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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

* 2020年12月3日更新／Updated on Dec. 3, 2020



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)

	FY3/11	FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	FY3/17	FY3/18	FY3/19	FY3/20 ^{*3}	1H FY3/21
連結粗利益 Consolidated gross profit	2,504.7	2,594.5	2,792.9	2,898.2	2,980.4	2,904.0	2,920.7	2,981.1	2,846.2	2,768.6	1,377.4
資金利益 Net interest income	1,317.7	1,341.4	1,392.6	1,484.2	1,505.2	1,422.9	1,358.6	1,390.2	1,331.4	1,306.9	632.1
信託報酬 Trust fees	2.3	1.8	1.9	2.5	2.9	3.7	3.8	3.9	4.7	4.7	2.3
役務取引等利益 Net fees and commissions	766.2	823.6	908.2	984.6	996.7	1,003.8	1,013.3	1,066.6	1,059.9	1,083.4	498.5
特定取引利益 Net trading income	237.1	198.2	166.6	211.9	195.1	225.5	237.4	246.3	191.4	262.8	139.3
その他業務利益 Net other operating income	181.4	229.6	323.6	215.1	280.5	248.0	307.6	274.0	258.8	110.8	105.2
営業経費 General and administrative expenses	1,355.3	1,421.4	1,496.3	1,569.9	1,659.3	1,724.8	1,812.4	1,816.2	1,715.1	1,739.6	836.4
持分法による投資損益 Equity in gains (losses) of affiliates	(13.3)	(31.1)	5.3	10.2	(10.6)	(36.2)	24.6	39.0	61.1	56.1	10.2
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	551.2
1,002.0	1,013.9	1,166.2	1,242.4	-	-	-	-	-	-	-	-
与信関係費用 Total credit cost	217.3	121.3	173.1	(49.1)	7.8	102.8	164.4	94.2	110.3	170.6	200.2
株式等損益 Gains (losses) on stocks	(91.9)	(27.9)	(21.0)	89.2	66.7	69.0	55.0	118.9	116.3	80.5	36.3
経常利益 Ordinary profit (loss)	825.4	935.6	1,073.7	1,432.3	1,321.2	985.3	1,005.9	1,164.1	1,135.3	932.1	346.3
特別損益 Extraordinary gains (losses)	1.9	17.4	(9.7)	(9.6)	(11.8)	(5.1)	(26.6)	(55.3)	(11.7)	(43.4)	(4.4)
親会社株主に帰属する当期純利益 Profit (loss) attributable to owners of	475.9	518.5	794.1	835.4	753.6	646.7	706.5	734.4	726.7	703.9	270.1
ROE ^{*2}	9.9%	10.4%	14.8%	13.8%	11.2%	8.9%	9.1%	8.8%	8.2%	7.6%	5.7%
連結子会社数 No. of consolidated subsidiaries	327	337	323	324	317	341	354	347	173	174	175
持分法適用会社数 No. of equity method affiliated companies	47	43	44	46	50	59	54	75	115	101	117
従業員数 No. of employees	61,555	64,225	64,635	66,475	68,739	73,652	77,205	72,978	86,659	86,443	87,821
(参考)為替レート(米ドル／円) Exchange rate JPY / USD	83.15	82.13	94.01	102.88	120.15	112.62	112.19	106.25	111.00	108.81	105.78

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

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

			FY3/20 ^{*1}	1H FY3/21	(十億円／JPY billion) 前年同期比 YoY ^{*2}
リテール Retail	業務粗利益	Gross profit	1,175.5	548.7	(23.4)
	経費	Expenses	934.9	443.3	(15.8)
	(経費率)	(Overhead ratio)	79.5%	80.8%	+0.5%
	その他	Others	2.0	1.2	+0.3
	業務純益	Net business profit	242.6	106.6	(7.3)
	ROE	ROE ^{*3}	-	9.6%	+0.4%
	リスクアセット(兆円)	RWA (Trillions of yen)	-	12.1	(0.7)
ホールセール Wholesale	業務粗利益	Gross profit	598.8	282.5	(14.5)
	経費	Expenses	291.6	146.6	(2.8)
	(経費率)	(Overhead ratio)	48.7%	51.9%	+1.6%
	その他	Others	52.9	24.5	+2.7
	業務純益	Net business profit	360.1	160.4	(9.0)
	ROE	ROE ^{*3}	-	3.7%	(7.3)%
	リスクアセット(兆円)	RWA (Trillions of yen)	-	32.9	+3.4
グローバル Global	業務粗利益	Gross profit	665.9	343.4	+19.8
	経費	Expenses	362.8	177.7	(0.8)
	(経費率)	(Overhead ratio)	54.5%	51.7%	(3.4)%
	その他	Others	52.6	8.9	(16.5)
	業務純益	Net business profit	355.7	174.6	+4.1
	ROE	ROE ^{*3}	-	5.9%	(2.9)%
	リスクアセット(兆円)	RWA (Trillions of yen)	-	33.9	+1.4
市場 Global Markets	業務粗利益	Gross profit	437.4	257.9	+10.7
	経費	Expenses	78.8	40.2	+0.9
	(経費率)	(Overhead ratio)	18.0%	15.6%	(0.3)%
	その他	Others	32.5	17.1	+1.8
	業務純益	Net business profit	391.1	234.8	+11.6
	ROE	ROE ^{*3}	-	24.0%	+2.7%
	リスクアセット(兆円)	RWA (Trillions of yen)	-	4.6	(0.7)

*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。また、利息返還損失引当金繰入等(リテール)、外貨中長期調達コスト(WS・グローバル)、バンキング勘定の金利リスク見合い(市場)を含まず

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

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

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

SMBC信託銀行／SMBC Trust Bank

議決権比率: SMBC 100%／100% held by SMBC

		(十億円／JPY billion)			
単体／Non-consolidated		FY3/18	FY3/19	FY3/20	1H FY3/21
経常収益	Ordinary income	50.7	62.0	61.1	21.8
経常費用	Ordinary expenses	57.9	64.4	60.0	28.0
うち営業経費	of which General and administrative expenses	50.8	52.2	49.3	22.5
経常利益	Ordinary profit (loss)	(7.2)	(2.5)	1.0	(6.2)
当期純利益	Net income (loss)	(5.8)	(3.8)	(32.8)	(6.0)
自己資本比率(国内基準)	Capital adequacy ratio (Domestic standard)	14.3%	12.0%	13.6%	13.4%
信託財産額	Trust assets	9,047.5	9,385.1	9,992.8	9,984.8
貸出金	Loans	1,002.4	1,328.2	1,468.3	1,671.0
預金	Deposits	2,540.5	2,732.8	2,892.1	3,033.7

		(十億円／JPY billion)
		Sep. 20
総資産	Total assets	3,298.4
株主資本	Total stockholders' equity	147.9
資本金	Capital stock	87.6
従業員数	No. of employees	2,125

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

議決権比率: SMFG 50%／50% held by SMFG

		(十億円／JPY billion)			
連結／Consolidated		FY3/18	FY3/19	FY3/20	1H FY3/21
営業収益	Operating revenue	1,622.8	1,502.3	1,513.7	661.4
販管費	SG&A expenses	88.4	94.6	91.8	56.0
営業利益	Operating profit (loss)	96.4	90.9	89.4	18.4
経常利益	Ordinary profit (loss)	97.6	87.5	90.3	20.6
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	54.5	80.0	61.2	12.7
契約実行高	Contracted amount	2,185.0	2,412.2	2,489.2	968.1
営業資産	Lease assets	4,795.9	4,815.2	5,269.4	5,405.9

		(十億円／JPY billion)
		Sep. 20
総資産	Total assets	6,501.3
株主資本	Total stockholders' equity	624.8
資本金	Capital stock	15.0
従業員数	No. of employees	3,477

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		FY3/18	FY3/19	FY3/20	1H FY3/21
営業収益	Operating revenue	397.4	369.5	398.7	205.6
受入手数料	Commissions	199.4	197.0	204.9	98.2
トレーディング損益	Net gain (loss) on trading	147.3	111.7	103.6	60.1
金融収益他	Interest and dividend income, etc.	50.6	60.7	90.1	47.2
金融費用	Interest expense	31.4	38.6	75.4	39.2
純営業収益	Net operating revenue	357.3	319.2	316.0	162.8
販売費・一般管理費	SG&A expenses	267.6	276.5	273.0	130.5
経常利益	Ordinary profit (loss) ^{*1}	94.9	48.4	49.8	35.9
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent ^{*1}	63.7	33.3	39.2	28.2
自己資本規制比率	Capital adequacy ratio ^{*2}	446.5%	385.6%	318.7%	322.4%
総口座数(千口座)	No. of total accounts (thousands) ^{*2}	3,327	3,425	3,453	3,541

(十億円／JPY billion)

Sep. 20

総資産	Total assets	11,259.9
株主資本	Total stockholders' equity	830.4
資本金	Capital stock	10.0
従業員数	No. of employees	11,804

*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

連結／Consolidated		FY3/18	FY3/19	FY3/20	1H FY3/21
営業収益	Operating revenue	436.2	465.5	480.8	216.8
営業費用	Operating expense	381.6	403.0	430.3	192.1
うち貸倒費用	of which Provision for operating receivables	31.4	33.1	32.3	11.6
うち利息返還費用	of which Losses on interest repayments	14.3	10.9	12.0	-
営業利益	Operating profit (loss)	54.6	62.4	50.5	24.6
経常利益	Ordinary profit (loss)	54.5	62.7	50.8	25.3
親会社株主に帰属する当期純利益	Net income (loss)	30.7	(46.7)	38.2	18.9

(十億円／JPY billion)

Sep. 20

従業員数	No. of employees	6,178
(SMCC単体)		
総資産	Total assets	2,340.4
株主資本	Total stockholders' equity	537.7
資本金	Capital stock	34.0

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

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

		(十億円／JPY billion)			
連結／Consolidated		FY3/18	FY3/19	FY3/20	1H FY3/21
営業収益	Operating revenue	273.8	281.8	288.5	138.2
うち営業貸付金利息	of which Interest on consumer loans	171.8	177.3	184.9	90.5
うち信用保証収益	of which Loan guarantee revenues	66.9	69.2	68.7	31.3
営業費用	Operating expenses	238.3	236.0	228.3	86.4
うち広告宣伝費	of which Advertising expenses	20.8	22.9	23.3	9.5
うち貸倒費用	of which Credit losses including provision for uncollectible loans	58.1	57.5	67.7	30.7
うち利息返還費用	of which Losses on interest repayments	36.0	36.0	27.0	-
うち人件費	of which Personnel expenses	29.0	30.0	31.0	15.1
営業利益	Operating profit (loss)	35.5	45.8	60.2	51.8
経常利益	Ordinary profit (loss)	35.9	46.3	60.5	52.5
親会社株主に帰属する当期純利益	Profit (loss) attributable to owners of parent	24.6	45.0	90.1	43.8
営業貸付金残高	Consumer loans outstanding	1,115.6	1,157.1	1,192.6	1,141.2
うち海外	of which overseas	100.8	109.0	107.4	102.4
不良債権残高	Non performing loans (total)	64.8	71.3	78.3	85.5
保証残高	Loan guarantee	1,258.8	1,235.7	1,211.5	1,129.1

		(十億円／JPY billion)
		Sep. 20
総資産	Total assets	1,358.1
株主資本	Total stockholders' equity	458.2
資本金	Capital stock	140.7
従業員数	No. of employees	5,429

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

取崩額	Withdrawal	48.2	33.4	33.0	11.4
繰入額(営業費用)	Provisions (operating expense)	36.0	36.0	27.0	-
期末残高	Allowance at the end of the year	109.4	112.1	106.1	95.3

(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		FY3/18	FY3/19	FY3/20	1H FY3/21
営業収益	Operating revenue	136.5	138.4	143.2	68.3
販管費	SG&A expenses	8.1	8.1	8.5	4.6
営業利益	Operating profit (loss)	2.8	3.6	2.9	(0.4)
経常利益	Ordinary profit (loss)	2.5	3.4	2.8	(0.0)
当期純利益	Net income (loss)	1.7	2.6	0.9	0.1

		(十億円／JPY billion)
		Sep. 20
総資産	Total assets	99.0
株主資本	Total stockholders' equity	46.6
資本金	Capital stock	10.0
従業員数	No. of employees	2,885

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		FY3/18	FY3/19	FY3/20	1H FY3/21
営業収益	Operating revenue	46.5	47.0	65.5	28.4
営業費用	Operating expenses	39.2	41.0	64.0	29.4
営業利益	Operating profit (loss)	7.4	6.0	1.5	(1.0)
経常利益	Ordinary profit (loss)	7.4	6.0	2.2	(0.9)
当期純利益	Net income (loss)	5.0	4.2	0.6	(1.2)
運用資産残高	Asset under management	11,545.4	11,553.8	14,682.4	15,846.1
投資信託	Investment trusts	6,260.4	6,623.9	8,013.5	8,793.7
公募投資信託	Publicly offered funds	2,957.6	3,191.5	4,054.8	4,606.7
私募投資信託	Privately placed funds	3,302.8	3,432.4	3,958.7	4,186.9
投資顧問契約	Institutional accounts	5,285.0	4,929.9	6,668.8	7,052.5

		(十億円／JPY billion)
		Sep. 20
総資産	Total assets	131.8
株主資本	Total stockholders' equity	111.9
資本金	Capital stock	2.0
従業員数	No. of employees	991

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

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

(十億円／JPY billion)

			FY3/17	FY3/18	FY3/19	FY3/20	1H FY3/21
三井住友銀行	業務粗利益	Gross profit	1,663.7	1,427.9	1,395.6	1,412.0	748.6
SMBC	金利収益	Net-interest income	1,138.9 ^{*2}	957.0	944.1	878.1	435.6
	非金利収益	Non-interest income	524.7	470.9	451.5	533.9	313.0
	経費等	Expenses,etc	816.9	810.8	811.5	808.1	397.9
	業務純益	Net business profit	846.7	617.2	584.1	604.0	350.7
うち リテール部門	業務粗利益	Gross profit	355.3	320.2	308.1	286.5	106.1
of which Retail Banking Unit	金利収益	Net-interest income	294.8	278.4	266.9	250.5	103.3
	非金利収益	Non-interest income	60.5	41.8	41.2	36.0	2.8
	経費等	Expenses,etc	350.9	347.9	337.8	326.7	145.7
	業務純益	Net business profit	4.4	(27.7)	(29.7)	(40.2)	(39.6)
うち ホールセール部門	業務粗利益	Gross profit	528.4	531.9	523.6	508.2	235.4
of which Wholesale Banking Unit	金利収益	Net-interest income	271.1	271.0	274.4	266.4	135.6
	非金利収益	Non-interest income	257.2	260.9	249.2	241.8	99.8
	経費等	Expenses,etc	199.1	200.5	192.2	187.8	108.2
	業務純益	Net business profit	329.3	331.5	331.4	320.4	127.2
うち グローバル部門	業務粗利益	Gross profit	327.5	349.6	366.8	363.1	186.0
of which Global Banking Unit	金利収益	Net-interest income	194.7	213.9	218.8	203.8	101.8
	非金利収益	Non-interest income	132.9	135.7	148.0	159.3	84.2
	経費等	Expenses,etc	128.8	140.7	161.8	166.7	89.6
	業務純益	Net business profit	198.7	208.9	204.9	196.4	96.5
うち 市場営業部門	業務粗利益	Gross profit	272.4	273.4	253.5	328.2	194.0
of which Treasury Unit	金利収益	Net-interest income	144.2	186.0	190.0	160.4	83.6
	非金利収益	Non-interest income	128.2	87.4	63.5	167.8	110.4
	経費等	Expenses,etc	27.4	28.2	28.7	29.2	15.9
	業務純益	Net business profit	245.0	245.2	224.8	299.0	178.1
SMBC信託銀行	業務粗利益	Gross profit	34.9	44.2	49.8	49.5	18.2
SMBC Trust Bank	金利収益	Net-interest income	15.4	21.5	28.7	29.7	11.8
	非金利収益	Non-interest income	19.5	22.7	21.1	19.8	6.4
	経費等	Expenses,etc	50.5	50.6	51.7	48.6	22.1
	業務純益	Net business profit	(15.6)	(6.4)	(1.9)	0.9	(3.9)

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

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

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

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

(十億円／JPY billion)

			FY3/17	FY3/18	FY3/19	FY3/20	1H FY3/21
SMBC日興証券	業務粗利益	Gross profit	351.2	386.0	348.7	358.3	197.2
SMBC Nikko Securities^{*2}	金利収益	Net-interest income	4.6	4.7	5.8	6.4	4.6
	非金利収益	Non-interest income	346.6	381.4	342.9	351.9	192.6
	経費等	Expenses,etc	268.9	288.1	304.4	304.1	146.9
	業務純益	Net business profit	82.4	97.9	44.3	54.2	50.3
三井住友カード	業務粗利益	Gross profit	365.4	385.2	411.0	422.4	188.4
Sumitomo Mitsui Card^{*3,5,6}	金利収益	Net-interest income	38.1	34.5	32.7	59.2	27.2
	非金利収益	Non-interest income	327.3	350.9	378.3	363.2	161.2
	経費等	Expenses,etc	274.9	285.4	305.3	328.0	152.4
	業務純益	Net business profit	90.5	99.8	105.7	94.4	36.0
SMBCコンシューマーファイナンス	業務粗利益	Gross profit	246.3	260.9	268.3	274.4	131.3
SMBC Consumer Finance^{*4}	金利収益	Net-interest income	162.5	171.0	176.7	184.2	90.6
	非金利収益	Non-interest income	83.8	89.9	91.6	90.2	40.7
	経費等	Expenses,etc	104.8	109.0	110.7	113.8	52.0
	業務純益	Net business profit	141.5	151.9	157.6	160.6	79.1
その他	業務粗利益	Gross profit	259.3	476.8	372.8	252.0	93.7
Others^{*5}	金利収益	Net-interest income	(0.8)	201.5	143.4	147.2	62.3
	非金利収益	Non-interest income	260.1	275.1	229.4	104.8	31.4
	経費等	Expenses,etc	271.9	233.4	70.3	81.0	54.9
	業務純益	Net business profit	(12.6)	243.5	302.5	170.9	39.0
連結	業務粗利益	Gross profit	2,920.7	2,981.1	2,846.2	2,768.6	1,377.4
Consolidated	金利収益	Net-interest income	1,358.6	1,390.2	1,331.4	1,276.6	632.1
	非金利収益	Non-interest income	1,562.1	1,590.8	1,514.8	1,492.0	745.3
	経費等	Expenses,etc	1,787.9	1,777.2	1,653.9	1,683.6	826.2
	業務純益	Net business profit	1,132.9	1,203.8	1,192.3	1,085.0	551.2

^{*1} 内部管理ベース／Managerial accounting basis ^{*2} 単体計数に海外証券現地法人を加えた値／Non-consolidated figures of SMBC Nikko Securities plus figures of the overseas incorporated securities companies^{*3} 連結計数から重要性の乏しい子会社を控除した値。SMBCファイナンスサービスの計数を含む／Consolidated figures of SMCC excluding figures of the immaterial subsidiaries. Includes figures of SMBC Finance Service^{*4} 連結計数／Consolidated figures of the company ^{*5} 内部取引として消去すべきものを含む／Includes profit or loss to be eliminated as internal transactions^{*6} 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年度について追溯処理を実施

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

(1-4) B/S

連結／Consolidated

(十億円／JPY billion)

		Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Mar. 20	Sep. 20
資産の部	Assets	123,159.5	137,803.1	143,040.7	148,696.8	161,534.4	183,442.6	186,585.8	197,791.6	199,049.1	203,659.1	219,863.5	225,757.9
現金預け金	Cash and due from banks	5,839.7	9,233.9	7,716.3	10,799.3	32,991.1	39,749.0	42,789.2	46,865.5	53,732.6	57,411.3	61,768.6	68,474.4
有価証券	Securities	28,624.0	39,952.1	42,530.0	41,306.7	27,152.8	29,633.7	25,264.4	24,631.8	25,712.7	24,338.0	27,128.8	29,190.5
貸出金	Loans and bills discounted	62,701.0	61,348.4	62,720.6	65,632.1	68,227.7	73,068.2	75,066.1	80,237.3	72,945.9	77,979.2	82,517.6	84,516.0
繰延税金資産	Deferred tax assets	728.6	644.7	404.0	374.3	173.2	127.8	125.8	63.0	27.6	40.2	26.3	28.3
負債の部	Liabilities	116,158.7	130,671.0	135,785.7	140,253.6	152,529.4	172,746.3	176,138.2	186,557.3	187,436.2	192,207.5	209,078.6	214,458.2
預金	Deposits	78,648.6	81,998.9	84,128.6	89,081.8	94,331.9	101,047.9	110,668.8	117,830.2	116,477.5	122,325.0	127,042.2	137,912.8
譲渡性預金	NCDs	6,995.6	8,366.3	8,593.6	11,755.7	13,713.5	13,825.9	14,250.4	11,880.9	11,220.3	11,165.5	10,180.4	10,237.7
社債	Bonds	3,422.7	3,866.1	4,641.9	4,750.8	5,090.9	6,222.9	7,006.4	8,129.2	9,057.7	9,227.4	9,235.6	9,204.2
繰延税金負債	Deferred tax liabilities	26.5	20.5	53.9	68.1	103.4	601.4	348.2	367.1	455.2	378.2	257.4	434.5
純資産の部	Total net assets	7,000.8	7,132.1	7,255.0	8,443.2	9,005.0	10,696.3	10,447.7	11,234.3	11,612.9	11,451.6	10,784.9	11,299.7
株主資本合計	Total stockholders' equity	4,644.7	4,921.4	5,014.3	5,680.6	6,401.2	7,018.4	7,454.3	8,119.1	8,637.0	9,054.4	9,354.3	9,448.1
資本金	Capital Stock	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,337.9	2,338.7	2,339.4	2,340.0	2,341.3
資本剰余金	Capital surplus	978.9	978.9	759.8	758.6	758.3	757.3	757.3	757.3	758.2	739.0	692.0	693.1
利益剰余金	Retained earnings	1,451.9	1,776.4	2,152.7	2,811.5	3,480.1	4,098.4	4,534.5	5,036.8	5,552.6	5,992.2	6,336.3	6,427.4
自己株式	Treasury stock	(124.1)	(171.8)	(236.0)	(227.4)	(175.1)	(175.3)	(175.4)	(12.9)	(12.5)	(16.3)	(14.0)	(13.7)
その他の包括利益累計額合計	Total valuation and translation adjustments	306.6	173.1	196.1	664.6	878.0	2,003.9	1,459.5	1,612.5	1,753.4	1,713.9	1,365.7	1,784.5
その他有価証券評価差額金	Net unrealized gains (losses) on Other securities	412.7	272.3	330.4	755.8	949.5	1,791.0	1,347.7	1,542.3	1,688.8	1,688.9	1,371.4	1,730.0
繰延ヘッジ損益	Net deferred losses on hedges	(39.4)	(9.7)	(32.1)	(32.9)	(60.9)	(30.2)	55.1	(42.1)	(68.5)	(54.7)	82.3	105.6
土地再評価差額金	Land revaluation excess	35.0	33.4	39.2	39.1	35.7	39.0	39.4	38.1	37.1	36.5	36.9	37.1
為替換算調整勘定	Foreign currency translation adjustments	(101.7)	(122.9)	(141.4)	(97.4)	27.2	156.3	87.0	65.1	36.9	50.4	(32.8)	(87.5)
非支配株主持分	Non-controlling interests	2,049.4	2,037.3	2,043.9	2,096.8	1,724.0	1,671.7	1,531.0	1,499.3	1,219.6	678.5	62.9	65.2

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. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Mar. 20	Sep. 20	前期末比 vs Mar. 20	
破産更生等債権		Bankrupt and quasi-bankrupt assets	281.6	259.7	248.2	203.6	152.0	178.1	160.7	97.9	89.7	87.9	133.3	+45.5
危険債権		Doubtful Assets	875.8	1,017.6	973.1	762.2	728.0	526.8	491.4	350.9	398.3	326.9	360.4	+33.5
要管理債権		Substandard Loans	532.9	580.4	505.1	407.5	294.8	287.9	275.6	223.5	207.2	235.5	270.8	+35.2
金融再生法開示債権		NPLs based on the Financial Reconstruction Act	1,690.3	1,857.7	1,726.3	1,373.3	1,174.8	992.7	927.7	672.3	695.2	650.3	764.5	+114.2
総与信		Total claims	69,559.1	71,683.8	76,000.0	78,772.3	84,650.3	86,572.2	92,502.9	85,884.1	91,389.8	95,923.5	97,607.2	+1,683.8
不良債権比率		NPL ratio ^{**1}	2.43%	2.59%	2.27%	1.74%	1.39%	1.15%	1.00%	0.78%	0.76%	0.68%	0.78%	+0.10%
保全率		Coverage ratio	84.63%	81.81%	85.84%	83.74%	83.14%	81.34%	77.68%	75.23%	74.73%	71.74%	73.40%	+1.66%

BC単体／Non-consolidated

												(十億円／JPY billion)	
		Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Mar. 20	Sep. 20	前期末比 vs Mar. 20
破産更生等債権	Bankrupt and quasi-bankrupt assets	138.5	134.4	145.5	114.3	93.0	135.6	118.4	80.9	75.3	73.0	117.6	+44.6
危険債権	Doubtful Assets	684.8	779.6	691.4	574.4	555.1	376.4	347.4	283.4	337.4	260.8	280.7	+19.9
要管理債権	Substandard Loans	303.0	268.8	256.6	192.7	120.9	110.6	101.9	72.0	63.8	94.8	105.0	+10.2
金融再生法開示債権	NPLs based on the Financial Reconstruction Act	1,126.3	1,182.8	1,093.5	881.4	769.0	622.6	567.7	436.3	476.5	428.6	503.3	+74.7
総与信	Total claims	62,152.1	63,676.4	68,383.0	72,788.4	78,901.4	79,668.7	86,978.3	85,904.6	88,936.9	93,226.0	93,848.8	+622.8
不良債権比率	NPL ratio ^{**1}	1.81%	1.86%	1.60%	1.21%	0.97%	0.78%	0.65%	0.51%	0.54%	0.46%	0.54%	+0.79%
保全率	Coverage ratio	87.59%	89.93%	92.63%	88.54%	87.67%	88.32%	85.46%	89.11%	87.86%	87.00%	87.79%	+0.79%

*1 不良債権比率＝金融再生法開示債権残高(除く正常債権)／総与信

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

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

アジア・オセアニア／Asia and Oceania

(十億ドル／Billions of USD)

		Mar. 18	Mar. 19	Mar. 20	Sep. 20
オーストラリア	Australia	26.2	25.3	25.9	30.9
中国	China	23.5	22.4	26.9	28.9
シンガポール	Singapore	21.1	21.8	23.7	24.9
香港	Hong Kong	22.0	22.5	25.1	20.4
インドネシア	Indonesia	11.0	16.6	16.2	15.8
韓国	South Korea	15.4	14.5	14.7	15.6
タイ	Thailand	14.1	15.4	15.1	15.2
インド	India	7.6	8.2	10.2	9.3
台湾	Taiwan	6.9	6.6	8.6	8.7
マレーシア	Malaysia	7.3	7.5	7.4	7.4
フィリピン	Philippines	2.5	2.5	3.1	3.2
ベトナム	Vietnam	1.4	1.7	2.0	2.2
その他	Others	1.5	2.3	2.1	2.0
合計	Total	160.6	167.3	181.0	184.6

ヨーロッパ／Europe

(十億ドル／USD billion)

		Mar. 18	Mar. 19	Mar. 20	Sep. 20
英国	UK	62.9	64.2	69.7	76.5
フランス	France	33.5	26.7	29.0	30.9
ベルギー	Belgium	11.9	17.2	14.6	26.3
ドイツ	Germany	26.2	20.3	21.7	23.0
オランダ	Netherlands	6.8	7.6	10.4	11.5
ルクセンブルク	Luxembourg	2.6	3.7	4.1	4.8
イタリア	Italy	3.7	3.9	4.6	4.7
ロシア	Russia	3.3	3.4	3.8	4.6
スイス	Switzerland	3.7	4.3	3.5	3.7
スペイン	Spain	2.4	2.8	5.7	3.0
アイルランド	Ireland	2.7	3.5	2.3	2.1
ノルウェー	Norway	1.6	1.8	1.8	1.7
スウェーデン	Sweden	1.2	1.0	1.1	1.2
フィンランド	Finland	0.9	0.6	0.7	0.6
その他	Others	3.1	3.7	4.0	4.7
合計	Total	166.5	164.6	177.0	199.4

米州／Americas

(十億ドル／Billions of USD)

		Mar. 18	Mar. 19	Mar. 20	Sep. 20
米国	USA	235.3	237.1	270.8	249.7
カナダ	Canada	15.4	14.2	16.7	17.7
ブラジル	Brazil	7.2	6.4	7.2	7.7
メキシコ	Mexico	3.9	4.5	4.6	4.9
チリ	Chile	3.6	3.6	4.8	4.0
ペルー	Peru	1.0	1.0	1.1	1.1
その他	Others	2.6	3.0	3.6	2.4
合計	Total	269.1	269.7	308.8	287.5

中東・アフリカ／Middle East and Africa

(十億ドル／USD billion)

		Mar. 18	Mar. 19	Mar. 20	Sep. 20
サウジアラビア	Saudi Arabia	5.4	5.5	7.0	7.2
UAE	UAE	4.9	5.4	5.2	7.0
カタール	Qatar	4.5	4.7	4.8	5.1
トルコ	Turkey	3.4	3.0	2.9	2.6
南アフリカ	South Africa	1.7	1.7	1.9	1.8
オマーン	Oman	1.3	1.4	1.3	1.2
イスラエル	Israel	0.3	0.4	0.4	0.4
その他	Others	1.8	2.3	2.9	2.7
合計	Total	23.2	24.4	26.4	27.9

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

(1-7) 政策保有株式／Strategic shareholdings

BC単体貸借対照表計上額上位50銘柄(2020年3月末現在)／Top 50 by balance sheet amount (as of Mar. 31, 2020, 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	247,875
ダイキン工業株式会社	DAIKIN INDUSTRIES, LTD.	9,000,000	119,340
Kotak Mahindra Bank Ltd.	Kotak Mahindra Bank Ltd.	32,800,000	66,288
東日本旅客鉄道株式会社	East Japan Railway Company	7,507,000	60,929
富士フイルムホールディングス株式会社	FUJIFILM Holdings Corporation	10,478,226	52,049
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	52,048
株式会社クボタ	KUBOTA Corporation	36,006,000	48,090
東海旅客鉄道株式会社	Central Japan Railway Company	2,741,100	47,037
西日本旅客鉄道株式会社	West Japan Railway Company	6,400,000	45,235
第一三共株式会社	DAIICHI SANKYO COMPANY, LIMITED	6,848,368	44,946
大和ハウス工業株式会社	DAIWA HOUSE INDUSTRY CO., LTD.	16,117,142	42,935
三井物産株式会社	MITSUI & CO., LTD.	25,667,000	40,654
Ares Management Corporation	Ares Management Corporation	12,130,540	39,980
株式会社村田製作所	Murata Manufacturing Co., Ltd.	6,826,644	36,254
日本電産株式会社	NIDEC CORPORATION	3,005,446	35,225
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	34,875
住友不動産株式会社	Sumitomo Realty & Development Co., Ltd.	11,990,199	34,140
株式会社小松製作所	Komatsu Ltd.	17,835,711	33,256
伊藤忠商事株式会社	ITOCHU Corporation	14,533,600	32,362
株式会社ブリヂストン	BRIDGESTONE CORPORATION	9,000,000	29,630
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	28,786
SGホールディングス株式会社	SG Holdings Co., Ltd.	12,600,000	28,585
三井不動産株式会社	Mitsui Fudosan Co., Ltd.	12,982,708	25,814
株式会社ダイフク	Daifuku Co., Ltd.	4,080,454	24,453
塩野義製薬株式会社	SHIONOGI & CO., LTD.	4,595,288	23,685

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)	
旭化成株式会社	ASAHI KASEI CORPORATION	25,404,956	19,352
株式会社小糸製作所	KOITO MANUFACTURING CO., LTD.	5,442,674	19,183
株式会社マキタ	Makita Corporation	5,800,458	18,833
大正製薬ホールディングス株式会社	TAISHO PHARMACEUTICAL HOLDINGS CO., LTD.	3,000,000	18,738
スタンレー電気株式会社	STANLEY ELECTRIC CO., LTD.	8,111,411	17,870
GMOペイメントゲートウェイ株式会社	GMO Payment Gateway, Inc.	2,501,600	17,717
中部電力株式会社	CHUBU Electric Power Co.,Inc.	11,954,862	16,911
ミネベアミツミ株式会社	MinebeaMitsumi Inc.	10,223,597	16,630
オリンパス株式会社	Olympus Corporation	9,697,392	16,232
王子ホールディングス株式会社	Oji Holdings Corporation	31,668,430	15,929
株式会社シマノ	SHIMANO INC.	1,000,000	14,897
東邦瓦斯株式会社	TOHO GAS Co., Ltd	3,304,233	13,638
日清食品ホールディングス株式会社	NISSIN FOODS HOLDINGS CO., LTD.	1,620,000	13,425
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	13,322
積水ハウス株式会社	Sekisui House, Ltd.	7,192,906	13,264
東レ株式会社	Toray Industries, Inc.	25,522,000	12,831
出光興産株式会社	Idemitsu Kosan Co.,Ltd.	5,142,800	12,801
阪急阪神ホールディングス株式会社	Hankyu Hanshin Holdings, Inc.	3,581,833	12,397
関西電力株式会社	The Kansai Electric Power Company,Incorporated	11,127,985	12,199
オムロン株式会社	OMRON Corporation	2,190,310	11,724
豊田通商株式会社	Toyota Tsusho Corporation	4,249,589	11,472
ブラザー工業株式会社	BROTHER INDUSTRIES, LTD.	6,728	11,249
相鉄ホールディングス株式会社	Sotetsu Holdings, Inc.	4,094,575	10,472
小田急電鉄株式会社	Odakyu Electric Railway Co., Ltd.	4,708,516	10,146
豊田合成株式会社	Toyoda Gosei Co., Ltd.	5,049,402	9,832

(1-8) 自己資本(1)／Capital(1)

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

		(兆円／JPY trillion)						
		Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Mar. 20	Sep. 20
普通株式等Tier1比率	Common Equity Tier 1 capital ratio	11.30%	11.81%	12.17%	14.50%	16.37%	15.55%	16.02%
Tier1比率	Tier 1 capital ratio	12.89%	13.68%	14.07%	16.69%	18.19%	16.63%	17.25%
総自己資本比率	Total capital ratio	16.58%	17.02%	16.93%	19.36%	20.76%	18.75%	19.28%
普通株式等Tier1資本	Common Equity Tier 1 capital	7.5	7.8	8.6	9.2	9.7	9.6	10.0
Tier1資本	Tier 1 capital	8.5	9.0	9.9	10.6	10.7	10.2	10.8
総自己資本	Total capital	11.0	11.2	12.0	12.3	12.2	11.6	12.0
リスクアセット	Risk-weighted assets	66.1	66.0	70.7	63.5	58.9	61.6	62.4

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

		(兆円／JPY trillion)						
		Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Mar. 20	Sep. 20
普通株式等Tier1比率	Common Equity Tier 1 capital ratio			8.3%	9.5%	10.3%	9.8%	9.7%
分子にその他有価証券評価差額金、分母に株式評価見合い分含む Includes net unrealized gains on other securities in numerator and RWA associated with net unrealized gains on stocks in denominator				9.7%	11.1%	11.9%	11.0%	11.3%
普通株式等Tier1資本	Common Equity Tier 1 capital			7.1	7.5	8.0	8.2	8.3
リスクアセット	Risk-weighted assets			85.6	78.7	76.8	83.5	84.5

外部TLAC比率／TLAC ratio

		(兆円／JPY trillion)						
		Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Mar. 20	Sep. 20
リスクアセットベース	RWA basis					26.90%	25.96%	26.72%
レバレッジエクスポージャーベース	Leverage exposure basis					8.19%	7.64%	10.25%
外部TLACの額	External TLAC outstanding					18.0	18.2	18.9

レバレッジ比率／Leverage ratio

		(兆円／JPY trillion)						
		Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Mar. 20	Sep. 20
レバレッジ比率	Leverage ratio	4.45%	4.61%	4.74%	5.01%	4.88%	4.31%	5.85%
Tier1資本	Tier1 capital	8.5	9.0	9.9	10.6	10.7	10.2	10.8
レバレッジエクspoージャー	Leverage exposure	191.3	195.8	209.7	211.7	219.5	237.5	183.9
(参考)		Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Mar. 20	Sep. 20
△EVE/Tier1資本	△EVE/Tier1 capital				4.3%	6.8%	9.6%	8.4%

*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0.02%を除く／Excludes capital buffer 2.5%, G-SIB buffer 1.0% and Counter-cyclical buffer 0.02%

1. 連結／Consolidated

(1-8) 自己資本(2)／Capital(2)

その他Tier1関連(2020年9月末)／Additional Tier 1 (as of Sep. 30, 2020)

(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
Sep. 9, 2020	JPY 100.0 bn	永久／Perpetual	Dec. 5, 2030	1.11%	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

なし

None

分配可能額／Distributable amounts

		(十億円／JPY billion)						
		Mar.14	Mar.15	Mar.16	Mar.17	Mar.18	Mar.19	Mar.20
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	2,062.8
BC単体	Non-consolidated	2,637.5	2,827.4	2,904.1	2,485.4	2,840.0	2,990.0	2,669.2

*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%

(1-8) 自己資本(3)／Capital(3)

Tier2関連(公募発行分)(2020年9月末)／Tier 2 (as of Sep. 30, 2020)

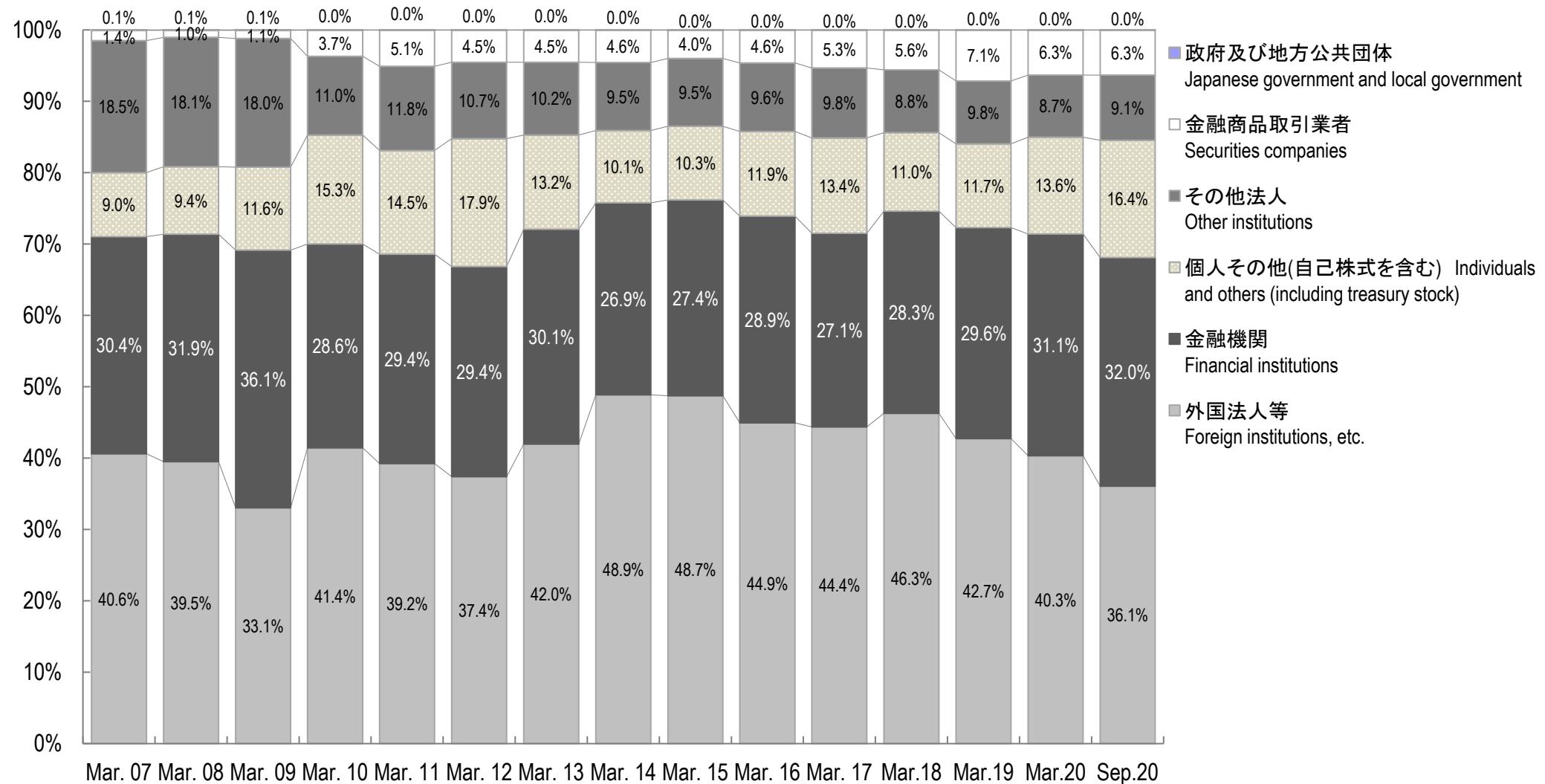
(1) Tier2資本調達手段(バーゼルⅢ適格)-劣後債／Selected Tier 2 capital instruments (Basel3 eligible) -subordinated bonds

発行日 Issue date	発行残高 Amount outstanding	満期 Maturity	初回コール日 1st call date ^{*1}	クーポン Coupon
SMFG発行／Issued by SMFG				
Apr. 2, 2014	USD 1,750.0 mn	Apr. 2, 2024	n.a.	4.436 %
Sep. 12, 2014	JPY 100.0 bn	Sep. 12, 2024	n.a.	0.849 %
May 29, 2015	JPY 42.0 bn	May. 29, 2025	n.a.	0.884 %
May 29, 2015	JPY 33.0 bn	May. 29, 2030	n.a.	1.328 %
Sep. 28, 2015	JPY 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 %
Sep. 23, 2020	USD 850.0 mn	Sep. 23, 2030	n.a.	2.142 %

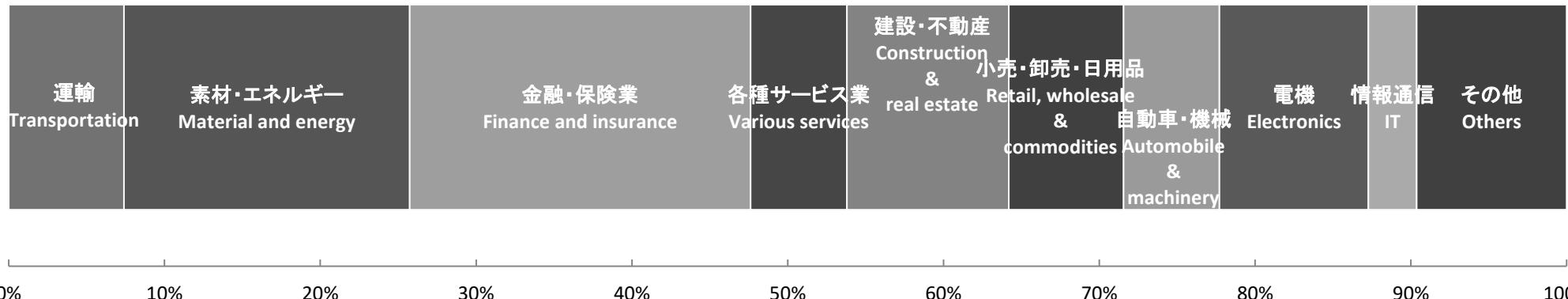
(2) 適格旧Tier2資本調達手段(経過措置対象)-劣後債／Selected eligible Tier 2 capital instruments (Grandfathered) -subordinated bonds

発行日 Issue date	発行残高 Amount outstanding	満期 Maturity	初回コール日 1st call date ^{*1}	クーポン Coupon
SMBC発行／Issued by SMBC				
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(2020年9月末)／Proportion classified by industry (as of Sep 30, 2020)^{*1}LBOファイナンス／LBO finance^{*1}

(十億円／JPY billion)

		Mar. 18	Mar. 19	Mar. 20	Sep. 20
貸出金	Loans	1,312.3	1,501.4	1,907.5	2,048.5
欧州	Europe	470.4	413.3	451.6	458.4
米州	Americas	297.0	326.7	349.6	299.8
アジア	Asia	124.8	112.5	81.7	78.2
日本	Japan	420.1	649.0	1,024.6	1,212.1
コミットメントライン未引出額	Undrawn commitments	301.0	323.8	218.0	275.6

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

(2-1) P/L

BC単体／Non-consolidated

(十億円／JPY billion)

	FY3/10	FY3/11	FY3/12	FY3/13	FY3/14	FY3/15	FY3/16	FY3/17	FY3/18	FY3/19	FY3/20	1H FY3/21
業務粗利益 Gross banking profit	1,455.3	1,531.8	1,532.5	1,540.1	1,558.1	1,634.3	1,534.3	1,663.7	1,427.9	1,395.6	1,412.0	748.6
国内業務粗利益 Gross domestic profit	1,117.2	1,114.4	1,097.8	1,098.9	1,112.0	1,097.7	1,030.2	1,153.5	929.9	849.5	762.7	345.1
資金利益 Net interest income	910.0	867.6	849.3	813.6	880.6	863.5	787.6	904.2 *1	707.3	638.1	561.7	271.6
うち金利スワップ利益 of which Interest on interest rate swaps	(5.0)	(2.7)	21.5	20.1	19.6	9.1	9.8	17.0	15.5	15.0	5.6	3.5
役務取引等収益+信託報酬 Net fees and commissions+Trust fees	214.9	211.1	216.8	235.0	232.4	217.4	223.5	208.1	202.7	195.6	184.5	69.3
特定取引等+その他業務利益 Net trading income+Net other operating income	(7.7)	35.7	31.7	50.2	(1.0)	16.8	19.0	41.3	19.9	15.9	16.6	4.2
うち国債等債券損益 of which Gains (losses) on bonds	9.1	28.4	23.2	40.7	(4.9)	3.3	3.4	18.2	7.5	6.4	(2.4)	3.3
国際業務粗利益 Gross international profit	338.1	417.4	434.8	441.2	446.2	536.6	504.1	510.1	498.0	546.1	649.3	403.4
資金利益 Net interest income	136.4	100.2	107.6	157.6	184.3	257.9	236.0	234.8	249.7	306.0	316.4	164.0
うち金利スワップ利益 of which Interest on interest rate swaps	28.3	(9.9)	(15.4)	(19.6)	(32.0)	(28.0)	(38.8)	(38.0)	(57.8)	(60.8)	(123.6)	(54.3)
役務取引等収益 Net fees and commissions	73.5	93.9	103.8	110.5	126.9	134.4	137.6	142.7	129.1	148.9	140.9	75.8
特定取引等+その他業務利益 Net trading income+Net other operating income	128.1	223.3	223.3	173.1	135.0	144.2	130.6	132.6	119.1	91.2	192.0	163.7
うち国債等債券損益 of which Gains (losses) on bonds	28.2	118.7	129.3	73.2	5.6	44.6	50.6	25.5	4.2	(3.5)	76.6	101.7
経費 Expenses ²	685.8	699.2	719.5	727.7	745.7	791.2	805.5	816.9	810.8	811.5	808.1	397.9
経費率 Overhead ratio ²	47.1%	45.6%	46.9%	47.3%	47.9%	48.4%	52.5%	49.1%	56.8%	58.2%	57.2%	53.2%
業務純益 Banking profit ³	769.5	832.6	813.0	812.4	812.4	843.1	728.8	846.7	617.2	584.1	604.0	350.7
株式等損益 Gains (losses) on stocks	3.9	(87.3)	(15.2)	(35.7)	106.4	52.6	35.3	115.1	127.7	68.0	51.9	34.3
経常利益 Ordinary profit (loss)	462.7	595.7	695.3	670.9	952.5	956.0	747.9	864.0	755.3	649.6	483.9	191.0
当期純利益 Net income (loss)	318.0	421.2	478.0	617.8	605.3	643.0	609.2	681.8	577.0	477.4	317.4	144.4
与信関係費用／Total credit cost	254.7	94.3	58.6	19.5	(123.9)	(80.1)	(3.2)	61.1	(26.7)	(2.2)	49.6	128.6
非金利収益／Non-interest income ⁴	339.6	370.0	395.3	421.5	440.6	430.8	446.6	450.6	438.5	449.8	436.3	178.2
対粗利益比率／Ratio to Gross banking profit	23.3%	24.2%	25.8%	27.4%	28.3%	26.4%	29.1%	27.1%	30.7%	32.2%	30.9%	23.8%
単体従業員数／No. of employees	22,460	22,524	22,686	22,569	22,915	26,416	28,002	29,283	29,192	28,482	27,957	28,283

*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.)

*5

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

国内業務部門／Domestic operations

												(十億円／JPY billion)		
		FY3/19			FY3/20			1H FY3/21			前年同期比／YoY			
		平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	
資金運用勘定	Interest earning assets	69,584.8	680.1	0.97%	71,689.4	600.0	0.83%	78,899.0	290.2	0.73%	+7,453.1	(6.1)	(0.09)%	
うち貸出金	of which Loans and bills discounted ¹	47,390.5	448.2	0.94%	47,811.3	435.1	0.91%	52,351.2	219.4	0.83%	+4,866.7	+1.6	(0.08)%	
うち有価証券	of which Securities	12,664.2	174.9	1.38%	12,852.8	118.1	0.91%	15,221.5	45.9	0.60%	+2,593.0	(9.6)	(0.27)%	
資金調達勘定	Interest bearing liabilities	107,848.1	42.0	0.03%	114,916.7	38.3	0.03%	124,470.1	18.6	0.02%	+10,196.6	(0.3)	(0.01)%	
うち預金等	of which Deposits, etc.	96,459.4	7.5	0.00%	100,038.7	6.6	0.00%	106,901.5	3.1	0.00%	+7,583.4	+0.1	(0.00)%	
経費率	Expense ratio ²	0.57%			0.52%			0.48%			(0.04)%			
資金調達原価	Total cost of funding	0.60%			0.55%			0.50%			(0.05)%			
総資金利鞘	Overall interest spread	0.37%			0.28%			0.23%			(0.04)%			
預貸金利回差	Loan to deposit spread	0.94%			0.91%			0.83%			(0.08)%			

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

国際業務部門／Overseas operations

												(十億円／JPY billion)		
		FY3/19			FY3/20			1H FY3/21			前年同期比／YoY			
		平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	
資金運用勘定	Interest earning assets	49,223.0	1,306.3	2.65%	51,106.2	1,306.3	2.55%	54,783.3	415.5	1.51%	+5,029.7	(284.4)	(1.29)%	
うち貸出金	of which Loans and bills discounted	26,790.8	845.1	3.15%	27,255.6	813.7	2.98%	29,167.4	271.9	1.85%	+2,204.9	(160.8)	(1.35)%	
うち有価証券	of which Securities	9,794.9	170.6	1.74%	11,370.1	211.0	1.85%	12,443.1	94.0	1.50%	+1,618.1	(23.0)	(0.65)%	
資金調達勘定	Interest bearing liabilities	48,831.8	1,000.3	2.04%	50,248.9	989.9	1.97%	53,893.4	251.5	0.93%	+4,390.1	(284.6)	(1.22)%	
うち預金等	of which Deposits, etc.	28,026.7	507.5	1.81%	27,800.8	472.2	1.69%	29,845.9	75.9	0.50%	+2,615.6	(185.3)	(1.41)%	
預貸金利回差	Loan to deposit spread	1.34%			1.29%			1.35%			+0.06%			

※ 連結／Consolidated³

												(十億円／JPY billion)		
		FY3/19			FY3/20			1H FY3/21			前年同期比／YoY			
		平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	平均残高 Average balance	利息 Interest	利回り Yield	
資金運用勘定	Interest earning assets	44,163.1	1,367.6	3.10%	45,123.3	1,374.2	3.05%	49,970.2	457.2	1.83%	+6,002.2	(269.6)	(1.48)%	
うち貸出金	of which Loans and bills discounted	26,444.2	915.9	3.46%	27,120.2	920.5	3.39%	29,920.8	341.7	2.28%	+3,259.6	(152.3)	(1.43)%	
うち有価証券	of which Securities	4,954.9	103.9	2.10%	5,507.7	117.3	2.13%	5,995.6	47.6	1.59%	+793.5	(11.2)	(0.67)%	
資金調達勘定	Interest bearing liabilities	37,414.5	728.8	1.95%	37,754.5	723.4	1.92%	40,760.0	161.3	0.79%	+4,154.9	(238.4)	(1.39)%	

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

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

		(十億円／JPY billion)				
		FY3/18	FY3/19	FY3/20	1H FY3/21	前年同期比 ^{*2} YoY
国内非金利収益	Domestic Non-interest income	302.8	291.1	278.4	100.4	(12.1)
国内個人ビジネス関連	Income related to domestic consumer business	35.6	34.2	32.6	12.4	(2.9)
投資信託	Investment trusts	20.7	16.3	18.0	7.7	+0.1
個人年金	Pension-type insurance	3.6	7.1	4.4	1.3	(1.2)
一時払終身保険	Single premium type permanent life insurance	6.5	6.2	6.1	1.8	(1.4)
平準払保険	Level premium insurance	4.8	4.6	4.1	1.6	(0.4)
国内法人ビジネス関連	Income related to domestic corporate business	127.6	120.0	117.2	38.4	(10.8)
シンジケーション	Loan syndication	51.6	38.0	36.9	21.5	+6.1
ストラクチャードファイナンス	Structured finance	31.5	34.4	32.5	4.7	(12.6)
証券(起債)関係手数料	Underwriting related fee	8.9	9.6	5.4	1.1	(1.6)
アセットファイナンス	Asset finance ^{*3}	11.3	12.4	11.5	3.3	(1.5)
デリバティブ販売	Sales of derivatives products	24.3	25.6	30.9	7.8	(1.2)
振込・EB等	Monetary remittance, electronic banking	95.0	95.9	97.7	47.9	(0.6)
外為収益	Foreign exchange	56.4	53.9	51.6	22.4	(4.2)
グローバル部門非金利収益	Global Banking Unit's Non-interest income	135.7	158.7	157.9	77.8	+3.1
ローン関連手数料	Global Banking Unit's loan related income	61.9	74.3	78.5	41.8	+7.6
合計	Total	438.5	449.8	436.3	178.2	(9.0)

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

(2-4) B/S

BC単体／Non-consolidated

(十億円／JPY billion)

		Mar. 10	Mar. 11	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Mar. 20	Sep. 20
資産の部	Assets	103,536.4	115,484.9	119,037.5	125,910.0	135,966.4	154,724.1	153,641.4	162,281.7	170,923.1	179,348.7	193,963.8	200,892.2
現金預け金	Cash and due from banks	5,272.0	8,102.2	6,618.7	9,416.4	30,133.3	37,008.7	38,862.7	41,652.5	49,030.2	54,205.6	57,971.3	65,083.0
貸出金	Loans and bills discounted	56,619.1	55,237.6	56,411.5	59,770.8	63,370.7	68,274.3	69,276.7	75,585.3	73,896.2	76,401.8	80,187.4	81,078.9
有価証券	Securities	28,536.2	39,853.4	42,441.1	41,347.0	27,317.5	29,985.3	25,602.2	24,342.4	25,916.7	24,336.6	27,058.6	29,393.4
負債の部	Liabilities	98,138.4	109,925.6	113,327.8	119,355.6	128,889.1	146,725.4	145,884.6	154,864.5	163,001.9	171,386.5	186,467.6	192,975.4
預金	Deposits	70,457.3	74,036.5	75,804.1	80,006.4	84,137.3	91,337.7	98,839.7	105,590.8	110,243.2	116,091.1	119,973.3	130,587.5
譲渡性預金	NCDs	7,173.4	8,406.8	8,588.7	11,921.9	14,020.5	14,022.1	14,428.3	12,263.1	11,264.8	11,581.6	10,580.3	10,469.0
社債	Bonds	3,246.0	3,670.4	4,215.6	4,277.0	4,501.8	5,095.6	4,775.1	3,944.1	3,211.5	2,910.8	1,894.4	1,436.7
純資産の部	Total net assets	5,397.9	5,559.3	5,709.7	6,554.4	7,077.4	7,998.7	7,756.8	7,417.2	7,921.3	7,962.2	7,496.2	7,916.8
株主資本合計	Total stockholders' equity	4,949.0	5,188.3	5,297.4	5,763.0	6,179.5	6,369.5	6,446.2	6,027.5	6,382.0	6,532.1	6,211.3	6,280.2
資本金・資本剰余金	Capital Stock / Capital surplus	4,244.6	4,252.3	4,252.3	4,252.3	4,252.3	4,252.3	4,241.2	3,547.8	3,547.8	3,545.6	3,545.6	3,545.6
利益剰余金	Retained earnings	704.5	936.0	1,255.1	1,720.7	2,137.2	2,327.2	2,415.0	2,689.6	3,044.2	3,196.5	2,875.7	2,944.7
評価・換算差額等合計	Total valuation and translation adjustments	448.9	371.0	412.3	791.5	897.9	1,629.3	1,310.6	1,389.7	1,539.3	1,430.1	1,284.9	1,636.5
その他有価証券評価差額金	Net unrealized gains (losses) on Other securities	379.3	229.9	281.1	742.3	926.8	1,726.6	1,233.9	1,399.1	1,519.7	1,427.0	1,073.8	1,376.3
繰延ヘッジ損益	Net deferred losses on hedges	48.0	121.1	105.4	23.3	(53.2)	(124.9)	48.7	(36.1)	(6.3)	(22.4)	185.2	234.1
土地再評価差額金	Land revaluation excess	21.5	20.0	25.8	25.8	24.2	27.6	28.0	26.7	25.9	25.6	26.0	26.1

(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)				構成比率 Breakdown
		Mar.18	Mar.19	Mar. 20	Sep. 20	
国内店分(除く特別国際金融取引勘定)	Domestic offices (excluding offshore banking account)	53,208.1	53,967.3	54,613.3	57,295.2	100.0%
製造業	Manufacturing	6,072.6	6,621.4	7,193.1	10,160.3	17.7%
農業、林業、漁業及び鉱業	Agriculture, forestry, fisheries and mining	132.8	267.1	257.5	254.4	0.5%
建設業	Construction	741.8	729.5	753.2	763.7	1.3%
運輸、情報通信、公益事業	Transportation, communications and public enterprises	4,861.2	5,226.3	5,128.2	5,355.3	9.4%
卸売・小売業	Wholesale and retail	4,178.9	4,283.3	4,385.3	4,425.5	7.7%
金融・保険業	Finance and insurance	7,352.6	7,131.9	7,130.3	6,142.1	10.7%
不動産業	Real estate	6,684.9	7,053.5	7,621.1	7,793.8	13.6%
物品貯蔵業	Goods rental and leasing	1,499.2	1,598.3	1,580.7	1,685.8	2.9%
各種サービス業	Various services	4,091.0	4,168.2	4,279.1	4,697.7	8.2%
地方公共団体	Municipalities	914.8	754.5	784.3	502.8	0.9%
その他	Others	16,678.3	16,133.2	15,500.6	15,513.9	27.1%
海外店分及び特別国際金融取引勘定分	Overseas offices and offshore banking accounts	20,688.0	22,434.5	25,574.1	23,783.7	100.0%
政府等	Public sector	195.1	176.7	174.3	178.3	0.7%
金融機関	Financial institutions	1,622.0	1,668.4	1,929.6	1,734.8	7.3%
商工業	Commerce and industry	17,418.1	18,979.3	21,485.7	19,874.2	83.6%
その他	Others	1,452.8	1,610.0	1,984.5	1,996.3	8.4%
合計	Total	73,896.2	76,401.8	80,187.4	81,078.9	-

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

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

(十億円／JPY billion)

		Mar.18	Mar.19	Mar. 20	Sep. 20	引当率 Reserve ratio ^{*2}
国内店分(除く特別国際金融取引勘定)	Domestic offices (excluding offshore banking account)	331.4	367.0	307.5	345.5	68.9%
製造業	Manufacturing	57.5	97.6	48.1	56.0	58.9%
農業、林業、漁業及び鉱業	Agriculture, forestry, fisheries and mining	4.6	0.0	2.3	3.1	56.9%
建設業	Construction	10.1	15.4	10.2	9.0	55.2%
運輸、情報通信、公益事業	Transportation, communications and public enterprises	42.9	37.8	39.5	33.9	87.6%
卸売・小売業	Wholesale and retail	62.1	65.4	65.9	68.7	59.7%
金融・保険業	Finance and insurance	0.9	5.9	5.4	5.3	90.6%
不動産業	Real estate	50.7	36.1	34.7	36.5	68.2%
物品貯蔵業	Goods rental and leasing	0.3	0.3	0.3	1.0	57.6%
各種サービス業	Various services	49.6	56.7	55.3	82.4	58.9%
地方公共団体	Municipalities	-	-	-	-	-
その他	Others	52.8	51.8	45.8	49.4	100.0%
海外店分及び特別国際金融取引勘定分	Overseas offices and offshore banking accounts	104.9	109.5	121.1	157.9	53.2%
政府等	Public sector	-	-	-	-	-
金融機関	Financial institutions	-	-	-	-	-
商工業	Commerce and industry	47.4	57.1	66.1	126.9	53.4%
その他	Others	57.5	52.3	55.0	31.0	51.5%
合計	Total	436.3	476.5	428.6	503.3	63.4%

^{*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. 18	Mar. 19	Mar. 20	Sep. 20
SMBC						
国内本支店数	Domestic branches ^{*1,2}		441	443	447	448
営業部	Corporate Banking Dept.		16	16	16	16
法人営業部	Corporate Business Office ^{*3}		158	148	148	148
エリア	Area Main Office ^{*4}		77	52	57	58
ローンプラザ	Consumer Loan Promotion Office		71	59	43	41
ATM台数（プロパー）	SMBC ATMs (Total)		5,827	5,434	4,840	4,807
うち、店舗外ATM台数	ATMs outside of branches		2,418	2,461	2,251	2,218
SMBCコンシューマーファイナンス 提携事業ACM台数	No. of ACMS under the alliance between SMBC and SMBC Consumer Finance		1,572	1,419	1,378	1,347

SMBC信託銀行／SMBC Trust Bank

国内店舗数	Domestic branches ^{*1}	Mar. 18	Mar. 19	Mar. 20	Sep. 20
国内店舗数	Domestic branches ^{*1}	37	35	55	49

SMBC日興証券／SMBC Nikko Securities

国内店舗数	Domestic branches ^{*1}	Mar. 18	Mar. 19	Mar. 20	Sep. 20
国内店舗数	Domestic branches ^{*1}	148	142	141	140

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. 18	Mar. 19	Mar. 20	Sep. 20
うち、自動契約機店舗(無人店舗)	Unstaffed service channels	959	951	929	890
自動契約機	ACMs	941	933	911	873
自社ATM	ATMs	995	987	967	926

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

SMBCグループ		Mar. 19	Mar. 20	Sep. 20
海外拠点数 ^{*6}	Overseas offices	131	137	140

BTPN

拠点数	Branches	Mar. 19	Mar. 20	Sep. 20
拠点数	Branches	721	514	489

*1 インターネット支店・出張所を含む／Includes internet branches and representative offices *2 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

			Mar. 18	Mar. 19	Mar. 20	Sep. 20
			(兆円／JPY trillion)			
SMBC						
個人預金	Individual deposits^{*1}		45.3	47.1	49.1	51.7
流動性預金	Liquid deposits		32.2	34.1	36.2	38.6
定期性預金	Fixed-term deposits		12.3	12.0	12.0	12.1
外貨預金	Foreign currency deposits		0.8	0.9	0.9	1.0
投資信託全体	Investment trusts^{*2}		2.2	2.1	2.0	2.2
個人向け投資信託預り残高	Investment trusts for individuals		1.8	1.8	1.6	1.8
SMBC日興証券／SMBC Nikko Securities			Mar. 18	Mar. 19	Mar. 20	Sep. 20
預り資産合計	Client assets^{*3,4}		61.6	60.2	54.8	64.2
うち株式	of which equities		34.0	31.9	27.7	32.5
うち債券	of which bonds		16.4	17.4	17.0	20.7
うち受益証券	of which investment trusts		10.7	10.4	9.4	10.4
(十億円／JPY billion)						
SMBC信託銀行／SMBC Trust Bank			Mar. 18	Mar. 19	Mar. 20	Sep. 20
預金	Deposits^{*3}		2,540.5	2,732.8	2,892.1	3,033.7
外貨預金	Foreign currency deposit		946.2	977.9	977.4	1,032.0

投資商品販売／Sales of investment products

			(十億円／JPY billion)			
			FY3/18	FY3/19	FY3/20	1H FY3/21
SMBC						
個人向け投資信託販売額	Sales of investment trusts to individuals		664.9	295.2	400.8	242.1
個人年金保険販売額	Sales of pension-type insurances		83.6	214.0	117.2	13.8
SMBC日興証券／SMBC Nikko Securities			FY3/18	FY3/19	FY3/20	1H FY3/21
商品販売額合計	Product sales^{*3}		10,204.7	10,103.4	10,916.2	4,804.6

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

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

			Mar. 18	Mar. 19	Mar. 20	Sep. 20
SMBC						
ダイレクト契約者数	"SMBC Direct" clients		15,642	16,532	17,473	17,867
リモート取引計	Transactions through remote banking		417	663	832	536

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

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

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

(3-2) リテールビジネス(2)／Retail business (2)

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

				(千人／Thousands)	Mar. 20	Sep. 20
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 est		85	91
一般富裕層	非上場企業オーナー・地主・資産家・会社役員	HNWIs	Unlisted company owners, real estate owners, corporat		1,009	1,029
マスアフルーエント層	退職者・勤労者	Mass affluent	Retirees, corporate employees		3,565	3,692
マス層	退職者・勤労者	Mass retail	Retirees, corporate employees		22,934	22,579

貸出金(SMBC)／Loans (SMBC)

			(十億円／JPY billion)	Mar. 18	Mar. 19	Mar. 20	Sep. 20
住宅ローン	Housing loans			12,566.8	12,118.3	11,583.8	11,367.8
うち自己居住用の住宅ローン	of which self-residential purpose			9,998.7	9,660.4	9,267.5	9,133.1
その他消費者ローン	Other consumer loans			931.9	882.4	843.2	787.3
		FY3/18	FY3/19	FY3/20	1H FY3/21		
自己居住用の住宅ローン取組実績	Originated amount of housing loans for self-residential purpose ²			832.3	702.8	631.9	306.0
住宅ローン証券化実績	Securitization of housing loans ³			224	175	189	51

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

			(十億円／JPY billion)	Mar. 18	Mar. 19	Mar. 20	Sep. 20
三井住友銀行	SMBC			765.2	731.9	706.9	658.3
うちSMBCコンシューマーファイナンス保証	of which loan balance guaranteed by SMBC Consumer Finance			631.5	607.8	592.5	556.4
SMBCコンシューマーファイナンス	SMBC Consumer Finance			1,113.6	1,156.4	1,192.1	1,140.9
三井住友カード	Sumitomo Mitsui Card ⁴			728.3	730.2	738.3	679.3

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. 18	Mar. 19	Mar. 20	Sep. 20
クレジットカード会員数	No. of card holders ⁵			44.79	47.15	50.42	51.42
		FY3/18	FY3/19	FY3/20	1H FY3/21		
買物取扱高	Sales handled			16.08	18.00	20.53	9.69

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 Cedyna⁵5 18年3月以降はデビットカードの会員数を含む／Includes debit card holders from Mar.18

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

預金／Deposits

		(兆円／JPY trillion)			
SMBC		Mar. 18	Mar. 19	Mar. 20	Sep. 20
法人預金	Corporate deposits ¹	52.3	54.7	57.5	60.9
流動性預金	Liquid deposits	45.3	48.1	51.0	54.4
定期性預金	Fixed-term deposits	5.1	5.1	4.9	4.8
外貨預金	Foreign currency deposits	1.9	1.6	1.6	1.8

SMBC評価型融資／SMBC Assessment Loan⁴

(件、兆円／Numbers, JPY trillion)				
SMBC	Mar. 18	Mar. 19	Mar. 20	Sep. 20
取組件数累計 Accumulated no. of transactions	820	930	1060	1091
取組額累計 Accumulated transaction amount	1.9	2.1	2.3	2.4

法人向けインターネットサービス契約社数

／No. of Internet service accounts of corporate clients

(千件／Thousands)

SMBC	Mar. 18	Mar. 19	Mar. 20	Sep. 20
パソコンバンクWeb21	239	262	283	300
E-banking Web21 ²				
Global e-Tradeサービス	29	31	34	34
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	20	20	21	21
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. 18	Mar. 19	Mar. 20	Sep. 20
SMBCでんさいネット	41	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. 18	Mar. 19	Mar. 20	Sep. 20
コベナンツを活用した融資／Loans utilizing covenants		5,659.5	5,899.3	6,242.8	5,895.2
		4,190	4,603	4,921	4,994

動産・債権譲渡担保融資／Loans collateralized by movable property/assigned claim ^{*1}		344.3	366.8	355.1	346.1
		257	269	267	268

ビジネスセレクトローン／Business Select Loan^{*2}

(十億円／JPY billion, 社／Numbers)

SMBC		Mar. 18	Mar. 19	Mar. 20	Sep. 20
残高	Balance	760	740	570	460
取組額	Transaction amount	460	440	230	35
貸出先数	Number of clients	22,885	21,890	19,139	17,299

■商品概要／Product description

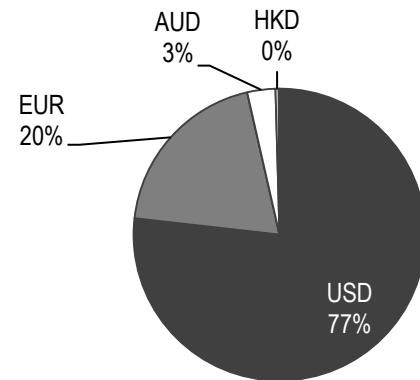
貸出金額:最大100百万円	／Amount	: JPY 100 million or less
貸出金利:2.125%～	／Interest rate	: 2.125% or more
貸出期間:最長7年	／Term	: Within 7 years
原則無担保(有担保も有)	／Collateral is not required in general	
第三者保証不要	／No third party guarantee required	
(代取保証要)	(guarantee by representative director required)	

^{*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

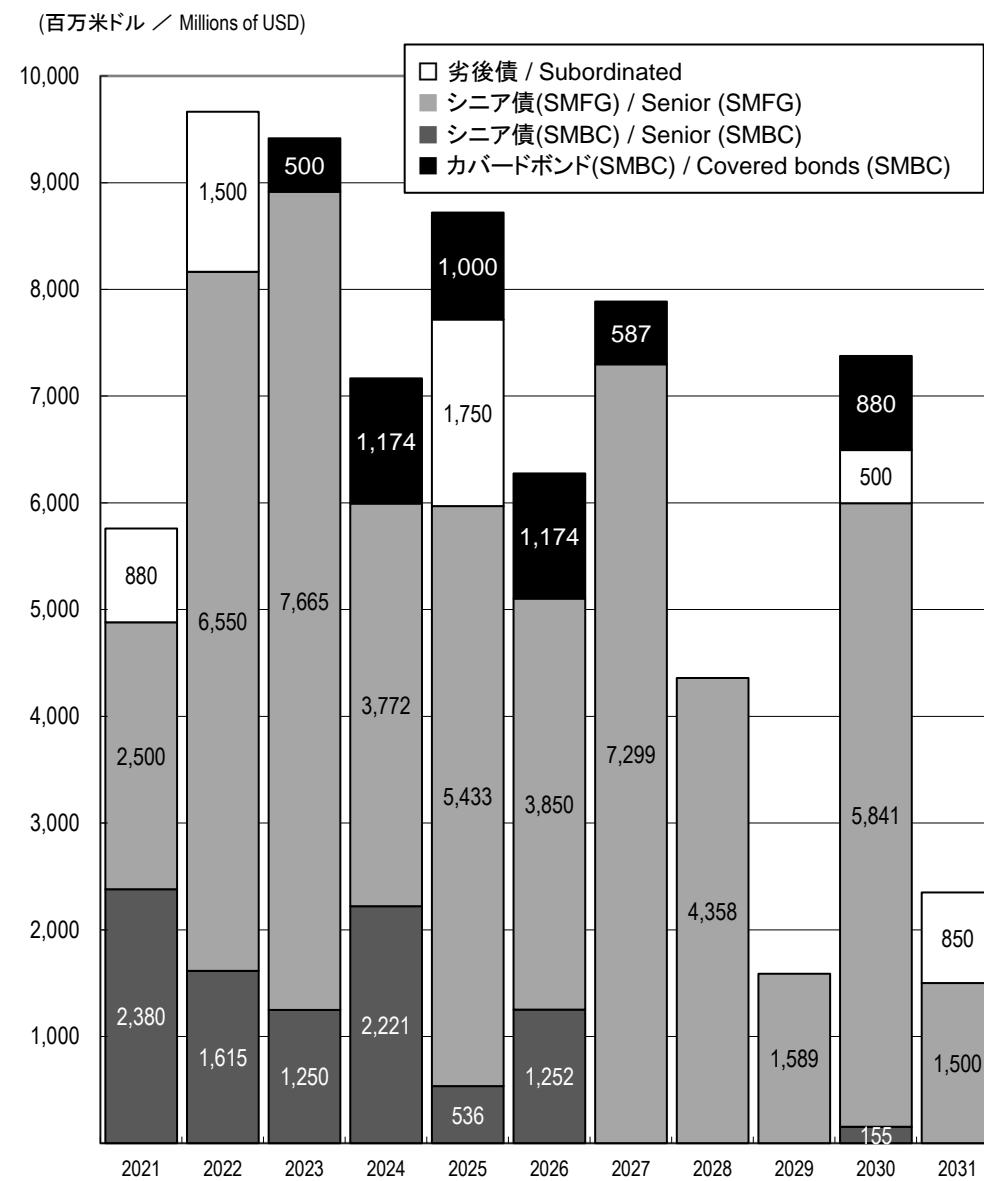
外貨建社債発行残高／Foreign currency bonds outstanding^{*1}

		(十億米ドル／Billions of USD)		
		Mar. 19	Mar. 20	Sep. 20
シニア債	Senior bonds	55.9	58.9	60.0
カバードボンド	Covered bonds	1.1	4.0	5.3
劣後債	Subordinated bonds	4.1	4.6	5.5

通貨別内訳(2020年3月末)／Currency breakdown (as of Sep 30, 2020)^{*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 (SMFG)	Oct. 23, 2019	EUR	1,250	10y	0.632%	EMTN
Covered (SMBC)	Nov. 7, 2019	EUR	750	10y	0.409%	Covered bond
		USD	500	3y	2.014%	
Senior (SMFG)	Jan. 15, 2020	USD	1,250	5y	2.348%	SEC-registered
			1,250	10y	2.750%	
Senior (SMBC)	Jun. 4, 2020	CNY	1,000	3y	3.200%	Panda
Senior (SMFG)	Jun. 29, 2020	USD	1,500	5y	1.474%	SEC-registered
			1,500	10y	2.130%	
Covered (SMBC)	Sep. 3, 2020	EUR	1,000	5yr	0.010%	Covered bond
Senior (SMFG)	Sep. 14, 2020	USD	850	5yr	1.474%	SEC-registered (Tap)
Sub (SMFG)			850	10yr	2.142%	SEC-registered

満期の分布(2020年9月末)／Maturity profile (as of Sep 30, 2020)^{*2}

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

*2 20年9月末実績レートにて換算 / Converted into USD at exchange rates as of Sep 30, 2020

(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 (十億円／JPY billion) Proceeds	シェア Mkt share	案件数 No. of deals
1. SMBC Nikko Securities	333.4	14.5%	18
2. Daiwa Securities	304.2	13.2%	14
3. Nomura Securities	301.4	13.1%	16
4. Mizuho Securities	252.4	11.0%	15
5. Goldman Sachs	216.1	9.4%	4
6. Mitsubishi UFJ Morgan Stanley Securities	214.2	9.3%	6
7. Credit Suisse	186.5	8.1%	2
8. SBI Holdings	146.3	6.4%	6
9. Bank of America Merrill Lynch	66.2	2.9%	4
10. JP Morgan	65.0	2.8%	2

円債総合(主幹事、引受金額)

JPY denominated bonds: Lead manager, Underwriting amount ^{*1,3}			
	金額 (十億円／JPY billion) Proceeds	シェア Mkt share	案件数 No. of deals
1. Mizuho Securities	2,850.8	21.0%	386
2. Nomura Securities	2,607.5	19.2%	370
3. Mitsubishi UFJ Morgan Stanley Securities	2,505.6	18.4%	345
4. SMBC Nikko Securities	2,445.1	18.0%	390
5. Daiwa Securities	2,362.3	17.4%	345
6. Goldman Sachs	252.2	1.9%	27
7. Tokai Tokyo Securities	174.4	1.3%	43
8. Shinkin Securities	120.8	0.9%	31
9. Bank of America Merrill Lynch	83.6	0.6%	16
10. Okasan Securities	55.7	0.4%	14

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. SMBC Group	11,732
2. MUFG	10,042
3. Societe Generale	8,236
4. BNP Paribas	7,451
5. Mizuho FG	7,229
6. Santander Corp & Invest Bkg	6,004
7. Credit Agricole CIB	5,902
8. State Bank of India	4,503
9. Natixis	4,241
10. ING	4,152

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	7	25.9%
2. SMBC Group	6	22.2%
3. Daiwa Securities Group Inc	5	18.5%
3. Mizuho FG	5	18.5%
5. SBI Holdings	4	14.8%
6. Ichiyoshi Securities	5	7.4%

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	53	2.6%
2. Nomura	36	1.8%
3. Deloitte	35	1.7%
4. Mizuho FG	29	1.4%
5. Morgan Stanley	19	0.9%
6. Plutus Consulting	17	0.8%
6. KPMG	17	0.8%
8. Pricewaterhouse Coopers	16	0.8%
8. Maxus Corporate Advisory	16	0.8%
10. Kaede Group	13	0.6%

シジケートローン・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. Bank of America Merrill Lynch	177,528
2. JP Morgan	173,056
3. Mizuho FG	133,769
4. Citi	131,035
5. MUFG	105,925
6. SMBC Group	99,770
7. Wells Fargo	90,848
8. BNP Paribas	84,096
9. Barclays	66,131
10. Deutsche Bank	61,052

^{*1} 出所: RIFINITIVの情報を基にSMBC日興証券が作成(20年4月-20年9月実績)／Source: SMBC Nikko Securities, based on data from RIFINITIV (Apr. 20 - Sep. 20)^{*2} 日本企業関連、海外拠点を含む／Japanese corporate related only. Includes overseas offices^{*3} 事業債、財投機関債・地方債[主幹事方式]、サムライ債／Corporate bonds, FILP agency bonds, municipality bonds for proportional shares as lead manager, and samurai bonds^{*4} 日本企業関連公表案件、グループ合算／Japanese corporate related only. Group basis^{*5} 出所: RIFINITIV(20年1月-9月実績)／Source: RIFINITIV (Jan. - Sep. 20)