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\*2016年12月12日更新 / Updated on Dec. 12, 2016

\*\*2017年2月8日更新 / Updated on Feb. 8, 2017



本資料には、当社グループの財政状態及び経営成績に関する当社グループ及びグループ各社経営陣の見解、判断または現在の予想に基づく、「将来の業績に関する記述」が含まれております。多くの場合、この記述には、「予想」、「予測」、「期待」、「意図」、「計画」、「可能性」やこれらの類義語が含まれますが、この限りではありません。また、これらの記述は、将来の業績を保証するものではなく、リスクと不確実性を内包するものであり、実際の業績は、本資料に含まれるもしくは、含まれるとみなされる「将来の業績に関する記述」で示されたものと異なる可能性があります。実際の業績に影響を与えうるリスクや不確実性としては、以下のようなものがあります。国内外の経済金融環境の悪化、当社グループのビジネス戦略が奏功しないリスク、合併事業・提携・出資・買収及び経営統合が奏功しないリスク、海外における業務拡大が奏功しないリスク、不良債権残高及び与信関係費用の増加、保有株式に係るリスクなどです。こうしたリスク及び不確実性に照らし、本資料公表日現在における「将来の業績に関する記述」を過度に信頼すべきではありません。当社グループは、いかなる「将来の業績に関する記述」について、更新や改訂をする義務を負いません。当社グループの財政状態及び経営成績や投資者の投資判断に重要な影響を及ぼす可能性がある事項については、本資料のほか、有価証券報告書等の本邦開示書類や、当社が米国証券取引委員会に提出したForm 20-F等の米国開示書類、当社グループが公表いたしました各種開示資料のうち、最新のものをご参照ください。

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”, “estimate”, “expect”, “intend”, “may”, “plan”, “probability”, “risk”, “project”, “should”, “seek”, “target” 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 earnings press releases, for a more detailed description of the risks and uncertainties that may affect our financial conditions and results of operations, and investors' decisions.

(表示方法の変更 / Changes in presentation)

「連結財務諸表に関する会計基準」(企業会計基準第22号 平成25年9月13日)第39項に掲げられた定め等を適用し、2015年4月1日以降に開始する会計期間から、連結決算の表示において、従来の「当期純利益」を「親会社株主に帰属する当期純利益」へ、「少数株主利益」を「非支配株主に帰属する当期純利益」へ、等の表示の変更を行っております。

In accordance with the provision set forth in Paragraph 39 of the “Accounting Standard for Consolidated Financial Statements” (ASBJ Statement No. 22, issued on September 13, 2013) and other relevant provisions, the presentation of some account titles on consolidated financial statements are changed from the accounting period beginning on and after April 1, 2015; e.g., “Net income” to “Profit (loss) attributable to owners of parent”, “Minority interests in net income (loss)” to “Profit (loss) attributable to non-controlling interests”.

## (1-1) P/L

## SMFG連結 / SMFG consolidated

(十億円 / Billions of yen)

		FY3/03	FY3/04	FY3/05	FY3/06	FY3/07	FY3/08	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	1H, 連単差 FY3/17 Variance <sup>*1</sup>	
連結粗利益	Consolidated gross profit	2,184.0	2,069.5	2,025.0	2,090.1	1,906.2	2,116.2	2,165.9	2,236.6	2,504.7	2,594.5	2,792.9	2,898.2	2,980.4	2,904.0	1,417.5	503.4
資金利益	Net interest income	1,399.5	1,281.1	1,171.4	1,161.6	1,168.6	1,210.4	1,338.5	1,380.9	1,317.7	1,341.4	1,392.6	1,484.2	1,505.2	1,422.9	660.6	20.7
役務取引等利益+信託報酬	Net fees and commissions+Trust fees	352.9	424.5	518.7	628.2	612.7	615.8	559.3	610.4	768.5	825.4	910.0	987.1	999.6	1,007.5	465.7	313.0
特定取引利益+その他業務利益	Net trading income+Net other operating income	431.6	363.9	334.9	300.3	124.9	290.1	268.1	245.3	418.5	427.8	490.2	427.0	475.7	473.5	291.1	169.8
営業経費	General and administrative expenses	(889.2)	(866.5)	(852.7)	(853.8)	(888.6)	(978.9)	(1,063.4)	(1,161.3)	(1,355.3)	(1,421.4)	(1,496.3)	(1,569.9)	(1,659.3)	(1,724.8)	(882.0)	(480.0)
持分法による投資損益	Equity in gains (losses) of affiliates	5.7	15.7	27.1	31.9	(104.2)	(41.8)	(94.9)	(21.5)	(13.3)	(31.1)	5.3	10.2	(10.6)	(36.2)	12.7	12.7
連結業務純益	Consolidated net business profit <sup>*2</sup>	-	-	-	-	-	-	-	-	-	-	-	1,338.5	1,310.5	1,142.9	548.1	36.1
(参考)連結業務純益(旧定義)	Consolidated net business profit (old definition) <sup>*3</sup>	1,131.0	1,090.6	1,014.4	1,225.4	924.2	1,022.9	728.7	832.3	1,002.0	1,013.9	1,166.2	1,242.4	-	-	-	-
与信関係費用	Total credit cost	(1,200.9)	(956.6)	(1,196.8)	(302.0)	(145.0)	(248.6)	(767.8)	(473.0)	(217.3)	(121.3)	(173.1)	49.1	(7.8)	(102.8)	(54.8)	(62.8)
株式等損益	Gains (losses) on stocks	(621.5)	101.5	(101.9)	47.1	44.7	(7.1)	(183.7)	(10.1)	(91.9)	(27.9)	(21.0)	89.2	66.7	69.0	17.4	2.3
経常利益	Ordinary profit (loss)	(515.7)	342.8	(30.3)	963.6	798.6	831.2	45.3	558.8	825.4	935.6	1,073.7	1,432.3	1,321.2	985.3	514.3	34.0
特別損益	Extraordinary gains (losses)	(75.2)	62.0	(78.2)	79.8	8.2	97.8	(15.8)	(0.7)	1.9	17.4	(9.7)	(9.6)	(11.8)	(5.1)	26.8	28.6
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	(465.4)	330.4	(234.2)	686.8	441.4	461.5	(373.5)	271.6	475.9	518.5	794.1	835.4	753.6	646.7	359.2	(38.9)
ROE(株主資本ベース)	ROE (denominator: Total stockholders' equity) <sup>*4</sup>	(16.9)%	12.9%	(9.2)%	22.8%	13.8%	15.8%	(13.1)%	7.5%	9.9%	10.4%	14.8%	13.8%	11.2%	8.9%	9.4%	
連結子会社数	No. of consolidated subsidiaries	170	165	167	162	181	268	288	307	327	337	323	324	317	341	366	
持分法適用会社数	No. of affiliated companies accounted for by equity method	47	48	53	63	62	74	79	58	47	43	44	46	50	59	58	
従業員数	No. of employees	42,996	42,014	40,683	40,681	41,428	46,429	48,079	57,888	61,555	64,225	64,635	66,475	68,739	73,652	78,419	
(参考)為替レート(円/米ドル)	Exchange rate JPY / USD	120.20	105.69	107.32	117.48	118.09	100.19	98.23	93.05	83.15	82.13	94.01	102.88	120.15	112.62	101.05	

\*1 SMFG連結とSMBC単体の差。主な要因は次ページ参照 / SMFG consolidated figures minus SMBC non-consolidated figures. See next page for main contributors to variance

\*2 2014年度より連結業務純益の定義を変更。2013年度について遡求処理を実施 / SMFG changed the definition of "Consolidated net business profit" from FY3/2015. The figure for FY3/2014 has been adjusted retrospectively

連結業務純益(新定義) = 連結粗利益 - 営業経費 + 持分法による投資損益 / Consolidated net business profit (new definition) = Consolidated gross profit - General and administrative expenses + Equity in gains (losses) of affiliates

\*3 連結業務純益(旧定義) = SMBC単体業務純益(一般貸倒引当金繰入前) + 他の連結会社の経常利益(臨時要因調整後) + 持分法適用会社経常利益 × 持分割合 - 内部取引(配当等)

Consolidated net business profit (old definition) = (SMBC non-consolidated banking profit (before provision for general reserve for possible loan losses))

+ (Other consolidated subsidiaries' ordinary profit (excluding non-recurring items)) + (Affiliates' ordinary profit) X (Ownership ratio) - (Internal transaction (dividends, etc.))

\*4 ROE(株主資本ベース) = 親会社株主に帰属する当期純利益 ÷ ((期首株主資本 + 期末株主資本) ÷ 2) × 100 (2016年度上期は年率換算ベース)

ROE (denominator: Total stockholders' equity) =  $\frac{\text{Profit (loss) attributable to owners of parent}}{\{(Total stockholders' equity at the beginning of the term) + (Total stockholders' equity at the end of the term)\} / 2} \times 100$  (annualized for 1H, FY3/2017)

## (1-2) SMFG連結P/Lの内訳 (1) / Breakdown of SMFG's consolidated P/L (1)

## 連単差 (2016年度上期) / Variance between SMFG consolidated and SMBC non-consolidated (1H, FY3/2017)

(十億円 / Billions of yen)

		SMFG連結 SMFG consolidated		連単差 Variance*1
			SMBC単体 SMBC non-consolidated	
<b>連結粗利益</b>	<b>Consolidated gross profit</b>	<b>1,417.5</b>	<b>914.0</b>	<b>503.4</b>
資金利益	Net interest income	660.6	639.9	20.7 <sup>2</sup> (1)
信託報酬	Trust fees	1.7	0.9	0.8
役務取引等利益	Net fees and commissions	464.1	151.9	312.2 (2)
特定取引利益	Net trading income	122.4	39.1	83.3 (3)
その他業務利益	Net other operating income	168.7	82.3	86.5
営業経費	General and administrative expenses <sup>3</sup>	(882.0)	(402.0)	(480.0) (4)
持分法による投資損益	Equity in gains (losses) of affiliates	12.7	-	12.7
<b>連結業務純益</b>	<b>Consolidated net business profit</b>	<b>548.1</b>	<b>512.0</b>	<b>36.1</b>
与信関係費用	Total credit cost	(54.8)	8.0	(62.8) (5)
株式等損益	Gains (losses) on stocks	17.4	15.1	2.3
<b>経常利益</b>	<b>Ordinary profit (loss)</b>	<b>514.3</b>	<b>480.3</b>	<b>34.0</b>
特別損益	Extraordinary gains (losses)	26.8	(1.8)	28.6
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	(48.5)	-	(48.5)
<b>親会社株主に帰属する当期純利益</b>	<b>Profit (loss) attributable to owners of parent</b>	<b>359.2</b>	<b>398.1</b>	<b>(38.9) (6)</b>

\*1 SMFG連結とSMBC単体の差 / SMFG consolidated figures minus SMBC non-consolidated figures

\*2 SMBC日興証券からの配当金2,000億円を含む(連結では相殺消去)  
Includes JPY 200 bn of dividends from SMBC Nikko Securities (eliminated in SMFG consolidated figures)

\*3 SMBC単体は臨時処理分を除く / Excludes non-recurring losses on SMBC non-consolidated

\*4 各社計数は、連結修正前概数値の持分勘案後の計数  
Figures are before offsetting internal transactions among group companies and after adjustment of ownership ratio

## 連単差要因 / Main contributors to variance

- (1) SMBC Consumer Finance: 80, Kansai Urban Banking Corporation: 28, MINATO BANK: 17, Cedyne: 12, Sumitomo Mitsui Finance and Leasing: 12
- (2) Sumitomo Mitsui Card: 98, SMBC Nikko Securities: 77, Cedyne: 59, SMBC Consumer Finance: 32, SMBC Guarantee: 11
- (3) SMBC Nikko Securities: 67, SMBC Friend Securities: 9
- (4) SMBC Nikko Securities: (120), Sumitomo Mitsui Card: (85), Cedyne: (63), SMBC Consumer Finance: (52), Sumitomo Mitsui Finance and Leasing: (36), SMBC Trust Bank: (25), Kansai Urban Banking Corporation: (23), SMBC Europe: (19), SMBC Friend Securities: (19), MINATO BANK: (18)
- (5) SMBC Consumer Finance: (39), Sumitomo Mitsui Card: (6), Cedyne: (6), SMBC Europe: (4)
- (6)<sup>4</sup> SMBC Consumer Finance: 28, SMBC Nikko Securities: 21, Sumitomo Mitsui Finance and Leasing: 16, Cedyne: 15, SMBC Guarantee: 11, The Bank of East Asia: 5, Sumitomo Mitsui Card: 5, SMBC Friend Securities: 1

## (1-2) SMFG連結P/Lの内訳 (2) / Breakdown of SMFG's consolidated P/L (2)

## 連単差(2015年度上期) / Variance between SMFG consolidated and SMBC non-consolidated (1H, FY3/2016)

(十億円 / Billions of yen)

		SMFG連結 SMFG consolidated		
			SMBC単体 SMBC non-consolidated	連単差 Variance*1
<b>連結粗利益</b>	<b>Consolidated gross profit</b>	<b>1,512.7</b>	<b>803.0</b>	<b>709.7</b>
資金利益	Net interest income	782.7	571.9	210.8 (1)
信託報酬	Trust fees	1.4	0.8	0.6
役務取引等利益	Net fees and commissions	492.9	163.9	329.0 (2)
特定取引利益	Net trading income	108.7	27.1	81.6 (3)
その他業務利益	Net other operating income	127.0	39.2	87.7
営業経費	General and administrative expenses*2	(852.2)	(398.8)	(453.4) (4)
持分法による投資損益	Equity in gains (losses) of affiliates	(43.4)	-	(43.4)
<b>連結業務純益</b>	<b>Consolidated net business profit</b>	<b>617.1</b>	<b>404.2</b>	<b>212.9</b>
与信関係費用	Total credit cost	(24.1)	27.6	(51.7) (5)
株式等損益	Gains (losses) on stocks	32.2	1.1	31.1
<b>経常利益</b>	<b>Ordinary profit (loss)</b>	<b>631.8</b>	<b>415.0</b>	<b>216.8</b>
特別損益	Extraordinary gains (losses)	(1.0)	0.6	(1.6)
非支配株主に帰属する当期純利益	Profit (loss) attributable to non-controlling interests	(55.0)	-	(55.0)
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	<b>388.1</b>	<b>285.3</b>	<b>102.9</b> (6)

\*1 SMFG連結とSMBC単体の差 / SMFG consolidated figures minus SMBC non-consolidated figures

\*2 SMBC単体は臨時処理分を除く / Excludes non-recurring losses on SMBC non-consolidated

\*3 各社計数は、連結修正前概数値の持分勘案後の計数

Figures are before offsetting internal transactions among group companies and after adjustment of ownership ratio

## 連単差要因 / Main contributors to variance

- (1) SMBC Consumer Finance: 78,  
Kansai Urban Banking Corporation: 30,  
MINATO BANK: 18,  
Cedyna: 13, Sumitomo Mitsui Finance and Leasing: 9
- (2) Sumitomo Mitsui Card: 93, SMBC Nikko Securities: 92,  
Cedyna: 58, SMBC Consumer Finance: 28,  
SMBC Guarantee: 11
- (3) SMBC Nikko Securities: 68, SMBC Friend Securities: 7
- (4) SMBC Nikko Securities: (125), Sumitomo Mitsui Card: (77),  
Cedyna: (62), SMBC Consumer Finance: (51),  
Sumitomo Mitsui Finance and Leasing: (31),  
SMBC Europe: (25), Kansai Urban Banking Corporation: (23),  
SMBC Friend Securities: (19), MINATO BANK: (18),  
SMBC Trust Bank: (4)
- (5) SMBC Consumer Finance: (35), Cedyna: (6)  
Sumitomo Mitsui Card: (6),  
SMBC Europe: (1)
- (6)\*3 SMBC Consumer Finance: 27, SMBC Nikko Securities: 26,  
Cedyna: 15, Sumitomo Mitsui Finance and Leasing: 14,  
The Bank of East Asia: 9, Sumitomo Mitsui Card: 8,  
SMBC Guarantee: 7, SMBC Friend Securities: 1

## (1-3) 連結子会社業績ハイライト (1) / Summary of consolidated subsidiaries' financial results (1)

## SMBC信託銀行 / SMBC Trust Bank

議決権比率: SMBC100% / 100% held by SMBC

		(十億円 / Billions of yen)			
[単体 / Non-consolidated]		FY3/14	FY3/15	FY3/16 <sup>1</sup>	1H, FY3/17
経常収益	Ordinary income	5.7	7.4	20.6	18.8
経常費用	Ordinary expenses	6.6	8.6	30.1	27.4
うち営業経費	of which General and administrative expenses	3.5	5.8	25.6	24.8
経常利益	Ordinary profit (loss)	(0.9)	(1.2)	(9.5)	(8.6)
当期純利益	Net income (loss)	(1.0)	(1.3)	(10.9)	(8.7)
自己資本比率(国内基準)	Capital adequacy ratio (Domestic standard)	14.78%	69.40%	9.43%	27.39%
信託財産額	Trust assets and liabilities	138.6	190.5	412.8	6,133.9

\*1 2015年11月1日、シティバンク銀行のリテールバンク事業を統合 / Acquired the retail banking business of Citibank Japan on Nov. 1, 2015

\*2 インターネット支店・出張所を含む / Includes internet branches and representative offices

		(十億円 / Billions of yen)
		Sep. 2016
総資産	Total assets	2,536.8
貸出金	Loans	400.8
預金	Deposits	2,298.1
株主資本	Total stockholders' equity	189.9
資本金	Capital stock	87.6
従業員数	No. of employees	2,337
店舗数	No. of branches <sup>2</sup>	36

## 三井住友ファイナンス&amp;リース / Sumitomo Mitsui Finance &amp; Leasing

議決権比率: SMFG60% / 60% held by SMFG

		(十億円 / Billions of yen)			
[連結 / Consolidated]		FY3/14	FY3/15	FY3/16	1H, FY3/17
営業収益	Operating revenue	1,037.2	1,152.0	1,147.9	626.6
販管費	SG&A expenses	51.1	51.6	62.1	36.1
営業利益	Operating profit (loss)	75.6	84.8	79.6	43.2
経常利益	Ordinary profit (loss)	77.3	87.0	81.1	44.6
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	41.3	45.9	45.6	26.4
契約実行高	Contracted amount	1,767.0	1,885.5	1,994.9	984.7

		(十億円 / Billions of yen)
		Sep. 2016
総資産	Total assets	5,259.9
営業資産	Lease assets	4,607.5
株主資本	Total stockholders' equity	623.1
資本金	Capital stock	15.0
従業員数	No. of employees	3,506

		(十億円 / Billions of yen)			
[単体 / Non-consolidated]		FY3/14	FY3/15	FY3/16	1H, FY3/17
営業収益	Operating revenue	752.0	841.1	809.2	401.7
販管費	SG&A expenses	25.2	20.5	28.3	15.5
営業利益	Operating profit (loss)	55.9	64.1	52.3	24.7
経常利益	Ordinary profit (loss)	57.2	65.7	53.7	25.0
当期純利益	Net income (loss)	35.3	40.2	36.7	17.5
契約実行高	Contracted amount	1,007.7	1,014.1	1,040.1	457.4

		(十億円 / Billions of yen)
		Sep. 2016
総資産	Total assets	3,486.8
営業資産	Lease assets	3,007.2
株主資本	Total stockholders' equity	439.7
従業員数	No. of employees	1,592

## (1-3) 連結子会社業績ハイライト (2) / Summary of consolidated subsidiaries' financial results (2)

**SMBC日興証券 / SMBC Nikko Securities**議決権比率: SMFG100% / 100% held by SMFG<sup>\*1</sup>

		(十億円 / Billions of yen)			
[連結 / Consolidated]		FY3/14	FY3/15	FY3/16	1H, FY3/17
営業収益	Operating revenue	351.7	352.6	318.7	163.0
受入手数料	Commissions	190.3	173.9	166.5	77.9
トレーディング損益	Net gain (loss) on trading	126.8	140.2	111.2	64.0
金融収益他	Interest and dividend income, etc.	34.5	38.4	41.0	21.1
金融費用	Interest expense	15.9	15.2	16.6	8.7
純営業収益	Net operating revenue	327.9	329.2	292.8	149.1
販売費・一般管理費	SG&A expenses	227.8	235.2	241.5	119.5
経常利益	Ordinary profit (loss) <sup>*2</sup>	102.1	96.2	55.8	31.5
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent <sup>*2</sup>	64.6	64.7	42.1	22.0
自己資本規制比率	Capital adequacy ratio <sup>*3</sup>	482.3%	478.3%	395.9%	328.6%

<sup>\*1</sup> 2016年10月1日、SMFGが直接出資子会社化 / SMBC Nikko Securities became a direct subsidiary of SMFG on Oct. 1, 2016<sup>\*2</sup> SMBC日興証券の海外持分法適用関連会社(SMFGの連結子会社)の利益等を含む / Includes profit from overseas equity-method affiliates of SMBC Nikko Securities (consolidated subsidiaries of SMFG) etc.<sup>\*3</sup> 単体ベース / Non-consolidated basis

		(十億円 / Billions of yen)
		Sep. 2016
総資産	Total assets	9,582.3
株主資本	Total stockholders' equity	501.3
資本金	Capital stock	10.0
従業員数	No. of employees	10,325
店舗数	No. of branches	124 <sup>*3</sup>
預り資産残高	Client assets	42,604.6 <sup>*3</sup>
総口座数(千口座)	No. of total accounts (thousands)	2,759 <sup>*3</sup>

**SMBCフレンド証券 / SMBC Friend Securities**

議決権比率: SMFG100% / 100% held by SMFG

		(十億円 / Billions of yen)			
[単体 / Non-consolidated]		FY3/14	FY3/15	FY3/16	1H, FY3/17
純営業収益	Net operating revenue	57.5	49.8	42.9	18.8
販売費・一般管理費	SG&A expenses	42.4	39.9	38.7	18.6
経常利益	Ordinary profit (loss)	15.3	10.4	5.2	0.8
当期純利益	Net income (loss)	10.0	7.4	3.2	0.5
自己資本規制比率	Capital adequacy ratio	936.7%	984.1%	1,042.4%	1,119.1%

		(十億円 / Billions of yen)
		Sep. 2016
総資産	Total assets	310.9
株主資本	Total stockholders' equity	197.0
資本金	Capital stock	27.2
従業員数	No. of employees	2,020
店舗数	No. of branches	61

## (1-3) 連結子会社業績ハイライト (3) / Summary of consolidated subsidiaries' financial results (3)

## 三井住友カード / Sumitomo Mitsui Card

議決権比率: SMFG66% (中間持株会社経由) / 66% held by SMFG (via an intermediate holding company)

		(十億円 / Billions of yen)			
[単体 / Non-consolidated]		FY3/14	FY3/15	FY3/16	1H, FY3/17
営業収益	Operating revenue	191.5	198.4	210.2	106.6
営業費用	Operating expense	147.8	156.5	169.7	92.8
営業利益	Operating profit (loss)	43.7	41.9	40.5	13.8
経常利益	Ordinary profit (loss)	43.7	42.1	40.6	13.7
当期純利益	Net income (loss)	23.5	26.0	26.7	8.0
カード取扱高	Card sales handled	9,131.5	10,091.0	11,360.6	5,915.3
カード会員数(百万人)	No. of card holders (millions)	22.99	23.49	24.24	25.11

## セディナ / Cedyne

議決権比率: SMFG100% (中間持株会社経由) / 100% held by SMFG (via an intermediate holding company)

		(十億円 / Billions of yen)			
[連結 / Consolidated]		FY3/14	FY3/15	FY3/16	1H, FY3/17
営業収益	Operating revenue	199.2	195.3	197.2	100.8
営業費用	Operating expense	182.0	183.1	186.2	84.7
うち貸倒費用	of which Provision for operating receivables	16.5	11.1	11.6	5.9
うち利息返還費用	of which Losses on interest repayments	11.5	20.0	19.0	-
営業利益	Operating profit (loss)	17.2	12.2	11.0	16.1
経常利益	Ordinary profit (loss)	18.1	12.6	11.0	16.1
親会社株主に帰属する当期純利益	Profit attributable to owners of parent	19.7	(2.7)	8.5	15.1
取扱高	Sales handled	12,388.3	12,586.2	13,295.3	6,890.2
有効会員数(百万人)	No. of card holders (millions)	18.41	17.63	17.02	16.84

		(十億円 / Billions of yen)
		Sep. 2016
総資産	Total assets	1,361.3
株主資本	Total stockholders' equity	285.9
資本金	Capital stock	34.0
従業員数	No. of employees	2,489

		(十億円 / Billions of yen)
		Sep. 2016
総資産	Total assets	2,463.8
営業貸付金残高	Consumer loans outstanding	162.7
保証残高 (信用保証 割賦売掛金)	Loan guarantee receivables	575.8
株主資本	Total stockholders' equity	213.9
資本金	Capital stock	82.8
従業員数	No. of employees	3,926



## (1-3) 連結子会社業績ハイライト (4) / Summary of consolidated subsidiaries' financial results (4)

## SMBCコンシューマーファイナンス / SMBC Consumer Finance

議決権比率: SMFG100% / 100% held by SMFG

		(十億円 / Billions of yen)			
[連結 / Consolidated]		FY3/14	FY3/15	FY3/16	1H, FY3/17
営業収益	Operating revenue	194.8	228.3	245.8	127.0
うち営業貸付金利息	of which Interest on consumer loans	126.9	150.5	158.0	80.4
営業費用	Operating expenses	170.4	211.8	307.1	96.6
うち広告宣伝費	of which Advertising expenses	11.6	17.9	19.0	10.1
うち貸倒費用	of which Credit losses including provision for uncollectible loans	36.1	47.9	52.0	32.8
うち利息返還費用	of which Losses on interest repayments	38.7	44.8	122.0	-
うち人件費	of which Personnel expenses	21.3	24.1	29.3	13.9
営業利益	Operating profit (loss)	24.4	16.5	(61.3)	30.4
経常利益	Ordinary profit (loss)	26.5	16.6	(61.2)	30.5
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	29.4	11.2	(64.8)	28.1
営業貸付金残高	Consumer loans outstanding	937.6*	980.3	1,022.0	1,043.6
うち海外	of which overseas	47.5	69.6	77.6	78.4
保証残高	Loan guarantee	752.6	915.4	1,079.9	1,154.5

\* 2014年3月にモビットを完全子会社化 / Made Mobit a wholly-owned subsidiary in Mar. 2014

		(十億円 / Billions of yen)
		Sep. 2016
総資産	Total assets	1,157.4
株主資本	Total stockholders' equity	170.4
資本金	Capital stock	140.7
従業員数	No. of employees	5,007

## (1-3) 連結子会社業績ハイライト (5) / Summary of consolidated subsidiaries' financial results (5)

## 日本総合研究所 / Japan Research Institute

議決権比率: SMFG100% / 100% held by SMFG

		(十億円 / Billions of yen)			
[単体 / Non-consolidated]		FY3/14	FY3/15	FY3/16	1H, FY3/17
営業収益	Operating revenue	106.0	111.1	125.0	64.1
販管費	SG&A expenses	7.2	7.4	8.1	4.3
営業利益	Operating profit (loss)	1.7	1.7	2.2	0.3
経常利益	Ordinary profit (loss)	1.5	1.5	1.8	0.1
当期純利益	Net income (loss)	0.7	0.5	1.3	0.1

		(十億円 / Billions of yen)
		Sep. 2016
総資産	Total assets	94.8
株主資本	Total stockholders' equity	41.8
資本金	Capital stock	10.0
従業員数	No. of employees	2,481

## 三井住友アセットマネジメント / Sumitomo Mitsui Asset Management

議決権比率: SMFG60% / 60% held by SMFG<sup>\*1</sup>

		(十億円 / Billions of yen)			
[単体 / Non-consolidated]		FY3/14	FY3/15	FY3/16	1H, FY3/17
営業収益	Operating revenue	36.3	36.2	41.8	18.7
営業費用	Operating expenses	31.6	32.5	36.2	16.9
営業利益	Operating profit (loss)	4.7	3.7	5.6	1.8
経常利益	Ordinary profit (loss)	4.8	3.7	5.6	1.9
当期純利益	Net income (loss)	3.4	1.9	4.1	1.4
運用資産残高	Asset under management	13,021.8	13,497.5	11,975.9	11,486.1
投資信託	Investment trusts	5,628.7	5,723.3	5,465.7	5,427.4
公募投資信託	Publicly offered funds	2,186.0	2,392.1	2,406.2	2,314.4
私募投資信託	Privately placed funds	3,442.7	3,331.2	3,059.5	3,113.0
投資顧問契約	Institutional accounts	7,393.1	7,774.2	6,510.2	6,058.7

		(十億円 / Billions of yen)
		Sep. 2016
総資産	Total assets	43.4
株主資本	Total stockholders' equity	33.9
資本金	Capital stock	2.0
従業員数	No. of employees	648

\*1 2016年7月29日、SMFGの連結子会社化。2016年10月1日、SMFGが直接出資子会社化

Sumitomo Mitsui Asset Management became a consolidated subsidiary of SMFG on Jul. 29, 2016 and became a direct subsidiary of SMFG on Oct. 1, 2016

## (1-4) B/S

## SMFG連結 / SMFG consolidated

(十億円 / Billions of yen)

		Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Sep. 16	前期末比 vs Mar. 16
資産の部	Assets	104,607.4	102,215.2	99,731.9	107,010.6	100,858.3	111,955.9	119,637.2	123,159.5	137,803.1	143,040.7	148,696.8	161,534.4	183,442.6	186,585.8	179,972.8	(6,613.1)
現金預け金	Cash and due from banks	3,442.5	5,329.0	4,989.8	7,107.5	4,036.9	5,017.3	5,241.7	5,839.7	9,233.9	7,716.3	10,799.3	32,991.1	39,749.0	42,789.2	39,289.0	(3,500.2)
債券貸借取引支払保証金	Receivables under securities borrowing transactions	1,981.2	1,009.3	568.3	1,956.7	2,276.9	1,940.2	1,820.2	5,440.6	4,740.4	4,539.6	3,494.4	3,780.3	6,477.1	7,972.9	7,453.8	(519.1)
特定取引資産	Trading assets	4,495.4	3,306.8	3,769.1	4,078.0	3,277.9	4,123.6	4,925.0	6,708.7	6,632.9	8,196.9	7,765.6	6,957.4	7,483.7	8,063.3	7,312.1	(751.2)
有価証券	Securities	24,118.5	27,049.9	24,233.7	25,505.9	20,537.5	23,517.5	28,698.2	28,624.0	39,952.1	42,530.0	41,306.7	27,152.8	29,633.7	25,264.4	21,864.6	(3,399.9)
貸出金	Loans and bills discounted	61,082.9	55,382.8	54,799.8	57,267.2	58,689.3	62,144.9	65,135.3	62,701.0	61,348.4	62,720.6	65,632.1	68,227.7	73,068.2	75,066.1	75,966.1	+900.1
繰延税金資産	Deferred tax assets	1,956.1	1,706.6	1,598.2	1,051.6	887.2	985.5	857.7	728.6	644.7	404.0	374.3	173.2	127.8	125.8	119.9	(5.9)
支払承諾見返	Customers' liabilities for acceptances and guarantees	3,084.4	3,079.7	3,444.8	3,508.7	3,606.1	4,585.1	3,878.5	3,749.1	4,921.5	5,424.0	6,009.6	6,566.8	7,267.7	7,519.6	7,231.3	(288.4)
負債の部	Liabilities	101,186.7	98,150.5	95,934.9	101,443.2	95,527.0	106,731.8	115,025.5	116,158.7	130,671.0	135,785.7	140,253.6	152,529.4	172,746.3	176,138.2	169,530.8	(6,607.4)
預金	Deposits	62,931.0	65,333.4	68,474.9	70,834.1	72,156.2	72,690.6	75,569.5	78,648.6	81,998.9	84,128.6	89,081.8	94,331.9	101,047.9	110,668.8	110,746.1	+77.3
譲渡性預金	NCDs	4,853.0	3,519.5	2,713.3	2,708.6	2,589.2	3,078.1	7,461.3	6,995.6	8,366.3	8,593.6	11,755.7	13,713.5	13,825.9	14,250.4	10,180.6	(4,069.9)
債券貸借取引受入担保金	Payables under securities lending transactions	4,807.2	5,946.3	3,868.0	2,747.1	1,516.3	5,732.0	7,589.3	4,315.8	5,713.2	5,810.7	4,433.8	5,331.0	7,833.2	5,309.0	6,469.3	+1,160.3
社債	Bonds	3,583.8	4,003.0	4,339.5	4,241.4	4,093.5	3,969.3	3,683.5	3,422.7	3,866.1	4,641.9	4,750.8	5,090.9	6,222.9	7,006.4	7,092.8	+86.5
繰延税金負債	Deferred tax liabilities	43.9	40.2	45.3	49.5	51.0	52.0	27.3	26.5	20.5	53.9	68.1	103.4	601.4	348.2	365.3	+17.1
少数株主持分	Minority interests	996.7	993.7	1,021.2	1,113.0	-	-	-	-	-	-	-	-	-	-	-	-
純資産の部	Total net assets	-	-	-	-	5,331.3	5,224.1	4,611.8	7,000.8	7,132.1	7,255.0	8,443.2	9,005.0	10,696.3	10,447.7	10,442.0	(5.7)
株主資本合計	Total stockholders' equity	-	-	-	-	2,741.6	3,095.3	2,599.2	4,644.7	4,921.4	5,014.3	5,680.6	6,401.2	7,018.4	7,454.3	7,710.9	+256.6
資本金	Capital Stock	-	-	-	-	1,420.9	1,420.9	1,420.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	-
資本剰余金	Capital surplus	-	-	-	-	57.8	57.8	57.2	978.9	978.9	759.8	758.6	758.3	757.3	757.3	757.3	(0.0)
利益剰余金	Retained earnings	-	-	-	-	1,386.4	1,740.6	1,245.1	1,451.9	1,776.4	2,152.7	2,811.5	3,480.1	4,098.4	4,534.5	4,791.1	+256.7
自己株式	Treasury stock	(15.2)	(3.0)	(269.9)	(4.4)	(123.5)	(124.0)	(124.0)	(124.1)	(171.8)	(236.0)	(227.4)	(175.1)	(175.3)	(175.4)	(175.4)	(0.0)
その他の包括利益累計額合計	Total valuation and translation adjustments	-	-	-	-	1,181.4	483.0	(129.4)	306.6	173.1	196.1	664.6	878.0	2,003.9	1,459.5	1,212.2	(247.3)
その他有価証券評価差額金	Net unrealized gains (losses) on Other securities	(24.2)	325.0	410.7	819.9	1,262.2	550.6	(14.6)	412.7	272.3	330.4	755.8	949.5	1,791.0	1,347.7	1,250.0	(97.7)
繰延ヘッジ損益	Net deferred losses on hedges	-	-	-	-	(87.7)	(75.2)	(20.8)	(39.4)	(9.7)	(32.1)	(32.9)	(60.9)	(30.2)	55.1	80.6	+25.5
土地再評価差額金	Land revaluation excess	101.4	96.5	57.9	38.2	37.6	34.9	35.2	35.0	33.4	39.2	39.1	35.7	39.0	39.4	39.4	(0.0)
為替換算調整勘定	Foreign currency translation adjustments	(53.5)	(71.8)	(79.9)	(41.5)	(30.7)	(27.3)	(129.1)	(101.7)	(122.9)	(141.4)	(97.4)	27.2	156.3	87.0	(107.0)	(194.1)
非支配株主持分	Non-controlling interests	-	-	-	-	1,408.3	1,645.7	2,141.9	2,049.4	2,037.3	2,043.9	2,096.8	1,724.0	1,671.7	1,531.0	1,515.7	(15.4)
資本の部	Total stockholders' equity	2,424.1	3,070.9	2,775.7	4,454.4	-	-	-	-	-	-	-	-	-	-	-	-
資本金	Capital Stock	1,247.7	1,247.7	1,352.7	1,420.9	-	-	-	-	-	-	-	-	-	-	-	-
資本剰余金	Capital surplus	856.2	865.3	974.3	1,229.2	-	-	-	-	-	-	-	-	-	-	-	-
利益剰余金	Retained earnings	311.7	611.2	330.0	992.1	-	-	-	-	-	-	-	-	-	-	-	-

\* 2006年3月期末以前は「資本の部」に計上 / Recorded in Stockholders' equity on and before Mar. 2006

## (1-5) 金融再生法開示債権残高(除く正常債権) / NPLs based on the Financial Reconstruction Act (excluding Normal assets)

## SMFG連結 / SMFG consolidated

		(十億円 / Billions of yen)															前期末比 vs Mar. 16
		Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Sep. 16	
破産更生等債権	Bankrupt and quasi-bankrupt assets	656.0	485.9	481.0	250.1	193.8	206.6	505.7	392.4	281.6	259.7	248.2	203.6	152.0	178.1	159.6	(18.5)
危険債権	Doubtful Assets	2,340.2	1,409.2	1,074.2	564.9	384.8	507.2	865.6	881.2	875.8	1,017.6	973.1	762.2	728.0	526.8	453.0	(73.7)
要管理債権	Substandard Loans	2,857.6	1,441.2	767.8	477.4	506.0	418.8	281.9	298.2	532.9	580.4	505.1	407.5	294.8	287.9	284.5	(3.4)
金融再生法開示債権	NPLs based on the Financial Reconstruction Act	5,853.8	3,336.2	2,323.0	1,292.5	1,084.6	1,132.6	1,653.2	1,571.8	1,690.3	1,857.7	1,726.3	1,373.3	1,174.8	992.7	897.1	(95.6)
総与信	Total claims	65,184.3	59,463.7	59,417.8	62,023.6	65,900.2	70,134.6	72,547.8	70,003.2	69,559.1	71,683.8	76,000.0	78,772.3	84,650.3	86,572.2	86,998.4	+426.3
不良債権比率	NPL ratio <sup>*</sup>	9.0%	5.6%	3.9%	2.1%	1.65%	1.61%	2.28%	2.25%	2.43%	2.59%	2.27%	1.74%	1.39%	1.15%	1.03%	(0.12)%
保全率	Coverage ratio	76.2%	79.8%	87.9%	87.7%	81.27%	80.86%	85.31%	88.39%	84.63%	81.81%	85.84%	83.74%	83.14%	81.34%	79.25%	(2.09)%

## SMBC単体 / SMBC non-consolidated

		(十億円 / Billions of yen)															前期末比 vs Mar. 16
		Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Sep. 16	
破産更生等債権	Bankrupt and quasi-bankrupt assets	524.9	361.6	448.3	164.5	108.9	117.8	319.6	224.3	138.5	134.4	145.5	114.3	93.0	135.6	118.3	(17.3)
危険債権	Doubtful Assets	2,129.5	1,202.7	924.4	473.4	300.1	402.0	678.3	697.7	684.8	779.6	691.4	574.4	555.1	376.4	294.3	(82.1)
要管理債権	Substandard Loans	2,606.9	1,246.9	451.9	322.2	329.7	284.1	196.3	178.7	303.0	268.8	256.6	192.7	120.9	110.6	109.6	(1.1)
金融再生法開示債権	NPLs based on the Financial Reconstruction Act	5,261.3	2,811.2	1,824.6	960.1	738.7	803.9	1,194.2	1,100.7	1,126.3	1,182.8	1,093.5	881.4	769.0	622.6	522.1	(100.5)
総与信	Total claims	62,574.7	55,685.6	55,277.2	56,945.0	61,280.9	64,732.1	67,222.7	63,216.7	62,152.1	63,676.4	68,383.0	72,788.4	78,901.4	79,668.7	81,348.3	+1,679.7
不良債権比率	NPL ratio <sup>*</sup>	8.4%	5.0%	3.3%	1.7%	1.21%	1.24%	1.78%	1.74%	1.81%	1.86%	1.60%	1.21%	0.97%	0.78%	0.64%	(0.14)%
保全率	Coverage ratio	76.7%	81.5%	90.5%	91.0%	79.42%	80.60%	86.11%	90.56%	87.59%	89.93%	92.63%	88.54%	87.67%	88.32%	87.06%	(1.26)%

\* 不良債権比率 = 金融再生法開示債権残高(除く正常債権) / 総与信

NPL ratio = NPLs based on the Financial Reconstruction Act (excluding normal assets) / Total claims

## (1-6) 証券化商品等 / Securitized products, etc.

## 証券化商品等の状況 / Exposure to securitized products, etc.\*1

		(十億円 / Billions of yen)		
		Mar.15	Mar.16	Sep. 16
<b>証券化商品等の状況</b>	<b>Exposure of securitized products, etc.*2</b>	231.7	343.1	353.7
サブプライム関連以外	Products other than Sub-prime related	231.7	343.1	353.7
サブプライム関連	Sub-prime related	0.0	0.0	0.0
<b>レバレッジド・ローン</b>	<b>Leveraged loans</b>			
貸出金	Loans	615.9	1,020.1*3	919.5*4
欧州向け	Europe	119.6	381.6	333.5
日本向け	Japan	286.0	352.5	350.7
米州向け	United States	138.6	164.0	152.8
アジア向け	Asia	71.6	121.9	82.5
コミットメントライン未引出額	Undrawn commitments	174.5	188.8	192.3

\*1 内部管理ベース / Managerial accounting basis

\*2 残高は、償却・引当控除後。上記には米国政府支援機関保証債(2016年9月末の残高は8,493億円)、住宅金融支援機構債等は含まず  
Balance after provisions and write-offs. Excludes RMBS issued by GSE, of which as of Sep. 2016 was JPY 849.3 billion, and JHFA securities, etc.

\*3 2015年9月に、GEグループより欧州の貸出資産等を取引したことが増加の主因 / Increased mainly by acquiring European loan portfolio from GE in Sep. 2015

\*4 2016年9月末の貸倒引当金は100億円(正常先に対する一般貸倒引当金を除く) / Reserve for possible loan losses as of Sep. 2016: JPY 10.0 billion (excluding general reserve for possible loan losses against normal borrowers)

## (1-7) 国・地域別エクスポージャー (1) / Country/area exposure (1)\*

## アジア・オセアニア / Asia and Oceania

		(十億ドル / Billions of USD)			
		Mar. 14	Mar. 15	Mar. 16	Sep. 16
オーストラリア	Australia	18.2	17.5	20.3	20.6
香港	Hong Kong	17.5	19.9	20.3	20.5
中国	China	24.1	21.9	17.5	18.7
シンガポール	Singapore	14.5	15.0	16.2	16.9
韓国	Korea	13.8	14.4	14.0	13.9
タイ	Thailand	10.9	11.6	13.2	12.6
インドネシア	Indonesia	6.0	9.7	9.0	9.5
インド	India	6.3	6.5	7.1	7.3
マレーシア	Malaysia	3.9	5.3	6.1	6.4
台湾	Taiwan	5.1	4.8	4.8	5.0
フィリピン	Philippines	1.5	1.6	1.7	2.0
ベトナム	Vietnam	1.0	1.3	1.0	1.2

## 米州 / Americas

		(十億ドル / Billions of USD)			
		Mar. 14	Mar. 15	Mar. 16	Sep. 16
米国	US	168.0	182.5	204.7	200.8
カナダ	Canada	10.1	10.0	14.1	13.1
ブラジル	Brazil	8.0	8.9	9.1	8.7
メキシコ	Mexico	2.0	2.7	3.4	3.2
チリ	Chile	1.8	1.6	2.3	2.3
ペルー	Peru	0.5	0.9	1.1	1.2

\* 内部管理ベース。貸出金、コミットメントライン、保証取引、出資金等 / Managerial accounting basis. Loans, commitment lines, guarantees, investments, etc.

## (1-7) 国・地域別エクスポージャー (2) / Country/area exposure (2) \*

## ヨーロッパ・中東・アフリカ / Europe, Middle East and Africa

		(十億ドル / Billions of USD)			
		Mar. 14	Mar. 15	Mar. 16	Sep. 16
<b>ヨーロッパ</b>	Europe				
英国	UK	45.5	50.9	59.0	59.5
フランス	France	19.8	18.1	25.3	22.5
ドイツ	Germany	16.1	14.9	14.4	15.6
ベルギー	Belgium	1.7	2.3	7.6	8.4
オランダ	Netherlands	4.0	4.8	6.0	5.7
スイス	Switzerland	4.0	3.1	3.6	4.0
ロシア	Russia	6.2	5.1	4.3	3.2
ノルウェー	Norway	1.1	1.4	2.9	2.9
イタリア	Italy	2.8	1.9	2.6	2.8
ルクセンブルク	Luxemburg	1.9	1.6	2.4	2.3
スペイン	Spain	2.4	2.2	2.4	2.3
アイルランド	Ireland	1.0	2.0	3.3	2.1
スウェーデン	Sweden	1.0	1.0	0.8	0.8
フィンランド	Finland	0.6	0.7	0.7	0.6
<b>中東・アフリカ</b>	Middle East and Africa				
UAE	UAE	3.6	3.1	3.9	3.7
カタール	Qatar	2.1	2.7	3.9	3.6
サウジアラビア	Saudi Arabia	1.7	2.8	3.5	3.6
トルコ	Turkey	3.4	3.0	3.6	3.5
南アフリカ	South Africa	1.4	1.6	1.4	1.7
オマーン	Oman	0.6	0.9	1.4	1.4
イスラエル	Israel	0.6	0.9	3.1	1.3

\* 内部管理ベース。貸出金、コミットメントライン、保証取引、出資金等 / Managerial accounting basis. Loans, commitment lines, guarantees, investments, etc.

## (1-8) 有価証券ポートフォリオ / Securities portfolio

## 有価証券の評価損益 / Unrealized gains (losses) on securities

## (1) SMFG連結 / SMFG consolidated

(十億円 / Billions of yen)

		Sep. 16				Mar. 16				
	連結 貸借対照表 計上額 Balance sheet amount	評価損益 / Net unrealized gains (losses)		評価益 Gains	評価損 Losses	連結 貸借対照表 計上額 Balance sheet amount	評価損益 / Net unrealized gains (losses)		評価益 Gains	評価損 Losses
		(a)	(a)-(b)				(b)			
満期保有目的	Held-to-maturity securities	1,716.4	13.4	(3.2)	13.4	-	2,267.6	16.6	16.6	-
その他有価証券	Other securities	20,318.0	1,778.2	(129.3)	1,908.6	130.4	23,133.4	1,907.5	2,025.3	117.7
株式	Stocks	3,351.2	1,453.6	(119.4)	1,506.4	52.7	3,511.9	1,573.0	1,623.0	50.0
債券	Bonds	9,018.2	103.6	(5.6)	106.6	3.0	10,893.1	109.2	111.4	2.2
うち国債	of which JGBs	6,259.2	57.8	(4.6)	59.2	1.4	8,105.1	62.4	62.8	0.4
その他	Others	7,948.6	221.0	(4.3)	295.7	74.7	8,728.5	225.3	290.9	65.5
うち外債	of which Foreign bonds	5,608.0	4.9	(20.4)	24.6	19.8	6,484.2	25.3	36.7	11.4
合計	Total	22,038.7	1,791.6	(132.5)	1,922.0	130.4	25,406.2	1,924.1	2,041.8	117.7

## (2) SMBC単体 / SMBC non-consolidated

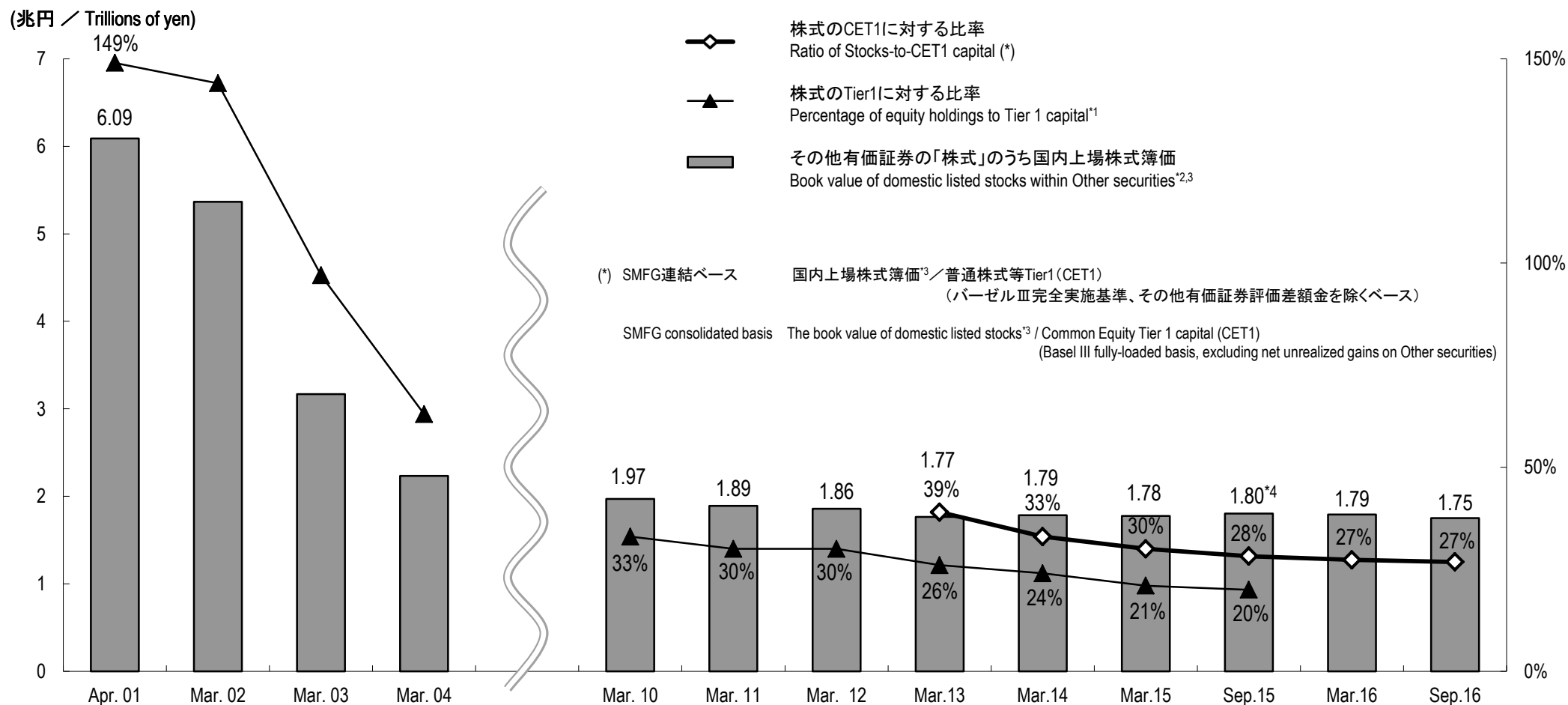
(十億円 / Billions of yen)

		Sep. 16				Mar. 16				
	貸借対照表 計上額 Balance sheet amount	評価損益 / Net unrealized gains (losses)		評価益 Gains	評価損 Losses	貸借対照表 計上額 Balance sheet amount	評価損益 / Net unrealized gains (losses)		評価益 Gains	評価損 Losses
		(a)	(a)-(b)				(b)			
満期保有目的	Held-to-maturity securities	1,440.4	10.2	(3.6)	10.2	-	1,980.8	13.8	13.8	-
子会社・関連会社株式	Stocks of subsidiaries and affiliates	4,015.0	(53.9)	(19.0)	5.3	59.2	3,579.6	(34.9)	5.9	40.8
その他有価証券	Other securities	17,742.8	1,544.0	(124.6)	1,664.7	120.7	20,717.5	1,668.7	1,776.8	108.1
株式	Stocks	3,244.2	1,373.5	(114.0)	1,422.6	49.1	3,400.3	1,487.5	1,533.8	46.3
債券	Bonds	8,452.0	98.5	(5.2)	101.4	2.9	10,290.2	103.8	105.9	2.2
うち国債	of which JGBs	6,003.0	55.6	(4.3)	57.0	1.4	7,816.5	59.9	60.3	0.4
その他	Others	6,046.7	72.0	(5.4)	140.7	68.7	7,027.0	77.4	137.1	59.7
うち外債	of which Foreign bonds	4,091.5	(1.5)	(21.7)	16.2	17.6	5,153.8	20.2	28.9	8.7
合計	Total	23,198.3	1,500.3	(147.2)	1,680.2	179.9	26,278.0	1,647.6	1,796.5	148.9



# (1-9) 保有株式 (1) / Equity portfolio (1)

## 政策保有株式の残高 / Strategic shareholdings outstanding



\*1 SMFG連結Tier1対比 (2002年3月末まではSMBC連結Tier1対比。2013年3月末以降はバーゼルIIIベースのSMFG連結Tier1対比)

Ratio against SMFG consolidated Tier 1 capital (Up to Mar. 2002, percentage to SMBC consolidated Tier 1 capital. From Mar. 2013 onwards, percentage to Basel III SMFG consolidated Tier 1 capital)

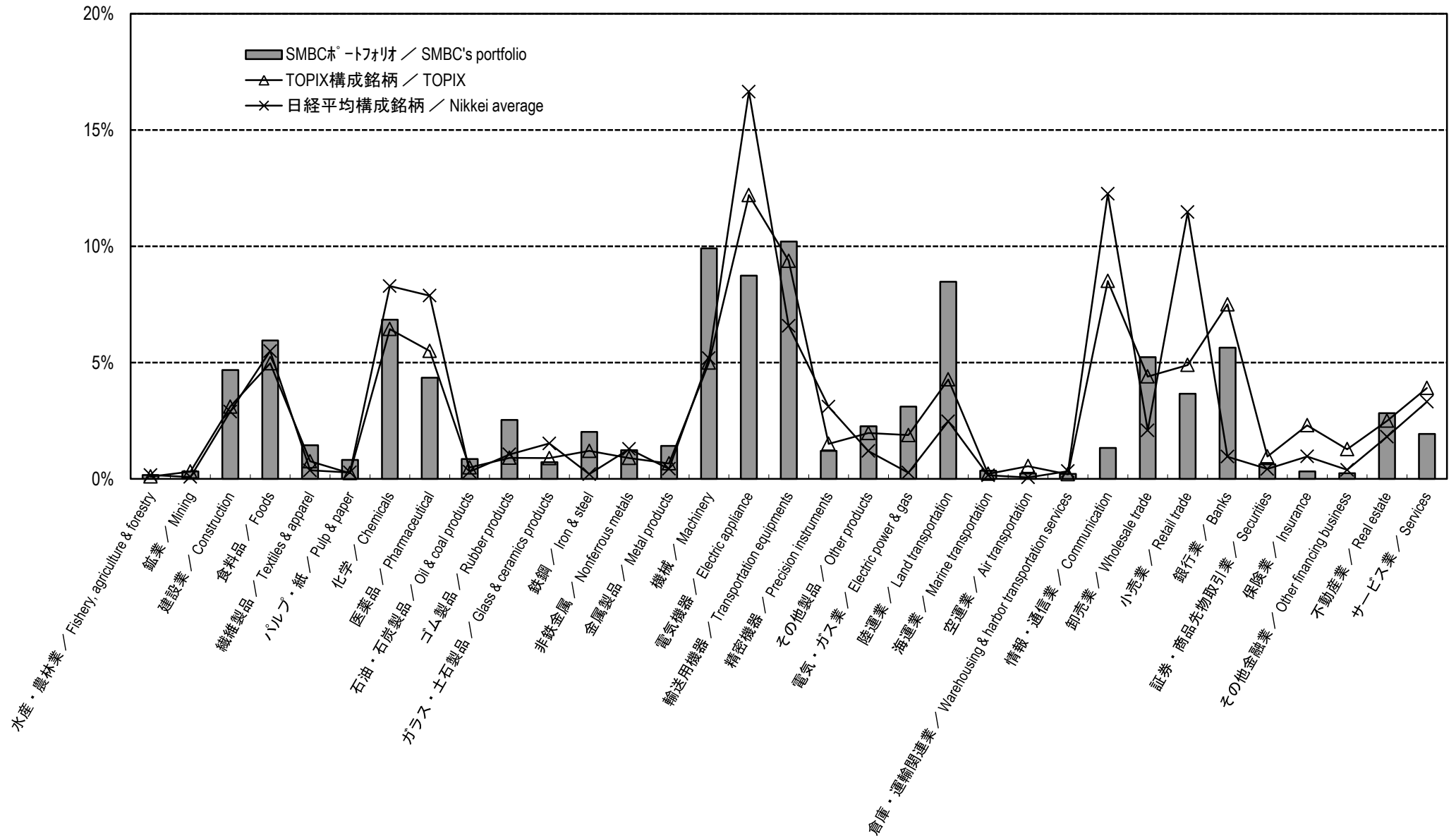
\*2 2002年3月末まではSMBC連結ベース / Up to Mar. 2002, on a SMBC consolidated basis

\*3 取得原価に同じ / Same meaning as acquisition cost

\*4 ヘッジ取引終了に伴い2015年3月末比増加。この影響を除く簿価は減少 / Disminishes after deducting increase in book value from the termination of hedge transactions

<参考> 保有株式 (2) / Equity portfolio (2)

SMBC単体業種別構成比(2016年9月末現在 時価ベース) / Composition by industry (as of Sep. 30, 2016, balance sheet amount, SMBC non-consolidated)



## &lt;参考&gt; 保有株式 (3) / Equity portfolio (3)

## SMBC単体貸借対照表計上額上位33銘柄(2016年3月末現在) / Top 33 by balance sheet amount (as of Mar. 31, 2016, SMBC non-consolidated)\*

銘柄 Issue	株式数(株) No. of shares	貸借対照表計上額 (百万円) Balance sheet amount (Millions of yen)	
トヨタ自動車株式会社	TOYOTA MOTOR CORPORATION	36,850,000	223,989
東日本旅客鉄道株式会社	East Japan Railway Company	10,530,315	105,379
株式会社ブリヂストン	BRIDGESTONE CORPORATION	18,000,000	74,494
ダイキン工業株式会社	DAIKIN INDUSTRIES, LTD	9,000,000	73,750
株式会社クボタ	KUBOTA Corporation	45,006,000	69,608
東海旅客鉄道株式会社	Central Japan Railway Company	3,230,000	64,500
三井物産株式会社	MITSUI & CO., LTD.	38,500,000	53,377
三井不動産株式会社	Mitsui Fudosan Co., Ltd.	18,546,308	51,462
大和ハウス工業株式会社	DAIWA HOUSE INDUSTRY CO., LTD.	16,117,142	51,229
株式会社セブン&アイ・ホールディングス	Seven & i Holdings Co., Ltd.	9,825,476	46,559
富士フイルムホールディングス株式会社	FUJIFILM Holdings Corporation	10,478,226	46,367
西日本旅客鉄道株式会社	West Japan Railway Company	6,400,000	43,975
株式会社リクルートホールディングス	Recruit Holdings Co.,Ltd.	12,000,000	41,566
住友不動産株式会社	Sumitomo Realty & Development Co., Ltd.	11,990,199	39,265
日本たばこ産業株式会社	Japan Tobacco Inc.	8,000,000	37,200
Kotak Mahindra Bank Limited	Kotak Mahindra Bank Limited	32,800,000	36,903
オリンパス株式会社	OLYMPUS CORPORATION	8,350,648	36,120

銘柄 Issue	株式数(株) No. of shares	貸借対照表計上額 (百万円) Balance sheet amount (Millions of yen)	
塩野義製薬株式会社	SHIONOGI & CO., LTD.	6,564,588	34,803
株式会社小松製作所	Komatsu Ltd.	17,835,711	33,944
株式会社村田製作所	Murata Manufacturing Co., Ltd.	2,275,548	32,433
新日鐵住金株式会社	NIPPON STEEL & SUMITOMO METAL CORPORATION	14,647,067	32,052
アサヒグループホールディングス株式会社	Asahi Group Holdings, Ltd.	9,028,000	30,833
武田薬品工業株式会社	Takeda Pharmaceutical Company Limited	5,500,000	29,745
JXホールディングス株式会社	JX Holdings, Inc.	65,398,360	29,726
第一三共株式会社	DAIICHI SANKYO COMPANY, LIMITED	11,413,368	28,657
パナソニック株式会社	Panasonic Corporation	28,512,992	28,642
東レ株式会社	Toray Industries, Inc.	30,022,000	28,204
株式会社小糸製作所	KOITO MANUFACTURING CO., LTD.	5,442,674	27,452
大正製薬ホールディングス株式会社	TAISHO PHARMACEUTICAL HOLDINGS CO., LTD.	3,000,000	26,841
伊藤忠商事株式会社	ITOCHU Corporation	18,167,000	25,935
日本ペイントホールディングス株式会社	Nippon Paint Holdings Co., Ltd.	9,999,661	25,246
旭化成株式会社	ASAHI KASEI CORPORATION	35,404,956	24,951
日本電産株式会社	NIDEC CORPORATION	3,005,446	24,243

\* 保有目的が純投資以外の目的の投資株式 / Shares held by SMBC primarily for strategic purposes

貸借対照表計上額がSMFGの資本金1%(23,378百万円)を超える銘柄全て(子会社・関連会社を除く)を記載

All equity portfolio of which balance sheet amount exceeds 1% of SMFG's Capital stock of JPY 23,378 million (excluding subsidiaries and affiliates)

## (1-10) 自己資本 (1) / Capital (1)

## 普通株式等Tier1比率(規制基準) / Common Equity Tier 1 capital ratio: transitional basis

		Mar. 15	Mar. 16 (a)	Sep. 16 (b)	(十億円 / Billions of yen)	
					経過措置GF <sup>*1</sup>	(b) - (a)
<b>普通株式等Tier1資本に係る基礎項目</b>	<b>Common Equity Tier 1 capital: instruments and reserves</b>	<b>7,937.0</b>	<b>8,442.9</b>	<b>8,551.6</b>		<b>+108.7</b>
普通株式に係る株主資本	Total stockholders' equity related to common stock	6,909.0	7,351.8	7,608.4		+256.6
資本金及び資本剰余金	Capital and capital surplus	3,095.2	3,095.2	3,095.2		(0.0)
利益剰余金	Retained earnings	4,098.4	4,534.5	4,791.1		+256.7
自己株式	Treasury stock	(175.3)	(175.4)	(175.4)		(0.0)
社外流出予定額	Cash dividends to be paid	(109.4)	(102.5)	(102.5)		+0.0
その他の包括利益累計額	Accumulated other comprehensive income	801.5	875.7	727.3	484.9	(148.4)
普通株式等Tier1資本に係る調整後非支配株主持分	Adjusted non-controlling interests (amount allowed to be included in group CET1)	153.9	164.5	164.8		+0.3
非支配株主持分等	Non-controlling interests, etc.	70.5	48.3	48.1 <sup>*2</sup>		(0.1)
<b>普通株式等Tier1資本に係る調整項目</b>	<b>Common Equity Tier 1 capital: regulatory adjustments</b>	<b>(460.4)</b>	<b>(646.4)</b>	<b>(718.9)</b>	<b>(479.3)</b>	<b>(72.5)</b>
無形固定資産の額の合計額	Total intangible assets	(303.4)	(451.8)	(507.9)	(338.6)	(56.1)
繰延税金資産(一時差異に係るものを除く)	Deferred tax assets excluding those arising from temporary differences	(2.0)	(1.3)	(1.9)	(1.3)	(0.7)
繰延ヘッジ損益	Net deferred losses on hedges	11.5	(34.3)	(49.5)	(33.0)	(15.2)
適格引当金不足額	Shortfall of eligible provisions to expected losses	(12.8)	(34.5)	(20.0)	(13.4)	+14.4
証券化取引に伴い増加した自己資本に相当する額	Gain on sale on securitization transactions	(18.7)	(30.1)	(34.7)	(23.1)	(4.6)
退職給付に係る資産	Net defined benefit asset	(102.2)	(85.0)	(95.7)	(63.8)	(10.7)
少数出資金融機関等の普通株式	Non-significant investments in the common stock of other financial institutions	(26.2)	-	-	-	- <sup>*3</sup>
特定項目に係る十パーセント基準超過額	Amount exceeding the 10% threshold on specified items	-	-	-	-	-
特定項目に係る十五パーセント基準超過額	Amount exceeding the 15% threshold on specified items	-	-	-	-	-
<b>普通株式等Tier1資本</b>	<b>Common Equity Tier 1 capital</b>	<b>7,476.5</b>	<b>7,796.5</b>	<b>7,832.7</b>		<b>+36.2</b>
<b>リスクアセット</b>	<b>Risk-weighted assets</b>	<b>66,136.8</b>	<b>66,011.6</b>	<b>65,049.9</b>		<b>(961.7)</b>
<b>連結普通株式等Tier1比率</b>	<b>Common Equity Tier 1 capital ratio</b>	<b>11.30%</b>	<b>11.81%</b>	<b>12.04%</b>		<b>+0.23%</b>

\* 注記については次ページ参照 / Please see next page for the footnotes

## 特定項目の明細 / Details of specified items

		10%基準超過額	15%基準超過額	調整項目不算入額
		Amount exceeding 10% threshold	Amount exceeding 15% threshold	Amount not subject to deduction
その他金融機関等の普通株式	Significant investments in the common stock of other financial institutions	-	-	512.4
繰延税金資産(一時差異)	Deferred tax assets arising from temporary differences	-	-	15.4

## 普通株式等Tier1比率(完全実施基準\*、試算値) / Common Equity Tier 1 capital ratio: fully-loaded basis\*, pro forma

		Mar. 15	Mar. 16 (a)	Sep. 16 (b)	(b) - (a)
規制基準の普通株式等Tier1資本との差異	Variance with Common Equity Tier 1 capital on a transitional basis				
その他の包括利益累計額	Accumulated other comprehensive income	1,202.3	583.8	484.9 <sup>**</sup>	
非支配株主持分等(経過措置による算入分)	Non-controlling interests, etc. included under transitional arrangements	(70.5)	(48.3)	(48.1) <sup>***</sup>	
普通株式等Tier1資本に係る調整項目	Common Equity Tier 1 capital: regulatory adjustments	(690.6)	(430.9)	(479.3) <sup>**</sup>	
<b>連結普通株式等Tier1資本</b>	<b>Common Equity Tier 1 capital, fully-loaded</b>	<b>7,917.7</b>	<b>7,901.0</b>	<b>7,790.1</b>	<b>(110.9)</b>
経過措置によりリスクアセットに算入される額	Amount included in Risk-weighted assets under transitional arrangements	210.9	68.9	73.1	
<b>リスクアセット</b>	<b>Risk-weighted assets - fully loaded</b>	<b>65,925.9</b>	<b>65,942.8</b>	<b>64,976.8</b>	<b>(966.0)</b>
<b>連結普通株式等Tier1比率</b>	<b>Common Equity Tier 1 capital ratio, fully-loaded</b>	<b>12.0%</b>	<b>11.9%</b>	<b>11.9%</b>	<b>±0.0%</b>

\* 2019年3月末の定義に基づく / Based on the definition as of Mar. 31, 2019

\*\*/\*\* 経過措置により規制基準の普通株式等Tier1に含まれていない金額(\*\*の場合)/含まれている金額(\*\*\*) (総額に対して2015年3月末は60%、2016年3月末以降は40%相当額)

Amount not included (for \*\*) / Amount included (for \*\*\*) in CET1 on a transitional basis, which is equivalent to 60% (Mar. 2015), 40% (after Mar. 2016) of the original amount

## (1-10) 自己資本 (2) / Capital (2)

## Tier1-総自己資本比率、レバレッジ比率 (規制基準) / Tier 1, Total Capital ratio and Leverage ratio : transitional basis

		(十億円 / Billions of yen)				
		Mar. 15	Mar. 16 (a)	Sep. 16 (b)	経過措置GF <sup>*1</sup>	(b) - (a)
<b>その他Tier1資本に係る基礎項目</b>	<b>Additional Tier 1 capital: instruments</b>	<b>1,400.3</b>	<b>1,480.1</b>	<b>1,384.7</b>		<b>(95.3)</b>
その他Tier1資本調達手段	Additional Tier 1 capital instruments	-	300.0	300.0		-
その他Tier1資本に係る調整後非支配株主持分等	Adjusted non-controlling interests, etc. (amount allowed to be included in group AT1)	182.3	183.3	198.7		+15.4
適格旧Tier1資本調達手段	Eligible Tier 1 capital instruments subject to transitional arrangements	1,124.3	962.0	928.9 <sup>*4</sup>		(33.1)
為替換算調整勘定	Foreign currency translation adjustments	93.8	34.8	(42.8) <sup>*2</sup>		(77.6)
<b>その他Tier1資本に係る調整項目</b>	<b>Additional Tier 1 capital: regulatory adjustments</b>	<b>(348.2)</b>	<b>(244.9)</b>	<b>(283.1)</b>		<b>(38.2)</b>
少数出資金融機関等のその他Tier1資本調達手段	Non-significant investments in AT1 capital of other financial institutions	(0.2)	-	-	-	- <sup>*3</sup>
その他金融機関等のその他Tier1資本調達手段	Significant investments in AT1 capital of other financial institutions	(63.5)	(48.0)	(48.0)	(32.0)	(0.0)
旧基準における基本的項目からの控除 (のれん等)	Regulatory adjustments subject to transitional arrangement (Goodwill, etc.)	(284.6)	(196.8)	(235.1) <sup>*2</sup>		(38.2)
<b>その他Tier1資本</b>	<b>Additional Tier 1 capital (AT1)</b>	<b>1,052.1</b>	<b>1,235.2</b>	<b>1,101.7</b>		<b>(133.6)</b>
<b>Tier1資本</b>	<b>Tier 1 capital</b>	<b>8,528.6</b>	<b>9,031.7</b>	<b>8,934.3</b>		<b>(97.4)</b>
<b>連結Tier1比率</b>	<b>Tier 1 capital ratio</b>	<b>12.89%</b>	<b>13.68%</b>	<b>13.73%</b>		<b>+0.05%</b>
<b>Tier2資本に係る基礎項目</b>	<b>Tier 2 capital: instruments and provisions</b>	<b>2,602.5</b>	<b>2,341.4</b>	<b>2,501.5</b>		<b>+160.1</b>
Tier2資本調達手段	Tier 2 capital instruments	375.0	655.1	883.6		+228.5
Tier2資本に係る調整後非支配株主持分等	Adjusted non-controlling interests, etc. (amount allowed to be included in group Tier 2)	39.3	42.0	45.5		+3.5
適格旧Tier2資本調達手段	Eligible Tier 2 capital instruments under transitional arrangements	1,424.0	1,220.6	1,165.5 <sup>*4</sup>		(55.1)
一般貸倒引当金Tier2算入額	General reserve for possible loan losses	64.8	78.0	84.5		+6.5
適格引当金Tier2算入額	Eligible provisions	-	-	-		-
その他有価証券の含み益の45%相当額	Unrealized gains on Other securities after 55% discount	679.6	332.8	309.5 <sup>*2</sup>		(23.3)
土地の再評価差額の45%相当額	Land revaluation excess after 55% discount	19.8	12.9	12.9 <sup>*2</sup>		(0.0)
<b>Tier2資本に係る調整項目</b>	<b>Tier 2 capital: regulatory adjustments</b>	<b>(165.2)</b>	<b>(137.1)</b>	<b>(81.9)</b>		<b>+55.2</b>
少数出資金融機関等のTier2資本調達手段の額	Non-significant investments in Tier 2 capital of other financial institutions	(4.0)	-	-	-	- <sup>*3</sup>
その他金融機関等のTier2資本調達手段の額	Significant investments in Tier 2 capital of other financial institutions	(50.0)	(75.0)	(30.0)	(20.0)	+45.0
旧基準における控除項目	Deductions under Basel 2	(111.1)	(62.1)	(51.9) <sup>*2</sup>		+10.2
<b>Tier2資本の額</b>	<b>Tier 2 capital (T2)</b>	<b>2,437.3</b>	<b>2,204.3</b>	<b>2,419.5</b>		<b>+215.3</b>
<b>総自己資本の額</b>	<b>Total capital</b>	<b>10,965.9</b>	<b>11,235.9</b>	<b>11,353.9</b>		<b>+117.9</b>
<b>連結総自己資本比率</b>	<b>Total capital ratio (consolidated)</b>	<b>16.58%</b>	<b>17.02%</b>	<b>17.45%</b>		<b>+0.43%</b>
(参考)アウトライヤー比率(SMBC連結)	Outlier ratio (SMBC consolidated)	1.3%	2.0%	1.8% <sup>*5</sup>		(0.2)%
<b>Tier1資本</b>	<b>Tier 1 capital</b>	<b>8,528.6</b>	<b>9,031.7</b>	<b>8,934.3</b>		
<b>総エクスポージャー</b>	<b>Total exposures</b>	<b>191,316.4</b>	<b>195,762.4</b>	<b>189,341.6</b>		
オン・バランス資産の額	On-balance sheet exposures	159,857.3	161,567.8	155,632.2		
デリバティブ取引等に関する額	Exposures related to derivative transactions	5,717.1	5,468.1	5,877.1		
レポ取引等に関する額	Exposures related to repo transactions	7,282.5	8,520.3	8,367.7		
オフ・バランス取引に関する額	Exposures related to off-balance sheet transactions	18,459.4	20,206.2	19,464.5		
<b>レバレッジ比率</b>	<b>Leverage ratio</b>	<b>4.45%</b>	<b>4.61%</b>	<b>4.71%</b>		

\*1 経過措置により規制基準では資本算入されなかった項目とその金額。2016年9月末は60%相当額が資本算入されているため、本欄には総額に対する40%相当を記載

GF: Grandfathering. Items and amount not included as regulatory capital due to transitional arrangement. Sep. 2016, 60% of the original amounts are included and the remaining 40% are shown in this column.

\*2 経過措置により規制基準では資本算入されている項目とその金額。2016年9月末は総額の40%が算入されている

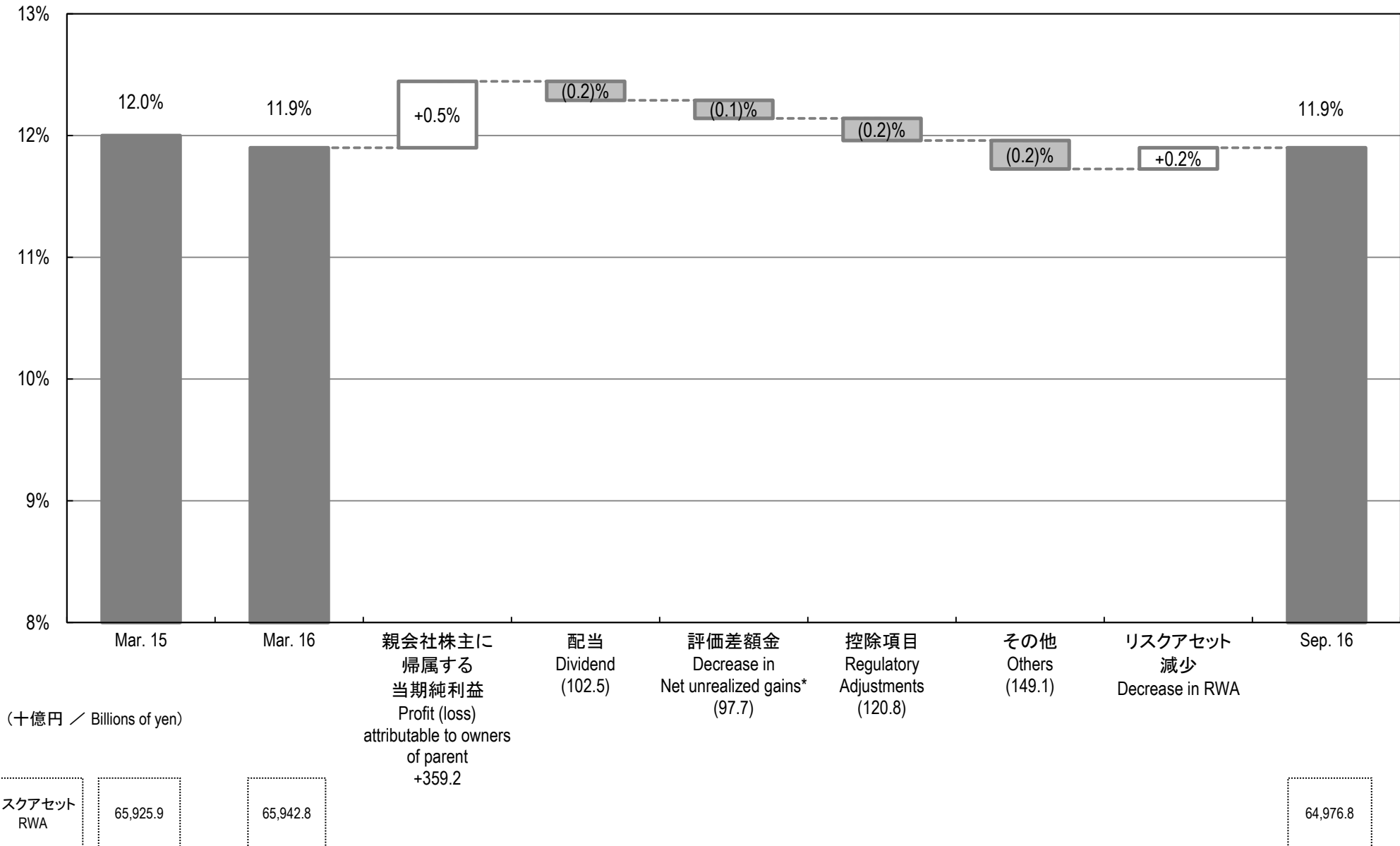
Items and amount included as regulatory capital due to transitional arrangement. Sep. 2016, 40% of the original amounts are shown in this column.

\*3 少数出資に係る調整項目不算入額(CET1, AT1, T2合計)は6,493億円 / Amount of non-significant investment not subject to deduction: JPY 649.3bn in total of CET1, AT1 and T2

\*4 算入上限超過額はAT1: 該当なし、T2: 該当なし / Amount excluded due to cap: not applicable for AT1 and T2 \*5 2017年6月30日更新 / Updated on Jun 30, 2017

(1-10) 自己資本 (3) / Capital (3)

普通株式等Tier1比率(完全実施基準、試算値) / Common Equity Tier 1 Ratio movement: fully-loaded basis, pro-forma



\* その他有価証券評価差額金 / Net unrealized gains (losses) on Other securities

## (1-10) 自己資本 (4) / Capital (4)

## その他Tier1関連(2016年9月末) / Additional Tier 1 (as of Sep. 30, 2016)

## (1) その他Tier1資本調達手段(バーゼルⅢ適格) - 永久劣後債 / Additional Tier 1 capital instruments (Basel3 eligible) - perpetual subordinated bonds

発行日 Issued date	発行残高 Amount outstanding	満期 Maturity	初回コール日 1st call date <sup>*1</sup>	クーポン Coupon <sup>*2</sup>	ゴーイング・コンサーン水準での損失吸収 Going concern loss absorption <sup>*3</sup>
SMFG発行 / Issued by SMFG					
Jul. 30, 2015	JPY 130.0 bn	永久 / Perpetual	Dec. 5, 2020	2.49%	債務免除(元金回復条項付) / Temporary write-down
Jul. 30, 2015	JPY 85.0 bn	永久 / Perpetual	Dec. 5, 2022	2.64%	債務免除(元金回復条項付) / Temporary write-down
Jul. 30, 2015	JPY 85.0 bn	永久 / Perpetual	Dec. 5, 2025	2.88%	債務免除(元金回復条項付) / Temporary write-down

\*1 金融庁長官の事前確認を条件とする。初回コール日及び以降の各利払日に償還可能 / Subject to prior confirmation of the FSA. Callable on the 1st call date and each interest payment date thereafter

\*2 初回コール日以降はLiborを基準金利とする変動金利 / Floating rate based on Libor after the 1st call date

\*3 普通株式等Tier1比率が5.125%を下回った時の債務免除等 / Write-down, etc. when Common Equity Tier 1 capital ratio falls below 5.125%

## (2) 適格旧Tier1資本調達手段(経過措置対象) - 優先出資証券 / Eligible Tier 1 capital instruments (Grandfathered) - preferred securities

	発行時期 Issued date	発行総額 Aggregate issue amount	発行残高 Amount outstanding	初回コール日 1st call date <sup>*4</sup>	配当率 Dividend rate <sup>*5</sup>	配当 ステップアップ Type	
SMFG Preferred Capital JPY 1 Limited	Feb. 2008	JPY 135.0 bn	JPY 135.0 bn	Jan. 2018	3.52 %	Non step-up	
SMFG Preferred Capital JPY 2 Limited	Series A	Dec. 2008	JPY 113.0 bn	JPY 113.0 bn	Jan. 2019	4.57 %	Step-up
		Series B	JPY 140.0 bn	JPY 140.0 bn	Jul. 2019	5.07 %	Non step-up
	Series E	Jan. 2009	JPY 33.0 bn	JPY 33.0 bn	Jul. 2019	5.05 %	Non step-up
SMFG Preferred Capital JPY 3 Limited	Series A	Sep. 2009	JPY 99.0 bn	JPY 99.0 bn	Jan. 2020	4.06 %	Step-up
		Series B	JPY 164.5 bn	JPY 164.5 bn	Jan. 2020	4.56 %	Non step-up
SMFG Preferred Capital USD 1 Limited	Dec. 2006	USD 1,650 mn	USD 649.141 mn	Jan. 2017	6.078 %	Step-up	
SMFG Preferred Capital USD 3 Limited	Jul. 2008	USD 1,350 mn	USD 1,350 mn	Jul. 2018	9.500 %	Step-up	
SMFG Preferred Capital GBP 1 Limited	Dec. 2006	GBP 500 mn	GBP 73.576 mn	Jan. 2017	6.164 %	Step-up	
SMFG Preferred Capital GBP 2 Limited	Jul. 2008	GBP 250 mn	GBP 250 mn	Jan. 2029	10.231 %	Step-up	

\*4 金融庁長官の事前確認を条件とする。初回コール日及び以降の各利払日に償還可能 / Subject to prior confirmation of the FSA. Callable on the 1st call date and each dividend payment date thereafter

\*5 初回コール日以降の配当率は変動配当率 / Floating rate after the 1st call date

## 分配可能額 / Distributable amounts

		(十億円 / Billions of yen)				
		Mar.12	Mar.13	Mar.14	Mar.15	Mar.16
分配可能額	Distributable amounts					
SMFG単体	SMFG non-consolidated	629.8	742.6	754.9	1,064.4	1,373.0
SMBC単体	SMBC non-consolidated	1,755.3	2,221.0	2,637.5	2,827.4	2,904.1

## (1-10) 自己資本 (5) / Capital (5)

## Tier2関連(公募発行分)(2016年9月末) / Tier 2 (as of Sep. 30, 2016)

## (1) Tier2資本調達手段(パーゼルⅢ適格) - 劣後債 / Selected Tier 2 capital instruments (Basel3 eligible) - subordinated bonds

発行日 Issue date	発行残高 Amount outstanding	満期 Maturity	初回コール日 1st call date <sup>*1</sup>	クーポン Coupon
SMFG発行 / Issued by SMFG				
Apr. 2, 2014	USD 1,750.0 mn	Apr. 2, 2024	n.a.	4.436 %
Sep. 12, 2014	JPY 100.0 bn	Sep. 12, 2024	n.a.	0.849 %
Sep. 12, 2014	JPY 35.0 bn	Sep. 12, 2024	Sep. 12, 2019 <sup>*2</sup>	0.61 % <sup>*4</sup>
May 29, 2015	JPY 42.0 bn	May 29, 2025	n.a.	0.884 %
May 29, 2015	JPY 33.0 bn	May 29, 2030	n.a.	1.328 %
May 29, 2015	JPY 20.0 bn	May 29, 2025	May 29, 2020 <sup>*2</sup>	0.59 % <sup>*4</sup>
Sep. 28, 2015	JPY 99.0 bn	Oct. 15, 2025	Oct. 15, 2020 <sup>*3</sup>	0.59 % <sup>*5</sup>
Sep. 28, 2015	JPY 81.0 bn	Oct. 15, 2025	n.a.	0.920 %
Jun. 3, 2016	JPY 10.0 bn	Jun. 3, 2026	n.a.	0.469 %
Jun. 3, 2016	JPY 20.0 bn	Jun. 3, 2026	Jun. 3, 2021 <sup>*2</sup>	0.30 % <sup>*4</sup>
Jun. 13, 2016	JPY 55.0 bn	Jun. 15, 2026	Jun. 15, 2021 <sup>*3</sup>	0.30 % <sup>*5</sup>
Jun. 13, 2016	JPY 65.0 bn	Jun. 15, 2026	n.a.	0.469 %
Sep. 12, 2016	JPY 59.0 bn	Sep. 15, 2026	Sep. 15, 2021 <sup>*3</sup>	0.32 % <sup>*5</sup>
Sep. 12, 2016	JPY 41.0 bn	Sep. 15, 2026	n.a.	0.545 %

## (2) 適格旧Tier2資本調達手段(経過措置対象) - 劣後債 / Selected eligible Tier 2 capital instruments (Grandfathered) - subordinated bonds

発行日 Issue date	発行残高 Amount outstanding	満期 Maturity	初回コール日 1st call date <sup>*1</sup>	クーポン Coupon
SMBC発行 / Issued by SMBC				
Feb. 16, 2007	JPY 70.0 bn	Feb. 16, 2017	n.a.	2.11 %
Dec. 20, 2007	JPY 80.0 bn	Dec. 20, 2017	n.a.	2.17 %
Feb. 12, 2009	JPY 21.5 bn	Feb. 12, 2019	n.a.	2.80 %
Jul. 24, 2009	JPY 73.0 bn	Jul. 24, 2019	n.a.	2.21 %
Sep. 28, 2010	JPY 100.0 bn	Sep. 28, 2020	n.a.	1.43 %
Dec. 17, 2010	JPY 50.0 bn	Dec. 17, 2020	n.a.	1.61 %
Jun. 1, 2011	JPY 40.0 bn	Jun. 1, 2021	n.a.	1.60 %
Jun. 1, 2011	JPY 30.0 bn	Jun. 1, 2026	n.a.	2.21 %
Nov. 2, 2011	JPY 150.0 bn	Nov. 10, 2021	Nov. 10, 2016 <sup>*3</sup>	1.08 % <sup>*5</sup>
Nov. 2, 2011	JPY 40.0 bn	Nov. 10, 2021	n.a.	1.56 %
Dec. 20, 2011	JPY 30.0 bn	Dec. 18, 2026	n.a.	2.17 %
Mar. 22, 2012	JPY 106.0 bn	Mar. 22, 2022	Mar. 22, 2017 <sup>*3</sup>	1.10 % <sup>*5</sup>
Jan. 29, 2013	JPY 100.0 bn	Feb. 28, 2023	Feb. 28, 2018 <sup>*3</sup>	0.87 % <sup>*5</sup>
Mar. 1, 2012	USD 1,500 mn	Mar. 1, 2022	n.a.	4.85 %
Nov. 9, 2010	EUR 750 mn	Nov. 9, 2020	n.a.	4.00 %

\*1 金融庁長官の事前確認を条件とする / Subject to prior confirmation of the FSA

\*2 初回コール日及び以降の各利払日に償還可能 / Callable on the 1st call date and each interest payment date thereafter

\*3 上記初回コール日だけのワンタイムコール / One time callable on the 1st call date listed above

\*4 初回コール日以降はLibor, Euribor等を基準金利とする変動金利 / Floating rate based on Libor, Euribor, etc. after the 1st call date

\*5 初回コール日以降は円スワップ金利ベースで更改 / Resettable based on JPY swap rate after the 1st call date



## &lt;参考&gt; 自己資本比率 長期時系列推移 / Reference: Historical data of capital ratio

## バーゼルⅢ(規制基準) / Basel III - transitional basis

(十億円 / Billions of yen)

		Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Sep. 16
普通株式等Tier1比率	Common Equity Tier1 capital ratio											9.38%	10.63%	11.30%	11.81%	12.04%
Tier1比率	Tier 1 capital ratio											10.93%	12.19%	12.89%	13.68%	13.73%
総自己資本比率	Total capital ratio											14.71%	15.51%	16.58%	17.02%	17.45%
Tier1資本	Tier 1 capital											6,829.0	7,514.3	8,528.6	9,031.7	8,934.3
普通株式等Tier1資本	Common Equity Tier1 capital											5,855.9	6,550.8	7,476.5	7,796.5	7,832.7
Tier2資本	Tier 2 capital											2,357.0	2,047.1	2,437.3	2,204.3	2,419.5
総自己資本	Total capital											9,186.0	9,561.4	10,965.9	11,235.9	11,353.9
リスクアセット	Risk-weighted assets											62,426.1	61,623.3	66,136.8	66,011.6	65,049.9

## バーゼルⅢ(完全実施基準、試算値) / Basel III - fully-loaded basis, pro forma

(十億円 / Billions of yen)

		Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Sep. 16
普通株式等Tier1比率	Common Equity Tier1 capital ratio											8.6%	10.3%	12.0%	11.9%	11.9%
普通株式等Tier1資本	Common Equity Tier1 capital											5,372.8	6,373.2	7,917.7	7,901.0	7,790.1
リスクアセット	Risk-weighted assets											62,062.8	61,339.2	65,925.9	65,942.8	64,976.8

## バーゼルⅡ以前 / Former standards

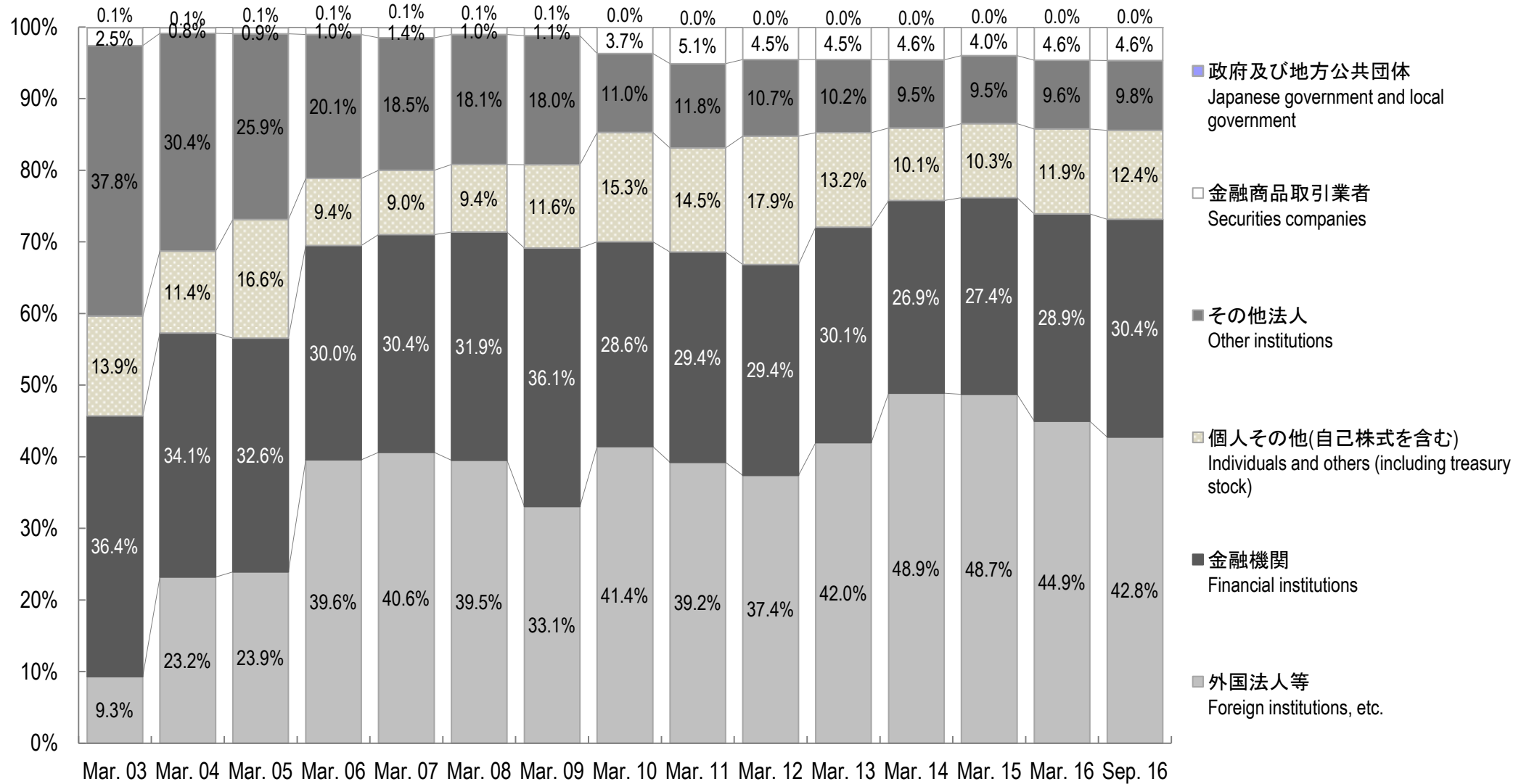
2007年3月末以降: バーゼルⅡ基準 / Based on Basel II from Mar. 2007

(十億円 / Billions of yen)

		Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12
Tier1	Tier 1	3,255.9	3,571.6	3,262.3	4,645.9	3,903.3	4,381.5	4,335.1	6,032.3	6,324.0	6,272.3
うち優先株	of which Preferred stock	1,796.3	1,796.3	1,781.6	1,460.3	360.3	360.3	310.2	210.0	210.0	-
Tier2	Tier 2	2,961.6	3,416.5	3,262.3	4,067.7	3,640.2	3,021.9	2,421.0	2,563.9	2,537.0	2,771.1
控除項目	Deductions	(238.6)	(250.8)	(504.4)	(619.3)	(690.8)	(737.8)	(708.2)	(467.9)	(428.1)	(399.6)
自己資本	Total capital	5,978.9	6,737.4	6,020.1	8,094.4	6,852.7	6,665.5	6,047.8	8,128.2	8,432.9	8,643.8
リスクアセット等	Risk-weighted assets	59,166.9	59,204.0	60,552.6	65,322.3	60,540.3	63,117.3	52,726.5	54,084.5	50,693.7	51,043.2
連結自己資本比率	Capital ratio	10.10%	11.37%	9.94%	12.39%	11.31%	10.56%	11.47%	15.02%	16.63%	16.93%
Tier1比率	Tier 1 ratio	5.50%	6.03%	5.38%	7.11%	6.44%	6.94%	8.22%	11.15%	12.47%	12.28%

(1-11) 株主構成 / Shareholder breakdown\*

時系列推移 / Historical trend



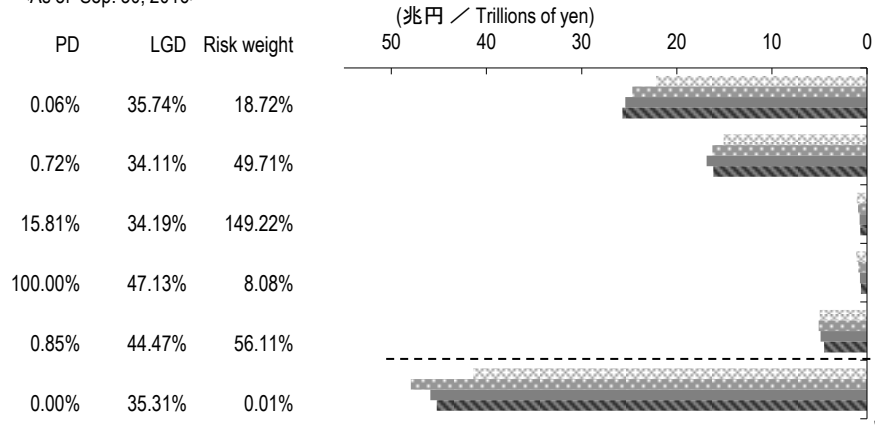
\* 普通株式の所有株式数の割合 / Shareholder breakdown classified by type of common shareholders

<参考> バーゼル規制における事業法人等向けエクスポージャー等 (1) / Reference: Pillar 3 - corporate exposures, etc. (1)

事業法人、ソブリン、金融機関等向けエクスポージャー / Corporate, Sovereign and Bank Exposures

■ 国内 / Domestic

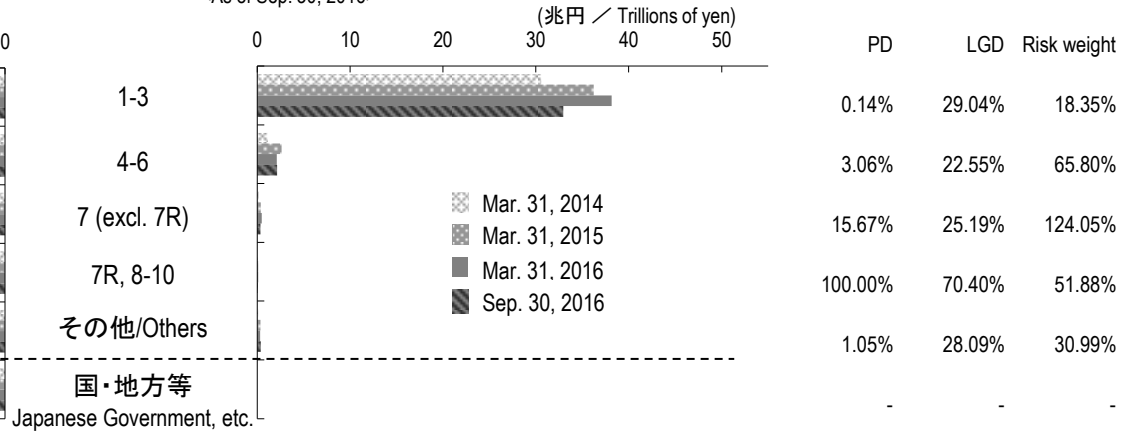
<As of Sep. 30, 2016>



93.0兆円 / JPY 93.0 trillion

■ 海外 / Overseas

<As of Sep. 30, 2016>

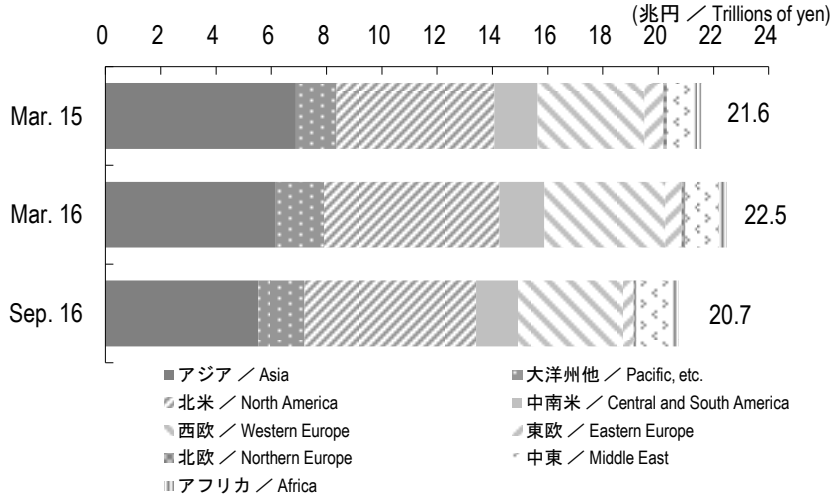


36.0兆円 / JPY 36.0 trillion

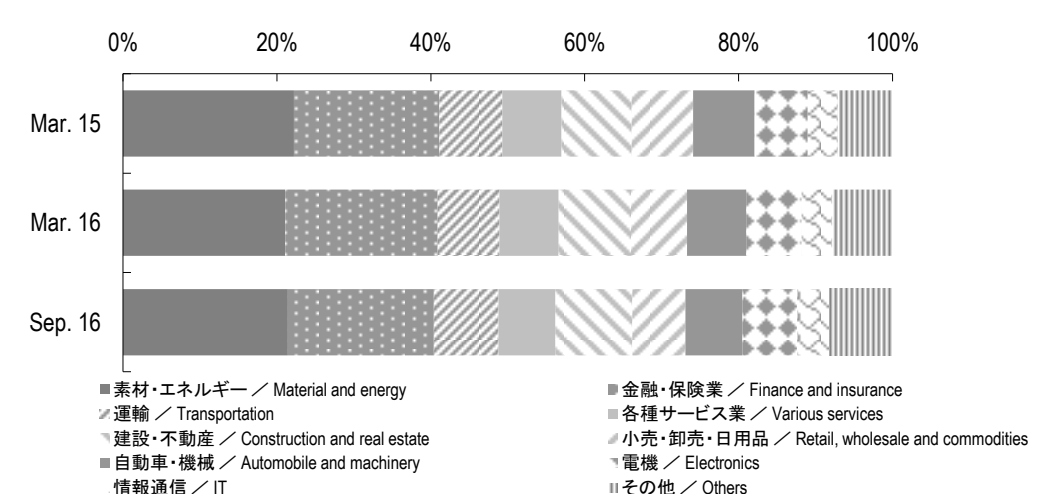
合計 / Total  
(As of Sep. 30, 2016)

三井住友銀行、欧州三井住友銀行、三井住友銀行(中国)合算の貸出金の状況(除く日本) / Overseas loan balance of SMBC, SMBC Europe and SMBC (China)\*

■ 主要地域別貸出金残高 / Loan balance classified by domicile



■ 業種別貸出金割合 / Proportion classified by industry



\* 債務者所在国を基準に集計、直接減額前 / Classified by domicile of debtors, before direct reduction

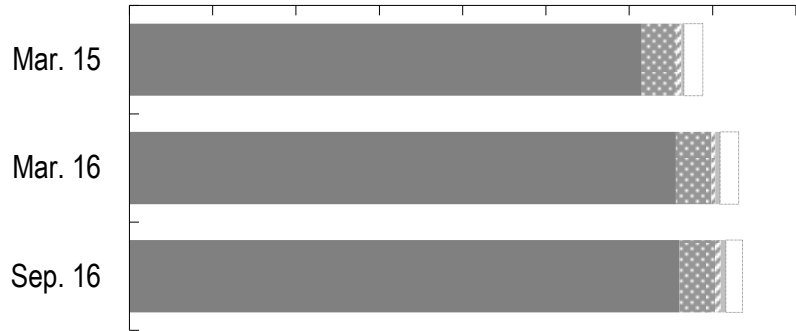
<参考> バーゼル規制における事業法人等向けエクスポージャー等 (2) / Reference: Pillar 3 - corporate exposures, etc. (2)

**特定貸付債権 / Specialized lending**

■ プロジェクト・ファイナンス / Project finance\*<sup>1</sup>

(兆円 / Trillions of yen)

0.0 0.5 1.0 1.5 2.0 2.5 3.0 3.5 4.0



■ J1 - J3 ■ J4 - J6 ▨ J7 (除J7R / excl. 7R) ■ 7R, 8-10 & その他 / 7R, 8-10 & Others

▨ スロットティング・クライテリア適用分 / Slotting criteria applicable portion

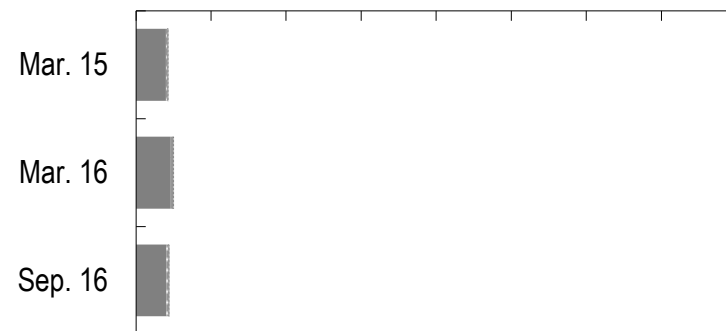
\*1 PD/LGD方式とスロットティング・クライテリアを併用

"Project finance" has been calculated using a combination of the PD/LGD approach and slotting criteria

■ オブジェクト・ファイナンス / Object finance\*<sup>2</sup>

(兆円 / Trillions of yen)

0.0 0.5 1.0 1.5 2.0 2.5 3.0 3.5 4.0



■ J1 - J3 ■ J4 - J6 ▨ J7 (除J7R / excl. 7R) ■ 7R, 8-10 & その他 / 7R, 8-10 & Others

▨ スロットティング・クライテリア適用分 / Slotting criteria applicable portion

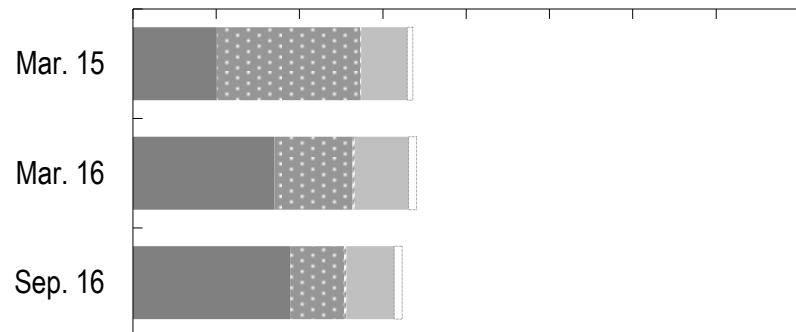
\*2 PD/LGD方式とスロットティング・クライテリアを併用

"Object finance" has been calculated using a combination of the PD/LGD approach and slotting criteria

■ 事業用不動産向け貸付け / Income-producing real estate\*<sup>3</sup>

(兆円 / Trillions of yen)

0.0 0.5 1.0 1.5 2.0 2.5 3.0 3.5 4.0



■ J1 - J3 ■ J4 - J6 ▨ J7 (除J7R / excl. 7R) ■ 7R, 8-10 & その他 / 7R, 8-10 & Others

▨ スロットティング・クライテリア適用分 / Slotting criteria applicable portion

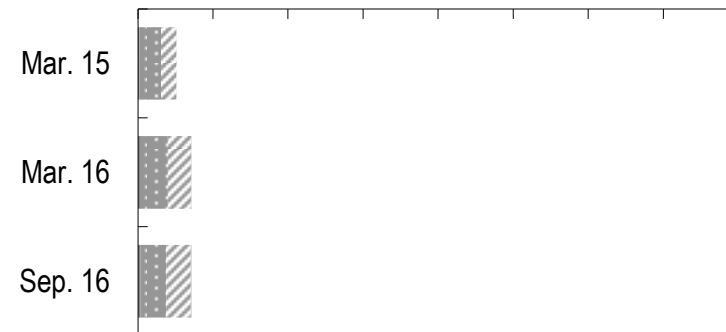
\*3 PD/LGD方式とスロットティング・クライテリアを併用

"Income-producing real estate" has been calculated using a combination of the PD/LGD approach and slotting criteria

■ ボラティリティの高い事業用不動産向け貸付け / High-volatility commercial real estate

(兆円 / Trillions of yen)

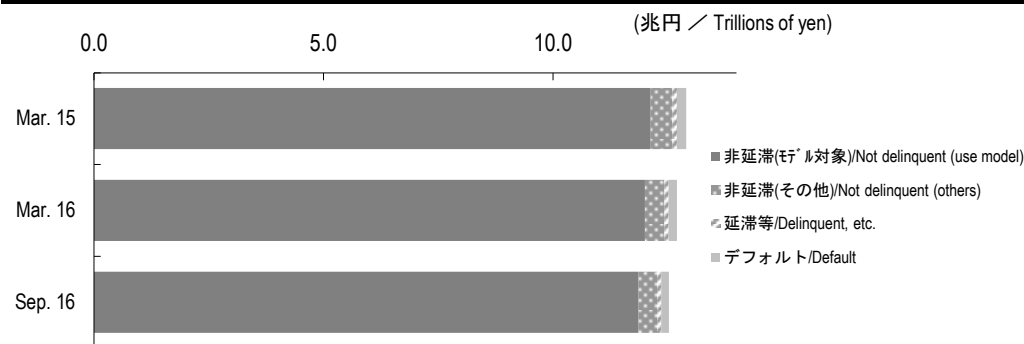
0.0 0.5 1.0 1.5 2.0 2.5 3.0 3.5 4.0



■ 優 / Strong ■ 良 / Good ▨ 可 / Satisfactory ■ 弱い以下 / Weak or less

<参考> バーゼル規制におけるリテール向けエクスポージャー / Reference: Pillar 3 - retail exposures

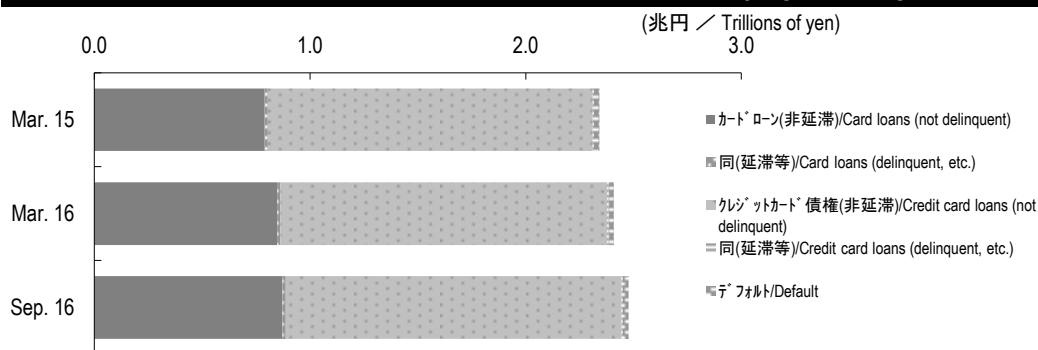
居住用不動産向けエクスポージャー / Residential mortgage exposures



Sep. 30, 2016

PD segment	PD セグメント区分		加重平均 / Weighted-average		
	PD	LGD	Risk weight		
住宅ローン Mortgage loans	非延滞 Not delinquent				
	モデル対象 Use model	0.44%	33.72%	23.17%	
	その他 Others	1.02%	51.37%	67.28%	
	延滞等 Delinquent, etc.	18.66%	36.49%	190.78%	
デフォルト Default		100.00%	35.55%	22.07%	

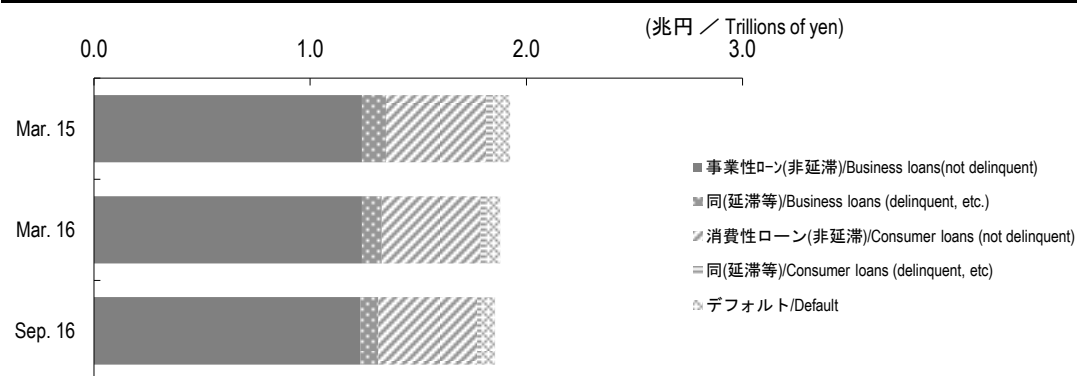
適格リボルビング型リテール向けエクスポージャー / Qualifying revolving retail exposures



Sep. 30, 2016

PD segment	PD セグメント区分		加重平均 / Weighted-average		
	PD	LGD	Risk weight		
カードローン Card loans	非延滞 Not delinquent	2.71%	83.02%	63.40%	
	延滞等 Delinquent, etc.	27.41%	77.05%	210.39%	
クレジットカード債権 Credit card balances	非延滞 Not delinquent	1.00%	71.97%	22.60%	
	延滞等 Delinquent, etc.	77.38%	72.03%	122.31%	
デフォルト Default		100.00%	80.17%	82.81%	

その他リテール向けエクスポージャー / Other retail exposures



Sep. 30, 2016

PD segment	PD セグメント区分		加重平均 / Weighted-average		
	PD	LGD	Risk weight		
事業性ローン等 Business loans	非延滞 Not delinquent				
	モデル対象 Use model	0.88%	47.99%	41.02%	
	その他 Others	0.69%	41.70%	32.55%	
	延滞等 Delinquent, etc.	6.33%	42.69%	67.77%	
消費性ローン Consumer loans	非延滞 Not delinquent				
	モデル対象 Use model	0.74%	44.43%	36.31%	
	その他 Others	1.59%	53.37%	63.86%	
	延滞等 Delinquent, etc.	16.34%	47.87%	97.66%	
デフォルト Default		100.00%	52.11%	44.48%	

## <参考> バーゼル規制における株式等エクスポージャー / Reference: Pillar 3 - equity exposures

### 株式等エクスポージャー / Equity exposures

#### (1) エクスポージャー額 / Equity exposure amounts\*1 (十億円 / Billions of yen)

		Mar. 15	Mar. 16	Sep. 16
マーケット・ベース方式適用分	Market-based approach	809.1	532.6	625.7
簡易手法適用分	Simple risk weight method	305.2	322.0	329.6
上場株式 (300%)	Listed equities (300%)	185.9	197.9	208.7
非上場株式 (400%)	Unlisted equities (400%)	119.3	124.1	120.9
内部モデル手法適用分	Internal models method	503.9	210.6	296.1
PD/LGD方式適用分	PD/LGD approach	4,093.4	3,514.6	3,332.9
合計	Total	4,902.5	4,047.2	3,958.6

\*1 自己資本比率告示に定められた「株式等エクスポージャー」を記載しており、連結財務諸表上の株式とは異なる  
The above exposures are "equity exposures" stipulated in the Notification and differ from "stocks" described in the consolidated financial statements

#### (2) PD/LGD方式適用分 / PD/LGD approach\*2, 3, 4 (十億円 / Billions of yen)

		Mar. 15			Mar. 16			Sep. 16		
		エクスポージャー額	PDの加重平均	リスク・ウェイトの加重平均	エクスポージャー額	PDの加重平均	リスク・ウェイトの加重平均	エクスポージャー額	PDの加重平均	リスク・ウェイトの加重平均
		Exposure amount	Weighted Average PD	Weighted average risk weight	Exposure amount	Weighted Average PD	Weighted average risk weight	Exposure amount	Weighted Average PD	Weighted average risk weight
J1-J3	J1-J3	3,687.2	0.06%	100.55%	3,229.5	0.05%	100.45%	3,075.7	0.05%	100.50%
J4-J6	J4-J6	240.5	0.47%	166.81%	195.5	0.45%	161.79%	168.2	0.32%	154.58%
J7 (除くJ7R)	J7 (excluding J7R)	5.0	10.88%	570.39%	2.5	10.56%	561.96%	2.0	11.30%	578.96%
J7R, J8-J10	J7R, J8-J10	0.3	100.00%	1125.00%	0.4	100.00%	1125.00%	0.7	100.00%	1125.00%
その他	Others	160.4	0.36%	172.78%	86.7	0.45%	192.60%	86.4	0.45%	170.43%
合計	Total	4,093.4	-	-	3,514.6	-	-	3,332.9	-	-

\*2 自己資本比率告示に定められた「株式等エクスポージャー」のうちのPD/LGD方式適用分を記載しており、連結財務諸表上の株式とは異なる  
The above exposures are "equity exposures" stipulated in the Notification to which the PD/LGD approach is applied and differ from "stocks" described in the consolidated financial statements

\*3 「その他」には、海外事業法人等を含む  
"Others" includes exposures to overseas corporate entities

\*4 リスク・ウェイトの加重平均は、期待損失額に1,250%のリスク・ウェイトを乗じて得た額を信用リスク・アセットの額に含めた上で算出  
Weighted average risk weight is calculated by including the amount derived by multiplication of the expected loss by a risk weight of 1,250% in the credit risk-weighted assets

## (2-1) P/L

## SMBC単体 / SMBC non-consolidated

(十億円 / Billions of yen)

		FY3/03	FY3/04	FY3/05	FY3/06	FY3/07	FY3/08	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	1H, 前年同期比 FY3/17	YOY change
業務粗利益	Gross banking profit	1,760.7	1,584.1	1,522.9	1,552.0	1,344.5	1,484.8	1,524.9	1,455.3	1,531.8	1,532.5	1,540.1	1,558.1	1,634.3	1,534.3	914.0	+111.0
資金利益	Net interest income	1,223.3	1,087.1	972.5	954.5	937.5	970.8	1,018.4	1,046.4	967.8	956.9	971.2	1,064.9	1,121.4	1,023.6	639.9	+68.0
<うち国内業務部門>	<of which Domestic operations>	<1,025.8>	<947.9>	<914.6>	<943.9>	<904.2>	<914.6>	<930.3>	<910.0>	<867.6>	<849.3>	<813.6>	<880.6>	<863.5>	<787.6>	<539.9>	<+101.7>
<うち国際業務部門>	<of which Overseas operations>	<197.5>	<139.2>	<57.9>	<10.7>	<33.3>	<56.2>	<88.1>	<136.4>	<100.2>	<107.6>	<157.6>	<184.3>	<257.9>	<236.0>	<100.0>	<(33.7)>
役務取引等利益+信託報酬	Net fees and commissions+Trust fees	194.7	226.9	300.7	375.3	356.9	336.1	295.9	288.4	305.0	320.6	345.6	359.3	351.9	361.1	152.8	(11.9)
特定取引利益+その他業務利益	Net trading income+Net other operating income	342.7	270.1	249.7	222.2	50.1	177.9	210.6	120.5	259.0	255.0	223.3	134.0	161.0	149.6	121.4	+55.0
<うち国債等債券損益>	<of which Gains (losses) on bonds>	<135.7>	<22.7>	<(21.6)>	<(10.3)>	<(112.4)>	<(30.1)>	<26.1>	<37.3>	<147.1>	<152.5>	<113.8>	<0.7>	<47.9>	<54.0>	<58.0>	<+37.5>
<うち国内業務部門>	<of which Domestic operations>	<72.1>	<0.3>	<(6.1)>	<(11.3)>	<(74.7)>	<(10.0)>	<(32.4)>	<9.1>	<28.4>	<23.2>	<40.7>	<(4.8)>	<3.3>	<3.4>	<18.3>	<+18.9>
<うち国際業務部門>	<of which Overseas operations>	<63.6>	<22.4>	<(15.5)>	<1.0>	<(37.7)>	<(20.1)>	<58.5>	<28.2>	<118.7>	<129.3>	<73.2>	<5.5>	<44.6>	<50.6>	<39.7>	<+18.6>
<うち金融派生商品収益>	<of which Income from (expenses on) derivatives>	<11.4>	<8.1>	<(4.1)>	<(8.1)>	<(17.6)>	<6.8>	<13.6>	<(16.3)>	<9.3>	<(2.0)>	<(8.1)>	<(2.6)>	<(19.9)>	<(1.8)>	<3.2>	<+6.0>
経費	Expenses <sup>*1</sup>	(647.0)	(584.0)	(582.4)	(586.5)	(603.9)	(665.1)	(701.5)	(685.8)	(699.2)	(719.5)	(727.7)	(745.7)	(791.2)	(805.5)	(402.0)	(3.2)
経費率	Overhead ratio <sup>*1</sup>	36.7%	36.9%	38.2%	37.8%	44.9%	44.8%	46.0%	47.1%	45.6%	46.9%	47.3%	47.9%	48.4%	52.5%	44.0%	(5.7)%
業務純益	Banking profit <sup>*2</sup>	1,113.6	1,000.1	940.5	965.6	740.6	819.7	823.4	769.5	832.6	813.0	812.4	812.4	843.1	728.8	512.0	+107.9
株式等損益	Gains (losses) on stocks	(635.7)	103.9	(118.7)	25.5	11.1	(141.0)	(220.4)	3.9	(87.3)	(15.2)	(35.7)	106.4	52.6	35.3	15.1	+14.0
経常利益	Ordinary profit (loss)	(597.2)	185.1	(71.7)	720.9	573.3	510.7	36.1	462.7	595.7	695.3	670.9	952.5	956.0	747.9	480.3	+65.3
当期純利益	Net income (loss)	(478.3)	301.1	(136.9)	519.5	315.7	205.7	(301.1)	318.0	421.2	478.0	617.8	605.3	643.0	609.2	398.1	+112.8
与信関係費用	Total credit cost	(1,074.5)	(803.4)	(954.8)	(230.9)	(89.5)	(147.8)	(550.1)	(254.7)	(94.3)	(58.6)	(19.5)	123.9	80.1	3.2	8.0	(19.6)

\*1 臨時処理分を除く / Excludes non-recurring losses

\*2 一般貸倒引当金繰入前 / Before provision for general reserve for possible loan losses

		FY3/03	FY3/04	FY3/05	FY3/06	FY3/07	FY3/08	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	1H, 前年同期比 FY3/17	YOY change <sup>*3</sup>
非金利収益	Non-interest income <sup>*4</sup>	351.6	398.6	501.5	545.5	467.0	441.8	380.9	339.6	370.0	395.3	421.5	440.6	430.8	446.6	201.9	[+49.0]
対粗利益比率	Ratio of Non-interest income to Gross banking profit	<20.0%>	<25.2%>	<32.9%>	<35.1%>	<34.7%>	<29.8%>	<25.0%>	<23.3%>	<24.2%>	<25.8%>	<27.4%>	<28.3%>	<26.4%>	<29.1%>	<22.1%>	[(2.4)%]

\*3 []内は、金利・為替影響等を除くベース / After adjustment of interest rates and exchange rates, etc. for figures in []

\*4 非金利収益(内部管理ベース): 役務取引等利益+対顧客デリバティブ販売関連収益等 / Non-interest income (managerial accounting basis): Net fees and commissions + Income related to derivatives products sales, etc.

		FY3/03	FY3/04	FY3/05	FY3/06	FY3/07	FY3/08	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	1H, 前年同期比 FY3/17	YOY change
単体従業員数	No. of employees	19,797	17,546	16,338	16,050	16,407	17,886	21,816	22,460	22,524	22,686	22,569	22,915	26,416	28,002	29,495	+1,346

## (2-2) 業務粗利益の内訳 / Breakdown of gross banking profit

## 業務粗利益内訳 / Gross banking profit

(十億円 / Billions of yen)

		FY3/14	FY3/15	FY3/16	1H, FY3/17	前年同期比 YOY change
<b>業務粗利益</b>	<b>Gross banking profit</b>	<b>1,558.1</b>	<b>1,634.3</b>	<b>1,534.3</b>	<b>914.0</b>	<b>+111.0</b>
除く国債等債券損益	Excluding gains (losses) on bonds	<1,557.5>	<1,586.4>	<1,480.3>	<856.0>	<+73.5>
<b>国内業務粗利益</b>	<b>Gross domestic profit</b>	<b>1,112.0</b>	<b>1,097.7</b>	<b>1,030.2</b>	<b>667.5</b>	<b>+128.3</b>
除く国債等債券損益	Excluding gains (losses) on bonds	<1,116.9>	<1,094.4>	<1,026.8>	<649.1>	<+109.4>
資金利益	Net interest income	880.6	863.5	787.6	539.9	+101.7 <sup>*1</sup>
うち金利スワップ利益	of which Interest on interest rate swaps	<19.6>	<9.1>	<9.8>	<6.1>	<+1.6>
信託報酬	Trust fees	1.9	1.8	2.6	0.9	+0.0
役務取引等利益	Net fees and commissions	230.4	215.6	221.0	92.0	(3.5)
特定取引利益+その他業務利益	Net trading income + Net other operating income	(1.0)	16.8	19.0	34.7	+30.0
うち国債等債券損益	of which Gains (losses) on bonds	<(4.9)>	<3.3>	<3.4>	<18.3>	<+18.9>
<b>国際業務粗利益</b>	<b>Gross international profit<sup>*2</sup></b>	<b>446.2</b>	<b>536.6</b>	<b>504.1</b>	<b>246.6</b>	<b>(17.2)</b>
除く国債等債券損益	Excluding gains (losses) on bonds	<440.6>	<492.0>	<453.5>	<206.9>	<(35.9)>
資金利益	Net interest income	181.0	254.9	237.0	102.7	(30.9)
うち金利スワップ利益	of which Interest on interest rate swaps	<(32.0)>	<(28.0)>	<(38.8)>	<(22.8)>	<(9.7)>
役務取引等利益	Net fees and commissions	126.9	134.4	137.6	59.9	(8.5)
特定取引利益+その他業務利益	Net trading income + Net other operating income	138.2	147.3	129.6	83.9	+22.2
うち国債等債券損益	of which Gains (losses) on bonds	<5.6>	<44.6>	<50.6>	<39.7>	<+18.6>
国際業務粗利益における科目間の入り繰り調整額						
Amount of adjustments related to the items consisting of Gross international profit						
資金利益	Net interest income	(3.3)	(3.0)	+1.0	+2.7	+2.8
特定取引利益	Net trading income (loss)	+24.9	+33.1	(25.4)	(16.0)	(8.9)
その他業務利益	Net other operating income <sup>*3</sup>	(21.6)	(30.1)	+24.4	+13.3	+6.1

\*1 SMBC日興証券からの配当金2,000億円を含む(連結では相殺消去) / Includes JPY 200 bn of dividends from SMBC Nikko Securities (eliminated in SMFG consolidated figures)

\*2 国際業務粗利益は科目間の入り繰り調整後 / After adjustments related to the items consisting of Gross international profit

\*3 外国為替売買益 / Gains on foreign exchange transactions



## (2-3) 資金利益(貸出金残高・利鞘) / Net interest income : loan balance and spread

## 国内業務部門 / Domestic operations

		FY3/15			FY3/16			1H, FY3/17			前年同期比 / YOY change		
		平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield
資金運用勘定	Interest earning assets	70,641.6	926.3	1.31%	71,694.9	854.2	1.19%	68,648.6	563.5	1.63%	(3,497.0)	+92.6	+0.33%
うち貸出金	of which Loans and bills discounted <sup>*1</sup>	45,297.8	593.4	1.32%	45,425.8	556.4	1.24%	47,667.0	258.0	1.09%	+2,324.5	(21.4)	(0.15)%
うち有価証券	of which Securities	20,185.8	289.7	1.43%	19,490.4	245.7	1.26%	14,885.3	280.2	3.75%	(5,603.1)	+113.8 <sup>*3</sup>	+2.14%
資金調達勘定	Interest bearing liabilities	87,716.9	62.8	0.07%	94,110.8	66.6	0.07%	94,226.2	23.6	0.04%	+184.8	(9.0)	(0.02)%
うち預金等	of which Deposits, etc.	76,890.9	29.7	0.03%	81,029.4	27.6	0.03%	85,774.1	5.9	0.01%	+5,507.1	(8.3)	(0.02)%
経費率	Expense ratio <sup>*2</sup>		0.72%			0.67%			0.68%			+0.01%	
資金調達原価	Total cost of funding		0.79%			0.74%			0.72%			(0.01)%	
総資金利鞘	Overall interest spread		0.52%			0.45%			0.91%			+0.34%	
預貸金利回差	Loan to deposit spread		1.29%			1.21%			1.08%			(0.13)%	

\*1 利回りは金融機関向け貸付を除くベース / Excludes loans to financial institutions for yields

\*2 経費率は資金調達原価から資金調達勘定利回りを差引いたもの / Total cost of funding minus yield of interest bearing liabilities

\*3 SMBC日興証券からの配当金2,000億円を含む / Includes JPY 200 bn of dividends from SMBC Nikko Securities

## 国際業務部門 / Overseas operations

		FY3/15			FY3/16			1H, FY3/17			前年同期比 / YOY change		
		平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield
資金運用勘定	Interest earning assets	37,906.6	542.1	1.43%	40,309.9	581.2	1.44%	38,060.1	302.4	1.58%	(1,784.0)	+11.1	+0.13%
うち貸出金	of which Loans and bills discounted	20,797.4	397.1	1.90%	22,679.2	424.2	1.87%	21,801.7	223.0	2.04%	(823.8)	+14.4	+0.21%
うち有価証券	of which Securities	6,338.5	67.0	1.05%	6,529.8	80.4	1.23%	6,781.8	42.9	1.26%	+438.5	(2.2)	(0.15)%
資金調達勘定	Interest bearing liabilities	36,790.6	284.2	0.77%	39,908.1	345.2	0.86%	38,012.3	202.4	1.06%	(1,469.6)	+44.8	+0.27%
うち預金等	of which Deposits, etc.	22,275.2	85.1	0.38%	23,591.1	113.9	0.48%	23,110.5	79.5	0.68%	(751.6)	+30.7	+0.28%
預貸金利回差	Loan to deposit spread		1.52%			1.39%			1.36%			(0.07)%	

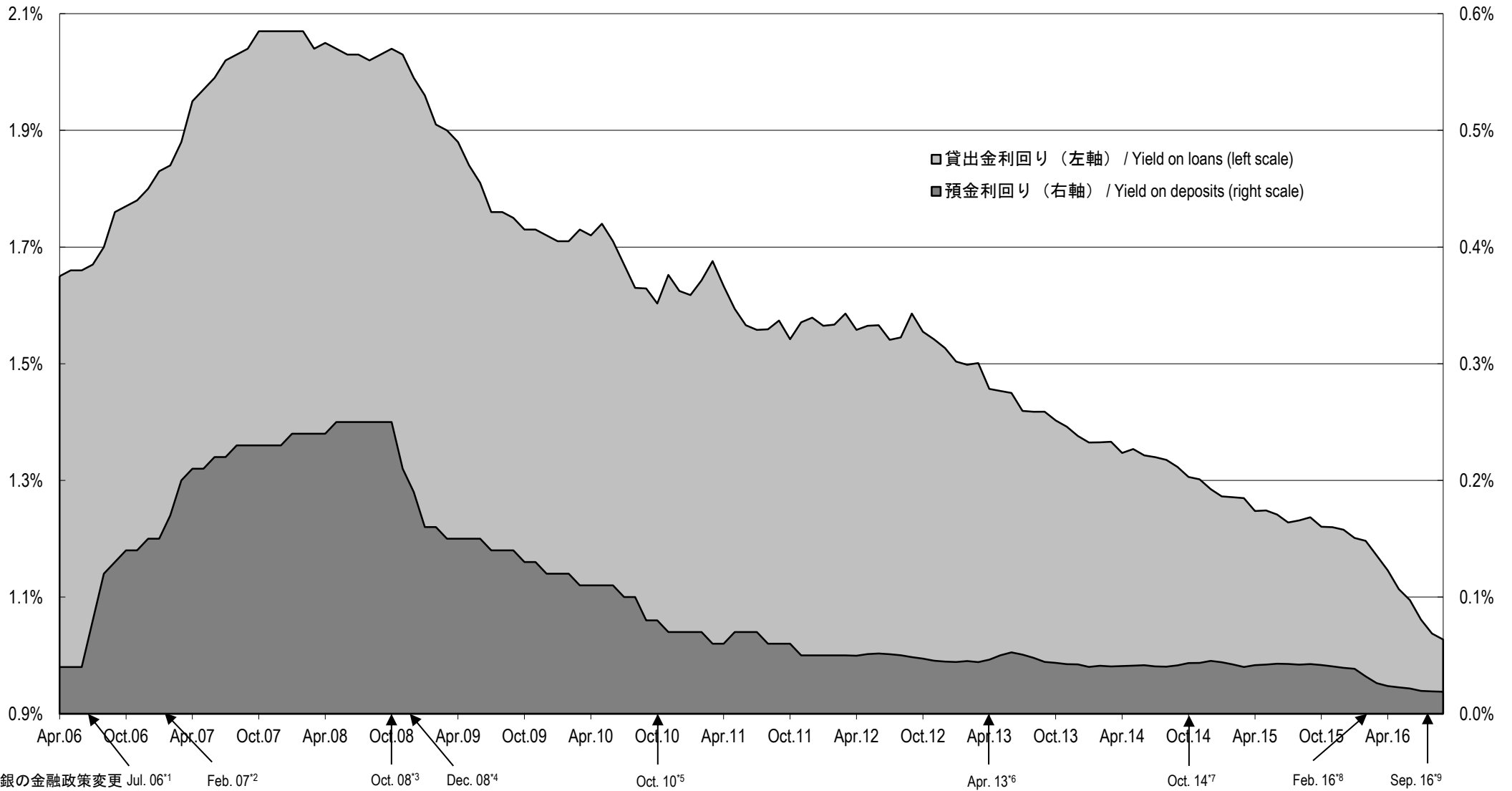
※ SMBC連結 / SMBC consolidated<sup>\*4</sup>

		FY3/15			FY3/16			1H, FY3/17			前年同期比 / YOY change		
		平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield
資金運用勘定	Interest earning assets	35,770.9	667.9	1.87%	37,624.6	678.6	1.80%	35,106.2	343.0	1.95%	(2,399.9)	+3.2	+0.14%
うち貸出金	of which Loans and bills discounted	21,538.9	512.1	2.38%	22,900.7	534.1	2.33%	21,680.1	266.9	2.46%	(1,397.7)	(0.4)	+0.14%
うち有価証券	of which Securities	2,957.7	39.2	1.32%	2,886.8	38.1	1.32%	3,039.0	21.4	1.41%	+175.7	+3.2	+0.14%
資金調達勘定	Interest bearing liabilities	27,687.6	202.5	0.73%	28,578.7	222.1	0.78%	28,691.6	133.9	0.93%	(1,117.1)	+36.9	+0.28%

\*4 SMBCの海外店及び在外連結子会社 / SMBC's overseas branches and its overseas consolidated subsidiaries

<参考> 貸出金・預金利回り推移 / Reference: Trends of yields on loans and deposits

国内預貸金の利回り推移(内部管理ベース) / Yield on domestic loans and deposits (managerial accounting basis)



\*1 政策金利引上げ / Policy interest rate: +0.25% \*2 政策金利引上げ / Policy interest rate: +0.25% \*3 政策金利引下げ / Policy interest rate: (0.20)%

\*4 政策金利引下げ / Policy interest rate: (0.20)% \*5 政策金利引下げ、実質ゼロ金利へ / Policy interest rate: effectively to zero

\*6 金融市場調節の操作目標を、政策金利からマネタリーベースに変更 / Main operating target for money market operations was changed from the policy interest rate to the monetary base

\*7 追加金融緩和 / Additional monetary easing \*8 マイナス金利導入 / Introduction of negative interest rate

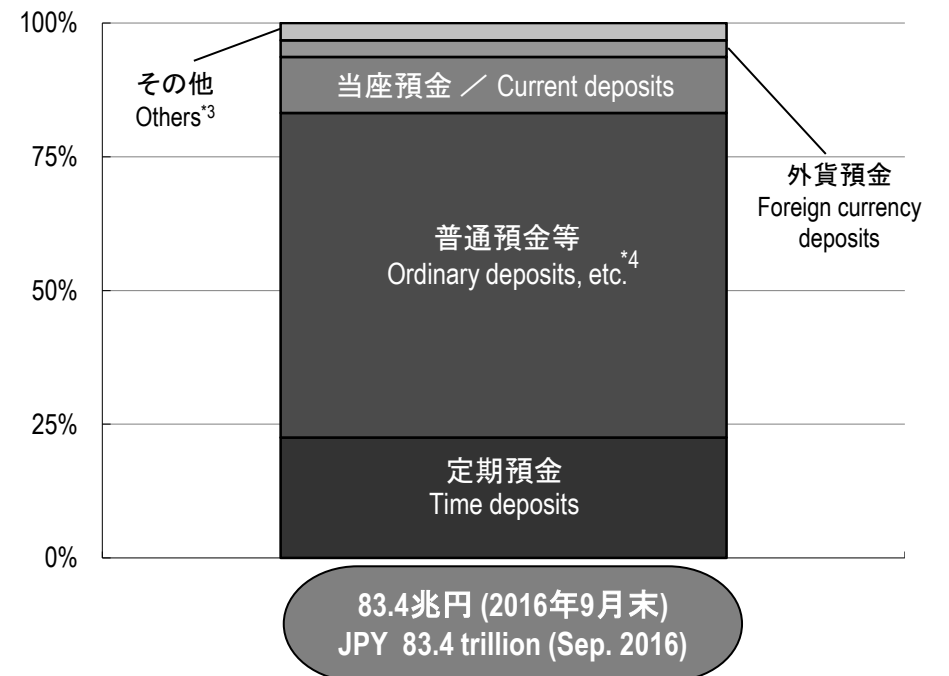
\*9 長短金利操作付き量的・質的金融緩和導入 / Introduction of quantitative and qualitative monetary easing with yield curve control

<参考> 貸出金・預金の構成、金利推移 / Reference: Components of loans and deposits outstanding, trends of interest rates

国内貸出金の構成 / Domestic loans outstanding



国内預金の構成 / Domestic deposits outstanding\*2



\*1 外貨建貸出金、当座貸越等 / Loans denominated in foreign currencies, overdraft, etc.

\*2 譲渡性預金及び特別国際金融取引勘定を除く / Excludes "negotiable certificates of deposit" and Japan offshore banking accounts

\*3 別段預金等 / Sundry deposits, etc.

\*4 決済用普通預金を含む / Includes settlement-purpose ordinary deposits

短期プライムレート、普通預金金利、定期預金金利の推移(2006年3月末以降)

Trends of short-term prime rate and yields on ordinary deposits and time deposits (since Mar. 31, 2006)

短期プライムレート / Short-term prime rate:	1.375% → 1.625% (+ 0.250%, 06/8/21 ~) → 1.875% (+ 0.250%, 07/3/26 ~) → 1.675% (- 0.200%, 08/11/17 ~)
	→ 1.475% (- 0.200%, 09/1/13 ~)
普通預金金利 / Yield on ordinary deposit:	0.001% → 0.100% (+ 0.099%, 06/7/18 ~) → 0.200% (+ 0.100%, 07/2/26 ~) → 0.120% (- 0.080%, 08/11/4 ~)
	→ 0.040% (- 0.080%, 08/12/22 ~) → 0.020% (- 0.020%, 10/9/13 ~) → 0.001% (- 0.019%, 16/2/16 ~)
定期預金金利(1年物、店頭) / Yield on 1 year time deposit:	0.150% → 0.300% (+ 0.150%, 06/7/18 ~) → 0.400% (+ 0.100%, 07/2/26 ~) → 0.300% (- 0.100%, 08/11/12 ~)
	→ 0.250% (- 0.050%, 09/5/1 ~) → 0.200% (- 0.050%, 09/7/13 ~) → 0.170% (- 0.030%, 09/9/7 ~)
	→ 0.140% (- 0.030%, 09/11/9 ~) → 0.100% (- 0.040%, 09/12/21 ~) → 0.080% (- 0.020%, 10/3/15 ~)
	→ 0.060% (- 0.020%, 10/9/13 ~) → 0.040% (- 0.020%, 10/10/25 ~) → 0.030% (- 0.010%, 11/8/22 ~)
	→ 0.025% (- 0.005%, 12/10/9 ~) → 0.010% (- 0.015%, 16/3/1 ~)
定期預金金利(3年物、店頭) / Yield on 3 year time deposit:	0.040% → 0.025% (- 0.015%, 16/2/8 ~) → 0.010% (- 0.015%, 16/3/1 ~) *2016年1月以降 / Since Jan. 2016

(2-4) 非金利収益 (1) / Non-interest income (1)<sup>\*1</sup>

## 国内法人ビジネス関連 / Income related to domestic corporate business

## シンジケーション関連手数料 / Loan syndication related fees

(十億円、件 / Billions of yen, number of origination)

		FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	1H, FY3/17
年度収益	Full Year	-	-	38.8	42.0	45.6	-
上期収益	1st Half	-	-	16.9	17.8	17.3	19.7
年間組成件数(概数)	No. of annual origination (round number)	610	620	740	770	770	-
上期組成件数(概数)	No. of 1st Half origination (round number)	250	260	310	340	320	330

## ストラクチャードファイナンス関連手数料 / Structured finance related fees

(十億円 / Billions of yen)

		FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	1H, FY3/17
年度収益	Full Year	-	-	25.3	22.1	26.5	-
上期収益	1st Half	-	-	13.4	7.3	8.4	20.4

アセットファイナンス関連手数料 / Asset finance related fees<sup>\*2</sup>

(十億円 / Billions of yen)

		FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	1H, FY3/17
年度収益	Full Year	-	-	15.6	15.3	16.7	-
上期収益	1st Half	-	-	6.0	6.0	7.4	9.0

## デリバティブ販売関連収益 / Fees on sales of derivatives products

(十億円 / Billions of yen)

		FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	1H, FY3/17
年度収益	Full Year	-	-	20.4	25.0	26.4	-
上期収益	1st Half	-	-	9.9	8.3	10.1	11.2

## 国内個人ビジネス関連 / Income related to domestic consumer business

投資信託(販売手数料等) / Investment trusts [Sales fees, etc.]<sup>\*3</sup>

(十億円 / Billions of yen)

		FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	1H, FY3/17
年度収益	Full Year	48.3	52.6	44.9	36.7	25.7	-
上期収益	1st Half	28.3	18.4	24.5	18.1	15.3	9.6

## 個人年金保険(販売手数料等) / Pension-type insurance [Sales fees, etc.]

(十億円 / Billions of yen)

		FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	1H, FY3/17
年度収益	Full Year	9.5	5.3	7.7	12.7	10.9	-
上期収益	1st Half	4.9	3.4	2.7	6.4	4.9	2.8

## 一時払終身保険(販売手数料等) / Single premium type permanent life insurance [Sales fees, etc.]

(十億円 / Billions of yen)

		FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	1H, FY3/17
年度収益	Full Year	10.6	12.4	8.3	8.4	20.3	-
上期収益	1st Half	4.8	6.8	3.3	4.2	10.6	2.3

## 平準払保険(販売手数料等) / Level premium insurance [Sales fees, etc.]

(十億円 / Billions of yen)

		FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	1H, FY3/17
年度収益	Full Year	7.5	12.2	8.4	7.4	6.9	-
上期収益	1st Half	3.0	5.5	4.2	3.3	3.2	3.1

\*1 いずれも内部管理ベース。国内営業体制の見直しに伴い、2014年度より管理区分を変更。2013年度以前は新区分で遡求処理を実施

Managerial accounting basis for each item. We revised managerial accounting rules in Apr. 2014, following the revision of our domestic business structure. The figures before FY3/2014 have been adjusted retrospectively

\*2 不動産ファイナンス、金銭債権流動化等 / Profit from real estate finance, securitization of monetary claims, etc.

\*3 販売にかかる為替売買益を含む / Includes profit from sales of foreign currency denominated products

## (2-4) 非金利収益 (2) / Non-interest income (2)\*

**その他 / Others****振込・EB / Money remittance, E-banking**

(十億円 / Billions of yen)

		FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	1H, FY3/17
年度収益	Full Year	92.5	92.0	91.9	92.2	92.6	-
上期収益	1st Half	46.4	45.7	45.7	45.9	46.3	46.4

**外為収益 / Foreign exchange**

(十億円 / Billions of yen)

		FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	1H, FY3/17
年度収益	Full Year	56.3	55.8	53.3	51.9	52.2	-
上期収益	1st Half	28.9	27.9	26.4	25.5	26.3	26.6

**国際部門非金利収益 / International Banking Unit's Non-interest income**

(十億円 / Billions of yen)

		FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	1H, FY3/17
年度収益	Full Year	85.8	98.5	121.4	117.5	130.6	-
上期収益	1st Half	42.0	45.1	57.4	60.7	66.3	55.4

**うちローン関係手数料 / of which International Banking Unit's loan related income**

(十億円 / Billions of yen)

		FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	1H, FY3/17
年度収益	Full Year	-	-	63.0	65.5	72.7	-
上期収益	1st Half	-	-	28.6	33.2	35.5	28.3

\* いずれも内部管理ベース。国内営業体制の見直しに伴い、2014年度より管理区分を変更。2013年度以前は新区分で遡求処理を実施

Managerial accounting basis for each item. We revised managerial accounting rules in Apr. 2014, following the revision of our domestic business structure. The figures before FY3/2014 have been adjusted retrospectively

## (2-5) 与信関係費用、臨時損益・特別損益他 / Total credit cost, Non-recurring gains (losses) and Extraordinary gains (losses), etc.

## 与信関係費用 / Total credit cost

		(十億円 / Billions of yen)				
		FY3/14	FY3/15	FY3/16	1H, FY3/17	前年同期比 YOY change
<b>与信関係費用</b>	<b>Total credit cost</b>	<b>123.9</b>	<b>80.1</b>	<b>3.2</b>	<b>8.0</b>	<b>(19.6)</b>
一般貸倒引当金繰入額	Provision for general reserve for possible loan losses	66.6	91.5	4.6	10.4	(1.4)
貸出金償却	Write-off of loans	(4.5)	(0.4)	(0.8)	(0.2)	+0.2
個別貸倒引当金繰入額	Provision for specific reserve for possible loan losses	66.9	(12.5)	2.6	(4.6)	(17.9)
貸出債権売却損等	Losses on sales of delinquent loans	(4.4)	(4.8)	(12.4)	(1.9)	+0.3
特定海外債権引当勘定繰入額	Provision for loan loss reserve for specific overseas countries	(0.7)	0.0	(0.5)	0.2	+0.2
償却債権取立益	Recoveries of written-off claims	0.1	6.3	9.6	4.0	(0.8)

## 臨時損益・特別損益他 / Non-recurring gains (losses) and Extraordinary gains (losses), etc.

		(十億円 / Billions of yen)				
		FY3/14	FY3/15	FY3/16	1H, FY3/17	前年同期比 YOY change
<b>臨時損益</b>	<b>Non-recurring gains (losses)</b>	<b>140.1</b>	<b>112.9</b>	<b>19.1</b>	<b>(42.2)</b>	<b>(53.0)</b>
不良債権処理額	Credit costs	(9.0)	(5.2)	(13.2)	(6.5)	(3.9)
貸倒引当金戻入益	Gains on reversal of reserve for possible loan losses	132.8	79.0	6.8	-	(25.2)
償却債権取立益	Recoveries of written-off claims	0.1	6.3	9.6	4.0	(0.8)
株式等損益	Gains (losses) on stocks	106.4	52.6	35.3	15.1	+14.0
その他臨時損益	Other non-recurring gains (losses)	(90.2)	(19.8)	(19.4)	(54.8)	(37.0)
<b>経常利益</b>	<b>Ordinary profit</b>	<b>952.5</b>	<b>956.0</b>	<b>747.9</b>	<b>480.3</b>	<b>+65.3</b>
<b>特別損益</b>	<b>Extraordinary gains (losses)</b>	<b>(6.0)</b>	<b>(8.4)</b>	<b>(1.7)</b>	<b>(1.8)</b>	<b>(2.4)</b>
うち固定資産処分損益	of which Gains (losses) on disposal of fixed assets	(3.6)	(4.9)	1.0	(0.3)	(2.7)
うち減損損失	of which Losses on impairment of fixed assets	(2.4)	(3.4)	(2.7)	(1.5)	+0.3
<b>税引前当期純利益</b>	<b>Income (loss) before income taxes</b>	<b>946.5</b>	<b>947.6</b>	<b>746.2</b>	<b>478.5</b>	<b>+62.8</b>
法人税、住民税及び事業税	Income taxes-current	(182.8)	(224.8)	(170.6)	(66.5)	+44.1
法人税等調整額	Income taxes-deferred	(158.4)	(79.8)	33.5	(13.9)	+5.9
<b>当期純利益</b>	<b>Net income (loss)</b>	<b>605.3</b>	<b>643.0</b>	<b>609.2</b>	<b>398.1</b>	<b>+112.8</b>

## (2-6) B/S

## SMBC単体 / SMBC non-consolidated

(十億円 / Billions of yen)

		Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Sep. 16	前期末比 vs Mar. 16
資産の部	Assets	97,891.2	94,109.1	91,129.8	97,443.4	91,537.2	100,033.0	107,478.2	103,536.4	115,484.9	119,037.5	125,910.0	135,966.4	154,724.1	153,641.4	148,396.6	(5,244.8)
現金預け金	Cash and due from banks	3,288.6	4,866.9	4,524.8	6,590.0	3,999.6	4,948.5	5,295.0	5,272.0	8,102.2	6,618.7	9,416.4	30,133.3	37,008.7	38,862.7	35,298.1	(3,564.6)
貸出金	Loans and bills discounted	57,282.4	50,810.1	50,067.6	51,857.6	53,756.4	56,957.8	60,241.3	56,619.1	55,237.6	56,411.5	59,770.8	63,370.7	68,274.3	69,276.7	71,081.3	+1,804.5
有価証券	Securities	23,656.4	26,592.6	23,676.7	25,202.5	20,060.9	22,758.2	28,000.5	28,536.2	39,853.4	42,441.1	41,347.0	27,317.5	29,985.3	25,602.2	22,525.3	(3,076.9)
繰延税金資産	Deferred tax assets	1,814.6	1,590.5	1,502.2	976.2	743.6	823.3	668.3	456.6	376.9	185.4	185.9	-	-	-	-	-
負債の部	Liabilities	95,611.9	91,238.2	88,377.0	93,808.7	87,544.3	96,539.8	104,931.7	98,138.4	109,925.6	113,327.8	119,355.6	128,889.1	146,725.4	145,884.6	140,401.5	(5,483.1)
預金	Deposits	58,610.7	60,067.4	62,788.3	65,070.8	66,235.0	66,417.3	69,500.0	70,457.3	74,036.5	75,804.1	80,006.4	84,137.3	91,337.7	98,839.7	98,956.9	+117.1
譲渡性預金	NCDs	4,913.5	3,589.4	2,803.3	3,151.4	2,574.3	2,965.6	7,405.7	7,173.4	8,406.8	8,588.7	11,921.9	14,020.5	14,022.1	14,428.3	10,647.0	(3,781.4)
社債	Bonds	2,624.1	3,177.7	3,718.4	3,776.7	3,647.5	3,539.1	3,319.7	3,246.0	3,670.4	4,215.6	4,277.0	4,501.8	5,095.6	4,775.1	4,052.2	(722.9)
純資産の部	Total net assets	-	-	-	-	3,992.9	3,493.2	2,546.5	5,397.9	5,559.3	5,709.7	6,554.4	7,077.4	7,998.7	7,756.8	7,995.1	+238.3
株主資本合計	Total stockholders' equity	-	-	-	-	2,793.6	2,927.4	2,532.2	4,949.0	5,188.3	5,297.4	5,763.0	6,179.5	6,369.5	6,446.2	6,623.1	+176.9
資本金	Capital Stock	-	-	-	-	665.0	665.0	665.0	1,771.0	1,771.0	1,771.0	1,771.0	1,771.0	1,771.0	1,771.0	1,771.0	-
資本剰余金	Capital surplus	-	-	-	-	1,367.5	1,367.5	1,367.5	2,473.6	2,481.3	2,481.3	2,481.3	2,481.3	2,481.3	2,470.2	2,466.3	(3.9)
利益剰余金	Retained earnings	-	-	-	-	761.1	894.8	499.7	704.5	936.0	1,255.1	1,720.7	2,137.2	2,327.2	2,415.0	2,595.8	+180.8
評価・換算差額等合計	Total valuation and translation adjustments	-	-	-	-	1,199.3	565.9	14.3	448.9	371.0	412.3	791.5	897.9	1,629.3	1,310.6	1,372.0	+61.4
その他有価証券評価差額金	Net unrealized gains (losses) on Other securities <sup>*</sup>	(17.9)	316.4	386.5	783.5	1,259.8	558.1	(52.7)	379.3	229.9	281.1	742.3	926.8	1,726.6	1,233.9	1,140.0	(94.0)
繰延ヘッジ損益	Net deferred losses on hedges	-	-	-	-	(84.7)	(13.8)	45.4	48.0	121.1	105.4	23.3	(53.2)	(124.9)	48.7	204.0	+155.3
土地再評価差額金	Land revaluation excess <sup>*</sup>	85.3	81.2	42.3	24.7	24.2	21.6	21.7	21.5	20.0	25.8	25.8	24.2	27.6	28.0	28.0	(0.0)
資本の部	Total stockholders' equity	2,279.2	2,870.9	2,752.7	3,634.8	-	-	-	-	-	-	-	-	-	-	-	-
資本金	Capital Stock	560.0	560.0	665.0	665.0	-	-	-	-	-	-	-	-	-	-	-	-
資本剰余金	Capital surplus	1,237.3	1,237.3	1,367.5	1,367.5	-	-	-	-	-	-	-	-	-	-	-	-
利益剰余金	Retained earnings	414.5	676.1	291.3	794.0	-	-	-	-	-	-	-	-	-	-	-	-

\* 2006年3月期末以前は「資本の部」に計上 / Recorded in stockholders' equity on and before Mar. 2006

## (2-7) 業種別貸出金 (1) / Loan portfolio classified by industry (1)

## 貸出金残高 / Loan balance

(十億円 / Billions of yen)

		Mar.14	Mar.15	Mar.16	Sep.16
<b>国内店分(除く特別国際金融取引勘定)</b>	<b>Domestic offices (excluding offshore banking account)</b>	<b>48,191.3</b>	<b>49,346.5</b>	<b>50,072.4</b>	<b>53,341.7</b>
製造業	Manufacturing	5,576.7	5,622.5	5,968.1	5,869.8
農業、林業、漁業及び鉱業	Agriculture, forestry, fisheries and mining	157.4	129.6	121.8	115.1
建設業	Construction	703.3	713.8	711.0	704.2
運輸、情報通信、公益事業	Transportation, communications and public enterprises	4,319.1	4,322.9	4,294.7	4,327.9
卸売・小売業	Wholesale and retail	3,871.7	4,015.6	3,949.1	3,993.8
金融・保険業	Finance and insurance	6,727.7	7,284.5	7,042.4	6,990.2
不動産業、物品賃貸業	Real estate and goods rental and leasing	6,229.3	6,524.3	7,014.2	7,697.6
各種サービス業	Various services	3,685.1	3,634.0	3,954.3	3,964.7
地方公共団体	Municipalities	1,022.8	1,070.8	1,087.2	685.8
その他	Others	15,898.2	16,028.6	15,929.4	18,992.6
<b>海外店分及び特別国際金融取引勘定分</b>	<b>Overseas offices and offshore banking accounts</b>	<b>15,179.4</b>	<b>18,927.8</b>	<b>19,204.4</b>	<b>17,739.5</b>
政府等	Public sector	45.6	52.6	164.6	172.1
金融機関	Financial institutions	1,252.3	1,557.9	1,362.4	1,158.8
商工業	Commerce and industry	12,497.4	15,603.1	15,876.7	14,777.8
その他	Others	1,384.0	1,714.2	1,800.6	1,630.8
<b>合計</b>	<b>Total</b>	<b>63,370.7</b>	<b>68,274.3</b>	<b>69,276.7</b>	<b>71,081.3</b>



## (2-7) 業種別貸出金 (2) / Loan portfolio classified by industry (2)

金融再生法開示債権残高(除く正常債権) / NPLs based on the Financial Reconstruction Act (excluding Normal assets)<sup>\*1</sup>

(十億円 / Billions of yen)

		Mar.14	Mar.15	Mar.16	Sep. 16	引当率 Reserve ratio <sup>*2</sup>
<b>国内店分(除く特別国際金融取引勘定)</b>	<b>Domestic offices (excluding offshore banking account)</b>	<b>830.3</b>	<b>688.5</b>	<b>535.3</b>	<b>450.6</b>	<b>70.0%</b>
製造業	Manufacturing	114.8	92.1	88.3	84.5	70.9%
農業、林業、漁業及び鉱業	Agriculture, forestry, fisheries and mining	1.1	4.9	0.3	0.2	62.9%
建設業	Construction	46.8	21.2	13.7	12.3	59.8%
運輸、情報通信、公益事業	Transportation, communications and public enterprises	102.2	128.0	71.3	56.6	88.8%
卸売・小売業	Wholesale and retail	137.0	111.0	100.2	90.4	55.1%
金融・保険業	Finance and insurance	6.3	4.6	4.3	1.0	68.5%
不動産業、物品賃貸業	Real estate and goods rental and leasing	230.8	156.3	108.6	82.0	55.0%
各種サービス業	Various services	107.8	91.3	76.1	67.5	59.0%
地方公共団体	Municipalities	-	-	-	-	-
その他	Others	83.6	79.0	72.6	56.1	100.0%
<b>海外店分及び特別国際金融取引勘定分</b>	<b>Overseas offices and offshore banking accounts</b>	<b>51.1</b>	<b>80.5</b>	<b>87.3</b>	<b>71.5</b>	<b>54.6%</b>
政府等	Public sector	-	-	-	-	-
金融機関	Financial institutions	-	-	-	-	-
商工業	Commerce and industry	51.1	66.3	43.4	30.2	60.7%
その他	Others	-	14.1	43.9	41.3	49.6%
<b>合計</b>	<b>Total</b>	<b>881.4</b>	<b>769.0</b>	<b>622.6</b>	<b>522.1</b>	<b>66.9%</b>

\*1 金融再生法開示債権には、貸出金の他、支払承諾見返、仮払金その他の与信性資産を含む / NPLs based on the Financial Reconstruction Act include loans, acceptances and guarantees, suspense payments, and other credit-type assets

\*2 引当率 = 貸倒引当金 / 担保保証等控除後債権 × 100 / Reserve ratio (%) = Reserve for possible loan losses / Assets excluding amounts recoverable by guarantees, collateral and others X 100

貸倒引当金は、個別貸倒引当金及び要管理債権に対して計上している一般貸倒引当金の合計額 / Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve

(2-8) 金融再生法開示債権マトリクス / Disclosure of NPLs based on the Financial Reconstruction Act

金融再生法開示債権マトリクス / Disclosure of NPLs based on the Financial Reconstruction Act

2016年9月末現在 / As of Sep. 2016

(十億円 / Billions of yen)

自己査定 of 債務者区分 Category of Borrowers under Self-Assessment	金融再生法に基づく開示債権 NPLs based on the Financial Reconstruction Act	自己査定における分類区分 / Classification under Self-Assessment				引当金残高 Reserve for possible loan losses	引当率 Reserve ratio		
		非分類 / Classification I	Ⅱ分類 / Classification II	Ⅲ分類 / Classification III	Ⅳ分類 / Classification IV				
破綻先 Bankrupt Borrowers	破産更生債権及びこれらに準ずる債権 Bankrupt and Quasi-Bankrupt Assets 118.3(i) (vs Mar. 2016: (17.3))	担保・保証等により回収可能部分 Portion of claims secured by collateral or guarantees, etc.		全額引当 Fully reserved 32.0	全額償却 Direct Write-offs (*1)	個別貸倒引当金 Specific Reserve 35.6 (*2)	100% (*3)		
実質破綻先 Effectively Bankrupt Borrowers		86.3(a)							
破綻懸念先 Potentially Bankrupt Borrowers	危険債権 / Doubtful Assets 294.3(ii) (vs Mar. 2016: (82.1))	担保・保証等により回収可能部分 Portion of claims secured by collateral or guarantees, etc.		必要額を引当 Necessary amount reserved 109.1		77.0 (*2)	70.55% (*3)		
要注意先 Borrowers Requiring Caution	要管理債権 / Substandard Loans 109.6(iii) (vs Mar. 2016: (1.1))	要管理債権中の担保・保証等による保全部分 Portion of Substandard Loans secured by collateral or guarantees, etc. 46.4(c)				要管理債権に対する一般貸倒引当金 General Reserve for Substandard Loans 24.2		38.69% (*3)	14.44% (*3)
	要管理先債権 / Claims to Substandard Borrowers	要管理先債権以外の要注意先債権 Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers				211.3 (*5)		5.46% [11.42%] (*4)	
正常先 Normal Borrowers	正常債権 / Normal Assets 80,826.2	正常先債権 Claims to Normal Borrowers					0.13% (*4)		

特定海外債権引当動定 Loan Loss Reserve for Specific Overseas Countries	1.0
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不良債権比率 / NPL ratio (v)/(iv) 0.64%  (vs Mar. 2016) (0.14)%	総計 / Total 81,348.3 (iv)	貸倒引当金 計 / Total Reserve for possible loan losses 324.8	引当率 / Reserve ratio (*6) (D/C) 66.92%
	A=(i)+(ii)+(iii) 522.1 (v) (vs Mar. 2016: (100.5))	D: 個別貸倒引当金 + 要管理債権に対する一般貸倒引当金 Specific Reserve+General Reserve for Substandard Loans 136.7	
	B: 担保・保証等により回収可能部分 Portion secured by collateral or guarantees, etc. (a)+(b)+(c)	C: 左記以外 Unsecured portion (A-B) 204.3	保全率 / Coverage ratio (B+D)/A 87.06%

\*1 直接減額 1,301億円を含む / Includes amount of direct reduction totaling JPY 130.1 billion

\*2 金融再生法開示対象外の資産に対する引当を一部含む(破綻先・実質破綻先 36億円、破綻懸念先 32億円)

Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Act standards (Bankrupt/Effectively Bankrupt Borrowers: JPY 3.6 billion, Potentially Bankrupt Borrowers: JPY 3.2 billion)

\*3 「破綻先」、「実質破綻先」、「破綻懸念先」、「要管理先債権」及び「要注意先債権(要管理先債権を含む)」は、担保・保証等により回収可能部分の金額を除いた残額に対する引当率  
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 unsecured claims

\*4 「正常先債権」及び「要管理先債権以外の要注意先債権」は、債権額に対する引当率。但し、「要管理先債権以外の要注意先債権」について、[ ]内に、担保・保証等により回収可能部分の金額を除いた残額に対する引当率を記載  
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 要注意先に対する個別貸倒引当金4億円を含む / Includes Specific reserve for Borrowers requiring caution totaling JPY 0.4 billion

\*6 担保・保証等により回収可能部分の金額を除いた残額に対する引当率

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

## (2-9) 債券の残存期間別残高及びデリバティブ取引の概要等 / Balance of bonds classified by maturity and overview of derivative transactions, etc.

**その他有価証券のうち満期があるもの及び満期保有目的の債券の残存期間別残高**  
**Balance of Other securities with maturities and bonds classified as held-to-maturity, classified by maturity**

SMBC単体 / SMBC non-consolidated

(十億円 / Billions of yen)

As of Sep. 2016

		1年以内		1年超5年以内		5年超10年以内		10年超		合計	
		1 year or less		More than 1 year to 5 years		More than 5 years to 10 years		More than 10 years		Total	
		vs		vs		vs		vs		vs	
		Mar. 2016		Mar. 2016		Mar. 2016		Mar. 2016		Mar. 2016	
債券	Bonds	1,884.4	(893.6)	6,947.7	(1,559.7)	745.9	+154.9	314.4	(80.2)	9,892.4	(2,378.7)
うち国債	of which JGBs	1,669.3	(853.4)	5,511.7	(1,510.0)	100.8	+100.8	161.6	(91.3)	7,443.4	(2,354.0)
その他	Others	1,063.7	(360.7)	1,036.3	(380.5)	1,317.7	+35.6	1,142.6	(240.2)	4,560.2	(945.9)
合計	Total	2,948.1	(1,254.3)	7,984.0	(1,940.1)	2,063.6	+190.5	1,457.0	(320.5)	14,452.7	(3,324.4)

**デリバティブ取引(繰延ヘッジ会計適用分)の概要**  
**Overview of derivative transactions (on deferred hedge accounting basis)**

SMBC単体 / SMBC non-consolidated

(十億円 / Billions of yen)

As of Sep. 2016

		ネット資産 / Net assets		ネット繰延利益		
		資産 / Assets		負債 / Liabilities		
		Net deferred gains (losses)				
合計		Total	256.1	367.0	110.9	246.1
金利スワップ	Interest rate swaps	186.1	285.9	99.8	140.4	
通貨スワップ	Currency swaps	66.2	76.9	10.7	12.4	
その他	Others	3.8	4.2	0.4	93.3	

**金利スワップ(繰延ヘッジ会計適用分)の残存期間別想定元本**  
**Contract amount of interest rate swaps (on deferred hedge accounting basis), classified by maturity**

SMBC単体 / SMBC non-consolidated

(十億円 / Billions of yen)

As of Sep. 2016

		1年以内		1年超5年以内		5年超		合計		
		1 year or less		More than 1 year to 5 years		More than 5 years		Total		
		vs		vs		vs		vs		
		Mar. 2016		Mar. 2016		Mar. 2016		Mar. 2016		
想定元本合計	Total contract amount	3,306.6	(813.9)	29,334.3	(81.6)	10,873.2	(2,711.3)	43,514.2	(3,606.7)	
受取固定・支払変動	Receivable fixed rate / payable floating rate	(a)	2,028.2	(903.8)	19,999.4	(283.0)	6,457.5	(921.6)	28,485.1	(2,108.4)
受取変動・支払固定	Receivable floating rate / payable fixed rate	(b)	1,278.4	+89.9	9,334.9	+201.4	4,415.8	(1,789.6)	15,029.1	(1,498.4)
ネット受取固定	Net receivable fixed rate	(a)-(b)	749.8	(993.7)	10,664.5	(484.4)	2,041.7	+868.0	13,456.0	(610.0)

## (3-1) 部門別実績(1) / Performance by business unit (1)

SMFG部門別実績 / Performance by business unit and subsidiary<sup>\*1</sup>

(十億円 / Billions of yen)

			FY3/15	FY3/16	1H, FY3/17	前年同期比 YOY change <sup>*2</sup>
ホールセール部門 Wholesale Banking Unit	業務純益	Net business profit	428.4	421.8	197.8	+13.5
	粗利益	Gross profit	729.0	721.2	342.0	+13.7
	経費	Expenses	(300.6)	(299.4)	(144.2)	(0.2)
リテール部門 Retail Banking Unit	業務純益	Net business profit	105.0	98.3	34.0	(11.2)
	粗利益	Gross profit	478.4	481.5	224.8	(9.1)
	経費	Expenses	(373.4)	(383.2)	(190.8)	(2.1)
国際部門 International Banking Unit	業務純益	Net business profit	366.9	397.9	162.9	+1.4
	粗利益	Gross profit	593.1	644.8	276.2	+6.7
	経費	Expenses	(226.2)	(246.9)	(113.3)	(5.3)
マーケティング部門 Marketing units	業務純益	Net business profit	900.3	918.0	394.7	+3.7
	粗利益	Gross profit	1,800.5	1,847.5	843.0	+11.3
	経費	Expenses	(900.2)	(929.5)	(448.3)	(7.6)
市場営業部門 Treasury Unit	業務純益	Net business profit	344.1	286.8	160.7	(60.9)
	粗利益	Gross profit	374.8	325.6	178.2	(62.1)
	経費	Expenses	(30.7)	(38.8)	(17.5)	+1.2
うち三井住友ファイナンス&リース of which Sumitomo Mitsui Finance and Leasing	業務純益	Net business profit	80.5	80.7	44.1	+2.4
	うち粗利益	of which Gross profit	137.0	142.8	78.7	+7.1
	うち経費	of which Expenses	(57.9)	(63.5)	(36.1)	(5.4)
うちSMBC日興証券 of which SMBC Nikko Securities	業務純益	Net business profit	100.5	60.8	32.1	(11.0)
	粗利益	Gross profit	350.0	318.0	159.2	(14.3)
	経費	Expenses	(249.5)	(257.2)	(127.1)	+3.3
うちCF・カード of which Consumer finance / Credit card <sup>*3</sup>	業務純益	Net business profit	212.3	221.0	111.0	+1.7
	粗利益	Gross profit	576.1	607.1	311.1	+12.5
	経費	Expenses	(363.8)	(386.1)	(200.1)	(10.8)
主要グループ会社 Major subsidiaries <sup>*4</sup>	業務純益	Net business profit	405.3	361.2	180.3	(14.4)
	うち粗利益	Gross profit	1,127.8	1,138.9	589.0	+17.8
	うち経費	Expenses	(724.1)	(779.5)	(410.4)	(32.9)
本社管理 Headquarters	業務純益	Net business profit	(339.2)	(423.1)	(187.5)	+2.6
	粗利益	Gross profit	(322.7)	(408.0)	(192.7)	(62.3)
	経費	Expenses	(4.3)	23.0	(5.8)	+9.5
合計(SMFG連結) Total(SMFG consolidated) <sup>*5</sup>	業務純益	Net business profit	1,310.5	1,142.9	548.1	(69.0)
	粗利益	Gross profit	2,980.4	2,904.0	1,417.5	(95.3)
	経費	Expenses	(1,659.3)	(1,724.8)	(882.0)	(29.8)
	(参考)粗利益-経費	Ref: Gross profit - Expenses	1,321.1	1,179.2	535.5	(125.1)
	持分法投資損益	Equity in gains (losses) of affiliates	(10.6)	(36.2)	12.7	+56.1

\*1 内部管理ベース / Managerial accounting basis

\*2 金利・為替影響等調整後ベース / After adjustments of interest rates and exchange rates, etc.

\*3 三井住友カード、セディナ、SMBCコンシューマーファイナンスの合計 / Sum of Sumitomo Mitsui Card, Cedyne, and SMBC Consumer Finance

\*4 SMBC信託銀行、三井住友ファイナンス&amp;リース、SMBC日興証券、SMBCフレンド証券、三井住友カード、セディナ、SMBCコンシューマーファイナンス、日本総合研究所の合計

Sum of SMBC Trust Bank, Sumitomo Mitsui Finance and Leasing, SMBC Nikko Securities, SMBC Friend Securities, Sumitomo Mitsui Card, Cedyne, SMBC Consumer Finance, and The Japan Research Institute

\*5 連結業務純益=連結粗利益-営業経費+持分法による投資損益 / Consolidated net business profit = Consolidated gross profit - General and administrative expenses + Equity in gains (losses) of affiliates

## (3-1) 部門別実績 (2) / Performance by business unit (2)

## SMBC単体部門別実績 / Banking profit by business unit (SMBC non-consolidated)\*1

(十億円 / Billions of yen)

			FY3/15	FY3/16	1H, FY3/17	前年同期比 YOY change*2
ホールセール部門 Wholesale Banking Unit	業務純益	Banking profit	348.6	340.2	158.1	+12.6
	業務粗利益	Gross banking profit	555.4	545.3	257.7	+12.6
	経費	Expenses	(206.8)	(205.1)	(99.6)	+0.0
リテール部門 Retail Banking Unit	業務純益	Banking profit	36.7	18.7	(7.6)	(13.7)
	業務粗利益	Gross banking profit	386.8	372.8	169.1	(12.0)
	経費	Expenses	(350.1)	(354.1)	(176.7)	(1.7)
国際部門 International Banking Unit	業務純益	Banking profit	238.7	239.5	88.7	(6.3)
	業務粗利益	Gross banking profit	345.3	356.0	148.2	(2.1)
	経費	Expenses	(106.6)	(116.5)	(59.5)	(4.2)
マーケティング部門 Marketing units	業務純益	Banking profit	624.0	598.4	239.2	(7.4)
	業務粗利益	Gross banking profit	1,287.5	1,274.1	575.0	(1.5)
	経費	Expenses	(663.5)	(675.7)	(335.8)	(5.9)
市場営業部門 Treasury Unit	業務純益	Banking profit	328.1	264.5	150.7	(58.6)
	業務粗利益	Gross banking profit	354.0	293.6	164.3	(58.2)
	経費	Expenses	(25.9)	(29.1)	(13.6)	(0.4)
本社管理 Headquarters	業務純益	Banking profit	(109.0)	(134.1)	122.1	+173.8
	業務粗利益	Gross banking profit	(7.2)	(33.4)	174.7	+170.7
	経費	Expenses	(101.8)	(100.7)	(52.6)	+3.1
合計 (SMBC単体) Total (SMBC non-consolidated)	業務純益	Banking profit	843.1	728.8	512.0	+107.9
	業務粗利益	Gross banking profit	1,634.3	1,534.3	914.0	+111.0
	経費	Expenses	(791.2)	(805.5)	(402.0)	(3.2)

\*1 内部管理ベース / Managerial accounting basis

\*2 金利・為替影響等調整後ベース / After adjustment of interest rates and exchange rates, etc

## &lt;参考&gt; 旧管理区分における部門別実績 / Reference: Performance by business unit in old definition \*

## SMBC単体部門実績 / Banking profit by business unit (SMBC non-consolidated)

(十億円 / Billions of yen)

			FY3/10	FY3/11	FY3/12	FY3/13	FY3/14
個人部門 Consumer Banking Unit	業務純益	Banking profit	103.0	97.5	94.2	90.5	54.3
	業務粗利益	Gross banking profit	391.7	387.8	383.7	374.9	339.0
	経費	Expenses	(288.7)	(290.3)	(289.5)	(284.4)	(284.7)
法人部門 Middle Market Banking Unit	業務純益	Banking profit	254.2	222.2	200.1	195.5	180.2
	業務粗利益	Gross banking profit	472.9	443.9	422.9	412.2	399.3
	経費	Expenses	(218.7)	(221.7)	(222.8)	(216.7)	(219.1)
企業金融部門 Corporate Banking Unit	業務純益	Banking profit	164.0	165.3	174.4	168.4	185.3
	業務粗利益	Gross banking profit	197.3	201.3	212.6	208.0	225.6
	経費	Expenses	(33.3)	(36.0)	(38.2)	(39.6)	(40.3)
国際部門 International Banking Unit	業務純益	Banking profit	114.6	128.6	132.5	167.6	206.7
	業務粗利益	Gross banking profit	169.1	186.5	197.4	240.5	296.0
	経費	Expenses	(54.5)	(57.9)	(64.9)	(72.9)	(89.3)
マーケティング部門 Marketing Units	業務純益	Banking profit	635.8	613.6	601.2	622.0	626.5
	業務粗利益	Gross banking profit	1,231.0	1,219.5	1,216.6	1,235.6	1,259.9
	経費	Expenses	(595.2)	(605.9)	(615.4)	(613.6)	(633.4)
市場営業部門 Treasury Unit	業務純益	Banking profit	256.5	312.8	300.1	274.3	302.5
	業務粗利益	Gross banking profit	272.8	330.7	319.3	295.3	325.5
	経費	Expenses	(16.3)	(17.9)	(19.2)	(21.0)	(23.0)
本社管理 Headquarters	業務純益	Banking profit	(122.8)	(93.8)	(88.3)	(83.9)	(116.6)
	業務粗利益	Gross banking profit	(48.5)	(18.4)	(3.4)	9.2	(27.3)
	経費	Expenses	(74.3)	(75.4)	(84.9)	(93.1)	(89.3)
合計 Total	業務純益	Banking profit	769.5	832.6	813.0	812.4	812.4
	業務粗利益	Gross banking profit	1,455.3	1,531.8	1,532.5	1,540.1	1,558.1
	経費	Expenses	(685.8)	(699.2)	(719.5)	(727.7)	(745.7)

\* 内部管理ベース / Managerial accounting basis

## (3-2) ホールセールビジネス (1) / Wholesale business (1)

## 法人向けチャネル - 拠点数

## No. of Marketing channels for corporate clients

(2016年9月末 / as of Sep. 30, 2016)

法人向けチャネル 類型 Marketing channels for corporate clients	拠点数 Number
営業部 Corporate Banking Dept.	16
法人営業部 Corporate Business Office	160
公務法人営業部 Public Institutions Business Office	2
エリア Area Main Office	105
うち法人取引有 of which offices providing services for corporate clients	92
支店 Branch	3
ビジネスサポート業務部 Business Support Office	2

## SMBC評価型融資

## SMBC Assessment Loan

(2016年9月末 / as of Sep. 30, 2016)

- 取組件数累計 約610件  
- Accumulated no. of transactions: approx. 610

- 取組額累計 約1.6兆円  
- Accumulated transaction amount: approx. JPY 1.6 trillion

SMBC環境配慮評価融資 SMBC Environmental Assessment Loan	企業の環境配慮への取り組みを評価・支援 Assess and support the environmentally conscious measures taken by clients
SMBC環境配慮評価融資ecoバリューアップ SMBC Environmental Assessment Loan, eco Value-Up	
SMBC食・農評価融資 SMBC Food and Agriculture Assessment Loan	食の安全や食文化等への取り組みを評価・支援 Assess and support measures aimed at promoting food safety and security as well as food culture
SMBCサステナブルビルディング評価融資 SMBC Sustainable Building Assessment Loan	建物の環境性能・耐震性能等を評価・支援 Assess and support the environmental and aseismic performance of buildings
SMBC事業継続評価融資 SMBC Business Sustainability Assessment Loan	地震や洪水等、有事の際の事業継続取組を評価・支援 Assess the clients' efforts to ensure business continuity in the event of emergencies such as earthquakes or floods
SMBCサステナビリティ評価融資 SMBC Sustainability Assessment Loan	ESGへの取り組みと情報開示の適切さを評価・支援 Assess and support measures taken for environment, society, and governance as well as appropriateness of information disclosure
SMBCなでしこ融資 SMBC NADESHIKO Loan	企業の女性活躍推進への取組を診断・支援 Assess and support the clients' efforts to promote women's participation

## 個人保証に過度に依存しない中小企業向融資への取組状況(2016年9月末)

## Lending services for SMEs with less dependence on personal guarantees (as of Sep. 30, 2016)

融資の種類 Types of loans	件数(件) No. of transactions	残高(十億円) Balance(Billions of yen)	主な商品・サービス Main products & services
動産・債権譲渡担保融資 Loans collateralized by movable property/assigned claim*	257	285.3	アセット連動ローン等 Asset Linked Loan, etc.
コベナンツを活用した融資 Loans utilizing covenants	3,511	4,786.7	シンジケートローン、ドキュメンテーションローン等 Loan syndication, Documentation Loan, etc.
スコアリングモデルを活用した融資 Loans utilizing credit scoring models	23,807	741.4	ビジネスセレクトローン等 Business Select Loan, etc.

\* ABLを含む / Includes asset-based lending

## (3-2) ホールセールビジネス (2) / Wholesale business (2)

### ビジネスセレクトローン - 商品概要 Business Select Loan - Product description

(2016年9月末 / as of Sep. 30, 2016)

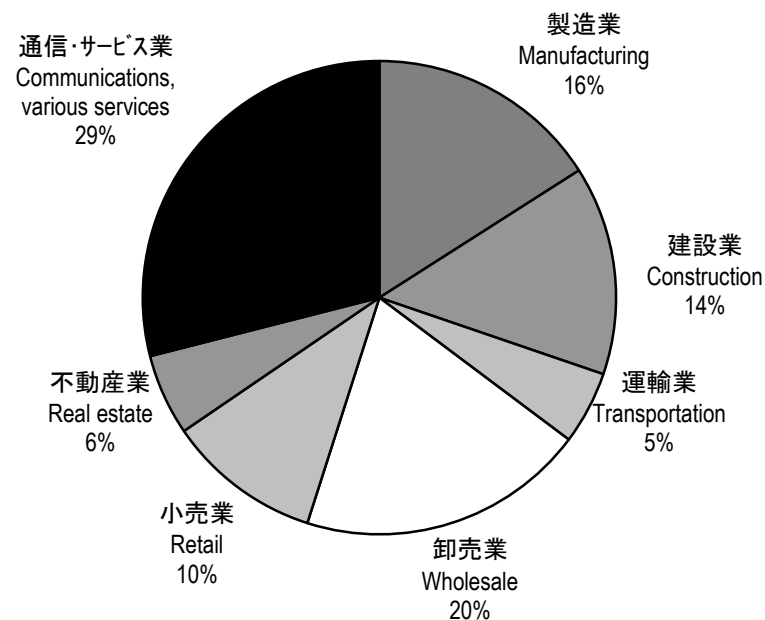
- 取組件数累計 約33万件
- Accumulated number of transactions: approx. 330,000
- 取組額累計 約9.2兆円
- Accumulated transaction amount: approx. JPY 9.2 trillion
- 独自モデルに基づくスピード審査  
Quick approval using SMBC's unique credit scoring model
- 対象顧客は年商30億円以下  
Targeted corporate clients with annual sales of JPY 3 billion or less
- 小口分散化されたポートフォリオでリスクコントロール  
Risk control based on diversified loan portfolio

取扱開始 Launch	2002年3月～ March 2002
貸出金額 Amount	最大100百万円 JPY 100 million or less
貸出金利 Interest rate	2.125%～ 2.125% or more - 信用リスクに応じて変動 Different according to level of credit risk - 取引振りに応じて優遇有 Occasional discount according to overall transaction volume with SMBC
貸出期間 Term	最長7年以内 Within 7 years
担保 Collateral	無担保(有担保も有) Not required in general
保証 Guarantee	第三者保証不要(代取保証要) No third party guarantee required (But guarantee by representative director required)

(十億円 / Billions of yen)

	Mar. 2016	Sep. 2016
残高 Balance	約740 approx. 740	約740 approx. 740
取組額 Transaction	約530 approx. 530	約250 approx. 250

### ビジネスセレクトローン - 業種別比率 (2016年9月末) Business Select Loan - Industry mix (as of Sep. 30, 2016)



金融・ノンバンク・リースは対象外  
Not available for financial institutions, non-banks and leasing companies



## (3-2) ホールセールビジネス (3) / Wholesale business (3)

## インターネットサービス契約社数 / No. of Internet service accounts

(国内向け / For domestic)

(千件 / Thousands)

		Mar. 13	Mar. 14	Mar. 15	Mar. 16	Sep. 16
パソコンバンクWeb21	E-banking Web 21 <sup>*1</sup>	178	187	194	202	206
Global e-Tradeサービス	Global e-Trade service	22	23	25	27	27

\*1 パソコンバンクナビWebを含むWeb系エレクトロニック・バンキングサービスの合計 / Total number of contracts for web-based e-banking services including Internet banking PC Navi Web

(海外向け / For overseas)

(件 / Number)

		Mar. 13	Mar. 14	Mar. 15	Mar. 16	Sep. 16
海外向けインターネット・バンキングサービス	Overseas internet banking services <sup>*2</sup>	12,791	14,633	15,732	17,047	17,686

\*2 海外拠点における主なインターネット・バンキングサービスの契約数の合計 / Total number of contracts for main internet banking services for overseas accounts

(電子記録債権契約社数 / No. of Electronically recorded monetary claims accounts)

(千件 / Thousands)

		Mar. 13	Mar. 14	Mar. 15	Mar. 16	Sep. 16
SMBCでんさいネット	SMBC Densai Net	2	19	33	38	38

## (3-3) リテールビジネス (1) / Retail business (1)

## 個人向けチャネル / No. of Marketing channels for individual clients

		(単位:カ所、台 / Number)			
[SMBC]		Mar. 14	Mar. 15	Mar. 16	Sep. 16
エリア	Area Main Office <sup>*1</sup>	-	109	106	105
国内本支店数	Domestic branches <sup>*2</sup>	439	441	440	440
休日営業店舗	branches with extended business hours for weekdays and holidays	74	100	95	95
ローンプラザ	Consumer Loan Promotion Office	89	86	83	83
店舗外ATM拠点数	Locations where ATMs are available outside SMBC branches	1,478	992 <sup>*4</sup>	1,080	1,121
ATM台数(ネットワーク全体)	ATMs (Total)	49,179	51,055	53,284	54,210
プロパーATM台数	SMBC ATMs	6,510	6,009	6,099	6,138
提携ATM台数	Other ATMs	42,669	45,046	47,185	48,072
SMBCコンシューマーファイナンス 提携事業ACM台数	No. of ACMs under the alliance between SMBC and SMBC Consumer Finance	1,431 <sup>*3</sup>	1,518	1,498	1,471

\*1 分室を除く / Excludes sub-offices \*2 出張所・代理店等を除く / Excludes representative offices, agencies, etc.

\*3 2013年5月以降、SMBCコンシューマーファイナンスの無人店舗に設置した共同ACM台数を含む / Includes No. of joint ACMs placed at unstaffed branches of SMBC Consumer Finance after May 2013

\*4 2014年度下期に、一部コンビニエンスストア内に設置していたATMにおけるサービス提供を終了 / Stopped providing services through SMBC's ATMs in one of the convenience store chains in 2H, FY3/2015

		(単位:カ所 / Number)			
[SMBC信託銀行 / SMBC Trust Bank]		Mar. 14	Mar. 15	Mar. 16	Sep. 16
国内店舗数	Domestic branches <sup>*5</sup>	2	2	36	36

\*5 インターネット支店・出張所を含む / Includes internet branches and representative offices

		(単位:カ所 / Number)			
[SMBC日興証券 / SMBC Nikko Securities]		Mar. 14	Mar. 15	Mar. 16	Sep. 16
国内店舗数	Domestic branches	112	123	123	124

		(単位:カ所、台 / Number)			
[SMBCコンシューマーファイナンス / SMBC Consumer Finance]		Mar. 14	Mar. 15	Mar. 16	Sep. 16
国内店舗・チャネル	Domestic service channels	1,128	1,128	1,069	1,012
お客さまサービスプラザ(有人店舗)	Customer Service Plaza (Staffed)	18	18	18	18
自動契約機店舗(無人店舗)	Unstaffed service channels	1,110	1,110	1,051	994
自動契約機	ACMs	1,154	1,161	1,102	1,046
自社ATM	ATMs	1,147	1,148	1,088	1,030

## リモート取引契約者数・件数推移(SMBC) / No. of clients and transactions of SMBC's remote banking

		(千人、千件 / Thousands)			
		Mar. 14	Mar. 15	Mar. 16	Sep. 16
SMBCダイレクト契約者数	"SMBC Direct" clients	12,935	13,624	14,298	14,606
		(百万件 / Millions)			
		FY3/14	FY3/15	FY3/16	1H, FY3/17
SMBCリモート取引計	Transactions through SMBC remote banking	211	242	274	153
うちインターネット、モバイル取引合計	of which transactions through internet and mobile banking	208	239	272	151

## (3-3) リテールビジネス (2) / Retail business (2)

## 預り資産 / Assets under management

		(十億円 / Billions of yen)			
[SMBC]		Mar. 14	Mar. 15	Mar. 16	Sep. 16
個人預金	Individual deposits <sup>*1</sup>	40,159.6	41,768.1	42,312.5	42,725.1
流動性預金	Liquid deposits	26,021.8	27,560.8	28,693.7	29,236.9
定期性預金	Fixed-term deposits	13,586.3	13,685.7	13,135.2	12,930.0
外貨預金	Foreign currency deposits	551.5	521.6	483.6	558.2
投資信託全体	Investment trusts <sup>*2</sup>	3,246.2	3,080.1	2,442.0	2,216.9
個人向け投資信託預り残高	Investment trusts for individuals	2,893.4	2,689.7	2,077.5	1,860.1

\*1 譲渡性預金及び特別国際金融取引勘定分を除く / Excludes "negotiable certificates of deposit" and Japan offshore banking accounts

\*2 投資信託預り残高は約定基準で、期末の各ファンドの純資産残高に基づく / Recognized on a contract basis and measured according to each fund's net asset balance at the period-end

		(兆円 / Trillions of yen)			
[SMBC日興証券 / SMBC Nikko Securities]		Mar. 14	Mar. 15	Mar. 16	Sep. 16
預り資産合計	Client assets <sup>*3,4</sup>	38.1	44.3	42.2	42.6
うち株式	of which equities	17.0	23.2	22.1	22.5
うち債券	of which bonds	14.6	13.1	12.6	12.4
うち受益証券	of which investment trusts	6.3	7.8	7.2	7.4

\*3 ホールセール部門を含む / Includes assets from corporate clients

\*4 2015年3月以降、法人が保有する自己株式を含む / Includes Treasury stocks owned by corporate clients after Mar. 2015

## 投資商品販売 / Sales of investment products

		(十億円 / Billions of yen)			
[SMBC]		FY3/14	FY3/15	FY3/16	1H, FY3/17
個人向け投資信託販売額	Sales of investment trusts to individuals	1,219.1	819.4	676.2	174.4
個人年金保険販売額	Sales of pension-type insurances	118.9	182.7	157.0	61.3
個人年金保険販売累計額	Accumulated sales of pension-type insurances	3,861.6	4,044.3	4,201.3	4,262.6

		(十億円 / Billions of yen)			
[SMBC日興証券 / SMBC Nikko Securities]		FY3/14	FY3/15	FY3/16	1H, FY3/17
商品販売額合計	Product sales <sup>*5</sup>	8,984.3	9,056.1	8,833.2	5,003.5
投信	of which investment trusts	2,971.3	2,915.5	2,679.2	1,145.1
外債	of which foreign bonds <sup>*6</sup>	3,075.9	3,090.6	2,715.9	1,295.8
国内債	of which domestic bonds	2,434.6	2,589.8	2,926.7	2,379.6
株式募集	of which subscription of equities	493.1	411.2	439.3	168.6
年金・保険	of which variable annuities/insurances	9.5	49.0	72.2	14.3

\*5 ホールセール部門を含む / Includes sales to corporate clients \*6 外債販売は既発債の販売も含む。円建外債は外債に含む / Foreign bonds include already-issued bonds and yen-denominated foreign bonds

## NISA口座開設件数(概数) / No. of NISA accounts (round number)

		(千件 / Thousands)			
[SMFG]		Mar. 14	Mar. 15	Mar. 16	Sep. 16
合計		740	890	960	980
うちSMBC	of which SMBC	200	260	270	270
うちSMBC日興証券	of which SMBC Nikko Securities	380	460	490	500

## (3-3) リテールビジネス (3) / Retail business (3)

## 貸出金 (SMBC) / Loans (SMBC)

		(十億円 / Billions of yen)			
		Mar. 14	Mar. 15	Mar. 16	Sep. 16
住宅ローン	Housing loans	13,841.4	13,437.9	13,207.2	13,021.5
うち自己居住用の住宅ローン	of which self-residential purpose	11,090.0	10,788.3	10,598.1	10,425.0
その他消費者ローン	Other consumer loans	880.8	909.5	940.9	956.3

		(十億円 / Billions of yen)			
		FY3/14	FY3/15	FY3/16	1H, FY3/17
自己居住用の住宅ローン取組実績	Originated amount of housing loans for self-residential purpose <sup>*1</sup>	1,108.1	863.2	947.6	514.7
うち疾病保障付住宅ローン取組実績	of which originated amount of housing loan with insurance for major serious illness	approx. 560	approx. 480	approx. 540	approx. 280
住宅ローン証券化実績	Securitization of housing loans	approx. 160	approx. 180	approx. 160	approx. 160

\*1 住宅金融支援機構の融資に係るつなぎローンを除く / Excludes bridge loans for loans by Japan Housing Finance Agency

## コンシューマー・ファイナンス残高(概数) / Consumer loans outstanding (round number)

		(十億円 / Billions of yen)			
		Mar. 14	Mar. 15	Mar. 16	Sep. 16
三井住友銀行	SMBC	640	690	740	770
うちSMBCコンシューマーファイナンス保証	of which loan balance guaranteed by SMBC Consumer Finance	460	530	590	620
SMBCコンシューマーファイナンス	SMBC Consumer Finance	940	970	1,020	1,040
三井住友カード	Sumitomo Mitsui Card <sup>*2</sup>	320	340	360	380
セディナ	Cedyna	360	330	330	320

\*2 カードショッピングのリボルビング払等の残高を含む / Includes loan balance related to revolving payments

## カード会員数・取扱高推移 / No. of card holders and sales handled

カード会員数 / No. of card holders		(百万人 / Millions)			
		Mar. 14	Mar. 15	Mar. 16	Sep. 16
三井住友カード	Sumitomo Mitsui Card	22.99	23.49	24.24	25.11
セディナ	Cedyna	18.41	17.63	17.02	16.84

取扱高 / Sales handled		(十億円 / Billions of yen)			
		FY3/14	FY3/15	FY3/16	1H, FY3/17
三井住友カード	Sumitomo Mitsui Card	9,131.5	10,091.0	11,360.6	5,915.3
セディナ	Cedyna	12,388.3	12,586.2	13,295.3	6,890.2

(3-3) リテールビジネス (4) / Retail business (4)

個人顧客セグメント / Segmentation of individual clients and marketing channels

顧客セグメント Client segments		対応チャネル (2016年9月末、単位:カ所) Marketing channels (as of Sep. 30, 2016, Number)		
個人顧客 Individual clients	超富裕層 Ultra HNWI*s 約0.1万人 Approx. 1,000 clients	上場企業オーナーファミリー Listed company owners and their families	プライベートバンカー Private banker	プライベートバンキング営業部 Private Banking Dept. 東京 1、大阪 1 Tokyo 1, Osaka 1
	大口富裕層 Upper HNWI*s 約5万人 Approx. 50,000 clients	非上場企業オーナー・大口資産家・大口地主 Unlisted company owners, large-scale real estate owners, and other wealthy individuals	ウェルスマネジメントバンカー Wealth management banker	エリア Area Main Office 105
	一般富裕層 HNWI*s 約51万人 Approx. 0.51 million clients	非上場企業オーナー・地主・資産家・会社役員 Unlisted company owners, real estate owners, corporate executives, and other wealthy individuals	ファイナンシャルアドバイザー Financial advisor	支店 Branch 440
	資産形成層・マス層 Mass affluent / Mass retail 約2,500万人 Approx. 25 million clients	退職者・勤労者 Retirees, corporate employees	マネーライフ コンサルタント Money & life consultant	
			ローンプラザ Consumer Loan Promotion Office 83	
リモート営業部(東京 3、神戸 1)・コールセンター(神戸 1、福岡 1) Remote Marketing Dept. (Tokyo 3, Kobe 1), Call Center (Kobe 1, Fukuoka 1)				
		SMBCダイレクト・ATM "SMBC Direct", ATM		

\*HNWI=High-net-worth individual

## (3-4) 海外ビジネス: グローバルネットワーク / International business: Global network

## 海外拠点網(2016年11月1日) / Global network (as of Nov. 1, 2016)

合計 / Total<sup>1,2</sup> 73

&lt;SMBCの海外拠点 / SMBC's overseas offices&gt;

支店 / Branches 18  
 出張所 / Sub-branches 18  
 駐在員事務所 / Representative offices<sup>2</sup> 3

&lt;主要な現地法人・関連会社及びその拠点等 / Major overseas subsidiaries and affiliates, etc.&gt;

欧州三井住友銀行 / Sumitomo Mitsui Banking Corporation Europe Limited 7  
 三井住友銀行(中国)有限公司 / Sumitomo Mitsui Banking Corporation (China) 16  
 その他 / Others<sup>2</sup> 11

\*1 SMBCの海外拠点の他に、銀行業務を行う主要な現地法人及びその拠点等を含む。以下の一覧において、SMBCの海外拠点は●で表記し、2016年4月以降に開設・グループ入りしたのものには下線 \*2 閉鎖予定の拠点は除く

\*1 Includes SMBC's overseas offices and major overseas banking subsidiaries and affiliates, etc. In the list below, SMBC's overseas offices are marked "●" and offices opened or joined SMFG group after Apr. 2016 are underlined \*2 Excludes offices planned to be closed

## アジア・オセアニア / Asia and Oceania

&lt;三井住友銀行(中国)有限公司 / Sumitomo Mitsui Banking Corporation(China) Limited&gt;

- 本店(上海) / Head Office (Shanghai)
- 天津支店 / Tianjin Branch
- 広州支店 / Guangzhou Branch
- 蘇州支店 / Suzhou Branch
- 杭州支店 / Hangzhou Branch
- 北京支店 / Beijing Branch
- 瀋陽支店 / Shenyang Branch
- 深圳支店 / Shenzhen Branch
- 重慶支店 / Chongqing Branch
- 大連支店 / Dalian Branch
- 天津濱海出張所 / Tianjin Binhai Sub-Branch
- 蘇州工業園出張所 / Suzhou Industrial Park Sub-Branch
- 上海浦西出張所 / Shanghai Puxi Sub-Branch
- 常熟出張所 / Changshu Sub-Branch
- 上海自貿試験区出張所 / Shanghai Pilot Free Trade Zone Sub-Branch
- 昆山出張所 / Kunshan Sub-Branch
- 東亜銀行 / The Bank of East Asia, Limited
- 香港支店 / Hong Kong Branch
- 台北支店 / Taipei Branch
- ソウル支店 / Seoul Branch
- ウランバートル出張所 / Ulaanbaatar Representative Office
- シンガポール支店 / Singapore Branch
- ヤンゴン支店 / Yangon Branch
- ティラワ出張所 / Thilawa Front Office
- バンコック支店 / Bangkok Branch
- チョンブリ出張所 / Chonburi Branch
- ラブアン支店 / Labuan Branch
- クアラルンプール出張所 / Kuala Lumpur Office
- マレーシア三井住友銀行 / Sumitomo Mitsui Banking Corporation Malaysia Berhad
- ホーチミン支店 / Ho Chi Minh City Branch
- ハノイ支店 / Hanoi Branch
- ベトナムエグジジムバンク / Vietnam Eximbank
- インドネシア三井住友銀行 / PT Bank Sumitomo Mitsui Indonesia
- バンク・タブンガン・ペンシウナン・ナショナル / PT Bank Tabungan Pensiunan Nasional Tbk
- マニラ支店 / Manila Branch
- マニラ駐在員事務所 / Manila Representative Office<sup>3</sup>
- プノンペン駐在員事務所 / Phnom Penh Representative Office
- アクレダ・バンク / ACLEDA Bank Plc
- シドニー支店 / Sydney Branch
- パース出張所 / Perth Branch
- ニューデリー支店 / New Delhi Branch

## アメリカ / Americas

- ニューヨーク支店 / New York Branch
- ロスアンゼルス出張所 / Los Angeles Branch
- サンフランシスコ出張所 / San Francisco Branch
- ヒューストン出張所 / Houston Representative Office
- メキシコシティ出張所 / Mexico City Representative Office
- ボゴタ出張所 / Bogota Representative Office
- リマ出張所 / Lima Representative Office
- サンチャゴ出張所 / Santiago Representative Office
- ケイマン支店 / Cayman Branch
- カナダ支店 / Canada Branch
- マニュファクチャラーズ銀行 / Manufacturers Bank
- カナダ三井住友銀行 / Sumitomo Mitsui Banking Corporation of Canada<sup>3</sup>
- <ブラジル三井住友銀行 / Banco Sumitomo Mitsui Brasileiro S.A.>
- 本店(サンパウロ) / Head Office (Sao Paulo)
- ケイマン支店 / Cayman Branch

## ヨーロッパ・中東・アフリカ / Europe, Middle East and Africa

- <欧州三井住友銀行 / Sumitomo Mitsui Banking Corporation Europe Limited>
- 本店(ロンドン) / Head Office (London)
- パリ支店 / Paris Branch
- ミラノ支店 / Milan Branch
- アムステルダム支店 / Amsterdam Branch
- ダブリン支店 / Dublin Branch
- プラハ支店 / Prague Branch
- マドリード支店 / Madrid Branch
- ロシア三井住友銀行 / JSC Sumitomo Mitsui Rus Bank
- デュッセルドルフ支店 / Düsseldorf Branch
- フランクフルト出張所 / Frankfurt Branch
- ブラッセル支店 / Brussels Branch
- DIFC支店・ドバイ / DIFC Branch - Dubai
- ヨハネスブルグ出張所 / Johannesburg Representative Office
- ドーハ出張所 / Doha QFC Office
- バハレーン出張所 / Bahrain Representative Office
- イスタンブール出張所 / Istanbul Representative Office
- アブダビ出張所 / Abu Dhabi Representative Office
- 三井住友ファイナンス・ダブリン / Sumitomo Mitsui Finance Dublin Limited
- テヘラン駐在員事務所 / Tehran Representative Office
- カイロ駐在員事務所 / Cairo Representative Office

\*3 閉鎖予定の拠点 / Offices planned to be closed

## (3-5) グループ会社格付一覧 / Credit ratings of SMFG and group companies

## グループ会社格付 (2016年10月末) / Credit ratings of SMFG and group companies (as of Oct. 31, 2016)

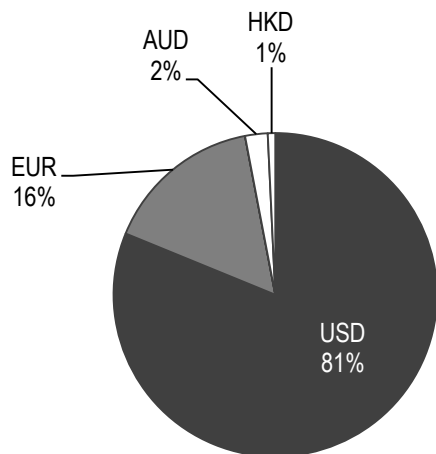
		Moody's			S&P			Fitch			R&I			JCR		
		長期	アウトルック	短期	長期	アウトルック	短期	長期	アウトルック	短期	長期	アウトルック	短期	長期	アウトルック	短期
		Long-term	Outlook	Short-term	Long-term	Outlook	Short-term	Long-term	Outlook	Short-term	Long-term	Outlook	Short-term	Long-term	Outlook	Short-term
三井住友フィナンシャルグループ	Sumitomo Mitsui Financial Group	A1	S	-	A-	S	-	A	N	F1	A+	S	-	AA-	S	-
三井住友銀行	Sumitomo Mitsui Banking Corporation	A1	S	P-1	A	S	A-1	A	N	F1	AA-	S	a-1+	AA-	S	J-1+
欧州三井住友銀行	SMBC Europe	A1	S	P-1	A	S	A-1	A	N	F1	-	-	-	-	-	-
三井住友銀行(中国)	SMBC China	-	-	-	A	S	A-1	-	-	-	-	-	-	-	-	-
関西アーバン銀行	Kansai Urban Banking Corporation	A3	S	P-2	-	-	-	-	-	-	-	-	-	A-	S	J-1
みなと銀行	The Minato Bank	A2	S	P-1	-	-	-	-	-	-	-	-	-	A	S	-
三井住友ファイナンス&リース	Sumitomo Mitsui Finance & Leasing	-	-	-	-	-	-	-	-	-	A+	S	a-1	AA-	S	J-1+
SMBC Aviation Capital	SMBC Aviation Capital	-	-	-	BBB+	S	-	BBB+	N	-	-	-	-	-	-	-
SMBC日興証券	SMBC Nikko Securities	A1	S	P-1	A	S	A-1	-	-	-	AA-	S	a-1+	AA	S	-
三井住友カード	Sumitomo Mitsui Card	-	-	-	-	-	-	-	-	-	AA-	S	a-1+	AA-	S	J-1+
SMBCコンシューマーファイナンス	SMBC Consumer Finance	-	-	-	-	-	-	-	-	-	A	S	-	A-	S	-

### (3-6) 社債等中長期外貨調達 / Foreign currency capital markets funding profile

#### 外貨建社債発行残高 / Foreign currency bonds outstanding<sup>\*1</sup>

		(十億米ドル / Billions of USD)		
		Mar. 15	Mar. 16	Sep. 16
シニア債	Senior bonds	25.1	32.9	36.6
劣後債	Subordinated bonds	4.7	4.1	4.1

#### 通貨別内訳(2016年9月末) / Currency breakdown (as of Sep. 30, 2016)<sup>\*2</sup>



#### 2016年3月以降の主な発行事例 / Benchmark issues since Mar. 2016

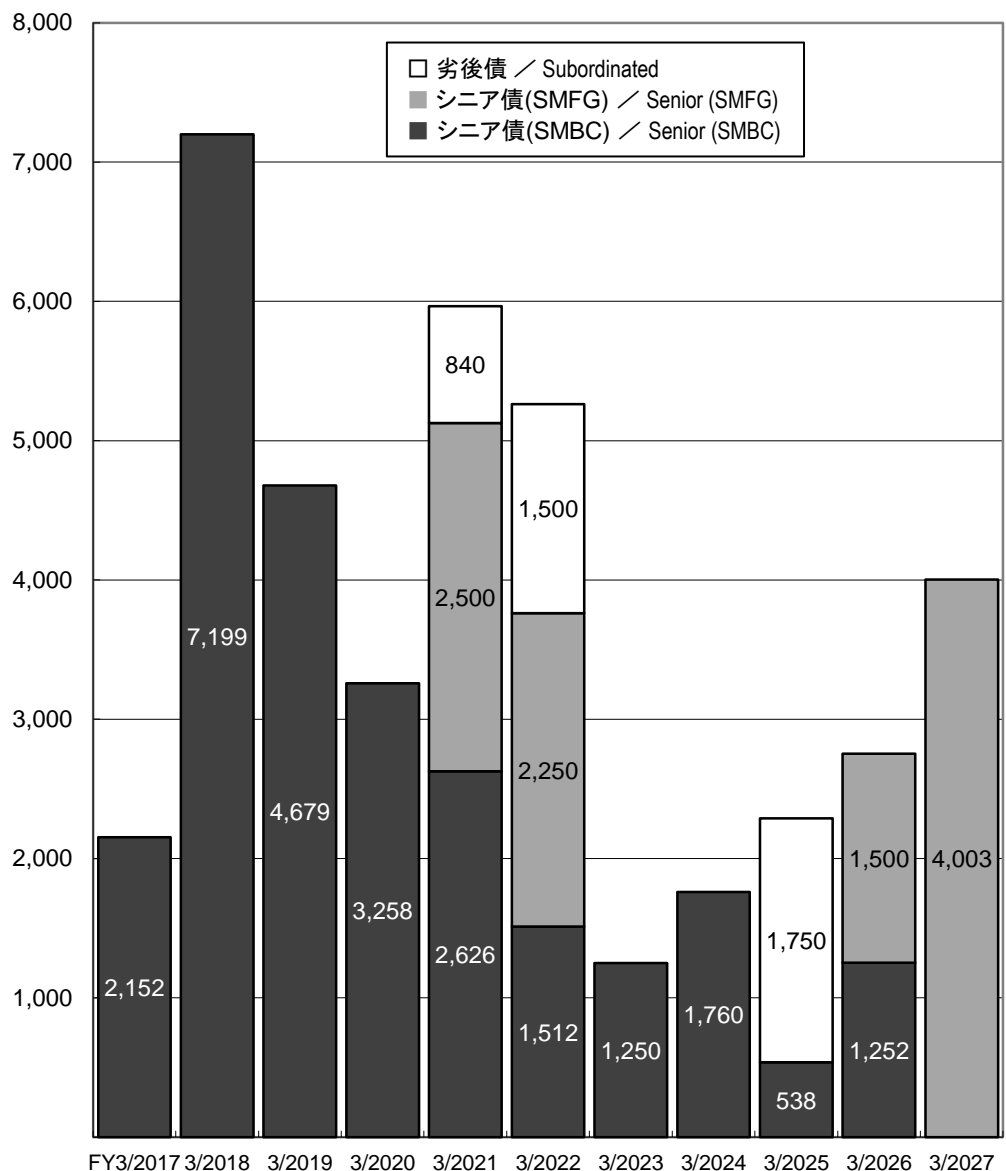
シニア/劣後	発行日	通貨	発行額(百万)	年限	利率	備考
Senior / Sub	Issue Date	Currency	Amount (mn)	Tenor	Coupon	Notes
Senior (SMFG)	Jun. 15, 2016	EUR	1,500	10y	1.546 %	Reg S
Senior (SMFG)	Jul. 14, 2016	USD	1,750	5y	2.058 %	SEC-registered
			500	5y	3mL+111bp	
			2,250	10y	2.632 %	
Senior (SMFG)	Sep. 29, 2016	AUD	95	10y	3.400 %	Private Placement
Senior (SMFG)	Oct. 19, 2016	USD	1,500	5y	2.442 %	SEC-registered
			500	5y	3mL+114bp	
			1,500	10y	3.010 %	
Senior (SMBC)	Oct. 19, 2016	USD	500	2y	1.762 %	3(a)(2)
			500	2y	3mL+67bp	

\*1 各期末実績レートにて換算 / Converted into USD at respective period-end exchange rates

\*2 2016年9月末実績レートにて換算 / Converted into USD at exchange rates as of Sep. 30, 2016

#### 満期の分布(2016年9月末) / Maturity profile (as of Sep. 30, 2016)<sup>\*2</sup>

(百万米ドル / Millions of USD)





## (3-7) リーグテーブル / League tables

## SMBC日興証券によるビジネス / SMBC Nikko Securities

## 株式関連(ブックランナー、引受金額)

Global Equity & Equity-Related: Book runner, Underwriting amount<sup>\*1,2</sup>

(十億円 / Billions of yen)

	金額 シェア 案件数		
	金額 Proceeds	シェア Mkt share	案件数 No. of deals
1. Nomura Securities	326.6	25.5%	34
<b>2. SMBC Nikko Securities</b>	<b>246.2</b>	<b>19.3%</b>	<b>30</b>
3. Mizuho Securities	199.8	15.6%	27
4. Mitsubishi UFJ Morgan Stanley Securities	198.7	15.5%	13
5. Daiwa Securities	117.9	9.2%	21
6. Goldman Sachs	56.4	4.4%	6
7. Merrill Lynch Japan Securities	53.1	4.1%	3
8. Citigroup Global Markets	39.9	3.1%	4
9. JP Morgan	26.9	2.1%	3
10. UBS Securities	9.4	0.7%	3

## ファイナンシャル・アドバイザー(取引金額)

Financial advisor (M&A, Transaction volume)<sup>\*1,4</sup>

(十億円 / Billions of yen)

	取引金額 シェア	
	取引金額 Transaction volume	シェア Mkt share
1. Mizuho FG	5,203.8	50.8%
2. The Raine Group	4,136.1	40.3%
3. Goldman Sachs	3,785.3	36.9%
4. Lazard	3,342.6	32.6%
5. UBS Securities	3,242.4	31.6%
5. Robey Warshaw	3,242.4	31.6%
7. Morgan Stanley	3,082.7	30.1%
8. Bank of America Merrill Lynch	1,932.6	18.8%
9. Nomura Securities	1,806.7	17.6%
<b>10. SMFG</b>	<b>1,511.0</b>	<b>14.7%</b>

## 円債総合(主幹事、引受金額)

JPY denominated bonds: Lead manager, Underwriting amount<sup>\*1,3</sup>

(十億円 / Billions of yen)

	金額 シェア 案件数		
	金額 Proceeds	シェア Mkt share	案件数 No. of deals
1. Mizuho Securities	2,656.2	23.6%	273
2. Mitsubishi UFJ Morgan Stanley Securities	2,163.3	19.2%	250
<b>3. SMBC Nikko Securities</b>	<b>2,047.6</b>	<b>18.2%</b>	<b>242</b>
4. Nomura Securities	1,734.8	15.4%	245
5. Daiwa Securities	1,511.8	13.4%	222
6. Goldman Sachs	277.6	2.5%	26
7. Merrill Lynch Japan Securities	169.0	1.5%	12
8. Tokai Tokyo Securities	125.4	1.1%	32
9. Barclays	109.0	1.0%	7
10. Credit Suisse	105.4	0.9%	6

## ファイナンシャル・アドバイザー(案件数)

Financial advisor (M&A, No. of deals)<sup>\*1,4</sup>

	案件数 シェア	
	案件数 No. of deals	シェア Mkt share
1. Mizuho FG	108	6.7%
2. Nomura Securities	60	3.7%
<b>3. SMFG</b>	<b>56</b>	<b>3.5%</b>
4. Daiwa Securities	35	2.2%
5. Plutus Consulting	26	1.6%
6. MUFG	25	1.5%
7. Morgan Stanley	18	1.1%
8. KPMG	17	1.1%
9. Deloitte Tohatsu Financial Advisory	16	1.0%
10. PricewaterhouseCoopers	15	0.9%

## SMBCによるビジネス / SMBC

## プロジェクトファイナンス・マンデーター・アレンジャー(グローバル)

Project finance mandated arranger ranking (Global)<sup>\*5</sup>

(百万米ドル / Millions of USD)

	金額	
	金額 Proceeds	金額 Proceeds
1. China Development Bank	11,884	11,884
2. MUFG	10,184	10,184
<b>3. SMFG</b>	<b>8,922</b>	<b>8,922</b>
4. Mizuho FG	5,408	5,408
5. Credit Agricole CIB	4,894	4,894
6. Societe Generale	4,214	4,214
7. BNP Paribas	3,690	3,690
8. State Bank of India	3,599	3,599
9. ING	3,223	3,223
10. Santander	2,947	2,947

## シンジケートローン・マンデーター・アレンジャー(グローバル)

Syndicated loans mandated arranger ranking (Global)<sup>\*5</sup>

(百万米ドル / Millions of USD)

	金額	
	金額 Proceeds	金額 Proceeds
1. Bank of America Merrill Lynch	217,687	217,687
2. JP Morgan	172,393	172,393
3. Citi	148,750	148,750
4. MUFG	131,338	131,338
5. Mizuho FG	129,033	129,033
6. Wells Fargo	123,164	123,164
<b>7. SMFG</b>	<b>91,654</b>	<b>91,654</b>
8. Barclays	83,460	83,460
9. Deutsche Bank	79,769	79,769
10. HSBC	68,559	68,559

\*1 出所: トムソンロイターの情報を基にSMBC日興証券が作成(2016年4月-9月実績) / Source: SMBC Nikko Securities, based on data from Thomson Reuters (Apr. - Sep. 2016)

\*2 日本企業関連、海外拠点を含む / Japanese corporate related only. Includes overseas offices

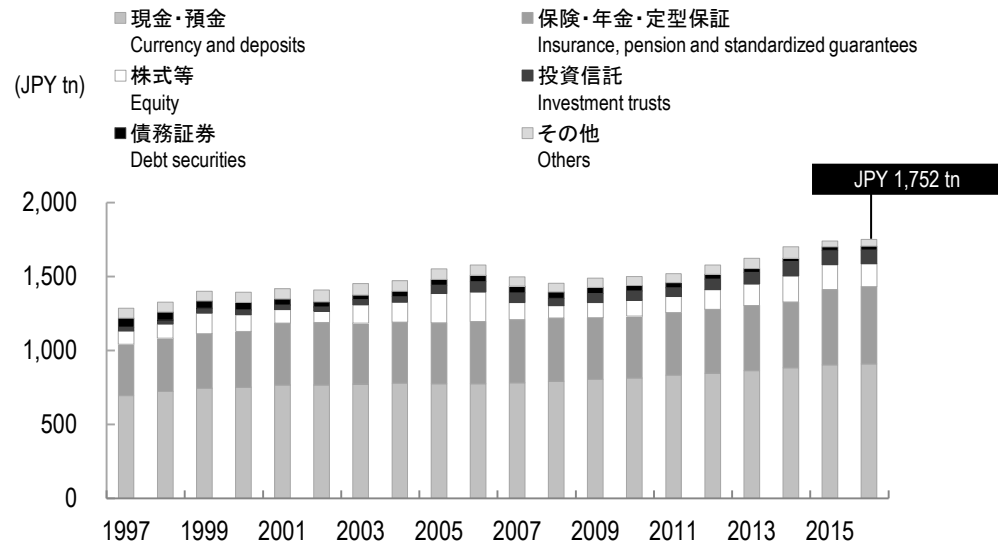
\*3 事業債、財投機関債・地方債(主幹事方式)、サムライ債 / Corporate bonds, FILP agency bonds, municipality bonds for proportional shares as lead manager, and samurai bonds

\*4 日本企業関連公表案件、グループ合算 / Japanese corporate related only. Group basis

\*5 出所: トムソンロイター(2016年1月-9月実績) / Source: Thomson Reuters (Jan. - Sep. 2016)

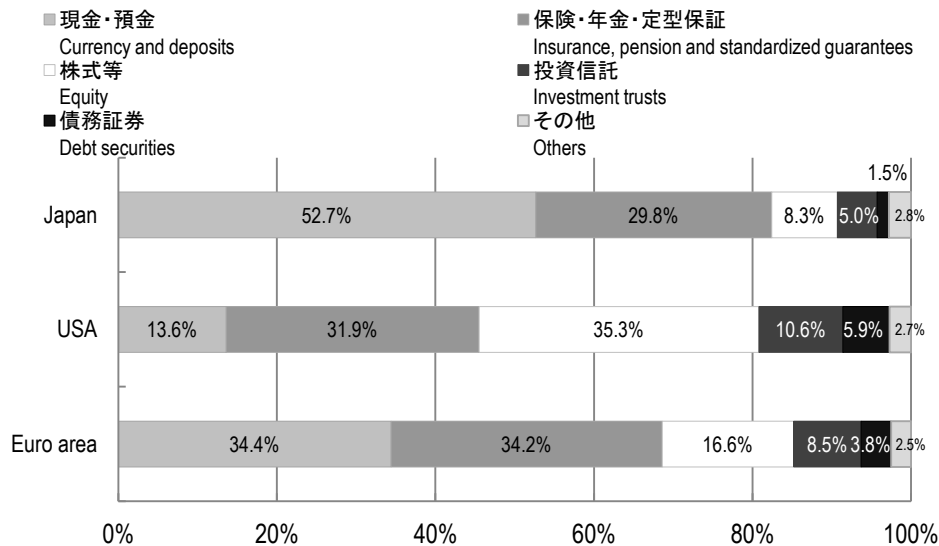
# <参考> 日本の家計金融資産 / Reference: Financial assets held by households in Japan

## 日本の家計金融資産残高 / Financial assets held by households in Japan



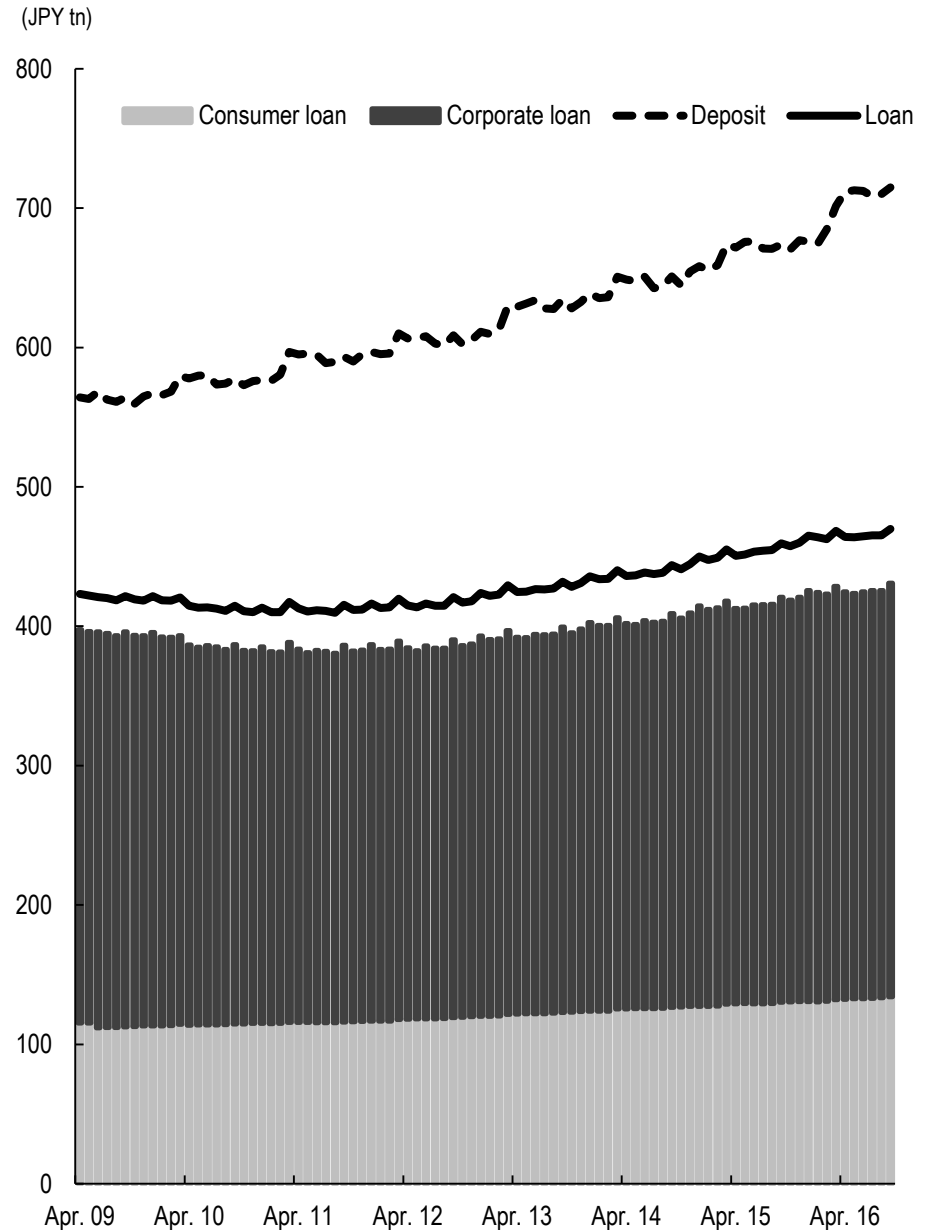
出典: 日本銀行「資金循環統計」 / Source: Flow of Funds, Bank of Japan

## 個人金融資産構成の国際比較 / Comparison of households' financial assets



出典: 日本銀行「資金循環の日米欧比較」 / Source: Flow of Funds - Overview of Japan, US, and the Euro area -, Bank of Japan (Sep. 2016)

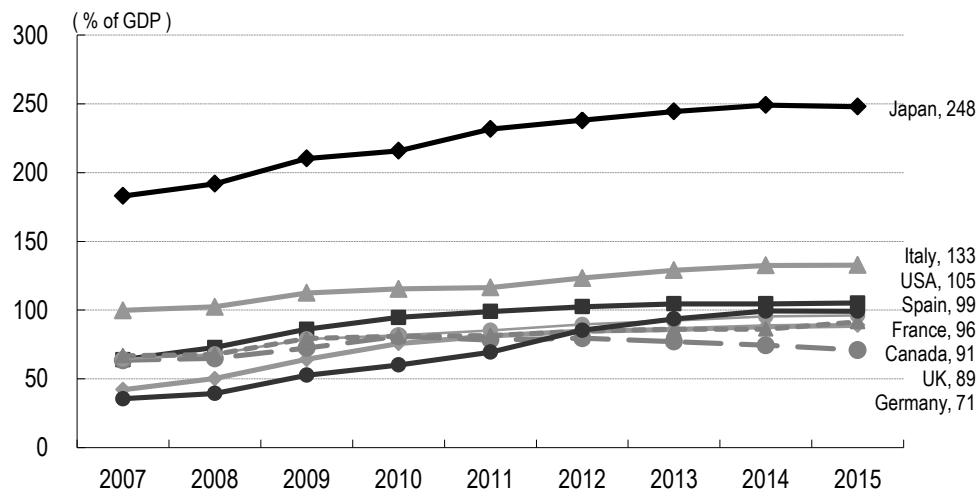
## 国内銀行預貸金残高 / Loan and deposit balance of domestic banks



出典: 日本銀行「預金・貸出関連統計」 / Source: Bank of Japan "Deposits and Loans Market"

<参考> 主要国の財政状況 / Reference: Fiscal condition of major nations

政府債務残高  
General government gross debt

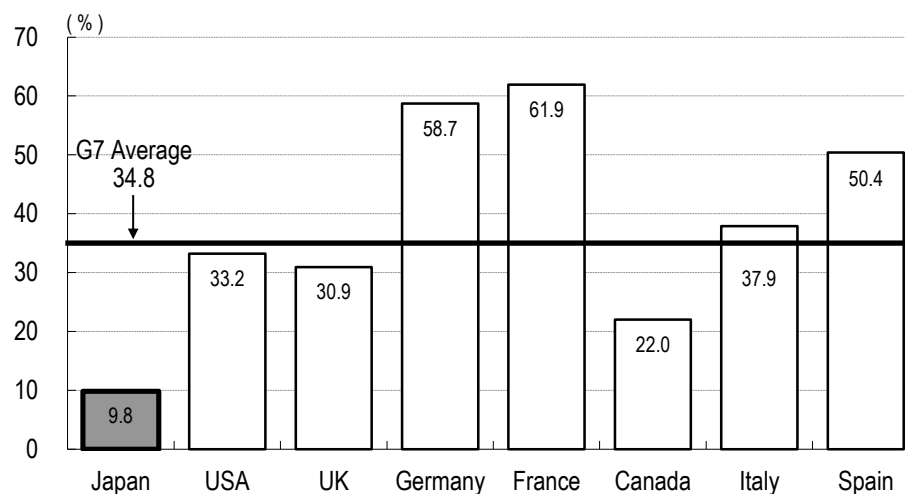


出所 / Source: IMF "World Economic Outlook, October 2016"

\* 2015年の日本は予測値

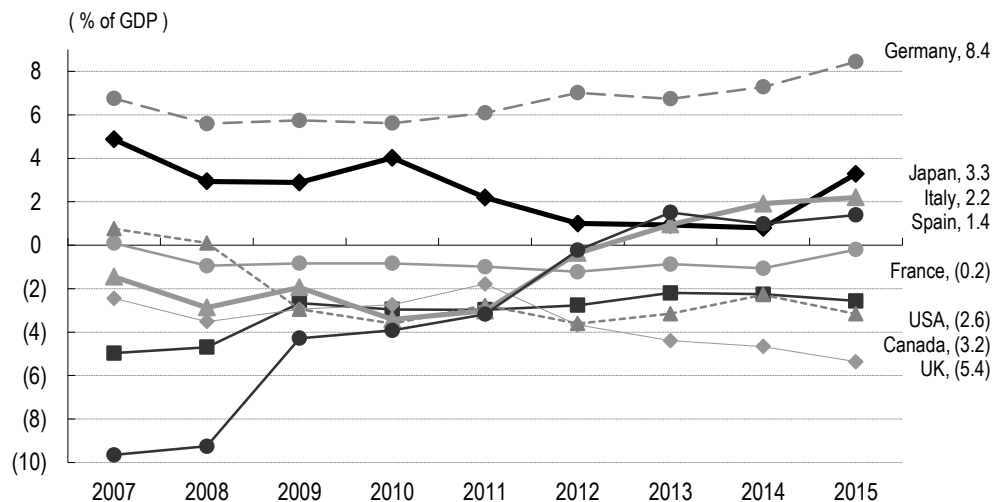
Applied estimated figures of 2015 for Countries excl. Japan

非居住者による国債保有比率(2015年)  
Nonresident holding of general government debt in 2015



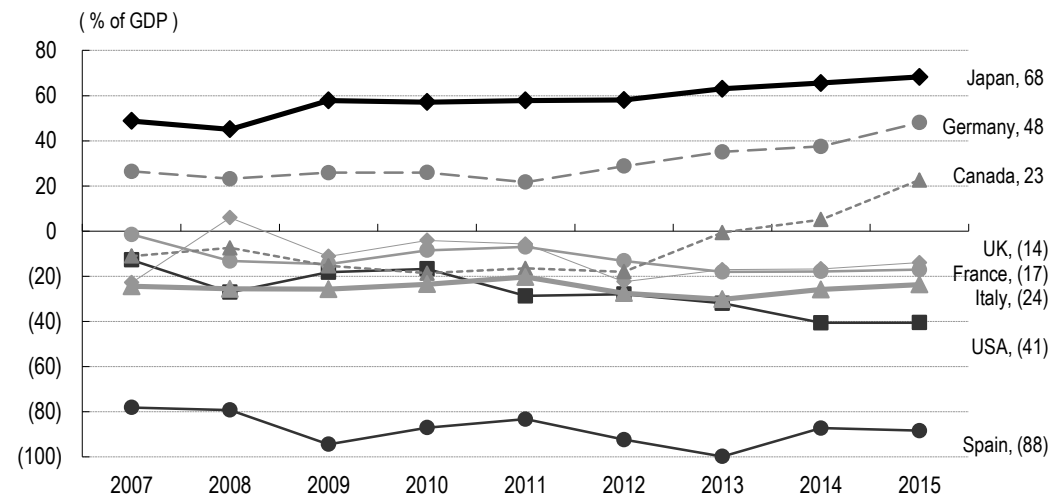
出所 / Source: IMF "October 2016 Fiscal Monitor"

経常収支  
Current account balance



出所 / Source: IMF "World Economic Outlook, October 2016"

対外資産負債残高  
Net international investment position



出所 / Source: IMF