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

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



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

This document contains "forward-looking statements" (as defined in the U.S. Private Securities Litigation Reform Act of 1995), regarding the intent, belief or current expectations of us and our managements with respect to our future financial condition and results of operations. In many cases but not all, these statements contain words such as "anticipate," "believe," "estimate," "expect," "intend," "may," "plan," "probability," "risk," "project," "should," "seek," "target," "will" and similar expressions. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those expressed in or implied by such forward-looking statements contained or deemed to be contained herein. The risks and uncertainties which may affect future performance include: deterioration of Japanese and global economic conditions and financial markets; declines in the value of our securities portfolio; incurrence of significant credit-related costs; our ability to successfully implement our business strategy through our subsidiaries, affiliates and alliance partners; and exposure to new risks as we expand the scope of our business. Given these and other risks and uncertainties, you should not place undue reliance on forward-looking statements, which speak only as of the date of this document. We undertake no obligation to update or revise any forward-looking statements.

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

1. 連結／Consolidated

(1-1) P/L

連結／Consolidated

(十億円／JPY billion)

	FY3/13	FY3/14	FY3/15	FY3/16	FY3/17	FY3/18	FY3/19	FY3/20 ^{*2}	FY3/21	FY3/22	1H FY3/23	FY3/23
連結粗利益 Consolidated gross profit	2,792.9	2,898.2	2,980.4	2,904.0	2,920.7	2,981.1	2,846.2	2,768.6	2,806.2	2,945.5	1,632.4	3,170.2
資金利益 Net interest income	1,392.6	1,484.2	1,505.2	1,422.9	1,358.6	1,390.2	1,331.4	1,306.9	1,335.2	1,528.0	873.6	1,717.8
信託報酬 Trust fees	1.9	2.5	2.9	3.7	3.8	3.9	4.7	4.7	4.9	5.9	3.0	6.8
役務取引等利益 Net fees and commissions	908.2	984.6	996.7	1,003.8	1,013.3	1,066.6	1,059.9	1,083.4	1,094.0	1,199.5	588.3	1,219.0
特定取引利益 Net trading income	166.6	211.9	195.1	225.5	237.4	246.3	191.4	262.8	199.6	101.2	(102.4)	120.7
その他業務利益 Net other operating income	323.6	215.1	280.5	248.0	307.6	274.0	258.8	110.8	172.4	110.9	269.9	106.0
営業経費 General and administrative expenses	1,496.3	1,569.9	1,659.3	1,724.8	1,812.4	1,816.2	1,715.1	1,739.6	1,747.1	1,821.1	962.6	1,949.2
持分法による投資損益 Equity in gains (losses) of affiliates	5.3	10.2	(10.6)	(36.2)	24.6	39.0	61.1	56.1	25.0	28.5	52.1	55.5
連結業務純益／ Consolidated net business profit ^{*1} (旧定義)／(old definition)	-	1,338.5	1,310.5	1,142.9	1,132.9	1,203.8	1,192.3	1,085.0	1,084.0	1,152.9	721.9	1,276.4
与信関係費用 Total credit cost	173.1	(49.1)	7.8	102.8	164.4	94.2	110.3	170.6	360.5	274.4	83.1	210.2
株式等損益 Gains (losses) on stocks	(21.0)	89.2	66.7	69.0	55.0	118.9	116.3	80.5	92.6	209.1	92.1	155.9
経常利益 Ordinary profit (loss)	1,073.7	1,432.3	1,321.2	985.3	1,005.9	1,164.1	1,135.3	932.1	711.0	1,040.6	726.1	1,160.9
特別損益 Extraordinary gains (losses)	(9.7)	(9.6)	(11.8)	(5.1)	(26.6)	(55.3)	(11.7)	(43.4)	(38.8)	(111.0)	(1.4)	(62.5)
親会社株主に帰属する当期純利益 Profit (loss) attributable to owners of parent	794.1	835.4	753.6	646.7	706.5	734.4	726.7	703.9	512.8	706.6	525.4	805.8
ROE(株主資本ベース) ROE (denominator: Total stockholders' equity)	14.8%	13.8%	11.2%	8.9%	9.1%	8.8%	8.2%	7.6%	5.4%	7.3%	10.3%	8.0%
連結子会社数 No. of consolidated subsidiaries	323	324	317	341	354	347	173	174	177	181	184	184
持分法適用会社数 No. of equity method affiliated companies	44	46	50	59	54	75	115	101	98	112	116	308
従業員数 No. of employees	64,635	66,475	68,739	73,652	77,205	72,978	86,659	86,443	86,781	101,023	104,139	105,955
(参考)為替レート(米ドル／円) Exchange rate JPY / USD	94.01	102.88	120.15	112.62	112.19	106.25	111.00	108.81	110.71	122.41	144.81	133.54

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

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

連結業務純益(旧定義)=BC単体業務純益(一般貸倒引当金繰入前)+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) = Non-consolidated banking profit (before provision for general reserve for possible loan losses) + Other consolidated subsidiaries' ordinary profit (excluding non-recurring items) +

Affiliates' ordinary profit X Ownership ratio - Internal transaction (dividends, etc.)

^{*2}20年度より割賦販売取引の売上高及び売上原価の計上基準を変更。19年度について遡及処理を実施／Changed the recognition of installment-sales-related income and installment-sales-related expenses from FY3/21. The figure for FY3/20 has been adjusted retrospectively

1. 連結／Consolidated

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

			(十億円／JPY billion)			
			FY3/20 ^{*1}	FY3/21	FY3/22	FY3/23
						前年比 YoY ^{*2}
リテール Retail	業務粗利益	Gross profit	1,175.5	1,127.4	1,146.9	1,150.2
	経費	Expenses	934.9	910.4	935.5	933.3
	(経費率)	(Overhead ratio)	79.5%	80.8%	81.6%	81.1%
	その他	Others	2.0	2.2	3.5	4.7
	業務純益	Net business profit	242.6	219.2	214.9	221.6
	リスクアセット(兆円)	RWA (JPY trillion)	12.3	12.3	12.7	13.3
	ROCET1	ROCET1 ^{*3}	-	9.4%	9.5%	11.0%
ホールセール Wholesale	業務粗利益	Gross profit	598.8	634.9	707.5	773.7
	経費	Expenses	291.6	299.9	303.6	293.3
	(経費率)	(Overhead ratio)	48.7%	47.2%	42.9%	37.9%
	その他	Others	52.9	53.5	65.8	78.1
	業務純益	Net business profit	360.1	388.5	469.7	558.5
	リスクアセット(兆円)	RWA (JPY trillion)	17.4	33.4	31.1	31.2
	ROCET1	ROCET1 ^{*3}	-	5.6%	10.4%	14.6%
グローバル Global	業務粗利益	Gross profit	665.9	723.7	872.0	1,205.2
	経費	Expenses	362.8	383.3	461.3	637.9
	(経費率)	(Overhead ratio)	54.5%	53.0%	52.9%	52.9%
	その他	Others	52.6	26.3	20.5	44.9
	業務純益	Net business profit	355.7	366.7	431.2	612.2
	リスクアセット(兆円)	RWA (JPY trillion)	21.4	35.6	40.9	46.3
	ROCET1	ROCET1 ^{*3}	-	6.2%	6.9%	10.4%
市場 Global Markets	業務粗利益	Gross profit	437.4	460.7	390.6	457.8
	経費	Expenses	78.8	82.9	92.3	112.5
	(経費率)	(Overhead ratio)	18.0%	18.0%	23.6%	24.6%
	その他	Others	32.5	35.7	39.8	28.9
	業務純益	Net business profit	391.1	413.5	338.1	374.2
	リスクアセット(兆円)	RWA (Trillions of yen)	5.3	5.4	5.8	6.6
	ROCET1	ROCET1 ^{*3}	-	20.4%	15.5%	16.7%

^{*1}20年度管理制度に基づき算出／Calculated based on the management system for FY3/21^{*2}金利・為替影響等調整後／After adjustments of interest rates and exchange rates, etc.^{*3}規制強化を踏まえたリスクアセットに基づく内部管理ベース。利息返還損失引当金繰入等(リテール)、外貨中長期調達コスト(ホールセール・グローバル)を含ます。バンキング勘定の金利リスク見合い(市場)を含む

Managerial accounting basis with RWA calculated assuming Basel III reforms are finalized.

Does not include provision for loss on interest repayment (Retail), medium-to long-term funding costs in foreign currencies (Wholesale, Global). Includes interest rate risk (Global Markets) in the banking account

1. 連結／Consolidated

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

SMBC信託銀行／SMBC Trust Bank

議決権比率: SMBC 100%／100% held by SMBC

単体／Non-consolidated		FY3/20	FY3/21	FY3/22	FY3/23
経常収益	Ordinary income	61.1	48.0	56.5	86.1
経常費用	Ordinary expenses	60.0	55.5	51.9	62.8
うち営業経費	of which General and administrative expenses	49.3	44.7	43.7	36.8
経常利益	Ordinary profit (loss)	1.0	(7.6)	4.7	23.4
当期純利益	Net income (loss)	(32.8)	(8.5)	(15.9)	17.1
自己資本比率(国内基準)	Capital adequacy ratio (Domestic standard)	13.6%	13.2%	14.6%	16.9%
信託財産額	Trust assets	9,992.8	10,288.8	11,575.7	11,599.9
貸出金	Loans	1,468.3	1,804.8	2,036.7	2,043.4
預金	Deposits	2,892.1	3,206.9	3,404.1	3,280.1

		(十億円／JPY billion)	Mar.23
総資産	Total assets		4,125.2
株主資本	Total stockholders' equity		146.5
資本金	Capital stock		87.6
従業員数	No. of employees		1,562

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

議決権比率: SMFG 50%／50% held by SMFG

連結／Consolidated		FY3/20	FY3/21	FY3/22	FY3/23
営業収益	Operating revenue	1,513.7	1,438.3	1,818.5	2,159.3
販管費	SG&A expenses	91.8	115.0	105.4	128.4
営業利益	Operating profit (loss)	89.4	41.4	116.2	135.1
経常利益	Ordinary profit (loss)	90.3	45.1	119.5	138.5
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	61.2	33.6	35.4	51.8
契約実行高	Contracted amount	2,496.3	2,433.5	2,742.8	3,143.1
営業資産	Lease assets ^{*1}	5,278.2	6,053.6	6,719.3	8,057.4

		(十億円／JPY billion)	Mar.23
総資産	Total assets		9,246.9
株主資本	Total stockholders' equity		805.4
資本金	Capital stock		15.0
従業員数	No. of employees		3,847

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

1. 連結／Consolidated

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

SMBC日興証券／SMBC Nikko Securities

議決権比率: SMFG 100%／100% held by SMFG

連結／Consolidated		FY3/20	FY3/21 ^{*3}	FY3/22	FY3/23
営業収益	Operating revenue	398.7	377.4	355.1	279.4
受入手数料	Commissions	204.9	224.0	226.9	159.1
トレーディング損益	Net gain (loss) on trading	103.6	127.2	103.2	62.7
金融収益他	Interest and dividend income, etc.	90.1	78.9	24.8	57.6
金融費用	Interest expense	75.4	12.4	14.4	49.9
純営業収益	Net operating revenue	316.0	357.9	334.2	222.8
販売費・一般管理費	SG&A expenses	273.0	273.4	275.4	267.3
経常利益	Ordinary profit (loss) ^{*1}	49.8	90.7	65.3	(42.1)
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent ^{*1}	39.2	71.7	49.7	(39.8)
自己資本規制比率	Capital adequacy ratio ^{*2}	318.7%	304.5%	320.3%	295.5%
総口座数(千口座)	No. of total accounts (thousands) ^{*2}	3,453	3,551	3,761	3,846

^{*1} SMBC日興証券の海外持分法適用関連会社(SMFGの連結子会社)の利益等を含む／Includes profit from overseas equity-method affiliates of SMBC Nikko Securities (consolidated subsidiaries of SMFG) etc.^{*2} 単体ベース／Non-consolidated basis^{*3} 21年度より定義を変更。20年度について遡求処理を実施／Changed the definition from FY3/22. The figure for FY3/21 has been adjusted.

		(十億円／JPY billion)
		Mar.23
総資産	Total assets	15,141.4
株主資本	Total stockholders' equity	855.4
資本金	Capital stock	10.0
従業員数	No. of employees	10,871

三井住友カード／Sumitomo Mitsui Card^{*4}

議決権比率: SMFG 100%／100% held by SMFG

連結／Consolidated		FY3/20	FY3/21	FY3/22	FY3/23
営業収益	Operating revenue	480.8	447.5	470.5	523.5
営業費用	Operating expense	430.3	413.0	439.5	490.7
うち貸倒費用	of which Provision for operating receivables	32.3	22.7	25.6	34.1
うち利息返還費用	of which Losses on interest repayments	12.0	14.4	10.0	10.0
営業利益	Operating profit (loss)	50.5	34.5	31.0	32.9
経常利益	Ordinary profit (loss)	50.8	35.3	34.1	33.1
親会社株主に帰属する当期純利益	Net income (loss)	38.2	35.8	19.8	21.8

		(十億円／JPY billion)
		Mar.23
従業員数	No. of employees	5,568
(SMCC単体／SMCC non-consolidated)		
総資産	Total assets	3,400.1
株主資本	Total stockholders' equity	552.2
資本金	Capital stock	34.0

^{*4} SMBCファイナンスサービス(SMCCの100%子会社)の計数を含む／Includes the figures of SMBC Finance Service (subsidiary of SMCC with 100% ownership ratio)

1. 連結／Consolidated

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

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

議決権比率: SMFG 100%／100% held by SMFG

連結／Consolidated		FY3/20	FY3/21	FY3/22	FY3/23
営業収益	Operating revenue	288.5	273.5	268.9	294.1
うち営業貸付金利息	of which Interest on consumer loans	184.9	178.8	176.7	183.4
うち信用保証収益	of which Loan guarantee revenues	68.7	61.1	57.1	71.4
営業費用	Operating expenses	228.3	200.8	200.5	216.8
うち広告宣伝費	of which Advertising expenses	23.3	24.4	25.7	28.3
うち貸倒費用	of which Credit losses including provision for uncollectible loans	68.2	53.3	48.7	56.8
うち利息返還費用	of which Losses on interest repayments	27.0	24.0	22.0	19.0
うち人件費	of which Personnel expenses	31.0	29.3	32.1	35.3
営業利益	Operating profit (loss)	60.2	72.7	68.4	77.3
経常利益	Ordinary profit (loss)	60.5	73.5	68.6	59.5
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	90.1	54.1	85.2	44.1
営業貸付金残高	Consumer loans outstanding	1,192.6	1,137.1	1,144.2	1,223.5
うち海外	of which overseas	107.4	104.1	113.6	125.6
不良債権残高	Non performing loans (total)	78.3	85.2	96.1	107.0
保証残高	Loan guarantee	1,211.5	1,102.2	1,091.6	1,143.7

		(十億円／JPY billion)	Mar.23
総資産	Total assets	1,917.1	
株主資本	Total stockholders' equity	595.6	
資本金	Capital stock	140.7	
従業員数	No. of employees	4,948	

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

取崩額	Withdrawal	33.0	30.0	26.9	25.4
繰入額(営業費用)	Provisions (operating expense)	27.0	24.0	22.0	19.0
期末残高	Allowance at the end of the year	106.1	100.8	95.9	89.5

1. 連結／Consolidated

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

日本総合研究所／Japan Research Institute

議決権比率: SMFG 100%／100% held by SMFG

単体／Non-consolidated		(十億円／JPY billion)			
		FY3/20	FY3/21	FY3/22	FY3/23
営業収益	Operating revenue	143.2	147.4	214.3	219.7
販管費	SG&A expenses	8.5	9.2	8.9	9.4
営業利益	Operating profit (loss)	2.9	1.9	4.5	4.0
経常利益	Ordinary profit (loss)	2.8	2.3	5.0	5.0
当期純利益	Net income (loss)	0.9	2.4	3.6	3.5

		(十億円／JPY billion)
		Mar.23
総資産	Total assets	124.3
株主資本	Total stockholders' equity	53.6
資本金	Capital stock	10.0
従業員数	No. of employees	2,962

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

議決権比率: SMFG 50.1%／50.1% held by SMFG

単体／Non-consolidated		(十億円／JPY billion)			
		FY3/20	FY3/21	FY3/22	FY3/23
営業収益	Operating revenue	65.5	61.6	77.3	72.0
営業費用	Operating expenses	64.0	61.5	71.4	68.2
営業利益	Operating profit (loss)	1.5	0.1	5.8	3.8
経常利益	Ordinary profit (loss)	2.2	0.4	7.0	3.3
当期純利益	Net income (loss)	0.6	(28.9)	4.1	2.1
運用資産残高	Asset under management	17,020.6	17,139.5	18,028.2	17,833.7
投資信託	Investment trusts	9,382.4	9,855.2	10,423.8	10,326.0
公募投資信託	Publicly offered funds	4,866.1	5,601.2	6,501.5	6,605.5
私募投資信託	Privately placed funds	4,516.3	4,254.0	3,922.3	3,720.5
投資一任・投資助言契約等	Institutional accounts	7,638.2	7,284.3	7,604.4	7,507.6

		(十億円／JPY billion)
		Mar.23
総資産	Total assets	107.8
株主資本	Arial Narrow	87.8
資本金	Capital stock	2.0
従業員数	No. of employees	806.0

1. 連結／Consolidated

(1-4) B/S

連結／Consolidated

(十億円／JPY billion)

		Mar.12	Mar.13	Mar.14	Mar.15	Mar.16	Mar.17	Mar.18	Mar.19	Mar.20	Mar.21	Mar.22	Mar.23
資産の部	Assets	143,040.7	148,696.8	161,534.4	183,442.6	186,585.8	197,791.6	199,049.1	203,659.1	219,863.5	242,584.3	257,704.6	270,428.6
現金預け金	Cash and due from banks	7,716.3	10,799.3	32,991.1	39,749.0	42,789.2	46,865.5	53,732.6	57,411.3	61,768.6	72,568.9	74,792.1	75,914.0
有価証券	Securities	42,530.0	41,306.7	27,152.8	29,633.7	25,264.4	24,631.8	25,712.7	24,338.0	27,128.8	36,549.0	38,538.7	33,213.2
貸出金	Loans and bills discounted	62,720.6	65,632.1	68,227.7	73,068.2	75,066.1	80,237.3	72,945.9	77,979.2	82,517.6	85,132.7	90,834.1	98,404.1
繰延税金資産	Deferred tax assets	404.0	374.3	173.2	127.8	125.8	63.0	27.6	40.2	26.3	29.8	66.7	74.1
負債の部	Liabilities	135,785.7	140,253.6	152,529.4	172,746.3	176,138.2	186,557.3	187,436.2	192,207.5	209,078.6	230,685.3	245,507.3	257,637.5
預金	Deposits	84,128.6	89,081.8	94,331.9	101,047.9	110,668.8	117,830.2	116,477.5	122,325.0	127,042.2	142,026.2	148,585.5	158,770.3
譲渡性預金	NCDs	8,593.6	11,755.7	13,713.5	13,825.9	14,250.4	11,880.9	11,220.3	11,165.5	10,180.4	12,570.6	13,069.8	13,025.6
社債	Bonds	4,641.9	4,750.8	5,090.9	6,222.9	7,006.4	8,129.2	9,057.7	9,227.4	9,235.6	9,043.0	9,808.1	10,365.0
繰延税金負債	Deferred tax liabilities	53.9	68.1	103.4	601.4	348.2	367.1	455.2	378.2	257.4	532.2	275.6	265.4
純資産の部	Total net assets	7,255.0	8,443.2	9,005.0	10,696.3	10,447.7	11,234.3	11,612.9	11,451.6	10,784.9	11,899.0	12,197.3	12,791.1
株主資本合計	Total stockholders' equity	5,014.3	5,680.6	6,401.2	7,018.4	7,454.3	8,119.1	8,637.0	9,054.4	9,354.3	9,513.4	9,938.6	10,308.4
資本金	Capital Stock	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,338.7	2,339.4	2,340.0	2,341.3	2,341.9	2,342.5
資本剰余金	Capital surplus	759.8	758.6	758.3	757.3	757.3	757.3	758.2	739.0	692.0	693.2	693.7	694.1
利益剰余金	Retained earnings	2,152.7	2,811.5	3,480.1	4,098.4	4,534.5	5,036.8	5,552.6	5,992.2	6,336.3	6,492.6	6,916.5	7,423.6
自己株式	Treasury stock	(236.0)	(227.4)	(175.1)	(175.3)	(175.4)	(12.9)	(12.5)	(16.3)	(14.0)	(13.7)	(13.4)	(151.8)
その他の包括利益累計額合計	Total valuation and translation adjustments	196.1	664.6	878.0	2,003.9	1,459.5	1,612.5	1,753.4	1,713.9	1,365.7	2,313.1	2,159.6	2,372.1
その他有価証券評価差額金	Net unrealized gains (losses) on Other securities	330.4	755.8	949.5	1,791.0	1,347.7	1,542.3	1,688.8	1,688.9	1,371.4	2,094.6	1,632.1	1,373.5
繰延ヘッジ損益	Net deferred losses on hedges	(32.1)	(32.9)	(60.9)	(30.2)	55.1	(42.1)	(68.5)	(54.7)	82.3	14.7	(80.1)	(13.3)
土地再評価差額金	Land revaluation excess	39.2	39.1	35.7	39.0	39.4	38.1	37.1	36.5	36.9	36.3	36.3	35.0
為替換算調整勘定	Foreign currency translation adjustments	(141.4)	(97.4)	27.2	156.3	87.0	65.1	36.9	50.4	(32.8)	40.4	450.1	843.6
非支配株主持分	Non-controlling interests	2,043.9	2,096.8	1,724.0	1,671.7	1,531.0	1,499.3	1,219.6	678.5	62.9	70.8	97.6	109.5

1. 連結／Consolidated

(1-5) 銀行法及び再生法に基づく債権残高(除く正常債権)／NPLs based on the Banking Act and the Reconstruction Act (excluding Normal assets)

連結／Consolidated

		Mar.13	Mar.14	Mar.15	Mar.16	Mar.17	Mar.18	Mar.19	Mar.20	Mar.21	Mar.22	Mar.23	(十億円／JPY billion) 前期末比 vs Mar.22
破産更生等債権	Bankrupt and quasi-bankrupt assets	248.2	203.6	152.0	178.1	160.7	97.9	89.7	87.9	128.1	99.3	92.9	(6.3)
危険債権	Doubtful Assets	973.1	762.2	728.0	526.8	491.4	350.9	398.3	326.9	392.2	643.9	494.2	(149.7)
要管理債権	Substandard Loans	505.1	407.5	294.8	287.9	275.6	223.5	207.2	235.5	446.2	414.4	340.7	(73.7)
銀行法及び再生法に基づく債権	NPLs based on the Banking Act and the Reconstruction Act	1,726.3	1,373.3	1,174.8	992.7	927.7	672.3	695.2	650.3	966.5	1,157.6	927.8	(229.7)
総与信	Total claims	76,000.0	78,772.3	84,650.3	86,572.2	92,502.9	85,884.1	91,389.8	95,923.5	99,125.7	107,177.0	116,067.1	+8,890.1
不良債権比率	NPL ratio [†]	2.27%	1.74%	1.39%	1.15%	1.00%	0.78%	0.76%	0.68%	0.98%	1.08%	0.80%	(0.28)%
保全率	Coverage ratio	85.84%	83.74%	83.14%	81.34%	77.68%	75.23%	74.73%	71.74%	66.26%	66.98%	68.89%	+1.91%

BC単体／Non-consolidated

		Mar.13	Mar.14	Mar.15	Mar.16	Mar.17	Mar.18	Mar.19	Mar.20	Mar.21	Mar.22	Mar.23	(十億円／JPY billion) 前期末比 vs Mar.22
破産更生等債権	Bankrupt and quasi-bankrupt assets	145.5	114.3	93.0	135.6	118.4	80.9	75.3	73.0	112.7	79.2	75.5	(3.7)
危険債権	Doubtful Assets	691.4	574.4	555.1	376.4	347.4	283.4	337.4	260.8	306.3	522.3	375.8	(146.5)
要管理債権	Substandard Loans	256.6	192.7	120.9	110.6	101.9	72.0	63.8	94.8	208.8	203.8	135.2	(68.6)
銀行法及び再生法に基づく債権	NPLs based on the Banking Act and the Reconstruction Act	1,093.5	881.4	769.0	622.6	567.7	436.3	476.5	428.6	627.8	805.3	586.6	(218.8)
総与信	Total claims	68,383.0	72,788.4	78,901.4	79,668.7	86,978.3	85,904.6	88,936.9	93,226.0	96,054.5	104,128.8	113,119.4	+8,990.6
不良債権比率	NPL ratio [†]	1.60%	1.21%	0.97%	0.78%	0.65%	0.51%	0.54%	0.46%	0.65%	0.77%	0.52%	(0.25)%
保全率	Coverage ratio	92.63%	88.54%	87.67%	88.32%	85.46%	89.11%	87.86%	87.00%	81.71%	79.64%	86.18%	+6.54%

*1 不良債権比率=銀行法及び再生法に基づく債権残高(除く正常債権)／総与信

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

(1-6) 国・地域別エクスポージャー／Country/area exposure^{*1,2}

アジア・オセアニア／Asia and Oceania

		(十億ドル／USD billion)			
		Mar.20	Mar.21	Mar.22	Mar.23
オーストラリア	Australia	25.9	33.8	35.4	33.7
シンガポール	Singapore	23.5	24.8	31.0	30.0
中国	China	25.1	29.6	27.3	22.2
香港	Hong Kong	24.9	22.3	21.1	18.2
インドネシア	Indonesia	15.5	13.6	14.4	15.4
タイ	Thailand	14.2	14.1	15.3	14.9
韓国	South Korea	14.4	15.6	16.3	14.5
インド	India	10.0	10.1	10.4	10.3
マレーシア	Malaysia	7.1	7.5	6.9	8.5
台湾	Taiwan	8.5	9.1	8.8	8.5
ベトナム	Vietnam	2.0	2.4	3.4	3.3
フィリピン	Philippines	2.9	3.0	2.5	2.8
その他	Others	2.1	1.8	1.6	1.6
合計	Total	176.1	187.7	194.3	184.0

ヨーロッパ／Europe

		(十億ドル／USD billion)			
		Mar.20	Mar.21	Mar.22	Mar.23
英国	UK	69.5	68.7	83.6	87.1
フランス	France	28.5	29.9	30.4	33.2
ドイツ	Germany	21.3	22.5	24.9	30.9
ベルギー	Belgium	14.6	21.6	16.0	22.2
オランダ	Netherlands	10.2	10.9	13.9	14.5
アイルランド	Ireland	2.2	10.2	12.5	11.8
スイス	Switzerland	3.5	5.5	7.7	9.5
ルクセンブルク	Luxembourg	4.1	5.7	7.4	7.4
イタリア	Italy	4.6	4.8	5.0	5.6
スペイン	Spain	5.5	3.6	3.9	3.7
ロシア	Russia	3.1	2.9	2.9	2.6
ノルウェー	Norway	1.8	1.7	2.0	1.6
スウェーデン	Sweden	1.0	1.5	1.0	1.3
フィンランド	Finland	0.7	0.7	0.6	1.1
その他	Others	3.4	4.1	4.2	5.2
合計	Total	173.9	194.3	216.0	237.8

米州／Americas

		(十億ドル／USD billion)			
		Mar.20	Mar.21	Mar.22	Mar.23
米国	USA	267.7	246.8	275.9	311.0
カナダ	Canada	16.7	18.0	18.8	18.8
ブラジル	Brazil	7.0	6.9	7.4	8.7
メキシコ	Mexico	3.8	4.0	4.9	5.3
チリ	Chile	4.5	3.4	4.2	4.2
ペルー	Peru	1.1	1.2	1.2	1.2
その他	Others	2.1	1.7	2.8	3.8
合計	Total	302.8	282.0	315.2	352.9

中東・アフリカ／Middle East and Africa

		(十億ドル／USD billion)			
		Mar.20	Mar.21	Mar.22	Mar.23
サウジアラビア	Saudi Arabia	6.9	8.6	7.5	8.0
カタール	Qatar	4.8	4.3	5.7	5.4
UAE	UAE	5.0	5.9	7.0	4.6
トルコ	Turkey	2.8	2.2	2.1	1.8
南アフリカ	South Africa	1.9	1.7	1.5	1.2
オマーン	Oman	1.2	1.0	0.9	0.6
イスラエル	Israel	0.4	0.4	0.4	0.1
その他	Others	2.6	2.1	2.7	2.8
合計	Total	25.8	26.1	27.7	24.5

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

*2 21年度よりエクスポージャー計上基準を変更。19年度より遡り処理を実施／Changed the recognition of exposure from FY3/22. The figure from FY3/20 has been adjusted retrospectively.

(1-7) 政策保有株式／Strategic shareholdings

BC単体貸借対照表計上額上位50銘柄(2022年3月末現在)／Top 50 by balance sheet amount (as of Mar. 31, 2022, Non-consolidated)

銘柄 Company	株式数(株) No. of shares	貸借対照表計上額 (百万円) B/S amount (JPY million)
トヨタ自動車株式会社	TOYOTA MOTOR CORPORATION	188,057,475 417,957
ダイキン工業株式会社	DAIKIN INDUSTRIES, LTD.	9,000,000 201,690
Ares Management Corporation	Ares Management Corporation	13,364,740 132,890
Kotak Mahindra Bank Ltd.	Kotak Mahindra Bank Ltd.	32,800,000 93,192
三井物産株式会社	MITSUI & CO., LTD.	25,667,000 85,419
株式会社クボタ	KUBOTA Corporation	36,006,000 82,921
ESR Cayman Ltd.	ESR Cayman Ltd.	205,014,113 78,076
富士フイルムホールディングス株式会社	FUJIFILM Holdings Corporation	9,378,226 70,355
伊藤忠商事株式会社	ITOCHU Corporation	14,533,600 60,227
日本電産株式会社	NIDEC CORPORATION	6,010,892 58,594
SGホールディングス株式会社	SG Holdings Co., Ltd.	25,200,000 58,262
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 57,115
株式会社村田製作所	Murata Manufacturing Co., Ltd.	6,826,644 55,411
大和ハウス工業株式会社	DAIWA HOUSE INDUSTRY CO., LTD.	16,117,142 51,590
東日本旅客鉄道株式会社	East Japan Railway Company	6,845,000 48,667
第一三共株式会社	DAIICHI SANKYO COMPANY, LIMITED	17,121,204 45,884
株式会社ブリヂストン	BRIDGESTONE CORPORATION	9,000,000 42,822
Jefferies Financial Group Inc.	Jefferies Financial Group Inc.	10,500,000 42,222
住友不動産株式会社	Sumitomo Realty & Development Co., Ltd.	11,990,199 40,634
東海旅客鉄道株式会社	Central Japan Railway Company	2,502,800 39,957
アサヒグループホールディングス株式会社	Asahi Group Holdings,Ltd.	8,028,000 35,812
塩野義製薬株式会社	SHIONOGI & CO., LTD.	4,595,288 34,602
三井不動産株式会社	Mitsui Fudosan Co., Ltd.	12,982,708 34,014
GMOペイメントゲートウェイ株式会社	GMO Payment Gateway, Inc.	2,501,600 31,470
株式会社ダイフク	Daifuku Co., Ltd.	3,570,454 31,384

銘柄 Company	株式数(株) No. of shares	貸借対照表計上額 (百万円) B/S amount (JPY million)
株式会社商船三井	MITSUI O.S.K. LINES, Ltd.	3,000,000 30,780
株式会社シマノ	SHIMANO INC.	1,000,000 28,155
ミネベアミツミ株式会社	MinebeaMitsumi Inc.	10,223,597 27,542
株式会社小糸製作所	KOITO MANUFACTURING CO., LTD.	5,442,674 27,077
旭化成株式会社	ASAHI KASEI CORPORATION	25,404,956 26,992
株式会社マキタ	Makita Corporation	5,800,458 22,824
西日本旅客鉄道株式会社	West Japan Railway Company	4,480,000 22,807
日本製鉄株式会社	NIPPON STEEL CORPORATION	10,252,967 22,259
豊田通商株式会社	Toyota Tsusho Corporation	4,249,589 21,502
王子ホールディングス株式会社	Oji Holdings Corporation	31,668,430 19,222
スタンレー電気株式会社	STANLEY ELECTRIC CO., LTD.	8,017,511 18,632
住友金属鉱山株式会社	Sumitomo Metal Mining Co., Ltd.	3,000,245 18,490
オムロン株式会社	OMRON Corporation	2,190,310 17,991
出光興産株式会社	Idemitsu Kosan Co.,Ltd.	5,142,800 17,356
大正製薬ホールディングス株式会社	TAISHO PHARMACEUTICAL HOLDINGS CO., LTD.	3,000,000 17,040
株式会社アシックス		6,607,913 15,687
東レ株式会社	Toray Industries, Inc.	24,022,000 15,345
株式会社バンダイナムコホールディングス	Bandai Namco Holdings Inc.	1,646,844 15,302
東京電力ホールディングス株式会社	Tokyo Electric Power Company Holdings, Inc.	35,927,588 14,478
中部電力株式会社	CHUBU Electric Power Co.,Inc.	11,207,662 14,155
イビデン株式会社	IBIDEN CO., LTD.	2,308,348 13,965
CME Group Inc. Class A	CME Group Inc. Class A	471,846 13,738
三和ホールディングス株式会社	Sanwa Holdings Corporation	11,037,718 13,730
積水ハウス株式会社	Sekisui House, Ltd.	5,754,306 13,643
鹿島建設株式会社	KAJIMA CORPORATION	8,871,331 13,227

1. 連結／Consolidated

(1-8) 自己資本(1)／Capital(1)

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

(兆円／JPY trillion)							
		Mar.17	Mar.18	Mar.19	Mar.20	Mar.21	Mar.22
普通株式等Tier1比率	Common Equity Tier 1 capital ratio	12.17%	14.50%	16.37%	15.55%	16.00%	14.45%
Tier1比率	Tier 1 capital ratio	14.07%	16.69%	18.19%	16.63%	16.96%	15.46%
総自己資本比率	Total capital ratio	16.93%	19.36%	20.76%	18.75%	18.61%	16.56%
普通株式等Tier1資本	Common Equity Tier 1 capital	8.6	9.2	9.7	9.6	10.6	10.5
Tier1資本	Tier 1 capital	9.9	10.6	10.7	10.2	11.2	11.5
総自己資本	Total capital	12.0	12.3	12.2	11.6	12.3	12.4
リスクアセット	Risk-weighted assets	70.7	63.5	58.9	61.6	66.0	72.4

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

(兆円／JPY trillion)							
		Mar.17	Mar.18	Mar.19	Mar.20	Mar.21	Mar.22
普通株式等Tier1比率	Common Equity Tier 1 capital ratio	8.3%	9.5%	10.3%	9.8%	9.8%	10.0%
分子にその他有価証券評価差額金、分母に株式評価見合いで分含む Includes net unrealized gains on other securities in numerator and RWA associated with net unrealized gains on stocks in denominator		9.7%	11.1%	11.9%	11.0%	11.5%	11.2%
普通株式等Tier1資本	Common Equity Tier 1 capital	7.1	7.5	8.0	8.2	8.5	8.8
リスクアセット	Risk-weighted assets	85.6	78.7	76.8	83.5	86.4	88.2

外部TLAC比率／TLAC ratio

(兆円／JPY trillion)						
		Mar.17	Mar.18	Mar.19	Mar.20	Mar.22
リスクアセットベース	RWA basis ^{*2}			26.90%	25.96%	25.82%
レバレッジエクスポージャーベース	Leverage exposure basis ^{*3}			8.19%	7.64%	9.77%
外部TLACの額	External TLAC outstanding			18.0	18.2	19.4
						20.6
						22.3

レバレッジ比率／Leverage ratio

(十億円／JPY billion)						
		Mar.17	Mar.18	Mar.19	Mar.20	Mar.22
レバレッジ比率	Leverage ratio ^{*3}	4.74%	5.01%	4.88%	4.31%	5.65%
Tier1資本	Tier1 capital	9.9	10.6	10.7	10.2	11.2
レバレッジエクspoージャー	Leverage exposure ^{*4}	209.7	211.7	219.5	237.5	198.2
(参考)		Mar.17	Mar.18	Mar.19	Mar.20	Mar.22
△EVE/Tier1資本	△EVE/Tier1 capital	-	4.3%	6.8%	9.6%	8.1%
						4.0%
						2.4%

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

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

*3 21年3月末以降は分母から日本銀行に対する預け金を除く／Excludes deposits with the Bank of Japan from the denominator

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

(1-8) 自己資本(2)／Capital(2)

その他Tier1関連(2023年3月末)／Additional Tier 1 (as of Mar. 31, 2023)

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

発行日 Issued date	発行残高 Amount outstanding	満期 Maturity	初回コール日 1st call date ^{*1}	クーポン Coupon	ゴーイング・コンサーン水準での損失吸収 Going concern loss absorption ^{*6}
SMFG発行／Issued by SMFG					
Jul. 30, 2015	JPY 85.0 bn	永久／Perpetual	Dec. 5, 2025 ^{*2}	2.88% ^{*4}	債務免除(元金回復条項付)／Temporary write-down
Jan. 25, 2017	JPY 150.0 bn	永久／Perpetual	Dec. 5, 2026 ^{*2}	1.39% ^{*4}	債務免除(元金回復条項付)／Temporary write-down
Dec. 19, 2017	JPY 150.0 bn	永久／Perpetual	Dec. 5, 2027 ^{*2}	1.29% ^{*4}	債務免除(元金回復条項付)／Temporary write-down
Jun. 21, 2019	JPY 85.0 bn	永久／Perpetual	Dec. 5, 2029 ^{*2}	1.07% ^{*4}	債務免除(元金回復条項付)／Temporary write-down
Sep. 9, 2020	JPY 100.0 bn	永久／Perpetual	Dec. 5, 2030 ^{*3}	1.11% ^{*5}	債務免除(元金回復条項付)／Temporary write-down
Jan. 27, 2022	JPY 80.0 bn	永久／Perpetual	Jun. 5, 2032 ^{*3}	0.85% ^{*5}	債務免除(元金回復条項付)／Temporary write-down
Dec. 12, 2022	JPY 66.0 bn	永久／Perpetual	Jun. 5, 2028 ^{*3}	1.53% ^{*5}	債務免除(元金回復条項付)／Temporary write-down
Dec. 12, 2022	JPY 41.0 bn	永久／Perpetual	Dec. 5, 2032 ^{*3}	1.75% ^{*5}	債務免除(元金回復条項付)／Temporary write-down

分配可能額／Distributable amounts

(十億円／JPY billion)

	Mar.16	Mar.17	Mar.18	Mar.19	Mar.20	Mar.21	Mar.22	Mar.23
分配可能額 Distributable amounts								
SMFG単体 SMFG non-consolidated	1,373.0	1,612.2	1,623.3	1,782.1	2,062.8	2,077.8	2,199.1	2,159.4
BC単体 Non-consolidated	2,904.1	2,485.4	2,840.0	2,990.0	2,669.2	2,703.9	2,873.4	3,070.4

^{*1} 金融庁長官の事前確認を条件とする／Subject to prior confirmation of the FSA^{*2} 初回コール日及び以降の各利払日に償還可能／Callable on the 1st call date and each interest payment date thereafter^{*3} 初回コール日及び以降の各利率改定日に償還可能／Callable on the 1st call date and each reset date thereafter^{*4} 初回コール日以降はLiborを基準金利とする変動金利／Floating rate based on Libor after the 1st call date^{*5} 初回コール日以降は5年日本国債(5年毎改定)金利ベースで更改／Repriced based on applicable 5-year JGB rate after the 1st call date^{*6} 普通株式等Tier1比率が5.125%を下回った時の債務免除等／Write-down, etc. when Common Equity Tier 1 capital ratio falls below 5.125%

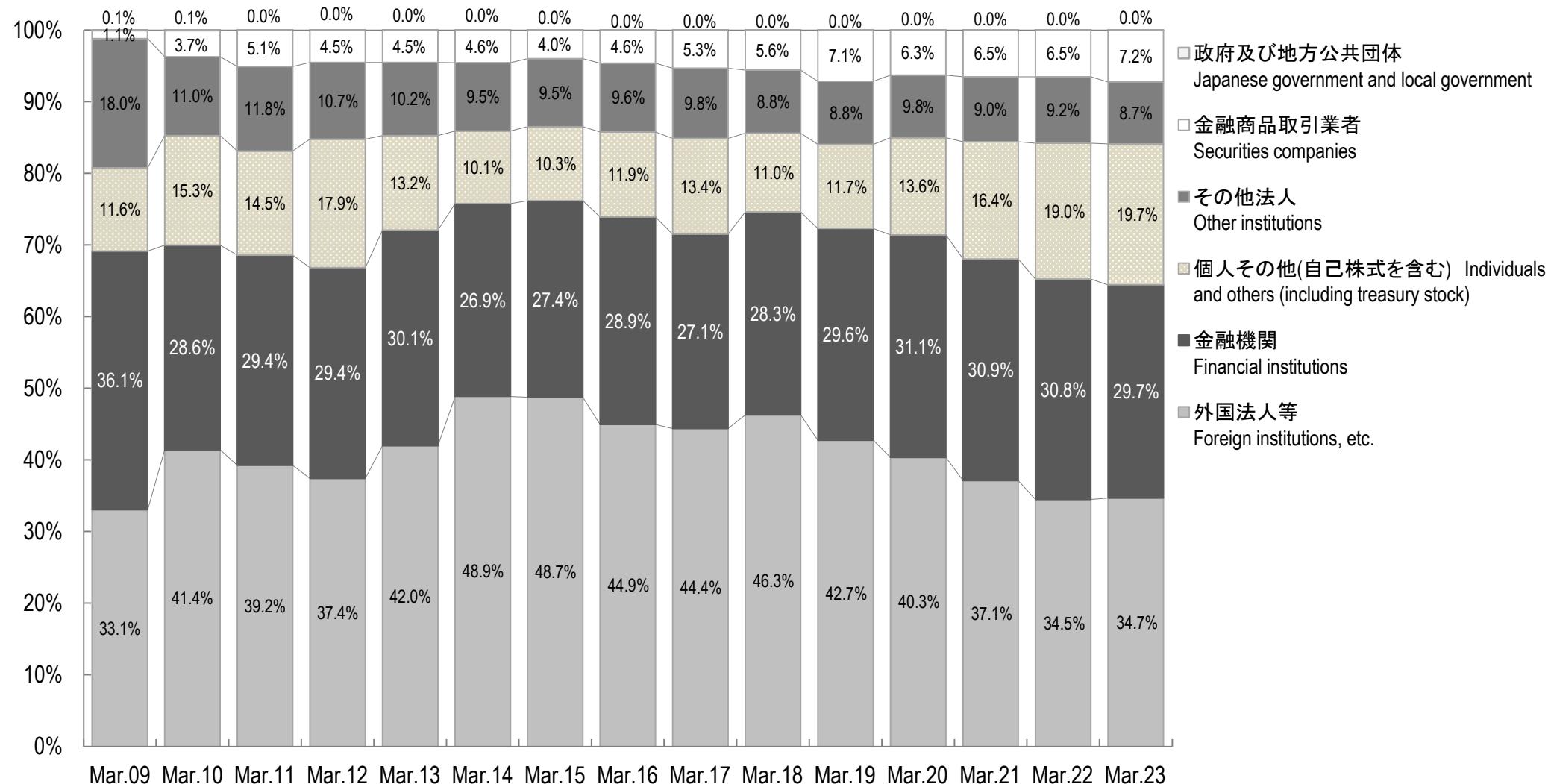
(1-8) 自己資本(3)／Capital(3)

Tier2関連(公募発行分)(2023年3月末)／Tier 2 (as of Mar. 31, 2023)

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

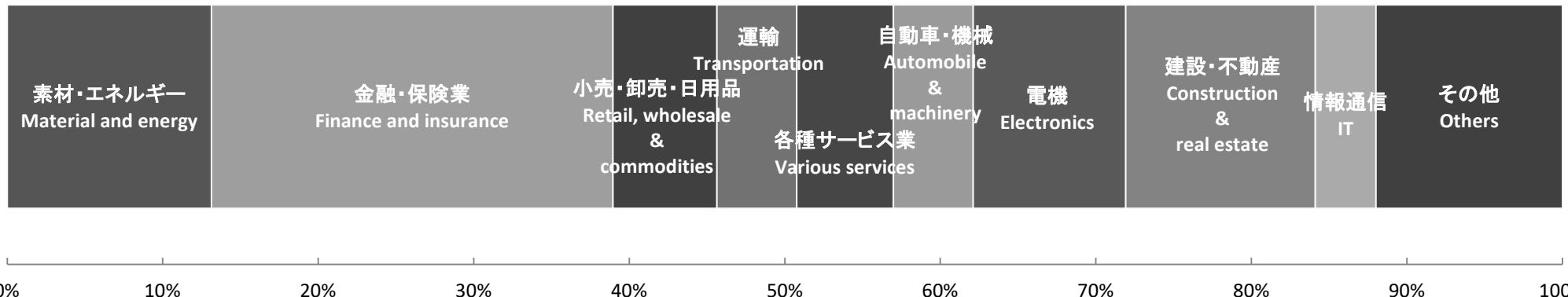
発行日 Issue date	発行残高 Amount outstanding		満期 Maturity	初回コール日 1st call date ^{*1}	クーポン Coupon
SMFG発行／Issued by SMFG					
Apr. 2, 2014	USD	1,750.0 mn	Apr. 2, 2024	n.a.	4.436 %
Sep. 12, 2014	JPY	100.0 bn	Sep. 12, 2024	n.a.	0.849 %
May 29, 2015	JPY	42.0 bn	May. 29, 2025	n.a.	0.884 %
May 29, 2015	JPY	33.0 bn	May. 29, 2030	n.a.	1.328 %
Sep. 28, 2015	JPY	81.0 bn	Oct. 15, 2025	n.a.	0.920 %
Jun. 3, 2016	JPY	10.0 bn	Jun. 3, 2026	n.a.	0.469 %
Jun. 13, 2016	JPY	65.0 bn	Jun. 15, 2026	n.a.	0.469 %
Sep. 12, 2016	JPY	41.0 bn	Sep. 15, 2026	n.a.	0.545 %
Mar. 16, 2018	JPY	100.0 bn	Mar. 16, 2028	n.a.	0.585 %
Sep. 17, 2019	USD	500.0 mn	Sep. 17, 2029	n.a.	3.202 %
Sep. 23, 2020	USD	850.0 mn	Sep. 23, 2030	n.a.	2.142 %
Sep. 17, 2021	USD	850.0 mn	Sep. 17, 2041	n.a.	2.930 %
Mar. 16, 2023	JPY	64.0 bn	Mar. 16, 2033	Mar. 16, 2028	1.168 %
Mar. 16, 2023	JPY	36.0 bn	Mar. 16, 2033	n.a.	1.667 %

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

(1-9) 株主構成／Shareholder breakdown^{*1}

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

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

業種別貸出金割合(2023年3月末)／Proportion classified by industry (as of Mar.31, 2023)^{*1}LBOファイナンス／LBO finance^{*1}

(十億円／JPY billion)

		Mar.20	Mar.21	Mar.22	Mar.23
貸出金	Loans	1,939.6	1,963.3	2,023.2	2,054.0
欧州	Europe	451.6	435.6	492.6	601.2
米州	Americas	349.6	274.5	311.9	319.5
アジア	Asia	80.8	94.9	106.0	102.4
日本	Japan	1,057.6	1,158.3	1,112.7	1,030.9
コミットメントライン未引出額	Undrawn commitments	217.9	360.5	468.3	599.4

*1 三井住友銀行、SMBCバンクインターナショナル、SMBCバンクEU、三井住友銀行(中国)合算の貸出金(除く日本)／Overseas loan balance of SMBC, SMBC Bank International, SMBC Bank EU and SMBC (China)
債務者所在国を基準に集計、直接減額前／Classified by domicile of debtors, before direct reduction

(2-1) P/L

BC単体／Non-consolidated

(十億円／JPY billion)

	FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	FY3/17	FY3/18	FY3/19	FY3/20	FY3/21	FY3/22	FY3/23
業務粗利益 Gross banking profit	1,532.5	1,540.1	1,558.1	1,634.3	1,534.3	1,663.7	1,427.9	1,395.6	1,412.0	1,481.7	1,579.2	1,699.5
国内業務粗利益 Gross domestic profit	1,097.8	1,098.9	1,112.0	1,097.7	1,030.2	1,153.5	929.9	849.5	762.7	766.2	846.1	835.6
資金利益 Net interest income	849.3	813.6	880.6	863.5	787.6	904.2 ^{*1}	707.3	638.1	561.7	583.5	638.8	634.7
うち金利スワップ利益 of which Interest on interest rate swaps	21.5	20.1	19.6	9.1	9.8	17.0	15.5	15.0	5.6	8.5	6.4	(2.9)
役務取引等収益+信託報酬 Net fees and commissions+Trust fees	216.8	235.0	232.4	217.4	223.5	208.1	202.7	195.6	184.5	178.2	200.4	219.7
特定取引等+その他業務利益 Net trading income+Net other operating income	31.7	50.2	(1.0)	16.8	19.0	41.3	19.9	15.9	16.6	4.5	6.9	(18.8)
うち国債等債券損益 of which Gains (losses) on bonds	23.2	40.7	(4.9)	3.3	3.4	18.2	7.5	6.4	(2.4)	3.0	(1.4)	(24.3)
国際業務粗利益 Gross international profit	434.8	441.2	446.2	536.6	504.1	510.1	498.0	546.1	649.3	715.5	733.1	863.9
資金利益 Net interest income	107.6	157.6	184.3	257.9	236.0	234.8	249.7	306.0	316.4	352.9	452.3	529.5
うち金利スワップ利益 of which Interest on interest rate swaps	(15.4)	(19.6)	(32.0)	(28.0)	(38.8)	(38.0)	(57.8)	(60.8)	(123.6)	(59.8)	(3.5)	(208.1)
役務取引等収益 Net fees and commissions	103.8	110.5	126.9	134.4	137.6	142.7	129.1	148.9	140.9	154.6	200.3	238.7
特定取引等+その他業務利益 Net trading income+Net other operating income	223.3	173.1	135.0	144.2	130.6	132.6	119.1	91.2	192.0	208.1	80.5	95.7
うち国債等債券損益 of which Gains (losses) on bonds	129.3	73.2	5.6	44.6	50.6	25.5	4.2	(3.5)	76.6	76.9	(41.0)	(62.4)
経費 Expenses ^{*2}	719.5	727.7	745.7	791.2	805.5	816.9	810.8	811.5	808.1	816.5	857.2	883.6
経費率 Overhead ratio ^{*2}	46.9%	47.3%	47.9%	48.4%	52.5%	49.1%	56.8%	58.2%	57.2%	55.1%	54.3%	52.0%
業務純益 Banking profit ^{*3}	813.0	812.4	812.4	843.1	728.8	846.7	617.2	584.1	604.0	665.2	721.9	815.9
株式等損益 Gains (losses) on stocks	(15.2)	(35.7)	106.4	52.6	35.3	115.1	127.7	68.0	51.9	63.5	157.3	141.7
経常利益 Ordinary profit (loss)	695.3	670.9	952.5	956.0	747.9	864.0	755.3	649.6	483.9	436.1	746.0	865.8
当期純利益 Net income (loss)	478.0	617.8	605.3	643.0	609.2	681.8	577.0	477.4	317.4	338.0	546.3	634.2
与信関係費用／Total credit cost	58.6	19.5	(123.9)	(80.1)	(3.2)	61.1	(26.7)	(2.2)	49.6	242.7	161.1	115.5
非金利収益／Non-interest income ^{*4}	395.3	421.5	440.6	430.8	446.6	450.6	438.5	449.8	436.3	400.1	494.8	555.6
対粗利益比率／Ratio to Gross banking profit	25.8%	27.4%	28.3%	26.4%	29.1%	27.1%	30.7%	32.2%	30.9%	27.0%	31.3%	32.7%
単体従業員数／No. of employees	22,686	22,569	22,915	26,416	28,002	29,283	29,192	28,482	27,957	28,104	27,851	27,839

^{*1} SMBC日興証券からの配当金2,000億円を含む(連結では相殺消去) / Includes JPY 200 bn of dividends from SMBC Nikko Securities (eliminated in consolidated figures)^{*2} 臨時処理分を除く / Excludes non-recurring losses ^{*3} 一般貸倒引当金繰入前 / Before provision for general reserve for possible loan losses^{*4} 内部管理ベース(役務取引等利益+対顧客デリバティブ販売関連収益等) / Managerial accounting basis (Net fees and commissions + Income related to derivatives products sales, etc.)

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

国内業務部門／Domestic operations

												(十億円／JPY billion)		
		FY3/21			FY3/22			FY3/23			前年比／YoY			
		平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	
資金運用勘定	Interest earning assets	79,965.5	619.5	0.77%	85,227.4	670.1	0.78%	89,397.2	665.0	0.74%	+4,169.8	(5.1)	(0.04)%	
うち貸出金	of which Loans and bills discounted ^{*1}	52,341.9	440.3	0.84%	51,248.2	433.0	0.83%	52,968.4	440.8	0.83%	+1,720.2	+7.8	(0.01)%	
うち有価証券	of which Securities	17,071.7	126.4	0.74%	20,231.9	182.4	0.90%	17,700.9	180.8	1.02%	(2,531.0)	(1.6)	+0.11%	
資金調達勘定	Interest bearing liabilities	128,446.3	36.0	0.02%	138,213.6	31.3	0.02%	139,270.7	30.3	0.02%	+1,057.1	(1.0)	(0.00)%	
うち預金等	of which Deposits, etc.	108,862.7	6.8	0.00%	116,205.7	5.8	0.00%	120,441.6	4.5	0.00%	+4,235.9	(1.3)	(0.00)%	
経費率	Expense ratio ^{*2}	0.47%			0.42%			0.40%			(0.02)%			
資金調達原価	Total cost of funding	0.49%			0.44%			0.42%			(0.02)%			
総資金利鞘	Overall interest spread	0.28%			0.34%			0.32%			(0.02)%			
預貸金利回差	Loan to deposit spread	0.84%			0.84%			0.83%			(0.01)%			

*1 金融機関向け貸付を除くベース／Excludes loans to financial institutions *2 経費率は資金調達原価から資金調達勘定利回りを差引いたもの／Total cost of funding minus yield of interest bearing liabilities

国際業務部門／Overseas operations

												(十億円／JPY billion)		
		FY3/21			FY3/22			FY3/23			前年比／YoY			
		平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	
資金運用勘定	Interest earning assets	56,339.5	759.3	1.34%	64,349.2	726.9	1.12%	75,522.8	2,297.0	3.04%	+11,173.6	+1,570.1	+1.91%	
うち貸出金	of which Loans and bills discounted	29,653.0	513.1	1.73%	32,357.4	506.7	1.56%	38,628.0	1,422.0	3.68%	+6,270.6	+915.3	+2.11%	
うち有価証券	of which Securities	12,745.5	165.0	1.29%	14,490.3	159.0	1.09%	14,679.1	233.2	1.58%	+188.8	+74.2	+0.49%	
資金調達勘定	Interest bearing liabilities	55,004.8	406.5	0.73%	62,504.3	274.6	0.43%	74,364.2	1,767.5	2.37%	+11,859.9	+1,492.9	+1.93%	
うち預金等	of which Deposits, etc.	32,237.6	117.5	0.36%	34,255.9	47.6	0.13%	40,698.4	896.7	2.20%	+6,442.5	+849.1	+2.06%	
預貸金利回差	Loan to deposit spread	1.37%			1.42%			1.47%			+0.05%			

※ 連結／Consolidated^{*3}

												(十億円／JPY billion)		
		FY3/21			FY3/22									
		平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	
資金運用勘定	Interest earning assets	52,001.2	876.8	1.69%	58,875.9	913.2	1.55%							
うち貸出金	of which Loans and bills discounted	30,689.5	663.0	2.16%	33,335.0	663.1	1.99%							
うち有価証券	of which Securities	6,602.4	99.2	1.50%	7,052.5	104.0	1.47%							
資金調達勘定	Interest bearing liabilities	43,443.2	277.2	0.64%	46,887.5	143.7	0.31%							

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

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

						(十億円／JPY billion)
		FY3/20	FY3/21	FY3/22	FY3/23	前年比 ^{*2} YoY
国内非金利収益	Domestic non-interest income	278.4	243.0	285.5	305.0	+20.0
国内個人ビジネス関連	Income related to domestic consumer business	32.6	30.4	39.3	38.6	(0.7)
投資信託	Investment trusts	18.0	19.6	22.9	20.7	(2.2)
個人年金	Pension-type insurance	4.4	2.8	3.4	4.9	+1.5
一時払終身保険	Single premium type permanent life insurance	6.1	4.8	6.0	6.6	+0.6
平準払保険	Level premium insurance	4.1	3.2	2.9	2.1	(0.8)
国内法人ビジネス関連	Income related to domestic corporate business	117.2	99.3	108.3	113.6	+6.5
シンジケーション	Loan syndication	36.9	49.6	45.1	46.4	+1.3
ストラクチャードファイナンス	Structured finance	32.5	19.2	23.3	21.0	(2.2)
証券(起債)関係手数料	Underwriting related fee	5.4	2.5	2.0	1.9	+0.0
アセットファイナンス	Asset finance ^{*3}	11.5	10.2	15.0	16.6	+2.6
デリバティブ販売	Sales of derivatives products	30.9	17.8	22.9	27.7	+4.8
振込・EB等	Monetary remittance, electronic banking	97.7	97.6	98.9	101.7	+2.9
外為収益	Foreign exchange	51.6	47.2	56.3	61.1	+4.4
グローバル部門非金利収益	Global Banking Unit's non-interest income	157.9	157.1	209.3	250.6	+13.3
ローン関連手数料	Global Banking Unit's loan related income	78.5	82.1	111.2	143.3	+12.5
合計	Total	436.3	400.1	494.8	555.6	+33.3

^{*1} 内部管理ベース／Managerial accounting basis^{*2} 金利・為替影響等調整後ベース／After adjustments of interest rates and exchange rates, etc.^{*3} 不動産ファイナンス、金融債権流動化等／Profit from real estate finance, securitization of monetary claims, etc.

(2-4) B/S

BC単体／Non-consolidated

(十億円／JPY billion)

		Mar.12	Mar.13	Mar.14	Mar.15	Mar.16	Mar.17	Mar.18	Mar.19	Mar.20	Mar.21	Mar.22	Mar.23
資産の部	Assets	119,037.5	125,910.0	135,966.4	154,724.1	153,641.4	162,281.7	170,923.1	179,348.7	193,963.8	215,846.7	227,964.7	235,337.5
現金預け金	Cash and due from banks	6,618.7	9,416.4	30,133.3	37,008.7	38,862.7	41,652.5	49,030.2	54,205.6	57,971.3	68,872.2	70,840.8	70,818.7
貸出金	Loans and bills discounted	56,411.5	59,770.8	63,370.7	68,274.3	69,276.7	75,585.3	73,896.2	76,401.8	80,187.4	81,937.7	87,671.3	94,307.4
有価証券	Securities	42,441.1	41,347.0	27,317.5	29,985.3	25,602.2	24,342.4	25,916.7	24,336.6	27,058.6	36,487.2	38,238.6	32,210.4
負債の部	Liabilities	113,327.8	119,355.6	128,889.1	146,725.4	145,884.6	154,864.5	163,001.9	171,386.5	186,467.6	207,780.9	220,418.2	227,942.5
預金	Deposits	75,804.1	80,006.4	84,137.3	91,337.7	98,839.7	105,590.8	110,243.2	116,091.1	119,973.3	134,685.6	141,015.2	149,948.9
譲渡性預金	NCDs	8,588.7	11,921.9	14,020.5	14,022.1	14,428.3	12,263.1	11,264.8	11,581.6	10,580.3	12,703.9	13,108.8	12,929.8
社債	Bonds	4,215.6	4,277.0	4,501.8	5,095.6	4,775.1	3,944.1	3,211.5	2,910.8	1,894.4	1,084.9	720.8	641.4
純資産の部	Total net assets	5,709.7	6,554.4	7,077.4	7,998.7	7,756.8	7,417.2	7,921.3	7,962.2	7,496.2	8,065.9	7,546.5	7,395.0
株主資本合計	Total stockholders' equity	5,297.4	5,763.0	6,179.5	6,369.5	6,446.2	6,027.5	6,382.0	6,532.1	6,211.3	6,245.9	6,415.4	6,612.5
資本金・資本剰余金	Capital Stock / Capital surplus	4,252.3	4,252.3	4,252.3	4,252.3	4,241.2	3,547.8	3,547.8	3,545.6	3,545.6	3,545.6	3,545.6	3,545.6
利益剰余金	Retained earnings	1,255.1	1,720.7	2,137.2	2,327.2	2,415.0	2,689.6	3,044.2	3,196.5	2,875.7	2,910.4	3,079.9	3,276.9
評価・換算差額等合計	Total valuation and translation adjustments	412.3	791.5	897.9	1,629.3	1,310.6	1,389.7	1,539.3	1,430.1	1,284.9	1,819.9	1,131.1	782.5
その他有価証券評価差額金	Net unrealized gains (losses) on other securities	281.1	742.3	926.8	1,726.6	1,233.9	1,399.1	1,519.7	1,427.0	1,073.8	1,719.3	1,288.4	1,040.5
繰延ヘッジ損益	Net deferred losses on hedges	105.4	23.3	(53.2)	(124.9)	48.7	(36.1)	(6.3)	(22.4)	185.2	75.1	(182.9)	(282.8)
土地再評価差額金	Land revaluation excess	25.8	25.8	24.2	27.6	28.0	26.7	25.9	25.6	26.0	25.5	25.6	24.8

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

貸出金残高／Loan balance

						(十億円／JPY billion)	
			Mar.20	Mar.21	Mar.22	Mar.23	構成比率 Breakdown
国内店分(除く特別国際金融取引勘定)	Domestic offices (excluding offshore banking account)		54,613.3	56,909.4	57,979.7	61,087.5	100.0%
製造業	Manufacturing		7,193.1	8,523.1	8,493.9	8,984.8	14.7%
農業、林業、漁業及び鉱業	Agriculture, forestry, fisheries and mining		257.5	262.5	282.5	215.2	0.4%
建設業	Construction		753.2	735.8	712.9	804.3	1.3%
運輸、情報通信、公益事業	Transportation, communications and public enterprises		5,128.2	5,297.3	5,611.0	5,890.1	9.6%
卸売・小売業	Wholesale and retail		4,385.3	5,061.4	4,707.8	5,015.4	8.2%
金融・保険業	Finance and insurance		7,130.3	6,613.5	7,346.5	7,956.7	13.0%
不動産業	Real estate		7,621.1	8,026.8	8,913.4	9,936.8	16.3%
物品貯蔵業	Goods rental and leasing		1,580.7	2,302.2	2,151.5	2,352.8	3.9%
各種サービス業	Various services		4,279.1	4,795.4	4,780.7	4,788.5	7.8%
地方公共団体	Municipalities		784.3	546.8	505.7	597.1	1.0%
その他	Others		15,500.6	14,744.6	14,473.9	14,545.8	23.8%
海外店分及び特別国際金融取引勘定分	Overseas offices and offshore banking accounts		25,574.1	25,028.3	29,691.6	33,219.9	100.0%
政府等	Public sector		174.3	132.2	277.2	247.2	0.7%
金融機関	Financial institutions		1,929.6	1,997.2	2,290.7	2,465.3	7.4%
商工業	Commerce and industry		21,485.7	20,938.5	25,319.8	28,556.1	86.0%
その他	Others		1,984.5	1,960.4	1,803.9	1,951.3	5.9%
合計	Total		80,187.4	81,937.7	87,671.3	94,307.4	-

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

銀行法及び再生法に基づく債権残高(除く正常債権)／NPLs based on the Banking Act and the Reconstruction Act (excluding Normal assets)^{*1}

		Mar.20	Mar.21	Mar.22	Mar.23	引当率 Reserve ratio ^{*2}
国内店分(除く特別国際金融取引勘定)	Domestic offices (excluding offshore banking account)	307.5	390.3	570.5	343.9	66.3%
製造業	Manufacturing	48.1	66.2	265.7	70.5	65.4%
農業、林業、漁業及び鉱業	Agriculture, forestry, fisheries and mining	2.3	3.7	3.8	1.3	99.0%
建設業	Construction	10.2	8.2	7.0	6.8	57.5%
運輸、情報通信、公益事業	Transportation, communications and public enterprises	39.5	23.3	35.8	37.9	100.0%
卸売・小売業	Wholesale and retail	65.9	71.4	69.7	54.0	53.8%
金融・保険業	Finance and insurance	5.4	6.6	7.8	6.5	75.9%
不動産業	Real estate	34.7	40.5	41.6	34.5	50.8%
物品貯蔵業	Goods rental and leasing	0.3	0.8	0.4	0.5	47.9%
各種サービス業	Various services	55.3	125.2	98.3	98.9	52.6%
地方公共団体	Municipalities	-	-	-	-	-
その他	Others	45.8	44.4	40.2	33.1	100.0%
海外店分及び特別国際金融取引勘定分	Overseas offices and offshore banking accounts	121.1	237.5	234.8	242.6	70.7%
政府等	Public sector	-	-	-	-	-
金融機関	Financial institutions	-	-	-	-	-
商工業	Commerce and industry	66.1	214.1	208.1	229.9	71.6%
その他	Others	55.0	23.4	26.7	12.8	60.0%
合計	Total	428.6	627.8	805.3	586.6	68.7%

^{*1} 銀行法及び再生法に基づく債権には、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 Banking Act and the Reconstruction Act include loans, acceptances and guarantees, suspense payments, and other credit instruments.^{*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

(3-1) 店舗ネットワーク／Business network

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

(単位：カ所、台／Number)

SMBC		Mar.20	Mar.21	Mar.22	Mar.23
国内本支店数	Domestic branches ^{*1,2}	447	452	454	455
営業部	Corporate Banking Dept.	16	16	14	14
法人営業部	Corporate Business Office ^{*3}	148	148	148	144
エリア	Area Main Office ^{*4}	57	57	58	56
ローンプラザ	Consumer Loan Promotion Office	43	41	38	39
ATM台数(プロパー)	SMBC ATMs (Total)	4,840	4,558	4,087	4,051
うち、店舗外ATM台数	ATMs outside of branches	2,251	2,100	1,767	1,758
SMBCコンシューマーファイナンス 提携事業ACM台数	No. of ACMs under the alliance between SMBC and SMBC Consumer Finance	1,378	1,275	1,162	1,039
SMBC信託銀行／SMBC Trust Bank		Mar.20	Mar.21	Mar.22	Mar.23
国内店舗数	Domestic branches	55	46	27	26
SMBC日興証券／SMBC Nikko Securities		Mar.20	Mar.21	Mar.22	Mar.23
国内店舗数	Domestic branches ^{*5}	141	129	110	110
SMBCコンシューマーファイナンス／SMBC Consumer Finance		Mar.20	Mar.21	Mar.22	Mar.23
国内店舗・チャネル	Domestic service channels	929	825	726	611
うち、自動契約機店舗(無人店舗)	Unstaffed service channels	911	814	715	600
自動契約機	ACMs	967	860	757	639
自社ATM	ATMs	941	832	733	615

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

SMBCグループ／SMBC Group		Mar.20	Mar.21	Mar.22	Mar.23
海外拠点数	Overseas offices ^{*6}	137	148	153	152
BTPN		Mar.20	Mar.21	Mar.22	Mar.23
拠点数	Branches	732	678	608	506
Fullerton India		Mar.20	Mar.21	Mar.22	Mar.23
拠点数	Branches			628	857

^{*1}出張所・代理店・インターネット支店等を除く／Excludes representative offices, agencies, internet branches, etc. ^{*2}公務部等を含む／Includes Public Institutions Operations Offices, etc.^{*3}公務法人営業部を含む／Includes Public Institutions Business Offices ^{*4}分室を除く／Excludes sub-offices ^{*5}単体ベース／Non-consolidated basis ^{*6}閉鎖予定の拠点は除く／Excludes offices planned to be closed

(3-2) リテールビジネス(1)／Retail business (1)

預り資産／Assets under management

		(兆円／JPY trillion)			
SMBC		Mar.20	Mar.21	Mar.22	Mar.23
個人預金	Individual deposits ¹	49.1	53.4	56.1	57.9
流動性預金	Liquid deposits	36.2	40.4	43.6	45.9
定期性預金	Fixed-term deposits	12.0	12.0	11.7	11.2
外貨預金	Foreign currency deposits	0.9	1.0	0.9	0.7
投資信託全体	Investment trusts ²	2.0	2.6	3.2	3.5
個人向け投資信託預り残高	Investment trusts for individuals	1.6	2.1	2.6	2.9
SMBC日興証券／SMBC Nikko Securities		Mar.20	Mar.21	Mar.22	Mar.23
預り資産合計	Client assets ^{3,4}	54.8	70.1	69.8	67.6
うち株式	of which equities	27.7	37.6	36.8	35.6
うち債券	of which bonds	17.0	20.5	20.5	20.0
うち受益証券	of which investment trusts	9.4	11.3	11.7	11.3
(十億円／JPY billion)					
SMBC信託銀行／SMBC Trust Bank		Mar.20	Mar.21	Mar.22	Mar.23
預金	Deposits ³	2,892.1	3,206.9	3,404.1	3,280.1
外貨預金	Foreign currency deposit	977.4	1,073.2	1,039.5	1,167.2

投資商品販売／Sales of investment products

		(十億円／JPY billion)			
SMBC		FY3/20	FY3/21	FY3/22	FY3/23
個人向け投資信託販売額	Sales of investment trusts to individuals	400.8	704.4	917.6	771.4
個人年金保険販売額	Sales of pension-type insurances	117.2	42.1	67.4	153.0
SMBC日興証券／SMBC Nikko Securities		FY3/20	FY3/21	FY3/22	FY3/23
商品販売額合計	Product sales ³	10,916.2	11,099.4	9,512.9	5,436.9

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

上段：人数(千人)、下段：件数(百万件)／Upper:No of customers(Thousands), Lower:No. of transactions (Millions)

		Mar.20	Mar.21	Mar.22	Mar.23
ダイレクト契約者数	"SMBC Direct" clients	17,473	18,287	19,027	19,890
リモート取引計 ⁵	Transactions through remote banking	549	664	803	893

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 accounts² 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-end³ 法人顧客を含む／Includes corporate clients *4 法人が保有する自己株式を含む／Includes Treasury stocks owned by corporate clients⁵ 22年3月より定義を変更。過去分は遡求処理を実施／Changed the definition from Mar. 22. The figures before have been adjusted retrospectively

(3-2) リテールビジネス(2)／Retail business (2)

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

				(千人／Thousands)	Mar.20	Mar.21	Mar.22	Mar.23
大口富裕層	企業オーナーファミリー・大口資産家・大口地主	Upper HNWIs ^{*1}	Company owners and their families, large-scale real estate owners, etc.		85	97	103	110
一般富裕層	非上場企業オーナー・地主・資産家・会社役員	HNWIs	Unlisted company owners, real estate owners, corporate executives, etc.		1,009	1,053	1,107	1,155
マスアフルーエント層	退職者・勤労者	Mass affluent	Retirees, corporate employees		3,565	3,770	3,899	3,990
マス層	退職者・勤労者	Mass retail	Retirees, corporate employees		22,934	22,661	21,961	22,302

貸出金(SMBC)／Loans (SMBC)

				(十億円／JPY billion)	Mar.20	Mar.21	Mar.22	Mar.23
住宅ローン	Housing loans				11,583.8	11,239.3	11,045.6	11,014.2
うち自己居住用の住宅ローン	of which self-residential purpose				9,267.5	9,081.7	8,997.0	9,065.6
その他消費者ローン	Other consumer loans				843.2	763.2	736.0	741.2
				FY3/20	FY3/21	FY3/22	FY3/23	
自己居住用の住宅ローン取組実績	Originated amount of housing loans for self-residential purpose ^{*2}				631.9	712.1	833.0	985.7
住宅ローン証券化実績	Securitization of housing loans ^{*3}				189	102	124	145

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

				(十億円／JPY billion)	Mar.20	Mar.21	Mar.22	Mar.23
三井住友銀行	SMBC				706.9	638.7	619.7	632.4
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				592.5	542.0	532.5	551.7
SMBCコンシューマーファイナンス	SMBC Consumer Finance				1,192.1	1,136.7	1,143.4	1,223.2
三井住友カード	Sumitomo Mitsui Card ^{*4}				738.3	667.5	677.9	736.5

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

				(百万人／Millions)	Mar.20	Mar.21	Mar.22	Mar.23
クレジットカード会員数	No. of card holders				47.54	49.86	52.39	54.37
				FY3/20	FY3/21	FY3/22	FY3/23	
買物取扱高	Sales handled				20.55	20.80	24.75	30.18

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

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

*5 21年3月より定義を変更。過去分は遡求処理を実施／Changed the definition from Mar. 21. The figures before have been adjusted retrospectively

(3-3) ホールセールビジネス／Wholesale business

預金／Deposits

(兆円／JPY trillion)

SMBC		Mar.20	Mar.21	Mar.22	Mar.23
法人預金	Corporate deposits ^{*1}	57.5	63.3	67.5	70.3
流動性預金	Liquid deposits	51.0	56.7	60.7	62.6
定期性預金	Fixed-term deposits	4.9	4.8	5.0	5.1
外貨預金	Foreign currency deposits	1.6	1.8	1.8	2.6

SMBC推進融資／SMBC Promotion Loan^{*2,3}

(件、兆円／Numbers, JPY trillion)

SMBC		Mar.20	Mar.21	Mar.22	Mar.23
取組件数累計	Balance	1,060	1,160	1,390	1,625
取組額累計	Transaction amount	2.3	2.5	2.9	3.5

■推進融資一覧／List of Promotion Loan

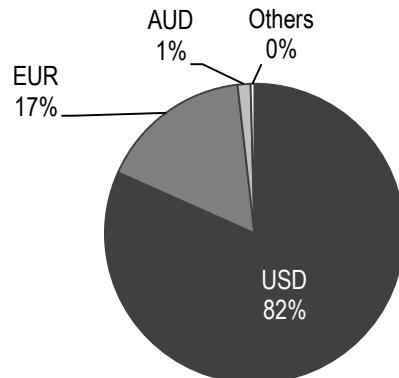
開始年／Launch	商品名／Product ^{*3}
2008	SMBC環境配慮推進分析融資／SMBC Environmental Promotion Loan
2011	SMBC食・農推進分析融資／SMBC Food and Agriculture Promotion Loan
	SMBC事業継続推進分析融資／SMBC Business Sustainability Promotion Loan
2015	SMBCなでしこ推進支援融資／SMBC NADESHIKO Loan
2017	SMBC働き方改革推進支援融資／SMBC Work Style Reform Loan
2018	ESG/SDGs推進分析融資／ESG/SDGs Promotion Loan
2019	SDGs推進支援融資／SDGs Promotion Loan
2022	人的資本経営推進分析融資／Human Capital Management Promotion Loan

^{*1} 譲渡性預金及び特別国際金融取引勘定分を除く／ Excludes "negotiable certificates of deposit" and Japan offshore banking accounts^{*2} 概数／In round numbers ^{*3} 23年4月より商品名を変更／Changed the production name from Apr.23.

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

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

		(十億米ドル／Billions of USD)		
		Mar. 21	Mar. 22	Mar. 23
シニア債	Senior bonds	59.2	58.5	57.2
カバードボンド	Covered bonds	5.3	5.1	5.4
劣後債	Subordinated bonds	4.6	4.0	4.0

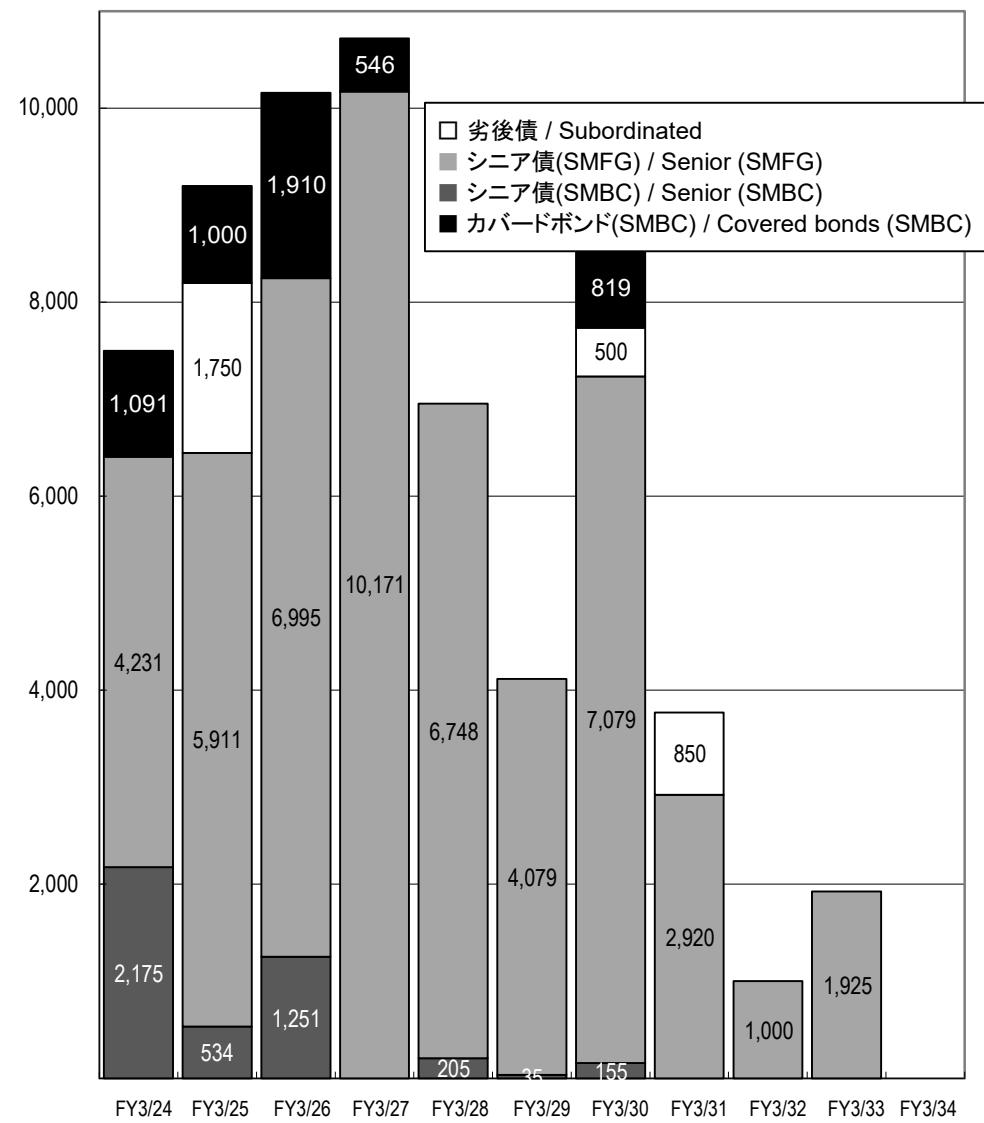
通貨別内訳(2023年3月末)／Currency breakdown (as of Mar 31, 2023)^{*2}

直近の主な発行事例／Recent benchmark issues

証券タイプ Security Type	発行日 Issue Date	通貨 Currency	発行額(百万) Amount (mn)	年限 Tenor	利率 Coupon	備考 Notes
Senior (SMBC)	Dec. 22, 2022	AUD	52	5y	4.790%	Green
		USD	150	5y	4.670%	Uridashi
Senior (SMFG)	Jan. 13, 2023	USD	1500	3y	5.464%	SEC-registered
			300	3y	3m SOFR+143bps	
			1500	5y	5.520%	
			1000	7y	5.710%	
			1500	10y	5.766%	
Coverd (SMBC)	Feb. 16, 2023	EUR	750	3y	3.602%	Covered bond
Senior (SMFG)	Mar. 7, 2023	USD	300	3y	5.464%	SEC-registered (Tap)
			400	5y	5.520%	
			350	7y	5.710%	
			250	10y	5.766%	

^{*1} 各期末実績レートにて換算／Converted into USD at respective period-end exchange rates^{*2} 2023年3月末実績レートにて換算／Converted into USD at exchange rates as of Mar 31, 2023満期の分布(2023年3月末)／Maturity profile (as of Mar 31, 2023)^{*2}

(百万米ドル／Millions of USD)



(3-5) リーグテーブル／League tables

株式関連(ブックランナー、引受金額)

Global Equity & Equity-Related: Book runner, Underwriting amount ^{*1,2} (十億円／JPY billion)			
	金額 Proceeds	シェア Mkt share	案件数 No. of deals
1. Nomura Securities	601.8	25.5%	37
2. Daiwa Securities Group	414.9	17.6%	41
3. Mitsubishi UFJ Morgan Stanley Securities	408.0	17.3%	19
4. Mizuho Securities	301.9	12.8%	43
5. Goldman Sachs	243.3	10.3%	2
6. SMBC Nikko Securities	186.0	7.9%	37
7. JP Morgan	61.5	2.6%	2
8. BofA Securities	45.3	1.9%	3
9. Citi	40.0	1.7%	2
10. SBI Holdings	33.1	1.4%	15

IPO主幹事件数

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

	案件数 No. of Deals	シェア Mkt share
1. SMBC Group	22	23.7%
2. Mizuho FG	21	22.6%
3. Daiwa Securities Group	20	21.5%
4. SBI Holdings	15	16.1%
5. Nomura Securities	12	12.9%
6. Morgan Stanley	7	7.5%
7. Tokai Tokyo Securities	4	4.3%
8. BofA Securities	2	2.2%
8. Ichiyoshi Securities	2	2.2%
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*1 出所: RIFINITIVの情報を基にSMBC日興証券が作成(22年4月-23年3月実績)／Source: SMBC Nikko Securities, based on data from RIFINITIV (Apr. 22 - Mar. 23)

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

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

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

*5 出所: RIFINITIV(22年1月-12月実績)／Source: RIFINITIV (Jan. - Dec. 22)

円債総合(主幹事、引受金額)

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

	金額 Proceeds	シェア Mkt share	案件数 No. of deals
1. Mizuho Securities	4,542.8	23.2%	646
2. Nomura Securities	4,113.4	21.0%	675
3. Daiwa Securities Group	3,952.6	20.2%	607
4. Mitsubishi UFJ Morgan Stanley Securities	3,600.9	18.4%	514
5. SMBC Nikko Securities	1,705.7	8.7%	187
6. Tokai Tokyo Securities	360.7	1.8%	127
7. Goldman Sachs	334.8	1.7%	47
8. Barclays	217.0	1.1%	18
9. Shinkin Securities	174.8	0.9%	67
10. SBI Holdings	138.7	0.7%	16

プロジェクトファイナンス・マンデーティッド・アレンジャー(グローバル)

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

	金額 Proceeds
1. MUFG	19,433
2. SMBC Group	17,627
3. Societe Generale	14,919
4. Credit Agricole CIB	14,373
5. Santander Corp & Invest Bkg	12,897
6. ING	12,445
7. Mizuho FG	12,231
8. BNP Paribas	12,109
9. CIBC World Markets	7,652
10. Natixis	7,508

ファイナンシャル・アドバイザー(案件数)

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

	案件数 No. of deals	シェア Mkt share
1. Deloitte	130	2.8%
2. SMBC Group	123	2.6%
3. Mizuho FG	117	2.5%
4. KPMG	86	1.8%
5. Nomura Securities	82	1.8%
6. PwC	75	1.6%
7. Daiwa Securities Group	51	1.1%
7. Houlihan Lokey	51	1.1%
7. Plutus Consulting	51	1.1%
10. Morgan Stanley	39	0.8%

シンジケートローン・マンデーティッド・アレンジャー(グローバル)

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

	金額 Proceeds
1. BofA Securities	369,927
2. JP Morgan	290,183
3. Wells Fargo	249,267
4. Citi	236,542
5. MUFG	185,120
6. Mizuho FG	179,847
7. SMBC Group	152,385
8. Bank of China Ltd	145,015
9. BNP Paribas	137,013
10. RBC Capital Markets	115,627