

1. 連結／Consolidated

1-1	P/L	P 3
1-2	事業部門別実績	P 4
1-3	主要グループ会社業績ハイライト	P 5
1-4	B/S	P 11
1-5	金融再生法開示債権残高	P 12
1-6	国・地域別エクスポージャー	P 13
1-7	政策保有株式	P 14
1-8	自己資本*	P 15
1-9	株主構成	P 18
1-10	海外貸出金・LBOファイナンス	P 19

2. BC単体／Non-consolidated

2-1	P/L	P 20
2-2	資金利益(貸出金残高・利鞘) *	P 21
2-3	マーケティング部門の非金利収益内訳	P 22
2-4	B/S	P 23
2-5	業種別貸出金	P 24

3. ビジネス関連／Business related figures and data

3-1	店舗ネットワーク	P 26
3-2	リテールビジネス	P 27
3-3	ホールセールビジネス	P 29
3-4	社債等中長期外貨調達	P 31
3-5	リーグテーブル	P 32

「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.

(1-1) P/L

連結／Consolidated

(十億円／JPY billion)

	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	FY3/17	FY3/18	FY3/19	1H FY3/20
連結粗利益 Consolidated gross profit	2,236.6	2,504.7	2,594.5	2,792.9	2,898.2	2,980.4	2,904.0	2,920.7	2,981.1	2,846.2	1,383.2
資金利益 Net interest income	1,380.9	1,317.7	1,341.4	1,392.6	1,484.2	1,505.2	1,422.9	1,358.6	1,390.2	1,331.4	629.0
信託報酬 Trust fees	1.8	2.3	1.8	1.9	2.5	2.9	3.7	3.8	3.9	4.7	2.1
役務取引等利益 Net fees and commissions	608.6	766.2	823.6	908.2	984.6	996.7	1,003.8	1,013.3	1,066.6	1,059.9	519.6
特定取引利益 Net trading income	194.1	237.1	198.2	166.6	211.9	195.1	225.5	237.4	246.3	191.4	120.5
その他業務利益 Net other operating income	51.2	181.4	229.6	323.6	215.1	280.5	248.0	307.6	274.0	258.8	112.0
営業経費 General and administrative expenses	1,161.3	1,355.3	1,421.4	1,496.3	1,569.9	1,659.3	1,724.8	1,812.4	1,816.2	1,715.1	858.7
持分法による投資損益 Equity in gains (losses) of affiliates	(21.5)	(13.3)	(31.1)	5.3	10.2	(10.6)	(36.2)	24.6	39.0	61.1	30.1
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	554.6
832.3	1,002.0	1,013.9	1,166.2	1,242.4	-	-	-	-	-	-	-
与信関係費用 Total credit cost	473.0	217.3	121.3	173.1	(49.1)	7.8	102.8	164.4	94.2	110.3	64.4
株式等損益 Gains (losses) on stocks	(10.1)	(91.9)	(27.9)	(21.0)	89.2	66.7	69.0	55.0	118.9	116.3	70.3
経常利益 Ordinary profit (loss)	558.8	825.4	935.6	1,073.7	1,432.3	1,321.2	985.3	1,005.9	1,164.1	1,135.3	558.4
特別損益 Extraordinary gains (losses)	(0.7)	1.9	17.4	(9.7)	(9.6)	(11.8)	(5.1)	(26.6)	(55.3)	(11.7)	20.6
親会社株主に帰属する当期純利益 Profit (loss) attributable to owners of parent	271.6	475.9	518.5	794.1	835.4	753.6	646.7	706.5	734.4	726.7	432.0
ROE ²	7.5%	9.9%	10.4%	14.8%	13.8%	11.2%	8.9%	9.1%	8.8%	8.2%	9.4%
連結子会社数 No. of consolidated subsidiaries	307	327	337	323	324	317	341	354	347	173	170
持分法適用会社数 No. of equity method affiliated	58	47	43	44	46	50	59	54	75	115	108
従業員数 No. of employees	57,888	61,555	64,225	64,635	66,475	68,739	73,652	77,205	72,978	86,659	87,567
(参考)為替レート(米ドル／円) Exchange rate JPY / USD	93.05	83.15	82.13	94.01	102.88	120.15	112.62	112.19	106.25	111.00	107.93

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

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

			FY3/17	FY3/18	FY3/19	1H FY3/20	(十億円／JPY billion) 前年同期比 YoY ¹
リテール Retail	業務粗利益	Gross profit	1,313.9	1,311.5	1,281.6	614.2	(15.5)
	経費	Expenses	1,041.1	1,027.5	1,021.4	503.9	(4.7)
	(経费率)	(Overhead ratio)	79.2%	78.3%	79.7%	82.0%	+1.2%
	その他	Others	12.1	15.5	14.4	0.9	(0.1)
	業務純益	Net business profit	284.9	299.5	274.6	111.2	(10.9)
	ROE	ROE²	-	7.5%	7.3%	7.3%	+0.5%
	リスクアセット(兆円)	RWA (Trillions of yen)³	-	13.8	12.8	12.8	(0.0)
ホールセール Wholesale	業務粗利益	Gross profit	776.4	772.9	784.9	311.4	(2.1)
	経費	Expenses	344.8	347.8	345.1	139.6	(2.3)
	(経费率)	(Overhead ratio)	44.4%	45.0%	44.0%	44.8%	(0.5)%
	その他	Others	45.7	53.4	45.1	24.2	+0.1
	業務純益	Net business profit	477.2	478.5	484.9	196.0	+0.3
	ROE	ROE²	-	11.4%	12.1%	11.2%	(1.9)%
	リスクアセット(兆円)	RWA (Trillions of yen)³	-	20.1	19.5	16.8	+0.2
国際 International	業務粗利益	Gross profit	566.1	632.0	689.6	329.8	+7.0
	経費	Expenses	241.2	280.7	333.4	177.0	+13.9
	(経费率)	(Overhead ratio)	42.6%	44.4%	48.3%	53.7%	+3.2%
	その他	Others	38.4	46.9	38.9	25.8	(3.9)
	業務純益	Net business profit	363.4	398.2	395.1	178.6	(10.8)
	ROE	ROE²	-	10.6%	9.3%	9.6%	(1.7)%
	リスクアセット(兆円)	RWA (Trillions of yen)³	-	21.0	22.3	20.6	+2.6
市場 Global Markets	業務粗利益	Gross profit	346.8	356.2	333.6	240.9	+40.7
	経費	Expenses	50.2	53.9	54.2	28.7	+1.8
	(経费率)	(Overhead ratio)	14.5%	15.1%	16.2%	11.9%	(1.5)%
	その他	Others	8.1	17.5	19.1	15.7	(0.3)
	業務純益	Net business profit	304.8	319.8	298.5	227.9	+38.6
	ROE	ROE²	-	33.5%	31.8%	43.6%	+7.6%
	リスクアセット(兆円)	RWA (Trillions of yen)³	-	5.9	4.9	5.6	(0.2)

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

*2 規制強化を踏まえたリスクアセットに基づく内部管理ベース。また、利息返還損失引当金繰入や店舗改革関連の費用処理、SMMオートファイナンスの連結除外による影響(リテール)、外貨中長期調達コスト(国際)、バンキング勘定の金利リスク見合い(市場)を含まず

Managerial accounting basis with RWA calculated assuming Basel III reforms are finalized. International Business Unit excludes the mid- to long-term foreign currency funding costs.

Global Market Business Unit does not include interest-rate risk associated to the banking account

*3 現行規制ベース／Based on the Basel III current regulation basis

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

SMBC信託銀行／SMBC Trust Bank

議決権比率: SMBC 100%／100% held by SMBC

		(十億円／JPY billion)			
単体／Non-consolidated		FY3/17	FY3/18	FY3/19	1H FY3/20
経常収益	Ordinary income	40.0	50.7	62.0	31.4
経常費用	Ordinary expenses	55.8	57.9	64.4	30.4
うち営業経費	of which General and administrative expenses	50.5	50.8	52.2	24.7
経常利益	Ordinary profit (loss)	(15.9)	(7.2)	(2.5)	1.1
当期純利益	Net income (loss)	(4.1)	(5.8)	(3.8)	0.7
自己資本比率(国内基準)	Capital adequacy ratio (Domestic standard)	21.8%	14.3%	12.0%	12.5%
信託財産額	Trust assets	6,013.2	9,047.5	9,385.1	9,841.3
貸出金	Loans	610.1	1,002.4	1,328.2	1,484.8
預金	Deposits	2,467.8	2,540.5	2,732.8	2,786.9

		(十億円／JPY billion)
		Sep. 2019
総資産	Total assets	3,338.5
株主資本	Total stockholders' equity	187.4
資本金	Capital stock	87.6
従業員数	No. of employees	2,191

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

議決権比率: SMFG 50%／50% held by SMFG

		(十億円／JPY billion)			
連結／Consolidated		FY3/17	FY3/18	FY3/19	1H FY3/20
営業収益	Operating revenue	1,420.4	1,622.8	1,502.3	764.7
販管費	SG&A expenses	87.3	88.4	94.6	45.4
営業利益	Operating profit (loss)	89.0	96.4	90.9	45.7
経常利益	Ordinary profit (loss)	90.4	97.6	87.5	47.1
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	50.4	54.5	80.0	34.2
契約実行高	Contracted amount	2,192.6	2,185.0	2,412.2	1,141.7
営業資産	Lease assets	4,897.5	4,795.9	4,815.2	4,863.6

		(十億円／JPY billion)
		Sep. 2019
総資産	Total assets	5,902.7
株主資本	Total stockholders' equity	601.9
資本金	Capital stock	15.0
従業員数	No. of employees	3,416

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

		(十億円／JPY billion)			
連結／Consolidated		FY3/17	FY3/18	FY3/19	1H FY3/20
営業収益	Operating revenue	361.2	397.4	369.5	189.2
受入手数料	Commissions	177.1	199.4	197.0	96.9
トレーディング損益	Net gain (loss) on trading	135.3	147.3	111.7	48.3
金融収益他	Interest and dividend income, etc.	48.6	50.6	60.7	43.9
金融費用	Interest expense	21.5	31.4	38.6	36.5
純営業収益	Net operating revenue	326.7	357.3	319.2	148.4
販売費・一般管理費	SG&A expenses	250.9	267.6	276.5	131.7
経常利益	Ordinary profit (loss) ^{*1}	80.0	94.9	48.4	19.4
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent ^{*1}	46.9	63.7	33.3	16.4
自己資本規制比率	Capital adequacy ratio ^{*2}	330.8%	446.5%	385.6%	355.6%
総口座数(千口座)	No. of total accounts (thousands) ^{*2}	2,801	3,327	3,425	3,449

		(十億円／JPY billion)
		Sep. 2019
総資産	Total assets	12,756.9
株主資本	Total stockholders' equity	795.9
資本金	Capital stock	10.0
従業員数	No. of employees	11,917

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

*2 単体ベース／Non-consolidated basis

三井住友カード／Sumitomo Mitsui Card^{*3}

議決権比率: SMFG 100% ／ 100% held by SMFG

		(十億円／JPY billion)			
連結／Consolidated		FY3/17	FY3/18	FY3/19	1H FY3/20
営業収益	Operating revenue	418.6	436.2	465.5	239.0
営業費用	Operating expense	366.3	381.6	403.0	202.6
うち貸倒費用	of which Provision for operating receivables	27.8	31.4	33.1	15.9
うち利息返還費用	of which Losses on interest repayments	11.6	14.3	10.9	-
営業利益	Operating profit (loss)	52.3	54.6	62.4	36.4
経常利益	Ordinary profit (loss)	52.3	54.5	62.7	36.6
親会社株主に帰属する当期純利益	Net income (loss)	46.8	30.7	(46.7)	31.5

		(十億円／JPY billion)
		Sep. 2019
従業員数	No. of employees	5,812
(SMCC単体)		
総資産	Total assets	2,301.6
株主資本	Total stockholders' equity	529.0
資本金	Capital stock	34.0

*3 セディナ（SMCCの100%子会社）の計数を含む／Includes the figures of Cedyna (subsidiary of SMCC with 100% ownershipratio)

(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		FY3/17	FY3/18	FY3/19	1H FY3/20
営業収益	Operating revenue	258.8	273.8	281.8	144.0
うち営業貸付金利息	of which Interest on consumer loans	163.1	171.8	177.3	91.9
うち信用保証収益	of which Loan guarantee revenues	62.1	66.9	69.2	34.5
営業費用	Operating expenses	191.6	238.3	236.0	96.7
うち広告宣伝費	of which Advertising expenses	19.7	20.8	22.9	11.8
うち貸倒費用	of which Credit losses including provision for uncollectible loans	54.6	58.1	57.5	37.8
うち利息返還費用	of which Losses on interest repayments	-	36.0	36.0	-
うち人件費	of which Personnel expenses	28.5	29.0	30.0	15.3
営業利益	Operating profit (loss)	67.2	35.5	45.8	47.3
経常利益	Ordinary profit (loss)	67.4	35.9	46.3	47.4
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	111.4	24.6	45.0	40.4
営業貸付金残高	Consumer loans outstanding	1,074.6	1,115.6	1,157.1	1,180.5
うち海外	of which overseas	91.9	100.8	109.0	110.4
不良債権残高	Non performing loans (total)	58.2	64.8	71.3	76.0
保証残高	Loan guarantee	1,211.7	1,258.8	1,235.7	1,222.4

	(十億円／JPY billion)	Sep. 2019
総資産	Total assets	1,348.4
株主資本	Total stockholders' equity	36.5
資本金	Capital stock	14.1
従業員数	No. of employees	2,271

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

取崩額	Withdrawal	67.2	48.2	33.4	16.3
繰入額(営業費用)	Provisions (operating expense)	-	36.0	36.0	-
期末残高	Allowance at the end of the year	121.6	109.4	112.1	95.8

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

日本総合研究所／Japan Research Institute

議決権比率: SMFG 100%／100% held by SMFG

		(十億円／JPY billion)			
単体／Non-consolidated		FY3/17	FY3/18	FY3/19	1H FY3/20
営業収益	Operating revenue	132.9	136.5	138.4	68.3
販管費	SG&A expenses	8.3	8.1	8.1	4.3
営業利益	Operating profit (loss)	2.2	2.8	3.6	0.5
経常利益	Ordinary profit (loss)	2.0	2.5	3.4	0.5
当期純利益	Net income (loss)	1.5	1.7	2.6	0.7

		(十億円／JPY billion)
		Sep. 2019
総資産	Total assets	96.8
株主資本	Total stockholders' equity	46.6
資本金	Capital stock	10.0
従業員数	No. of employees	2,696

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

議決権比率: SMFG 50.1%／50.1% held by SMFG

		(十億円／JPY billion)			
単体／Non-consolidated		FY3/17	FY3/18	FY3/19	1H FY3/20
営業収益	Operating revenue	39.1	46.5	47.0	34.0
営業費用	Operating expenses	34.6	39.2	41.0	32.8
営業利益	Operating profit (loss)	4.5	7.4	6.0	1.2
経常利益	Ordinary profit (loss)	4.6	7.4	6.0	1.4
当期純利益	Net income (loss)	3.5	5.0	4.2	0.6
運用資産残高	Asset under management	11,822.0	11,545.4	11,553.8	16,770.5
投資信託	Investment trusts	5,775.7	6,260.4	6,623.9	9,417.8
公募投資信託	Publicly offered funds	2,482.4	2,957.6	3,191.5	4,830.8
私募投資信託	Privately placed funds	3,293.2	3,302.8	3,432.4	4,587.0
投資顧問契約	Institutional accounts	6,046.2	5,285.0	4,929.9	7,352.7

		(十億円／JPY billion)
		Sep. 2019
総資産	Total assets	135.3
株主資本	Total stockholders' equity	113.8
資本金	Capital stock	2.0
従業員数	No. of employees	1,095

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

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

(十億円／JPY billion)

			FY3/16	FY3/17	FY3/18	FY3/19	1H FY3/20
三井住友銀行	業務粗利益	Gross profit	1,534.3	1,663.7	1,427.9	1,395.6	735.8
SMBC	金利収益	Net-interest income	1,023.6	1,138.9 ^{*2}	957.0	944.1	441.2
	非金利収益	Non-interest income	510.7	524.7	470.9	451.5	294.6
	経費等	Expenses,etc	805.5	816.9	810.8	811.5	402.8
	業務純益	Net business profit	728.8	846.7	617.2	584.1	333.0
うち リテール部門	業務粗利益	Gross profit	372.8	355.3	320.2	308.1	138.6
of which Retail Banking Unit	金利収益	Net-interest income	302.0	294.8	278.4	266.9	127.0
	非金利収益	Non-interest income	70.8	60.5	41.8	41.2	11.6
	経費等	Expenses,etc	354.1	350.9	347.9	337.8	163.3
	業務純益	Net business profit	18.7	4.4	(27.7)	(29.7)	(24.7)
うち ホールセール部門	業務粗利益	Gross profit	545.4	528.4	531.9	523.6	243.9
of which Wholesale Banking Unit	金利収益	Net-interest income	300.1	271.1	271.0	274.4	132.2
	非金利収益	Non-interest income	245.2	257.2	260.9	249.2	111.7
	経費等	Expenses,etc	205.1	199.1	200.5	192.2	93.4
	業務純益	Net business profit	340.3	329.3	331.5	331.4	150.6
うち 国際部門	業務粗利益	Gross profit	356.0	327.5	349.6	366.8	179.7
of which International Banking Unit	金利収益	Net-interest income	225.4	194.7	213.9	218.8	108.5
	非金利収益	Non-interest income	130.6	132.9	135.7	148.0	71.2
	経費等	Expenses,etc	116.5	128.8	140.7	161.8	85.2
	業務純益	Net business profit	239.5	198.7	208.9	204.9	94.4
うち 市場営業部門	業務粗利益	Gross profit	293.6	272.4	273.4	253.5	194.4
of which Treasury Unit	金利収益	Net-interest income	168.2	144.2	186.0	190.0	65.0
	非金利収益	Non-interest income	125.4	128.2	87.4	63.5	129.4
	経費等	Expenses,etc	29.1	27.4	28.2	28.7	14.7
	業務純益	Net business profit	264.5	245.0	245.2	224.8	179.7
SMBC信託銀行	業務粗利益	Gross profit	16.2	34.9	44.2	49.8	25.2
SMBC Trust Bank	金利収益	Net-interest income	4.8	15.4	21.5	28.7	15.3
	非金利収益	Non-interest income	11.4	19.5	22.7	21.1	9.8
	経費等	Expenses,etc	25.6	50.5	50.6	51.7	24.4
	業務純益	Net business profit	(9.4)	(15.6)	(6.4)	(1.9)	0.8

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

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

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

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

(十億円／JPY billion)

			FY3/16	FY3/17	FY3/18	FY3/19	1H FY3/20
SMBC日興証券	業務粗利益	Gross profit	316.3	351.2	386.0	348.7	169.7
SMBC Nikko Securities^{*2}	金利収益	Net-interest income	1.6	4.6	4.7	5.8	2.7
	非金利収益	Non-interest income	314.7	346.6	381.4	342.9	167.0
	経費等	Expenses,etc	255.8	268.9	288.1	304.4	147.8
	業務純益	Net business profit	60.5	82.4	97.9	44.3	21.9
三井住友カード	業務粗利益	Gross profit	373.7	365.4	385.2	411.0	209.9
Sumitomo Mitsui Card^{*3,5}	金利収益	Net-interest income	37.3	38.1	34.5	32.7	15.7
	非金利収益	Non-interest income	336.4	327.3	350.9	378.3	194.2
	経費等	Expenses,etc	281.3	274.9	285.4	305.3	157.7
	業務純益	Net business profit	92.4	90.5	99.8	105.7	52.2
SMBCコンシューマーファイナンス	業務粗利益	Gross profit	233.4	246.3	260.9	268.3	136.9
SMBC Consumer Finance^{*4}	金利収益	Net-interest income	157.0	162.5	171.0	176.7	91.6
	非金利収益	Non-interest income	76.4	83.8	89.9	91.6	45.3
	経費等	Expenses,etc	104.8	104.8	109.0	110.7	55.9
	業務純益	Net business profit	128.5	141.5	151.9	157.6	81.0
その他	業務粗利益	Gross profit	430.1	259.3	476.8	372.8	105.8
Others^{*5}	金利収益	Net-interest income	198.7	(0.8)	201.5	143.4	62.5
	非金利収益	Non-interest income	231.4	260.1	275.1	229.4	43.3
	経費等	Expenses,etc	288.0	271.9	233.4	70.3	40.0
	業務純益	Net business profit	142.1	(12.6)	243.5	302.5	65.7
連結	業務粗利益	Gross profit	2,904.0	2,920.7	2,981.1	2,846.2	1,383.2
Consolidated	金利収益	Net-interest income	1,422.9	1,358.6	1,390.2	1,331.4	629.0
	非金利収益	Non-interest income	1,481.0	1,562.1	1,590.8	1,514.8	754.2
	経費等	Expenses,etc	1,761.0	1,787.9	1,777.2	1,653.9	828.6
	業務純益	Net business profit	1,142.9	1,132.9	1,203.8	1,192.3	554.6

^{*1} 内部管理ベース／Managerial accounting basis ^{*2} 単体計数に海外証券現地法人を加えた値／Non-consolidated figures of SMBC Nikko Securities plus figures of the overseas incorporated securities companies^{*3} 連結計数から重要性の乏しい子会社を控除した値。セディナの計数を含む／Consolidated figures of SMCC excluding figures of the immaterial subsidiaries. Includes figures of Cedyna ^{*4} 連結計数／Consolidated figures of the company^{*5} 内部取引として消去すべきものを含む／Includes profit or loss to be eliminated as internal transactions

1. 連結／Consolidated

(1-4) B/S

連結／Consolidated

(十億円／JPY billion)

		Mar. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Sep. 19
資産の部	Assets	119,637.2	123,159.5	137,803.1	143,040.7	148,696.8	161,534.4	183,442.6	186,585.8	197,791.6	199,049.1	203,659.1	209,446.7
現金預け金	Cash and due from banks	5,241.7	5,839.7	9,233.9	7,716.3	10,799.3	32,991.1	39,749.0	42,789.2	46,865.5	53,732.6	57,411.3	57,733.4
有価証券	Securities	28,698.2	28,624.0	39,952.1	42,530.0	41,306.7	27,152.8	29,633.7	25,264.4	24,631.8	25,712.7	24,338.0	27,067.2
貸出金	Loans and bills discounted	65,135.3	62,701.0	61,348.4	62,720.6	65,632.1	68,227.7	73,068.2	75,066.1	80,237.3	72,945.9	77,979.2	78,658.3
繰延税金資産	Deferred tax assets	857.7	728.6	644.7	404.0	374.3	173.2	127.8	125.8	63.0	27.6	40.2	18.0
負債の部	Liabilities	115,025.5	116,158.7	130,671.0	135,785.7	140,253.6	152,529.4	172,746.3	176,138.2	186,557.3	187,436.2	192,207.5	198,232.8
預金	Deposits	75,569.5	78,648.6	81,998.9	84,128.6	89,081.8	94,331.9	101,047.9	110,668.8	117,830.2	116,477.5	122,325.0	122,568.5
譲渡性預金	NCDs	7,461.3	6,995.6	8,366.3	8,593.6	11,755.7	13,713.5	13,825.9	14,250.4	11,880.9	11,220.3	11,165.5	11,461.5
社債	Bonds	3,683.5	3,422.7	3,866.1	4,641.9	4,750.8	5,090.9	6,222.9	7,006.4	8,129.2	9,057.7	9,227.4	9,461.1
繰延税金負債	Deferred tax liabilities	27.3	26.5	20.5	53.9	68.1	103.4	601.4	348.2	367.1	455.2	378.2	434.6
純資産の部	Total net assets	4,611.8	7,000.8	7,132.1	7,255.0	8,443.2	9,005.0	10,696.3	10,447.7	11,234.3	11,612.9	11,451.6	11,213.8
株主資本合計	Total stockholders' equity	2,599.2	4,644.7	4,921.4	5,014.3	5,680.6	6,401.2	7,018.4	7,454.3	8,119.1	8,637.0	9,054.4	9,206.7
資本金	Capital Stock	1,420.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,338.7	2,339.4	2,340.0
資本剰余金	Capital surplus	57.2	978.9	978.9	759.8	758.6	758.3	757.3	757.3	757.3	758.2	739.0	692.0
利益剰余金	Retained earnings	1,245.1	1,451.9	1,776.4	2,152.7	2,811.5	3,480.1	4,098.4	4,534.5	5,036.8	5,552.6	5,992.2	6,188.9
自己株式	Treasury stock	(124.0)	(124.1)	(171.8)	(236.0)	(227.4)	(175.1)	(175.3)	(175.4)	(12.9)	(12.5)	(16.3)	(14.2)
その他の包括利益累計額合計	Total valuation and translation adjustments	(129.4)	306.6	173.1	196.1	664.6	878.0	2,003.9	1,459.5	1,612.5	1,753.4	1,713.9	1,675.5
その他有価証券評価差額金	Net unrealized gains (losses) on Other securities	(14.6)	412.7	272.3	330.4	755.8	949.5	1,791.0	1,347.7	1,542.3	1,688.8	1,688.9	1,662.8
繰延ヘッジ損益	Net deferred losses on hedges	(20.8)	(39.4)	(9.7)	(32.1)	(32.9)	(60.9)	(30.2)	55.1	(42.1)	(68.5)	(54.7)	8.0
土地再評価差額金	Land revaluation excess	35.2	35.0	33.4	39.2	39.1	35.7	39.0	39.4	38.1	37.1	36.5	36.5
為替換算調整勘定	Foreign currency translation adjustments	(129.1)	(101.7)	(122.9)	(141.4)	(97.4)	27.2	156.3	87.0	65.1	36.9	50.4	(27.1)
非支配株主持分	Non-controlling interests	2,141.9	2,049.4	2,037.3	2,043.9	2,096.8	1,724.0	1,671.7	1,531.0	1,499.3	1,219.6	678.5	327.6

1. 連結／Consolidated

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

連結／Consolidated

												(十億円／JPY billion)
		Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Sep. 19
破産更生等債権	Bankrupt and quasi-bankrupt assets	392.4	281.6	259.7	248.2	203.6	152.0	178.1	160.7	97.9	89.7	95.6
危険債権	Doubtful Assets	881.2	875.8	1,017.6	973.1	762.2	728.0	526.8	491.4	350.9	398.3	368.1
要管理債権	Substandard Loans	298.2	532.9	580.4	505.1	407.5	294.8	287.9	275.6	223.5	207.2	231.4
金融再生法開示債権	NPLs based on the Financial Reconstruction Act	1,571.8	1,690.3	1,857.7	1,726.3	1,373.3	1,174.8	992.7	927.7	672.3	695.2	695.1
総与信	Total claims	70,003.2	69,559.1	71,683.8	76,000.0	78,772.3	84,650.3	86,572.2	92,502.9	85,884.1	91,389.8	91,854.6
不良債権比率	NPL ratio ^{**1}	2.25%	2.43%	2.59%	2.27%	1.74%	1.39%	1.15%	1.00%	0.78%	0.76%	0.76%
保全率	Coverage ratio	88.39%	84.63%	81.81%	85.84%	83.74%	83.14%	81.34%	77.68%	75.23%	74.73%	73.36%

BC単体／Non-consolidated

												(十億円／JPY billion)
		Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Sep. 19
破産更生等債権	Bankrupt and quasi-bankrupt assets	224.3	138.5	134.4	145.5	114.3	93.0	135.6	118.4	80.9	75.3	79.3
危険債権	Doubtful Assets	697.7	684.8	779.6	691.4	574.4	555.1	376.4	347.4	283.4	337.4	301.9
要管理債権	Substandard Loans	178.7	303.0	268.8	256.6	192.7	120.9	110.6	101.9	72.0	63.8	91.2
金融再生法開示債権	NPLs based on the Financial Reconstruction Act	1,100.7	1,126.3	1,182.8	1,093.5	881.4	769.0	622.6	567.7	436.3	476.5	472.5
総与信	Total claims	63,216.7	62,152.1	63,676.4	68,383.0	72,788.4	78,901.4	79,668.7	86,978.3	85,904.6	88,936.9	89,187.1
不良債権比率	NPL ratio ^{**1}	1.74%	1.81%	1.86%	1.60%	1.21%	0.97%	0.78%	0.65%	0.51%	0.54%	0.53%
保全率	Coverage ratio	90.56%	87.59%	89.93%	92.63%	88.54%	87.67%	88.32%	85.46%	89.11%	87.86%	87.05%

*1 不良債権比率＝金融再生法開示債権残高(除く正常債権)／総与信

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

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

アジア・オセアニア／Asia and Oceania

(十億ドル／USD billion)

		Mar. 17	Mar. 18	Mar. 19	Sep. 19
オーストラリア	Australia	24.4	26.2	25.3	26.6
中国	China	20.2	23.5	22.4	25.1
香港	Hong Kong	23.1	22.0	22.5	24.6
シンガポール	Singapore	16.9	21.1	21.8	22.7
インドネシア	Indonesia	10.9	11.0	16.6	16.3
タイ	Thailand	12.9	14.1	15.4	15.8
韓国	Korea	14.7	15.4	14.5	14.7
台湾	Taiwan	5.9	6.9	6.6	10.6
インド	India	7.9	7.6	8.2	8.9
マレーシア	Malaysia	6.7	7.3	7.5	7.2
フィリピン	Philippines	2.0	2.5	2.5	3.0
ベトナム	Vietnam	1.3	1.4	1.7	2.3
その他	Others	1.5	1.5	2.3	2.0
合計	Total	148.5	160.6	167.3	179.7

ヨーロッパ／Europe

(十億ドル／USD billion)

		Mar. 17	Mar. 18	Mar. 19	Sep. 19
英国	UK	59.7	62.9	64.2	69.0
フランス	France	22.2	33.5	26.7	29.3
ドイツ	Germany	18.4	26.2	20.3	18.6
ベルギー	Belgium	10.5	11.9	17.2	11.6
オランダ	Netherlands	6.2	6.8	7.6	8.8
スペイン	Spain	2.0	2.4	2.8	5.1
スイス	Switzerland	3.8	3.7	4.3	4.3
イタリア	Italy	2.9	3.7	3.9	4.0
ルクセンブルク	Luxemburg	2.2	2.6	3.7	3.9
ロシア	Russia	3.2	3.3	3.4	3.6
アイルランド	Ireland	2.6	2.7	3.5	2.4
ノルウェー	Norway	2.0	1.6	1.8	1.8
スウェーデン	Sweden	1.0	1.2	1.0	1.1
フィンランド	Finland	0.7	0.9	0.6	0.6
その他	Others	2.8	3.1	3.7	3.8
合計	Total	139.8	166.5	164.6	167.9

米州／Americas

(十億ドル／USD billion)

		Mar. 17	Mar. 18	Mar. 19	Sep. 19
米国	US	223.0	235.3	237.1	237.6
カナダ	Canada	13.8	15.4	14.2	14.6
ブラジル	Brazil	8.5	7.2	6.4	8.1
メキシコ	Mexico	3.4	3.9	4.5	4.9
チリ	Chile	3.1	3.6	3.6	4.6
ペルー	Peru	1.1	1.0	1.0	0.8
その他	Others	2.6	2.6	3.0	3.0
合計	Total	255.4	269.1	269.7	273.7

中東・アフリカ／Middle East and Africa

(十億ドル／USD billion)

		Mar. 17	Mar. 18	Mar. 19	Sep. 19
サウジアラビア	Saudi Arabia	3.6	5.4	5.5	6.0
UAE	UAE	3.8	4.9	5.4	5.2
カタール	Qatar	3.7	4.5	4.7	4.9
トルコ	Turkey	3.5	3.4	3.0	2.8
南アフリカ	South Africa	1.6	1.7	1.7	2.0
オマーン	Oman	1.3	1.3	1.4	1.3
イスラエル	Israel	1.6	0.3	0.4	0.4
その他	Others	2.4	1.8	2.3	2.6
合計	Total	21.2	23.2	24.4	25.2

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

(1-7) 政策保有株式／Strategic shareholdings

BC単体貸借対照表計上額上位52銘柄(2019年3月末現在)／Top 52 by balance sheet amount (as of Mar. 31, 2019, 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	37,611,495	248,900
ダイキン工業株式会社	DAIKIN INDUSTRIES, LTD.	9,000,000	112,856
東日本旅客鉄道株式会社	East Japan Railway Company	8,169,000	87,204
東海旅客鉄道株式会社	Central Japan Railway Company	3,230,000	81,421
Kotak Mahindra Bank Ltd.	Kotak Mahindra Bank Ltd.	32,800,000	68,347
株式会社クボタ	KUBOTA Corporation	36,006,000	56,179
大和ハウス工業株式会社	DAIWA HOUSE INDUSTRY CO., LTD.	16,117,142	56,045
西日本旅客鉄道株式会社	West Japan Railway Company	6,400,000	53,856
住友不動産株式会社	Sumitomo Realty & Development Co., Ltd.	11,990,199	53,768
富士フィルムホールディングス株式会社	FUJIFILM Holdings Corporation	10,478,226	53,038
株式会社小松製作所	Komatsu Ltd.	17,835,711	47,245
三井物産株式会社	MITSUI & CO., LTD.	25,667,000	45,021
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	44,308
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	43,183
日本ペイントホールディングス株式会社	Nippon Paint Holdings Co., Ltd.	9,999,661	43,146
SGホールディングス株式会社	SG Holdings Co., Ltd.	12,600,000	40,739
三井不動産株式会社	Mitsui Fudosan Co., Ltd.	14,837,308	40,664
日本電産株式会社	NIIDEC CORPORATION	3,005,446	40,613
株式会社ブリヂストン	BRIDGESTONE CORPORATION	9,000,000	38,881
株式会社村田製作所	Murata Manufacturing Co., Ltd.	2,275,548	38,605
第一三共株式会社	DAIICHI SANKYO COMPANY, LIMITED	8,413,368	37,079
旭化成株式会社	ASAHI KASEI CORPORATION	30,404,956	36,703
株式会社小糸製作所	KOITO MANUFACTURING CO., LTD.	5,442,674	34,079
大正製薬ホールディングス株式会社	TAISHO PHARMACEUTICAL HOLDINGS CO., LTD.	3,000,000	32,892
塩野義製薬株式会社	SHIONOGI & CO., LTD.	4,595,288	31,234
伊藤忠商事株式会社	ITOCHU Corporation	14,533,600	29,307

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)
新日鐵住金株式会社	14,647,067	28,902
株式会社リクルートホールディングス	9,000,000	27,929
中部電力株式会社	14,943,462	26,354
東京電力ホールディングス株式会社	35,927,588	25,004
スタンレー電気株式会社	8,111,411	24,513
株式会社ダイフク	4,080,454	22,687
株式会社マキタ	5,800,458	22,037
王子ホールディングス株式会社	31,668,430	21,446
出光興産株式会社	5,142,800	20,413
東レ株式会社	27,022,000	20,076
関西電力株式会社	11,127,985	18,639
GMOペイメントゲートウェイ株式会社	2,501,600	18,604
ミネベアミツミ株式会社	10,223,597	17,907
株式会社シマノ	1,000,000	17,068
東邦瓦斯株式会社	3,304,233	16,663
ハウス食品グループ本社株式会社	3,668,027	16,406
マツダ株式会社	12,857,500	16,136
鹿島建設株式会社	9,508,831	15,606
住友化学株式会社	29,225,000	15,577
豊田通商株式会社	4,249,589	15,282
ブラザー工業株式会社	7,398,681	15,005
阪急阪神ホールディングス株式会社	3,581,833	14,677
三和ホールディングス株式会社	11,244,218	14,486
相鉄ホールディングス株式会社	4,094,575	13,749
株式会社日清製粉グループ本社	5,585,376	13,731
株式会社カネカ	3,091,683	13,235

(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. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Sep. 19
普通株式等Tier1比率	Common Equity Tier 1 capital ratio	10.63%	11.30%	11.81%	12.17%	14.50%	16.37%	16.18%
Tier1比率	Tier 1 capital ratio	12.19%	12.89%	13.68%	14.07%	16.69%	18.19%	17.73%
総自己資本比率	Total capital ratio	15.51%	16.58%	17.02%	16.93%	19.36%	20.76%	20.05%
普通株式等Tier1資本	Common Equity Tier 1 capital	6.6	7.5	7.8	8.6	9.2	9.7	9.7
Tier1資本	Tier 1 capital	7.5	8.5	9.0	9.9	10.6	10.7	10.6
総自己資本	Total capital	9.6	11.0	11.2	12.0	12.3	12.2	12.0
リスクアセット	Risk-weighted assets	61.6	66.1	66.0	70.7	63.5	58.9	60.0

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

(兆円／JPY trillion)

		Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Sep. 19
普通株式等Tier1比率	Common Equity Tier 1 capital ratio				8.3%	9.5%	10.3%	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%	11.5%
普通株式等Tier1資本	Common Equity Tier 1 capital				7.1	7.5	8.0	8.0
リスクアセット	Risk-weighted assets				85.6	78.7	76.8	80.4

外部TLAC比率／TLAC ratio

(兆円／JPY trillion)

		Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Sep. 19
リスクアセットベース ^{*2}	RWA basis ^{*2}						26.90%	27.17%
レバレッジエクスポージャーベース	Leverage exposure basis						8.19%	8.16%
外部TLACの額	External TLAC outstanding						18.0	18.5

レバレッジ比率／Leverage ratio

(兆円／JPY trillion)

		Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Sep. 19
レバレッジ比率	Leverage ratio		4.45%	4.61%	4.74%	5.01%	4.88%	4.70%
Tier1資本	Tier1 capital		8.5	9.0	9.9	10.6	10.7	10.6
レバレッジエクspoージャー	Leverage exposure		191.3	195.8	209.7	211.7	219.5	226.3

(参考)

Mar. 14 Mar. 15 Mar. 16 Mar. 17 Mar. 18 Mar. 19 Sep. 19

△EVE/Tier1資本	△EVE/Tier1 capital					4.3%	6.8%	10.0%
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^{*1} 内部管理ベース、試算値／Managerial accounting basis. Pro-forma^{*2} 資本バッファー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0.11%を除く／Excludes capital buffer 2.5%, G-SIB buffer 1.0% and Counter-cyclical buffer 0.11

(1-8) 自己資本(2)／Capital(2)

その他Tier1関連(2019年9月末)／Additional Tier 1 (as of Sep. 30, 2019)

(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 ^{*2}	ゴーイング・コンサーン水準での損失吸収 Going concern loss absorption ^{*3}
SMFG発行／Issued by SMFG					
Jul. 30, 2015	JPY 130.0 bn	永久／Perpetual	Dec. 5, 2020	2.49%	債務免除(元金回復条項付)／Temporary write-down
Jul. 30, 2015	JPY 85.0 bn	永久／Perpetual	Dec. 5, 2022	2.64%	債務免除(元金回復条項付)／Temporary write-down
Jul. 30, 2015	JPY 85.0 bn	永久／Perpetual	Dec. 5, 2025	2.88%	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	1.39%	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	1.29%	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	1.07%	債務免除(元金回復条項付)／Temporary write-down

(2) 適格旧Tier1資本調達手段(経過措置対象) - 優先出資証券／Eligible Tier 1 capital instruments (Grandfathered) - preferred securities

	発行時期 Issued date	発行残高 Amount outstanding	初回コール日 1st call date ^{*1}	配当率 Dividend rate ^{*4}	配当 ステップアップ Type
SMFG Preferred Capital JPY 3 Limited	Series A	Sep. 2009	JPY 99.0 bn	Jan. 2020	4.06 % Step-up
	Series B		JPY 164.5 bn	Jan. 2020	4.56 % Non step-up

分配可能額／Distributable amounts

	(十億円／JPY billion)					
	Mar.14	Mar.15	Mar.16	Mar.17	Mar.18	Mar.19
分配可能額 Distributable amounts						
SMFG単体 SMFG non-consolidated	754.9	1,064.4	1,373.0	1,612.2	1,623.3	1,782.1
BC単体 Non-consolidated	2,637.5	2,827.4	2,904.1	2,485.4	2,840.0	2,990.0

*1 金融庁長官の事前確認を条件とする。初回コール日及び以降の各利払日・配当日に償還可能／Subject to prior confirmation of the FSA. Callable on the 1st call date and each interest/dividend payment date thereafter

*2 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

*3 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%

*4 初回コール日以降の配当率は変動配当率／Floating rate after the 1st call date

(1-8) 自己資本(3)／Capital(3)

Tier2関連(公募発行分)(2019年9月末)／Tier 2 (as of Sep. 30, 2019)

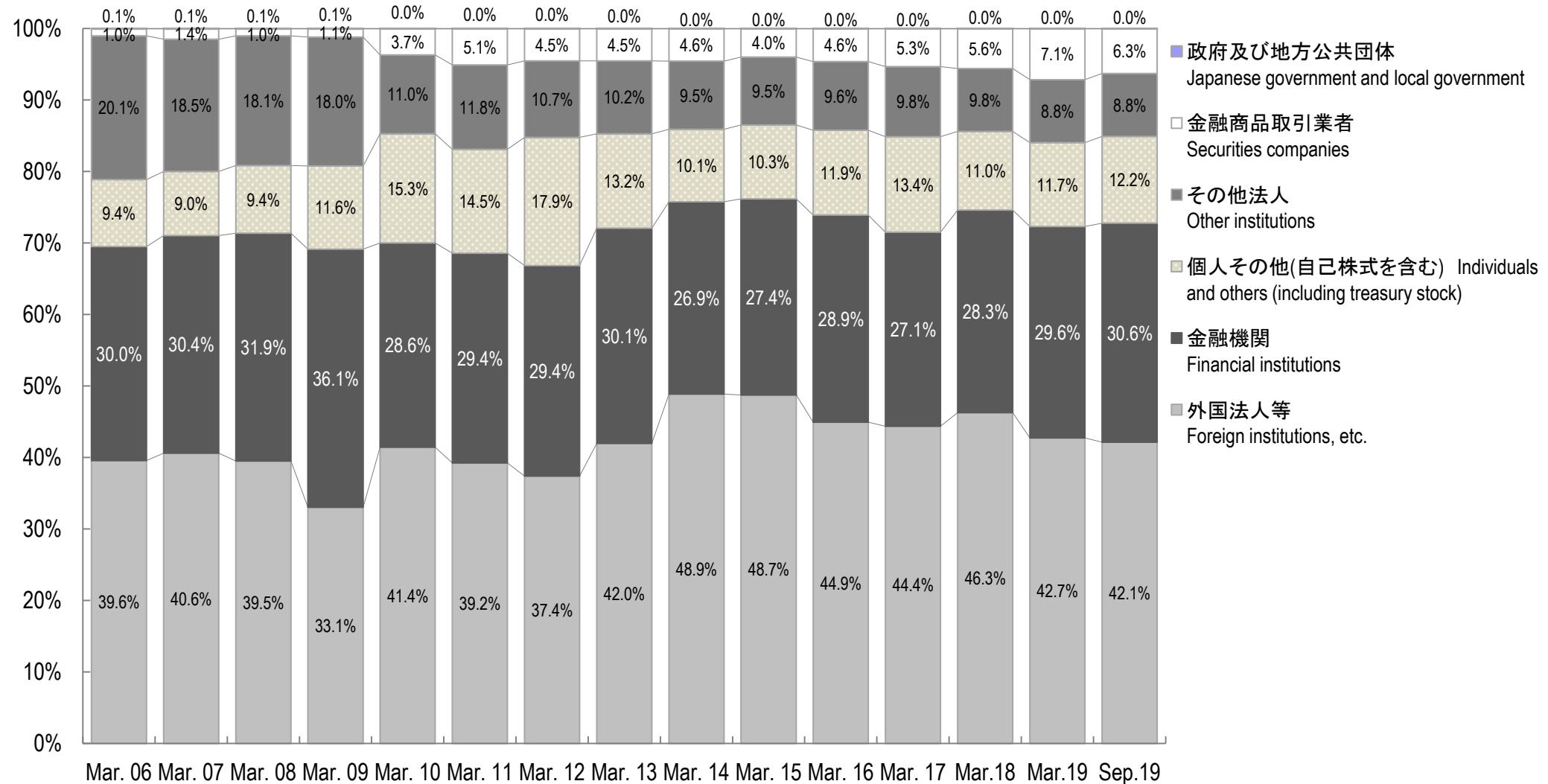
(1) Tier2資本調達手段(バーゼルⅢ適格) -劣後債／Selected Tier 2 capital instruments (Basel3 eligible) -subordinated bonds

発行日 Issue date	発行残高 Amount outstanding	満期 Maturity	初回コール日 1st call date ^{*1}	クーポン Coupon
SMFG発行／Issued by SMFG				
Apr. 2, 2014	USD 1,750.0 mn	Apr. 2, 2024	n.a.	4.436 %
Sep. 12, 2014	JPY 100.0 bn	Sep. 12, 2024	n.a.	0.849 %
May 29, 2015	JPY 42.0 bn	May. 29, 2025	n.a.	0.884 %
May 29, 2015	JPY 33.0 bn	May. 29, 2030	n.a.	1.328 %
May 29, 2015	JPY 20.0 bn	May. 29, 2025	May. 29, 2020 ^{*2}	0.59 % ^{*4}
Sep. 28, 2015	JPY 99.0 bn	Oct. 15, 2025	Oct. 15, 2020 ^{*3}	0.59 % ^{*5}
Sep. 28, 2015	JPY 81.0 bn	Oct. 15, 2025	n.a.	0.920 %
Jun. 3, 2016	JPY 10.0 bn	Jun. 3, 2026	n.a.	0.469 %
Jun. 3, 2016	JPY 20.0 bn	Jun. 3, 2026	Jun. 3, 2021 ^{*2}	0.30 % ^{*4}
Jun. 13, 2016	JPY 55.0 bn	Jun. 15, 2026	Jun. 15, 2021 ^{*3}	0.30 % ^{*5}
Jun. 13, 2016	JPY 65.0 bn	Jun. 15, 2026	n.a.	0.469 %
Sep. 12, 2016	JPY 59.0 bn	Sep. 15, 2026	Sep. 15, 2021 ^{*3}	0.32 % ^{*5}
Sep. 12, 2016	JPY 41.0 bn	Sep. 15, 2026	n.a.	0.545 %
Mar. 16, 2018	JPY 100.0 bn	Mar. 16, 2028	n.a.	0.585 %
Sep. 17, 2019	USD 500.0 mn	Sep. 17, 2029	n.a.	3.202 %

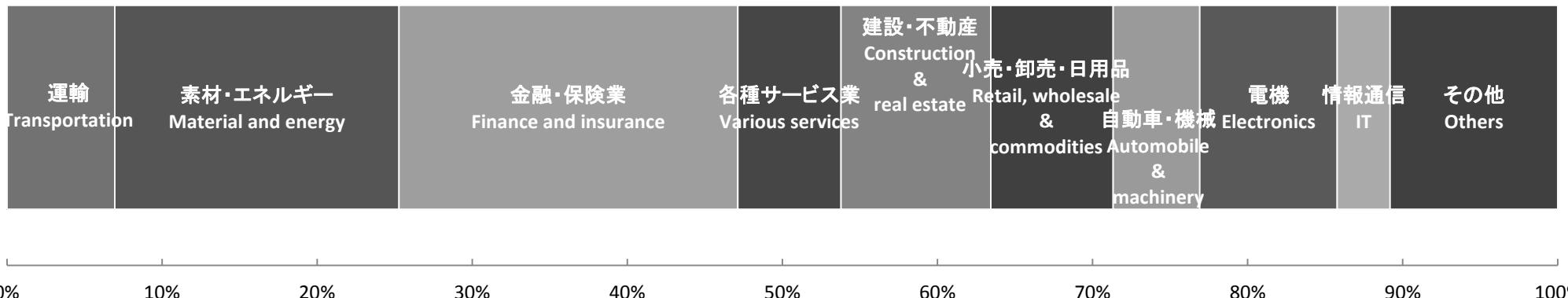
(2) 適格旧Tier2資本調達手段(経過措置対象) -劣後債／Selected eligible Tier 2 capital instruments (Grandfathered) -subordinated bonds

発行日 Issue date	発行残高 Amount outstanding	満期 Maturity	初回コール日 1st call date ^{*1}	クーポン Coupon
SMBC発行／Issued by SMBC				
Sep. 28, 2010	JPY 100.0 bn	Sep. 28, 2020	n.a.	1.43 %
Dec. 17, 2010	JPY 50.0 bn	Dec. 17, 2020	n.a.	1.61 %
Jun. 1, 2011	JPY 40.0 bn	Jun. 1, 2021	n.a.	1.60 %
Jun. 1, 2011	JPY 30.0 bn	Jun. 1, 2026	n.a.	2.21 %
Nov. 2, 2011	JPY 40.0 bn	Nov. 10, 2021	n.a.	1.56 %
Dec. 20, 2011	JPY 30.0 bn	Dec. 18, 2026	n.a.	2.17 %
Mar. 1, 2012	USD 1,500 mn	Mar. 1, 2022	n.a.	4.85 %
Nov. 9, 2010	EUR 750 mn	Nov. 9, 2020	n.a.	4.00 %

^{*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を基準金利とする変動金利／Floating rate based on Libor after the 1st call date^{*5} 初回コール日以降は円スワップ金利ベースで更改／Resettable based on JPY swap rate after the 1st call date

(1-9) 株主構成／Shareholder breakdown^{*1}^{*1} 普通株式の所有株式数の割合／Shareholder breakdown classified by type of common shareholders

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

業種別貸出金割合(2019年9月末)／Proportion classified by industry (as of Sep 30, 2019)^{*1}LBOファイナンス／LBO finance^{*1}

(十億円／JPY billion)

		Mar. 17	Mar. 18	Mar. 19	Sep. 19
貸出金	Loans	1,205.4	1,312.3	1,501.4	1,789.8
欧州	Europe	388.1	470.4	413.3	405.5
米州	Americas ^{*2}	287.0	297.0	326.7	316.9
アジア	Asia	106.3	124.8	112.5	123.6
日本	Japan ^{*3}	423.9	420.1	649.0	943.8
コミットメントライン未引出額	Undrawn commitments	217.5	301.0	323.8	267.0

*1 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(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

*2 2017年3月末より米州向け残高の内部管理区分を変更し、2016年3月末以前は新区分で遡及処理を実施
We revised managerial accounting rules for the loans in the Americas in Mar. 17. The figures before Mar. 16 have been adjusted retrospectively.

*3 2017年3月末より日本向け残高の内部管理区分を変更／We revised managerial accounting rules for the loans in Japan in Mar. 17.

(2-1) P/L

BC単体／Non-consolidated

(十億円／JPY billion)

	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	FY3/17	FY3/18	FY3/19	1H FY3/20
業務粗利益 Gross banking profit	1,524.9	1,455.3	1,531.8	1,532.5	1,540.1	1,558.1	1,634.3	1,534.3	1,663.7	1,427.9	1,395.6	735.8
国内業務粗利益 Gross domestic profit	1,147.2	1,117.2	1,114.4	1,097.8	1,098.9	1,112.0	1,097.7	1,030.2	1,153.5	929.9	849.5	379.5
資金利益 Net interest income	930.3	910.0	867.6	849.3	813.6	880.6	863.5	787.6	904.2 ^{*1}	707.3	638.1	277.4
うち金利スワップ利益 of which Interest on interest rate swaps	(38.6)	(5.0)	(2.7)	21.5	20.1	19.6	9.1	9.8	17.0	15.5	15.0	2.3
役務取引等収益+信託報酬 Net fees and commissions+Trust fees	222.3	214.9	211.1	216.8	235.0	232.4	217.4	223.5	208.1	202.7	195.6	81.6
特定取引等+その他業務利益 Net trading income+Net other operating income	(5.4)	(7.7)	35.7	31.7	50.2	(1.0)	16.8	19.0	41.3	19.9	15.9	20.5
うち国債等債券損益 of which Gains (losses) on bonds	(32.4)	9.1	28.4	23.2	40.7	(4.9)	3.3	3.4	18.2	7.5	6.4	14.1
国際業務粗利益 Gross international profit	377.7	338.1	417.4	434.8	441.2	446.2	536.6	504.1	510.1	498.0	546.1	356.3
資金利益 Net interest income	88.1	136.4	100.2	107.6	157.6	184.3	257.9	236.0	234.8	249.7	306.0	163.8
うち金利スワップ利益 of which Interest on interest rate swaps	(40.9)	28.3	(9.9)	(15.4)	(19.6)	(32.0)	(28.0)	(38.8)	(38.0)	(57.8)	(60.8)	(66.9)
役務取引等収益 Net fees and commissions	73.6	73.5	93.9	103.8	110.5	126.9	134.4	137.6	142.7	129.1	148.9	70.0
特定取引等+その他業務利益 Net trading income+Net other operating income	216.0	128.1	223.3	223.3	173.1	135.0	144.2	130.6	132.6	119.1	91.2	122.5
うち国債等債券損益 of which Gains (losses) on bonds	58.5	28.2	118.7	129.3	73.2	5.6	44.6	50.6	25.5	4.2	(3.5)	71.8
経費 Expenses ^{*2}	701.5	685.8	699.2	719.5	727.7	745.7	791.2	805.5	816.9	810.8	811.5	402.8
経費率 Overhead ratio ^{*2}	46.0%	47.1%	45.6%	46.9%	47.3%	47.9%	48.4%	52.5%	49.1%	56.8%	58.2%	54.7%
業務純益 Banking profit ^{*3}	823.4	769.5	832.6	813.0	812.4	812.4	843.1	728.8	846.7	617.2	584.1	333.0
株式等損益 Gains (losses) on stocks	(220.4)	3.9	(87.3)	(15.2)	(35.7)	106.4	52.6	35.3	115.1	127.7	68.0	73.0
経常利益 Ordinary profit (loss)	36.1	462.7	595.7	695.3	670.9	952.5	956.0	747.9	864.0	755.3	649.6	292.1
当期純利益 Net income (loss)	(301.1)	318.0	421.2	478.0	617.8	605.3	643.0	609.2	681.8	577.0	477.4	194.0
与信関係費用／Total credit cost	550.1	254.7	94.3	58.6	19.5	(123.9)	(80.1)	(3.2)	61.1	(26.7)	(2.2)	8.4
非金利収益／Non-interest income ^{*4}	380.9	339.6	370.0	395.3	421.5	440.6	430.8	446.6	450.6	438.5	449.8	200.4
対粗利益比率／Ratio to Gross banking profit	25.0%	23.3%	24.2%	25.8%	27.4%	28.3%	26.4%	29.1%	27.1%	30.7%	32.2%	27.2%
単体従業員数／No. of employees	21,816	22,460	22,524	22,686	22,569	22,915	26,416	28,002	29,283	29,192	28,482	28,401

^{*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)。前年比は、金利・為替影響等を除く／Managerial accounting basis (Net fees and commissions + Income related to derivatives products sales, etc.) YOY change is after adjustment of interest rates and exchange rates, 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)

		FY3/18			FY3/19			1H FY3/20			前年同期比／YoY		
		平均残高 Average balance	利息 Interest	利回り Yield									
資金運用勘定	Interest earning assets	71,547.4	746.8	1.04%	69,584.8	680.1	0.97%	71,445.9	296.3	0.82%	+1,595.2	(57.3)	(0.18)%
うち貸出金	of which Loans and bills discounted ¹	47,824.8	471.1	0.98%	47,390.5	448.2	0.94%	47,484.5	217.8	0.91%	+172.8	(8.8)	(0.04)%
うち有価証券	of which Securities	14,916.0	217.1	1.45%	12,664.2	174.9	1.38%	12,628.5	55.5	0.87%	(773.6)	(42.0)	(0.58)%
資金調達勘定	Interest bearing liabilities	106,977.3	39.5	0.03%	107,848.1	42.0	0.03%	114,273.5	18.9	0.03%	+6,694.5	(2.5)	(0.00)%
うち預金等	of which Deposits, etc.	92,454.7	8.4	0.00%	96,459.4	7.5	0.00%	99,318.1	3.0	0.00%	+3,379.7	(0.9)	(0.00)%
経費率	Expense ratio ²	0.59%			0.57%			0.52%			(0.04)%		
資金調達原価	Total cost of funding	0.62%			0.60%			0.55%			(0.04)%		
総資金利鞘	Overall interest spread	0.42%			0.37%			0.27%			(0.14)%		
預貸金利回差	Loan to deposit spread	0.98%			0.94%			0.91%			(0.04)%		

*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)

		FY3/18			FY3/19			1H FY3/20			前年同期比／YoY		
		平均残高 Average balance	利息 Interest	利回り Yield									
資金運用勘定	Interest earning assets	46,049.7	917.3	1.99%	49,223.0	1,306.3	2.65%	49,753.6	699.9	2.80%	+711.1	+83.6	+0.30%
うち貸出金	of which Loans and bills discounted	25,972.5	624.8	2.40%	26,790.8	845.1	3.15%	26,962.5	432.7	3.20%	+97.2	+25.1	+0.18%
うち有価証券	of which Securities	8,163.1	132.9	1.62%	9,794.9	170.6	1.74%	10,825.0	117.0	2.15%	+1,611.7	+43.7	+0.57%
資金調達勘定	Interest bearing liabilities	45,749.1	667.6	1.45%	48,831.8	1,000.3	2.04%	49,503.3	536.1	2.15%	+1,013.5	+73.4	+0.25%
うち預金等	of which Deposits, etc.	26,650.8	305.2	1.14%	28,026.7	507.5	1.81%	27,230.3	261.2	1.91%	(782.5)	+26.6	+0.24%
預貸金利回差	Loan to deposit spread	1.26%			1.34%			1.29%			(0.06)%		

※ 連結／Consolidated³

		FY3/18			FY3/19			1H FY3/20			前年同期比／YoY		
		平均残高 Average balance	利息 Interest	利回り Yield									
資金運用勘定	Interest earning assets	42,296.6	951.4	2.25%	44,163.1	1,367.6	3.10%	43,968.0	726.8	3.31%	(375.6)	+93.1	+0.45%
うち貸出金	of which Loans and bills discounted	24,924.4	677.5	2.72%	26,444.2	915.9	3.46%	26,661.2	494.0	3.71%	+391.6	+63.5	+0.43%
うち有価証券	of which Securities	3,977.9	64.9	1.63%	4,954.9	103.9	2.10%	5,202.1	58.8	2.26%	+347.2	+11.0	+0.29%
資金調達勘定	Interest bearing liabilities	34,314.2	437.0	1.27%	37,414.5	728.8	1.95%	36,605.1	399.7	2.18%	(1,221.7)	+64.4	+0.41%

*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)				
		FY3/17	FY3/18	FY3/19	1H FY3/20	前年同期比 ^{*2} YoY
国内非金利収益	Domestic Non-interest income	317.7	302.8	291.1	123.4	(7.7)
国内個人ビジネス関連	Income related to domestic consumer business	35.5	35.6	34.2	15.4	(2.2)
投資信託	Investment trusts	20.0	20.7	16.3	7.7	(1.7)
個人年金	Pension-type insurance	4.7	3.6	7.1	2.5	(0.7)
一時払終身保険	Single premium type permanent life insurance	4.5	6.5	6.2	3.2	+0.5
平準払保険	Level premium insurance	6.3	4.8	4.6	2.0	(0.3)
国内法人ビジネス関連	Income related to domestic corporate business	125.4	118.7	110.4	47.5	(3.6)
シンジケーション	Loan syndication	48.7	51.6	38.0	15.4	+0.8
ストラクチャードファイナンス	Structured finance	35.2	31.5	34.4	17.2	(3.8)
アセットファイナンス	Asset finance ^{*3}	19.5	11.3	12.4	4.7	+0.0
デリバティブ販売	Sales of derivatives products	22.0	24.3	25.6	10.2	(0.6)
振込・EB等	Monetary remittance, electronic banking	93.3	95.0	95.9	48.3	+0.7
外為収益	Foreign exchange	53.2	56.4	53.9	25.3	(1.2)
国際部門非金利収益	International Banking Unit's Non-interest income	132.9	135.7	158.7	77.0	+2.9
ローン関連手数料	International Banking Unit's loan related income	72.5	61.9	74.3	34.5	+2.0
合計	Total	450.6	438.5	449.8	200.4	(4.8)

^{*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. 09	Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Sep. 19
資産の部	Assets	107,478.2	103,536.4	115,484.9	119,037.5	125,910.0	135,966.4	154,724.1	153,641.4	162,281.7	170,923.1	179,348.7	182,976.1
現金預け金	Cash and due from banks	5,295.0	5,272.0	8,102.2	6,618.7	9,416.4	30,133.3	37,008.7	38,862.7	41,652.5	49,030.2	54,205.6	54,410.0
貸出金	Loans and bills discounted	60,241.3	56,619.1	55,237.6	56,411.5	59,770.8	63,370.7	68,274.3	69,276.7	75,585.3	73,896.2	76,401.8	76,708.1
有価証券	Securities	28,000.5	28,536.2	39,853.4	42,441.1	41,347.0	27,317.5	29,985.3	25,602.2	24,342.4	25,916.7	24,336.6	27,121.4
負債の部	Liabilities	104,931.7	98,138.4	109,925.6	113,327.8	119,355.6	128,889.1	146,725.4	145,884.6	154,864.5	163,001.9	171,386.5	174,893.1
預金	Deposits	69,500.0	70,457.3	74,036.5	75,804.1	80,006.4	84,137.3	91,337.7	98,839.7	105,590.8	110,243.2	116,091.1	115,882.4
譲渡性預金	NCDs	7,405.7	7,173.4	8,406.8	8,588.7	11,921.9	14,020.5	14,022.1	14,428.3	12,263.1	11,264.8	11,581.6	11,923.5
社債	Bonds	3,319.7	3,246.0	3,670.4	4,215.6	4,277.0	4,501.8	5,095.6	4,775.1	3,944.1	3,211.5	2,910.8	2,560.9
純資産の部	Total net assets	2,546.5	5,397.9	5,559.3	5,709.7	6,554.4	7,077.4	7,998.7	7,756.8	7,417.2	7,921.3	7,962.2	8,082.9
株主資本合計	Total stockholders' equity	2,532.2	4,949.0	5,188.3	5,297.4	5,763.0	6,179.5	6,369.5	6,446.2	6,027.5	6,382.0	6,532.1	6,576.0
資本金・資本剰余金	Capital Stock / Capital surplus	2,032.5	4,244.6	4,252.3	4,252.3	4,252.3	4,252.3	4,252.3	4,241.2	3,547.8	3,547.8	3,545.6	3,545.6
利益剰余金	Retained earnings	499.7	704.5	936.0	1,255.1	1,720.7	2,137.2	2,327.2	2,415.0	2,689.6	3,044.2	3,196.5	3,240.5
評価・換算差額等合計	Total valuation and translation adjustments	14.3	448.9	371.0	412.3	791.5	897.9	1,629.3	1,310.6	1,389.7	1,539.3	1,430.1	1,506.9
その他有価証券評価差額金	Net unrealized gains (losses) on Other securities	(52.7)	379.3	229.9	281.1	742.3	926.8	1,726.6	1,233.9	1,399.1	1,519.7	1,427.0	1,372.6
繰延ヘッジ損益	Net deferred losses on hedges	45.4	48.0	121.1	105.4	23.3	(53.2)	(124.9)	48.7	(36.1)	(6.3)	(22.4)	108.8
土地再評価差額金	Land revaluation excess	21.7	21.5	20.0	25.8	25.8	24.2	27.6	28.0	26.7	25.9	25.6	25.5

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

貸出金残高／Loan balance

(十億円／JPY billion)

		Mar.17	Mar.18	Mar.19	Sep.19	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)	54,502.9	53,208.1	53,967.3	53,385.9	100.0%
製造業	Manufacturing	7,279.8	6,072.6	6,621.4	6,980.0	13.1%
農業、林業、漁業及び鉱業	Agriculture, forestry, fisheries and mining	115.0	132.8	267.1	256.9	0.5%
建設業	Construction	701.7	741.8	729.5	712.1	1.3%
運輸、情報通信、公益事業	Transportation, communications and public enterprises	4,307.2	4,861.2	5,226.3	5,129.7	9.6%
卸売・小売業	Wholesale and retail	4,115.2	4,178.9	4,283.3	4,245.2	7.9%
金融・保険業	Finance and insurance	7,352.2	7,352.6	7,131.9	7,023.5	13.2%
不動産業	Real estate	6,301.4	6,684.9	7,053.5	7,062.5	13.2%
物品貯蔵業	Goods rental and leasing	1,650.5	1,499.2	1,598.3	1,529.2	2.9%
各種サービス業	Various services	3,994.0	4,091.0	4,168.2	4,263.4	8.0%
地方公共団体	Municipalities	934.3	914.8	754.5	531.3	1.0%
その他	Others	17,751.4	16,678.3	16,133.2	15,652.1	29.3%
海外店分及び特別国際金融取引勘定分	Overseas offices and offshore banking accounts	21,082.5	20,688.0	22,434.5	23,322.2	100.0%
政府等	Public sector	206.8	195.1	176.7	249.1	1.1%
金融機関	Financial institutions	1,582.0	1,622.0	1,668.4	2,001.3	8.6%
商工業	Commerce and industry	17,609.5	17,418.1	18,979.3	19,301.6	82.7%
その他	Others	1,684.2	1,452.8	1,610.0	1,770.3	7.6%
合計	Total	75,585.3	73,896.2	76,401.8	76,708.1	-

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

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

(十億円／JPY billion)

		Mar.17	Mar.18	Mar.19	Sep.19	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)	422.0	331.4	367.0	354.4	70.6%
製造業	Manufacturing	74.7	57.5	97.6	90.0	61.9%
農業、林業、漁業及び鉱業	Agriculture, forestry, fisheries and mining	0.2	4.6	0.0	1.6	58.7%
建設業	Construction	14.1	10.1	15.4	12.8	54.4%
運輸、情報通信、公益事業	Transportation, communications and public enterprises	59.8	42.9	37.8	38.0	79.1%
卸売・小売業	Wholesale and retail	73.5	62.1	65.4	71.2	66.3%
金融・保険業	Finance and insurance	0.9	0.9	5.9	5.7	100.0%
不動産業	Real estate	77.8	50.7	36.1	33.8	67.5%
物品貯蔵業	Goods rental and leasing	1.6	0.3	0.3	0.3	52.1%
各種サービス業	Various services	65.9	49.6	56.7	53.1	55.4%
地方公共団体	Municipalities	-	-	-	-	-
その他	Others	53.4	52.8	51.8	48.1	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	145.7	104.9	109.5	118.0	52.8%
政府等	Public sector	-	-	-	-	-
金融機関	Financial institutions	-	-	-	-	-
商工業	Commerce and industry	81.9	47.4	57.1	67.3	44.9%
その他	Others	63.8	57.5	52.3	50.7	66.6%
合計	Total	567.7	436.3	476.5	472.5	63.8%

^{*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

(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)	Mar. 17	Mar. 18	Mar. 19	Sep. 19
SMBC						
国内本支店数	Domestic branches ^{*1,2}		440	441	443	444
営業部	Corporate Banking Dept.		16	16	16	16
法人営業部	Corporate Business Office ^{*3}		162	158	148	148
エリア	Area Main Office ^{*4}		105	77	52	58
ローンプラザ	Consumer Loan Promotion Office		79	71	59	43
ATM台数(ネットワーク全体)	ATMs (Total)		54,947	56,012	56,812	56,818
うち、プロパーATM台数	SMBC ATMs		6,089	5,827	5,434	5,205
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		1,435	1,572	1,419	1,391

SMBC信託銀行／SMBC Trust Bank

国内店舗数	Domestic branches ^{*1}	Mar. 17	Mar. 18	Mar. 19	Sep. 19
国内店舗数	Domestic branches ^{*1}	26	26	25	26

SMBC日興証券／SMBC Nikko Securities

国内店舗数	Domestic branches ^{*1}	Mar. 17	Mar. 18	Mar. 19	Sep. 19
国内店舗数	Domestic branches ^{*1}	124	148	142	143

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

国内店舗・チャネル	Domestic service channels	Mar. 17	Mar. 18	Mar. 19	Sep. 19
うち、自動契約機店舗(無人店舗)	Unstaffed service channels	945	941	933	911
自動契約機	ACMs	997	995	987	967
自社ATM	ATMs	980	972	963	941

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

SMBCグループ		Mar. 19	Sep. 19
海外拠点数 ^{*6}	Overseas offices	131	138

BTPN

拠点数	Branches	Mar. 19	Sep. 19
		721	579

*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. ビジネス関連／Business related figures and data

(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. 17	Mar. 18	Mar. 19	Sep. 19
個人預金	Individual deposits ^{*1}	43.6	45.3	47.1	47.9
流動性預金	Liquid deposits	30.5	32.2	34.1	34.8
定期性預金	Fixed-term deposits	12.6	12.3	12.0	12.2
外貨預金	Foreign currency deposits	0.6	0.8	0.9	0.9
投資信託全体	Investment trusts ^{*2}	2.2	2.2	2.1	2.2
個人向け投資信託預り残高	Investment trusts for individuals	1.8	1.8	1.8	1.8
SMBC日興証券／SMBC Nikko Securities		Mar. 17	Mar. 18	Mar. 19	Sep. 19
預り資産合計	Client assets ^{*3,4}	50.0	61.6	60.2	60.1
うち株式	of which equities	25.7	34.0	31.9	31.7
うち債券	of which bonds	15.9	16.4	17.4	17.5
うち受益証券	of which investment trusts	8.1	10.7	10.4	10.5
(十億円／JPY billion)					
SMBC信託銀行／SMBC Trust Bank		Mar. 17	Mar. 18	Mar. 19	Sep. 19
預金	Deposits ^{*3}	2,467.8	2,540.5	2,732.8	2,786.9
外貨預金	Foreign currency deposit	924.1	946.2	977.9	985.6

投資商品販売／Sales of investment products

		(十億円／JPY billion)			
SMBC		FY3/17	FY3/18	FY3/19	1H FY3/20
個人向け投資信託販売額	Sales of investment trusts to individuals	404.4	664.9	295.2	119.5
個人年金保険販売額	Sales of pension-type insurances	104.2	83.6	214.0	77.7
SMBC日興証券／SMBC Nikko Securities		FY3/17	FY3/18	FY3/19	1H FY3/20
商品販売額合計	Product sales ^{*3}	9,933.5	10,204.7	10,103.4	5,490.5

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)					
SMBC		Mar. 17	Mar. 18	Mar. 19	Sep. 19
ダイレクト契約者数	"SMBC Direct" clients	14,929	15,642	16,532	16,983
リモート取引計	Transactions through remote banking	334	417	663	393

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

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

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

3. ビジネス関連／Business related figures and data

(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)	Sep. 19
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.		88
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.		983
マスアフルーエント層	退職者・勤労者	Mass affluent	Retirees, corporate employees		3,522
マス層	退職者・勤労者	Mass retail	Retirees, corporate employees		22,764

貸出金(SMBC)／Loans (SMBC)

				(十億円／JPY billion)	
		Mar. 17	Mar. 18	Mar. 19	Sep. 19
住宅ローン	Housing loans	12,912.4	12,566.8	12,118.3	11,853.9
うち自己居住用の住宅ローン	of which self-residential purpose	10,302.3	9,998.7	9,660.4	9,469.2
その他消費者ローン	Other consumer loans	960.8	931.9	882.4	861.0
		FY3/17	FY3/18	FY3/19	1H FY3/20
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	1,063.1	832.3	702.8	307.5
住宅ローン証券化実績	Securitization of housing loans ³	322	224	175	68

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

				(十億円／JPY billion)	
		Mar. 17	Mar. 18	Mar. 19	Sep. 19
三井住友銀行	SMBC	779.2	765.2	731.9	717.5
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	637.9	631.5	607.8	598.5
SMBCコンシューマーファイナンス	SMBC Consumer Finance	1,071.0	1,113.6	1,156.4	1,179.8
三井住友カード	Sumitomo Mitsui Card ⁴	725.3	728.3	730.2	740.1

カード会員数・買物取扱高推移 (SMCC+Cedyna)／No. of card holders and sales handled (SMCC+Cedyna)

				(百万人／Millions)	
		Mar. 17	Mar. 18	Mar. 19	Sep. 19
クレジットカード会員数	No. of card holders	42.38	43.88	45.37	46.44
		FY3/17	FY3/18	FY3/19	1H FY3/20
買物取扱高	Sales handled	14.51	16.08	17.89	9.95

¹1 High-net-worth individual ²2 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 Agency³3 概数／In round numbers ⁴4 カードショッピングのリボルビング払等の残高を含む。セディナの計数を含む／Includes loan balance related to revolving payments. Includes figures of Cedyna

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

預金／Deposits

SMBC		(兆円／JPY trillion)			
		Mar. 17	Mar. 18	Mar. 19	Sep. 19
法人預金	Corporate deposits ¹	48.9	52.3	54.7	54.8
流動性預金	Liquid deposits	42.2	45.3	48.1	47.0
定期性預金	Fixed-term deposits	5.2	5.1	5.1	5.6
外貨預金	Foreign currency deposits	1.5	1.9	1.6	2.2

SMBC評価型融資／SMBC Assessment Loan^{*4}

SMBC	(件、兆円／Numbers, JPY trillion)			
	Mar. 17	Mar. 18	Mar. 19	Sep. 19
取組件数累計		670	820	930
Accumulated no. of transactions				970
取組額累計		1.7	1.9	2.1
Accumulated transaction amount				2.2

法人向けインターネットサービス契約社数

／No. of Internet service accounts of corporate clients

(千件／Thousands)

SMBC	Mar. 17	Mar. 18	Mar. 19	Sep. 19
パソコン・バンクWeb21	209	239	262	276
E-banking Web21 ²				
Global e-Tradeサービス	28	29	31	32
Global e-Trade service				
海外向けインターネット・キャッシングサービス	19	20	20	20
Overseas internet banking services ³				

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

(千件／Thousands)

SMBC	Mar. 17	Mar. 18	Mar. 19	Sep. 19
SMBCでんさいネット	39	41	41	41
SMBC Densai Net				

■評価型融資一覧／List of Assessment Loan

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

¹譲渡性預金及び特別国際金融取引勘定分を除く／Excludes "negotiable certificates of deposit" and Japan offshore banking accounts²パソコン・バンクナビWebを含むWeb系エレクトロニック・キャッシングサービスの合計／Total number of contracts for web-based e-banking services including Internet banking PC Navi Web³海外拠点における主なインターネット・キャッシングサービスの契約数の合計／Total number of contracts for main internet banking services for overseas accounts⁴概数／In round numbers

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

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

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

SMBC		Mar. 17	Mar. 18	Mar. 19	Sep. 19
コベナンツを活用した融資／Loans utilizing covenants		5,140.6	5,659.5	5,899.3	5,902.8
		3,726	4,190	4,603	4,690
動産・債権譲渡担保融資／Loans collateralized by movable property/assigned claim ^{*1}		289.7	346.9	372.5	348.3
		281	262	281	260

ビジネスセレクトローン／Business Select Loan^{*2}

(十億円／JPY billion, 社／Numbers)

SMBC		Mar. 17	Mar. 18	Mar. 19	Sep. 19
残高	Balance	750	760	740	660
取組額	Transaction amount	510	460	440	140
貸出先数	Number of clients	23,554	22,885	21,890	20,692

■商品概要／Product description

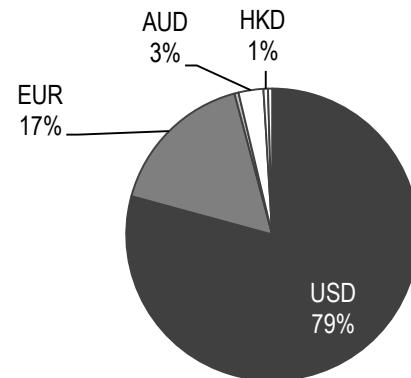
貸出金額：最大100百万円	／Amount	: JPY 100 million or less
貸出金利：2.125%～	／Interest rate	: 2.125% or more
貸出期間：最長7年	／Term	: Within 7 years
原則無担保(有担保も有)	／Collateral is not required in general	
第三者保証不要	／No third party guarantee required	
(代取保証要)	(guarantee by representative director required)	

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

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

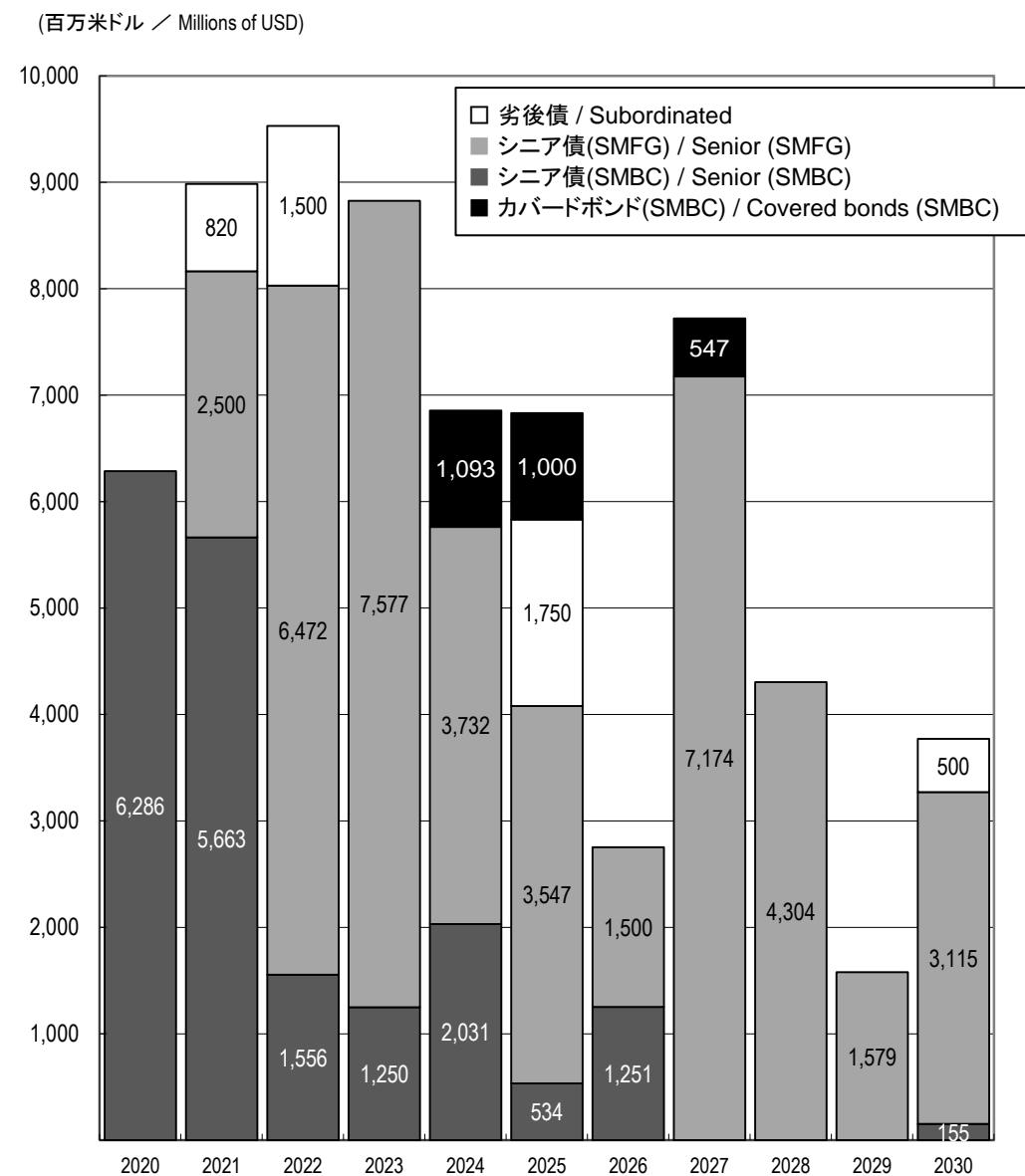
外貨建社債発行残高／Foreign currency bonds outstanding^{*1}

		(十億米ドル／Billions of USD)		
		Mar. 18	Mar. 19	Sep. 19
シニア債	Senior bonds	54.2	55.9	60.4
カバードボンド	Covered bonds	0.0	1.1	2.6
劣後債	Subordinated bonds	4.2	4.1	4.6

通貨別内訳(2019年9月末)／Currency breakdown (as of Sep 30, 2019)^{*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
Covered (SMBC)	Nov. 6, 2018	EUR	1,000	5y	0.550%	Covered bond
Senior (SMBC)	Dec. 20, 2018	AUD	83	4.5y	2.900%	Uridashi
		USD	228	4.5y	3.370%	Green
Senior (SMFG)	May. 30, 2019	EUR	500	5y	0.465%	Green
Covered (SMBC)	Jun. 18, 2019	EUR	500	7y	0.267%	Covered bond
		USD	1,000	5y	2.440%	
Senior (SMFG)	Jul. 16, 2019	USD	2,000	5y	2.696%	SEC-registered
			2,500	10y	3.040%	
Sub (SMFG)	Sep. 17, 2019	USD	500	10y	3.202%	SEC-registered
Senior (SMFG)	Sep. 27, 2019	USD	1,000	5y	2.448%	SEC-registered
			500	10y	2.724%	

満期の分布(2019年9月末)／Maturity profile (as of Sep 30, 2019)^{*2}

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

*2 2019年9月末実績レートにて換算 / Converted into USD at exchange rates as of Sep 30, 2019

(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}

	金額 Proceeds	シェア Mkt share	案件数 No. of deals
1. Nomura Securities	278.6	18.8%	27
2. Mizuho Securities	249.3	16.8%	20
3. Mitsubishi UFJ Morgan Stanley Securities	231.4	15.6%	13
4. SMBC Nikko Securities	227.2	15.4%	24
5. Daiwa Securities	151.4	10.2%	14
6. Goldman Sachs	111.5	7.5%	5
7. Bank of America Merrill Lynch	92.9	6.3%	4
8. JP Morgan	89.3	6.0%	1
9. Citi	18.6	1.3%	3
10. NH Investment & Securities	8.3	0.6%	1
10. Mirae Asset Daewoo	8.3	0.6%	1

IPO主幹事件数

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

	案件数 No. of Deals	シェア Mkt share
1. Nomura	5	33.6%
2. SMBC Group	5	18.5%
3. Daiwa Securities Group Inc	5	18.0%
4. Mizuho FG	3	6.8%
5. Tokai Tokyo Securities	3	2.5%
6. SBI Holdings	3	1.3%
7. Ichiyoshi Securities	2	0.8%
8. Morgan Stanley	1	0.6%
9. H.S. Securities	1	0.6%
10. Aizawa Securities	5	0.1%

*1 出所: RIFINITIVの情報を基にSMBC日興証券が作成(2019年4月-2019年9月実績)／Source: SMBC Nikko Securities, based on data from RIFINITIV (Apr. 2019 - Sep. 2019)

*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(2019年1月-9月実績)／Source: RIFINITIV (Jan. - Sep. 2019)

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	3,045.5	22.2%	365
2. SMBC Nikko Securities	2,648.4	19.3%	366
3. Mitsubishi UFJ Morgan Stanley Securities	2,462.9	17.9%	299
4. Daiwa Securities	2,459.7	17.9%	344
5. Nomura Securities	2,287.1	16.7%	287
6. Goldman Sachs	171.4	1.2%	28
7. Tokai Tokyo Securities	169.7	1.2%	45
8. SBI Holdings	110.2	0.8%	4
9. Shinkin Securities	100.3	0.7%	30
10. Bank of America Merrill Lynch	96.2	0.7%	4

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}

	(百万米ドル／USD million) Proceeds
1. MUFG	11,306
2. SMBC Group	9,666
3. Mizuho FG	8,351
4. BNP Paribas	7,387
5. Santander Corp & Invest Bkg	6,278
6. Credit Agricole CIB	6,120
7. Societe Generale	6,044
8. ING	5,536
9. State Bank of India	4,838
10. Natixis	4,790

ファイナンシャル・アドバイザー(案件数)

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

	案件数 No. of deals	シェア Mkt share
1. SMBC Group	73	4.0%
2. Mizuho FG	58	3.2%
3. Deloitte	52	2.9%
4. Nomura	50	2.7%
5. Kaede Group	49	2.7%
6. Daiwa Securities Group Inc	26	1.4%
7. Morgan Stanley	26	1.4%
8. Pricewaterhouse Coopers	25	1.4%
9. KPMG	25	1.4%
10. Plutus Consulting	18	1.0%

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}

	(百万米ドル／USD million) Proceeds
1. JP Morgan	229,265
2. Bank of America Merrill Lynch	224,650
3. MUFG	174,169
4. Citi	167,623
5. Wells Fargo	144,639
6. Mizuho FG	144,295
7. Barclays	93,620
8. HSBC Holdings	93,600
9. SMBC Group	89,697
10. BNP Paribas	89,330