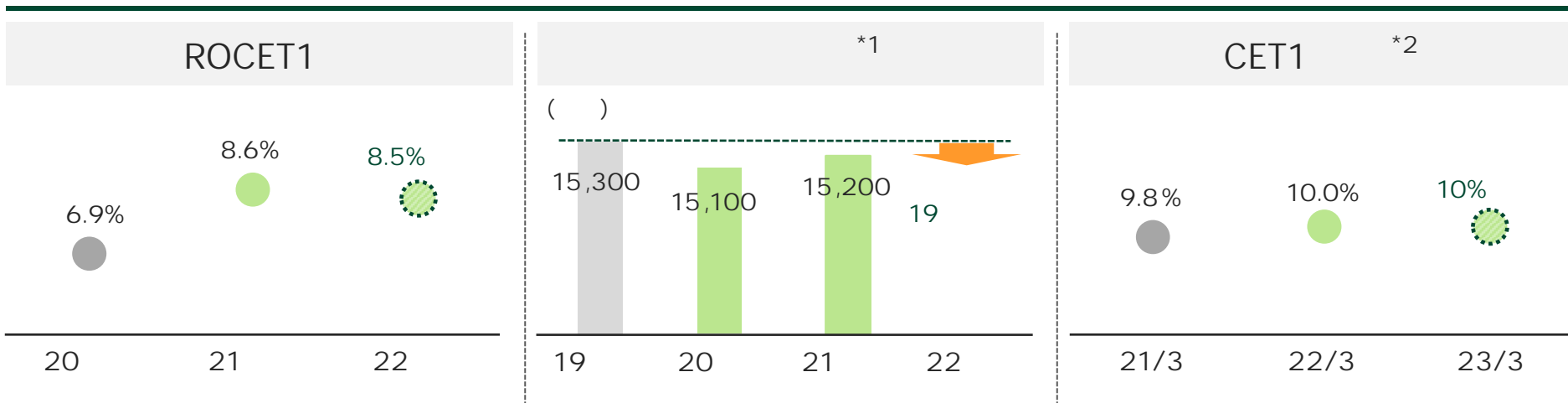


2021

2022 5 13

| | | | |
|----|-------------------|-----------------|--------------|
| 21 | 11,529 +689 | 7,066 +1,938 | 210 / +20 |
| 22 | 12,350 :12,350 | 7,300 :7,100 | 220 / 41 |



*1
*2

1 = 105

| | | | | |
|----|-----|--------|--------|------|
| | | | | |
| 1 | | 29,455 | +1,393 | |
| 2 | | 61.8% | | |
| 3 | | 285 | +35 | |
| 4 | | 11,529 | +689 | +329 |
| 5 | | | | |
| 6 | | 2,091 | +1,165 | |
| 7 | | | +581 | |
| 8 | | 10,406 | +3,296 | +606 |
| 9 | | | | |
| 10 | | | | |
| 11 | | 7,066 | +1,938 | +366 |
| 12 | ROE | 7.3% | +1.9% | |

| | | | |
|--------------------|-------|-----------|---------|
| SMBC | 100 | | |
| SMCC | | COVID -19 | |
| SMBCAC | 470 | | |
| | | 750 | |
| | 1,620 | | YoY+970 |
| | | 320 | YoY 70 |
| SMBC | | SMBC | |
| SMBC Rail Services | | | |

| | 21 | 22 | |
|--|--------|----------|-------|
| | 11,529 | ① 12,350 | 6,000 |
| | 2,744 | ② 2,100 | 1,000 |
| | 10,406 | 10,600 | 5,200 |
| | 7,066 | ③ 7,300 | 3,500 |

| | | | |
|---|----|--|----------|
| ① | | | RT WS GB |
| | | | +820 |
| ② | J | | 2,100 |
| | 21 | | |
| ③ | | | +230 |

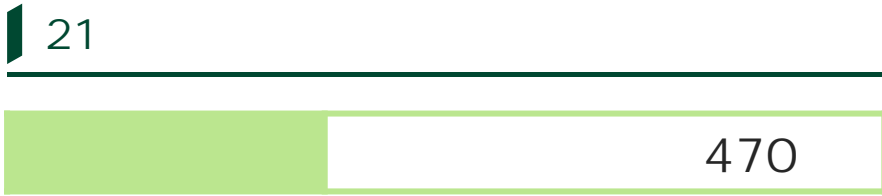
BC

| | 21 | 22 | |
|--|-------|-------|-------|
| | 7,219 | 7,300 | 3,700 |
| | 1,611 | 800 | 400 |
| | 7,460 | 7,100 | 3,600 |
| | 5,463 | 4,900 | 2,600 |

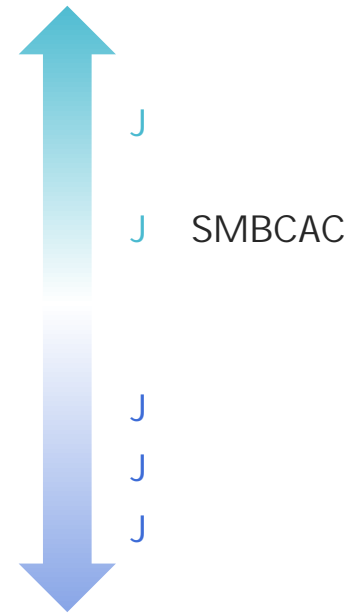
| | 21 | | 22 | |
|---|-----|-----|-----|-----|
| 1 | 210 | +20 | 220 | +10 |
| | 41% | 10% | 41% | 0% |

21
22

1,000

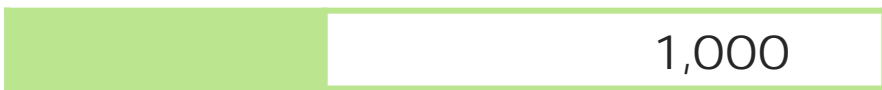


| | | | |
|----------|-----|-------|-------|
| ' SMBCAC | (|) | |
| | 52% | = | 820 |
| → | FG | (66%) | = 470 |



| | | |
|---|---|-----|
| ' | 3 | |
| | | 400 |

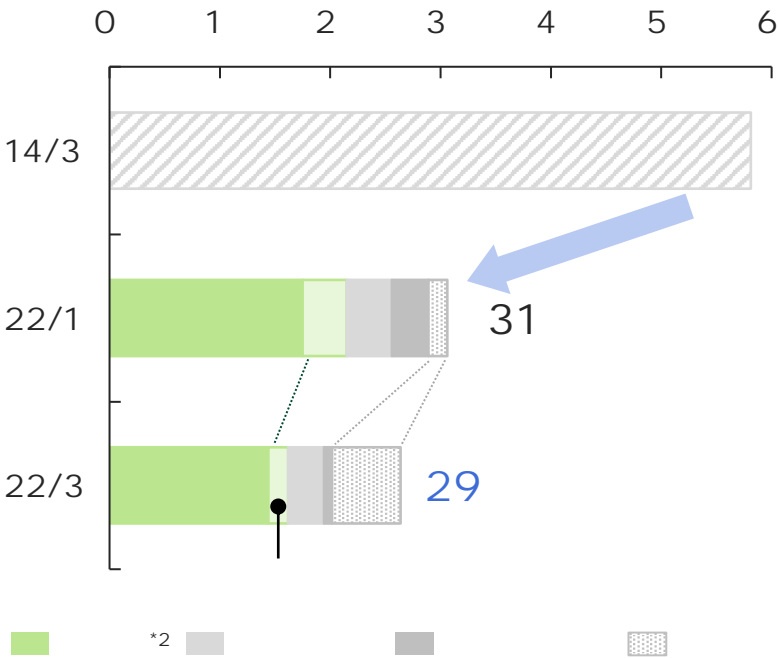
460 *1



SMBC

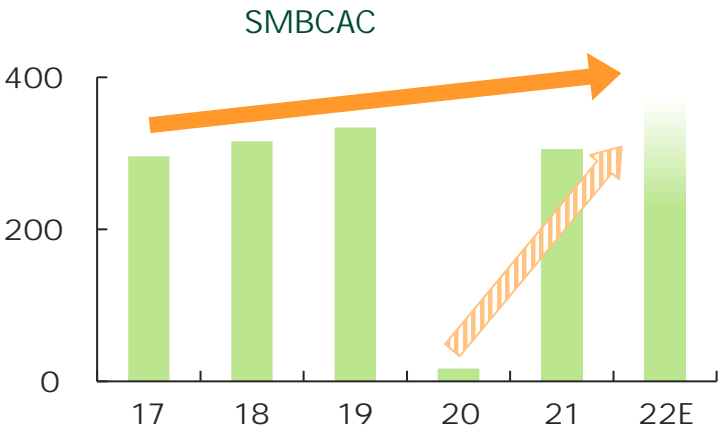
*1

22/1 2



8 3
6%

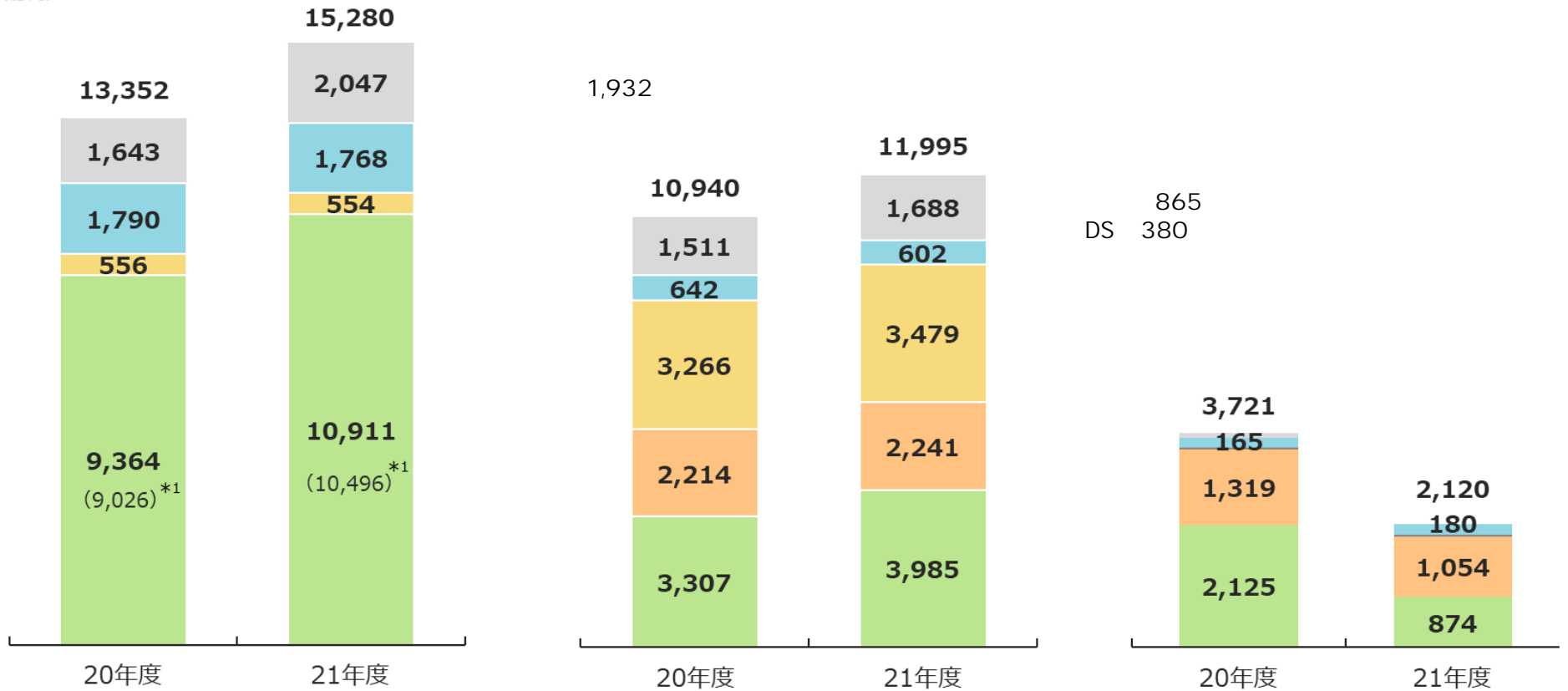
35 1



*1
*2

■ SMBC ■ SMBC ■ SMCC ■ SMBCCF ■

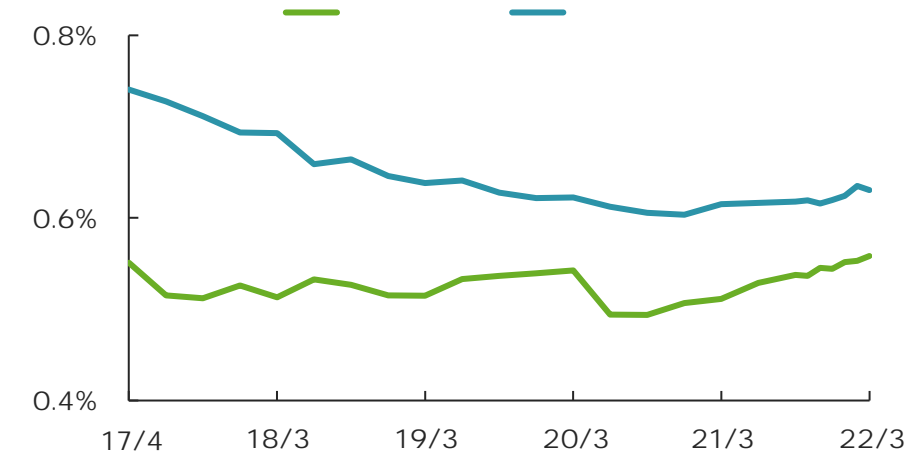
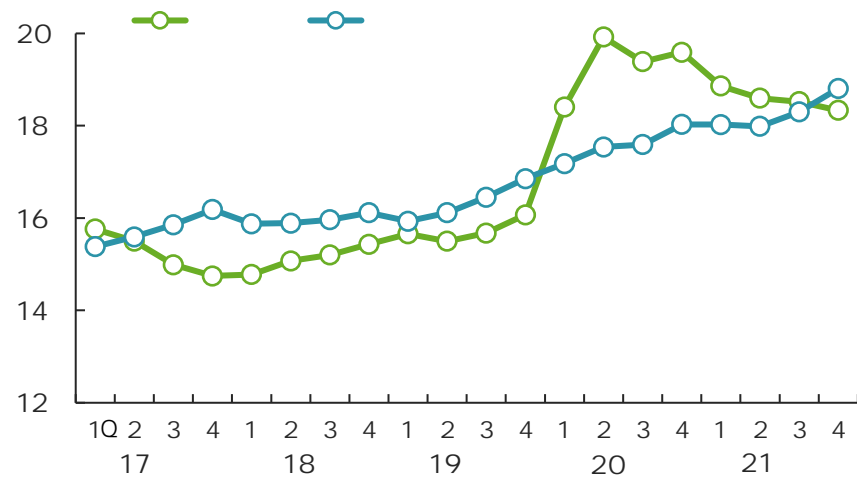
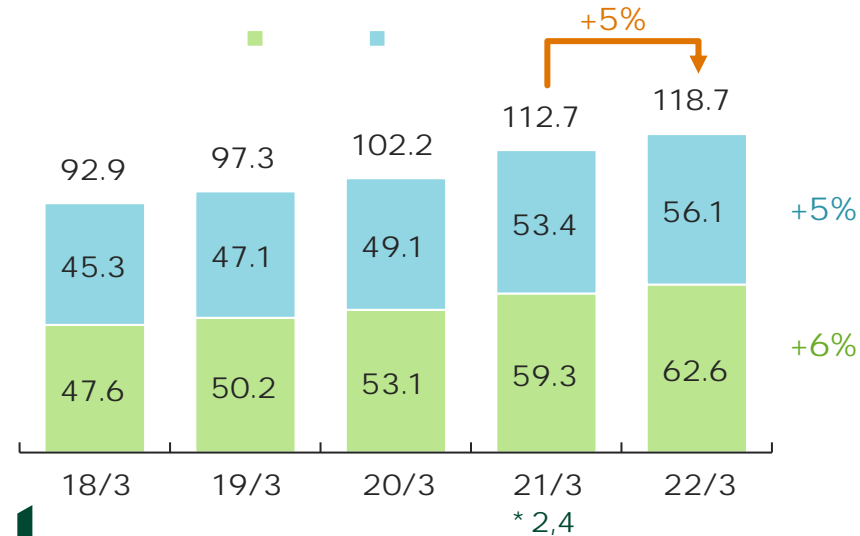
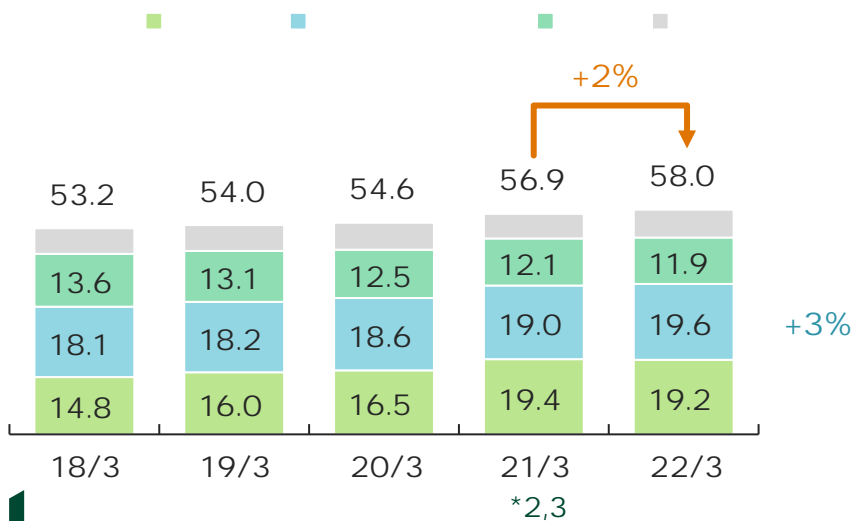
(億円)



*1

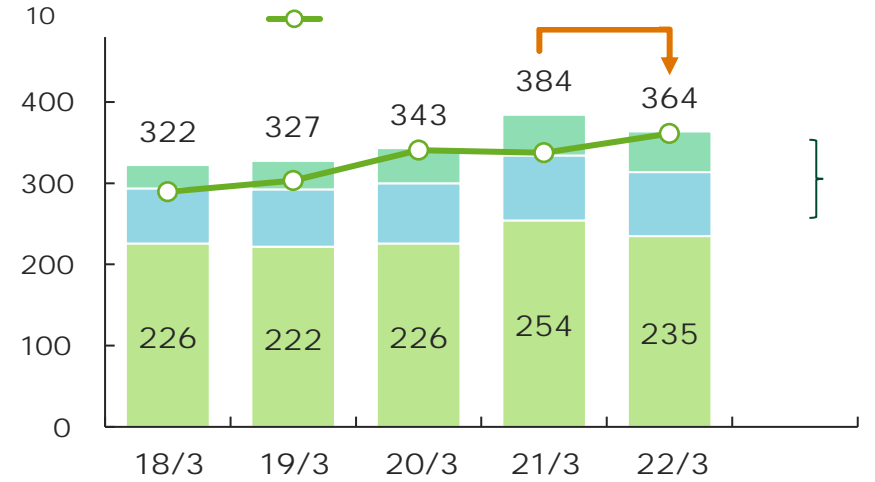
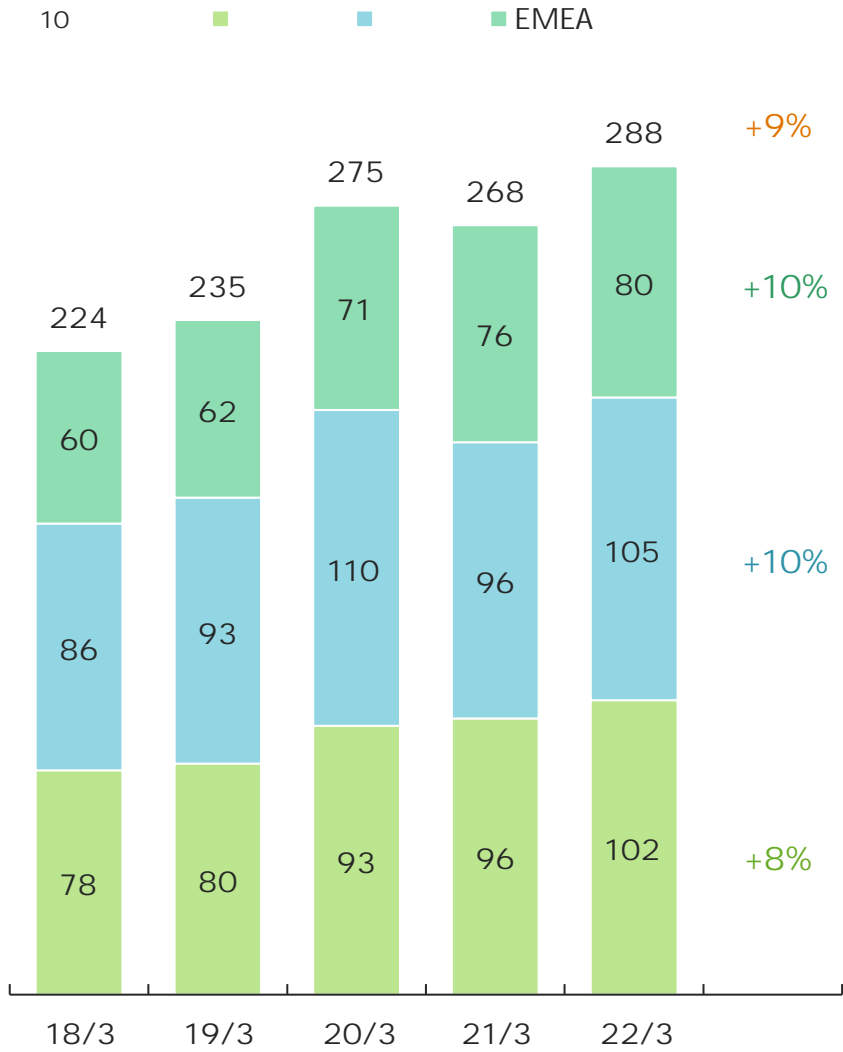
* 1

* 2

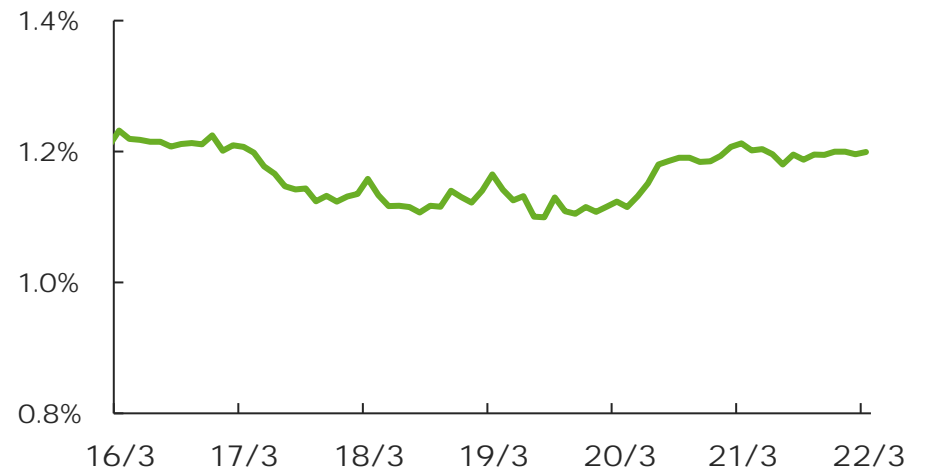


* 1 BC * 2 * 3
* 4

* 1

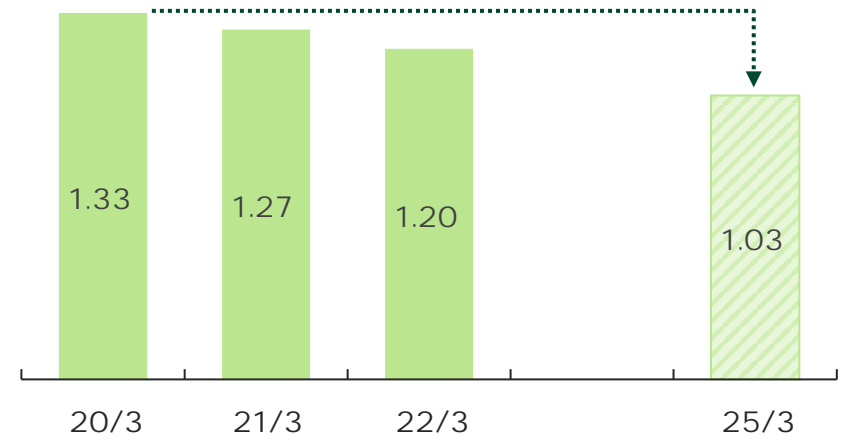
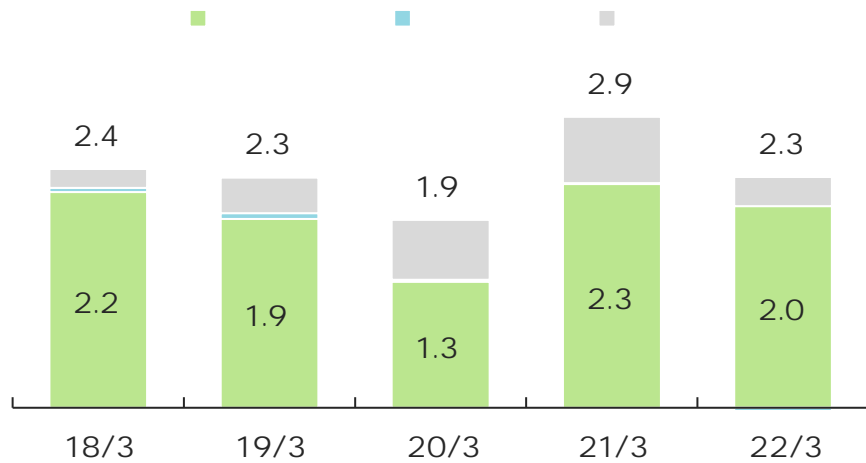


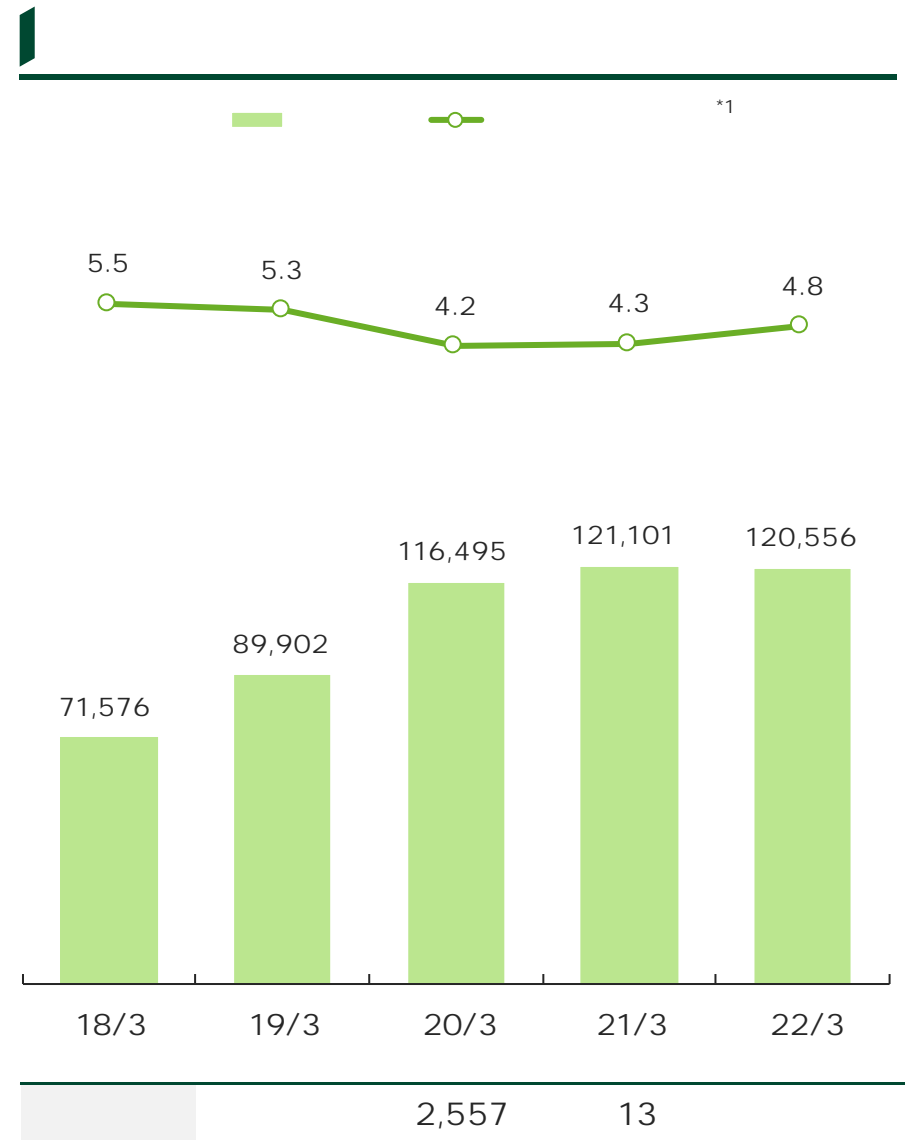
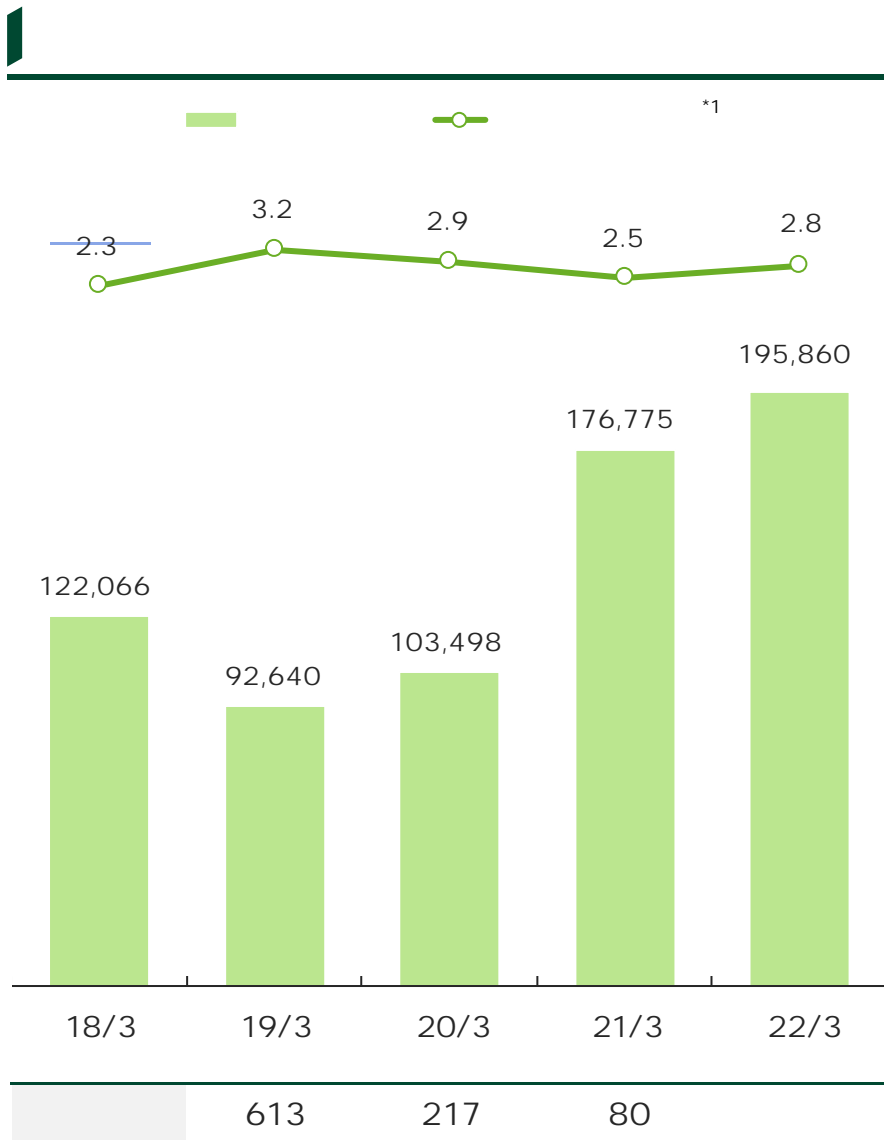
* 2



| | | | |
|--|---------|---------|--------|
| | | | |
| | 381,149 | +17,037 | 22,772 |
| | 34,034 | | 20,337 |
| | 195,603 | +19,051 | |
| | 157,742 | +14,806 | |
| | 151,512 | +885 | 2,936 |
| | 120,556 | | |

| | |
|---------|-------|
| | 1,220 |
| 20 | 550 |
| 21 | 670 |
| | 580 |
| | 1,810 |
| | |
| 2020-24 | 3,000 |



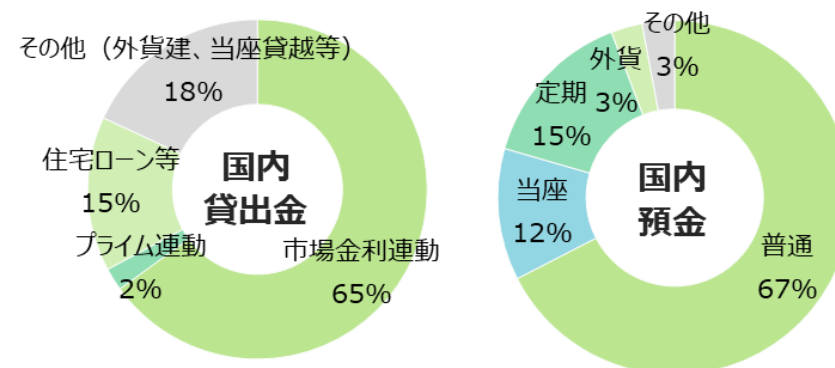


B/S

| | | |
|--|-------|-------|
| | 257.7 | +15.1 |
| | 74.8 | +2.2 |
| | 58.6 | |
| | 90.8 | +5.7 |
| | 58.0 | +1.1 |
| | 19.2 | |
| | 19.6 | +0.5 |
| | 11.9 | +2.0 |
| | 38.5 | +2.0 |
| | 38.1 | +1.7 |
| | 3.4 | |
| | 15.8 | +1.5 |
| | 12.1 | |
| | 245.5 | +14.8 |
| | 148.6 | +6.6 |
| | 118.7 | +6.0 |
| | 56.1 | +2.7 |
| | 62.6 | +3.3 |
| | 13.1 | +0.5 |
| | 12.2 | +0.3 |
| | 56.2% | |

BC

*1



B/S *1,3

(10億米ドル)

| | |
|-----------|-----------------------|
| 貸出金等 361 | 顧客性預金 (含む中銀預金) 235 |
| その他 125 | 中長期調達 (社債、円投等) 129 |
| 外債、NCD 69 | CD/CP 74 |
| | インターバンク (含む米*) 117 |

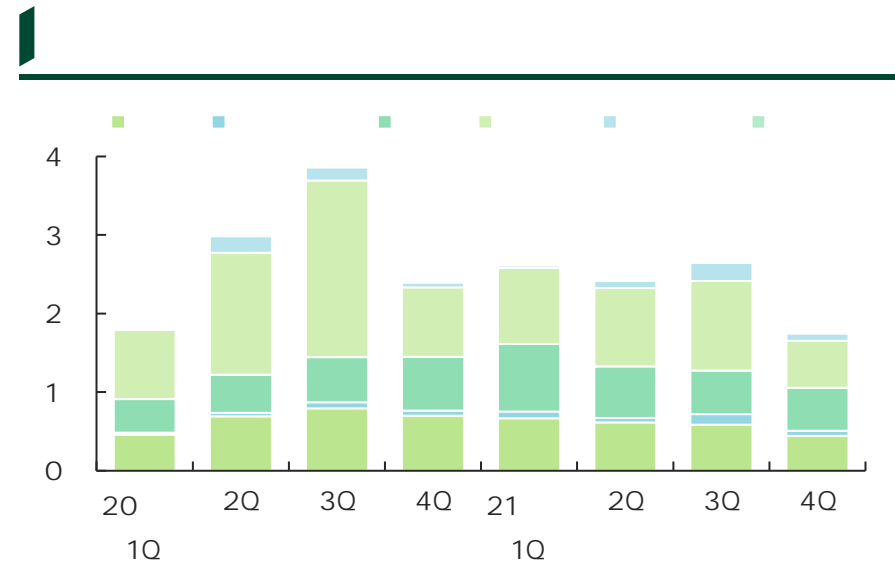
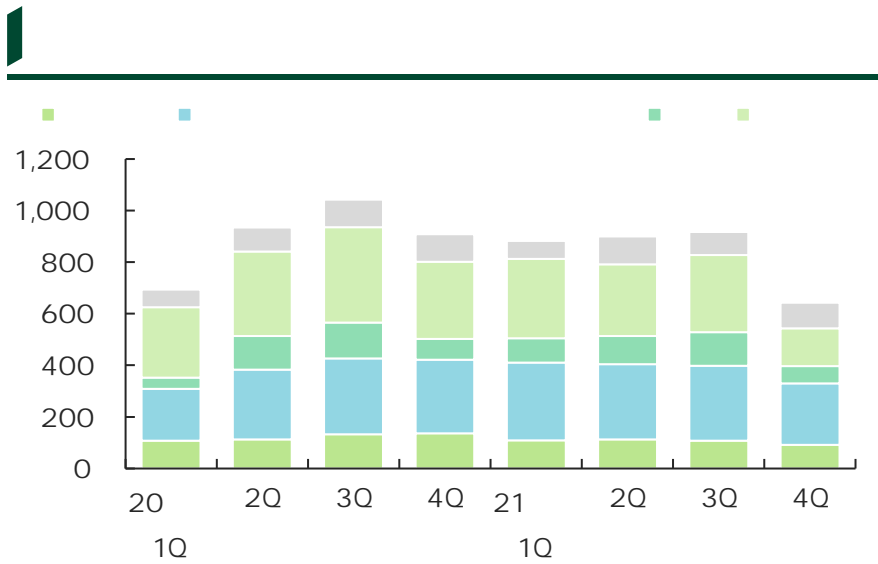
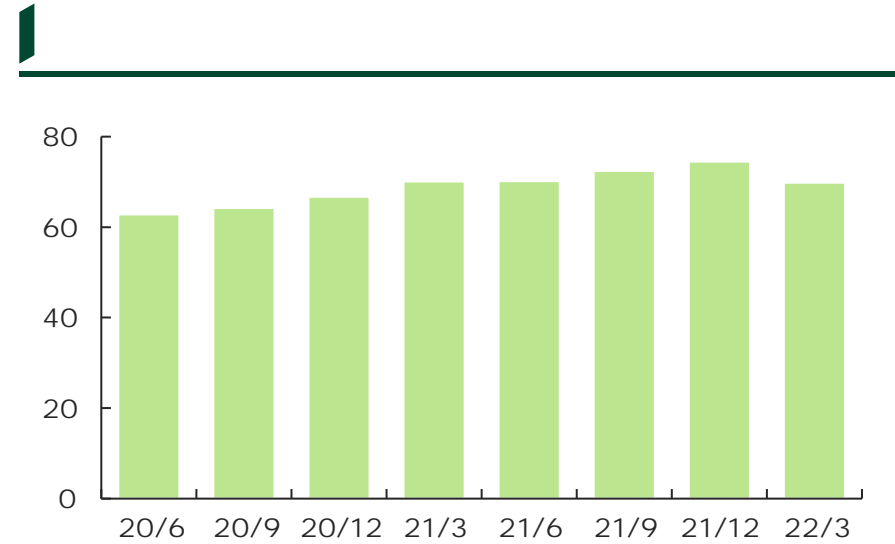
資産・負債 555

| | | *1 |
|--------------------------------------|--------|-------|
| | | |
| | 16.56% | 11.5% |
| | 14.45% | 8% |
| þ\¹\Ç\Ø N ¥ ' ì w ^a , | 12.1% | - |
| | 11.2% | 8% |
| þ\¹\Ç\Ø N ¥ ' ì w ^a , | 10.0% | - |
| Ö 7 / \$ & û è | | |
| [R]!]]]#]+)O]A]d]! | 24.98% | 18.0% |
| [T]8]T]+)]]]!]E]d]]K]d]A]d]! | 9.54% | 6.75% |
| [T]8]T]+) û è | 5.17% | 3% |
| / & 5 B « è 4 4 ' C | 141.7% | 100% |

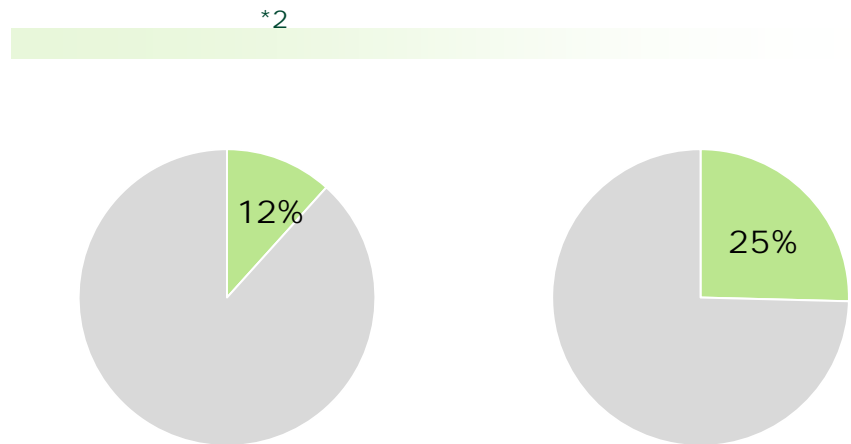
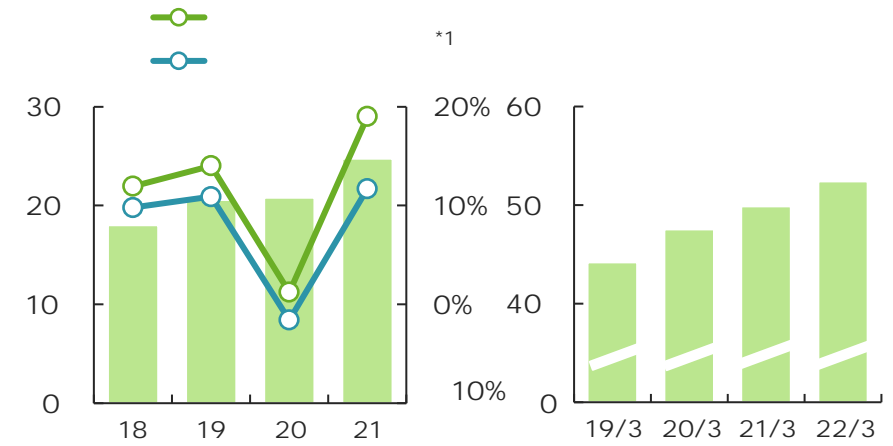
| | 122,893 | 119,838 |
|--|-----------|-----------|
| | 111,993 | 111,862 |
| | 105,628 | 104,584 |
| | 10,900 | 7,975 |
| | 193,733 | 206,281 |
| | 660,080 | 723,501 |
| | 1,981,708 | 2,160,804 |

| | | | *1 |
|--|--------|--------|------|
| | 11,274 | 11,469 | +161 |
| | 80.8% | 81.6% | |
| | 2,192 | 2,149 | |
| | 6,349 | 7,075 | +505 |
| | 47.2% | 42.9% | |
| | 3,885 | 4,697 | +584 |
| | 7,237 | 8,720 | +724 |
| | 53.0% | 52.9% | |
| | 3,667 | 4,312 | +228 |
| | 4,607 | 3,906 | |
| | 18.0% | 23.6% | |
| | 4,135 | 3,381 | |

| | | |
|--|-------|-------|
| | | |
| | | |
| | 3,579 | 3,342 |
| | | |
| | 907 | 653 |
| | 717 | 497 |

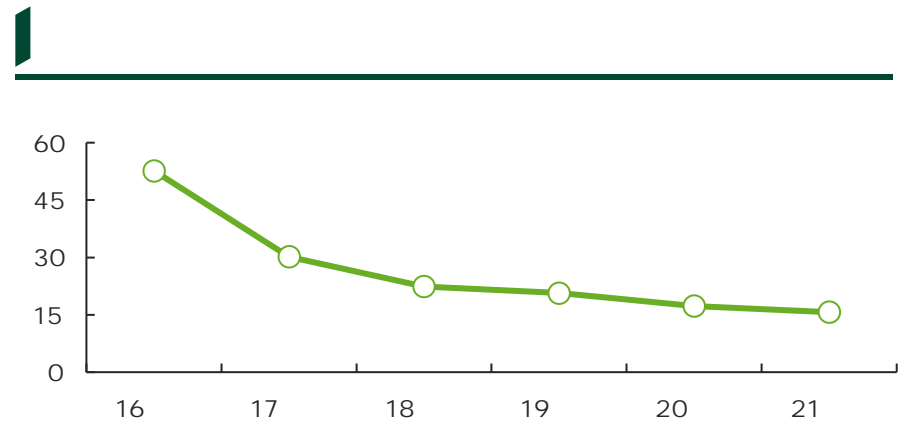
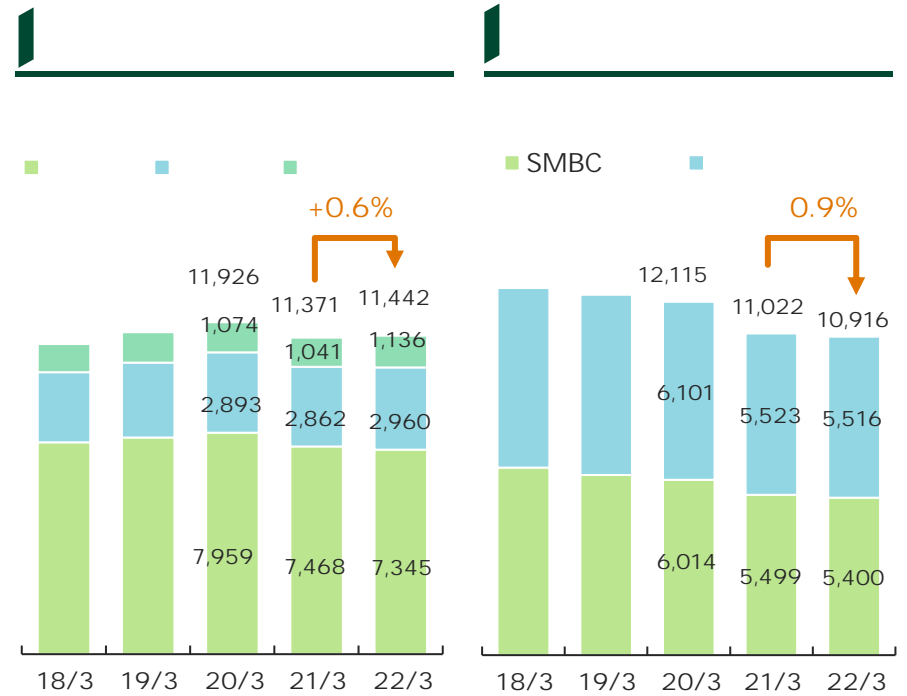


| | 4,475 | 4,705 | +231 |
|--|-------|-------|------|
| | 1,437 | 1,640 | +203 |
| | 1,015 | 982 | |
| | 323 | 295 | |
| | 481 | 501 | +20 |
| | | | |
| | | | |
| | 353 | 341 | |
| | 358 | 198 | |
| | | | |
| | 6,675 | 6,779 | |



*1
*2

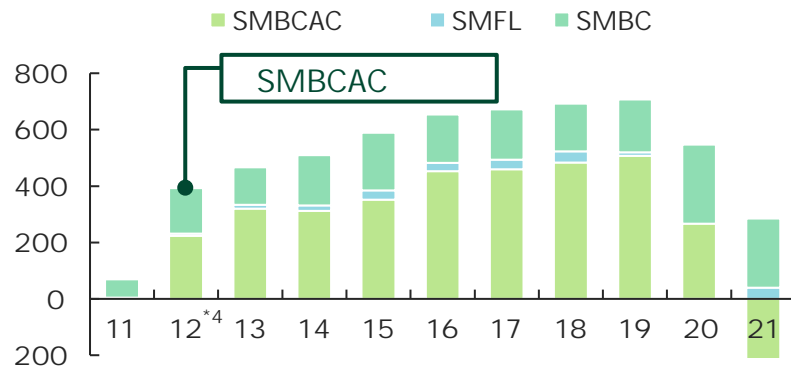
| | 2,735 | 2,689 | |
|--|-------|-------|------|
| | 1,788 | 1,767 | |
| | 611 | 571 | |
| | | | |
| | | | |
| | | | |
| | 735 | 686 | |
| | 541 | 852 | +311 |
| | 852 | 961 | |
| | 7.49% | 8.40% | |
| | 1,008 | 959 | |



SMBCAC

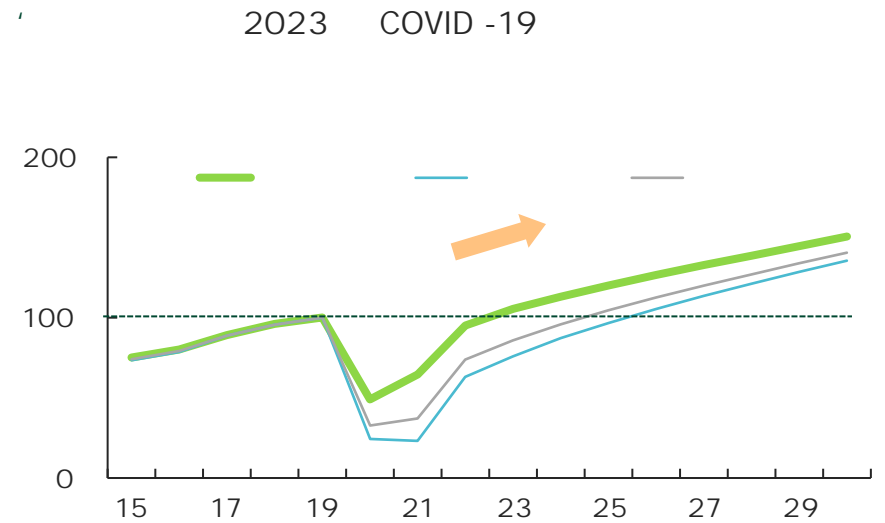
| | 20 | 21 | |
|-----|--------|--------|------|
| | 1,214 | 1,479 | +265 |
| | 1,119 | 1,366 | +247 |
| *1 | 334 | 907 | 573 |
| | 17 | 283 | 300 |
| *2 | 15,340 | 16,210 | +870 |
| | 3,305 | 3,322 | +17 |
| ROE | 0.5% | 8.5 | 9.0 |

SMBC



*1
 *2 PDP
 *3 IATA / Tourism Economics 19 100
 *4 SMBCAC 6 *5 Neo/MAX/A350/B787

*3



SMBCAC

