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SMFG

三井住友フィナンシャルグループ
SUMITOMO MITSUI FINANCIAL GROUP

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 ^{*1}	FY3/03	FY3/04	FY3/05	FY3/06	FY3/07	FY3/08	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	1H, FY3/14	連単差 Variance ^{*2}
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	1,510.0	688.1
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	780.3	209.3
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	491.2	326.3
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	238.5	152.5
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)	(780.6)	(412.0)
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)	60.4	(16.0)
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	8.1	8.1
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	835.9	312.4
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)	(1.8)	(0.8)
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	505.7	175.5
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)	39.6	(38.7)
連結業務純益	Consolidated net business profit ^{*3}	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	708.1	254.9
当期純利益ROE(株主資本ベース)	ROE (denominator: Total stockholders' equity) ^{*4}	(13.4%)	(16.9%)	12.9%	(9.2%)	22.8%	13.8%	15.8%	(13.1%)	7.5%	9.9%	10.4%	14.8%	17.1%	
連結子会社数	No. of consolidated subsidiaries	144	170	165	167	162	181	268	288	307	327	337	323	335	
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	48	

*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 (13年度上期は年率換算ベース)

$$\text{ROE (denominator: Total stockholders' equity)} = \frac{\text{Net income}}{\{(Total stockholders' equity at the beginning of the term) + (Total stockholders' equity at the end of the term)\} / 2} \times 100 \quad (\text{annualized for 1H, FY3/14})$$

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

連単差(13年度上期) / SMFG's consolidated P/L by group company (1H, FY3/14)

(十億円 / Billions of yen)

		SMFG連結 SMFG consolidated		
		SMBC単体 SMBC non-consolidated	連単差 Variance*1	
連結粗利益	Consolidated gross profit	1,510.0	821.8	688.2
資金利益	Net interest income	780.3	570.9	209.3 (1)
信託報酬	Trust fees	1.1	1.0	0.0
役務取引等利益	Net fees and commissions	490.1	163.8	326.3 (2)
特定取引利益	Net trading income	120.2	25.5	94.7 (3)
その他業務利益	Net other operating income	118.3	60.5	57.8
営業経費	General and administrative expenses	(780.6)	(368.6)	(412.0) (4)
株式等損益	Gains (losses) on stocks	60.4	76.5	(16.0)
持分法による投資損益	Equity in earnings (losses) of affiliates	8.1	-	8.1
経常利益	Ordinary profit	835.9	523.6	312.4
特別損益	Extraordinary gains (losses)	(1.8)	(1.0)	(0.8)
少数株主利益	Minority interests in net income	(68.4)	-	(68.4)
当期純利益	Net income (loss)	505.7	330.2	175.5 (5)*2
与信関係費用	Total credit cost	39.6	78.3	(38.7) (6)
連結業務純益	Consolidated net business profit ^{*3}	708.1	453.2	254.9

*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: 61, Kansai Urban Banking Corporation: 33, MINATO BANK: 19, Sumitomo Mitsui Finance and Leasing: 16, Cedyne: 14, SMBC Europe: 12
- (2) SMBC Nikko Securities: 104, Sumitomo Mitsui Card: 84, Cedyne: 53, SMBC Consumer Finance: 19, SMBC Friend Securities: 19, SMBC Guarantee: 12, SMBC Europe: 12
- (3) SMBC Nikko Securities: 75, SMBC Friend Securities: 13
- (4) SMBC Nikko Securities: (117), Sumitomo Mitsui Card: (68), Cedyne: (58), SMBC Consumer Finance: (35), Sumitomo Mitsui Finance and Leasing: (27), Kansai Urban Banking Corporation: (23), SMBC Friend Securities: (22), MINATO BANK: (18), SMBC Europe: (15)
- (5) SMBC Nikko Securities: 41, SMBC Consumer Finance: 31, Sumitomo Mitsui Finance and Leasing: 15, Cedyne: 13, Sumitomo Mitsui Card: 9, SMBC Friend Securities: 8, SMBC Guarantee: 7
- (6) SMBC Consumer Finance: (20), Cedyne: (8), Kansai Urban Banking Corporation: (7)

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

連単差(12年度上期) / SMFG's consolidated P/L by group company (1H, FY3/13)

(十億円 / Billions of yen)

		SMFG連結 SMFG consolidated		
			SMBC単体 SMBC non-consolidated	連単差 Variance*1
連結粗利益	Consolidated gross profit	1,371.8	786.7	585.1
資金利益	Net interest income	679.8	474.8	205.0 (1)
信託報酬	Trust fees	1.0	1.0	0.0
役務取引等利益	Net fees and commissions	401.0	141.1	259.8 (2)
特定取引利益	Net trading income	122.4	49.8	72.6 (3)
その他業務利益	Net other operating income	167.6	120.0	47.6
営業経費	General and administrative expenses	(721.8)	(358.0)	(363.8) (4)
株式等損益	Gains (losses) on stocks	(132.9)	(133.6)	0.7
持分法による投資損益	Equity in earnings (losses) of affiliates	5.7	-	5.7
経常利益	Ordinary profit	468.2	274.5	193.7
特別損益	Extraordinary gains (losses)	(3.1)	(2.3)	(0.8)
少数株主利益	Minority interests in net income	(61.9)	-	(61.9)
当期純利益	Net income (loss)	331.0	239.7	91.3 (5) ²
与信関係費用	Total credit cost	(48.0)	24.4	(72.4) (6)
連結業務純益	Consolidated net business profit ^{*3}	598.8	428.7	170.1

*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: 59, Kansai Urban Banking Corporation: 34, Sumitomo Mitsui Finance and Leasing: 23, MINATO BANK: 20, Cedyne: 16, Sumitomo Mitsui Card: 8
- (2) Sumitomo Mitsui Card: 81, Cedyne: 53, SMBC Nikko Securities: 53, SMBC Consumer Finance: 17, SMBC Guarantee: 15, SMBC Friend Securities: 10
- (3) SMBC Nikko Securities: 55, SMBC Friend Securities: 14
- (4) SMBC Nikko Securities: (93), Sumitomo Mitsui Card: (66), Cedyne: (61), SMBC Consumer Finance: (32), Sumitomo Mitsui Finance and Leasing: (24), Kansai Urban Banking Corporation: (23), SMBC Friend Securities: (19), MINATO BANK: (18), SMBC Europe: (11)
- (5) SMBC Consumer Finance: 31, SMBC Guarantee: 12, Sumitomo Mitsui Finance and Leasing: 11, Cedyne: 9, Sumitomo Mitsui Card: 8, SMBC Nikko Securities: 8
- (6) SMBC Consumer Finance: (20), Cedyne: (9), Kansai Urban Banking Corporation: (7), MINATO BANK: (3)

(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)

(十億円 / Billions of yen)

[単体 / Non-consolidated]		FY3/11	FY3/12	FY3/13	1H, FY3/14
営業収益	Operating revenue	812.8	816.8	754.6	380.7
営業利益	Operating profit	50.2	59.4	48.6	32.9
経常利益	Ordinary profit	50.6	61.9	54.1	33.6
当期純利益	Net income	29.6	34.2	36.0	21.0
契約実行高	Contracted amount	800.9	770.9	855.1	479.5

Sep. 2013		
総資産	Total assets	2,557.7
営業資産	Lease assets	2,258.9
株主資本	Total stockholders' equity	386.8
資本金	Capital stock	15.0
従業員	No. of employees	1,500

(十億円 / Billions of yen)

(十億円 / Billions of yen)

[連結 / Consolidated]		FY3/11	FY3/12	FY3/13	1H, FY3/14
営業収益	Operating revenue	912.6	951.9	992.2	474.7
営業利益	Operating profit	47.3	61.0	57.6	45.1
経常利益	Ordinary profit	48.9	62.8	59.0	45.8
当期純利益	Net income	26.1	29.7	30.8	24.6
契約実行高	Contracted amount	952.8	1,080.1	1,360.3	787.2

Sep. 2013		
総資産	Total assets	3,917.6
営業資産	Lease assets	3,371.7
株主資本	Total stockholders' equity	544.8
従業員	No. of employees	2,270

SMBC日興証券 / SMBC Nikko Securities^{*1}

議決権比率: SMBC100% / 100% held by SMBC

(十億円 / Billions of yen)

(十億円 / Billions of yen)

[連結 / Consolidated]		FY3/11	FY3/12	FY3/13	1H, FY3/14
営業収益	Operating revenue	236.7	251.2	296.6	193.1
受入手数料	Commissions	141.2	119.4	143.1	104.0
トレーディング損益	Net gain on trading	62.5	102.2	119.7	69.9
金融収益他	Interest and dividend income, etc.	32.9	29.5	33.7	19.0
金融費用	Interest expense	14.9	14.3	14.0	8.4
純営業収益	Net operating revenue	213.8	228.8	274.7	180.6
販売費・一般管理費	SG&A expenses	171.1	185.1	200.2	116.1
経常利益	Ordinary profit	43.1	44.5	75.7	65.3
当期純利益	Net income	25.4	19.4	45.7	41.2
自己資本規制比率	Capital adequacy ratio ^{*2}	518.8%	504.1%	557.6%	618.6%

Sep. 2013		
総資産	Total assets	6,993.0
株主資本	Total stockholders' equity	549.6
資本金	Capital stock	10.0
従業員数	No. of employees	8,996
店舗数	No. of branches	109 ^{*2}
預り資産残高	Client assets	37,096.4 ^{*2}
総口座数(千口座)	No. of total accounts (thousands)	2,447 ^{*2}

*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 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]		FY3/11	FY3/12	FY3/13	1H, FY3/14
純営業収益	Net operating revenue	52.9	47.3	59.4	32.8
販売費・一般管理費	SG&A expenses	42.7	39.0	41.4	22.3
経常利益	Ordinary profit	10.6	8.8	17.9	10.9
当期純利益	Net income	4.9	4.4	10.3	7.5
自己資本規制比率	Capital adequacy ratio	1,196.0%	1,153.0%	969.0%	1,040.2%

		(十億円 / Billions of yen)
		Sep. 2013
総資産	Total assets	325.9
株主資本	Total stockholders' equity	184.4
資本金	Capital stock	27.2
従業員数	No. of employees	1,934
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]		FY3/11	FY3/12	FY3/13	1H, FY3/14
営業収益	Operating revenue	185.2	182.2	185.6	94.0
営業利益	Operating profit	32.6	43.1	44.8	22.2
経常利益	Ordinary profit	32.6	43.2	44.8	22.2
当期純利益	Net income	19.1	23.5	27.7	13.7
カード取扱高	Card sales handled	6,896.3	7,560.7	8,194.6	4,387.8
カード会員数(百万人)	No. of card holders (millions)	20.77	21.65	22.40	22.79

		(十億円 / Billions of yen)
		Sep. 2013
総資産	Total assets	1,081.1
株主資本	Total stockholders' equity	234.7
資本金	Capital stock	34.0
従業員	No. of employees	2,368

セディナ / Cedyne^{*1}

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]		FY3/11	FY3/12	FY3/13	1H, FY3/14
営業収益	Operating revenue	212.6	185.2	202.1	99.7
営業費用	Operating expense	210.9	212.3	181.8	84.4
うち貸倒関連費用	of which Provision for operating receivables	35.9	26.9	22.1	8.4
うち利息返還関連費用	of which Provision for loss on interest refunds	13.0	40.0 ^{*2}	-	-
営業利益	Operating profit (loss)	1.8	(27.1)	20.2	15.3
経常利益	Ordinary profit (loss)	1.7	(27.0)	20.7	16.0
当期純利益	Net income (loss)	1.0	(37.5)	17.3	14.5
取扱高	Sales handled	6,364.1	6,238.2	11,694.1	6,106.9
有効会員数(百万人)	No. of card holders (millions)	22.51	21.09	19.48	18.91

		(十億円 / Billions of yen)
		Sep. 2013
総資産	Total assets	2,106.1
株主資本	Total stockholders' equity	167.7
資本金	Capital stock	82.8
従業員	No. of employees	3,685
営業貸付金 残高	Consumer loans outstanding	268.8
保証残高 (信用保証 割賦売掛金)	Loan guarantee receivables	682.3

^{*1} 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

^{*2} 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^{*1}

議決権比率: SMFG100% / 100% held by SMFG

		(十億円 / Billions of yen)			
[連結 / Consolidated]		FY3/11	FY3/12	FY3/13	1H, FY3/14
営業収益	Operating revenue	238.4	196.1	187.0	95.5
うち営業貸付金利息	of which Interest on consumer loans	180.4	137.9	125.1	62.3
営業費用	Operating expenses	289.5	352.8	137.7	63.4
うち広告宣伝費	of which Advertising expenses	5.8	6.7	10.2	5.1
うち貸倒費用	of which Credit losses including provision for uncollectible loans	81.2	28.3 ^{*2}	37.3	19.7
うち利息返還費用	of which Losses on interest repayments	100.9	240.1 ^{*2}	-	-
うち人件費	of which Personnel expenses	23.0	18.6	20.5	10.1
営業利益	Operating profit (loss)	(51.1)	(156.6)	49.3	32.1
経常利益	Ordinary profit (loss)	(48.8)	(155.4)	51.8	32.5
当期純利益	Net income (loss)	(96.0)	(169.5)	48.1	30.6
営業貸付金残高	Consumer loans outstanding	879.5	759.3	742.8	744.3
保証残高	Loan guarantee	532.4	581.5	659.6	702.2

		(十億円 / Billions of yen)
		Sep. 2013
総資産	Total assets	882.4
株主資本	Total stockholders' equity	195.5
資本金	Capital stock	140.7
従業員	No. of employees	3,474

*1 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 Jul. 1, 2012

*2 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

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]		FY3/11	FY3/12	FY3/13	1H, FY3/14
営業収益	Operating revenue	84.8	87.5	96.2	49.7
営業利益	Operating profit	1.5	0.8	1.8	0.4
経常利益	Ordinary profit	1.5	1.4	2.2	0.4
当期純利益	Net income (loss)	(0.4)	0.3	1.5	0.3

		(十億円 / Billions of yen)
		Sep. 2013
総資産	Total assets	79.1
株主資本	Total stockholders' equity	41.6
資本金	Capital stock	10.0
従業員	No. of employees	2,167

(1-4) B/S

SMFG連結 / SMFG consolidated

(十億円 / Billions of yen)

		Mar. 02 ^{*1}	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Sep. 13	前期末比 vs Mar. 13
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	149,342.3	+645.5
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	25,007.4	+14,208.1
債券貸借取引支払保証金	Receivables under securities borrowing transactions	-	1,981.2	1,009.3	568.3	1,956.7	2,276.9	1,940.2	1,820.2	5,440.6	4,740.4	4,539.6	3,494.4	3,939.1	+444.7
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	6,918.9	(846.7)
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	27,300.5	(14,006.3)
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	65,696.8	+64.7
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	229.0	(145.3)
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	6,113.5	+103.9
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	140,365.7	+112.1
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	90,280.8	+1,198.9
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	11,620.0	(135.7)
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	3,484.1	(949.8)
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	4,796.3	+45.5
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	85.1	+17.0
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	8,976.6	+533.4
株主資本合計	Total stockholders' equity	-	-	-	-	-	2,741.6	3,095.3	2,599.2	4,644.7	4,921.4	5,014.3	5,680.6	6,146.8	+466.1
資本金	Capital Stock	-	-	-	-	-	1,420.9	1,420.9	1,420.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	-
資本剰余金	Capital surplus	-	-	-	-	-	57.8	57.8	57.2	978.9	978.9	759.8	758.6	758.3	(0.3)
利益剰余金	Retained earnings	-	-	-	-	-	1,386.4	1,740.6	1,245.1	1,451.9	1,776.4	2,152.7	2,811.5	3,225.5	+414.0
自己株式 ^{*2}	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)	(175.0)	+52.4
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	868.2	+203.6
その他有価証券評価差額金 ^{*2}	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	927.6	+171.9
繰延ヘッジ損益	Net deferred losses on hedges	-	-	-	-	-	(87.7)	(75.2)	(20.8)	(39.4)	(9.7)	(32.1)	(32.9)	(60.9)	(28.0)
土地再評価差額金 ^{*2}	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	35.9	(3.2)
為替換算調整勘定 ^{*2}	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)	(34.4)	+63.0
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	1,960.1	(136.6)
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	-	-	-	-	-	-	-	-	-

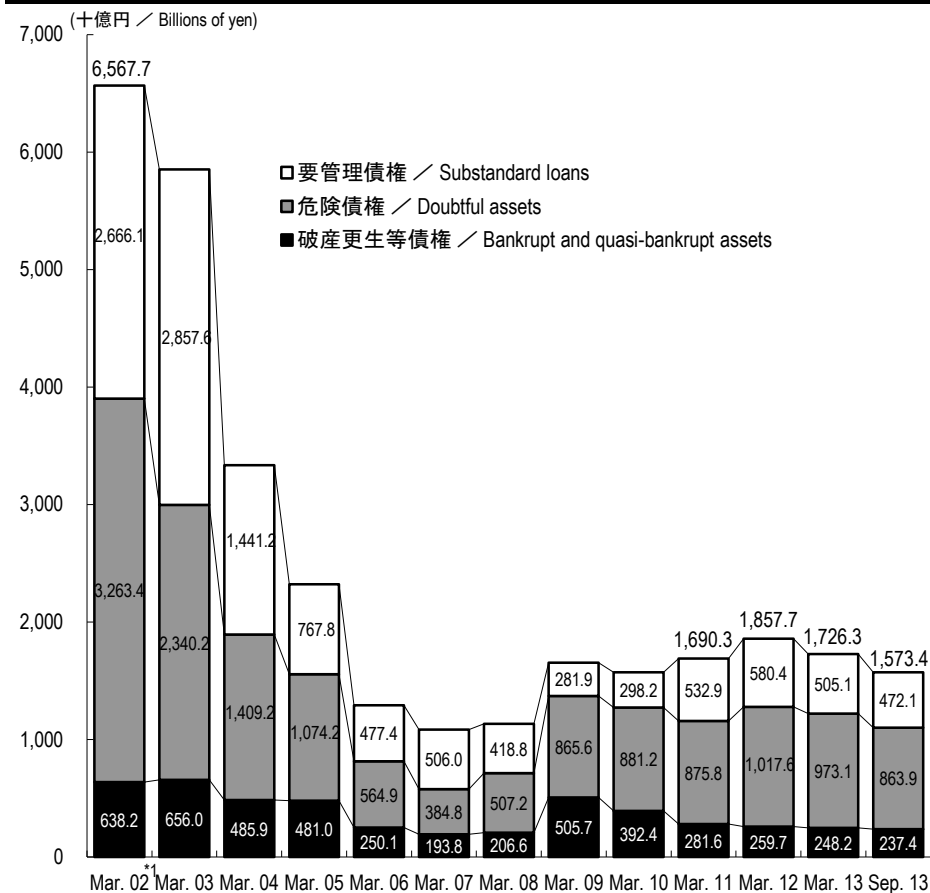
*1 SMBC連結 / SMBC consolidated

*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



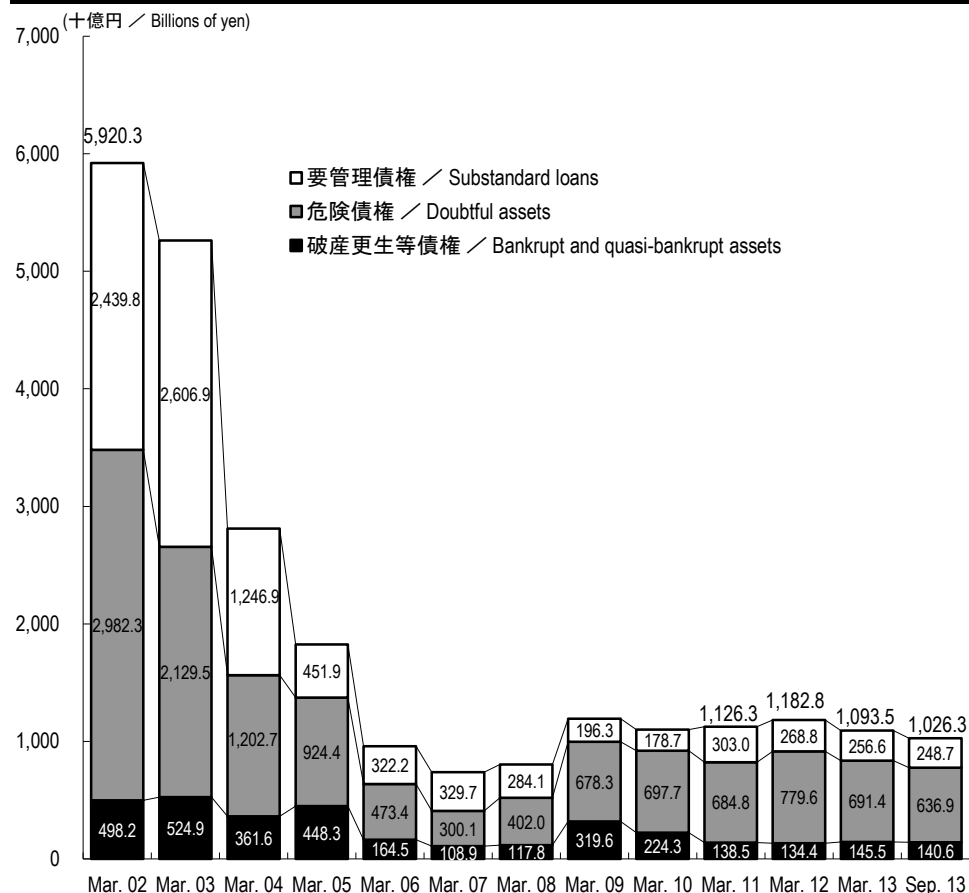
不良債権比率 ^{*2} NPL ratio ^{*2}	9.6%	9.0%	5.6%	3.9%	2.1%	1.65%	1.61%	2.28%	2.25%	2.43%	2.59%	2.27%	2.08%
保全率 Coverage ratio	75.3%	76.2%	79.8%	87.9%	87.7%	81.27%	80.86%	85.31%	88.39%	84.63%	81.81%	85.84%	85.15%

*1 01年度はSMBC連結 / SMBC consolidated

*2 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

SMBC単体 / SMBC non-consolidated



不良債権比率 ^{*2} NPL ratio ^{*2}	8.9%	8.4%	5.0%	3.3%	1.7%	1.21%	1.24%	1.78%	1.74%	1.81%	1.86%	1.60%	1.47%
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%	90.24%

(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. 2013		Sep. 2013	
	B/S計上額 Balance sheet amount	時価との差額 Net unrealized gains (losses) ^{*1}	B/S計上額 Balance sheet amount	時価との差額 Net unrealized gains (losses) ^{*1}
時価が貸借対照表計上額を超えるもの Bonds whose fair value is above the balance sheet amount	5,569.2	61.2	4,830.4	41.3
うち国債 of which JGBs	5,244.8	56.7	4,613.2	38.2
時価が貸借対照表計上額を超えないもの Bonds whose fair value is below the balance sheet amount	282.9	(0.0)	287.3	(0.8)
うち国債 of which JGBs	269.7	(0.0)	269.7	(0.8)
合計 Total	5,852.1	61.2	5,117.7	40.4

*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. 2013		Sep. 2013	
	B/S計上額 Balance sheet amount	時価との差額 Net unrealized gains (losses) ^{*1}	B/S計上額 Balance sheet amount	時価との差額 Net unrealized gains (losses) ^{*1}
時価が貸借対照表計上額を超えるもの Bonds whose fair value is above the balance sheet amount	5,466.2	59.9	4,739.9	40.4
うち国債 of which JGBs	5,244.8	56.7	4,613.2	38.2
時価が貸借対照表計上額を超えないもの Bonds whose fair value is below the balance sheet amount	269.7	(0.0)	269.7	(0.8)
うち国債 of which JGBs	269.7	(0.0)	269.7	(0.8)
合計 Total	5,735.9	59.9	5,009.6	39.6

(2) その他有価証券 / Other securities

	SMFG連結 / SMFG consolidated			
	Mar. 2013		Sep. 2013	
	B/S計上額 Balance sheet amount	取得原価 との差額 Net unrealized gains (losses) ^{*2}	B/S計上額 Balance sheet amount	取得原価 との差額 Net unrealized gains (losses) ^{*2}
貸借対照表計上額が取得原価を超えるもの Securities whose balance sheet amount is above the acquisition cost	30,387.4	1,256.6	14,248.6	1,530.8
うち株式 of which Stocks	2,144.0	867.1	2,622.4	1,225.4
うち債券 of which Bonds	22,538.3	112.2	9,060.3	70.2
うち国債 of which JGBs	19,823.9	64.8	6,433.9	25.5
貸借対照表計上額が取得原価を超えないもの Securities whose balance sheet amount is below the acquisition cost	4,773.0	(135.0)	7,584.5	(130.7)
うち株式 of which Stocks	403.6	(95.9)	325.7	(68.1)
うち債券 of which Bonds	1,987.1	(3.9)	4,232.0	(3.6)
うち国債 of which JGBs	1,656.1	(0.2)	3,940.8	(1.3)
合計 Total	35,160.5	1,121.6	21,833.1	1,400.1

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

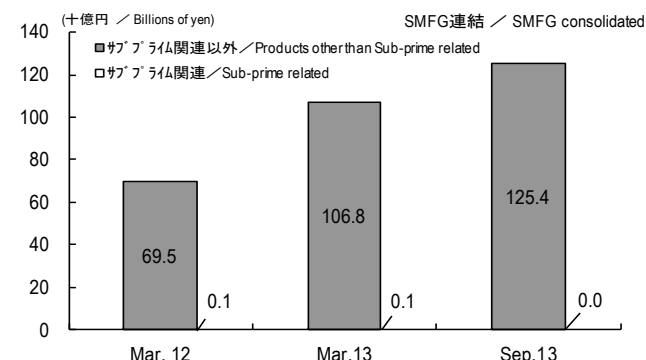
	SMBC単体 / SMBC non-consolidated (十億円 / Billions of yen)			
	Mar. 2013		Sep. 2013	
	B/S計上額 Balance sheet amount	取得原価 との差額 Net unrealized gains (losses) ^{*2}	B/S計上額 Balance sheet amount	取得原価 との差額 Net unrealized gains (losses) ^{*2}
貸借対照表計上額が取得原価を超えるもの Securities whose balance sheet amount is above the acquisition cost	28,770.2	1,165.7	13,134.3	1,428.3
うち株式 of which Stocks	2,219.5	862.2	2,654.0	1,213.4
うち債券 of which Bonds	21,236.9	98.6	8,135.4	64.9
うち国債 of which JGBs	19,085.3	55.8	6,019.4	23.4
貸借対照表計上額が取得原価を超えないもの Securities whose balance sheet amount is below the acquisition cost	4,367.0	(125.1)	6,860.9	(118.0)
うち株式 of which Stocks	373.3	(92.6)	297.9	(62.5)
うち債券 of which Bonds	1,889.4	(3.3)	3,985.4	(2.8)
うち国債 of which JGBs	1,631.9	(0.2)	3,837.4	(1.1)
合計 Total	33,137.2	1,040.7	19,995.2	1,310.3

(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

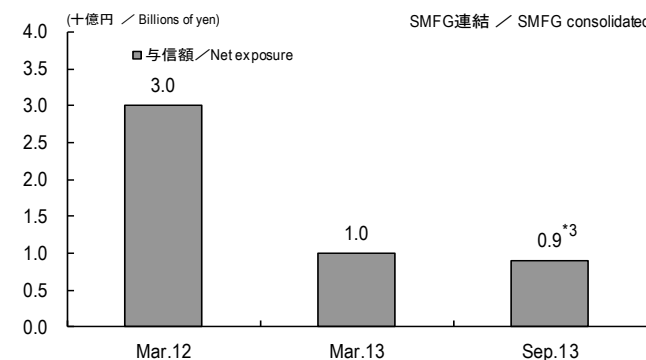
		Mar. 2011		Mar. 2012		Mar. 2013	
		想定元本額 Total	信用リスク削減手法の効果を勘案するために用いているもの of which for credit risk mitigation	想定元本額 Total	信用リスク削減手法の効果を勘案するために用いているもの of which for credit risk mitigation	想定元本額 Total	信用リスク削減手法の効果を勘案するために用いているもの of which for credit risk mitigation
(十億円 / Billions of yen)							
SMFG連結 / SMFG consolidated							
プロテクションの購入	Protection purchased	803.0	264.5	672.7	149.0	777.8	222.0
プロテクションの提供	Protection provided	793.6	-	635.8	-	716.8	-
SMBC単体 / SMBC non-consolidated							
プロテクションの購入	Protection purchased	281.7	264.5	159.1	149.0	222.0	222.0
プロテクションの提供	Protection provided	105.0	-	77.8	-	54.5	-

証券化商品等の状況 Exposure of securitized products, etc.^{*1,2}



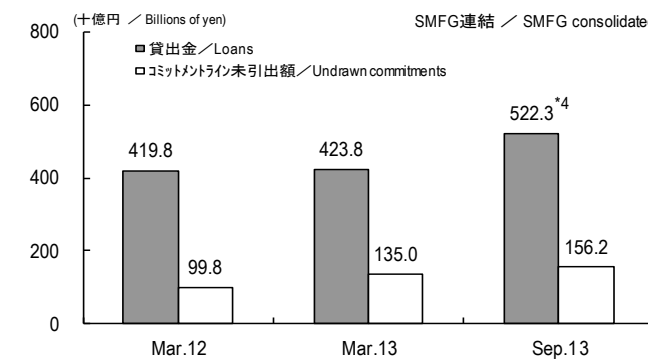
*1 内部管理ベース / Managerial accounting basis
 *2 残高は、償却・引当控除後。上記には米国政府支援機関保証債 (13/9末の残高は2,554億円)、住宅金融支援機構債等は含まず
 Balance(after provisions and write-offs). Excluding RMBS issued by GSE (the balance as of Sep. 2013: JPY 255.4 billion). Excluding JHFA securities, etc.

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^{*1}



*3 13/9末の貸倒引当金は5億円
 Reserve for possible loan losses as of Sep. 2013: JPY 0.5 billion

レバレッジド・ローン Leveraged loans^{*1}



*4 13/9末の貸倒引当金は30億円 (正常先に対する一般貸倒引当金を除く)
 Reserve for possible loan losses as of Sep. 2013: JPY 3.0 billion (excluding general reserve for possible loan losses against normal borrowers)

GIIPS向けエクスポージャー(概数) / Exposure to GIIPS Countries (round number)

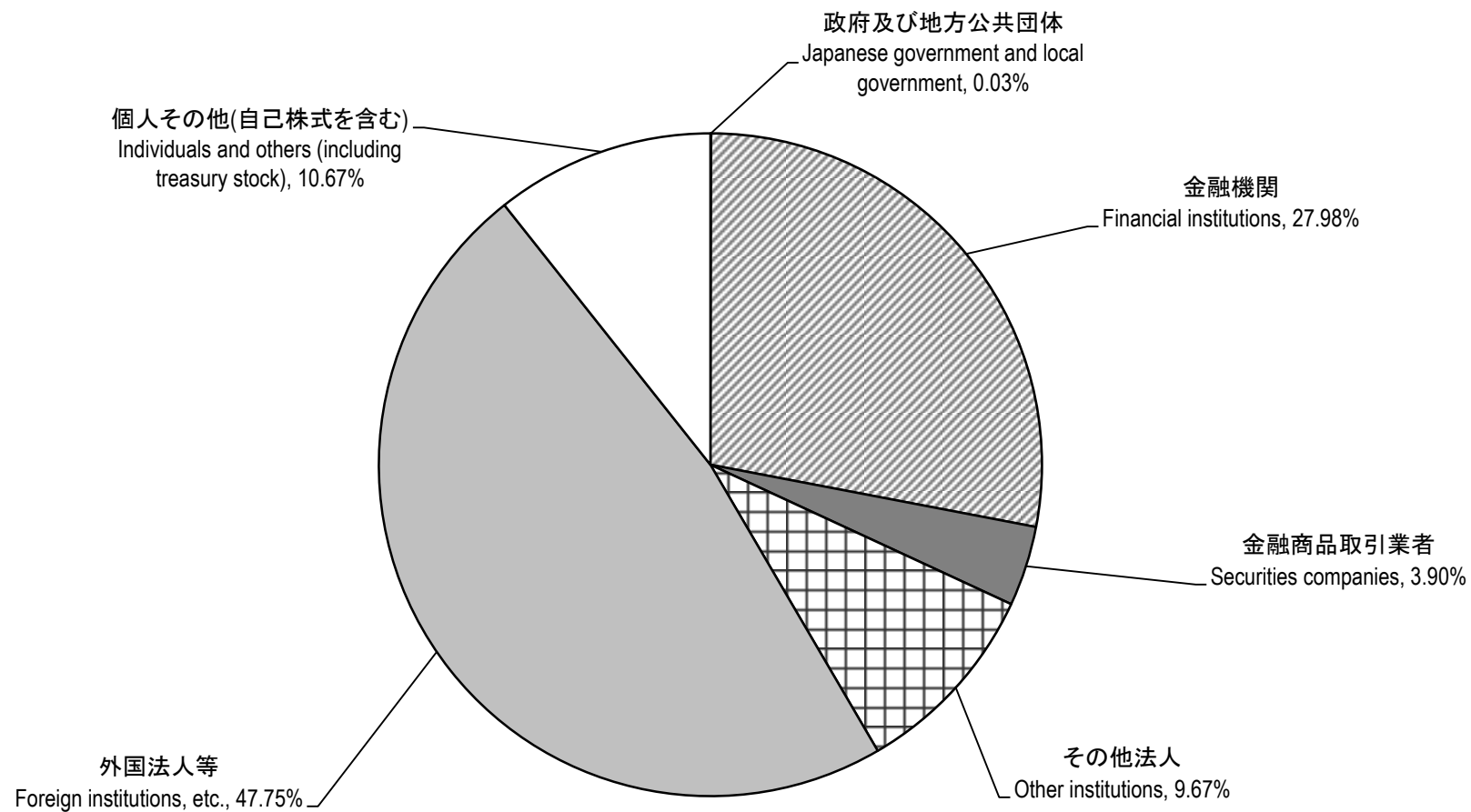
		(十億ドル / Billions of USD)	
		Mar. 2013	Sep. 2013 ^{*1,2}
ギリシャ	Greece	0.07	0.06
アイルランド	Ireland	0.6	0.8
イタリア	Italy	3.2	3.4
ポルトガル	Portugal	0.04	0.05
スペイン	Spain	2.4	2.4
合計	Total	6.3	6.7

*1 SMBC Aviation Capital関連は合計約6.1億ドル。うち、アイルランド約3.9億ドル、スペイン約1.6億ドル、ギリシャ約0.3億ドル、イタリア約0.2億ドル
 Aircraft leasing related to SMBC Aviation Capital is approx. USD 0.61 bn in total; USD 0.39 bn in Ireland, USD 0.16 bn in Spain, USD 0.03 bn in Greece and USD 0.02 bn in Italy

*2 GIIPSの国債保有残高は約1.5百万ドル。証券子会社がセカンダリー業務で保有。イタリア約1.49百万ドル、ギリシャ約0.03百万ドル
 Government bonds issued by GIIPS countries: approx. USD 1.5 mn
 Secondary holdings of government bonds in SMBC Nikko. USD 1.49 mn in Italy and USD 0.03 mn in Greece

(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、13/9末時点) / Shareholder breakdown (classified by type of common shareholders, as of Sep. 30, 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	Sep. 13	経過措置 GF *1	前期末比 vs Mar. 13
普通株式等Tier1資本に係る基礎項目	Common Equity Tier 1 capital: instruments and reserves	5,855.9	6,346.2		+490.3
普通株式に係る株主資本	Total stockholders' equity related to common stock	5,585.9	6,071.6		+485.7
資本金及び資本剰余金	Capital and capital surplus	3,096.5	3,096.2		(0.3)
利益剰余金	Retained earnings	2,811.5	3,225.5		+414.0
自己株式	Treasury stock	(227.4)	(175.0)		+52.4
社外流出予定額	Cash dividends to be paid	(94.8)	(75.2)		+19.6
普通株式に係る新株予約権	Stock acquisition rights to common shares	1.1	1.4		+0.3
その他の包括利益累計額	Accumulated other comprehensive income			868.2	+203.6
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	141.1		+1.8
少数株主持分等	Minority interests, etc.	129.6	132.1 *2		+2.5
普通株式等Tier1資本に係る調整項目	Common Equity Tier 1 capital: regulatory adjustments			(996.6)	+21.5
無形固定資産の額の合計額	Total intangible assets			(716.2)	(47.3)
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			(8.3)	+1.6
繰延ヘッジ損益	Net deferred losses on hedges			58.8	+29.2
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			(38.9)	+0.2
前払年金費用	Prepaid pension costs			(149.5)	(4.7)
少数出資金融機関等の普通株式	Non-significant investments in the common stock of other financial institutions			(126.4)	+43.0 *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			(16.2)	(0.5)
普通株式等Tier1資本	Common Equity Tier 1 capital	5,855.9	6,346.2		+490.3
リスクアセット	Risk-weighted assets	62,426.1	61,299.4		(1,126.7)
連結普通株式等Tier1比率	Common Equity Tier 1 capital ratio	9.38%	10.35%		+0.97%

* 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 Amount exceeds 10% threshold	15%基準超過額 Amount exceeds 15% threshold	調整項目不算入額 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	-	-	219.9
繰延税金資産(一時差異)	Deferred tax assets arising from temporary differences	-	-	353.9

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	868.2	+203.6
少数株主持分等(経過措置による算入分)	Minority interests, etc. subject to pre-Basel 3 treatment	(129.6)	(132.1)	(2.5)
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)	(996.6)	+21.5
連結普通株式等Tier1資本	Common Equity Tier 1 capital - fully loaded	5,372.8	6,085.6	+712.8
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	369.4	+6.0
リスクアセット	Risk-weighted assets - fully loaded	62,062.8	60,930.1	(1,132.7)
連結普通株式等Tier1比率	Common Equity Tier 1 capital ratio - fully loaded	8.6%	9.9%	+1.3%

* 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	Sep. 13	経過措置 GF *1	前期末比 vs Mar. 13
その他Tier1資本に係る基礎項目	Additional Tier 1 capital: instruments	1,493.4	1,560.7		+67.3
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	131.9		+4.3
適格旧Tier1資本調達手段	Eligible Tier 1 capital instruments subject to transitional arrangements	1,463.3	1,463.3 *4		-
為替換算調整勘定	Foreign currency translation adjustments	(97.4)	(34.4) *2		+63.0
その他Tier1資本に係る調整項目	Additional Tier 1 capital: regulatory adjustments	(520.3)	(467.6)		+52.7
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			(1.2)	+0.4 *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			(158.3)	(1.2)
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)	(467.6) *2		+52.7
営業権相当額	Business concession	(10.5)	(6.6) *2		+3.9
のれん相当額	Goodwill and others	(375.2)	(363.4) *2		+11.8
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)	(58.7) *2		+36.8
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)	(38.9) *2		+0.2
その他Tier1資本	Additional Tier 1 capital (AT1)	973.2	1,093.1		+119.9
Tier1資本	Tier 1 capital	6,829.0	7,439.3		+610.3
連結Tier1比率	Tier 1 capital ratio	10.93%	12.13%		+1.20%
Tier2資本に係る基礎項目	Tier 2 capital: instruments and provisions	2,433.7	2,552.6		+118.9
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	30.9		+2.0
適格旧Tier2資本調達手段	Eligible Tier 2 capital instruments under transitional arrangements	1,830.9	1,830.9 *4		-
一般貸倒引当金Tier2算入額	General reserve for possible loan losses	41.4	44.8		+3.4
適格引当金Tier2算入額	Eligible provisions	25.9	28.2		+2.3
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	584.4 *2		+113.2
土地の再評価差額の45%相当額	Land revaluation excess after 55% discount	35.4	33.5 *2		(1.9)
Tier2資本に係る調整項目	Tier 2 capital: regulatory adjustments	(76.7)	(160.2)		(83.5)
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			(52.3)	+21.0 *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)	(160.2) *2		(83.5)
Tier2資本の額	Tier 2 capital (T2)	2,357.0	2,392.4		+35.4
総自己資本の額	Total capital	9,186.0	9,831.7		+645.7
連結総自己資本比率	Total capital ratio (consolidated)	14.71%	16.03%		+1.32%
(参考)アウト라이어比率(SMBC連結)	Outlier ratio (SMBC consolidated)	1.0%	0.9%		(0.1)%

*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 / GF: Grandfathering. Items and amount not included as regulatory capital due to transitional arrangement

*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 and amount included as regulatory capital due to transitional arrangement

*3 少数出資に係る調整項目不算入額(CET1, AT1, T2合計)は6,212億円 / Amount of non-significant investment not subject to deduction: JPY621.2bn in total of CET1, AT1 and T2

*4 算入上限超過額はAT1: 50億円、T2: 188億円 / Amount excluded due to cap: JPY5.0bn for AT1 and JPY18.8bn for T2

(1-7) 自己資本 (4) / Capital (4)

優先出資証券 / List of preferred securities ^{*1}

	発行時期 Issue date	発行総額 Aggregate issue amount	配当率 Dividend rate ^{*2}	任意償還 Redemption at the option of issuer ^{*3}	ステップアップ Type
SMFG Preferred Capital USD 1 Limited ^{*4}	Dec. 2006	USD 1,650 mn	6.078%	Jan. 2017	Step-up
SMFG Preferred Capital GBP 1 Limited ^{*5}	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 (redeemed in 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 / 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/ 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の直接子会社が発行した優先出資証券のみ / Preferred securities issued by SMFG's directly-owned subsidiaries only

*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 optional 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、以後の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 in and after the months shown in this column

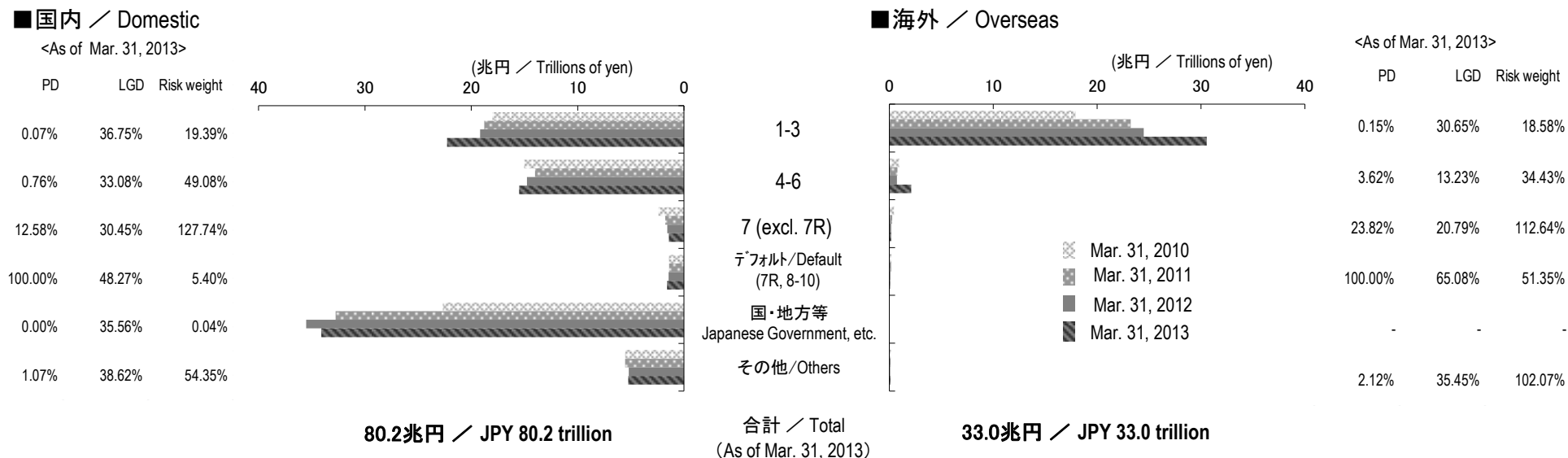
*4 13/9末の残高は、649,141千米ドル / The balance as of Sep. 30, 2013: USD 649.141 million

*5 13/9末の残高は、73,576千英ポンド / The balance as of Sep. 30, 2013: GBP 73.576 million

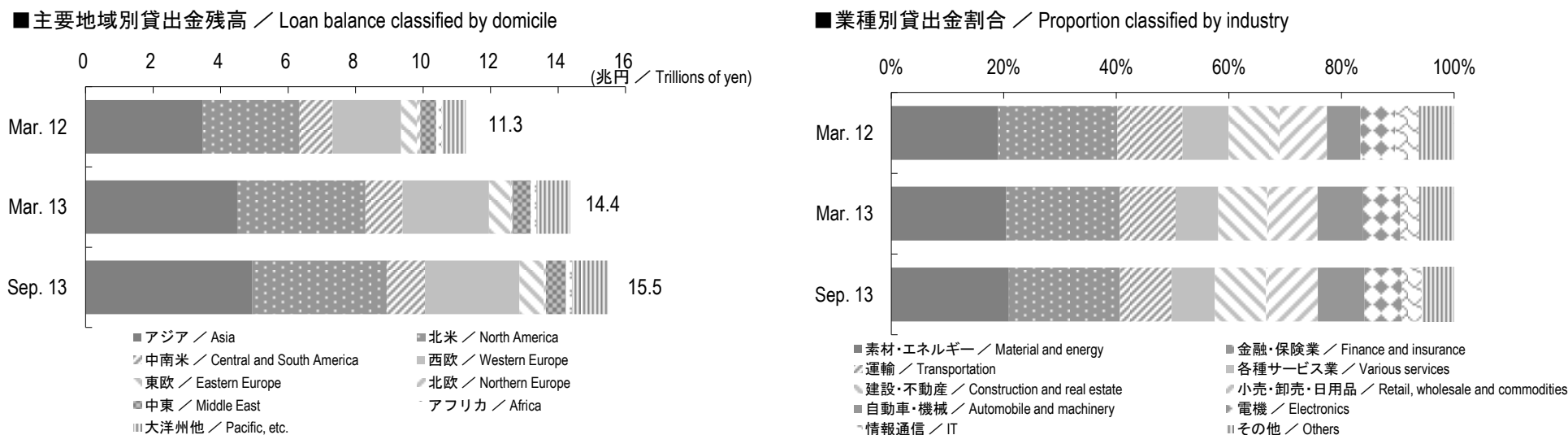
<参考>バーゼル規制における事業法人等向けエクスポージャー等 (1)

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



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)*



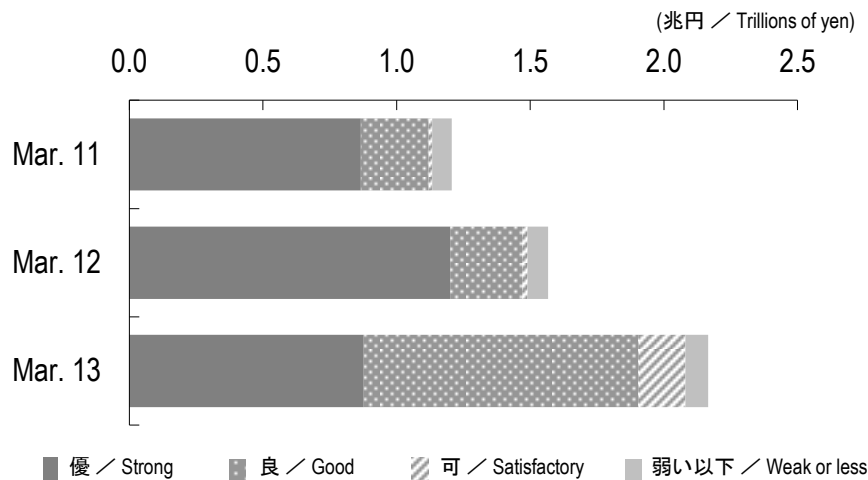
* 債務者所在国を基準に集計、直接減額前 / Classified by domicile of debtors, before direct reduction

<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)

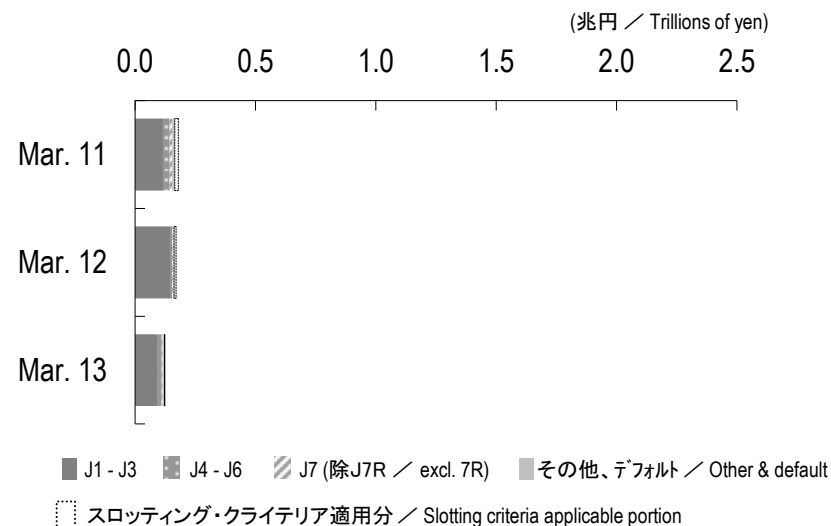
Reference: Pillar 3 - corporate exposures, etc. (2)

特定貸付債権 / Specialized lending

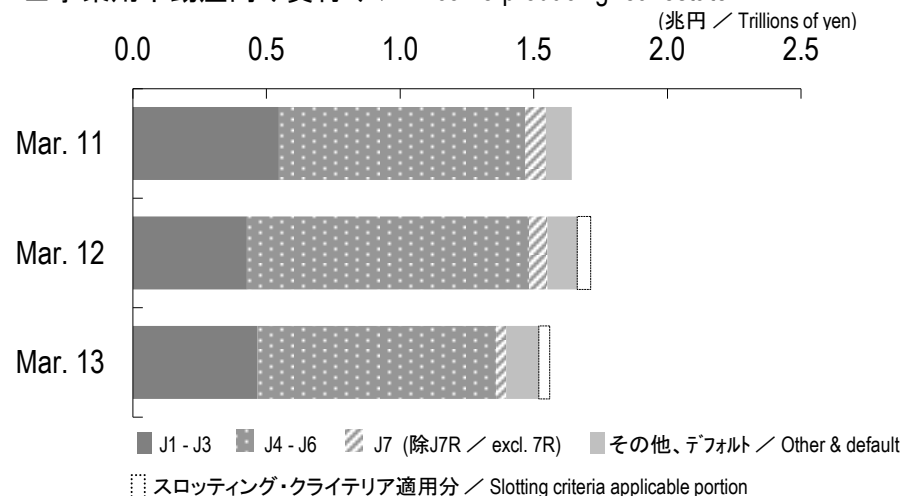
■ プロジェクト・ファイナンス / Project finance



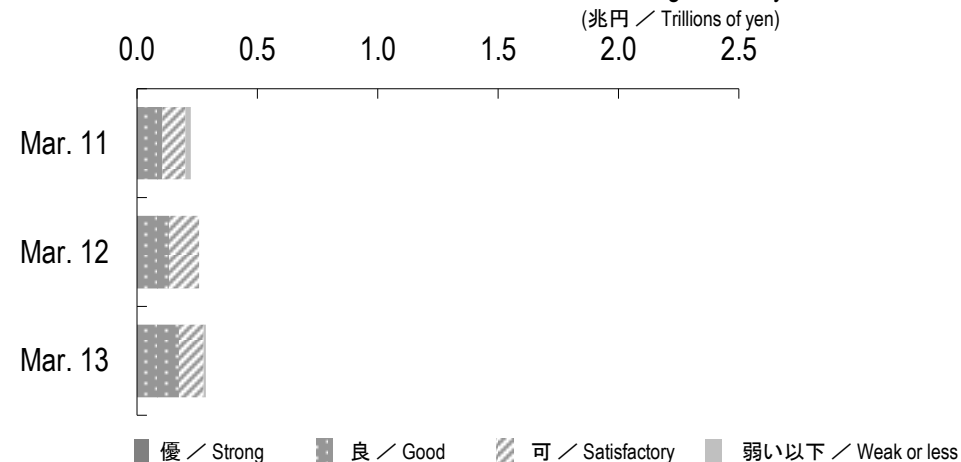
■ オブジェクト・ファイナンス / Object finance*



■ 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



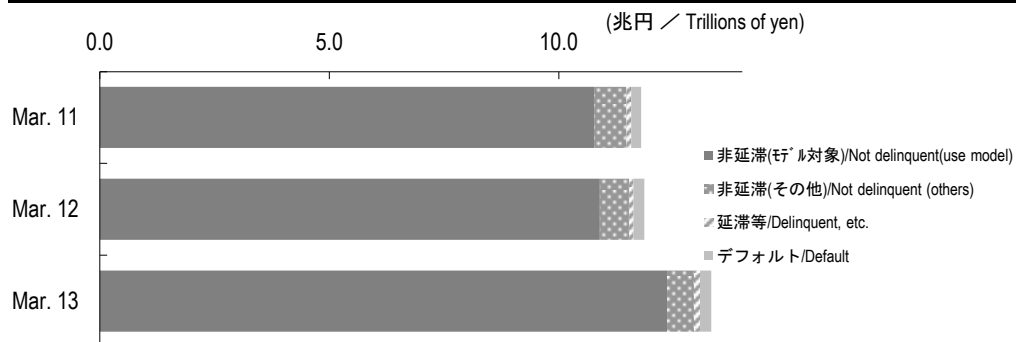
*「オブジェクト・ファイナンス」及び「事業用不動産向け貸付け」は、PD/LGD方式とスロットティング・クライテリアを併用

"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.

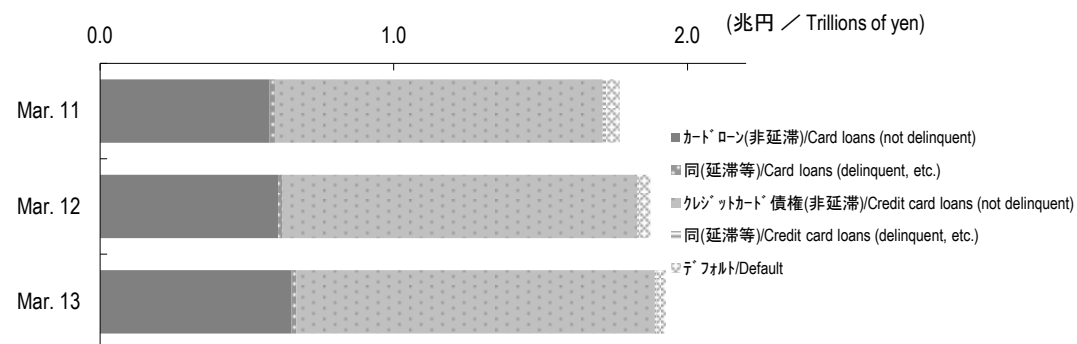
居住用不動産向けエクスポージャー / Residential mortgage exposures



Mar. 31, 2013

PD セグメント区分		加重平均 / Weighted-average		
PD segment		PD	LGD	Risk weight
住宅ローン Mortgage loans	非延滞	Not delinquent		
	モデル対象	Use model	0.49%	38.48%
	その他	Others	1.14%	56.69%
	延滞等	Delinquent, etc.	22.79%	41.28%
デフォルト Default			100.00%	37.73%
				21.88%

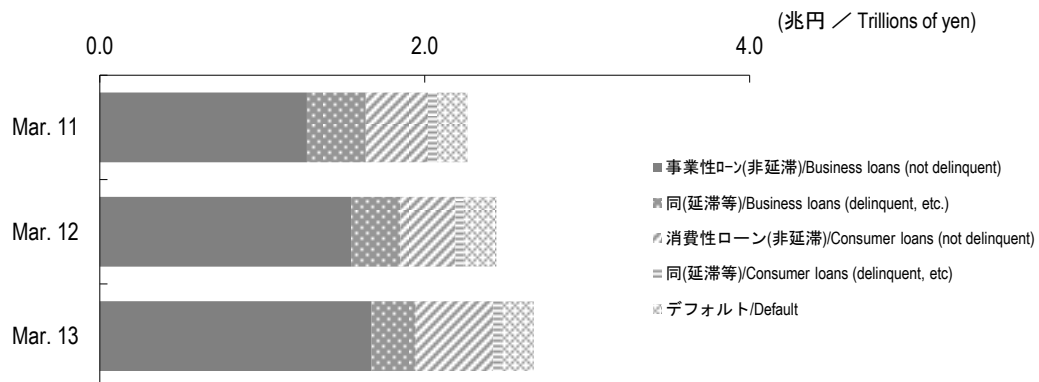
適格リボルビング型リテール向けエクスポージャー / Qualifying revolving retail exposures



Mar. 31, 2013

PD セグメント区分		加重平均 / Weighted-average		
PD segment		PD	LGD	Risk weight
カードローン Card loans	非延滞	Not delinquent	2.40%	83.89%
	延滞等	Delinquent, etc.	23.97%	77.40%
クレジットカード債権 Credit card balances	非延滞	Not delinquent	1.08%	74.57%
	延滞等	Delinquent, etc.	76.76%	75.18%
デフォルト Default			100.00%	82.51%
				75.79%

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



Mar. 31, 2013

PD セグメント区分		加重平均 / Weighted-average		
PD segment		PD	LGD	Risk weight
事業性ローン等 Business loans	非延滞	Not delinquent		
	モデル対象	Use model	1.03%	53.53%
	その他	Others	0.63%	53.42%
消費性ローン Consumer loans	延滞等	Delinquent, etc.	25.23%	56.78%
	非延滞	Not delinquent		
	モデル対象	Use model	1.04%	45.30%
	その他	Others	1.78%	57.67%
	延滞等	Delinquent, etc.	18.62%	48.58%
デフォルト Default			100.00%	64.76%
				75.99%

(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	1H, FY3/14	前年同期比 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	821.8	+35.1
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	570.9	+96.1
<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>	<491.3>	+85.0
<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>	<79.7>	+11.2
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	164.9	+22.8
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	86.0	(83.8)
<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>	<6.3>	<(111.0)>
<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>	<0.7>	<(30.2)>
<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>	<5.6>	<(80.8)>
<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)>	<(1.4)>	<(4.3)>
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)	(368.6)	(10.6)
経費率	Overhead ratio ¹	36.4%	36.7%	36.9%	38.2%	37.8%	44.9%	44.8%	46.0%	47.1%	45.6%	46.9%	47.3%	44.9%	(0.6)%
業務純益	Banking profit ²	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	453.2	+24.5
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)	76.5	+210.1
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	523.5	+249.0
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	330.2	+90.5
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)	78.3	+53.9

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	1H, FY3/14	前年同期比 YOY change ³
非金利収益	Non-interest income ⁴	264.5	351.6	398.6	501.5	545.5	467.0	441.8	380.9	339.6	370.0	395.3	421.5	206.6	[+16.2]
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%>	<25.1%>	[+0.9%]

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)

		FY3/11	FY3/12	FY3/13	1H, FY3/14	前年同期比 YOY change
業務粗利益	Gross banking profit	1,531.8	1,532.5	1,540.1	821.8	+35.1
除く国債等債券損益	Excluding gains (losses) on bonds	<1,384.7>	<1,380.0>	<1,426.2>	<815.6>	<+146.1>
国内業務粗利益	Gross domestic profit	1,114.4	1,097.8	1,098.9	597.4	+64.0
除く国債等債券損益	Excluding gains (losses) on bonds	<1,086.0>	<1,074.6>	<1,058.2>	<596.7>	<+94.2>
資金利益	Net interest income	867.6	849.3	813.6	491.3	+85.0
うち金利スワップ利益	of which Interest on interest rate swaps	<(2.7)>	<21.5>	<20.1>	<10.2>	<+7.5>
信託報酬	Trust fees	2.3	1.7	1.8	1.0	+0.0
役務取引等利益	Net fees and commissions	208.8	215.1	233.2	106.3	+14.6
特定取引利益+その他業務利益	Net trading income + Net other operating income	35.7	31.7	50.2	(1.3)	(35.7)
うち国債等債券損益	of which Gains (losses) on bonds	<28.4>	<23.2>	<40.7>	<0.7>	<(30.2)>
国際業務粗利益	Gross international profit^{*1}	417.4	434.8	441.2	224.5	(28.9)
除く国債等債券損益	Excluding gains (losses) on bonds	<298.7>	<305.4>	<368.0>	<218.9>	<+52.0>
資金利益	Net interest income	102.5	107.6	157.6	77.8	+11.2
うち金利スワップ利益	of which Interest on interest rate swaps	<(9.9)>	<(15.4)>	<(19.6)>	<(15.5)>	<(8.8)>
役務取引等利益	Net fees and commissions	93.9	103.8	110.5	57.5	+8.1
特定取引利益+その他業務利益	Net trading income + Net other operating income	221.0	223.3	173.1	89.2	(48.2)
うち国債等債券損益	of which Gains (losses) on bonds	<118.7>	<129.3>	<73.2>	<5.6>	<(80.8)>
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	+2.3	(1.5)	(5.9)	(1.9)	(4.7)
特定取引利益	Net trading income (loss)	(114.8)	(44.8)	+46.8	+12.1	+46.4
その他業務利益	Net other operating income ^{*2}	+112.5	+46.3	(40.9)	(10.2)	(41.7)

*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)

			FY3/11	FY3/12	FY3/13	1H, FY3/14
個人部門 Consumer Banking Unit	業務純益	Banking profit	97.5	94.2	90.5	23.0
	業務粗利益	Gross banking profit	387.8	383.7	374.9	163.7
	経費	Expenses	(290.3)	(289.5)	(284.4)	(140.7)
法人部門 Middle Market Banking Unit	業務純益	Banking profit	222.2	200.1	195.5	88.2
	業務粗利益	Gross banking profit	443.9	422.9	412.2	195.9
	経費	Expenses	(221.7)	(222.8)	(216.7)	(107.7)
企業金融部門 Corporate Banking Unit	業務純益	Banking profit	165.3	174.4	168.4	91.8
	業務粗利益	Gross banking profit	201.3	212.6	208.0	111.9
	経費	Expenses	(36.0)	(38.2)	(39.6)	(20.1)
国際部門 International Banking Unit	業務純益	Banking profit	128.6	132.5	167.6	95.0
	業務粗利益	Gross banking profit	186.5	197.4	240.5	140.2
	経費	Expenses	(57.9)	(64.9)	(72.9)	(45.2)
マーケティング部門 Marketing Units	業務純益	Banking profit	613.6	601.2	622.0	298.0
	業務粗利益	Gross banking profit	1,219.5	1,216.6	1,235.6	611.7
	経費	Expenses	(605.9)	(615.4)	(613.6)	(313.7)
市場営業部門 Treasury Unit	業務純益	Banking profit	312.8	300.1	274.3	220.7
	業務粗利益	Gross banking profit	330.7	319.3	295.3	232.3
	経費	Expenses	(17.9)	(19.2)	(21.0)	(11.6)
本社管理 Headquarters	業務純益	Banking profit	(93.8)	(88.3)	(83.9)	(65.5)
	業務粗利益	Gross banking profit	(18.4)	(3.4)	9.2	(22.2)
	経費	Expenses	(75.4)	(84.9)	(93.1)	(43.3)
合計 Total	業務純益	Banking profit	832.6	813.0	812.4	453.2
	業務粗利益	Gross banking profit	1,531.8	1,532.5	1,540.1	821.8
	経費	Expenses	(699.2)	(719.5)	(727.7)	(368.6)

* 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)

		FY3/11			FY3/12			FY3/13			1H, FY3/14		
		平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield
資金運用勘定	Interest earning assets	77,088.0	986.0	1.27%	82,117.0	948.6	1.15%	80,951.3	897.9	1.10%	74,172.3	527.8	1.41%
うち貸出金	of which Loans and bills discounted ¹	47,537.0	784.0	1.65%	46,332.5	727.7	1.58%	44,448.4	680.3	1.54%	45,087.6	323.7	1.44%
うち有価証券	of which Securities	27,380.3	182.5	0.66%	32,774.4	181.7	0.55%	33,051.5	182.7	0.55%	24,499.7	183.4	1.49%
資金調達勘定	Interest bearing liabilities	76,271.9	118.4	0.15%	81,785.2	99.3	0.12%	79,485.9	84.3	0.10%	79,955.0	36.5	0.09%
うち預金等	of which Deposits, etc.	69,104.3	63.7	0.09%	71,802.3	45.5	0.06%	73,082.9	39.1	0.05%	74,177.6	18.0	0.04%
経費率	Expense ratio ²		0.82%			0.78%			0.80%			0.78%	
資金調達原価	Total cost of funding		0.97%			0.90%			0.90%			0.87%	
総資金利鞘	Overall interest spread		0.30%			0.25%			0.20%			0.54%	
預貸金利鞘	Loan to deposit spread		1.56%			1.52%			1.49%			1.40%	

*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)

		FY3/11			FY3/12			FY3/13			1H, FY3/14		
		平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield
資金運用勘定	Interest earning assets	17,816.3	275.7	1.54%	20,174.6	309.3	1.53%	26,563.5	395.3	1.48%	29,557.2	206.2	1.39%
うち貸出金	of which Loans and bills discounted	8,698.0	173.2	1.99%	10,325.8	209.7	2.03%	13,720.9	273.9	1.99%	15,284.0	142.3	1.85%
うち有価証券	of which Securities	5,456.2	57.9	1.06%	4,639.4	44.9	0.96%	6,209.5	63.2	1.01%	5,804.7	32.4	1.11%
資金調達勘定	Interest bearing liabilities	17,214.4	175.5	1.01%	19,566.6	201.7	1.03%	25,239.6	237.7	0.94%	29,149.9	126.6	0.86%
うち預金等	of which Deposits, etc.	9,717.1	46.7	0.48%	11,382.5	53.8	0.47%	13,890.0	62.4	0.44%	16,485.5	31.5	0.38%
預貸金利鞘	Loan to deposit spread		1.51%			1.56%			1.55%			1.47%	

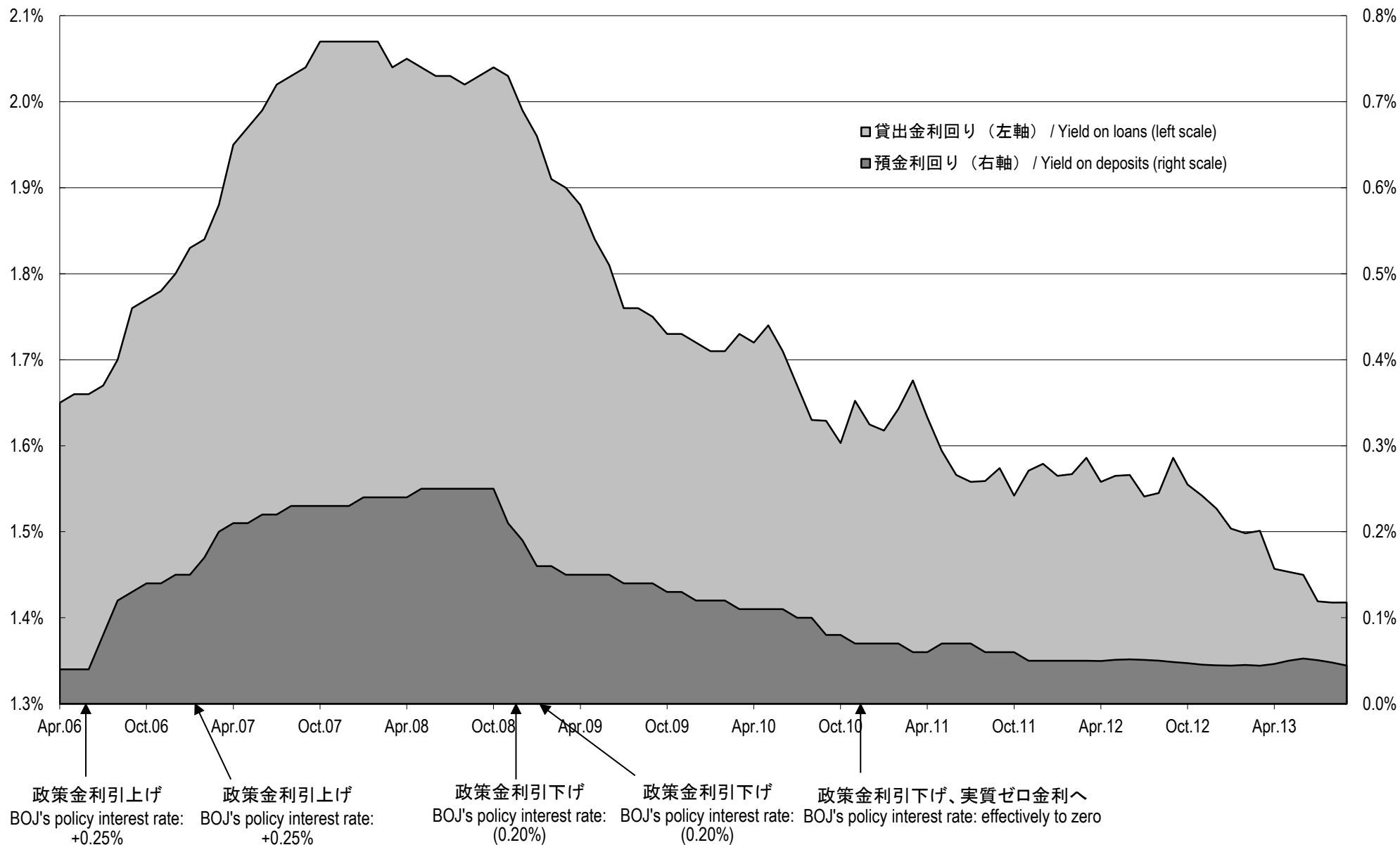
※ SMBC連結 / SMBC consolidated

(十億円 / Billions of yen)

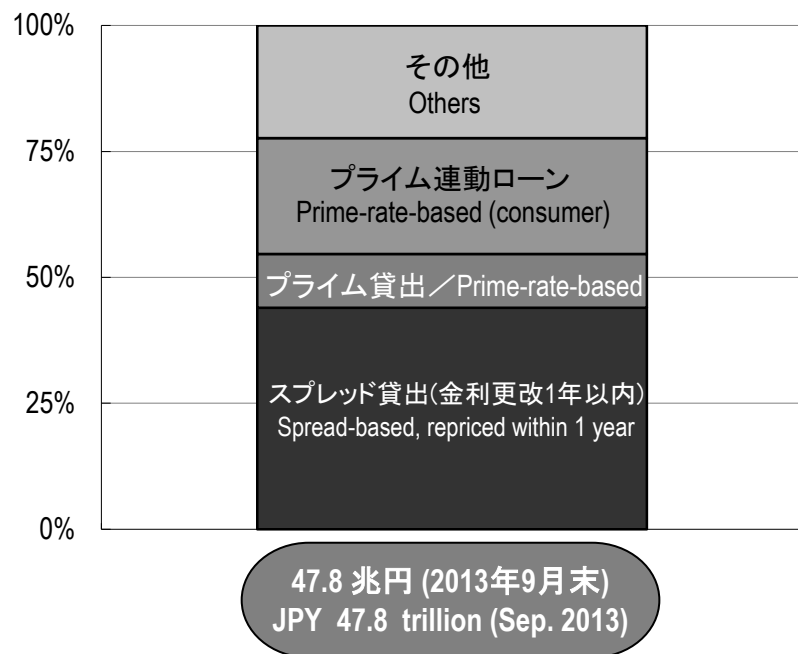
		FY3/11			FY3/12			FY3/13		
		平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield
資金運用勘定	Interest earning assets	15,061.1	331.7	2.20%	18,397.0	403.9	2.20%	24,914.6	496.7	1.99%
うち貸出金	of which Loans and bills discounted	9,530.5	263.5	2.77%	11,192.8	310.9	2.78%	14,696.2	382.5	2.60%
うち有価証券	of which Securities	1,585.3	23.3	1.47%	1,402.1	23.7	1.69%	2,176.5	34.1	1.57%
資金調達勘定	Interest bearing liabilities	10,438.0	100.0	0.96%	12,284.1	130.6	1.06%	17,503.5	149.2	0.85%

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

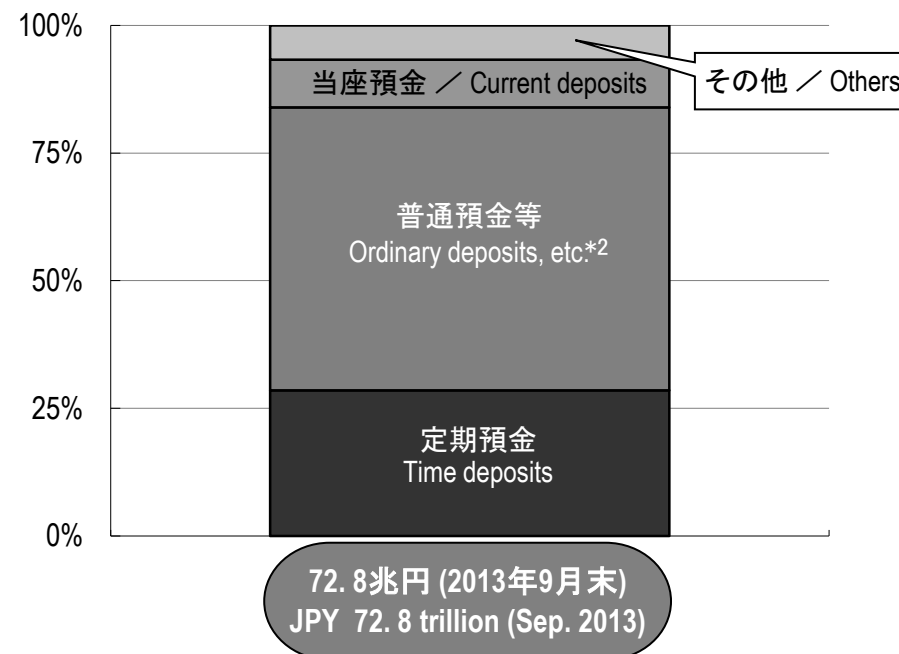
国内預貸金の利回り推移(内部管理ベース) / Yield on domestic loans and deposits (managerial accounting basis)



国内貸出金の構成 / Domestic loans outstanding



国内預金の構成 / Domestic deposits outstanding^{*1}



*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)

		FY3/08	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14
年度収益	Full Year	47.6	26.0	38.8	52.0	46.9	50.1	-
上期収益	1st Half	28.2	16.2	16.7	23.8	27.6	17.8	23.8

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

(十億円 / Billions of yen)

		FY3/08	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14
年度収益	Full Year	21.7	17.2	17.8	10.5	9.5	5.3	-
上期収益	1st Half	11.8	9.7	9.5	5.8	4.9	3.4	2.7

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)

			FY3/11	FY3/12	FY3/13	FY3/14
年度収益	Full Year		7.5	10.6	12.4	-
上期収益	1st Half		5.0	4.8	6.8	3.3

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

(十億円 / Billions of yen)

			FY3/11	FY3/12	FY3/13	FY3/14
年度収益	Full Year		3.7	7.5	12.2	-
上期収益	1st Half		1.2	3.0	5.5	4.2

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)

		FY3/08	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14
年度収益	Full Year	45.9	43.9	47.6	44.7	49.9	61.4	-
上期収益	1st Half	18.4	17.9	22.8	19.6	20.2	20.6	28.6
年間組成件数(概数)	No. of annual origination (round number)	750	690	530	560	610	620	-
上期組成件数(概数)	No. of 1st Half origination (round number)	300	300	230	230	250	260	310

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)

		FY3/08	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14
年度収益	Full Year	61.2	54.2	72.8	87.4	79.3	86.1	-
上期収益	1st Half	26.9	28.4	32.5	38.1	40.1	39.2	42.0

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)

		FY3/08	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14
年度収益	Full Year	21.8	19.8	18.2	20.0	19.4	17.2	-
上期収益	1st Half	9.8	9.5	8.6	9.6	9.1	7.8	8.3

* 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)

		FY3/08	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14
年度収益	Full Year	58.3	38.5	19.8	17.0	16.3	19.7	-
上期収益	1st Half	26.6	23.1	8.9	7.3	7.7	9.0	11.2

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

		FY3/08	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14
年度収益	Full Year	98.4	97.3	94.8	93.1	92.5	92.0	-
上期収益	1st Half	48.9	48.7	48.0	47.0	46.4	45.7	45.7

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

		FY3/08	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14
年度収益	Full Year	45.3	43.2	37.8	42.5	43.5	43.3	-
上期収益	1st Half	22.5	21.7	18.4	21.2	21.7	21.6	21.4

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

			FY3/11	FY3/12	FY3/13	FY3/14
年度収益	Full Year		78.8	88.2	100.4	-
上期収益	1st Half		35.2	42.9	45.9	58.8

* 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)				
		FY3/11	FY3/12	FY3/13	1H, FY3/14	前年同期比 YOY change
与信関係費用	Total credit cost	(94.3)	(58.6)	(19.5)	78.3	+54.0
一般貸倒引当金繰入額	Provision for general reserve for possible loan losses	12.3	43.8	71.7	47.8	(8.2)
臨時損益分	Credit cost in Non-recurring gains (losses)	(107.6)	(102.4)	(91.2)	30.5	+62.2
貸出金償却	Write-off of loans	(70.8)	(15.8)	(40.3)	(0.4)	+12.1
個別貸倒引当金繰入額	Provision for specific reserve for possible loan losses	(27.1)	(59.2)	(45.1)	30.4	+47.8
貸出債権売却損等	Losses on sales of delinquent loans	(9.7)	(28.8)	(6.1)	(1.2)	+0.8
特定海外債権引当勘定繰入額	Provision for loan loss reserve for specific overseas countries	(0.1)	0.1	0.2	(0.8)	(0.9)
償却債権取立益	Recoveries of written-off claims*	-	1.2	0.1	2.5	+2.4
特別損益分	Credit cost in Extraordinary gains (losses)	1.1	-	-	-	-
償却債権取立益	Recoveries of written-off claims*	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)				
		FY3/11	FY3/12	FY3/13	1H, FY3/14	前年同期比 YOY change
臨時損益	Non-recurring gains (losses)	(249.2)	(161.5)	(141.5)	70.3	+224.4
不良債権処理額	Credit costs	(107.6)	(103.7)	(46.3)	(1.6)	+12.9
貸倒引当金戻入益	Gains on reversal of reserve for possible loan losses*	-	-	26.7	77.4	+38.6
償却債権取立益	Recoveries of written-off claims*	-	1.2	0.1	2.5	+2.4
株式等損益	Gains (losses) on stocks	(87.3)	(15.2)	(35.7)	76.5	+210.1
その他臨時損益	Other non-recurring gains (losses)	(54.3)	(43.9)	(86.3)	(84.5)	(39.6)
経常利益	Ordinary profit	595.7	695.3	670.9	523.5	+249.0
特別損益	Extraordinary gains (losses)	(6.9)	(3.3)	(5.5)	(1.0)	+1.3
うち固定資産処分損益	of which Gains (losses) on disposal of fixed assets	(2.3)	(0.7)	(2.2)	0.3	+1.0
うち減損損失	of which Losses on impairment of fixed assets	(4.3)	(2.6)	(3.3)	(1.4)	+0.3
うち償却債権取立益	of which Recoveries of written-off claims*	1.1	-	-	-	-
税引前当期純利益	Income (loss) before income taxes	588.8	692.0	665.4	522.5	+250.3
法人税、住民税及び事業税	Income taxes-current	(42.4)	(44.7)	(209.7)	(115.7)	(46.9)
法人税等調整額	Income taxes-deferred	(125.2)	(169.3)	162.1	(76.6)	(112.9)
当期純利益	Net income (loss)	421.2	478.0	617.8	330.2	+90.5

* 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	Sep.13	前期末比 vs Mar. 13
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	125,729.1	(181.0)
現金預け金	Cash and due from banks	5,520.7	3,288.6	4,866.9	4,524.8	6,590.0	3,999.6	4,948.5	5,295.0	5,272.0	8,102.2	6,618.7	9,416.4	22,371.2	+12,954.8
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	60,839.4	+1,068.6
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	27,985.2	(13,361.8)
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	62.2	(123.7)
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	118,750.1	(605.5)
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	81,241.6	+1,235.2
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	11,897.4	(24.5)
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	4,241.8	(35.2)
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	6,979.0	+424.5
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	6,043.1	+280.1
資本金	Capital Stock	-	-	-	-	-	665.0	665.0	665.0	1,771.0	1,771.0	1,771.0	1,771.0	1,771.0	-
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	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	2,000.8	+280.1
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	935.9	+144.4
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	925.5	+183.1
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	(13.9)	(37.2)
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	24.3	(1.5)
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

<金融再生法開示債権 / NPLs under the Financial Reconstruction Act>

(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	Sep.13	前期末比 vs Mar. 13
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	140.6	(4.8)
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	637.0	(54.4)
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	248.7	(7.9)
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	1,026.3	(67.2)
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	69,586.6	+1,203.6
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%	1.47%	(0.13%)
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%	90.24%	(2.39%)

(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. 11	Mar.12	Mar.13	Sep.13
国内店分(除く特別国際金融取引勘定)	Domestic offices (excluding offshore banking account)	47,851.1	47,218.0	47,593.3	47,789.2
製造業	Manufacturing	5,632.7	5,701.2	5,624.8	5,688.8
農業、林業、漁業及び鉱業	Agriculture, forestry, fisheries and mining	145.2	133.8	147.6	122.8
建設業	Construction	771.0	714.7	702.9	689.2
運輸、情報通信、公益事業	Transportation, communications and public enterprises	3,612.4	3,988.1	4,026.9	4,229.7
卸売・小売業	Wholesale and retail	3,814.3	3,691.3	3,740.8	3,837.5
金融・保険業	Finance and insurance	5,934.7	5,828.6	6,253.6	6,513.1
不動産業、物品賃貸業	Real estate and goods rental and leasing	6,383.4	6,185.7	6,334.3	6,279.8
各種サービス業	Various services	3,436.4	3,197.1	3,496.8	3,543.5
地方公共団体	Municipalities	1,105.8	949.6	992.2	934.1
その他	Others	17,015.3	16,827.6	16,273.3	15,950.6
海外店分及び特別国際金融取引勘定分	Overseas offices and offshore banking accounts	7,386.5	9,193.5	12,177.4	13,050.3
政府等	Public sector	19.5	47.6	36.7	26.2
金融機関	Financial institutions	555.8	624.8	899.4	1,043.1
商工業	Commerce and industry	6,246.7	7,828.5	10,344.4	10,905.5
その他	Others	564.6	692.6	896.9	1,075.4
合 計	Total	55,237.6	56,411.5	59,770.8	60,839.4

(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)^{*1}

(十億円 / Billions of yen)

		Mar. 11	Mar.12	Mar.13	Sep.13	引当率 Reserve ratio ^{*2}
国内店分(除く特別国際金融取引勘定)	Domestic offices (excluding offshore banking account)	999.7	1,094.4	1,038.2	973.6	75.6%
製造業	Manufacturing	111.4	127.0	126.3	125.8	65.2%
農業、林業、漁業及び鉱業	Agriculture, forestry, fisheries and mining	4.0	3.1	3.0	1.3	74.6%
建設業	Construction	74.3	78.9	58.7	51.0	68.6%
運輸、情報通信、公益事業	Transportation, communications and public enterprises	87.9	148.9	156.4	147.9	75.9%
卸売・小売業	Wholesale and retail	121.5	160.4	146.1	142.5	67.3%
金融・保険業	Finance and insurance	10.8	14.4	7.4	7.0	89.4%
不動産業、物品賃貸業	Real estate and goods rental and leasing	320.9	317.5	320.5	294.8	87.1%
各種サービス業	Various services	178.7	154.7	130.6	112.4	67.5%
地方公共団体	Municipalities	-	-	-	-	-
その他	Others	90.2	89.5	89.1	90.8	100.0%
海外店分及び特別国際金融取引勘定分	Overseas offices and offshore banking accounts	126.6	88.5	55.3	52.6	56.6%
政府等	Public sector	-	-	-	-	-
金融機関	Financial institutions	5.9	3.6	-	-	-
商工業	Commerce and industry	120.7	84.8	55.3	52.6	56.6%
その他	Others	-	-	-	-	-
合計	Total	1,126.3	1,182.8	1,093.5	1,026.3	73.4%

*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

13/9末現在 / As of Sep. 2013

(十億円 / Billions of yen)

自己査定 of 債務者区分 Category of Borrowers under Self-Assessment	金融再生法に基づく開示債権 NPLs 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 Reserve for possible loan losses		引当率 Reserve ratio	
		非分類 / Classification I	Ⅱ分類 / Classification II	Ⅲ分類 / Classification III	Ⅳ分類 / Classification IV				
破綻先 Bankrupt Borrowers	破産更生債権及びこれらに準ずる債権 Bankrupt and Quasi-Bankrupt Assets 140.6 (i) (vs Mar. 2013: (4.9))	担保・保証等により回収可能部分 Portion of claims secured by collateral or guarantees, etc.		全額引当 Fully reserved 14.8	全額償却 Direct Write-offs (*1)	個別貸倒引当金 Specific Reserve 17.8 (*2)	100% (*3)		
実質破綻先 Effectively Bankrupt Borrowers		125.8 (a)							
破綻懸念先 Potentially Bankrupt Borrowers	危険債権 / Doubtful Assets 637.0 (ii) (vs Mar. 2013: (54.4))	担保・保証等により回収可能部分 Portion of claims secured by collateral or guarantees, etc.		必要額を引当 Necessary amount reserved 246.8		181.8 (*2)	73.66% (*3)		
要注意先 Borrowers Requiring Caution	要管理債権 / Substandard Loans 248.7 (iii) (vs Mar. 2013: (7.9))	要管理債権中の担保・保証等による保全部分 Portion of Substandard Loans secured by collateral or guarantees, etc. 133.9 (c)				要管理債権に対する一般貸倒引当金 General Reserve for Substandard Loans 76.7		68.94% (*3)	24.42% (*3)
	要管理先債権 / Claims to Substandard Borrowers	要管理先債権以外の要注意先債権 Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers				6.35% [16.12%] (*4)			
正常先 Normal Borrowers	正常債権 / Normal Assets 68,560.3	正常先債権 Claims to Normal Borrowers				329.6 (*5)	0.16% (*4)		

特定海外債権引当勘定 Loan Loss Reserve for Specific Overseas Countries	0.8
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総計 / Total 69,586.6 (iv)	不良債権比率 / NPL ratio (v)/(iv) 1.47% (vs Mar. 2013) (0.13%)	貸倒引当金 計 / Total Reserve for possible loan losses 530.0	引当率 / Reserve ratio (*6) (D/C) 73.39%
A=(i)+(ii)+(iii) 1,026.3 (v) (vs Mar. 2013: (67.2))	B: 担保・保証等により回収可能部分 Portion secured by collateral or guarantees, etc. (a)+(b)+(c)	D: 個別貸倒引当金 + 要管理債権に対する一般貸倒引当金 Specific Reserve+General Reserve for Substandard Loans 276.3	保全率 / Coverage ratio (B+D)/A 90.24%
		C: 左記以外 Unsecured portion (A-B) 649.9	
			376.4

*1 直接減額 3,386億円を含む / Includes amount of direct reduction totaling JPY 338.6 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 30億円、破綻懸念先 79億円)

Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Act standards (Bankrupt/Effectively Bankrupt Borrowers: JPY 3.0 billion, Potentially Bankrupt Borrowers: JPY 7.9 billion)

*3 「破綻先」、「実質破綻先」、「破綻懸念先」、「要管理先債権」及び「要注意先債権(要管理先債権を含む)」は、担保・保証等により回収可能部分の金額を除いた残額に対する引当率
Reserve ratios for claims on Bankrupt Borrowers, Effectively Bankrupt Borrowers, Potentially Bankrupt Borrowers, Substandard Borrowers and Borrowers Requiring Caution including Substandard Borrowers are the proportion of reserve for the possible loan losses to each category's total unsecured claims

*4 「正常先債権」及び「要管理先債権以外の要注意先債権」は、債権額に対する引当率。但し、「要管理先債権以外の要注意先債権」について、[]内に、担保・保証等により回収可能部分の金額を除いた残額に対する引当率を記載
Reserve ratios for claims on Normal Borrowers and Borrowers Requiring Caution (excluding claims to Substandard Borrowers) are the proportion of the reserve for possible loan losses to the respective claims of each category.
The reserve ratio for unsecured claims on Borrowers Requiring Caution (excluding claims to Substandard Borrowers) is shown in []

*5 要注意先に対する個別貸倒引当金7億円を含む / Includes Specific reserve for Borrowers requiring caution totaling JPY 0.7 billion

*6 担保・保証等により回収可能部分の金額を除いた残額に対する引当率

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

(2-9) 債券の残存期間別残高及びデリバティブ取引の概要等

／ Balance of bonds classified by maturity and overview of derivative transactions, etc.

その他有価証券のうち満期があるもの及び満期保有目的の債券の残存期間別残高

Balance of other securities with maturities and bonds classified as held-to-maturity, classified by maturity

SMBC単体 / SMBC non-consolidated

(十億円 / Billions of yen)

As of Sep. 2013		1年以内 1 year or less		1年超5年以内 More than 1 year to 5 years		5年超10年以内 More than 5 years to 10 years		10年超 More than 10 years		合計 Total	
		vs Mar. 2013		vs Mar. 2013		vs Mar. 2013		vs Mar. 2013		vs Mar. 2013	
債券	Bonds	5,838.8	(2,590.7)	9,139.5	(8,683.0)	2,089.3	(457.4)	62.8	(0.8)	17,130.4	(11,731.8)
うち国債	of which JGBs	5,537.0	(2,568.7)	7,572.5	(8,469.4)	1,630.2	(453.9)	-	-	14,739.7	(11,492.0)
その他	Others	752.6	+122.3	2,229.5	(2,625.8)	421.9	+178.3	349.7	(110.2)	3,753.7	(2,435.5)
合計	Total	6,591.4	(2,468.5)	11,369.0	(11,308.8)	2,511.2	(279.1)	412.5	(111.0)	20,884.1	(14,167.3)

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)

As of Sep. 2013		ネット資産 / Net assets			ネット繰延利益 Net deferred gains (losses)
		資産 / Assets		負債 / Liabilities	
合計	Total	(339.6)	114.6	454.2	(46.8)
金利スワップ	Interest rate swaps	12.2	70.1	57.8	(55.4)
通貨スワップ	Currency swaps	(351.5)	44.2	395.7	(37.8)
その他	Others	(0.3)	0.3	0.7	46.4

金利スワップ(繰延ヘッジ会計適用分)の残存期間別想定元本

Contract amount of interest rate swaps (on deferred hedge accounting basis), classified by maturity

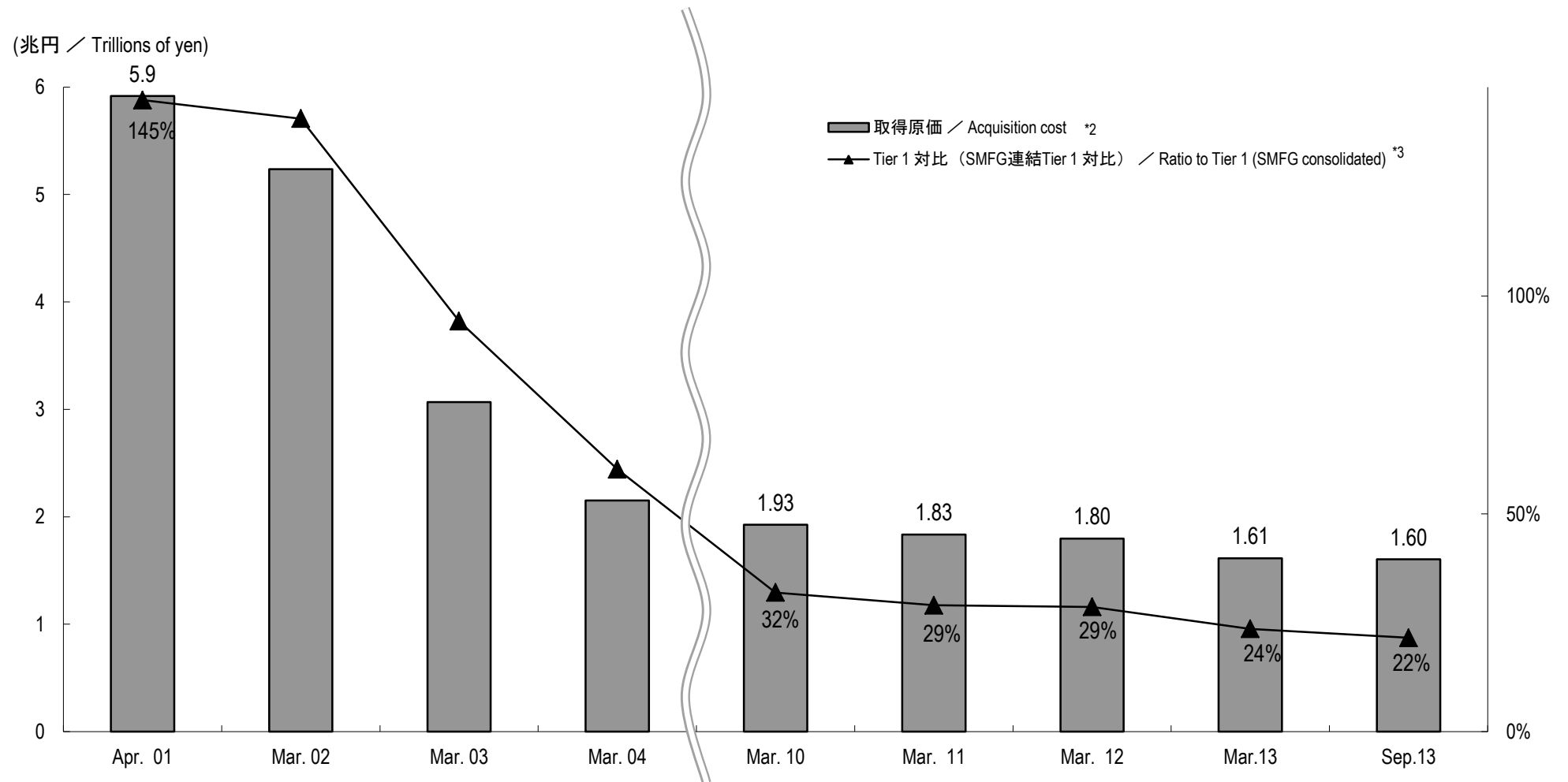
SMBC単体 / SMBC non-consolidated

(十億円 / Billions of yen)

As of Sep. 2013		1年以内 1 year or less		1年超5年以内 More than 1 year to 5 years		5年超 More than 5 years		合計 Total	
		vs Mar. 2013		vs Mar. 2013		vs Mar. 2013		vs Mar. 2013	
想定元本合計	Total contract amount	4,214.9	+996.8	21,532.7	+1,067.4	14,634.0	(765.8)	40,381.7	+1,298.6
受取固定・支払変動	Receivable fixed rate / payable floating rate (a)	3,611.0	+1,263.6	14,701.7	(345.0)	7,643.6	(558.0)	25,956.2	+360.6
受取変動・支払固定	Receivable floating rate / payable fixed rate (b)	603.9	(266.8)	6,821.1	+1,419.2	6,990.5	(207.7)	14,415.5	+944.6
受取変動・支払変動	Receivable floating rate / payable floating rate	-	-	9.9	(6.7)	-	-	9.9	(6.7)
ネット受取固定	Net receivable fixed rate (a)-(b)	3,007.1	+1,530.4	7,880.6	(1,764.2)	653.1	(350.3)	11,540.7	(584.0)

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

保有株式の残高 / Balance of domestic stocks ^{*1}



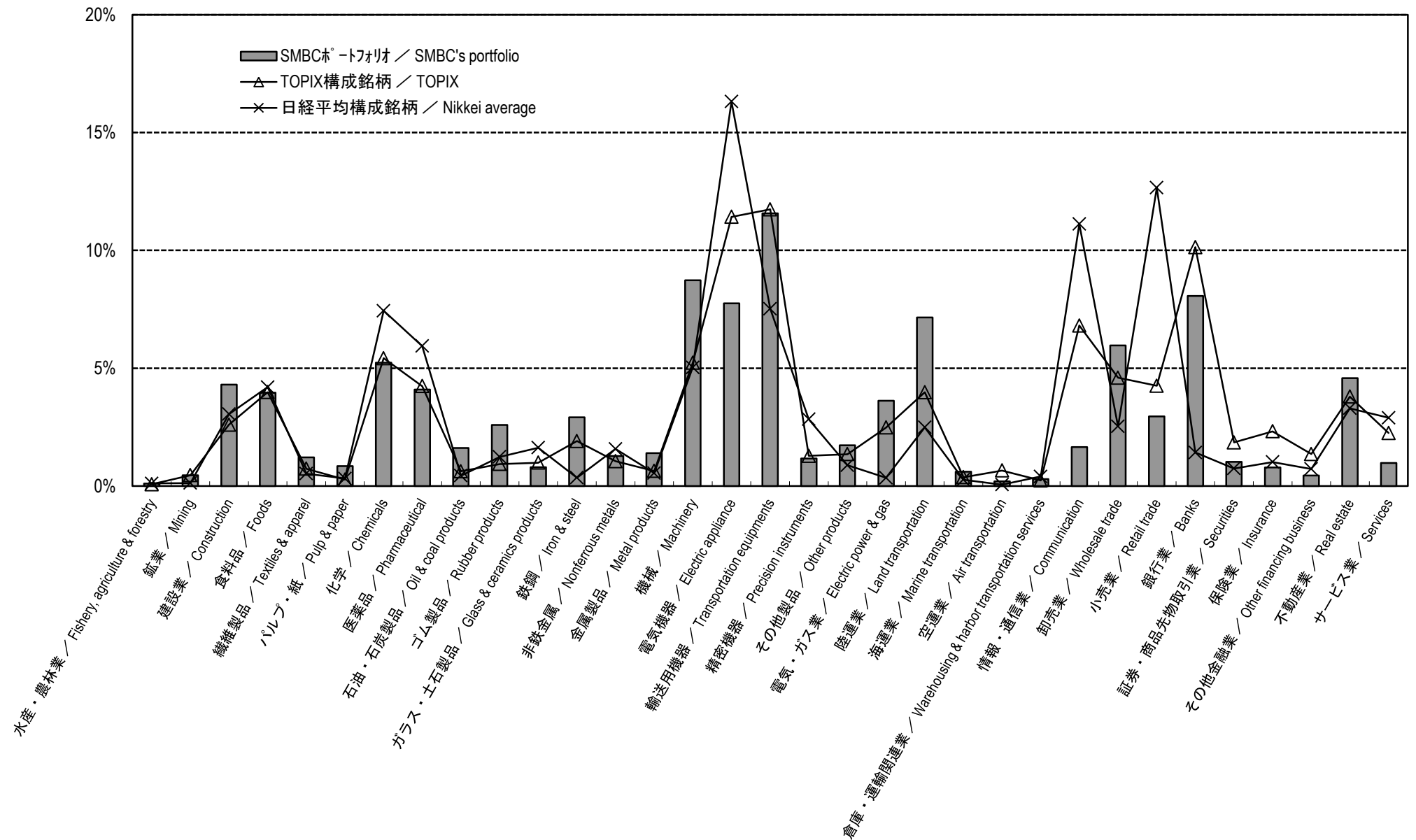
*1 その他有価証券の「株式」のうち上場株式 / Domestic listed stocks classified as other securities

*2 非ヘッジ残高。プロミス株式交換に伴うSMFG株式増加分を除く / Amount of un-hedged equity. Shares of SMFG related to share exchange for acquiring Promise are excluded

*3 02/3末まではSMBC連結Tier 1対比。13/3末以降はバーゼルⅢベースのSMFG連結Tier 1対比 / Until Mar. 2002, percentage to SMBC consolidated Tier 1. Since Mar. 2013, percentage to SMFG consolidated Tier 1 based on Basel 3

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

業種別構成比(13/9末現在 時価ベース) / Composition by industry (as of Sep. 30, 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) ^{*1}

銘柄 Issue	株式数(株) No. of shares	貸借対照表計上額 (百万円) Balance sheet amount (Millions of yen)	
トヨタ自動車株式会社	TOYOTA MOTOR CORPORATION	36,850,000	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 ^{*2}	Barclays PLC ^{*2}	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

*1 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

*2 Barclays PLC株式のうち、84,459,459株を売却済(2013年6月) / Sold 84,459,459 shares of Barclays PLC in June 2013

銘柄 Issue	株式数(株) No. of shares	貸借対照表計上額 (百万円) Balance sheet amount (Millions of yen)	
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. 11	Mar. 12	Mar. 13	Sep. 13
個人預金	Individual deposits^{*1}	36,653.7	37,696.7	38,827.7	39,632.6
流動性預金	Liquid deposits	22,011.3	23,260.4	24,499.9	25,229.2
定期性預金	Fixed-term deposits	14,157.0	13,914.9	13,762.1	13,840.6
外貨預金	Foreign currency deposits	485.4	521.4	565.7	562.8
投資信託全体	Investment trusts^{*2}	3,039.4	2,735.8	3,031.9	3,008.9
個人向け投資信託預り残高	Investment trusts for individuals	2,725.0	2,421.5	2,686.2	2,657.2

*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)

		FY3/11	FY3/12	FY3/13	1H, FY3/14
個人向け投資信託販売額	Sales of investment trusts	1128.1	971.8	1106.5	577.8
個人年金保険販売額	Sales of pension-type insurances	192.1	176.6	87.3	43.9
個人年金保険販売累計額	Accumulated sales of pension-type insurances	3,478.8	3,655.4	3,742.7	3,786.6

貸出金 / Loans

(十億円 / Billions of yen)

		Mar. 11	Mar. 12	Mar. 13	Sep. 13
住宅ローン	Housing loans	14,490.8	14,336.8	14,086.2	13,926.4
うち自己居住用の住宅ローン	of which self-residential purpose	11,141.7	11,196.6	11,190.3	11,117.6
その他消費者ローン	Other consumer loans	878.5	869.3	869.6	869.5

(十億円 / Billions of yen)

		FY3/11	FY3/12	FY3/13	1H, FY3/14
自己居住用の住宅ローン取組実績	Originated amount of housing loans for self-residential purpose^{*3}	1,192.4	1,164.6	1,162.5	546.5
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. 450	approx. 510	approx. 510	approx. 240
住宅ローン証券化実績	Securitization of housing loans	approx. 50	approx. 80	approx. 120	approx. 70

*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9月末時点) / SMBC products line-up (as of Sep. 30, 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 Investment trusts	114ファンド / 114 funds (うちインターネット専用ファンド36商品 / including 36 Internet-only funds): 15 国内債券 / 15 Domestic bonds, 17 国内株式 / 17 Domestic stocks, 27 海外債券 / 27 International bonds, 32 海外株式 / 32 International stocks, 9 バランス / 9 Balanced, 2 転換社債型 / 2 Convertible bonds, 8 外国投信 / 8 Foreign investment trusts, 4 その他型 / 4 Others	<仕入先 / No. of supplier companies> 26
	個人年金保険 Pension-type insurances	10 商品 / 10 Products	5
	一時払終身保険 Single premium type permanent life insurance	8 商品 / 8 Products	6
	平準払保険等 Level premium insurance, etc.*	29 商品 / 29 Products	6
	証券仲介 Securities intermediary	複数の外債 / Several foreign bonds 18 仕組債 / 18 Structured notes	
	投資顧問サービス Investment advisory service	1 商品 / 1 Product	
自社開発商品 / In-house products	運用商品 Investment products	6 外貨預金 / Foreign currency deposits (6 Products), 2 特約付定期預金等 / Structured deposits (2 Types), etc.	
	信託商品 Trust product	1 商品 / 1 Product	
	ローン商品 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) Housing loan (Floating rate / Fixed rate / Super-long-term fixed rate), 三大疾病保障付住宅ローン、アパートローン等 Housing loan with insurance for major serious illnesses, investment purpose mortgage loans, etc.	

* 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. 11	Mar. 12	Mar. 13	Sep. 13
国内本支店数	Domestic branches^{*1}	435	437	439	439
SMBCコンサルティングプラザ	SMBC Consulting Plaza	73	73	74	74
ローンプラザ	Loan Promotion Office	99	92	92	92
店舗外ATM拠点数	Locations where ATMs are available outside SMBC branches	1,551	1,471	1,477	1,474
24時間稼働拠点数	Available for 24 hours	524	450	450	440
ATM台数(ネットワーク全体)	ATMs (Total)	41,594	43,824	47,084	48,504
プロパーATM台数	SMBC ATMs	6,584	6,513	6,530	6,516
店舗内	Inside SMBC branches	3,718	3,710	3,687	3,691
店舗外	Outside SMBC branches	2,866	2,803	2,843	2,825
提携ATM台数	Other ATMs	35,010	37,311	40,554	41,988
(参考)SMBC単体従業員数	Reference: Employees^{*2}	22,524	22,686	22,569	23,228

*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 Client segments	対応チャネル (13/9末時点、単位:カ所) Marketing Channels (as of Sep. 30, 2013, Number)	
個人顧客 Retail customers	PB層・アッパー富裕層 約2万人 Private banking segment, Upper affluent Approx. 20,000 clients	企業オーナー・超大口地権者・超大口富裕者 Company owners, Large-scale real estate owners, Ultra high net worth individuals	プライベートバンカー Private banker	PB営業部 Private Banking Dept.
		企業オーナー・大口地権者・大口富裕者 Company owners, Semi-large-scale real estate owners, 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 Private financial consultant	ブロック Block Consumer Business Office 36
	資産運用層 約20万人 Asset management segment Approx. 0.2 million clients	オーナー・役員・医師・弁護士・資産家・富裕者 Company owners, Executives, Doctors, Lawyers, High net worth individuals	ファイナンシャルコンサルタント Financial consultant	
	資産形成層・マス層 約2,500万人 Asset building segment, Mass segment Approx. 25 million clients	アッパー形成層・リタイアメント層 約350万人 Upper asset building segment, Retirees Approx. 3.5 million clients	マネーライフコンサルタント "Money-Life" consultant	支店 Branch 439
		勤労世帯主・独身者層・学生等 約2,100万人 Working householders, Singles, Students Approx. 21 million clients	ローンプランナー・ローンアドバイザー Loan planner & Loan advisor	ローンプラザ Loan Promotion Office 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) "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. 11	Mar. 12	Mar. 13	Sep. 13
三井住友銀行	SMBC	540	560	600	610
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	340	370	410	440
三井住友カード	Sumitomo Mitsui Card*	320	310	310	320
SMBCコンシューマーファイナンス	SMBC Consumer Finance		760	740	740
セディナ	Cedyna		440	390	370
* カードショッピングのリボリング払等の残高を含む / Including loan balance related to revolving payments					
SMBCコンシューマーファイナンス提携事業ACM台数(台)	No. of ACMs under the alliance between SMBC and SMBC Consumer Finance	719	719	720	1,065

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. 11	Mar. 12	Mar. 13	Sep. 13
SMBCダイレクト契約者数	"SMBC Direct" clients	10,862	11,558	12,212	12,535
		(百万件 / Millions)			
		FY3/11	FY3/12	FY3/13	1H, FY3/14
SMBCリモート取引計	Transactions through SMBC remote banking	189	193	197	107
インターネット、モバイル取引合計	Transactions through Internet and mobile banking	186	190	194	106
テレホンバンキング取引合計	Transactions through telephone banking	3	3	3	1

(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

(13/9末時点 / as of Sep. 30, 2013)

法人向けチャネル 類型 Marketing channels for corporate clients		拠点数 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

(13/9末時点 / as of Sep. 30, 2013)

- 取組件数累計 約155件
Accumulated no. of origination: approx. 155
- 取組額累計 約4,900億円
Accumulated amount of origination: approx. JPY 490 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 Launch	2008年10月～ October 2008
貸出金額 Amount	1億円～ JPY 100 million or more
貸出期間 Term	12ヶ月～ 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(13/9末) Lending services for SMEs with less dependence on personal guarantees (as of Sep. 30, 2013)

融資の種類 Types of loans	件数(件) No. of transactions	残高(十億円) Balance(Billions of yen)	主な商品・サービス Main products & services
動産・債権譲渡担保融資 Loans collateralized by movable property/assigned claim*	231	307.7	アセット連動ローン、等 Asset Linked Loan, etc.
コベナンツを活用した融資 Loans utilizing covenants	2,440	3,084.2	シンジケートローン、ドキュメンテーションローン、等 Loan syndication, Documentation Loan, etc.
スコアリングモデルを活用した融資 Loans utilizing credit scoring models	22,416	512.2	ビジネスセレクトローン、等 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

(13/9末時点 / as of Sep. 30, 2013)

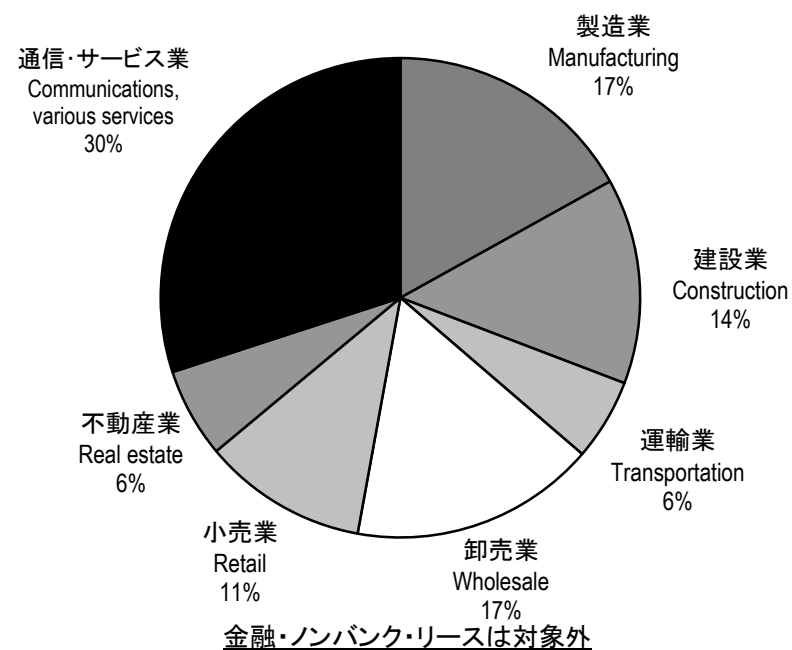
- 取組件数累計 約28万件
Accumulated number of origination: approx. 280,000
- 取組額累計 約7.6兆円
Accumulated amount of origination: approx. JPY 7.6 trillion
- 独自モデルに基づくスピード審査
Quick approval using SMBC's original credit scoring model
- 対象顧客は年商10億円以下
Targeted corporate clients with annual sales of JPY 1 billion or less
- 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 Launch	2002年3月～ March 2002
貸出金額 Amount	最大50百万円 JPY 50 million or less
貸出金利 Interest rate	2.225%～ 2.225% or more - 信用リスクに応じて変動 Different according to level of credit risk - 取引振りに応じて優遇有 Occasional discount according to overall transaction volume with SMBC
貸出期間 Term	最長5年以内 Within 5 years
担保 Collateral	無担保(有担保も有) Not required in general
保証 Guarantee	第三者保証不要(代取保証要) No third party guarantee required (But guarantee by representative director required)

(十億円 / Billions of yen)

	Mar. 2013	Sep. 2013
残高 Balance	約470 approx. 470	約510 approx. 510
取組額 Origination	約270 approx. 270	約190 approx. 190

ビジネスセレクトローン - 業種別比率(13/9末) Business Select Loan - Industry mix (as of Sep. 30, 2013)



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. 11	Mar. 12	Mar. 13	Sep. 13
パソコンバンクWeb21	E-banking Web 21 ^{*1}	163	172	178	182
Global e-Tradeサービス	Global e-Trade service	18	20	22	23

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

(海外向け / For overseas)

(件 / Number)

		Mar. 11	Mar. 12	Mar. 13	Sep. 13
海外向けエレクトロニック・バンキング	Overseas e-banking ^{*2}	9,148	10,924	12,791	13,695

*2 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^{*1}

(十億円 / Billions of yen)		
	金額 Proceeds	シェア Mkt Share
1. Nomura Securities	787.4	35.3%
2. Mitsubishi UFJ Morgan Stanley Securities	311.9	14.0%
3. SMBC Nikko Securities	285.8	12.8%
4. Daiwa Securities	230.6	10.3%
5. Mizuho Securities	174.6	7.8%
6. Goldman Sachs	126.5	5.7%
7. JP Morgan	95.1	4.3%
8. UBS Securities	82.4	3.7%
9. Barclays	36.9	1.7%
10. Citigroup Global Markets	29.7	1.3%

ファイナンシャル・アドバイザー(取引金額)

Financial advisor (M&A, Transaction volume)^{*1,4}

(十億円 / Billions of yen)		
	取引金額 Transaction volume	シェア Mkt Share
1. Mitsubishi UFJ Morgan Stanley Securities	2,709.5	43.5%
2. Bank of America Merrill Lynch	1,448.4	23.2%
3. Goldman Sachs	1,401.3	22.5%
4. Nomura Securities	1,334.4	21.4%
5. Credit Suisse	1,072.5	17.2%
6. SMBC Nikko Securities	996.3	16.0%
7. Deutsche Bank	837.9	13.4%
8. Mizuho Securities	712.4	11.4%
9. Daiwa Securities	637.2	10.2%
10. Phatra Securities	577.3	9.3%

円債総合(主幹事、引受金額)

JPY denominated bonds: Lead manager, Underwriting amount^{*2,3}

(十億円 / Billions of yen)		
	金額 Proceeds	シェア Mkt Share
1. Nomura Securities	1,906.4	21.2%
2. Mitsubishi UFJ Morgan Stanley Securities	1,605.5	17.8%
3. Mizuho Securities	1,512.2	16.8%
4. SMBC Nikko Securities	1,409.3	15.6%
5. Daiwa Securities	1,387.9	15.4%
6. Goldman Sachs	191.0	2.1%
7. Citigroup Global Markets	165.5	1.8%
8. JP Morgan	153.8	1.7%
9. Merrill Lynch Japan Securities	149.2	1.7%
10. Tokai Tokyo Securities	119.7	1.3%

ファイナンシャル・アドバイザー(案件数)

Financial advisor (M&A, No. of deals)^{*1,4}

	案件数 No. of deals	シェア Mkt Share
1. Mizuho Securities	50	3.9%
2. Nomura Securities	47	3.7%
3. SMBC Nikko Securities	33	2.6%
4. Daiwa Securities	27	2.1%
5. Deloitte Tohmatsu Financial Advisory	25	2.0%
6. Plutus Consulting	20	1.6%
7. Mitsubishi UFJ Morgan Stanley Securities	19	1.5%
7. SMBC	19	1.5%
9. GCA Savvian	18	1.4%
10. Frontier Management	13	1.0%

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ト・アレンジャー(グローバル)

Project finance mandated arranger ranking (Global)^{*5}

(百万米ドル / Millions of USD)		
	金額 Proceeds	
1. State Bank of India	11,093	
2. MUFG	8,721	
3. China Development Bank	7,700	
4. SMFG	6,472	
5. Mizuho FG	5,160	
6. Credit Agricole CIB	3,389	
7. Barclays	3,121	
8. HSBC	2,888	
9. ING	2,638	
10. Deutsche Bank	2,542	

シンジケートローン・マンデーターティット・アレンジャー(グローバル)

Syndicated loans mandated arranger ranking (Global)^{*5}

(百万米ドル / Millions of USD)		
	金額 Proceeds	
1. JP Morgan	228,136	
2. Bank of America Merrill Lynch	223,649	
3. Citi	148,758	
4. MUFG	127,135	
5. Wells Fargo	123,463	
6. Mizuho FG	109,041	
7. Deutsche Bank	106,397	
8. Barclays	104,993	
9. SMFG	86,339	
10. RBS	76,895	

*1 出所: トムソン・ロイター(13年4月-9月実績) / Source: Thomson Reuters (Apr. - Sep. 2013)

*2 出所: SMBC日興証券(13年4月-9月実績) / Source: SMBC Nikko Securities (Apr. - Sep. 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) / Japanese corporate related only. Excluding real estate deals

*5 出所: トムソン・ロイター(13年1月-9月実績) / Source: Thomson Reuters (Jan. - Sep. 2013)

(3-4) グローバルネットワーク / Global network

海外拠点網(2013年10月31日現在) / Global network (as of Oct. 31, 2013)

合計 / Total 66

<SMBCの海外拠点 / SMBC's overseas offices>

支店 / Branches	16
出張所 / Sub-branches	16
駐在員事務所 / Representative offices	8

<主要な現地法人及びその拠点 / Major overseas subsidiaries and affiliates>

欧州三井住友銀行 / Sumitomo Mitsui Banking Corporation Europe Limited	5
三井住友銀行(中国)有限公司 / Sumitomo Mitsui Banking Corporation (China)	13
その他 / Others	10

* 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含み(但し、閉鎖予定の拠点は除く)。以下の一覧において、SMBCの海外拠点は●で表記し、2013年4月以降に開設した拠点には下線。
In addition to SMBC's overseas offices, major overseas subsidiaries and affiliates are also listed (Offices planned to be closed are excluded). At the list below, SMBC's overseas offices are marked "●" and channels opened after Apr. 2013 are underlined.

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
- 蘇州工業園区出張所 / 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
- ウランバートル出張所 / Ulaanbaatar Representative Office
- シンガポール支店 / Singapore Branch
- ヤンゴン出張所 / Yangon Representative Office
- バンコック支店 / Bangkok Branch
- チョンブリ出張所 / Chonburi Representative Office
- 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
- ベトナムエグジティブバンク / Vietnam Eximbank
- インドネシア三井住友銀行 / PT Bank Sumitomo Mitsui Indonesia
- バンク・タブンガン・ペンシウナン・ナショナル / PT Bank Tabungan Pensiunan Nasional Tbk
- マニラ駐在員事務所 / 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
- ロスアンゼルス出張所 / Los Angeles Branch
- サンフランシスコ出張所 / San Francisco Branch
- ヒューストン出張所 / Houston Representative Office
- メキシコシティ出張所 / Mexico City Representative Office
- ボゴタ出張所 / Bogota Representative Office
- リマ出張所 / Lima Representative Office
- サンチャゴ出張所 / Santiago Representative Office
- ケイマン支店 / Cayman Branch
- マニ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・中東・アフリカ / Europe, Middle East and Africa

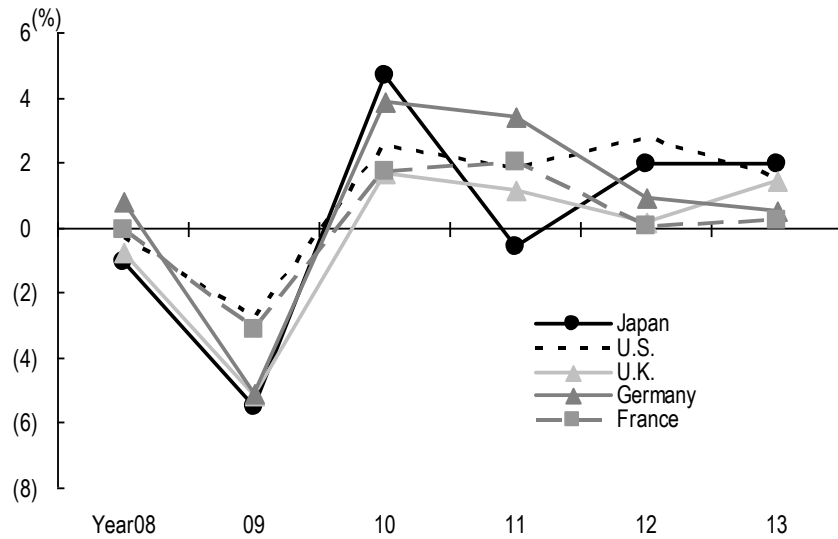
<欧州三井住友銀行 / Sumitomo Mitsui Banking Corporation Europe Limited>

- 本店(ロンドン) / Head Office (London)
- パリ支店 / Paris Branch
- ミラノ支店 / Milan Branch
- アムステルダム支店 / Amsterdam Branch
- 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
- マドリッド駐在員事務所 / 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

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

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

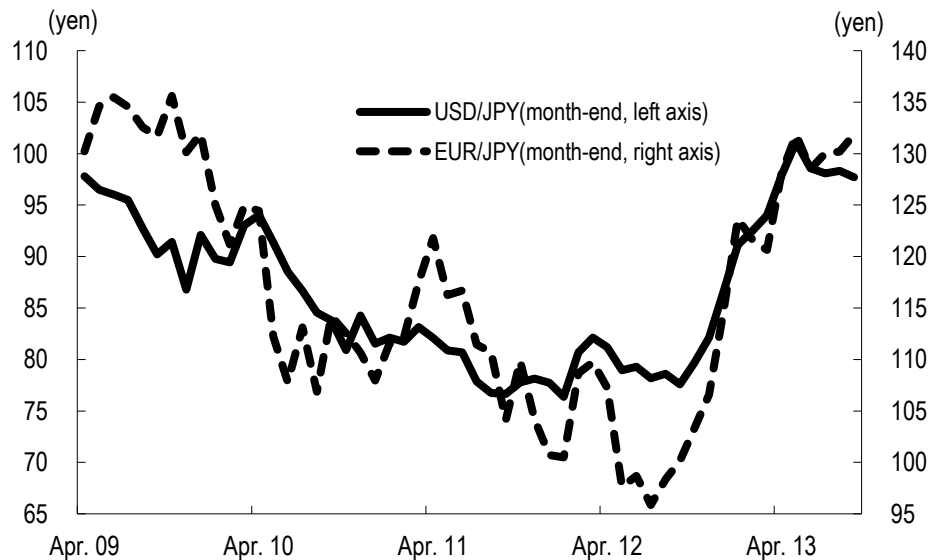
実質GDP成長率 / Real GDP growth rate



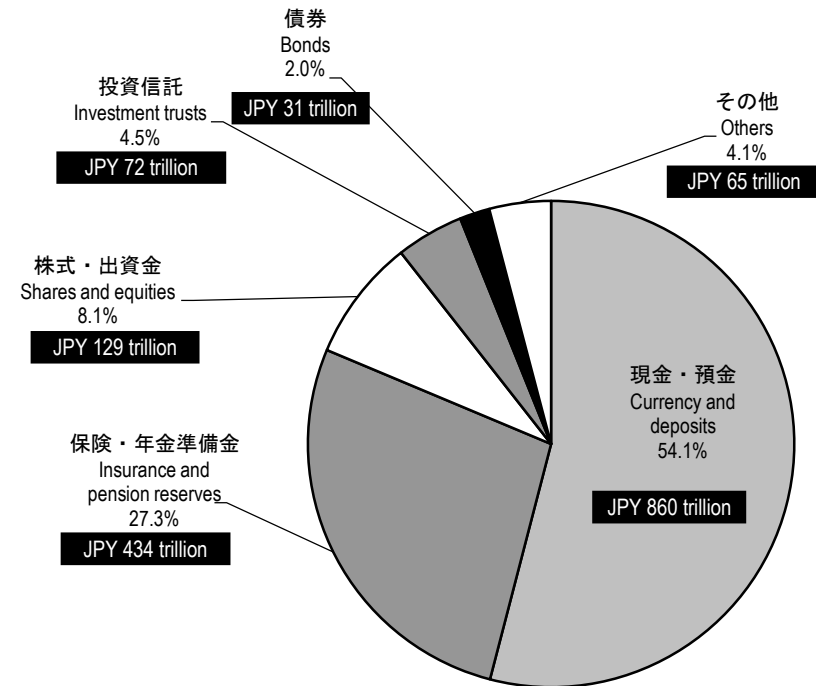
出所 / Source: IMF "World Economic Outlook, October 2013"

*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

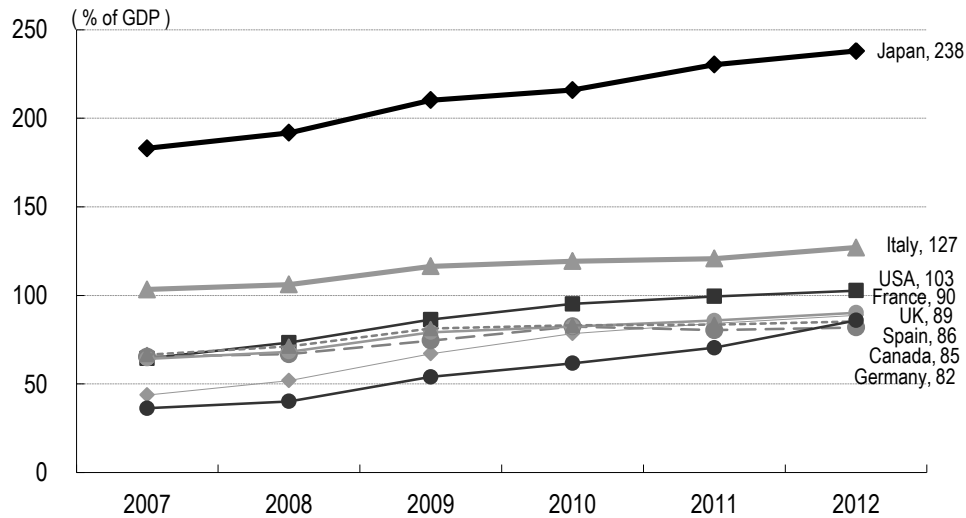


出典: 日本銀行「資金循環統計」 / Source: Flow of Funds, Bank of Japan

家計金融資産合計 (2013年6月末速報値)
1,590兆円
Total financial assets held by households (Jun. 30, 2013, preliminary)
JPY 1,590 trillion

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

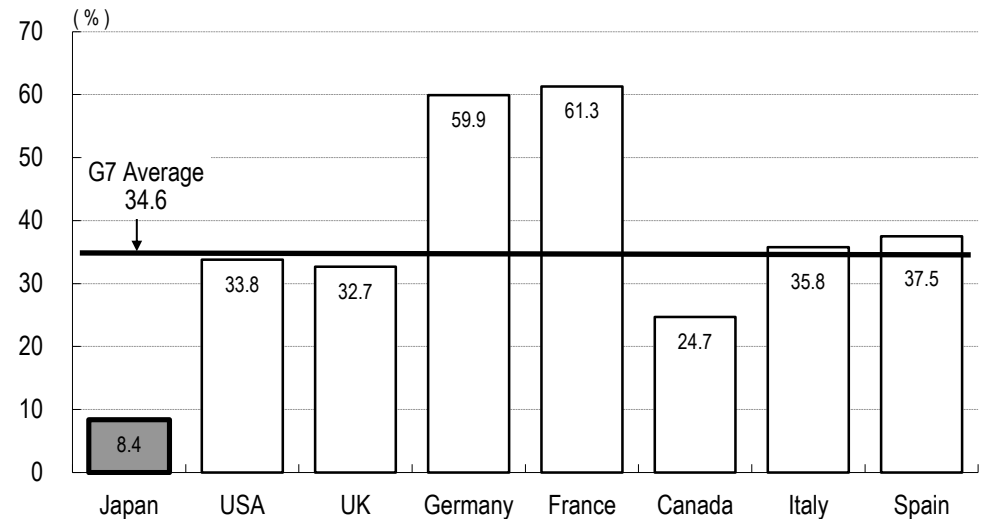
政府債務残高 General government gross debt



出所 / Source: IMF "World Economic Outlook, October 2013"

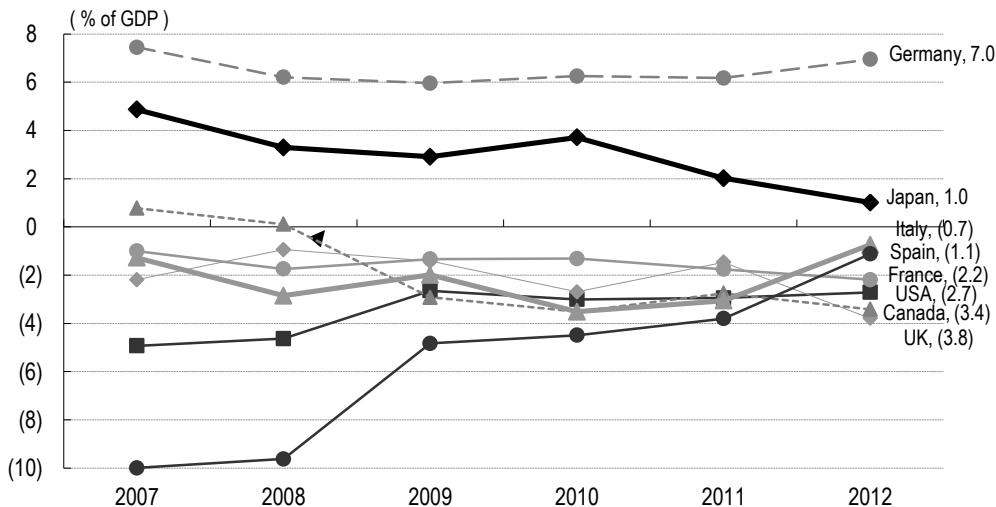
* 2012年の日本は予測値 / Applied estimated figures of 2012 for Japan

非居住者による国債保有比率(2013年) Nonresident holding of general government debt in 2013



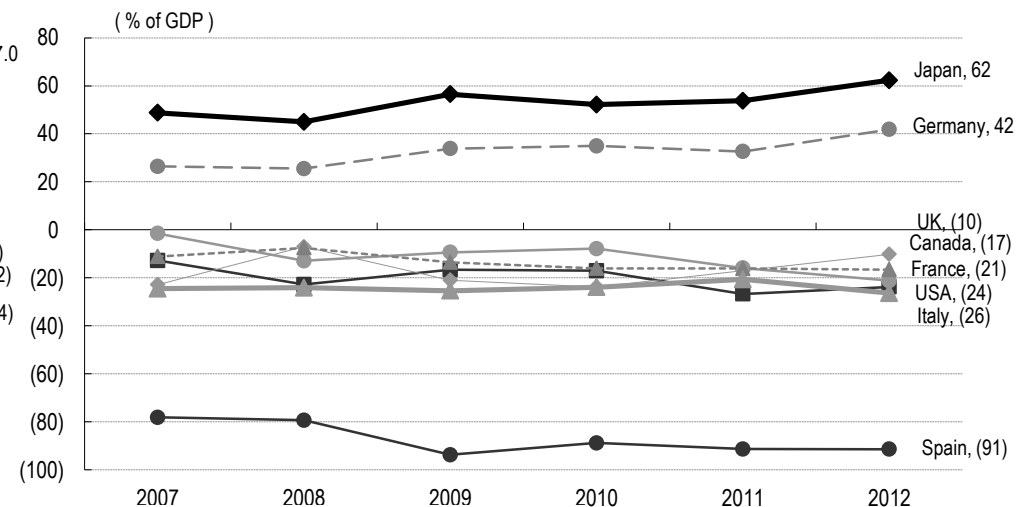
出所 / Source: IMF "October 2013 Fiscal Monitor"

経常収支 Current account balance



出所 / Source: IMF "World Economic Outlook, October 2013"

対外資産負債残高 Net international investment position



出所 / Source: IMF