

# Financial Results

Fiscal Year 3/2015

- Supplementary Information -

Sumitomo Mitsui Financial Group, Inc.  
Sumitomo Mitsui Banking Corporation

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Notes 1. Consolidated: Consolidated figures of Sumitomo Mitsui Financial Group, Inc. ("SMFG")

2. Non-consolidated: Non-consolidated figures of Sumitomo Mitsui Banking Corporation ("SMBC")

This document contains "forward-looking statements" (as defined in the U.S. Private Securities Litigation Reform Act of 1995), regarding the intent, belief or current expectations of us and our managements with respect to our future financial condition and results of operations. In many cases but not all, these statements contain words such as "anticipate," "believe," "estimate," "expect," "intend," "may," "plan," "probability," "risk," "project," "should," "seek," "target," "will" and similar expressions. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those expressed in or implied by such forward-looking statements contained or deemed to be contained herein. The risks and uncertainties which may affect future performance include: deterioration of Japanese and global economic conditions and financial markets; declines in the value of our securities portfolio; our ability to successfully implement our business strategy through our subsidiaries, affiliates and alliance partners; exposure to new risks as we expand the scope of our business; and incurrence of significant credit-related costs. Given these and other risks and uncertainties, you should not place undue reliance on forward-looking statements, which speak only as of the date of this document. We undertake no obligation to update or revise any forward-looking statements. Please refer to our most recent disclosure documents such as our annual report on Form 20-F and other documents submitted to the U.S. Securities and Exchange Commission, as well as our earnings press releases, for a more detailed description of the risks and uncertainties that may affect our financial conditions and our operating results, and investors' decisions.

## 1. Income analysis

## Consolidated

(Millions of yen)

|                                                       |    | FY3/2015    |           | FY3/2014    |
|-------------------------------------------------------|----|-------------|-----------|-------------|
|                                                       |    |             | Change    |             |
| Consolidated gross profit                             | 1  | 2,980,403   | 82,170    | 2,898,233   |
| Net interest income                                   | 2  | 1,505,178   | 21,009    | 1,484,169   |
| Trust fees                                            | 3  | 2,890       | 418       | 2,472       |
| Net fees and commissions                              | 4  | 996,676     | 12,087    | 984,589     |
| Net trading income                                    | 5  | 195,119     | (16,762)  | 211,881     |
| Net other operating income                            | 6  | 280,538     | 65,418    | 215,120     |
| General and administrative expenses                   | 7  | (1,659,341) | (89,396)  | (1,569,945) |
| Equity in gains (losses) of affiliates                | 8  | (10,600)    | (20,841)  | 10,241      |
| Consolidated net business profit                      | 9  | 1,310,461   | (28,069)  | 1,338,530   |
| Total credit cost                                     | 10 | (7,847)     | (56,920)  | 49,073      |
| Credit costs                                          | 11 | (84,985)    | 11,812    | (96,797)    |
| Write-off of loans                                    | 12 | (76,997)    | 7,936     | (84,933)    |
| Provision for reserve for possible loan losses        | 13 | -           | -         | -           |
| Others                                                | 14 | (7,988)     | 3,875     | (11,863)    |
| Gains on reversal of reserve for possible loan losses | 15 | 61,158      | (75,054)  | 136,212     |
| Recoveries of written-off claims                      | 16 | 15,979      | 6,322     | 9,657       |
| Gains (losses) on stocks                              | 17 | 66,693      | (22,550)  | 89,243      |
| Other income (expenses)                               | 18 | (48,151)    | (3,637)   | (44,514)    |
| Ordinary profit                                       | 19 | 1,321,156   | (111,176) | 1,432,332   |
| Extraordinary gains (losses)                          | 20 | (11,778)    | (2,141)   | (9,637)     |
| Gains (losses) on disposal of fixed assets            | 21 | (6,315)     | 2,280     | (8,595)     |
| Losses on impairment of fixed assets                  | 22 | (5,109)     | (1,761)   | (3,348)     |
| Income before income taxes and minority interests     | 23 | 1,309,377   | (113,317) | 1,422,694   |
| Income taxes - current                                | 24 | (325,341)   | (35,155)  | (290,186)   |
| Income taxes - deferred                               | 25 | (116,020)   | 52,598    | (168,618)   |
| Income before minority interests                      | 26 | 868,015     | (95,874)  | 963,889     |
| Minority interests in net income                      | 27 | (114,405)   | 14,127    | (128,532)   |
| Net income                                            | 28 | 753,610     | (81,747)  | 835,357     |

Notes 1. Amounts less than 1 million yen are rounded down. Figures in parenthesis indicate the amount of loss or decrease.

2. Consolidated gross profit = (Interest income - Interest expenses) + Trust fees + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading losses) + (Other operating income - Other operating expenses)

3. Changed definition of "Consolidated net business profit" from FY3/2015.

The figures for FY3/2014 have been adjusted retrospectively.

## Number of consolidated subsidiaries and affiliates

|                           |    | Mar. 31, 2015 |        | Mar. 31, 2014 |
|---------------------------|----|---------------|--------|---------------|
|                           |    |               | Change |               |
| Consolidated subsidiaries | 29 | 317           | (7)    | 324           |
| Equity method affiliates  | 30 | 50            | 4      | 46            |

## SMBC non-consolidated

(Millions of yen)

|                                                                                |    | FY3/2015  |          | FY3/2014  |
|--------------------------------------------------------------------------------|----|-----------|----------|-----------|
|                                                                                |    |           | Change   |           |
| Gross banking profit                                                           | 1  | 1,634,284 | 76,100   | 1,558,184 |
| Gross domestic profit                                                          | 2  | 1,097,724 | (14,284) | 1,112,008 |
| Net interest income                                                            | 3  | 863,538   | (17,109) | 880,647   |
| Trust fees                                                                     | 4  | 1,841     | (104)    | 1,945     |
| Net fees and commissions                                                       | 5  | 215,570   | (14,871) | 230,441   |
| Net trading income                                                             | 6  | 3,380     | 3,453    | (73)      |
| Net other operating income                                                     | 7  | 13,393    | 14,345   | (952)     |
| Gains (losses) on bonds                                                        | 8  | 3,341     | 8,203    | (4,862)   |
| Gross international profit                                                     | 9  | 536,560   | 90,385   | 446,175   |
| Net interest income                                                            | 10 | 257,890   | 73,632   | 184,258   |
| Net fees and commissions                                                       | 11 | 134,440   | 7,502    | 126,938   |
| Net trading income                                                             | 12 | 9,418     | (27,434) | 36,852    |
| Net other operating income                                                     | 13 | 134,810   | 36,685   | 98,125    |
| Gains (losses) on bonds                                                        | 14 | 44,558    | 38,962   | 5,596     |
| Expenses (excluding non-recurring losses)                                      | 15 | (791,211) | (45,466) | (745,745) |
| Overhead ratio                                                                 | 16 | 48.4%     | 0.5%     | 47.9%     |
| Personnel expenses                                                             | 17 | (312,580) | (29,344) | (283,236) |
| Non-personnel expenses                                                         | 18 | (435,771) | (10,631) | (425,140) |
| Taxes                                                                          | 19 | (42,859)  | (5,491)  | (37,368)  |
| Banking profit (before provision for general reserve for possible loan losses) | 20 | 843,073   | 30,635   | 812,438   |
| Gains (losses) on bonds                                                        | 21 | 47,899    | 47,165   | 734       |
| Provision for general reserve for possible loan losses                         | 22 | -         | -        | -         |
| Banking profit                                                                 | 23 | 843,073   | 30,635   | 812,438   |
| Non-recurring gains (losses)                                                   | 24 | 112,919   | (27,159) | 140,078   |
| Credit costs                                                                   | 25 | (5,193)   | 3,752    | (8,945)   |
| Gains on reversal of reserve for possible loan losses                          | 26 | 79,009    | (53,775) | 132,784   |
| Recoveries of written-off claims                                               | 27 | 6,326     | 6,244    | 82        |
| Gains (losses) on stocks                                                       | 28 | 52,582    | (53,828) | 106,410   |
| Other non-recurring gains (losses)                                             | 29 | (19,805)  | 70,447   | (90,252)  |
| Ordinary profit                                                                | 30 | 955,992   | 3,476    | 952,516   |
| Extraordinary gains (losses)                                                   | 31 | (8,344)   | (2,311)  | (6,033)   |
| Gains (losses) on disposal of fixed assets                                     | 32 | (4,911)   | (1,307)  | (3,604)   |
| Losses on impairment of fixed assets                                           | 33 | (3,432)   | (1,004)  | (2,428)   |
| Income before income taxes                                                     | 34 | 947,648   | 1,165    | 946,483   |
| Income taxes - current                                                         | 35 | (224,845) | (41,976) | (182,869) |
| Income taxes - deferred                                                        | 36 | (79,787)  | 78,571   | (158,358) |
| Net income                                                                     | 37 | 643,015   | 37,760   | 605,255   |

|                                                                 |    |          |          |         |
|-----------------------------------------------------------------|----|----------|----------|---------|
| Total credit cost (22+25+26+27)                                 | 38 | 80,142   | (43,778) | 123,920 |
| Provision for general reserve for possible loan losses          | 39 | 91,528   | 24,901   | 66,627  |
| Write-off of loans                                              | 40 | (417)    | 4,103    | (4,520) |
| Provision for specific reserve for possible loan losses         | 41 | (12,547) | (79,446) | 66,899  |
| Losses on sales of delinquent loans                             | 42 | (4,776)  | (351)    | (4,425) |
| Provision for loan loss reserve for specific overseas countries | 43 | 28       | 770      | (742)   |
| Recoveries of written-off claims                                | 44 | 6,326    | 6,244    | 82      |

Note: Amounts less than 1 million yen are rounded down. Figures in parenthesis indicate the amount of loss or decrease.

## 2. Interest spread (domestic)

SMBC non-consolidated

(%)

|                                                   | FY3/2015 | Six months ended<br>Sep.30, 2014 | Six months ended<br>Mar.31, 2015 | FY3/2014 |
|---------------------------------------------------|----------|----------------------------------|----------------------------------|----------|
| Yield on interest earning assets (A)              | 1.31     | 1.43                             | 1.19                             | 1.30     |
| Interest earned on loans and bills discounted (C) | 1.32     | 1.34                             | 1.30                             | 1.41     |
| Interest earned on securities                     | 1.43     | 1.78                             | 1.08                             | 1.18     |
| Total cost of funding (including expenses) (B)    | 0.79     | 0.82                             | 0.77                             | 0.86     |
| Cost of interest bearing liabilities              | 0.07     | 0.07                             | 0.07                             | 0.08     |
| Interest paid on deposits, etc. (D)               | 0.03     | 0.03                             | 0.03                             | 0.04     |
| Interest paid on other liabilities                | 0.14     | 0.16                             | 0.14                             | 0.25     |
| Expense ratio                                     | 0.72     | 0.75                             | 0.70                             | 0.78     |
| Overall interest spread (A) - (B)                 | 0.52     | 0.61                             | 0.42                             | 0.44     |
| Interest spread (C) - (D)                         | 1.29     | 1.31                             | 1.27                             | 1.37     |

## 3. Gains (losses) on securities

SMBC non-consolidated

(Millions of yen)

|                          | FY3/2015 | Change   | FY3/2014 |
|--------------------------|----------|----------|----------|
| Gains (losses) on bonds  | 47,899   | 47,165   | 734      |
| Gains on sales           | 68,406   | 31,645   | 36,761   |
| Losses on sales          | (20,179) | 2,262    | (22,441) |
| Gains on redemption      | 3        | 3        | 0        |
| Losses on redemption     | (330)    | 13,095   | (13,425) |
| Losses on devaluation    | -        | 160      | (160)    |
| Gains (losses) on stocks | 52,582   | (53,828) | 106,410  |
| Gains on sales           | 68,297   | (51,930) | 120,227  |
| Losses on sales          | (3,013)  | 4,531    | (7,544)  |
| Losses on devaluation    | (12,702) | (6,430)  | (6,272)  |

## 4. Unrealized gains (losses) on securities

## Consolidated

(Millions of yen)

|  |                             |    | Mar. 31, 2015        |                               |           |           |        | Mar. 31, 2014        |                                   |
|--|-----------------------------|----|----------------------|-------------------------------|-----------|-----------|--------|----------------------|-----------------------------------|
|  |                             |    | Balance sheet amount | Net unrealized gains (losses) |           |           |        | Balance sheet amount | Net unrealized gains (losses) (b) |
|  |                             |    |                      | (a)                           | (a) - (b) | Gains     | Losses |                      |                                   |
|  | Held-to-maturity securities | 1  | 3,397,151            | 20,580                        | (13,217)  | 20,580    | -      | 4,536,849            | 33,797                            |
|  | Other securities            | 2  | 26,263,425           | 2,604,985                     | 1,199,993 | 2,653,967 | 48,981 | 22,866,288           | 1,404,992                         |
|  | Stocks                      | 3  | 4,065,999            | 2,054,308                     | 923,165   | 2,073,367 | 19,059 | 3,185,495            | 1,131,143                         |
|  | Bonds                       | 4  | 13,699,561           | 50,028                        | (15,564)  | 60,837    | 10,808 | 12,897,704           | 65,592                            |
|  | Japanese government bonds   | 5  | 11,007,006           | 12,968                        | (9,486)   | 18,649    | 5,680  | 9,911,224            | 22,454                            |
|  | Others                      | 6  | 8,497,864            | 500,649                       | 292,394   | 519,762   | 19,113 | 6,783,089            | 208,255                           |
|  | Foreign bonds               | 7  | 5,633,955            | 29,230                        | 56,341    | 45,707    | 16,477 | 4,304,903            | (27,111)                          |
|  | Other money held in trust   | 8  | 7,087                | -                             | -         | -         | -      | 23,120               | -                                 |
|  | Total                       | 9  | 29,667,664           | 2,625,566                     | 1,186,777 | 2,674,548 | 48,981 | 27,426,258           | 1,438,789                         |
|  | Stocks                      | 10 | 4,065,999            | 2,054,308                     | 923,165   | 2,073,367 | 19,059 | 3,185,495            | 1,131,143                         |
|  | Bonds                       | 11 | 17,096,713           | 70,609                        | (28,779)  | 81,417    | 10,808 | 17,425,753           | 99,388                            |
|  | Others                      | 12 | 8,504,952            | 500,649                       | 292,392   | 519,762   | 19,113 | 6,815,009            | 208,257                           |

## SMBC non-consolidated

(Millions of yen)

|  |                                       |    | Mar. 31, 2015        |                               |           |           |         | Mar. 31, 2014        |                                   |
|--|---------------------------------------|----|----------------------|-------------------------------|-----------|-----------|---------|----------------------|-----------------------------------|
|  |                                       |    | Balance sheet amount | Net unrealized gains (losses) |           |           |         | Balance sheet amount | Net unrealized gains (losses) (b) |
|  |                                       |    |                      | (a)                           | (a) - (b) | Gains     | Losses  |                      |                                   |
|  | Held-to-maturity securities           | 13 | 3,352,592            | 20,454                        | (12,661)  | 20,454    | -       | 4,436,939            | 33,115                            |
|  | Stocks of subsidiaries and affiliates | 14 | 3,414,839            | (58,526)                      | 13,895    | 22,352    | 80,878  | 3,148,478            | (72,421)                          |
|  | Other securities                      | 15 | 23,774,009           | 2,392,781                     | 1,108,002 | 2,436,529 | 43,747  | 20,288,361           | 1,284,779                         |
|  | Stocks                                | 16 | 3,970,914            | 1,989,713                     | 880,623   | 2,007,929 | 18,216  | 3,118,385            | 1,109,090                         |
|  | Bonds                                 | 17 | 13,036,709           | 45,868                        | (14,125)  | 56,548    | 10,680  | 11,831,122           | 59,993                            |
|  | Japanese government bonds             | 18 | 10,687,062           | 11,131                        | (9,753)   | 16,812    | 5,680   | 9,491,777            | 20,884                            |
|  | Others                                | 19 | 6,766,385            | 357,200                       | 241,505   | 372,050   | 14,850  | 5,338,853            | 115,695                           |
|  | Foreign bonds                         | 20 | 4,238,647            | 30,320                        | 52,667    | 42,891    | 12,571  | 3,178,906            | (22,347)                          |
|  | Other money held in trust             | 21 | -                    | -                             | -         | -         | -       | 2,060                | -                                 |
|  | Total                                 | 22 | 30,541,441           | 2,354,709                     | 1,109,235 | 2,479,335 | 124,626 | 27,875,841           | 1,245,474                         |
|  | Stocks                                | 23 | 5,180,246            | 1,986,857                     | 882,490   | 2,016,376 | 29,519  | 4,287,847            | 1,104,367                         |
|  | Bonds                                 | 24 | 16,389,301           | 66,322                        | (26,787)  | 77,002    | 10,680  | 16,268,062           | 93,109                            |
|  | Others                                | 25 | 8,971,892            | 301,529                       | 253,532   | 385,955   | 84,426  | 7,319,931            | 47,997                            |

Notes 1. The figures above include negotiable certificates of deposit in "Cash and due from banks" and beneficiary claims on loan trust in "Monetary claims bought."

2. Stocks within Other securities and foreign stocks within Others of Other securities are valued with the average market price during the final month of the fiscal year. The rest of the securities are valued at market prices as of the balance sheet date.

3. Other securities and Other money held in trust are valued and recorded on the balance sheet at market prices. Unrealized gains (losses) indicate the difference between the acquisition costs (or amortized costs) and the balance sheet amounts.

Net unrealized gains (losses) on Other securities include gains (losses) which are recognized in the statements of income by applying fair value hedge accounting and accordingly not recorded directly to Net assets. Gains of 29,870 million yen and 17,031 million yen were recognized in the statements of income as of March 31, 2015 and March 31, 2014, respectively.

4. Floating-rate Japanese government bonds which SMBC held as Other securities are carried on the balance sheet at their reasonably estimated amounts in accordance with the "Practical Solution on Measurement of Fair Value of Financial Assets" (Accounting Standard Board of Japan Practical Issues Task Force No. 25).

## 5. Balance of securities, classified by maturity

Balance of other securities with maturities and bonds of held-to-maturity

SMBC non-consolidated

(Billions of yen)

|                                 | Mar. 31, 2015  |                             |                               |                    |          | Mar. 31, 2014  |                             |                               |                    |          |
|---------------------------------|----------------|-----------------------------|-------------------------------|--------------------|----------|----------------|-----------------------------|-------------------------------|--------------------|----------|
|                                 | 1 year or less | More than 1 year to 5 years | More than 5 years to 10 years | More than 10 years | Total    | 1 year or less | More than 1 year to 5 years | More than 5 years to 10 years | More than 10 years | Total    |
| Bonds                           | 3,273.9        | 12,200.4                    | 848.2                         | 66.7               | 16,389.3 | 5,340.7        | 9,207.8                     | 1,643.6                       | 75.9               | 16,268.1 |
| Japanese government bonds       | 2,988.1        | 10,641.9                    | 340.1                         | -                  | 13,970.1 | 4,689.1        | 7,733.0                     | 1,400.8                       | -                  | 13,822.9 |
| Japanese local government bonds | 31.9           | 0.1                         | 0.5                           | 0.0                | 32.6     | 12.4           | 33.9                        | 0.5                           | 0.0                | 46.8     |
| Japanese corporate bonds        | 253.9          | 1,558.4                     | 507.7                         | 66.7               | 2,386.6  | 639.2          | 1,440.9                     | 242.3                         | 75.9               | 2,398.3  |
| Others                          | 1,163.4        | 1,706.3                     | 1,283.6                       | 715.0              | 4,868.2  | 766.9          | 1,920.5                     | 552.2                         | 384.1              | 3,623.7  |
| Total                           | 4,437.3        | 13,906.7                    | 2,131.8                       | 781.7              | 21,257.5 | 6,107.6        | 11,128.3                    | 2,195.8                       | 460.1              | 19,891.8 |

## 6. Overview of derivative transactions (under deferred hedge accounting)

SMBC non-consolidated

(Billions of yen)

|                     | Mar. 31, 2015 |                 |                      |                             | Mar. 31, 2014 |                 |                      |                             |
|---------------------|---------------|-----------------|----------------------|-----------------------------|---------------|-----------------|----------------------|-----------------------------|
|                     | Assets (a)    | Liabilities (b) | Net Assets (a) - (b) | Net deferred gains (losses) | Assets (c)    | Liabilities (d) | Net Assets (c) - (d) | Net deferred gains (losses) |
| Interest rate swaps | 230.6         | 163.2           | 67.4                 | 12.2                        | 99.0          | 75.9            | 23.1                 | (44.6)                      |
| Currency swaps      | 139.1         | 1,051.7         | (912.6)              | (32.8)                      | 49.2          | 549.9           | (500.6)              | (48.8)                      |
| Others              | 0.1           | 5.1             | (5.0)                | (114.3)                     | 0.4           | 0.2             | 0.2                  | 7.4                         |
| Total               | 369.8         | 1,220.0         | (850.2)              | (135.0)                     | 148.7         | 626.0           | (477.3)              | (86.1)                      |

Notes 1. Derivative transactions are valued at fair value on the balance sheet.

2. SMBC applied deferred hedge or fair value hedge accounting based on Practical Guidelines for Accounting Standard for Financial Instruments as well as deferred hedge accounting for banking industry based on JICPA Industry Audit Committee Report No. 24 and No. 25.

3. Figures for Net deferred gains (losses) are those before application of tax effect accounting.

Reference: Notional amount of interest rate swaps (under deferred hedge accounting), classified by remaining maturity

(Billions of yen)

|                                                  | Mar. 31, 2015  |                             |                   |          | Mar. 31, 2014  |                             |                   |          |
|--------------------------------------------------|----------------|-----------------------------|-------------------|----------|----------------|-----------------------------|-------------------|----------|
|                                                  | 1 year or less | More than 1 year to 5 years | More than 5 years | Total    | 1 year or less | More than 1 year to 5 years | More than 5 years | Total    |
| Receivable fixed rate / payable floating rate    | 4,581.1        | 18,837.9                    | 7,606.3           | 31,025.3 | 3,865.0        | 18,137.6                    | 7,007.1           | 29,009.6 |
| Receivable floating rate / payable fixed rate    | 1,501.4        | 7,384.3                     | 7,360.5           | 16,246.2 | 652.1          | 8,229.1                     | 6,842.0           | 15,723.1 |
| Receivable floating rate / payable floating rate | 3.6            | -                           | -                 | 3.6      | 10.4           | -                           | -                 | 10.4     |
| Total                                            | 6,086.1        | 26,222.2                    | 14,966.8          | 47,275.1 | 4,527.5        | 26,366.7                    | 13,849.1          | 44,743.2 |

## 7. Employee retirement benefits

## Consolidated

## (1) Projected benefit obligation

(Millions of yen)

|                                                                     |       | Mar. 31, 2015 | Change    | Mar. 31, 2014 |
|---------------------------------------------------------------------|-------|---------------|-----------|---------------|
| Fair value of plan assets                                           | (A)   | 1,421,268     | 257,434   | 1,163,834     |
| Projected benefit obligation                                        | (B)   | 1,083,109     | (6,177)   | 1,089,286     |
| Net surplus (deficit)                                               | (A-B) | 338,159       | 263,612   | 74,547        |
| Net defined benefit asset                                           |       | 376,255       | 256,323   | 119,932       |
| Net defined benefit liability                                       |       | 38,096        | (7,289)   | 45,385        |
| Measurements of defined benefit plans (before tax effect deduction) |       | (70,594)      | (185,645) | 115,051       |
| Unrecognized prior service cost (deductible from the obligation)    |       | (956)         | 190       | (1,146)       |
| Unrecognized net actuarial gain (loss)                              |       | (69,637)      | (185,835) | 116,198       |

Note: As of the beginning of FY3/2015, Net defined benefit asset increased by 49,052 million yen and Net defined benefit liability decreased by 3,646 million yen according to the revised "Accounting Standard for Retirement Benefits."

## (2) Retirement benefit expenses

(Millions of yen)

|                             | FY3/2015 | Change   | FY3/2014 |
|-----------------------------|----------|----------|----------|
| Retirement benefit expenses | 47,172   | (12,962) | 60,134   |

## SMBC non-consolidated

## (1) Projected benefit obligation

(Millions of yen)

|                                                                  |             | Mar. 31, 2015 | Change    | Mar. 31, 2014 |
|------------------------------------------------------------------|-------------|---------------|-----------|---------------|
| Projected benefit obligation                                     | (A)         | 915,682       | (11,576)  | 927,258       |
| <Discount rate>                                                  |             | <1.00%>       | <(0.50)%> | <1.50%>       |
| Fair value of plan assets                                        | (B)         | 1,273,319     | 233,805   | 1,039,514     |
| Reserve for employee retirement benefits                         | (C)         | -             | -         | -             |
| Prepaid pension cost                                             | (D)         | 293,082       | 66,467    | 226,615       |
| Unrecognized prior service cost (deductible from the obligation) | (E)         | -             | -         | -             |
| Unrecognized net actuarial gain (loss)                           | (A-B-C+D-E) | (64,553)      | (178,913) | 114,360       |

Note: As of the beginning of FY3/2015, Prepaid pension cost increased by 50,032 million yen according to the revised "Accounting Standard for Retirement Benefits."

## (2) Retirement benefit expenses

(Millions of yen)

|                                                        | FY3/2015 | Change   | FY3/2014 |
|--------------------------------------------------------|----------|----------|----------|
| Retirement benefit expenses                            | 32,346   | (10,266) | 42,612   |
| Service cost                                           | 23,991   | 1,383    | 22,608   |
| Interest cost on projected benefit obligation          | 11,316   | (3,090)  | 14,406   |
| Expected returns on plan assets                        | (31,146) | (2,783)  | (28,363) |
| Amortization of unrecognized prior service cost        | -        | -        | -        |
| Amortization of unrecognized net actuarial gain (loss) | 22,385   | (10,778) | 33,163   |
| Others                                                 | 5,798    | 5,000    | 798      |

## 8. Classification based on self-assessment and the Financial Reconstruction Act, and write-offs / reserves

SMBC non-consolidated, as of Mar. 31, 2015

(Billions of yen)

| Category of borrowers under self-assessment       |                                                                                          | Non-performing loans based on the Financial Reconstruction Act                   | Classification under self-assessment                        |                           |                        |                                       | Reserve for possible loan losses | Reserve ratio |  |             |             |
|---------------------------------------------------|------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|-------------------------------------------------------------|---------------------------|------------------------|---------------------------------------|----------------------------------|---------------|--|-------------|-------------|
|                                                   |                                                                                          |                                                                                  | Classification I                                            | Classification II         | Classification III     | Classification IV                     |                                  |               |  |             |             |
| Bankrupt borrowers                                | Effectively bankrupt borrowers                                                           | Bankrupt and quasi-bankrupt assets                                               | Portion of claims secured by collateral or guarantees, etc. | Fully reserved            | Direct write-offs (*1) | Specific reserve                      | 7.5 (*2)                         | 100% (*3)     |  |             |             |
|                                                   |                                                                                          | 93.0 (i)<br>(Change from Mar. 31, 2014: (21.3) )                                 |                                                             |                           |                        |                                       |                                  |               |  | 87.7 (a)    | 5.3         |
| Potentially bankrupt borrowers                    |                                                                                          | Doubtful assets                                                                  | Portion of claims secured by collateral or guarantees, etc. | Necessary amount reserved |                        | General reserve for Substandard loans | 154.1 (*2)                       | 74.48% (*3)   |  |             |             |
|                                                   | 555.1 (ii)<br>(Change from Mar. 31, 2014: (19.3) )                                       | 348.3 (b)                                                                        | 206.8                                                       |                           |                        |                                       |                                  |               |  |             |             |
| Borrowers requiring caution                       | Substandard loans                                                                        | Portion of Substandard loans secured by collateral or guarantees, etc.           | General reserve                                             | 31.7                      |                        |                                       |                                  |               |  | 41.76% (*3) | 13.24% (*3) |
|                                                   | 120.9 (iii)<br>(Change from Mar. 31, 2014: (71.8) )<br>(Claims to Substandard borrowers) | 44.9 (c)                                                                         |                                                             |                           |                        |                                       |                                  |               |  |             |             |
|                                                   | Normal assets                                                                            | Claims to Borrowers requiring caution, excluding claims to Substandard borrowers | 231.8 (*5)                                                  | [ 9.68% ] (*4)            |                        |                                       |                                  |               |  | 0.14% (*4)  |             |
| Normal borrowers                                  | 78,132.4                                                                                 | Claims to Normal borrowers                                                       |                                                             |                           |                        |                                       |                                  |               |  |             |             |
| Loan loss reserve for specific overseas countries |                                                                                          |                                                                                  |                                                             |                           |                        | 0.7                                   |                                  |               |  |             |             |

|                                                                                                                     |                                                                               |                                                                              |                                         |       |                                       |  |
|---------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------|------------------------------------------------------------------------------|-----------------------------------------|-------|---------------------------------------|--|
| <b>Non-performing loan ratio</b><br><br><b>0.97%</b><br><br>((v)/(iv))<br><br>(Change from Mar. 31, 2014: (0.24%) ) | Total<br>78,901.4 (iv)                                                        | Total reserve for possible loan losses                                       |                                         | 394.1 | Reserve ratio (*6)                    |  |
|                                                                                                                     |                                                                               | D: Specific reserve + General reserve for Substandard loans                  |                                         | 193.3 | (D/C)<br>67.10%                       |  |
|                                                                                                                     | A=(i)+(ii)+(iii)<br><b>769.0 (v)</b><br>(Change from Mar. 31, 2014: (112.4) ) | B: Portion secured by collateral or guarantees, etc.<br>(a)+(b)+(c)<br>480.9 | C: Unsecured portion ( A - B )<br>288.1 |       | Coverage ratio<br>((B+D)/A)<br>87.67% |  |

\*1 Includes direct reduction of 160.7 billion yen.

\*2 Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Act standards.  
(Bankrupt/Effectively bankrupt borrowers: 2.2 billion yen, Potentially bankrupt borrowers: 4.3 billion yen)

\*3 Reserve ratios for claims on Bankrupt borrowers, Effectively bankrupt borrowers, Potentially bankrupt borrowers, Substandard borrowers and Borrowers requiring caution including Substandard borrowers are the proportion of reserve for the possible loan losses to each category's total claims, excluding the portion secured by collateral or guarantees, etc.

\*4 Reserve ratios for claims on Normal borrowers and Borrowers requiring caution (excluding claims to Substandard borrowers) are the proportion of the reserve for possible loan losses to the respective claims of each category.  
The reserve ratio for unsecured claims on Borrowers requiring caution (excluding claims to Substandard borrowers) is shown in [ ].

\*5 Includes Specific reserve for Borrowers requiring caution totaling 0.8 billion yen.

\*6 The proportion of the reserve to the claims, excluding the portion secured by collateral or guarantees, etc.

## 9. Risk-monitored loans

Consolidated

(Millions of yen, %)

|                                   | Mar. 31, 2015 |              |           | Mar. 31, 2014 |              |
|-----------------------------------|---------------|--------------|-----------|---------------|--------------|
|                                   | (a)           | Ratio<br>(b) | (a) - (c) | (c)           | Ratio<br>(d) |
| Bankrupt loans                    | 35,861        | 0.0          | (3,740)   | 39,601        | 0.1          |
| Non-accrual loans                 | 774,058       | 1.1          | (103,267) | 877,325       | 1.3          |
| Past due loans (3 months or more) | 13,714        | 0.0          | (965)     | 14,679        | 0.0          |
| Restructured loans                | 278,622       | 0.4          | (110,467) | 389,089       | 0.6          |
| Total                             | 1,102,256     | 1.5          | (218,439) | 1,320,695     | 1.9          |

|                                  |            |       |           |            |       |
|----------------------------------|------------|-------|-----------|------------|-------|
| Total loans (period-end balance) | 73,068,240 | 100.0 | 4,840,552 | 68,227,688 | 100.0 |
|----------------------------------|------------|-------|-----------|------------|-------|

Amount of direct reduction                      325,980                      (128,630)                      454,610

SMBC non-consolidated

(Millions of yen, %)

|                                   | Mar. 31, 2015 |              |           | Mar. 31, 2014 |              |
|-----------------------------------|---------------|--------------|-----------|---------------|--------------|
|                                   | (a)           | Ratio<br>(b) | (a) - (c) | (c)           | Ratio<br>(d) |
| Bankrupt loans                    | 30,122        | 0.0          | 295       | 29,827        | 0.0          |
| Non-accrual loans                 | 552,933       | 0.8          | (61,745)  | 614,678       | 1.0          |
| Past due loans (3 months or more) | 4,932         | 0.0          | (1,588)   | 6,520         | 0.0          |
| Restructured loans                | 115,919       | 0.2          | (70,275)  | 186,194       | 0.3          |
| Total                             | 703,907       | 1.0          | (133,314) | 837,221       | 1.3          |

|                                  |            |       |           |            |       |
|----------------------------------|------------|-------|-----------|------------|-------|
| Total loans (period-end balance) | 68,274,308 | 100.0 | 4,903,630 | 63,370,678 | 100.0 |
|----------------------------------|------------|-------|-----------|------------|-------|

Amount of direct reduction                      149,442                      (81,965)                      231,407

## 10. Reserve for possible loan losses and reserve ratio

Consolidated

(Millions of yen, %)

|                                                   | Mar. 31, 2015 |                      |           | Mar. 31, 2014 |                      |
|---------------------------------------------------|---------------|----------------------|-----------|---------------|----------------------|
|                                                   | (a)           | Reserve Ratio<br>(b) | (a) - (c) | (c)           | Reserve Ratio<br>(d) |
| Reserve for possible loan losses                  | 671,248       | 60.90                | (76,288)  | 747,536       | 56.60                |
| General reserve                                   | 387,047       |                      | (86,112)  | 473,159       |                      |
| Specific reserve                                  | 283,481       |                      | 9,852     | 273,629       |                      |
| Loan loss reserve for specific overseas countries | 719           |                      | (28)      | 747           |                      |

Amount of direct reduction                      363,585                      (147,458)                      511,043

SMBC non-consolidated

(Millions of yen, %)

|                                                   | Mar. 31, 2015 |                      |           | Mar. 31, 2014 |                      |
|---------------------------------------------------|---------------|----------------------|-----------|---------------|----------------------|
|                                                   | (a)           | Reserve Ratio<br>(b) | (a) - (c) | (c)           | Reserve Ratio<br>(d) |
| Reserve for possible loan losses                  | 394,140       | 55.99                | (78,408)  | 472,548       | 56.44                |
| General reserve                                   | 231,030       |                      | (81,745)  | 312,775       |                      |
| Specific reserve                                  | 162,390       |                      | 3,365     | 159,025       |                      |
| Loan loss reserve for specific overseas countries | 719           |                      | (28)      | 747           |                      |

Amount of direct reduction                      160,661                      (94,607)                      255,268

Note: Reserve ratio: Reserve for possible loan losses / Risk-monitored loans. After direct reduction.

## 11. Non-performing loans (NPLs) based on the Financial Reconstruction Act and coverage

Consolidated

(Millions of yen, %)

|                                    | Mar. 31, 2015 |           | Mar. 31, 2014 |
|------------------------------------|---------------|-----------|---------------|
|                                    | (a)           | (a) - (b) | (b)           |
| Bankrupt and quasi-bankrupt assets | 152,036       | (51,545)  | 203,581       |
| Doubtful assets                    | 727,986       | (34,290)  | 762,276       |
| Substandard loans                  | 294,756       | (112,717) | 407,473       |
| Total (A)                          | 1,174,779     | (198,551) | 1,373,330     |
| Normal assets                      | 83,475,568    | 6,076,592 | 77,398,976    |
| Grand total (B)                    | 84,650,348    | 5,878,041 | 78,772,307    |
| NPL ratio (A/B)                    | 1.39          | (0.35)    | 1.74          |

(Millions of yen)

|                                                             | Mar. 31, 2015 |           | Mar. 31, 2014 |
|-------------------------------------------------------------|---------------|-----------|---------------|
|                                                             | (a)           | (a) - (b) | (b)           |
| Total coverage (C)                                          | 976,719       | (173,254) | 1,149,973     |
| Reserve for possible loan losses (D)                        | 283,665       | (24,455)  | 308,120       |
| Amount recoverable by guarantees, collateral and others (E) | 693,053       | (148,800) | 841,853       |

(%)

|                                                                                                 |        |        |        |
|-------------------------------------------------------------------------------------------------|--------|--------|--------|
| Coverage ratio (C) / (A)                                                                        | 83.14  | (0.60) | 83.74  |
| Coverage ratio calculated with total reserve for possible loan losses included in the numerator | 116.13 | 0.40   | 115.73 |

(%)

|                                                                                                |        |        |        |
|------------------------------------------------------------------------------------------------|--------|--------|--------|
| Reserve ratio to unsecured assets (D) / (A - E)                                                | 58.89  | 0.92   | 57.97  |
| Reserve ratio calculated with total reserve for possible loan losses included in the numerator | 139.34 | (1.31) | 140.65 |

SMBC non-consolidated

(Millions of yen, %)

|                                    | Mar. 31, 2015 |           | Mar. 31, 2014 |
|------------------------------------|---------------|-----------|---------------|
|                                    | (a)           | (a) - (b) | (b)           |
| Bankrupt and quasi-bankrupt assets | 92,996        | (21,272)  | 114,268       |
| Doubtful assets                    | 555,150       | (19,279)  | 574,429       |
| Substandard loans                  | 120,851       | (71,864)  | 192,715       |
| Total (A)                          | 768,998       | (112,415) | 881,413       |
| Normal assets                      | 78,132,366    | 6,225,350 | 71,907,016    |
| Grand total (B)                    | 78,901,365    | 6,112,935 | 72,788,430    |
| NPL ratio (A/B)                    | 0.97          | (0.24)    | 1.21          |

Note: NPLs based on the Financial Reconstruction Act include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

(Millions of yen)

|                                                             | Mar. 31, 2015 |           | Mar. 31, 2014 |
|-------------------------------------------------------------|---------------|-----------|---------------|
|                                                             | (a)           | (a) - (b) | (b)           |
| Total coverage (C)                                          | 674,199       | (106,223) | 780,422       |
| Reserve for possible loan losses* (D)                       | 193,278       | (19,683)  | 212,961       |
| Amount recoverable by guarantees, collateral and others (E) | 480,920       | (86,541)  | 567,461       |

\* Sum of general reserve for substandard loans and specific reserve

(%)

|                                                                                                 |        |        |        |
|-------------------------------------------------------------------------------------------------|--------|--------|--------|
| Coverage ratio (C) / (A)                                                                        | 87.67  | (0.87) | 88.54  |
| Coverage ratio calculated with total reserve for possible loan losses included in the numerator | 113.79 | (4.20) | 117.99 |

(%)

|                                                                                                |        |         |        |
|------------------------------------------------------------------------------------------------|--------|---------|--------|
| Reserve ratio to unsecured assets (D) / (A - E)                                                | 67.10  | (0.73)  | 67.83  |
| Reserve ratio calculated with total reserve for possible loan losses included in the numerator | 136.82 | (13.70) | 150.52 |

## 12. Results of off-balancing of NPLs

SMBC non-consolidated

(Billions of yen)

|                                                       |  | Mar. 31, 2015<br>(a) | (a) - (b) | NPLs<br>newly classified<br>during<br>FY3/2015 | Amount of<br>off-balancing | Mar. 31, 2014<br>(b) |
|-------------------------------------------------------|--|----------------------|-----------|------------------------------------------------|----------------------------|----------------------|
| Bankrupt and quasi-bankrupt assets                    |  | 93.0                 | (21.3)    | 23.3                                           | (44.6)                     | 114.3                |
| Doubtful assets                                       |  | 555.1                | (19.3)    | 167.3                                          | (186.6)                    | 574.4                |
| Total                                                 |  | 648.1                | (40.6)    | (*1) 190.6                                     | (*1) (231.2)               | 688.7                |
| Result of measures connected to<br>off-balancing (*2) |  | 76.3                 |           |                                                |                            | 83.2                 |

|                                                 |                                                                          |         |
|-------------------------------------------------|--------------------------------------------------------------------------|---------|
| Breakdown of<br>off-balancing<br>by factor (*3) | Disposition by borrowers' liquidation                                    | (19.7)  |
|                                                 | Reconstructive disposition                                               | (22.9)  |
|                                                 | Improvement in debtors' performance due to<br>reconstructive disposition | -       |
|                                                 | Loan sales to market                                                     | (56.5)  |
|                                                 | Direct write-offs                                                        | 104.4   |
|                                                 | Others                                                                   | (236.5) |
|                                                 | Collection / repayment, etc.                                             | (164.1) |
|                                                 | Improvement in debtors'<br>performance                                   | (72.4)  |
|                                                 | Total                                                                    | (231.2) |

\*1 The amount of NPLs newly classified during the six months ended Sep. 30, 2014 and off-balanced in the six months ended Mar. 31, 2015 was 28.6 billion yen.

\*2 The measures connected to off-balancing are legal reorganizations and other similar measures, corporate splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small- and medium-sized enterprises, and trusts to RCC for the purpose of revitalization which is scheduled to be off-balanced before the maturity.

\*3 1. "Disposition by borrowers' liquidation" refers to abandonment or write-off of loans involved in bankruptcy liquidation proceedings (bankruptcy or special liquidations).

2. "Reconstructive disposition" refers to abandonment of loans involved in reconstructive bankruptcy proceedings (corporate reorganization and civil rehabilitation), debt forgiveness involved in special mediation or other types of civil mediation, or debt forgiveness for restructuring involved in private reorganization.

## 13. Loan portfolio, classified by industry

## SMBC non-consolidated

## (1) Loans and bills discounted, classified by industry

(Millions of yen, %)

|                                                                 | Mar. 31, 2015 |       |           | Mar. 31, 2014 |       |
|-----------------------------------------------------------------|---------------|-------|-----------|---------------|-------|
|                                                                 | (a)           | Ratio | (a) - (b) | (b)           | Ratio |
| Domestic offices<br>(excluding Japan offshore banking accounts) | 49,346,549    | 100.0 | 1,155,227 | 48,191,322    | 100.0 |
| Manufacturing                                                   | 5,622,478     | 11.4  | 45,740    | 5,576,738     | 11.6  |
| Agriculture, forestry, fisheries and mining                     | 129,596       | 0.3   | (27,759)  | 157,355       | 0.3   |
| Construction                                                    | 713,769       | 1.4   | 10,471    | 703,298       | 1.5   |
| Transportation, communications and<br>public enterprises        | 4,322,866     | 8.8   | 3,777     | 4,319,089     | 9.0   |
| Wholesale and retail                                            | 4,015,619     | 8.1   | 143,896   | 3,871,723     | 8.0   |
| Finance and insurance                                           | 7,284,507     | 14.8  | 556,826   | 6,727,681     | 14.0  |
| Real estate and goods rental and leasing                        | 6,524,281     | 13.2  | 294,966   | 6,229,315     | 12.9  |
| Various services                                                | 3,634,027     | 7.4   | (51,101)  | 3,685,128     | 7.6   |
| Municipalities                                                  | 1,070,825     | 2.2   | 48,008    | 1,022,817     | 2.1   |
| Others                                                          | 16,028,577    | 32.4  | 130,402   | 15,898,175    | 33.0  |
| Overseas offices and Japan offshore banking<br>accounts         | 18,927,759    | 100.0 | 3,748,404 | 15,179,355    | 100.0 |
| Public sector                                                   | 52,598        | 0.3   | 6,984     | 45,614        | 0.3   |
| Financial institutions                                          | 1,557,891     | 8.2   | 305,578   | 1,252,313     | 8.3   |
| Commerce and industry                                           | 15,603,083    | 82.4  | 3,105,696 | 12,497,387    | 82.3  |
| Others                                                          | 1,714,185     | 9.1   | 330,145   | 1,384,040     | 9.1   |
| Total                                                           | 68,274,308    | -     | 4,903,630 | 63,370,678    | -     |

## Risk-monitored loans

(Millions of yen, %)

|                                                                 | Mar. 31, 2015 |       |           | Mar. 31, 2014 |       |
|-----------------------------------------------------------------|---------------|-------|-----------|---------------|-------|
|                                                                 | (a)           | Ratio | (a) - (b) | (b)           | Ratio |
| Domestic offices<br>(excluding Japan offshore banking accounts) | 625,248       | 100.0 | (161,724) | 786,972       | 100.0 |
| Manufacturing                                                   | 88,923        | 14.2  | (20,509)  | 109,432       | 13.9  |
| Agriculture, forestry, fisheries and mining                     | 4,746         | 0.8   | 3,645     | 1,101         | 0.1   |
| Construction                                                    | 21,189        | 3.4   | (25,527)  | 46,716        | 5.9   |
| Transportation, communications and<br>public enterprises        | 105,123       | 16.8  | 3,189     | 101,934       | 13.0  |
| Wholesale and retail                                            | 105,931       | 16.9  | (26,035)  | 131,966       | 16.8  |
| Finance and insurance                                           | 3,876         | 0.6   | (1,649)   | 5,525         | 0.7   |
| Real estate and goods rental and leasing                        | 128,093       | 20.5  | (73,077)  | 201,170       | 25.6  |
| Various services                                                | 89,896        | 14.4  | (17,395)  | 107,291       | 13.6  |
| Municipalities                                                  | -             | -     | -         | -             | -     |
| Others                                                          | 77,468        | 12.4  | (4,364)   | 81,832        | 10.4  |
| Overseas offices and Japan offshore banking<br>accounts         | 78,659        | 100.0 | 28,411    | 50,248        | 100.0 |
| Public sector                                                   | -             | -     | -         | -             | -     |
| Financial institutions                                          | -             | -     | -         | -             | -     |
| Commerce and industry                                           | 64,523        | 82.0  | 14,275    | 50,248        | 100.0 |
| Others                                                          | 14,136        | 18.0  | 14,136    | -             | -     |
| Total                                                           | 703,907       | -     | (133,314) | 837,221       | -     |

## (2) NPLs based on the Financial Reconstruction Act classified by industry, and reserve ratio

(Millions of yen, %)

|                                                                 | Mar. 31, 2015 |               |           | Mar. 31, 2014 |
|-----------------------------------------------------------------|---------------|---------------|-----------|---------------|
|                                                                 | (a)           | Reserve ratio | (a) - (b) | (b)           |
| Domestic offices<br>(excluding Japan offshore banking accounts) | 688,535       | 72.1          | (141,791) | 830,326       |
| Manufacturing                                                   | 92,141        | 65.1          | (22,630)  | 114,771       |
| Agriculture, forestry, fisheries and mining                     | 4,925         | 100.0         | 3,824     | 1,101         |
| Construction                                                    | 21,237        | 56.9          | (25,544)  | 46,781        |
| Transportation, communications and public enterprises           | 128,011       | 85.1          | 25,806    | 102,205       |
| Wholesale and retail                                            | 111,031       | 62.3          | (25,946)  | 136,977       |
| Finance and insurance                                           | 4,589         | 95.8          | (1,693)   | 6,282         |
| Real estate and goods rental and leasing                        | 156,297       | 59.3          | (74,527)  | 230,824       |
| Various services                                                | 91,277        | 63.0          | (16,489)  | 107,766       |
| Municipalities                                                  | -             | -             | -         | -             |
| Others                                                          | 79,024        | 100.0         | (4,590)   | 83,614        |
| Overseas offices and Japan offshore banking accounts            | 80,463        | 49.4          | 29,376    | 51,087        |
| Public sector                                                   | -             | -             | -         | -             |
| Financial institutions                                          | -             | -             | -         | -             |
| Commerce and industry                                           | 66,326        | 43.4          | 15,239    | 51,087        |
| Others                                                          | 14,136        | 70.4          | 14,136    | -             |
| Total                                                           | 768,998       | 67.1          | (112,415) | 881,413       |

Notes 1. NPLs based on the Financial Reconstruction Act include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

## 2. Reserve ratio

= (Reserve for possible loan losses) / (Assets excluding amounts recoverable due to guarantees, collateral and others) X 100

Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

## (3) Consumer loans outstanding

(Millions of yen)

|                          | Mar. 31, 2015 |           | Mar. 31, 2014 |
|--------------------------|---------------|-----------|---------------|
|                          | (a)           | (a) - (b) | (b)           |
| Consumer loans           | 14,347,459    | (374,774) | 14,722,233    |
| Housing loans            | 13,437,910    | (403,478) | 13,841,388    |
| Self-residential purpose | 10,788,338    | (301,638) | 11,089,976    |
| Other consumer loans     | 909,548       | 28,704    | 880,844       |

## (4) Loans to small- and medium-sized enterprises, etc.

(Millions of yen, %)

|                      | Mar. 31, 2015 |           | Mar. 31, 2014 |
|----------------------|---------------|-----------|---------------|
|                      | (a)           | (a) - (b) | (b)           |
| Outstanding balance  | 33,498,552    | 407,997   | 33,090,555    |
| Ratio to total loans | 67.9          | (0.8)     | 68.7          |

Note: Outstanding balance includes loans to individuals.

## 14. Loan portfolio, classified by country

## SMBC non-consolidated

## (1) Loans outstanding, classified by major domicile

(Millions of yen, %)

|                           | Mar. 31, 2015 |       |           | Mar. 31, 2014 |       |
|---------------------------|---------------|-------|-----------|---------------|-------|
|                           | (a)           | Ratio | (a) - (b) | (b)           | Ratio |
| Asia                      | 6,036,164     | 31.4  | 1,133,823 | 4,902,341     | 31.2  |
| Indonesia                 | 358,497       | 1.9   | 147,760   | 210,737       | 1.3   |
| Thailand                  | 783,660       | 4.1   | 174,816   | 608,844       | 3.9   |
| Korea                     | 376,111       | 1.9   | 45,407    | 330,704       | 2.1   |
| Hong Kong                 | 1,634,584     | 8.5   | 345,840   | 1,288,744     | 8.2   |
| China                     | 406,672       | 2.1   | 69,685    | 336,987       | 2.2   |
| Singapore                 | 1,162,156     | 6.0   | 198,273   | 963,883       | 6.1   |
| India                     | 472,669       | 2.5   | 15,756    | 456,913       | 2.9   |
| Others                    | 841,815       | 4.4   | 136,286   | 705,529       | 4.5   |
| Oceania                   | 1,390,901     | 7.2   | 261,926   | 1,128,975     | 7.2   |
| Australia                 | 1,275,642     | 6.6   | 259,416   | 1,016,226     | 6.5   |
| Others                    | 115,259       | 0.6   | 2,510     | 112,749       | 0.7   |
| North America             | 5,654,307     | 29.4  | 1,224,313 | 4,429,994     | 28.2  |
| Central and South America | 1,562,968     | 8.1   | 276,940   | 1,286,028     | 8.2   |
| Brazil                    | 266,560       | 1.4   | 95,048    | 171,512       | 1.1   |
| Panama                    | 593,197       | 3.1   | 13,025    | 580,172       | 3.7   |
| Others                    | 703,211       | 3.6   | 168,867   | 534,344       | 3.4   |
| Western Europe            | 3,028,580     | 15.7  | 505,225   | 2,523,355     | 16.0  |
| Eastern Europe            | 570,627       | 3.0   | (64,296)  | 634,923       | 4.0   |
| Russia                    | 524,285       | 2.7   | (39,549)  | 563,834       | 3.6   |
| Others                    | 46,342        | 0.3   | (24,747)  | 71,089        | 0.4   |
| Others                    | 1,010,726     | 5.2   | 189,265   | 821,461       | 5.2   |
| Total                     | 19,254,273    | 100.0 | 3,527,196 | 15,727,077    | 100.0 |

Note: Classified by domicile of debtors.

## (2) NPLs based on the Financial Reconstruction Act, classified by domicile

(Millions of yen, %)

|                                                      | Mar. 31, 2015 |               |           | Mar. 31, 2014 |  |
|------------------------------------------------------|---------------|---------------|-----------|---------------|--|
|                                                      | (a)           | Reserve Ratio | (a) - (b) | (b)           |  |
| Overseas Offices and Japan offshore banking accounts | 80,463        | 49.4          | 29,376    | 51,087        |  |
| Asia                                                 | 14,451        | 62.5          | 12,238    | 2,213         |  |
| Oceania                                              | -             | -             | -         | -             |  |
| North America                                        | 9,934         | 99.8          | 7,787     | 2,147         |  |
| Central and South America                            | 10,911        | 68.0          | 4,955     | 5,956         |  |
| Western Europe                                       | 17,603        | 27.2          | 14,309    | 3,294         |  |
| Eastern Europe                                       | -             | -             | -         | -             |  |
| Others                                               | 27,562        | 49.4          | (9,913)   | 37,475        |  |

Notes 1. NPLs based on the Financial Reconstruction Act include Loans, acceptances and guarantees, suspense payments, and other credit-type assets.

2. Reserve ratio

= (Reserve for possible loan losses)/(Assets excluding amounts recoverable due to guarantees, collateral and others) X 100

Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

3. Classified by domicile of debtors.

## 15. Balance of deposits and loans

## SMBC non-consolidated

## (1) Average balance of deposits and loans

(Millions of yen)

|                | <b>FY3/2015</b> |           | <b>FY3/2014</b> |
|----------------|-----------------|-----------|-----------------|
|                | (a)             | (a) - (b) | (b)             |
| Deposits       | 84,007,587      | 3,929,066 | 80,078,521      |
| Domestic units | 70,404,105      | 1,586,799 | 68,817,306      |
| Loans          | 66,095,232      | 4,139,770 | 61,955,462      |
| Domestic units | 45,297,845      | (72,890)  | 45,370,735      |

Note: Deposits do not include negotiable certificates of deposit.

## (2) Balance of deposits and loans, classified by type of depositor

(Millions of yen)

|                                                                  | <b>Mar. 31, 2015</b> |           | <b>Mar. 31, 2014</b> |
|------------------------------------------------------------------|----------------------|-----------|----------------------|
|                                                                  | (a)                  | (a) - (b) | (b)                  |
| Deposits                                                         | 91,337,714           | 7,200,375 | 84,137,339           |
| Domestic deposits<br>(excluding Japan offshore banking accounts) | 77,789,098           | 3,136,044 | 74,653,054           |
| Individuals                                                      | 41,768,103           | 1,608,524 | 40,159,579           |
| Corporates                                                       | 36,020,995           | 1,527,520 | 34,493,475           |
| Loans                                                            | 68,274,308           | 4,903,630 | 63,370,678           |
| Domestic offices<br>(excluding Japan offshore banking accounts)  | 49,346,549           | 1,155,227 | 48,191,322           |
| Overseas offices and Japan offshore banking<br>accounts          | 18,927,759           | 3,748,404 | 15,179,355           |

Note: Deposits do not include negotiable certificates of deposit.

## Reference:

(Billions of yen)

|                              | <b>Mar. 31, 2015</b> |           | <b>Mar. 31, 2014</b> |
|------------------------------|----------------------|-----------|----------------------|
|                              | (a)                  | (a) - (b) | (b)                  |
| Balance of investment trusts | 3,080.1              | (166.1)   | 3,246.2              |
| Balance to individuals       | 2,689.7              | (203.7)   | 2,893.4              |

Note: Balance of investment trusts is recognized on a contract basis and measured according to each fund's net asset balance at the period-end.

(Billions of yen)

|                                                | <b>FY3/2015</b> |           | <b>FY3/2014</b> |
|------------------------------------------------|-----------------|-----------|-----------------|
|                                                | (a)             | (a) - (b) | (b)             |
| Sales of investment trusts to individuals      | 819.4           | (399.7)   | 1,219.1         |
| Sales of pension-type insurance to individuals | 182.7           | 63.8      | 118.9           |

## 16. Deferred tax assets and liabilities

(Billions of yen)

| SMBC non-consolidated                                                                                                                          |       |    | Mar. 31, 2015 | Change from<br>Mar. 31, 2014 | Mar. 31, 2014 |
|------------------------------------------------------------------------------------------------------------------------------------------------|-------|----|---------------|------------------------------|---------------|
| (a) Total deferred tax assets                                                                                                                  | (b-c) | 1  | 246.7         | (126.0)                      | 372.7         |
| (b) Subtotal of deferred tax assets                                                                                                            |       | 2  | 547.8         | (186.0)                      | 733.8         |
| Reserve for possible loan losses and<br>write-off of loans                                                                                     |       | 3  | 155.1         | (65.6)                       | 220.7         |
| Taxable write-off of securities                                                                                                                |       | 4  | 251.8         | (48.6)                       | 300.4         |
| Others                                                                                                                                         |       | 5  | 140.9         | (71.8)                       | 212.7         |
| (c) Valuation allowance                                                                                                                        |       | 6  | 301.1         | (60.0)                       | 361.1         |
| (d) Total deferred tax liabilities                                                                                                             |       | 7  | 691.6         | 289.2                        | 402.4         |
| Net unrealized gains on other securities                                                                                                       |       | 8  | 636.4         | 293.8                        | 342.6         |
| Others                                                                                                                                         |       | 9  | 55.2          | (4.6)                        | 59.8          |
| Net deferred tax assets                                                                                                                        | (a-d) | 10 | (444.9)       | (415.2)                      | (29.7)        |
| Amount corresponding to net deferred losses on<br>hedges included in line 5 and net unrealized<br>gains on other securities included in line 8 |       | 11 | (626.3)       | (318.4)                      | (307.9)       |
| Others                                                                                                                                         |       | 12 | 181.4         | (96.8)                       | 278.2         |

SMBC recognized deferred tax assets pursuant to the practical guidelines on assessing the collectability of deferred tax assets issued by the JICPA\*. SMBC is considered to be a company showing stable financial performance, which is classified under examples (2).

\* JICPA Auditing Committee Report No.66

"Auditing Treatment Regarding Judgment of Realizability of Deferred Tax Assets"

Reference: Income of final return before deducting operating loss carryforwards for the last 3 years  
(Billions of yen)

|                                                                         | FY3/2013 | FY3/2014 | FY3/2015 |
|-------------------------------------------------------------------------|----------|----------|----------|
| Income of final return<br>before deducting operating loss carryforwards | 658.4    | 501.8    | 651.9    |

Note: The figure for FY3/2015 is estimated.

## 17. Capital ratio (BIS guidelines)

(Basel III basis)

Consolidated

(Billions of yen, %)

|                                                  | Mar. 31, 2015<br>[Preliminary] |           | Mar. 31, 2014 |
|--------------------------------------------------|--------------------------------|-----------|---------------|
|                                                  | (a)                            | (a) - (b) |               |
| (1) Total capital ratio (4) / (7)                | 16.58                          | 1.07      | 15.51         |
| (2) Tier 1 capital ratio (5) / (7)               | 12.89                          | 0.70      | 12.19         |
| (3) Common equity Tier 1 capital ratio (6) / (7) | 11.30                          | 0.67      | 10.63         |
| (4) Total capital                                | 10,965.9                       | 1,404.5   | 9,561.4       |
| (5) Tier 1 capital                               | 8,528.6                        | 1,014.3   | 7,514.3       |
| (6) Common equity Tier 1 capital                 | 7,476.5                        | 925.7     | 6,550.8       |
| (7) Risk weighted assets                         | 66,136.8                       | 4,513.5   | 61,623.3      |
| (8) Required capital (7) X 8%                    | 5,290.9                        | 361.1     | 4,929.9       |

SMBC consolidated

|                                        |       |      |       |
|----------------------------------------|-------|------|-------|
| (1) Total capital ratio                | 17.93 | 0.85 | 17.08 |
| (2) Tier 1 capital ratio               | 13.91 | 0.48 | 13.43 |
| (3) Common equity Tier 1 capital ratio | 12.61 | 0.34 | 12.27 |

SMBC non-consolidated

|                                        |       |      |       |
|----------------------------------------|-------|------|-------|
| (1) Total capital ratio                | 18.89 | 0.59 | 18.30 |
| (2) Tier 1 capital ratio               | 14.26 | 0.24 | 14.02 |
| (3) Common equity Tier 1 capital ratio | 12.80 | 0.33 | 12.47 |

## 18. ROE

Consolidated

(%)

|                                               | FY3/2015 |           | FY3/2014 |
|-----------------------------------------------|----------|-----------|----------|
|                                               | (a)      | (a) - (b) |          |
| ROE (denominator: Total stockholders' equity) | 11.2     | (2.6)     | 13.8     |

Note:

$$\text{ROE (denominator: Total stockholders' equity)} = \frac{\text{Net income}}{\{( \text{Total stockholders' equity at the beginning of the period} ) + ( \text{Total stockholders' equity at the end of the period} ) \} / 2} \times 100$$

## 19. Earnings targets and dividends forecast for FY3/2016

## (1) Earnings targets

Consolidated

(Billions of yen)

|                                          | FY3/2016 |         | FY3/2015 |
|------------------------------------------|----------|---------|----------|
|                                          | Interim  |         | Result   |
| Ordinary profit                          | 620.0    | 1,240.0 | 1,321.2  |
| Profit attributable to owners of parent* | 380.0    | 760.0   | 753.6    |

\* The presentation of Net income is revised from the fiscal year beginning on April 1st, 2015 in accordance with the Revision of Accounting Standard for Business Combinations (ASBJ Statement No. 21, revised on September 13, 2013) and related rules

SMBC non-consolidated

(Billions of yen)

|                                                                                | FY3/2016 |         | FY3/2015 |
|--------------------------------------------------------------------------------|----------|---------|----------|
|                                                                                | Interim  |         | Result   |
| Gross banking profit                                                           | 800.0    | 1,580.0 | 1,634.3  |
| Expenses                                                                       | (410.0)  | (820.0) | (791.2)  |
| Banking profit (before provision for general reserve for possible loan losses) | 390.0    | 760.0   | 843.1    |
| Total credit cost                                                              | 5.0      | 0.0     | 80.1     |
| Ordinary profit                                                                | 390.0    | 740.0   | 956.0    |
| Net income                                                                     | 280.0    | 510.0   | 643.0    |

## (2) Dividends forecast

(Yen)

|                                     | FY3/2016 |        | FY3/2015 |
|-------------------------------------|----------|--------|----------|
|                                     | Interim  | Annual |          |
| Dividend per share for common stock | 75       | 150    | 140      |

Reference:

(Billions of yen)

|                | FY3/2016 |        | FY3/2015 |
|----------------|----------|--------|----------|
|                | Interim  | Annual |          |
| Total dividend | 105.8    | 211.5  | 197.4    |

## Reference 1: Financial Statements of SMBC

## 1. Condensed balance sheet

SMBC non-consolidated

(Millions of yen)

|                                                       | Mar. 31, 2015<br>(A) | Mar. 31, 2014<br>(B) | Change<br>(A-B)   |
|-------------------------------------------------------|----------------------|----------------------|-------------------|
| <b>Assets</b>                                         |                      |                      |                   |
| Cash and due from banks                               | 37,008,665           | 30,133,257           | 6,875,408         |
| Call loans                                            | 539,916              | 557,619              | (17,703)          |
| Receivables under resale agreements                   | 417,473              | 455,595              | (38,122)          |
| Receivables under securities borrowing transactions   | 2,012,795            | 643,127              | 1,369,668         |
| Bills bought                                          | -                    | 20,091               | (20,091)          |
| Monetary claims bought                                | 1,047,498            | 873,331              | 174,167           |
| Trading assets                                        | 3,627,862            | 3,220,669            | 407,193           |
| Money held in trust                                   | -                    | 2,060                | (2,060)           |
| Securities                                            | 29,985,267           | 27,317,549           | 2,667,718         |
| Loans and bills discounted                            | 68,274,308           | 63,370,678           | 4,903,630         |
| Foreign exchanges                                     | 1,798,843            | 1,698,141            | 100,702           |
| Other assets                                          | 2,460,344            | 1,298,327            | 1,162,017         |
| Tangible fixed assets                                 | 812,383              | 753,279              | 59,104            |
| Intangible fixed assets                               | 200,966              | 182,351              | 18,615            |
| Prepaid pension cost                                  | 293,082              | 226,615              | 66,467            |
| Customers' liabilities for acceptances and guarantees | 6,721,131            | 5,767,068            | 954,063           |
| Reserve for possible loan losses                      | (394,140)            | (472,548)            | 78,408            |
| Reserve for possible losses on investments            | (82,321)             | (80,785)             | (1,536)           |
| <b>Total assets</b>                                   | <b>154,724,079</b>   | <b>135,966,434</b>   | <b>18,757,645</b> |

Note: Amounts less than 1 million yen are rounded down.

(Millions of yen)

|                                                   | Mar. 31, 2015<br>(A) | Mar. 31, 2014<br>(B) | Change<br>(A-B)   |
|---------------------------------------------------|----------------------|----------------------|-------------------|
| <b>Liabilities</b>                                |                      |                      |                   |
| Deposits                                          | 91,337,714           | 84,137,339           | 7,200,375         |
| Negotiable certificates of deposit                | 14,022,064           | 14,020,505           | 1,559             |
| Call money                                        | 4,579,940            | 3,265,929            | 1,314,011         |
| Payables under repurchase agreements              | 350,010              | 1,126,120            | (776,110)         |
| Payables under securities lending transactions    | 5,113,896            | 3,390,533            | 1,723,363         |
| Commercial paper                                  | 2,551,652            | 1,806,866            | 744,786           |
| Trading liabilities                               | 2,754,739            | 2,400,057            | 354,682           |
| Borrowed money                                    | 8,096,070            | 5,091,006            | 3,005,064         |
| Foreign exchanges                                 | 1,172,969            | 490,873              | 682,096           |
| Short-term bonds                                  | 25,000               | 25,000               | -                 |
| Bonds                                             | 5,095,577            | 4,501,843            | 593,734           |
| Due to trust account                              | 717,529              | 698,953              | 18,576            |
| Other liabilities                                 | 3,672,970            | 2,071,738            | 1,601,232         |
| Reserve for employee bonuses                      | 13,738               | 12,112               | 1,626             |
| Reserve for executive bonuses                     | 644                  | 610                  | 34                |
| Reserve for point service program                 | 1,119                | 1,338                | (219)             |
| Reserve for reimbursement of deposits             | 19,589               | 13,650               | 5,939             |
| Deferred tax liabilities                          | 444,863              | 29,744               | 415,119           |
| Deferred tax liabilities for land revaluation     | 34,141               | 37,782               | (3,641)           |
| Acceptances and guarantees                        | 6,721,131            | 5,767,068            | 954,063           |
| <b>Total liabilities</b>                          | <b>146,725,363</b>   | <b>128,889,073</b>   | <b>17,836,290</b> |
| <b>Net assets</b>                                 |                      |                      |                   |
| Capital stock                                     | 1,770,996            | 1,770,996            | -                 |
| Capital surplus                                   | 2,481,273            | 2,481,273            | -                 |
| Capital reserve                                   | 1,771,043            | 1,771,043            | -                 |
| Other capital surplus                             | 710,229              | 710,229              | -                 |
| Retained earnings                                 | 2,327,186            | 2,137,235            | 189,951           |
| Other retained earnings                           | 2,327,186            | 2,137,235            | 189,951           |
| Voluntary reserve for retirement allowances       | 1,656                | 1,656                | -                 |
| Voluntary reserve                                 | 219,845              | 219,845              | -                 |
| Retained earnings brought forward                 | 2,105,685            | 1,915,734            | 189,951           |
| Treasury stock                                    | (210,003)            | (210,003)            | -                 |
| Total stockholders' equity                        | 6,369,453            | 6,179,502            | 189,951           |
| Net unrealized gains (losses) on other securities | 1,726,573            | 926,836              | 799,737           |
| Net deferred gains (losses) on hedges             | (124,906)            | (53,158)             | (71,748)          |
| Land revaluation excess                           | 27,593               | 24,180               | 3,413             |
| Total valuation and translation adjustments       | 1,629,261            | 897,858              | 731,403           |
| <b>Total net assets</b>                           | <b>7,998,715</b>     | <b>7,077,360</b>     | <b>921,355</b>    |
| <b>Total liabilities and net assets</b>           | <b>154,724,079</b>   | <b>135,966,434</b>   | <b>18,757,645</b> |

Note: Amounts less than 1 million yen are rounded down.

## 2. Condensed income statement

SMBC non-consolidated

(Millions of yen)

|                                             | FY3/2015<br>(A) | FY3/2014<br>(B) | Change<br>(A-B) |
|---------------------------------------------|-----------------|-----------------|-----------------|
| Ordinary income                             | 2,370,998       | 2,342,582       | 28,416          |
| Interest income                             | 1,455,992       | 1,367,602       | 88,390          |
| <i>Interest on loans and discounts</i>      | 990,485         | 945,454         | 45,031          |
| <i>Interest and dividends on securities</i> | 356,754         | 334,755         | 21,999          |
| Trust fees                                  | 1,872           | 1,972           | (100)           |
| Fees and commissions                        | 517,528         | 513,309         | 4,219           |
| Trading income                              | 12,799          | 37,059          | (24,260)        |
| Other operating income                      | 194,059         | 142,006         | 52,053          |
| Other income                                | 188,745         | 280,632         | (91,887)        |
| Ordinary expenses                           | 1,415,005       | 1,390,065       | 24,940          |
| Interest expenses                           | 334,564         | 302,697         | 31,867          |
| <i>Interest on deposits</i>                 | 71,588          | 62,784          | 8,804           |
| Fees and commissions payments               | 167,548         | 155,957         | 11,591          |
| Trading losses                              | -               | 280             | (280)           |
| Other operating expenses                    | 45,855          | 44,833          | 1,022           |
| General and administrative expenses         | 820,216         | 780,534         | 39,682          |
| Other expenses                              | 46,820          | 105,763         | (58,943)        |
| Ordinary profit                             | 955,992         | 952,516         | 3,476           |
| Extraordinary gains                         | 356             | 2,365           | (2,009)         |
| Extraordinary losses                        | 8,700           | 8,399           | 301             |
| Income before income taxes                  | 947,648         | 946,483         | 1,165           |
| Income taxes - current                      | 224,845         | 182,869         | 41,976          |
| Income taxes - deferred                     | 79,787          | 158,358         | (78,571)        |
| Total income taxes                          | 304,632         | 341,228         | (36,596)        |
| Net income                                  | 643,015         | 605,255         | 37,760          |

Note: Amounts less than 1 million yen are rounded down.

## 3. Statement of changes in net assets

SMBC non-consolidated

Year ended March 31, 2015

(Millions of yen)

| Year ended March 31, 2019                                          |               |                 |                       |                                             |                   |                                   |                |                            |
|--------------------------------------------------------------------|---------------|-----------------|-----------------------|---------------------------------------------|-------------------|-----------------------------------|----------------|----------------------------|
|                                                                    | Capital stock | Capital surplus |                       | Retained earnings                           |                   |                                   | Treasury stock | Total stockholders' equity |
|                                                                    |               | Capital reserve | Other capital surplus | Other retained earnings                     |                   |                                   |                |                            |
|                                                                    |               |                 |                       | Voluntary reserve for retirement allowances | Voluntary reserve | Retained earnings brought forward |                |                            |
| Balance at the beginning of the period                             | 1,770,996     | 1,771,043       | 710,229               | 1,656                                       | 219,845           | 1,915,734                         | (210,003)      | 6,179,502                  |
| Cumulative effects of changes in accounting policies               |               |                 |                       |                                             |                   | 32,236                            |                | 32,236                     |
| Restated balance                                                   | 1,770,996     | 1,771,043       | 710,229               | 1,656                                       | 219,845           | 1,947,970                         | (210,003)      | 6,211,738                  |
| Changes in the period                                              |               |                 |                       |                                             |                   |                                   |                |                            |
| Cash dividends                                                     |               |                 |                       |                                             |                   | (485,448)                         |                | (485,448)                  |
| Net income                                                         |               |                 |                       |                                             |                   | 643,015                           |                | 643,015                    |
| Reversal of land revaluation excess                                |               |                 |                       |                                             |                   | 148                               |                | 148                        |
| Net changes in items other than stockholders' equity in the period |               |                 |                       |                                             |                   |                                   |                |                            |
| Net changes in the period                                          | -             | -               | -                     | -                                           | -                 | 157,715                           | -              | 157,715                    |
| Balance at the end of the period                                   | 1,770,996     | 1,771,043       | 710,229               | 1,656                                       | 219,845           | 2,105,685                         | (210,003)      | 6,369,453                  |

(Millions of yen)

|                                                                    | Valuation and translation adjustments    |                                       |                         |                                             | Total net assets |
|--------------------------------------------------------------------|------------------------------------------|---------------------------------------|-------------------------|---------------------------------------------|------------------|
|                                                                    | Net unrealized gains on other securities | Net deferred gains (losses) on hedges | Land revaluation excess | Total valuation and translation adjustments |                  |
| Balance at the beginning of the period                             | 926,836                                  | (53,158)                              | 24,180                  | 897,858                                     | 7,077,360        |
| Cumulative effects of changes in accounting policies               |                                          |                                       |                         |                                             | 32,236           |
| Restated balance                                                   | 926,836                                  | (53,158)                              | 24,180                  | 897,858                                     | 7,109,597        |
| Changes in the period                                              |                                          |                                       |                         |                                             |                  |
| Cash dividends                                                     |                                          |                                       |                         |                                             | (485,448)        |
| Net income                                                         |                                          |                                       |                         |                                             | 643,015          |
| Reversal of land revaluation excess                                |                                          |                                       |                         |                                             | 148              |
| Net changes in items other than stockholders' equity in the period | 799,736                                  | (71,747)                              | 3,413                   | 731,403                                     | 731,403          |
| Net changes in the period                                          | 799,736                                  | (71,747)                              | 3,413                   | 731,403                                     | 889,118          |
| Balance at the end of the period                                   | 1,726,573                                | (124,906)                             | 27,593                  | 1,629,261                                   | 7,998,715        |

Note: Amounts less than 1 million yen are rounded down.

## Reference 2: Exposure to securitized products

Managerial  
accounting basis

## 1. Securitized products

Consolidated

(Billions of yen)

|             | Mar. 31, 2015                              |                       |          |                       |                                                |       | Mar 31, 2014                               |          |                                                |
|-------------|--------------------------------------------|-----------------------|----------|-----------------------|------------------------------------------------|-------|--------------------------------------------|----------|------------------------------------------------|
|             | Balances (after provisions and write-offs) | Change from Mar. 2014 | Overseas | Change from Mar. 2014 | Net unrealized gains/losses (after write-offs) |       | Balances (after provisions and write-offs) | Overseas | Net unrealized gains/losses (after write-offs) |
|             |                                            |                       |          |                       |                                                |       |                                            |          |                                                |
| Cards, etc. | 166.1                                      | 18.8                  | 161.6    | 22.5                  | 0.2                                            | (0.8) | 147.2                                      | 139.1    | 1.0                                            |
| CLO         | 25.3                                       | 24.7                  | 25.3     | 24.7                  | 1.2                                            | (0.8) | 0.6                                        | 0.6      | 2.0                                            |
| CMBS        | 10.8                                       | 1.5                   | 10.8     | 1.5                   | 0.5                                            | (0.0) | 9.3                                        | 9.3      | 0.5                                            |
| RMBS, etc.  | 29.6                                       | 5.4                   | 29.6     | 5.4                   | 0.2                                            | 0.1   | 24.2                                       | 24.2     | 0.2                                            |
| Total       | 231.7                                      | 50.5                  | 227.2    | 54.1                  | 2.1                                            | (1.6) | 181.3                                      | 173.1    | 3.7                                            |

Notes 1. Balance of ABCP is 0 yen.

2. Excludes RMBS issued by GSE and Japan Housing Finance Agency, and SMBC's exposure to subordinated beneficiaries owned through the securitization of SMBC's loan receivables, etc.

## 2. Leveraged loans

Consolidated

(Billions of yen)

|                  | Mar. 31, 2015 |                       |                     |                       | Mar 31, 2014 |                     |
|------------------|---------------|-----------------------|---------------------|-----------------------|--------------|---------------------|
|                  | Loans         | Change from Mar. 2014 | Undrawn commitments | Change from Mar. 2014 | Loans        | Undrawn commitments |
|                  |               |                       |                     |                       |              |                     |
| Europe           | 119.6         | (25.9)                | 40.0                | 17.7                  | 145.5        | 22.3                |
| Japan            | 286.0         | 9.9                   | 52.5                | 27.2                  | 276.2        | 25.3                |
| United States    | 138.6         | 14.8                  | 77.5                | (30.5)                | 123.9        | 108.0               |
| Asia (ex. Japan) | 71.6          | 14.2                  | 4.5                 | (0.3)                 | 57.4         | 4.8                 |
| Total            | 615.9         | 12.9                  | 174.5               | 14.1                  | 603.0        | 160.4               |