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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 or registration statement 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.

## (1-1) P/L

## SMFG連結 / SMFG consolidated

(十億円 / Billions of yen)

|                   |                                                             | FY3/02 <sup>*1</sup> | FY3/03    | FY3/04  | FY3/05    | FY3/06  | FY3/07  | FY3/08  | FY3/09    | FY3/10    | FY3/11    | FY3/12    | FY3/13    | 連単差<br>Variance <sup>*2</sup> |
|-------------------|-------------------------------------------------------------|----------------------|-----------|---------|-----------|---------|---------|---------|-----------|-----------|-----------|-----------|-----------|-------------------------------|
| 連結粗利益             | Consolidated gross profit                                   | 2,077.7              | 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   | 1,252.8                       |
| 資金利益              | Net interest income                                         | 1,449.8              | 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   | 421.4                         |
| 役務取引等利益+信託報酬      | Net fees and commissions+Trust fees                         | 319.5                | 352.9     | 424.5   | 518.7     | 628.2   | 612.7   | 615.8   | 559.3     | 610.4     | 768.5     | 825.4     | 910.0     | 564.5                         |
| 特定取引利益+その他業務利益    | Net trading income+Net other operating income               | 308.3                | 431.6     | 363.9   | 334.9     | 300.3   | 124.9   | 290.1   | 268.1     | 245.3     | 418.5     | 427.8     | 490.2     | 266.9                         |
| 営業経費              | General and administrative expenses                         | (935.6)              | (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) | (768.6)                       |
| 株式等損益             | Gains (losses) on stocks                                    | (17.8)               | (621.5)   | 101.5   | (101.9)   | 47.1    | 44.7    | (7.1)   | (183.7)   | (10.1)    | (91.9)    | (27.9)    | (21.0)    | 14.7                          |
| 持分法による投資損益        | Equity in earnings (losses) of affiliates                   | 3.0                  | 5.7       | 15.7    | 27.1      | 31.9    | (104.2) | (41.8)  | (94.9)    | (21.5)    | (13.3)    | (31.1)    | 5.3       | 5.3                           |
| 経常利益              | Ordinary profit (loss)                                      | (580.6)              | (515.7)   | 342.8   | (30.3)    | 963.6   | 798.6   | 831.2   | 45.3      | 558.8     | 825.4     | 935.6     | 1,073.7   | 402.9                         |
| 特別損益              | Extraordinary gains (losses)                                | (23.7)               | (75.2)    | 62.0    | (78.2)    | 79.8    | 8.2     | 97.8    | (15.8)    | (0.7)     | 1.9       | 17.4      | (9.7)     | (4.3)                         |
| 当期純利益             | Net income (loss)                                           | (463.9)              | (465.4)   | 330.4   | (234.2)   | 686.8   | 441.4   | 461.5   | (373.5)   | 271.6     | 475.9     | 518.5     | 794.1     | 176.3                         |
| 与信関係費用            | Total credit cost                                           | (1,703.4)            | (1,200.9) | (956.6) | (1,196.8) | (302.0) | (145.0) | (248.6) | (767.8)   | (473.0)   | (217.3)   | (121.3)   | (173.1)   | (153.6)                       |
| 連結業務純益            | Consolidated net business profit <sup>*3</sup>              | 991.9                | 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   | 353.8                         |
| 当期純利益ROE(株主資本ベース) | ROE (denominator: Total stockholders' equity) <sup>*4</sup> | (13.4%)              | (16.9%)   | 12.9%   | (9.2%)    | 22.8%   | 13.8%   | 15.8%   | (13.1%)   | 7.5%      | 9.9%      | 10.4%     | 14.8%     |                               |
| 連結子会社数            | No. of consolidated subsidiaries                            | 144                  | 170       | 165     | 167       | 162     | 181     | 268     | 288       | 307       | 327       | 337       | 323       |                               |
| 持分法適用会社数          | No. of affiliated companies accounted for by equity method  | 38                   | 47        | 48      | 53        | 63      | 62      | 74      | 79        | 58        | 47        | 43        | 44        |                               |

\*1 SMBC連結 / SMBC consolidated

\*2 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

\*3 連結業務純益=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 = (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 当期純利益ROE(株主資本ベース) = 当期純利益 ÷ ((期首株主資本 + 期末株主資本) ÷ 2) × 100

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

(denominator: Total stockholders' equity)

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

### 連単差(12年度) / SMFG's consolidated P/L by group company (FY3/13)

(十億円 / Billions of yen)

|               |                                           | SMFG連結<br>SMFG consolidated |                                 | 連単差<br>Variance*1 |
|---------------|-------------------------------------------|-----------------------------|---------------------------------|-------------------|
|               |                                           |                             | SMBC単体<br>SMBC non-consolidated |                   |
| <b>連結粗利益</b>  | Consolidated gross profit                 | 2,792.9                     | 1,540.1                         | 1,252.8           |
| 資金利益          | Net interest income                       | 1,392.6                     | 971.2                           | 421.4 (1)         |
| 信託報酬          | Trust fees                                | 1.9                         | 1.8                             | 0.1               |
| 役務取引等利益       | Net fees and commissions                  | 908.2                       | 343.8                           | 564.4 (2)         |
| 特定取引利益        | Net trading income                        | 166.6                       | (3.8)                           | 170.4 (3)         |
| その他業務利益       | Net other operating income                | 323.6                       | 227.1                           | 96.5              |
| 営業経費          | General and administrative expenses       | (1,496.3)                   | (727.7)                         | (768.6) (4)       |
| 株式等損益         | Gains (losses) on stocks                  | (21.0)                      | (35.7)                          | 14.7              |
| 持分法による投資損益    | Equity in earnings (losses) of affiliates | 5.3                         | -                               | 5.3               |
| <b>経常利益</b>   | Ordinary profit                           | 1,073.7                     | 670.9                           | 402.9             |
| 特別損益          | Extraordinary gains (losses)              | (9.7)                       | (5.5)                           | (4.3)             |
| 少数株主利益        | Minority interests in net income          | (124.0)                     | -                               | (124.0)           |
| <b>当期純利益</b>  | Net income (loss)                         | 794.1                       | 617.8                           | 176.3 (5)*2       |
| 与信関係費用        | Total credit cost                         | (173.1)                     | (19.5)                          | (153.6) (6)       |
| <b>連結業務純益</b> | Consolidated net business profit*3        | 1,166.2                     | 812.4                           | 353.8             |

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

\*2 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

\*3 連結業務純益 = 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 = (SMBC non-consolidated banking profit (before provision for general reserve for possible loan losses))  
+ (Other consolidated subsidiaries' ordinary profits (excluding non-recurring items)) + (Affiliates' ordinary profits) X (Ownership ratio)  
- (Internal transactions (dividends, etc.))

### 連単差要因 / Main contributors to variance

- (1) SMBC Consumer Finance: 118, Kansai Urban Banking Corporation: 67, Sumitomo Mitsui Finance and Leasing: 41, MINATO BANK: 39, Cedyne: 30, Sumitomo Mitsui Card: 15
- (2) Sumitomo Mitsui Card: 160, SMBC Nikko Securities: 142, Cedyne: 106, SMBC Consumer Finance: 34, SMBC Guarantee: 30, SMBC Friend Securities: 28
- (3) SMBC Nikko Securities: 131, SMBC Friend Securities: 31
- (4) SMBC Nikko Securities: (202), Sumitomo Mitsui Card: (130), Cedyne: (120), SMBC Consumer Finance: (66), Sumitomo Mitsui Finance and Leasing: (52), Kansai Urban Banking Corporation: (46), SMBC Friend Securities: (42), MINATO BANK: (35), SMBC Europe: (29)
- (5) SMBC Consumer Finance: 48, SMBC Nikko Securities: 45, Sumitomo Mitsui Finance and Leasing: 19, Sumitomo Mitsui Card: 18, SMBC CM: 18, Cedyne: 13, SMBC Guarantee: 10
- (6) SMBC Consumer Finance: (41), Kansai Urban Banking Corporation: (27), Cedyne: (22), SMBC Guarantee: (8), MINATO BANK: (6)

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

### 連単差(11年度) / SMFG's consolidated P/L by group company (FY3/12)

(十億円 / Billions of yen)

|               |                                                     | SMFG連結<br>SMFG consolidated |                                 | 連単差<br>Variance*1           |
|---------------|-----------------------------------------------------|-----------------------------|---------------------------------|-----------------------------|
|               |                                                     |                             | SMBC単体<br>SMBC non-consolidated |                             |
| <b>連結粗利益</b>  | <b>Consolidated gross profit</b>                    | 2,594.5                     | 1,532.5                         | 1,062.0                     |
| 資金利益          | Net interest income                                 | 1,341.4                     | 956.9                           | 384.5 (1)                   |
| 信託報酬          | Trust fees                                          | 1.8                         | 1.7                             | 0.1                         |
| 役務取引等利益       | Net fees and commissions                            | 823.6                       | 318.9                           | 504.7 (2)                   |
| 特定取引利益        | Net trading income                                  | 198.2                       | 84.1                            | 114.1 (3)                   |
| その他業務利益       | Net other operating income                          | 229.6                       | 171.0                           | 58.6                        |
| 営業経費          | General and administrative expenses                 | (1,421.4)                   | (719.5)                         | (701.9) (4)                 |
| 株式等損益         | Gains (losses) on stocks                            | (27.9)                      | (15.2)                          | (12.7)                      |
| 持分法による投資損益    | Equity in earnings (losses) of affiliates           | (31.1)                      | -                               | (31.1)                      |
| <b>経常利益</b>   | <b>Ordinary profit</b>                              | <b>935.6</b>                | <b>695.3</b>                    | <b>240.2</b>                |
| 特別損益          | Extraordinary gains (losses)                        | 17.4                        | (3.3)                           | 20.7                        |
| 少数株主利益        | Minority interests in net income                    | (123.1)                     | -                               | (123.1)                     |
| <b>当期純利益</b>  | <b>Net income (loss)</b>                            | <b>518.5</b>                | <b>478.0</b>                    | <b>40.6 (5)<sup>2</sup></b> |
| 与信関係費用        | Total credit cost                                   | (121.3)                     | (58.6)                          | (62.6) (6)                  |
| <b>連結業務純益</b> | <b>Consolidated net business profit<sup>3</sup></b> | <b>1,013.9</b>              | <b>813.0</b>                    | <b>200.9</b>                |

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

\*2 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

\*3 連結業務純益 = 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 = (SMBC non-consolidated banking profit (before provision for general reserve for possible loan losses))  
+ (Other consolidated subsidiaries' ordinary profits (excluding non-recurring items)) + (Affiliates' ordinary profits) X (Ownership ratio)  
- (Internal transactions (dividends, etc.))

\*4 SMBCコンシューマーファイナンスは、11年度第3四半期以前は持分法適用会社、第4四半期は連結子会社

Figures of SMBC Consumer Finance are included as an affiliated company accounted for equity method from 1Q to 3Q and as a consolidated subsidiary in 4Q

### 連単差要因 / Main contributors to variance

- (1) Kansai Urban Banking Corporation: 71, Sumitomo Mitsui Finance and Leasing: 59, MINATO BANK: 41, Cedyne: 37, SMBC Consumer Finance<sup>4</sup>: 31, ORIX Credit: 22, Sumitomo Mitsui Card: 18
- (2) Sumitomo Mitsui Card: 156, SMBC Nikko Securities: 118, Cedyne: 105, SMBC Guarantee: 30, SMBC Friend Securities: 27, SMBC Consumer Finance: 10
- (3) SMBC Nikko Securities: 109, SMBC Friend Securities: 20
- (4) SMBC Nikko Securities: (186), Sumitomo Mitsui Card: (126), Cedyne: (123), Kansai Urban Banking Corporation: (48), Sumitomo Mitsui Finance and Leasing: (43), SMBC Friend Securities: (39), MINATO BANK: (36), SMBC Europe: (23), SMBC Consumer Finance: (15)
- (5) SMBC Guarantee: 33, SMBC Nikko Securities: 19, Sumitomo Mitsui Finance and Leasing: 18, Sumitomo Mitsui Card: 16, SMBC CM: 4, SMBC Consumer Finance: (28), Cedyne: (38)
- (6) Cedyne: (26), Kansai Urban Banking Corporation: (21), Sumitomo Mitsui Card: (9), SMBC Consumer Finance: (4), SMBC Guarantee: 2, Sumitomo Mitsui Finance and Leasing: 6

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

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

議決権比率: SMFG60% / 60% held by SMFG

|                         |                   | (十億円 / Billions of yen) |        |        |        |
|-------------------------|-------------------|-------------------------|--------|--------|--------|
| [単体 / Non-consolidated] |                   | FY3/10                  | FY3/11 | FY3/12 | FY3/13 |
| 営業収益                    | Operating revenue | 894.7                   | 812.8  | 816.8  | 754.6  |
| 営業利益                    | Operating profit  | 43.9                    | 50.2   | 59.4   | 48.6   |
| 経常利益                    | Ordinary profit   | 43.2                    | 50.6   | 61.9   | 54.1   |
| 当期純利益                   | Net income        | 24.8                    | 29.6   | 34.2   | 36.0   |
| 契約実行高                   | Contracted amount | 733.6                   | 800.9  | 770.9  | 855.1  |

|                     |                   | (十億円 / Billions of yen) |        |         |         |
|---------------------|-------------------|-------------------------|--------|---------|---------|
| [連結 / Consolidated] |                   | FY3/10                  | FY3/11 | FY3/12  | FY3/13  |
| 営業収益                | Operating revenue | 984.9                   | 912.6  | 951.9   | 992.2   |
| 営業利益                | Operating profit  | 38.9                    | 47.3   | 61.0    | 57.6    |
| 経常利益                | Ordinary profit   | 39.4                    | 48.9   | 62.8    | 59.0    |
| 当期純利益               | Net income        | 19.6                    | 26.1   | 29.7    | 30.8    |
| 契約実行高               | Contracted amount | 975.8                   | 952.8  | 1,080.1 | 1,360.3 |

|      |                            | (十億円 / Billions of yen) |
|------|----------------------------|-------------------------|
|      |                            | Mar. 2013               |
| 総資産  | Total assets               | 2,568.4                 |
| 営業資産 | Lease assets               | 2,245.5                 |
| 株主資本 | Total stockholders' equity | 383.8                   |
| 資本金  | Capital stock              | 15.0                    |
| 従業員  | No. of employees           | 1,495                   |

|      |                            | (十億円 / Billions of yen) |
|------|----------------------------|-------------------------|
|      |                            | Mar. 2013               |
| 総資産  | Total assets               | 3,776.3                 |
| 営業資産 | Lease assets               | 3,226.8                 |
| 株主資本 | Total stockholders' equity | 537.8                   |
| 資本金  | Capital stock              | 15.0                    |
| 従業員  | No. of employees           | 2,228                   |

## SMBC日興証券 / SMBC Nikko Securities<sup>\*1,2</sup>

議決権比率: SMBC100% / 100% held by SMBC

|           |                                    | (十億円 / Billions of yen) |        |                  | (十億円 / Billions of yen) |                      |                      |
|-----------|------------------------------------|-------------------------|--------|------------------|-------------------------|----------------------|----------------------|
|           |                                    | FY3/10 <sup>*3</sup>    |        |                  | FY3/11                  | FY3/12               | FY3/13               |
|           |                                    |                         | 1H     | 2H <sup>*5</sup> |                         |                      |                      |
| 営業収益      | Operating revenue                  | 190.5                   | 85.6   | 104.9            | 236.7                   | 251.2                | 296.6                |
| 受入手数料     | Commissions                        | -                       | 60.3   | 76.9             | 141.2                   | 119.4                | 143.1                |
| トレーディング損益 | Net gain on trading                | -                       | 23.3   | 23.7             | 62.5                    | 102.2                | 119.7                |
| 金融収益他     | Interest and dividend income, etc. | -                       | 1.9    | 4.2              | 32.9                    | 29.5                 | 33.7                 |
| 金融費用      | Interest expense                   | -                       | 1.2    | 4.4              | 14.9                    | 14.3                 | 14.0                 |
| 純営業収益     | Net operating revenue              | 184.9                   | 84.4   | 100.5            | 213.8                   | 228.8                | 274.7                |
| 販売費・一般管理費 | SG&A expenses                      | 140.4                   | 63.4   | 76.9             | 171.1                   | 185.1                | 200.2                |
| 経常利益      | Ordinary profit                    | 45.3                    | 21.2   | 24.1             | 43.1                    | 44.5                 | 75.7                 |
| 当期純利益     | Net income                         | 58.3 <sup>*4</sup>      | 31.5   | 26.7             | 25.4                    | 19.4                 | 45.7                 |
| 自己資本規制比率  | Capital adequacy ratio             | 566.9%                  | 685.8% | 566.9%           | 518.8% <sup>*6</sup>    | 504.1% <sup>*6</sup> | 557.6% <sup>*6</sup> |

|        |                            | (十億円 / Billions of yen)      |
|--------|----------------------------|------------------------------|
|        |                            | Mar. 2013                    |
| 総資産    | Total assets               | 6,753.0                      |
| 株主資本   | Total stockholders' equity | 508.4                        |
| 資本金    | Capital stock              | 10.0                         |
| 従業員数   | No. of employees           | 8,634                        |
| 店舗数    | No. of branches            | 109 <sup>*6</sup>            |
| 預り資産残高 | Client assets              | 34,700 <sup>*6</sup>         |
| 総口座数   | No. of total accounts      | 2,390 thousand <sup>*6</sup> |

\*1 11年4月に日興コーディアル証券より商号変更 / Changed name from Nikko Cordial Securities in Apr. 2011

\*2 09年度は単体ベース。10年度以降は連結ベース / Figures for FY3/10 are on a non-consolidated basis. Figures since FY3/11 are on a consolidated basis

\*3 09年度における分割承継前後を通算した値 / Sum of financial information of Nikko Cordial Securities before and after succession through a corporate demerger

\*4 再編の影響により、税務上の一時差異に対して繰延税金資産を計上することが可能となったため税金費用が減少  
Income taxes-deferred decreased due to an effect of Deferred tax assets of temporary differences resulting from corporate demerger

\*5 09年度下期に記載の計数は、日興コーディアル証券完全子会社化後の計数 / Figures of Nikko Cordial Securities after becoming SMBC's wholly-owned subsidiary

\*6 単体ベース / Non-consolidated basis

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

### 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] |                        | FY3/10                  | FY3/11   | FY3/12   | FY3/13 |
| 純営業収益                   | Net operating revenue  | 67.2                    | 52.9     | 47.3     | 59.4   |
| 販売費・一般管理費               | SG&A expenses          | 44.4                    | 42.7     | 39.0     | 41.4   |
| 経常利益                    | Ordinary profit        | 23.1                    | 10.6     | 8.8      | 17.9   |
| 当期純利益                   | Net income             | 13.0                    | 4.9      | 4.4      | 10.3   |
| 自己資本規制比率                | Capital adequacy ratio | 1,054.8%                | 1,196.0% | 1,153.0% | 969.0% |

|      |                            | (十億円 / Billions of yen) |
|------|----------------------------|-------------------------|
|      |                            | Mar. 2013               |
| 総資産  | Total assets               | 344.3                   |
| 株主資本 | Total stockholders' equity | 183.0                   |
| 資本金  | Capital stock              | 27.2                    |
| 従業員数 | No. of employees           | 1,929                   |
| 店舗数  | No. of branches            | 61                      |

### 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] |                               | FY3/10                  | FY3/11  | FY3/12  | FY3/13  |
| 営業収益                    | Operating revenue             | 183.6                   | 185.2   | 182.2   | 185.6   |
| 営業利益                    | Operating profit              | 24.3                    | 32.6    | 43.1    | 44.8    |
| 経常利益                    | Ordinary profit               | 24.3                    | 32.6    | 43.2    | 44.8    |
| 当期純利益                   | Net income                    | 14.1                    | 19.1    | 23.5    | 27.7    |
| カード取扱高                  | Card sales handled            | 6,209.0                 | 6,896.3 | 7,560.7 | 8,194.6 |
| カード会員数                  | No. of cardholders (millions) | 20.50                   | 20.77   | 21.65   | 22.40   |

|      |                            | (十億円 / Billions of yen) |
|------|----------------------------|-------------------------|
|      |                            | Mar. 2013               |
| 総資産  | Total assets               | 1,053.5                 |
| 株主資本 | Total stockholders' equity | 226.4                   |
| 資本金  | Capital stock              | 34.0                    |
| 従業員  | No. of employees           | 2,353                   |

### セディナ / Cedyne<sup>1</sup>

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] |                                                 | FY3/10                  | FY3/11  | FY3/12             | FY3/13   |
| 営業収益                | Operating revenue                               | 232.7                   | 212.6   | 185.2              | 202.1    |
| 営業費用                | Operating expense                               | 273.1                   | 210.9   | 212.3              | 181.8    |
| うち貸倒関連費用            | of which Provision for operating receivables    | 38.7                    | 35.9    | 26.9               | 22.1     |
| うち利息返還関連費用          | of which Provision for loss on interest refunds | 57.1                    | 13.0    | 40.0 <sup>*3</sup> | -        |
| 営業利益                | Operating profit (loss)                         | (40.4)                  | 1.8     | (27.1)             | 20.2     |
| 経常利益                | Ordinary profit (loss)                          | (38.5)                  | 1.7     | (27.0)             | 20.7     |
| 当期純利益               | Net income (loss)                               | (67.9) <sup>*2</sup>    | 1.0     | (37.5)             | 17.3     |
| 取扱高                 | Sales handled                                   | 6,508.3                 | 6,364.1 | 6,238.2            | 11,686.1 |
| 有効会員数               | No. of Card holders (millions)                  | 24.93                   | 22.51   | 21.09              | 19.48    |

|                         |                               | (十億円 / Billions of yen) |
|-------------------------|-------------------------------|-------------------------|
|                         |                               | Mar. 2013               |
| 総資産                     | Total assets                  | 2,133.5                 |
| 株主資本                    | Total stockholders' equity    | 153.2                   |
| 資本金                     | Capital stock                 | 82.8                    |
| 従業員                     | No. of employees              | 3,684                   |
| 営業貸付金<br>残高             | Consumer loans<br>outstanding | 299.0                   |
| 保証残高<br>(信用保証<br>割賦売掛金) | Loan Guarantee<br>Receivables | 669.2                   |

<sup>\*1</sup> 09年4月に、オーエムシーカード、セントラルファイナンス、クオークが合併。10年5月31日、第三者割当増資によりSMFGが連結子会社化。11年5月1日、SMFGが完全子会社化

OMC Card, Central Finance and QUOQ merged in Apr. 09. Became SMFG's consolidated subsidiary on May 31, 2010 through third-party allotment. Became SMFG's wholly-owned subsidiary on May 1, 2011

<sup>\*2</sup> 割増退職金▲121億円、貸倒引当金繰入額▲99億円等の特別損失を計上 / Extraordinary losses includes JPY 12.1 billion of Extra retirement payments and JPY 9.9 billion of Provision for operating receivables

<sup>\*3</sup> 過払利息返還への抜本的な対応として利息返還関連の引当金を追加繰入 / Implemented an additional provision of the interest refund-related allowance to sufficiently prepare for the interest refund claims

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

### SMBCコンシューマーファイナンス / SMBC Consumer Finance<sup>\*1</sup>

議決権比率: SMFG100% / 100% held by SMFG

|                     |                                                                    | (十億円 / Billions of yen) |        |                     |        |
|---------------------|--------------------------------------------------------------------|-------------------------|--------|---------------------|--------|
| [連結 / Consolidated] |                                                                    | FY3/10                  | FY3/11 | FY3/12              | FY3/13 |
| 営業収益                | Operating revenue                                                  | 339.0                   | 238.4  | 196.1               | 187.0  |
| うち営業貸付金利息           | of which Interest on consumer loans                                | 261.5                   | 180.4  | 137.9               | 125.1  |
| 営業費用                | Operating expenses                                                 | 320.5                   | 289.6  | 352.8               | 137.7  |
| うち広告宣伝費             | of which Advertising expenses                                      | 9.6                     | 5.9    | 6.7                 | 10.2   |
| うち貸倒費用              | of which Credit losses including provision for uncollectible loans | 127.8                   | 81.2   | 28.3 <sup>*2</sup>  | 37.3   |
| うち利息返還費用            | of which Losses on interest repayments                             | 24.6                    | 100.9  | 240.1 <sup>*2</sup> | 0.0    |
| うち人件費               | of which Personnel expenses                                        | 37.6                    | 23.0   | 18.6                | 20.5   |
| 営業利益                | Operating profit (loss)                                            | 18.5                    | (51.2) | (156.6)             | 49.3   |
| 経常利益                | Ordinary profit (loss)                                             | 17.9                    | (48.8) | (155.4)             | 51.8   |
| 当期純利益               | Net income (loss)                                                  | 14.6                    | (96.0) | (169.5)             | 48.1   |

<sup>\*1</sup> 11年12月7日、SMBCが連結子会社化。12年4月1日、SMFGが完全子会社化、12年7月1日、プロミスより社名変更

Became SMBC's consolidated subsidiary on Dec. 7, 2011. Became SMFG's wholly-owned subsidiary on Apr. 1, 2012. Renamed to SMBC Consumer Finance from Promise on July 1, 2012

<sup>\*2</sup> 利息返還への抜本的な対応として利息返還関連の引当金を追加繰入 / Implemented an additional provision of the interest refund-related allowance to sufficiently prepare for the interest refund claims

|         |                            | (十億円 / Billions of yen) |
|---------|----------------------------|-------------------------|
|         |                            | Mar. 2013               |
| 総資産     | Total assets               | 881.6                   |
| 株主資本    | Total stockholders' equity | 164.8                   |
| 資本金     | Capital stock              | 140.7                   |
| 従業員     | No. of employees           | 3,072                   |
| 営業貸付金残高 | Consumer loans outstanding | 742.8                   |

### 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] |                   | FY3/10                  | FY3/11 | FY3/12 | FY3/13 |
| 営業収益                    | Operating revenue | 81.7                    | 84.8   | 87.5   | 96.2   |
| 営業利益                    | Operating profit  | 0.9                     | 1.5    | 0.8    | 1.8    |
| 経常利益                    | Ordinary profit   | 1.2                     | 1.5    | 1.4    | 2.2    |
| 当期純利益                   | Net income (loss) | 0.8                     | (0.4)  | 0.3    | 1.5    |

|      |                            | (十億円 / Billions of yen) |
|------|----------------------------|-------------------------|
|      |                            | Mar. 2013               |
| 総資産  | Total assets               | 83.7                    |
| 株主資本 | Total stockholders' equity | 41.1                    |
| 資本金  | Capital stock              | 10.0                    |
| 従業員  | No. of employees           | 2,136                   |



## (1-4) B/S

## SMFG連結 / SMFG consolidated

(十億円 / Billions of yen)

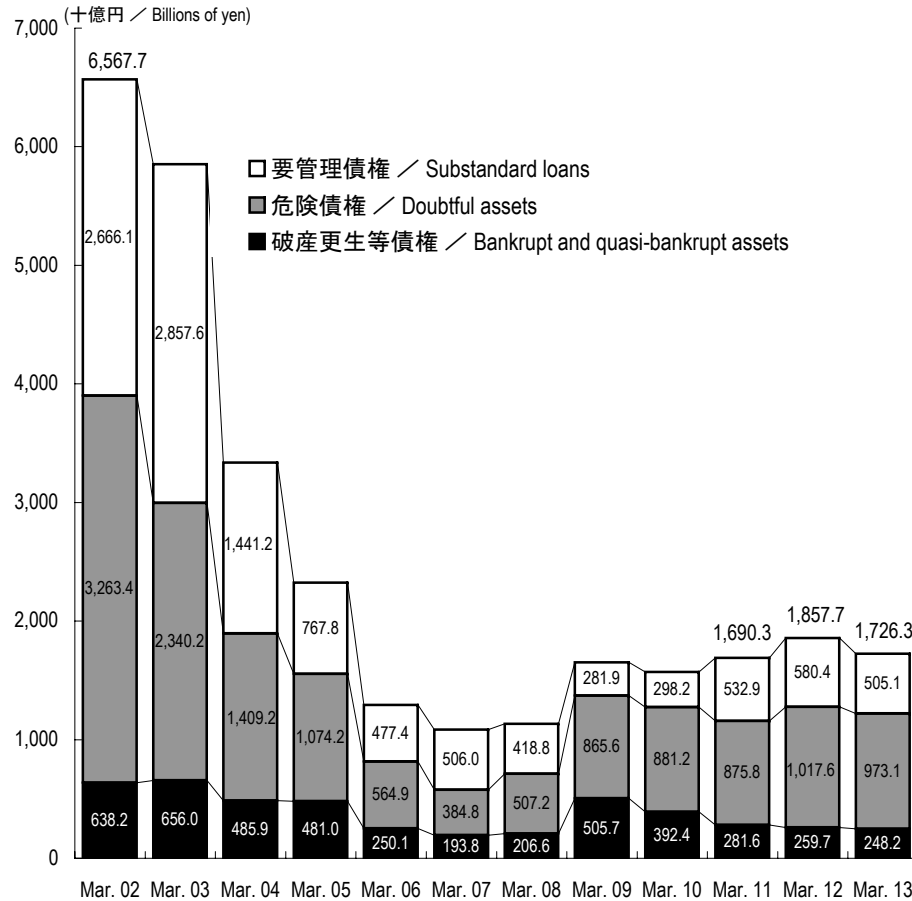
|                           |                                                       | Mar. 02   | Mar. 03   | Mar. 04   | Mar. 05  | Mar. 06   | Mar. 07   | Mar. 08   | Mar. 09   | Mar. 10   | Mar. 11   | Mar. 12   | Mar. 13   | 前期末比<br>vs Mar. 12 |
|---------------------------|-------------------------------------------------------|-----------|-----------|-----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------------|
| 資産の部                      | Assets                                                | 108,005.0 | 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 | +5,656.1           |
| 現金預け金                     | Cash and due from banks                               | 5,632.3   | 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  | +3,083.0           |
| 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   | (1,045.2)          |
| 特定取引資産                    | Trading assets                                        | 3,278.1   | 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   | (431.4)            |
| 有価証券                      | Securities                                            | 20,694.6  | 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  | (1,223.2)          |
| 貸出金                       | Loans and bills discounted                            | 63,645.6  | 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  | +2,911.5           |
| 繰延税金資産                    | Deferred tax assets                                   | 1,882.5   | 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     | (29.8)             |
| 支払承諾見返                    | Customers' liabilities for acceptances and guarantees | 3,625.0   | 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   | +585.5             |
| 負債の部                      | Liabilities                                           | 104,108.5 | 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 | +4,467.9           |
| 預金                        | Deposits                                              | 64,986.0  | 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  | +4,953.3           |
| 譲渡性預金                     | NCDs                                                  | 6,662.1   | 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  | +3,162.0           |
| 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   | (1,376.9)          |
| 社債                        | Bonds                                                 | 3,505.8   | 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   | +108.9             |
| 繰延税金負債                    | Deferred tax liabilities                              | 39.2      | 43.9      | 40.2      | 45.3     | 49.5      | 51.0      | 52.0      | 27.3      | 26.5      | 20.5      | 53.9      | 68.1      | +14.3              |
| 少数株主持分                    | Minority interests                                    | 983.8     | 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   | +1,188.2           |
| 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   | +666.3             |
| 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   | -                  |
| 資本剰余金                     | Capital surplus                                       | -         | -         | -         | -        | -         | 57.8      | 57.8      | 57.2      | 978.9     | 978.9     | 759.8     | 758.6     | (1.2)              |
| 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   | +658.8             |
| 自己株式                      | Treasury stock                                        | (17.5)    | (15.2)    | (3.0)     | (269.9)  | (4.4)     | (123.5)   | (124.0)   | (124.0)   | (124.1)   | (171.8)   | (236.0)   | (227.4)   | +8.7               |
| 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     | +468.5             |
| その他有価証券評価差額金 <sup>2</sup> | Net unrealized gains (losses) on other securities     | (304.8)   | (24.2)    | 325.0     | 410.7    | 819.9     | 1,262.2   | 550.6     | (14.6)    | 412.7     | 272.3     | 330.4     | 755.8     | +425.3             |
| 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)    | (0.7)              |
| 土地再評価差額金 <sup>2</sup>     | Land revaluation excess                               | 121.2     | 101.4     | 96.5      | 57.9     | 38.2      | 37.6      | 34.9      | 35.2      | 35.0      | 33.4      | 39.2      | 39.1      | (0.0)              |
| 為替換算調整勘定 <sup>2</sup>     | Foreign currency translation adjustments              | (15.2)    | (53.5)    | (71.8)    | (79.9)   | (41.5)    | (30.7)    | (27.3)    | (129.1)   | (101.7)   | (122.9)   | (141.4)   | (97.4)    | +43.9              |
| 少数株主持分                    | Minority interests                                    | -         | -         | -         | -        | -         | 1,408.3   | 1,645.7   | 2,141.9   | 2,049.4   | 2,037.3   | 2,043.9   | 2,096.8   | +52.9              |
| 資本の部                      | Total stockholders' equity                            | 2,912.6   | 2,424.1   | 3,070.9   | 2,775.7  | 4,454.4   | -         | -         | -         | -         | -         | -         | -         | -                  |
| 資本金                       | Capital Stock                                         | 1,326.7   | 1,247.7   | 1,247.7   | 1,352.7  | 1,420.9   | -         | -         | -         | -         | -         | -         | -         | -                  |
| 資本剰余金                     | Capital surplus                                       | 1,684.4   | 856.2     | 865.3     | 974.3    | 1,229.2   | -         | -         | -         | -         | -         | -         | -         | -                  |
| 利益剰余金                     | Retained earnings                                     | 117.8     | 311.7     | 611.2     | 330.0    | 992.1     | -         | -         | -         | -         | -         | -         | -         | -                  |

\*1 SMBC連結 / SMBC consolidated

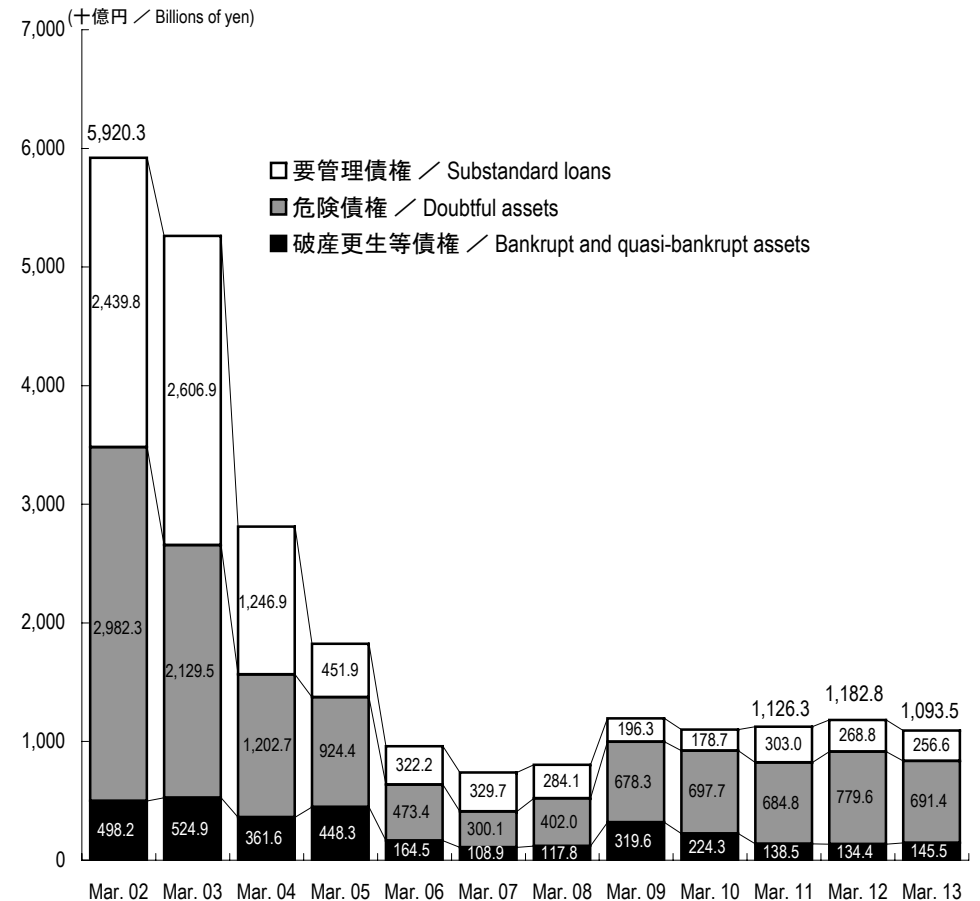
\*2 06年3月期末以前は「資本の部」に計上 / Recorded in Stockholders' equity on and before Mar. 2006

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

SMFG連結 / SMFG consolidated



SMBC単体 / SMBC non-consolidated



|       |       |       |       |       |        |        |        |        |        |        |        |
|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|
| 9.6%  | 9.0%  | 5.6%  | 3.9%  | 2.1%  | 1.65%  | 1.61%  | 2.28%  | 2.25%  | 2.43%  | 2.59%  | 2.27%  |
| 75.3% | 76.2% | 79.8% | 87.9% | 87.7% | 81.27% | 80.86% | 85.31% | 88.39% | 84.63% | 81.81% | 85.84% |

| 不良債権比率 <sup>*</sup><br>NPL ratio <sup>*</sup> | 8.9%  | 8.4%  | 5.0%  | 3.3%  | 1.7%  | 1.21%  | 1.24%  | 1.78%  | 1.74%  | 1.81%  | 1.86%  | 1.60%  |
|-----------------------------------------------|-------|-------|-------|-------|-------|--------|--------|--------|--------|--------|--------|--------|
| 保全率<br>Coverage ratio                         | 76.7% | 76.7% | 81.5% | 90.5% | 91.0% | 79.42% | 80.60% | 86.11% | 90.56% | 87.59% | 89.93% | 92.63% |

\* 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) 有価証券ポートフォリオ・デリバティブ・証券化商品等 (1) / Securities portfolio, Derivatives, Securitized products, etc. (1)

## 有価証券の時価情報等 / Market value information on Securities

### (1) 満期保有目的の債券 / Bonds classified as held-to-maturity

|                                                                                | SMFG連結 / SMFG consolidated        |                                                          |                                   |                                                          |
|--------------------------------------------------------------------------------|-----------------------------------|----------------------------------------------------------|-----------------------------------|----------------------------------------------------------|
|                                                                                | Mar. 2012                         |                                                          | Mar. 2013                         |                                                          |
|                                                                                | B/S計上額<br>Balance sheet<br>amount | 時価との差額<br>Net unrealized<br>gains (losses) <sup>*1</sup> | B/S計上額<br>Balance sheet<br>amount | 時価との差額<br>Net unrealized<br>gains (losses) <sup>*1</sup> |
| 時価が貸借対照表計上額を超えるもの<br>Bonds whose fair value is above the balance sheet amount  | 5,202.8                           | 69.3                                                     | 5,569.2                           | 61.2                                                     |
| うち国債<br>of which JGBs                                                          | 4,787.5                           | 61.9                                                     | 5,244.8                           | 56.7                                                     |
| 時価が貸借対照表計上額を超えないもの<br>Bonds whose fair value is below the balance sheet amount | 83.4                              | (0.1)                                                    | 282.9                             | (0.0)                                                    |
| うち国債<br>of which JGBs                                                          | 70.0                              | (0.1)                                                    | 269.7                             | (0.0)                                                    |
| 合計<br>Total                                                                    | 5,286.3                           | 69.2                                                     | 5,852.1                           | 61.2                                                     |

\*1 時価－貸借対照表計上額 / Fair value - Balance sheet amount

|                                                                                | SMBC単体 / SMBC non-consolidated (十億円 / Billions of yen) |                                                          |                                   |                                                          |
|--------------------------------------------------------------------------------|--------------------------------------------------------|----------------------------------------------------------|-----------------------------------|----------------------------------------------------------|
|                                                                                | Mar. 2012                                              |                                                          | Mar. 2013                         |                                                          |
|                                                                                | B/S計上額<br>Balance sheet<br>amount                      | 時価との差額<br>Net unrealized<br>gains (losses) <sup>*1</sup> | B/S計上額<br>Balance sheet<br>amount | 時価との差額<br>Net unrealized<br>gains (losses) <sup>*1</sup> |
| 時価が貸借対照表計上額を超えるもの<br>Bonds whose fair value is above the balance sheet amount  | 5,093.7                                                | 68.0                                                     | 5,466.2                           | 59.9                                                     |
| うち国債<br>of which JGBs                                                          | 4,787.5                                                | 61.9                                                     | 5,244.8                           | 56.7                                                     |
| 時価が貸借対照表計上額を超えないもの<br>Bonds whose fair value is below the balance sheet amount | 70.0                                                   | (0.1)                                                    | 269.7                             | (0.0)                                                    |
| うち国債<br>of which JGBs                                                          | 70.0                                                   | (0.1)                                                    | 269.7                             | (0.0)                                                    |
| 合計<br>Total                                                                    | 5,163.8                                                | 67.9                                                     | 5,735.9                           | 59.9                                                     |

### (2) その他有価証券 / Other securities

|                                                                                             | SMFG連結 / SMFG consolidated        |                                                                |                                   |                                                                |
|---------------------------------------------------------------------------------------------|-----------------------------------|----------------------------------------------------------------|-----------------------------------|----------------------------------------------------------------|
|                                                                                             | Mar. 2012                         |                                                                | Mar. 2013                         |                                                                |
|                                                                                             | B/S計上額<br>Balance sheet<br>amount | 取得原価<br>との差額<br>Net unrealized<br>gains (losses) <sup>*2</sup> | B/S計上額<br>Balance sheet<br>amount | 取得原価<br>との差額<br>Net unrealized<br>gains (losses) <sup>*2</sup> |
| 貸借対照表計上額が取得原価を超えるもの<br>Securities whose balance sheet amount is above the acquisition cost  | 30,317.7                          | 746.9                                                          | 30,387.4                          | 1,256.6                                                        |
| うち株式<br>of which Stocks                                                                     | 1,193.7                           | 490.1                                                          | 2,144.0                           | 867.1                                                          |
| うち債券<br>of which Bonds                                                                      | 24,475.0                          | 118.2                                                          | 22,538.3                          | 112.2                                                          |
| うち国債<br>of which JGBs                                                                       | 21,717.7                          | 63.4                                                           | 19,823.9                          | 64.8                                                           |
| 貸借対照表計上額が取得原価を超えないもの<br>Securities whose balance sheet amount is below the acquisition cost | 6,617.8                           | (271.9)                                                        | 4,773.0                           | (135.0)                                                        |
| うち株式<br>of which Stocks                                                                     | 947.0                             | (218.6)                                                        | 403.6                             | (95.9)                                                         |
| うち債券<br>of which Bonds                                                                      | 3,209.5                           | (6.3)                                                          | 1,987.1                           | (3.9)                                                          |
| うち国債<br>of which JGBs                                                                       | 2,751.9                           | (0.7)                                                          | 1,656.1                           | (0.2)                                                          |
| 合計<br>Total                                                                                 | 36,935.5                          | 475.0                                                          | 35,160.5                          | 1,121.6                                                        |

\*2 貸借対照表計上額－取得原価 / Balance sheet amount - Acquisition cost

|                                                                                             | SMBC単体 / SMBC non-consolidated (十億円 / Billions of yen) |                                                                |                                   |                                                                |
|---------------------------------------------------------------------------------------------|--------------------------------------------------------|----------------------------------------------------------------|-----------------------------------|----------------------------------------------------------------|
|                                                                                             | Mar. 2012                                              |                                                                | Mar. 2013                         |                                                                |
|                                                                                             | B/S計上額<br>Balance sheet<br>amount                      | 取得原価<br>との差額<br>Net unrealized<br>gains (losses) <sup>*2</sup> | B/S計上額<br>Balance sheet<br>amount | 取得原価<br>との差額<br>Net unrealized<br>gains (losses) <sup>*2</sup> |
| 貸借対照表計上額が取得原価を超えるもの<br>Securities whose balance sheet amount is above the acquisition cost  | 28,936.1                                               | 672.6                                                          | 28,770.2                          | 1,165.7                                                        |
| うち株式<br>of which Stocks                                                                     | 1,123.3                                                | 466.9                                                          | 2,219.5                           | 862.2                                                          |
| うち債券<br>of which Bonds                                                                      | 23,311.6                                               | 109.5                                                          | 21,236.9                          | 98.6                                                           |
| うち国債<br>of which JGBs                                                                       | 20,984.5                                               | 59.0                                                           | 19,085.3                          | 55.8                                                           |
| 貸借対照表計上額が取得原価を超えないもの<br>Securities whose balance sheet amount is below the acquisition cost | 5,977.9                                                | (283.6)                                                        | 4,367.0                           | (125.1)                                                        |
| うち株式<br>of which Stocks                                                                     | 922.2                                                  | (238.4)                                                        | 373.3                             | (92.6)                                                         |
| うち債券<br>of which Bonds                                                                      | 2,995.0                                                | (5.1)                                                          | 1,889.4                           | (3.3)                                                          |
| うち国債<br>of which JGBs                                                                       | 2,631.0                                                | (0.5)                                                          | 1,631.9                           | (0.2)                                                          |
| 合計<br>Total                                                                                 | 34,914.0                                               | 389.0                                                          | 33,137.2                          | 1,040.7                                                        |

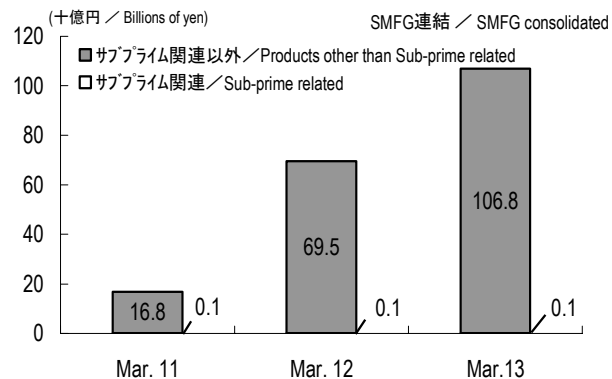
# (1-6) 有価証券ポートフォリオ・デリバティブ・証券化商品等 (2) / Securities portfolio, Derivatives, Securitized products, etc. (2)

## クレジット・デリバティブの想定元本額 / Notional principal amounts of credit derivatives

(十億円 / Billions of yen)

|                                       |                      | Mar. 2011      |                                                                               | Mar. 2012      |                                                                               | Sep. 2012      |                                                                               |
|---------------------------------------|----------------------|----------------|-------------------------------------------------------------------------------|----------------|-------------------------------------------------------------------------------|----------------|-------------------------------------------------------------------------------|
|                                       |                      | 想定元本額<br>Total | 信用リスク削減手法の<br>効果を勘案するた<br>めに用いているもの<br>of which for credit risk<br>mitigation | 想定元本額<br>Total | 信用リスク削減手法の<br>効果を勘案するた<br>めに用いているもの<br>of which for credit risk<br>mitigation | 想定元本額<br>Total | 信用リスク削減手法の<br>効果を勘案するた<br>めに用いているもの<br>of which for credit risk<br>mitigation |
| <b>SMFG連結 / SMFG consolidated</b>     |                      |                |                                                                               |                |                                                                               |                |                                                                               |
| プロテクションの購入                            | Protection purchased | 803.0          | 264.5                                                                         | 672.7          | 149.0                                                                         | 757.6          | 182.5                                                                         |
| プロテクションの提供                            | Protection provided  | 793.6          | -                                                                             | 635.8          | -                                                                             | 702.9          | -                                                                             |
| <b>SMBC単体 / SMBC non-consolidated</b> |                      |                |                                                                               |                |                                                                               |                |                                                                               |
| プロテクションの購入                            | Protection purchased | 281.7          | 264.5                                                                         | 159.1          | 149.0                                                                         | 183.8          | 182.5                                                                         |
| プロテクションの提供                            | Protection provided  | 105.0          | -                                                                             | 77.8           | -                                                                             | 64.5           | -                                                                             |

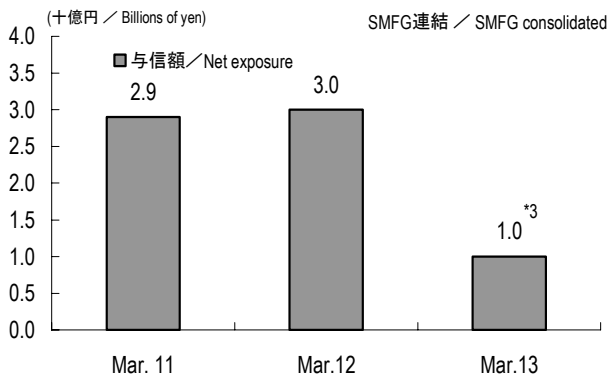
### 証券化商品等の状況 Exposure of securitized products, etc.<sup>1,2</sup>



\*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・政府保証債 (13/3末の残高は3,346億円)は含まず。11/3末以降は住宅金融支援機構債等も含まず  
 Balance(after provisions and write-offs). Excluding RMBS issued by GSE (the balance as of Mar. 2013: JPY 334.6 billion). Excluding JHFA securities, etc.

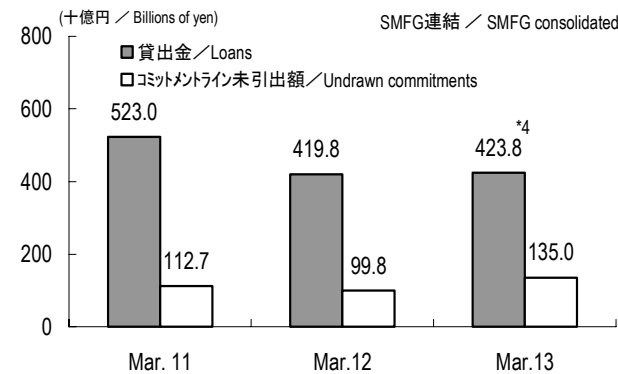
### モライン保険会社を取引相手とするCDSエクスポージャー Credit derivatives transactions with monoline insurance companies<sup>1</sup>



\*3 13/3末の貸倒引当金は6億円

Reserve for possible loan losses as of Mar. 2013: JPY 0.6 billion

### レバレッジド・ローン Leveraged loans<sup>1</sup>

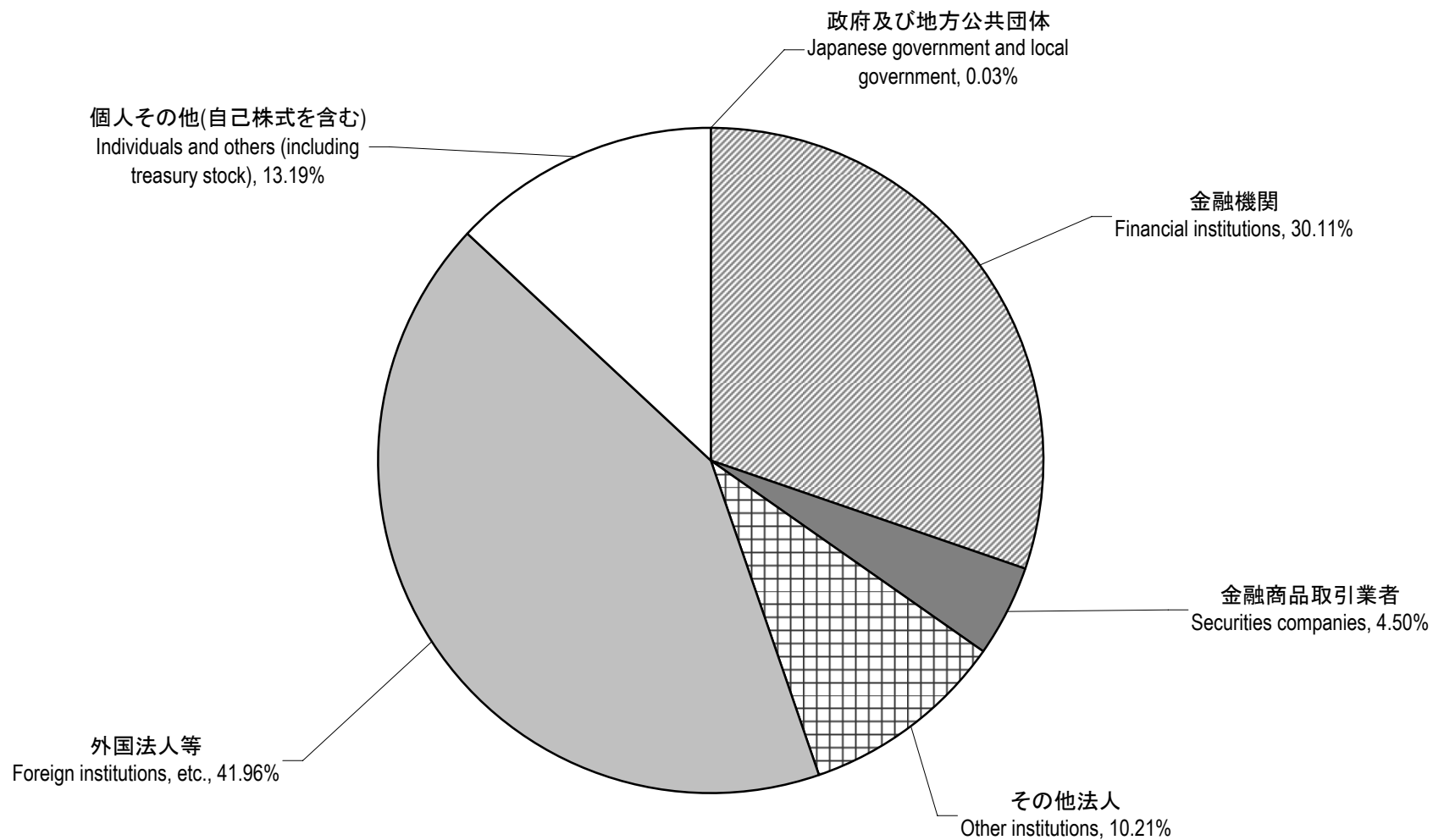


\*4 13/3末の貸倒引当金は62億円 (正常先に対する一般貸倒引当金を除く)

Reserve for possible loan losses as of Mar. 2013: JPY 6.2 billion (excluding general reserve for possible loan losses against normal borrowers)

## (1-7) 自己資本 (1) / Capital (1)

株主構成 (普通株式、所有株式数の割合、13/3末時点) / Shareholder breakdown (classified by type of common shareholders, as of Mar. 31, 2013)



## (1-7) 自己資本 (2) / Capital (2)

### 普通株式等Tier1比率(規制基準、速報値) / Common Equity Tier 1 capital ratio - transitional basis, preliminary

(十億円 / Billions of yen)

|                            |                                                                                 | Mar. 13  | 経過措置対象<br>Grandfathering*1 |
|----------------------------|---------------------------------------------------------------------------------|----------|----------------------------|
| <b>普通株式等Tier1資本に係る基礎項目</b> | Common Equity Tier 1 capital: instruments and reserves                          | 5,855.9  |                            |
| 普通株式に係る株主資本                | Total stockholders' equity related to common stock                              | 5,585.9  |                            |
| 資本金及び資本剰余金                 | Capital and capital surplus                                                     | 3,096.5  |                            |
| 利益剰余金                      | Retained earnings                                                               | 2,811.5  |                            |
| 自己株式                       | Treasury stock                                                                  | (227.4)  |                            |
| 社外流出予定額                    | Cash dividends to be paid                                                       | (94.8)   |                            |
| 普通株式に係る新株予約権               | Stock acquisition rights to common shares                                       | 1.1      |                            |
| その他の包括利益累計額                | Accumulated other comprehensive income                                          |          | 664.6                      |
| 普通株式等Tier1資本に係る調整後少数株主持分   | Adjusted minority interests (amount allowed to be included in group CET1)       | 139.3    |                            |
| 少数株主持分等                    | Minority interests, etc.                                                        | 129.6 *2 |                            |
| <b>普通株式等Tier1資本に係る調整項目</b> | Common Equity Tier 1 capital: regulatory adjustments                            |          | (1,018.1)                  |
| 無形固定資産の額の合計額               | Total intangible assets                                                         |          | (668.9)                    |
| 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          |          | (9.9)                      |
| 繰延ヘッジ損益                    | Net deferred losses on hedges                                                   |          | 29.6                       |
| 適格引当金不足額                   | Shortfall of eligible provisions to expected losses                             |          | -                          |
| 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                                     |          | (39.1)                     |
| 前払年金費用                     | Prepaid pension costs                                                           |          | (144.8)                    |
| 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 |          | (169.4) *3                 |
| 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                           |          | -                          |
| その他                        | Others                                                                          |          | (15.7)                     |
| <b>普通株式等Tier1資本</b>        | Common Equity Tier 1 capital                                                    | 5,855.9  |                            |
| <b>リスクアセット</b>             | Risk-weighted assets                                                            | 62,426.1 |                            |
| <b>連結普通株式等Tier1比率</b>      | Common Equity Tier 1 capital ratio                                              | 9.38%    |                            |

\* 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

(十億円 / Billions of yen)

|               |                                                                             | 10%基準超過額<br>Amount exceeds 10% threshold | 15%基準超過額<br>Amount exceeds 15% threshold | 調整項目不算入額<br>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 | -                                        | -                                        | 197.4                                       |
| 繰延税金資産(一時差異)  | Deferred tax assets arising from temporary differences                      | -                                        | -                                        | 506.5                                       |

### 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

(十億円 / Billions of yen)

|                       |                                                                         |           |
|-----------------------|-------------------------------------------------------------------------|-----------|
| 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                                  | 664.6     |
| 少数株主持分等(経過措置による算入分)   | Minority interests, etc. subject to pre-Base 3 treatment                | (129.6)   |
| 普通株式等Tier1資本に係る調整項目   | Common Equity Tier 1 capital: regulatory adjustments                    | (1,018.1) |
| <b>連結普通株式等Tier1資本</b> | Common Equity Tier 1 capital - fully loaded                             | 5,372.8   |
| 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 | 363.4     |
| <b>リスクアセット</b>        | Risk-weighted assets - fully loaded                                     | 62,062.8  |
| <b>連結普通株式等Tier1比率</b> | Common Equity Tier 1 capital ratio - fully loaded                       | 8.6%      |

\* 19/3月末の定義に基づく / Based on the definition as of Mar. 31, 2019

# (1-7) 自己資本 (3) / Capital (3)

## Tier1・総自己資本比率(規制基準、速報値) / Tier 1 and Total Capital ratio - transitional basis, preliminary

(十億円 / Billions of yen)

|                          |                                                                                   | Mar. 13        | 経過措置対象<br>Grandfathering*1 |
|--------------------------|-----------------------------------------------------------------------------------|----------------|----------------------------|
| <b>その他Tier1資本に係る基礎項目</b> | <b>Additional Tier 1 capital: instruments</b>                                     | <b>1,493.4</b> |                            |
| その他Tier1資本に係る調整後少数株主持分等  | Adjusted minority interests, etc. (amount allowed to be included in group AT1)    | 127.6          |                            |
| 適格旧Tier1資本調達手段           | Eligible Tier 1 capital instruments subject to transitional arrangements          | 1,463.3 *4     |                            |
| 為替換算調整勘定                 | Foreign currency translation adjustments                                          | (97.4) *2      |                            |
| <b>その他Tier1資本に係る調整項目</b> | <b>Additional Tier 1 capital: regulatory adjustments</b>                          | <b>(520.3)</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        |                | (1.6) *3                   |
| 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            |                | (157.1)                    |
| 旧基準における基本的項目からの控除        | Regulatory adjustments subject to transitional arrangement                        | (520.3) *2     |                            |
| 営業権相当額                   | Business concession                                                               | (10.5) *2      |                            |
| のれん相当額                   | Goodwill and others                                                               | (375.2) *2     |                            |
| 企業結合等により計上される無形固定資産      | Intangible assets resulting from business combinations                            | (95.5) *2      |                            |
| 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                                       | (39.1) *2      |                            |
| <b>その他Tier1資本</b>        | <b>Additional Tier 1 capital (AT1)</b>                                            | <b>973.2</b>   |                            |
| <b>Tier1資本</b>           | <b>Tier 1 capital</b>                                                             | <b>6,829.0</b> |                            |
| <b>連結Tier1比率</b>         | <b>Tier 1 capital ratio</b>                                                       | <b>10.93%</b>  |                            |
| <b>Tier2資本に係る基礎項目</b>    | <b>Tier 2 capital: instruments and provisions</b>                                 | <b>2,433.7</b> |                            |
| Tier2資本に係る調整後少数株主持分等     | Adjusted minority interests, etc. (amount allowed to be included in group Tier 2) | 28.9           |                            |
| 適格旧Tier2資本調達手段           | Eligible Tier 2 capital instruments under transitional arrangements               | 1,830.9 *4     |                            |
| 一般貸倒引当金Tier2算入額          | General reserve for possible loan losses                                          | 41.4           |                            |
| 適格引当金Tier2算入額            | Eligible provisions                                                               | 25.9           |                            |
| その他有価証券の含み益の45%相当額       | Unrealized gains on other securities after 55% discount                           | 471.2 *2       |                            |
| 土地の再評価差額の45%相当額          | Land revaluation excess after 55% discount                                        | 35.4 *2        |                            |
| <b>Tier2資本に係る調整項目</b>    | <b>Tier 2 capital: regulatory adjustments</b>                                     | <b>(76.7)</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     |                | (73.3) *3                  |
| 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         |                | (125.0)                    |
| 旧基準における控除項目              | Deductions under Basel 2                                                          | (76.7) *2      |                            |
| <b>Tier2資本の額</b>         | <b>Tier 2 capital (T2)</b>                                                        | <b>2,357.0</b> |                            |
| <b>総自己資本の額</b>           | <b>Total capital</b>                                                              | <b>9,186.0</b> |                            |
| <b>連結総自己資本比率</b>         | <b>Total capital ratio (consolidated)</b>                                         | <b>14.71%</b>  |                            |

\*1 経過措置により資本算入されなかった項目とその不算入額 / Items not included as regulatory capital thanks to the transitional arrangement and their amount

\*2 経過措置により資本算入されている項目とその算入額 / Items included as regulatory capital thanks to the transitional arrangement and their amount

\*3 少数出資に係る調整項目不算入額(CET1, AT1, T2合計)は5,542億円 / Amount of non-significant investment not subject to deduction: JPY554.2bn in total of CET1, AT1 and T2

\*4 算入上限超過額はAT1: 1,626億円、T2: 2,034億円 / Amount excluded due to cap: JPY162.6bn for AT1 and JPY203.4bn for T2

|                       |                                      |                 |
|-----------------------|--------------------------------------|-----------------|
| <b>リスクアセット</b>        | <b>Risk-weighted assets</b>          | <b>62,426.1</b> |
| 信用リスクアセットの合計額         | Credit risk-weighted assets          | 56,775.3        |
| マーケットリスク相当額 ÷ 8%      | Market risk equivalent / 8%          | 2,031.3         |
| オペレーショナルリスク相当額 ÷ 8%   | Operational risk equivalent / 8%     | 3,256.2         |
| 経過措置による算入額            | Items included due to grandfathering | 363.3           |
| (参考)アウトライヤー比率(SMBC連結) | Outlier ratio (SMBC consolidated)    | 1.0%            |

## (1-7) 自己資本 (4) / Capital (4)

### 優先出資証券 / List of preferred securities<sup>\*1</sup>

|                                                    | 発行時期<br>Issue date    | 発行総額<br>Aggregate issue amount | 配当率<br>Dividend rate <sup>*2</sup> | 任意償還<br>Redemption at the option of issuer <sup>*3</sup> | ステップアップ <sup>®</sup><br>Type |
|----------------------------------------------------|-----------------------|--------------------------------|------------------------------------|----------------------------------------------------------|------------------------------|
| SMFG子会社発行分 / Issued by SMFG's subsidiaries         |                       |                                |                                    |                                                          |                              |
| SMFG Preferred Capital USD 1 Limited <sup>*4</sup> | Dec. 2006             | USD 1,650 mn                   | 6.078%                             | Jan. 2017                                                | Step-up                      |
| SMFG Preferred Capital GBP 1 Limited <sup>*5</sup> | Dec. 2006             | GBP 500 mn                     | 6.164%                             | Jan. 2017                                                | Step-up                      |
| SMFG Preferred Capital JPY 1 Limited               | Feb. 2008             | JPY 135.0 bn                   | 3.520%                             | Jan. 2018                                                | Non step-up                  |
| SMFG Preferred Capital USD 2 Limited               | May 2008              | USD 1,800 mn                   | 8.750%                             | Jul. 2013                                                | Non step-up                  |
| SMFG Preferred Capital USD 3 Limited               | Jul. 2008             | USD 1,350 mn                   | 9.500%                             | Jul. 2018                                                | Step-up                      |
| SMFG Preferred Capital GBP 2 Limited               | Jul. 2008             | GBP 250 mn                     | 10.231%                            | Jan. 2029                                                | Step-up                      |
| SMFG Preferred Capital JPY 2 Limited               | Dec. 2008 - Jan. 2009 | JPY 698.9 bn                   | 4.570% - 5.070%                    |                                                          | Step-up /<br>Non step-up     |
| Series A                                           | Dec. 2008             | JPY 113.0 bn                   | 4.570%                             | Jan. 2019                                                | Step-up                      |
| Series B                                           |                       | JPY 140.0 bn                   | 5.070%                             | Jul. 2019                                                | Non step-up                  |
| Series C                                           |                       | JPY 140.0 bn                   | 4.870%                             | Jan. 2016                                                | Non step-up                  |
| Series D                                           |                       | JPY 145.2 bn                   | 4.760%                             | Jan. 2014                                                | Non step-up                  |
| Series E                                           | Jan. 2009             | JPY 33.0 bn                    | 5.050%                             | Jul. 2019                                                | Non step-up                  |
| Series F                                           |                       | JPY 2.0 bn                     | 4.800%                             | Jan. 2016                                                | Non step-up                  |
| Series G                                           |                       | JPY 125.7 bn                   | 4.650%                             | Jan. 2014                                                | Non step-up                  |
| SMFG Preferred Capital JPY 3 Limited               | Sep. 2009 - Oct. 2009 | JPY 388.0 bn                   | 3.940% - 4.560%                    |                                                          | Step-up/<br>Non step-up      |
| Series A                                           | Sep. 2009             | JPY 99.0 bn                    | 4.060%                             | Jan. 2020                                                | Step-up                      |
| Series B                                           |                       | JPY 164.5 bn                   | 4.560%                             | Jan. 2020                                                | Non step-up                  |
| Series C                                           |                       | JPY 79.5 bn                    | 3.980%                             | Jan. 2015                                                | Non step-up                  |
| Series D                                           | Oct. 2009             | JPY 45.0 bn                    | 3.940%                             | Jan. 2015                                                | Non step-up                  |

\*1 SMFGの連結Tier1資本に算入されない優先出資証券は記載していない / Preferred securities, not counted as SMFG's consolidated Tier 1 capital, are not listed

\*2 任意償還日以降の配当率は変動配当率 (SMFG Preferred Capital USD 2 Limitedを除く) / Floating rate after the date of redemption at the option of issuer (except for SMFG Preferred Capital USD 2 Limited)

\*3 金融庁の事前承認を前提に、各配当支払日に任意償還可能 / Subject to the prior approval of the FSA, Preferred securities are redeemable at any dividend payment date on and after the months shown in this column

\*4 13/3末の残高は、649,141千米ドル / The balance as of Mar 31, 2013 was USD 649.141 million

\*5 13/3末の残高は、73,576千英ポンド / The balance as of Mar 31, 2013 was GBP 73.576 million



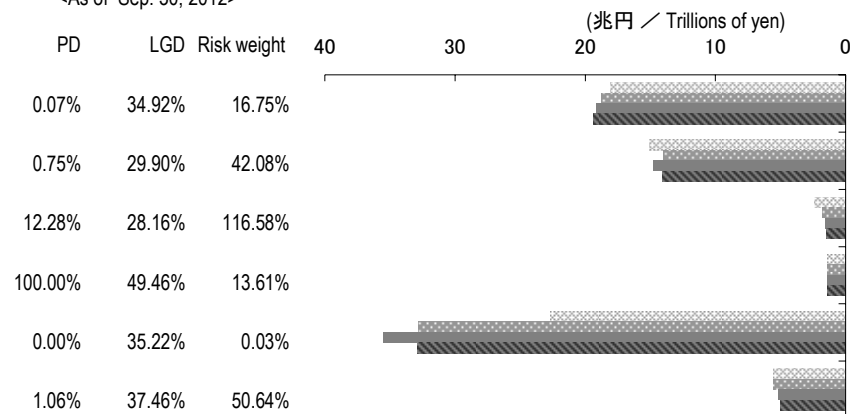
# <参考> バーゼル規制における事業法人等向けエクスポージャー等 (1)

## 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

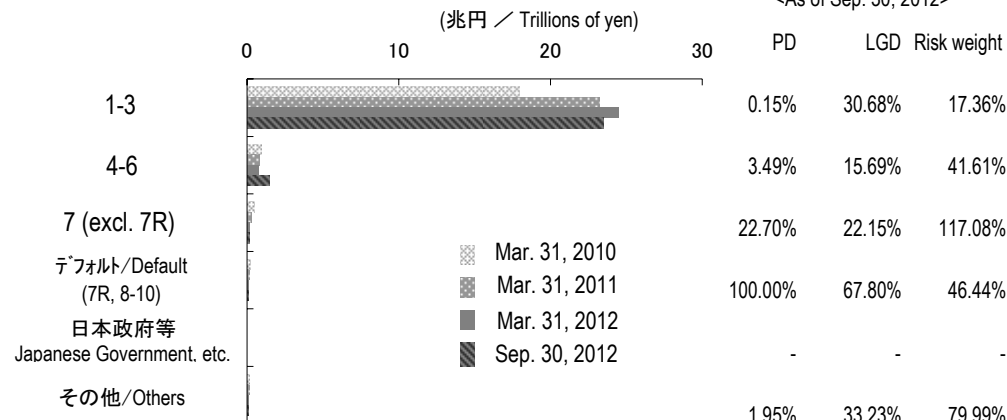
<As of Sep. 30, 2012>



74.2兆円 / JPY 74.2 trillion

#### ■ 海外 / Overseas

<As of Sep. 30, 2012>

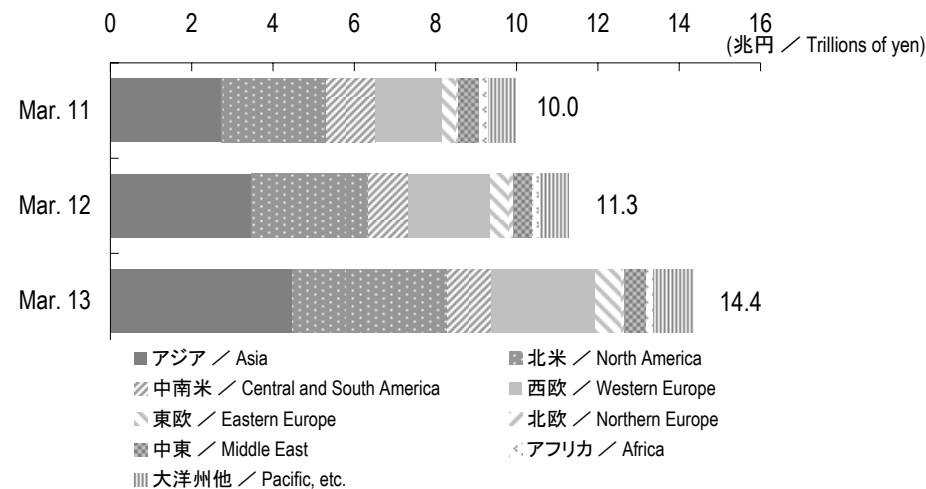


合計 / Total  
(As of Sep. 30, 2012)

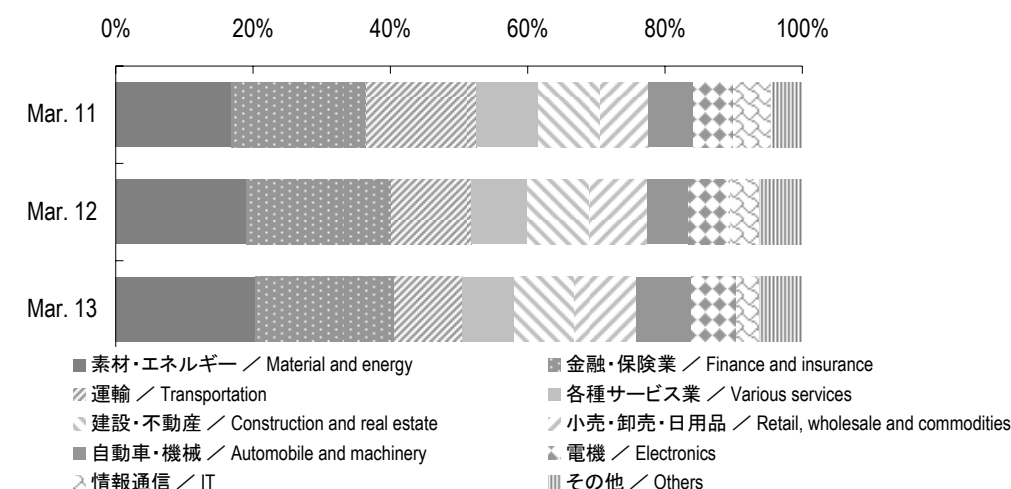
25.2兆円 / JPY 25.2 trillion

### 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 / Portion classified by industry



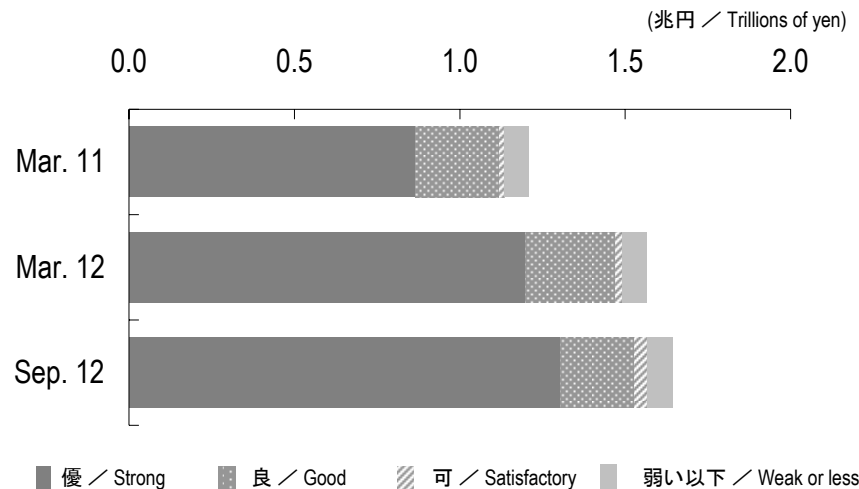
\* 債務者所在国を基準に集計、直接減額前 / Classified by domicile of debtors, before direct reduction

# <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)

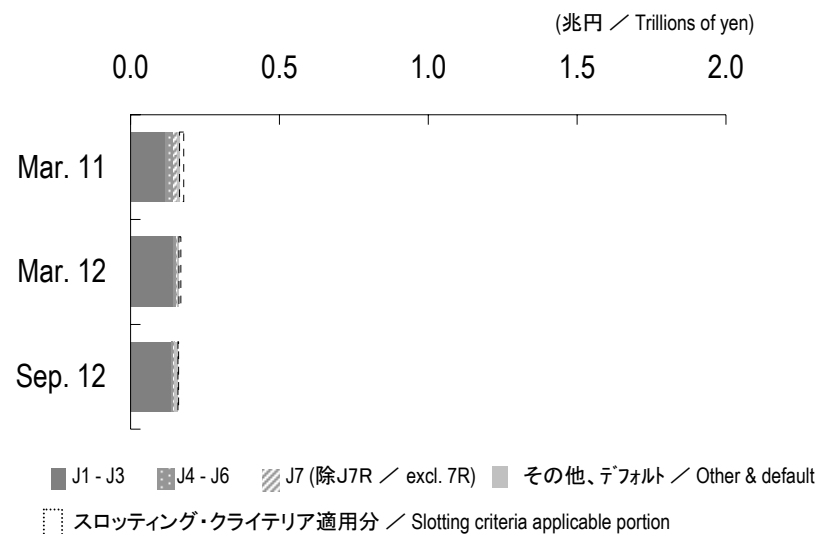
Reference: Pillar 3 - corporate exposures, etc. (2)

## 特定貸付債権 / Specialized lending

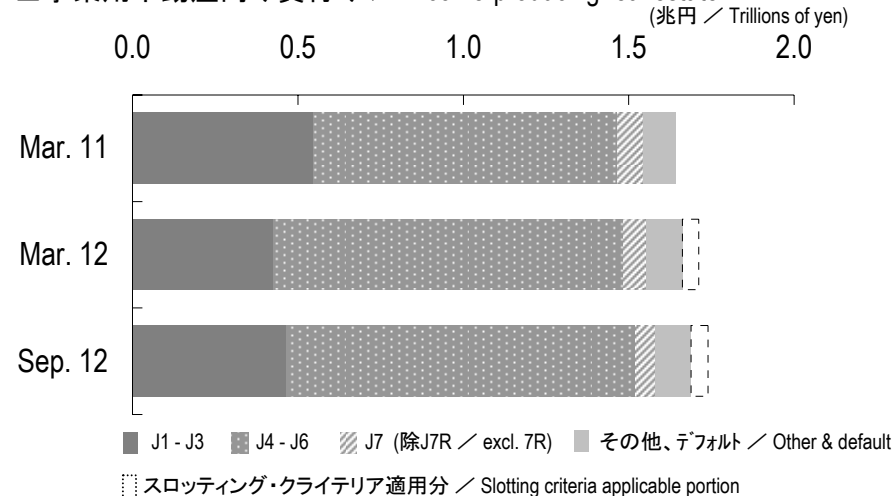
### ■ プロジェクト・ファイナンス / Project finance



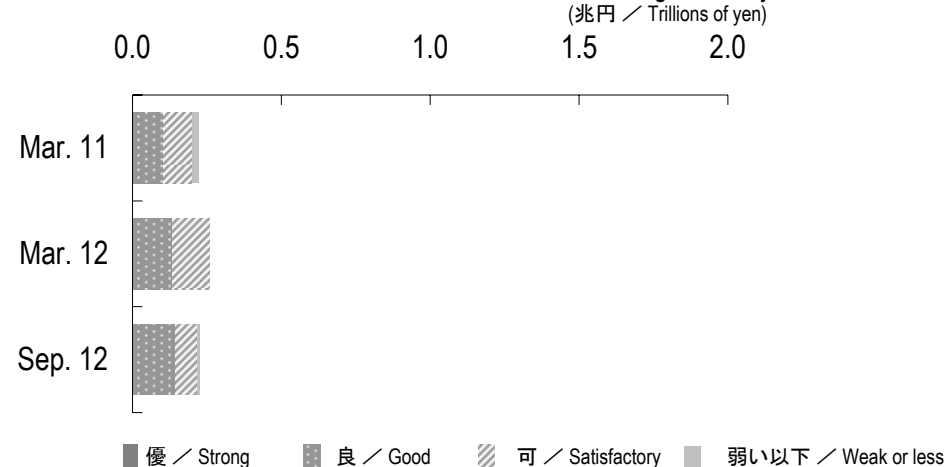
### ■ オブジェクト・ファイナンス / Object finance\*



### ■ 事業用不動産向け貸付け / Income-producing real estate\*



### ■ 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



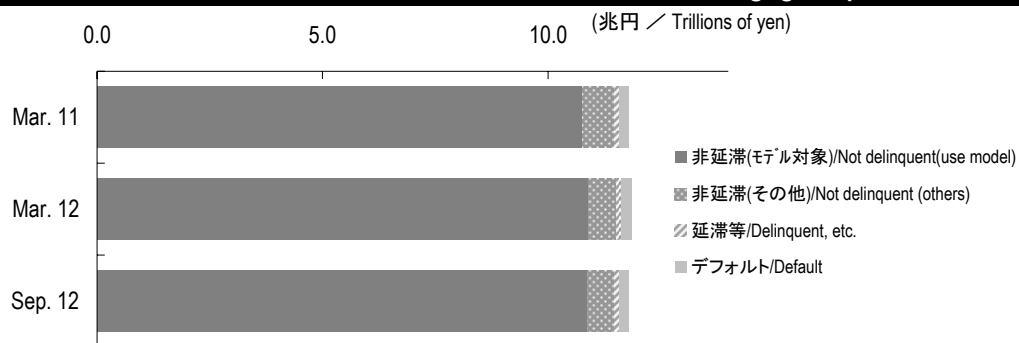
\*「オブジェクト・ファイナンス」及び「事業用不動産向け貸付け」は、PD/LGD方式とスロットティング・クライテリアを併用

"Object Finance" and "Income-Producing Real Estate" have been calculated using a combination of the PD/LGD approach and slotting criteria

# <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等

Reference: Pillar 3 - retail exposures, etc.

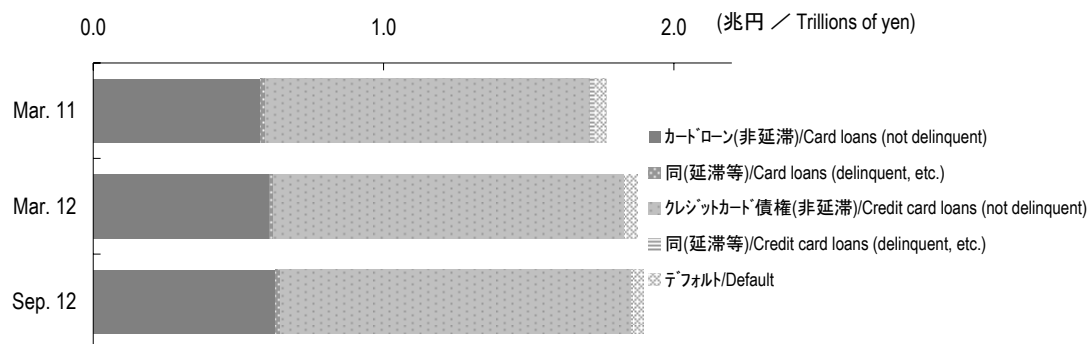
## 居住用不動産向けエクスポージャー / Residential mortgage exposures



Sep. 30, 2012

| PD segment              | PD セグメント区分 |                  | 加重平均 / Weighted-average |        |         |             |
|-------------------------|------------|------------------|-------------------------|--------|---------|-------------|
|                         | PD         | LGD              | Risk weight             | PD     | LGD     | Risk weight |
| 住宅ローン<br>Mortgage loans | 非延滞        | Not delinquent   |                         |        |         |             |
|                         | モデル対象      | Use model        | 0.44%                   | 38.68% | 26.67%  |             |
|                         | その他        | Others           | 1.13%                   | 56.87% | 82.72%  |             |
|                         | 延滞等        | Delinquent, etc. | 25.59%                  | 43.68% | 237.36% |             |
| デフォルト<br>Default        |            |                  | 100.00%                 | 37.27% | 20.87%  |             |

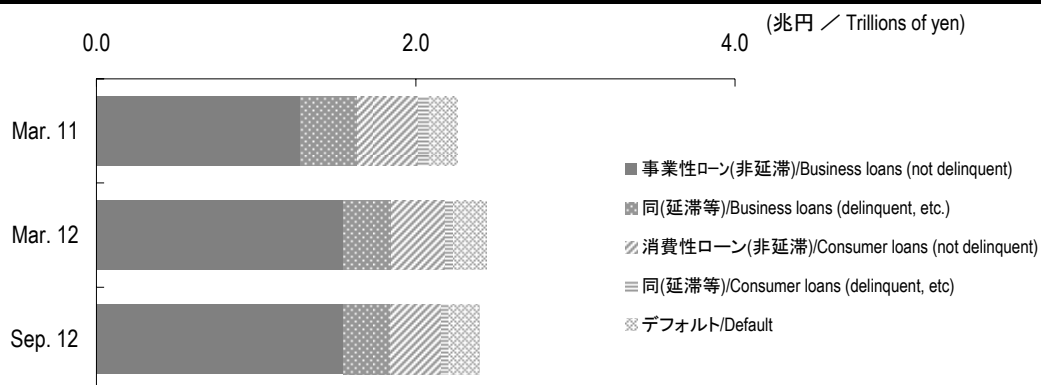
## 適格リボルビング型リテール向けエクスポージャー / Qualifying revolving retail exposures



Sep. 30, 2012

| PD segment                         | PD セグメント区分 |                  | 加重平均 / Weighted-average |        |         |             |
|------------------------------------|------------|------------------|-------------------------|--------|---------|-------------|
|                                    | PD         | LGD              | Risk weight             | PD     | LGD     | Risk weight |
| カードローン<br>Card loans               | 非延滞        | Not delinquent   | 2.36%                   | 83.71% | 58.54%  |             |
|                                    | 延滞等        | Delinquent, etc. | 24.03%                  | 77.39% | 213.90% |             |
| クレジットカード債権<br>Credit card balances | 非延滞        | Not delinquent   | 1.10%                   | 74.59% | 25.51%  |             |
|                                    | 延滞等        | Delinquent, etc. | 76.93%                  | 75.21% | 126.44% |             |
| デフォルト<br>Default                   |            |                  | 100.00%                 | 82.40% | 76.09%  |             |

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



Sep. 30, 2012

| PD segment                | PD セグメント区分 |                  | 加重平均 / Weighted-average |        |         |             |
|---------------------------|------------|------------------|-------------------------|--------|---------|-------------|
|                           | PD         | LGD              | Risk weight             | PD     | LGD     | Risk weight |
| 事業性ローン等<br>Business loans | 非延滞        | Not delinquent   |                         |        |         |             |
|                           | モデル対象      | Use model        | 0.96%                   | 53.29% | 48.41%  |             |
|                           | その他        | Others           | 0.62%                   | 56.77% | 25.79%  |             |
| 消費性ローン<br>Consumer loans  | 延滞等        | Delinquent, etc. | 30.71%                  | 59.85% | 100.73% |             |
|                           | 非延滞        | Not delinquent   |                         |        |         |             |
|                           | モデル対象      | Use model        | 1.38%                   | 46.42% | 50.61%  |             |
|                           | その他        | Others           | 1.79%                   | 57.92% | 72.10%  |             |
|                           | 延滞等        | Delinquent, etc. | 18.24%                  | 48.80% | 103.52% |             |
| デフォルト<br>Default          |            |                  | 100.00%                 | 65.37% | 55.05%  |             |

## (2-1) P/L

## SMBC単体 / SMBC non-consolidated

(十億円 / Billions of yen)

|                |                                                  | FY3/02    | FY3/03    | FY3/04  | FY3/05   | FY3/06   | FY3/07    | FY3/08   | FY3/09   | FY3/10   | FY3/11  | FY3/12  | FY3/13  | 前年比<br>YOY change |
|----------------|--------------------------------------------------|-----------|-----------|---------|----------|----------|-----------|----------|----------|----------|---------|---------|---------|-------------------|
| 業務粗利益          | Gross banking profit                             | 1,864.9   | 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 | +7.6              |
| 資金利益           | Net interest income                              | 1,487.1   | 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   | +14.3             |
| <うち国内業務部門>     | <of which Domestic operations>                   | <1,089.9> | <1,025.8> | <947.9> | <914.6>  | <943.9>  | <904.2>   | <914.6>  | <930.3>  | <910.0>  | <867.6> | <849.3> | <813.6> | (35.6)            |
| <うち国際業務部門>     | <of which Overseas operations>                   | <397.2>   | <197.5>   | <139.2> | <57.9>   | <10.7>   | <33.3>    | <56.2>   | <88.1>   | <136.4>  | <100.2> | <107.6> | <157.6> | +49.9             |
| 役員取引等利益+信託報酬   | Net fees and commissions+Trust fees              | 165.5     | 194.7     | 226.9   | 300.7    | 375.3    | 356.9     | 336.1    | 295.9    | 288.4    | 305.0   | 320.6   | 345.6   | +24.9             |
| 特定取引利益+その他業務利益 | Net trading income+Net other operating income    | 212.3     | 342.7     | 270.1   | 249.7    | 222.2    | 50.1      | 177.9    | 210.6    | 120.5    | 259.0   | 255.0   | 223.3   | (31.7)            |
| <うち国債等債券損益>    | <of which Gains (losses) on bonds>               | <67.1>    | <135.7>   | <22.7>  | <(21.6)> | <(10.3)> | <(112.4)> | <(30.1)> | <26.1>   | <37.3>   | <147.1> | <152.5> | <113.8> | (38.7)            |
| <うち国内業務部門>     | <of which Domestic operations>                   | <55.9>    | <72.1>    | <0.3>   | <(6.1)>  | <(11.3)> | <(74.7)>  | <(10.0)> | <(32.4)> | <9.1>    | <28.4>  | <23.2>  | <40.7>  | +17.5             |
| <うち国際業務部門>     | <of which Overseas operations>                   | <11.2>    | <63.6>    | <22.4>  | <(15.5)> | <1.0>    | <(37.7)>  | <(20.1)> | <58.5>   | <28.2>   | <118.7> | <129.3> | <73.2>  | (56.2)            |
| <うち金融派生商品収益>   | <of which Income from (expenses on) derivatives> | <15.6>    | <11.4>    | <8.1>   | <(4.1)>  | <(8.1)>  | <(17.6)>  | <6.8>    | <13.6>   | <(16.3)> | <9.3>   | <(2.0)> | <(8.1)> | (6.1)             |
| 経費             | Expenses                                         | (678.4)   | (647.0)   | (584.0) | (582.4)  | (586.5)  | (603.9)   | (665.1)  | (701.5)  | (685.8)  | (699.2) | (719.5) | (727.7) | (8.2)             |
| 経費率            | Overhead ratio <sup>*1</sup>                     | 36.4%     | 36.7%     | 36.9%   | 38.2%    | 37.8%    | 44.9%     | 44.8%    | 46.0%    | 47.1%    | 45.6%   | 46.9%   | 47.3%   | +0.4%             |
| 業務純益           | Banking profit <sup>*2</sup>                     | 1,186.5   | 1,113.6   | 1,000.1 | 940.5    | 965.6    | 740.6     | 819.7    | 823.4    | 769.5    | 832.6   | 813.0   | 812.4   | (0.7)             |
| 株式等損益          | Gains (losses) on stocks                         | (130.8)   | (635.7)   | 103.9   | (118.7)  | 25.5     | 11.1      | (141.0)  | (220.4)  | 3.9      | (87.3)  | (15.2)  | (35.7)  | (20.5)            |
| 経常利益           | Ordinary profit (loss)                           | (521.6)   | (597.2)   | 185.1   | (71.7)   | 720.9    | 573.3     | 510.7    | 36.1     | 462.7    | 595.7   | 695.3   | 670.9   | (24.5)            |
| 当期純利益          | Net income (loss)                                | (322.9)   | (478.3)   | 301.1   | (136.9)  | 519.5    | 315.7     | 205.7    | (301.1)  | 318.0    | 421.2   | 478.0   | 617.8   | +139.8            |
| 与信関係費用         | Total credit cost                                | (1,546.2) | (1,074.5) | (803.4) | (954.8)  | (230.9)  | (89.5)    | (147.8)  | (550.1)  | (254.7)  | (94.3)  | (58.6)  | (19.5)  | +39.1             |

\*1 臨時処理分を除く。(参考)98年度は旧さくら銀行・旧住友銀行の合算ベースで53.7% / Excluding non-recurring losses. 53.7% on FY3/99, which was the aggregate of former Sakura Bank and Sumitomo Bank

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

|        |                                                      | FY3/02  | FY3/03  | FY3/04  | FY3/05  | FY3/06  | FY3/07  | FY3/08  | FY3/09  | FY3/10  | FY3/11  | FY3/12  | FY3/13  | 前年比<br>YOY change <sup>*3</sup> |
|--------|------------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------------------------------|
| 非金利収益  | Non-interest income <sup>*4</sup>                    | 264.5   | 351.6   | 398.6   | 501.5   | 545.5   | 467.0   | 441.8   | 380.9   | 339.6   | 370.0   | 395.3   | 421.5   | [+35.6]                         |
| 対粗利益比率 | Ratio of Non-interest income to Gross banking profit | <14.2%> | <20.0%> | <25.2%> | <32.9%> | <35.1%> | <34.7%> | <29.8%> | <25.0%> | <23.3%> | <24.2%> | <25.8%> | <27.4%> | [+2.2%]                         |

\*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): 役員取引等利益+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.

## (2-2) 業務粗利益の内訳、部門別利益 (1)

### ／ Breakdown of gross banking profit and performance by business unit (1)

#### 業務粗利益内訳 / Gross banking profit

(十億円 / Billions of yen)

|                                                                                     |                                                 | FY3/10    | FY3/11    | FY3/12    | FY3/13    | 前年比<br>YOY change |
|-------------------------------------------------------------------------------------|-------------------------------------------------|-----------|-----------|-----------|-----------|-------------------|
| <b>業務粗利益</b>                                                                        | Gross banking profit                            | 1,455.3   | 1,531.8   | 1,532.5   | 1,540.1   | +7.6              |
| 除く国債等債券損益                                                                           | Excluding gains (losses) on bonds               | <1,418.0> | <1,384.7> | <1,380.0> | <1,426.2> | <+46.3>           |
| <b>国内業務粗利益</b>                                                                      | Gross domestic profit                           | 1,117.2   | 1,114.4   | 1,097.8   | 1,098.9   | +1.2              |
| 除く国債等債券損益                                                                           | Excluding gains (losses) on bonds               | <1,108.1> | <1,086.0> | <1,074.6> | <1,058.2> | <(16.3)>          |
| 資金利益                                                                                | Net interest income                             | 910.0     | 867.6     | 849.3     | 813.6     | (35.6)            |
| うち金利スワップ利益                                                                          | of which Interest on interest rate swaps        | <(5.0)>   | <(2.7)>   | <21.5>    | <20.1>    | <(1.3)>           |
| 信託報酬                                                                                | Trust fees                                      | 1.7       | 2.3       | 1.7       | 1.8       | +0.1              |
| 役務取引等利益                                                                             | Net fees and commissions                        | 213.2     | 208.8     | 215.1     | 233.2     | +18.1             |
| 特定取引利益+その他業務利益                                                                      | Net trading income + Net other operating income | (7.7)     | 35.7      | 31.7      | 50.2      | +18.6             |
| うち国債等債券損益                                                                           | of which Gains (losses) on bonds                | <9.1>     | <28.4>    | <23.2>    | <40.7>    | <+17.5>           |
| <b>国際業務粗利益</b>                                                                      | Gross international profit <sup>*1</sup>        | 338.1     | 417.4     | 434.8     | 441.2     | +6.4              |
| 除く国債等債券損益                                                                           | Excluding gains (losses) on bonds               | <309.9>   | <298.7>   | <305.4>   | <368.0>   | <+62.6>           |
| 資金利益                                                                                | Net interest income                             | 138.3     | 102.5     | 107.6     | 157.6     | +49.9             |
| うち金利スワップ利益                                                                          | of which Interest on interest rate swaps        | <28.3>    | <(9.9)>   | <(15.4)>  | <(19.6)>  | <+4.3>            |
| 役務取引等利益                                                                             | Net fees and commissions                        | 73.5      | 93.9      | 103.8     | 110.5     | +6.7              |
| 特定取引利益+その他業務利益                                                                      | Net trading income + Net other operating income | 126.3     | 221.0     | 223.3     | 173.1     | (50.3)            |
| うち国債等債券損益                                                                           | of which Gains (losses) on bonds                | <28.2>    | <118.7>   | <129.3>   | <73.2>    | <(56.2)>          |
| 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                             | +1.9      | +2.3      | (1.5)     | (5.9)     | (4.4)             |
| 特定取引利益                                                                              | Net trading income (loss)                       | (70.2)    | (114.8)   | (44.8)    | +46.8     | +91.6             |
| その他業務利益                                                                             | Net other operating income <sup>*2</sup>        | +68.3     | +112.5    | +46.3     | (40.9)    | (87.2)            |

\*1 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

\*2 外国為替売買益 / Gains on foreign exchange transactions

## (2-2) 業務粗利益の内訳、部門別利益 (2)

### ／ Breakdown of gross banking profit and performance by business unit (2)

#### 部門別業務純益 ／ Banking profit by business unit \*

(十億円 ／ Billions of yen)

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

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

## (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

(十億円 / Billions of yen)

|               |                                                  | FY3/10                     |                |              | FY3/11                     |                |              | FY3/12                     |                |              | FY3/13                     |                |              |
|---------------|--------------------------------------------------|----------------------------|----------------|--------------|----------------------------|----------------|--------------|----------------------------|----------------|--------------|----------------------------|----------------|--------------|
|               |                                                  | 平均残高<br>Average<br>balance | 利息<br>Interest | 利回り<br>Yield | 平均残高<br>Average<br>balance | 利息<br>Interest | 利回り<br>Yield | 平均残高<br>Average<br>balance | 利息<br>Interest | 利回り<br>Yield | 平均残高<br>Average<br>balance | 利息<br>Interest | 利回り<br>Yield |
| <b>資金運用勘定</b> | Interest earning assets                          | 74,033.5                   | 1,063.2        | 1.43%        | 77,088.0                   | 986.0          | 1.27%        | 82,117.0                   | 948.6          | 1.15%        | 80,951.3                   | 897.9          | 1.10%        |
| うち貸出金         | of which Loans and bills discounted <sup>1</sup> | 49,843.4                   | 866.8          | 1.74%        | 47,537.0                   | 784.0          | 1.65%        | 46,332.5                   | 727.7          | 1.58%        | 44,448.4                   | 680.3          | 1.54%        |
| うち有価証券        | of which Securities                              | 21,750.9                   | 174.8          | 0.80%        | 27,380.3                   | 182.5          | 0.66%        | 32,774.4                   | 181.7          | 0.55%        | 33,051.5                   | 182.7          | 0.55%        |
| <b>資金調達勘定</b> | Interest bearing liabilities                     | 74,843.5                   | 153.2          | 0.20%        | 76,271.9                   | 118.4          | 0.15%        | 81,785.2                   | 99.3           | 0.12%        | 79,485.9                   | 84.3           | 0.10%        |
| うち預金等         | of which Deposits, etc.                          | 67,205.6                   | 96.2           | 0.14%        | 69,104.3                   | 63.7           | 0.09%        | 71,802.3                   | 45.5           | 0.06%        | 73,082.9                   | 39.1           | 0.05%        |
| 経費率           | Expense ratio <sup>2</sup>                       |                            | 0.82%          |              |                            | 0.82%          |              |                            | 0.78%          |              |                            | 0.80%          |              |
| 資金調達原価        | Total cost of funding                            |                            | 1.02%          |              |                            | 0.97%          |              |                            | 0.90%          |              |                            | 0.90%          |              |
| <b>総資金利鞘</b>  | Overall interest spread                          |                            | 0.41%          |              |                            | 0.30%          |              |                            | 0.25%          |              |                            | 0.20%          |              |
| 預貸金利鞘         | Loan to deposit spread                           |                            | 1.60%          |              |                            | 1.56%          |              |                            | 1.52%          |              |                            | 1.49%          |              |

\*1 利回りは金融機関向け貸付を除くベース / Excluding 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

### 国際業務部門 / Overseas operations

(十億円 / Billions of yen)

|               |                                     | FY3/10                     |                |              | FY3/11                     |                |              | FY3/12                     |                |              | FY3/13                     |                |              |
|---------------|-------------------------------------|----------------------------|----------------|--------------|----------------------------|----------------|--------------|----------------------------|----------------|--------------|----------------------------|----------------|--------------|
|               |                                     | 平均残高<br>Average<br>balance | 利息<br>Interest | 利回り<br>Yield | 平均残高<br>Average<br>balance | 利息<br>Interest | 利回り<br>Yield | 平均残高<br>Average<br>balance | 利息<br>Interest | 利回り<br>Yield | 平均残高<br>Average<br>balance | 利息<br>Interest | 利回り<br>Yield |
| <b>資金運用勘定</b> | Interest earning assets             | 17,035.2                   | 323.7          | 1.90%        | 17,816.3                   | 275.7          | 1.54%        | 20,174.6                   | 309.3          | 1.53%        | 26,563.5                   | 395.3          | 1.48%        |
| うち貸出金         | of which Loans and bills discounted | 9,241.5                    | 196.1          | 2.12%        | 8,698.0                    | 173.2          | 1.99%        | 10,325.8                   | 209.7          | 2.03%        | 13,720.9                   | 273.9          | 1.99%        |
| うち有価証券        | of which Securities                 | 4,330.5                    | 54.7           | 1.26%        | 5,456.2                    | 57.9           | 1.06%        | 4,639.4                    | 44.9           | 0.96%        | 6,209.5                    | 63.2           | 1.01%        |
| <b>資金調達勘定</b> | Interest bearing liabilities        | 16,725.6                   | 187.2          | 1.11%        | 17,214.4                   | 175.5          | 1.01%        | 19,566.6                   | 201.7          | 1.03%        | 25,239.6                   | 237.7          | 0.94%        |
| うち預金等         | of which Deposits, etc.             | 10,356.2                   | 50.0           | 0.48%        | 9,717.1                    | 46.7           | 0.48%        | 11,382.5                   | 53.8           | 0.47%        | 13,890.0                   | 62.4           | 0.44%        |
| <b>預貸金利鞘</b>  | Loan to deposit spread              |                            | 1.64%          |              |                            | 1.51%          |              |                            | 1.56%          |              |                            | 1.55%          |              |

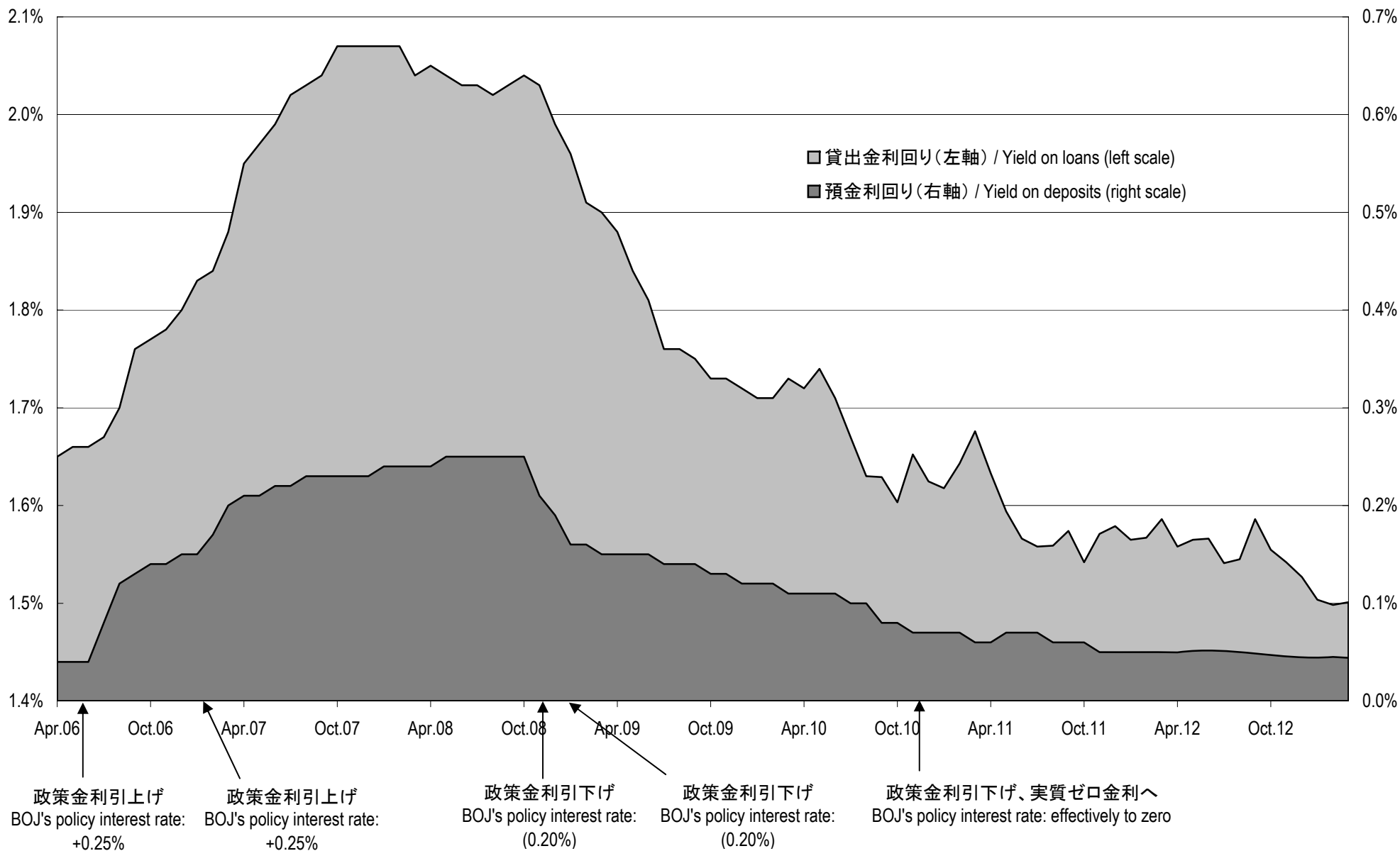
### ※ SMBC連結 / SMBC consolidated

(十億円 / Billions of yen)

|               |                                     | FY3/10                     |                |              | FY3/11                     |                |              | FY3/12                     |                |              |
|---------------|-------------------------------------|----------------------------|----------------|--------------|----------------------------|----------------|--------------|----------------------------|----------------|--------------|
|               |                                     | 平均残高<br>Average<br>balance | 利息<br>Interest | 利回り<br>Yield | 平均残高<br>Average<br>balance | 利息<br>Interest | 利回り<br>Yield | 平均残高<br>Average<br>balance | 利息<br>Interest | 利回り<br>Yield |
| <b>資金運用勘定</b> | Interest earning assets             | 16,085.9                   | 389.6          | 2.42%        | 15,061.1                   | 331.7          | 2.20%        | 18,397.0                   | 403.9          | 2.20%        |
| うち貸出金         | of which Loans and bills discounted | 10,971.1                   | 312.4          | 2.85%        | 9,530.5                    | 263.5          | 2.77%        | 11,192.8                   | 310.9          | 2.78%        |
| うち有価証券        | of which Securities                 | 1,459.4                    | 22.8           | 1.56%        | 1,585.3                    | 23.3           | 1.47%        | 1,402.1                    | 23.7           | 1.69%        |
| <b>資金調達勘定</b> | Interest bearing liabilities        | 11,763.5                   | 116.5          | 0.99%        | 10,438.0                   | 100.0          | 0.96%        | 12,284.1                   | 130.6          | 1.06%        |

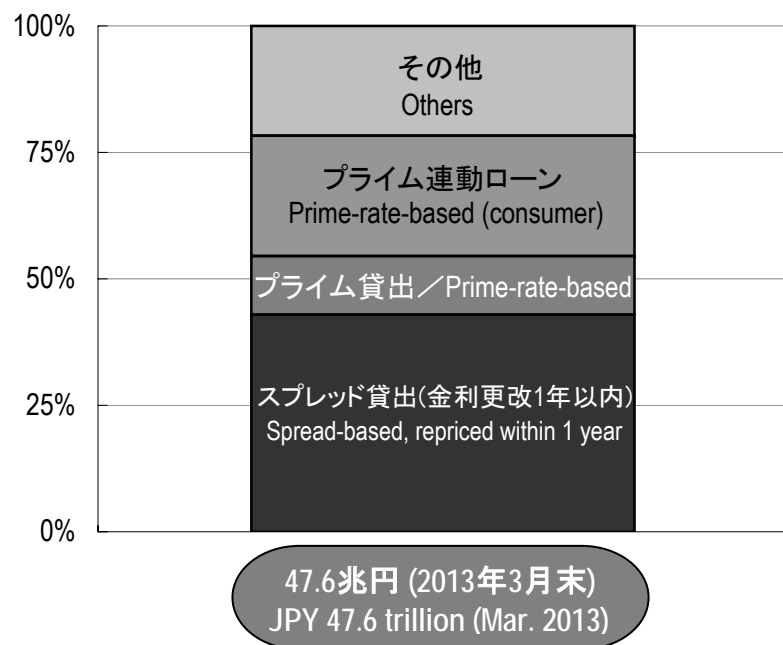
<参考> 貸出金・預金利回り推移 / Reference: Trends of yields on loans and deposits

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)





国内貸出金の構成 / Domestic loans outstanding



国内預金の構成 / Domestic deposits outstanding<sup>\*1</sup>



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

\*2 決済用普通預金を含む / Including settlement-purpose ordinary deposit

短期プライムレート、普通預金金利、定期預金金利の推移(06/3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 ~)  |                                 |
| 定期預金金利(1年物、店頭) / Yield on 1 year term 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 ~)        |                                 |                                 |

## (2-4) 非金利収益 (1) / Non-interest income (1)

### 個人向けコンサルティング関連収益 / Income relating to Financial consulting for retail customers

#### 投信(販売手数料等) / Investment trusts [Sales fees, etc.]

(十億円 / Billions of yen)

|      |           | FY3/07 | FY3/08 | FY3/09 | FY3/10 | FY3/11 | FY3/12 | FY3/13 |
|------|-----------|--------|--------|--------|--------|--------|--------|--------|
| 年度収益 | Full Year | 54.2   | 47.6   | 26.0   | 38.8   | 52.0   | 46.9   | 50.1   |
| 上期収益 | 1st Half  | 22.6   | 28.2   | 16.2   | 16.7   | 23.8   | 27.6   | 17.8   |

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

(十億円 / Billions of yen)

|      |           | FY3/07 | FY3/08 | FY3/09 | FY3/10 | FY3/11 | FY3/12 | FY3/13 |
|------|-----------|--------|--------|--------|--------|--------|--------|--------|
| 年度収益 | Full Year | 25.1   | 21.7   | 17.2   | 17.8   | 10.5   | 9.5    | 5.3    |
| 上期収益 | 1st Half  | 12.5   | 11.8   | 9.7    | 9.5    | 5.8    | 4.9    | 3.4    |

#### 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)

|      |           |  |  | FY3/10 | FY3/11 | FY3/12 | FY3/13 |
|------|-----------|--|--|--------|--------|--------|--------|
| 年度収益 | Full Year |  |  | 2.8    | 7.5    | 10.6   | 12.4   |
| 上期収益 | 1st Half  |  |  | 0.6    | 5.0    | 4.8    | 6.8    |

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

(十億円 / Billions of yen)

|      |           |  |  | FY3/10 | FY3/11 | FY3/12 | FY3/13 |
|------|-----------|--|--|--------|--------|--------|--------|
| 年度収益 | Full Year |  |  | 1.1    | 3.7    | 7.5    | 12.2   |
| 上期収益 | 1st Half  |  |  | 0.4    | 1.2    | 3.0    | 5.5    |

### 投資銀行ビジネス関連収益 / Income related to IB business

#### シンジケーション関連(各種手数料等) / Loan syndication [Related fees, etc.]

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

|            |                                            | FY3/07 | FY3/08 | FY3/09 | FY3/10 | FY3/11 | FY3/12 | FY3/13 |
|------------|--------------------------------------------|--------|--------|--------|--------|--------|--------|--------|
| 年度収益       | Full Year                                  | 39.8   | 45.9   | 43.9   | 47.6   | 44.7   | 49.9   | 61.4   |
| 上期収益       | 1st Half                                   | 18.1   | 18.4   | 17.9   | 22.8   | 19.6   | 20.2   | 20.6   |
| 年間組成件数(概数) | No. of annual origination (round number)   | 780    | 750    | 690    | 530    | 560    | 610    | 620    |
| 上期組成件数(概数) | No. of 1st Half origination (round number) | 320    | 300    | 300    | 230    | 230    | 250    | 260    |

#### ストラクチャード・ファイナンス(金利収益、各種手数料等。不動産ファイナンス含む) / Structured finance [Interest income, related fees, etc. Including real estate finance]

(十億円 / Billions of yen)

|      |           | FY3/07 | FY3/08 | FY3/09 | FY3/10 | FY3/11 | FY3/12 | FY3/13 |
|------|-----------|--------|--------|--------|--------|--------|--------|--------|
| 年度収益 | Full Year | 55.2   | 61.2   | 54.2   | 72.8   | 87.4   | 79.3   | 86.1   |
| 上期収益 | 1st Half  | 24.0   | 26.9   | 28.4   | 32.5   | 38.1   | 40.1   | 39.2   |

#### 金銭債権流動化等(金利収益、各種手数料等) / Securitization of monetary claims [Interest income, related fees, etc.]

(十億円 / Billions of yen)

|      |           | FY3/07 | FY3/08 | FY3/09 | FY3/10 | FY3/11 | FY3/12 | FY3/13 |
|------|-----------|--------|--------|--------|--------|--------|--------|--------|
| 年度収益 | Full Year | 25.5   | 21.8   | 19.8   | 18.2   | 20.0   | 19.4   | 17.2   |
| 上期収益 | 1st Half  | 10.3   | 9.8    | 9.5    | 8.6    | 9.6    | 9.1    | 7.8    |

\* いずれも内部管理ベース / Managerial accounting basis for each item

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

### その他 / Others

#### デリバティブ販売(対顧客デリバティブ販売関連収益) / Sales of derivatives products [Income related to sales of derivatives products to clients] (十億円 / Billions of yen)

|      |           | FY3/07 | FY3/08 | FY3/09 | FY3/10 | FY3/11 | FY3/12 | FY3/13 |
|------|-----------|--------|--------|--------|--------|--------|--------|--------|
| 年度収益 | Full Year | 46.3   | 58.3   | 38.5   | 19.8   | 17.0   | 16.3   | 19.7   |
| 上期収益 | 1st Half  | 18.6   | 26.6   | 23.1   | 8.9    | 7.3    | 7.7    | 9.0    |

#### 振込・EB / Money remittance, E-banking (十億円 / Billions of yen)

|      |           | FY3/07 | FY3/08 | FY3/09 | FY3/10 | FY3/11 | FY3/12 | FY3/13 |
|------|-----------|--------|--------|--------|--------|--------|--------|--------|
| 年度収益 | Full Year | 98.8   | 98.4   | 97.3   | 94.8   | 93.1   | 92.5   | 92.0   |
| 上期収益 | 1st Half  | 49.4   | 48.9   | 48.7   | 48.0   | 47.0   | 46.4   | 45.7   |

#### 外為収益 / Foreign exchange (十億円 / Billions of yen)

|      |           | FY3/07 | FY3/08 | FY3/09 | FY3/10 | FY3/11 | FY3/12 | FY3/13 |
|------|-----------|--------|--------|--------|--------|--------|--------|--------|
| 年度収益 | Full Year | 44.5   | 45.3   | 43.2   | 37.8   | 42.5   | 43.5   | 43.3   |
| 上期収益 | 1st Half  | 22.0   | 22.5   | 21.7   | 18.4   | 21.2   | 21.7   | 21.6   |

#### 国際部門非金利収益 / IBU's Non-interest income (十億円 / Billions of yen)

|      |           |  | FY3/10 | FY3/11 | FY3/12 | FY3/13 |
|------|-----------|--|--------|--------|--------|--------|
| 年度収益 | Full Year |  | 69.5   | 78.8   | 88.2   | 100.4  |
| 上期収益 | 1st Half  |  | 33.8   | 35.2   | 42.9   | 45.9   |

\* いずれも内部管理ベース / Managerial accounting basis for each item

## (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) |                |                |               |                     |
|---------------|-----------------------------------------------------------------|-------------------------|----------------|----------------|---------------|---------------------|
|               |                                                                 | FY3/10                  | FY3/11         | FY3/12         | FY3/13        | 前年同期比<br>YOY change |
| <b>与信関係費用</b> | <b>Total credit cost</b>                                        | <b>(254.7)</b>          | <b>(94.3)</b>  | <b>(58.6)</b>  | <b>(19.5)</b> | <b>+39.1</b>        |
| 一般貸倒引当金繰入額    | Provision for general reserve for possible loan losses          | 9.1                     | 12.3           | 43.8           | 71.7          | +27.9               |
| <b>臨時損益分</b>  | <b>Credit cost in Non-recurring gains (losses)</b>              | <b>(263.8)</b>          | <b>(107.6)</b> | <b>(102.4)</b> | <b>(91.2)</b> | <b>+11.2</b>        |
| 貸出金償却         | Write-off of loans                                              | (102.7)                 | (70.8)         | (15.8)         | (40.3)        | (24.5)              |
| 個別貸倒引当金繰入額    | Provision for specific reserve for possible loan losses         | (92.1)                  | (27.1)         | (59.2)         | (45.1)        | +14.1               |
| 貸出債権売却損等      | Losses on sales of delinquent loans                             | (69.3)                  | (9.7)          | (28.8)         | (6.1)         | +22.7               |
| 特定海外債権引当勘定繰入額 | Provision for loan loss reserve for specific overseas countries | 0.2                     | (0.1)          | 0.1            | 0.2           | +0.1                |
| 償却債権取立益       | Recoveries of written-off claims*                               | -                       | -              | 1.2            | 0.1           | (1.2)               |
| <b>特別損益分</b>  | <b>Credit cost in Extraordinary gains (losses)</b>              | <b>0.1</b>              | <b>1.1</b>     | <b>-</b>       | <b>-</b>      | <b>-</b>            |
| 償却債権取立益       | Recoveries of written-off claims*                               | 0.1                     | 1.1            | -              | -             | -                   |

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

|                 |                                                        | (十億円 / Billions of yen) |                |                |                |                     |
|-----------------|--------------------------------------------------------|-------------------------|----------------|----------------|----------------|---------------------|
|                 |                                                        | FY3/10                  | FY3/11         | FY3/12         | FY3/13         | 前年同期比<br>YOY change |
| <b>臨時損益</b>     | <b>Non-recurring gains (losses)</b>                    | <b>(315.8)</b>          | <b>(249.2)</b> | <b>(161.5)</b> | <b>(141.5)</b> | <b>+19.9</b>        |
| 不良債権処理額         | Credit costs                                           | (263.8)                 | (107.6)        | (103.7)        | (46.3)         | +57.3               |
| 貸倒引当金戻入益        | Gains on reversal of reserve for possible loan losses* | -                       | -              | -              | 26.7           | +26.7               |
| 償却債権取立益         | Recoveries of written-off claims*                      | -                       | -              | 1.2            | 0.1            | (1.2)               |
| 株式等損益           | Gains (losses) on stocks                               | 3.9                     | (87.3)         | (15.2)         | (35.7)         | (20.5)              |
| その他臨時損益         | Other non-recurring gains (losses)                     | (55.9)                  | (54.3)         | (43.9)         | (86.3)         | (42.4)              |
| <b>経常利益</b>     | <b>Ordinary profit</b>                                 | <b>462.7</b>            | <b>595.7</b>   | <b>695.3</b>   | <b>670.9</b>   | <b>(24.5)</b>       |
| <b>特別損益</b>     | <b>Extraordinary gains (losses)</b>                    | <b>(8.0)</b>            | <b>(6.9)</b>   | <b>(3.3)</b>   | <b>(5.5)</b>   | <b>(2.1)</b>        |
| うち固定資産処分損益      | of which Gains (losses) on disposal of fixed assets    | 2.4                     | (2.3)          | (0.7)          | (2.2)          | (1.5)               |
| うち減損損失          | of which Losses on impairment of fixed assets          | (10.5)                  | (4.3)          | (2.6)          | (3.3)          | (0.6)               |
| うち償却債権取立益       | of which Recoveries of written-off claims*             | 0.1                     | 1.1            | -              | -              | -                   |
| <b>税引前当期純利益</b> | <b>Income (loss) before income taxes</b>               | <b>454.7</b>            | <b>588.8</b>   | <b>692.0</b>   | <b>665.4</b>   | <b>(26.6)</b>       |
| 法人税、住民税及び事業税    | Income taxes-current                                   | (45.0)                  | (42.4)         | (44.7)         | (209.7)        | (165.0)             |
| 法人税等調整額         | Income taxes-deferred                                  | (91.7)                  | (125.2)        | (169.3)        | 162.1          | +331.4              |
| <b>当期純利益</b>    | <b>Net income (loss)</b>                               | <b>318.0</b>            | <b>421.2</b>   | <b>478.0</b>   | <b>617.8</b>   | <b>+139.8</b>       |

\* 11年度より、従来特別損益に計上していた貸倒引当金戻入益及び償却債権取立益を、臨時損益に計上

"Gains on reversal of reserve for possible loan losses" and "Recoveries of written-off claims" which were included in "Extraordinary gains (losses)" are included in "Non-recurring gains (losses)" from FY3/12.

## (2-6) B/S

## SMBC単体 / SMBC non-consolidated

(十億円 / Billions of yen)

|               |                                                   | Mar. 02   | Mar. 03  | Mar. 04  | Mar. 05  | Mar. 06  | Mar. 07  | Mar. 08   | Mar. 09   | Mar. 10   | Mar. 11   | Mar. 12   | Mar. 13   | 前期末比<br>vs Mar. 12 |
|---------------|---------------------------------------------------|-----------|----------|----------|----------|----------|----------|-----------|-----------|-----------|-----------|-----------|-----------|--------------------|
| 資産の部          | Assets                                            | 102,580.8 | 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 | +6,872.6           |
| 貸出金           | Loans and bills discounted                        | 60,302.3  | 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  | +3,359.3           |
| 有価証券          | Securities                                        | 20,496.3  | 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  | (1,094.1)          |
| 繰延税金資産        | Deferred tax assets                               | 1,741.1   | 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     | +0.5               |
| 負債の部          | Liabilities                                       | 99,364.2  | 95,611.9 | 91,238.2 | 88,377.0 | 93,808.7 | 87,544.3 | 96,539.8  | 104,931.7 | 98,138.5  | 109,925.6 | 113,327.8 | 119,355.6 | +6,027.8           |
| 預金            | Deposits                                          | 61,512.0  | 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  | +4,202.3           |
| 譲渡性預金         | NCDs                                              | 6,586.0   | 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  | +3,333.2           |
| 社債            | Bonds                                             | 2,133.8   | 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   | +61.4              |
| 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   | +844.8             |
| 株主資本合計        | Total stockholders' equity                        | -         | -        | -        | -        | -        | 2,793.6  | 2,927.3   | 2,532.2   | 4,949.0   | 5,188.2   | 5,297.4   | 5,763.0   | +465.6             |
| 資本金           | Capital Stock                                     | -         | -        | -        | -        | -        | 665.0    | 665.0     | 665.0     | 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   | 2,473.5   | 2,481.3   | 2,481.3   | 2,481.3   | -                  |
| 利益剰余金         | Retained earnings                                 | -         | -        | -        | -        | -        | 761.1    | 894.8     | 499.7     | 704.5     | 936.0     | 1,255.1   | 1,720.7   | +465.6             |
| 評価・換算差額等合計    | Total valuation and translation adjustments       | -         | -        | -        | -        | -        | 1,199.3  | 565.9     | 14.3      | 448.9     | 371.1     | 412.3     | 791.5     | +379.2             |
| その他有価証券評価差額金* | Net unrealized gains (losses) on other securities | (298.7)   | (17.9)   | 316.4    | 386.6    | 783.5    | 1,259.8  | 558.1     | (52.8)    | 379.3     | 229.9     | 281.1     | 742.3     | +461.2             |
| 繰延ヘッジ損益       | Net deferred losses on hedges                     | -         | -        | -        | -        | -        | (84.7)   | (13.8)    | 45.4      | 48.0      | 121.2     | 105.4     | 23.3      | (82.1)             |
| 土地再評価差額金*     | Land revaluation excess                           | 100.3     | 85.3     | 81.2     | 42.3     | 24.7     | 24.2     | 21.6      | 21.7      | 21.6      | 20.0      | 25.8      | 25.8      | +0.0               |
| 資本の部          | Total stockholders' equity                        | 3,216.6   | 2,279.2  | 2,870.9  | 2,752.7  | 3,634.8  | -        | -         | -         | -         | -         | -         | -         | -                  |
| 資本金           | Capital Stock                                     | 1,347.6   | 560.0    | 560.0    | 665.0    | 665.0    | -        | -         | -         | -         | -         | -         | -         | -                  |
| 資本剰余金         | Capital surplus                                   | 1,684.4   | 1,237.3  | 1,237.3  | 1,367.5  | 1,367.5  | -        | -         | -         | -         | -         | -         | -         | -                  |
| 利益剰余金         | Retained earnings                                 | 383.3     | 414.5    | 676.1    | 291.3    | 794.0    | -        | -         | -         | -         | -         | -         | -         | -                  |

\* 06年3月期末以前は「資本の部」に計上 / Recorded in stockholders' equity on and before Mar. 2006

## &lt;金融再生法開示債権 / NPLs under the Financial Reconstruction Act&gt;

(十億円 / Billions of yen)

|           |                                                          | Mar. 02  | Mar. 03  | Mar. 04  | Mar. 05  | Mar. 06  | Mar. 07  | Mar. 08  | Mar. 09  | Mar. 10  | Mar. 11  | Mar. 12  | Mar. 13  | 前期末比<br>vs Mar. 12 |
|-----------|----------------------------------------------------------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--------------------|
| 破産更生等債権   | Bankrupt and quasi-bankrupt assets                       | 498.3    | 524.9    | 361.6    | 448.3    | 164.5    | 108.9    | 117.8    | 319.6    | 224.3    | 138.5    | 134.4    | 145.4    | +11.1              |
| 危険債権      | Doubtful Assets                                          | 2,982.3  | 2,129.5  | 1,202.7  | 924.4    | 473.4    | 300.1    | 402.0    | 678.3    | 697.7    | 684.8    | 779.6    | 691.4    | (88.3)             |
| 要管理債権     | Substandard Loans                                        | 2,439.7  | 2,606.9  | 1,246.9  | 451.9    | 322.2    | 329.7    | 284.1    | 196.3    | 178.7    | 303.0    | 268.8    | 256.6    | (12.2)             |
| 金融再生法開示債権 | Problem assets based on the Financial Reconstruction Act | 5,920.3  | 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  | (89.3)             |
| 総与信       | Total claims                                             | 66,834.6 | 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 | +4,706.6           |
| 不良債権比率    | NPL ratio                                                | 8.9%     | 8.4%     | 5.0%     | 3.3%     | 1.7%     | 1.21%    | 1.24%    | 1.78%    | 1.74%    | 1.81%    | 1.86%    | 1.60%    | (0.26%)            |
| 保全率       | Coverage ratio                                           | 76.7%    | 76.7%    | 81.5%    | 90.5%    | 91.0%    | 79.42%   | 80.60%   | 86.11%   | 90.56%   | 87.59%   | 89.93%   | 92.63%   | +2.70%             |

## (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. 10         | Mar. 11         | Mar.12          | Mar.13          |
|---------------------------|--------------------------------------------------------------|-----------------|-----------------|-----------------|-----------------|
| <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>49,525.7</b> | <b>47,851.1</b> | <b>47,218.0</b> | <b>47,593.3</b> |
| 製造業                       | Manufacturing                                                | 6,308.2         | 5,632.7         | 5,701.2         | 5,624.8         |
| 農業、林業、漁業及び鉱業              | Agriculture, forestry, fisheries and mining                  | 146.8           | 145.2           | 133.8           | 147.6           |
| 建設業                       | Construction                                                 | 898.0           | 771.0           | 714.7           | 702.9           |
| 運輸、情報通信、公益事業              | Transportation, communications and public enterprises        | 3,067.7         | 3,612.4         | 3,988.1         | 4,026.9         |
| 卸売・小売業                    | Wholesale and retail                                         | 4,061.3         | 3,814.3         | 3,691.3         | 3,740.8         |
| 金融・保険業                    | Finance and insurance                                        | 5,907.4         | 5,934.7         | 5,828.6         | 6,253.6         |
| 不動産業、物品賃貸業                | Real estate and goods rental and leasing                     | 6,809.6         | 6,383.4         | 6,185.7         | 6,334.3         |
| 各種サービス業                   | Various services                                             | 3,769.3         | 3,436.4         | 3,197.1         | 3,496.8         |
| 地方公共団体                    | Municipalities                                               | 984.2           | 1,105.8         | 949.6           | 992.2           |
| その他                       | Others                                                       | 17,573.3        | 17,015.3        | 16,827.6        | 16,273.3        |
| <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>7,093.3</b>  | <b>7,386.5</b>  | <b>9,193.5</b>  | <b>12,177.4</b> |
| 政府等                       | Public sector                                                | 21.3            | 19.5            | 47.6            | 36.7            |
| 金融機関                      | Financial institutions                                       | 484.9           | 555.8           | 624.8           | 899.4           |
| 商工業                       | Commerce and industry                                        | 6,026.3         | 6,246.7         | 7,828.5         | 10,344.4        |
| その他                       | Others                                                       | 560.8           | 564.6           | 692.6           | 896.9           |
| <b>合 計</b>                | <b>Total</b>                                                 | <b>56,619.1</b> | <b>55,237.6</b> | <b>56,411.5</b> | <b>59,770.8</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) / Problem assets based on the Financial Reconstruction Act (excluding Normal assets)<sup>\*1</sup>

(十億円 / Billions of yen)

|                           |                                                              | Mar. 10        | Mar. 11        | Mar.12         | Mar.13         | 引当率<br>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>958.8</b>   | <b>999.7</b>   | <b>1,094.4</b> | <b>1,038.2</b> | <b>82.0%</b>                       |
| 製造業                       | Manufacturing                                                | 84.2           | 111.4          | 127.0          | 126.3          | 81.0%                              |
| 農業、林業、漁業及び鉱業              | Agriculture, forestry, fisheries and mining                  | 4.0            | 4.0            | 3.1            | 3.0            | 77.8%                              |
| 建設業                       | Construction                                                 | 66.2           | 74.3           | 78.9           | 58.7           | 71.2%                              |
| 運輸、情報通信、公益事業              | Transportation, communications and public enterprises        | 81.2           | 87.9           | 148.9          | 156.4          | 79.4%                              |
| 卸売・小売業                    | Wholesale and retail                                         | 102.2          | 121.5          | 160.4          | 146.1          | 77.6%                              |
| 金融・保険業                    | Finance and insurance                                        | 23.3           | 10.8           | 14.4           | 7.4            | 82.1%                              |
| 不動産業、物品賃貸業                | Real estate and goods rental and leasing                     | 323.9          | 320.9          | 317.5          | 320.5          | 93.0%                              |
| 各種サービス業                   | Various services                                             | 181.3          | 178.7          | 154.7          | 130.6          | 70.6%                              |
| 地方公共団体                    | Municipalities                                               | -              | -              | -              | -              | -                                  |
| その他                       | Others                                                       | 92.5           | 90.2           | 89.5           | 89.1           | 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>141.9</b>   | <b>126.6</b>   | <b>88.5</b>    | <b>55.3</b>    | <b>66.3%</b>                       |
| 政府等                       | Public sector                                                | -              | -              | -              | -              | -                                  |
| 金融機関                      | Financial institutions                                       | 11.7           | 5.9            | 3.6            | -              | -                                  |
| 商工業                       | Commerce and industry                                        | 130.2          | 120.7          | 84.8           | 55.3           | 66.3%                              |
| その他                       | Others                                                       | -              | -              | -              | -              | -                                  |
| <b>合計</b>                 | <b>Total</b>                                                 | <b>1,100.7</b> | <b>1,126.3</b> | <b>1,182.8</b> | <b>1,093.5</b> | <b>80.2%</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 / Problem assets 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 under the Financial Reconstruction Act

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

13/3末現在 / As of Mar. 2013

(十億円 / Billions of yen)

| 自己査定 of 債務者区分<br>Category of Borrowers under Self-Assessment | 金融再生法に基づく開示債権<br>NPLs under 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<br>Reserve for possible loan losses | 引当率<br>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<br>Bankrupt Borrowers                                    | 破産更生債権及びこれらに準ずる債権<br>Bankrupt and Quasi-Bankrupt Assets            | 担保・保証等により回収可能部分<br>Portion of claims secured by collateral or guarantees, etc.                      |                         | 全額引当<br>Fully reserved              | 全額償却<br>Direct Write-offs | 個別貸倒引当金<br>Specific Reserve               | 24.1<br>(*2)         | 100%<br>(*3)   |
| 実質破綻先<br>Effectively Bankrupt Borrowers                      |                                                                    | 145.5 (i)<br>(vs Mar. 2012: +11.1)                                                                  | 130.5 (a)               | 15.0                                | (*1)                      |                                           |                      |                |
| 破綻懸念先<br>Potentially Bankrupt Borrowers                      | 危険債権 / Doubtful Assets<br>691.4 (ii)<br>(vs Mar. 2012: (88.2))     | 担保・保証等により回収可能部分<br>Portion of claims secured by collateral or guarantees, etc.                      |                         | 必要額を引当<br>Necessary amount reserved |                           | 個別貸倒引当金<br>Specific Reserve               | 217.3<br>(*2)        | 81.59%<br>(*3) |
| 要注意先<br>Borrowers Requiring Caution                          | 要管理債権 / Substandard Loans<br>256.6 (iii)<br>(vs Mar. 2012: (12.2)) | 要管理債権中の担保・保証等による保全部分<br>Portion of Substandard Loans secured by collateral or guarantees, etc.      |                         |                                     |                           |                                           |                      |                |
|                                                              | 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<br>Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers |                         |                                     |                           | 個別貸倒引当金<br>Specific Reserve               | 375.2                | 24.44%<br>(*3) |
|                                                              | 正常債権 / Normal Assets<br>67,289.5                                   |                                                                                                     |                         |                                     |                           |                                           |                      |                |
| 正常先<br>Normal Borrowers                                      |                                                                    | 正常先債権<br>Claims to Normal Borrowers                                                                 |                         |                                     |                           | 個別貸倒引当金<br>Specific Reserve               |                      | 0.18%<br>(*4)  |

|                                                                 |     |
|-----------------------------------------------------------------|-----|
| 特定海外債権引当勘定<br>Loan Loss Reserve for Specific Overseas Countries | 0.0 |
|-----------------------------------------------------------------|-----|

|                                                           |                                                                                        |                                                                                                       |                                             |
|-----------------------------------------------------------|----------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------|---------------------------------------------|
| 総計 / Total<br>68,383.0 (iv)                               | 不良債権比率 / NPL ratio<br>(v)/(iv)<br>1.60%<br>(vs Mar. 2012)<br>(0.26%)                   | 貸倒引当金 計 / Total Reserve for possible loan losses<br>616.6                                             | 引当率 / Reserve ratio (*5)<br>(D/C)<br>80.23% |
| A=(i)+(ii)+(iii)<br>1,093.5 (v)<br>(vs Mar. 2012: (89.3)) | B: 担保・保証等により回収可能部分<br>Portion secured by collateral or guarantees, etc.<br>(a)+(b)+(c) | D: 個別貸倒引当金<br>+ 要管理債権に対する一般貸倒引当金<br>Specific Reserve + General Reserve for Substandard Loans<br>327.0 | 保全率 / Coverage ratio<br>(B+D)/A<br>92.63%   |
|                                                           |                                                                                        | C: 左記以外<br>Unsecured portion (A-B)<br>685.9                                                           |                                             |
|                                                           |                                                                                        |                                                                                                       | 407.6                                       |

\*1 直接減額 3,560億円を含む / Includes amount of direct reduction totaling JPY 356.0 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 92億円、破綻懸念先 113億円)

Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Act standards (Bankrupt/Effectively Bankrupt Borrowers: JPY 9.2 billion, Potentially Bankrupt Borrowers: JPY 11.3 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 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)

|      |               | 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. 2012      |          | Mar. 2012                   |           | Mar. 2012                     |         | Mar. 2012          |        | Mar. 2012 |           |
| 債券   | Bonds         | 8,429.5        | +851.3   | 17,822.5                    | (3,179.2) | 2,546.7                       | (278.3) | 63.6               | (2.0)  | 28,862.2  | (2,608.3) |
| うち国債 | of which JGBs | 8,105.7        | +811.6   | 16,041.9                    | (2,853.5) | 2,084.1                       | (199.3) | -                  | -      | 26,231.7  | (2,241.2) |
| その他  | Others        | 630.3          | +247.9   | 4,855.3                     | +145.6    | 243.6                         | (56.6)  | 459.9              | (11.0) | 6,189.2   | +326.0    |
| 合計   | Total         | 9,059.9        | +1,099.3 | 22,677.8                    | (3,033.6) | 2,790.3                       | (334.9) | 523.5              | (13.0) | 35,051.4  | (2,282.3) |

### 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)

|        |                     | ネット資産 / Net assets |      |                  | ネット繰延利益                     |           |  |
|--------|---------------------|--------------------|------|------------------|-----------------------------|-----------|--|
|        |                     | 資産 / Assets        |      | 負債 / Liabilities | Net deferred gains (losses) |           |  |
|        |                     | vs                 |      | vs               |                             | vs        |  |
|        |                     | Mar. 2012          |      | Mar. 2012        |                             | Mar. 2012 |  |
| 合計     | Total               | (123.1)            | 99.5 | 222.6            | 6.8                         |           |  |
| 金利スワップ | Interest rate swaps | 55.9               | 78.4 | 22.6             | (7.7)                       |           |  |
| 通貨スワップ | Currency swaps      | (179.9)            | 20.2 | 200.0            | (37.2)                      |           |  |
| その他    | Others              | 0.9                | 0.9  | -                | 51.8                        |           |  |

### 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

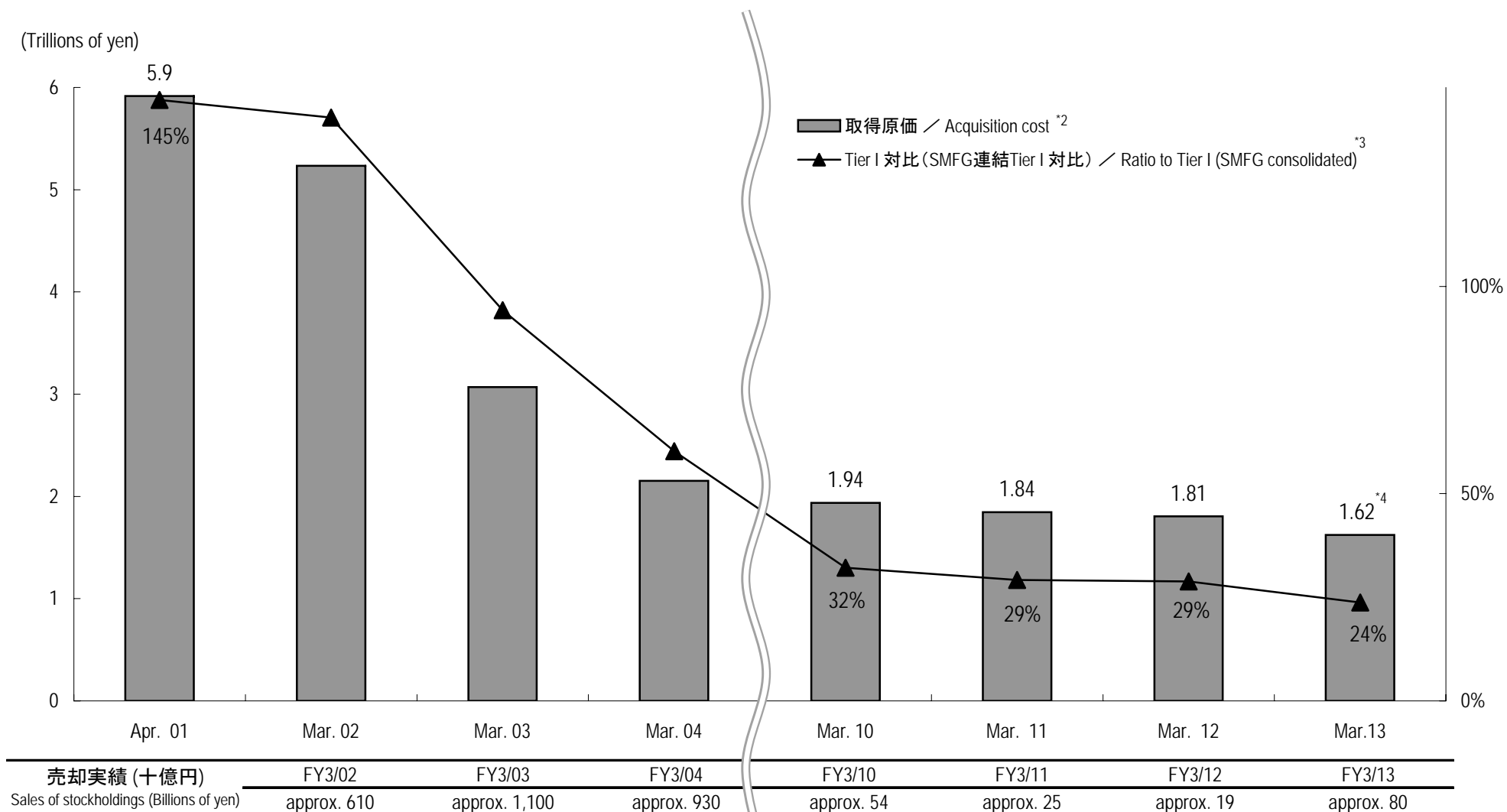
SMBC単体 / SMBC non-consolidated

(十億円 / Billions of yen)

|           |                                                   | 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. 2012      |           | Mar. 2012                   |          | Mar. 2012         |          | Mar. 2012 |          |
| 想定元本合計    | Total contract amount                             | 3,218.1        | (3,522.1) | 20,465.3                    | +2,964.8 | 15,399.8          | +3,944.0 | 39,083.1  | +3,386.6 |
| 受取固定・支払変動 | Receivable fixed rate / payable floating rate (a) | 2,347.4        | (3,004.2) | 15,046.7                    | +2,249.3 | 8,201.6           | +2,279.0 | 25,595.6  | +1,524.0 |
| 受取変動・支払固定 | Receivable floating rate / payable fixed rate (b) | 870.7          | (497.9)   | 5,401.9                     | +708.1   | 7,198.2           | +1,665.0 | 13,470.9  | +1,875.3 |
| 受取変動・支払変動 | Receivable floating rate / payable floating rate  | -              | (20.0)    | 16.6                        | +7.3     | -                 | -        | 16.6      | (12.7)   |
| ネット受取固定   | Net receivable fixed rate (a)-(b)                 | 1,476.7        | (2,506.3) | 9,644.8                     | +1,541.2 | 1,003.4           | +614.0   | 12,124.7  | (351.3)  |

## (2-10) 保有株式 (1) / Equity portfolio (1)

### 保有株式の残高 / Balance of domestic stocks <sup>\*1</sup>



<sup>\*1</sup> その他有価証券の「株式」のうち時価のあるもの / Domestic stocks classified as other securities with fair value

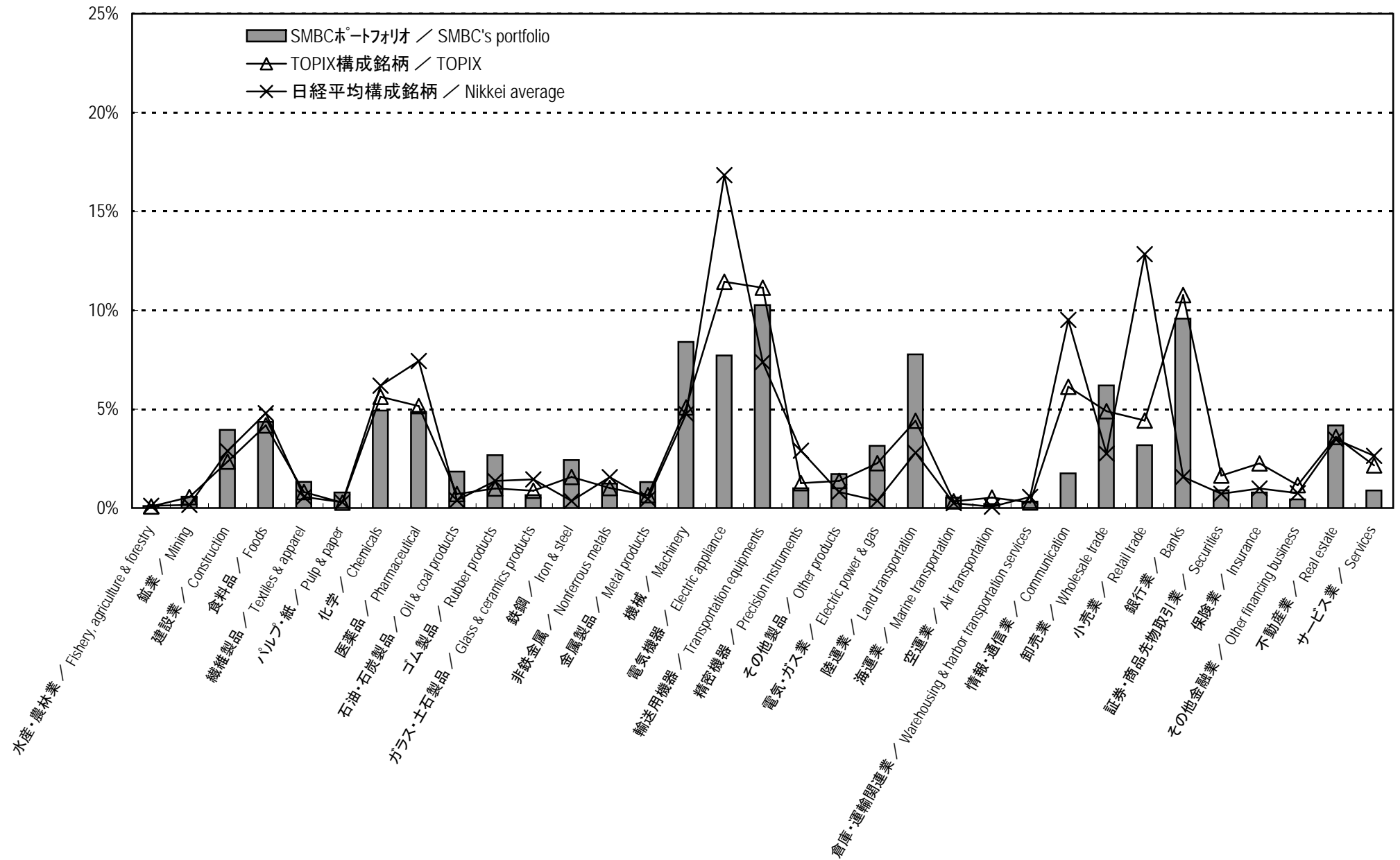
<sup>\*2</sup> 非ヘッジ残高 / Amount of un-hedged equity

<sup>\*3</sup> 02/3末まではSMBC連結Tier I対比。13/3末はバーゼルⅢベースのSMFG連結Tier I対比 / Until Mar. 2002, percentage to SMBC consolidated Tier I. For Mar. 2013, percentage to SMFG consolidated Tier I based on Basel 3

<sup>\*4</sup> プロミス株式交換に伴うSMFG株式増加分を除く / Shares of SMFG related to share exchange for acquiring Promise are excluded

## (2-10) 保有株式 (2) / Equity portfolio (2)

業種別構成比(13/3末現在 時価ベース) / Composition by industry (as of Mar. 31, 2013, balance sheet amount)



## (2-10) 保有株式 (3) / Equity portfolio (3)

### 貸借対照表計上額上位30銘柄(13/3末現在) / Top 30 by balance sheet amount (as of Mar. 31, 2013)\*

| 銘柄<br>Issue                   | 株式数(株)<br>No. of shares                   | 貸借対照表計上額<br>(百万円)<br>Balance sheet amount<br>(Millions of yen) |         |
|-------------------------------|-------------------------------------------|----------------------------------------------------------------|---------|
| トヨタ自動車株式会社                    | TOYOTA MOTOR CORPORATION                  | 36,850,000                                                     | 180,049 |
| The Bank of East Asia Limited | The Bank of East Asia Limited             | 211,553,938                                                    | 80,228  |
| 東日本旅客鉄道株式会社                   | East Japan Railway Company                | 10,530,315                                                     | 79,956  |
| Barclays PLC                  | Barclays PLC                              | 168,918,918                                                    | 73,145  |
| 株式会社クボタ                       | KUBOTA Corporation                        | 45,006,000                                                     | 57,202  |
| 株式会社ブリヂストン                    | BRIDGESTONE CORPORATION                   | 18,000,000                                                     | 56,610  |
| 三井物産株式会社                      | MITSUMI & CO., LTD.                       | 38,500,000                                                     | 53,053  |
| 三井不動産株式会社                     | Mitsui Fudosan Co., Ltd.                  | 18,546,308                                                     | 48,313  |
| キヤノン株式会社                      | Canon Inc.                                | 12,678,379                                                     | 43,689  |
| 住友不動産株式会社                     | Sumitomo Realty & Development Co., Ltd.   | 11,990,199                                                     | 42,457  |
| 武田薬品工業株式会社                    | Takeda Pharmaceutical Company Limited     | 8,195,070                                                      | 41,860  |
| 株式会社小松製作所                     | Komatsu Ltd.                              | 17,835,711                                                     | 40,380  |
| Kotak Mahindra Bank Limited   | Kotak Mahindra Bank Limited               | 32,800,000                                                     | 37,192  |
| 新日鐵住金株式会社                     | NIPPON STEEL & SUMITOMO METAL CORPORATION | 146,470,679                                                    | 36,471  |
| JXホールディングス株式会社                | JX Holdings, Inc.                         | 65,398,360                                                     | 35,642  |

\* 保有目的が純投資以外の目的の投資株式 / The shares which SMBC holds primarily for strategic purposes

| 銘柄<br>Issue         | 株式数(株)<br>No. of shares                  | 貸借対照表計上額<br>(百万円)<br>Balance sheet amount<br>(Millions of yen) |        |
|---------------------|------------------------------------------|----------------------------------------------------------------|--------|
| ダイキン工業株式会社          | DAIKIN INDUSTRIES, LTD                   | 9,000,000                                                      | 33,804 |
| 東海旅客鉄道株式会社          | Central Japan Railway Company            | 3,230,000                                                      | 31,618 |
| 大和ハウス工業株式会社         | DAIWA HOUSE INDUSTRY CO., LTD.           | 16,117,142                                                     | 29,655 |
| 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                                                      | 29,034 |
| 西日本旅客鉄道株式会社         | West Japan Railway Company               | 6,400,000                                                      | 28,454 |
| 日揮株式会社              | JGC Corporation                          | 11,000,000                                                     | 27,423 |
| 日本たばこ産業株式会社         | Japan Tobacco Inc.                       | 8,000,000                                                      | 24,464 |
| 第一三共株式会社            | DAIICHI SANKYO COMPANY, LIMITED          | 13,413,368                                                     | 24,144 |
| 株式会社東芝              | TOSHIBA CORPORATION                      | 51,003,170                                                     | 23,563 |
| 伊藤忠商事株式会社           | ITOCHU Corporation                       | 19,667,000                                                     | 23,069 |
| 旭化成株式会社             | ASAHI KASEI CORPORATION                  | 35,404,956                                                     | 21,703 |
| 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                                                      | 20,294 |
| 大正製薬ホールディングス株式会社    | TAISHO PHARMACEUTICAL HOLDINGS CO., LTD. | 3,000,000                                                      | 19,686 |
| 株式会社大和証券グループ本社      | Daiwa Securities Group Inc.              | 30,328,000                                                     | 19,622 |
| パナソニック株式会社          | Panasonic Corporation                    | 28,512,992                                                     | 19,360 |

### (3-1) 個人ビジネス (1) / Banking business for individual clients (1)

#### 預り資産 / Assets under SMBC account

|               |                                         | (十億円 / Billions of yen) |                 |                 |                 |
|---------------|-----------------------------------------|-------------------------|-----------------|-----------------|-----------------|
|               |                                         | Mar. 10                 | Mar. 11         | Mar. 12         | Mar. 13         |
| <b>個人預金</b>   | <b>Individual deposits<sup>*1</sup></b> | <b>35,638.0</b>         | <b>36,653.7</b> | <b>37,696.7</b> | <b>38,827.7</b> |
| 流動性預金         | Liquid deposits                         | 21,020.0                | 22,011.3        | 23,260.4        | 24,499.9        |
| 定期性預金         | Fixed-term deposits                     | 14,148.5                | 14,157.0        | 13,914.9        | 13,762.1        |
| 外貨預金          | Foreign currency deposits               | 469.5                   | 485.4           | 521.4           | 565.7           |
| <b>投資信託全体</b> | <b>Investment trusts<sup>*2</sup></b>   | <b>2,931.4</b>          | <b>3,039.4</b>  | <b>2,735.8</b>  | <b>3,031.9</b>  |
| 個人向け投資信託預り残高  | Investment trusts for individuals       | 2,620.7                 | 2,725.0         | 2,421.5         | 2,686.2         |

\*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

|                    |                                                     | (十億円 / Billions of yen) |                |                |                |
|--------------------|-----------------------------------------------------|-------------------------|----------------|----------------|----------------|
|                    |                                                     | FY3/10                  | FY3/11         | FY3/12         | FY3/13         |
| <b>個人年金保険販売額</b>   | <b>Sales of pension-type insurances</b>             | <b>381.8</b>            | <b>192.1</b>   | <b>176.6</b>   | <b>87.3</b>    |
| <b>個人年金保険販売累計額</b> | <b>Accumulated sales of pension-type insurances</b> | <b>3,286.7</b>          | <b>3,478.8</b> | <b>3,655.4</b> | <b>3,742.7</b> |

#### 貸出金 / Loans

|                  |                                   | (十億円 / Billions of yen) |                 |                 |                 |
|------------------|-----------------------------------|-------------------------|-----------------|-----------------|-----------------|
|                  |                                   | Mar. 10                 | Mar. 11         | Mar. 12         | Mar. 13         |
| <b>住宅ローン</b>     | <b>Housing loans</b>              | <b>14,497.5</b>         | <b>14,490.8</b> | <b>14,336.8</b> | <b>14,086.2</b> |
| うち自己居住用の住宅ローン    | of which self-residential purpose | 11,010.7                | 11,141.7        | 11,196.6        | 11,190.3        |
| <b>その他消費者ローン</b> | <b>Other consumer loans</b>       | <b>903.0</b>            | <b>878.5</b>    | <b>869.3</b>    | <b>869.6</b>    |

|                        |                                                                                     | (十億円 / Billions of yen) |                   |                   |                    |
|------------------------|-------------------------------------------------------------------------------------|-------------------------|-------------------|-------------------|--------------------|
|                        |                                                                                     | FY3/10                  | FY3/11            | FY3/12            | FY3/13             |
| <b>自己居住用の住宅ローン取組実績</b> | <b>Originated amount of housing loans for self-residential purpose<sup>*3</sup></b> | <b>1,543.0</b>          | <b>1,192.4</b>    | <b>1,164.6</b>    | <b>1,162.5</b>     |
| うち三大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. 380             | approx. 450       | approx. 510       | approx. 510        |
| <b>住宅ローン証券化実績</b>      | <b>Securitization of housing loans</b>                                              | <b>approx. 40</b>       | <b>approx. 50</b> | <b>approx. 80</b> | <b>approx. 120</b> |

\*3 つなぎローンを除く / Excluding bridge loans for loans by Japan Housing Finance Agency

### (3-1) 個人ビジネス (2) / Banking business for individual clients (2)

#### 取扱商品 (13年3月末時点) / SMBC products line-up (as of Mar. 31, 2013)

|                             |                                                         | オープンアーキテクチャー / Open architecture                                                                                                                                                                                                                                                                                                            |
|-----------------------------|---------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 仕入商品 / Third-party products | 投資信託<br>Investment trusts                               | 106ファンド / 106 funds<br>(うちインターネット専用ファンド31商品 / including 31 Internet-only funds):<br>13 国内債券 / 13 Domestic bonds, 16 国内株式 / 16 Domestic stocks,<br>27 海外債券 / 27 International bonds, 30 海外株式 / 30 International stocks,<br>6 バランス / 6 Balanced, 2 転換社債型 / 2 Convertible bonds,<br>8 外国投信 / 8 Foreign investment trusts,<br>4 その他型 / 4 Others |
|                             | 個人年金保険<br>Pension-type insurances                       | 10 商品 / 10 Products                                                                                                                                                                                                                                                                                                                         |
|                             | 一時払終身保険<br>Single premium type permanent life insurance | 9 商品 / 9 Products                                                                                                                                                                                                                                                                                                                           |
|                             | 平準払保険等<br>Level premium insurance, etc.*                | 26 商品 / 26 Products                                                                                                                                                                                                                                                                                                                         |
|                             | 証券仲介<br>Securities intermediary                         | 売出外債(世界銀行債等)・既発外債(米国債等)を複数選定<br>Foreign bonds by public offering (World Bank bonds, etc.), foreign bonds at secondary markets (US Treasury notes, etc.),<br>18 仕組債 / 18 Structured notes                                                                                                                                                    |
|                             | 投資顧問サービス<br>Investment advisory service                 | 1 商品 / 1 Product                                                                                                                                                                                                                                                                                                                            |
| 自社開発商品 / In-house products  | 運用商品<br>Investment products                             | 6 外貨預金 / Foreign currency deposits (6 currencies),<br>2 特約付定期預金等 / Structured deposits (2 types), etc.                                                                                                                                                                                                                                      |
|                             | 信託商品<br>Trust product                                   | 1 商品 / 1 Product                                                                                                                                                                                                                                                                                                                            |
|                             | ローン商品<br>Loan products                                  | 住宅ローン(変動金利型/固定金利特約型/超長期固定金利型)<br>Housing loan (Floating rate / Fixed rate / Super-long-term fixed rate),<br><br>三大疾病保障付住宅ローン、アパートローン等<br>Housing loan with insurance for major serious illnesses, investment purpose mortgage loans, etc.                                                                                                   |
|                             |                                                         | <仕入先 / No. of supplier companies><br>27                                                                                                                                                                                                                                                                                                     |
|                             |                                                         | 5                                                                                                                                                                                                                                                                                                                                           |
|                             |                                                         | 5                                                                                                                                                                                                                                                                                                                                           |
|                             |                                                         | 7                                                                                                                                                                                                                                                                                                                                           |

\* 終身保険、定期保険、医療保険、がん保険、介護終身保険、子ども保険、平準払個人年金保険

Consisted of whole life insurance, term life insurance, medical insurance, cancer insurance, whole-life hospitalization insurance, children's endowment and pension-type insurance with level premium

### (3-1) 個人ビジネス (3) / Banking business for individual clients (3)

#### 個人向けチャネル / Marketing channels

(単位:カ所、人、台 / Number)

|                        |                                                          | Mar. 10 | Mar. 11 | Mar. 12 | Mar. 13 |
|------------------------|----------------------------------------------------------|---------|---------|---------|---------|
| <b>国内本支店数</b>          | Domestic branches <sup>*1</sup>                          | 437     | 435     | 437     | 439     |
| SMBCコンサルティングプラザ        | SMBC Consulting Plaza                                    | 73      | 73      | 73      | 74      |
| <b>ローンプラザ</b>          | Loan Promotion Office                                    | 103     | 99      | 92      | 92      |
| <b>(参考)SMBC単体従業員数</b>  | Reference: Employees <sup>*2</sup>                       | 22,460  | 22,524  | 22,686  | 22,569  |
| <b>店舗外ATM拠点数</b>       | Locations where ATMs are available outside SMBC branches | 1,780   | 1,551   | 1,471   | 1,477   |
| 24時間稼働拠点数              | Available for 24 hours                                   | 720     | 524     | 450     | 450     |
| <b>ATM台数(ネットワーク全体)</b> | ATMs (Total)                                             | 38,655  | 41,594  | 43,824  | 47,084  |
| <b>プロパーATM台数</b>       | SMBC ATMs                                                | 6,829   | 6,584   | 6,513   | 6,530   |
| 店舗内                    | Inside SMBC branches                                     | 3,734   | 3,718   | 3,710   | 3,687   |
| 店舗外                    | Outside SMBC branches                                    | 3,095   | 2,866   | 2,803   | 2,843   |
| <b>提携ATM台数</b>         | Other ATMs                                               | 31,826  | 35,010  | 37,311  | 40,554  |

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

\*2 従業員数は、執行役員を除く就業者数ベース / Sum of full-time workers, excluding executive officers

### (3-1) 個人ビジネス (4) / Banking business for individual clients (4)

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

|                          |                                                                                             | 顧客セグメント<br>Client segments                                                                                          | 対応チャネル (13/3末時点、単位:カ所)<br>Channels (as of Mar. 31, 2013, Number)                                           |                                              |
|--------------------------|---------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------|----------------------------------------------|
| 個人顧客<br>Retail customers | PB層・アッパー富裕層<br>約2万人<br>Private banking segment, Upper affluent<br>Approx. 20,000 clients    | 企業オーナー・超大口地権者・超大口富裕者<br>Company owners, Large-scale real estate owners,<br>Ultra high net worth individuals         | プライベートバンカー<br>Private banker                                                                               | PB営業部<br>Private Banking Dept.               |
|                          |                                                                                             | 企業オーナー・大口地権者・大口富裕者<br>Company owners, Semi-large-scale real estate owners,<br>Semi-ultra high net worth individuals | プライベートファイナンシャルコンサルタント<br>Private financial consultant                                                      | ブロック<br>Block Consumer Business Office<br>36 |
|                          | 資産運用層<br>約19万人<br>Asset management segment<br>Approx. 0.19 million clients                  | オーナー・役員・医師・弁護士・資産家・富裕者<br>Company owners, Executives, Doctors, Lawyers,<br>High net worth individuals               | ファイナンシャルコンサルタント<br>Financial consultant                                                                    |                                              |
|                          | 資産形成層・マス層<br>約2,500万人<br>Asset building segment, Mass segment<br>Approx. 25 million clients | アッパー形成層・リタイアメント層<br>約350万人<br>Upper asset building segment, Retirees<br>Approx. 3.5 million clients                 | マネーライフコンサルタント<br>"Money-Life" consultant                                                                   | 支店<br>Branch<br>439                          |
|                          |                                                                                             | 勤労世帯主・独身者層・学生等<br>約2,100万人<br>Working householders, Singles, Students<br>Approx. 21 million clients                 | ローンプランナー・ローンアドバイザー<br>Loan planner & Loan advisor                                                          | ローンプラザ<br>Loan Promotion Office<br>92        |
|                          |                                                                                             |                                                                                                                     | SMBCダイレクト・ATM・ダイレクトバンキング営業部(東京・神戸・福岡)<br>"SMBC Direct", ATM, Direct Banking Dept.(Tokyo, Kobe and Fukuoka) |                                              |



### (3-1) 個人ビジネス (5) / Banking business for individual clients (5)

#### 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. 10                 | Mar. 11 | Mar. 12 | Mar. 13 |
| 三井住友銀行                     | SMBC                                                                     | 520                     | 540     | 560     | 600     |
| うちSMBCコンシューマーファイナンス保証      | of which loan balance related to the alliance with SMBC Consumer Finance | 310                     | 340     | 370     | 410     |
| 三井住友カード                    | Sumitomo Mitsui Card                                                     | 340                     | 320     | 310     | 310     |
| SMBCコンシューマーファイナンス          | SMBC Consumer Finance                                                    |                         |         | 760     | 740     |
| セディナ                       | Cedyna                                                                   |                         |         | 440     | 390     |
|                            |                                                                          | Mar. 10                 | Mar. 11 | Mar. 12 | Mar. 13 |
| 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 with SMBC Consumer Finance                | 716                     | 719     | 719     | 720     |

#### 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 / Thousands) |         |         |         |
|------------------|--------------------------------------------------|------------------|---------|---------|---------|
|                  |                                                  | Mar. 10          | Mar. 11 | Mar. 12 | Mar. 13 |
| SMBCダイレクト契約者数    | "SMBC Direct" clients                            | 10,124           | 10,862  | 11,558  | 12,212  |
|                  |                                                  | (百万件 / Millions) |         |         |         |
|                  |                                                  | FY3/10           | FY3/11  | FY3/12  | FY3/13  |
| SMBCリモート取引計      | Transactions through SMBC remote banking         | 183              | 189     | 193     | 197     |
| インターネット、モバイル取引合計 | Transactions through Internet and mobile banking | 179              | 186     | 190     | 194     |
| テレホンバンキング取引合計    | Transactions through telephone banking           | 4                | 3       | 3       | 3       |

## (3-2) 法人ビジネス (1) / Banking business for corporate clients (1)

### 法人向けチャネル - 拠点数

Marketing channels for corporate clients - number

(13/3末時点 / as of Mar. 31, 2013)

| 法人向けチャネル 類型<br>Marketing channels for corporate clients |                           | 拠点数<br>Number |
|---------------------------------------------------------|---------------------------|---------------|
| 法人営業部                                                   | Corporate Business Office | 178           |
| ビジネスサポートプラザ(BSP)                                        | Business Support Office   | 43            |
| 法人営業所                                                   | Corporate Sales Office    | 4             |
| 分室                                                      | Sub-office                | 10            |

### SMBC環境配慮評価融資/私募債

SMBC Environmental Assessment Loan/Private Placement Bonds

(13/3末時点 / as of Mar. 31, 2013)

- 取組件数累計 約145件  
Accumulated no. of origination: approx. 145
- 取組額累計 約4,800億円  
Accumulated amount of origination: approx. JPY 480 billion
- 資金調達を通じ、企業の環境経営を支援  
Support environmental commitments of our clients through financing
- 独自の環境配慮基準に基づき、企業の環境配慮状況を評価し、  
同評価結果に応じた条件を設定  
The financing terms and conditions are linked with environmental assessment of the borrower's level of preparedness examined by SMBC and the Japan Research Institute

|                |                                 |
|----------------|---------------------------------|
| 取扱開始<br>Launch | 2008年10月～<br>October 2008       |
| 貸出金額<br>Amount | 1億円～<br>JPY 100 million or more |
| 貸出期間<br>Term   | 12ヶ月～<br>no less than 12 months |

### 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(13/3末)

Lending services for SMEs with less dependence on personal guarantees (as of Mar. 31, 2013)

| 融資の種類<br>Types of loans                                                 | 件数(件)<br>No. of transactions | 残高(十億円)<br>Balance(Billions of yen) | 主な商品・サービス<br>Main products & services                                   |
|-------------------------------------------------------------------------|------------------------------|-------------------------------------|-------------------------------------------------------------------------|
| 動産・債権譲渡担保融資<br>Loans collateralized by movable property/assigned claim* | 242                          | 338.4                               | アセット連動ローン、等<br>Asset Linked Loan, etc.                                  |
| コベナンツを活用した融資<br>Loans utilizing covenants                               | 2,337                        | 3,095.2                             | シンジケートローン、ドキュメンテーションローン、等<br>Loan syndication, Documentation Loan, etc. |
| スコアリングモデルを活用した融資<br>Loans utilizing credit scoring models               | 22,268                       | 474.3                               | ビジネスセレクトローン、等<br>Business Select Loan, etc.                             |

\* ABLを含む / Including asset-based lending

## (3-2) 法人ビジネス (2) / Banking business for corporate clients (2)

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

(13/3末時点 / as of Mar. 31, 2013)

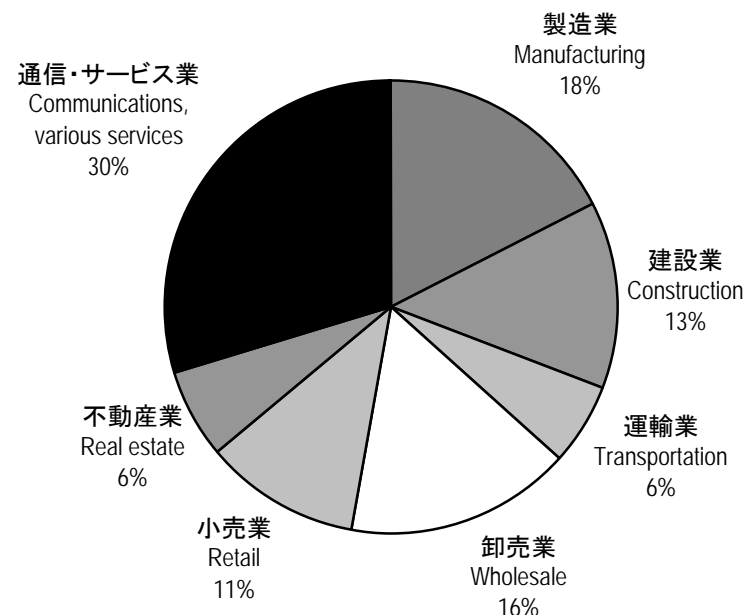
- 取組件数累計 約27万件  
Accumulated number of origination: approx. 270,000
- 取組額累計 約7.4兆円  
Accumulated amount of origination: approx. JPY 7.4 trillion
- 独自モデルに基づくスピード審査  
Quick approval using SMBC original credit scoring model
- 対象顧客は年商10億円以下  
Targeted corporate clients with annual sales of JPY 1 billion 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<br>Launch        | 2002年3月～<br>March 2002                                                                                                                                                              |
| 貸出金額<br>Amount        | 最大50百万円<br>JPY 50 million or less                                                                                                                                                   |
| 貸出金利<br>Interest rate | 2.225%～<br>2.225% or more<br>- 信用リスクに応じて変動<br>Different according to level of credit risk<br>- 取引振りに応じて優遇有<br>Occasional discount according to overall transaction volume with SMBC |
| 貸出期間<br>Term          | 最長5年以内<br>Within 5 years                                                                                                                                                            |
| 担保<br>Collateral      | 無担保(有担保も有)<br>Not required in general                                                                                                                                               |
| 保証<br>Guarantee       | 第三者保証不要(代取保証要)<br>No third party guarantee required(But guarantee by representative director required)                                                                              |

(十億円 / Billions of yen)

|                    | Mar. 2012           | Mar. 2013           |
|--------------------|---------------------|---------------------|
| 残高<br>Balance      | 約450<br>approx. 450 | 約470<br>approx. 470 |
| 取組額<br>Origination | 約170<br>approx. 170 | 約270<br>approx. 270 |

### ビジネスセレクトローン - 業種別比率(13/3末) Business Select Loan - Industry mix (as of Mar. 31, 2013)



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) 法人ビジネス (3) / Banking business for corporate clients (3)

### エレクトロニック・バンキング契約者数 / E-banking

(国内向け / For domestic)

(千件 / Thousands)

|                     |                                | Mar. 10 | Mar. 11 | Mar. 12 | Mar. 13 |
|---------------------|--------------------------------|---------|---------|---------|---------|
| パソコンバンクWeb21        | E-banking Web 21 <sup>*1</sup> | 154     | 163     | 172     | 178     |
| Global e-Trade サービス | Global e-Trade service         | 17      | 18      | 20      | 22      |

<sup>\*1</sup> 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. 10 | Mar. 11 | Mar. 12 | Mar. 13 |
|--------------------|----------------------------------|---------|---------|---------|---------|
| 海外向けエレクトロニック・バンキング | Overseas e-banking <sup>*2</sup> | 8,022   | 9,148   | 10,924  | 12,791  |

<sup>\*2</sup> 海外拠点における主なエレクトロニック・バンキングサービスの契約数の合計 / Total number of contracts for main e-banking services for overseas accounts

### (3-3) リーグテーブル / League tables

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

##### 株式関連(ブックランナー、引受金額)

Global Equity & Equity-Related: Bookrunner, Underwriting amount<sup>\*1</sup>  
(十億円 / Billions of yen)

|                                             | 金額<br>Proceeds | シェア<br>Mkt Share |
|---------------------------------------------|----------------|------------------|
| 1. Daiwa Securities                         | 618.6          | 19.6%            |
| 2. Nomura Securities                        | 581.3          | 18.4%            |
| 3. Mizuho Securities                        | 445.2          | 14.1%            |
| <b>4. SMBC Nikko Securities</b>             | <b>376.5</b>   | <b>11.9%</b>     |
| 5. Mitsubishi UFJ Morgan Stanley Securities | 353.4          | 11.2%            |
| 6. Goldman Sachs                            | 334.7          | 10.6%            |
| 7. JP Morgan                                | 171.7          | 5.4%             |
| 8. Merrill Lynch Japan Securities           | 86.2           | 2.7%             |
| 9. Barclays                                 | 53.5           | 1.7%             |
| 10. Citigroup Global Markets                | 50.3           | 1.6%             |

##### 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<br>Transaction volume | シェア<br>Mkt Share |
|---------------------------------------------|----------------------------|------------------|
| 1. Mizuho Securities                        | 4,807.6                    | 37.8%            |
| 2. Nomura Securities                        | 4,580.7                    | 36.0%            |
| 3. Mitsubishi UFJ Morgan Stanley Securities | 3,149.7                    | 24.8%            |
| <b>4. SMBC Nikko Securities</b>             | <b>2,266.3</b>             | <b>17.8%</b>     |
| 5. Goldman Sachs                            | 2,123.1                    | 16.7%            |
| 6. JP Morgan                                | 2,116.2                    | 16.6%            |
| 7. Deutsche Bank                            | 1,987.0                    | 15.6%            |
| 8. The Raine Group LLC                      | 1,584.6                    | 12.5%            |
| 9. Bank of America Merrill Lynch            | 1,340.2                    | 10.5%            |
| 10. Barclays                                | 1,115.8                    | 8.8%             |

##### 円債総合(主幹事、引受金額)

JPY denominated bonds: Lead manager, Underwriting amount<sup>\*2,3</sup>  
(十億円 / Billions of yen)

|                                             | 金額<br>Proceeds | シェア<br>Mkt Share |
|---------------------------------------------|----------------|------------------|
| 1. Mitsubishi UFJ Morgan Stanley Securities | 3,184.6        | 20.8%            |
| 2. Mizuho Securities                        | 3,123.2        | 20.4%            |
| 3. Nomura Securities                        | 2,902.6        | 18.9%            |
| 4. Daiwa Securities                         | 2,249.7        | 14.7%            |
| <b>5. SMBC Nikko Securities</b>             | <b>1,697.3</b> | <b>11.1%</b>     |
| 6. Goldman Sachs                            | 470.2          | 3.1%             |
| 7. Merrill Lynch Japan Securities           | 370.3          | 2.4%             |
| 8. Citigroup Global Markets                 | 198.8          | 1.3%             |
| 9. JP Morgan                                | 175.9          | 1.2%             |
| 10. Tokai Tokyo Securities                  | 174.6          | 1.1%             |

##### 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<br>No. of deals | シェア<br>Mkt Share |
|---------------------------------------------|---------------------|------------------|
| 1. Nomura Securities                        | 129                 | 4.8%             |
| 2. Mizuho Securities                        | 102                 | 3.8%             |
| 3. Mitsubishi UFJ Morgan Stanley Securities | 99                  | 3.7%             |
| 4. KPMG FAS                                 | 70                  | 2.6%             |
| <b>5. SMBC Nikko Securities</b>             | <b>69</b>           | <b>2.6%</b>      |
| 6. SMBC                                     | 50                  | 1.9%             |
| 7. Daiwa Securities                         | 48                  | 1.8%             |
| 7. Frontier Management                      | 48                  | 1.8%             |
| 7. Barclays                                 | 48                  | 1.8%             |
| 10. Deloitte Tohmatsu Financial Advisory    | 46                  | 1.7%             |

#### SMBCによるビジネス / League tables: SMBC

##### プロジェクトファイナンス・マンデーターティッド・アレランジャー(グローバル)

Project finance mandated arranger ranking (Global)<sup>\*5</sup>  
(百万米ドル / Millions of USD)

|                           | 金額<br>Proceeds |
|---------------------------|----------------|
| 1. MUFG                   | 11,672         |
| 2. State Bank of India    | 10,398         |
| <b>3. SMFG</b>            | <b>7,576</b>   |
| 4. Mizuho FG              | 6,234          |
| 5. Korea Development Bank | 5,477          |
| 6. HSBC                   | 4,394          |
| 7. Credit Agricole CIB    | 4,372          |
| 8. Societe Generale       | 4,181          |
| 9. BNP Paribas            | 3,773          |
| 10. BBVA                  | 3,556          |

##### シンジケートローン・マンデーターティッド・アレランジャー(グローバル)

Syndicated loans mandated arranger ranking (Global)<sup>\*5</sup>  
(百万米ドル / Millions of USD)

|                                  | 金額<br>Proceeds |
|----------------------------------|----------------|
| 1. JP Morgan                     | 249,994        |
| 2. Bank of America Merrill Lynch | 230,111        |
| 3. Citi                          | 169,527        |
| 4. MUFG                          | 168,881        |
| 5. Mizuho FG                     | 148,075        |
| 6. Wells Fargo                   | 140,633        |
| <b>7. SMFG</b>                   | <b>118,590</b> |
| 8. Barclays                      | 107,412        |
| 9. Deutsche Bank                 | 93,280         |
| 10. RBS                          | 88,802         |

\*1 出典: トムソン・ロイター(12年4月-13年3月実績) / Source: Thomson Reuters (Apr. 2012 - Mar. 2013)

\*2 出典: SMBC日興証券(12年4月-13年3月実績) / Source: SMBC Nikko Securities (Apr. 2012 - Mar. 2013)

\*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(不動産案件を除く) / Source: Thomson Reuters (Japanese related, excluding real estate deals)

\*5 出典: トムソン・ロイター(12年1月-12月実績) / Source: Thomson Reuters (Jan. - Dec. 2012)

## (3-4) グローバルネットワーク / Global network

### 海外拠点網(2013年4月30日現在) / Global network (as of Apr. 30, 2013)

|                                       |    |                                                               |    |
|---------------------------------------|----|---------------------------------------------------------------|----|
| 合計 / Total                            | 64 |                                                               |    |
| <SMBCの海外拠点 / SMBC's overseas offices> |    | <主要な現地法人及びその拠点 / Major overseas subsidiaries and affiliates>  |    |
| 支店 / Branches                         | 16 | 欧州三井住友銀行 / Sumitomo Mitsui Banking Corporation Europe Limited | 5  |
| 出張所 / Sub-branches                    | 13 | 三井住友銀行(中国)有限公司 / Sumitomo Mitsui Banking Corporation (China)  | 13 |
| 駐在員事務所 / Representative offices       | 8  | その他 / Others                                                  | 9  |

\* 以下には、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を掲載(下の一覧において、SMBCの海外拠点は●で表記)。下線は2012年4月以降に開設した拠点  
In addition to SMBC's overseas offices, major overseas subsidiaries and affiliates are also listed below. SMBC's overseas offices are marked "●" at the list below. Underlined: channels opened after Apr. 2012

### アジア・オセアニア / Asia and Oceania

- <三井住友銀行(中国)有限公司 / Sumitomo Mitsui Banking Corporation(China)>
- 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
- 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
- 上海支店 / Shanghai Branch
- 大連駐在員事務所 / Dalian Representative Office
- 香港支店 / Hong Kong Branch
- 台北支店 / Taipei Branch
- ソウル支店 / Seoul Branch
- シンガポール支店 / Singapore Branch
- ヤンゴン出張所 / Yangon Representative Office
- バンコック支店 / Bangkok 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
- マニラ駐在員事務所 / Manila Representative Office
- プノンペン駐在員事務所 / Phnom Penh Representative Office
- 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
- ニューデリー駐在員事務所 / New Delhi Representative Office

### アメリカ / Americas

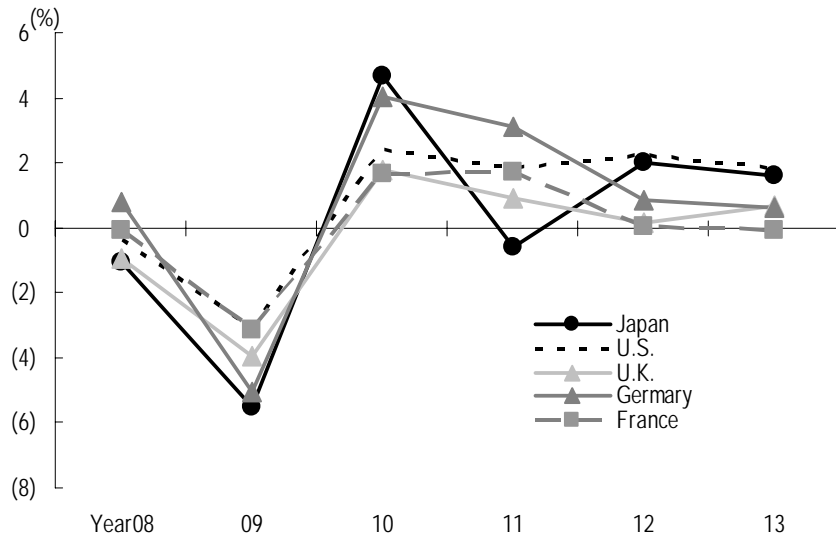
- ニューヨーク支店 / New York Branch
- ロサンゼルス出張所 / Los Angeles Branch
- サンフランシスコ出張所 / San Francisco Branch
- ヒューストン出張所 / Houston Representative Office
- メキシコシティ出張所 / Mexico City Representative Office
- ボゴタ出張所 / Bogota Representative Office
- リマ出張所 / Lima Representative Office
- ケイマン支店 / Cayman Branch
- マニュフ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
- <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・アフリカ・中東 / 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
- モスクワ駐在員事務所 / Moscow Representative Office
- ロシア三井住友銀行 / ZAO Sumitomo Mitsui Rus Bank
- デュッセルドルフ支店 / Düsseldorf Branch
- ブラッセル支店 / Brussels Branch
- ドバイ支店 / Dubai Branch
- 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
- マドリード駐在員事務所 / Madrid 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
- プラハ駐在員事務所 / Prague Representative Office

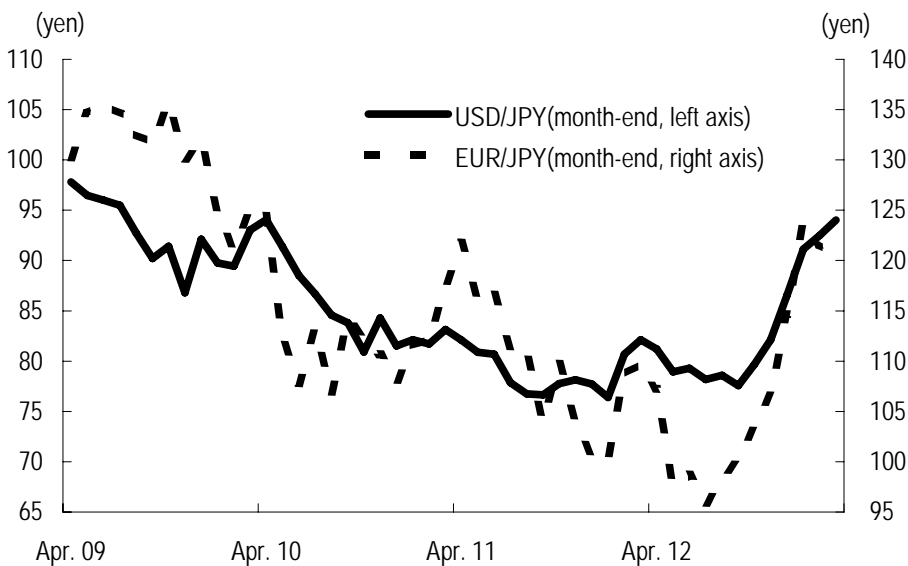
# <参考> 日本における金融・経済関連指標 / Reference: Financial and economic indices in Japan

## 実質GDP成長率 / Real GDP Growth rate

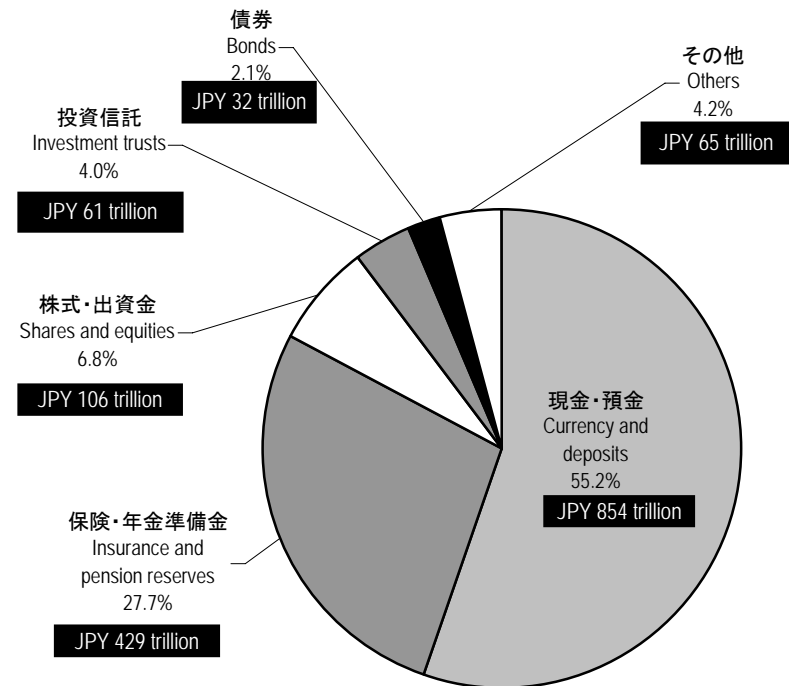


出典 / Source: IMF World Economic Outlook (Apr. 2013)  
 \*13年は予測値 / Estimated figures for 2013

## 為替レート / Exchange Rate



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

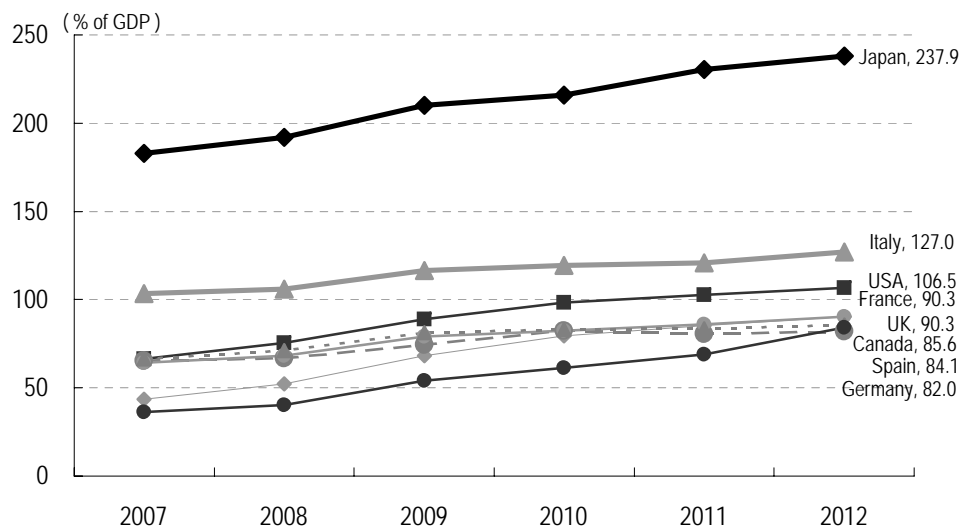


出典: 日本銀行「資金循環統計」 / Source: Flow of Funds, Bank of Japan

家計金融資産合計 (2012年12月末速報値)  
 1,547兆円  
 Total financial assets held by households (Dec. 31, 2012, preliminary)  
 JPY 1,547 trillion

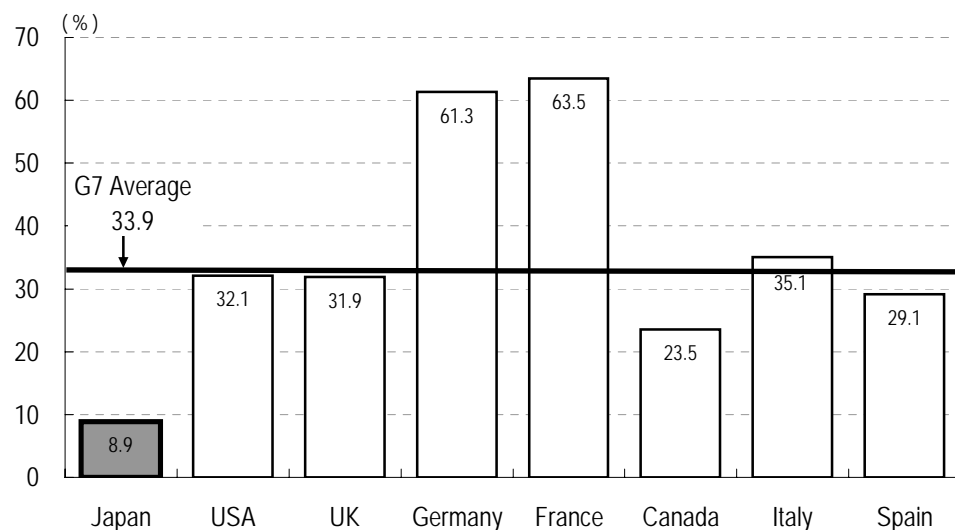
# <参考> 主要国の財政状況 / Reference: Fiscal condition of major nations

## 政府債務残高 General Government Gross Debt



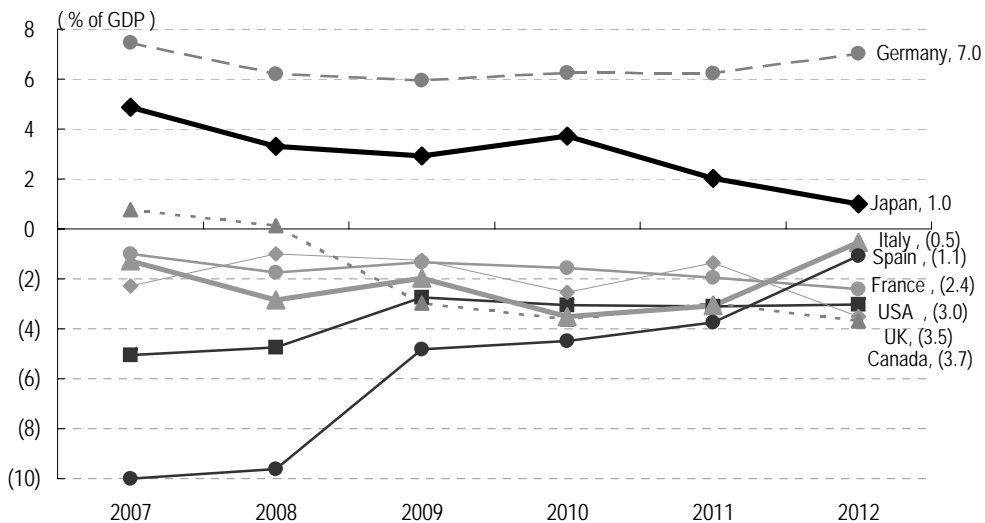
\*出所 / Source: IMF "World Economic Outlook, April 2013"  
2012年の日本及びフランスは予測値 / Applied estimated figures of 2012 for Japan and France

## 非居住者による国債保有比率(2012年) Nonresident Holding of General Government Debt in 2012



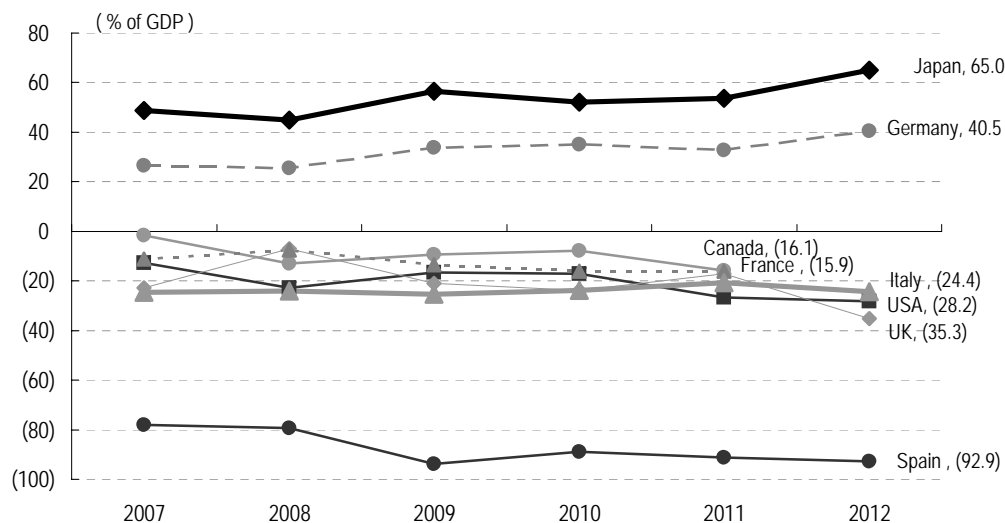
\*出所 / Source: IMF "April 2013 Fiscal Monitor"

## 経常収支 Current Account Balance



\*出所 / Source: IMF "World Economic Outlook, April 2013"  
2012年の米国は予測値 / Applied estimated figures of 2012 for United States

## 対外資産負債残高 Net International Investment Position



\*出所 / Source: IMF.Stat



## <参考> 定款一部変更について / Partial amendment to the Articles of Incorporation

### 変更の主な内容

### Content of amendment

- ・ バーゼルⅢ対応として、発行可能優先株式(発行残高はゼロ)に関する定めを変更し、実質破綻時損失吸収条項を追加

- ・ Insertion of Non-Viability Loss Absorption clause ("NVLA" clause) in the terms of authorized shares of Preferred Stocks (outstanding amount: zero) to adopt to Basel 3 requirement

### 変更の背景

### Purpose of amendment

- ・ 規制資本は十分な水準にあるため、現時点では優先株式の発行予定なし。現状発行可能な種類株式について、念のため、対応するもの
- ・ 日本の会社法上、かかる条項は定款に定める必要あり

- ・ SMFG has no plans to issue any preferred stocks at this time. This amendment is solely for the purpose of adopting to the new requirements.
- ・ This clause needs to be stipulated in the Articles of Incorporation under the Japanese Companies Act.

- ・ 本件変更により、希薄化を抑制した調達が可能な優先株式を引き続き活用可能
- ・ なお、本条項が発動されるのは実質破綻時(\*)に限られるため、通常時には普通株式の希薄化は生じない。

- ・ By this amendment, SMFG will be able to continue utilizing Preferred Stocks, which are less dilutive financing measures.
- ・ In addition, NVLA clause will be triggered only when SMFG becomes non-viable (\*), therefore, a dilution of common stock will not take place during normal circumstances.

\* 現状、銀行持株会社については、いつが「実質破綻時」に当たるか明確にされていないが、本年1月公表の金融審議会報告書では、当該金融機関が債務超過等の場合、契約に定められたペイルイン条項(上記、実質破綻時損失吸収条項)を発動させることが適当とされている。

\* At this time, it remains unclear when a bank holding company is deemed to be "non-viable", but, according to the report published by the Financial System Council of the Japanese FSA, it concluded that it would be appropriate that the bail-in clause (i.e. NVLA clause) should be triggered when a financial institution is in state of insolvency, etc.

### 発行可能優先株式の状況 / Authorized preferred stock of SMFG

| 種類<br>Class                                      | 第五種<br>Type 5                                             | 第七種<br>Type 7       | 第八種<br>Type 8       | 第九種<br>Type 9       | 第六種*<br>Type 6      |
|--------------------------------------------------|-----------------------------------------------------------|---------------------|---------------------|---------------------|---------------------|
| 発行可能種類株式総数(株)<br>Total no. of authorized shares  | 167,000                                                   | 167,000             | 115,000             | 115,000             | 70,001              |
| 発行可能額(十億円)<br>Amount (JPY bn)                    | 501.0                                                     | 501.0               | 345.0               | 345.0               | 210.0               |
| 取得請求権(普通株式への転換請求)<br>Conversion rights           | ○<br>applicable                                           | ○<br>applicable     | ×<br>not applicable | ×<br>not applicable | ×<br>not applicable |
| 取得条項による任意償還<br>Optional redemption               | ○<br>applicable                                           | ×<br>not applicable | ○<br>applicable     | ○<br>applicable     | ○<br>applicable     |
| 実質破綻時損失吸収条項<br>Non-viable loss absorption clause | 今回の変更により新設予定<br>to be newly established by this amendment |                     |                     |                     | -                   |

\* 消却済みで不要なため、今回削除予定 / to be deleted as it became unnecessary