It thus does not represent an opinion by the external auditor regarding the consolidated BIS capital adequacy ratio itself or parts of internal risk management framework which concern the ratio.

Outline and Details of Agreements Concerning Capital Funding Instruments

Consolidated

Outline and Details of Agreements Concerning Capital Funding Instruments are available on our website (<http://smth.jp/ir/basel/index.html>).

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

Consolidated

As of September 30, 2016

Items	Consolidated Balance Sheet ^(*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Assets)			
Cash and Due from Banks	¥ 21,293,558		
Call Loans and Bills Bought	147,615		
Receivables under Resale Agreements	76,851		
Receivables under Securities Borrowing Transactions	404,833		
Monetary Claims Bought	651,845		
Trading Assets	752,131		
Money Held in Trust	1,586	6-a	
Securities	5,285,173	2-b, 6-b	
Loans and Bills Discounted	27,411,347	6-c	
Foreign Exchanges	11,021		
Lease Receivables and Investment Assets	639,388		
Other Assets	1,911,881	6-d	
Tangible Fixed Assets	225,877		
Intangible Fixed Assets	210,726	2-a	
Assets for Retirement Benefits	97,883	3	
Deferred Tax Assets	23,342	4-a	
Customers' Liabilities for Acceptances and Guarantees	423,525		
Allowance for Loan Losses	(88,839)		
Total Assets	¥ 59,479,751		

Items	Consolidated Balance Sheet ^(*) Amount (Millions of Yen)	Ref. No. of Appendix	Basel III Template No. under the Com- position of Capital Disclosure
(Liabilities)			
Deposits	¥ 32,829,968		
Negotiable Certificates of Deposit	5,286,937		
Call Money and Bills Sold	1,268,711		
Payables under Repurchase Agreements	1,589,543		
Payables under Securities Lending Transactions	110,821		
Trading Liabilities	474,176		
Borrowed Money	2,324,354		
Foreign Exchanges	124		
Short-term Bonds Payable	946,503		
Bonds Payable	1,043,764	8	
Borrowed Money from Trust Account	9,001,840		
Other Liabilities	1,313,981	6-e	
Provision for Bonuses	13,511		
Provision for Director's Bonuses	60		
Retirement Benefits Liabilities	14,104		
Provision for Reward Points Program	17,407		
Provision for Reimbursement of Deposits	3,640		
Provision for Contingent Loss	7,425		
Deferred Tax Liabilities	110,491	4-b	
Deferred Tax Liabilities for Land Revaluation	3,111	4-c	
Acceptances and Guarantees	423,525		
Total Liabilities	56,784,006		
(Net Assets)			
Capital Stock	261,608	1-a	
Capital Surplus	645,048	1-b	
Retained Earnings	1,150,155	1-c	
Treasury Stock	(34,025)	1-d	
Total Shareholders' Equity	2,022,786		
Valuation Difference on Available-for-Sale Securities	419,354		
Deferred Gains or Losses on Hedges	(20,957)	5	
Revaluation Reserve for Land	(5,852)		
Foreign Currency Translation Adjustment	(11,140)		
Remeasurements of Retirement Benefits	(36,158)		
Total Accumulated Other Comprehensive Income	345,246		3
Subscription Rights to Shares	584		1b
Non-controlling Interests	327,126	7	
Total Net Assets	2,695,744		
Total Liabilities and Net Assets	¥ 59,479,751		

^(*) The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

Note: Amounts in the “Composition of capital” are based on those before considering under transitional arrangements. Therefore, they include “Amounts excluded under transitional arrangements” disclosed in “Composition of capital disclosure” and exclude items for regulatory purpose under transitional arrangement from these tables.

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 261,608		1-a
Capital Surplus	645,048		1-b
Retained Earnings	1,150,155		1-c
Treasury Stock	(34,025)		1-d
Total Shareholders' Equity	¥ 2,022,786		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,022,786	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	906,657		1a
of Which: Retained Earnings	1,150,155		2
of Which: Treasury Stock (Deduction)	34,025		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible fixed assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 210,726		2-a
Securities	5,285,173		2-b
of Which: Goodwill Arising on the Application of the Equity Method	11,980		
Associated Deferred Tax Liabilities	34,951		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 107,089		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	80,665	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

3. Assets for Retirement Benefits**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 97,883		3
Associated Deferred Tax Liabilities	29,980		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Assets for Retirement Benefits	¥ 67,903		15

4. Deferred tax assets**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 23,342		4-a
Deferred Tax Liabilities	110,491		4-b
Deferred Tax Liabilities for Land Revaluation	3,111		4-c
Associated Intangible Fixed Assets	34,951		
Associated Assets for Retirement Benefits	29,980		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 721	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	—		75

5. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (20,957)		5

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (15,509)	Excluding those items whose valuation differences arising from hedged items are recognized as “Accumulated other comprehensive income”	11

6. Investments in the capital of financial entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 1,586		6-a
Securities	5,285,173		6-b
Loans and Bills Discounted	27,411,347	Including subordinated loans	6-c
Other Assets	1,911,881	Including derivatives	6-d
Other Liabilities	¥ 1,313,981	Including derivatives	6-e

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital Instruments	¥ 5		
Common Equity Tier 1 Capital	5		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in Capital Instruments	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital	—		53
Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	218,622		
Common Equity Tier 1 Capital	4,235		18
Additional Tier 1 Capital	821		39
Tier 2 Capital	5,811		54
Amount below the Thresholds for Deduction (before Risk Weighting)	207,754		72
Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	65,590		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	65,590		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 327,126		7

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ 2,109	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	11,215	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,056	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	48–49

8. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Bonds Payable	¥ 1,043,764		8

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 220,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	90,000		46

As of September 30, 2015

Items	Consolidated Balance Sheet ^(*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Assets)			
Cash and Due from Banks	¥ 12,079,073		
Call Loans and Bills Bought	129,838		
Receivables under Resale Agreements	125,947		
Receivables under Securities Borrowing Transactions	335,832		
Monetary Claims Bought	661,640		
Trading Assets	721,199		
Money Held in Trust	1,786		
Securities	5,795,634	2-b, 6-a	
Loans and Bills Discounted	26,169,169	6-b	
Foreign Exchanges	11,408		
Lease Receivables and Investment Assets	543,155		
Other Assets	1,799,466	6-c	
Tangible Fixed Assets	226,422		
Intangible Fixed Assets	167,012	2-a	
Assets for Retirement Benefits	196,275	3	
Deferred Tax Assets	13,740	4-a	
Customers' Liabilities for Acceptances and Guarantees	516,011		
Allowance for Loan Losses	(81,400)		
Total Assets	¥ 49,412,216		

Items	Consolidated Balance Sheet ^(*) Amount (Millions of Yen)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
(Liabilities)			
Deposits	¥ 26,268,555		
Negotiable Certificates of Deposit	6,740,499		
Call Money and Bills Sold	506,487		
Payables under Repurchase Agreements	1,290,690		
Payables under Securities Lending Transactions	73,951		
Trading Liabilities	496,312		
Borrowed Money	2,551,304		
Foreign Exchanges	111		
Short-term Bonds Payable	1,414,960		
Bonds Payable	1,085,384	8	
Borrowed Money from Trust Account	4,049,508		
Other Liabilities	1,483,257	6-d	
Provision for Bonuses	13,525		
Provision for Director's Bonuses	115		
Retirement Benefits Liabilities	12,040		
Provision for Reimbursement of Deposits	3,424		
Provision for Contingent Loss	7,953		
Deferred Tax Liabilities	164,225	4-b	
Deferred Tax Liabilities for Land Revaluation	3,314	4-c	
Acceptances and Guarantees	516,011		
Total Liabilities	46,681,633		
(Net Assets)			
Capital Stock	261,608	1-a	
Capital Surplus	645,107	1-b	
Retained Earnings	1,031,239	1-c	
Treasury Stock	(27,083)	1-d	
Total Shareholders' Equity	1,910,871		
Valuation Difference on Available-for-Sale Securities	461,141		
Deferred Gains or Losses on Hedges	(13,292)	5	
Revaluation Reserve for Land	(5,942)		
Foreign Currency Translation Adjustment	14,485		
Remeasurements of Retirement Benefits	35,520		
Total Accumulated Other Comprehensive Income	491,911		3
Subscription Rights to Shares	423		1b
Non-controlling Interests	327,374	7	
Total Net Assets	2,730,582		
Total Liabilities and Net Assets	¥ 49,412,216		

^(*) The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

Note: Amounts in the “Composition of capital” are based on those before considering under transitional arrangements. Therefore, they include “Amounts excluded under transitional arrangements” disclosed in “Composition of capital disclosure” and exclude items for regulatory purpose under transitional arrangement from these tables.

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 261,608		1-a
Capital Surplus	645,107		1-b
Retained Earnings	1,031,239		1-c
Treasury Stock	(27,083)		1-d
Total Shareholders' Equity	¥ 1,910,871		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,910,871	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	906,715		1a
of Which: Retained Earnings	1,031,239		2
of Which: Treasury Stock (Deduction)	27,083		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible fixed assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 167,012		2-a
Securities	5,795,634		2-b
of Which: Goodwill Arising on the Application of the Equity Method	1,278		
Associated Deferred Tax Liabilities	27,232		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 81,953		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	59,104	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

3. Assets for Retirement Benefits**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 196,275		3
Associated Deferred Tax Liabilities	63,465		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Assets for Retirement Benefits	¥ 132,809		15

4. Deferred tax assets**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 13,740		4-a
Deferred Tax Liabilities	164,225		4-b
Deferred Tax Liabilities for Land Revaluation	3,314		4-c
Associated Intangible Fixed Assets	27,232		
Associated Assets for Retirement Benefits	63,465		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ —	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	—		75

5. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (13,292)		5

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (9,524)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

6. Investments in the capital of financial entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 5,795,634		6-a
Loans and Bills Discounted	26,169,169	Including subordinated loans	6-b
Other Assets	1,799,466	Including derivatives	6-c
Other Liabilities	¥ 1,483,257	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital Instruments	¥ 4		
Common Equity Tier 1 Capital	4		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in Capital Instruments	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital	—		53
Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	214,593		
Common Equity Tier 1 Capital	3,545		18
Additional Tier 1 Capital	961		39
Tier 2 Capital	3,381		54
Amount below the Thresholds for Deduction (before Risk Weighting)	206,704		72
Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	51,751		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	51,751		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 327,374		7

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ 954	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	9,725	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,377	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	48–49

8. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Bonds Payable	¥ 1,085,384		8

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 120,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	60,000		46

Capital Adequacy

Consolidated

Amounts of Required Capital

(1) Amounts of required capital against credit risk (excluding equity exposures to which the IRB Approach is applied and exposures held in funds)

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Portfolios to Which the Standardized Approach is Applied	¥ 48,989	¥ 40,473
Exposures to Business Units Set for Phased Roll-out Application	16,776	—
Exposures Excluded from Application	32,212	40,473
Portfolios to Which the IRB Approach is Applied and Breakdown by Portfolio	1,147,227	1,176,939
Corporate Exposures	807,415	839,732
Sovereign Exposures	15,241	20,558
Financial Institution Exposures	43,504	54,930
Residential Mortgage Exposures	105,723	95,494
Qualifying Revolving Retail Exposures	1,632	1,795
Other Retail Exposures	25,005	22,837
Other Exposures* ¹	148,704	141,589
Securitization Exposures	14,855	13,674

*1. Other exposures refer to the exposures below.

Purchased receivables, unsettled transactions, lease transactions, CVA risk, central counterparty-related, equities, with 250% risk-weight applied and other assets

*2. The calculation method of the amounts of required capital ratio against credit risk is as follows:

Portfolios to which the Standardized Approach is applied: amount of credit risk-weighted assets x 8%

Portfolios to which the IRB Approach is applied: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

Securitization exposures: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

(2) Amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Equity Exposures	¥ 140,898	¥ 188,843
PD/LGD Approach	119,062	166,982
Simple Risk-Weight Method of the Market-based Approach	21,835	21,860
Internal Model Method of the Market-based Approach	—	—

* The calculation method of the amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied is as follows

Those applicable to the PD/LGD approach: (amount of credit risk-weighted assets x 1.06) x 8%

Those applicable to the simple risk-weight method of the market-based approach: (amount of credit risk-weighted assets x 1.06) x 8%

(3) Amounts of required capital against credit risk concerning exposures held in funds

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Exposures Held in Funds*	¥ 113,013	¥ 191,595

* (Amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

(4) Amounts of required capital against market risk

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Market Risk	¥ 42,491	¥ 35,263
Amounts of Required Capital by Category under the Standardized Approach	8,360	1,316
Interest Rate Risk	4,812	318
Equity Position Risk	—	—
Foreign Exchange Risk	3,547	998
Commodities Risk	—	—
Options Transactions	—	—
Internal Model Approach	34,131	33,946

(5) Amounts of required capital against operational risk

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Operational Risk	¥ 76,884	¥ 70,433
Advanced Measurement Approach	64,297	63,068
Standardized Approach	—	1,237
Basic Indicator Approach	12,587	6,128

(6) Consolidated total required capital

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Consolidated Total Required Capital*	¥ 1,451,306	¥ 1,571,028

* (Total amount of credit risk-weighted assets + market risk equivalents/8% + operational risk equivalents/8%) x 8%

Credit Risk

Consolidated

Balance of Exposures Related to Credit Risk and Breakdown by Primary Types

	Millions of Yen					
	Sep. 30, 2016					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
		Loans, Call Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions	
Japan	¥ 39,984,260	¥ 34,225,977	¥ 2,294,739	¥ 387,470	¥ 3,076,072	¥ 119,949
Outside Japan	6,286,003	3,885,229	1,573,498	426,471	400,804	23,781
Total for Regions	¥ 46,270,264	¥ 38,111,206	¥ 3,868,238	¥ 813,942	¥ 3,476,876	¥ 143,731
Manufacturing	4,320,354	2,729,825	535,369	36,535	1,018,624	17,848
Agriculture and Forestry	4,247	4,027	—	220	—	1,105
Fisheries	56	11	45	—	—	—
Mining and Quarrying of Stones and Gravel	22,642	7,935	132	—	14,575	—
Construction	243,630	150,409	29,584	2,466	61,170	134
Electricity, Gas, Heat Supply and Water	1,018,626	869,686	22,702	13,707	112,530	—
Information and Communication	575,959	507,171	8,260	2,300	58,226	—
Transport and Postal Activities	1,453,092	1,116,159	177,432	41,025	118,476	318
Wholesale and Retail Trade	1,837,903	1,390,466	124,126	8,732	314,577	2,896
Finance and Insurance	2,343,702	1,493,416	413,335	190,378	246,571	281
Real Estate	3,806,649	3,077,869	397,942	41,880	288,957	22,505
Goods Rental and Leasing	812,715	742,076	9,083	1,449	60,106	237
Local Public Bodies	88,539	73,302	4,315	—	10,921	—
Individuals	8,915,804	8,773,863	—	—	141,940	60,943
Others	20,826,337	17,174,985	2,145,909	475,244	1,030,198	37,460
Total for Industry Sectors	¥ 46,270,264	¥ 38,111,206	¥ 3,868,238	¥ 813,942	¥ 3,476,876	¥ 143,731
One Year or Less	8,438,536	6,403,526	528,316	155,905	1,350,787	
Over One Year to Three Years	5,341,758	4,168,610	328,583	148,967	695,597	
Over Three Years to Five Years	15,123,859	14,049,777	448,976	137,290	487,815	
Over Five Years	17,366,108	13,489,291	2,562,362	371,778	942,675	
Total for All Durations	¥ 46,270,264	¥ 38,111,206	¥ 3,868,238	¥ 813,942	¥ 3,476,876	
Average Balance during the Period	¥ 47,820,456	¥ 39,779,617	¥ 3,665,957	¥ 838,683	¥ 3,536,198	

- Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., purchased receivables, lease transactions as well as gradual application exposures.
2. "Others" in the industry sectors include non-residents and state public services. Exposures for durations of over five years include those with no fixed maturities.
3. "Average Balance during the Period" is the average of the balance as of March 31, 2016 and September 30, 2016.
4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit.

	Millions of Yen					
	Sep. 30, 2015					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
		Loans, Call Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions	
Japan	¥ 37,130,714	¥ 30,434,617	¥ 3,244,835	¥ 427,591	¥ 3,023,669	¥ 130,145
Outside Japan	7,754,070	5,326,570	1,567,246	448,873	411,380	29,371
Total for Regions	¥ 44,884,784	¥ 35,761,187	¥ 4,812,082	¥ 876,464	¥ 3,435,049	¥ 159,516
Manufacturing	4,704,238	2,831,838	838,116	45,142	989,141	18,861
Agriculture and Forestry	3,634	3,540	—	94	—	1,198
Fisheries	87	—	87	—	—	—
Mining and Quarrying of Stones and Gravel	23,043	10,474	269	—	12,300	—
Construction	274,007	155,576	57,799	847	59,782	148
Electricity, Gas, Heat Supply and Water	1,079,153	955,180	44,910	6,770	72,291	—
Information and Communication	488,606	420,531	12,679	1,091	54,302	6
Transport and Postal Activities	1,537,543	1,155,031	266,540	20,393	95,577	8,653
Wholesale and Retail Trade	1,979,348	1,470,425	166,189	5,131	337,601	2,632
Finance and Insurance	2,837,590	2,014,147	287,270	301,650	234,522	368
Real Estate	3,446,757	2,728,300	400,625	21,301	296,530	25,974
Goods Rental and Leasing	789,663	702,919	12,854	1,664	72,224	251
Local Public Bodies	102,145	87,352	3,199	—	11,593	—
Individuals	7,840,242	7,690,610	—	—	149,632	49,451
Others	19,778,721	15,535,257	2,721,539	472,375	1,049,549	51,968
Total for Industry Sectors	¥ 44,884,784	¥ 35,761,187	¥ 4,812,082	¥ 876,464	¥ 3,435,049	¥ 159,516
One Year or Less	9,159,127	6,836,130	842,696	138,153	1,342,147	
Over One Year to Three Years	5,678,938	4,033,126	622,994	228,372	794,444	
Over Three Years to Five Years	13,724,990	12,858,013	367,877	139,937	359,161	
Over Five Years	16,321,727	12,033,916	2,978,513	370,001	939,296	
Total for All Durations	¥ 44,884,784	¥ 35,761,187	¥ 4,812,082	¥ 876,464	¥ 3,435,049	
Average Balance during the Period	¥ 43,512,576	¥ 34,844,307	¥ 4,474,539	¥ 851,634	¥ 3,342,095	

Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., purchased receivables as well as lease transactions application exposures.

2. "Others" in the industry sectors include non-residents and state public services. Exposures for durations of over five years include those with no fixed maturities.

3. "Average Balance during the Period" is the average of the balance as of March 31, 2015 and September 30, 2015.

4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit.

Balance and Changes of General Allowance for Loan Losses, Specific Allowance for Loan Losses, and Allowance for Loan Losses from Specified Foreign Country Borrowers

(1) General allowance for loan losses

	Millions of Yen			
	Sep. 30, 2016	Sep. 30, 2015	Mar. 31, 2016	Change from Mar. 31, 2016
	Balance	Balance	Balance	
General Allowance for Loan Losses	¥ 67,429	¥ 56,902	¥ 68,097	¥ (667)

(2) Specific allowance for loan losses (breakdown by region, industry sector)

	Millions of Yen			
	Sep. 30, 2016	Sep. 30, 2015	Mar. 31, 2016	Change from Mar. 31, 2016
	Balance	Balance	Balance	
Japan	¥ 18,612	¥ 20,784	¥ 19,447	¥ (834)
Outside Japan	2,796	3,713	3,306	(509)
Total for Regions	¥ 21,409	¥ 24,498	¥ 22,754	¥ (1,344)
Manufacturing	4,968	1,465	4,956	12
Agriculture and Forestry	—	1	2	(2)
Fisheries	—	0	—	—
Mining and Quarrying of Stones and Gravel	—	—	—	—
Construction	30	120	46	(16)
Electricity, Gas, Heat Supply and Water	134	5	6	127
Information and Communication	8	5	11	(2)
Transport and Postal Activities	5,972	7,065	4,980	992
Wholesale and Retail Trade	661	560	853	(192)
Finance and Insurance	185	233	222	(36)
Real Estate	502	657	491	11
Goods Rental and Leasing	47	60	45	1
Local Public Bodies	—	—	—	—
Individuals	4,899	4,527	4,791	107
Others	3,998	9,793	6,346	(2,348)
Total for Industry Sectors	¥ 21,409	¥ 24,498	¥ 22,754	¥ (1,344)

Note: "Others" in the industry sectors include non-residents and state public services.

(3) Allowance for loan losses from specified foreign country borrowers

Not applicable as of the end of September 2016, March 2016 and September 2015.

Amounts of Written-off Loans by Industry Sector

	Millions of Yen	
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015
Manufacturing	¥ 9	¥ 7
Agriculture and Forestry	0	—
Fisheries	—	—
Mining and Quarrying of Stones and Gravel	—	—
Construction	—	4
Electricity, Gas, Heat Supply and Water	2	—
Information and Communication	4	—
Transport and Postal Activities	2	0
Wholesale and Retail Trade	0	603
Finance and Insurance	1	0
Real Estate	—	0
Goods Rental and Leasing	—	—
Local Public Bodies	—	—
Individuals	535	394
Others	167	1,845
Total for Industry Sectors	¥ 724	¥ 2,855

Note: "Others" in the industry sectors include non-residents and state public services.

Balance of Exposures to which the Standardized Approach is Applied by Risk-Weight Category

	Millions of Yen			
	Sep. 30, 2016		Sep. 30, 2015	
	Subject to Rating		Subject to Rating	
Balance of Exposures to which the Standardized Approach is Applied after Allowing for the Credit Risk Mitigation Effect by Risk-Weight Category	¥ 11,463,095	¥ 86	¥ 3,211,069	¥ 83
0%	10,519,669	—	2,342,303	—
10%	305	—	320	—
20%	362,941	24	404,621	40
35%	—	—	—	—
50%	42,662	35	77,522	—
75%	—	—	—	—
100%	537,515	26	386,299	43
150%	1	—	1	—
Amounts of exposures with 1,250% risk-weight applied	—	—	—	—

Exposures to which the IRB Approach is Applied

			Millions of Yen	
			Sep. 30, 2016	Sep. 30, 2015
Specialized Lending under the Slotting Criteria			¥ 1,781,365	¥ 2,679,781
High-Volatility Commercial Real Estate Exposures			231,799	187,888
Maturities of 2.5 Years or Longer			204,871	147,077
Strong	95%		30,444	10,453
Good	120%		100,201	96,012
Satisfactory	140%		64,554	40,610
Weak	250%		9,670	—
Default	0%		—	—
Maturities of Less than 2.5 Years			26,928	40,811
Strong	70%		—	11,760
Good	95%		—	25,000
Satisfactory	140%		26,656	4,051
Weak	250%		271	—
Default	0%		—	—
Other Exposures			¥ 1,549,565	¥ 2,491,892
Maturities of 2.5 Years or Longer			1,453,363	2,206,543
Strong	70%		570,963	880,009
Good	90%		610,236	776,954
Satisfactory	115%		218,603	508,333
Weak	250%		47,684	32,905
Default	0%		5,875	8,340
Maturities of Less than 2.5 Years			96,201	285,349
Strong	50%		29,486	115,264
Good	70%		37,484	112,345
Satisfactory	115%		18,412	51,274
Weak	250%		10,817	3,096
Default	0%		—	3,368
Equity Exposures to which the Simple Risk-Weight Method of the Market-based Approach is Applied			¥ 76,717	¥ 74,845
300%			49,371	41,595
400%			27,346	33,250

Note: The supervisory formula has been applied to some of the specialised lendings since the end of March 2016 and the exposures above are not included.

Portfolios to which the IRB Approach is Applied

(1) Corporate exposures

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items		
Ordinary Assets (Seijo-Saki)	0.37%	33.58%	—	38.80%	¥ 14,110,282	¥ 2,808,061	¥ 2,186,770	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	15.76%	32.84%	—	167.43%	274,751	52,031	9,198	75.00%
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	37.57%	36.23%	17.79%	61,003	16,658	247	75.00%
Total	1.11%	33.58%	—	41.13%	¥ 14,446,036	¥ 2,876,751	¥ 2,196,216	75.00%

Note: The supervisory formula has been applied to some of the specialised lendings since the end of March 2016 and the exposures above are included.

	Millions of Yen							
	Sep. 30, 2015							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items		
Ordinary Assets (Seijo-Saki)	0.36%	34.21%	—	37.72%	¥ 13,409,723	¥ 2,749,699	¥ 2,120,039	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	13.17%	32.17%	—	153.33%	300,941	43,966	8,571	75.00%
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	34.37%	32.94%	18.98%	84,154	17,328	109	75.00%
Total	1.23%	34.17%	—	40.00%	¥ 13,794,819	¥ 2,810,994	¥ 2,128,720	75.00%

(2) Sovereign exposures

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items		
Ordinary Assets (Seijo-Saki)	0.01%	43.60%	—	0.96%	¥ 13,888,750	¥ 90,428	¥ 20,180	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	34.12%	45.00%	—	282.39%	10,121	1,272	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.03%	43.60%	—	1.19%	¥ 13,898,872	¥ 91,700	¥ 20,180	75.00%

	Millions of Yen							
	Sep. 30, 2015							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items		
Ordinary Assets (Seijo-Saki)	0.01%	43.50%	—	1.49%	¥ 12,424,028	¥ 188,648	¥ 15,734	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	34.12%	45.00%	—	282.39%	12,003	1,215	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.05%	43.50%	—	1.79%	¥ 12,436,031	¥ 189,864	¥ 15,734	75.00%

(3) Financial Institution exposures

	Millions of Yen						
	Sep. 30, 2016						
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items	CCF
Ordinary Assets (Seijo-Saki)	0.12%	41.78%	/	28.23%	¥ 1,277,193	¥ 605,245	¥ 108,219
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	/	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—
Total	0.12%	41.78%	/	28.23%	¥ 1,277,193	¥ 605,245	¥ 108,219

	Millions of Yen						
	Sep. 30, 2015						
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items	CCF
Ordinary Assets (Seijo-Saki)	0.13%	42.36%	/	28.65%	¥ 1,752,172	¥ 588,647	¥ 85,462
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	/	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—
Total	0.13%	42.36%	/	28.65%	¥ 1,752,172	¥ 588,647	¥ 85,462

(4) Equity exposures under the PD/LGD Approach

	Millions of Yen		
	Sep. 30, 2016		
	Weighted Average of PD Value	Weighted Average of Risk-Weight	Balance
Ordinary Assets (Seijo-Saki)	0.21%	141.76%	¥ 1,036,512
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.02%	543.91%	2,956
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	237
Total	0.26%	143.14%	¥ 1,039,706

Note: Weighted average of risk-weight include the amounts obtained by multiplying the expected loss amounts by 1,250% risk-weight.

	Millions of Yen		
	Sep. 30, 2015		
	Weighted Average of PD Value	Weighted Average of Risk-Weight	Balance
Ordinary Assets (Seijo-Saki)	0.20%	136.23%	¥ 1,519,140
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	10.50%	578.97%	2,764
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	151
Total	0.23%	137.14%	¥ 1,522,056

Note: Weighted average of risk-weight include the amounts obtained by multiplying the expected loss amounts by 1,250% risk-weight.

(5) Residential mortgage exposures, qualifying revolving retail exposures, and other retail exposures

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items		
Residential Mortgage								
Current	0.24%	25.40%	—	11.71%	¥ 7,844,893	¥ 31,136	¥ 1,451	100.00%
Overdue	22.20%	26.01%	—	156.01%	89,736	141	15	100.00%
Default	100.00%	28.01%	22.00%	79.51%	37,749	24	—	—
Qualifying Revolving Retail								
Current	0.50%	74.76%	—	16.62%	20,551	46,158	489,100	9.44%
Overdue	33.93%	69.48%	—	193.88%	235	143	858	16.69%
Default	100.00%	76.72%	73.45%	43.33%	254	197	2,232	8.83%
Other Retail (consumer)								
Current	0.74%	60.90%	—	47.65%	149,523	60,518	181,609	30.76%
Overdue	32.96%	36.80%	—	94.55%	919	566	160	33.89%
Default	100.00%	42.54%	33.54%	119.31%	3,068	412	1,032	33.76%
Other Retail (commercial)								
Current	0.99%	33.26%	—	30.39%	358,466	2,636	1,448	100.00%
Overdue	35.80%	30.45%	—	79.95%	3,247	21	21	100.00%
Default	100.00%	34.19%	31.69%	33.17%	10,985	198	38	100.00%
Total	1.14%	27.02%	—	15.32%	¥ 8,519,631	¥ 142,156	¥ 677,969	15.60%

	Millions of Yen							
	Sep. 30, 2015							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items		
Residential Mortgage								
Current	0.24%	24.37%	—	11.33%	¥ 7,078,055	¥ 36,511	¥ 2,599	100.00%
Overdue	23.19%	24.95%	—	150.11%	92,424	95	10	100.00%
Default	100.00%	26.70%	21.40%	70.13%	38,430	74	—	—
Qualifying Revolving Retail								
Current	0.53%	74.11%	—	17.21%	20,382	47,978	503,743	9.52%
Overdue	32.42%	70.08%	—	202.76%	344	167	903	18.59%
Default	100.00%	77.78%	75.38%	31.85%	291	203	2,397	8.50%
Other Retail (consumer)								
Current	0.82%	56.35%	—	47.67%	139,999	61,022	187,667	32.36%
Overdue	32.18%	33.81%	—	87.24%	1,244	472	619	74.28%
Default	100.00%	43.88%	39.13%	62.81%	2,498	160	213	35.08%
Other Retail (commercial)								
Current	1.04%	29.35%	—	27.52%	323,422	2,874	1,227	100.00%
Overdue	35.73%	29.07%	—	76.75%	3,057	35	8	100.00%
Default	100.00%	31.14%	29.19%	25.84%	12,764	268	37	100.00%
Total	1.28%	25.87%	—	15.00%	¥ 7,712,915	¥ 149,866	¥ 699,429	16.23%

Actual Credit Losses in the Current Period and Year-on-Year Change for Portfolios to which the IRB Approach is Applied

	Millions of Yen						
	Six Months Ended Sep. 30, 2016			Six Months Ended Sep. 30, 2015			Change in Actual Credit Losses
	Actual Credit Losses	Provisions	Reversals	Actual Credit Losses	Provisions	Reversals	
Corporate Exposures	¥ (2,250)	¥ 2,649	¥ (4,899)	¥ (1,717)	¥ 6,899	¥ (8,616)	¥ (533)
Sovereign Exposures	(364)	—	(364)	1,055	1,070	(14)	(1,419)
Financial Institution Exposures	27	27	—	0	—	0	28
Retail Exposures	1,998	2,666	(667)	883	1,904	(1,021)	1,114

Note: Of total credit costs, only those that can be identified as stemming from specified asset classes are shown in the table.

Factor Analysis

Actual credit losses in the first half of FY2016 decreased by ¥800 million year on year. This reflected, on the one hand, the recognition of a limited amount of new non-performing loans, mainly in our corporate and sovereign exposures, and on the other, the booking of reversals from loan loss allowances for corporate and sovereign exposures to reflect a lower outstanding balance of transactions with counterparties in these categories.

Estimated Credit Losses and Comparable Actual Credit Losses for Portfolios to which the IRB Approach is Applied

	Millions of Yen	
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 11,548	¥ 104,393
Sovereign Exposures	2,582	2,514
Financial Institution Exposures	27	1,279
Retail Exposures	11,193	25,794

Notes: 1. Estimated credit losses for the first half of fiscal year 2015 are the expected loss amount as of September 30, 2015.

2. Actual credit losses for the first half of fiscal year 2016 are the sum of the losses for the most recent one-year period ended September 30, 2016.

	Millions of Yen	
	Six Months Ended Sep. 30, 2015	Six Months Ended Sep. 30, 2014
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (7,031)	¥ 173,155
Sovereign Exposures	1,031	362
Financial Institution Exposures	3	921
Retail Exposures	3,304	34,663

Notes: 1. Estimated credit losses for the first half of fiscal year 2014 are the expected loss amount as of September 30, 2014.

2. Actual credit losses for the first half of fiscal year 2015 are the sum of the losses for the most recent one-year period ended September 30, 2015.

	Millions of Yen	
	Six Months Ended Sep. 30, 2014	Six Months Ended Sep. 30, 2013
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (4,095)	¥ 191,300
Sovereign Exposures	(66)	522
Financial Institution Exposures	(5)	901
Retail Exposures	484	34,992

Notes: 1. Estimated credit losses for the first half of fiscal year 2013 are the expected loss amount as of September 30, 2013.

2. Actual credit losses for the first half of fiscal year 2014 are the sum of the losses for the most recent one-year period ended September 30, 2014.

	Millions of Yen	
	Six Months Ended Sep. 30, 2013	Six Months Ended Sep. 30, 2012
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (2,782)	¥ 183,465
Sovereign Exposures	(1)	309
Financial Institution Exposures	(29)	1,045
Retail Exposures	1,297	27,019

Notes: 1. Estimated credit losses for the first half of fiscal year 2012 are the expected loss amount as of September 30, 2012.

2. Actual credit losses for the first half of fiscal year 2013 are the sum of the losses for the most recent one-year period ended September 30, 2013.

	Millions of Yen	
	Six Months Ended Sep. 30, 2012	Six Months Ended Sep. 30, 2011
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 8,781	¥ 185,151
Sovereign Exposures	(21)	303
Financial Institution Exposures	7	836
Retail Exposures	2,379	34,175

Notes: 1. Estimated credit losses for the first half of fiscal year 2011 are the expected loss amount as of September 30, 2011.

2. Actual credit losses for the first half of fiscal year 2012 are the sum of the losses for the most recent one-year period ended September 30, 2012.

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	Six Months Ended Sep. 30, 2010
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 12,553	¥ 213,322
Sovereign Exposures	4,753	227
Financial Institution Exposures	(346)	3,526
Retail Exposures	2,215	36,493

Notes: 1. Estimated credit losses for the first half of fiscal year 2010 are the expected loss amount as of September 30, 2010.

2. Actual credit losses for the first half of fiscal year 2011 are the sum of the losses for the most recent one-year period ended September 30, 2011.

Credit Risk Mitigation Techniques

Consolidated

Amounts of Exposures to which Credit Risk Mitigation Techniques are Applied

	Millions of Yen			
	Sep. 30, 2016			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ 870,824	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	2,842,308	196,855	277,406	—
Corporate Exposures	685,399	191,865	169,349	—
Sovereign Exposures	5,904	4,989	108,057	—
Financial Institution Exposures	2,151,005	—	—	—
Retail Exposures	—	—	—	—

	Millions of Yen			
	Sep. 30, 2015			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ 831,770	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	2,386,281	200,165	363,057	—
Corporate Exposures	378,977	194,781	200,710	—
Sovereign Exposures	12,963	5,383	162,347	—
Financial Institution Exposures	1,994,341	—	—	—
Retail Exposures	—	—	—	—

Counterparty Risk in Derivative and Long-term Settlement Transactions

Consolidated

Derivative Transactions

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 2,258,535	¥ 2,200,799
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	1,087,217	969,497
Foreign Exchange Related	1,293,110	1,037,727
Interest Rate Related	1,768,652	2,096,447
Credit Derivatives	15,640	33,686
Others	227	330
Effect of Mitigating Credit Equivalents Due to Close-out Netting Contracts (Deduction)	1,990,413	2,198,694
Amounts of Collateral	273,014	92,702
Deposits	262,485	74,640
Securities	10,529	18,061
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	814,203	876,795
Notional Principal Amounts of Credit Derivatives Subject to the Calculation of Credit Equivalents	140,700	119,728
Purchasing Protection by Credit Default Swaps	71,900	55,416
Providing Protection by Credit Default Swaps	68,800	64,311
Notional Principal Amounts of Credit Derivatives Used to Allow for the Effect of Credit Risk Mitigation Technique	—	—

Note: Credit equivalents are calculated with the current exposure approach.

Long-term Settlement Transactions

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ —	¥ —
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	7	—
Amounts of Collateral	—	—
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	7	—

Note: Credit equivalents are calculated with the current exposure approach.

Securitization Exposures

Consolidated

Securitization Exposures Originated by the SuMi TRUST Holdings Group

First Half of Fiscal Year 2016

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Outline of securitizations during the first half of fiscal year 2016, type and status of principal underlying assets

Not applicable.

(2) Amounts of securitization exposures held and breakdown of main principal underlying assets by type

	Millions of Yen				
	Sep. 30, 2016				
	Exposure Amounts		Aggregate Sum of Underlying Assets		
	On-balance Sheet Transactions	Off-balance Sheet Transactions		Asset Transfer-Type Securitization Transactions	Synthetic Securitization Transaction
Securitization Exposures except					
Resecuritization Exposures	¥ 55,229	¥ —	¥ 236,064	¥ 236,064	¥ —
Residential Mortgage Loans	55,229	—	236,064	236,064	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 55,229	¥ —	¥ 236,064	¥ 236,064	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and breakdown by type of main principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2016	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 336	¥ 11
Others	—	—
Total	¥ 336	¥ 11

(4) Amounts of assets held for the purpose of securitization transactions and breakdown of principal assets by type

Not applicable.

(5) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2016			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 55,229	¥ —	¥ 5,849	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	30,662	—	809	—
50% to Less than 100%	16,982	—	733	—
100% to Less than 350%	3,986	—	492	—
350% to Less than 1,250%	—	—	—	—
1,250%	3,598	—	3,814	—
Resecuritization Exposures (IRB Approach)	—	—	—	—
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 55,229	¥ —	¥ 5,849	¥ —

(6) Amounts equivalent to the increase in capital following securitization and breakdown by type of principal underlying assets

	Millions of Yen
	Sep. 30, 2016
Residential Mortgage Loans	¥ 2,880
Others	—
Total	¥ 2,880

(7) Amounts of securitization exposures by type of principal underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 225

	Millions of Yen
	Sep. 30, 2016
Residential Mortgage Loans	¥ 3,598
Others	—
Total	¥ 3,598

(8) Items by type of principal underlying assets of securitization exposures with early redemption clauses

Not applicable.

(9) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

(10) Amounts of gains/losses on sale following securitization transactions recognized during the first half of fiscal year 2016 and breakdown by type of principal underlying assets

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

First Half of Fiscal Year 2015

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Outline of securitizations during the first half of fiscal year 2015, type and status of principal underlying assets

Not applicable.

(2) Amounts of securitization exposures held and breakdown of main principal underlying assets by type

	Millions of Yen				
	Sep. 30, 2015				
	Exposure Amounts		Aggregate Sum of Underlying Assets		
	On-balance Sheet Transactions	Off-balance Sheet Transactions		Asset Transfer-Type Securitization Transactions	Synthetic Securitization Transaction
Securitization Exposures except					
Resecuritization Exposures	¥ 102,694	¥ —	¥ 357,606	¥ 357,606	¥ —
Residential Mortgage Loans	102,694	—	357,606	357,606	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 102,694	¥ —	¥ 357,606	¥ 357,606	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and breakdown by type of main principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2015	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 270	¥ (20)
Others	—	—
Total	¥ 270	¥ (20)

(4) Amounts of assets held for the purpose of securitization transactions and breakdown of main principal assets by type

Not applicable.

(5) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2015			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 102,694	¥ —	¥ 7,857	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	89,978	—	2,878	—
50% to Less than 100%	4,688	—	198	—
100% to Less than 350%	4,137	—	656	—
350% to Less than 1,250%	—	—	—	—
1,250%	3,890	—	4,123	—
Resecuritization Exposures (IRB Approach)	—	—	—	—
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 102,694	¥ —	¥ 7,857	¥ —

(6) Amounts equivalent to the increase in capital following securitization and breakdown by type of main principal underlying assets

	Millions of Yen
	Sep. 30, 2015
Residential Mortgage Loans	¥ 5,130
Others	—
Total	¥ 5,130

(7) Amounts of securitization exposures by type of principal underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 225

	Millions of Yen
	Sep. 30, 2015
Residential Mortgage Loans	¥ 3,890
Others	—
Total	¥ 3,890

(8) Items by type of principal underlying assets of securitization exposures with early redemption clauses

Not applicable.

(9) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

(10) Amounts of gains/losses on sale following securitization transactions recognized during the first half of fiscal year 2015 and breakdown by type of principal underlying assets

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

Securitization Exposures Purchased by the SuMi TRUST Holdings Group**First Half of Fiscal Year 2016****Subject to the Calculation of Credit Risk-Weighted Assets**

(1) Amounts of securitization exposures held and breakdown of main principal underlying assets by type

	Millions of Yen	
	Sep. 30, 2016	
	Exposure Amounts	
	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 730,236	¥ 136,171
Residential Mortgage Loans	194,379	55,450
Credit Card Loans	19,237	3,199
Claims on Lease Payments, Installment Receivables	149,807	48,274
Commercial Real Estate-Secured Loans	16,785	—
Other Claims on Corporates	350,026	29,246
Resecuritization Exposures	6,025	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	3,499	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	—	—
Securitization Exposures to Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	2,526	—
Total	¥ 736,262	¥ 136,171

(2) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2016			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 730,236	¥ 136,171	¥ 6,970	¥ 1,906
Less than 20%	696,790	115,147	4,351	686
20% to Less than 50%	4,213	800	93	23
50% to Less than 100%	12,246	20,224	577	1,196
100% to Less than 350%	16,785	—	1,733	—
350% to Less than 1,250%	—	—	—	—
1,250%	201	—	213	—
Resecuritization Exposures (IRB Approach)	6,025	—	129	—
Less than 20%	—	—	—	—
20% to Less than 50%	5,231	—	95	—
50% to Less than 100%	794	—	33	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 736,262	¥ 136,171	¥ 7,099	¥ 1,906

(3) Amounts of securitization exposures by type of underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 225

	Millions of Yen
	Sep. 30, 2016
Residential Mortgage Loans	¥ 201
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	—
Commercial Real Estate-Secured Loans	—
Other Claims on Corporates	—
Total	¥ 201

(4) Application of credit risk mitigation techniques to res securitization exposures held

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

First Half of Fiscal Year 2015

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Amounts of securitization exposures held and breakdown of principal underlying assets by type

	Millions of Yen	
	Sep. 30, 2015	
	Exposure Amounts	
	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 578,710	¥ 43,351
Residential Mortgage Loans	190,836	2,430
Credit Card Loans	514	—
Claims on Lease Payments, Installment Receivables	54,828	18,447
Commercial Real Estate-Secured Loans	—	—
Other Claims on Corporates	332,531	22,473
Resecuritization Exposures	18,288	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	5,209	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	—	—
Securitization Exposures to Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	13,078	—
Total	¥ 596,998	¥ 43,351

(2) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2015			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 578,710	¥ 43,351	¥ 4,570	¥ 408
Less than 20%	561,929	38,971	3,586	312
20% to Less than 50%	7,841	4,380	157	95
50% to Less than 100%	7,647	—	359	—
100% to Less than 350%	704	—	59	—
350% to Less than 1,250%	307	—	110	—
1,250%	279	—	295	—
Resecuritization Exposures (IRB Approach)	18,288	—	382	—
Less than 20%	—	—	—	—
20% to Less than 50%	17,397	—	333	—
50% to Less than 100%	890	—	49	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 596,998	¥ 43,351	¥ 4,953	¥ 408

(3) Amounts of securitization exposures by type of principal underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 225

	Millions of Yen Sep. 30, 2015
Residential Mortgage Loans	¥ 279
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	—
Commercial Real Estate-Secured Loans	—
Other Claims on Corporates	—
Total	¥ 279

(4) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

Market Risk

Consolidated

(1) Value at Risk (VaR) as of the end of period and maximum, mean, and minimum VaR for the period

	Billions of Yen							
	Sep. 30, 2016	Six Months Ended Sep. 30, 2016			Sep. 30, 2015	Six Months Ended Sep. 30, 2015		
		Maximum	Minimum	Mean		Maximum	Minimum	Mean
VaR in Banking Account	¥ 987.0	¥ 1,191.2	¥ 860.7	¥ 993.6	¥ 932.1	¥ 977.8	¥ 576.9	¥ 776.9
VaR in Trading Account	3.4	8.5	3.4	5.7	5.1	6.3	1.9	4.3

VaR Measurement Standards

Banking account Confidence interval: one-tailed 99% Holding period: 21 business days to 1 year Observation period: 1 year
Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 1 year

(2) Term-end Stressed Value at Risk and maximum, mean and minimum of Stressed Value at Risk for the period

	Billions of Yen							
	Sep. 30, 2016	Six Months Ended Sep. 30, 2016			Sep. 30, 2015	Six Months Ended Sep. 30, 2015		
		Maximum	Minimum	Mean		Maximum	Minimum	Mean
Stressed VaR in Trading Account	¥ 4.0	¥ 14.7	¥ 2.6	¥ 6.2	¥ 6.6	¥ 14.7	¥ 2.6	¥ 5.8
	[1.2]	[4.6]	[0.8]	[1.9]	[2.1]	[4.6]	[0.8]	[1.8]

Stressed VaR Measurement Standards

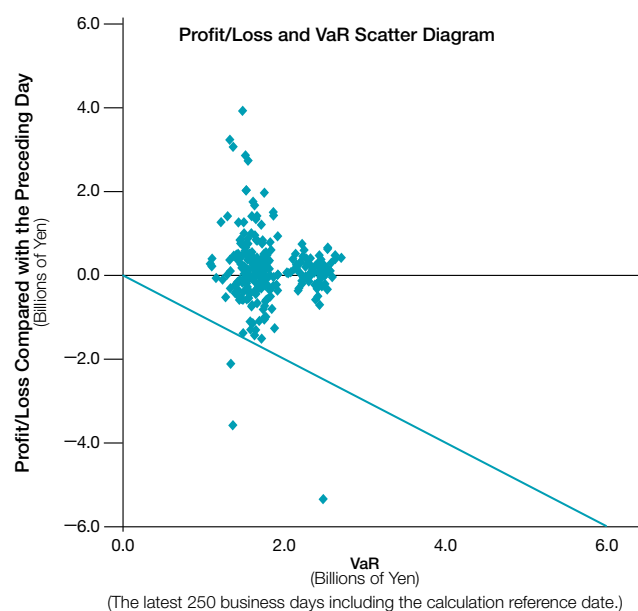
Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 1 year
The figures inside the square brackets above denote stress VAR in a case where the holding period is one business day.

(3) The amounts of required capital related to term-end incremental risk and comprehensive risk, and maximum, mean and minimum amounts of required capital related to incremental risk and comprehensive risk for the period
Not applicable in the first half of fiscal year 2015 and in the first half of fiscal year 2016.

(4) Results of back testing and reasons for large downward deviations between actual losses and VaR

• Back testing of the trading account

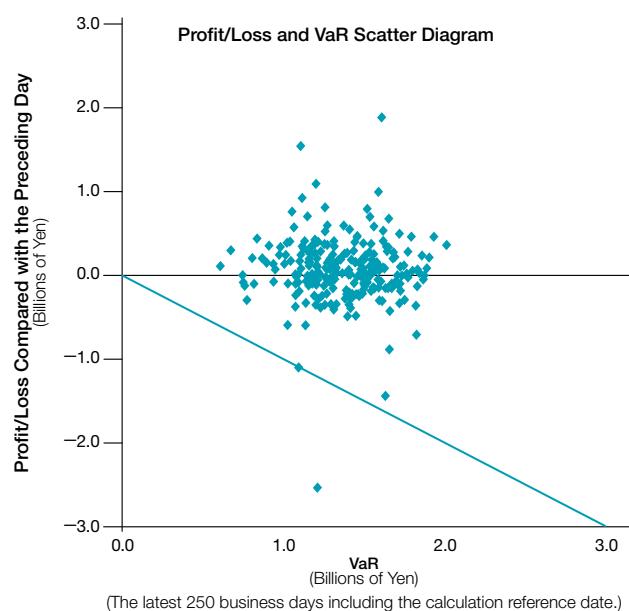
First Half of Fiscal Year 2016



Note: As shown above, for the first half of fiscal year 2016 back testing of the trading accounts shows three instances of losses in excess of VaR.

• Back testing of the trading account

First Half of Fiscal Year 2015



Note: As shown above, for the first half of fiscal year 2015 back testing of the trading accounts shows two instances of losses in excess of VaR.

Capital Subscriptions or Equity Exposures in the Banking Account

Consolidated

	Millions of Yen							
	Sep. 30, 2016				Sep. 30, 2015			
	Book Value		Fair Value		Book Value		Fair Value	
Consolidated Book and Fair Values* ¹								
Listed Shares Exposures	¥ 1,257,941		¥ 1,257,941		¥ 1,370,319		¥ 1,370,319	
Capital Subscriptions or Equity Exposures Other than Above	77,498		77,498		93,641		93,641	
Amounts of Gains/Losses on Sales and Write-offs of Capital Subscriptions or Equity Exposures* ²	Gains/Losses	Gains	Losses	Write-offs	Gains/Losses	Gains	Losses	Write-offs
	9,951	11,844	731	1,160	(1,536)	3,980	5,274	242
Amounts of Unrealized Gains/Losses Recognized in the Consolidated Balance Sheets and not Recognized in the Consolidated Statements of Income			548,107				648,951	
Amounts of Unrealized Gains/Losses not Recognized in the Consolidated Balance Sheets and Statements of Income			Not applicable				Not applicable	

*1. Figures for available-for-sale securities include only Japanese and foreign stocks.

*2. Consolidated statements of income show gains/losses on stockholdings and related write-offs.

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Amounts by Portfolio Category	¥ 1,116,394	¥ 1,596,872
Portfolios Adopting the Market-based Approach	76,717	74,845
Portfolios Adopting the PD/LGD Approach	1,039,676	1,522,026

Note: Amounts by portfolio category show exposures subject to the calculation of credit risk-weighted assets.

Exposures Held in Funds as Credit Risk-Weighted Assets

Consolidated

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Aggregate Sum of Exposures Held in Funds	¥ 1,649,023	¥ 1,524,078
Look-through Approach	1,540,992	1,424,297
Simple Majority Formula	46,723	40,134
Investment Criteria Formula	21,003	21,861
Internal Model Approach	—	—
Probability Approach	39,381	37,117
Others	922	667

Note: Exposures subject to the calculation of credit risk-weighted assets are shown.

Gains/Losses and Changes in Economic Value Due to Interest Rate Shocks under Internal Control Management Used by the SuMi TRUST Holdings Group Regarding Interest Rate Risk in the Banking Account

Consolidated

• Outlier ratios

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Overall Amounts of Interest Rate Risk	¥ 146,823	¥ 181,724
Japanese Yen Interest Rates	5,113	12,629
U.S. Dollar Interest Rates	132,864	165,821
Other Interest Rates	8,844	3,273
Outlier Ratios	5.0%	6.3%

Notes: 1. The amount of assets at consolidated units outside of Sumitomo Mitsui Trust Bank was small, so the overall risk and outlier ratios are shown at the consolidated level for Sumitomo Mitsui Trust Bank.
 2. The above table indicates figures calculated by individual banks in accordance with the outlier standard specified by the "Comprehensive Guidelines for Supervision of Major Banks, etc." and based on the following assumptions:
 • Risk measurement method: Interest rate sensitivity approach
 • Interest rate fluctuation scenario: An interest rate shock consisting of the 1st and 99th percentile of the fluctuation of interest rates measured for the one-year holding period and a minimum observation period of five years.
 • Definition of the core deposits: The lowest of the following three is the upper limit on the core deposit amount (No.3 is adopted) and the maturity is five years (an average remaining term of 2.5 years): 1) The lowest balance of deposits in the past five years, 2) the balance left after deducting the maximum annual outflow of deposits in the past five years from the current balance of deposits, or 3) the amount equivalent to 50% of the current balance of deposits.

Composition of Leverage Ratio

Consolidated

Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	Millions of Yen, %	
			Sep. 30, 2016	Sep. 30, 2015
On-Balance Sheet Exposures				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 56,857,686	¥ 46,734,615
1a	1	Total Assets Reported in the Consolidated Balance Sheet	59,479,751	49,412,216
1b	2	The Amount of Assets of Subsidiaries that are not Included in the Scope of the Leverage Ratio on a Consolidated Basis (Deduction)	—	—
1c	7	The Amount of Assets of Subsidiaries that are Included in the Scope of the Leverage Ratio on a Consolidated Basis (except Those Included in the Total Assets Reported in the Consolidated Balance Sheet)	—	—
1d	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Consolidated Balance Sheet (except Adjustment Items) (Deduction)	2,622,064	2,677,600
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	215,294	190,986
3		Total On-Balance Sheet Exposures (A)	56,642,392	46,543,629
Exposures Related to Derivative Transactions				
4		Replacement Cost Associated with Derivatives Transactions, etc.	584,888	814,482
5		Add-On Amount Associated with Derivatives Transactions, etc.	946,414	973,850
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	456,672	622,790
6		The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	—	—
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	211,689	474,005
8		The Amount of Client-Cleared Trade Exposures for which a Bank or Bank Holding Company Acting as Clearing Member is not Obligated to Make Any Indemnification (Deduction)		
9		Adjusted Effective Notional Amount of Written Credit Derivatives	71,900	73,041
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	71,900	52,800
11	4	Total Exposures Related to Derivative Transactions (B)	1,776,286	1,957,359
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.	481,685	461,780
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	39,328	35,527
15		The Exposures for Agent Repo Transaction		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	521,013	497,307
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions	7,436,868	5,205,159
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	4,744,646	2,778,312
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	2,692,221	2,426,847
Leverage Ratio on a Consolidated Basis				
20		The Amount of Capital (Tier 1 Capital) (E)	2,515,169	2,328,417
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	61,631,915	51,425,143
22		Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	4.08%	4.52%

Liquidity Coverage Ratio (LCR)

Consolidated

Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2016 2nd Quarter		Fiscal Year 2016 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total High-Quality Liquid Assets (HQLA)	¥ 21,700,200		¥ 22,106,394	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash Outflows Related to Unsecured Retail Funding	¥ 16,744,466	628,066	¥ 16,647,707	654,654
3	of Which, Stable Deposits	524,716	15,741	527,657	15,829
4	of Which, Less Stable Deposits	5,949,863	612,325	6,242,247	638,825
5	Cash Outflows Related to Unsecured Wholesale Funding	23,380,415	18,514,498	23,819,260	19,170,148
6	of Which, Qualifying Operational Deposits	768,653	192,163	936,194	234,048
7	of Which, Cash Outflows Related to Unsecured Wholesale Funding Other than Qualifying Operational Deposits and Debt Securities	19,922,664	15,633,237	20,007,727	16,060,761
8	of Which, Debt Securities	2,689,098	2,689,098	2,875,339	2,875,339
9	Cash Outflows Related to Secured Funding, etc.	0		0	
10	Cash Outflows Related to Derivative Transactions, etc. Funding Programs, Credit and Liquidity Facilities	5,353,775	1,422,973	5,268,549	1,397,645
11	of Which, Cash Outflows Related to Derivative Transactions, etc.	621,562	621,562	662,863	662,863
12	of Which, Cash Outflows Related to Funding Programs	0	0	0	0
13	of Which, Cash Outflows Related to Credit and Liquidity Facilities	4,732,213	801,411	4,605,686	734,782
14	Cash Outflows Related to Contractual Funding Obligations, etc.	720,239	401,601	638,806	387,648
15	Cash Outflows Related to Contingencies	10,613,381	25,558	9,981,788	28,878
16	Total Cash Outflows	20,992,696		21,638,973	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash Inflows Related to Secured Lending, etc.	17,488	16,175	6,559	6,559
18	Cash Inflows Related to Collection of Loans, etc.	4,302,053	2,821,391	4,844,653	3,439,443
19	Other Cash Inflows	601,400	486,921	580,969	418,246
20	Total Cash Inflows	4,920,941	3,324,487	5,432,181	3,864,248
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA Allowed to be Included in the Calculation	21,700,200		22,106,394	
22	Net Cash Outflows	17,668,209		17,774,725	
23	Consolidated Liquidity Coverage Ratio (LCR)	122.8		124.3	
24	The Number of Data Used to Calculate the Average Value	3		3	

Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

(1) Items concerning fluctuations in the LCR over time

Since regulations took effect from end-March 2015, our LCR has trended steadily for the most part. In the first half of FY2016 (the previous quarter and the most recently completed quarter), our LCR decreased compared with before amid increases in both high-quality liquid assets (numerator) and cash outflows (denominator) as a result of the introduction of the Bank of Japan's negative interest rate policy.

(2) Items concerning evaluation of the LCR level

The LCR satisfies the required criteria and we do not expect the LCR to significantly fluctuate from the current level. Furthermore, the actual LCR is not significantly different from our forecast.

(3) Items concerning the composition of totals for eligible high-quality liquid assets

The majority of our high-quality liquid assets are reserve deposits held at central banks and sovereign bonds. There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there is no material difference between totals for eligible high-quality assets and net cash outflows in major currencies.

(4) Other items concerning LCR

For some of borrowings from the trust funds (trust accounts), we apply the "treatment for qualifying operational deposit." We regularly estimate the amount held from the sum circulating based on monthly outflows and inflows. We do not apply the "additional collateral required to market valuation changes based on the scenario approach."

Capital Adequacy Ratio Quantitative Disclosure Data:

Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank")

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Sumitomo Mitsui Trust Bank, Limited

Capital Adequacy Ratio

Consolidated

We calculate the BIS capital adequacy ratio on both a consolidated and non-consolidated basis in line with provisions of Article 14-2 of the Banking Act and on the basis of calculation formula prescribed under the criteria for judging whether a bank's capital adequacy ratio is appropriate in light of assets held (the Financial Services Agency 2006 Notification No. 19, hereinafter referred to as the "Notification").

Since the end of September 2016, we have adopted the Advanced Internal Ratings-Based (IRB) Approach for the calculation of credit risk-weighted assets, the Advanced Measurement Approach for the calculation of operational risk, and market risk regulations.

Scope of Consolidation

Consolidated

(1) There is no difference between companies belonging to the group of companies subject to the consolidated BIS capital adequacy ratio as prescribed by the Basel Notification, Article 3 (hereinafter referred to as the "SuMi TRUST Bank Group") and the companies included in the scope of accounting consolidation.

(2) The number of consolidated subsidiaries that belong to the SuMi TRUST Bank Group is 65. The principal companies are the following.

Name	Principal Business Operations
Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.	General Leasing, Installment Purchase Services, Credit Card Business
Nikko Asset Management Co., Ltd.	Investment Management, Investment Advisory
Sumitomo Mitsui Trust Club Co., Ltd.	Credit Card Business
Sumitomo Mitsui Trust Realty Co., Ltd.	Real Estate Brokerage Business
Sumitomo Mitsui Trust Loan & Finance Co., Ltd.	Money Lending Business
Sumitomo Mitsui Trust Bank (U.S.A.) Limited	Banking, Trust Business

(3) There is no affiliated company that undertakes financial services subject to the Basel Notification, Article 9.

(4) There are no particular restrictions on the transfer of funds and capital within the SuMi TRUST Bank Group.

(5) Of the subsidiaries which are banking, financial and insurance entities that are outside the scope of regulatory consolidation, none failed to meet the regulatory required capital.

Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

Basel III Template No.	Items	Millions of Yen, %			
		Sep. 30, 2016	Amounts Excluded under Transitional Arrangements	Sep. 30, 2015	Amounts Excluded under Transitional Arrangements
Common Equity Tier 1 Capital: Instruments and Reserves					
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,969,483		¥ 1,879,426	
1a	of Which: Capital Stock and Capital Surplus	834,076		834,134	
2	of Which: Retained Earnings	1,155,568		1,065,352	
1c	of Which: Treasury Stock (Deduction)	—		—	
26	of Which: Earnings to be Distributed (Deduction)	20,161		20,060	
	of Which: Others	—		—	
1b	Subscription Rights to Common Shares	—		—	
3	Accumulated Other Comprehensive Income	210,530	¥ 140,353	196,309	¥ 294,464
5	Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	—		—	
	Amount Allowed in Group Common Equity Tier 1 Subject to Transitional Arrangements	6,937		11,527	
	of Which: Common Share Capital Issued by Subsidiaries and Held by Third Parties	6,937		11,527	
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,186,950		2,087,263	
Common Equity Tier 1 Capital: Regulatory Adjustments					
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	105,861	70,574	52,391	78,586
8	of Which: Goodwill (Including Those Equivalent)	66,802	44,535	34,680	52,021
9	of Which: Other Intangible Assets	39,058	26,039	17,710	26,565
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	433	289	—	—
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(9,321)	(6,214)	(3,821)	(5,731)
12	Shortfall of Eligible Provisions to Expected Losses	14,738	9,825	17,073	25,610
13	Securitization Gain on Sale	1,728	1,152	2,052	3,078
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	—	—	—	—
15	Assets for Retirement Benefits	40,662	27,108	53,048	79,572
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	—	—	—	—
17	Reciprocal Cross-Holdings in Common Equity	—	—	—	—
18	Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does Not Own More than 10% of the Issued Share Capital (Amount above 10% Threshold)	1,861	1,240	3,320	4,980
19+20+21	Amount above the 10% Threshold on the Specified Items	—	—	—	—
	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
19		—	—	—	—
20	of Which: Mortgage Servicing Rights	—	—	—	—
	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	—	—
21		—	—	—	—
22	Amount Exceeding the 15% Threshold on the Specified Items	—	—	—	—
	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
23		—	—	—	—
24	of Which: Mortgage Servicing Rights	—	—	—	—
	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	—	—
25		—	—	—	—
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)	155,963		124,064	
Common Equity Tier 1 Capital (CET1)					
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 2,030,986		¥ 1,963,198	

Basel III Template No.	Items	Millions of Yen, %			
		Sep. 30, 2016	Amounts Excluded under Transitional Arrangements	Sep. 30, 2015	Amounts Excluded under Transitional Arrangements
Additional Tier 1 Capital: Instruments					
30	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —		¥ —	
	Subscription Rights to Additional Tier 1 Instruments	—		—	
	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	220,000		120,000	
	Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		—	
34–35	Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	10,764		9,528	
33+35	Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	160,000		160,000	
33	of Which: Directly Issued and Issued by Special Purpose Vehicles	160,000		160,000	
35	of Which: Issued by Subsidiaries	—		—	
	Amount Allowed in Group Additional Tier 1 Subject to Transitional Arrangements	(5,301)		7,422	
	of Which: Foreign Currency Translation Adjustment	(5,301)		7,422	
36	Additional Tier 1 Capital: Instruments (D)	385,462		296,950	
Additional Tier 1 Capital: Regulatory Adjustments					
37	Investments in Own Additional Tier 1 Instruments	—	¥ —	—	¥ —
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	—	—
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	378	252	1,393	2,090
40	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
	Regulatory Adjustments Applied to Additional Tier 1 Subject to Transitional Arrangements	46,541		68,485	
	of Which: Goodwill Equivalents	39,742		51,254	
	of Which: Equivalent to Intangible Fixed Assets Recorded through Business Combination	733		1,348	
	of Which: Equivalent to Capital Increase Due to Securitization Transactions	1,152		3,078	
	of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	4,912		12,805	
42	Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—		—	
43	Additional Tier 1 Capital: Regulatory Adjustments (E)	46,920		69,879	
Additional Tier 1 Capital (ATI)					
44	Additional Tier 1 Capital (F) = (D)–(E)	338,542		227,070	
Tier 1 Capital (TI = CET1 + ATI)					
45	Tier 1 Capital (G) = (C)+(F)	2,369,529		2,190,269	
Tier 2 Capital: Instruments and Provisions					
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—		—	
	Subscription Rights to Tier 2 Instruments	—		—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	90,000		60,000	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		—	
48–49	Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,453		2,106	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2	383,632		465,548	
47	of Which: Directly Issued and Issued by Special Purpose Vehicles	383,632		465,548	
49	of Which: Issued by Subsidiaries	—		—	
50	Provisions Allowed in Group Tier 2	3,360		362	
50a	of Which: General Allowance for Credit Losses	3,360		362	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	—		—	
	Amount Allowed in Group Tier 2 Subject to Transitional Arrangements	110,560		188,811	
	of Which: 45% of Net Unrealized Gain on Available-for-Sale Securities	110,149		188,088	
	of Which: 45% of Revaluation Reserve for Land	411		722	
51	Tier 2 Capital: Instruments and Provisions (H)	¥ 590,007		¥ 716,828	

Basel III Template No.	Items	Millions of Yen, %			
		Sep. 30, 2016	Amounts Excluded under Transitional Arrangements	Sep. 30, 2015	Amounts Excluded under Transitional Arrangements
Tier 2 Capital: Regulatory Adjustments					
52	Investments in Own Tier 2 Instruments	¥ —	¥ —	¥ —	¥ —
53	Reciprocal Cross-Holdings in Tier 2 Instruments	—	—	—	—
	Investments in the Tier 2 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	2,681	1,787	3,220	4,830
54	Significant Investments in the Tier 2 Instruments of Banking, Financial and Insurance Entities That are Outside of the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
55	Regulatory Adjustments Applied to Tier 2 Subject to Transitional Arrangements	9,845		14,452	
	of Which: Accumulated Investments in the Common Stock of Banking, Financial and Insurance Entities	4,933		1,647	
	of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	4,912		12,805	
57	Tier 2 Capital: Regulatory Adjustments (I)	12,527		17,672	
Tier 2 Capital (TII)					
58	Tier 2 Capital (J)=(H)-(I)	577,480		699,156	
Total Capital (TC = T1 + TII)					
59	Total Capital (K)=(G)+(J)	2,947,009		2,889,425	
Total Risk Weighted Assets					
	Risk Weighted Assets Subject to Transitional Arrangements	59,913		129,298	
	of Which: Intangible Fixed Assets (excluding Mortgage Servicing Rights)	25,305		25,217	
	of Which: Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	289		—	
	of Which: Assets for Retirement Benefits	27,108		79,572	
	of Which: Investments in the Common Stock of Banking, Financial and Insurance Entities	7,210		24,509	
60	Total Risk Weighted Assets (L)	18,036,245		19,581,276	
Capital Ratios (Consolidated)					
61	Common Equity Tier 1 Capital Ratio (C)/(L)	11.26%		10.02%	
62	Tier 1 Capital Ratio (G)/(L)	13.13%		11.18%	
63	Total Capital Ratio (K)/(L)	16.33%		14.75%	
Regulatory Adjustments (before Risk Weighting)					
	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)	206,352		206,838	
72	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)	65,595		51,756	
73	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)	—		—	
74	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)	—		—	
75					
Provisions Included in Tier 2 Capital: Instruments and Provisions					
	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardized Approach (Prior to Applicable of Cap)	3,360		362	
76	Cap on Inclusion of Provisions in Tier 2 under Standardized Approach	6,494		4,962	
77	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)	—		—	
78	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach	92,645		103,540	
79					
Capital Instruments Subject to Phase out Arrangements					
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements	233,400		272,300	
	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)	—		—	
83	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements	514,745		600,536	
	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥ —		¥ —	
84					
85					

Note: SuMi TRUST Bank received an external audit by KPMG AZSA LLC of the calculation of the consolidated BIS capital adequacy ratio in line with "Agreed Upon Methods for the Implementation of Capital Adequacy Ratio Audits" (Pronouncement 30 of the Japanese Institute of Certified Public Accountants, Bank Auditing Committee, May 13, 2014). The external audit is not part of the accounting audit of the consolidated financial statements but was conducted by the external auditor as part of the internal risk management framework concerning the calculation of the consolidated BIS capital adequacy ratio under agreed-upon examination procedures, which we considered it necessary, and is a report of the results presented to us. It thus does not represent an opinion by the external auditor regarding the consolidated BIS capital adequacy ratio itself or parts of internal risk management framework which concern the ratio.

Outline and Details of Agreements Concerning Capital Funding Instruments

Consolidated

Outline and Details of Agreements Concerning Capital Funding Instruments are available on our website (<http://smth.jp/ir/basel/index.html>).

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements

Consolidated

As of September 30, 2016

Items	Consolidated Balance Sheet ^(*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Assets)			
Cash and Due from Banks	¥ 11,350,580		
Call Loans and Bills Bought	57,615		
Receivables under Resale Agreements	76,851		
Receivables under Securities Borrowing Transactions	404,833		
Monetary Claims Bought	651,845		
Trading Assets	752,131		
Money Held in Trust	1,586	6-a	
Securities	5,194,863	2-b, 6-b	
Loans and Bills Discounted	27,068,665	6-c	
Foreign Exchanges	11,021		
Lease Receivables and Investment Assets	639,388		
Other Assets	1,883,749	6-d	
Tangible Fixed Assets	231,379		
Intangible Fixed Assets	192,535	2-a	
Assets for Retirement Benefits	97,693	3	
Deferred Tax Assets	26,297	4-a	
Customers' Liabilities for Acceptances and Guarantees	423,525		
Allowance for Loan Losses	(88,818)		
Total Assets	¥ 48,975,744		

^(*) The regulatory scope of consolidation is the same as the accounting scope of consolidation.

Items	Consolidated Balance Sheet ^(*) Amount (Millions of Yen)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
(Liabilities)			
Deposits	¥ 27,721,484		
Negotiable Certificates of Deposit	5,359,937		
Call Money and Bills Sold	1,558,711		
Payables under Repurchase Agreements	1,589,543		
Payables under Securities Lending Transactions	110,821		
Trading Liabilities	474,176		
Borrowed Money	2,634,354	8	
Foreign Exchanges	124		
Short-term Bonds Payable	946,503		
Bonds Payable	732,631		
Borrowed Money from Trust Account	3,427,540		
Other Liabilities	1,302,931	6-e	
Provision for Bonuses	12,948		
Provision for Director's Bonuses	60		
Retirement Benefits Liabilities	13,129		
Provision for Reward Points Program	17,407		
Provision for Reimbursement of Deposits	3,640		
Provision for Contingent Loss	7,425		
Deferred Tax Liabilities	104,573	4-b	
Deferred Tax Liabilities for Land Revaluation	3,111	4-c	
Acceptances and Guarantees	423,525		
Total Liabilities	46,444,582		
(Net Assets)			
Capital Stock	342,037	1-a	
Capital Surplus	492,039	1-b	
Retained Earnings	1,155,568	1-c	
Total Shareholders' Equity	1,989,645		
Valuation Difference on Available-for-Sale Securities	435,690		
Deferred Gains or Losses on Hedges	(20,984)	5	
Revaluation Reserve for Land	(827)		
Foreign Currency Translation Adjustment	(13,254)		
Remeasurements of Retirement Benefits	(49,740)		
Total Accumulated Other Comprehensive Income	350,883		3
Non-controlling Interests	190,632	7	
Total Net Assets	2,531,161		
Total Liabilities and Net Assets	¥ 48,975,744		

^(*) The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

Note: Amounts in the "Composition of capital" are based on those before considering under transitional arrangements. Therefore, they include "Amounts excluded under transitional arrangements" disclosed in "Composition of capital disclosure" and exclude items for regulatory purpose under transitional arrangement from these tables.

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	492,039		1-b
Retained Earnings	1,155,568		1-c
Total Shareholders' Equity	¥ 1,989,645		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,989,645	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	834,076		1a
of Which: Retained Earnings	1,155,568		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible fixed assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 192,535		2-a
Securities	5,194,863		2-b
of Which: Goodwill Arising on the Application of the Equity Method	11,980		
Associated Deferred Tax Liabilities	28,080		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 111,337		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	65,097	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

3. Assets for Retirement Benefits**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 97,693		3
Associated Deferred Tax Liabilities	29,921		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Assets for Retirement Benefits	¥ 67,771		15

4. Deferred tax assets**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 26,297		4-a
Deferred Tax Liabilities	104,573		4-b
Deferred Tax Liabilities for Land Revaluation	3,111		4-c
Associated Intangible Fixed Assets	28,080		
Associated Assets for Retirement Benefits	29,921		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 723	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	—		75

5. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (20,984)		5

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (15,536)	Excluding those items whose valuation differences arising from hedged items are recognized as “Accumulated other comprehensive income”	11

6. Investments in the capital of financial entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 1,586		6-a
Securities	5,194,863		6-b
Loans and Bills Discounted	27,068,665	Including subordinated loans	6-c
Other Assets	1,883,749	Including derivatives	6-d
Other Liabilities	¥ 1,302,931	Including derivatives	6-e

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital Instruments	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in Capital Instruments	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital	—		53
Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	214,554		
Common Equity Tier 1 Capital	3,101		18
Additional Tier 1 Capital	631		39
Tier 2 Capital	4,468		54
Amount below the Thresholds for Deduction (before Risk Weighting)	206,352		72
Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	65,595		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	65,595		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 190,632		7

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	10,764	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,453	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	48–49

8. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 2,634,354		8

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 220,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	90,000		46

As of September 30, 2015

Items	Consolidated Balance Sheet ^(*)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Assets)			
Cash and Due from Banks	¥ 10,006,551		
Call Loans and Bills Bought	129,838		
Receivables under Resale Agreements	125,947		
Receivables under Securities Borrowing Transactions	335,832		
Monetary Claims Bought	661,640		
Trading Assets	721,199		
Money Held in Trust	1,786		
Securities	5,657,941	2-b, 6-a	
Loans and Bills Discounted	26,155,395	6-b	
Foreign Exchanges	11,408		
Lease Receivables and Investment Assets	543,155		
Other Assets	1,801,522	6-c	
Tangible Fixed Assets	233,377		
Intangible Fixed Assets	149,868	2-a	
Assets for Retirement Benefits	195,995	3	
Deferred Tax Assets	16,625	4-a	
Customers' Liabilities for Acceptances and Guarantees	516,011		
Allowance for Loan Losses	(81,376)		
Total Assets	¥ 47,182,725		

^(*) The regulatory scope of consolidation is the same as the accounting scope of consolidation.

Items	Consolidated Balance Sheet ^(*) Amount (Millions of Yen)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
(Liabilities)			
Deposits	¥ 26,206,902		
Negotiable Certificates of Deposit	6,820,499		
Call Money and Bills Sold	796,487		
Payables under Repurchase Agreements	1,290,690		
Payables under Securities Lending Transactions	73,951		
Trading Liabilities	496,312		
Borrowed Money	2,731,243	8	
Foreign Exchanges	111		
Short-term Bonds Payable	1,414,960		
Bonds Payable	903,993		
Borrowed Money from Trust Account	1,684,065		
Other Liabilities	1,470,197	6-d	
Provision for Bonuses	12,986		
Provision for Director's Bonuses	115		
Retirement Benefits Liabilities	11,182		
Provision for Reimbursement of Deposits	3,424		
Provision for Contingent Loss	7,953		
Deferred Tax Liabilities	157,144	4-b	
Deferred Tax Liabilities for Land Revaluation	3,314	4-c	
Acceptances and Guarantees	516,011		
Total Liabilities	44,601,546		
(Net Assets)			
Capital Stock	342,037	1-a	
Capital Surplus	492,097	1-b	
Retained Earnings	1,065,352	1-c	
Total Shareholders' Equity	1,899,487		
Valuation Difference on Available-for-Sale Securities	480,549		
Deferred Gains or Losses on Hedges	(13,321)	5	
Revaluation Reserve for Land	(638)		
Foreign Currency Translation Adjustment	12,370		
Remeasurements of Retirement Benefits	11,814		
Total Accumulated Other Comprehensive Income	490,774		3
Non-controlling Interests	190,916	7	
Total Net Assets	2,581,178		
Total Liabilities and Net Assets	¥ 47,182,725		

^(*) The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

Note: Amounts in the "Composition of capital" are based on those before considering under transitional arrangements. Therefore, they include "Amounts excluded under transitional arrangements" disclosed in "Composition of capital disclosure" and exclude items for regulatory purpose under transitional arrangement from these tables.

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	492,097		1-b
Retained Earnings	1,065,352		1-c
Total Shareholders' Equity	¥ 1,899,487		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,899,487	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	834,134		1a
of Which: Retained Earnings	1,065,352		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible fixed assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 149,868		2-a
Securities	5,657,941		2-b
of Which: Goodwill Arising on the Application of the Equity Method	1,278		
Associated Deferred Tax Liabilities	20,169		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 86,702		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	44,275	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

3. Assets for Retirement Benefits**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 195,995		3
Associated Deferred Tax Liabilities	63,375		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Assets for Retirement Benefits	¥ 132,620		15

4. Deferred tax assets**(1) Consolidated balance sheet**

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 16,625		4-a
Deferred Tax Liabilities	157,144		4-b
Deferred Tax Liabilities for Land Revaluation	3,314		4-c
Associated Intangible Fixed Assets	20,169		
Associated Assets for Retirement Benefits	63,375		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ —	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	—		75

5. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (13,321)		5

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (9,552)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

6. Investments in the capital of financial entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 5,657,941		6-a
Loans and Bills Discounted	26,155,395	Including subordinated loans	6-b
Other Assets	1,801,522	Including derivatives	6-c
Other Liabilities	¥ 1,470,197	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital Instruments	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in Capital Instruments	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital	—		53
Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	226,675		
Common Equity Tier 1 Capital	8,301		18
Additional Tier 1 Capital	3,484		39
Tier 2 Capital	8,050		54
Amount below the Thresholds for Deduction (before Risk Weighting)	206,838		72
Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	51,756		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	51,756		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 190,916		7

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	9,528	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	34–35
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	2,106	Maximum Amount (after Accounting for Adjustments for Non-controlling Interests)	48–49

8. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 2,731,243		8

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 120,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	60,000		46

Capital Adequacy

Consolidated

Amounts of Required Capital

(1) Amounts of required capital against credit risk (excluding equity exposures to which the IRB Approach is applied and exposures held in funds)

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Portfolios to Which the Standardized Approach is Applied	¥ 43,910	¥ 38,330
Exposures to Business Units Set for Phased Roll-out Application	16,776	—
Exposures Excluded from Application	27,134	38,330
Portfolios to Which the IRB Approach is Applied and Breakdown by Portfolio	1,145,811	1,175,402
Corporate Exposures	807,415	839,726
Sovereign Exposures	15,241	20,558
Financial Institution Exposures	43,505	54,893
Residential Mortgage Exposures	105,723	95,494
Qualifying Revolving Retail Exposures	1,632	1,795
Other Retail Exposures	25,005	22,837
Other Exposures* ¹	147,287	140,095
Securitization Exposures	14,855	13,674

*1. Other exposures refer to the exposures below.

Purchased receivables, unsettled transactions, lease transactions, CVA risk, central counterparty-related, equities, with 250% risk-weight applied and other assets

*2. The calculation method of the amounts of required capital ratio against credit risk is as follows:

Portfolios to which the Standardized Approach is applied: amount of credit risk-weighted assets x 8%

Portfolios to which the IRB Approach is applied: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

Securitization exposures: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

(2) Amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Equity Exposures	¥ 140,457	¥ 189,621
PD/LGD Approach	118,700	167,968
Simple Risk-Weight Method of the Market-based Approach	21,757	21,652
Internal Model Method of the Market-based Approach	—	—

* The calculation method of the amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied is as follows

Those applicable to the PD/LGD approach: (amount of credit risk-weighted assets x 1.06) x 8%

Those applicable to the simple risk-weight method of the market-based approach: (amount of credit risk-weighted assets x 1.06) x 8%

(3) Amounts of required capital against credit risk concerning exposures held in funds

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Exposures Held in Funds*	¥ 113,024	¥ 191,551

* (Amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

(4) Amounts of required capital against market risk

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Market Risk	¥ 42,491	¥ 35,263
Amounts of Required Capital by Category under the Standardized Approach	8,360	1,316
Interest Rate Risk	4,812	318
Equity Position Risk	—	—
Foreign Exchange Risk	3,547	998
Commodities Risk	—	—
Options Transactions	—	—
Internal Model Approach	34,131	33,946

(5) Amounts of required capital against operational risk

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Operational Risk	¥ 75,403	¥ 68,849
Advanced Measurement Approach	62,857	62,754
Standardized Approach	—	—
Basic Indicator Approach	12,545	6,094

(6) Consolidated total required capital

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Consolidated Total Required Capital*	¥ 1,442,899	¥ 1,566,502

* (Total amount of credit risk-weighted assets + market risk equivalents/8% + operational risk equivalents/8%) x 8%

Credit Risk

Consolidated

Balance of Exposures Related to Credit Risk and Breakdown by Primary Types

	Millions of Yen					
	Sep. 30, 2016					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
		Loans, Call Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions	
Japan	¥ 39,980,681	¥ 34,225,987	¥ 2,291,144	¥ 387,470	¥ 3,076,078	¥ 119,949
Outside Japan	6,286,116	3,885,228	1,573,611	426,471	400,804	23,781
Total for Regions	¥ 46,266,798	¥ 38,111,216	¥ 3,864,756	¥ 813,942	¥ 3,476,883	¥ 143,731
Manufacturing	¥ 4,320,354	¥ 2,729,825	¥ 535,369	¥ 36,535	¥ 1,018,624	¥ 17,848
Agriculture and Forestry	4,247	4,027	—	220	—	1,105
Fisheries	56	11	45	—	—	—
Mining and Quarrying of Stones and Gravel	22,642	7,935	132	—	14,575	—
Construction	243,630	150,409	29,584	2,466	61,170	134
Electricity, Gas, Heat Supply and Water	1,018,626	869,686	22,702	13,707	112,530	—
Information and Communication	575,959	507,171	8,260	2,300	58,226	—
Transport and Postal Activities	1,453,092	1,116,159	177,432	41,025	118,476	318
Wholesale and Retail Trade	1,837,903	1,390,466	124,126	8,732	314,577	2,896
Finance and Insurance	2,339,732	1,493,426	409,354	190,378	246,571	281
Real Estate	3,806,649	3,077,869	397,942	41,880	288,957	22,505
Goods Rental and Leasing	813,312	742,076	9,679	1,449	60,106	237
Local Public Bodies	88,539	73,302	4,315	—	10,921	—
Individuals	8,915,804	8,773,863	—	—	141,940	60,943
Others	20,826,245	17,174,984	2,145,811	475,244	1,030,204	37,460
Total for Industry Sectors	¥ 46,266,798	¥ 38,111,216	¥ 3,864,756	¥ 813,942	¥ 3,476,883	¥ 143,731
One Year or Less	8,438,536	6,403,526	528,316	155,905	1,350,787	
Over One Year to Three Years	5,341,769	4,168,620	328,583	148,967	695,597	
Over Three Years to Five Years	15,123,859	14,050,768	447,985	137,290	487,815	
Over Five Years	17,362,632	13,488,300	2,559,871	371,778	942,682	
Total for All Durations	¥ 46,266,798	¥ 38,111,216	¥ 3,864,756	¥ 813,942	¥ 3,476,883	
Average Balance during the Period	¥ 47,816,211	¥ 39,780,124	¥ 3,661,196	¥ 838,683	¥ 3,536,205	

- Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., purchased receivables lease transactions as well as gradual application exposures.
2. "Others" in the industry sectors include non-residents and state public services. Exposures for durations of over five years include those with no fixed maturities.
3. "Average Balance during the Period" is the average of the balance as of March 31, 2016 and September 30, 2016.
4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit.

	Millions of Yen					
	Sep. 30, 2015					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
		Loans, Call Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions	
Japan	¥ 37,136,981	¥ 30,433,650	¥ 3,252,071	¥ 427,591	¥ 3,023,668	¥ 130,145
Outside Japan	7,753,816	5,326,570	1,566,992	448,873	411,380	29,371
Total for Regions	¥ 44,890,798	¥ 35,760,220	¥ 4,819,064	¥ 876,464	¥ 3,435,048	¥ 159,516
Manufacturing	¥ 4,704,238	¥ 2,831,838	¥ 838,116	¥ 45,142	¥ 989,141	¥ 18,861
Agriculture and Forestry	3,634	3,540	—	94	—	1,198
Fisheries	87	—	87	—	—	—
Mining and Quarrying of Stones and Gravel	23,043	10,474	269	—	12,300	—
Construction	274,007	155,576	57,799	847	59,782	148
Electricity, Gas, Heat Supply and Water	1,079,153	955,180	44,910	6,770	72,291	—
Information and Communication	488,606	420,531	12,679	1,091	54,302	6
Transport and Postal Activities	1,537,543	1,155,031	266,540	20,393	95,577	8,653
Wholesale and Retail Trade	1,979,348	1,470,425	166,189	5,131	337,601	2,632
Finance and Insurance	2,843,718	2,012,188	295,356	301,650	234,522	368
Real Estate	3,446,757	2,728,300	400,625	21,301	296,530	25,974
Goods Rental and Leasing	790,183	702,919	13,375	1,664	72,224	251
Local Public Bodies	102,145	87,352	3,199	—	11,593	—
Individuals	7,840,242	7,690,610	—	—	149,632	49,451
Others	19,778,087	15,536,249	2,719,914	472,375	1,049,548	51,968
Total for Industry Sectors	¥ 44,890,798	¥ 35,760,220	¥ 4,819,064	¥ 876,464	¥ 3,435,048	¥ 159,516
One Year or Less	9,158,919	6,835,922	842,696	138,153	1,342,147	
Over One Year to Three Years	5,678,659	4,032,847	622,994	228,372	794,444	
Over Three Years to Five Years	13,724,959	12,857,983	367,877	139,937	359,161	
Over Five Years	16,328,258	12,033,466	2,985,495	370,001	939,295	
Total for All Durations	¥ 44,890,798	¥ 35,760,220	¥ 4,819,064	¥ 876,464	¥ 3,435,048	
Average Balance during the Period	¥ 43,518,329	¥ 34,843,280	¥ 4,481,337	¥ 851,634	¥ 3,342,077	

Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., purchased receivables as well as lease transactions application exposures.

2. "Others" in the industry sectors include non-residents and state public services. Exposures for durations of over five years include those with no fixed maturities.

3. "Average Balance during the Period" is the average of the balance as of March 31, 2015 and September 30, 2015.

4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit.

Balance and Changes of General Allowance for Loan Losses, Specific Allowance for Loan Losses, and Allowance for Loan Losses from Specified Foreign Country Borrowers

(1) General allowance for loan losses

	Millions of Yen			
	Sep. 30, 2016	Sep. 30, 2015	Mar. 31, 2016	Change from Mar. 31, 2016
	Balance	Balance	Balance	
General Allowance for Loan Losses	¥ 67,429	¥ 56,902	¥ 68,097	¥ (667)

(2) Specific allowance for loan losses (breakdown by region, industry sector)

	Millions of Yen			
	Sep. 30, 2016	Sep. 30, 2015	Mar. 31, 2016	Change from Mar. 31, 2016
	Balance	Balance	Balance	
Japan	¥ 18,591	¥ 20,760	¥ 19,425	¥ (833)
Outside Japan	2,796	3,713	3,306	(509)
Total for Regions	¥ 21,388	¥ 24,473	¥ 22,731	¥ (1,343)
Manufacturing	4,968	1,465	4,956	12
Agriculture and Forestry	—	1	2	(2)
Fisheries	—	0	—	—
Mining and Quarrying of Stones and Gravel	—	—	—	—
Construction	30	120	46	(16)
Electricity, Gas, Heat Supply and Water	134	5	6	127
Information and Communication	8	5	11	(2)
Transport and Postal Activities	5,972	7,065	4,980	992
Wholesale and Retail Trade	661	560	853	(192)
Finance and Insurance	185	233	222	(36)
Real Estate	502	657	491	11
Goods Rental and Leasing	47	60	45	1
Local Public Bodies	—	—	—	—
Individuals	4,899	4,527	4,791	107
Others	3,977	9,769	6,323	(2,346)
Total for Industry Sectors	¥ 21,388	¥ 24,473	¥ 22,731	¥ (1,343)

Note: "Others" in the industry sectors include non-residents and state public services.

(3) Allowance for loan losses from specified foreign country borrowers

Not applicable as of the end of September 2016, March 2016 and September 2015.

Amounts of Written-off Loans by Industry Sector

	Millions of Yen	
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015
Manufacturing	¥ 9	¥ 7
Agriculture and Forestry	0	—
Fisheries	—	—
Mining and Quarrying of Stones and Gravel	—	—
Construction	—	4
Electricity, Gas, Heat Supply and Water	2	—
Information and Communication	4	—
Transport and Postal Activities	2	0
Wholesale and Retail Trade	0	603
Finance and Insurance	1	0
Real Estate	—	0
Goods Rental and Leasing	—	—
Local Public Bodies	—	—
Individuals	535	394
Others	167	1,845
Total for Industry Sectors	¥ 724	¥ 2,855

Note: "Others" in the industry sectors include non-residents and state public services.

Balance of Exposures to which the Standardized Approach is Applied by Risk-Weight Category

	Millions of Yen			
	Sep. 30, 2016		Sep. 30, 2015	
	Subject to Rating		Subject to Rating	
Balance of Exposures to which the Standardized Approach is Applied after Allowing for the Credit Risk Mitigation Effect by Risk-Weight Category	¥ 1,047,602	¥ 86	¥ 971,062	¥ 83
0%	170,795	—	132,530	—
10%	—	—	—	—
20%	359,396	24	400,678	40
35%	—	—	—	—
50%	42,662	35	77,522	—
75%	—	—	—	—
100%	474,746	26	360,330	43
150%	1	—	1	—
Amounts of exposures with 1,250% risk-weight applied	—	—	—	—

Exposures to which the IRB Approach is Applied

			Millions of Yen	
			Sep. 30, 2016	Sep. 30, 2015
Specialized Lending under the Slotting Criteria			¥ 1,781,365	¥ 2,679,781
High-Volatility Commercial Real Estate Exposures			231,799	187,888
Maturities of 2.5 Years or Longer			204,871	147,077
Strong	95%		30,444	10,453
Good	120%		100,201	96,012
Satisfactory	140%		64,554	40,610
Weak	250%		9,670	—
Default	0%		—	—
Maturities of Less than 2.5 Years			26,928	40,811
Strong	70%		—	11,760
Good	95%		—	25,000
Satisfactory	140%		26,656	4,051
Weak	250%		271	—
Default	0%		—	—
Other Exposures			¥ 1,549,565	¥ 2,491,892
Maturities of 2.5 Years or Longer			1,453,363	2,206,543
Strong	70%		570,963	880,009
Good	90%		610,236	776,954
Satisfactory	115%		218,603	508,333
Weak	250%		47,684	32,905
Default	0%		5,875	8,340
Maturities of Less than 2.5 Years			96,201	285,349
Strong	50%		29,486	115,264
Good	70%		37,484	112,345
Satisfactory	115%		18,412	51,274
Weak	250%		10,817	3,096
Default	0%		—	3,368
Equity Exposures to which the Simple Risk-Weight Method of the Market-based Approach is Applied			¥ 76,509	¥ 74,140
300%			49,467	41,224
400%			27,042	32,915

Note: The supervisory formula has been applied to some of the specialised lendings since the end of March 2016 and the exposures above are not included.

Portfolios to which the IRB Approach is Applied

(1) Corporate exposures

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items		
Ordinary Assets (Seijo-Saki)	0.37%	33.58%	—	38.80%	¥ 14,110,282	¥ 2,808,061	¥ 2,186,770	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	15.76%	32.84%	—	167.43%	274,751	52,031	9,198	75.00%
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	37.57%	36.23%	17.79%	61,003	16,658	247	75.00%
Total	1.11%	33.58%	—	41.13%	¥ 14,446,036	¥ 2,876,751	¥ 2,196,216	75.00%

Note: The supervisory formula has been applied to some of the specialised lendings since the end of March 2016 and the exposures above are included.

	Millions of Yen							
	Sep. 30, 2015							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items		
Ordinary Assets (Seijo-Saki)	0.36%	34.21%	—	37.72%	¥ 13,409,520	¥ 2,749,699	¥ 2,120,039	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	13.17%	32.17%	—	153.33%	300,941	43,966	8,571	75.00%
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	34.37%	32.94%	18.98%	84,154	17,328	109	75.00%
Total	1.23%	34.17%	—	40.00%	¥ 13,794,616	¥ 2,810,994	¥ 2,128,720	75.00%

(2) Sovereign exposures

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items		
Ordinary Assets (Seijo-Saki)	0.01%	43.60%	—	0.96%	¥ 13,888,750	¥ 90,428	¥ 20,180	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	34.12%	45.00%	—	282.39%	10,121	1,272	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.03%	43.60%	—	1.19%	¥ 13,898,872	¥ 91,700	¥ 20,180	75.00%

	Millions of Yen							
	Sep. 30, 2015							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items		
Ordinary Assets (Seijo-Saki)	0.01%	43.50%	—	1.49%	¥ 12,424,028	¥ 188,648	¥ 15,734	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	34.12%	45.00%	—	282.39%	12,003	1,215	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.05%	43.50%	—	1.79%	¥ 12,436,031	¥ 189,864	¥ 15,734	75.00%

(3) Financial Institution exposures

	Millions of Yen						
	Sep. 30, 2016						
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items	CCF
Ordinary Assets (Seijo-Saki)	0.12%	41.78%	—	28.23%	¥ 1,277,203	¥ 605,245	¥ 108,219
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—
Total	0.12%	41.78%	—	28.23%	¥ 1,277,203	¥ 605,245	¥ 108,219

	Millions of Yen						
	Sep. 30, 2015						
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items	CCF
Ordinary Assets (Seijo-Saki)	0.13%	42.35%	—	28.64%	¥ 1,751,857	¥ 588,647	¥ 85,462
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—
Total	0.13%	42.35%	—	28.64%	¥ 1,751,857	¥ 588,647	¥ 85,462

(4) Equity exposures under the PD/LGD Approach

	Millions of Yen		
	Sep. 30, 2016		
	Weighted Average of PD Value	Weighted Average of Risk-Weight	Balance
Ordinary Assets (Seijo-Saki)	0.21%	141.77%	¥ 1,033,235
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.03%	544.27%	2,959
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	237
Total	0.26%	143.16%	¥ 1,036,433

Note: Weighted average of risk-weight include the amounts obtained by multiplying the expected loss amounts by 1,250% risk-weight.

	Millions of Yen		
	Sep. 30, 2015		
	Weighted Average of PD Value	Weighted Average of Risk-Weight	Balance
Ordinary Assets (Seijo-Saki)	0.20%	136.40%	¥ 1,526,387
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	10.45%	577.64%	2,750
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	151
Total	0.23%	137.29%	¥ 1,529,289

Note: Weighted average of risk-weight include the amounts obtained by multiplying the expected loss amounts by 1,250% risk-weight.

(5) Residential mortgage exposures, qualifying revolving retail exposures, and other retail exposures

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items		
Residential Mortgage								
Current	0.24%	25.40%	—	11.71%	¥ 7,844,893	¥ 31,136	¥ 1,451	100.00%
Overdue	22.20%	26.01%	—	156.01%	89,736	141	15	100.00%
Default	100.00%	28.01%	22.00%	79.51%	37,749	24	—	—
Qualifying Revolving Retail								
Current	0.50%	74.76%	—	16.62%	20,551	46,158	489,100	9.44%
Overdue	33.93%	69.48%	—	193.88%	235	143	858	16.69%
Default	100.00%	76.72%	73.45%	43.33%	254	197	2,232	8.83%
Other Retail (consumer)								
Current	0.74%	60.90%	—	47.65%	149,523	60,518	181,609	30.76%
Overdue	32.96%	36.80%	—	94.55%	919	566	160	33.89%
Default	100.00%	42.54%	33.54%	119.31%	3,068	412	1,032	33.76%
Other Retail (commercial)								
Current	0.99%	33.26%	—	30.39%	358,466	2,636	1,448	100.00%
Overdue	35.80%	30.45%	—	79.95%	3,247	21	21	100.00%
Default	100.00%	34.19%	31.69%	33.17%	10,985	198	38	100.00%
Total	1.14%	27.02%	—	15.32%	¥ 8,519,631	¥ 142,156	¥ 677,969	15.60%

	Millions of Yen							
	Sep. 30, 2015							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items		
Residential Mortgage								
Current	0.24%	24.37%	—	11.33%	¥ 7,078,055	¥ 36,511	¥ 2,599	100.00%
Overdue	23.19%	24.95%	—	150.11%	92,424	95	10	100.00%
Default	100.00%	26.70%	21.40%	70.13%	38,430	74	—	—
Qualifying Revolving Retail								
Current	0.53%	74.11%	—	17.21%	20,382	47,978	503,743	9.52%
Overdue	32.42%	70.08%	—	202.76%	344	167	903	18.59%
Default	100.00%	77.78%	75.38%	31.85%	291	203	2,397	8.50%
Other Retail (consumer)								
Current	0.82%	56.35%	—	47.67%	139,999	61,022	187,667	32.36%
Overdue	32.18%	33.81%	—	87.24%	1,244	472	619	74.28%
Default	100.00%	43.88%	39.13%	62.81%	2,498	160	213	35.08%
Other Retail (commercial)								
Current	1.04%	29.35%	—	27.52%	323,422	2,874	1,227	100.00%
Overdue	35.73%	29.07%	—	76.75%	3,057	35	8	100.00%
Default	100.00%	31.14%	29.19%	25.84%	12,764	268	37	100.00%
Total	1.28%	25.87%	—	15.00%	¥ 7,712,915	¥ 149,866	¥ 699,429	16.23%

Actual Credit Losses in the Current Period and Year-on-Year Change for Portfolios to which the IRB Approach is Applied

	Millions of Yen						
	Six Months Ended Sep. 30, 2016			Six Months Ended Sep. 30, 2015			Change in Actual Credit Losses
	Actual Credit Losses	Provisions	Reversals	Actual Credit Losses	Provisions	Reversals	
Corporate Exposures	¥ (2,250)	¥ 2,649	¥ (4,899)	¥ (1,717)	¥ 6,899	¥ (8,616)	¥ (533)
Sovereign Exposures	(364)	—	(364)	1,055	1,070	(14)	(1,419)
Financial Institution Exposures	27	27	—	0	—	0	28
Retail Exposures	1,998	2,666	(667)	883	1,904	(1,021)	1,114

Note: Of total credit costs, only those that can be identified as stemming from specified asset classes are shown in the table.

Factor Analysis

Actual credit losses in the first half of FY2016 decreased by ¥800 million year on year. This reflected, on the one hand, the recognition of a limited amount of new non-performing loans, mainly in our corporate and sovereign exposures, and on the other, the booking of reversals from loan loss allowances for corporate and sovereign exposures to reflect a lower outstanding balance of transactions with counterparties in these categories.

Estimated Credit Losses and Comparable Actual Credit Losses for Portfolios to which the IRB Approach is Applied

	Millions of Yen	
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 11,548	¥ 104,393
Sovereign Exposures	2,582	2,514
Financial Institution Exposures	27	1,276
Retail Exposures	11,193	25,794

Notes: 1. Estimated credit losses for the first half of fiscal year 2015 are the expected loss amount as of September 30, 2015.

2. Actual credit losses for the first half of fiscal year 2016 are the sum of the losses for the most recent one-year period ended September 30, 2016.

	Millions of Yen	
	Six Months Ended Sep. 30, 2015	Six Months Ended Sep. 30, 2014
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (7,031)	¥ 173,153
Sovereign Exposures	1,031	362
Financial Institution Exposures	3	921
Retail Exposures	3,304	34,663

Notes: 1. Estimated credit losses for the first half of fiscal year 2014 are the expected loss amount as of September 30, 2014.

2. Actual credit losses for the first half of fiscal year 2015 are the sum of the losses for the most recent one-year period ended September 30, 2015.

	Millions of Yen	
	Six Months Ended Sep. 30, 2014	Six Months Ended Sep. 30, 2013
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (4,095)	¥ 191,299
Sovereign Exposures	(66)	522
Financial Institution Exposures	(5)	901
Retail Exposures	484	34,992

Notes: 1. Estimated credit losses for the first half of fiscal year 2013 are the expected loss amount as of September 30, 2013.

2. Actual credit losses for the first half of fiscal year 2014 are the sum of the losses for the most recent one-year period ended September 30, 2014.

	Millions of Yen	
	Six Months Ended Sep. 30, 2013	Six Months Ended Sep. 30, 2012
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (2,782)	¥ 183,465
Sovereign Exposures	(1)	309
Financial Institution Exposures	(29)	1,045
Retail Exposures	1,297	27,019

Notes: 1. Estimated credit losses for the first half of fiscal year 2012 are the expected loss amount as of September 30, 2012.

2. Actual credit losses for the first half of fiscal year 2013 are the sum of the losses for the most recent one-year period ended September 30, 2013.

	Millions of Yen	
	Six Months Ended Sep. 30, 2012	Six Months Ended Sep. 30, 2011
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 8,781	¥ 183,995
Sovereign Exposures	(21)	301
Financial Institution Exposures	7	1,079
Retail Exposures	2,379	34,177

Notes: 1. Estimated credit losses for the first half of fiscal year 2011 are the expected loss amount as of September 30, 2011.

2. Actual credit losses for the first half of fiscal year 2012 are the sum of the losses for the most recent one-year period ended September 30, 2012.

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	Six Months Ended Sep. 30, 2010
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 12,553	¥ 213,311
Sovereign Exposures	4,753	227
Financial Institution Exposures	(346)	3,526
Retail Exposures	2,215	36,493

Notes: 1. Estimated credit losses for the first half of fiscal year 2010 are the expected loss amount as of September 30, 2010.

2. Actual credit losses for the first half of fiscal year 2011 are the sum of the losses for the most recent one-year period ended September 30, 2011.

Credit Risk Mitigation Techniques

Consolidated

Amounts of Exposures to which Credit Risk Mitigation Techniques are Applied

	Millions of Yen			
	Sep. 30, 2016			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ 812,644	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	2,842,308	196,855	277,406	—
Corporate Exposures	685,399	191,865	169,349	—
Sovereign Exposures	5,904	4,989	108,057	—
Financial Institution Exposures	2,151,005	—	—	—
Retail Exposures	—	—	—	—

	Millions of Yen			
	Sep. 30, 2015			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ 831,770	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	2,386,281	200,165	363,057	—
Corporate Exposures	378,977	194,781	200,710	—
Sovereign Exposures	12,963	5,383	162,347	—
Financial Institution Exposures	1,994,341	—	—	—
Retail Exposures	—	—	—	—

Counterparty Risk in Derivative and Long-term Settlement Transactions

Consolidated

Derivative Transactions

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 2,258,535	¥ 2,200,799
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	1,087,217	969,497
Foreign Exchange Related	1,293,110	1,037,727
Interest Rate Related	1,768,652	2,096,447
Credit Derivatives	15,640	33,686
Others	227	330
Effect of Mitigating Credit Equivalents Due to Close-out Netting Contracts (Deduction)	1,990,413	2,198,694
Amounts of Collateral	273,014	92,702
Deposits	262,485	74,640
Securities	10,529	18,061
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	814,203	876,795
Notional Principal Amounts of Credit Derivatives Subject to the Calculation of Credit Equivalents	140,700	119,728
Purchasing Protection by Credit Default Swaps	71,900	55,416
Providing Protection by Credit Default Swaps	68,800	64,311
Notional Principal Amounts of Credit Derivatives Used to Allow for the Effect of Credit Risk Mitigation Technique	—	—

Note: Credit equivalents are calculated with the current exposure approach.

Long-term Settlement Transactions

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ —	¥ —
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	7	—
Amounts of Collateral	—	—
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	7	—

Note: Credit equivalents are calculated with the current exposure approach.

Securitization Exposures

Consolidated

Securitization Exposures Originated by the SuMi TRUST Bank Group

First Half of Fiscal Year 2016

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Outline of securitizations during the first half of fiscal year 2016, type and status of principal underlying assets

Not applicable.

(2) Amounts of securitization exposures held and breakdown of main principal underlying assets by type

	Millions of Yen				
	Sep. 30, 2016				
	Exposure Amounts		Aggregate Sum of Underlying Assets		
	On-balance Sheet Transactions	Off-balance Sheet Transactions		Asset Transfer-Type Securitization Transactions	Synthetic Securitization Transaction
Securitization Exposures except					
Resecuritization Exposures	¥ 55,229	¥ —	¥ 236,064	¥ 236,064	¥ —
Residential Mortgage Loans	55,229	—	236,064	236,064	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 55,229	¥ —	¥ 236,064	¥ 236,064	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and breakdown by type of main principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2016	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 336	¥ 11
Others	—	—
Total	¥ 336	¥ 11

(4) Amounts of assets held for the purpose of securitization transactions and breakdown of principal assets by type

Not applicable.

(5) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2016			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 55,229	¥ —	¥ 5,849	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	30,662	—	809	—
50% to Less than 100%	16,982	—	733	—
100% to Less than 350%	3,986	—	492	—
350% to Less than 1,250%	—	—	—	—
1,250%	3,598	—	3,814	—
Resecuritization Exposures (IRB Approach)	—	—	—	—
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 55,229	¥ —	¥ 5,849	¥ —

(6) Amounts equivalent to the increase in capital following securitization and breakdown by type of principal underlying assets

	Millions of Yen
	Sep. 30, 2016
Residential Mortgage Loans	¥ 2,880
Others	—
Total	¥ 2,880

(7) Amounts of securitization exposures by type of principal underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	Millions of Yen
	Sep. 30, 2016
Residential Mortgage Loans	¥ 3,598
Others	—
Total	¥ 3,598

(8) Items by type of principal underlying assets of securitization exposures with early redemption clauses

Not applicable.

(9) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

(10) Amounts of gains/losses on sale following securitization transactions recognized during the first half of fiscal year 2016 and breakdown by type of principal underlying assets

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

First Half of Fiscal Year 2015

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Outline of securitizations during the first half of fiscal year 2015, type and status of principal underlying assets

Not applicable.

(2) Amounts of securitization exposures held and breakdown of main principal underlying assets by type

	Millions of Yen				
	Sep. 30, 2015				
	Exposure Amounts		Aggregate Sum of Underlying Assets		
	On-balance Sheet Transactions	Off-balance Sheet Transactions		Asset Transfer-Type Securitization Transactions	Synthetic Securitization Transaction
Securitization Exposures except					
Resecuritization Exposures	¥ 102,694	¥ —	¥ 357,606	¥ 357,606	¥ —
Residential Mortgage Loans	102,694	—	357,606	357,606	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 102,694	¥ —	¥ 357,606	¥ 357,606	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and breakdown by type of main principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2015	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 270	¥ (20)
Others	—	—
Total	¥ 270	¥ (20)

(4) Amounts of assets held for the purpose of securitization transactions and breakdown of main principal assets by type
Not applicable.

(5) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2015			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 102,694	¥ —	¥ 7,857	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	89,978	—	2,878	—
50% to Less than 100%	4,688	—	198	—
100% to Less than 350%	4,137	—	656	—
350% to Less than 1,250%	—	—	—	—
1,250%	3,890	—	4,123	—
Resecuritization Exposures (IRB Approach)	—	—	—	—
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 102,694	¥ —	¥ 7,857	¥ —

(6) Amounts equivalent to the increase in capital following securitization and breakdown by type of main principal underlying assets

	Millions of Yen
	Sep. 30, 2015
Residential Mortgage Loans	¥ 5,130
Others	—
Total	¥ 5,130

(7) Amounts of securitization exposures by type of principal underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	Millions of Yen
	Sep. 30, 2015
Residential Mortgage Loans	¥ 3,890
Others	—
Total	¥ 3,890

(8) Items by type of principal underlying assets of securitization exposures with early redemption clauses
Not applicable.**(9) Application of credit risk mitigation techniques to resecuritization exposures held**
Not applicable.**(10) Amounts of gains/losses on sale following securitization transactions recognized during the first half of fiscal year 2015 and breakdown by type of principal underlying assets**
Not applicable.**Subject to the Calculation of Market Risk Assets**

Not applicable.

Securitization Exposures Purchased by the SuMi TRUST Bank Group

First Half of Fiscal Year 2016

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Amounts of securitization exposures held and breakdown of main principal underlying assets by type

	Millions of Yen	
	Sep. 30, 2016	
	Exposure Amounts	
	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 730,236	¥ 136,171
Residential Mortgage Loans	194,379	55,450
Credit Card Loans	19,237	3,199
Claims on Lease Payments, Installment Receivables	149,807	48,274
Commercial Real Estate-Secured Loans	16,785	—
Other Claims on Corporates	350,026	29,246
Resecuritization Exposures	6,025	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	3,499	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	—	—
Securitization Exposures to Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	2,526	—
Total	¥ 736,262	¥ 136,171

(2) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2016			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 730,236	¥ 136,171	¥ 6,970	¥ 1,906
Less than 20%	696,790	115,147	4,351	686
20% to Less than 50%	4,213	800	93	23
50% to Less than 100%	12,246	20,224	577	1,196
100% to Less than 350%	16,785	—	1,733	—
350% to Less than 1,250%	—	—	—	—
1,250%	201	—	213	—
Resecuritization Exposures (IRB Approach)	6,025	—	129	—
Less than 20%	—	—	—	—
20% to Less than 50%	5,231	—	95	—
50% to Less than 100%	794	—	33	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 736,262	¥ 136,171	¥ 7,099	¥ 1,906

(3) Amounts of securitization exposures by type of underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	Millions of Yen Sep. 30, 2016
Residential Mortgage Loans	¥ 201
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	—
Commercial Real Estate-Secured Loans	—
Other Claims on Corporates	—
Total	¥ 201

(4) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

First Half of Fiscal Year 2015

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Amounts of securitization exposures held and breakdown of principal underlying assets by type

	Millions of Yen Sep. 30, 2015 Exposure Amounts	
	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 578,710	¥ 43,351
Residential Mortgage Loans	190,836	2,430
Credit Card Loans	514	—
Claims on Lease Payments, Installment Receivables	54,828	18,447
Commercial Real Estate-Secured Loans	—	—
Other Claims on Corporates	332,531	22,473
Resecuritization Exposures	18,288	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	5,209	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	—	—
Securitization Exposures to Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	13,078	—
Total	¥ 596,998	¥ 43,351

(2) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2015			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 578,710	¥ 43,351	¥ 4,570	¥ 408
Less than 20%	561,929	38,971	3,586	312
20% to Less than 50%	7,841	4,380	157	95
50% to Less than 100%	7,647	—	359	—
100% to Less than 350%	704	—	59	—
350% to Less than 1,250%	307	—	110	—
1,250%	279	—	295	—
Resecuritization Exposures (IRB Approach)	18,288	—	382	—
Less than 20%	—	—	—	—
20% to Less than 50%	17,397	—	333	—
50% to Less than 100%	890	—	49	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 596,998	¥ 43,351	¥ 4,953	¥ 408

(3) Amounts of securitization exposures by type of underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	Millions of Yen
	Sep. 30, 2015
Residential Mortgage Loans	¥ 279
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	—
Commercial Real Estate-Secured Loans	—
Other Claims on Corporates	—
Total	¥ 279

(4) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

Market Risk

Consolidated

(1) Value at Risk (VaR) as of the end of period and maximum, mean, and minimum VaR for the period

	Billions of Yen							
	Sep. 30, 2016	Six Months Ended Sep. 30, 2016			Sep. 30, 2015	Six Months Ended Sep. 30, 2015		
		Maximum	Minimum	Mean		Maximum	Minimum	Mean
VaR in Banking Account	¥ 987.0	¥ 1,191.2	¥ 860.7	¥ 993.6	¥ 932.1	¥ 977.8	¥ 576.9	¥ 776.9
VaR in Trading Account	3.4	8.5	3.4	5.7	5.1	6.3	1.9	4.3

VaR Measurement Standards

Banking account Confidence interval: one-tailed 99% Holding period: 21 business days to 1 year Observation period: 1 year
Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 1 year

(2) Term-end Stressed Value at Risk and maximum, mean and minimum of Stressed Value at Risk for the period

	Billions of Yen							
	Sep. 30, 2016	Six Months Ended Sep. 30, 2016			Sep. 30, 2015	Six Months Ended Sep. 30, 2015		
		Maximum	Minimum	Mean		Maximum	Minimum	Mean
Stressed VaR in Trading Account	¥ 4.0 [1.2]	¥ 14.7 [4.6]	¥ 2.6 [0.8]	¥ 6.2 [1.9]	¥ 6.6 [2.1]	¥ 14.7 [4.6]	¥ 2.6 [0.8]	¥ 5.8 [1.8]

Stressed VaR Measurement Standards

Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 1 year
The figures inside the square brackets above denote stress VAR in a case where the holding period is one business day.

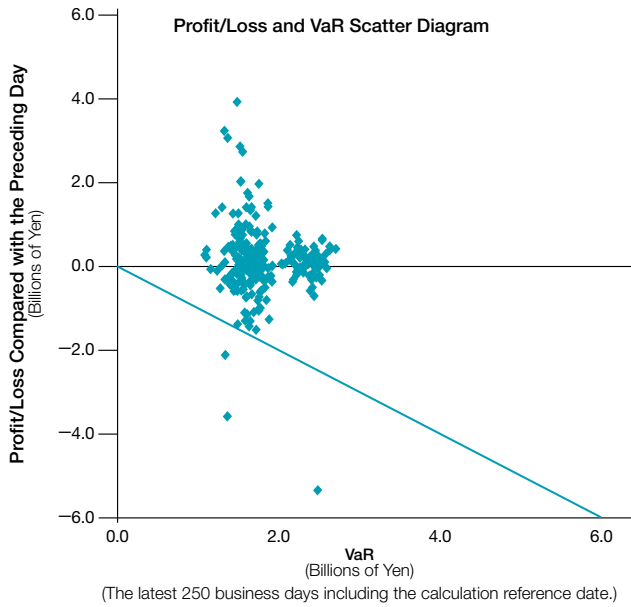
(3) The amounts of required capital related to term-end incremental risk and comprehensive risk, and maximum, mean and minimum amounts of required capital related to incremental risk and comprehensive risk for the period

Not applicable in the first half of fiscal year 2015 and in the first half of fiscal year 2016.

(4) Results of back testing and reasons for large downward deviations between actual losses and VaR

- Back testing of the trading account

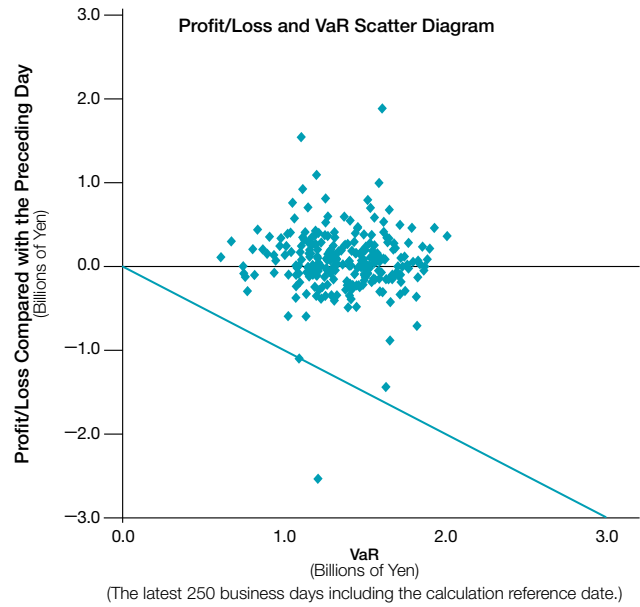
First Half of Fiscal Year 2016



Note: As shown above, for the first half of fiscal year 2016 back testing of the trading accounts shows three instances of losses in excess of VaR.

- Back testing of the trading account

First Half of Fiscal Year 2015



Note: As shown above, for the first half of fiscal year 2015 back testing of the trading accounts shows two instances of losses in excess of VaR.

Capital Subscriptions or Equity Exposures in the Banking Account

Consolidated

	Millions of Yen							
	Sep. 30, 2016				Sep. 30, 2015			
	Book Value	Fair Value	Book Value	Fair Value	Book Value	Fair Value	Book Value	Fair Value
Consolidated Book and Fair Values* ¹								
Listed Shares Exposures	¥ 1,257,941	¥ 1,257,941	¥ 1,370,319	¥ 1,370,319				
Capital Subscriptions or Equity Exposures Other than Above	62,312	62,312	94,614	94,614				
Amounts of Gains/Losses on Sales and Write-offs of Capital Subscriptions or Equity Exposures* ²	Gains/Losses	Gains	Losses	Write-offs	Gains/Losses	Gains	Losses	Write-offs
	10,264	11,964	733	967	(1,641)	3,827	5,227	242
Amounts of Unrealized Gains/Losses Recognized in the Consolidated Balance Sheets and not Recognized in the Consolidated Statements of Income		573,910				679,556		
Amounts of Unrealized Gains/Losses not Recognized in the Consolidated Balance Sheets and Statements of Income		Not applicable				Not applicable		

*1. Figures for available-for-sale securities include only Japanese and foreign stocks.

*2. Consolidated statements of income show gains/losses on stockholdings and related write-offs.

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Amounts by Portfolio Category	¥ 1,112,913	¥ 1,603,399
Portfolios Adopting the Market-based Approach	76,509	74,140
Portfolios Adopting the PD/LGD Approach	1,036,403	1,529,259

Note: Amounts by portfolio category show exposures subject to the calculation of credit risk-weighted assets.

Exposures Held in Funds as Credit Risk-Weighted Assets

Consolidated

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Aggregate Sum of Exposures Held in Funds	¥ 1,649,032	¥ 1,524,035
Look-through Approach	1,540,992	1,424,297
Simple Majority Formula	46,729	40,094
Investment Criteria Formula	21,003	21,861
Internal Model Approach	—	—
Probability Approach	39,384	37,115
Others	922	666

Note: Exposures subject to the calculation of credit risk-weighted assets are shown.

Gains/Losses and Changes in Economic Value Due to Interest Rate Shocks under Internal Control Management Used by the SuMi TRUST Bank Group Regarding Interest Rate Risk in the Banking Account

Consolidated

• Outlier ratios

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Overall Amounts of Interest Rate Risk	¥ 146,823	¥ 181,724
Japanese Yen Interest Rates	5,113	12,629
U.S. Dollar Interest Rates	132,864	165,821
Other Interest Rates	8,844	3,273
Outlier Ratios	5.0%	6.3%

Note: The above table indicates figures calculated by individual banks in accordance with the outlier standard specified by the "Comprehensive Guidelines for Supervision of Major Banks, etc." and based on the following assumptions:

- Risk measurement method: Interest rate sensitivity approach
- Interest rate fluctuation scenario: An interest rate shock consisting of the 1st and 99th percentile of the fluctuation of interest rates measured for the one-year holding period and a minimum observation period of five years.
- Definition of the core deposits: The lowest of the following three is the upper limit on the core deposit amount (No.3 is adopted) and the maturity is five years (an average remaining term of 2.5 years): 1) The lowest balance of deposits in the past five years, 2) the balance left after deducting the maximum annual outflow of deposits in the past five years from the current balance of deposits, or 3) the amount equivalent to 50% of the current balance of deposits.

Composition of Leverage Ratio

Consolidated

Basel III Template No. (Table 2)	Basel III Template No. (Table 1)	Items	Millions of Yen, %	
			Sep. 30, 2016	Sep. 30, 2015
On-Balance Sheet Exposures				
1		On-Balance Sheet Exposures before Deducting Adjustment Items	¥ 46,373,780	¥ 44,506,624
1a	1	Total Assets Reported in the Consolidated Balance Sheet	48,975,744	47,182,725
1b	2	The Amount of Assets of Subsidiaries that are not Included in the Scope of the Leverage Ratio on a Consolidated Basis (Deduction)	—	—
1c	7	The Amount of Assets of Subsidiaries that are Included in the Scope of the Leverage Ratio on a Consolidated Basis (except Those Included in the Total Assets Reported in the Consolidated Balance Sheet)	—	—
1d	3	The Amount of Assets that are Deducted from the Total Assets Reported in the Consolidated Balance Sheet (except Adjustment Items) (Deduction)	2,601,964	2,676,100
2	7	The Amount of Adjustment Items Pertaining to Tier 1 Capital (Deduction)	209,325	192,634
3		Total On-Balance Sheet Exposures (A)	46,164,454	44,313,990
Exposures Related to Derivative Transactions				
4		Replacement Cost Associated with Derivatives Transactions, etc.	584,888	814,482
5		Add-On Amount Associated with Derivatives Transactions, etc.	946,414	964,919
		The Amount of Receivables Arising from Providing Cash Margin in Relation to Derivatives Transactions, etc.	436,572	621,290
6		The Amount of Receivables Arising from Providing Cash Margin, Provided where Deducted from the Consolidated Balance Sheet Pursuant to the Operative Accounting Framework	—	—
7		The Amount of Deductions of Receivables (out of those Arising from Providing Cash Variation Margin) (Deduction)	211,689	474,005
8		The Amount of Client-Cleared Trade Exposures for which a Bank or Bank Holding Company Acting as Clearing Member is not Obligated to Make Any Indemnification (Deduction)		
9		Adjusted Effective Notional Amount of Written Credit Derivatives	71,900	73,041
10		The Amount of Deductions from Effective Notional Amount of Written Credit Derivatives (Deduction)	71,900	52,800
11	4	Total Exposures Related to Derivative Transactions (B)	1,756,186	1,946,928
Exposures Related to Repo Transactions				
12		The Amount of Assets Related to Repo Transactions, etc.	481,685	461,780
13		The Amount of Deductions from the Assets Above (Line 12) (Deduction)	—	—
14		The Exposures for Counterparty Credit Risk for Repo Transactions, etc.	39,328	35,527
15		The Exposures for Agent Repo Transaction		
16	5	The Total Exposures Related to Repo Transactions, etc. (C)	521,013	497,307
Exposures Related to Off-Balance Sheet Transactions				
17		Notional Amount of Off-Balance Sheet Transactions	7,418,110	5,191,458
18		The Amount of Adjustments for Conversion in Relation to Off-Balance Sheet Transactions (Deduction)	4,727,776	2,765,982
19	6	Total Exposures Related to Off-Balance Sheet Transactions (D)	2,690,333	2,425,476
Leverage Ratio on a Consolidated Basis				
20		The Amount of Capital (Tier 1 Capital) (E)	2,369,529	2,190,269
21	8	Total Exposures (F) = (A)+(B)+(C)+(D)	51,131,989	49,183,703
22		Leverage Ratio on a Consolidated Basis (G) = (E)/(F)	4.63%	4.45%

Liquidity Coverage Ratio (LCR)

Consolidated

Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2016 2nd Quarter		Fiscal Year 2016 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total High-Quality Liquid Assets (HQLA)	¥ 11,775,455		¥ 11,931,829	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash Outflows Related to Unsecured Retail Funding	¥ 16,744,466	628,066	¥ 16,647,707	654,654
3	of Which, Stable Deposits	524,716	15,741	527,657	15,829
4	of Which, Less Stable Deposits	5,949,863	612,325	6,242,247	638,825
5	Cash Outflows Related to Unsecured Wholesale Funding	13,481,262	9,191,535	12,896,254	8,948,787
6	of Which, Qualifying Operational Deposits	0	0	0	0
7	of Which, Cash Outflows Related to Unsecured Wholesale Funding Other than Qualifying Operational Deposits and Debt Securities	10,781,564	6,491,837	10,051,115	6,103,648
8	of Which, Debt Securities	2,699,698	2,699,698	2,845,139	2,845,139
9	Cash Outflows Related to Secured Funding, etc.	0		0	
10	Cash Outflows Related to Derivative Transactions, etc. Funding Programs, Credit and Liquidity Facilities	5,340,641	1,421,660	5,100,464	1,388,533
11	of Which, Cash Outflows Related to Derivative Transactions, etc.	621,562	621,562	662,860	662,860
12	of Which, Cash Outflows Related to Funding Programs	0	0	0	0
13	of Which, Cash Outflows Related to Credit and Liquidity Facilities	4,719,079	800,098	4,437,604	725,673
14	Cash Outflows Related to Contractual Funding Obligations, etc.	734,361	415,728	661,954	410,797
15	Cash Outflows Related to Contingencies	10,613,381	25,558	9,976,193	28,766
16	Total Cash Outflows	11,682,547		11,431,537	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash Inflows Related to Secured Lending, etc.	17,488	16,175	6,559	6,559
18	Cash Inflows Related to Collection of Loans, etc.	4,086,669	2,690,667	4,704,001	3,312,100
19	Other Cash Inflows	619,741	510,247	600,781	444,896
20	Total Cash Inflows	4,723,898	3,217,089	5,311,341	3,763,555
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA Allowed to be Included in the Calculation	11,775,455		11,931,829	
22	Net Cash Outflows	8,465,458		7,667,982	
23	Consolidated Liquidity Coverage Ratio (LCR)	139.4		155.9	
24	The Number of Data Used to Calculate the Average Value	3		3	

Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

(1) Items concerning fluctuations in the LCR over time

Since regulations took effect from end-March 2015, our LCR has trended steadily for the most part.

(2) Items concerning evaluation of the LCR level

The LCR satisfies the required criteria and we do not expect the LCR to significantly fluctuate from the current level. Furthermore, the actual LCR is not significantly different from our forecast.

(3) Items concerning the composition of totals for eligible high-quality liquid assets

The majority of our high-quality liquid assets are reserve deposits held at central banks and sovereign bonds. There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there is no material difference between totals for eligible high-quality assets and net cash outflows in major currencies.

(4) Other items concerning LCR

We apply neither the "treatment for qualifying operational deposit" nor the "additional collateral required to market valuation changes based on the scenario approach."

Composition of Capital (Non-consolidated BIS capital adequacy ratio)

Non-consolidated

Basel III Template No.	Items	Millions of Yen, %			
		Sep. 30, 2016	Amounts Excluded under Transitional Arrangements	Sep. 30, 2015	Amounts Excluded under Transitional Arrangements
Common Equity Tier 1 Capital: Instruments and Reserves					
1a+2-1c-26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,831,119		¥ 1,741,323	
1a	of Which: Capital Stock and Capital Surplus	834,289		834,289	
2	of Which: Retained Earnings	1,016,991		927,094	
1c	of Which: Treasury Stock (Deduction)	—		—	
26	of Which: Earnings to be Distributed (Deduction)	20,161		20,060	
	of Which: Others	—		—	
1b	Subscription Rights to Common Shares	—		—	
3	Valuation and Translation Adjustments, and Other Disclosed Reserves	250,205	¥ 166,803	186,856	¥ 280,284
	Amount Allowed in Group Common Equity Tier 1 Subject to Transitional Arrangements	—		—	
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	2,081,325		1,928,179	
Common Equity Tier 1 Capital: Regulatory Adjustments					
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	34,962	23,308	15,691	23,537
8	of Which: Goodwill	—	—	—	—
9	of Which: Other Intangible Assets	34,962	23,308	15,691	23,537
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	—	—
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	(3,850)	(2,566)	(1,734)	(2,601)
12	Shortfall of Eligible Provisions to Expected Losses	16,684	11,123	17,731	26,597
13	Securitization Gain on Sale	1,837	1,224	2,115	3,173
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	—	—	—	—
15	Defined-Benefit Pension Fund Net Assets (Net of Related Deferred Tax Liabilities)	69,906	46,604	48,140	72,211
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	—	—	—	—
17	Reciprocal Cross-Holdings in Common Equity	—	—	—	—
	Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does Not Own More than 10% of the Issued Share Capital (Amount above 10% Threshold)	665	443	3,088	4,632
19+20+21	Amount above the 10% Threshold on the Specified Items	—	—	—	—
	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
19	of Which: Mortgage Servicing Rights	—	—	—	—
20	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	—	—
21	Amount Exceeding the 15% Threshold on the Specified Items	—	—	—	—
22	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
23	of Which: Mortgage Servicing Rights	—	—	—	—
24	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	—	—	—
25	Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and Tier 2 to Cover Deductions	—	—	—	—
27	Common Equity Tier 1 Capital: Regulatory Adjustments (B)	120,205		85,033	
Common Equity Tier 1 Capital (CET1)					
29	Common Equity Tier 1 Capital (C) = (A)-(B)	¥ 1,961,119		¥ 1,843,145	

Basel III Template No.	Items	Millions of Yen, %			
		Sep. 30, 2016	Amounts Excluded under Transitional Arrangements	Sep. 30, 2015	Amounts Excluded under Transitional Arrangements
Additional Tier 1 Capital: Instruments					
30	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	¥ —		¥ —	
	31a				
	31b				
	Subscription Rights to Additional Tier 1 Instruments	—		—	
32	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	220,000		120,000	
	32				
33+35	Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		—	
	Eligible Tier 1 Capital Instruments Subject to Phase out from Additional Tier 1 Capital	160,000		160,000	
	Amount Allowed in Group Additional Tier 1 Subject to Transitional Arrangements	(0)		(0)	
36	of Which: Foreign Currency Translation Adjustment	(0)		(0)	
	Additional Tier 1 Capital: Instruments (D)	379,999		279,999	
Additional Tier 1 Capital: Regulatory Adjustments					
37	Investments in Own Additional Tier 1 Instruments	—	¥ —	—	¥ —
38	Reciprocal Cross-Holdings in Additional Tier 1 Instruments	—	—	—	—
39	Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)	145	96	1,390	2,086
	Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	—	—	—	—
40	Regulatory Adjustments Applied to Additional Tier 1 Subject to Transitional Arrangements	6,786		16,472	
	of Which: Equivalent to Capital Increase Due to Securitization Transactions	1,224		3,173	
	of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance	5,561		13,298	
42	Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions	—		—	
	43				
43	Additional Tier 1 Capital: Regulatory Adjustments (E)	6,931		17,863	
Additional Tier 1 Capital (ATI)					
44	Additional Tier 1 Capital (F) = (D)-(E)	373,068		262,136	
Tier 1 Capital (TI = CETI + ATI)					
45	Tier 1 Capital (G) = (C)+(F)	2,334,187		2,105,282	
Tier 2 Capital: Instruments and Provisions					
46	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—		—	
	Subscription Rights to Tier 2 Instruments	—		—	
	Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	90,000		60,000	
	Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		—	
47+49	Eligible Tier 2 Capital Instruments Subject to Phase out from Tier 2	383,632		465,548	
50	Provisions Allowed in Group Tier 2	—		—	
50a	of Which: General Allowance for Credit Losses	—		—	
50b	of Which: Excess Amount of Eligible Provisions to Expected Losses	—		—	
51	Amount Allowed in Group Tier 2 Subject to Transitional Arrangements	109,982		187,967	
	of Which: 45% of Net Unrealized Gain on Available-for-Sale Securities	109,571		187,245	
	of Which: 45% of Revaluation Reserve for Land	411		722	
51	Tier 2 Capital: Instruments and Provisions (H)	¥ 583,615		¥ 713,516	

Basel III Template No.	Items	Millions of Yen, %					
		Sep. 30, 2016	Amounts Excluded under Transitional Arrangements		Sep. 30, 2015	Amounts Excluded under Transitional Arrangements	
Tier 2 Capital: Regulatory Adjustments							
52	Investments in Own Tier 2 Instruments	¥	—	¥	—	¥	—
53	Reciprocal Cross-Holdings in Tier 2 Instruments		—		—		—
	Investments in the Tier 2 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)		1,018		679		3,189
54							4,784
55	Significant Investments in the Tier 2 Instruments of Banking, Financial and Insurance Entities That are Outside of the Scope of Regulatory Consolidation, Net of Eligible Short Positions		—		—		—
	Regulatory Adjustments Applied to Tier 2 Subject to Transitional Arrangements		5,615				14,173
	of Which: Accumulated Investments in the Common Stock of Banking, Financial and Insurance Entities		53				874
	of Which: Equivalent to 50% of the Excess of Expected Loss over Qualifying Allowance		5,561				13,298
57	Tier 2 Capital: Regulatory Adjustments (I)		6,633				17,362
Tier 2 Capital (TII)							
58	Tier 2 Capital (J) = (H)-(I)		576,981				696,153
Total Capital (TC = T1 + TII)							
59	Total Capital (K) = (G)+(J)		2,911,169				2,801,436
Total Risk Weighted Assets							
	Risk Weighted Assets Subject to Transitional Arrangements		72,602				119,263
	of Which: Intangible Fixed Assets (excluding Mortgage Servicing Rights)		23,308				23,537
	of Which: Defined-Benefit Pension Fund Net Assets (Net of Related Deferred Tax Liabilities)		46,604				72,211
	of Which: Investments in the Common Stock of Banking, Financial and Insurance Entities		2,690				23,514
60	Total Risk Weighted Assets (L)		17,553,869				19,328,425
Capital Ratios							
61	Common Equity Tier 1 Capital Ratio (C)/(L)		11.17%				9.53%
62	Tier 1 Capital Ratio (G)/(L)		13.29%				10.89%
63	Total Capital Ratio (K)/(L)		16.58%				14.49%
Regulatory Adjustments (before Risk Weighting)							
	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)		204,889				200,364
72							
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)		41,895				29,139
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)		—				—
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)		—				—
Provisions Included in Tier 2 Capital: Instruments and Provisions							
	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardized Approach (Prior to Applicable of Cap)		—				—
76							
77	Cap on Inclusion of Provisions in Tier 2 under Standardized Approach		1,728				2,465
	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Applicable of Cap)		—				—
78							
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach		93,542				104,419
Capital Instruments Subject to Phase out Arrangements							
82	Current Cap on Additional Tier 1 Instruments Subject to Phase out Arrangements		233,400				272,300
	Amount Excluded from Additional Tier 1 Due to Cap (Excess over Cap after Redemptions and Maturities)		—				—
83							
84	Current Cap on Tier 2 Instruments Subject to Phase out Arrangements		514,745				600,536
	Amount Excluded from Tier 2 Due to Cap (Excess over Cap after Redemptions and Maturities)	¥	—		¥	—	
85							

Note: SuMi TRUST Bank received an external audit by KPMG AZSA LLC of the calculation of the non-consolidated BIS capital adequacy ratio in line with "Agreed Upon Methods for the Implementation of Capital Adequacy Ratio Audits" (Pronouncement 30 of the Japanese Institute of Certified Public Accountants, Bank Auditing Committee, May 13, 2014). The external audit is not part of the accounting audit of the non-consolidated financial statements but was conducted by the external auditor as part of the internal risk management framework concerning the calculation of the non-consolidated BIS capital adequacy ratio under agreed-upon examination procedures, which we considered it necessary, and is a report of the results presented to us. It thus does not represent an opinion by the external auditor regarding the non-consolidated BIS capital adequacy ratio itself or parts of internal risk management framework which concern the ratio.

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements Non-consolidated

As of September 30, 2016

Items	Non-consolidated Balance Sheet	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Assets)			
Cash and Due from Banks	¥ 11,056,379		
Call Loans	57,615		
Receivables under Resale Agreements	76,851		
Receivables under Securities Borrowing Transactions	404,833		
Monetary Claims Bought	102,518		
Trading Assets	829,474		
Money Held in Trust	99		
Securities	5,676,513	6-a	
Loans and Bills Discounted	27,174,398	6-b	
Foreign Exchanges	11,021		
Other Assets	1,494,847	6-c	
Tangible Fixed Assets	199,796		
Intangible Fixed Assets	83,987	2	
Prepaid Pension Cost	167,930	3	
Customers' Liabilities for Acceptances and Guarantees	338,713		
Allowance for Loan Losses	(61,336)		
Total Assets	¥ 47,613,643		

Items	Non-consolidated Balance Sheet Amount (Millions of Yen)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
(Liabilities)			
Deposits	¥ 27,542,755		
Negotiable Certificates of Deposit	5,485,137		
Call Money	1,609,271		
Payables under Repurchase Agreements	1,589,543		
Payables under Securities Lending Transactions	110,821		
Trading Liabilities	474,176		
Borrowed Money*	2,270,516	7	
Foreign Exchanges	124		
Short-term Bonds Payable	511,828		
Bonds Payable	732,631		
Borrowed Money from Trust Account	3,427,540		
Other Liabilities	1,099,767	6-d	
Provision for Bonuses	8,328		
Provision for Retirement Benefits	672		
Provision for Reimbursement of Deposits	3,640		
Provision for Contingent Loss	7,425		
Deferred Tax Liabilities	129,475	4-a	
Deferred Tax Liabilities for Land Revaluation	3,111	4-b	
Acceptances and Guarantees	338,713		
Total Liabilities	45,345,484		
(Net Assets)			
Capital Stock	342,037	1-a	
Capital Surplus	492,252	1-b	
Retained Earnings	1,016,858	1-c	
Total Shareholders' Equity	1,851,148		
Valuation Difference on Available-for-Sale Securities	429,701		
Deferred Gains or Losses on Hedges	(11,864)	5	
Revaluation Reserve for Land	(827)		
Total Valuation and Translation Adjustments	417,010		3
Total Net Assets	2,268,158		
Total Liabilities and Net Assets	¥ 47,613,643		

Note: The item "borrowed money" includes ¥160,000 million in subordinate debt, and of the total of eligible tier 1 capital instruments subject to phase out from additional Tier 1 capital, in the disclosure of the composition of capital, "borrowed money" is included in the total of core additional Tier 1 capital.

(Appendix)

Note: Amounts in the "Composition of capital" are based on those before considering under transitional arrangements. Therefore, they include "Amounts excluded under transitional arrangements" disclosed in "Composition of capital disclosure" and exclude items for regulatory purpose under transitional arrangement from these tables.

1. Shareholders' equity

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	492,252		1-b
Retained Earnings	1,016,858		1-c
Total Shareholders' Equity	¥ 1,851,148		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,851,280	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	834,289		1a
of Which: Retained Earnings	1,016,991		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible fixed assets

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 83,987		2
Associated Deferred Tax Liabilities	25,717		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	58,270	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

3. Defined-benefit pension fund net assets (prepaid pension cost)**(1) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Prepaid Pension Cost	¥ 167,930		3
Associated Deferred Tax Liabilities	51,420		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Net of Related Deferred Tax Liabilities)	¥ 116,510		15

4. Deferred tax assets**(1) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 129,475		4-a
Deferred Tax Liabilities for Land Revaluation	3,111		4-b
Associated Intangible Fixed Assets	25,717		
Associated Prepaid Pension Cost	51,420		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ —	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	—		75

5. Deferred gains or losses on hedges

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (11,864)		5

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (6,417)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"	11

6. Investments in the capital of financial entities

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 5,676,513		6-a
Loans and Bills Discounted	27,174,398	Including subordinated loans	6-b
Other Assets	1,494,847	Including derivatives	6-c
Other Liabilities	¥ 1,099,767	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital Instruments	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in Capital Instruments	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital	—		53
Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	207,938		
Common Equity Tier 1 Capital	1,108		18
Additional Tier 1 Capital	242		39
Tier 2 Capital	1,697		54
Amount below the Thresholds for Deduction (before Risk Weighting)	204,889		72
Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	41,895		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	41,895		73

7. Other Capital Instruments

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 2,270,516		7

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 220,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	90,000		46

As of September 30, 2015

Items	Non-consolidated Balance Sheet	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
	Amount (Millions of Yen)		
(Assets)			
Cash and Due from Banks	¥ 9,762,329		
Call Loans	129,838		
Receivables under Resale Agreements	125,947		
Receivables under Securities Borrowing Transactions	335,832		
Monetary Claims Bought	103,612		
Trading Assets	761,991		
Money Held in Trust	99		
Securities	5,976,965	6-a	
Loans and Bills Discounted	26,320,001	6-b	
Foreign Exchanges	11,408		
Other Assets	1,592,317	6-c	
Tangible Fixed Assets	199,454		
Intangible Fixed Assets	57,912	2	
Prepaid Pension Cost	177,667	3	
Customers' Liabilities for Acceptances and Guarantees	410,307		
Allowance for Loan Losses	(60,533)		
Total Assets	¥ 45,905,154		

Items	Non-consolidated Balance Sheet Amount (Millions of Yen)	Ref. No. of Appendix	Basel III Template No. under the Composition of Capital Disclosure
(Liabilities)			
Deposits	¥ 26,068,129		
Negotiable Certificates of Deposit	6,937,999		
Call Money	856,462		
Payables under Repurchase Agreements	1,290,690		
Payables under Securities Lending Transactions	73,951		
Trading Liabilities	496,324		
Borrowed Money*	2,310,990	7	
Foreign Exchanges	111		
Short-term Bonds Payable	1,171,303		
Bonds Payable	876,993		
Borrowed Money from Trust Account	1,684,065		
Other Liabilities	1,322,772	6-d	
Provision for Bonuses	8,613		
Provision for Retirement Benefits	652		
Provision for Reimbursement of Deposits	3,424		
Provision for Contingent Loss	7,953		
Deferred Tax Liabilities	152,694	4-a	
Deferred Tax Liabilities for Land Revaluation	3,314	4-b	
Acceptances and Guarantees	410,307		
Total Liabilities	43,676,755		
(Net Assets)			
Capital Stock	342,037	1-a	
Capital Surplus	492,252	1-b	
Retained Earnings	926,967	1-c	
Total Shareholders' Equity	1,761,257		
Valuation Difference on Available-for-Sale Securities	475,883		
Deferred Gains or Losses on Hedges	(8,104)	5	
Revaluation Reserve for Land	(638)		
Total Valuation and Translation Adjustments	467,141		3
Total Net Assets	2,228,398		
Total Liabilities and Net Assets	¥ 45,905,154		

Note: The item "borrowed money" includes ¥160,000 million in subordinate debt, and of the total of eligible tier 1 capital instruments subject to phase out from additional Tier 1 capital, in the disclosure of the composition of capital, "borrowed money" is included in the total of core additional Tier 1 capital.

(Appendix)

Note: Amounts in the “Composition of capital” are based on those before considering under transitional arrangements. Therefore, they include “Amounts excluded under transitional arrangements” disclosed in “Composition of capital disclosure” and exclude items for regulatory purpose under transitional arrangement from these tables.

1. Shareholders' equity

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1-a
Capital Surplus	492,252		1-b
Retained Earnings	926,967		1-c
Total Shareholders' Equity	¥ 1,761,257		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 1,761,383	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	834,289		1a
of Which: Retained Earnings	927,094		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible fixed assets

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 57,912		2
Associated Deferred Tax Liabilities	18,682		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	39,229	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

3. Defined-benefit pension fund net assets (prepaid pension cost)**(1) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Prepaid Pension Cost	¥ 177,667		3
Associated Deferred Tax Liabilities	57,315		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Net of Related Deferred Tax Liabilities)	¥ 120,351		15

4. Deferred tax assets**(1) Balance sheet**

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 152,694		4-a
Deferred Tax Liabilities for Land Revaluation	3,314		4-b
Associated Intangible Fixed Assets	18,682		
Associated Prepaid Pension Cost	57,315		

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ —	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	—		75

5. Deferred gains or losses on hedges

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains or Losses on Hedges	¥ (8,104)		5

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (4,336)	Excluding those items whose valuation differences arising from hedged items are recognized as "Total valuation and translation adjustments"	11

6. Investments in the capital of financial entities

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Securities	¥ 5,976,965		6-a
Loans and Bills Discounted	26,320,001	Including subordinated loans	6-b
Other Assets	1,592,317	Including derivatives	6-c
Other Liabilities	¥ 1,322,772	Including derivatives	6-d

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital Instruments	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in Capital Instruments	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital	—		53
Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	219,536		
Common Equity Tier 1 Capital	7,720		18
Additional Tier 1 Capital	3,477		39
Tier 2 Capital	7,974		54
Amount below the Thresholds for Deduction (before Risk Weighting)	200,364		72
Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	29,139		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	29,139		73

7. Other Capital Instruments

(1) Balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 2,310,990		7

(2) Composition of capital

Items in the Composition of Capital Disclosure	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 120,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	60,000		46

Capital Adequacy

Non-consolidated

Amounts of Required Capital

(1) Amounts of required capital against credit risk (excluding equity exposures to which the IRB Approach is applied and exposures held in funds)

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Portfolios to Which the Standardized Approach is Applied	¥ 14,791	¥ 21,556
Exposures to Business Units Set for Phased Roll-out Application	—	—
Exposures Excluded from Application	14,791	21,556
Portfolios to Which the IRB Approach is Applied and Breakdown by Portfolio	1,135,849	1,167,990
Corporate Exposures	779,195	815,914
Sovereign Exposures	15,233	20,550
Financial Institution Exposures	43,019	54,837
Residential Mortgage Exposures	98,915	88,531
Qualifying Revolving Retail Exposures	535	590
Other Retail Exposures	8,647	8,164
Other Exposures*1	190,302	179,401
Securitization Exposures	13,545	12,044

*1. Other exposures refer to the exposures below.

Purchased receivables, unsettled transactions, CVA risk, central counterparty-related, equities, with 250% risk-weight applied and other assets

*2. The calculation method of the amounts of required capital ratio against credit risk is as follows:

Portfolios to which the Standardized Approach is applied: amount of credit risk-weighted assets x 8%

Portfolios to which the IRB Approach is applied: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

Securitization exposures: (amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

(2) Amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Equity Exposures	¥ 136,558	¥ 183,699
PD/LGD Approach	118,571	167,360
Simple Risk-Weight Method of the Market-based Approach	17,987	16,338
Internal Model Method of the Market-based Approach	—	—

* The calculation method of the amounts of required capital against credit risk concerning equity exposures to which the IRB Approach is applied is as follows

Those applicable to the PD/LGD approach: (amount of credit risk-weighted assets x 1.06) x 8%

Those applicable to the simple risk-weight method of the market-based approach: (amount of credit risk-weighted assets x 1.06) x 8%

(3) Amounts of required capital against credit risk concerning exposures held in funds

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Exposures Held in Funds*	¥ 113,048	¥ 191,551

* (Amount of credit risk-weighted assets x 1.06) x 8% + expected loss amount

(4) Amounts of required capital against market risk

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Market Risk	¥ 41,761	¥ 34,264
Amounts of Required Capital by Category under the Standardized Approach	7,629	318
Interest Rate Risk	4,812	318
Equity Position Risk	—	—
Foreign Exchange Risk	2,816	—
Commodities Risk	—	—
Options Transactions	—	—
Internal Model Approach	34,131	33,946

(5) Amounts of required capital against operational risk

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Operational Risk	¥ 55,086	¥ 54,701
Advanced Measurement Approach	55,086	54,701
Standardized Approach	—	—
Basic Indicator Approach	—	—

(6) Total required capital

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Total Required Capital*	¥ 1,404,309	¥ 1,546,274

* (Total amount of credit risk-weighted assets + market risk equivalents/8% + operational risk equivalents/8%) x 8%

Credit Risk

Non-consolidated

Balance of Exposures Related to Credit Risk and Breakdown by Primary Types

	Millions of Yen					
	Sep. 30, 2016					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
	Loans, Call Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions		
Japan	¥ 37,918,299	¥ 32,287,006	¥ 2,252,071	¥ 387,173	¥ 2,992,048	¥ 86,067
Outside Japan	6,197,629	3,817,436	1,552,917	426,471	400,804	11,880
Total for Regions	¥ 44,115,929	¥ 36,104,442	¥ 3,804,988	¥ 813,644	¥ 3,392,853	¥ 97,948
Manufacturing	4,081,749	2,491,220	535,369	36,535	1,018,624	17,848
Agriculture and Forestry	3,725	3,505	—	220	—	1,105
Fisheries	45	—	45	—	—	—
Mining and Quarrying of Stones and Gravel	22,594	7,886	132	—	14,575	—
Construction	224,872	131,651	29,584	2,466	61,170	134
Electricity, Gas, Heat Supply and Water	1,007,040	858,100	22,702	13,707	112,530	—
Information and Communication	471,287	402,771	7,988	2,300	58,226	—
Transport and Postal Activities	1,420,910	1,083,976	177,432	41,025	118,476	318
Wholesale and Retail Trade	1,614,524	1,167,087	124,126	8,732	314,577	2,896
Finance and Insurance	2,289,805	1,457,025	396,126	190,081	246,571	281
Real Estate	3,680,236	2,951,456	397,942	41,880	288,957	22,505
Goods Rental and Leasing	780,830	709,550	9,724	1,449	60,106	237
Local Public Bodies	68,489	53,252	4,315	—	10,921	—
Individuals	8,117,899	8,059,996	—	—	57,903	40,012
Others	20,331,916	16,726,961	2,099,498	475,244	1,030,212	12,609
Total for Industry Sectors	¥ 44,115,929	¥ 36,104,442	¥ 3,804,988	¥ 813,644	¥ 3,392,853	¥ 97,948
One Year or Less	7,920,753	5,910,069	503,990	155,905	1,350,787	
Over One Year to Three Years	5,168,102	3,995,099	328,571	148,833	695,597	
Over Three Years to Five Years	14,849,728	13,785,902	438,810	137,200	487,815	
Over Five Years	16,177,343	12,413,371	2,533,615	371,705	858,652	
Total for All Durations	¥ 44,115,929	¥ 36,104,442	¥ 3,804,988	¥ 813,644	¥ 3,392,853	
Average Balance during the Period	¥ 45,573,744	¥ 37,689,081	¥ 3,594,312	¥ 838,336	¥ 3,452,013	

- Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., and purchased receivables.
2. "Others" in the industry sectors include non-residents and state public services. Exposures for durations of over five years include those with no fixed maturities.
3. "Average Balance during the Period" is the average of the balance as of March 31, 2016 and September 30, 2016.
4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit.

	Millions of Yen					
	Sep. 30, 2015					
	Credit Risk Exposures					Exposures Three Months or Longer Overdue or Exposures in Default
		Loans, Call Loans, Deposits, etc.	Securities	Derivative Transactions	Other Off-balance Sheet Transactions	
Japan	¥ 35,498,325	¥ 28,925,646	¥ 3,205,688	¥ 427,136	¥ 2,939,853	¥ 107,426
Outside Japan	7,689,011	5,261,763	1,566,993	448,873	411,380	15,003
Total for Regions	¥ 43,187,336	¥ 34,187,410	¥ 4,772,682	¥ 876,010	¥ 3,351,233	¥ 122,430
Manufacturing	4,488,512	2,616,112	838,116	45,142	989,141	18,861
Agriculture and Forestry	2,992	2,898	—	94	—	1,198
Fisheries	87	—	87	—	—	—
Mining and Quarrying of Stones and Gravel	22,984	10,415	269	—	12,300	—
Construction	253,276	134,846	57,799	847	59,782	148
Electricity, Gas, Heat Supply and Water	1,064,564	940,590	44,910	6,770	72,291	—
Information and Communication	398,751	330,895	12,460	1,091	54,302	6
Transport and Postal Activities	1,503,558	1,121,046	266,540	20,393	95,577	8,653
Wholesale and Retail Trade	1,773,075	1,264,152	166,189	5,131	337,601	2,625
Finance and Insurance	2,810,129	1,990,143	284,267	301,195	234,522	368
Real Estate	3,361,943	2,643,486	400,625	21,301	296,530	25,974
Goods Rental and Leasing	754,024	666,759	13,375	1,664	72,224	251
Local Public Bodies	83,439	68,646	3,199	—	11,593	—
Individuals	7,348,701	7,282,883	—	—	65,817	41,393
Others	19,321,296	15,114,532	2,684,839	472,375	1,049,548	22,947
Total for Industry Sectors	¥ 43,187,336	¥ 34,187,410	¥ 4,772,682	¥ 876,010	¥ 3,351,233	¥ 122,430
One Year or Less	8,723,194	6,400,197	842,696	138,153	1,342,147	
Over One Year to Three Years	5,540,602	3,895,042	622,994	228,121	794,444	
Over Three Years to Five Years	13,493,549	12,641,205	353,404	139,778	359,161	
Over Five Years	15,429,989	11,250,965	2,953,586	369,956	855,480	
Total for All Durations	¥ 43,187,336	¥ 34,187,410	¥ 4,772,682	¥ 876,010	¥ 3,351,233	
Average Balance during the Period	¥ 41,698,180	¥ 33,155,426	¥ 4,438,574	¥ 851,173	¥ 3,253,006	

Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., and purchased receivables.
2. "Others" in the industry sectors include non-residents and state public services. Exposures for durations of over five years include those with no fixed maturities.
3. "Average Balance during the Period" is the average of the balance as of March 31, 2015 and September 30, 2015.
4. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit.

Balance and Changes of General Allowance for Loan Losses, Specific Allowance for Loan Losses, and Allowance for Loan Losses from Specified Foreign Country Borrowers

(1) General allowance for loan losses

	Millions of Yen			
	Sep. 30, 2016	Sep. 30, 2015	Mar. 31, 2016	Change from Mar. 31, 2016
	Balance	Balance	Balance	
General Allowance for Loan Losses	¥ 50,344	¥ 43,439	¥ 51,422	¥ (1,078)

(2) Specific allowance for loan losses (breakdown by region, industry sector)

	Millions of Yen			
	Sep. 30, 2016	Sep. 30, 2015	Mar. 31, 2016	Change from Mar. 31, 2016
	Balance	Balance	Balance	
Japan	¥ 8,195	¥ 13,380	¥ 9,576	¥ (1,380)
Outside Japan	2,796	3,713	3,306	(509)
Total for Regions	¥ 10,992	¥ 17,094	¥ 12,882	¥ (1,890)
Manufacturing	4,834	1,200	4,719	115
Agriculture and Forestry	—	—	—	—
Fisheries	—	—	—	—
Mining and Quarrying of Stones and Gravel	—	—	—	—
Construction	—	—	—	—
Electricity, Gas, Heat Supply and Water	—	—	—	—
Information and Communication	—	2	2	(2)
Transport and Postal Activities	—	4,160	—	—
Wholesale and Retail Trade	588	331	677	(88)
Finance and Insurance	171	230	220	(48)
Real Estate	378	379	378	0
Goods Rental and Leasing	—	—	—	—
Local Public Bodies	—	—	—	—
Individuals	1,159	1,220	827	332
Others	3,859	9,569	6,058	(2,198)
Total for Industry Sectors	¥ 10,992	¥ 17,094	¥ 12,882	¥ (1,890)

Note: "Others" in the industry sectors include non-residents and state public services.

(3) Allowance for loan losses from specified foreign country borrowers

Not applicable as of the end of September 2016, March 2016 and September 2015.

Amounts of Written-off Loans by Industry Sector

	Millions of Yen	
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015
Manufacturing	¥ —	¥ —
Agriculture and Forestry	—	—
Fisheries	—	—
Mining and Quarrying of Stones and Gravel	—	—
Construction	—	—
Electricity, Gas, Heat Supply and Water	—	—
Information and Communication	—	—
Transport and Postal Activities	—	—
Wholesale and Retail Trade	—	599
Finance and Insurance	—	—
Real Estate	—	—
Goods Rental and Leasing	—	—
Local Public Bodies	—	—
Individuals	6	—
Others	159	1,830
Total for Industry Sectors	¥ 165	¥ 2,430

Note: "Others" in the industry sectors include non-residents and state public services.

Balance of Exposures to which the Standardized Approach is Applied by Risk-Weight Category

	Millions of Yen			
	Sep. 30, 2016		Sep. 30, 2015	
	Subject to Rating		Subject to Rating	
Balance of Exposures to which the Standardized Approach is Applied after Allowing for the Credit Risk Mitigation Effect by Risk-Weight Category	¥ 188,335	¥ —	¥ 281,455	¥ —
0%	—	—	—	—
10%	—	—	—	—
20%	4,302	—	14,992	—
35%	—	—	—	—
50%	—	—	—	—
75%	—	—	—	—
100%	184,032	—	266,463	—
150%	—	—	—	—
Amounts of exposures with 1,250% risk-weight applied	—	—	—	—

Exposures to which the IRB Approach is Applied

			Millions of Yen	
			Sep. 30, 2016	Sep. 30, 2015
Specialized Lending under the Slotting Criteria			¥ 1,781,243	¥ 2,679,546
High-Volatility Commercial Real Estate Exposures			231,799	187,888
Maturities of 2.5 Years or Longer			204,871	147,077
Strong	95%		30,444	10,453
Good	120%		100,201	96,012
Satisfactory	140%		64,554	40,610
Weak	250%		9,670	—
Default	0%		—	—
Maturities of Less than 2.5 Years			26,928	40,811
Strong	70%		—	11,760
Good	95%		—	25,000
Satisfactory	140%		26,656	4,051
Weak	250%		271	—
Default	0%		—	—
Other Exposures			¥ 1,549,443	¥ 2,491,657
Maturities of 2.5 Years or Longer			1,453,363	2,206,543
Strong	70%		570,963	880,009
Good	90%		610,236	776,954
Satisfactory	115%		218,603	508,333
Weak	250%		47,684	32,905
Default	0%		5,875	8,340
Maturities of Less than 2.5 Years			96,079	285,114
Strong	50%		29,486	115,264
Good	70%		37,362	112,110
Satisfactory	115%		18,412	51,274
Weak	250%		10,817	3,096
Default	0%		—	3,368
Equity Exposures to which the Simple Risk-Weight Method of the Market-based Approach is Applied			¥ 62,036	¥ 53,646
300%			36,034	21,913
400%			26,001	31,732

Note: The supervisory formula has been applied to some of the specialised lendings since the end of March 2016 and the exposures above are not included.

Portfolios to which the IRB Approach is Applied

(1) Corporate exposures

	Millions of Yen						
	Sep. 30, 2016						
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.37%	33.42%	—	38.35%	¥ 13,874,339	¥ 2,808,061	¥ 2,186,770
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	16.48%	31.74%	—	166.94%	245,731	52,031	9,198
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	35.06%	33.25%	23.96%	40,985	16,658	247
Total	0.98%	33.39%	—	40.55%	¥ 14,161,055	¥ 2,876,751	¥ 2,196,216

Note: The supervisory formula has been applied to some of the specialised lendings since the end of March 2016 and the exposures above are included.

	Millions of Yen						
	Sep. 30, 2015						
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.35%	34.09%	—	37.32%	¥ 13,230,960	¥ 2,749,699	¥ 2,120,039
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	13.45%	31.50%	—	152.30%	279,717	43,966	8,571
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	32.19%	30.38%	23.96%	63,046	17,328	109
Total	1.10%	34.03%	—	39.52%	¥ 13,573,724	¥ 2,810,994	¥ 2,128,720

(2) Sovereign exposures

	Millions of Yen						
	Sep. 30, 2016						
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.01%	43.60%	—	0.96%	¥ 13,882,765	¥ 90,428	¥ 20,180
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	34.12%	45.00%	—	282.39%	10,121	1,272	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—
Total	0.03%	43.60%	—	1.19%	¥ 13,892,886	¥ 91,700	¥ 20,180

	Millions of Yen						
	Sep. 30, 2015						
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items	
Ordinary Assets (Seijo-Saki)	0.01%	43.50%	—	1.49%	¥ 12,418,645	¥ 188,648	¥ 15,734
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	34.12%	45.00%	—	282.39%	12,003	1,215	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—
Total	0.05%	43.50%	—	1.79%	¥ 12,430,648	¥ 189,864	¥ 15,734

(3) Financial Institution exposures

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
Ordinary Assets (Seijo-Saki)	0.13%	41.75%	/	28.16%	¥ 1,260,675	¥ 604,947	¥ 108,219	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	/	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.13%	41.75%	/	28.16%	¥ 1,260,675	¥ 604,947	¥ 108,219	75.00%

	Millions of Yen							
	Sep. 30, 2015							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
Ordinary Assets (Seijo-Saki)	0.13%	42.35%	/	28.65%	¥ 1,749,036	¥ 588,193	¥ 85,462	75.00%
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	—	—	/	—	—	—	—	—
Substandard Debtors (Yo-Kanri-Saki) or Worse	—	—	—	—	—	—	—	—
Total	0.13%	42.35%	/	28.65%	¥ 1,749,036	¥ 588,193	¥ 85,462	75.00%

(4) Equity exposures under the PD/LGD Approach

	Millions of Yen		
	Sep. 30, 2016		
	Weighted Average of PD Value	Weighted Average of Risk-Weight	Balance
Ordinary Assets (Seijo-Saki)	0.21%	141.70%	¥ 1,032,567
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	9.06%	545.00%	2,966
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	237
Total	0.26%	143.10%	¥ 1,035,771

Note: Weighted average of risk-weight include the amounts obtained by multiplying the expected loss amounts by 1,250% risk-weight.

	Millions of Yen		
	Sep. 30, 2015		
	Weighted Average of PD Value	Weighted Average of Risk-Weight	Balance
Ordinary Assets (Seijo-Saki)	0.20%	136.19%	¥ 1,523,123
Assets to Special Mention Debtors (Yo-Chui-Saki) (Not Including Assets to Substandard Debtors)	10.46%	577.64%	2,750
Substandard Debtors (Yo-Kanri-Saki) or Worse	100.00%	1,192.50%	151
Total	0.23%	137.09%	¥ 1,526,024

Note: Weighted average of risk-weight include the amounts obtained by multiplying the expected loss amounts by 1,250% risk-weight.

(5) Residential mortgage exposures, qualifying revolving retail exposures, and other retail exposures

	Millions of Yen							
	Sep. 30, 2016							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items		
Residential Mortgage								
Current	0.23%	25.36%	—	11.36%	¥ 7,688,789	¥ 30,165	¥ 1,451	100.00%
Overdue	22.05%	25.93%	—	155.32%	86,180	141	15	100.00%
Default	100.00%	26.84%	20.01%	90.50%	31,531	24	—	—
Qualifying Revolving Retail								
Current	0.62%	68.44%	—	16.41%	6,839	12,733	42,664	29.85%
Overdue	25.79%	68.18%	—	207.03%	220	105	353	29.85%
Default	100.00%	68.34%	62.85%	72.72%	82	39	133	29.85%
Other Retail (consumer)								
Current	0.94%	33.56%	—	31.96%	47,165	12,661	36,221	34.41%
Overdue	26.68%	34.81%	—	91.31%	776	59	160	33.89%
Default	100.00%	33.72%	22.51%	148.59%	2,166	412	1,032	33.76%
Other Retail (commercial)								
Current	0.65%	28.09%	—	24.65%	189,795	1,397	229	100.00%
Overdue	23.87%	28.09%	—	71.00%	855	—	—	—
Default	100.00%	28.92%	24.15%	63.23%	5,593	160	0	100.00%
Total	0.97%	25.61%	—	13.78%	¥ 8,059,996	¥ 57,903	¥ 82,263	33.36%

	Millions of Yen							
	Sep. 30, 2015							
	Weighted Average of PD Value	Weighted Average of LGD Value	Weighted Average of EL_default	Weighted Average of Risk-Weight	EAD Value		Undrawn Commitments	CCF
					On-balance Sheet Asset Items	Off-balance Sheet Asset Items		
Residential Mortgage								
Current	0.23%	24.26%	—	10.88%	¥ 6,922,278	¥ 35,227	¥ 1,315	100.00%
Overdue	23.04%	24.78%	—	148.89%	88,986	95	10	100.00%
Default	100.00%	25.51%	19.57%	78.71%	32,682	74	—	—
Qualifying Revolving Retail								
Current	0.62%	69.62%	—	16.63%	6,791	13,428	44,848	29.94%
Overdue	26.94%	69.35%	—	213.16%	330	133	445	29.94%
Default	100.00%	69.51%	64.97%	60.13%	66	31	104	29.94%
Other Retail (consumer)								
Current	0.99%	32.50%	—	31.93%	57,343	14,475	39,933	35.53%
Overdue	27.94%	31.23%	—	83.06%	1,128	142	289	44.91%
Default	100.00%	32.02%	26.04%	79.30%	1,618	160	213	35.08%
Other Retail (commercial)								
Current	0.68%	24.84%	—	22.33%	172,239	1,814	167	100.00%
Overdue	24.28%	24.84%	—	63.17%	940	26	—	—
Default	100.00%	25.08%	21.81%	43.33%	6,964	232	1	100.00%
Total	1.10%	24.50%	—	13.42%	¥ 7,291,371	¥ 65,842	¥ 87,328	33.76%

Actual Credit Losses in the Current Period and Year-on-Year Change for Portfolios to which the IRB Approach is Applied

	Millions of Yen						
	Six Months Ended Sep. 30, 2016			Six Months Ended Sep. 30, 2015			Change in Actual Credit Losses
	Actual Credit Losses	Provisions	Reversals	Actual Credit Losses	Provisions	Reversals	
Corporate Exposures	¥ (1,665)	¥ 2,472	¥ (4,137)	¥ (838)	¥ 6,809	¥ (7,647)	¥ (827)
Sovereign Exposures	(363)	—	(363)	1,070	1,070	—	(1,434)
Financial Institution Exposures	—	—	—	—	—	—	—
Retail Exposures	528	591	(62)	(29)	188	(218)	558

Note: Of total credit costs, only those that can be identified as stemming from specified asset classes are shown in the table.

Factor Analysis

Actual credit losses in the first half of FY2016 decreased by ¥1.7 billion year on year. This reflected, on the one hand, the recognition of a limited amount of new non-performing loans, mainly in our corporate and sovereign exposures, and on the other, the booking of reversals from loan loss allowances for corporate and sovereign exposures to reflect a lower outstanding balance of transactions with counterparties in these categories.

Estimated Credit Losses and Comparable Actual Credit Losses for Portfolios to which the IRB Approach is Applied

	Millions of Yen	
	Six Months Ended Sep. 30, 2016	Six Months Ended Sep. 30, 2015
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 9,293	¥ 93,954
Sovereign Exposures	2,566	2,514
Financial Institution Exposures	—	1,275
Retail Exposures	577	18,275

Notes: 1. Estimated credit losses for the first half of fiscal year 2015 are the expected loss amount as of September 30, 2015.

2. Actual credit losses for the first half of fiscal year 2016 are the sum of the losses for the most recent one-year period ended September 30, 2016.

	Millions of Yen	
	Six Months Ended Sep. 30, 2015	Six Months Ended Sep. 30, 2014
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (6,199)	¥ 161,194
Sovereign Exposures	1,067	362
Financial Institution Exposures	—	920
Retail Exposures	899	25,553

Notes: 1. Estimated credit losses for the first half of fiscal year 2014 are the expected loss amount as of September 30, 2014.

2. Actual credit losses for the first half of fiscal year 2015 are the sum of the losses for the most recent one-year period ended September 30, 2015.

	Millions of Yen	
	Six Months Ended Sep. 30, 2014	Six Months Ended Sep. 30, 2013
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (3,416)	¥ 176,194
Sovereign Exposures	(2)	521
Financial Institution Exposures	—	900
Retail Exposures	210	25,418

Notes: 1. Estimated credit losses for the first half of fiscal year 2013 are the expected loss amount as of September 30, 2013.

2. Actual credit losses for the first half of fiscal year 2014 are the sum of the losses for the most recent one-year period ended September 30, 2014.

	Millions of Yen	
	Six Months Ended Sep. 30, 2013	Six Months Ended Sep. 30, 2012
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ (2,782)	¥ 183,251
Sovereign Exposures	(1)	309
Financial Institution Exposures	(29)	1,044
Retail Exposures	(196)	22,736

Notes: 1. Estimated credit losses for the first half of fiscal year 2012 are the expected loss amount as of September 30, 2012.

2. Actual credit losses for the first half of fiscal year 2013 are the sum of the losses for the most recent one-year period ended September 30, 2013.

	Millions of Yen	
	Six Months Ended Sep. 30, 2012	Six Months Ended Sep. 30, 2011
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 8,781	¥ 183,243
Sovereign Exposures	(21)	301
Financial Institution Exposures	7	1,078
Retail Exposures	990	29,380

Notes: 1. Estimated credit losses for the first half of fiscal year 2011 are the expected loss amount as of September 30, 2011.

2. Actual credit losses for the first half of fiscal year 2012 are the sum of the losses for the most recent one-year period ended September 30, 2012.

	Millions of Yen	
	Six Months Ended Sep. 30, 2011	Six Months Ended Sep. 30, 2010
	Actual Credit Losses	Estimated Credit Losses
Corporate Exposures	¥ 12,373	¥ 211,789
Sovereign Exposures	4,753	227
Financial Institution Exposures	(346)	3,526
Retail Exposures	1,112	31,938

Notes: 1. Estimated credit losses for the first half of fiscal year 2010 are the expected loss amount as of September 30, 2010.

2. Actual credit losses for the first half of fiscal year 2011 are the sum of the losses for the most recent one-year period ended September 30, 2011.

Credit Risk Mitigation Techniques

Non-consolidated

Amounts of Exposures to which Credit Risk Mitigation Techniques are Applied

	Millions of Yen			
	Sep. 30, 2016			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ —	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	2,842,308	192,025	277,406	—
Corporate Exposures	685,399	187,035	169,349	—
Sovereign Exposures	5,904	4,989	108,057	—
Financial Institution Exposures	2,151,005	—	—	—
Retail Exposures	—	—	—	—

	Millions of Yen			
	Sep. 30, 2015			
	Eligible Financial Collateral	Other Eligible Collateral	Guarantees	Credit Derivatives
Portfolios to which the Standardized Approach is Applied	¥ —	¥ —	¥ —	¥ —
Portfolios to which the IRB Approach is Applied	2,386,281	181,106	363,057	—
Corporate Exposures	378,977	175,722	200,710	—
Sovereign Exposures	12,963	5,383	162,347	—
Financial Institution Exposures	1,994,341	—	—	—
Retail Exposures	—	—	—	—

Counterparty Risk in Derivative and Long-term Settlement Transactions

Non-consolidated

Derivative Transactions

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ 2,261,249	¥ 2,203,101
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	1,087,916	971,815
Foreign Exchange Related	1,293,136	1,037,995
Interest Rate Related	1,769,553	2,098,827
Credit Derivatives	15,640	33,686
Others	—	—
Effect of Mitigating Credit Equivalents Due to Close-out Netting Contracts (Deduction)	1,990,413	2,198,694
Amounts of Collateral	273,014	92,702
Deposits	262,485	74,640
Securities	10,529	18,061
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	814,902	879,112
Notional Principal Amounts of Credit Derivatives Subject to the Calculation of Credit Equivalents	140,700	119,728
Purchasing Protection by Credit Default Swaps	71,900	55,416
Providing Protection by Credit Default Swaps	68,800	64,311
Notional Principal Amounts of Credit Derivatives Used to Allow for the Effect of Credit Risk Mitigation Technique	—	—

Note: Credit equivalents are calculated with the current exposure approach.

Long-term Settlement Transactions

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Aggregate Sum of Amounts of Gross Reconstruction Costs (limited only to those not below zero)	¥ —	¥ —
Credit Equivalents Before Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	7	—
Amounts of Collateral	—	—
Credit Equivalents After Effect of Mitigation by Collateral under the Credit Risk Mitigation Technique	7	—

Note: Credit equivalents are calculated with the current exposure approach.

Securitization Exposures

Non-consolidated

Securitization Exposures Originated by SuMi TRUST Bank

First Half of Fiscal Year 2016

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Outline of securitizations during the first half of fiscal year 2016, type and status of principal underlying assets

Not applicable.

(2) Amounts of securitization exposures held and breakdown of main principal underlying assets by type

	Millions of Yen				
	Sep. 30, 2016				
	Exposure Amounts		Aggregate Sum of Underlying Assets		
	On-balance Sheet Transactions	Off-balance Sheet Transactions		Asset Transfer-Type Securitization Transactions	Synthetic Securitization Transaction
Securitization Exposures except					
Resecuritization Exposures	¥ 51,243	¥ —	¥ 222,109	¥ 222,109	¥ —
Residential Mortgage Loans	51,243	—	222,109	222,109	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 51,243	¥ —	¥ 222,109	¥ 222,109	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and breakdown by type of main principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2016	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 318	¥ 23
Others	—	—
Total	¥ 318	¥ 23

(4) Amounts of assets held for the purpose of securitization transactions and breakdown of principal assets by type

Not applicable.

(5) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2016			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 51,243	¥ —	¥ 5,357	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	30,662	—	809	—
50% to Less than 100%	16,982	—	733	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	3,598	—	3,814	—
Resecuritization Exposures (IRB Approach)	—	—	—	—
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 51,243	¥ —	¥ 5,357	¥ —

(6) Amounts equivalent to the increase in capital following securitization and breakdown by type of principal underlying assets

	Millions of Yen
	Sep. 30, 2016
Residential Mortgage Loans	¥ 3,062
Others	—
Total	¥ 3,062

(7) Amounts of securitization exposures by type of principal underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	Millions of Yen
	Sep. 30, 2016
Residential Mortgage Loans	¥ 3,598
Others	—
Total	¥ 3,598

(8) Items by type of principal underlying assets of securitization exposures with early redemption clauses

Not applicable.

(9) Application of credit risk mitigation techniques to res securitization exposures held

Not applicable.

(10) Amounts of gains/losses on sale following securitization transactions recognized during the first half of fiscal year 2016 and breakdown by type of principal underlying assets

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

First Half of Fiscal Year 2015

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Outline of securitizations during the first half of fiscal year 2015, type and status of principal underlying assets

Not applicable.

(2) Amounts of securitization exposures held and breakdown of main principal underlying assets by type

	Millions of Yen				
	Sep. 30, 2015				
	Exposure Amounts		Aggregate Sum of Underlying Assets		
	On-balance Sheet Transactions	Off-balance Sheet Transactions		Asset Transfer-Type Securitization Transactions	Synthetic Securitization Transaction
Securitization Exposures except					
Resecuritization Exposures	¥ 98,557	¥ —	¥ 341,732	¥ 341,732	¥ —
Residential Mortgage Loans	98,557	—	341,732	341,732	—
Others	—	—	—	—	—
Resecuritization Exposures	—	—	—	—	—
Total	¥ 98,557	¥ —	¥ 341,732	¥ 341,732	¥ —

(3) Cumulative total of underlying assets overdue for three months or longer or in default related to securitization exposures held, cumulative total of losses, and breakdown by type of main principal underlying assets

	Millions of Yen	
	Six Months Ended Sep. 30, 2015	
	Cumulative Total of Underlying Assets Overdue for Three Months or Longer or in Default	Cumulative Total Losses
Residential Mortgage Loans	¥ 270	¥ 1
Others	—	—
Total	¥ 270	¥ 1

(4) Amounts of assets held for the purpose of securitization transactions and breakdown of main principal assets by type

Not applicable.

(5) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2015			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 98,557	¥ —	¥ 7,201	¥ —
Less than 20%	—	—	—	—
20% to Less than 50%	89,978	—	2,878	—
50% to Less than 100%	4,688	—	198	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	3,890	—	4,123	—
Resecuritization Exposures (IRB Approach)	—	—	—	—
Less than 20%	—	—	—	—
20% to Less than 50%	—	—	—	—
50% to Less than 100%	—	—	—	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 98,557	¥ —	¥ 7,201	¥ —

(6) Amounts equivalent to the increase in capital following securitization and breakdown by type of main principal underlying assets

	Millions of Yen
	Sep. 30, 2015
Residential Mortgage Loans	¥ 5,289
Others	—
Total	¥ 5,289

(7) Amounts of securitization exposures by type of underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	Millions of Yen Sep. 30, 2015
Residential Mortgage Loans	¥ 3,890
Others	—
Total	¥ 3,890

(8) Items by type of principal underlying assets of securitization exposures with early redemption clauses

Not applicable.

(9) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

(10) Amounts of gains/losses on sale following securitization transactions recognized during the first half of fiscal year 2015 and breakdown by type of principal underlying assets

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

Securitization Exposures Purchased by SuMi TRUST Bank

First Half of Fiscal Year 2016

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Amounts of securitization exposures held and breakdown of main principal underlying assets by type

	Millions of Yen	
	Sep. 30, 2016	
	Exposure Amounts	
	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 628,142	¥ 136,171
Residential Mortgage Loans	98,508	55,450
Credit Card Loans	19,237	3,199
Claims on Lease Payments, Installment Receivables	143,584	48,274
Commercial Real Estate-Secured Loans	16,785	—
Other Claims on Corporates	350,026	29,246
Resecuritization Exposures	6,025	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	3,499	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	—	—
Securitization Exposures to Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	2,526	—
Total	¥ 634,167	¥ 136,171

(2) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2016			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 628,142	¥ 136,171	¥ 6,151	¥ 1,906
Less than 20%	594,897	115,147	3,746	686
20% to Less than 50%	4,213	800	93	23
50% to Less than 100%	12,246	20,224	577	1,196
100% to Less than 350%	16,785	—	1,733	—
350% to Less than 1,250%	—	—	—	—
1,250%	0	—	0	—
Resecuritization Exposures (IRB Approach)	6,025	—	129	—
Less than 20%	—	—	—	—
20% to Less than 50%	5,231	—	95	—
50% to Less than 100%	794	—	33	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 634,167	¥ 136,171	¥ 6,281	¥ 1,906

(3) Amounts of securitization exposures by type of underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	Millions of Yen Sep. 30, 2016
Residential Mortgage Loans	¥ 0
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	—
Commercial Real Estate-Secured Loans	—
Other Claims on Corporates	—
Total	¥ 0

(4) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

First Half of Fiscal Year 2015

Subject to the Calculation of Credit Risk-Weighted Assets

(1) Amounts of securitization exposures held and breakdown of principal underlying assets by type

	Millions of Yen Sep. 30, 2015 Exposure Amounts	
	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except Resecuritization Exposures	¥ 464,367	¥ 43,351
Residential Mortgage Loans	88,515	2,430
Credit Card Loans	514	—
Claims on Lease Payments, Installment Receivables	42,806	18,447
Commercial Real Estate-Secured Loans	—	—
Other Claims on Corporates	332,531	22,473
Resecuritization Exposures	18,288	—
Securitization Exposures to Residential Mortgage Loans and Residential Mortgage Loans as Underlying Assets	5,209	—
Securitization Exposures to Commercial Real Estate Secured Loans and Commercial Real Estate Secured Loans as Underlying Assets	—	—
Securitization Exposures to Other Claims on Corporates and Other Claims on Corporates as Underlying Assets	13,078	—
Total	¥ 482,655	¥ 43,351

(2) Balance and amounts of required capital of securitization exposures held by risk-weight category

	Millions of Yen			
	Sep. 30, 2015			
	Balance		Required Capital	
	On-balance Sheet Transactions	Off-balance Sheet Transactions	On-balance Sheet Transactions	Off-balance Sheet Transactions
Securitization Exposures except				
Resecuritization Exposures (IRB Approach)	¥ 464,367	¥ 43,351	¥ 3,597	¥ 408
Less than 20%	447,865	38,971	2,909	312
20% to Less than 50%	7,841	4,380	157	95
50% to Less than 100%	7,647	—	359	—
100% to Less than 350%	704	—	59	—
350% to Less than 1,250%	307	—	110	—
1,250%	—	—	—	—
Resecuritization Exposures (IRB Approach)	18,288	—	382	—
Less than 20%	—	—	—	—
20% to Less than 50%	17,397	—	333	—
50% to Less than 100%	890	—	49	—
100% to Less than 350%	—	—	—	—
350% to Less than 1,250%	—	—	—	—
1,250%	—	—	—	—
Total	¥ 482,655	¥ 43,351	¥ 3,980	¥ 408

(3) Amounts of securitization exposures by type of underlying assets risk-weighted at 1,250% under provisions of the Notification, Article 247

	Millions of Yen
	Sep. 30, 2015
Residential Mortgage Loans	¥ —
Credit Card Loans	—
Claims on Lease Payments, Installment Receivables	—
Commercial Real Estate-Secured Loans	—
Other Claims on Corporates	—
Total	¥ —

(4) Application of credit risk mitigation techniques to resecuritization exposures held

Not applicable.

Subject to the Calculation of Market Risk Assets

Not applicable.

Market Risk

Non-consolidated

(1) Value at Risk (VaR) as of the end of period and maximum, mean, and minimum VaR for the period

	Billions of Yen							
	Sep. 30, 2016	Six Months Ended Sep. 30, 2016			Sep. 30, 2015	Six Months Ended Sep. 30, 2015		
		Maximum	Minimum	Mean		Maximum	Minimum	Mean
VaR in Banking Account	¥ 978.9	¥ 1,187.0	¥ 854.1	¥ 988.0	¥ 927.6	¥ 972.9	¥ 572.7	¥ 772.4
VaR in Trading Account	3.4	8.5	3.4	5.7	5.1	6.3	1.9	4.3

VaR Measurement Standards

Banking account Confidence interval: one-tailed 99% Holding period: 21 business days to 1 year Observation period: 1 year
Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 1 year

(2) Term-end Stressed Value at Risk and maximum, mean and minimum of Stressed Value at Risk for the period

	Billions of Yen							
	Sep. 30, 2016	Six Months Ended Sep. 30, 2016			Sep. 30, 2015	Six Months Ended Sep. 30, 2015		
		Maximum	Minimum	Mean		Maximum	Minimum	Mean
Stressed VaR in Trading Account	¥ 4.0 [1.2]	¥ 14.7 [4.6]	¥ 2.6 [0.8]	¥ 6.2 [1.9]	¥ 6.6 [2.1]	¥ 14.7 [4.6]	¥ 2.6 [0.8]	¥ 5.8 [1.8]

Stressed VaR Measurement Standards

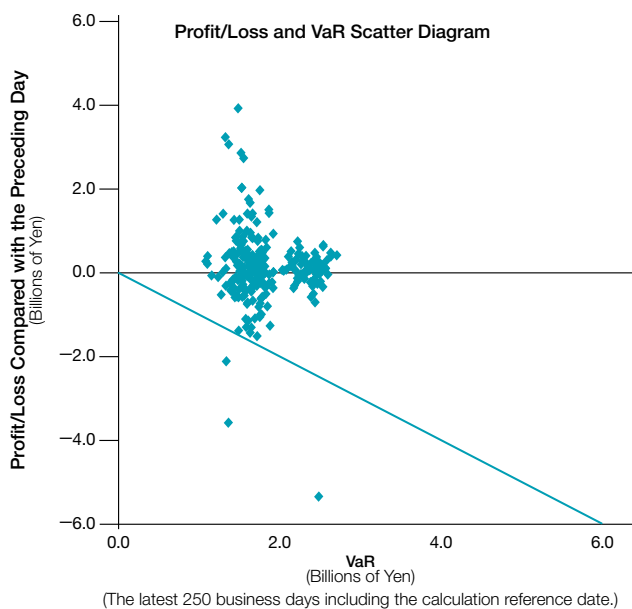
Trading account Confidence interval: one-tailed 99% Holding period: 10 business days Observation period: 1 year
The figures inside the square brackets above denote stress VAR in a case where the holding period is one business day.

(3) The amounts of required capital related to term-end incremental risk and comprehensive risk, and maximum, mean and minimum amounts of required capital related to incremental risk and comprehensive risk for the period

Not applicable in the first half of fiscal year 2015 and in the first half of fiscal year 2016.

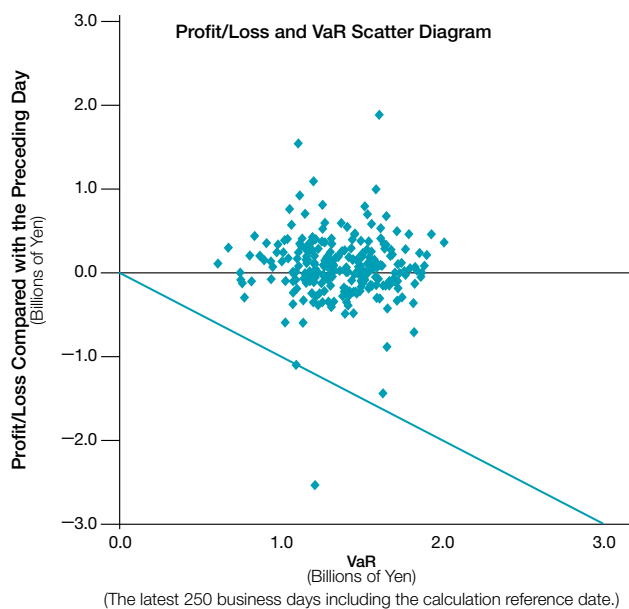
(4) Results of back testing and reasons for large downward deviations between actual losses and VaR

- Back testing of the trading account
First Half of Fiscal Year 2016



Note: As shown above, for the first half of fiscal year 2016 back testing of the trading accounts shows three instances of losses in excess of VaR.

- Back testing of the trading account
First Half of Fiscal Year 2015



Note: As shown above, for the first half of fiscal year 2015 back testing of the trading accounts shows two instances of losses in excess of VaR.

Capital Subscriptions or Equity Exposures in the Banking Account

Non-consolidated

	Millions of Yen							
	Sep. 30, 2016				Sep. 30, 2015			
	Book Value		Fair Value		Book Value		Fair Value	
Book and Fair Values*1								
Listed Shares Exposures	¥ 1,254,842		¥ 1,254,842		¥ 1,366,746		¥ 1,366,746	
Capital Subscriptions or Equity Exposures Other than Above	59,703		59,703		92,006		92,006	
Amounts of Gains/Losses on Sales and Write-offs of Capital Subscriptions or Equity Exposures*2	Gains/Losses	Gains	Losses	Write-offs	Gains/Losses	Gains	Losses	Write-offs
	10,188	11,881	733	959	(1,499)	3,953	5,211	241
Amounts of Unrealized Gains/Losses Recognized in the Balance Sheets and not Recognized in the Statements of Income	572,032				677,254			
Amounts of Unrealized Gains/Losses not Recognized in the Balance Sheets and Statements of Income	Not applicable				Not applicable			

*1. Figures for available-for-sale securities include only Japanese and foreign stocks.

*2. Statements of income show gains/losses on stockholdings and related write-offs.

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Amounts by Portfolio Category	¥ 1,097,778	¥ 1,579,641
Portfolios Adopting the Market-based Approach	62,036	53,646
Portfolios Adopting the PD/LGD Approach	1,035,741	1,525,994

Note: Amounts by portfolio category show exposures subject to the calculation of credit risk-weighted assets.

Exposures Held in Funds as Credit Risk-Weighted Assets

Non-consolidated

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Aggregate Sum of Exposures Held in Funds	¥ 1,649,049	¥ 1,524,036
Look-through Approach	1,540,992	1,424,297
Simple Majority Formula	46,739	40,094
Investment Criteria Formula	21,003	21,861
Internal Model Approach	—	—
Probability Approach	39,390	37,115
Others	922	666

Note: Exposures subject to the calculation of credit risk-weighted assets are shown.

Gains/Losses and Changes in Economic Value Due to Interest Rate Shocks under Internal Control Management Used by SuMi TRUST Bank Regarding Interest Rate Risk in the Banking Account

Non-consolidated

• Outlier ratios

	Millions of Yen	
	Sep. 30, 2016	Sep. 30, 2015
Overall Amounts of Interest Rate Risk	¥ 143,491	¥ 183,812
Japanese Yen Interest Rates	3,568	14,837
U.S. Dollar Interest Rates	132,762	165,821
Other Interest Rates	7,160	3,153
Outlier Ratios	4.9%	6.6%

Note: The above table indicates figures calculated by individual banks in accordance with the outlier standard specified by the "Comprehensive Guidelines for Supervision of Major Banks, etc." and based on the following assumptions:

- Risk measurement method: Interest rate sensitivity approach
- Interest rate fluctuation scenario: An interest rate shock consisting of the 1st and 99th percentile of the fluctuation of interest rates measured for the one-year holding period and a minimum observation period of five years.
- Definition of the core deposits: The lowest of the following three is the upper limit on the core deposit amount (No.3 is adopted) and the maturity is five years (an average remaining term of 2.5 years): 1) The lowest balance of deposits in the past five years, 2) the balance left after deducting the maximum annual outflow of deposits in the past five years from the current balance of deposits, or 3) the amount equivalent to 50% of the current balance of deposits.

Liquidity Coverage Ratio (LCR)

Non-consolidated

Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a non-consolidated basis

Items		Millions of Yen, %, the Number of Data			
		Fiscal Year 2016 2nd Quarter		Fiscal Year 2016 1st Quarter	
High-Quality Liquid Assets (1)					
1	Total High-Quality Liquid Assets (HQLA)	¥ 11,610,013		¥ 11,816,837	
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash Outflows Related to Unsecured Retail Funding	¥ 16,744,583	628,088	¥ 16,647,906	654,702
3	of Which, Stable Deposits	524,716	15,741	527,657	15,829
4	of Which, Less Stable Deposits	5,949,980	612,347	6,242,446	638,873
5	Cash Outflows Related to Unsecured Wholesale Funding	13,283,305	8,957,335	12,846,537	8,857,052
6	of Which, Qualifying Operational Deposits	0	0	0	0
7	of Which, Cash Outflows Related to Unsecured Wholesale Funding Other than Qualifying Operational Deposits and Debt Securities	10,680,274	6,354,304	10,046,265	6,056,780
8	of Which, Debt Securities	2,603,031	2,603,031	2,800,272	2,800,272
9	Cash Outflows Related to Secured Funding, etc.	0		0	
Cash Outflows Related to Derivative Transactions, etc.					
10	Funding Programs, Credit and Liquidity Facilities	4,902,209	1,405,022	4,807,196	1,379,188
11	of Which, Cash Outflows Related to Derivative Transactions, etc.	621,542	621,542	662,855	662,855
12	of Which, Cash Outflows Related to Funding Programs	0	0	0	0
13	of Which, Cash Outflows Related to Credit and Liquidity Facilities	4,280,667	783,480	4,144,341	716,333
14	Cash Outflows Related to Contractual Funding Obligations, etc.	633,924	315,298	595,649	344,500
15	Cash Outflows Related to Contingencies	11,997,396	25,578	11,091,678	29,200
16	Total Cash Outflows	11,331,321		11,264,642	
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash Inflows Related to Secured Lending, etc.	17,488	16,175	6,559	6,559
18	Cash Inflows Related to Collection of Loans, etc.	4,345,396	2,967,040	4,923,369	3,542,427
19	Other Cash Inflows	652,414	543,567	631,894	476,388
20	Total Cash Inflows	5,015,298	3,526,782	5,561,822	4,025,374
Non-consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA Allowed to be Included in the Calculation	11,610,013		11,816,837	
22	Net Cash Outflows	7,804,539		7,239,268	
23	Non-consolidated Liquidity Coverage Ratio (LCR)	149.1		163.3	
24	The Number of Data Used to Calculate the Average Value	3		3	

Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a non-consolidated basis

(1) Items concerning fluctuations in the LCR over time

Since regulations took effect from end-March 2015, our LCR has trended steadily for the most part.

(2) Items concerning evaluation of the LCR level

The LCR satisfies the required criteria and we do not expect the LCR to significantly fluctuate from the current level. Furthermore, the actual LCR is not significantly different from our forecast.

(3) Items concerning the composition of totals for eligible high-quality liquid assets

The majority of our high-quality liquid assets are reserve deposits held at central banks and sovereign bonds. There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there is no material difference between totals for eligible high-quality assets and net cash outflows in major currencies.

(4) Other items concerning LCR

We apply neither the "treatment for qualifying operational deposit" nor the "additional collateral required to market valuation changes based on the scenario approach."

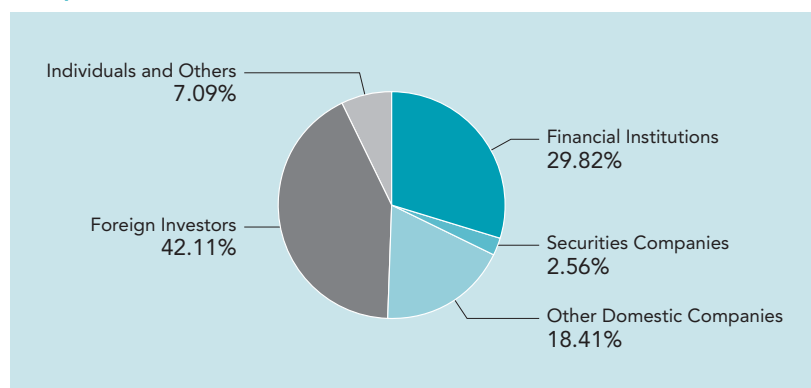
Stock Information (as of September 30, 2016)

Major Shareholders (Common Shares)

Shareholder Name	Number of Shares Held (Shares)	Shareholding Ratio (%)
1 Japan Trustee Services Bank, Ltd. (Trust Account)	202,906,050	5.30
2 The Master Trust Bank of Japan, Ltd. (Trust Account)	162,673,000	4.25
3 Japan Trustee Services Bank, Ltd. (Trust Account 9)	106,681,000	2.78
4 The Bank of New York Mellon SA/NV 10	55,958,400	1.46
5 Japan Trustee Services Bank, Ltd. (Trust Account 7)	51,445,000	1.34
6 The Bank of New York, Treaty Jasdec Account	50,245,141	1.31
7 State Street Bank and Trust Company 505225	46,601,870	1.21
8 State Street Bank West Client - Treaty 505234	43,328,832	1.13
9 JP Morgan Chase Bank 385632	43,208,193	1.12
10 Japan Trustee Services Bank, Ltd. (Trust Account 1)	42,678,000	1.11

(Note) The shareholding ratio is calculated by excluding the treasury stock and rounded down to second decimal places.

Composition of Shareholders (Common Shares)



(Note 1) Excluding the treasury stock (78,008,699 shares)

(Note 2) The component ratio displayed is rounded off to second decimal places.

ADR (American Depositary Receipt) Information

ADR:	Underlying Share Ratio 1:1
Exchange:	OTC (Over-the-Counter)
Symbol:	SUTNY
CUSIP:	86562X106
Level of Program:	Level I
Depository:	The Bank of New York Mellon Depository Receipts Division 101 Barclay Street, 22nd Floor, New York, NY 10286, U.S.A. Telephone: 1 (201) 680-6825 U.S. toll free: 888-269-2377 (888-BNY-ADRS) Facsimile: 1 (212) 571-3050/3051/3052 http://www.adrbnymellon.com

Other Data

Authorized Shares:	
Common Shares:	8,500,000,000 Shares
Preferred Shares:	400,000,000 Shares
Number of Shares issued:	
Common Shares:	3,903,486,408 Shares
Preferred Shares:	0 Shares
Number of Shareholders:	
Common Shares:	71,357
Preferred Shares:	0

(Note) As a result of the share consolidation implemented on October 1, 2016, the total number of authorized shares stood at 890,000,000, with the total number of common shares issued coming to 390,348,640.

Disclosure Policy

SuMi TRUST Holdings is fully aware of the importance of its social responsibility and public mission, and constantly seeks to secure unwavering trust from society through sound management based on rigorous self-discipline. For this purpose, we endeavor to ensure appropriate disclosure of corporate information to assure the transparency of our corporate management.

Attitude toward Disclosure

We not only comply strictly with various laws and rules, such as the Companies Act, the Banking Law and the Financial Instruments and Exchange Act (including the rules for timely disclosure of corporate information, etc., defined by securities exchanges on which our shares are listed), but also endeavor to disclose corporate information that helps our clients, shareholders, and investors better understand the SuMi TRUST Group, under the basic conditions of appropriate timing, accuracy and fairness, and realize highly transparent management.

We do not release personal information, client data or any information, the disclosure of which violates the rights of the parties concerned by such action.

Disclosure Methods

When disclosing information, we make active use of the Internet, various publications and other media tools to reach the broadest possible number of interested parties, whether clients, shareholders or investors, in or outside Japan, in a timely, accurate and fair manner.

In the disclosure of various materials, we strive to provide easy-to-understand explanations of the main points of SuMi TRUST Group's management policies, business results, finance situation, etc. We explain these main points at our information meetings, etc.

Establishment of Disclosure System

We maintain and promote the appropriate disclosure system by such means as the establishment of an Information Disclosure Committee to ensure disclosure of SuMi TRUST Group's information in accordance with the above disclosure policy.

Corporate Information (as of September 30, 2016)

Registered Trade Name:	Sumitomo Mitsui Trust Holdings, Inc.
Headquarters Location:	1-4-1 Marunouchi, Chiyoda-ku, Tokyo 100-8233, Japan
Date of Establishment:	February 1, 2002 (Change of trade name: April 1, 2011)
Main Business:	With trust banking at its core, Sumitomo Mitsui Trust Holdings, Inc., will focus on the management of business operations, as the holding company of Sumitomo Mitsui Trust Group, and sets the following (1) - (6) as its key functions: (1) Formulating group management strategy (2) Monitoring administration of business activities (3) Allocation of management resources (4) Supervising risk management (5) Supervising compliance management (6) Managing internal auditing
Capital:	261,608,725,000 Yen
Stock Exchange Listings:	Tokyo, Nagoya Stock Exchanges Tokyo (1st Section), Nagoya (1st Section)
Securities Code:	8309

Rating Information (as of December 31, 2016)

		Long-term	Short-term
Sumitomo Mitsui Trust Holdings	JCR	AA-	—
	R&I	A	—
Sumitomo Mitsui Trust Bank	S&P	A	A-1
	Moody's	A1	P-1
	Fitch	A-	F1
	JCR	AA-	—
	R&I	A+	a-1

Contact:**IR Department**

Telephone: +81 (3) 3286-8354

Facsimile: +81 (3) 3286-4654

e-mail: ir@smth.jpURL: <http://www.smth.jp/en/ir/index.html>

