

## **CONTENTS**

Financial Data	
SMFG	SMBC
Financial Highlights116	Financial Highlights
Consolidated Balance Sheets	Income Analysis (Consolidated)
Consolidated Statements of Income	Assets and Liabilities (Consolidated)
Consolidated Statements of Comprehensive Income	Income Analysis (Non-consolidated)
Consolidated Statements of Changes in Net Assets	Loans (Non-consolidated)
Consolidated Statements of Cash Flows 125	Securities (Non-consolidated)
Notes to Consolidated Financial Statements 127	Ratios (Non-consolidated)
Independent Auditor's Report	Capital (Non-consolidated)
SMBC	Others (Non-consolidated)
Supplemental Information	Trust Assets and Liabilities (Non-consolidated) 273
SMFG	
Income Analysis (Consolidated)	
Assets and Liabilities (Consolidated) 205	
Capital (Non-consolidated)	
Basel III Information	Basel III Information
SMFG	SMBC
Capital Ratio Information (Consolidated) 211	Capital Ratio Information (Consolidated) 274
Leverage Ratio Information (Consolidated) 245	Leverage Ratio Information (Consolidated) 281
Liquidity Coverage Ratio Information (Consolidated)246	Liquidity Coverage Ratio Information (Consolidated)
Indicators for assessing Global Systemically	Capital Ratio Information (Non-consolidated) 284
Important Banks (G-SIBs) 248	Liquidity Coverage Ratio Information (Non- consolidated)

## Compensation SMFG **SMBC**