

Financial Results  
for the six months  
ended September 30, 2025  
- Supplementary Information -

Sumitomo Mitsui Financial Group, Inc.

## Table of contents

			Page
1. Income analysis	Consolidated	Non-consolidated ...	1
2. Interest spread (domestic)		Non-consolidated ...	3
3. Gains (losses) on securities		Non-consolidated ...	3
4. Unrealized gains (losses) on securities	Consolidated	Non-consolidated ...	4
5. Balance of securities, classified by maturity		Non-consolidated ...	5
6. Notional amount of interest rate swaps (under deferred hedge accounting), classified by remaining maturity		Non-consolidated ...	5
7. Employee retirement benefits	Consolidated	Non-consolidated ...	6
8. Classification based on self-assessment and the Banking Act and the Reconstruction Act, and write-offs / reserves		Non-consolidated ...	7
9. Reserve for possible loan losses and reserve ratio	Consolidated	Non-consolidated ...	8
10. Non-Performing Loans (NPLs) based on the Banking Act and the Reconstruction Act, and coverage	Consolidated	Non-consolidated ...	9
11. Results of off-balancing of NPLs		Non-consolidated ...	10
12. Loan portfolio, classified by industry		Non-consolidated ...	11
13. Loan portfolio, classified by country		Non-consolidated ...	13
14. Balance of deposits and loans		Non-consolidated ...	14
15. Deferred tax assets and liabilities		Non-consolidated ...	15
16. Capital ratio (BIS guidelines)	Consolidated	Non-consolidated ...	16
17. ROE	Consolidated	...	16
18. Earnings targets and dividends forecast for FY3/2026	Consolidated	Non-consolidated ...	17
Reference: Interim financial statements of SMBC		Non-consolidated ...	18

Notes: 1. Consolidated: Consolidated figures of Sumitomo Mitsui Financial Group, Inc. (“the Company”)

2. Non-consolidated: Non-consolidated figures of Sumitomo Mitsui Banking Corporation (“SMBC”)

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; our ability to successfully implement our business strategy through our subsidiaries, affiliates and alliance partners; exposure to new risks as we expand the scope of our business; incurrence of significant credit-related costs; and declines in the value of our securities portfolio. 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. Income analysis

## Consolidated

(Millions of yen)

		Six months ended Sep. 30, 2025	Change	Six months ended Sep. 30, 2024
Consolidated gross profit	1	2,298,786	253,529	2,045,257
Net interest income	2	1,282,937	156,540	1,126,397
Trust fees	3	5,550	1,051	4,499
Net fees and commissions	4	829,346	74,729	754,617
Net trading income	5	141,842	(162,805)	304,647
Net other operating income	6	39,109	184,013	(144,904)
General and administrative expenses	7	(1,228,787)	(56,040)	(1,172,747)
Equity in gains (losses) of affiliates	8	78,061	32,337	45,724
Consolidated net business profit	9	1,148,060	229,826	918,234
Total credit cost	10	(90,168)	(6,263)	(83,905)
Credit costs	11	(107,884)	(3,769)	(104,115)
Write-off of loans	12	(86,066)	1,779	(87,845)
Provision for reserve for possible loan losses	13	(7,929)	(7,929)	—
Others	14	(13,889)	2,381	(16,270)
Gains on reversal of reserve for possible loan losses	15	—	(11,396)	11,396
Recoveries of written-off claims	16	17,716	8,902	8,814
Gains (losses) on stocks	17	246,285	(47,938)	294,223
Other income (expenses)	18	(26,054)	72,026	(98,080)
Ordinary profit	19	1,278,123	247,651	1,030,472
Extraordinary gains (losses)	20	(2,649)	423	(3,072)
Gains (losses) on disposal of fixed assets	21	(306)	1,802	(2,108)
Losses on impairment of fixed assets	22	(1,830)	(1,532)	(298)
Income before income taxes	23	1,275,474	248,074	1,027,400
Income taxes - current	24	(333,759)	(68,940)	(264,819)
Income taxes - deferred	25	(3,652)	29,101	(32,753)
Profit	26	938,062	208,235	729,827
Profit attributable to non-controlling interests	27	(4,557)	98	(4,655)
Profit attributable to owners of parent	28	933,505	208,333	725,172

Notes: 1. Amounts less than 1 million yen are rounded down. Figures in parenthesis indicate the amount of loss or decrease.

2. Consolidated gross profit = (Interest income - Interest expenses) + Trust fees + (Fees and commissions - Fees and commissions payments)  
+ (Trading income - Trading losses) + (Other operating income - Other operating expenses)

## Number of consolidated subsidiaries and affiliates

		Sep. 30, 2025	Change	Mar. 31, 2025
Consolidated subsidiaries	29	177	5	172
Equity method affiliates	30	263	19	244

## SMBC non-consolidated

(Millions of yen)

		Six months ended Sep. 30, 2025	Change	Six months ended Sep. 30, 2024
Gross banking profit	1	1,376,974	215,149	1,161,825
Gross domestic profit	2	644,790	144,444	500,346
Net interest income	3	545,051	135,912	409,139
Trust fees	4	2,017	465	1,552
Net fees and commissions	5	120,449	6,774	113,675
Net trading income	6	(7,580)	(8,529)	949
Net other operating income	7	(15,146)	9,824	(24,970)
Gains (losses) on bonds	8	(13,542)	12,866	(26,408)
Gross international profit	9	732,184	70,705	661,479
Net interest income	10	449,013	(5,303)	454,316
Net fees and commissions	11	151,862	9,452	142,410
Net trading income	12	56,947	(125,612)	182,559
Net other operating income	13	74,361	192,168	(117,807)
Gains (losses) on bonds	14	23,825	(9,381)	33,206
Expenses (excluding non-recurring losses)	15	(550,946)	(31,099)	(519,847)
Overhead ratio	16	40.0%	(4.7%)	44.7%
Personnel expenses	17	(228,783)	(3,906)	(224,877)
Non-personnel expenses	18	(287,197)	(26,388)	(260,809)
Taxes	19	(34,965)	(805)	(34,160)
Banking profit (before provision for general reserve for possible loan losses)	20	826,027	184,049	641,978
Gains (losses) on bonds	21	10,283	3,486	6,797
Core banking profit (20-21)	22	815,744	180,564	635,180
excluding gains (losses) on cancellation of investment trusts	23	775,822	198,525	577,297
Provision for general reserve for possible loan losses	24	—	—	—
Banking profit	25	826,027	184,049	641,978
Non-recurring gains (losses)	26	374,938	52,248	322,690
Credit costs	27	(1,953)	2,279	(4,232)
Gains on reversal of reserve for possible loan losses	28	49,880	26,307	23,573
Recoveries of written-off claims	29	9,501	9,237	264
Gains (losses) on stocks	30	226,927	(49,194)	276,121
Other non-recurring gains (losses)	31	90,582	63,619	26,963
Ordinary profit	32	1,200,966	236,298	964,668
Extraordinary gains (losses)	33	(1,568)	544	(2,112)
Gains (losses) on disposal of fixed assets	34	(136)	1,756	(1,892)
Losses on impairment of fixed assets	35	(1,432)	(1,213)	(219)
Income before income taxes	36	1,199,397	236,841	962,556
Income taxes - current	37	(250,345)	(45,224)	(205,121)
Income taxes - deferred	38	(29,039)	270	(29,309)
Net income	39	920,011	191,886	728,125
Total credit cost (24+27+28+29)	40	57,428	37,823	19,605
Provision for general reserve for possible loan losses	41	41,300	(437)	41,737
Write-off of loans	42	(13)	95	(108)
Provision for specific reserve for possible loan losses	43	(462)	10,859	(11,321)
Losses on sales of delinquent loans	44	(1,940)	2,184	(4,124)
Provision for loan loss reserve for specific overseas countries	45	9,042	15,885	(6,843)
Recoveries of written-off claims	46	9,501	9,237	264

Note: Amounts less than 1 million yen are rounded down. Figures in parenthesis indicate the amount of loss or decrease.

## 2. Interest spread (domestic)

SMBC non-consolidated

(%)

	Three months ended Jun. 30, 2025	Three months ended Sep. 30, 2025	Six months ended Sep. 30, 2025	Change	Six months ended Sep. 30, 2024
Yield on interest earning assets (A)			0.95	0.34	0.61
Interest earned on loans and bills discounted (C)	1.26	1.30	1.28	0.34	0.94
Interest earned on securities			1.54	(0.04)	1.58
Total cost of funding (including expenses) (B)			0.66	0.17	0.49
Cost of interest bearing liabilities			0.22	0.16	0.06
Interest paid on deposits, etc. (D)	0.18	0.19	0.18	0.15	0.03
Interest paid on other liabilities			0.52	0.24	0.28
Expense ratio			0.44	0.02	0.42
Overall interest spread (A) - (B)			0.29	0.17	0.12
Interest spread (C) - (D)	1.08	1.11	1.10	0.19	0.91

Note: From the fiscal year ended March 31, 2025, the yield on interest earning assets was calculated by considering the interest earning portion of the deposit with the Bank of Japan, and this change was retroactively applied to the six months ended September 30, 2024.

Reference: After deducting loans to the Japanese government, etc.

Interest earned on loans and bills discounted (E)	1.27	1.30	1.29	0.32	0.97
Interest spread (E) - (D)	1.09	1.11	1.11	0.17	0.94

## 3. Gains (losses) on securities

SMBC non-consolidated

(Millions of yen)

	Six months ended Sep. 30, 2025	Change	Six months ended Sep. 30, 2024
Gains (losses) on bonds	10,283	3,486	6,797
Gains on sales	28,239	(7,119)	35,358
Losses on sales	(16,912)	9,075	(25,987)
Gains on redemption	0	0	0
Losses on redemption	(990)	1,583	(2,573)
Losses on devaluation	(52)	(52)	—
Gains (losses) on stocks	226,927	(49,194)	276,121
Gains on sales	248,425	(42,479)	290,904
Losses on sales	(7,751)	(7,539)	(212)
Losses on devaluation	(13,746)	824	(14,570)

## 4. Unrealized gains (losses) on securities

## Consolidated

(Millions of yen)

			Sep. 30, 2025				Mar. 31, 2025	
			Balance sheet amount	Net unrealized gains (losses)			Balance sheet amount	Net unrealized gains (losses) (b)
				(a)	(a) - (b)	Gains	Losses	
Held-to-maturity securities	1	1,710,238	(15,719)	(9,545)	—	15,719	274,414	(6,174)
Other securities	2	36,931,906	3,222,939	416,916	3,876,918	653,978	39,776,760	2,806,023
Stocks	3	3,335,206	2,300,175	339,249	2,301,689	1,513	3,045,167	1,960,926
Bonds	4	11,773,291	(152,404)	(7,567)	7,570	159,975	13,893,477	(144,837)
Japanese government bonds	5	9,277,588	(52,450)	(55)	274	52,725	11,180,546	(52,395)
Others	6	21,823,408	1,075,168	85,235	1,567,658	492,489	22,838,114	989,933
Foreign bonds	7	17,091,270	(328,899)	120,199	114,931	443,831	17,424,744	(449,098)
Other money held in trust	8	521	—	—	—	—	520	—
Total	9	38,642,666	3,207,220	407,371	3,876,918	669,697	40,051,695	2,799,849
Stocks	10	3,335,206	2,300,175	339,249	2,301,689	1,513	3,045,167	1,960,926
Bonds	11	13,470,582	(168,123)	(17,112)	7,570	175,694	14,167,892	(151,011)
Others	12	21,836,877	1,075,168	85,235	1,567,658	492,489	22,838,635	989,933

## SMBC non-consolidated

(Millions of yen)

			Sep. 30, 2025				Mar. 31, 2025	
			Balance sheet amount	Net unrealized gains (losses)			Balance sheet amount	Net unrealized gains (losses) (b)
				(a)	(a) - (b)	Gains	Losses	
Held-to-maturity securities	13	1,340,359	(10,420)	(9,262)	—	10,420	22,300	(1,158)
Stocks of subsidiaries and affiliates	14	5,198,315	(12,590)	57,468	2,655	15,246	5,009,805	(70,058)
Other securities	15	30,413,094	2,152,722	378,284	2,794,697	641,974	33,564,599	1,774,438
Stocks	16	2,928,885	2,112,710	295,540	2,114,194	1,483	2,693,563	1,817,170
Bonds	17	11,715,559	(148,031)	(7,137)	7,575	155,607	13,835,139	(140,894)
Japanese government bonds	18	9,277,588	(52,450)	(55)	274	52,725	11,180,546	(52,395)
Others	19	15,768,650	188,044	89,882	672,927	484,883	17,035,896	98,162
Foreign bonds	20	12,095,468	(358,129)	100,781	78,286	436,416	12,711,011	(458,910)
Total	21	36,951,769	2,129,712	426,491	2,797,353	667,641	38,596,705	1,703,221
Stocks	22	3,228,839	2,115,366	296,496	2,116,849	1,483	2,987,917	1,818,870
Bonds	23	13,055,918	(158,452)	(16,400)	7,575	166,028	13,857,439	(142,052)
Others	24	20,667,012	172,798	146,396	672,927	500,129	21,751,347	26,402

Notes: 1. The figures above include negotiable certificates of deposit in "Cash and due from banks" and beneficiary claims on loan trust in "Monetary claims bought."

2. Net unrealized gains (losses) are measured based on the market prices of securities as of the balance sheet date.

3. Other securities and Other money held in trust are measured at market prices. Unrealized gains (losses) represent the difference between the acquisition costs (or amortized costs) and the balance sheet amounts.

## 5. Balance of securities, classified by maturity

Balance of other securities with maturities and bonds of held-to-maturity

SMBC non-consolidated

(Billions of yen)

	Sep. 30, 2025					Mar. 31, 2025				
	1 year or less	More than 1 year to 5 years	More than 5 years to 10 years	More than 10 years	Total	1 year or less	More than 1 year to 5 years	More than 5 years to 10 years	More than 10 years	Total
Bonds	7,377.0	2,949.2	2,149.5	580.2	13,055.9	10,374.0	2,320.2	692.5	470.7	13,857.4
Japanese government bonds	6,739.9	2,002.8	1,597.4	255.6	10,595.6	9,663.6	1,352.8	39.6	124.5	11,180.5
Japanese local government bonds	101.7	321.1	319.6	3.8	746.2	126.0	268.0	417.1	4.0	815.1
Japanese short-term bonds	49.9	-	-	-	49.9	49.9	-	-	-	49.9
Japanese corporate bonds	485.5	625.3	232.5	320.8	1,664.2	534.4	699.4	235.8	342.2	1,811.8
Others	3,049.0	3,783.2	1,520.4	4,637.1	12,989.7	2,665.0	4,342.5	2,314.9	4,766.7	14,089.0
Total	10,426.0	6,732.4	3,669.9	5,217.3	26,045.6	13,039.0	6,662.6	3,007.4	5,237.4	27,946.4

6. Notional amount of interest rate swaps (under deferred hedge accounting),  
classified by remaining maturity

SMBC non-consolidated

(Billions of yen)

	Sep. 30, 2025				Mar. 31, 2025			
	1 year or less	More than 1 year to 5 years	More than 5 years	Total	1 year or less	More than 1 year to 5 years	More than 5 years	Total
Receivable fixed rate / payable floating rate	11,067.4	23,372.1	11,515.1	45,954.6	6,123.9	28,228.2	11,046.2	45,398.3
Receivable floating rate / payable fixed rate	3,729.0	9,351.2	11,299.2	24,379.4	1,101.7	9,181.4	13,470.7	23,753.7
Receivable floating rate / payable floating rate	-	-	-	-	425.0	-	-	425.0
Total	14,796.4	32,723.4	22,814.2	70,334.0	7,650.6	37,409.6	24,516.9	69,577.0

## 7. Employee retirement benefits

## Consolidated

## (1) Projected benefit obligation

(Millions of yen)

		At the beginning of FY3/2026	Change	At the beginning of FY3/2025
Fair value of plan assets	(A)	1,805,602	(15,617)	1,821,219
Projected benefit obligation	(B)	852,205	(92,485)	944,690
Net surplus (deficit)	(A-B)	953,397	76,869	876,528
Net defined benefit asset		987,288	73,497	913,791
Net defined benefit liability		33,890	(3,373)	37,263
Measurements of defined benefit plans (before tax effect deduction)		(404,307)	5,465	(409,772)
Unrecognized prior service cost (deductible from the obligation)		(9,408)	2,390	(11,798)
Unrecognized net actuarial gain (loss)		(394,898)	3,076	(397,974)

## (2) Retirement benefit expenses

(Millions of yen)

	Six months ended Sep. 30, 2025	Change	Six months ended Sep. 30, 2024
Retirement benefit expenses	(33,037)	(19,554)	(13,483)

## SMBC non-consolidated

## (1) Projected benefit obligation

(Millions of yen)

		At the beginning of FY3/2026	Change	At the beginning of FY3/2025
Projected benefit obligation	(A)	709,650	(83,541)	793,191
<Discount rate>		<1.95%>	<0.69%>	<1.26%>
Fair value of plan assets	(B)	1,674,216	(15,254)	1,689,470
Reserve for employee retirement benefits	(C)	—	—	—
Prepaid pension cost	(D)	558,899	79,211	479,688
Unrecognized prior service cost (deductible from the obligation)	(E)	(11,047)	2,651	(13,698)
Unrecognized net actuarial gain (loss)	(A-B-C+D-E)	(394,619)	8,273	(402,892)

## (2) Retirement benefit expenses

(Millions of yen)

	Six months ended Sep. 30, 2025	Change	Six months ended Sep. 30, 2024
Retirement benefit expenses	(44,977)	(20,216)	(24,761)
Service cost	7,097	(1,278)	8,375
Interest cost on projected benefit obligation	6,919	1,922	4,997
Expected returns on plan assets	(33,124)	(10,272)	(22,852)
Amortization of unrecognized prior service cost	(1,325)	—	(1,325)
Amortization of unrecognized net actuarial gain (loss)	(30,007)	(11,138)	(18,869)
Others	5,462	549	4,913



## 8. Classification based on self-assessment and the Banking Act and the Reconstruction Act, and write-offs / reserves

SMBC non-consolidated, as of Sep. 30, 2025

(Billions of yen)

Category of borrowers under self-assessment	NPLs based on the Banking Act and the Reconstruction Act	Classification under self-assessment				Reserve for possible loan losses	Reserve ratio	
		Classification I	Classification II	Classification III	Classification IV			
Bankrupt borrowers	Bankrupt and quasi-bankrupt loans 48.1 (i) (Change from Mar. 31, 2025: (7.7))	Portion of claims secured by collateral or guarantees, etc. 45.3 (a)	Fully reserved 2.8	Direct write-offs (*1)		Specific reserve 5.7 (*2)	100% (*3)	
Effectively bankrupt borrowers								
Potentially bankrupt borrowers	Doubtful loans 341.6 (ii) (Change from Mar. 31, 2025: 18.2)	Portion of claims secured by collateral or guarantees, etc. 180.5 (b)	Necessary amount reserved 161.1			96.4 (*2)	59.83% (*3)	
Borrowers requiring caution	Substandard loans 221.3 (Change from Mar. 31, 2025: 64.1)	Portion of Substandard loans secured by collateral or guarantees, etc. 92.5 (c)				General reserve for Substandard loans 58.1 (*5)	54.98% (*3)	18.01% (*3)
	Past due loans (3 months or more) 23.2 (iii) (Change from Mar. 31, 2025: 1.5)							
	Restructured loans 198.1 (iv) (Change from Mar. 31, 2025: 62.6) (Claims to Substandard borrowers)							
	Normal assets	Claims to Borrowers requiring caution, excluding claims to Substandard borrowers				General reserve 454.9 (*5)	4.43% [ 8.57% ] (*4)	
Normal borrowers	124,699.2	Claims to Normal borrowers					0.09% (*4)	
Loan loss reserve for specific overseas countries						12.9		

<b>Non-performing loan ratio</b>  0.49%  ((vi)/(v))  (Change from Mar. 31, 2025: 0.06%)	Total 125,310.2 (v)	Total reserve for possible loan losses 569.9		Reserve ratio (*6) (D/C) 54.72%	
		D: Specific reserve + General reserve for Substandard loans 160.2			
	A=(i)+(ii)+(iii)+(iv) <b>611.0 (vi)</b> (Change from Mar. 31, 2025: 74.5)	B: Portion secured by collateral or guarantees, etc. (a)+(b)+(c) 318.3	C: Unsecured portion (A - B) 292.7	Coverage ratio ((B+D)/A) 78.31%	

\*1 Direct write-offs include a direct reduction of 186.2 billion yen.

\*2 Specific reserve includes reserves for assets that are not subject to disclosure based on the Banking Act and the Reconstruction Act. (Bankrupt/Effectively bankrupt borrowers: 2.9 billion yen, Potentially bankrupt borrowers: 4.5 billion yen)

\*3 Reserve ratios for claims on "Bankrupt borrowers", "Effectively bankrupt borrowers", "Potentially bankrupt borrowers", "Substandard borrowers" and "Borrowers requiring caution (including Substandard borrowers)" represent the proportion of the reserve for possible loan losses to each category's total claims, excluding amounts secured by collateral or guarantees, etc.

\*4 Reserve ratios for claims on "Normal borrowers" and "Borrowers requiring caution (excluding claims to Substandard borrowers)" represent the proportion of reserves for possible loan losses to the respective claims of each category. The reserve ratio for unsecured claims on "Borrowers requiring caution (excluding claims to Substandard borrowers)" is shown in [ ].

\*5 General reserve includes the Specific reserve for "Borrowers requiring caution," totaling 0.0 billion yen.

\*6 The reserve ratio reflects the proportion of reserve to claims, excluding amounts secured by collateral or guarantees, etc.

## 9. Reserve for possible loan losses and reserve ratio

## Consolidated

(Millions of yen, %)

	Sep. 30, 2025		(a) - (c)	Mar. 31, 2025	
	(a)	Reserve Ratio (b)		(c)	Reserve Ratio (d)
Reserve for possible loan losses	890,823	87.73	(35,108)	925,931	105.02
General reserve	685,668		(42,047)	727,715	
Specific reserve	192,261		15,981	176,280	
Loan loss reserve for specific overseas countries	12,893		(9,042)	21,935	
Amount of direct reduction	251,823		8,852	242,971	

## SMBC non-consolidated

(Millions of yen, %)

	Sep. 30, 2025		(a) - (c)	Mar. 31, 2025	
	(a)	Reserve Ratio (b)		(c)	Reserve Ratio (d)
Reserve for possible loan losses	569,864	93.27	(55,674)	625,538	116.60
General reserve	454,915		(45,390)	500,305	
Specific reserve	102,078		(1,241)	103,319	
Loan loss reserve for specific overseas countries	12,870		(9,042)	21,912	
Amount of direct reduction	186,186		(11,578)	197,764	

Note: Reserve ratio (calculated as Reserve for possible loan losses divided by Non-Performing Loans (NPLs) based on the Banking Act and the Reconstruction Act, excluding normal assets) is determined after direct reduction.

## 10. Non-Performing Loans (NPLs) based on the Banking Act and the Reconstruction Act, and coverage

Consolidated

(Millions of yen, %)

		Sep. 30, 2025		Mar. 31, 2025
		(a)	(a) - (b)	(b)
Bankrupt and quasi-bankrupt loans		77,187	1,953	75,234
Doubtful loans		517,813	63,046	454,767
Substandard loans		420,446	68,753	351,693
	Past due loans (3 months or more)	76,796	15,953	60,843
	Restructured loans	343,649	52,799	290,850
Total (A)		1,015,447	133,751	881,696
Normal assets		131,943,466	1,862,661	130,080,805
Grand total (B)		132,958,913	1,996,412	130,962,501
NPL ratio (A/B)		0.76	0.09	0.67

(Millions of yen)

		Sep. 30, 2025		Mar. 31, 2025
		(a)	(a) - (b)	(b)
Total coverage (C)		608,079	70,954	537,125
	Reserve for possible loan losses (D)	244,651	42,885	201,766
	Amount recoverable by guarantees, collateral and others (E)	363,427	28,068	335,359

(%)

Coverage ratio (C) / (A)	59.88	(1.04)	60.92
Coverage ratio calculated with total reserve for possible loan losses included in the numerator	123.52	(19.53)	143.05

(%)

Reserve ratio to unsecured assets (D) / (A - E)	37.52	0.59	36.93
Reserve ratio calculated with total reserve for possible loan losses included in the numerator	136.63	(32.85)	169.48

SMBC non-consolidated

(Millions of yen, %)

		Sep. 30, 2025		Mar. 31, 2025
		(a)	(a) - (b)	(b)
Bankrupt and quasi-bankrupt loans		48,081	(7,713)	55,794
Doubtful loans		341,612	18,151	323,461
Substandard loans		221,308	64,076	157,232
	Past due loans (3 months or more)	23,178	1,513	21,665
	Restructured loans	198,130	62,564	135,566
Total (A)		611,002	74,515	536,487
Normal assets		124,699,229	1,828,770	122,870,459
Grand total (B)		125,310,232	1,903,285	123,406,947
NPL ratio (A/B)		0.49	0.06	0.43

(Millions of yen)

		Sep. 30, 2025		Mar. 31, 2025
		(a)	(a) - (b)	(b)
Total coverage (C)		478,466	40,298	438,168
	Reserve for possible loan losses (D)	160,160	10,121	150,039
	Amount recoverable by guarantees, collateral and others (E)	318,306	30,177	288,129

(%)

Coverage ratio (C) / (A)	78.31	(3.36)	81.67
Coverage ratio calculated with total reserve for possible loan losses included in the numerator	145.36	(24.95)	170.31

(%)

Reserve ratio to unsecured assets (D) / (A - E)	54.72	(5.69)	60.41
Reserve ratio calculated with total reserve for possible loan losses included in the numerator	194.69	(57.18)	251.87

Note: Reserve for possible loan losses is the sum of general reserve for substandard loans and specific reserve.

## 11. Results of off-balancing of NPLs

SMBC non-consolidated

(Billions of yen)

		Sep. 30, 2025 (a)	(a) - (b)	NPLs newly classified during the six months ended Sep. 30, 2025	Amount of off-balancing	Mar. 31, 2025 (b)
	Bankrupt and quasi-bankrupt loans	48.1	(7.7)	7.3	(15.1)	55.8
	Doubtful loans	341.6	18.2	49.9	(31.7)	323.5
	Total	389.7	10.4	57.2	(46.8)	379.3
Result of measures connected to off-balancing (*1)		31.0				38.3

Breakdown of off-balancing by factor (*2)	Disposition by borrowers' liquidation	(1.8)
	Reconstructive disposition	(1.8)
	Improvement in debtors' performance due to reconstructive disposition	—
	Loan sales to market	(2.6)
	Direct write-offs	21.2
	Others	(61.9)
	Collection / repayment, etc.	(45.9)
	Improvement in debtors' performance	(16.1)
Total		(46.8)

\*1 The measures connected to off-balancing include legal reorganizations and other similar measures, corporate splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small- and medium-sized enterprises, and trusts to RCC for revitalization that is scheduled to be off-balanced before maturity.

\*2 1. "Disposition by borrowers' liquidation" refers to the abandonment or write-off of loans involved in bankruptcy liquidation proceedings (bankruptcy or special liquidations).  
 2. "Reconstructive disposition" refers to the abandonment of loans involved in reconstructive bankruptcy proceedings (including corporate reorganization and civil rehabilitation), debt forgiveness in special mediation or other civil mediation, or debt forgiveness for restructuring in private reorganization.

## 12. Loan portfolio, classified by industry

## SMBC non-consolidated

## (1) Loans and bills discounted, classified by industry

(Millions of yen, %)

	Sep. 30, 2025			Mar. 31, 2025	
	(a)	Ratio	(a) - (b)	(b)	Ratio
Domestic offices (excluding Japan offshore banking accounts)	69,209,264	100.0	1,764,162	67,445,102	100.0
Manufacturing	11,292,952	16.3	823,920	10,469,032	15.5
Agriculture, forestry, fisheries and mining	270,703	0.4	20,095	250,608	0.4
Construction	1,095,496	1.6	129,847	965,649	1.4
Transportation, communications and public enterprises	7,227,219	10.4	837,766	6,389,453	9.5
Wholesale and retail	5,222,168	7.5	(26,284)	5,248,452	7.8
Finance and insurance	9,368,032	13.5	234,550	9,133,482	13.5
Real estate	13,116,392	19.0	869,269	12,247,123	18.2
Goods rental and leasing	2,736,506	4.0	114,766	2,621,740	3.9
Various services	4,954,581	7.2	97,108	4,857,473	7.2
Municipalities	442,523	0.6	(52,188)	494,711	0.7
Others	13,482,688	19.5	(1,284,685)	14,767,373	21.9
Overseas offices and Japan offshore banking accounts	37,502,990	100.0	432,500	37,070,490	100.0
Public sector	592,536	1.6	11,747	580,789	1.6
Financial institutions	3,239,560	8.6	176,897	3,062,663	8.2
Commerce and industry	32,050,890	85.5	550,383	31,500,507	85.0
Others	1,620,002	4.3	(306,526)	1,926,528	5.2
Total	106,712,255	—	2,196,663	104,515,592	—

## (2) NPLs based on the Banking Act and the Reconstruction Act, classified by industry, and reserve ratio

(Millions of yen, %)

	Sep. 30, 2025			Mar. 31, 2025
	(a)	Reserve ratio	(a) - (b)	(b)
Domestic offices (excluding Japan offshore banking accounts)	257,206	60.7	(8,502)	265,708
Manufacturing	86,556	62.2	(1,506)	88,062
Agriculture, forestry, fisheries and mining	439	94.8	(108)	547
Construction	4,936	53.6	(590)	5,526
Transportation, communications and public enterprises	15,775	51.8	(1,815)	17,590
Wholesale and retail	46,008	48.0	1,143	44,865
Finance and insurance	4,369	52.4	(1,184)	5,553
Real estate	16,006	69.2	(1,703)	17,709
Goods rental and leasing	447	51.3	160	287
Various services	56,601	51.8	(1,825)	58,426
Municipalities	—	—	—	—
Others	26,064	100.0	(1,076)	27,140
Overseas offices and Japan offshore banking accounts	353,796	51.7	83,017	270,779
Public sector	—	—	—	—
Financial institutions	—	—	—	—
Commerce and industry	349,052	50.5	83,058	265,994
Others	4,743	95.9	(42)	4,785
Total	611,002	54.7	74,515	536,487

Note: Reserve ratio

= (Reserve for possible loan losses) / (Assets excluding amounts recoverable due to guarantees, collateral and others) X 100

Reserve for possible loan losses is the sum of general reserve for substandard loans and specific reserve.

## (3) Consumer loans outstanding

(Millions of yen)

	Sep. 30, 2025		Mar. 31, 2025
	(a)	(a) - (b)	(b)
Consumer loans	11,951,211	(134,114)	12,085,325
Housing loans	11,140,726	(153,103)	11,293,829
Self-residential purpose	9,378,965	(112,385)	9,491,350
Other consumer loans	810,485	18,990	791,495

## (4) Loans to small- and medium-sized enterprises, etc.

(Millions of yen, %)

	Sep. 30, 2025		Mar. 31, 2025
	(a)	(a) - (b)	(b)
Outstanding balance	41,073,919	999,688	40,074,231
Ratio to total loans	59.3	(0.1)	59.4

Note: Outstanding balance includes loans to individuals.

## 13. Loan portfolio, classified by country

SMBC non-consolidated

(1) Loans outstanding, classified by major domicile

(Millions of yen, %)

	Sep. 30, 2025			Mar. 31, 2025	
	(a)	Ratio	(a) - (b)	(b)	Ratio
Asia	7,263,377	20.3	(202,409)	7,465,786	20.7
Indonesia	187,043	0.5	(25,611)	212,654	0.6
Thailand	1,025,837	2.9	(111,054)	1,136,891	3.1
Korea	445,913	1.2	13,756	432,157	1.2
Hong Kong	953,641	2.7	(162,849)	1,116,490	3.1
China	67,529	0.2	(10,991)	78,520	0.2
Taiwan	326,798	0.9	(26,387)	353,185	1.0
Singapore	2,116,845	5.9	(12,057)	2,128,902	5.9
India	1,271,894	3.6	62,676	1,209,218	3.4
Others	867,877	2.4	70,108	797,769	2.2
Oceania	3,122,285	8.7	126,531	2,995,754	8.4
Australia	3,018,653	8.4	113,809	2,904,844	8.1
Others	103,632	0.3	12,722	90,910	0.3
North America	14,792,921	41.4	95,883	14,697,038	41.1
United States	11,750,504	32.9	346,411	11,404,093	31.9
Others	3,042,417	8.5	(250,528)	3,292,945	9.2
Central and South America	2,277,358	6.4	(53,690)	2,331,048	6.5
Brazil	400,326	1.1	(8,027)	408,353	1.1
Panama	424,480	1.2	(5,606)	430,086	1.2
Others	1,452,552	4.1	(40,057)	1,492,609	4.2
Western Europe	5,014,229	14.0	(95,709)	5,109,938	14.3
United Kingdom	1,008,487	2.8	(99,826)	1,108,313	3.1
Ireland	480,666	1.3	(71,517)	552,183	1.5
Netherlands	644,212	1.8	(67,685)	711,897	2.0
Others	2,880,864	8.1	143,319	2,737,545	7.7
Eastern Europe	166,317	0.5	(34,488)	200,805	0.6
Russia	109,603	0.3	(47,586)	157,189	0.5
Others	56,714	0.2	13,098	43,616	0.1
Others	3,110,401	8.7	113,539	2,996,862	8.4
Total	35,746,888	100.0	(50,343)	35,797,231	100.0

Note: Classified by domicile of debtors.

(2) NPLs based on the Banking Act and the Reconstruction Act, classified by domicile

(Millions of yen, %)

	Sep. 30, 2025			Mar. 31, 2025	
	(a)	Reserve Ratio	(a) - (b)	(b)	
Overseas offices and Japan offshore banking accounts	353,796	51.7	83,017	270,779	
Asia	148,479	51.0	58,986	89,493	
Oceania	8,760	52.2	65	8,695	
North America	50,210	69.3	8,667	41,543	
Central and South America	35,341	61.4	8,801	26,540	
Western Europe	83,447	43.3	5,160	78,287	
Eastern Europe	19,858	32.4	1,405	18,453	
Others	7,698	64.5	(68)	7,766	

Notes: 1. Reserve ratio

= (Reserve for possible loan losses)/(Assets excluding amounts recoverable due to guarantees, collateral and others) X 100

Reserve for possible loan losses is the sum of general reserve for substandard loans and specific reserve.

2. Classified by domicile of debtors.

## 14. Balance of deposits and loans

## SMBC non-consolidated

## (1) Average balance of deposits and loans

(Millions of yen)			
	Six months ended Sep. 30, 2025 (a)	(a) - (b)	Six months ended Sep. 30, 2024 (b)
Deposits	160,931,078	5,561,766	155,369,312
Domestic units	125,957,168	2,604,238	123,352,930
Loans	105,455,332	3,990,329	101,465,003
Domestic units	64,288,192	4,188,009	60,100,183

Note: Deposits do not include negotiable certificates of deposit.

## (2) Balance of deposits and loans, classified by type of depositor

(Millions of yen)			
	Sep. 30, 2025 (a)	(a) - (b)	Mar. 31, 2025 (b)
Deposits	157,291,560	(2,440,111)	159,731,671
Domestic deposits (excluding Japan offshore banking accounts)	128,036,187	(2,788,130)	130,824,317
Individuals	61,647,835	428,709	61,219,126
Corporates	66,388,352	(3,216,839)	69,605,191
Loans	106,712,255	2,196,663	104,515,592
Domestic offices (excluding Japan offshore banking accounts)	69,209,264	1,764,162	67,445,102
Overseas offices and Japan offshore banking accounts	37,502,990	432,500	37,070,490

Note: Deposits do not include negotiable certificates of deposit.

## Reference:

(Billions of yen)			
	Sep. 30, 2025 (a)	(a) - (b)	Mar. 31, 2025 (b)
Balance of investment trusts	5,219.7	596.0	4,623.7
Balance to individuals	4,081.4	426.7	3,654.7

Note: Balance of investment trusts is recognized on a contract basis and measured according to each fund's net asset balance at the end of the period.

(Billions of yen)			
	Six months ended Sep. 30, 2025 (a)	(a) - (b)	Six months ended Sep. 30, 2024 (b)
Sales of investment trusts to individuals	398.1	11.7	386.4
Sales of pension-type insurance to individuals	32.5	(2.5)	35.0



## 15. Deferred tax assets and liabilities

(Billions of yen)

SMBC non-consolidated			Sep. 30, 2025	Change from Mar. 31, 2025	Mar. 31, 2025
(a) Total deferred tax assets	(b-c)	1	450.2	(28.2)	478.4
(b) Subtotal of deferred tax assets		2	571.0	(48.2)	619.2
Reserve for possible loan losses and write-off of loans		3	238.7	(20.3)	259.0
Taxable write-off of securities		4	96.4	4.4	92.0
Others		5	235.9	(32.3)	268.2
(c) Valuation allowance		6	120.8	(20.0)	140.8
(d) Total deferred tax liabilities		7	747.9	137.3	610.6
Net unrealized gains on other securities		8	635.2	138.4	496.8
Others		9	112.7	(1.1)	113.8
Net deferred tax assets	(a-d)	10	(297.7)	(165.5)	(132.2)
Amount corresponding to net deferred gains (losses) on hedges included in line 5 and net unrealized gains (losses) on other securities included in line 8		11	(554.1)	(135.7)	(418.4)
Others		12	256.4	(29.8)	286.2

SMBC recognized deferred tax assets in accordance with paragraph 19 (Category 2) of the "Implementation Guidance on Recoverability of Deferred Tax Assets" (ASBJ Guidance No.26), based on the consistent generation of taxable income, excluding amounts from extraordinary factors, over the current and past three fiscal years.

Reference: Income of final tax return before deducting operating loss carryforwards for the last 3 years

(Billions of yen)

	FY3/2023	FY3/2024	FY3/2025	1H, FY3/2026
Income of final tax return before deducting operating loss carryforwards	621.2	1,104.6	1,467.8	868.3

Note: The figure for 1H, FY3/2026 was estimated in the interim closing.

## 16. Capital ratio (BIS guidelines)

(Basel III basis)

Consolidated

(Billions of yen, %)

	Sep. 30, 2025 [Preliminary]		Mar. 31, 2025
	(a)	(a) - (b)	(b)
(1) Total capital ratio (4) / (7)	15.62	0.44	15.18
(2) Tier 1 capital ratio (5) / (7)	14.59	0.36	14.23
(3) Common equity Tier 1 capital ratio (6) / (7)	12.59	0.15	12.44
(4) Total capital	14,813.2	669.1	14,144.1
(5) Tier 1 capital	13,838.4	579.6	13,258.8
(6) Common equity Tier 1 capital	11,937.7	352.6	11,585.1
(7) Risk weighted assets	94,789.4	1,672.3	93,117.1
(8) Required capital (7) X 8%	7,583.2	133.8	7,449.4
(9) Leverage Ratio	5.17	0.16	5.01

SMBC consolidated

(1) Total capital ratio	16.96	0.18	16.78
(2) Tier 1 capital ratio	15.45	0.13	15.32
(3) Common equity Tier 1 capital ratio	12.33	(0.17)	12.50
(4) Leverage Ratio	5.12	0.02	5.10

SMBC non-consolidated

(1) Total capital ratio	15.71	0.99	14.72
(2) Tier 1 capital ratio	13.92	0.89	13.03
(3) Common equity Tier 1 capital ratio	10.55	0.54	10.01
(4) Leverage Ratio	4.75	0.34	4.41

## 17. ROE

Consolidated

(%)

	Six months ended Sep. 30, 2025		Six months ended Sep. 30, 2024
	(a)	(a) - (b)	(b)
ROE (Tokyo Stock Exchange 's standard)	12.5	2.7	9.8
ROE (denominator: Total stockholders' equity)	16.3	3.0	13.3

Note:

$$\text{ROE (denominator: Total stockholders' equity)} = \frac{(\text{Profit attributable to owners of parent}) \times (\text{Number of days in a year (365 days)}) / (\text{Number of days in the period (183 days)})}{\{(\text{Total stockholders' equity at the beginning of the period}) + (\text{Total stockholders' equity at the end of the period})\} / 2} \times 100$$

## 18. Earnings targets and dividends forecast for FY3/2026

## (1) Earnings targets

Consolidated

(Billions of yen)

	<b>FY3/2026</b>	FY3/2025 Result
Consolidated net business profit	2,050.0	1,719.3
Total credit cost	(300.0)	(344.5)
Ordinary profit	2,110.0	1,719.5
Profit attributable to owners of parent	1,500.0	1,178.0

SMBC non-consolidated

(Billions of yen)

	<b>FY3/2026</b>	FY3/2025 Result
Banking profit (before provision for general reserve for possible loan losses)	1,380.0	1,184.4
Total credit cost	(60.0)	(150.8)
Ordinary profit	1,720.0	1,488.1
Net income	1,290.0	1,068.6

## (2) Dividends forecast

(Yen)

	<b>FY3/2026</b>		FY3/2025
	Interim	Annual	Result
Dividend per share for common stock	78	157	122

Note: On October 1, 2024, the Company executed a three-for-one split of its common stock, with a record date of September 30, 2024.

The amount of dividend per share for common stock for the fiscal year ended March 31, 2025, reflects the impact of the stock split.

Reference:

(Billions of yen)

	<b>FY3/2026</b>		FY3/2025
	Interim	Annual	Result
Total dividend	300.1	601.2	475.1

## Reference: Financial Statements of SMBC

## 1. Condensed balance sheet

SMBC non-consolidated

(Millions of yen)

	Sep. 30, 2025 (a)	(a) - (b)	Mar. 31, 2025 (b)
<b>Assets</b>			
Cash and due from banks	66,409,192	(3,352,787)	69,761,979
Call loans	5,009,119	524,349	4,484,770
Receivables under resale agreements	6,206,208	(2,419,776)	8,625,984
Receivables under securities borrowing transactions	1,792,748	661,012	1,131,736
Monetary claims bought	2,209,347	64,180	2,145,167
Trading assets	3,624,781	160,631	3,464,150
Securities	36,029,299	(1,532,552)	37,561,851
Loans and bills discounted	106,712,255	2,196,663	104,515,592
Foreign exchanges	2,166,749	(366,666)	2,533,415
Other assets	6,957,649	(423,350)	7,380,999
Tangible fixed assets	770,432	18,005	752,427
Intangible fixed assets	436,501	32,064	404,437
Prepaid pension cost	620,347	61,448	558,899
Customers' liabilities for acceptances and guarantees	15,145,105	145,683	14,999,422
Reserve for possible loan losses	(569,864)	55,674	(625,538)
Reserve for possible losses on investments	(3,259)	89,311	(92,570)
<b>Total assets</b>	<b>253,516,614</b>	<b>(4,086,111)</b>	<b>257,602,725</b>

Note: Amounts less than 1 million yen are rounded down.

(Millions of yen)

	Sep. 30, 2025 (a)	(a) - (b)	Mar. 31, 2025 (b)
<b>Liabilities</b>			
Deposits	157,291,560	(2,440,111)	159,731,671
Negotiable certificates of deposit	16,335,880	(1,153,695)	17,489,575
Call money	902,293	(35,715)	938,008
Payables under repurchase agreements	16,029,896	(1,344,079)	17,373,975
Payables under securities lending transactions	800,446	(500,638)	1,301,084
Commercial paper	2,316,937	492,418	1,824,519
Trading liabilities	3,193,753	653,051	2,540,702
Borrowed money	20,655,335	(505,361)	21,160,696
Foreign exchanges	2,085,226	269,811	1,815,415
Bonds	305,090	(89,968)	395,058
Due to trust account	1,453,729	(81,994)	1,535,723
Other liabilities	7,939,924	(589,972)	8,529,896
Reserve for employee bonuses	12,255	(2,302)	14,557
Reserve for executive bonuses	—	(1,292)	1,292
Reserve for point service program	2,226	63	2,163
Reserve for reimbursement of deposits	3,024	(1,645)	4,669
Deferred tax liabilities	297,684	165,514	132,170
Deferred tax liabilities for land revaluation	26,241	(183)	26,424
Acceptances and guarantees	15,145,105	145,683	14,999,422
<b>Total liabilities</b>	<b>244,796,610</b>	<b>(5,020,418)</b>	<b>249,817,028</b>
<b>Net assets</b>			
Capital stock	1,771,093	—	1,771,093
Capital surplus	1,774,651	—	1,774,651
Capital reserve	1,771,140	—	1,771,140
Other capital surplus	3,510	—	3,510
Retained earnings	4,567,504	731,802	3,835,702
Other retained earnings	4,567,504	731,802	3,835,702
Voluntary reserve for retirement allowances	1,656	—	1,656
Voluntary reserve	219,845	—	219,845
Retained earnings brought forward	4,346,003	731,802	3,614,201
Treasury stock	(210,003)	—	(210,003)
Total stockholders' equity	7,903,246	731,802	7,171,443
Net unrealized gains (losses) on other securities	1,515,005	239,424	1,275,580
Net deferred gains (losses) on hedges	(718,492)	(34,057)	(684,434)
Land revaluation excess	20,245	(2,862)	23,107
Total valuation and translation adjustments	816,757	202,504	614,253
<b>Total net assets</b>	<b>8,720,004</b>	<b>934,306</b>	<b>7,785,697</b>
<b>Total liabilities and net assets</b>	<b>253,516,614</b>	<b>(4,086,111)</b>	<b>257,602,725</b>

Note: Amounts less than 1 million yen are rounded down.

## 2. Condensed income statement

SMBC non-consolidated

(Millions of yen)

	Six months ended Sep. 30, 2025 (a)	(a) - (b)	Six months ended Sep. 30, 2024 (b)
Ordinary income	3,784,788	32,707	3,752,081
Interest income	2,827,462	539	2,826,923
<i>Interest on loans and discounts</i>	<i>1,503,007</i>	<i>(26,568)</i>	<i>1,529,575</i>
<i>Interest and dividends on securities</i>	<i>544,154</i>	<i>(5,623)</i>	<i>549,777</i>
Trust fees	2,039	449	1,590
Fees and commissions	402,726	39,476	363,250
Trading income	57,660	(126,512)	184,172
Other operating income	90,403	49,379	41,024
Other income	404,496	69,376	335,120
Ordinary expenses	2,583,822	(203,591)	2,787,413
Interest expenses	1,833,397	(130,071)	1,963,468
<i>Interest on deposits</i>	<i>680,927</i>	<i>15,620</i>	<i>665,307</i>
Fees and commissions payments	130,437	23,235	107,202
Trading losses	8,294	7,631	663
Other operating expenses	31,188	(152,613)	183,801
General and administrative expenses	524,550	20,769	503,781
Other expenses	55,954	27,459	28,495
Ordinary profit	1,200,966	236,298	964,668
Extraordinary gains	2,194	713	1,481
Extraordinary losses	3,763	170	3,593
Income before income taxes	1,199,397	236,841	962,556
Income taxes - current	250,345	45,224	205,121
Income taxes - deferred	29,039	(270)	29,309
Total income taxes	279,385	44,955	234,430
Net income	920,011	191,886	728,125

Note: Amounts less than 1 million yen are rounded down.

## 3. Statement of changes in net assets

SMBC non-consolidated

Six months ended September 30, 2025

(Millions of yen)

	Capital stock	Capital surplus		Retained earnings			Treasury stock	Total stockholders' equity
		Capital reserve	Other capital surplus	Other retained earnings				
				Voluntary reserve for retirement allowances	Voluntary reserve	Retained earnings brought forward		
Balance at the beginning of the period	1,771,093	1,771,140	3,510	1,656	219,845	3,614,201	(210,003)	7,171,443
Changes in the period								
Cash dividends						(190,295)		(190,295)
Net income						920,011		920,011
Reversal of land revaluation excess						2,085		2,085
Net changes in items other than stockholders' equity in the period								
Net changes in the period						731,802		731,802
Balance at the end of the period	1,771,093	1,771,140	3,510	1,656	219,845	4,346,003	(210,003)	7,903,246

(Millions of yen)

	Valuation and translation adjustments				Total net assets
	Net unrealized gains (losses) on other securities	Net deferred gains (losses) on hedges	Land revaluation excess	Total valuation and translation adjustments	
Balance at the beginning of the period	1,275,580	(684,434)	23,107	614,253	7,785,697
Changes in the period					
Cash dividends					(190,295)
Net income					920,011
Reversal of land revaluation excess					2,085
Net changes in items other than stockholders' equity in the period	239,424	(34,057)	(2,862)	202,504	202,504
Net changes in the period	239,424	(34,057)	(2,862)	202,504	934,306
Balance at the end of the period	1,515,005	(718,492)	20,245	816,757	8,720,004

Note: Amounts less than 1 million yen are rounded down.