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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うるリスクや不確実性としては、以下のようなものがあります。国内外の経済金融環境の悪化、当社グループのビジネス戦略が奏功しないリスク、合併事業・提携・出資・買収及び経営統合が奏功しないリスク、海外における業務拡大が奏功しないリスク、不良債権残高及び与信関係費用の増加、保有株式に係るリスクなどです。こうしたリスク及び不確実性に照らし、本資料公表日現在における「将来の業績に関する記述」を過度に信頼すべきではありません。当社グループは、いかなる「将来の業績に関する記述」について、更新や改訂をする義務を負いません。当社グループの財政状態及び経営成績や投資者の投資判断に重要な影響を及ぼす可能性がある事項については、本資料のほか、有価証券報告書等の本邦開示書類や、当社が米国証券取引委員会に提出したForm 20-F等の米国開示書類、当社グループが公表いたしました各種開示資料のうち、最新のものをご参照ください。

This document contains “forward-looking statements” (as defined in the U.S. Private Securities Litigation Reform Act of 1995), regarding the intent, belief or current expectations of us and our managements with respect to our future financial condition and results of operations. In many cases but not all, these statements contain words such as “anticipate”, “estimate”, “expect”, “intend”, “may”, “plan”, “probability”, “risk”, “project”, “should”, “seek”, “target” and similar expressions. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those expressed in or implied by such forward-looking statements contained or deemed to be contained herein. The risks and uncertainties which may affect future performance include: deterioration of Japanese and global economic conditions and financial markets; declines in the value of our securities portfolio; our ability to successfully implement our business strategy through our subsidiaries, affiliates and alliance partners; exposure to new risks as we expand the scope of our business; and incurrence of significant credit-related costs. Given these and other risks and uncertainties, you should not place undue reliance on forward-looking statements, which speak only as of the date of this document.

We undertake no obligation to update or revise any forward-looking statements.

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

## (1-1) P/L

## SMFG連結 / SMFG consolidated

(十億円 / Billions of yen)

		FY3/02 <sup>*1</sup>	FY3/03	FY3/04	FY3/05	FY3/06	FY3/07	FY3/08	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14	1H, FY3/15	連単差 Variance <sup>*2</sup>
連結粗利益	Consolidated gross profit	2,077.7	2,184.0	2,069.5	2,025.0	2,090.1	1,906.2	2,116.2	2,165.9	2,236.6	2,504.7	2,594.5	2,792.9	2,898.2	1,450.1	622.3
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	1,484.2	763.6	176.7
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	987.1	462.9	304.8
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	427.0	223.6	140.8
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)	(1,569.9)	(804.3)	(417.4)
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	10.2	0.1	0.1
連結業務純益	Consolidated net business profit <sup>*3</sup>	-	-	-	-	-	-	-	-	-	-	-	-	1,338.5	645.9	205.0
(参考)連結業務純益(旧定義)	Consolidated net business profit (old definition) <sup>*4</sup>	991.9	1,131.0	1,090.6	1,014.4	1,225.4	924.2	1,022.9	728.7	832.3	1,002.0	1,013.9	1,166.2	1,242.4	-	-
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)	49.1	88.8	(35.4)
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)	89.2	53.0	4.8
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	1,432.3	780.5	188.1
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)	(9.6)	(2.5)	(0.6)
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	835.4	479.5	71.3
当期純利益ROE(株主資本ベース)	ROE (denominator: Total stockholders' equity) <sup>*5</sup>	(13.4)%	(16.9)%	12.9%	(9.2)%	22.8%	13.8%	15.8%	(13.1)%	7.5%	9.9%	10.4%	14.8%	13.8%	14.4%	
連結子会社数	No. of consolidated subsidiaries	144	170	165	167	162	181	268	288	307	327	337	323	324	323	
持分法適用会社数	No. of affiliated companies accounted for by equity method	38	47	48	53	63	62	74	79	58	47	43	44	46	47	
従業員数	No. of employees	43,793	42,996	42,014	40,683	40,681	41,428	46,429	48,079	57,888	61,555	64,225	64,635	66,475	68,874	

\*1 SMBC連結 / SMBC consolidated

\*2 SMFG連結とSMBC単体の差。主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 14年度上期より連結業務純益の定義を変更。14年度3月期について遡処理を実施 / SMFG changed the definition of "Consolidated net business profit" from the six-months ended Sep. 30, 2014. The figures for FY3/14 have 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 earnings (losses) of affiliates

\*4 連結業務純益(旧定義) = SMBC単体業務純益(一般貸倒引当金繰入前) + 他の連結会社の経常利益(臨時要因調整後) + 持分法適用会社経常利益 × 持分割合 - 内部取引(配当等)

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

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

\*5 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 (14年度上期は年率換算ベース)

$$\text{ROE (denominator: Total stockholders' equity)} = \frac{\text{Net income}}{((\text{Total stockholders' equity at the beginning of the term}) + (\text{Total stockholders' equity at the end of the term})) / 2} \times 100 \quad (\text{annualized for 1H, FY3/15})$$

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

### 連単差 (14年度上期) / Variance between SMFG consolidated and SMBC non-consolidated (1H, FY3/15)

(十億円 / Billions of yen)

		SMFG連結 SMFG consolidated		連単差 Variance*1
			SMBC単体 SMBC non-consolidated	
<b>連結粗利益</b>	Consolidated gross profit	1,450.1	827.8	622.3
資金利益	Net interest income	763.6	586.9	176.7 (1)
信託報酬	Trust fees	1.4	0.9	0.5
役務取引等利益	Net fees and commissions	461.5	157.1	304.4 (2)
特定取引利益	Net trading income	84.4	5.1	79.3 (3)
その他業務利益	Net other operating income	139.2	77.7	61.5
営業経費	General and administrative expenses <sup>2</sup>	(804.3)	(386.9)	(417.4) (4)
持分法による投資損益	Equity in earnings (losses) of affiliates	0.1	-	0.1
<b>連結業務純益</b>	Consolidated net business profit <sup>3</sup>	645.9	440.9	205.0
与信関係費用	Total credit cost	88.8	124.2	(35.4) (5)
株式等損益	Gains (losses) on stocks	53.0	48.2	4.8
<b>経常利益</b>	Ordinary profit	780.5	592.5	188.1
特別損益	Extraordinary gains (losses)	(2.5)	(2.0)	(0.5)
少数株主利益	Minority interests in net income	(56.6)	-	(56.6)
<b>当期純利益</b>	Net income (loss)	479.5	408.2	71.3 (6)

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

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

\*3 14年度上期より連結業務純益の定義を変更 / SMFG changed the definition of "Consolidated net business profit" from the six-months ended Sep. 30, 2014

\*4 各社計数は、連結修正前概数値の持分勘案後の計数

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

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

- (1) SMBC Consumer Finance: 73, Kansai Urban Banking Corporation: 30, MINATO BANK: 18, Cedyne: 14, Sumitomo Mitsui Finance and Leasing: 11
- (2) Sumitomo Mitsui Card: 87, SMBC Nikko Securities: 77, Cedyne: 58, SMBC Consumer Finance: 24, SMBC Friend Securities: 17, SMBC Guarantee: 12
- (3) SMBC Nikko Securities: 66, SMBC Friend Securities: 8
- (4) SMBC Nikko Securities: (110), Sumitomo Mitsui Card: (72), Cedyne: (61), SMBC Consumer Finance: (47), Sumitomo Mitsui Finance and Leasing: (27), Kansai Urban Banking Corporation: (24), SMBC Europe: (20), SMBC Friend Securities: (20), MINATO BANK: (18)
- (5) SMBC Consumer Finance: (29), Cedyne: (5), Kansai Urban Banking Corporation: (2)
- (6)<sup>4</sup> SMBC Consumer Finance: 28, SMBC Nikko Securities: 24, Sumitomo Mitsui Finance and Leasing: 15, Cedyne: 15, SMBC Guarantee: 9, Sumitomo Mitsui Card: 8, SMBC Friend Securities: 4

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

### 連単差 (13年度上期) / Variance between SMFG consolidated and SMBC non-consolidated (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
<b>連結粗利益</b>	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 <sup>2</sup>	(780.6)	(368.6)	(412.0) (4)
持分法による投資損益	Equity in earnings (losses) of affiliates	8.1	-	8.1
<b>連結業務純益</b>	Consolidated net business profit <sup>3</sup>	737.4	453.2	284.2
与信関係費用	Total credit cost	39.6	78.3	(38.7) (5)
株式等損益	Gains (losses) on stocks	60.4	76.5	(16.0)
<b>経常利益</b>	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)
<b>当期純利益</b>	Net income (loss)	505.7	330.2	175.5 (6)

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

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

\*3 14年度上期より連結業務純益の定義を変更。13年度上期について遡求処理を実施  
SMFG changed the definition of "Consolidated net business profit" from the six-months ended Sep. 30, 2014.  
The figures for the six months ended Sep 30, 2013 have been adjusted retrospectively

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

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

- (1) SMBC Consumer Finance: 61, Kansai Urban Banking Corporation: 33, MINATO BANK: 19, Sumitomo Mitsui Finance and Leasing: 16, Cedyna: 15
- (2) SMBC Nikko Securities: 104, Sumitomo Mitsui Card: 84, Cedyna: 59, SMBC Friend Securities: 19, SMBC Consumer Finance: 19, SMBC Guarantee: 12,
- (3) SMBC Nikko Securities: 75, SMBC Friend Securities: 13
- (4) SMBC Nikko Securities: (117), Sumitomo Mitsui Card: (68), Cedyna: (61), 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 Consumer Finance: (20), Cedyna: (8), Kansai Urban Banking Corporation: (7)
- (6)<sup>4</sup> SMBC Nikko Securities: 41, SMBC Consumer Finance: 31, Sumitomo Mitsui Finance and Leasing: 15, Cedyna: 15, Sumitomo Mitsui Card: 9, SMBC Friend Securities: 8, SMBC Guarantee: 7

# (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)			
[連結 / Consolidated]		FY3/12	FY3/13	FY3/14	1H, FY3/15
営業収益	Operating revenue	951.9	992.2	1,037.2	487.3
営業利益	Operating profit	61.0	57.6	75.6	44.9
経常利益	Ordinary profit	62.8	59.0	77.3	46.2
当期純利益	Net income	29.7	30.8	41.3	24.9
契約実行高	Contracted amount	1,080.1	1,360.3	1,767.0	836.1

		(十億円 / Billions of yen)			
[単体 / Non-consolidated]		FY3/12	FY3/13	FY3/14	1H, FY3/15
営業収益	Operating revenue	816.8	754.6	752.0	388.9
営業利益	Operating profit	59.4	48.6	55.9	33.4
経常利益	Ordinary profit	61.9	54.1	57.2	34.2
当期純利益	Net income	34.2	36.0	35.3	21.2
契約実行高	Contracted amount	770.9	855.1	1,007.7	484.2

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

議決権比率: SMBC100% / 100% held by SMBC

		(十億円 / Billions of yen)			
[連結 / Consolidated]		FY3/12	FY3/13	FY3/14	1H, FY3/15
営業収益	Operating revenue	251.2	296.6	351.7	156.4
受入手数料	Commissions	119.4	143.1	190.3	77.7
トレーディング損益	Net gain on trading	102.2	119.7	126.8	59.1
金融収益他	Interest and dividend income, etc.	29.5	33.7	34.5	19.5
金融費用	Interest expense	14.3	14.0	15.9	7.3
純営業収益	Net operating revenue	228.8	274.7	327.9	145.2
販売費・一般管理費	SG&A expenses	185.1	200.2	227.8	110.0
経常利益	Ordinary profit	44.5	75.7	102.1	36.5
当期純利益	Net income	19.4	45.7	64.6	24.0
自己資本規制比率	Capital adequacy ratio <sup>*2</sup>	504.1%	557.6%	482.3%	427.2%

\*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

		(十億円 / Billions of yen)
		Sep. 2014
総資産	Total assets	4,355.2
営業資産	Lease assets	3,764.8
株主資本	Total stockholders' equity	568.5
資本金	Capital stock	15.0
従業員	No. of employees	2,356

		(十億円 / Billions of yen)
		Sep. 2014
総資産	Total assets	2,741.0
営業資産	Lease assets	2,440.4
株主資本	Total stockholders' equity	404.9
従業員	No. of employees	1,486

		(十億円 / Billions of yen)
		Sep. 2014
総資産	Total assets	9,351.1
株主資本	Total stockholders' equity	596.4
資本金	Capital stock	10.0
従業員数	No. of employees	9,528
店舗数	No. of branches	116 <sup>*2</sup>
預り資産残高	Client assets	40,307.2 <sup>*2</sup>
総口座数(千口座)	No. of total accounts (thousands)	2,545 <sup>*2</sup>

## (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]		FY3/12	FY3/13	FY3/14	1H, FY3/15
純営業収益	Net operating revenue	47.3	59.4	57.5	25.2
販売費・一般管理費	SG&A expenses	39.0	41.4	42.4	20.1
経常利益	Ordinary profit	8.8	17.9	15.3	5.3
当期純利益	Net income	4.4	10.3	10.0	4.1
自己資本規制比率	Capital adequacy ratio	1,153.0%	969.0%	936.7%	966.6%

		(十億円 / Billions of yen)
		Sep. 2014
総資産	Total assets	361.9
株主資本	Total stockholders' equity	193.1
資本金	Capital stock	27.3
従業員数	No. of employees	2,065
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]		FY3/12	FY3/13	FY3/14	1H, FY3/15
営業収益	Operating revenue	182.2	185.6	191.5	96.5
営業利益	Operating profit	43.1	44.8	43.7	19.2
経常利益	Ordinary profit	43.2	44.8	43.7	19.2
当期純利益	Net income	23.5	27.7	23.5	12.6
カード取扱高	Card sales handled	7,560.7	8,194.6	9,131.5	4,838.4
カード会員数(百万人)	No. of card holders (millions)	21.65	22.40	22.99	23.33

		(十億円 / Billions of yen)
		Sep. 2014
総資産	Total assets	1,181.8
株主資本	Total stockholders' equity	253.7
資本金	Capital stock	34.0
従業員	No. of employees	2,410

### セディナ / Cedyne<sup>\*1</sup>

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

		(十億円 / Billions of yen)			
[連結 / Consolidated]		FY3/12	FY3/13	FY3/14	1H, FY3/15
営業収益	Operating revenue	185.2	202.1	199.2	98.2
営業費用	Operating expense	212.3	181.8	182.0	81.6
うち貸倒関連費用	of which Provision for operating receivables	26.9	22.1	16.5	5.5
うち利息返還関連費用	of which Provision for loss on interest refunds	40.0	-	11.5	-
営業利益	Operating profit (loss)	(27.1)	20.2	17.2	16.6
経常利益	Ordinary profit (loss)	(27.0)	20.7	18.1	16.8
当期純利益	Net income (loss)	(37.5)	17.3	19.7	14.9
取扱高	Sales handled	6,238.2	11,694.1 <sup>*2</sup>	12,388.3 <sup>*2</sup>	6,228.2
有効会員数(百万人)	No. of card holders (millions)	21.09	19.48	18.41	17.92

		(十億円 / Billions of yen)
		Sep. 2014
総資産	Total assets	2,311.9
営業貸付金 残高	Consumer loans outstanding	211.1
保証残高 (信用保証 割賦売掛金)	Loan guarantee receivables	656.9
株主資本	Total stockholders' equity	187.8
資本金	Capital stock	82.8
従業員	No. of employees	3,778

<sup>\*1</sup> 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

Became SMFG's consolidated subsidiary on May 31, 2010 through third-party allotment. Became SMFG's wholly-owned subsidiary on May 1, 2011

<sup>\*2</sup> SMBCファイナンスサービスの連結子会社化等により増加 / YOY increased mainly due to consolidation of SMBC Finance Service

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

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

議決権比率: SMFG100% / 100% held by SMFG

		(十億円 / Billions of yen)			
[連結 / Consolidated]		FY3/12	FY3/13	FY3/14	1H, FY3/15
営業収益	Operating revenue	196.2	187.1	194.8	112.2
うち営業貸付金利息	of which Interest on consumer loans	137.9	125.2	126.9	74.4
営業費用	Operating expenses	352.8	137.7	170.4	82.5
うち広告宣伝費	of which Advertising expenses	6.7	10.2	11.6	9.1
うち貸倒費用	of which Credit losses including provision for uncollectible loans	28.4	37.3	36.1	26.7
うち利息返還費用	of which Losses on interest repayments	240.1	-	38.7	-
うち人件費	of which Personnel expenses	18.6	20.6	21.3	12.4
営業利益	Operating profit (loss)	(156.6)	49.3	24.4	29.7
経常利益	Ordinary profit (loss)	(155.5)	51.9	26.5	29.8
当期純利益	Net income (loss)	(169.6)	48.2	29.4	27.5
営業貸付金残高	Consumer loans outstanding	759.3	742.9	937.6 <sup>*2</sup>	962.3
うち海外	of which overseas	25.1	35.5	47.5	58.6
保証残高	Loan guarantee	581.5	659.6	752.6	826.4

		(十億円 / Billions of yen)
		Sep. 2014
総資産	Total assets	1,072.4
株主資本	Total stockholders' equity	223.4
資本金	Capital stock	140.7
従業員	No. of employees	4,196

\*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 14年3月にモビットを連結子会社化 / Made Mobit a wholly-owned subsidiary in Mar. 2014

### 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]		FY3/12	FY3/13	FY3/14	1H, FY3/15
営業収益	Operating revenue	87.5	96.2	106.0	53.1
営業利益	Operating profit	0.8	1.8	1.7	(0.2)
経常利益	Ordinary profit	1.4	2.2	1.5	(0.2)
当期純利益	Net income (loss)	0.3	1.5	0.7	(0.3)

		(十億円 / Billions of yen)
		Sep. 2014
総資産	Total assets	82.5
株主資本	Total stockholders' equity	40.1
資本金	Capital stock	10.0
従業員	No. of employees	2,179

## (1-4) B/S

## SMFG連結 / SMFG consolidated

(十億円 / Billions of yen)

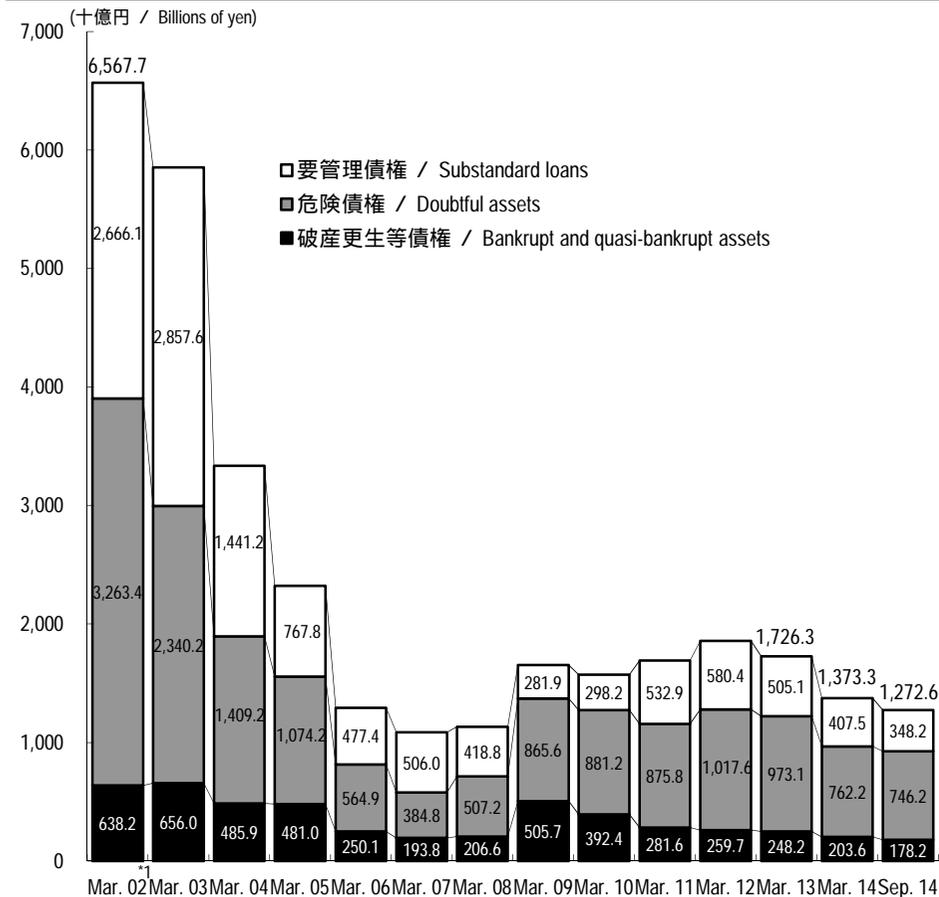
		Mar. 02 <sup>*1</sup>	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Sep. 14	前期末比 vs Mar. 14
資産の部	Assets	108,005.0	104,607.4	102,215.2	99,731.9	107,010.6	100,858.3	111,955.9	119,637.2	123,159.5	137,803.1	143,040.7	148,696.8	161,534.4	171,903.6	+10,369.2
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	32,991.1	36,435.3	+3,444.2
債券貸借取引支払保証金	Receivables under securities borrowing transactions	-	1,981.2	1,009.3	568.3	1,956.7	2,276.9	1,940.2	1,820.2	5,440.6	4,740.4	4,539.6	3,494.4	3,780.3	5,531.8	+1,751.5
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	6,957.4	7,863.0	+905.6
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	27,152.8	26,243.7	(909.1)
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	68,227.7	70,560.6	+2,332.9
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	173.2	151.8	(21.4)
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	6,566.8	7,075.3	+508.5
負債の部	Liabilities	104,108.5	101,186.7	98,150.5	95,934.9	101,443.2	95,527.0	106,731.8	115,025.5	116,158.7	130,671.0	135,785.7	140,253.6	152,529.4	162,236.4	+9,707.0
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	94,331.9	95,106.8	+774.9
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	13,713.5	14,634.4	+920.9
債券貸借取引受入担保金	Payables under securities lending transactions	-	4,807.2	5,946.3	3,868.0	2,747.1	1,516.3	5,732.0	7,589.3	4,315.8	5,713.2	5,810.7	4,433.8	5,331.0	7,943.3	+2,612.4
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	5,090.9	5,615.4	+524.5
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	103.4	294.8	+191.4
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	9,005.0	9,667.2	+662.2
株主資本合計	Total stockholders' equity	-	-	-	-	-	2,741.6	3,095.3	2,599.2	4,644.7	4,921.4	5,014.3	5,680.6	6,401.2	6,826.1	+424.9
資本金	Capital Stock	-	-	-	-	-	1,420.9	1,420.9	1,420.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	-
資本剰余金	Capital surplus	-	-	-	-	-	57.8	57.8	57.2	978.9	978.9	759.8	758.6	758.3	757.1	(1.2)
利益剰余金	Retained earnings	-	-	-	-	-	1,386.4	1,740.6	1,245.1	1,451.9	1,776.4	2,152.7	2,811.5	3,480.1	3,906.3	+426.2
自己株式	Treasury stock <sup>*2</sup>	(17.5)	(15.2)	(3.0)	(269.9)	(4.4)	(123.5)	(124.0)	(124.0)	(124.1)	(171.8)	(236.0)	(227.4)	(175.1)	(175.2)	(0.1)
その他の包括利益累計額合計	Total valuation and translation adjustments	-	-	-	-	-	1,181.4	483.0	(129.4)	306.6	173.1	196.1	664.6	878.0	1,112.1	+234.1
その他有価証券評価差額金	Net unrealized gains (losses) on other securities <sup>*2</sup>	(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	949.5	1,163.1	+213.6
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)	(43.9)	+17.0
土地再評価差額金	Land revaluation excess <sup>*2</sup>	121.2	101.4	96.5	57.9	38.2	37.6	34.9	35.2	35.0	33.4	39.2	39.1	35.7	35.6	(0.1)
為替換算調整勘定	Foreign currency translation adjustments <sup>*2</sup>	(15.2)	(53.5)	(71.8)	(79.9)	(41.5)	(30.7)	(27.3)	(129.1)	(101.7)	(122.9)	(141.4)	(97.4)	27.2	23.5	(3.7)
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	1,724.0	1,726.9	+2.9
資本の部	Total stockholders' equity	2,912.6	2,424.1	3,070.9	2,775.7	4,454.4	-	-	-	-	-	-	-	-	-	-
資本金	Capital Stock	1,326.7	1,247.7	1,247.7	1,352.7	1,420.9	-	-	-	-	-	-	-	-	-	-
資本剰余金	Capital surplus	1,684.4	856.2	865.3	974.3	1,229.2	-	-	-	-	-	-	-	-	-	-
利益剰余金	Retained earnings	117.8	311.7	611.2	330.0	992.1	-	-	-	-	-	-	-	-	-	-

\*1 SMBC連結 / SMBC consolidated

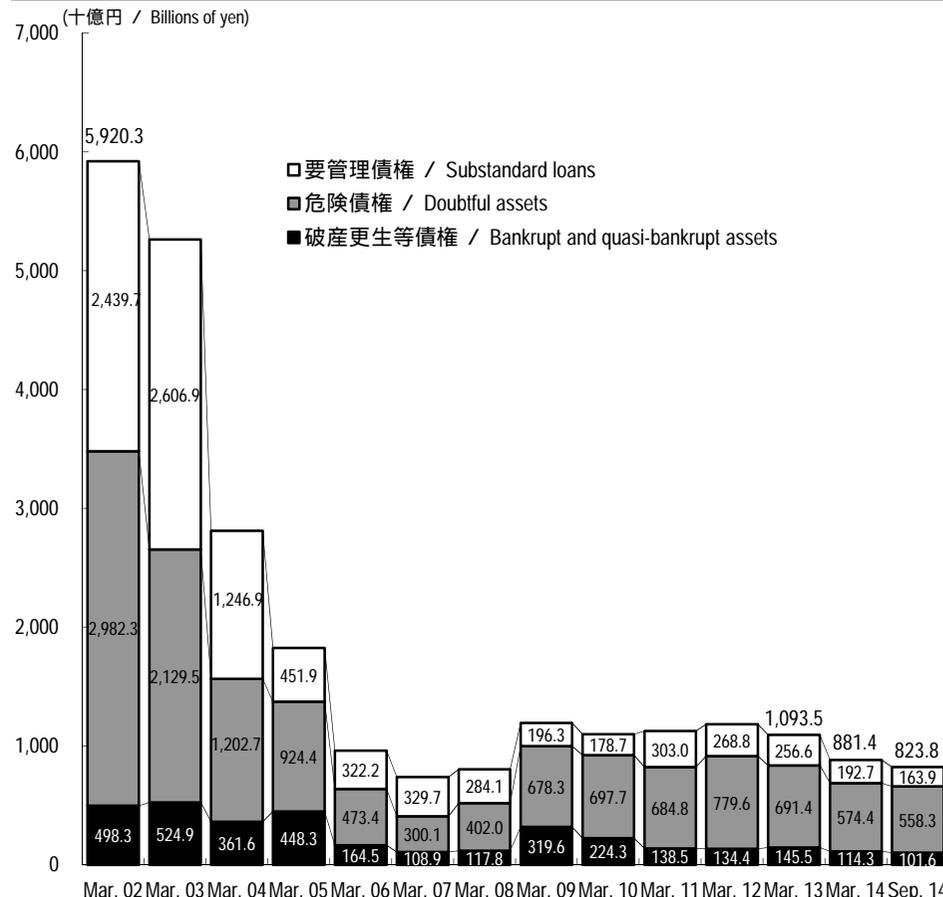
\*2 06年3月期末以前は「資本の部」に計上 / Recorded in Stockholders' equity on and before Mar. 2006

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

## SMFG連結 / SMFG consolidated



## SMBC単体 / SMBC non-consolidated



不良債権比率 <sup>2</sup> NPL ratio <sup>2</sup>	9.6%	9.0%	5.6%	3.9%	2.1%	1.65%	1.61%	2.28%	2.25%	2.43%	2.59%	2.27%	1.74%	1.55%
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%	83.74%	83.31%

不良債権比率 <sup>2</sup> NPL ratio <sup>2</sup>	8.9%	8.4%	5.0%	3.3%	1.7%	1.21%	1.24%	1.78%	1.74%	1.81%	1.86%	1.60%	1.21%	1.08%
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%	88.54%	87.57%

\*1 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

## (1-6) フラジャイル5等向けエクスポージャー・証券化商品等 / Exposure to Fragile Five, etc., Securitized products, etc.

### フラジャイル5等向けエクスポージャー / Exposure to Fragile Five, etc.

		(十億ドル / Billions of USD)		
		Mar. 13	Mar. 14	Sep. 14
ブラジル	Brazil	5.8	8.0	8.9
インド	India	5.4	6.3	6.5
インドネシア	Indonesia	4.6	6.0	8.7
トルコ	Turkey	2.3	3.4	3.3
南アフリカ	South Africa	1.4	1.4	1.6
合計	Total	19.5	25.1	28.9
ロシア	Russia	4.8	6.2	5.7

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

		(十億円 / Billions of yen)		
		Mar.13	Mar.14	Sep.14
証券化商品等の状況	Exposure of securitized products, etc. <sup>*2</sup>	106.9	181.3	212.0
サブプライム関連以外	Products other than Sub-prime related	106.8	181.3	212.0
サブプライム関連	Sub-prime related	0.1	0.0	0.0
モノライン保険会社を取引相手とするCDSエクスポージャー	Exposure to credit derivatives transactions with monoline insurance companies			
与信額	Net exposure	1.0	0.4	0.1 <sup>*3</sup>
参照債権残高	Amount of reference assets	185.9	196.4	96.5
レバレッジド・ローン	Leveraged loans			
貸出金	Loans	423.8	603.0	604.6 <sup>*4</sup>
コミットメントライン未引出額	Undrawn commitments	135.0	160.4	133.4

\*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(14/9末の残高は2,565億円)、住宅金融支援機構債等は含まず  
Balance after provisions and write-offs. Excludes RMBS issued by GSE, of which as of Sep. 2014 was JPY 256.5 billion, and JHFA securities, etc.

\*3 14/9末の貸倒引当金は1億円 / Reserve for possible loan losses as of Sep. 2014: JPY 0.1 billion

\*4 14/9末の貸倒引当金は29億円(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. 2014: JPY 2.9 billion (excluding general reserve for possible loan losses against normal borrowers)

## (1-7) 有価証券ポートフォリオ / Securities portfolio

### 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				SMBC単体 / SMBC non-consolidated (十億円 / Billions of yen)			
	Mar. 2014		Sep. 2014		Mar. 2014		Sep. 2014	
	B/S計上額 Balance sheet amount	時価との差額 Net unrealized gains (losses) <sup>*1</sup>	B/S計上額 Balance sheet amount	時価との差額 Net unrealized gains (losses) <sup>*1</sup>	B/S計上額 Balance sheet amount	時価との差額 Net unrealized gains (losses) <sup>*1</sup>	B/S計上額 Balance sheet amount	時価との差額 Net unrealized gains (losses) <sup>*1</sup>
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	4,249.1	34.0	3,994.3	26.3	4,167.2	33.2	3,947.4	26.1
うち国債 of which JGBs	4,061.4	31.8	3,849.6	25.3	4,061.4	31.8	3,849.6	25.3
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	287.8	(0.2)	3.3	(0.0)	269.8	(0.1)	-	-
うち国債 of which JGBs	269.8	(0.1)	-	-	269.8	(0.1)	-	-
合計 Total	4,536.8	33.8	3,997.6	26.3	4,436.9	33.1	3,947.4	26.1

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

#### (2) その他有価証券 / Other securities

	SMFG連結 / SMFG consolidated				SMBC単体 / SMBC non-consolidated (十億円 / Billions of yen)			
	Mar. 2014		Sep. 2014		Mar. 2014		Sep. 2014	
	B/S計上額 Balance sheet amount	取得原価 との差額 Net unrealized gains (losses) <sup>*2</sup>	B/S計上額 Balance sheet amount	取得原価 との差額 Net unrealized gains (losses) <sup>*2</sup>	B/S計上額 Balance sheet amount	取得原価 との差額 Net unrealized gains (losses) <sup>*2</sup>	B/S計上額 Balance sheet amount	取得原価 との差額 Net unrealized gains (losses) <sup>*2</sup>
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	17,941.1	1,523.7	17,112.8	1,831.1	16,144.7	1,391.8	15,710.7	1,678.0
うち株式 of which Stocks	2,578.4	1,186.2	3,010.4	1,483.9	2,594.0	1,159.8	2,999.7	1,437.7
うち債券 of which Bonds	11,619.3	69.8	9,822.0	61.5	10,691.3	63.9	9,218.8	56.4
うち国債 of which JGBs	8,875.6	23.5	7,498.2	18.2	8,491.7	21.9	7,168.5	16.6
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	4,325.0	(118.7)	4,817.3	(92.4)	3,637.6	(107.1)	4,024.7	(82.7)
うち株式 of which Stocks	359.7	(55.0)	236.9	(38.1)	334.8	(50.7)	218.4	(35.3)
うち債券 of which Bonds	1,278.4	(4.2)	1,474.5	(8.1)	1,139.8	(3.9)	1,385.6	(8.0)
うち国債 of which JGBs	1,035.6	(1.0)	1,116.9	(2.6)	1,000.1	(1.0)	1,116.9	(2.6)
合計 Total	22,266.1	1,405.0	21,930.1	1,738.6	19,782.3	1,284.8	19,735.4	1,595.3

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

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# (1-8) 自己資本 (1) / Capital (1)

## 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	Mar. 14 (a)	Sep. 14 (b)	経過措置 GF *1	(b) - (a)
<b>普通株式等Tier1資本に係る基礎項目</b>	Common Equity Tier 1 capital: instruments and reserves	5,855.9	6,744.6	7,203.7		+459.1
普通株式に係る株主資本	Total stockholders' equity related to common stock	5,585.9	6,312.3	6,744.1		+431.8
資本金及び資本剰余金	Capital and capital surplus	3,096.5	3,096.2	3,095.0		(1.2)
利益剰余金	Retained earnings	2,811.5	3,480.1	3,906.3		+426.2
自己株式	Treasury stock	(227.4)	(175.1)	(175.1)		-
社外流出予定額	Cash dividends to be paid	(94.8)	(88.9)	(82.0)		+6.9
その他の包括利益累計額	Accumulated other comprehensive income		175.6	222.4	889.7	+46.8
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	150.2	149.6		(0.6)
少数株主持分等	Minority interests, etc.	129.6	104.8	85.7 *2		(19.1)
<b>普通株式等Tier1資本に係る調整項目</b>	Common Equity Tier 1 capital: regulatory adjustments		(193.8)	(214.2)	(857.0)	(20.4)
無形固定資産の額の合計額	Total intangible assets		(153.9)	(151.1)	(604.4)	+2.8
繰延税金資産(一時差異に係るものを除く)	Deferred tax assets excluding those arising from temporary differences		(2.6)	(1.3)	(5.3)	+1.3
繰延ヘッジ損益	Net deferred losses on hedges		11.8	8.5	33.6	(3.3)
適格引当金不足額	Shortfall of eligible provisions to expected losses		-	(12.4)	(49.5)	(12.4)
証券化取引に伴い増加した自己資本に相当する額	Gain on sale on securitization transactions		(8.1)	(8.5)	(34.0)	(0.4)
退職給付に係る資産	Net defined benefit asset		(15.5)	(24.8)	(99.2)	(9.3)
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		(22.8)	(22.1)	(88.4)	+0.7 *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		-	-	-	-
<b>普通株式等Tier1資本</b>	Common Equity Tier 1 capital	5,855.9	6,550.8	6,989.4		+438.6
<b>リスクアセット</b>	Risk-weighted assets	62,426.1	61,623.3	64,713.5		+3,090.2
<b>連結普通株式等Tier1比率</b>	Common Equity Tier 1 capital ratio	9.38%	10.63%	10.80%		+0.17%

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

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

		10%基準超過額 Amount exceeding 10% threshold	15%基準超過額 Amount exceeding 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	-	-	267.8
繰延税金資産(一時差異)	Deferred tax assets arising from temporary differences	-	-	73.0

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

		Mar. 13	Mar. 14 (a)	Sep. 14 (b)	(b) - (a)
規制基準の普通株式等Tier1資本との差異	Variance with Common Equity Tier 1 capital on a transitional basis				
その他の包括利益累計額	Accumulated other comprehensive income	664.6	702.4	889.7 **	
少数株主持分等(経過措置による算入分)	Minority interests, etc. included under transitional arrangements	(129.6)	(104.8)	(85.7) ***	
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)	(775.1)	(857.0) **	
<b>連結普通株式等Tier1資本</b>	Common Equity Tier 1 capital, fully-loaded	5,372.8	6,373.2	6,936.5	+563.3
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	284.1	281.4	
<b>リスクアセット</b>	Risk-weighted assets - fully loaded	62,062.8	61,339.2	64,432.1	+3,092.9
<b>連結普通株式等Tier1比率</b>	Common Equity Tier 1 capital ratio, fully-loaded	8.6%	10.3%	10.7%	+0.4%

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

\*\*/\*\* 経過措置により規制基準の普通株式等Tier1に含まれていない金額(\*\*の場合)/含まれている金額(\*\*\*) (総額に対して13/3末は100%、14/3末以降は80%相当額)

Amount not included (for \*\*) / Amount included (for \*\*\*) in CET1 on a transitional basis, which is equivalent to 100% (Mar. 2013) or 80% (after Mar. 2014) of the original amount

## (1-8) 自己資本 (2) / Capital (2)

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	Mar. 14 (a)	Sep. 14 (b)	経過措置 GF <sup>*1</sup>	(b) - (a)
<b>その他Tier1資本に係る基礎項目</b>	Additional Tier 1 capital: instruments	1,493.4	1,378.9	1,397.8		+18.9
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	145.0	151.7		+6.7
適格旧Tier1資本調達手段	Eligible Tier 1 capital instruments subject to transitional arrangements	1,463.3	1,212.1	1,227.3	*4	+15.2
為替換算調整勘定	Foreign currency translation adjustments	(97.4)	21.8	18.8	*2	(3.0)
<b>その他Tier1資本に係る調整項目</b>	Additional Tier 1 capital: regulatory adjustments	(520.3)	(415.4)	(429.9)		(14.5)
少数出資金融機関等のその他Tier1資本調達手段	Non-significant Investments in AT1 capital of other financial institutions		(0.2)	(0.2)	(0.7)	-
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		(31.7)	(31.7)	(126.9)	-
旧基準における基本的項目からの控除(のれん等)	Regulatory adjustments subject to transitional arrangement (Goodwill, etc.)	(520.3)	(383.4)	(398.0)	*2	(14.6)
<b>その他Tier1資本</b>	Additional Tier 1 capital (AT1)	973.2	963.5	967.9		+4.4
<b>Tier1資本</b>	Tier 1 capital	6,829.0	7,514.3	7,957.3		+443.0
<b>連結Tier1比率</b>	Tier 1 capital ratio	10.93%	12.19%	12.29%		+0.10%
<b>Tier2資本に係る基礎項目</b>	Tier 2 capital: instruments and provisions	2,433.7	2,229.1	2,584.2		+355.1
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	34.4	35.2		+0.8
適格旧Tier2資本調達手段	Eligible Tier 2 capital instruments under transitional arrangements	1,830.9	1,627.4	1,544.2	*4	(83.2)
一般貸倒引当金Tier2算入額	General reserve for possible loan losses	41.4	53.4	57.5		+4.1
適格引当金Tier2算入額	Eligible provisions	25.9	7.3	0.0		(7.3)
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	480.0	602.8	*2	+122.8
土地の再評価差額の45%相当額	Land revaluation excess after 55% discount	35.4	26.6	26.5	*2	(0.1)
<b>Tier2資本に係る調整項目</b>	Tier 2 capital: regulatory adjustments	(76.7)	(182.1)	(198.5)		(16.4)
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		(6.4)	(5.3)	(21.3)	+1.1
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		(25.0)	(25.0)	(100.0)	-
旧基準における控除項目	Deductions under Basel 2	(76.7)	(150.7)	(168.2)	*2	(17.5)
<b>Tier2資本の額</b>	Tier 2 capital (T2)	2,357.0	2,047.1	2,385.6		+338.5
<b>総自己資本の額</b>	Total capital	9,186.0	9,561.4	10,343.0		+781.6
<b>連結総自己資本比率</b>	Total capital ratio (consolidated)	14.71%	15.51%	15.98%		+0.47%
(参考)アウトライヤー比率(SMBC連結)	Outlier ratio (SMBC consolidated)	1.0%	0.9%	1.3%		+0.4%

\*1 経過措置により規制基準では資本算入されなかった項目とその金額。14年3月末以降は20%相当額が資本算入されているため、本欄には総額に対する80%相当を記載

GF: Grandfathering. Items and amount not included as regulatory capital due to transitional arrangement. After Mar. 14, 20% of the original amounts are included and the remaining 80% are shown in this column.

\*2 経過措置により規制基準では資本算入されている項目とその金額。14年3月末以降は総額の80%が算入されている

Items and amount included as regulatory capital due to transitional arrangement. After Mar. 14, 80% of the original amounts are shown in this column.

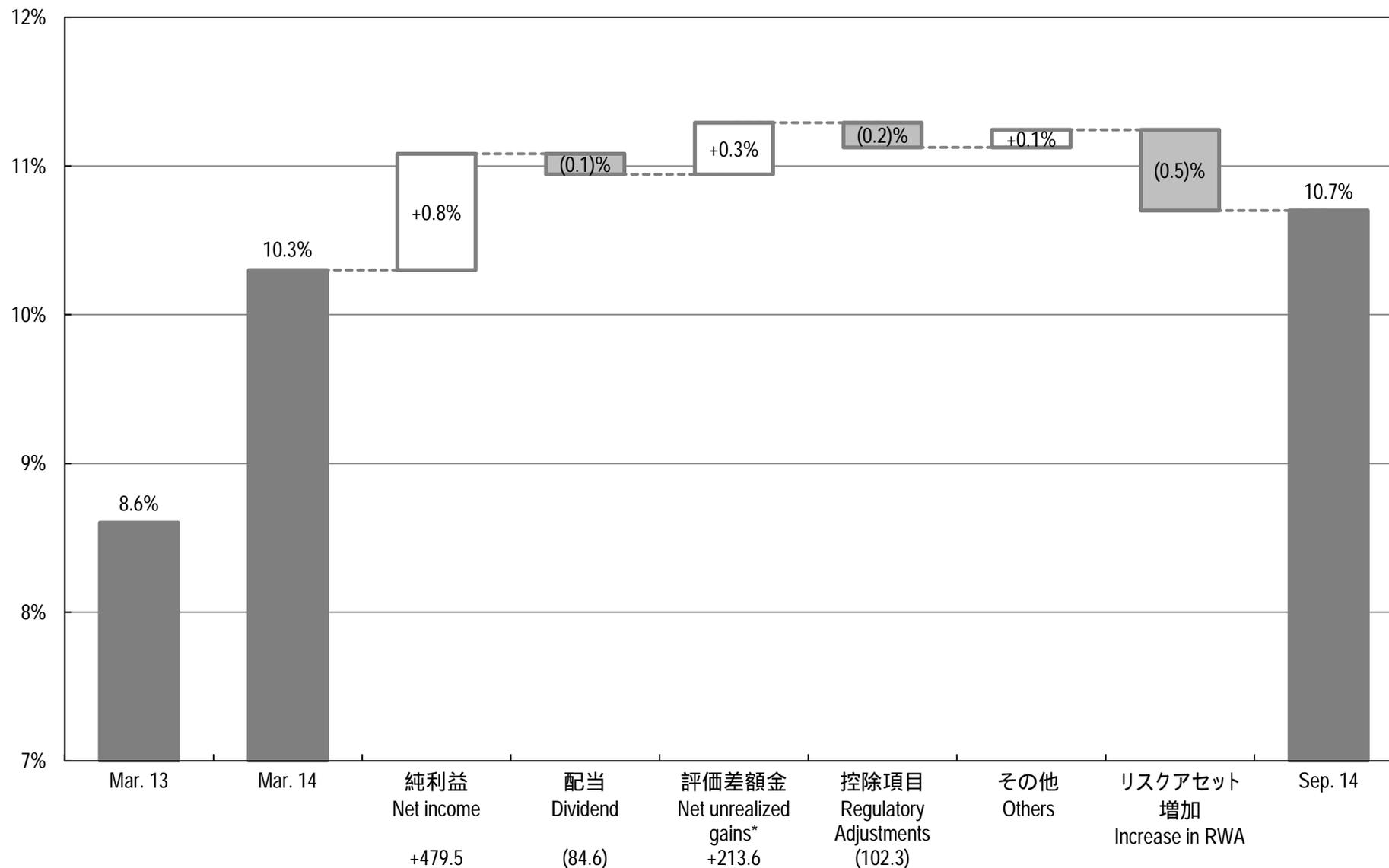
\*3 少数出資に係る調整項目不算入額(CET1, AT1, T2合計)は7,047億円 / Amount of non-significant investment not subject to deduction: JPY704.7bn in total of CET1, AT1 and T2

\*4 算入上限超過額はAT1: 該当なし, T2: 該当なし / Amount excluded due to cap: not applicable for AT1 and T2

# (1-8) 自己資本 (3) / Capital (3)

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

(十億円 / Billions of yen)



\* その他有価証券評価差額金 / Net unrealized gains on other securities

## (1-8) 自己資本 (4) / Capital (4)

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

	発行時期 Issue date	発行総額 Aggregate issue amount	発行残高 Amount outstanding	配当率 Dividend rate <sup>*2</sup>	初回コール日(償還日) 1st call date (Date of redemption) <sup>*3</sup>	ステップアップ Type	
SMFG Preferred Capital JPY 1 Limited	Feb. 2008	JPY 135.0 bn	JPY 135.0 bn	3.520%	Jan. 2018	Non step-up	
SMFG Preferred Capital JPY 2 Limited	Dec. 2008	Series A	JPY 113.0 bn	JPY 113.0 bn	4.570%	Jan. 2019	Step-up
		Series B	JPY 140.0 bn	JPY 140.0 bn	5.070%	Jul. 2019	Non step-up
		Series C	JPY 140.0 bn	JPY 140.0 bn	4.870%	Jan. 2016	Non step-up
		Series D	JPY 145.2 bn	-	4.760%	Jan. 2014 (Jan. 2014)	Non step-up
	Jan. 2009	Series E	JPY 33.0 bn	JPY 33.0 bn	5.050%	Jul. 2019	Non step-up
		Series F	JPY 2.0 bn	JPY 2.0 bn	4.800%	Jan. 2016	Non step-up
		Series G	JPY 125.7 bn	-	4.650%	Jan. 2014 (Jan. 2014)	Non step-up
SMFG Preferred Capital JPY 3 Limited	Sep. 2009	Series A	JPY 99.0 bn	JPY 99.0 bn	4.060%	Jan. 2020	Step-up
		Series B	JPY 164.5 bn	JPY 164.5 bn	4.560%	Jan. 2020	Non step-up
		Series C	JPY 79.5 bn	JPY 79.5 bn	3.980%	Jan. 2015	Non step-up
	Oct. 2009	Series D	JPY 45.0 bn	JPY 45.0 bn	3.940%	Jan. 2015	Non step-up
SMFG Preferred Capital USD 1 Limited	Dec. 2006	USD 1,650 mn	USD 649.141 mn	6.078%	Jan. 2017	Step-up	
SMFG Preferred Capital USD 2 Limited	May 2008	USD 1,800 mn	-	8.750%	Jul. 2013 (Jul. 2013)	Non step-up	
SMFG Preferred Capital USD 3 Limited	Jul. 2008	USD 1,350 mn	USD 1,350 mn	9.500%	Jul. 2018	Step-up	
SMFG Preferred Capital GBP 1 Limited	Dec. 2006	GBP 500 mn	GBP 73.576 mn	6.164%	Jan. 2017	Step-up	
SMFG Preferred Capital GBP 2 Limited	Jul. 2008	GBP 250 mn	GBP 250 mn	10.231%	Jan. 2029	Step-up	

\*1 償還済の証券はグレー表示 / Redeemed securities are highlighted in gray

\*2 初回コール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 予め金融庁長官の確認を受けた上で、以後の各配当支払日に任意償還可能 / Subject to prior confirmation of the FSA, preferred securities are redeemable at any dividend payment date in and after the months shown in this column

### 分配可能額 / Distributable amounts

		(十億円 / Billions of yen)			
		Mar. 11	Mar. 12	Mar. 13	Mar. 14
分配可能額	Distributable amounts				
SMFG単体	SMFG non-consolidated	945.5	629.8	742.6	754.9
SMBC単体	SMBC non-consolidated	1,646.2	1,755.3	2,221.0	2,637.5

## (1-8) 自己資本 (5) / Capital (5)

### 劣後債(公募発行分) (14/9末) / List of selected subordinated bonds (as of Sep. 30, 2014)

発行日 Issue date	発行残高 Amount outstanding	満期 Maturity	初回コール日 1st call date <sup>*1</sup>	クーポン Coupon	備考 Note
SMFG発行 / Issued by SMFG					
Apr. 2, 2014	USD 1,750 mn	Apr. 2, 2024	n.a.	4.436%	バーゼル 適格 / Basel3 eligible
Sep. 12, 2014	JPY 100.0 bn	Sep. 12, 2024	n.a.	0.849%	バーゼル 適格 / Basel3 eligible
Sep. 12, 2014	JPY 35.0 bn	Sep. 12, 2024	Sep. 12, 2019 <sup>*2</sup>	0.610% <sup>*4</sup>	バーゼル 適格 / Basel3 eligible
SMBC発行 / Issued by SMBC					
Oct. 22, 2004	JPY 50.0 bn	Oct. 22, 2014	n.a.	1.95%	経過措置対象 / Grandfathered
Aug. 17, 2005	JPY 50.0 bn	Aug. 17, 2015	n.a.	1.75%	経過措置対象 / Grandfathered
Feb. 16, 2007	JPY 70.0 bn	Feb. 16, 2017	n.a.	2.11%	経過措置対象 / Grandfathered
Dec. 20, 2007	JPY 80.0 bn	Dec. 20, 2017	n.a.	2.17%	経過措置対象 / Grandfathered
Feb. 12, 2009	JPY 21.5 bn	Feb. 12, 2019	n.a.	2.80%	経過措置対象 / Grandfathered
Jul. 24, 2009	JPY 73.0 bn	Jul. 24, 2019	n.a.	2.21%	経過措置対象 / Grandfathered
Sep. 28, 2010	JPY 100.0 bn	Sep. 28, 2020	n.a.	1.43%	経過措置対象 / Grandfathered
Dec. 17, 2010	JPY 50.0 bn	Dec. 17, 2020	n.a.	1.61%	経過措置対象 / Grandfathered
Jun. 1, 2011	JPY 40.0 bn	Jun. 1, 2021	n.a.	1.60%	経過措置対象 / Grandfathered
Jun. 1, 2011	JPY 30.0 bn	Jun. 1, 2026	n.a.	2.21%	経過措置対象 / Grandfathered
Nov. 2, 2011	JPY 150.0 bn	Nov. 10, 2021	Nov. 10, 2016 <sup>*3</sup>	1.08% <sup>*5</sup>	経過措置対象 / Grandfathered
Nov. 2, 2011	JPY 40.0 bn	Nov. 10, 2021	n.a.	1.56%	経過措置対象 / Grandfathered
Dec. 20, 2011	JPY 30.0 bn	Dec. 18, 2026	n.a.	2.17%	経過措置対象 / Grandfathered
Mar. 22, 2012	JPY 106.0 bn	Mar. 22, 2022	Mar. 22, 2017 <sup>*3</sup>	1.10% <sup>*5</sup>	経過措置対象 / Grandfathered
Jan. 29, 2013	JPY 100.0 bn	Feb. 28, 2023	Feb. 28, 2018 <sup>*3</sup>	0.87% <sup>*5</sup>	経過措置対象 / Grandfathered
Jul. 22, 2005	USD 327.253 mn	永久 / Perpetual	Oct. 15, 2015 <sup>*2</sup>	5.625% <sup>*4</sup>	経過措置対象 / Grandfathered
Mar. 1, 2012	USD 1,500 mn	Mar. 1, 2022	n.a.	4.85%	経過措置対象 / Grandfathered
Jul. 22, 2005	EUR 331.365 mn	永久 / Perpetual	Oct. 15, 2015 <sup>*2</sup>	4.375% <sup>*4</sup>	経過措置対象 / Grandfathered
Nov. 9, 2010	EUR 750 mn	Nov. 9, 2020	n.a.	4.00%	経過措置対象 / Grandfathered

\*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 上記初回コール日のみのワンタイムコール / One time callable on the 1st call date listed above

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

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

## < 参考 > 自己資本比率 長期時系列推移 / Reference: Historical data of capital ratio

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

		(十億円 / Billions of yen)													
		Mar. 02 <sup>*1</sup>	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Sep. 14 <sup>*2</sup>
普通株式等Tier1比率	Common Equity Tier1 capital ratio												9.38%	10.63%	10.80%
Tier1比率	Tier 1 capital ratio												10.93%	12.19%	12.29%
総自己資本比率	Total capital ratio												14.71%	15.51%	15.98%
Tier1資本	Tier 1 capital												6,829.0	7,514.3	7,957.3
普通株式等Tier1資本	Common Equity Tier1 capital												5,855.9	6,550.8	6,989.4
Tier2資本	Tier 2 capital												2,357.0	2,047.1	2,385.6
総自己資本	Total capital												9,186.0	9,561.4	10,343.0
リスクアセット	Risk-weighted assets												62,426.1	61,623.3	64,713.5

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

		(十億円 / Billions of yen)													
		Mar. 02 <sup>*1</sup>	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Sep. 14 <sup>*2</sup>
普通株式等Tier1比率	Common Equity Tier1 capital ratio												8.6%	10.3%	10.7%
普通株式等Tier1資本	Common Equity Tier1 capital												5,372.8	6,373.2	6,936.5
リスクアセット	Risk-weighted assets												62,062.8	61,339.2	64,432.1

### バーゼル 以前 / Former standards

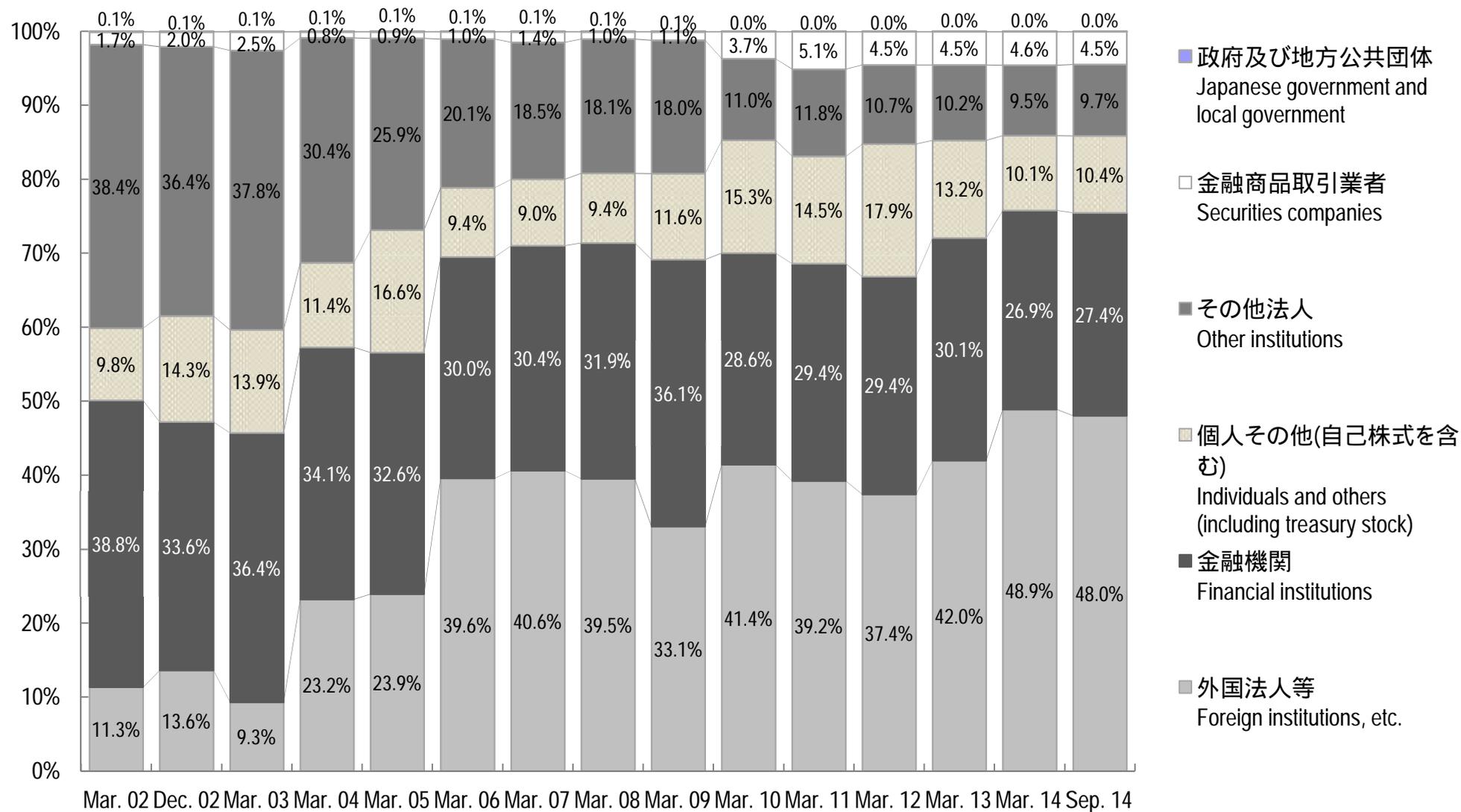
		(十億円 / Billions of yen)													
		Mar. 02 <sup>*1</sup>	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Sep. 14 <sup>*2</sup>
Tier1	Tier 1	3,719.4	3,255.9	3,571.6	3,262.3	4,645.9	3,903.3	4,381.5	4,335.1	6,032.3	6,324.0	6,272.3			
うち優先株	of which Preferred stock	1,301.0	1,796.3	1,796.3	1,781.6	1,460.3	360.3	360.3	310.2	210.0	210.0	-			
Tier2	Tier 2	3,504.8	2,961.6	3,416.5	3,262.3	4,067.7	3,640.2	3,021.9	2,421.0	2,563.9	2,537.0	2,771.1			
控除項目	Deductions	(163.3)	(238.6)	(250.8)	(504.4)	(619.3)	(690.8)	(737.8)	(708.2)	(467.9)	(428.1)	(399.6)			
自己資本	Total capital	7,060.8	5,978.9	6,737.4	6,020.1	8,094.4	6,852.7	6,665.5	6,047.8	8,128.2	8,432.9	8,643.8			
リスクアセット等	Risk-weighted assets	67,548.0	59,166.9	59,204.0	60,552.6	65,322.3	60,540.3	63,117.3	52,726.5	54,084.5	50,693.7	51,043.2			
連結自己資本比率	Capital ratio	10.45%	10.10%	11.37%	9.94%	12.39%	11.31%	10.56%	11.47%	15.02%	16.63%	16.93%			
Tier1比率	Tier 1 ratio	5.50%	5.50%	6.03%	5.38%	7.11%	6.44%	6.94%	8.22%	11.15%	12.47%	12.28%			

\*1 SMBC連結 / SMBC consolidated

\*2 速報値 / Preliminary

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

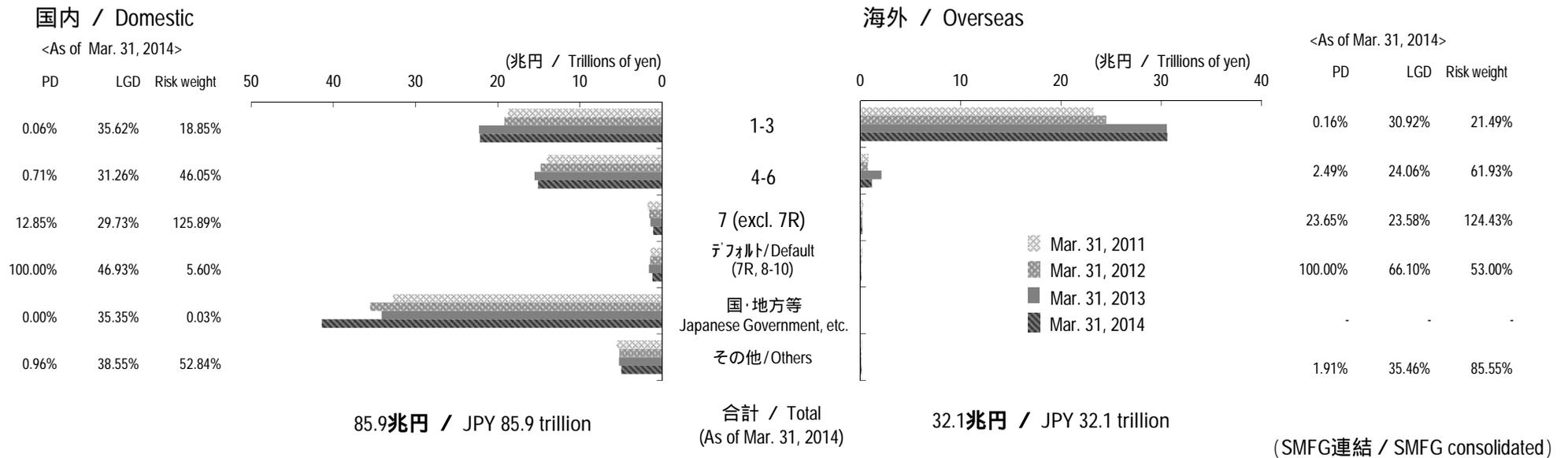
## 時系列推移 / Historical trend



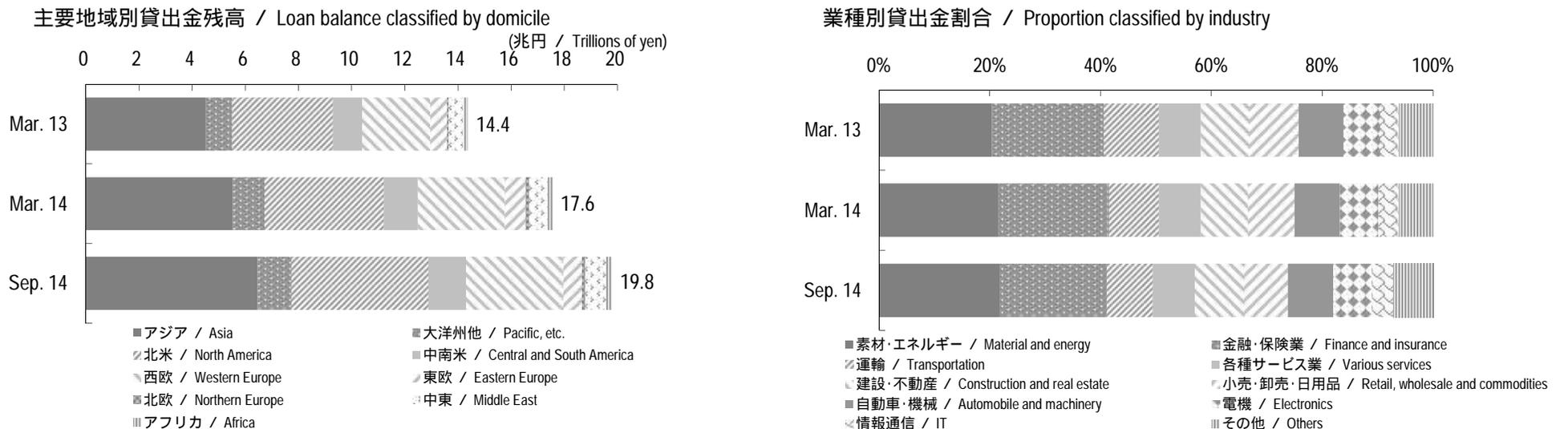
\* 普通株式の所有株式数の割合 / Shareholder breakdown classified by type of common shareholders

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

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



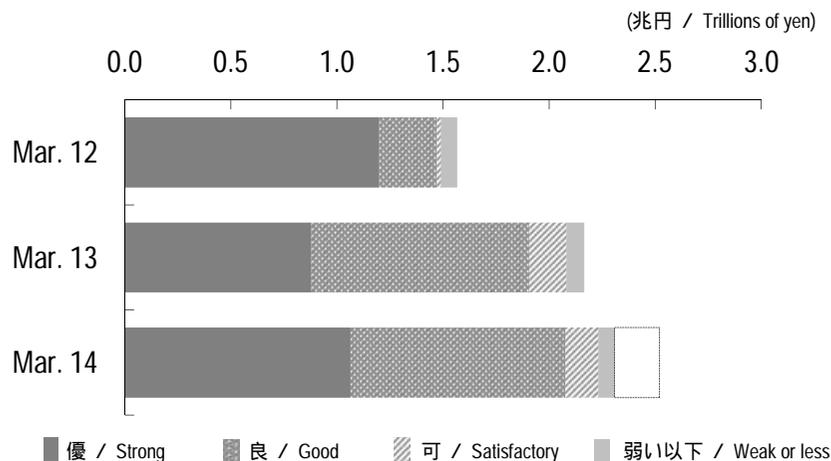
三井住友銀行、欧州三井住友銀行、三井住友銀行(中国)合算の貸出金の状況(除く日本) / Overseas loan balance of SMBC, SMBC Europe and SMBC (China)\*



\* 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

特定貸付債権 / Specialized lending

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

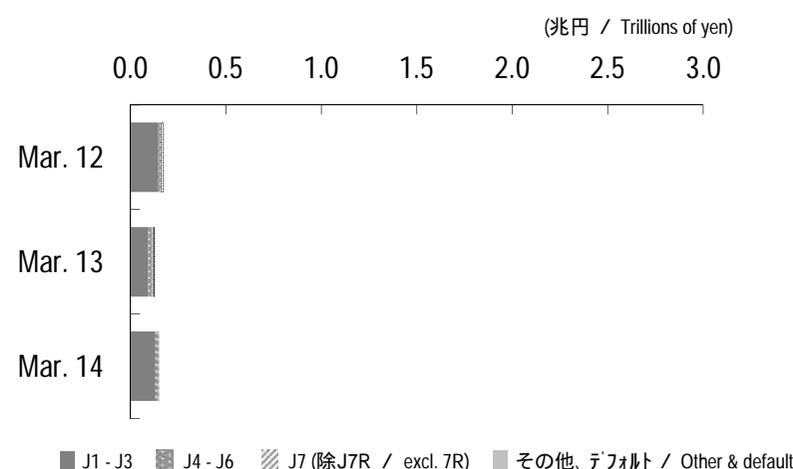


PD/LGD方式適用分 / PD/LGD approach applicable portion

\*1 2013年度より、PD/LGD方式とスロットティング・クライテリアを併用

"Project finance" has been calculated using a combination of the PD/LGD approach and slotting criteria from FY3/14

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

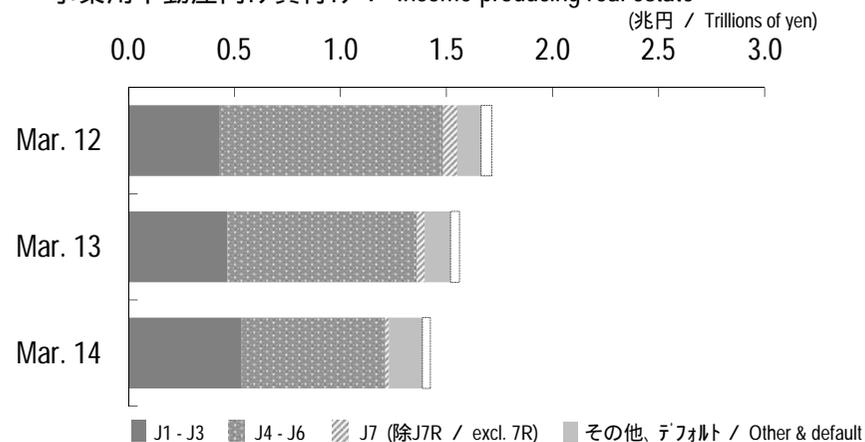


スロットティング・クライテリア適用分 / Slotting criteria applicable portion

\*2 2012年度までは、PD/LGD方式とスロットティング・クライテリアを併用

"Object finance" has been calculated using a combination of the PD/LGD approach and slotting criteria before FY3/13

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

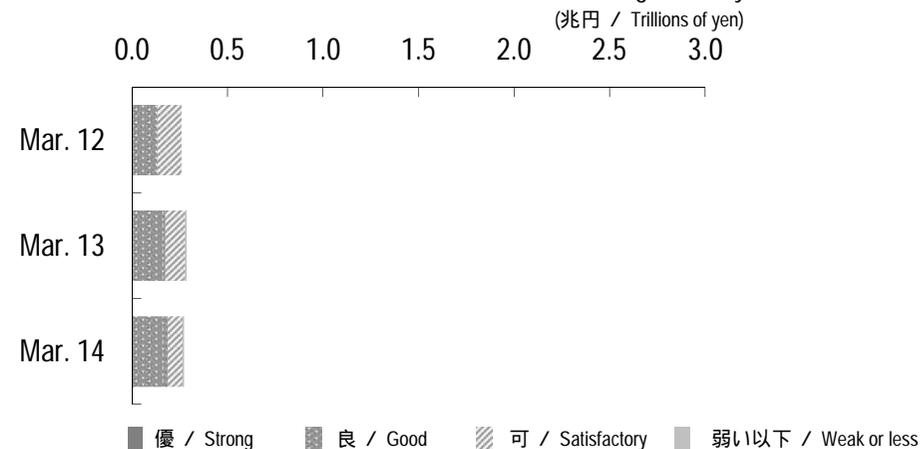


スロットティング・クライテリア適用分 / Slotting criteria applicable portion

\*3 PD/LGD方式とスロットティング・クライテリアを併用

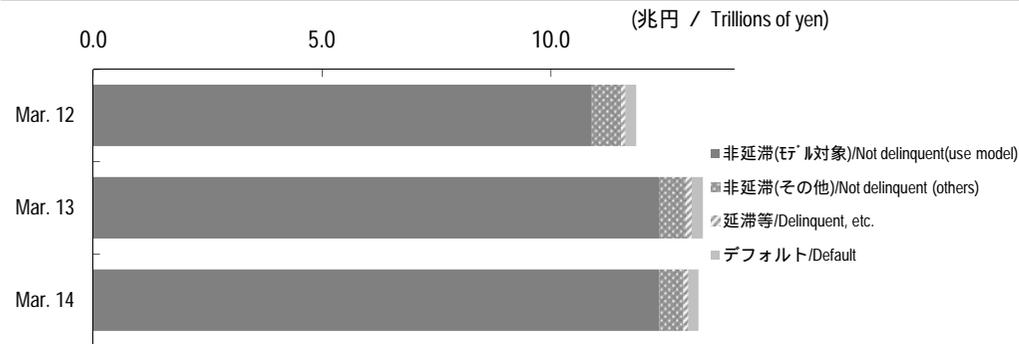
"Income-producing real estate" has been calculated using a combination of the PD/LGD approach and slotting criteria

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



< 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.

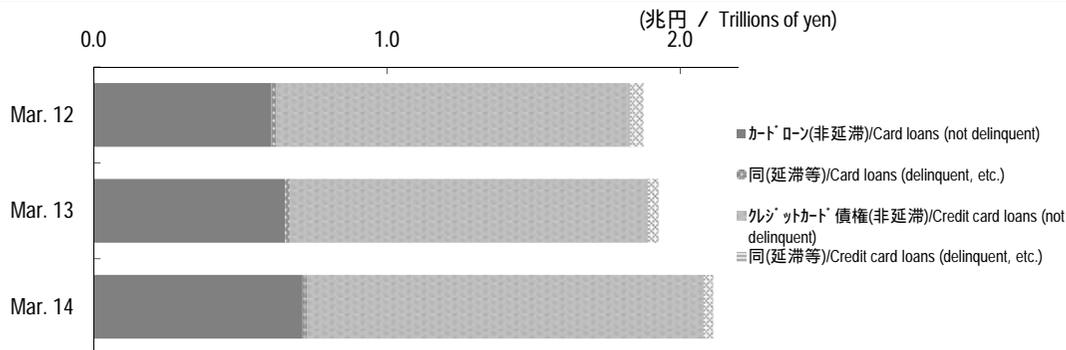
居住用不動産向けエクスポージャー / Residential mortgage exposures



Mar. 31, 2014

PD segment	PD セグメント区分	加重平均 / Weighted-average		
		PD	LGD	Risk weight
住宅ローン	非延滞			
Mortgage loans	モデル対象	0.47%	36.70%	26.51%
	その他	1.07%	54.67%	75.56%
	延滞等	21.75%	39.92%	216.01%
デフォルト		100.00%	38.07%	23.73%
Default				

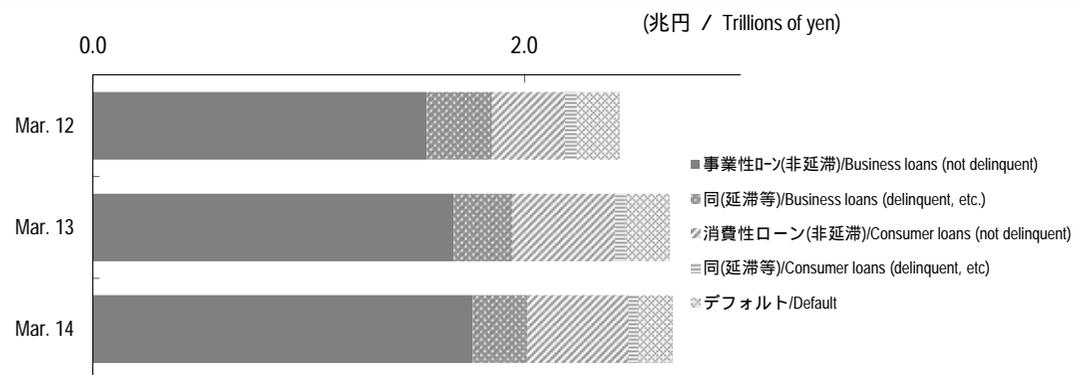
適格リボルビング型リテール向けエクスポージャー / Qualifying revolving retail exposures



Mar. 31, 2014

PD segment	PD セグメント区分	加重平均 / Weighted-average		
		PD	LGD	Risk weight
カードローン	非延滞	2.34%	83.41%	57.62%
Card loans	延滞等	23.47%	76.74%	206.45%
	クレジットカード債権			
Credit card balances	非延滞	1.03%	73.39%	23.56%
	延滞等	75.94%	73.70%	129.05%
デフォルト		100.00%	81.65%	78.86%
Default				

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



Mar. 31, 2014

PD segment	PD セグメント区分	加重平均 / Weighted-average		
		PD	LGD	Risk weight
事業性ローン等	非延滞			
Business loans	モデル対象	0.96%	55.10%	49.12%
	その他	0.58%	54.00%	24.66%
	延滞等	23.62%	58.93%	106.55%
消費性ローン	非延滞			
Consumer loans	モデル対象	0.93%	43.94%	38.18%
	その他	1.73%	56.49%	69.52%
	延滞等	17.41%	47.51%	98.71%
デフォルト		100.00%	63.39%	56.06%
Default				

## (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	FY3/14	1H, FY3/15	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	1,558.1	827.8	+6.0
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	1,064.9	586.9	+16.0
<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>	<880.6>	<471.2>	<(20.1)>
<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>	<184.3>	<115.8>	<+36.1>
役務取引等利益+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	359.3	158.0	(6.8)
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	134.0	82.8	(3.2)
<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>	<0.7>	<28.9>	<+22.6>
<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>	<(4.9)>	<2.5>	<+1.8>
<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>	<26.4>	<+20.8>
<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)>	<(2.6)>	<(5.9)>	<(4.5)>
経費	Expenses <sup>1</sup>	(678.4)	(647.0)	(584.0)	(582.4)	(586.5)	(603.9)	(665.1)	(701.5)	(685.8)	(699.2)	(719.5)	(727.7)	(745.7)	(386.9)	(18.3)
経費率	Overhead ratio <sup>1</sup>	36.4%	36.7%	36.9%	38.2%	37.8%	44.9%	44.8%	46.0%	47.1%	45.6%	46.9%	47.3%	47.9%	46.7%	+1.8%
業務純益	Banking profit <sup>2</sup>	1,186.5	1,113.6	1,000.1	940.5	965.6	740.6	819.7	823.4	769.5	832.6	813.0	812.4	812.4	440.9	(12.3)
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)	106.4	48.2	(28.3)
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	952.5	592.5	+68.9
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	605.3	408.2	+78.0
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)	123.9	124.2	+45.9

<sup>1</sup> 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

<sup>2</sup> 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	FY3/14	1H, FY3/15	前年同期比 YOY change <sup>3</sup>
非金利収益	Non-interest income <sup>4</sup>	264.5	351.6	398.6	501.5	545.5	467.0	441.8	380.9	339.6	370.0	395.3	421.5	440.6	196.7	[(12.1)]
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%>	<28.3%>	<23.8%>	[(1.6)%]

<sup>3</sup> []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 []

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

		FY3/02	FY3/03	FY3/04	FY3/05	FY3/06	FY3/07	FY3/08	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14	1H, FY3/15	前年同期比 YOY change
単体従業員数	No. of employees	22,464	19,797	17,546	16,338	16,050	16,407	17,886	21,816	22,460	22,524	22,686	22,569	22,915	25,573	+2,348

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

### 業務粗利益内訳 / Gross banking profit

(十億円 / Billions of yen)

		FY3/12	FY3/13	FY3/14	1H, FY3/15	前年比 YOY change
<b>業務粗利益</b>	Gross banking profit	1,532.5	1,540.1	1,558.1	827.7	+5.9
除く国債等債券損益	Excluding gains (losses) on bonds	<1,380.0>	<1,426.2>	<1,557.5>	<798.9>	<(16.7)>
<b>国内業務粗利益</b>	Gross domestic profit	1,097.8	1,098.9	1,112.0	573.3	(24.1)
除く国債等債券損益	Excluding gains (losses) on bonds	<1,074.6>	<1,058.2>	<1,116.9>	<570.8>	<(25.9)>
資金利益	Net interest income	849.3	813.6	880.6	471.2	(20.1)
うち金利スワップ利益	of which Interest on interest rate swaps	<21.5>	<20.1>	<19.6>	<7.2>	<(3.0)>
信託報酬	Trust fees	1.7	1.8	1.9	0.9	(0.1)
役務取引等利益	Net fees and commissions	215.1	233.2	230.4	91.4	(14.9)
特定取引利益+その他業務利益	Net trading income + Net other operating income	31.7	50.2	(1.0)	9.8	+11.1
うち国債等債券損益	of which Gains (losses) on bonds	<23.2>	<40.7>	<(4.9)>	<2.5>	<+1.8>
<b>国際業務粗利益</b>	Gross international profit <sup>1</sup>	434.8	441.2	446.2	254.5	+30.0
除く国債等債券損益	Excluding gains (losses) on bonds	<305.4>	<368.0>	<440.6>	<228.1>	<+9.2>
資金利益	Net interest income	106.1	151.7	181.0	181.0	+29.3
うち金利スワップ利益	of which Interest on interest rate swaps	<(15.4)>	<(19.6)>	<(32.0)>	<(15.2)>	<+0.2>
役務取引等利益	Net fees and commissions	103.8	110.5	126.9	65.7	+8.2
特定取引利益+その他業務利益	Net trading income + Net other operating income	224.8	179.0	138.2	138.2	(40.8)
うち国債等債券損益	of which Gains (losses) on bonds	<129.3>	<73.2>	<5.6>	<26.4>	<+20.8>
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	(1.5)	(5.9)	(3.3)	(1.3)	+0.6
特定取引利益	Net trading income (loss)	(44.8)	+46.8	+24.9	+14.8	+2.7
その他業務利益	Net other operating income <sup>2</sup>	+46.3	(40.9)	(21.6)	(13.5)	(3.3)

\*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

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

### 国内業務部門 / Domestic operations

		FY3/12			FY3/13			FY3/14			1H, FY3/15		
		平均残高 Average balance	利息 Interest	利回り Yield									
<b>資金運用勘定</b>	Interest earning assets	82,117.0	948.6	1.15%	80,951.3	897.9	1.10%	72,442.2	948.9	1.30%	69,824.1	502.0	1.43%
うち貸出金	of which Loans and bills discounted <sup>1</sup>	46,332.5	727.7	1.58%	44,448.4	680.3	1.54%	45,370.7	637.5	1.41%	45,058.1	300.5	1.34%
うち有価証券	of which Securities	32,774.4	181.7	0.55%	33,051.5	182.7	0.55%	22,616.4	268.1	1.18%	19,941.3	178.7	1.78%
<b>資金調達勘定</b>	Interest bearing liabilities	81,785.2	99.3	0.12%	79,485.9	84.3	0.10%	80,855.5	68.3	0.08%	84,946.3	30.8	0.07%
うち預金等	of which Deposits, etc.	71,802.3	45.5	0.06%	73,082.9	39.1	0.05%	74,664.7	32.6	0.04%	75,385.9	14.2	0.03%
経費率	Expense ratio <sup>2</sup>		0.78%			0.80%			0.78%			0.75%	
資金調達原価	Total cost of funding		0.90%			0.90%			0.86%			0.82%	
<b>総資金利鞘</b>	Overall interest spread		0.25%			0.20%			0.44%			0.61%	
預貸金利鞘	Loan to deposit spread		1.52%			1.49%			1.37%			1.31%	

\*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

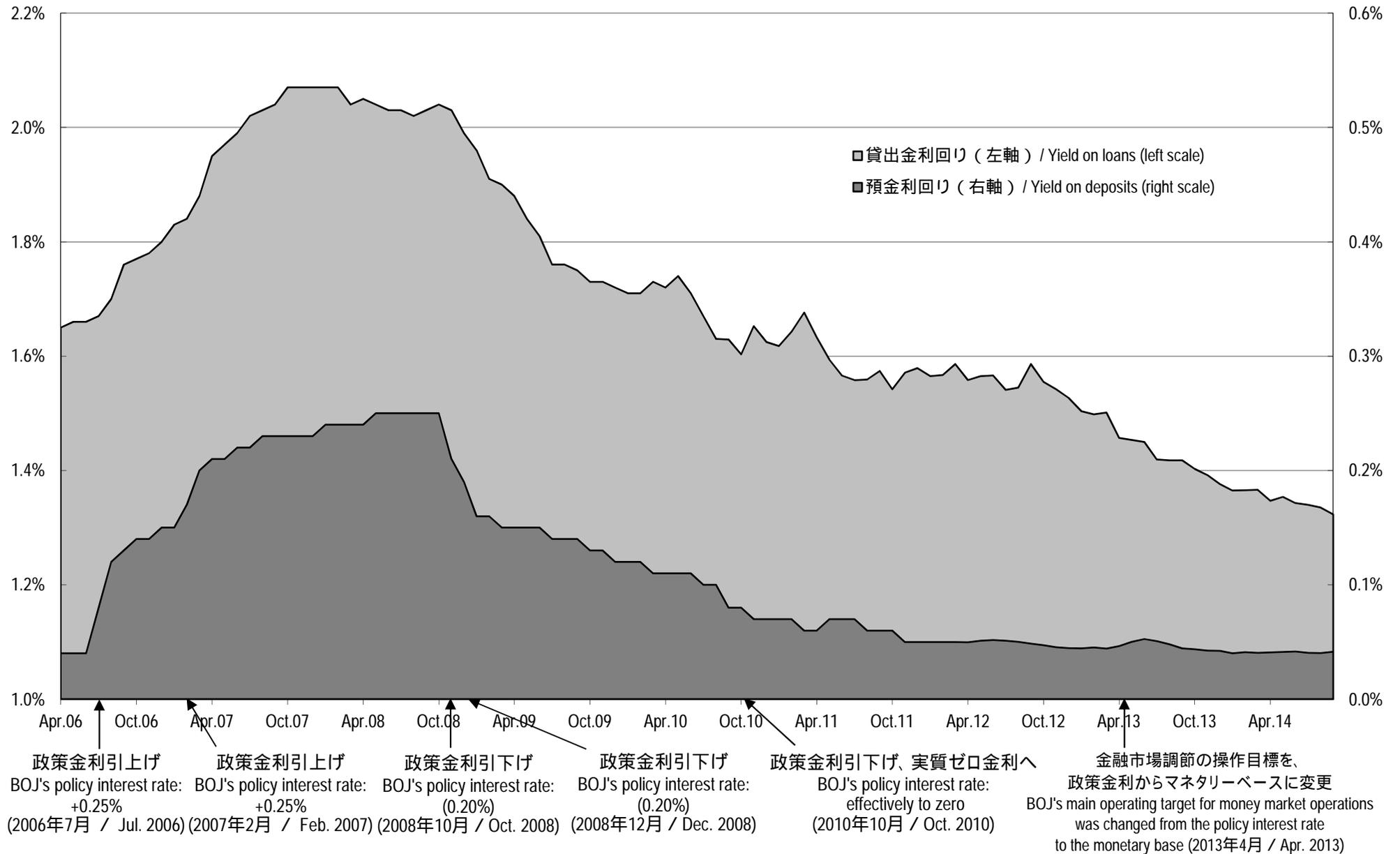
		FY3/12			FY3/13			FY3/14			1H, FY3/15		
		平均残高 Average balance	利息 Interest	利回り Yield									
<b>資金運用勘定</b>	Interest earning assets	20,174.6	309.3	1.53%	26,563.5	395.3	1.48%	31,405.2	441.6	1.40%	35,411.1	250.6	1.41%
うち貸出金	of which Loans and bills discounted	10,325.8	209.7	2.03%	13,720.9	273.9	1.99%	16,584.7	308.0	1.85%	19,236.0	181.5	1.88%
うち有価証券	of which Securities	4,639.4	44.9	0.96%	6,209.5	63.2	1.01%	5,710.4	66.7	1.16%	5,963.8	32.2	1.08%
<b>資金調達勘定</b>	Interest bearing liabilities	19,566.6	201.7	1.03%	25,239.6	237.7	0.94%	30,729.0	257.3	0.83%	34,448.1	134.8	0.78%
うち預金等	of which Deposits, etc.	11,382.5	53.8	0.47%	13,890.0	62.4	0.44%	18,244.4	68.7	0.37%	20,797.1	39.9	0.38%
<b>預貸金利鞘</b>	Loan to deposit spread		1.56%			1.55%			1.48%			1.50%	

### SMBC連結 / SMBC consolidated

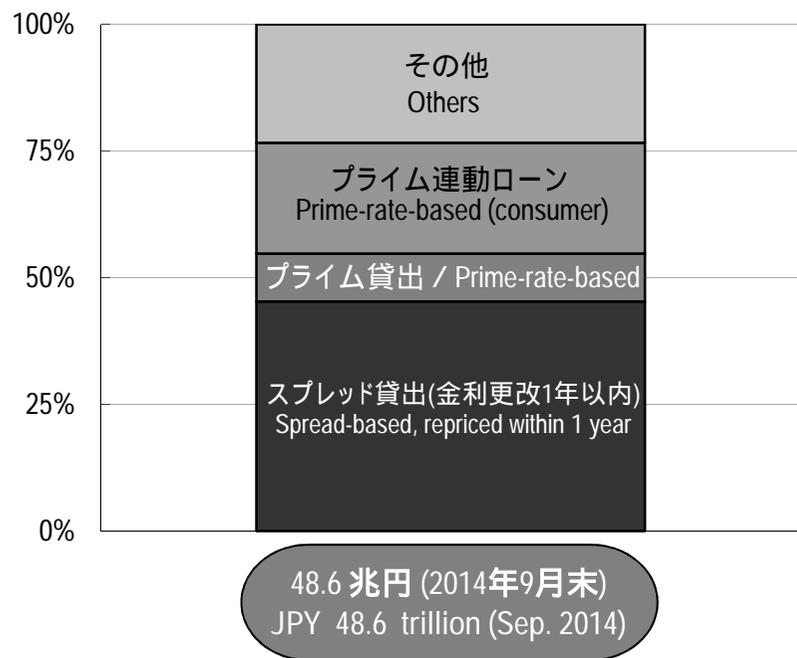
		FY3/12			FY3/13			FY3/14			1H, FY3/15		
		平均残高 Average balance	利息 Interest	利回り Yield									
<b>資金運用勘定</b>	Interest earning assets	18,397.0	403.9	2.20%	24,914.6	496.7	1.99%	30,258.3	539.4	1.78%	34,587.6	306.3	1.77%
うち貸出金	of which Loans and bills discounted	11,192.8	310.9	2.78%	14,696.2	382.5	2.60%	17,300.6	413.7	2.39%	19,953.6	234.4	2.35%
うち有価証券	of which Securities	1,402.1	23.7	1.69%	2,176.5	34.1	1.57%	2,138.3	27.9	1.30%	2,827.6	18.2	1.29%
<b>資金調達勘定</b>	Interest bearing liabilities	12,284.1	130.6	1.06%	17,503.5	149.2	0.85%	21,898.5	157.4	0.72%	25,405.5	93.6	0.74%

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

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



**国内貸出金の構成 / Domestic loans outstanding**



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



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

\*2 決済用普通預金を含む / Includes 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)<sup>\*1</sup>

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

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

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

		FY3/11	FY3/12	FY3/13	FY3/14	FY3/15
年度収益	Full Year	-	-	-	38.8	-
上期収益	1st Half	-	-	-	16.9	17.8
年間組成件数(概数)	No. of annual origination (round number)	560	610	620	740	-
上期組成件数(概数)	No. of 1st Half origination (round number)	230	250	260	310	340

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

(十億円 / Billions of yen)

		FY3/11	FY3/12	FY3/13	FY3/14	FY3/15
年度収益	Full Year	-	-	-	25.3	-
上期収益	1st Half	-	-	-	13.4	7.3

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

(十億円 / Billions of yen)

		FY3/11	FY3/12	FY3/13	FY3/14	FY3/15
年度収益	Full Year	-	-	-	15.6	-
上期収益	1st Half	-	-	-	6.0	6.0

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

(十億円 / Billions of yen)

		FY3/11	FY3/12	FY3/13	FY3/14	FY3/15
年度収益	Full Year	-	-	-	20.4	-
上期収益	1st Half	-	-	-	9.9	8.3

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

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

(十億円 / Billions of yen)

		FY3/11	FY3/12	FY3/13	FY3/14	FY3/15
年度収益	Full Year	52.7	48.3	52.6	44.9	-
上期収益	1st Half	23.9	28.3	18.4	24.5	18.1

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

(十億円 / Billions of yen)

		FY3/11	FY3/12	FY3/13	FY3/14	FY3/15
年度収益	Full Year	10.5	9.5	5.3	7.7	-
上期収益	1st Half	5.8	4.9	3.4	2.7	6.4

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

(十億円 / Billions of yen)

		FY3/11	FY3/12	FY3/13	FY3/14	FY3/15
年度収益	Full Year	7.5	10.6	12.4	8.3	-
上期収益	1st Half	5.0	4.8	6.8	3.3	4.2

#### 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	FY3/15
年度収益	Full Year	3.7	7.5	12.2	8.4	-
上期収益	1st Half	1.2	3.0	5.5	4.2	3.3

<sup>\*1</sup> いずれも内部管理ベース。国内営業体制の見直しに伴い、14年度より管理区分を変更。13年度以前は新区分で遡処理を実施

Managerial accounting basis for each item. We revised managerial accounting rules in Apr. 2014, following the revision of our domestic business structure. The figures before FY3/14 have been adjusted retrospectively

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

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

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

### その他 / Others

振込・EB / Money remittance, E-banking		(十億円 / Billions of yen)				
		FY3/11	FY3/12	FY3/13	FY3/14	FY3/15
年度収益	Full Year	93.1	92.5	92.0	91.9	-
上期収益	1st Half	47.0	46.4	45.7	45.7	45.9
外為収益 / Foreign exchange		(十億円 / Billions of yen)				
		FY3/11	FY3/12	FY3/13	FY3/14	FY3/15
年度収益	Full Year	52.6	56.3	55.8	53.3	-
上期収益	1st Half	25.9	28.9	27.9	26.4	25.5
国際部門非金利収益 / International Banking Unit's Non-interest income		(十億円 / Billions of yen)				
		FY3/11	FY3/12	FY3/13	FY3/14	FY3/15
年度収益	Full Year	78.8	85.8	98.5	121.4	-
上期収益	1st Half	35.2	42.0	45.1	57.4	60.7
うちローン関係手数料 / of which International Banking Unit's loan related income		(十億円 / Billions of yen)				
		FY3/11	FY3/12	FY3/13	FY3/14	FY3/15
年度収益	Full Year	-	-	-	63.0	-
上期収益	1st Half	-	-	-	28.6	33.2

\*1 いずれも内部管理ベース。国内営業体制の見直しに伴い、14年度より管理区分を変更。13年度以前は新区分で遡求処理を実施

Managerial accounting basis for each item. We revised managerial accounting rules in Apr. 2014, following the revision of our domestic business structure. The figures before FY3/14 have been adjusted retrospectively

## < 参考 > 非金利収益(3) / Reference: Non-interest income (3)<sup>\*1</sup>

### 旧区分 / Old definition

#### シンジケーション関連 / Loan syndication

(十億円 / Billions of yen)

		FY3/10	FY3/11	FY3/12	FY3/13	FY3/14
年度収益	Full Year	47.6	44.7	49.9	61.4	61.0
上期収益	1st Half	22.8	19.6	20.2	20.6	28.6

#### ストラクチャードファイナンス(金利収益、不動産ファイナンス関連収益を含む) / Structured finance [Includes interest income and real estate finance related fees]

(十億円 / Billions of yen)

		FY3/10	FY3/11	FY3/12	FY3/13	FY3/14
年度収益	Full Year	72.8	87.4	79.3	88.7	93.1
上期収益	1st Half	32.5	38.1	40.1	40.7	44.1

#### 金銭債権流動化等(金利収益を含む) / Securitization of monetary claims [Includes interest income]

(十億円 / Billions of yen)

		FY3/10	FY3/11	FY3/12	FY3/13	FY3/14
年度収益	Full Year	18.2	20.0	19.4	17.2	17.1
上期収益	1st Half	8.6	9.6	9.1	7.8	8.3

#### デリバティブ販売(対顧客デリバティブ販売関連収益) / Fees on sales of derivatives products to clients

(十億円 / Billions of yen)

		FY3/10	FY3/11	FY3/12	FY3/13	FY3/14
年度収益	Full Year	19.8	17.0	16.3	19.7	23.5
上期収益	1st Half	8.9	7.3	7.7	9.0	11.2

\*1 いずれも13年度迄の内部管理ベース。国内営業体制の見直しに伴い、14年度より管理区分を変更

Managerial accounting basis for each item before FY3/14. We revised managerial accounting rules in Apr. 2014, following the revision of domestic business structure

## (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)				
		FY3/12	FY3/13	FY3/14	1H, FY3/15	前年同期比 YOY change
与信関係費用	Total credit cost	(58.6)	(19.5)	123.9	124.2	+45.9
一般貸倒引当金繰入額	Provision for general reserve for possible loan losses	43.8	71.7	66.6	99.7	+51.9
臨時損益分	Credit cost in Non-recurring gains (losses)	(102.4)	(91.2)	57.3	24.5	(6.0)
貸出金償却	Write-off of loans	(15.8)	(40.3)	(4.5)	(0.0)	+0.4
個別貸倒引当金繰入額	Provision for specific reserve for possible loan losses	(59.2)	(45.1)	66.9	17.2	(13.2)
貸出債権売却損等	Losses on sales of delinquent loans	(28.7)	(6.1)	(4.5)	(2.4)	(1.2)
特定海外債権引当勘定繰入額	Provision for loan loss reserve for specific overseas countries	0.1	0.2	(0.7)	(0.0)	+0.8
償却債権取立益	Recoveries of written-off claims*	1.2	0.1	0.1	9.7	+7.3

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

		(十億円 / Billions of yen)				
		FY3/12	FY3/13	FY3/14	1H, FY3/15	前年同期比 YOY change
臨時損益	Non-recurring gains (losses)	(161.5)	(141.5)	140.1	151.6	+81.3
不良債権処理額	Credit costs	(103.6)	(46.3)	(9.0)	(2.4)	(0.8)
貸倒引当金戻入益	Gains on reversal of reserve for possible loan losses*	-	26.7	132.8	116.9	+39.4
償却債権取立益	Recoveries of written-off claims*	1.2	0.1	0.1	9.7	+7.3
株式等損益	Gains (losses) on stocks	(15.2)	(35.7)	106.4	48.2	(28.3)
その他臨時損益	Other non-recurring gains (losses)	(43.9)	(86.3)	(90.2)	(20.8)	+63.7
経常利益	Ordinary profit	695.3	670.9	952.5	592.5	+68.8
特別損益	Extraordinary gains (losses)	(3.3)	(5.5)	(6.0)	(1.9)	(0.8)
うち固定資産処分損益	of which Gains (losses) on disposal of fixed assets	(0.7)	(2.2)	(3.6)	(1.0)	(1.3)
うち減損損失	of which Losses on impairment of fixed assets	(2.6)	(3.3)	(2.4)	(0.9)	+0.4
税引前当期純利益	Income (loss) before income taxes	692.0	665.4	946.5	590.5	+68.0
法人税、住民税及び事業税	Income taxes-current	(44.7)	(209.7)	(182.8)	(129.4)	(13.7)
法人税等調整額	Income taxes-deferred	(169.3)	162.1	(158.4)	(52.9)	+23.7
当期純利益	Net income (loss)	478.0	617.8	605.3	408.2	+78.0

## (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	Mar. 14	Sep. 14	前期末比 vs Mar. 14
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	135,966.4	144,064.1	+8,097.7
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	30,133.3	33,802.4	+3,669.1
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	63,370.7	65,778.5	+2,407.8
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	27,317.5	26,763.5	(554.1)
繰延税金資産	Deferred tax assets	1,741.1	1,814.6	1,590.5	1,502.2	976.2	743.6	823.3	668.3	456.6	376.9	185.4	185.9	-	-	-
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	98,138.4	109,925.6	113,327.8	119,355.6	128,889.1	136,691.6	+7,802.5
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	84,137.3	85,496.5	+1,359.1
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	14,020.5	14,974.2	+953.7
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	4,501.8	4,572.9	+71.1
純資産の部	Total net assets	-	-	-	-	-	3,992.9	3,493.2	2,546.5	5,397.9	5,559.3	5,709.7	6,554.4	7,077.4	7,372.5	+295.1
株主資本合計	Total stockholders' equity	-	-	-	-	-	2,793.6	2,927.4	2,532.2	4,949.0	5,188.3	5,297.4	5,763.0	6,179.5	6,299.2	+119.7
資本金	Capital Stock	-	-	-	-	-	665.0	665.0	665.0	1,771.0	1,771.0	1,771.0	1,771.0	1,771.0	1,771.0	-
資本剰余金	Capital surplus	-	-	-	-	-	1,367.5	1,367.5	1,367.5	2,473.6	2,481.3	2,481.3	2,481.3	2,481.3	2,481.3	-
利益剰余金	Retained earnings	-	-	-	-	-	761.1	894.8	499.7	704.5	936.0	1,255.1	1,720.7	2,137.2	2,257.0	+119.7
評価・換算差額等合計	Total valuation and translation adjustments	-	-	-	-	-	1,199.3	565.9	14.3	448.9	371.0	412.3	791.5	897.9	1,073.3	+175.5
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	386.5	783.5	1,259.8	558.1	(52.7)	379.3	229.9	281.1	742.3	926.8	1,128.9	+202.0
繰延ヘッジ損益	Net deferred losses on hedges	-	-	-	-	-	(84.7)	(13.8)	45.4	48.0	121.1	105.4	23.3	(53.2)	(79.7)	(26.6)
土地再評価差額金	Land revaluation excess	100.4	85.3	81.2	42.3	24.7	24.2	21.6	21.7	21.5	20.0	25.8	25.8	24.2	24.2	(0.0)
資本の部	Total stockholders' equity	3,216.6	2,279.2	2,870.9	2,752.7	3,634.8	-	-	-	-	-	-	-	-	-	-
資本金	Capital Stock	1,347.6	560.0	560.0	665.0	665.0	-	-	-	-	-	-	-	-	-	-
資本剰余金	Capital surplus	1,684.4	1,237.3	1,237.3	1,367.5	1,367.5	-	-	-	-	-	-	-	-	-	-
利益剰余金	Retained earnings	383.2	414.5	676.1	291.3	794.0	-	-	-	-	-	-	-	-	-	-

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

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

(十億円 / Billions of yen)

		Mar. 02	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Sep. 14	前期末比 vs Mar. 14
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	145.5	114.3	101.6	(12.7)
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	574.4	558.3	(16.1)
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	192.7	163.9	(28.8)
金融再生法開示債権	NPLs 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	881.4	823.8	(57.7)
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	72,788.4	76,118.5	+3,330.1
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%	1.21%	1.08%	(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%	88.54%	87.57%	(0.97%)

## (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.12	Mar.13	Mar.14	Sep.14
<b>国内店分 (除く特別国際金融取引勘定)</b>	Domestic offices (excluding offshore banking account)	47,218.0	47,593.3	48,191.3	48,518.6
製造業	Manufacturing	5,701.2	5,624.8	5,576.7	5,672.1
農業、林業、漁業及び鉱業	Agriculture, forestry, fisheries and mining	133.8	147.6	157.4	130.2
建設業	Construction	714.7	702.9	703.3	703.4
運輸、情報通信、公益事業	Transportation, communications and public enterprises	3,988.1	4,026.9	4,319.1	4,304.1
卸売・小売業	Wholesale and retail	3,691.3	3,740.8	3,871.7	3,901.1
金融・保険業	Finance and insurance	5,828.6	6,253.6	6,727.7	6,971.4
不動産業、物品賃貸業	Real estate and goods rental and leasing	6,185.7	6,334.3	6,229.3	6,302.6
各種サービス業	Various services	3,197.1	3,496.8	3,685.1	3,708.7
地方公共団体	Municipalities	949.6	992.2	1,022.8	799.4
その他	Others	16,827.6	16,273.3	15,898.2	16,025.6
<b>海外店分及び特別国際金融取引勘定分</b>	Overseas offices and offshore banking accounts	9,193.5	12,177.4	15,179.4	17,259.9
政府等	Public sector	47.6	36.7	45.6	46.9
金融機関	Financial institutions	624.8	899.4	1,252.3	1,400.0
商工業	Commerce and industry	7,828.5	10,344.4	12,497.4	14,196.9
その他	Others	692.6	896.9	1,384.0	1,616.2
<b>合計</b>	<b>Total</b>	<b>56,411.5</b>	<b>59,770.8</b>	<b>63,370.7</b>	<b>65,778.5</b>

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

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

(十億円 / Billions of yen)

		Mar.12	Mar.13	Mar.14	Sep.14	引当率 Reserve ratio <sup>*2</sup>
<b>国内店分 (除く特別国際金融取引勘定)</b>	<b>Domestic offices (excluding offshore banking account)</b>	1,094.4	1,038.2	830.3	755.7	68.3%
製造業	Manufacturing	127.0	126.3	114.8	108.4	66.7%
農業、林業、漁業及び鉱業	Agriculture, forestry, fisheries and mining	3.1	3.0	1.1	5.3	100.0%
建設業	Construction	78.9	58.7	46.8	42.9	63.1%
運輸、情報通信、公益事業	Transportation, communications and public enterprises	148.9	156.4	102.2	93.6	68.1%
卸売・小売業	Wholesale and retail	160.4	146.1	137.0	122.4	60.9%
金融・保険業	Finance and insurance	14.4	7.4	6.3	4.7	96.1%
不動産業、物品賃貸業	Real estate and goods rental and leasing	317.5	320.5	230.8	199.8	66.0%
各種サービス業	Various services	154.7	130.6	107.8	93.7	64.9%
地方公共団体	Municipalities	-	-	-	-	-
その他	Others	89.5	89.1	83.6	84.9	100.0%
<b>海外店分及び特別国際金融取引勘定分</b>	<b>Overseas offices and offshore banking accounts</b>	88.5	55.3	51.1	68.0	40.6%
政府等	Public sector	-	-	-	-	-
金融機関	Financial institutions	3.6	-	-	-	-
商工業	Commerce and industry	84.8	55.3	51.1	65.3	39.5%
その他	Others	-	-	-	2.7	62.5%
<b>合計</b>	<b>Total</b>	<b>1,182.8</b>	<b>1,093.5</b>	<b>881.4</b>	<b>823.8</b>	<b>62.9%</b>

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

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

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

## (2-8) 金融再生法開示債権マトリクス / Disclosure of NPLs 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

14/9末現在 / As of Sep. 2014

(十億円 / Billions of yen)

自己査定債務者区分 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	分類 / Classification II	分類 / Classification III	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 101.6(i) (vs Mar. 2014: (12.7))	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 6.2	全額償却 Direct Write-offs (*1)	個別貸倒引当金 Specific Reserve 8.5 (*2)	100% (*3)	
実質破綻先 Effectively Bankrupt Borrowers		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 183.4			128.0 (*2)	69.77% (*3)
破綻懸念先 Potentially Bankrupt Borrowers	危険債権 / Doubtful Assets 558.3(ii) (vs Mar. 2014: (16.1))	担保・保証等により回収可能部分 Portion of claims secured by collateral or guarantees, etc.				要管理債権に対する一般貸倒引当金 General Reserve for Substandard Loans 37.0	43.14% (*3)	16.22% (*3)
要注意先 Borrowers Requiring Caution	要管理債権 / Substandard Loans 163.9(iii) (vs Mar. 2014: (28.8))	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. 77.6(c)					4.38% [11.47%] (*4)	
	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				217.8 (*5)		
正常先 Normal Borrowers	正常債権 / Normal Assets 75,294.7	正常先債権 Claims to Normal Borrowers						
						特定海外債権引当勘定 Loan Loss Reserve for Specific Overseas Countries	0.8	
不良債権比率 / NPL ratio (v)/(iv) 1.08%  (vs Mar. 2014) (0.13%)	総計 / Total 76,118.5 (iv)		貸倒引当金 計 / Total Reserve for possible loan losses		355.1		引当率 / Reserve ratio (*6) (D/C) 62.87%	
	A=(i)+(ii)+(iii) 823.8 (v) (vs Mar. 2014: (57.6))		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)		547.9		C: 左記以外 Unsecured portion (A-B) 275.9	
							保全率 / Coverage ratio (B+D)/A 87.57%	

\*1 直接減額 2,078億円を含む / Includes amount of direct reduction totaling JPY 207.8 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 23億円、破綻懸念先 44億円)

Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Act standards (Bankrupt/Effectively Bankrupt Borrowers: JPY 2.3 billion, Potentially Bankrupt Borrowers: JPY 4.4 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6億円を含む / Includes Specific reserve for Borrowers requiring caution totaling JPY 0.6 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. 2014		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		10年超 More than 10 years		合計 Total	
		vs Mar. 2014		vs Mar. 2014		vs Mar. 2014		vs Mar. 2014		vs Mar. 2014	
債券	Bonds	1,726.5	(3,614.2)	11,304.9	+2,097.1	1,476.6	(167.0)	43.9	(32.0)	14,551.8	(1,716.3)
うち国債	of which JGBs	1,426.0	(3,263.1)	9,742.4	+2,009.4	966.6	(434.2)	-	-	12,135.0	(1,687.9)
その他	Others	1,032.0	+265.1	1,694.8	(225.7)	1,056.1	+503.9	515.8	+131.7	4,298.7	+675.0
<b>合計</b>	<b>Total</b>	<b>2,758.5</b>	<b>(3,349.1)</b>	<b>12,999.6</b>	<b>+1,871.3</b>	<b>2,532.7</b>	<b>+336.9</b>	<b>559.7</b>	<b>+99.6</b>	<b>18,850.5</b>	<b>(1,041.3)</b>

### 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)

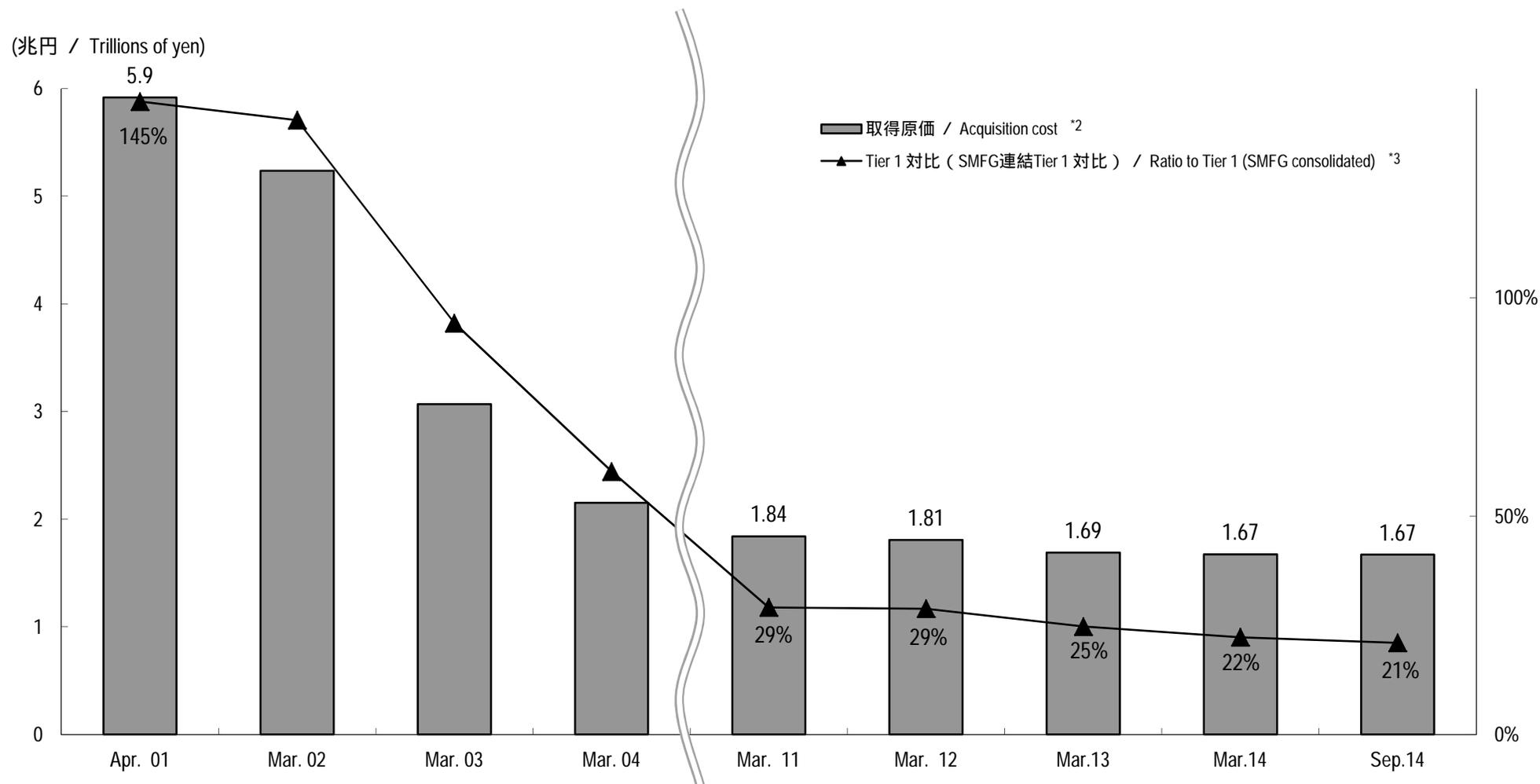
SMBC単体 / SMBC non-consolidated		(十億円 / Billions of yen)							
As of Sep. 2014		ネット資産 / Net assets		ネット繰延利益 Net deferred gains (losses)					
		資産 / Assets		負債 / Liabilities					
<b>合計</b>	<b>Total</b>	(649.5)		219.8		869.3		(102.5)	
金利スワップ	Interest rate swaps	45.6		147.5		101.9		(25.3)	
通貨スワップ	Currency swaps	(695.8)		71.0		766.8		(41.7)	
その他	Others	0.7		1.3		0.6		(35.5)	

### 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. 2014		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. 2014		vs Mar. 2014		vs Mar. 2014		vs Mar. 2014	
想定元本合計	Total contract amount	4,842.5	+315.0	25,119.8	(1,246.9)	13,987.2	+138.1	43,949.5	(793.7)
受取固定・支払変動	Receivable fixed rate / payable floating rate (a)	3,899.3	+34.3	18,343.4	+205.8	7,006.8	(0.3)	29,249.5	+239.9
受取変動・支払固定	Receivable floating rate / payable fixed rate (b)	932.8	+280.7	6,776.5	(1,452.6)	6,980.3	+138.3	14,689.6	(1,033.5)
受取変動・支払変動	Receivable floating rate / payable floating rate	10.4	-	-	-	-	-	10.4	-
<b>ネット受取固定</b>	<b>Net receivable fixed rate (a)-(b)</b>	<b>2,966.5</b>	<b>(246.4)</b>	<b>11,566.9</b>	<b>+1,658.4</b>	<b>26.5</b>	<b>(138.6)</b>	<b>14,559.9</b>	<b>+1,273.4</b>

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

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



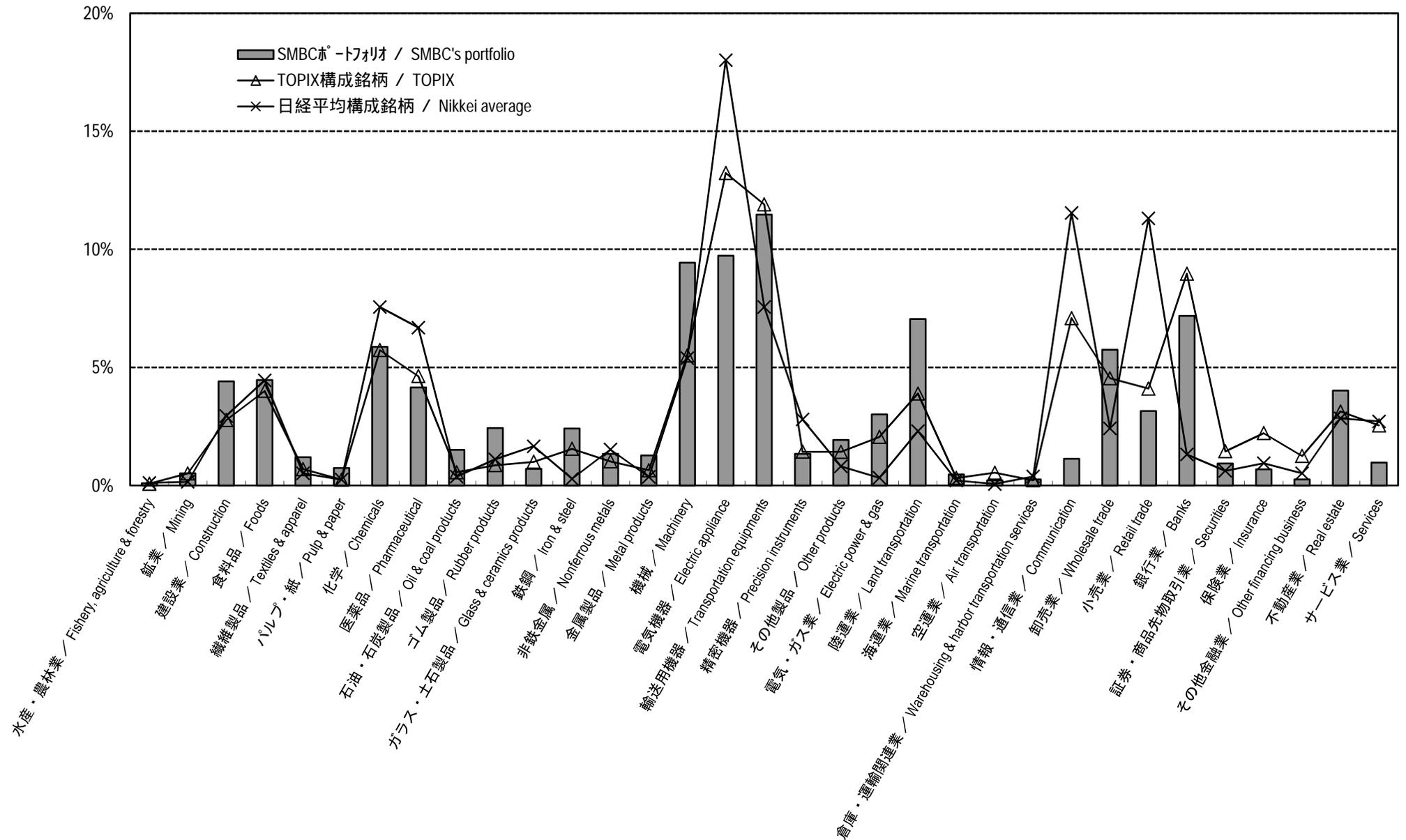
<sup>\*1</sup> その他有価証券の「株式」のうち上場株式 / Domestic listed stocks classified as other securities

<sup>\*2</sup> プロミス株式交換に伴うSMFG株式増加分を除く / Shares of SMFG related to share exchange for acquiring Promise are excluded

<sup>\*3</sup> 02/3末まではSMBC連結Tier 1対比。13/3末以降はバーゼル 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 (14/9末現在 時価ベース) / Composition by industry (as of Sep. 30, 2014, 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 (14/3未現在) / Top 30 by balance sheet amount (as of Mar. 31, 2014)<sup>\*1</sup>

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	209,787
The Bank of East Asia Limited	The Bank of East Asia Limited	224,381,038	90,606
東日本旅客鉄道株式会社	East Japan Railway Company	10,530,315	79,861
株式会社ブリヂストン	BRIDGESTONE CORPORATION	18,000,000	65,430
株式会社クボタ	KUBOTA Corporation	45,006,000	61,478
三井物産株式会社	MITSUI & CO., LTD.	38,500,000	57,596
三井不動産株式会社	Mitsui Fudosan Co., Ltd.	18,546,308	57,437
ダイキン工業株式会社	DAIKIN INDUSTRIES, LTD	9,000,000	50,211
住友不動産株式会社	Sumitomo Realty & Development Co., Ltd.	11,990,199	49,423
Kotak Mahindra Bank Limited	Kotak Mahindra Bank Limited	32,800,000	41,879
新日鐵住金株式会社	NIPPON STEEL & SUMITOMO METAL CORPORATION	146,470,679	41,304
武田薬品工業株式会社	Takeda Pharmaceutical Company Limited	8,195,070	39,991
日揮株式会社	JGC Corporation	11,000,000	39,710
キヤノン株式会社	Canon Inc.	12,678,379	39,290
株式会社小松製作所	Komatsu Ltd.	17,835,711	37,954

\*1 保有目的が純投資以外の目的の投資株式 / Shares held by SMBC primarily for strategic purposes

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)	
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	37,503
東海旅客鉄道株式会社	Central Japan Railway Company	3,230,000	37,400
パナソニック株式会社	Panasonic Corporation	28,512,992	35,128
Barclays PLC	Barclays PLC	84,459,459	34,543
JXホールディングス株式会社	JX Holdings, Inc.	65,398,360	33,745
マツダ株式会社	Mazda Motor Corporation	64,287,500	29,636
富士フイルムホールディングス株式会社	FUJIFILM Holdings Corporation	10,478,226	29,370
大和ハウス工業株式会社	DAIWA HOUSE INDUSTRY CO., LTD.	16,117,142	29,236
オリンパス株式会社	OLYMPUS CORPORATION	8,350,648	28,091
株式会社大和証券グループ本社	Daiwa Securities Group Inc.	30,328,000	27,355
西日本旅客鉄道株式会社	West Japan Railway Company	6,400,000	26,624
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	25,188
日本たばこ産業株式会社	Japan Tobacco Inc.	8,000,000	25,072
旭化成株式会社	ASAHI KASEI CORPORATION	35,404,956	25,031
大正製薬ホールディングス株式会社	TAISHO PHARMACEUTICAL HOLDINGS CO., LTD.	3,000,000	23,256

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

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

		(十億円 / Billions of yen)			
		FY3/14	1H, FY3/15	前年同期比 YOY change <sup>2</sup>	
ホールセール部門 Wholesale Banking Unit	業務純益	Net business profit	432.5	192.0	(17.3)
	粗利益	Gross profit	717.6	332.8	(16.5)
	経費	Expenses	(285.1)	(140.8)	(0.8)
リテール部門 Retail Banking Unit	業務純益	Net business profit	125.9	45.3	(14.9)
	粗利益	Gross profit	480.0	223.3	(12.2)
	経費	Expenses	(354.1)	(178.0)	(2.7)
国際部門 International Banking Unit	業務純益	Net business profit	312.8	176.6	+11.4
	粗利益	Gross profit	495.9	282.7	+23.3
	経費	Expenses	(183.1)	(106.1)	(11.9)
マーケティング部門 Marketing Units	業務純益	Net business profit	871.2	413.9	(20.8)
	粗利益	Gross profit	1,693.5	838.8	(5.4)
	経費	Expenses	(822.3)	(424.9)	(15.4)
市場営業部門 Treasury Unit	業務純益	Net business profit	313.3	206.3	(17.4)
	粗利益	Gross profit	339.2	221.2	(15.7)
	経費	Expenses	(25.9)	(14.9)	(1.7)
うち三井住友ファイナンス&リース of which Sumitomo Mitsui Finance and Leasing	業務純益	Net business profit	73.0	39.1	(1.1)
	うち粗利益	of which Gross profit	125.9	65.5	(0.1)
	うち経費	of which Expenses	(54.8)	(27.4)	(1.0)
うちSMBC日興証券 of which SMBC Nikko Securities	業務純益	Net business profit	103.7	37.7	(26.9)
	粗利益	Gross profit	339.6	153.0	(32.0)
	経費	Expenses	(235.9)	(115.3)	+5.1
うちCF・カード of which Consumer finance / Credit card <sup>3</sup>	業務純益	Net business profit	201.6	103.4	(2.9)
	粗利益	Gross profit	539.9	283.8	+4.3
	経費	Expenses	(338.3)	(180.4)	(7.2)
主要グループ会社 Major subsidiaries <sup>4</sup>	業務純益	Net business profit	394.8	185.6	(36.4)
	粗利益	Gross profit	1,072.1	530.6	(36.1)
	経費	Expenses	(678.8)	(346.1)	(0.6)
本社管理 Headquarters	業務純益	Net business profit	(240.8)	(159.9)	(17.0)
	粗利益	Gross profit	(206.6)	(140.5)	(2.7)
	経費	Expenses	(42.9)	(18.4)	(5.9)
合計 (SMFG連結) Total (SMFG consolidated) <sup>5</sup>	業務純益	Net business profit	1,338.5	645.9	(91.6)
	うち粗利益	of which Gross profit	2,898.2	1,450.1	(59.9)
	うち経費	of which Expenses	(1,569.9)	(804.3)	(23.6)

<sup>1</sup> 内部管理ベース。国内営業体制の見直しに伴い、14年度より管理区分を変更。13年度実績は、見直し後の管理区分に基づき算出

Managerial accounting basis. We revised managerial accounting rules in April, 2014, following revision of domestic business structure. Figures for FY3/14 are recalculated based on the new rules

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

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

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

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

<sup>5</sup> 連結業務純益 = 連結粗利益 - 営業経費 + 持分法による投資損益 (14年度より連結業務純益の定義を変更。13年度実績は、見直し後の管理区分に基づき算出)

Consolidated net business profit = Consolidated gross profit - General and administrative expenses + Equity in earnings (losses) of affiliates.

SMFG changed the definition of "Consolidated net business profit" from FY3/15. The figures for FY3/14 were recalculated based on the new rules

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

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

(十億円 / Billions of yen)

		FY3/14	1H, FY3/15	前年同期比 YOY change <sup>*2</sup>	
<b>ホールセール部門</b> Wholesale Banking Unit	業務純益	Banking profit	357.8	160.5	(14.1)
	業務粗利益	Gross banking profit	558.5	262.5	(12.4)
	経費	Expenses	(200.7)	(102.0)	(1.7)
<b>リテール部門</b> Retail Banking Unit	業務純益	Banking profit	69.0	16.1	(15.1)
	業務粗利益	Gross banking profit	405.4	185.8	(11.6)
	経費	Expenses	(336.4)	(169.7)	(3.5)
<b>国際部門</b> International Banking Unit	業務純益	Banking profit	206.9	116.5	+8.3
	業務粗利益	Gross banking profit	296.0	166.7	+12.5
	経費	Expenses	(89.1)	(50.2)	(4.2)
<b>マーケティング部門</b> Marketing Units	業務純益	Banking profit	633.7	293.1	(20.9)
	業務粗利益	Gross banking profit	1,259.9	615.0	(11.5)
	経費	Expenses	(626.2)	(321.9)	(9.4)
<b>市場営業部門</b> Treasury Unit	業務純益	Banking profit	302.6	198.3	(21.8)
	業務粗利益	Gross banking profit	325.5	211.0	(21.3)
	経費	Expenses	(22.9)	(12.7)	(0.5)
<b>本社管理</b> Headquarters	業務純益	Banking profit	(123.9)	(50.5)	+30.4
	業務粗利益	Gross banking profit	(27.3)	1.8	+38.8
	経費	Expenses	(96.6)	(52.3)	(8.4)
<b>合計 (SMBC単体)</b> Total (SMBC non-consolidated)	業務純益	Banking profit	812.4	440.9	(12.3)
	業務粗利益	Gross banking profit	1,558.1	827.8	+6.0
	経費	Expenses	(745.7)	(386.9)	(18.3)

<sup>\*1</sup> 内部管理ベース。国内営業体制の見直しに伴い、14年度より管理区分を変更。13年度実績は、見直し後の管理区分に基づき算出

Managerial accounting basis. We revised managerial accounting rules in April 2014, following revision of domestic business structure. Figures for FY3/14 are recalculated based on the new rules

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

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

### 法人向けチャネル - 拠点数

No. of Marketing channels for corporate clients

(14/9末時点 / as of Sep. 30, 2014)

法人向けチャネル 類型 Marketing channels for corporate clients		拠点数 Number
営業部	Corporate Banking Dept.	16
法人営業部	Corporate Business Office	161
公務法人営業部	Public Institutions Business Office	2
エリア	Area Main Office	109
うち法人取引有	of which offices providing services for corporate clients	84
支店	Branch	3
ビジネスサポート業務部	Business Support Office	2

### SMBC評価型融資

SMBC Assessment Loan

(14/9末時点 / as of Sep. 30, 2014)

- 取組件数累計 約420件  
Accumulated no. of transactions: approx. 420

- 取組額累計 約1.2兆円  
Accumulated transaction amount: approx. JPY 1.2 trillion

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

### 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 (14/9末)

Lending services for SMEs with less dependence on personal guarantees (as of Sep. 30, 2014)

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*	256	336.3	アセット連動ローン等 Asset Linked Loan, etc.
コベナンツを活用した融資 Loans utilizing covenants	2,825	3,883.3	シンジケートローン、ドキュメンテーションローン等 Loan syndication, Documentation Loan, etc.
スコアリングモデルを活用した融資 Loans utilizing credit scoring models	23,068	615.4	ビジネスセレクトローン等 Business Select Loan, etc.

\* ABLを含む / Includes asset-based lending

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

### ビジネスセレクトローン - 商品概要

#### Business Select Loan - Product description

(14/9末時点 / as of Sep. 30, 2014)

- 取組件数累計 約30万件  
Accumulated number of transactions: approx. 300,000
- 取組額累計 約8.1兆円  
Accumulated transaction amount: approx. JPY 8.1 trillion
- 独自モデルに基づくスピード審査  
Quick approval using SMBC's unique credit scoring model
- 対象顧客は年商30億円以下  
Targeted corporate clients with annual sales of JPY 3 billion or less
- 小口分散化されたポートフォリオでリスクコントロール  
Risk control based on diversified loan portfolio

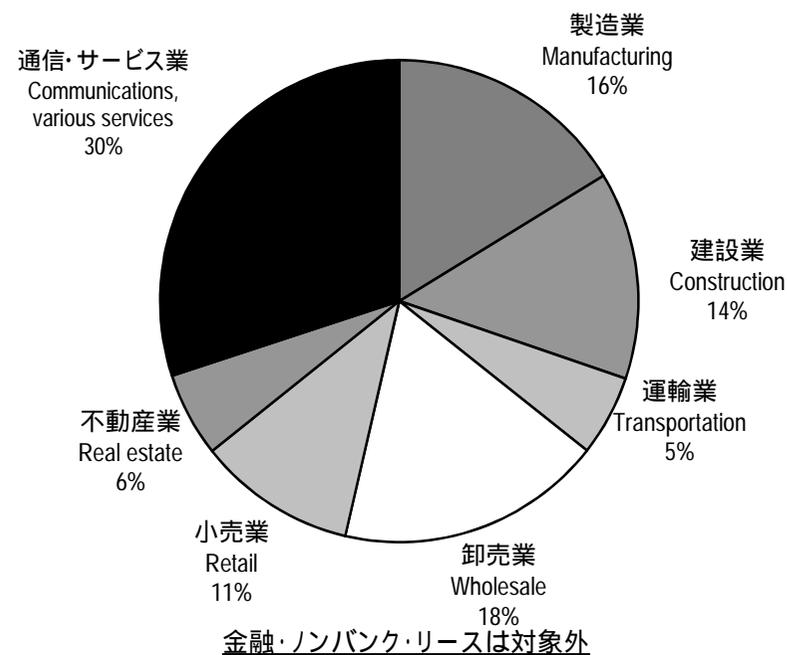
取扱開始 Launch	2002年3月～ March 2002
貸出金額 Amount	最大100百万円 JPY 100 million or less
貸出金利 Interest rate	2.125%～ 2.125% or more - 信用リスクに応じて変動 Different according to level of credit risk - 取引振りに応じて優遇有 Occasional discount according to overall transaction volume with SMBC
貸出期間 Term	最長7年以内 Within 7 years
担保 Collateral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

(十億円 / Billions of yen)

	Mar. 2014	Sep. 2014
残高 Balance	約530 approx. 530	約610 approx. 610
取組額 Transaction	約400 approx. 400	約260 approx. 260

### ビジネスセレクトローン - 業種別比率 (14/9末)

#### Business Select Loan - Industry mix (as of Sep. 30, 2014)



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

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

### 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. 12	Mar. 13	Mar. 14	Sep. 14
パソコンバンクWeb21	E-banking Web 21 <sup>*1</sup>	172	178	187	190
Global e-Tradeサービス	Global e-Trade service	20	22	23	24

\*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. 12	Mar. 13	Mar. 14	Sep. 14
海外向けエレクトロニック・バンキング	Overseas e-banking <sup>*2</sup>	10,924	12,791	14,633	15,153

\*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) リテールビジネス (1) / Retail business (1)

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

		(単位:カ所、台 / Number)			
[SMBC]		Mar. 12	Mar. 13	Mar. 14	Sep. 14
エリア	Area Main Office <sup>*1</sup>	-	-	-	109
ローン推進部	Loan Promotion and Support Office	-	-	-	4
国内本支店数	Domestic branches <sup>*2</sup>	437	439	439	439
休日営業店舗	branches with extended business hours for weekdays and holidays	73	74	74	100
ローンプラザ	Consumer Loan Promotion Office	92	92	89	88
アパートローン営業部	Apartment House Loan Promotion Office	5	5	5	4
店舗外ATM拠点数	Locations where ATMs are available outside SMBC branches	1,471	1,477	1,478	1,475
ATM台数(ネットワーク全体)	ATMs (Total)	43,824	47,084	49,179	50,434
プロパーATM台数	SMBC ATMs	6,513	6,530	6,510	6,507
提携ATM台数	Other ATMs	37,311	40,554	42,669	43,927
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	719	720	1431 <sup>*3</sup>	1,519

\*1 分室を除く / Excludes sub-offices

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

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

		(単位:カ所 / Number)			
[SMBC日興証券 / SMBC Nikko Securities]		Mar. 12	Mar. 13	Mar. 14	Sep. 14
国内店舗数	Domestic branches	109	109	112	116

		(単位:カ所、台 / Number)			
[SMBCコンシューマーファイナンス / SMBC Consumer Finance]		Mar. 12	Mar. 13	Mar. 14	Sep. 14
国内店舗・チャネル	Domestic service channels	1,203	1,126	1,128	1,137
お客さまサービスプラザ(有人店舗)	Customer Service Plaza (Staffed)	21	21	18	18
自動契約機店舗(無人店舗)	Unstaffed service channels	1,182	1,105	1,110	1,119
自動契約機	ACMs	1,228	1,149	1,154	1,172
自社ATM	ATMs	1,222	1,147	1,147	1,157

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

		(千人、千件 / Thousands)			
		Mar. 12	Mar. 13	Mar. 14	Sep. 14
SMBCダイレクト契約者数	"SMBC Direct" clients	11,558	12,212	12,935	13,257
		(百万件 / Millions)			
		FY3/12	FY3/13	FY3/14	1H, FY3/15
SMBCリモート取引計	Transactions through SMBC remote banking	193	197	211	114
うちインターネット、モバイル取引合計	of which transactions through internet and mobile banking	190	194	208	113

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

#### 預り資産 / Assets under management

		(十億円 / Billions of yen)			
[SMBC]		Mar. 12	Mar. 13	Mar. 14	Sep. 14
<b>個人預金</b>	Individual deposits <sup>*1</sup>	37,696.7	38,827.7	40,159.6	40,867.0
流動性預金	Liquid deposits	23,260.4	24,499.9	26,021.8	26,470.5
定期性預金	Fixed-term deposits	13,914.9	13,762.1	13,586.3	13,862.9
外貨預金	Foreign currency deposits	521.4	565.7	551.5	533.6
<b>投資信託全体</b>	Investment trusts <sup>*2</sup>	2,735.8	3,031.9	3,246.2	3,133.1
個人向け投資信託預り残高	Investment trusts for individuals	2,421.5	2,686.2	2,893.4	2,757.5

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

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

		(兆円 / Trillions of yen)			
[SMBC日興証券 / SMBC Nikko Securities]		Mar. 12	Mar. 13	Mar. 14	Sep. 14
<b>預り資産合計</b>	Client assets <sup>*3</sup>	31.6	34.7	38.1	40.3
うち株式	of which equities	12.7	15.2	17.0	18.8
うち債券	of which bonds	14.0	13.7	14.6	14.3
うち受益証券	of which investment trusts	4.8	5.7	6.3	7.0

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

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

		(十億円 / Billions of yen)			
[SMBC]		FY3/12	FY3/13	FY3/14	1H, FY3/15
<b>個人向け投資信託販売額</b>	Sales of investment trusts to individuals	971.8	1,106.5	1,219.1	348.3
<b>個人年金保険販売額</b>	Sales of pension-type insurances	176.6	87.3	118.9	91.0
<b>個人年金保険販売累計額</b>	Accumulated sales of pension-type insurances	3,655.4	3,742.7	3,861.6	3,952.6

		(十億円 / Billions of yen)			
[SMBC日興証券 / SMBC Nikko Securities]		FY3/12	FY3/13	FY3/14	1H, FY3/15
<b>商品販売額合計</b>	Product sales <sup>*4</sup>	6,293.3	7,197.0	8,984.3	4,480.8
投信	of which investment trusts	1,851.0	2,620.1	2,971.3	1,310.8
外債	of which foreign bonds <sup>*5</sup>	2,383.7	2,387.8	3,075.9	1,517.3
国内債	of which domestic bonds	1,858.1	1,886.4	2,434.6	1,448.4
株式募集	of which subscription of equities	188.7	294.5	493.1	188.1
年金・保険	of which variable annuities/insurances	11.9	8.3	9.5	16.4

\*4 ホールセール部門を含む / Includes sales to corporate clients

\*5 外債販売は既発債の販売も含む。円建外債は外債に含む / Foreign bonds include already-issued bonds and yen-denominated foreign bonds

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

#### 貸出金 (SMBC) / Loans (SMBC)

		(十億円 / Billions of yen)			
		Mar. 12	Mar. 13	Mar. 14	Sep. 14
住宅ローン	Housing loans	14,336.8	14,086.2	13,841.4	13,581.1
うち自己居住用の住宅ローン	of which self-residential purpose	11,196.6	11,190.3	11,090.0	10,913.5
その他消費者ローン	Other consumer loans	869.3	869.6	880.8	896.4

		(十億円 / Billions of yen)			
		FY3/12	FY3/13	FY3/14	1H, FY3/15
自己居住用の住宅ローン取組実績	Originated amount of housing loans for self-residential purpose <sup>*1</sup>	1,164.6	1,162.5	1,124.3	405.3
うち疾病保障付住宅ローン取組実績	of which originated amount of housing loan with insurance for major serious illness	approx. 510	approx. 510	approx. 560	approx. 220
住宅ローン証券化実績	Securitization of housing loans	approx. 80	approx. 120	approx. 160	approx. 90

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

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

		(十億円 / Billions of yen)			
		Mar. 12	Mar. 13	Mar. 14	Sep. 14
三井住友銀行	SMBC	560	600	640	660
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	370	410	460	500
SMBCコンシューマーファイナンス	SMBC Consumer Finance	760	740	940 <sup>2</sup>	960
三井住友カード	Sumitomo Mitsui Card <sup>*3</sup>	310	310	320	330
セディナ	Cedyna	440	390	360	340

\*2 14年3月にモビットを連結子会社化 / Made Mobit a wholly-owned subsidiary in Mar. 14

\*3 カードショッピングのリボルビング払等の残高を含む / Includes loan balance related to revolving payments

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

カード会員数 / No. of card holders		(百万人 / Millions)			
		Mar. 12	Mar. 13	Mar. 14	Sep. 14
三井住友カード	Sumitomo Mitsui Card	21.65	22.40	22.99	23.33
セディナ	Cedyna	21.09	19.48	18.41	17.92

カード取扱高 / Sales handled		(十億円 / Billions of yen)			
		FY3/12	FY3/13	FY3/14	1H, FY3/15
三井住友カード	Sumitomo Mitsui Card	7,560.7	8,194.6	9,131.5	4,838.4
セディナ	Cedyna	6,238.2	11,694.1 <sup>*4</sup>	12,388.3	6,228.2

\*4 SMBCファイナンスサービスの連結子会社化等により増加 / Increased YOY mainly due to consolidation of SMBC Finance Service

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

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

		顧客セグメント Client segments	対応チャンネル (14/9/30時点、単位:カ所) Marketing channels (as of Sep. 30, 2014, Number)	
個人顧客 Individual clients	超富裕層 Ultra HNWI*s 約0.1万人 Approx. 1,000 clients	上場企業オーナーファミリー Listed company owners and their families	プライベートバンカー Private banker	プライベートバンキング営業部 Private Banking Dept. 東京 1、大阪 1 Tokyo 1, Osaka 1
	大口富裕層 Upper HNWI*s 約4万人 Approx. 40,000 clients	非上場企業オーナー・大口資産家・大口地主 Unlisted company owners, large-scale real estate owners, and other wealthy individuals	ウェルスマネジメントバンカー Wealth management banker	エリア Area Main Office 109
	一般富裕層 HNWI*s 約38万人 Approx. 0.38 million clients	非上場企業オーナー・地主・資産家・会社役員 Unlisted company owners, real estate owners, corporate executives, and other wealthy individuals	ファイナンシャルアドバイザー Financial advisor	支店 Branch 439
	資産形成層・マス層 Mass affluent / Mass retail 約2,500万人 Approx. 25 million clients	退職者・勤労者 Retirees, corporate employees	ライフプランアドバイザー Life plan advisor	
			ローンプラザ Loan Promotion Office 88	
			リモート営業部(東京 3、神戸 1)・コールセンター(神戸 1、福岡 1) Remote Marketing Dept. (Tokyo 3, Kobe 1), Call Center (Kobe 1, Fukuoka 1)	
			SMBCダイレクト・ATM "SMBC Direct", ATM	

\*HNWI=High-net-worth individual

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

### 海外拠点網 (2014年10月31日現在) / Global network (as of Oct. 31, 2014)

合計 / Total<sup>1</sup> 69

<SMBCの海外拠点 / SMBC's overseas offices>

支店 / Branches 15  
出張所 / Sub-branches 17  
駐在員事務所 / Representative offices 8

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

欧州三井住友銀行 / Sumitomo Mitsui Banking Corporation Europe Limited 7  
三井住友銀行(中国)有限公司 / Sumitomo Mitsui Banking Corporation (China) 15  
その他 / Others 10

<sup>1</sup> SMBCの海外拠点の他に、銀行業務を行う主要な現地法人及びその拠点等を含む(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、2014年4月以降に開設した拠点には下線  
Includes SMBC's overseas offices and major overseas banking subsidiaries and affiliates, etc. (excludes offices planned to be closed). In the list below, SMBC's overseas offices are marked " " and offices opened after Apr. 2014 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  
- 上海自貿試験区出張所 / Shanghai Pilot Free Trade Zone Sub-Branch  
- 昆山出張所 / Kunshan Sub-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 Branch  
ラブアン支店 / Labuan Branch  
クアラルンプール出張所 / Kuala Lumpur Office  
- マレーシア三井住友銀行 / Sumitomo Mitsui Banking Corporation Malaysia Berhad  
ホーチミン支店 / Ho Chi Minh City Branch  
ハノイ支店 / Hanoi Branch  
- ベトナムエグジティブバンク / 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<sup>2</sup>

#### 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  
- マニュファクチャラーズ銀行 / Manufacturers Bank  
- カナダ三井住友銀行 / Sumitomo Mitsui Banking Corporation of Canada  
<ブラジル三井住友銀行 / Banco Sumitomo Mitsui Brasileiro S.A.>  
- 本店(サンパウロ) / Head Office (Sao Paulo)  
- ケイマン支店 / Cayman Branch

#### ヨーロッパ・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<sup>2</sup>  
- ダブリン支店 / Dublin Branch  
- プラハ支店 / Prague Branch  
- 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  
アブダビ出張所 / Abu Dhabi Representative Office  
マドリード駐在員事務所 / Madrid Representative Office  
- 三井住友ファイナンス・ダブリン / Sumitomo Mitsui Finance Dublin Limited  
テヘラン駐在員事務所 / Tehran Representative Office  
カイロ駐在員事務所 / Cairo Representative Office  
プラハ駐在員事務所 / Prague Representative Office<sup>2</sup>

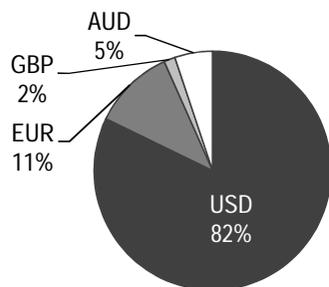
<sup>2</sup> 閉鎖予定の拠点 / Offices planned to be closed

### (3-5) 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

		(十億米ドル / Billions of USD)	
		Mar. 14	Sep. 14
シニア債	Senior bonds	19.2	21.5
劣後債	Subordinated bonds	3.3	4.9

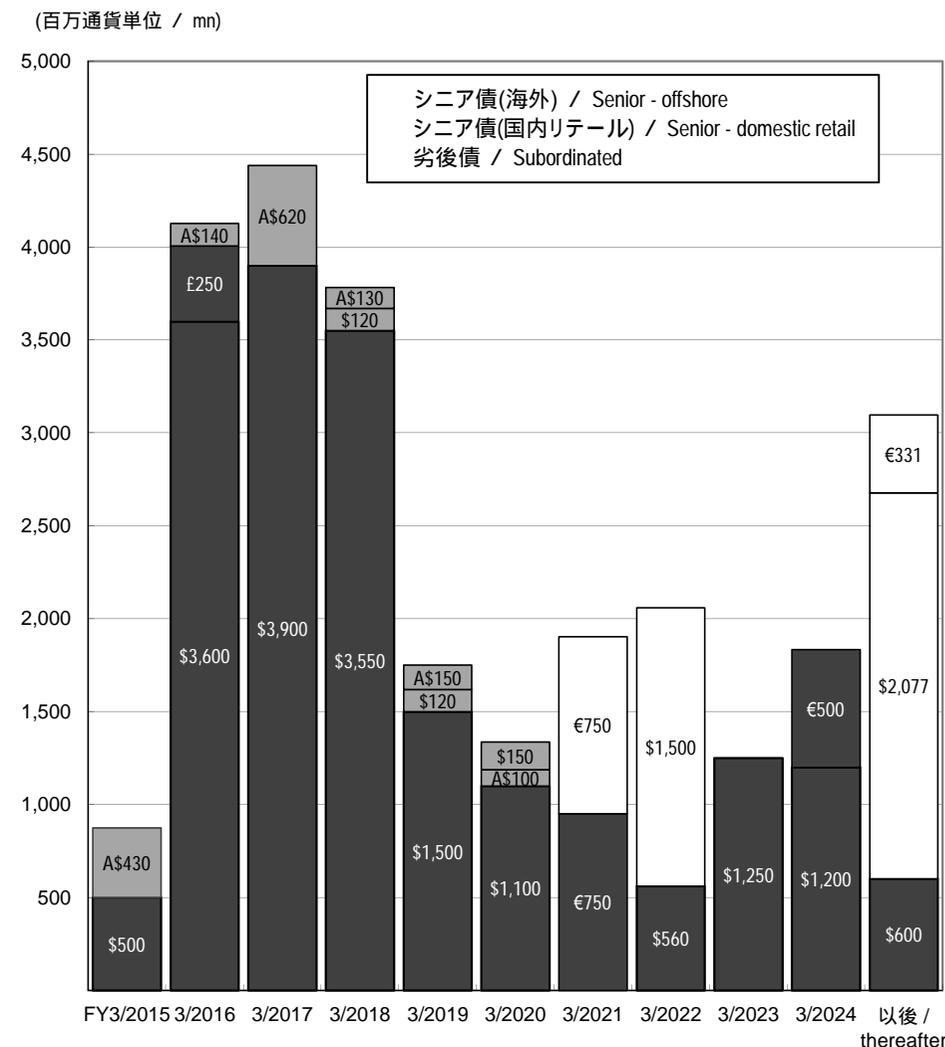
#### 通貨別内訳 / Currency breakdown



#### 2014年4月以降の主な発行事例 / Benchmark issues since Apr. 2014

発行日 Issue Date	シニア/劣後 Senior / Sub	通貨 Currency	発行額(百万) Amount (mn)	年限 Tenor	利率 Coupon
Apr. 2, 2014	Sub	USD	1,750	10y	4.436%
Jul. 11, 2014	Senior	USD	1,000	3y	1.35%
			500	3y	3mL+32bp
			1,000	5y	2.25%
			500	10y	3.40%

#### 満期の分布 / Maturity profile



## (3-6) リーグテーブル / League tables

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

#### 株式関連(ブックランナー、引受金額)

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

	(十億円 / Billions of yen)		
	金額 Proceeds	シェア Mkt share	案件数 No. of deals
1. Nomura Securities	611.1	34.2%	42
<b>2. SMBC Nikko Securities</b>	<b>318.7</b>	<b>17.8%</b>	<b>30</b>
3. Daiwa Securities	313.9	17.6%	31
4. Mizuho Securities	178.8	10.0%	18
5. Mitsubishi UFJ Morgan Stanley Securities	123.8	6.9%	17
6. Goldman Sachs	76.3	4.3%	9
7. Merrill Lynch Japan Securities	68.6	3.8%	7
8. JP Morgan	40.8	2.3%	5
9. UBS Securities	28.0	1.5%	7
10. Citigroup Global Markets	11.6	0.7%	4

#### ファイナンシャル・アドバイザー(取引金額)

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

	(十億円 / Billions of yen)	
	取引金額 Transaction volume	シェア Mkt share
1. Goldman Sachs	1,506.7	29.0%
2. Nomura Securities	1,237.1	23.8%
3. Mitsubishi UFJ Morgan Stanley Securities	1,231.4	23.7%
4. Citigroup Global Markets	674.4	13.0%
5. GCA Savvian	630.4	12.1%
6. Morgan Stanley	585.2	11.3%
7. JP Morgan	567.6	10.9%
8. Evercore Partners	508.9	9.8%
9. Daiwa Securities	436.3	8.4%
§§		
<b>14. SMBC Nikko Securities</b>	<b>334.8</b>	<b>6.4%</b>

#### 円債総合(主幹事、引受金額)

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

	(十億円 / Billions of yen)		
	金額 Proceeds	シェア Mkt share	案件数 No. of deals
1. Nomura Securities	1,906.1	20.4%	223
2. Mitsubishi UFJ Morgan Stanley Securities	1,799.1	19.3%	224
3. Mizuho Securities	1,694.5	18.2%	206
<b>4. SMBC Nikko Securities</b>	<b>1,504.1</b>	<b>16.1%</b>	<b>212</b>
5. Daiwa Securities	1,457.6	15.6%	192
6. Merrill Lynch Japan Securities	212.0	2.3%	23
7. Goldman Sachs	149.6	1.6%	24
8. Tokai Tokyo Securities	123.4	1.3%	26
9. Barclays	95.2	1.0%	14
10. Morgan Stanley	86.7	0.9%	5

#### ファイナンシャル・アドバイザー(案件数)

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

	案件数 No. of deals	シェア Mkt share
	1. Nomura Securities	43
2. Mizuho Securities	42	3.2%
3. Deloitte Tohmatsu Financial Advisory	35	2.7%
4. Mitsubishi UFJ Morgan Stanley Securities	32	2.5%
5. Daiwa Securities	29	2.2%
6. SMBC	25	1.9%
<b>7. SMBC Nikko Securities</b>	<b>23</b>	<b>1.8%</b>
8. KPMG FAS	20	1.5%
9. Pricewaterhouse Coopers	18	1.4%
10. BTMU	17	1.3%

### SMBCによるビジネス / SMBC

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

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

	(百万米ドル / Millions of USD)	
	金額 Proceeds	金額 Proceeds
<b>1. SMFG</b>	<b>9,873</b>	<b>9,873</b>
2. MUFG	8,742	8,742
3. BNP Paribas	8,003	8,003
4. Mizuho FG	6,058	6,058
5. Credit Agricole CIB	5,512	5,512
6. ING	5,436	5,436
7. Commonwealth Bank of Australia	4,923	4,923
8. HSBC	4,526	4,526
9. Societe Generale	4,426	4,426
10. Natixis	3,862	3,862

#### シンジケートローン・マンデーター・アレンジャー(グローバル)

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

	(百万米ドル / Millions of USD)	
	金額 Proceeds	金額 Proceeds
1. JP Morgan	265,714	265,714
2. Bank of America Merrill Lynch	236,302	236,302
3. Citi	159,815	159,815
4. MUFG	128,299	128,299
5. Wells Fargo	125,779	125,779
6. Barclays	117,038	117,038
7. Deutsche Bank	108,114	108,114
8. HSBC	101,021	101,021
9. Mizuho FG	97,110	97,110
§§		
<b>12. SMFG</b>	<b>84,306</b>	<b>84,306</b>

\*1 出所: トムソンロイターの情報を基にSMBC日興証券が作成(14年4月-9月実績) / Source: SMBC Nikko, based on data from Thomson Reuters (Apr. - Sep. 2014)

\*2 日本企業関連、グループ合算ベース / Japanese corporate related only

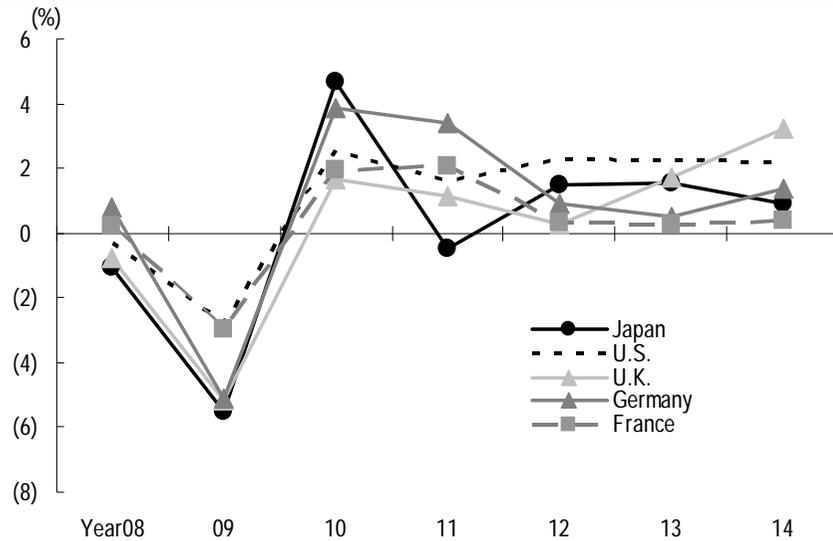
\*3 事業債、財投機関債・地方債(主幹事方式)、サムライ債 / Corporate bonds, FILP agency bonds, municipality bonds for proportional shares as lead manager, and samurai bonds

\*4 出所: トムソンロイター(14年4月-9月実績)。日本企業関連公表案件(不動産案件を除く) / Source: Thomson Reuters (Apr. - Sep. 2014). Japanese corporate related only. Excludes real estate deals

\*5 出所: トムソンロイター(14年1月-9月実績) / Source: Thomson Reuters (Jan. - Sep. 2014)

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

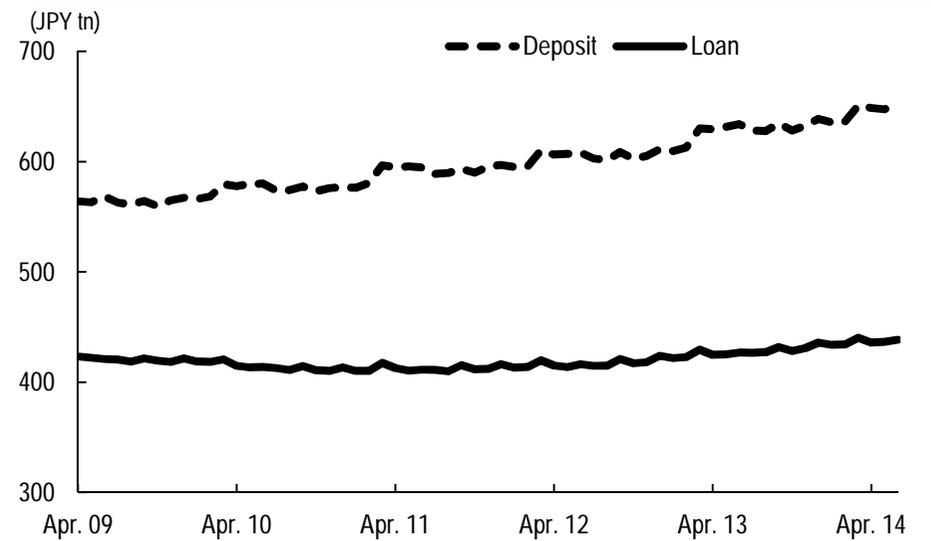
## 実質GDP成長率 / Real GDP growth rate



出典 / Source: IMF "World Economic Outlook, October 2014"

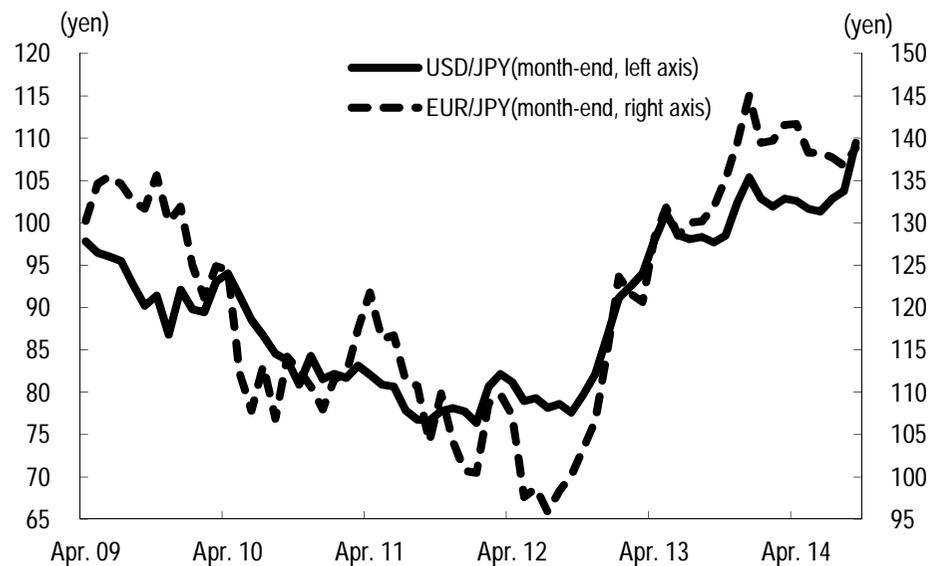
\*14年は予測値 / Estimated figures for 2014

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

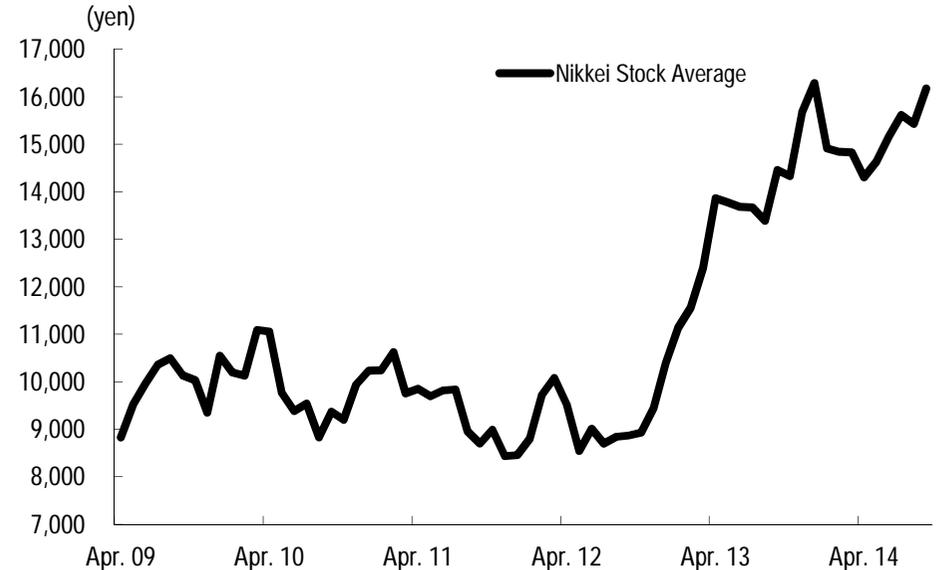


出典: 日本銀行「預金・貸出関連統計」 / Source: Bank of Japan "Deposits and Loans Market"

## 為替レート / Exchange rate

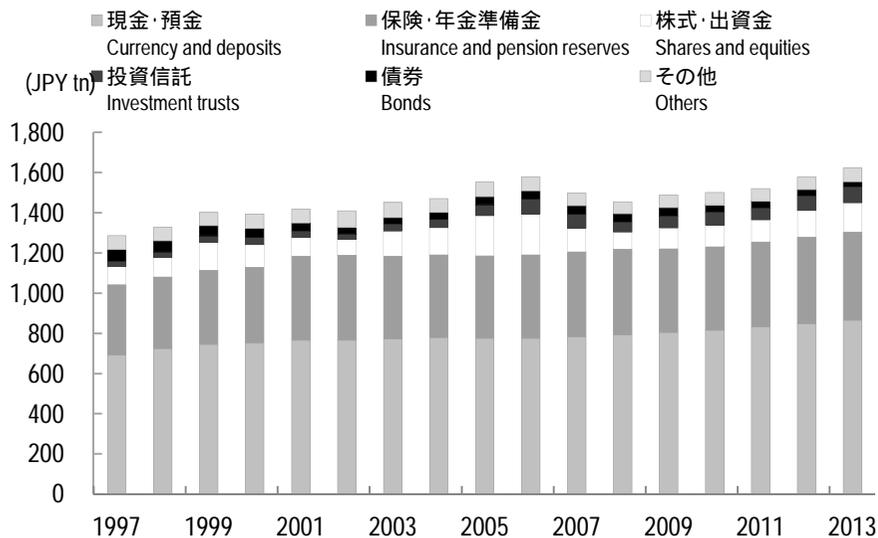


## 株価推移 / Stock price



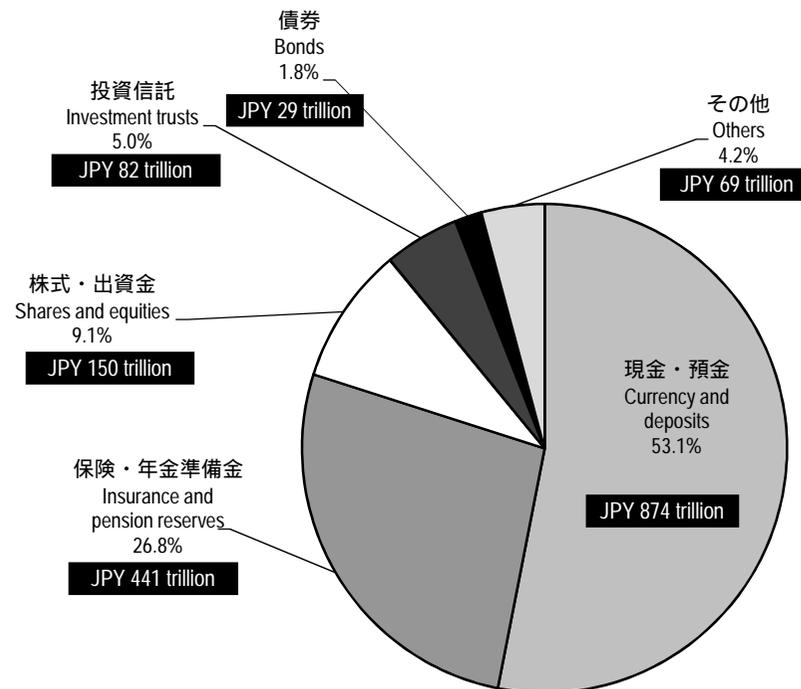
# <参考> 日本の家計金融資産 / Reference: Financial assets held by households in Japan

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



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

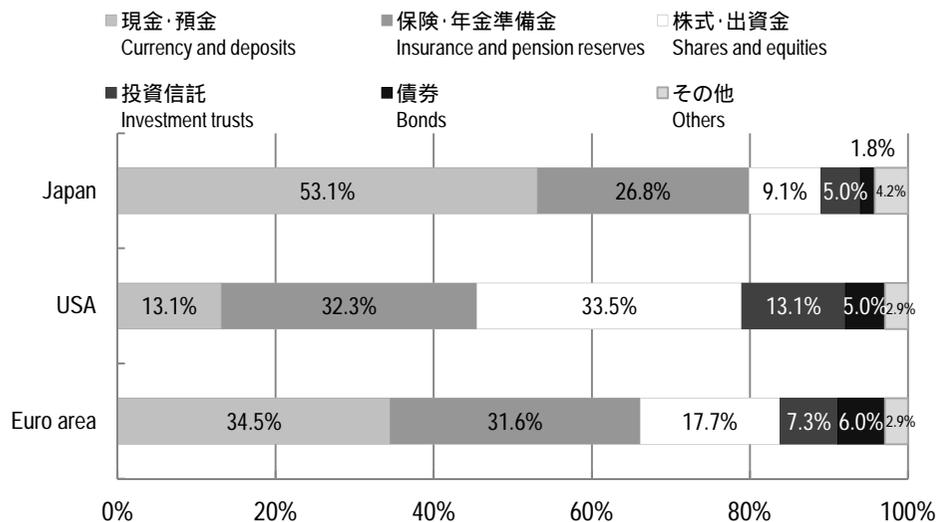
## 日本の家計金融資産 / Financial assets held by households in Japan



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 (2014年6月末速報値)  
1,645兆円  
Total financial assets held by households (Jun. 30, 2014, preliminary)  
JPY 1,645 trillion

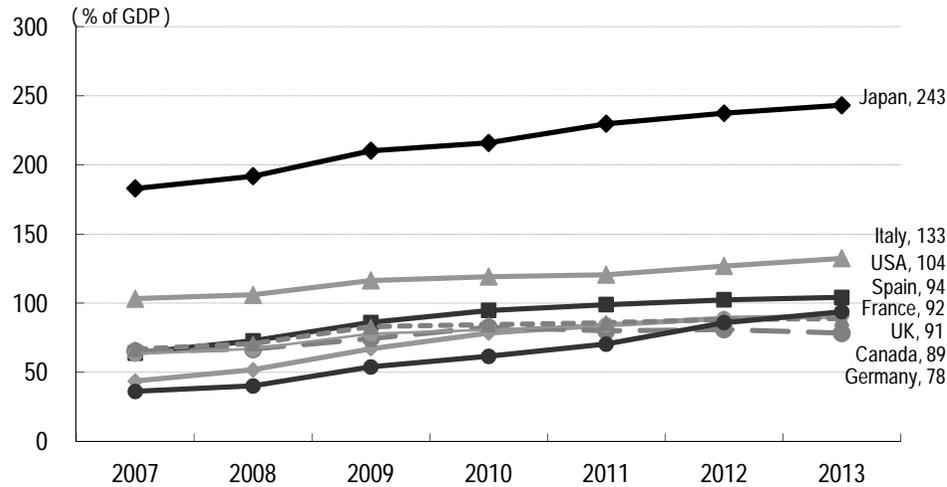
## 個人金融資産構成の国際比較 / Comparison of households' financial assets



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

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

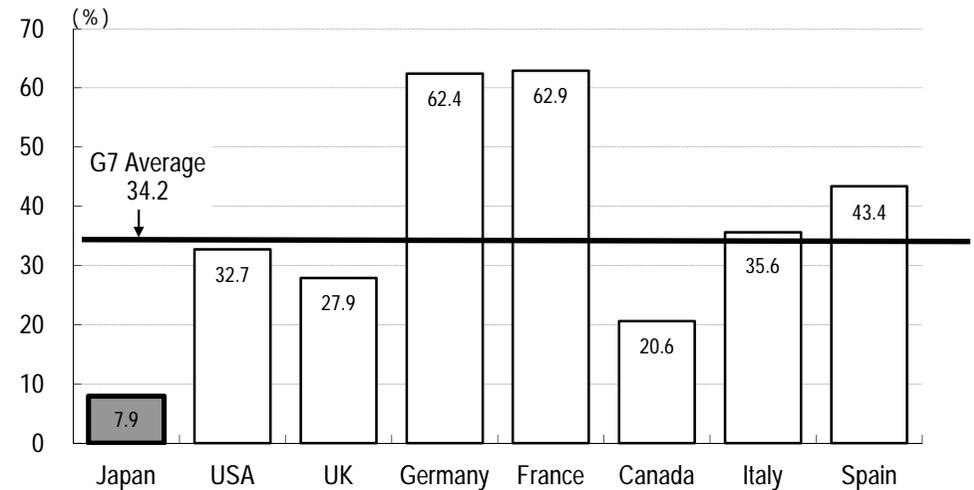
## 政府債務残高 General government gross debt



出所 / Source: IMF "World Economic Outlook, October 2014"

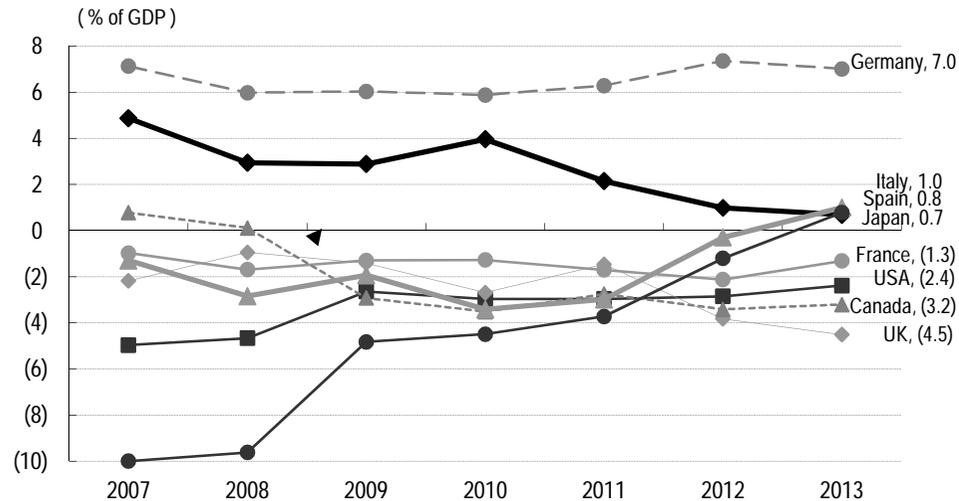
\* 2013年の日本は予測値 / Applied estimated figures of 2013 for Japan

## 非居住者による国債保有比率(2014年) Nonresident holding of general government debt in 2014



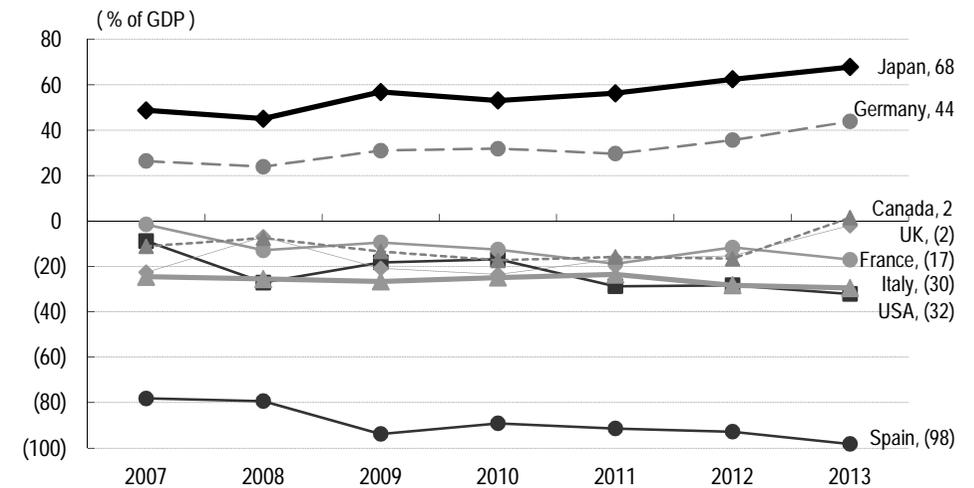
出所 / Source: IMF "October 2014 Fiscal Monitor"

## 経常収支 Current account balance



出所 / Source: IMF "World Economic Outlook, October 2014"

## 対外資産負債残高 Net international investment position



出所 / Source: IMF