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「連結」は、三井住友フィナンシャルグループの連結の計数を表示しております / "Consolidated" means consolidated figures of Sumitomo Mitsui Financial Group, Inc.

「BC単体」は、三井住友銀行の単体の計数を表示しております / "Non-consolidated" means non-consolidated figures of Sumitomo Mitsui Banking Corporation

* 2021年6月29日更新 / Updated on Jun. 29, 2021



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、保有株式に係るリスク、不良債権残高及び与信関係費用の増加、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,” “believe,” “estimate,” “expect,” “intend,” “may,” “plan,” “probability,” “risk,” “project,” “should,” “seek,” “target,” “will” and similar expressions. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those expressed in or implied by such forward-looking statements contained or deemed to be contained herein. The risks and uncertainties which may affect future performance include: deterioration of Japanese and global economic conditions and financial markets; declines in the value of our securities portfolio; incurrence of significant credit-related costs; our ability to successfully implement our business strategy through our subsidiaries, affiliates and alliance partners; and exposure to new risks as we expand the scope of our business. Given these and other risks and uncertainties, you should not place undue reliance on forward-looking statements, which speak only as of the date of this document. We undertake no obligation to update or revise any forward-looking statements.

Please refer to our most recent disclosure documents such as our annual report on Form 20-F and other documents submitted to the U.S. Securities and Exchange Commission, as well as our earnings press releases, for a more detailed description of the risks and uncertainties that may affect our financial conditions and our operating results, and investors’ decisions.

(1-1) P/L

連結 / Consolidated

(十億円 / JPY billion)

| | FY3/11 | FY3/12 | FY3/13 | FY3/14 | FY3/15 | FY3/16 | FY3/17 | FY3/18 | FY3/19 | FY3/20 ^{*3} | FY3/21 |
|--|--------------|--------------|--------------|--------------------|--------------|--------------|--------------|--------------|--------------|----------------------|--------------|
| 連結粗利益 Consolidated gross profit | 2,504.7 | 2,594.5 | 2,792.9 | 2,898.2 | 2,980.4 | 2,904.0 | 2,920.7 | 2,981.1 | 2,846.2 | 2,768.6 | 2,806.2 |
| 資金利益 Net interest income | 1,317.7 | 1,341.4 | 1,392.6 | 1,484.2 | 1,505.2 | 1,422.9 | 1,358.6 | 1,390.2 | 1,331.4 | 1,306.9 | 1,335.2 |
| 信託報酬 Trust fees | 2.3 | 1.8 | 1.9 | 2.5 | 2.9 | 3.7 | 3.8 | 3.9 | 4.7 | 4.7 | 4.9 |
| 役務取引等利益 Net fees and commissions | 766.2 | 823.6 | 908.2 | 984.6 | 996.7 | 1,003.8 | 1,013.3 | 1,066.6 | 1,059.9 | 1,083.4 | 1,094.0 |
| 特定取引利益 Net trading income | 237.1 | 198.2 | 166.6 | 211.9 | 195.1 | 225.5 | 237.4 | 246.3 | 191.4 | 262.8 | 199.6 |
| その他業務利益 Net other operating income | 181.4 | 229.6 | 323.6 | 215.1 | 280.5 | 248.0 | 307.6 | 274.0 | 258.8 | 110.8 | 172.4 |
| 営業経費 General and administrative expenses | 1,355.3 | 1,421.4 | 1,496.3 | 1,569.9 | 1,659.3 | 1,724.8 | 1,812.4 | 1,816.2 | 1,715.1 | 1,739.6 | 1,747.1 |
| 持分法による投資損益 Equity in gains (losses) of affiliates | (13.3) | (31.1) | 5.3 | 10.2 | (10.6) | (36.2) | 24.6 | 39.0 | 61.1 | 56.1 | 25.0 |
| 連結業務純益 / Consolidated net business profit ^{*1} (旧定義) / (old definition) | - 1,002.0 | - 1,013.9 | - 1,166.2 | 1,338.5 1,242.4 | 1,310.5 - | 1,142.9 - | 1,132.9 - | 1,203.8 - | 1,192.3 - | 1,085.0 - | 1,084.0 - |
| 与信関係費用 Total credit cost | 217.3 | 121.3 | 173.1 | (49.1) | 7.8 | 102.8 | 164.4 | 94.2 | 110.3 | 170.6 | 360.5 |
| 株式等損益 Gains (losses) on stocks | (91.9) | (27.9) | (21.0) | 89.2 | 66.7 | 69.0 | 55.0 | 118.9 | 116.3 | 80.5 | 92.6 |
| 経常利益 Ordinary profit (loss) | 825.4 | 935.6 | 1,073.7 | 1,432.3 | 1,321.2 | 985.3 | 1,005.9 | 1,164.1 | 1,135.3 | 932.1 | 711.0 |
| 特別損益 Extraordinary gains (losses) | 1.9 | 17.4 | (9.7) | (9.6) | (11.8) | (5.1) | (26.6) | (55.3) | (11.7) | (43.4) | (38.8) |
| 親会社株主に帰属する当期純利益 Profit (loss) attributable to owners of parent | 475.9 | 518.5 | 794.1 | 835.4 | 753.6 | 646.7 | 706.5 | 734.4 | 726.7 | 703.9 | 512.8 |
| ROE ^{*2} | 9.9% | 10.4% | 14.8% | 13.8% | 11.2% | 8.9% | 9.1% | 8.8% | 8.2% | 7.6% | 5.4% |
| 連結子会社数 No. of consolidated subsidiaries | 327 | 337 | 323 | 324 | 317 | 341 | 354 | 347 | 173 | 174 | 177 |
| 持分法適用会社数 No. of equity method affiliated companies | 47 | 43 | 44 | 46 | 50 | 59 | 54 | 75 | 115 | 101 | 98 |
| 従業員数 No. of employees | 61,555 | 64,225 | 64,635 | 66,475 | 68,739 | 73,652 | 77,205 | 72,978 | 86,659 | 86,443 | 86,781 |
| (参考) 為替レート(米ドル/円) Exchange rate JPY / USD | 83.15 | 82.13 | 94.01 | 102.88 | 120.15 | 112.62 | 112.19 | 106.25 | 111.00 | 108.81 | 110.71 |

*1 2014年度より連結業務純益の定義を変更。2013年度について遡及処理を実施 / SMFG changed the definition of "Consolidated net business profit" from FY3/2015. The figure for FY3/2014 has been adjusted retrospectively

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

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

Consolidated net business profit (old definition) = 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.)

*2 株主資本ベース / On a stockholders' equity basis

*3 20年度より割賦販売取引の売上高及び売上原価の計上基準を変更。19年度について遡及処理を実施 / Changed the recognition of installment-sales-related income and installment-sales-related expenses from FY3/21. The figure for FY3/20 has been adjusted retrospectively

(1-2) 事業部門別実績 / Breakdown by business units

| | | | FY3/20 ^{*1} | FY3/21 | (十億円 / JPY billion) 前年同期比 YoY ² |
|----------------------|--------------------|-------------------------------|----------------------|---------|--|
| リテール Retail | 業務粗利益 | Gross profit | 1,175.5 | 1,127.4 | (48.7) |
| | 経費 | Expenses | 934.9 | 910.4 | (24.1) |
| | (経費率) | (Overhead ratio) | 79.5% | 80.8% | +1.3% |
| | その他 | Others | 2.0 | 2.2 | +0.2 |
| | 業務純益 | Net business profit | 242.6 | 219.2 | (24.4) |
| | ROE | ROE³ | - | 9.4% | +1.6% |
| | リスクアセット(兆円) | RWA (Trillions of yen) | - | 12.3 | +0.1 |
| ホールセール Wholesale | 業務粗利益 | Gross profit | 598.8 | 634.9 | +14.8 |
| | 経費 | Expenses | 291.6 | 299.9 | (3.7) |
| | (経費率) | (Overhead ratio) | 48.7% | 47.2% | (1.7)% |
| | その他 | Others | 52.9 | 53.5 | +3.0 |
| | 業務純益 | Net business profit | 360.1 | 388.5 | +21.5 |
| | ROE | ROE³ | - | 5.6% | (4.6)% |
| | リスクアセット(兆円) | RWA (Trillions of yen) | - | 33.4 | +2.6 |
| グローバル Global | 業務粗利益 | Gross profit | 665.9 | 723.7 | +42.9 |
| | 経費 | Expenses | 362.8 | 383.3 | +12.4 |
| | (経費率) | (Overhead ratio) | 54.5% | 53.0% | (1.5)% |
| | その他 | Others | 52.6 | 26.3 | (26.6) |
| | 業務純益 | Net business profit | 355.7 | 366.7 | +3.9 |
| | ROE | ROE³ | - | 6.2% | (1.3)% |
| | リスクアセット(兆円) | RWA (Trillions of yen) | - | 35.6 | (0.1) |
| 市場 Global Markets | 業務粗利益 | Gross profit | 437.4 | 460.7 | +22.1 |
| | 経費 | Expenses | 78.8 | 82.9 | +3.3 |
| | (経費率) | (Overhead ratio) | 18.0% | 18.0% | (0.2)% |
| | その他 | Others | 32.5 | 35.7 | +3.2 |
| | 業務純益 | Net business profit | 391.1 | 413.5 | +22.0 |
| | ROE | ROE³ | - | 20.4% | +0.2% |
| | リスクアセット(兆円) | RWA (Trillions of yen) | - | 5.4 | +0.3 |

*1 20年度管理制度に基づき算出 / Calculated based on the management system for FY3/21

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

*3 規制強化を踏まえたリスクアセットに基づく内部管理ベース。また、利息返還損失引当金繰入等(リテール)、外貨中長期調達コスト(WS・グローバル)、バンキング勘定の金利リスク見合い(市場)を含まず

Managerial accounting basis with RWA calculated assuming Basel III reforms are finalized. Retail Business Unit excludes impact from the provision for losses on interest repayments, etc.

Wholesale and Global Business Unit exclude the mid- to long-term foreign currency funding costs. Global Market Business Unit excludes interest-rate risk associated to the banking account

(1-3) 主要グループ会社業績ハイライト (1) / Major group companies' financial results (1)

SMBC信託銀行 / SMBC Trust Bank

議決権比率: SMBC 100% / 100% held by SMBC

| | | (十億円 / JPY billion) | | | |
|-----------------------|--|---------------------|---------|---------|----------|
| 単体 / Non-consolidated | | FY3/18 | FY3/19 | FY3/20 | FY3/21 |
| 経常収益 | Ordinary income | 50.7 | 62.0 | 61.1 | 48.0 |
| 経常費用 | Ordinary expenses | 57.9 | 64.4 | 60.0 | 55.5 |
| うち営業経費 | of which General and administrative expenses | 50.8 | 52.2 | 49.3 | 44.7 |
| 経常利益 | Ordinary profit (loss) | (7.2) | (2.5) | 1.0 | (7.6) |
| 当期純利益 | Net income (loss) | (5.8) | (3.8) | (32.8) | (8.5) |
| 自己資本比率(国内基準) | Capital adequacy ratio (Domestic standard) | 14.3% | 12.0% | 13.6% | 13.2% |
| 信託財産額 | Trust assets | 9,047.5 | 9,385.1 | 9,992.8 | 10,288.8 |
| 貸出金 | Loans | 1,002.4 | 1,328.2 | 1,468.3 | 1,804.8 |
| 預金 | Deposits | 2,540.5 | 2,732.8 | 2,892.1 | 3,206.9 |

| | | (十億円 / JPY billion) |
|------|----------------------------|---------------------|
| | | Mar. 21 |
| 総資産 | Total assets | 3,494.7 |
| 株主資本 | Total stockholders' equity | 145.3 |
| 資本金 | Capital stock | 87.6 |
| 従業員数 | No. of employees | 1,983 |

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

議決権比率: SMFG 50% / 50% held by SMFG

| | | (十億円 / JPY billion) | | | |
|-------------------|--|---------------------|---------|---------|---------|
| 連結 / Consolidated | | FY3/18 | FY3/19 | FY3/20 | FY3/21 |
| 営業収益 | Operating revenue | 1,622.8 | 1,502.3 | 1,513.7 | 1,438.3 |
| 販管費 | SG&A expenses | 88.4 | 94.6 | 91.8 | 115.0 |
| 営業利益 | Operating profit (loss) | 96.4 | 90.9 | 89.4 | 41.4 |
| 経常利益 | Ordinary profit (loss) | 97.6 | 87.5 | 90.3 | 45.1 |
| 親会社株主に帰属する当期純利益 | Profit (loss) attributable to owners of parent | 54.5 | 80.0 | 61.2 | 33.6 |
| 契約実行高 | Contracted amount | 2,185.0 | 2,412.2 | 2,496.3 | 2,433.5 |
| 営業資産 | Lease assets ^{*1} | 4,795.9 | 4,815.2 | 5,278.2 | 6,053.6 |

| | | (十億円 / JPY billion) |
|------|----------------------------|---------------------|
| | | Mar. 21 |
| 総資産 | Total assets | 7,042.0 |
| 株主資本 | Total stockholders' equity | 733.6 |
| 資本金 | Capital stock | 15.0 |
| 従業員数 | No. of employees | 3,631 |

*1 20年度より定義を変更。19年度について遡求処理を実施 / Changed the definition from FY3/21. The figure for FY3/20 has been adjusted retrospectively

(1-3) 主要グループ会社業績ハイライト (2) / Major group companies' financial results (2)

SMBC日興証券 / SMBC Nikko Securities

議決権比率: SMFG 100% / 100% held by SMFG

| | | (十億円 / JPY billion) | | | |
|-------------------|--|---------------------|--------|--------|--------|
| 連結 / Consolidated | | FY3/18 | FY3/19 | FY3/20 | FY3/21 |
| 営業収益 | Operating revenue | 397.4 | 369.5 | 398.7 | 447.1 |
| 受入手数料 | Commissions | 199.4 | 197.0 | 204.9 | 224.0 |
| トレーディング損益 | Net gain (loss) on trading | 147.3 | 111.7 | 103.6 | 127.2 |
| 金融収益他 | Interest and dividend income, etc. | 50.6 | 60.7 | 90.1 | 95.8 |
| 金融費用 | Interest expense | 31.4 | 38.6 | 75.4 | 82.1 |
| 純営業収益 | Net operating revenue | 357.3 | 319.2 | 316.0 | 357.9 |
| 販売費・一般管理費 | SG&A expenses | 267.6 | 276.5 | 273.0 | 273.4 |
| 経常利益 | Ordinary profit (loss) ^{*1} | 94.9 | 48.4 | 49.8 | 90.7 |
| 親会社株主に帰属する当期純利益 | Profit (loss) attributable to owners of parent ^{*1} | 63.7 | 33.3 | 39.2 | 71.7 |
| 自己資本規制比率 | Capital adequacy ratio ^{*2} | 446.5% | 385.6% | 318.7% | 304.5% |
| 総口座数(千口座) | No. of total accounts (thousands) ^{*2} | 3,327 | 3,425 | 3,453 | 3,551 |

*1 SMBC日興証券の海外持分法適用関連会社(SMFGの連結子会社)の利益等を含む / Includes profit from overseas equity-method affiliates of SMBC Nikko Securities (consolidated subsidiaries of SMFG) etc.

*2 単体ベース / Non-consolidated basis

三井住友カード / Sumitomo Mitsui Card^{*3}

議決権比率: SMFG 100% / 100% held by SMFG

| | | (十億円 / JPY billion) | | | |
|-------------------|--|---------------------|--------|--------|--------|
| 連結 / Consolidated | | FY3/18 | FY3/19 | FY3/20 | FY3/21 |
| 営業収益 | Operating revenue | 436.2 | 465.5 | 480.8 | 447.5 |
| 営業費用 | Operating expense | 381.6 | 403.0 | 430.3 | 413.0 |
| うち貸倒費用 | of which Provision for operating receivables | 31.4 | 33.1 | 32.3 | 22.7 |
| うち利息返還費用 | of which Losses on interest repayments | 14.3 | 10.9 | 12.0 | 14.4 |
| 営業利益 | Operating profit (loss) | 54.6 | 62.4 | 50.5 | 34.5 |
| 経常利益 | Ordinary profit (loss) | 54.5 | 62.7 | 50.8 | 35.3 |
| 親会社株主に帰属する当期純利益 | Net income (loss) | 30.7 | (46.7) | 38.2 | 35.8 |

*3 SMBCファイナンスサービス(SMCCの100%子会社)の計数を含む / Includes the figures of SMBC Finance Service (subsidiary of SMCC with 100% ownership ratio)

| | | (十億円 / JPY billion) |
|------|----------------------------|---------------------|
| | | Mar. 21 |
| 総資産 | Total assets | 13,349.4 |
| 株主資本 | Total stockholders' equity | 874.0 |
| 資本金 | Capital stock | 10.0 |
| 従業員数 | No. of employees | 11,241 |

| | | (十億円 / JPY billion) |
|----------------------------------|----------------------------|---------------------|
| | | Mar. 21 |
| 従業員数 | No. of employees | 5,921 |
| (SMCC単体 / SMCC non-consolidated) | | |
| 総資産 | Total assets | 2,524.6 |
| 株主資本 | Total stockholders' equity | 547.9 |
| 資本金 | Capital stock | 34.0 |

(1-3) 主要グループ会社業績ハイライト (3) / Major group companies' financial results (3)

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

議決権比率: SMFG 100% / 100% held by SMFG

| | | (十億円 / JPY billion) | | | |
|-------------------|--|---------------------|---------|---------|---------|
| 連結 / Consolidated | | FY3/18 | FY3/19 | FY3/20 | FY3/21 |
| 営業収益 | Operating revenue | 273.8 | 281.8 | 288.5 | 273.5 |
| うち営業貸付金利息 | of which Interest on consumer loans | 171.8 | 177.3 | 184.9 | 178.8 |
| うち信用保証収益 | of which Loan guarantee revenues | 66.9 | 69.2 | 68.7 | 61.1 |
| 営業費用 | Operating expenses | 238.3 | 236.0 | 228.3 | 200.8 |
| うち広告宣伝費 | of which Advertising expenses | 20.8 | 22.9 | 23.3 | 24.4 |
| うち貸倒費用 | of which Credit losses including provision for uncollectible loans | 58.1 | 57.5 | 67.7 | 50.9 |
| うち利息返還費用 | of which Losses on interest repayments | 36.0 | 36.0 | 27.0 | 24.0 |
| うち人件費 | of which Personnel expenses | 29.0 | 30.0 | 31.0 | 29.3 |
| 営業利益 | Operating profit (loss) | 35.5 | 45.8 | 60.2 | 72.7 |
| 経常利益 | Ordinary profit (loss) | 35.9 | 46.3 | 60.5 | 73.5 |
| 親会社株主に帰属する当期純利益 | Profit (loss) attributable to owners of parent | 24.6 | 45.0 | 90.1 | 54.1 |
| 営業貸付金残高 | Consumer loans outstanding | 1,115.6 | 1,157.1 | 1,192.6 | 1,137.1 |
| うち海外 | of which overseas | 100.8 | 109.0 | 107.4 | 104.1 |
| 不良債権残高 | Non performing loans (total) | 64.8 | 71.3 | 78.3 | 85.2 |
| 保証残高 | Loan guarantee | 1,258.8 | 1,235.7 | 1,211.5 | 1,102.2 |

利息返還損失引当金(単体) / Loss allowance on interest repayments (non-consolidated)

| | | | | | |
|-----------|----------------------------------|-------|-------|-------|-------|
| 取崩額 | Withdrawal | 48.2 | 33.4 | 33.0 | 30.0 |
| 繰入額(営業費用) | Provisions (operating expense) | 36.0 | 36.0 | 27.0 | 24.0 |
| 期末残高 | Allowance at the end of the year | 109.4 | 112.1 | 106.1 | 100.8 |

| | | (十億円 / JPY billion) |
|------|----------------------------|---------------------|
| | | Mar. 21 |
| 総資産 | Total assets | 1,357.8 |
| 株主資本 | Total stockholders' equity | 468.5 |
| 資本金 | Capital stock | 140.7 |
| 従業員数 | No. of employees | 5,330 |

(1-3) 主要グループ会社業績ハイライト (4) / Major group companies' financial results (4)

日本総合研究所 / Japan Research Institute

議決権比率: SMFG 100% / 100% held by SMFG

| | | (十億円 / JPY billion) | | | |
|-----------------------|-------------------------|---------------------|--------|--------|--------|
| 単体 / Non-consolidated | | FY3/18 | FY3/19 | FY3/20 | FY3/21 |
| 営業収益 | Operating revenue | 136.5 | 138.4 | 143.2 | 147.4 |
| 販管費 | SG&A expenses | 8.1 | 8.1 | 8.5 | 9.2 |
| 営業利益 | Operating profit (loss) | 2.8 | 3.6 | 2.9 | 1.9 |
| 経常利益 | Ordinary profit (loss) | 2.5 | 3.4 | 2.8 | 2.3 |
| 当期純利益 | Net income (loss) | 1.7 | 2.6 | 0.9 | 2.4 |

| | | (十億円 / JPY billion) |
|------|----------------------------|---------------------|
| | | Mar. 21 |
| 総資産 | Total assets | 105.6 |
| 株主資本 | Total stockholders' equity | 48.8 |
| 資本金 | Capital stock | 10.0 |
| 従業員数 | No. of employees | 2,768 |

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

議決権比率: SMFG 50.1% / 50.1% held by SMFG

| | | (十億円 / JPY billion) | | | |
|-----------------------|-------------------------|---------------------|----------|----------|----------|
| 単体 / Non-consolidated | | FY3/18 | FY3/19 | FY3/20 | FY3/21 |
| 営業収益 | Operating revenue | 46.5 | 47.0 | 65.5 | 61.6 |
| 営業費用 | Operating expenses | 39.2 | 41.0 | 64.0 | 61.5 |
| 営業利益 | Operating profit (loss) | 7.4 | 6.0 | 1.5 | 0.1 |
| 経常利益 | Ordinary profit (loss) | 7.4 | 6.0 | 2.2 | 0.4 |
| 当期純利益 | Net income (loss) | 5.0 | 4.2 | 0.6 | (28.9) |
| 運用資産残高 | Asset under management | 11,545.4 | 11,553.8 | 14,682.4 | 17,139.5 |
| 投資信託 | Investment trusts | 6,260.4 | 6,623.9 | 8,013.5 | 9,855.2 |
| 公募投資信託 | Publicly offered funds | 2,957.6 | 3,191.5 | 4,054.8 | 5,601.2 |
| 私募投資信託 | Privately placed funds | 3,302.8 | 3,432.4 | 3,958.7 | 4,254.0 |
| 投資顧問契約 | Institutional accounts | 5,285.0 | 4,929.9 | 6,668.8 | 7,284.3 |

| | | (十億円 / JPY billion) |
|------|----------------------------|---------------------|
| | | Mar. 21 |
| 総資産 | Total assets | 106.4 |
| 株主資本 | Total stockholders' equity | 84.1 |
| 資本金 | Capital stock | 2.0 |
| 従業員数 | No. of employees | 933 |

(1-3) 主要グループ会社業績ハイライト (5) / Major group companies' financial results (5)

主要グループ会社の業務粗利益・業務純益内訳 / Breakdown of major group companies' gross profit and net business profit^{*1}

(十億円 / JPY billion)

| | | FY3/17 | FY3/18 | FY3/19 | FY3/20 | FY3/21 | |
|--|-------|---------------------|-----------------------|---------|---------|---------|---------|
| 三井住友銀行 SMBC | 業務粗利益 | Gross profit | 1,663.7 | 1,427.9 | 1,395.6 | 1,412.0 | 1,481.7 |
| | 金利収益 | Net-interest income | 1,138.9 ^{*2} | 957.0 | 944.1 | 878.1 | 936.4 |
| | 非金利収益 | Non-interest income | 524.7 | 470.9 | 451.5 | 533.9 | 545.3 |
| | 経費等 | Expenses, etc | 816.9 | 810.8 | 811.5 | 808.1 | 816.5 |
| | 業務純益 | Net business profit | 846.7 | 617.2 | 584.1 | 604.0 | 665.2 |
| うち リテール部門 of which Retail Banking Unit | 業務粗利益 | Gross profit | 355.3 | 320.2 | 308.1 | 286.5 | 220.6 |
| | 金利収益 | Net-interest income | 294.8 | 278.4 | 266.9 | 250.5 | 198.2 |
| | 非金利収益 | Non-interest income | 60.5 | 41.8 | 41.2 | 36.0 | 22.4 |
| | 経費等 | Expenses, etc | 350.9 | 347.9 | 337.8 | 326.7 | 295.9 |
| | 業務純益 | Net business profit | 4.4 | (27.7) | (29.7) | (40.2) | (75.3) |
| うち ホールセール部門 of which Wholesale Banking Unit | 業務粗利益 | Gross profit | 528.4 | 531.9 | 523.6 | 508.2 | 520.1 |
| | 金利収益 | Net-interest income | 271.1 | 271.0 | 274.4 | 266.4 | 292.2 |
| | 非金利収益 | Non-interest income | 257.2 | 260.9 | 249.2 | 241.8 | 227.9 |
| | 経費等 | Expenses, etc | 199.1 | 200.5 | 192.2 | 187.8 | 216.6 |
| | 業務純益 | Net business profit | 329.3 | 331.5 | 331.4 | 320.4 | 303.5 |
| うち グローバル部門 of which Global Banking Unit | 業務粗利益 | Gross profit | 327.5 | 349.6 | 366.8 | 363.1 | 396.6 |
| | 金利収益 | Net-interest income | 194.7 | 213.9 | 218.8 | 203.8 | 225.8 |
| | 非金利収益 | Non-interest income | 132.9 | 135.7 | 148.0 | 159.3 | 170.8 |
| | 経費等 | Expenses, etc | 128.8 | 140.7 | 161.8 | 166.7 | 185.5 |
| | 業務純益 | Net business profit | 198.7 | 208.9 | 204.9 | 196.4 | 211.1 |
| うち 市場営業部門 of which Treasury Unit | 業務粗利益 | Gross profit | 272.4 | 273.4 | 253.5 | 328.2 | 325.9 |
| | 金利収益 | Net-interest income | 144.2 | 186.0 | 190.0 | 160.4 | 194.7 |
| | 非金利収益 | Non-interest income | 128.2 | 87.4 | 63.5 | 167.8 | 131.2 |
| | 経費等 | Expenses, etc | 27.4 | 28.2 | 28.7 | 29.2 | 32.2 |
| | 業務純益 | Net business profit | 245.0 | 245.2 | 224.8 | 299.0 | 293.7 |
| SMBC信託銀行 SMBC Trust Bank | 業務粗利益 | Gross profit | 34.9 | 44.2 | 49.8 | 49.5 | 40.2 |
| | 金利収益 | Net-interest income | 15.4 | 21.5 | 28.7 | 29.7 | 22.7 |
| | 非金利収益 | Non-interest income | 19.5 | 22.7 | 21.1 | 19.8 | 17.5 |
| | 経費等 | Expenses, etc | 50.5 | 50.6 | 51.7 | 48.6 | 43.9 |
| | 業務純益 | Net business profit | (15.6) | (6.4) | (1.9) | 0.9 | (3.7) |

*1 内部管理ベース / Managerial accounting basis *2 SMBC日興証券からの配当金2,000億円を含む(連結では相殺消去) / Includes JPY 200 bn of dividends from SMBC Nikko Securities (eliminated in Consolidated figures)

(1-3) 主要グループ会社業績ハイライト (6) / Major group companies' financial results (6)

主要グループ会社の業務粗利益・業務純益内訳 / Breakdown of major group companies' gross profit and net business profit^{*1}

(十億円 / JPY billion)

| | | FY3/17 | FY3/18 | FY3/19 | FY3/20 | FY3/21 | |
|--|-------|---------------------|---------|---------|---------|---------|---------|
| SMBC日興証券 SMBC Nikko Securities ^{*2} | 業務粗利益 | Gross profit | 351.2 | 386.0 | 348.7 | 358.3 | 424.5 |
| | 金利収益 | Net-interest income | 4.6 | 4.7 | 5.8 | 6.4 | 7.6 |
| | 非金利収益 | Non-interest income | 346.6 | 381.4 | 342.9 | 351.9 | 416.9 |
| | 経費等 | Expenses,etc | 268.9 | 288.1 | 304.4 | 304.1 | 307.8 |
| | 業務純益 | Net business profit | 82.4 | 97.9 | 44.3 | 54.2 | 116.7 |
| 三井住友カード Sumitomo Mitsui Card ^{*3,4,6} | 業務粗利益 | Gross profit | 365.4 | 385.2 | 411.0 | 422.4 | 386.5 |
| | 金利収益 | Net-interest income | 38.1 | 34.5 | 32.7 | 59.2 | 55.6 |
| | 非金利収益 | Non-interest income | 327.3 | 350.9 | 378.3 | 363.2 | 330.9 |
| | 経費等 | Expenses,etc | 274.9 | 285.4 | 305.3 | 328.0 | 315.1 |
| | 業務純益 | Net business profit | 90.5 | 99.8 | 105.7 | 94.4 | 71.4 |
| SMBCコンシューマーファイナンス SMBC Consumer Finance ^{*4} | 業務粗利益 | Gross profit | 246.3 | 260.9 | 268.3 | 274.4 | 259.4 |
| | 金利収益 | Net-interest income | 162.5 | 171.0 | 176.7 | 184.2 | 179.0 |
| | 非金利収益 | Non-interest income | 83.8 | 89.9 | 91.6 | 90.2 | 80.4 |
| | 経費等 | Expenses,etc | 104.8 | 109.0 | 110.7 | 113.8 | 110.4 |
| | 業務純益 | Net business profit | 141.5 | 151.9 | 157.6 | 160.6 | 149.0 |
| その他 Others ^{*5} | 業務粗利益 | Gross profit | 259.3 | 476.8 | 372.8 | 252.0 | 213.9 |
| | 金利収益 | Net-interest income | (0.8) | 201.5 | 143.4 | 147.2 | 133.9 |
| | 非金利収益 | Non-interest income | 260.1 | 275.1 | 229.4 | 104.8 | 80.0 |
| | 経費等 | Expenses,etc | 271.9 | 233.4 | 70.3 | 81.0 | 153.4 |
| | 業務純益 | Net business profit | (12.6) | 243.5 | 302.5 | 170.9 | 85.4 |
| 連結 Consolidated | 業務粗利益 | Gross profit | 2,920.7 | 2,981.1 | 2,846.2 | 2,768.6 | 2,806.2 |
| | 金利収益 | Net-interest income | 1,358.6 | 1,390.2 | 1,331.4 | 1,276.6 | 1,335.2 |
| | 非金利収益 | Non-interest income | 1,562.1 | 1,590.8 | 1,514.8 | 1,492.0 | 1,471.0 |
| | 経費等 | Expenses,etc | 1,787.9 | 1,777.2 | 1,653.9 | 1,683.6 | 1,747.1 |
| | 業務純益 | Net business profit | 1,132.9 | 1,203.8 | 1,192.3 | 1,085.0 | 1,084.0 |

*1 内部管理ベース / Managerial accounting basis *2 単体計数に海外証券現地法人を加えた値 / Non-consolidated figures of SMBC Nikko Securities plus figures of the overseas incorporated securities companies

*3 連結計数から重要性の乏しい子会社を控除した値。SMBCファイナンスサービスの計数を含む / Consolidated figures of SMCC excluding figures of the immaterial subsidiaries. Includes figures of SMBC Finance Service

*4 連結計数 / Consolidated figures of the company *5 内部取引として消去すべきものを含む / Includes profit or loss to be eliminated as internal transactions

*5 20年度より割賦販売取引の売上高及び売上原価の計上基準を変更。19年度について遡及処理を実施

Changed the recognition of Installment-sales-related income and installment-sales-related expenses from FY3/21. The figure for FY3/20 has been adjusted retrospectively.

(1-4) B/S

連結 / Consolidated

(十億円 / JPY billion)

| | | Mar. 10 | Mar. 11 | Mar. 12 | Mar. 13 | Mar. 14 | Mar. 15 | Mar. 16 | Mar. 17 | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
|---------------|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 資産の部 | Assets | 123,159.5 | 137,803.1 | 143,040.7 | 148,696.8 | 161,534.4 | 183,442.6 | 186,585.8 | 197,791.6 | 199,049.1 | 203,659.1 | 219,863.5 | 242,584.3 |
| 現金預け金 | Cash and due from banks | 5,839.7 | 9,233.9 | 7,716.3 | 10,799.3 | 32,991.1 | 39,749.0 | 42,789.2 | 46,865.5 | 53,732.6 | 57,411.3 | 61,768.6 | 72,568.9 |
| 有価証券 | Securities | 28,624.0 | 39,952.1 | 42,530.0 | 41,306.7 | 27,152.8 | 29,633.7 | 25,264.4 | 24,631.8 | 25,712.7 | 24,338.0 | 27,128.8 | 36,549.0 |
| 貸出金 | Loans and bills discounted | 62,701.0 | 61,348.4 | 62,720.6 | 65,632.1 | 68,227.7 | 73,068.2 | 75,066.1 | 80,237.3 | 72,945.9 | 77,979.2 | 82,517.6 | 85,132.7 |
| 繰延税金資産 | Deferred tax assets | 728.6 | 644.7 | 404.0 | 374.3 | 173.2 | 127.8 | 125.8 | 63.0 | 27.6 | 40.2 | 26.3 | 29.8 |
| 負債の部 | Liabilities | 116,158.7 | 130,671.0 | 135,785.7 | 140,253.6 | 152,529.4 | 172,746.3 | 176,138.2 | 186,557.3 | 187,436.2 | 192,207.5 | 209,078.6 | 230,685.3 |
| 預金 | Deposits | 78,648.6 | 81,998.9 | 84,128.6 | 89,081.8 | 94,331.9 | 101,047.9 | 110,668.8 | 117,830.2 | 116,477.5 | 122,325.0 | 127,042.2 | 142,026.2 |
| 譲渡性預金 | NCDs | 6,995.6 | 8,366.3 | 8,593.6 | 11,755.7 | 13,713.5 | 13,825.9 | 14,250.4 | 11,880.9 | 11,220.3 | 11,165.5 | 10,180.4 | 12,570.6 |
| 社債 | Bonds | 3,422.7 | 3,866.1 | 4,641.9 | 4,750.8 | 5,090.9 | 6,222.9 | 7,006.4 | 8,129.2 | 9,057.7 | 9,227.4 | 9,235.6 | 9,043.0 |
| 繰延税金負債 | Deferred tax liabilities | 26.5 | 20.5 | 53.9 | 68.1 | 103.4 | 601.4 | 348.2 | 367.1 | 455.2 | 378.2 | 257.4 | 532.2 |
| 純資産の部 | Total net assets | 7,000.8 | 7,132.1 | 7,255.0 | 8,443.2 | 9,005.0 | 10,696.3 | 10,447.7 | 11,234.3 | 11,612.9 | 11,451.6 | 10,784.9 | 11,899.0 |
| 株主資本合計 | Total stockholders' equity | 4,644.7 | 4,921.4 | 5,014.3 | 5,680.6 | 6,401.2 | 7,018.4 | 7,454.3 | 8,119.1 | 8,637.0 | 9,054.4 | 9,354.3 | 9,513.4 |
| 資本金 | Capital Stock | 2,337.9 | 2,337.9 | 2,337.9 | 2,337.9 | 2,337.9 | 2,337.9 | 2,337.9 | 2,337.9 | 2,338.7 | 2,339.4 | 2,340.0 | 2,341.3 |
| 資本剰余金 | Capital surplus | 978.9 | 978.9 | 759.8 | 758.6 | 758.3 | 757.3 | 757.3 | 757.3 | 758.2 | 739.0 | 692.0 | 693.2 |
| 利益剰余金 | Retained earnings | 1,451.9 | 1,776.4 | 2,152.7 | 2,811.5 | 3,480.1 | 4,098.4 | 4,534.5 | 5,036.8 | 5,552.6 | 5,992.2 | 6,336.3 | 6,492.6 |
| 自己株式 | Treasury stock | (124.1) | (171.8) | (236.0) | (227.4) | (175.1) | (175.3) | (175.4) | (12.9) | (12.5) | (16.3) | (14.0) | (13.7) |
| その他の包括利益累計額合計 | Total valuation and translation adjustments | 306.6 | 173.1 | 196.1 | 664.6 | 878.0 | 2,003.9 | 1,459.5 | 1,612.5 | 1,753.4 | 1,713.9 | 1,365.7 | 2,313.1 |
| その他有価証券評価差額金 | Net unrealized gains (losses) on Other securities | 412.7 | 272.3 | 330.4 | 755.8 | 949.5 | 1,791.0 | 1,347.7 | 1,542.3 | 1,688.8 | 1,688.9 | 1,371.4 | 2,094.6 |
| 繰延ヘッジ損益 | Net deferred losses on hedges | (39.4) | (9.7) | (32.1) | (32.9) | (60.9) | (30.2) | 55.1 | (42.1) | (68.5) | (54.7) | 82.3 | 14.7 |
| 土地再評価差額金 | Land revaluation excess | 35.0 | 33.4 | 39.2 | 39.1 | 35.7 | 39.0 | 39.4 | 38.1 | 37.1 | 36.5 | 36.9 | 36.3 |
| 為替換算調整勘定 | Foreign currency translation adjustments | (101.7) | (122.9) | (141.4) | (97.4) | 27.2 | 156.3 | 87.0 | 65.1 | 36.9 | 50.4 | (32.8) | 40.4 |
| 非支配株主持分 | Non-controlling interests | 2,049.4 | 2,037.3 | 2,043.9 | 2,096.8 | 1,724.0 | 1,671.7 | 1,531.0 | 1,499.3 | 1,219.6 | 678.5 | 62.9 | 70.8 |

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

連結 / Consolidated

(十億円 / JPY billion)

| | | Mar. 11 | Mar. 12 | Mar. 13 | Mar.14 | Mar.15 | Mar. 16 | Mar. 17 | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 | 前期末比 vs Mar. 20 |
|-----------|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--------------------|
| 破産更生等債権 | Bankrupt and quasi-bankrupt assets | 281.6 | 259.7 | 248.2 | 203.6 | 152.0 | 178.1 | 160.7 | 97.9 | 89.7 | 87.9 | 128.1 | +40.3 |
| 危険債権 | Doubtful Assets | 875.8 | 1,017.6 | 973.1 | 762.2 | 728.0 | 526.8 | 491.4 | 350.9 | 398.3 | 326.9 | 392.2 | +65.3 |
| 要管理債権 | Substandard Loans | 532.9 | 580.4 | 505.1 | 407.5 | 294.8 | 287.9 | 275.6 | 223.5 | 207.2 | 235.5 | 446.2 | +210.7 |
| 金融再生法開示債権 | NPLs based on the Financial Reconstruction Act | 1,690.3 | 1,857.7 | 1,726.3 | 1,373.3 | 1,174.8 | 992.7 | 927.7 | 672.3 | 695.2 | 650.3 | 966.5 | +316.2 |
| 総与信 | Total claims | 69,559.1 | 71,683.8 | 76,000.0 | 78,772.3 | 84,650.3 | 86,572.2 | 92,502.9 | 85,884.1 | 91,389.8 | 95,923.5 | 99,125.7 | +3,202.2 |
| 不良債権比率 | NPL ratio ^{*1} | 2.43% | 2.59% | 2.27% | 1.74% | 1.39% | 1.15% | 1.00% | 0.78% | 0.76% | 0.68% | 0.98% | +0.30% |
| 保全率 | Coverage ratio | 84.63% | 81.81% | 85.84% | 83.74% | 83.14% | 81.34% | 77.68% | 75.23% | 74.73% | 71.74% | 66.26% | (5.48)% |

BC単体 / Non-consolidated

(十億円 / JPY billion)

| | | Mar. 11 | Mar. 12 | Mar. 13 | Mar.14 | Mar.15 | Mar. 16 | Mar. 17 | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 | 前期末比 vs Mar. 20 |
|-----------|--|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|----------|--------------------|
| 破産更生等債権 | Bankrupt and quasi-bankrupt assets | 138.5 | 134.4 | 145.5 | 114.3 | 93.0 | 135.6 | 118.4 | 80.9 | 75.3 | 73.0 | 112.7 | +39.7 |
| 危険債権 | Doubtful Assets | 684.8 | 779.6 | 691.4 | 574.4 | 555.1 | 376.4 | 347.4 | 283.4 | 337.4 | 260.8 | 306.3 | +45.5 |
| 要管理債権 | Substandard Loans | 303.0 | 268.8 | 256.6 | 192.7 | 120.9 | 110.6 | 101.9 | 72.0 | 63.8 | 94.8 | 208.8 | +114.0 |
| 金融再生法開示債権 | NPLs based on the Financial Reconstruction Act | 1,126.3 | 1,182.8 | 1,093.5 | 881.4 | 769.0 | 622.6 | 567.7 | 436.3 | 476.5 | 428.6 | 627.8 | +199.2 |
| 総与信 | Total claims | 62,152.1 | 63,676.4 | 68,383.0 | 72,788.4 | 78,901.4 | 79,668.7 | 86,978.3 | 85,904.6 | 88,936.9 | 93,226.0 | 96,054.5 | +2,828.5 |
| 不良債権比率 | NPL ratio ^{*1} | 1.81% | 1.86% | 1.60% | 1.21% | 0.97% | 0.78% | 0.65% | 0.51% | 0.54% | 0.46% | 0.65% | +0.19% |
| 保全率 | Coverage ratio | 87.59% | 89.93% | 92.63% | 88.54% | 87.67% | 88.32% | 85.46% | 89.11% | 87.86% | 87.00% | 81.71% | (5.29)% |

*1 不良債権比率 = 金融再生法開示債権残高(除く正常債権) / 総与信

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

(1-6) 国・地域別エクスポージャー / Country/area exposure *1

アジア・オセアニア / Asia and Oceania

(十億ドル / Billions of USD)

| | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
|---------|-------------|---------|---------|---------|---------|
| オーストラリア | Australia | 26.2 | 25.3 | 25.9 | 33.8 |
| 中国 | China | 23.5 | 22.4 | 26.9 | 31.4 |
| シンガポール | Singapore | 21.1 | 21.8 | 23.7 | 25.0 |
| 香港 | Hong Kong | 22.0 | 22.5 | 25.1 | 22.4 |
| 韓国 | South Korea | 15.4 | 14.5 | 14.7 | 15.9 |
| タイ | Thailand | 14.1 | 15.4 | 15.1 | 14.8 |
| インドネシア | Indonesia | 11.0 | 16.6 | 16.2 | 14.2 |
| インド | India | 7.6 | 8.2 | 10.2 | 10.6 |
| 台湾 | Taiwan | 6.9 | 6.6 | 8.6 | 9.1 |
| マレーシア | Malaysia | 7.3 | 7.5 | 7.4 | 7.8 |
| フィリピン | Philippines | 2.5 | 2.5 | 3.1 | 3.2 |
| ベトナム | Vietnam | 1.4 | 1.7 | 2.0 | 2.5 |
| その他 | Others | 1.5 | 2.3 | 2.1 | 1.8 |
| 合計 | Total | 160.6 | 167.3 | 181.0 | 192.5 |

米州 / Americas

(十億ドル / Billions of USD)

| | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
|------|--------|---------|---------|---------|---------|
| 米国 | USA | 235.3 | 237.1 | 270.8 | 249.7 |
| カナダ | Canada | 15.4 | 14.2 | 16.7 | 18.0 |
| ブラジル | Brazil | 7.2 | 6.4 | 7.2 | 7.1 |
| メキシコ | Mexico | 3.9 | 4.5 | 4.6 | 4.8 |
| チリ | Chile | 3.6 | 3.6 | 4.8 | 3.7 |
| ペルー | Peru | 1.0 | 1.0 | 1.1 | 1.2 |
| その他 | Others | 2.6 | 3.0 | 3.6 | 2.3 |
| 合計 | Total | 269.1 | 269.7 | 308.8 | 286.9 |

ヨーロッパ / Europe

(十億ドル / USD billion)

| | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
|---------|-------------|---------|---------|---------|---------|
| 英国 | UK | 62.9 | 64.2 | 69.7 | 69.3 |
| フランス | France | 33.5 | 26.7 | 29.0 | 30.7 |
| ドイツ | Germany | 26.2 | 20.3 | 21.7 | 23.0 |
| ベルギー | Belgium | 11.9 | 17.2 | 14.6 | 21.6 |
| オランダ | Netherlands | 6.8 | 7.6 | 10.4 | 10.9 |
| アイルランド | Ireland | 2.7 | 3.5 | 2.3 | 10.2 |
| ルクセンブルク | Luxembourg | 2.6 | 3.7 | 4.1 | 5.7 |
| スイス | Switzerland | 3.7 | 4.3 | 3.5 | 5.6 |
| イタリア | Italy | 3.7 | 3.9 | 4.6 | 4.8 |
| スペイン | Spain | 2.4 | 2.8 | 5.7 | 4.0 |
| ロシア | Russia | 3.3 | 3.4 | 3.8 | 3.7 |
| ノルウェー | Norway | 1.6 | 1.8 | 1.8 | 1.7 |
| スウェーデン | Sweden | 1.2 | 1.0 | 1.1 | 1.6 |
| フィンランド | Finland | 0.9 | 0.6 | 0.7 | 0.7 |
| その他 | Others | 3.1 | 3.7 | 4.0 | 4.8 |
| 合計 | Total | 166.5 | 164.6 | 177.0 | 198.4 |

中東・アフリカ / Middle East and Africa

(十億ドル / USD billion)

| | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
|---------|--------------|---------|---------|---------|---------|
| サウジアラビア | Saudi Arabia | 5.4 | 5.5 | 7.0 | 8.6 |
| UAE | UAE | 4.9 | 5.4 | 5.2 | 6.1 |
| カタール | Qatar | 4.5 | 4.7 | 4.8 | 4.3 |
| トルコ | Turkey | 3.4 | 3.0 | 2.9 | 2.3 |
| 南アフリカ | South Africa | 1.7 | 1.7 | 1.9 | 1.7 |
| オマーン | Oman | 1.3 | 1.4 | 1.3 | 1.0 |
| イスラエル | Israel | 0.3 | 0.4 | 0.4 | 0.4 |
| その他 | Others | 1.8 | 2.3 | 2.9 | 2.3 |
| 合計 | Total | 23.2 | 24.4 | 26.4 | 26.6 |

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

(1-7) 政策保有株式 / Strategic shareholdings

BC単体貸借対照表計上額上位50銘柄(2021年3月末現在) / Top 50 by balance sheet amount (as of Mar. 31, 2021, Non-consolidated)

| 銘柄 Company | | 株式数(株) No. of shares | 貸借対照表計上額 (百万円) B/S amount (JPY million) | 銘柄 Company | | 株式数(株) No. of shares | 貸借対照表計上額 (百万円) B/S amount (JPY million) |
|-----------------------------|---|-------------------------|--|------------------|--|-------------------------|--|
| トヨタ自動車株式会社 | TOYOTA MOTOR CORPORATION | 37,611,495 | 324,060 | 三井不動産株式会社 | Mitsui Fudosan Co., Ltd. | 12,982,708 | 32,632 |
| ダイキン工業株式会社 | DAIKIN INDUSTRIES, LTD. | 9,000,000 | 200,880 | 旭化成株式会社 | ASAHI KASEI CORPORATION | 25,404,956 | 32,378 |
| 株式会社クボタ | KUBOTA Corporation | 36,006,000 | 90,717 | 株式会社小松製作所 | Komatsu Ltd. | 8,871,611 | 30,332 |
| Kotak Mahindra Bank Ltd. | Kotak Mahindra Bank Ltd. | 32,800,000 | 86,822 | ミネベアミツミ株式会社 | MinebeaMitsumi Inc. | 10,223,597 | 28,922 |
| 日本電産株式会社 | NIDEC CORPORATION | 6,010,892 | 80,756 | 株式会社マキタ | Makita Corporation | 5,800,458 | 27,523 |
| 日本ペイントホールディングス株式会社 | Nippon Paint Holdings Co., Ltd. | 9,999,661 | 79,747 | 塩野義製薬株式会社 | SHIONOGI & CO., LTD. | 4,595,288 | 27,351 |
| Ares Management Corporation | Ares Management Corporation | 12,130,540 | 75,246 | スタンレー電気株式会社 | STANLEY ELECTRIC CO., LTD. | 8,044,711 | 26,507 |
| 富士フィルムホールディングス株式会社 | FUJIFILM Holdings Corporation | 10,478,226 | 68,852 | 株式会社シマノ | SHIMANO INC. | 1,000,000 | 26,375 |
| 第一三共株式会社 | DAIICHI SANKYO COMPANY, LIMITED | 20,545,104 | 66,257 | 王子ホールディングス株式会社 | Oji Holdings Corporation | 31,668,430 | 22,674 |
| SGホールディングス株式会社 | SG Holdings Co., Ltd. | 25,200,000 | 63,932 | 東邦瓦斯株式会社 | TOHO GAS Co., Ltd | 3,304,233 | 22,567 |
| 株式会社村田製作所 | Murata Manufacturing Co., Ltd. | 6,826,644 | 60,361 | オリンパス株式会社 | Olympus Corporation | 9,697,392 | 22,216 |
| 三井物産株式会社 | mitsui & co., LTD. | 25,667,000 | 59,085 | 大正製薬ホールディングス株式会社 | TAISHO PHARMACEUTICAL HOLDINGS CO., LTD. | 3,000,000 | 21,420 |
| 東日本旅客鉄道株式会社 | East Japan Railway Company | 6,845,000 | 53,657 | 豊田通商株式会社 | Toyota Tsusho Corporation | 4,249,589 | 19,739 |
| 大和ハウス工業株式会社 | DAIWA HOUSE INDUSTRY CO., LTD. | 16,117,142 | 52,235 | 日本製鉄株式会社 | NIPPON STEEL CORPORATION | 10,252,967 | 19,342 |
| 伊藤忠商事株式会社 | ITOCHU Corporation | 14,533,600 | 52,132 | オムロン株式会社 | OMRON Corporation | 2,190,310 | 18,924 |
| 住友不動産株式会社 | Sumitomo Realty & Development Co., Ltd. | 11,990,199 | 46,833 | 住友金属鉱山株式会社 | Sumitomo Metal Mining Co., Ltd. | 3,825,245 | 18,280 |
| 株式会社ダイフク | Daifuku Co., Ltd. | 4,080,454 | 44,232 | 東レ株式会社 | Toray Industries, Inc. | 24,022,000 | 17,115 |
| 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 | 43,851 | 積水ハウス株式会社 | Sekisui House, Ltd. | 7,192,906 | 17,075 |
| 東海旅客鉄道株式会社 | Central Japan Railway Company | 2,502,800 | 41,421 | 三和ホールディングス株式会社 | Sanwa Holdings Corporation | 11,037,718 | 15,993 |
| 株式会社小糸製作所 | KOITO MANUFACTURING CO., LTD. | 5,442,674 | 40,384 | 中部電力株式会社 | CHUBU Electric Power Co., Inc. | 11,207,662 | 15,970 |
| 株式会社ブリヂストン | BRIDGESTONE CORPORATION | 9,000,000 | 40,275 | ブラザー工業株式会社 | BROTHER INDUSTRIES, LTD. | 6,058,681 | 14,837 |
| 株式会社関西みらいフィナンシャルグループ | Kansai Mirai Financial Group, Inc. | 60,162,917 | 39,708 | 豊田合成株式会社 | Toyoda Gosei Co., Ltd. | 5,049,402 | 14,683 |
| 西日本旅客鉄道株式会社 | West Japan Railway Company | 6,400,000 | 39,264 | 出光興産株式会社 | Idemitsu Kosan Co., Ltd. | 5,142,800 | 14,677 |
| アサヒグループホールディングス株式会社 | Asahi Group Holdings, Ltd. | 8,028,000 | 37,450 | 小田急電鉄株式会社 | Odakyu Electric Railway Co., Ltd. | 4,708,516 | 14,243 |
| GMOペイメントゲートウェイ株式会社 | GMO Payment Gateway, Inc. | 2,501,600 | 36,723 | 株式会社カネカ | KANEKA CORPORATION | 3,091,683 | 14,067 |

(1-8) 自己資本 (1) / Capital (1)

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

(兆円 / JPY trillion)

| | | Mar. 15 | Mar. 16 | Mar. 17 | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
|--------------|------------------------------------|---------|---------|---------|---------|---------|---------|---------|
| 普通株式等Tier1比率 | Common Equity Tier 1 capital ratio | 11.30% | 11.81% | 12.17% | 14.50% | 16.37% | 15.55% | 16.00% |
| Tier1比率 | Tier 1 capital ratio | 12.89% | 13.68% | 14.07% | 16.69% | 18.19% | 16.63% | 16.96% |
| 総自己資本比率 | Total capital ratio | 16.58% | 17.02% | 16.93% | 19.36% | 20.76% | 18.75% | 18.61% |
| 普通株式等Tier1資本 | Common Equity Tier 1 capital | 7.5 | 7.8 | 8.6 | 9.2 | 9.7 | 9.6 | 10.6 |
| Tier1資本 | Tier 1 capital | 8.5 | 9.0 | 9.9 | 10.6 | 10.7 | 10.2 | 11.2 |
| 総自己資本 | Total capital | 11.0 | 11.2 | 12.0 | 12.3 | 12.2 | 11.6 | 12.3 |
| リスクアセット | Risk-weighted assets | 66.1 | 66.0 | 70.7 | 63.5 | 58.9 | 61.6 | 66.0 |

バーゼルⅢ最終化時ベース / Post Basel III reform basis ^{*1}

(兆円 / JPY trillion)

| | | Mar. 15 | Mar. 16 | Mar. 17 | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
|--------------|--|---------|---------|---------|---------|---------|---------|---------|
| 普通株式等Tier1比率 | Common Equity Tier 1 capital ratio | | | 8.3% | 9.5% | 10.3% | 9.8% | 9.8% |
| | 分子にその他有価証券評価差額金、分母に株式評価見合い分含む Includes net unrealized gains on other securities in numerator and RWA associated with net unrealized gains on stocks in denominator | | | 9.7% | 11.1% | 11.9% | 11.0% | 11.5% |
| 普通株式等Tier1資本 | Common Equity Tier 1 capital | | | 7.1 | 7.5 | 8.0 | 8.2 | 8.5 |
| リスクアセット | Risk-weighted assets | | | 85.6 | 78.7 | 76.8 | 83.5 | 86.4 |

外部TLAC比率 / TLAC ratio

(兆円 / JPY trillion)

| | | Mar. 15 | Mar. 16 | Mar. 17 | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
|------------------|---------------------------------------|---------|---------|---------|---------|---------|---------|---------|
| リスクアセットベース | RWA basis ^{*2} | | | | | 26.90% | 25.96% | 25.82% |
| レバレッジエクスポージャーベース | Leverage exposure basis ^{*3} | | | | | 8.19% | 7.64% | 9.77% |
| 外部TLACの額 | External TLAC outstanding | | | | | 18.0 | 18.2 | 19.4 |

レバレッジ比率 / Leverage ratio

(兆円 / JPY trillion)

| | | Mar. 15 | Mar. 16 | Mar. 17 | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
|---------------|---------------------------------|---------|---------|---------|---------|---------|---------|---------|
| レバレッジ比率 | Leverage ratio ^{*3} | 4.45% | 4.61% | 4.74% | 5.01% | 4.88% | 4.31% | 5.65% |
| Tier1資本 | Tier 1 capital | 8.5 | 9.0 | 9.9 | 10.6 | 10.7 | 10.2 | 11.2 |
| レバレッジエクスポージャー | Leverage exposure ^{*4} | 191.3 | 195.8 | 209.7 | 211.7 | 219.5 | 237.5 | 198.2 |

(参考)

| | | Mar. 15 | Mar. 16 | Mar. 17 | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
|--------------|---------------------|---------|---------|---------|---------|---------|---------|---------|
| ΔEVE/Tier1資本 | ΔEVE/Tier 1 capital | | - | | 4.3% | 6.8% | 9.6% | 8.1% |

*1 内部管理ベース、試算値 / Managerial accounting basis. Pro-forma

*2 資本バッファ2.5%、G-SIBバッファ1.0%、カウンターシクリカルバッファ0.02%を除く / Excludes capital buffer 2.5%, G-SIB buffer 1.0% and Counter-cyclical buffer 0.02%

*3 分母から日本銀行に対する預け金を除く / Excludes deposits with the Bank of Japan from the denominator

*4 21年3月末は日本銀行に対する預け金を除く / Excludes deposits with the Bank of Japan for Mar. 21

(1-8) 自己資本 (2) / Capital (2)

その他Tier1関連(2021年3月末) / Additional Tier 1 (as of Mar. 31, 2021)

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

| 発行日 Issued date | 発行残高 Amount outstanding | 満期 Maturity | 初回コール日 1st call date ^{*1} | クーポン Coupon | ゴーイング・コンサーン水準での損失吸収 Going concern loss absorption ^{*6} |
|-------------------------|----------------------------|----------------|---------------------------------------|----------------------|--|
| SMFG発行 / Issued by SMFG | | | | | |
| Jul. 30, 2015 | JPY 85.0 bn | 永久 / Perpetual | Dec. 5, 2022 ^{*2} | 2.64% ^{*4} | 債務免除(元金回復条項付) / Temporary write-down |
| Jul. 30, 2015 | JPY 85.0 bn | 永久 / Perpetual | Dec. 5, 2025 ^{*2} | 2.88% ^{*4} | 債務免除(元金回復条項付) / Temporary write-down |
| Jan. 25, 2017 | JPY 150.0 bn | 永久 / Perpetual | Dec. 5, 2026 ^{*2} | 1.39% ^{*4} | 債務免除(元金回復条項付) / Temporary write-down |
| Dec. 19, 2017 | JPY 150.0 bn | 永久 / Perpetual | Dec. 5, 2027 ^{*2} | 1.29% ^{*4} | 債務免除(元金回復条項付) / Temporary write-down |
| Jun. 21, 2019 | JPY 85.0 bn | 永久 / Perpetual | Dec. 5, 2029 ^{*2} | 1.07% ^{*4} | 債務免除(元金回復条項付) / Temporary write-down |
| Sep. 9, 2020 | JPY 100.0 bn | 永久 / Perpetual | Dec. 5, 2030 ^{*3} | 1.109% ^{*5} | 債務免除(元金回復条項付) / Temporary write-down |

分配可能額 / Distributable amounts

| | | (十億円 / JPY billion) | | | | | | |
|--------|-----------------------|---------------------|---------|---------|---------|---------|---------|---------|
| | | Mar. 15 | Mar. 16 | Mar. 17 | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
| 分配可能額 | Distributable amounts | | | | | | | |
| SMFG単体 | SMFG non-consolidated | 1,064.4 | 1,373.0 | 1,612.2 | 1,623.3 | 1,782.1 | 2,062.8 | 2,077.8 |
| BC単体 | Non-consolidated | 2,827.4 | 2,904.1 | 2,485.4 | 2,840.0 | 2,990.0 | 2,669.2 | 2,703.9 |

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

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

*3 初回コール日及び以降の各利率改定日に償還可能 / Callable on the 1st call date and each reset date thereafter

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

*5 初回コール日以降は5年日本国債(5年毎改定)金利ベースで更改 / Repriced based on applicable 5-year JGB rate after the 1st call date

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

(1-8) 自己資本 (3) / Capital (3)

Tier2関連(公募発行分)(2021年3月末) / Tier 2 (as of Mar. 31, 2021)

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

| 発行日 Issue date | 発行残高 Amount outstanding | 満期 Maturity | 初回コール日 1st call date ^{*1} | クーポン Coupon |
|-------------------------|----------------------------|----------------|---------------------------------------|----------------------|
| SMFG発行 / Issued by SMFG | | | | |
| Apr. 2, 2014 | USD 1,750.0 mn | Apr. 2, 2024 | n.a. | 4.436 % |
| Sep. 12, 2014 | JPY 100.0 bn | Sep. 12, 2024 | n.a. | 0.849 % |
| May 29, 2015 | JPY 42.0 bn | May 29, 2025 | n.a. | 0.884 % |
| May 29, 2015 | JPY 33.0 bn | May 29, 2030 | n.a. | 1.328 % |
| Sep. 28, 2015 | JPY 81.0 bn | Oct. 15, 2025 | n.a. | 0.920 % |
| Jun. 3, 2016 | JPY 10.0 bn | Jun. 3, 2026 | n.a. | 0.469 % |
| Jun. 3, 2016 | JPY 20.0 bn | Jun. 3, 2026 | Jun. 3, 2021 ^{*2} | 0.30 % ^{*4} |
| Jun. 13, 2016 | JPY 55.0 bn | Jun. 15, 2026 | Jun. 15, 2021 ^{*3} | 0.30 % ^{*5} |
| Jun. 13, 2016 | JPY 65.0 bn | Jun. 15, 2026 | n.a. | 0.469 % |
| Sep. 12, 2016 | JPY 59.0 bn | Sep. 15, 2026 | Sep. 15, 2021 ^{*3} | 0.32 % ^{*5} |
| Sep. 12, 2016 | JPY 41.0 bn | Sep. 15, 2026 | n.a. | 0.545 % |
| Mar. 16, 2018 | JPY 100.0 bn | Mar. 16, 2028 | n.a. | 0.585 % |
| Sep. 17, 2019 | USD 500.0 mn | Sep. 17, 2029 | n.a. | 3.202 % |
| Sep. 23, 2020 | USD 850.0 mn | Sep. 23, 2030 | n.a. | 2.142 % |

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

| 発行日 Issue date | 発行残高 Amount outstanding | 満期 Maturity | 初回コール日 1st call date ^{*1} | クーポン Coupon |
|-------------------------|----------------------------|----------------|---------------------------------------|----------------|
| SMBC発行 / Issued by SMBC | | | | |
| Jun. 1, 2011 | JPY 40.0 bn | Jun. 1, 2021 | n.a. | 1.60 % |
| Jun. 1, 2011 | JPY 30.0 bn | Jun. 1, 2026 | n.a. | 2.21 % |
| Nov. 2, 2011 | JPY 40.0 bn | Nov. 10, 2021 | n.a. | 1.56 % |
| Dec. 20, 2011 | JPY 30.0 bn | Dec. 18, 2026 | n.a. | 2.17 % |
| Mar. 1, 2012 | USD 1,500 mn | Mar. 1, 2022 | n.a. | 4.85 % |

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

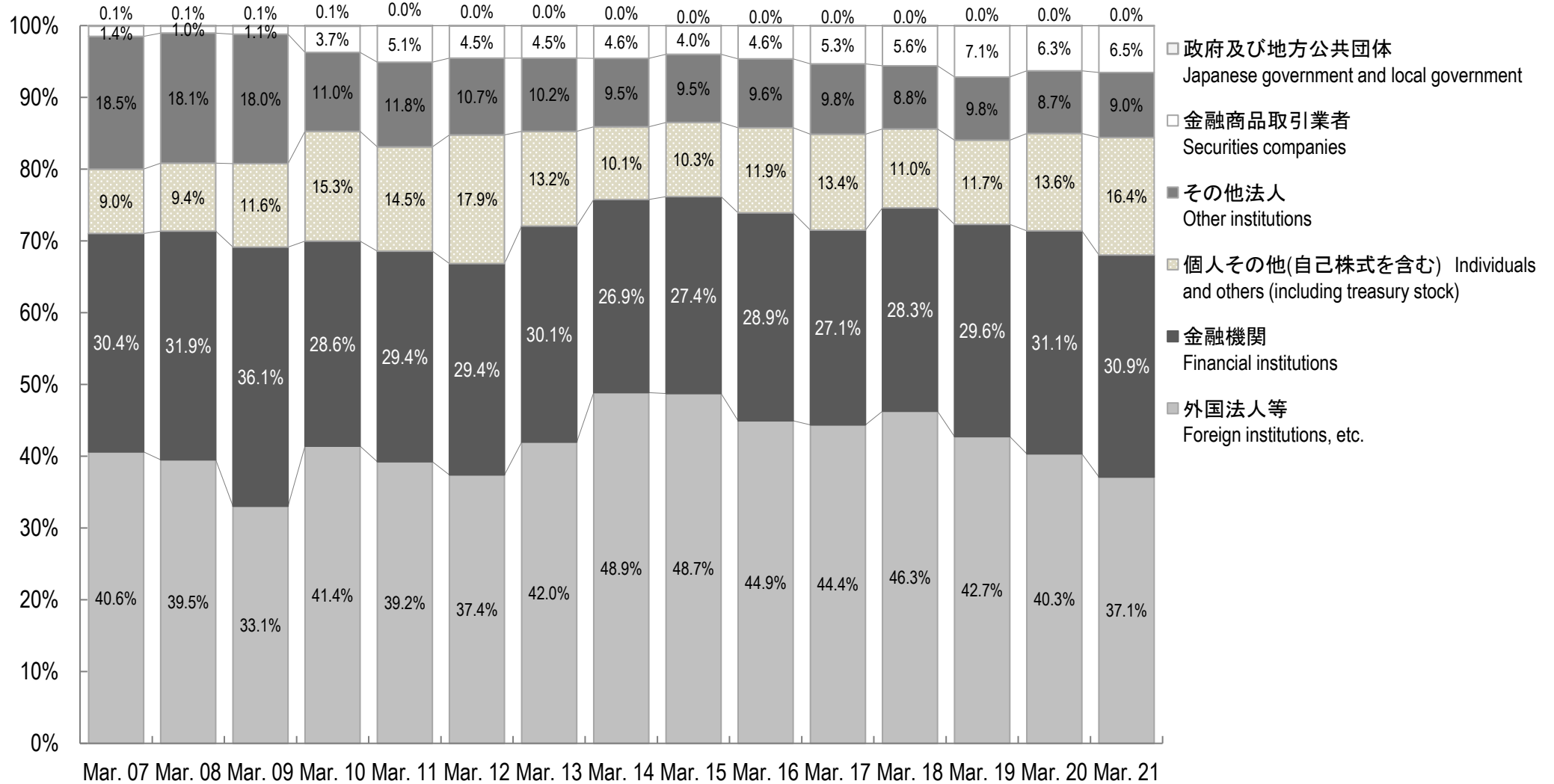
*2 初回コール日及び以降の各利払日に償還可能 / Callable on the 1st call date and each interest payment date thereafter

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

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

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

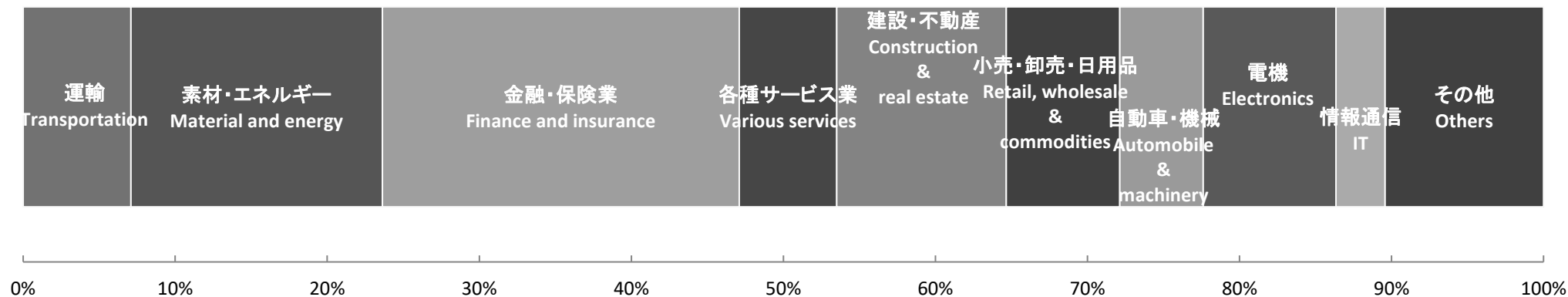
(1-9) 株主構成 / Shareholder breakdown *1



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

(1-10) 海外貸出金・LBOファイナンス / Overseas loan balance, LBO finance

業種別貸出金割合(2021年3月末) / Proportion classified by industry (as of Mar. 31, 2021) *1



LBOファイナンス / LBO finance *1

(十億円 / JPY billion)

| | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
|----------------|---------------------|---------|---------|---------|---------|
| 貸出金 | Loans | 1,312.3 | 1,501.4 | 1,907.5 | 2,109.8 |
| | 欧州 | 470.4 | 413.3 | 451.6 | 435.6 |
| | 米州 | 297.0 | 326.7 | 349.6 | 274.5 |
| | アジア | 124.8 | 112.5 | 81.7 | 94.9 |
| | 日本 | 420.1 | 649.0 | 1,024.6 | 1,304.8 |
| コミットメントライン未引出額 | Undrawn commitments | 301.0 | 323.8 | 218.0 | 360.5 |

*1 三井住友銀行、SMBCバンクインターナショナル、SMBCバンクEU、三井住友銀行(中国) 合算の貸出金(除く日本) / Overseas loan balance of SMBC, SMBC Bank International, SMBC Bank EU 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

(2-1) P/L

BC単体 / Non-consolidated

(十億円 / JPY billion)

| | FY3/10 | FY3/11 | FY3/12 | FY3/13 | FY3/14 | FY3/15 | FY3/16 | FY3/17 | FY3/18 | FY3/19 | FY3/20 | FY3/21 |
|--|---------|---------|---------|---------|---------|---------|---------|----------|---------|---------|---------|---------|
| 業務粗利益 Gross banking profit | 1,455.3 | 1,531.8 | 1,532.5 | 1,540.1 | 1,558.1 | 1,634.3 | 1,534.3 | 1,663.7 | 1,427.9 | 1,395.6 | 1,412.0 | 1,481.7 |
| 国内業務粗利益 Gross domestic profit | 1,117.2 | 1,114.4 | 1,097.8 | 1,098.9 | 1,112.0 | 1,097.7 | 1,030.2 | 1,153.5 | 929.9 | 849.5 | 762.7 | 766.2 |
| 資金利益 Net interest income | 910.0 | 867.6 | 849.3 | 813.6 | 880.6 | 863.5 | 787.6 | 904.2 *1 | 707.3 | 638.1 | 561.7 | 583.5 |
| うち金利スワップ利益 of which Interest on interest rate swaps | (5.0) | (2.7) | 21.5 | 20.1 | 19.6 | 9.1 | 9.8 | 17.0 | 15.5 | 15.0 | 5.6 | 8.5 |
| 役員取引等収益+信託報酬 Net fees and commissions+Trust fees | 214.9 | 211.1 | 216.8 | 235.0 | 232.4 | 217.4 | 223.5 | 208.1 | 202.7 | 195.6 | 184.5 | 178.2 |
| 特定取引等+その他業務利益 Net trading income+Net other operating income | (7.7) | 35.7 | 31.7 | 50.2 | (1.0) | 16.8 | 19.0 | 41.3 | 19.9 | 15.9 | 16.6 | 4.5 |
| うち国債等債券損益 of which Gains (losses) on bonds | 9.1 | 28.4 | 23.2 | 40.7 | (4.9) | 3.3 | 3.4 | 18.2 | 7.5 | 6.4 | (2.4) | 3.0 |
| 国際業務粗利益 Gross international profit | 338.1 | 417.4 | 434.8 | 441.2 | 446.2 | 536.6 | 504.1 | 510.1 | 498.0 | 546.1 | 649.3 | 715.5 |
| 資金利益 Net interest income | 136.4 | 100.2 | 107.6 | 157.6 | 184.3 | 257.9 | 236.0 | 234.8 | 249.7 | 306.0 | 316.4 | 352.9 |
| うち金利スワップ利益 of which Interest on interest rate swaps | 28.3 | (9.9) | (15.4) | (19.6) | (32.0) | (28.0) | (38.8) | (38.0) | (57.8) | (60.8) | (123.6) | (59.8) |
| 役員取引等収益 Net fees and commissions | 73.5 | 93.9 | 103.8 | 110.5 | 126.9 | 134.4 | 137.6 | 142.7 | 129.1 | 148.9 | 140.9 | 154.6 |
| 特定取引等+その他業務利益 Net trading income+Net other operating income | 128.1 | 223.3 | 223.3 | 173.1 | 135.0 | 144.2 | 130.6 | 132.6 | 119.1 | 91.2 | 192.0 | 208.1 |
| うち国債等債券損益 of which Gains (losses) on bonds | 28.2 | 118.7 | 129.3 | 73.2 | 5.6 | 44.6 | 50.6 | 25.5 | 4.2 | (3.5) | 76.6 | 76.9 |
| 経費 Expenses *2 | 685.8 | 699.2 | 719.5 | 727.7 | 745.7 | 791.2 | 805.5 | 816.9 | 810.8 | 811.5 | 808.1 | 816.5 |
| 経費率 Overhead ratio *2 | 47.1% | 45.6% | 46.9% | 47.3% | 47.9% | 48.4% | 52.5% | 49.1% | 56.8% | 58.2% | 57.2% | 55.1% |
| 業務純益 Banking profit *3 | 769.5 | 832.6 | 813.0 | 812.4 | 812.4 | 843.1 | 728.8 | 846.7 | 617.2 | 584.1 | 604.0 | 665.2 |
| 株式等損益 Gains (losses) on stocks | 3.9 | (87.3) | (15.2) | (35.7) | 106.4 | 52.6 | 35.3 | 115.1 | 127.7 | 68.0 | 51.9 | 63.5 |
| 経常利益 Ordinary profit (loss) | 462.7 | 595.7 | 695.3 | 670.9 | 952.5 | 956.0 | 747.9 | 864.0 | 755.3 | 649.6 | 483.9 | 436.1 |
| 当期純利益 Net income (loss) | 318.0 | 421.2 | 478.0 | 617.8 | 605.3 | 643.0 | 609.2 | 681.8 | 577.0 | 477.4 | 317.4 | 338.0 |
| 与信関係費用 / Total credit cost | 254.7 | 94.3 | 58.6 | 19.5 | (123.9) | (80.1) | (3.2) | 61.1 | (26.7) | (2.2) | 49.6 | 242.7 |
| 非金利収益 / Non-interest income *4 | 339.6 | 370.0 | 395.3 | 421.5 | 440.6 | 430.8 | 446.6 | 450.6 | 438.5 | 449.8 | 436.3 | 400.1 |
| 対粗利益比率 / Ratio to Gross banking profit | 23.3% | 24.2% | 25.8% | 27.4% | 28.3% | 26.4% | 29.1% | 27.1% | 30.7% | 32.2% | 30.9% | 27.0% |
| 単体従業員数 / No. of employees | 22,460 | 22,524 | 22,686 | 22,569 | 22,915 | 26,416 | 28,002 | 29,283 | 29,192 | 28,482 | 27,957 | 28,104 |

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

*2 臨時処理分を除く / Excludes non-recurring losses *3 一般貸倒引当金繰入前 / Before provision for general reserve for possible loan losses

*4 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) / Managerial accounting basis (Net fees and commissions + Income related to derivatives products sales, etc.)

(2-2) 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 / JPY billion) | | | | | | | | | | | | | |
|---------------------|---|----------------------------|----------------|--------------|----------------------------|----------------|--------------|----------------------------|----------------|--------------|----------------------------|----------------|--------------|
| | | FY3/19 | | | FY3/20 | | | FY3/21 | | | 前年同期比 / YoY | | |
| | | 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 | 69,584.8 | 680.1 | 0.97% | 71,689.4 | 600.0 | 0.83% | 79,965.5 | 619.5 | 0.77% | +8,276.1 | +19.5 | (0.06)% |
| うち貸出金 | of which Loans and bills discounted ^{*1} | 47,390.5 | 448.2 | 0.94% | 47,811.3 | 435.1 | 0.91% | 52,341.9 | 440.3 | 0.84% | +4,530.6 | +5.2 | (0.07)% |
| うち有価証券 | of which Securities | 12,664.2 | 174.9 | 1.38% | 12,852.8 | 118.1 | 0.91% | 17,071.7 | 126.4 | 0.74% | +4,218.9 | +8.3 | (0.17)% |
| 資金調達勘定 | Interest bearing liabilities | 107,848.1 | 42.0 | 0.03% | 114,916.7 | 38.3 | 0.03% | 128,446.3 | 36.0 | 0.02% | +13,529.6 | (2.3) | (0.01)% |
| うち預金等 | of which Deposits, etc. | 96,459.4 | 7.5 | 0.00% | 100,038.7 | 6.6 | 0.00% | 108,862.7 | 6.8 | 0.00% | +8,824.0 | +0.2 | (0.00)% |
| 経費率 | Expense ratio ^{*2} | | 0.57% | | 0.52% | | 0.47% | | | | | (0.05)% | |
| 資金調達原価 | Total cost of funding | | 0.60% | | 0.55% | | 0.49% | | | | | (0.06)% | |
| 総資金利鞘 | Overall interest spread | | 0.37% | | 0.28% | | 0.28% | | | | | +0.00% | |
| 預貸金利回差 | Loan to deposit spread | | 0.94% | | 0.91% | | 0.84% | | | | | (0.07)% | |

*1 金融機関向け貸付を除くベース / Excludes loans to financial institutions *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 / JPY billion) | | | | | | | | | | | | | |
|---------------------|-------------------------------------|----------------------------|----------------|--------------|----------------------------|----------------|--------------|----------------------------|----------------|--------------|----------------------------|----------------|--------------|
| | | FY3/19 | | | FY3/20 | | | FY3/21 | | | 前年同期比 / YoY | | |
| | | 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 | 49,223.0 | 1,306.3 | 2.65% | 51,106.2 | 1,306.3 | 2.55% | 56,339.5 | 759.3 | 1.34% | +5,233.3 | (547.0) | (1.21)% |
| うち貸出金 | of which Loans and bills discounted | 26,790.8 | 845.1 | 3.15% | 27,255.6 | 813.7 | 2.98% | 29,653.0 | 513.1 | 1.73% | +2,397.4 | (300.6) | (1.25)% |
| うち有価証券 | of which Securities | 9,794.9 | 170.6 | 1.74% | 11,370.1 | 211.0 | 1.85% | 12,745.5 | 165.0 | 1.29% | +1,375.4 | (46.0) | (0.56)% |
| 資金調達勘定 | Interest bearing liabilities | 48,831.8 | 1,000.3 | 2.04% | 50,248.9 | 989.9 | 1.97% | 55,004.8 | 406.5 | 0.73% | +4,755.9 | (583.4) | (1.24)% |
| うち預金等 | of which Deposits, etc. | 28,026.7 | 507.5 | 1.81% | 27,800.8 | 472.2 | 1.69% | 32,237.6 | 117.5 | 0.36% | +4,436.8 | (354.7) | (1.33)% |
| 預貸金利回差 | Loan to deposit spread | | 1.34% | | 1.29% | | 1.37% | | | | | +0.08% | |

※ 連結 / Consolidated^{*3}

| (十億円 / JPY billion) | | | | | | | | | | | | | |
|---------------------|-------------------------------------|----------------------------|----------------|--------------|----------------------------|----------------|--------------|----------------------------|----------------|--------------|----------------------------|----------------|--------------|
| | | FY3/19 | | | FY3/20 | | | FY3/21 | | | 前年同期比 / YoY | | |
| | | 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 | 44,163.1 | 1,367.6 | 3.10% | 45,123.3 | 1,374.2 | 3.05% | 52,001.2 | 876.8 | 1.69% | +6,877.9 | (497.4) | (1.36)% |
| うち貸出金 | of which Loans and bills discounted | 26,444.2 | 915.9 | 3.46% | 27,120.2 | 920.5 | 3.39% | 30,689.5 | 663.0 | 2.16% | +3,569.3 | (257.5) | (1.23)% |
| うち有価証券 | of which Securities | 4,954.9 | 103.9 | 2.10% | 5,507.7 | 117.3 | 2.13% | 6,602.4 | 99.2 | 1.50% | +1,094.7 | (18.2) | (0.63)% |
| 資金調達勘定 | Interest bearing liabilities | 37,414.5 | 728.8 | 1.95% | 37,754.5 | 723.4 | 1.92% | 43,443.2 | 277.2 | 0.64% | +5,688.7 | (446.2) | (1.28)% |

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

(2-3) マーケティング部門の非金利収益内訳 / Non-interest income of marketing units ^{*1}

(十億円 / JPY billion)

| | | FY3/18 | FY3/19 | FY3/20 | FY3/21 | 前年同期比 ^{*2} YoY |
|---------------------|--|--------------|--------------|--------------|--------------|----------------------------|
| 国内非金利収益 | Domestic Non-interest income | 302.8 | 291.1 | 278.4 | 243.0 | (9.6) |
| 国内個人ビジネス関連 | Income related to domestic consumer business | 35.6 | 34.2 | 32.6 | 30.4 | (2.2) |
| 投資信託 | Investment trusts | 20.7 | 16.3 | 18.0 | 19.6 | +1.6 |
| 個人年金 | Pension-type insurance | 3.6 | 7.1 | 4.4 | 2.8 | (1.6) |
| 一時払終身保険 | Single premium type permanent life insurance | 6.5 | 6.2 | 6.1 | 4.8 | (1.3) |
| 平準払保険 | Level premium insurance | 4.8 | 4.6 | 4.1 | 3.2 | (0.9) |
| 国内法人ビジネス関連 | Income related to domestic corporate business | 127.6 | 120.0 | 117.2 | 99.3 | 3.0 |
| シンジケーション | Loan syndication | 51.6 | 38.0 | 36.9 | 49.6 | +12.5 |
| ストラクチャードファイナンス | Structured finance | 31.5 | 34.4 | 32.5 | 19.2 | (7.0) |
| 証券(起債)関係手数料 | Underwriting related fee | 8.9 | 9.6 | 5.4 | 2.5 | (0.3) |
| アセットファイナンス | Asset finance ^{*3} | 11.3 | 12.4 | 11.5 | 10.2 | (1.4) |
| デリバティブ販売 | Sales of derivatives products | 24.3 | 25.6 | 30.9 | 17.8 | (0.8) |
| 振込・EB等 | Monetary remittance, electronic banking | 95.0 | 95.9 | 97.7 | 97.6 | (0.3) |
| 外為収益 | Foreign exchange | 56.4 | 53.9 | 51.6 | 47.2 | (5.9) |
| グローバル部門非金利収益 | Global Banking Unit's Non-interest income | 135.7 | 158.7 | 157.9 | 157.1 | (1.3) |
| ローン関連手数料 | Global Banking Unit's loan related income | 61.9 | 74.3 | 78.5 | 82.1 | +2.1 |
| 合計 | Total | 438.5 | 449.8 | 436.3 | 400.1 | (10.9) |

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

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

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

(2-4) B/S

BC単体 / Non-consolidated

(十億円 / JPY billion)

| | | Mar. 10 | Mar. 11 | Mar. 12 | Mar. 13 | Mar. 14 | Mar. 15 | Mar. 16 | Mar. 17 | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
|--------------|---|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|
| 資産の部 | Assets | 103,536.4 | 115,484.9 | 119,037.5 | 125,910.0 | 135,966.4 | 154,724.1 | 153,641.4 | 162,281.7 | 170,923.1 | 179,348.7 | 193,963.8 | 215,846.7 |
| 現金預け金 | Cash and due from banks | 5,272.0 | 8,102.2 | 6,618.7 | 9,416.4 | 30,133.3 | 37,008.7 | 38,862.7 | 41,652.5 | 49,030.2 | 54,205.6 | 57,971.3 | 68,872.2 |
| 貸出金 | Loans and bills discounted | 56,619.1 | 55,237.6 | 56,411.5 | 59,770.8 | 63,370.7 | 68,274.3 | 69,276.7 | 75,585.3 | 73,896.2 | 76,401.8 | 80,187.4 | 81,937.7 |
| 有価証券 | Securities | 28,536.2 | 39,853.4 | 42,441.1 | 41,347.0 | 27,317.5 | 29,985.3 | 25,602.2 | 24,342.4 | 25,916.7 | 24,336.6 | 27,058.6 | 36,487.2 |
| 負債の部 | Liabilities | 98,138.4 | 109,925.6 | 113,327.8 | 119,355.6 | 128,889.1 | 146,725.4 | 145,884.6 | 154,864.5 | 163,001.9 | 171,386.5 | 186,467.6 | 207,780.9 |
| 預金 | Deposits | 70,457.3 | 74,036.5 | 75,804.1 | 80,006.4 | 84,137.3 | 91,337.7 | 98,839.7 | 105,590.8 | 110,243.2 | 116,091.1 | 119,973.3 | 134,685.6 |
| 譲渡性預金 | NCDs | 7,173.4 | 8,406.8 | 8,588.7 | 11,921.9 | 14,020.5 | 14,022.1 | 14,428.3 | 12,263.1 | 11,264.8 | 11,581.6 | 10,580.3 | 12,703.9 |
| 社債 | Bonds | 3,246.0 | 3,670.4 | 4,215.6 | 4,277.0 | 4,501.8 | 5,095.6 | 4,775.1 | 3,944.1 | 3,211.5 | 2,910.8 | 1,894.4 | 1,084.9 |
| 純資産の部 | Total net assets | 5,397.9 | 5,559.3 | 5,709.7 | 6,554.4 | 7,077.4 | 7,998.7 | 7,756.8 | 7,417.2 | 7,921.3 | 7,962.2 | 7,496.2 | 8,065.9 |
| 株主資本合計 | Total stockholders' equity | 4,949.0 | 5,188.3 | 5,297.4 | 5,763.0 | 6,179.5 | 6,369.5 | 6,446.2 | 6,027.5 | 6,382.0 | 6,532.1 | 6,211.3 | 6,245.9 |
| 資本金・資本剰余金 | Capital Stock / Capital surplus | 4,244.6 | 4,252.3 | 4,252.3 | 4,252.3 | 4,252.3 | 4,252.3 | 4,241.2 | 3,547.8 | 3,547.8 | 3,545.6 | 3,545.6 | 3,545.6 |
| 利益剰余金 | Retained earnings | 704.5 | 936.0 | 1,255.1 | 1,720.7 | 2,137.2 | 2,327.2 | 2,415.0 | 2,689.6 | 3,044.2 | 3,196.5 | 2,875.7 | 2,910.4 |
| 評価・換算差額等合計 | Total valuation and translation adjustments | 448.9 | 371.0 | 412.3 | 791.5 | 897.9 | 1,629.3 | 1,310.6 | 1,389.7 | 1,539.3 | 1,430.1 | 1,284.9 | 1,819.9 |
| その他有価証券評価差額金 | Net unrealized gains (losses) on Other securities | 379.3 | 229.9 | 281.1 | 742.3 | 926.8 | 1,726.6 | 1,233.9 | 1,399.1 | 1,519.7 | 1,427.0 | 1,073.8 | 1,719.3 |
| 繰延ヘッジ損益 | Net deferred losses on hedges | 48.0 | 121.1 | 105.4 | 23.3 | (53.2) | (124.9) | 48.7 | (36.1) | (6.3) | (22.4) | 185.2 | 75.1 |
| 土地再評価差額金 | Land revaluation excess | 21.5 | 20.0 | 25.8 | 25.8 | 24.2 | 27.6 | 28.0 | 26.7 | 25.9 | 25.6 | 26.0 | 25.5 |

(2-5) 業種別貸出金 (1) / Loan portfolio classified by industry (1)

貸出金残高 / Loan balance

(十億円 / JPY billion)

| | | Mar.18 | Mar.19 | Mar. 20 | Mar. 21 | 構成比率 Breakdown |
|---------------------------|--|-----------------|-----------------|-----------------|-----------------|-------------------|
| 国内店分(除く特別国際金融取引勘定) | Domestic offices (excluding offshore banking account) | 53,208.1 | 53,967.3 | 54,613.3 | 56,909.4 | 100.0% |
| 製造業 | Manufacturing | 6,072.6 | 6,621.4 | 7,193.1 | 8,523.1 | 15.0% |
| 農業、林業、漁業及び鉱業 | Agriculture, forestry, fisheries and mining | 132.8 | 267.1 | 257.5 | 262.5 | 0.5% |
| 建設業 | Construction | 741.8 | 729.5 | 753.2 | 735.8 | 1.3% |
| 運輸、情報通信、公益事業 | Transportation, communications and public enterprises | 4,861.2 | 5,226.3 | 5,128.2 | 5,297.3 | 9.3% |
| 卸売・小売業 | Wholesale and retail | 4,178.9 | 4,283.3 | 4,385.3 | 5,061.4 | 8.9% |
| 金融・保険業 | Finance and insurance | 7,352.6 | 7,131.9 | 7,130.3 | 6,613.5 | 11.6% |
| 不動産業 | Real estate | 6,684.9 | 7,053.5 | 7,621.1 | 8,026.8 | 14.1% |
| 物品賃貸業 | Goods rental and leasing | 1,499.2 | 1,598.3 | 1,580.7 | 2,302.2 | 4.0% |
| 各種サービス業 | Various services | 4,091.0 | 4,168.2 | 4,279.1 | 4,795.4 | 8.4% |
| 地方公共団体 | Municipalities | 914.8 | 754.5 | 784.3 | 546.8 | 1.0% |
| その他 | Others | 16,678.3 | 16,133.2 | 15,500.6 | 14,744.6 | 25.9% |
| 海外店分及び特別国際金融取引勘定分 | Overseas offices and offshore banking accounts | 20,688.0 | 22,434.5 | 25,574.1 | 25,028.3 | 100.0% |
| 政府等 | Public sector | 195.1 | 176.7 | 174.3 | 132.2 | 0.5% |
| 金融機関 | Financial institutions | 1,622.0 | 1,668.4 | 1,929.6 | 1,997.2 | 8.0% |
| 商工業 | Commerce and industry | 17,418.1 | 18,979.3 | 21,485.7 | 20,938.5 | 83.7% |
| その他 | Others | 1,452.8 | 1,610.0 | 1,984.5 | 1,960.4 | 7.8% |
| 合計 | Total | 73,896.2 | 76,401.8 | 80,187.4 | 81,937.7 | - |

(2-5) 業種別貸出金 (2) / Loan portfolio classified by industry (2)

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

(十億円 / JPY billion)

| | | Mar.18 | Mar.19 | Mar. 20 | Mar. 21 | 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) | 331.4 | 367.0 | 307.5 | 390.3 | 65.0% |
| 製造業 | Manufacturing | 57.5 | 97.6 | 48.1 | 66.2 | 72.1% |
| 農業、林業、漁業及び鉱業 | Agriculture, forestry, fisheries and mining | 4.6 | 0.0 | 2.3 | 3.7 | 59.2% |
| 建設業 | Construction | 10.1 | 15.4 | 10.2 | 8.2 | 56.4% |
| 運輸、情報通信、公益事業 | Transportation, communications and public enterprises | 42.9 | 37.8 | 39.5 | 23.3 | 76.4% |
| 卸売・小売業 | Wholesale and retail | 62.1 | 65.4 | 65.9 | 71.4 | 64.6% |
| 金融・保険業 | Finance and insurance | 0.9 | 5.9 | 5.4 | 6.6 | 62.3% |
| 不動産業 | Real estate | 50.7 | 36.1 | 34.7 | 40.5 | 62.6% |
| 物品賃貸業 | Goods rental and leasing | 0.3 | 0.3 | 0.3 | 0.8 | 59.2% |
| 各種サービス業 | Various services | 49.6 | 56.7 | 55.3 | 125.2 | 51.8% |
| 地方公共団体 | Municipalities | - | - | - | - | - |
| その他 | Others | 52.8 | 51.8 | 45.8 | 44.4 | 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 | 104.9 | 109.5 | 121.1 | 237.5 | 50.1% |
| 政府等 | Public sector | - | - | - | - | - |
| 金融機関 | Financial institutions | - | - | - | - | - |
| 商工業 | Commerce and industry | 47.4 | 57.1 | 66.1 | 214.1 | 50.4% |
| その他 | Others | 57.5 | 52.3 | 55.0 | 23.4 | 42.6% |
| 合計 | Total | 436.3 | 476.5 | 428.6 | 627.8 | 57.9% |

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

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

貸倒引当金は、個別貸倒引当金及び必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

(3-1) 店舗ネットワーク / Business network

国内チャネル / No. of Domestic marketing channels

(単位:カ所、台 / Number)

| SMBC | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
|---|--|---------|---------|---------|---------|
| 国内本支店数 | Domestic branches ^{*1,2} | 441 | 443 | 447 | 452 |
| 営業部 | Corporate Banking Dept. | 16 | 16 | 16 | 16 |
| 法人営業部 | Corporate Business Office ^{*3} | 158 | 148 | 148 | 148 |
| エリア | Area Main Office ^{*4} | 77 | 52 | 57 | 57 |
| ローンプラザ | Consumer Loan Promotion Office | 71 | 59 | 43 | 41 |
| ATM台数(プロパー) | SMBC ATMs (Total) | 5,827 | 5,434 | 4,840 | 4,558 |
| うち、店舗外ATM台数 | ATMs outside of branches | 2,418 | 2,461 | 2,251 | 2,100 |
| SMBCコンシューマーファイナンス 提携事業ACM台数 | No. of ACMs under the alliance between SMBC and SMBC Consumer Finance | 1,572 | 1,419 | 1,378 | 1,275 |
| SMBC信託銀行 / SMBC Trust Bank | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
| 国内店舗数 | Domestic branches ^{*1} | 37 | 35 | 55 | 46 |
| SMBC日興証券 / SMBC Nikko Securities | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
| 国内店舗数 | Domestic branches ^{*5} | 148 | 142 | 141 | 129 |
| SMBCコンシューマーファイナンス / SMBC Consumer Finance | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
| 国内店舗・チャネル | Domestic service channels | 959 | 951 | 929 | 825 |
| うち、自動契約機店舗(無人店舗) | Unstaffed service channels | 941 | 933 | 911 | 814 |
| 自動契約機 | ACMs | 995 | 987 | 967 | 860 |
| 自社ATM | ATMs | 972 | 963 | 941 | 832 |

海外チャネル / No. of Overseas marketing channels

| | | | | |
|-----------------------|--------------------------------|---------|---------|---------|
| SMBCグループ / SMBC Group | | Mar. 19 | Mar. 20 | Mar. 21 |
| 海外拠点数 | Overseas offices ^{*6} | 131 | 137 | 148 |
| BTPN | | Mar. 19 | Mar. 20 | Mar. 21 |
| 拠点数 | Branches | 721 | 732 | 678 |

*1 出張所・代理店・インターネット支店等を除く / Excludes representative offices, agencies, internet branches, etc. *2 公務部等を含む / Includes Public Institutions Operations Offices, etc.

*3 公務法人営業部を含む / Includes Public Institutions Business Offices *4 分室を除く / Excludes sub-offices

*5 単体ベース / Non-consolidated basis

*6 閉鎖予定の拠点は除く / Excludes offices planned to be closed

(3-2) リテールビジネス (1) / Retail business (1)

預り資産 / Assets under management

| | | (兆円 / JPY trillion) | | | |
|----------------------------------|-----------------------------------|---------------------|---------|---------|---------|
| SMBC | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
| 個人預金 | Individual deposits ^{*1} | 45.3 | 47.1 | 49.1 | 53.4 |
| 流動性預金 | Liquid deposits | 32.2 | 34.1 | 36.2 | 40.4 |
| 定期性預金 | Fixed-term deposits | 12.3 | 12.0 | 12.0 | 12.0 |
| 外貨預金 | Foreign currency deposits | 0.8 | 0.9 | 0.9 | 1.0 |
| 投資信託全体 | Investment trusts ^{*2} | 2.2 | 2.1 | 2.0 | 2.6 |
| 個人向け投資信託預り残高 | Investment trusts for individuals | 1.8 | 1.8 | 1.6 | 2.1 |
| SMBC日興証券 / SMBC Nikko Securities | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
| 預り資産合計 | Client assets ^{*3,4} | 61.6 | 60.2 | 54.8 | 70.1 |
| うち株式 | of which equities | 34.0 | 31.9 | 27.7 | 37.6 |
| うち債券 | of which bonds | 16.4 | 17.4 | 17.0 | 20.5 |
| うち受益証券 | of which investment trusts | 10.7 | 10.4 | 9.4 | 11.3 |
| | | (十億円 / JPY billion) | | | |
| SMBC信託銀行 / SMBC Trust Bank | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
| 預金 | Deposits ^{*3} | 2,540.5 | 2,732.8 | 2,892.1 | 3,206.9 |
| 外貨預金 | Foreign currency deposit | 946.2 | 977.9 | 977.4 | 1,073.2 |

投資商品販売 / Sales of investment products

| | | (十億円 / JPY billion) | | | |
|----------------------------------|---|---------------------|----------|----------|----------|
| SMBC | | FY3/18 | FY3/19 | FY3/20 | FY3/21 |
| 個人向け投資信託販売額 | Sales of investment trusts to individuals | 664.9 | 295.2 | 400.8 | 704.4 |
| 個人年金保険販売額 | Sales of pension-type insurances | 83.6 | 214.0 | 117.2 | 42.1 |
| SMBC日興証券 / SMBC Nikko Securities | | FY3/18 | FY3/19 | FY3/20 | FY3/21 |
| 商品販売額合計 | Product sales ^{*3} | 10,204.7 | 10,103.4 | 10,916.2 | 11,099.4 |

個人向けリモート取引契約者数・件数 / No. of retail clients and transactions of remote banking

| | | 上段: 人数(千人)、下段: 件数(百万件) / Upper: No. of customers(Thousands), Lower: No. of transactions (Millions) of transactions (Millions) | | | |
|-----------|-------------------------------------|---|---------|---------|---------|
| SMBC | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
| ダイレクト契約者数 | "SMBC Direct" clients | 15,642 | 16,532 | 17,473 | 18,287 |
| リモート取引計 | Transactions through remote banking | 417 | 663 | 832 | 1,081 |

*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

*3 法人顧客を含む / Includes corporate clients *4 法人が保有する自己株式を含む / Includes Treasury stocks owned by corporate clients

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

個人顧客セグメント(SMBC+SMBC日興) / Segmentation of individual clients and marketing channels (SMBC + SMBC Nikko)

| | | | | (千人 / Thousands) | |
|------------|------------------------|--------------------------|---|------------------|---------|
| | | | | Mar. 20 | Mar. 21 |
| 大口富裕層 | 企業オーナーファミリー・大口資産家・大口地主 | Upper HNWI ^{*1} | Company owners and their families, large-scale real est | 85 | 97 |
| 一般富裕層 | 非上場企業オーナー・地主・資産家・会社役員 | HNWIs | Unlisted company owners, real estate owners, corporat | 1,009 | 1,053 |
| マスアフルーエント層 | 退職者・勤労者 | Mass affluent | Retirees, corporate employees | 3,565 | 3,770 |
| マス層 | 退職者・勤労者 | Mass retail | Retirees, corporate employees | 22,934 | 22,661 |

貸出金(SMBC) / Loans (SMBC)

| | | (十億円 / JPY billion) | | | |
|-----------------|---|---------------------|----------|----------|----------|
| | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
| 住宅ローン | Housing loans | 12,566.8 | 12,118.3 | 11,583.8 | 11,239.3 |
| うち自己居住用の住宅ローン | of which self-residential purpose | 9,998.7 | 9,660.4 | 9,267.5 | 9,081.7 |
| その他消費者ローン | Other consumer loans | 931.9 | 882.4 | 843.2 | 763.2 |
| | | FY3/18 | FY3/19 | FY3/20 | FY3/21 |
| 自己居住用の住宅ローン取組実績 | Originated amount of housing loans for self-residential purpose ^{*2} | 832.3 | 702.8 | 631.9 | 712.1 |
| 住宅ローン証券化実績 | Securitization of housing loans ^{*3} | 224 | 175 | 189 | 102 |

コンシューマー・ファイナンス残高 / Consumer loans outstanding

| | | (十億円 / JPY billion) | | | |
|-----------------------|---|---------------------|---------|---------|---------|
| | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
| 三井住友銀行 | SMBC | 765.2 | 731.9 | 706.9 | 638.7 |
| うちSMBCコンシューマーファイナンス保証 | of which loan balance guaranteed by SMBC Consumer Finance | 631.5 | 607.8 | 592.5 | 542.0 |
| SMBCコンシューマーファイナンス | SMBC Consumer Finance | 1,113.6 | 1,156.4 | 1,192.1 | 1,136.7 |
| 三井住友カード | Sumitomo Mitsui Card ^{*4} | 728.3 | 730.2 | 738.3 | 667.5 |

カード会員数・買物取扱高推移 (SMCC+SMBC Finance Service) / No. of card holders and sales handled (SMCC+SMBC Finance Service)^{*5}

| | | (百万人 / Millions) | | | |
|-------------|---------------------|------------------|---------|---------|---------|
| | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
| クレジットカード会員数 | No. of card holders | 41.76 | 44.20 | 47.54 | 49.86 |
| | | FY3/18 | FY3/19 | FY3/20 | FY3/21 |
| 買物取扱高 | Sales handled | 16.10 | 18.02 | 20.55 | 20.80 |

*1 High-net-worth individual *2 住宅金融支援機構の融資に係るつなぎローンを除く / Excludes bridge loans for loans by Japan Housing Finance Agency

*3 概数 / In round numbers *4 カードショッピングのリボルビング払等の残高を含む。SMBCファイナンスサービスの計数を含む / Includes loan balance related to revolving payments. Includes figures of SMBC Finance Service

*5 21年3月より定義を変更。18年3月まで遡求処理を実施 / Changed the definition from Mar. 21. The figures before Mar. 20 have been adjusted retrospectively

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

預金 / Deposits

| | | (兆円 / JPY trillion) | | | |
|-------------|--|---------------------|-------------|-------------|-------------|
| SMBC | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
| 法人預金 | Corporate deposits^{*1} | 52.3 | 54.7 | 57.5 | 63.3 |
| 流動性預金 | Liquid deposits | 45.3 | 48.1 | 51.0 | 56.7 |
| 定期性預金 | Fixed-term deposits | 5.1 | 5.1 | 4.9 | 4.8 |
| 外貨預金 | Foreign currency deposits | 1.9 | 1.6 | 1.6 | 1.8 |

法人向けインターネットサービス契約社数

/ No. of Internet service accounts of corporate clients

| | | (千件 / Thousands) | | | |
|-----------------------|--|------------------|---------|---------|---------|
| SMBC | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
| パソコンバンクWeb21 | E-banking Web21 ^{*2} | 239 | 262 | 283 | 318 |
| Global e-Tradeサービス | Global e-Trade service | 29 | 31 | 34 | 38 |
| 海外向けインターネット・バンキングサービス | Overseas internet banking services ^{*3} | 20 | 20 | 21 | 21 |

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

| | | (千件 / Thousands) | | | |
|-------------|-----------------|------------------|---------|---------|---------|
| SMBC | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
| SMBCでんさいネット | SMBC Densai Net | 41 | 41 | 41 | 41 |

SMBC評価型融資 / SMBC Assessment Loan^{*4}

| | | (件、兆円 / Numbers, JPY trillion) | | | |
|--------|---------------------------------|--------------------------------|---------|---------|---------|
| SMBC | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
| 取組件数累計 | Accumulated no. of transactions | 820 | 930 | 1060 | 1160 |
| 取組額累計 | Accumulated transaction amount | 1.9 | 2.1 | 2.3 | 2.5 |

■ 評価型融資一覧 / List of Assessment Loan

| 開始年 / Launch | 商品名 / Product |
|-----------------|--|
| 2008 | SMBC環境配慮評価融資 SMBC Environmental Assessment Loan |
| 2011 | SMBC食・農評価融資 SMBC Food and Agriculture Assessment Loan |
| | SMBC事業継続評価融資 SMBC Business Sustainability Assessment Loan |
| 2015 | SMBCなでしこ融資 SMBC NADESHIKO Loan |
| 2016 | SMBCイノベーションマネジメント融資 SMBC Innovation Management Loan |
| 2017 | SMBC働き方改革融資 SMBC Work Style Reform Loan |
| 2018 | ESG/SDGs評価融資 ESG/SDGs Assessment Loan |
| 2019 | SDGs推進融資 SDGs Promotion Loan |

*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 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

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

*4 概数 / In round numbers

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

個人保証に過度に依存しない融資 / Lending services with less dependence on personal guarantees

上段: 残高(十億円)、下段: 件数(件) / Upper: Balance (billions of yen), Lower: No. of transactions (numbers)

| SMBC | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
|---|---------|---------|---------|---------|
| コベナントを活用した融資 / Loans utilizing covenants | 5,659.5 | 5,899.3 | 6,242.8 | 6,371.4 |
| | 4,190 | 4,603 | 4,921 | 5,126 |
| 動産・債権譲渡担保融資 / Loans collateralized by movable property/assigned claim ^{*1} | 344.3 | 366.8 | 355.1 | 368.2 |
| | 257 | 269 | 267 | 262 |

ビジネスセレクトローン / Business Select Loan^{*2}

(十億円 / JPY billion, 社 / Numbers)

| SMBC | | Mar. 18 | Mar. 19 | Mar. 20 | Mar. 21 |
|------|--------------------|---------|---------|---------|---------|
| 残高 | Balance | 760 | 740 | 570 | 360 |
| 取組額 | Transaction amount | 460 | 440 | 230 | 60 |
| 貸出先数 | Number of clients | 22,885 | 21,890 | 19,139 | 15,317 |

■ 商品概要 / Product description

| | | |
|--------------------|--|---------------------------|
| 貸出金額: 最大100百万円 | / Amount | : JPY 100 million or less |
| 貸出金利: 2.125%~ | / Interest rate | : 2.125% or more |
| 貸出期間: 最長7年 | / Term | : Within 7 years |
| 原則無担保(有担保も有) | / Collateral is not required in general | |
| 第三者保証不要 (代取保証要) | / No third party guarantee required (guarantee by representative director required) | |

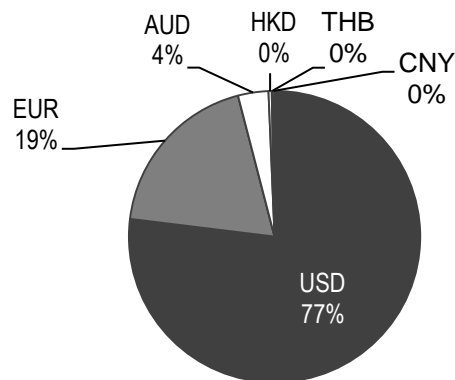
*1 ABLを含む / Includes asset-based lending *2 概数 / In round numbers

(3-4) 社債等中長期外貨調達 / Foreign currency capital markets funding profile

外貨建社債発行残高 / Foreign currency bonds outstanding^{*1}

| | | (十億米ドル / Billions of USD) | | |
|---------|--------------------|---------------------------|---------|---------|
| | | Mar. 19 | Mar. 20 | Mar. 21 |
| シニア債 | Senior bonds | 55.9 | 58.9 | 59.8 |
| カバードボンド | Covered bonds | 1.1 | 4.0 | 5.3 |
| 劣後債 | Subordinated bonds | 4.1 | 4.6 | 4.6 |

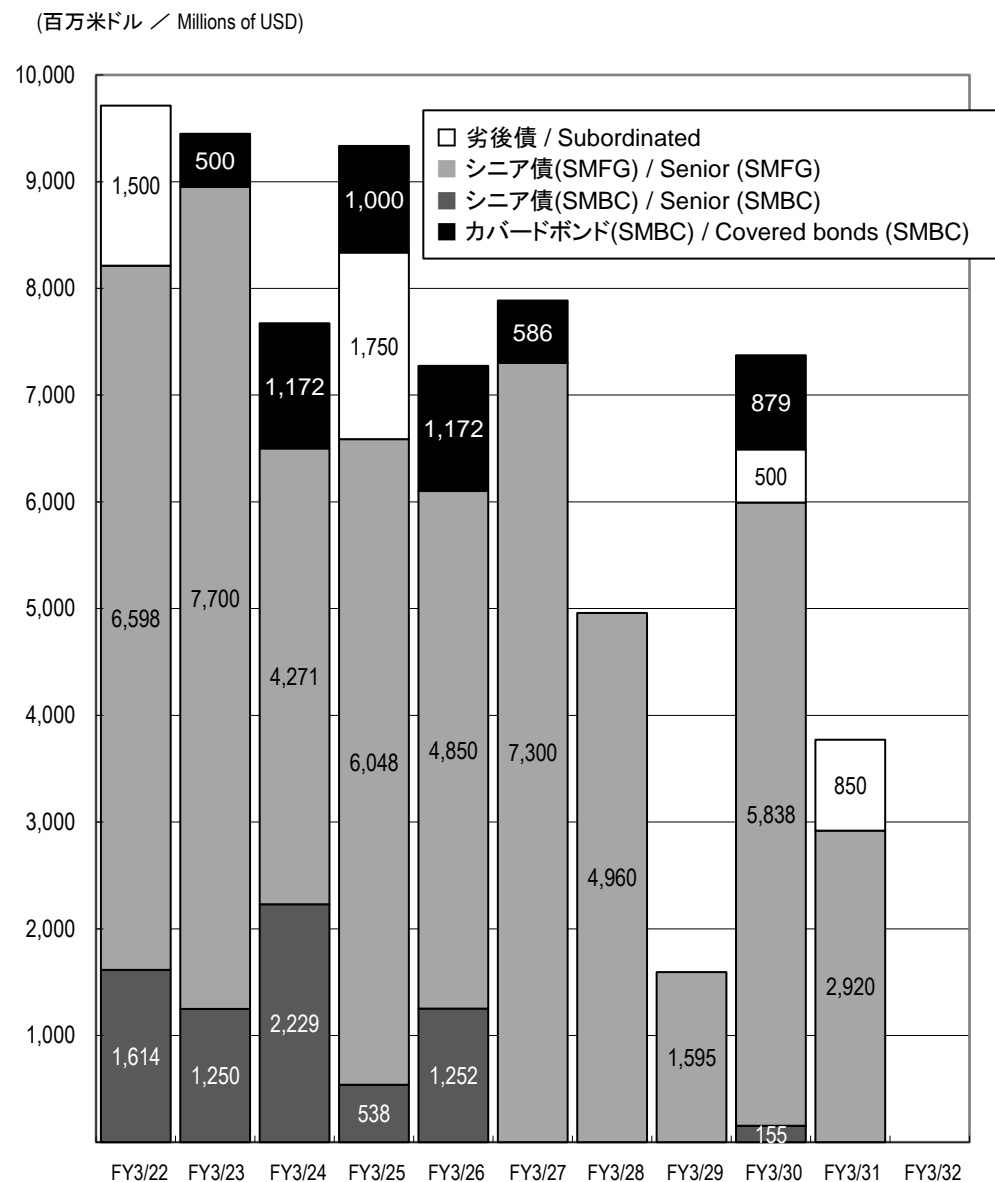
通貨別内訳(2021年3月末) / Currency breakdown (as of Mar 31, 2021)^{*2}



直近の主な発行事例 / Recent benchmark issues

| 証券タイプ | 発行日 | 通貨 | 発行額(百万) | 年限 | 利率 | 備考 |
|----------------|---------------|----------|-------------|-------|--------|----------------------|
| Security Type | Issue Date | Currency | Amount (mn) | Tenor | Coupon | Notes |
| Senior (SMBC) | Jun. 8, 2020 | CNY | 1,000 | 3y | 3.200% | Panda |
| Senior (SMFG) | Jul. 8, 2020 | USD | 1,500 | 5y | 1.474% | SEC-registered |
| | | | 1,500 | 10y | 2.130% | |
| Covered (SMBC) | Sep. 10, 2020 | EUR | 1,000 | 5yr | 0.010% | Covered bond |
| Senior (SMFG) | Sep. 23, 2020 | USD | 850 | 5yr | 1.474% | SEC-registered (Tap) |
| Sub (SMFG) | | | 850 | 10yr | 2.142% | SEC-registered |
| Senior (SMFG) | Oct. 28, 2020 | EUR | 500 | 7yr | 0.303% | - |
| Senior (SMFG) | Jan. 12, 2021 | USD | 500 | 3y | 0.508% | SEC-registered |
| | | | 1000 | 5y | 0.948% | |
| | | | 500 | 10y | 1.710% | |
| | | | 500 | 20y | 2.296% | |

満期の分布(2021年3月末) / Maturity profile (as of Mar 31, 2021)^{*2}



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

*2 2021年3月末実績レートにて換算 / Converted into USD at exchange rates as of Mar 31, 2021

(3-5) リーグテーブル / League tables

株式関連(ブックランナー、引受金額)

Global Equity & Equity-Related: Book runner, Underwriting amount^{*1,2}

(十億円 / JPY billion)

| | 金額 Proceeds | シェア Mkt share | 案件数 No. of deals |
|---|----------------|------------------|---------------------|
| 1. Nomura Securities | 708.6 | 15.8% | 50 |
| 2. SMBC Nikko Securities | 681.0 | 15.2% | 45 |
| 3. Daiwa Securities | 592.7 | 13.2% | 43 |
| 4. Mitsubishi UFJ Morgan Stanley Securities | 581.3 | 12.9% | 20 |
| 5. Mizuho Securities | 570.9 | 12.7% | 52 |
| 6. BofA Securities | 309.7 | 6.9% | 11 |
| 7. Goldman Sachs | 256.8 | 5.7% | 6 |
| 8. Credit Suisse | 206.1 | 4.6% | 6 |
| 9. SBI Holdings | 196.9 | 4.4% | 19 |
| 10. Citi | 123.7 | 2.8% | 6 |

IPO主幹事件数

No. of IPOs as lead manager^{*1}

| | 案件数 No. of Deals | シェア Mkt share |
|---------------------------|---------------------|------------------|
| 1. Nomura | 22 | 25.6% |
| 2. Mizuho FG | 21 | 24.4% |
| 3. SMBC Group | 15 | 17.4% |
| 3. Daiwa Securities Group | 15 | 17.4% |
| 3. SBI Holdings | 15 | 17.4% |
| 6. Ichiyoshi Securities | 4 | 4.7% |
| 7. BofA Securities | 2 | 2.3% |
| 7. UBS | 2 | 2.3% |
| 7. Morgan Stanley | 2 | 2.3% |
| 7. Credit Suisse | 2 | 2.3% |

円債総合(主幹事、引受金額)

JPY denominated bonds: Lead manager, Underwriting amount^{*1,3}

(十億円 / JPY billion)

| | 金額 Proceeds | シェア Mkt share | 案件数 No. of deals |
|---|----------------|------------------|---------------------|
| 1. Mizuho Securities | 5,508.3 | 22.1% | 687 |
| 2. Nomura Securities | 4,635.2 | 18.6% | 629 |
| 3. SMBC Nikko Securities | 4,555.2 | 18.3% | 674 |
| 4. Mitsubishi UFJ Morgan Stanley Securities | 4,450.1 | 17.9% | 594 |
| 5. Daiwa Securities | 4,295.0 | 17.3% | 588 |
| 6. Goldman Sachs | 420.0 | 1.7% | 52 |
| 7. Tokai Tokyo Securities | 241.0 | 1.0% | 66 |
| 8. BofA Securities | 204.0 | 0.8% | 25 |
| 9. Shinkin Securities | 183.8 | 0.7% | 53 |
| 10. Barclays | 135.3 | 0.5% | 11 |

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. SMBC Group | 122 | 2.9% |
| 2. Nomura | 91 | 2.1% |
| 3. Mizuho FG | 90 | 2.1% |
| 4. Deloitte | 88 | 2.1% |
| 5. KPMG | 72 | 1.7% |
| 6. Pricewaterhouse Coopers | 49 | 1.1% |
| 7. Plutus Consulting | 47 | 1.1% |
| 8. Morgan Stanley | 38 | 0.9% |
| 9. Maxus Corporate Advisory | 36 | 0.8% |
| 10. Daiwa Securities Group | 32 | 0.7% |

プロジェクトファイナンス・マンデーターティッド・アレンジャー(グローバル)

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

(百万米ドル / USD million)

| | 金額 Proceeds |
|--------------------------------|----------------|
| 1. SMBC Group | 17,220 |
| 2. MUFG | 15,503 |
| 3. Societe Generale | 13,411 |
| 4. Santander Corp & Invest Bkg | 10,996 |
| 5. Credit Agricole CIB | 10,820 |
| 6. BNP Paribas | 10,811 |
| 7. Mizuho FG | 10,454 |
| 8. Natixis | 6,966 |
| 9. ING | 5,858 |
| 10. State Bank of India | 5,272 |

シンジケートローン・マンデーターティッド・アレンジャー(グローバル)

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

(百万米ドル / USD million)

| | 金額 Proceeds |
|----------------------|----------------|
| 1. BofA Securities | 241,744 |
| 2. JP Morgan | 237,713 |
| 3. Citi | 172,031 |
| 4. Mizuho FG | 169,859 |
| 5. MUFG | 149,603 |
| 6. SMBC Group | 138,902 |
| 7. Wells Fargo | 124,624 |
| 8. BNP Paribas | 113,588 |
| 9. Barclays | 92,488 |
| 10. Deutsche Bank | 84,202 |

*1 出所: RIFINITIVの情報を基にSMBC日興証券が作成(20年4月-21年3月実績) / Source: SMBC Nikko Securities, based on data from RIFINITIV (Apr. 20 - Mar. 21)

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

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

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

*5 出所: RIFINITIV(20年1月-12月実績) / Source: RIFINITIV (Jan. - Dec. 20)