























## 7. Maturity ladder of securities

&lt;"Held-to-maturity debt securities" with fair value and "Available-for-sale securities" with fair value&gt;

[Consolidated]

	Sep. 2015					Mar. 2015				
	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total
	Japanese bonds	674,352	671,526	157,609	136,308	1,639,796	604,667	739,154	143,394	159,357
Government bonds	650,266	284,123	10,666	124,451	1,069,507	567,287	331,105	20,801	151,968	1,071,163
Local government bonds	1,256	1,527	415	-	3,199	1,562	2,009	573	-	4,146
Corporate bonds	22,828	385,874	146,528	11,857	567,089	35,817	406,038	122,019	7,388	571,264
Others	357,500	808,060	713,854	749,340	2,628,756	325,619	408,908	512,061	226,385	1,472,975

Note: Including "Monetary Claims Bought" as well as securities.

[Non-consolidated]

	Sep. 2015					Mar. 2015				
	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total
	Japanese bonds	585,793	641,141	157,549	136,308	1,520,793	478,993	738,799	143,334	159,357
Government bonds	551,705	243,732	10,606	124,451	930,496	441,612	310,741	20,741	151,968	925,063
Local government bonds	1,256	1,527	415	-	3,199	1,562	2,009	573	-	4,146
Corporate bonds	32,830	395,880	146,528	11,857	587,097	35,817	426,048	122,019	7,388	591,274
Others	280,049	807,476	710,815	645,572	2,443,913	294,885	407,687	508,841	210,528	1,421,942

Note: Including "Monetary Claims Bought" as well as securities.

## 8. Shareholdings

1) Balance of listed stocks

[Consolidated]

	(Billions of yen)	
	Sep. 2015	Mar. 2015
Cost basis	708.8	708.3
Fair value basis	1,359.1	1,443.9

2) Reduction of cross shareholdings

[Consolidated]

	(Billions of yen)		
	FY2015	FY2014	
	1H	Full	1H
Cost basis	5.3	27.3	8.8

## 9. Deferred unrealized gains/ losses of derivative transactions qualified for hedge accounting

[Consolidated]

	(Millions of yen)		
	Sep. 2015	Mar. 2015	Change
Interest rate related	(12,491)	(17,095)	4,604
Interest rate swaps	(12,491)	(17,095)	4,604
Currency related	(629)	(507)	(121)
Total	(13,121)	(17,603)	4,482

Note: Before considering tax effect accounting.

[Non-consolidated]

	(Millions of yen)		
	Sep. 2015	Mar. 2015	Change
Interest rate related	(12,017)	(16,661)	4,644
Interest rate swaps	(12,017)	(16,661)	4,644
Currency related	(1,456)	(879)	(577)
Total	(13,474)	(17,540)	4,066

Note: Before considering tax effect accounting.

## 10. BIS capital adequacy ratio (Basel III, international standard)

[Consolidated]

		(Billions of yen)			Minimum requirement	
		Sep. 2015 (Preliminary)	Mar. 2015	Change		
Common Equity Tier 1 capital ratio	(8) / (21)	1	<b>10.08%</b>	10.28%	(0.20%)	4.50%
Tier 1 capital ratio	(12) / (21)	2	<b>11.85%</b>	11.45%	0.40%	6.00%
Total capital ratio	(16) / (21)	3	<b>15.38%</b>	15.57%	(0.19%)	8.00%
Directly issued qualifying capital plus retained earnings		4	<b>1,885.8</b>	1,835.0	50.7	
Accumulated Other Comprehensive Income ("OCI")		5	<b>196.7</b>	211.8	(15.0)	
Instruments and reserves		6	<b>2,106.3</b>	2,070.2	36.0	
Regulatory adjustments		7	<b>(126.2)</b>	(130.3)	4.0	
Common Equity Tier 1 capital (CET1)		8	<b>1,980.0</b>	1,939.8	40.1	
Directly issued qualifying Additional Tier 1 instruments		9	<b>120.0</b>	-	120.0	
Eligible Tier 1 capital instruments subject to phase-out arrangements		10	<b>276.0</b>	276.0	-	
Additional Tier 1 capital (AT1)		11	<b>348.3</b>	220.8	127.5	
Tier 1 capital (T1 = CET1 + AT1)		12	<b>2,328.4</b>	2,160.6	167.7	
Directly issued qualifying Tier 2 instruments		13	<b>60.0</b>	30.0	30.0	
Eligible Tier 2 capital instruments subject to phase-out arrangements		14	<b>465.5</b>	574.1	(108.6)	
Tier 2 capital (T2)		15	<b>692.5</b>	777.5	(85.0)	
Total capital (T1 + T2)		16	<b>3,021.0</b>	2,938.2	82.7	
Amount included in credit risk-weighted assets subject to phase-out arrangements		17	<b>123.9</b>	141.3	(17.4)	
Amount of credit risk-weighted assets		18	<b>18,316.6</b>	17,641.5	675.0	
Amount of market risk equivalents		19	<b>440.7</b>	380.1	60.6	
Amount of operational risk equivalents		20	<b>880.4</b>	846.7	33.6	
Total risk weighted assets		21	<b>19,637.8</b>	18,868.4	769.3	

&lt;Reference&gt; Fully-loaded basis (\*1)

[Consolidated]

		(Billions of yen)			
		Sep. 2015	Mar. 2015	Change	
Common Equity Tier 1 capital ratio	(31) / (35)	22	<b>10.57%</b>	10.89%	(0.32%)
Directly issued qualifying capital plus retained earnings		23	<b>1,885.8</b>	1,835.0	50.7
Accumulated Other Comprehensive Income ("OCI")		24	<b>491.9</b>	529.6	(37.7)
Instruments and reserves		25	<b>2,379.1</b>	2,365.9	13.2
Intangibles		26	<b>(141.0)</b>	(137.6)	(3.3)
Shortfall of eligible provisions to expected losses		27	<b>(42.6)</b>	(55.2)	12.5
Assets for retirement benefits		28	<b>(132.8)</b>	(129.0)	(3.7)
Minority investments in other financial institutions (*2)		29	<b>(3.5)</b>	(12.7)	9.1
Regulatory adjustments		30	<b>(315.7)</b>	(325.9)	10.1
Common Equity Tier 1 capital (CET1)		31	<b>2,063.4</b>	2,040.0	23.4
Amount of credit risk-weighted assets		32	<b>18,192.7</b>	17,500.2	692.5
Amount of market risk equivalents		33	<b>440.7</b>	380.1	60.6
Amount of operational risk equivalents		34	<b>880.4</b>	846.7	33.6
Total risk weighted assets		35	<b>19,513.9</b>	18,727.1	786.7

(\*1) Pro forma without considering transitional arrangements concerning "Regulatory adjustments", etc.

(\*2) Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital.

## [SuMi TRUST Bank (Consolidated)]

		(Billions of yen)			Minimum requirement	
		Sep. 2015 (Preliminary)	Mar. 2015	Change		
Common Equity Tier 1 capital ratio	(4) / (7)	1	<b>10.02%</b>	10.16%	(0.14%)	4.50%
Tier 1 capital ratio	(5) / (7)	2	<b>11.18%</b>	10.68%	0.50%	6.00%
Total capital ratio	(6) / (7)	3	<b>14.75%</b>	14.85%	(0.10%)	8.00%
Common Equity Tier 1 capital		4	<b>1,963.1</b>	1,911.8	51.3	
Tier 1 capital		5	<b>2,190.2</b>	2,010.7	179.5	
Total capital		6	<b>2,889.4</b>	2,794.9	94.5	
Total risk weighted assets		7	<b>19,581.2</b>	18,810.5	770.7	

## [SuMi TRUST Bank (Non-consolidated)]

		(Billions of yen)			Minimum requirement	
		Sep. 2015 (Preliminary)	Mar. 2015	Change		
Common Equity Tier 1 capital ratio	(11) / (14)	8	<b>9.53%</b>	9.66%	(0.13%)	4.50%
Tier 1 capital ratio	(12) / (14)	9	<b>10.89%</b>	10.39%	0.50%	6.00%
Total capital ratio	(13) / (14)	10	<b>14.49%</b>	14.58%	(0.09%)	8.00%
Common Equity Tier 1 capital		11	<b>1,843.1</b>	1,802.3	40.8	
Tier 1 capital		12	<b>2,105.2</b>	1,938.9	166.3	
Total capital		13	<b>2,801.4</b>	2,720.0	81.4	
Total risk weighted assets		14	<b>19,328.4</b>	18,653.8	674.6	

## &lt;Reference&gt; Leverage ratio

## [Consolidated]

		(Billions of yen)			
		Sep. 2015 (Preliminary)	Mar. 2015	Change	
Leverage ratio	(16) / (17)	15	<b>4.52%</b>	4.52%	- %
Tier 1 capital		16	<b>2,328.4</b>	2,160.6	167.7
Total Exposure		17	<b>51,425.1</b>	47,780.7	3,644.4

## [SuMi TRUST Bank (Consolidated)]

		(Billions of yen)			
		Sep. 2015 (Preliminary)	Mar. 2015	Change	
Leverage ratio	(19) / (20)	18	<b>4.45%</b>	4.40%	0.05%
Tier 1 capital		19	<b>2,190.2</b>	2,010.7	179.5
Total Exposure		20	<b>49,183.7</b>	45,611.2	3,572.4

## 11. Return on equity (ROE)

## [Consolidated]

	1HFY2015	1HFY2014	Change
Return (Net income) on shareholders' equity	<b>9.09%</b>	8.99%	0.10%
Return (Net income) on equity	<b>7.15%</b>	7.91%	(0.76%)

Note1: Return on shareholders' equity (equity)

= { Net income - Total amount of dividend for preferred shares }

÷ [ { (Beginning balance of shareholders' equity (equity) - Beginning balance of deduction (\*))

+ (Ending balance of shareholders' equity (equity) - Ending balance of deduction (\*)) } ÷ 2 ] X 100 X  $\frac{365}{183}$ 

(\*) Balance of preferred shares issued + Dividend amount for preferred shares

Note2: Shareholders' equity = Total net assets - Share purchase warrants - Minority interests - Total accumulated other comprehensive income

Note3: Equity = Total net assets - Share purchase warrants - Minority interests

## 12. Loans and Deposits (Banking a/c and principal guaranteed trust a/c combined)

## (1) Balance of loans and deposits, etc.

[Non-consolidated]

(Millions of yen)

		Sep. 2015		Mar. 2015		Change	
		Total	Domestic branches	Total	Domestic branches	Total	Domestic branches
Loans and bills discounted	(Ending balance)	<b>26,380,132</b>	<b>22,544,755</b>	25,894,362	22,247,962	485,770	296,793
	(Average balance)	<b>25,505,696</b>	<b>21,823,985</b>	24,498,772	21,126,986	1,006,924	696,998
Banking account	(Ending balance)	<b>26,320,001</b>	<b>22,484,623</b>	25,826,433	22,180,033	493,567	304,590
	(Average balance)	<b>25,441,095</b>	<b>21,759,383</b>	24,421,599	21,049,813	1,019,496	709,570
Principal guaranteed trust account	(Ending balance)	<b>60,131</b>	<b>60,131</b>	67,928	67,928	(7,797)	(7,797)
	(Average balance)	<b>64,601</b>	<b>64,601</b>	77,173	77,173	(12,571)	(12,571)
Deposits, Trust principal	(Ending balance)	<b>27,703,488</b>	<b>24,128,736</b>	26,469,593	23,866,996	1,233,895	261,739
	(Average balance)	<b>26,557,766</b>	<b>23,783,383</b>	25,572,482	23,342,163	985,284	441,220
Deposits (*)	(Ending balance)	<b>26,068,129</b>	<b>22,493,378</b>	24,855,580	22,252,983	1,212,549	240,394
	(Average balance)	<b>24,890,131</b>	<b>22,115,748</b>	24,109,966	21,879,647	780,165	236,100
Time deposits	(Ending balance)	<b>20,239,728</b>	<b>16,695,551</b>	19,043,808	16,455,342	1,195,920	240,209
	(Average balance)	<b>19,233,983</b>	<b>16,471,225</b>	18,652,060	16,431,866	581,922	39,359
Liquid deposits	(Ending balance)	<b>4,769,707</b>	<b>4,756,480</b>	4,791,494	4,777,520	(21,786)	(21,040)
	(Average balance)	<b>4,613,272</b>	<b>4,602,888</b>	4,443,516	4,434,173	169,755	168,715
Trust principal	(Ending balance)	<b>1,635,358</b>	<b>1,635,358</b>	1,614,013	1,614,013	21,345	21,345
	(Average balance)	<b>1,667,635</b>	<b>1,667,635</b>	1,462,515	1,462,515	205,119	205,119

(\*) Excluding NCD.

## (2) Ending balance of deposits classified by depositors (Domestic branches)

[Non-consolidated]

(Millions of yen)

	Sep. 2015	Mar. 2015	Change
Individuals	<b>17,566,617</b>	17,292,283	274,334
Deposits (*1)	<b>16,259,839</b>	16,075,899	183,940
Trust principal (Principal guaranteed)	<b>1,306,777</b>	1,216,383	90,393
Corporations and other organizations (*2)	<b>6,398,347</b>	6,450,036	(51,688)
Deposits (*1)	<b>6,069,766</b>	6,052,406	17,359
Trust principal (Principal guaranteed)	<b>328,581</b>	397,629	(69,048)
Total	<b>23,964,964</b>	23,742,319	222,645

(\*1) Excluding NCD and offshore accounts

(\*2) "Other organizations" are public organizations and financial institutions.

## 13. Loans (Banking a/c and principal guaranteed trust a/c combined)

## 1) Loans to small and mid-sized enterprises, etc.

[Non-consolidated]

	(Millions of yen, %)		
	Sep. 2015	Mar. 2015	Change
Loan balance	13,003,563	12,763,490	240,073
Loans to individuals	7,650,770	7,564,232	86,538
Ratio to total loan balance	57.6	57.3	0.3

## 2) Loans to individuals

[Non-consolidated]

	(Millions of yen)		
	Sep. 2015	Mar. 2015	Change
Residential mortgage loans	7,153,852	7,076,249	77,602
Loans to individual for business use	410,882	393,779	17,102
Other consumer loans	86,036	94,202	(8,166)
Total	7,650,770	7,564,232	86,538

## 3) Overseas loans

## (1) Loans to overseas Japanese borrowers

[Non-consolidated]

	(Millions of yen)		
	Sep. 2015	Mar. 2015	Change
Total	3,128,087	2,979,647	148,439
North America	912,786	755,399	157,387
Europe	304,463	354,189	(49,725)
Latin America	717,353	617,958	99,394
Asia and Oceania	1,067,597	1,128,338	(60,741)

Note: Based on borrowers' location.

## (2) Loans to non-Japanese borrowers

[Non-consolidated]

	(Millions of yen)		
	Sep. 2015	Mar. 2015	Change
Total	3,147,317	2,924,740	222,577
North America	740,837	692,504	48,333
Europe	1,081,995	995,890	86,104
Latin America	137,858	118,704	19,153
Asia and Oceania	989,785	934,154	55,630

Note: Based on final exposure.

## 4) Loans by industry

[Non-consolidated]

	(Millions of yen)		
	Sep. 2015	Mar. 2015	Change
Domestic Branches (excluding offshore accounts)	22,543,768	22,246,934	296,834
Manufacturing	2,634,681	2,595,246	39,435
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	13,311	16,823	(3,512)
Construction	133,468	169,783	(36,314)
Electricity, gas, heat supply and water	939,327	905,228	34,099
Information and communications	330,640	348,901	(18,260)
Transport and postal activities	1,119,378	1,114,005	5,373
Wholesale and retail trade	1,254,974	1,288,115	(33,141)
Finance and insurance	2,967,107	2,833,722	133,384
Real estate	2,845,946	2,785,208	60,738
Goods rental and leasing	768,715	741,038	27,676
Others	9,536,215	9,448,859	87,356
Overseas branches and offshore accounts	3,836,364	3,647,428	188,936
Total	26,380,132	25,894,362	485,770

Note: The above table is made based on the categorization of "Survey on loans by industry" of Bank of Japan.

## 14. Problem assets based on the Financial Reconstruction Act (Banking a/c and principal guaranteed trust a/c combined)

## (1) Problem assets based on the Financial Reconstruction Act (After partial direct written-off)

[Consolidated]

	(Millions of yen)					
	Sep. 2015		Mar. 2015		Change	
	Total	Banking a/c	Total	Banking a/c	Total	Banking a/c
Problem assets based on the Financial Reconstruction Act (a)	<b>151,097</b>	<b>145,519</b>	209,987	203,416	(58,889)	(57,897)
Bankrupt and practically bankrupt	<b>36,294</b>	<b>36,283</b>	15,157	15,144	21,137	21,138
Doubtful	<b>70,177</b>	<b>64,685</b>	112,376	106,851	(42,198)	(42,165)
Substandard	<b>44,624</b>	<b>44,549</b>	82,453	81,419	(37,828)	(36,870)
Ordinary assets	<b>27,394,388</b>	<b>27,339,835</b>	26,729,827	26,668,468	664,561	671,366
Total balance (b)	<b>27,545,485</b>	<b>27,485,354</b>	26,939,814	26,871,885	605,671	613,468
Ratio to total balance (a) / (b)	0.5%	0.5%	0.8%	0.8%	(0.3%)	(0.3%)

Note : Partial direct written-off: Sep. 2015: 18,458 million yen, Mar. 2015: 18,232 million yen

[Non-consolidated]

	(Millions of yen)					
	Sep. 2015		Mar. 2015		Change	
	Total	Banking a/c	Total	Banking a/c	Total	Banking a/c
Problem assets based on the Financial Reconstruction Act (a)	<b>111,006</b>	<b>105,428</b>	166,061	159,491	(55,055)	(54,062)
Bankrupt and practically bankrupt	<b>29,243</b>	<b>29,232</b>	10,442	10,430	18,801	18,802
Doubtful	<b>44,921</b>	<b>39,429</b>	81,692	76,167	(36,771)	(36,738)
Substandard (b)	<b>36,841</b>	<b>36,766</b>	73,926	72,893	(37,084)	(36,126)
Ordinary assets	<b>26,849,137</b>	<b>26,794,583</b>	26,288,115	26,226,757	561,022	567,826
Assets to substandard debtors (excluding Substandard) (c)	<b>861</b>	<b>861</b>	40,133	40,119	(39,272)	(39,258)
Assets to other special mention debtors	<b>400,023</b>	<b>387,935</b>	341,740	329,322	58,283	58,612
Assets to ordinary debtors	<b>26,448,251</b>	<b>26,405,786</b>	25,906,241	25,857,314	542,010	548,472
Total balance (d)	<b>26,960,144</b>	<b>26,900,012</b>	26,454,177	26,386,248	505,967	513,764
Ratio to total balance (a) / (d)	0.4%	0.4%	0.6%	0.6%	(0.2%)	(0.2%)
Assets to substandard debtors (b) + (c)	<b>37,703</b>	<b>37,628</b>	114,060	113,013	(76,356)	(75,384)

Note : Partial direct written-off: Sep. 2015: 11,754 million yen, Mar. 2015: 12,476 million yen

## (2) Coverage ratio and allowance ratio of Problem assets based on the Financial Reconstruction Act

[Non-consolidated]

	(Millions of yen)					
	Sep. 2015		Mar. 2015		Change	
	Total	Banking a/c	Total	Banking a/c	Total	Banking a/c
Problem assets based on the Financial Reconstruction Act	<b>111,006</b>	<b>105,428</b>	166,061	159,491	(55,055)	(54,062)
Coverage ratio	<b>93.1%</b>	<b>92.7%</b>	87.1%	86.6%	6.0%	6.1%
Allowance ratio	<b>70.9%</b>	<b>70.9%</b>	55.1%	55.1%	15.8%	15.8%
Bankrupt and practically bankrupt	<b>29,243</b>	<b>29,232</b>	10,442	10,430	18,801	18,802
Coverage ratio	<b>100.0%</b>	<b>100.0%</b>	100.0%	100.0%	—%	—%
Allowance ratio	<b>100.0%</b>	<b>100.0%</b>	100.0%	100.0%	—%	—%
Doubtful	<b>44,921</b>	<b>39,429</b>	81,692	76,167	(36,771)	(36,738)
Coverage ratio	<b>96.2%</b>	<b>95.6%</b>	92.5%	91.9%	3.7%	3.7%
Allowance ratio	<b>66.9%</b>	<b>66.9%</b>	72.0%	72.0%	(5.1%)	(5.1%)
Substandard	<b>36,841</b>	<b>36,766</b>	73,926	72,893	(37,084)	(36,126)
Coverage ratio	<b>83.9%</b>	<b>83.9%</b>	79.3%	79.0%	4.6%	4.9%
Allowance ratio	<b>25.1%</b>	<b>25.1%</b>	25.3%	25.3%	(0.2%)	(0.2%)

Note: Other than the above mentioned, there are Reserves for loan trust of 0.0 billion yen and Reserves for JOMT (Jointly-operated money trust) of 0.1 billion yen as of Sep. 2015.



(3) Problem assets based on the Financial Reconstruction Act by industry  
[Non-consolidated]

	(Millions of yen)		
	Sep. 2015	Mar. 2015	Change
Domestic Branches (excluding offshore accounts)	110,767	160,891	(50,124)
Manufacturing	16,764	17,526	(762)
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	1,187	481	705
Construction	22	100	(78)
Electricity, gas, heat supply and water	-	26	(26)
Information and communications	26	49	(23)
Transport and postal activities	9,140	9,562	(421)
Wholesale and retail trade	825	3,201	(2,376)
Finance and insurance	365	33,814	(33,449)
Real estate	20,844	27,366	(6,521)
Goods rental and leasing	-	16	(15)
Others	61,589	68,744	(7,154)
Overseas branches and offshore accounts	239	5,170	(4,930)
<b>Total</b>	<b>111,006</b>	<b>166,061</b>	<b>(55,055)</b>

Note: The above table is made according to the categorization of "Survey on loans by industry" of Bank of Japan.

15. Self-Assessment and Problem assets based on the Financial Reconstruction Act  
(Banking a/c and principal guaranteed trust a/c combined)

[Non-consolidated]

Borrower classification under the self-assessment	Problem assets based on the Financial Reconstruction Act	Self-assessment				Allowance (*)	Coverage ratio	Allowance ratio
		Not categorized	Category II	Category III	Category IV			
Legal bankruptcy	(1) Bankrupt/ practically bankrupt		(1) Guarantee and collateral	Entirely covered by allowances	Entirely written-off or covered by allowances	(1) Specific allowance for loan losses	100.0	100.0
Virtual bankruptcy	29.2		16.1			13.1		
Possible bankruptcy	(2) Doubtful		(2) Guarantee and collateral	Partially covered by allowances		(2) Specific allowance for loan losses	96.2	66.9
	44.9		39.7			3.4		
Requiring careful monitoring	(3) Substandard		(3) Guarantee and collateral			(3) General allowance for loan losses	83.9	25.1
	36.8		28.9			1.9		
	A. Assets to substandard debtors (exc. Substandard)	0.9						
Special mention (exc. Substandard)	(4) Ordinary assets (A + B + C)	26,849.1						
	B. Assets to other special mention debtors (exc. Assets to substandard debtors)	400.0						
Normal	C. Assets to ordinary debtors	26,448.3						
	26,448.3							
	Problem assets based on the Financial Reconstruction Act (1) + (2) + (3)	111.0	Guarantee and collateral (1) + (2) + (3)			Allowance for loan losses (1) + (2) + (3)	93.1	70.9
			84.8			18.5		
Total balance (1) + (2) + (3) + (4)		26,960.1	Not categorized, category II	category III	category IV			
			26,958.4	1.7	-			

(\*) 0.1 billion yen of reserves for loan trust and reserves for JOMT (Jointly-operated money trust) are posted in principal guaranteed trust account.

## 16. Allowance for loan losses

## (1) Balance of allowance for loan losses

(Banking account)

[Consolidated]

	(Millions of yen)		
	Sep. 2015	Mar. 2015	Change
Allowance for loan losses	<b>81,400</b>	90,015	(8,614)
General allowance for loan losses	<b>56,902</b>	59,604	(2,702)
Specific allowance for loan losses	<b>24,498</b>	30,410	(5,912)
Partial direct written-off	<b>18,623</b>	18,321	301

[Non-consolidated]

	(Millions of yen)		
	Sep. 2015	Mar. 2015	Change
Allowance for loan losses	<b>60,533</b>	66,997	(6,464)
General allowance for loan losses	<b>43,439</b>	45,440	(2,001)
Specific allowance for loan losses	<b>17,094</b>	21,557	(4,462)
Partial direct written-off	<b>11,810</b>	12,533	(722)

(Trust account)

[Non-consolidated]

	(Millions of yen)		
	Sep. 2015	Mar. 2015	Change
Reserves for loan trust	<b>64</b>	71	(6)
Reserves for JOMT (Jointly-operated money trust)	<b>120</b>	162	(41)
Total	<b>185</b>	233	(47)

Note: Trust a/c is principal guaranteed trust a/c

## (2) Reserve ratio for assets to special mention/ ordinary debtors (general allowance for loan losses)

(Banking account)

[Non-consolidated]

	(%)		
	Sep. 2015	Mar. 2015	Change
Assets to Special mention debtors	<b>3.45</b>	3.94	(0.49)
Substandard	<b>5.43</b>	8.16	(2.73)
Against uncovered portion	<b>24.83</b>	24.13	0.70
Other special mention	<b>3.26</b>	2.49	0.77
Against uncovered portion	<b>10.39</b>	7.04	3.35
Assets to Ordinary debtors	<b>0.10</b>	0.10	0.00

Note: The above list indicates the ratio of general allowance for loan losses to each asset.

## 17. Final disposal of non-performing loans (Banking a/c and principal guaranteed trust a/c combined)

## (1) Loans outstanding in doubtful or worse categories

[Non-consolidated]

(Billions of yen)

	Sep. 2012	Mar. 2013	Sep. 2013	Mar. 2014	Sep. 2014	Mar. 2015	Sep. 2015	Change from Mar. 2015
Total	155.8	204.6	147.2	111.3	110.5	92.1	74.2	(18.0)
Loans outstanding in doubtful or worse categories as of Sep. 2012 and disposal thereafter	155.8	145.1	116.3	88.4	61.9	43.2	34.6	(8.6)
New entry to doubtful or worse categories during 2HFY2012 and disposal thereafter		59.5	16.5	8.9	7.5	2.6	1.8	(0.8)
New entry to doubtful or worse categories during 1HFY2013 and disposal thereafter			14.5	8.2	4.7	3.6	2.8	(0.8)
New entry to doubtful or worse categories during 2HFY2013 and disposal thereafter				5.8	3.9	3.0	1.6	(1.4)
New entry to doubtful or worse categories during 1HFY2014 and disposal thereafter					32.4	26.1	24.1	(2.0)
New entry to doubtful or worse categories during 2HFY2014 and disposal thereafter						13.7	3.8	(10.0)
New entry to doubtful or worse categories during 1HFY2015 and disposal thereafter							5.6	5.6

## (2) Progress of final disposal

[Non-consolidated]

(Billions of yen)

Period	Primary amount (A)	Amount as of Sep. 2015 (B)	Quasi final disposal or in the process of final disposal (C)	Amount of final disposal in 1HFY2015	Progress ratio of final disposal (%)	Adjusted progress ratio of final disposal (%) (*)
					(A-B)/A	(A-B+C)/A
Before 1HFY2012	3,406.6	34.6	5.0	8.6	98.9	99.1
2HFY2012	59.5	1.8	0.1	0.8	97.0	97.2
1HFY2013	14.5	2.8	0.0	0.8	80.4	80.7
2HFY2013	5.8	1.6	0.1	1.4	72.5	74.4
1HFY2014	32.4	24.1	10.1	2.0	25.6	56.7
2HFY2014	13.7	3.8	0.3	10.0	72.6	75.1
1HFY2015	5.6	5.6	-	-	-	-
Total	-----	<b>74.2</b>	15.7	<b>23.6</b>	-----	-----

(\*) Progress ratio of final disposal considering quasi final disposal

## 18. Retirement benefits

[Consolidated]

	(Millions of yen)		
	Sep. 2015	Mar. 2015	Change
Projected benefit obligation (A)	418,878	418,374	503
Discount rate	mainly 1.2%	mainly 1.2%	---
Plan assets (B)	603,113	596,928	6,185
Liabilities for retirement benefits (C)	12,040	12,152	(112)
Assets for retirement benefits (D)	196,275	190,706	5,568

Note: (A) = (B) + (C) - (D)

· Remeasurements of retirement benefits (before considering tax effect accounting)

	(Millions of yen)		
	Sep. 2015	Mar. 2015	Change
Unrecognized net prior services costs	387	448	(60)
Unrecognized net actuarial loss	(52,928)	(53,521)	593
Total	(52,541)	(53,073)	532

	(Millions of yen)		
	1HFY2015	1HFY2014	Change
Retirement benefit expenses	3,753	(727)	4,480
Service cost - benefits earned	(6,551)	(6,748)	196
Interest cost on projected benefit obligation	(2,455)	(2,452)	(3)
Expected return on plan assets	13,521	12,736	785
Disposal of prior services costs	(60)	(3)	(56)
Disposal of actuarial loss	593	(3,006)	3,599
Others	(1,293)	(1,252)	(40)

[Non-consolidated]

	(Millions of yen)		
	Sep. 2015	Mar. 2015	Change
Projected benefit obligation (A)	395,743	395,704	38
Discount rate	1.2%	1.2%	- %
Plan assets (B)	590,391	584,837	5,553
Provision for retirement benefits (C)	652	640	11
Prepaid pension expenses (D)	177,667	179,627	(1,960)
Unrecognized net prior services costs (E)	696	779	(83)
Unrecognized net actuarial loss (F)	(18,328)	(10,925)	(7,403)

Note: (A) = (B) + (C) - (D) + (E) + (F)

	(Millions of yen)		
	1HFY2015	1HFY2014	Change
Retirement benefit expenses	(3,368)	(5,436)	2,068
Service cost - benefits earned	(5,860)	(6,041)	181
Interest cost on projected benefit obligation	(2,370)	(2,363)	(7)
Expected return on plan assets	13,320	12,550	770
Disposal of prior services costs	(83)	(83)	-
Disposal of actuarial loss	(7,403)	(8,688)	1,285
Others	(972)	(810)	(161)

## 19. Deferred tax assets

## (1) Major factors for deferred tax assets and deferred tax liabilities

[Consolidated]

	(Billions of yen)		
	Sep. 2015	Mar. 2015	Change
Deferred tax assets (A)	13.7	16.2	(2.5)
Devaluation of securities	24.0	24.4	(0.3)
Allowance for loan losses (including written-off of loans)	27.5	29.6	(2.0)
Deferred gains/ losses on hedges	3.7	4.9	(1.2)
Valuation difference due to share exchange	11.7	12.3	(0.5)
Others	76.8	82.6	(5.7)
Valuation allowance	(35.6)	(35.5)	(0.1)
Offset with deferred tax liabilities	(94.6)	(102.2)	7.5
Deferred tax liabilities (B)	164.2	172.2	(8.0)
Amount related retirement benefits	10.4	8.2	2.2
Valuation difference on available-for-sale securities	224.3	243.2	(18.9)
Valuation difference due to share exchange	11.6	12.1	(0.5)
Assets for retirement benefits	5.6	3.2	2.4
Others	6.8	7.5	(0.7)
Offset with deferred tax assets	(94.6)	(102.2)	7.5
Net deferred tax assets (A) - (B)	(150.4)	(155.9)	5.5

[Non-consolidated]

	(Billions of yen)		
	Sep. 2015	Mar. 2015	Change
Deferred tax assets (A)	-	-	-
Devaluation of securities	27.5	27.9	(0.3)
Allowance for loan losses (including written-off of loans)	18.3	20.0	(1.6)
Deferred gains/ losses on hedges	3.8	4.9	(1.0)
Others	47.6	50.6	(3.0)
Valuation allowance	(12.2)	(11.9)	(0.2)
Offset with deferred tax liabilities	(85.2)	(91.6)	6.3
Deferred tax liabilities (B)	152.6	163.2	(10.5)
Amount related retirement benefits	10.4	8.2	2.2
Valuation difference on available-for-sale securities	223.1	241.6	(18.4)
Others	4.3	5.0	(0.6)
Offset with deferred tax assets	(85.2)	(91.6)	6.3
Net deferred tax assets (A) - (B)	(152.6)	(163.2)	10.5

## (2) Adequacy for calculating and posting net deferred tax assets

[Non-consolidated]

SuMi TRUST Bank applied the example category 2 of the practical guideline for tax effect accounting(\*) and posted net deferred tax assets as a company with stable business performance in the past.

(\*) Audit Guideline for considering Recoverability of Deferred Tax Assets (Japanese Institute of Certified Public Accountants)

The example category 2 allows companies which show stable business performance but do not report taxable income enough for covering temporary differences to deduct such amounts in the future fiscal years.

## (Reference) Taxable income before deduction of loss carryforwards for the past 5 years

	(Billions of yen)				
	FY2014	FY2013	FY2012	FY2011	FY2010
Taxable income before deduction of loss carryforwards	118.5	107.4	133.0	(*) 9.5	120.4
Net business profit before credit costs	245.7	211.8	210.2	239.0	233.3

(\*) Including non-recurring loss of 80.0 billion yen from untaxation of the past taxable depreciation due to the former Sumitomo Trust and Banking Company's restructuring of subsidiaries (dissolution of First Credit Corporation).

## &lt;Reference&gt; Other referential financial figures of SuMi TRUST Bank

## (1) Balance Sheets

[Non-consolidated]

	(Billions of yen)		
	Sep. 2015	Mar. 2015	Change
<b>Assets:</b>			
Cash and due from banks	9,762.3	8,170.5	1,591.7
Call loans	129.8	205.0	(75.2)
Receivables under resale agreements	125.9	136.1	(10.2)
Receivables under securities borrowing transactions	335.8	310.8	25.0
Monetary claims bought	103.6	117.3	(13.7)
Trading assets	761.9	793.5	(31.5)
Money held in trust	0.0	-	0.0
Securities	5,976.9	5,039.6	937.2
Loans and bills discounted	26,320.0	25,826.4	493.5
Foreign exchanges	11.4	12.7	(1.3)
Other assets	1,592.3	1,341.5	250.7
Tangible fixed assets	199.4	196.5	2.8
Intangible fixed assets	57.9	45.4	12.4
Prepaid pension expenses	177.6	179.6	(1.9)
Customers' liabilities for acceptances and guarantees	410.3	396.8	13.4
Allowance for loan losses	(60.5)	(66.9)	6.4
<b>Total assets</b>	<b>45,905.1</b>	<b>42,705.4</b>	<b>3,199.6</b>
<b>Liabilities:</b>			
Deposits	26,068.1	24,855.5	1,212.5
Negotiable certificates of deposit	6,937.9	6,758.0	179.9
Call money	856.4	847.6	8.7
Payables under repurchase agreements	1,290.6	462.9	827.7
Payables under securities lending transactions	73.9	-	73.9
Trading liabilities	496.3	405.2	91.1
Borrowed money	2,310.9	2,128.1	182.8
Foreign exchanges	0.1	0.1	(0.0)
Short-term bonds payable	1,171.3	727.1	444.1
Corporate bonds	876.9	952.6	(75.6)
Borrowed money from trust account	1,684.0	1,644.8	39.2
Other liabilities	1,322.7	1,108.5	214.2
Provision for bonuses	8.6	9.6	(1.0)
Provision for directors' bonuses	-	0.1	(0.1)
Provision for retirement benefits	0.6	0.6	0.0
Provision for reimbursement of deposits	3.4	3.5	(0.1)
Provision for contingent loss	7.9	8.5	(0.5)
Deferred tax liabilities	152.6	163.2	(10.5)
Deferred tax liabilities for land revaluation	3.3	3.3	(0.0)
Acceptances and guarantees	410.3	396.8	13.4
<b>Total liabilities</b>	<b>43,676.7</b>	<b>40,476.9</b>	<b>3,199.8</b>
<b>Net assets:</b>			
Capital stock	342.0	342.0	-
Capital surplus	492.2	492.2	-
Legal capital surplus	273.0	273.0	-
Other capital surplus	219.2	219.2	-
Retained earnings	926.9	891.9	35.0
Legal retained earnings	69.0	69.0	-
Other retained earnings	857.9	822.8	35.0
Other voluntary reserve	371.8	371.8	-
Retained earnings brought forward	486.0	451.0	35.0
Shareholders' equity	1,761.2	1,726.2	35.0
Valuation difference on available-for-sale securities	475.8	512.7	(36.8)
Deferred gains/ losses on hedges	(8.1)	(10.3)	2.2
Revaluation reserve for land	(0.6)	(0.0)	(0.5)
Valuation and translation adjustments	467.1	502.3	(35.1)
<b>Total net assets</b>	<b>2,228.3</b>	<b>2,228.5</b>	<b>(0.1)</b>
<b>Total liabilities and net assets</b>	<b>45,905.1</b>	<b>42,705.4</b>	<b>3,199.6</b>

(2) Statements of Income  
[Non-consolidated]

	(Billions of yen)		
	1HFY2015	1HFY2014	Change
Ordinary income	<b>360.9</b>	380.6	(19.7)
Trust fees	<b>48.9</b>	49.4	(0.4)
Interest income	<b>178.4</b>	173.9	4.5
Interest on loans and discounts	<b>123.9</b>	123.3	0.6
Interest and dividends on securities	<b>45.2</b>	42.8	2.4
Fees and commissions	<b>92.5</b>	86.8	5.7
Trading income	<b>8.4</b>	15.2	(6.7)
Other ordinary income	<b>22.6</b>	26.1	(3.4)
Other income	<b>9.7</b>	29.0	(19.2)
Ordinary expenses	<b>259.2</b>	262.6	(3.3)
Interest expenses	<b>67.3</b>	63.9	3.4
Interest on deposits	<b>31.1</b>	34.4	(3.2)
Fees and commissions payments	<b>38.2</b>	35.7	2.5
Trading expenses	<b>-</b>	0.1	(0.1)
Other ordinary expenses	<b>5.8</b>	15.4	(9.6)
General and administrative expenses	<b>126.7</b>	133.8	(7.0)
Other expenses	<b>21.1</b>	13.6	7.4
Ordinary profit	<b>101.6</b>	117.9	(16.3)
Extraordinary income	<b>0.8</b>	1.0	(0.2)
Extraordinary losses	<b>1.5</b>	47.8	(46.3)
Income before Income Taxes	<b>100.9</b>	71.1	29.8
Income taxes-Current	<b>25.1</b>	2.0	23.0
Income taxes-Deferred	<b>6.8</b>	0.7	6.0
Income taxes	<b>31.9</b>	2.8	29.0
Net income	<b>69.0</b>	68.3	0.7

## (3) Statement of trust account

[Non-consolidated]

	(Billions of yen)		
	Sep. 2015	Mar. 2015	Change
Loans and bills discounted	870.0	781.6	88.4
Securities	1,710.9	1,578.4	132.4
Beneficiary rights	125,208.5	115,609.1	9,599.3
Securities held in custody accounts	33.6	35.2	(1.6)
Money claims	12,098.1	11,409.5	688.5
Tangible fixed assets	12,064.2	11,575.3	488.9
Intangible fixed assets	127.7	119.5	8.1
Other claims	9,261.0	9,519.7	(258.6)
Call loans	13.5	26.9	(13.4)
Loans to banking account	1,684.0	1,644.8	39.2
Cash and due from banks	360.6	364.5	(3.9)
<b>Total assets</b>	<b>163,432.4</b>	<b>152,664.9</b>	<b>10,767.5</b>
Money trusts	25,263.5	23,921.6	1,341.9
Pension trusts	17,490.6	16,916.1	574.5
Property formation benefit trusts	17.7	18.4	(0.6)
Loan trusts	12.9	14.0	(1.1)
Securities investment trusts	57,455.6	51,756.0	5,699.6
Money entrusted, other than money trusts	8,889.9	7,090.4	1,799.5
Securities trusts	21,277.4	21,204.4	72.9
Money claim trusts	12,194.6	11,514.7	679.9
Land and fixtures trusts	112.5	113.8	(1.2)
Composite trusts	20,717.3	20,115.3	601.9
<b>Total liabilities</b>	<b>163,432.4</b>	<b>152,664.9</b>	<b>10,767.5</b>

Note: The amount of re-trusted assets to Japan Trustee Services Bank, Ltd. for asset administration is included in Beneficiary rights:

Sep. 2015: 124,867.5 billion yen, Mar. 2015: 115,264.9 billion yen

## (4) Breakdown of principal guaranteed trust a/c

[Non-consolidated]

	(Billions of yen)			
	Sep. 2015	Mar. 2015	Change	
Money trusts	Loans and bills discounted	60.1	67.9	(7.7)
	Securities	0.0	0.0	(0.0)
	Others	1,562.9	1,532.8	30.1
	<b>Total assets</b>	<b>1,623.1</b>	<b>1,600.8</b>	<b>22.3</b>
	Principal	1,622.9	1,600.5	22.4
	Reserves for JOMT (Jointly-operated money trust)	0.1	0.1	(0.0)
	Others	0.1	0.1	(0.0)
	<b>Total liabilities</b>	<b>1,623.1</b>	<b>1,600.8</b>	<b>22.3</b>
Loan trusts	Others	12.9	14.0	(1.1)
	<b>Total assets</b>	<b>12.9</b>	<b>14.0</b>	<b>(1.1)</b>
	Principal	12.4	13.4	(1.0)
	Reserves for loan trust	0.0	0.0	(0.0)
	Others	0.4	0.4	(0.0)
	<b>Total liabilities</b>	<b>12.9</b>	<b>14.0</b>	<b>(1.1)</b>