

Financial Results

Fiscal Year 3/2020

- Supplementary Information -

Sumitomo Mitsui Financial Group, Inc.

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Notes 1. Consolidated: Consolidated figures of Sumitomo Mitsui Financial Group, Inc.

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; declines in the value of our securities portfolio; 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; and incurrence of significant credit-related costs. 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)

		FY3/2020	Change	FY3/2019
Consolidated gross profit	1	2,768,587	(77,591)	2,846,178
Net interest income	2	1,276,593	(54,828)	1,331,421
Trust fees	3	4,701	45	4,656
Net fees and commissions	4	1,083,350	23,452	1,059,898
Net trading income	5	262,826	71,455	191,371
Net other operating income	6	141,114	(117,716)	258,830
General and administrative expenses	7	(1,739,603)	(24,553)	(1,715,050)
Equity in gains (losses) of affiliates	8	56,051	(5,094)	61,145
Consolidated net business profit	9	1,085,034	(107,239)	1,192,273
Total credit cost	10	(170,649)	(60,387)	(110,262)
Credit costs	11	(183,064)	(56,026)	(127,038)
Write-off of loans	12	(105,307)	122	(105,429)
Provision for reserve for possible loan losses	13	(70,571)	(70,571)	-
Others	14	(7,186)	14,423	(21,609)
Gains on reversal of reserve for possible loan losses	15	-	(5,729)	5,729
Recoveries of written-off claims	16	12,414	1,367	11,047
Gains (losses) on stocks	17	80,484	(35,857)	116,341
Other income (expenses)	18	(62,804)	249	(63,053)
Ordinary profit	19	932,064	(203,236)	1,135,300
Extraordinary gains (losses)	20	(43,418)	(31,698)	(11,720)
Gains (losses) on disposal of fixed assets	21	(54)	3,890	(3,944)
Losses on impairment of fixed assets	22	(65,106)	(55,496)	(9,610)
Gains on step acquisitions	23	22,040	19,755	2,285
Income before income taxes	24	888,646	(234,933)	1,123,579
Income taxes - current	25	(213,526)	62,803	(276,329)
Income taxes - deferred	26	45,842	100,937	(55,095)
Profit	27	720,962	(71,193)	792,155
Profit attributable to non-controlling interests	28	(17,078)	48,396	(65,474)
Profit attributable to owners of parent	29	703,883	(22,798)	726,681

Note 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

		Mar. 31, 2020	Change	Mar. 31, 2019
Consolidated subsidiaries	30	174	1	173
Equity method affiliates	31	101	(14)	115

SMBC non-consolidated

(Millions of yen)

		FY3/2020	Change	FY3/2019
Gross banking profit	1	1,412,007	16,421	1,395,586
Gross domestic profit	2	762,693	(86,823)	849,516
Net interest income	3	561,678	(76,418)	638,096
Trust fees	4	2,041	(150)	2,191
Net fees and commissions	5	182,409	(10,950)	193,359
Net trading income	6	1,114	558	556
Net other operating income	7	15,449	137	15,312
Gains (losses) on bonds	8	(2,430)	(8,818)	6,388
Gross international profit	9	649,314	103,244	546,070
Net interest income	10	316,413	10,405	306,008
Net fees and commissions	11	140,917	(7,983)	148,900
Net trading income	12	110,540	67,894	42,646
Net other operating income	13	81,442	32,927	48,515
Gains (losses) on bonds	14	76,634	80,145	(3,511)
Expenses (excluding non-recurring losses)	15	(808,052)	3,481	(811,533)
Overhead ratio	16	57.2%	(1.0%)	58.2%
Personnel expenses	17	(319,555)	5,601	(325,156)
Non-personnel expenses	18	(438,282)	(23)	(438,259)
Taxes	19	(50,214)	(2,097)	(48,117)
Banking profit (before provision for general reserve for possible loan losses)	20	603,955	19,902	584,053
Gains (losses) on bonds	21	74,203	71,326	2,877
Core Banking Profit (20-21)	22	529,752	(51,424)	581,176
excluding gains (losses) on cancellation of investment trusts	23	505,785	(29,444)	535,229
Provision for general reserve for possible loan losses	24	(17,214)	(17,214)	-
Banking profit	25	586,741	2,688	584,053
Non-recurring gains (losses)	26	(102,796)	(168,390)	65,594
Credit costs	27	(32,452)	(6,838)	(25,614)
Gains on reversal of reserve for possible loan losses	28	-	(27,755)	27,755
Recoveries of written-off claims	29	22	(11)	33
Gains (losses) on stocks	30	51,864	(16,109)	67,973
Other non-recurring gains (losses)	31	(122,231)	(117,679)	(4,552)
Ordinary profit	32	483,944	(165,703)	649,647
Extraordinary gains (losses)	33	(2,966)	3,008	(5,974)
Gains (losses) on disposal of fixed assets	34	10	1,756	(1,746)
Losses on impairment of fixed assets	35	(2,977)	1,251	(4,228)
Income before income taxes	36	480,977	(162,695)	643,672
Income taxes - current	37	(156,282)	(19,397)	(136,885)
Income taxes - deferred	38	(7,313)	22,107	(29,420)
Net income	39	317,381	(159,986)	477,367
Total credit cost (24+27+28+29)	40	(49,643)	(51,817)	2,174
Provision for general reserve for possible loan losses	41	(17,214)	(72,411)	55,197
Write-off of loans	42	(19,799)	(10,554)	(9,245)
Provision for specific reserve for possible loan losses	43	(7,717)	20,304	(28,021)
Losses on sales of delinquent loans	44	(4,934)	11,434	(16,368)
Provision for loan loss reserve for specific overseas countries	45	(0)	(580)	580
Recoveries of written-off claims	46	22	(11)	33

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

(%)

	FY3/2020	Six months ended	Six months ended	FY3/2019
		Sep. 30, 2019	Mar. 31, 2020	
Yield on interest earning assets (A)	0.83	0.82	0.84	0.97
Interest earned on loans and bills discounted (C)	0.91	0.91	0.90	0.94
Interest earned on securities	0.91	0.87	0.95	1.38
Total cost of funding (including expenses) (B)	0.55	0.55	0.55	0.60
Cost of interest bearing liabilities	0.03	0.03	0.03	0.03
Interest paid on deposits, etc. (D)	0.00	0.00	0.00	0.00
Interest paid on other liabilities	0.19	0.19	0.19	0.27
Expense ratio	0.52	0.52	0.52	0.57
Overall interest spread (A) - (B)	0.28	0.27	0.29	0.37
Interest spread (C) - (D)	0.91	0.91	0.90	0.94

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

Interest earned on loans and bills discounted (E)	0.93	0.94	0.92	0.97
Interest spread (E) - (D)	0.93	0.94	0.92	0.97

3. Gains (losses) on securities

SMBC non-consolidated

(Millions of yen)

	FY3/2020	Change	FY3/2019
Gains on sales	118,489	79,230	39,259
Losses on sales	(19,740)	14,041	(33,781)
Gains on redemption	0	0	0
Losses on redemption	(24,545)	(21,944)	(2,601)
Losses on devaluation	-	-	-
Gains (losses) on stocks	51,864	(16,109)	67,973
Gains on sales	152,438	41,441	110,997
Losses on sales	(28,596)	(22,268)	(6,328)
Losses on devaluation	(71,978)	(35,282)	(36,696)

4. Unrealized gains (losses) on securities

Consolidated

(Millions of yen)

		Mar. 31, 2020						Mar. 31, 2019	
		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	282,379	140	(748)	208	67	280,247	888	
Other securities	2	26,649,206	1,892,329	(429,013)	2,093,533	201,204	23,800,542	2,321,342	
Stocks	3	2,736,807	1,269,563	(633,375)	1,334,258	64,694	3,486,628	1,902,938	
Bonds	4	10,067,396	21,517	(38,848)	37,927	16,410	8,983,731	60,365	
Japanese government bonds	5	7,087,934	(7,128)	(30,383)	5,829	12,957	6,234,326	23,255	
Others	6	13,845,002	601,248	243,210	721,347	120,098	11,330,182	358,038	
Foreign bonds	7	11,649,523	255,682	284,059	279,758	24,076	8,990,151	(28,377)	
Other money held in trust	8	353	-	-	-	-	390	-	
Total	9	26,931,938	1,892,469	(429,762)	2,093,741	201,272	24,081,180	2,322,231	
Stocks	10	2,736,807	1,269,563	(633,375)	1,334,258	64,694	3,486,628	1,902,938	
Bonds	11	10,349,775	21,657	(39,597)	38,135	16,478	9,263,978	61,254	
Others	12	13,845,355	601,248	243,210	721,347	120,098	11,330,573	358,038	

SMBC non-consolidated

(Millions of yen)

		Mar. 31, 2020						Mar. 31, 2019	
		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	22,300	(66)	(132)	1	67	20,003	66	
Stocks of subsidiaries and affiliates	14	4,182,047	(126,840)	(66,656)	416	127,256	3,723,291	(60,184)	
Other securities	15	23,541,406	1,456,151	(488,664)	1,652,769	196,617	21,249,311	1,944,815	
Stocks	16	2,576,557	1,210,742	(606,278)	1,272,154	61,412	3,299,887	1,817,020	
Bonds	17	9,978,420	21,445	(39,052)	37,855	16,409	8,933,718	60,497	
Japanese government bonds	18	7,083,933	(7,127)	(30,382)	5,829	12,956	6,232,326	23,255	
Others	19	10,986,427	223,964	156,667	342,759	118,795	9,015,705	67,297	
Foreign bonds	20	9,253,087	183,353	211,693	206,730	23,376	7,134,782	(28,340)	
Total	21	27,745,753	1,329,245	(555,452)	1,653,187	323,942	24,992,606	1,884,697	
Stocks	22	3,057,077	1,211,159	(598,112)	1,272,571	61,412	3,814,443	1,809,271	
Bonds	23	10,000,720	21,378	(39,185)	37,856	16,477	8,953,722	60,563	
Others	24	14,687,955	96,707	81,845	342,759	246,052	12,224,440	14,862	

- Notes
- The figures above include negotiable certificates of deposit in "Cash and due from banks" and beneficiary claims on loan trust in "Monetary claims bought."
 - Stocks within Other securities and foreign stocks within Others of Other securities are valued with the average market price during the final month of the fiscal year. The rest of the securities are valued at market prices as of the balance sheet date.
 - Other securities and Other money held in trust are valued and recorded on the balance sheet at market prices. Unrealized gains (losses) indicate the difference between the acquisition costs (or amortized costs) and the balance sheet amounts.
Net unrealized gains (losses) on Other securities include gains (losses) which are recognized in the statements of income by applying fair value hedge accounting and accordingly not recorded directly to Net assets. Losses of 26,403 million yen and losses of 12,277 million yen were recognized in the statements of income for the year ended March 31, 2020 and for the year ended March 31, 2019, respectively.
 - Floating-rate Japanese government bonds which SMBC holds as Other securities are carried on the balance sheet at their reasonably estimated amounts in accordance with the "Practical Solution on Measurement of Fair Value of Financial Assets" (Accounting Standard Board of Japan Practical Issues Task Force No. 25).

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)

	Mar. 31, 2020					Mar. 31, 2019				
	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	3,550.4	4,044.1	1,411.0	995.2	10,000.7	1,443.4	5,264.5	1,503.4	742.4	8,953.7
Japanese government bonds	3,387.3	2,790.5	454.7	451.4	7,083.9	1,236.6	4,100.5	530.9	384.3	6,252.3
Japanese local government bonds	2.9	45.0	202.0	12.8	262.7	-	11.1	88.1	0.0	99.2
Japanese corporate bonds	160.2	1,208.6	754.3	531.1	2,654.1	206.8	1,152.9	884.4	358.2	2,602.2
Others	2,209.7	2,259.6	1,814.0	3,395.6	9,678.9	1,714.5	2,224.0	2,230.2	1,415.3	7,584.0
Total	5,760.1	6,303.7	3,225.0	4,390.8	19,679.6	3,157.9	7,488.5	3,733.6	2,157.7	16,537.7

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

SMBC non-consolidated

(Billions of yen)

	Mar. 31, 2020				Mar. 31, 2019			
	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	7,637.8	17,653.2	11,127.3	36,418.4	3,521.6	21,937.0	8,102.7	33,561.3
Receivable floating rate / payable fixed rate	1,074.1	5,445.7	8,028.4	14,548.1	1,457.1	4,809.9	8,006.5	14,273.4
Total	8,711.9	23,098.9	19,155.7	50,966.5	4,978.6	26,746.8	16,109.2	47,834.7

7. Employee retirement benefits

Consolidated

(1) Projected benefit obligation

(Millions of yen)

		Mar. 31, 2020	Change	Mar. 31, 2019
Fair value of plan assets	(A)	1,318,775	(102,603)	1,421,378
Projected benefit obligation	(B)	1,123,979	219	1,123,760
Net surplus (deficit)	(A-B)	194,795	(102,822)	297,617
Net defined benefit asset		230,573	(98,861)	329,434
Net defined benefit liability		35,777	3,961	31,816
Measurements of defined benefit plans (before tax effect deduction)		128,085	119,790	8,295
Unrecognized prior service cost (deductible from the obligation)		(159)	141	(300)
Unrecognized net actuarial gain (loss)		128,245	119,649	8,596

(2) Retirement benefit expenses

(Millions of yen)

		FY3/2020	Change	FY3/2019
Retirement benefit expenses		22,984	19,345	3,639

SMBC non-consolidated

(1) Projected benefit obligation

(Millions of yen)

		Mar. 31, 2020	Change	Mar. 31, 2019
Projected benefit obligation	(A)	985,099	(1,094)	986,193
<Discount rate>		<0.28%>	<->	<0.28%>
Fair value of plan assets	(B)	1,205,306	(99,353)	1,304,659
Reserve for employee retirement benefits	(C)	-	-	-
Prepaid pension cost	(D)	344,481	23,450	321,031
Unrecognized prior service cost (deductible from the obligation)	(E)	-	-	-
Unrecognized net actuarial gain (loss)	(A-B-C+D-E)	124,273	121,708	2,565

(2) Retirement benefit expenses

(Millions of yen)

		FY3/2020	Change	FY3/2019
Retirement benefit expenses		4,247	19,319	(15,072)
Service cost		28,891	141	28,750
Interest cost on projected benefit obligation		2,761	(1,796)	4,557
Expected returns on plan assets		(39,944)	998	(40,942)
Amortization of unrecognized prior service cost		-	-	-
Amortization of unrecognized net actuarial gain (loss)		3,775	19,354	(15,579)
Others		8,764	623	8,141

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

SMBC non-consolidated, as of Mar. 31, 2020

(Billions of yen)

Category of borrowers under self-assessment	Non-performing loans based on the Financial 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 assets 73.0 (i) (Change from Mar. 31, 2019: (2.4))	Portion of claims secured by collateral or guarantees, etc. 61.9 (a)	Fully reserved 11.1	Direct write-offs (*1)	Specific reserve	16.9 (*2)	100% (*3)	
Effectively bankrupt borrowers								
Potentially bankrupt borrowers	Doubtful assets 260.8 (ii) (Change from Mar. 31, 2019: (76.5))	Portion of claims secured by collateral or guarantees, etc. 162.3 (b)	Necessary amount reserved 98.5		Specific reserve	74.1 (*2)	75.18% (*3)	
Borrowers requiring caution	Substandard loans 94.8 (iii) (Change from Mar. 31, 2019: 31.1) (Claims to Substandard borrowers)	Portion of Substandard loans secured by collateral or guarantees, etc. 36.5 (c)			General reserve for Substandard loans	21.3	36.74% (*3)	13.07% (*3)
	Normal assets	Claims to Borrowers requiring caution, excluding claims to Substandard borrowers			General reserve	188.8 (*5)	3.98% [9.32%] (*4)	
Normal borrowers	92,797.4	Claims to Normal borrowers					0.11% (*4)	
					Loan loss reserve for specific overseas countries	0.0		

Non-performing loan ratio 0.46% (Change from Mar. 31, 2019: (0.08 %))	Total 93,226.0 (iv)	Total reserve for possible loan losses		279.7	Reserve ratio (*6)
	A=(i)+(ii)+(iii) 428.6 (v) (Change from Mar. 31, 2019:(47.9))	B: Portion secured by collateral or guarantees, etc. (a)+(b)+(c)	260.7	C: Unsecured portion (A - B) 167.9	(D/C) 66.81%
					Coverage ratio (B+D)/A 87.00%

*1 Includes direct reduction of 95.4 billion yen.

*2 Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Act standards. (Bankrupt/Effectively bankrupt borrowers: 5.7 billion yen, Potentially bankrupt borrowers: 1.9 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 are the proportion of the reserve for possible loan losses to each category's total claims, excluding the portion secured by collateral or guarantees, etc.

*4 Reserve ratios for claims on Normal borrowers and Borrowers requiring caution (excluding claims to Substandard borrowers) are the proportion of the reserve 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 Includes Specific reserve for Borrowers requiring caution totaling 0.2 billion yen.

*6 The proportion of the reserve to the claims, excluding the portion secured by collateral or guarantees, etc.

9. Risk-monitored loans

Consolidated

(Millions of yen, %)

	Mar. 31, 2020			Mar. 31, 2019	
	(a)	Ratio (b)	(a) - (c)	(c)	Ratio (d)
Bankrupt loans	13,978	0.0	1,172	12,806	0.0
Non-accrual loans	378,173	0.5	(78,629)	456,802	0.6
Past due loans (3 months or more)	14,400	0.0	956	13,444	0.0
Restructured loans	221,288	0.3	27,861	193,427	0.2
Total	627,840	0.8	(48,641)	676,481	0.9

Total loans (period-end balance)	82,517,609	100.0	4,538,419	77,979,190	100.0
Amount of direct reduction	113,254		(5,726)	118,980	

SMBC non-consolidated

(Millions of yen, %)

	Mar. 31, 2020			Mar. 31, 2019	
	(a)	Ratio (b)	(a) - (c)	(c)	Ratio (d)
Bankrupt loans	12,978	0.0	1,366	11,612	0.0
Non-accrual loans	305,587	0.4	(80,809)	386,396	0.5
Past due loans (3 months or more)	4,468	0.0	(1,057)	5,525	0.0
Restructured loans	90,338	0.1	32,108	58,230	0.1
Total	413,372	0.5	(48,393)	461,765	0.6

Total loans (period-end balance)	80,187,382	100.0	3,785,575	76,401,807	100.0
Amount of direct reduction	78,064		(4,278)	82,342	

10. Reserve for possible loan losses and reserve ratio

Consolidated

(Millions of yen, %)

	Mar. 31, 2020			Mar. 31, 2019	
	(a)	Reserve Ratio (b)	(a) - (c)	(c)	Reserve Ratio (d)
Reserve for possible loan losses	479,197	76.32	10,389	468,808	69.30
General reserve	336,089		17,856	318,233	
Specific reserve	143,107		(7,426)	150,533	
Loan loss reserve for specific overseas countries	0		(41)	41	

Amount of direct reduction	142,834		2,853	139,981	
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SMBC non-consolidated

(Millions of yen, %)

	Mar. 31, 2020			Mar. 31, 2019	
	(a)	Reserve Ratio (b)	(a) - (c)	(c)	Reserve Ratio (d)
Reserve for possible loan losses	279,702	67.66	4,517	275,185	59.59
General reserve	188,572		17,214	171,358	
Specific reserve	91,128		(12,698)	103,826	
Loan loss reserve for specific overseas countries	0		0	0	

Amount of direct reduction	95,410		6,154	89,256	
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Note: Reserve ratio: Reserve for possible loan losses / Risk-monitored loans. After direct reduction.

11. Non-performing loans (NPLs) based on the Financial Reconstruction Act and coverage

Consolidated

(Millions of yen, %)

	Mar. 31, 2020		Mar. 31, 2019
	(a)	(a) - (b)	(b)
Bankrupt and quasi-bankrupt assets	87,857	(1,802)	89,659
Doubtful assets	326,883	(71,412)	398,295
Substandard loans	235,539	28,340	207,199
Total (A)	650,280	(44,873)	695,153
Normal assets	95,273,195	4,578,546	90,694,649
Grand total (B)	95,923,476	4,533,673	91,389,803
NPL ratio (A/B)	0.68	(0.08)	0.76

(Millions of yen)

	Mar. 31, 2020		Mar. 31, 2019
	(a)	(a) - (b)	(b)
Total coverage (C)	466,485	(53,027)	519,512
Reserve for possible loan losses (D)	153,002	490	152,512
Amount recoverable by guarantees, collateral and others (E)	313,483	(53,517)	367,000

(%)

Coverage ratio (C) / (A)	71.74	(2.99)	74.73
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Coverage ratio calculated with total reserve for possible loan losses included in the numerator

121.90 1.67 120.23

(%)

Reserve ratio to unsecured assets (D) / (A - E)	45.43	(1.05)	46.48
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Reserve ratio calculated with total reserve for possible loan losses included in the numerator

142.28 (0.58) 142.86

SMBC non-consolidated

(Millions of yen, %)

	Mar. 31, 2020		Mar. 31, 2019
	(a)	(a) - (b)	(b)
Bankrupt and quasi-bankrupt assets	72,976	(2,365)	75,341
Doubtful assets	260,833	(76,542)	337,375
Substandard loans	94,807	31,051	63,756
Total (A)	428,617	(47,855)	476,472
Normal assets	92,797,390	4,336,945	88,460,445
Grand total (B)	93,226,007	4,289,089	88,936,918
NPL ratio (A/B)	0.46	(0.08)	0.54

Note: NPLs based on the Financial Reconstruction Act include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

(Millions of yen)

	Mar. 31, 2020		Mar. 31, 2019
	(a)	(a) - (b)	(b)
Total coverage (C)	372,885	(45,721)	418,606
Reserve for possible loan losses* (D)	112,204	(3,277)	115,481
Amount recoverable by guarantees, collateral and others (E)	260,681	(42,444)	303,125

* Sum of general reserve for substandard loans and specific reserve

(%)

Coverage ratio (C) / (A)	87.00	(0.86)	87.86
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Coverage ratio calculated with total reserve for possible loan losses included in the numerator

126.08 4.71 121.37

(%)

Reserve ratio to unsecured assets (D) / (A - E)	66.81	0.19	66.62
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Reserve ratio calculated with total reserve for possible loan losses included in the numerator

166.55 7.80 158.75

12. Results of off-balancing of NPLs

SMBC non-consolidated

(Billions of yen)

	Mar. 31, 2020 (a)	(a) - (b)	NPLs newly classified during FY3/2020	Amount of off-balancing	Mar. 31, 2019 (b)
Bankrupt and quasi-bankrupt assets	73.0	(2.4)	27.6	(30.0)	75.3
Doubtful assets	260.8	(76.5)	110.0	(186.5)	337.4
Total	333.8	(78.9)	(*1) 137.6	(*1) (216.5)	412.7
Result of measures connected to off-balancing (*2)	38.5				41.0

Breakdown of off-balancing by factor (*3)	Disposition by borrowers' liquidation	(6.7)
	Reconstructive disposition	(6.4)
	Improvement in debtors' performance due to reconstructive disposition	(4.6)
	Loan sales to market	(19.1)
	Direct write-offs	14.4
	Others	(194.1)
	Collection / repayment, etc.	(152.3)
	Improvement in debtors' performance	(41.8)
Total	(216.5)	

*1 The amount of NPLs newly classified during the six months ended Sep. 30, 2019 and off-balanced in the six months ended Mar. 31, 2020 was 33.8 billion yen.

*2 The measures connected to off-balancing are 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 the purpose of revitalization which is scheduled to be off-balanced before the maturity.

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

13. Loan portfolio, classified by industry

SMBC non-consolidated

(1) Loans and bills discounted, classified by industry

(Millions of yen, %)

	Mar. 31, 2020			Mar. 31, 2019	
	(a)	Ratio	(a) - (b)	(b)	Ratio
Domestic offices (excluding Japan offshore banking accounts)	54,613,328	100.0	645,987	53,967,341	100.0
Manufacturing	7,193,086	13.2	571,643	6,621,443	12.3
Agriculture, forestry, fisheries and mining	257,491	0.5	(9,644)	267,135	0.5
Construction	753,216	1.4	23,671	729,545	1.3
Transportation, communications and public enterprises	5,128,181	9.4	(98,154)	5,226,335	9.7
Wholesale and retail	4,385,298	8.0	102,016	4,283,282	7.9
Finance and insurance	7,130,276	13.1	(1,616)	7,131,892	13.2
Real estate	7,621,115	13.9	567,587	7,053,528	13.1
Goods rental and leasing	1,580,709	2.9	(17,569)	1,598,278	3.0
Various services	4,279,121	7.8	110,931	4,168,190	7.7
Municipalities	784,273	1.4	29,773	754,500	1.4
Others	15,500,557	28.4	(632,652)	16,133,209	29.9
Overseas offices and Japan offshore banking accounts	25,574,054	100.0	3,139,589	22,434,465	100.0
Public sector	174,297	0.7	(2,387)	176,684	0.8
Financial institutions	1,929,564	7.5	261,131	1,668,433	7.4
Commerce and industry	21,485,675	84.0	2,506,344	18,979,331	84.6
Others	1,984,517	7.8	374,502	1,610,015	7.2
Total	80,187,382	-	3,785,575	76,401,807	-

Risk-monitored loans

(Millions of yen, %)

	Mar. 31, 2020			Mar. 31, 2019	
	(a)	Ratio	(a) - (b)	(b)	Ratio
Domestic offices (excluding Japan offshore banking accounts)	301,208	100.0	(59,572)	360,780	100.0
Manufacturing	45,701	15.2	(49,936)	95,637	26.5
Agriculture, forestry, fisheries and mining	1,632	0.5	1,592	40	0.0
Construction	9,962	3.3	(5,054)	15,016	4.1
Transportation, communications and public enterprises	39,308	13.1	1,518	37,790	10.5
Wholesale and retail	65,237	21.7	1,024	64,213	17.8
Finance and insurance	5,258	1.7	(456)	5,714	1.6
Real estate	33,295	11.1	(662)	33,957	9.4
Goods rental and leasing	301	0.1	(35)	336	0.1
Various services	54,878	18.2	(1,629)	56,507	15.7
Municipalities	-	-	-	-	-
Others	45,631	15.1	(5,935)	51,566	14.3
Overseas offices and Japan offshore banking accounts	112,164	100.0	11,179	100,985	100.0
Public sector	-	-	-	-	-
Financial institutions	-	-	-	-	-
Commerce and industry	57,944	51.7	8,983	48,961	48.5
Others	54,220	48.3	2,196	52,024	51.5
Total	413,372	-	(48,393)	461,765	-

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

(Millions of yen, %)

	Mar. 31, 2020			Mar. 31, 2019
	(a)	Reserve ratio	(a) - (b)	(b)
Domestic offices (excluding Japan offshore banking accounts)	307,473	72.3	(59,527)	367,000
Manufacturing	48,077	62.4	(49,496)	97,573
Agriculture, forestry, fisheries and mining	2,333	60.6	2,293	40
Construction	10,185	58.7	(5,178)	15,363
Transportation, communications and public enterprises	39,466	83.9	1,621	37,845
Wholesale and retail	65,912	67.1	529	65,383
Finance and insurance	5,372	91.2	(494)	5,866
Real estate	34,744	65.3	(1,333)	36,077
Goods rental and leasing	301	57.7	(35)	336
Various services	55,251	52.8	(1,481)	56,732
Municipalities	-	-	-	-
Others	45,828	100.0	(5,953)	51,781
Overseas offices and Japan offshore banking accounts	121,144	59.3	11,672	109,472
Public sector	-	-	-	-
Financial institutions	-	-	-	-
Commerce and industry	66,138	58.5	9,007	57,131
Others	55,005	60.8	2,664	52,341
Total	428,617	66.8	(47,855)	476,472

Notes 1. NPLs based on the Financial Reconstruction Act include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

2. Reserve ratio

$$= (\text{Reserve for possible loan losses}) / (\text{Assets excluding amounts recoverable due to guarantees, collateral and others}) \times 100$$

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

(3) Consumer loans outstanding

(Millions of yen)

	Mar. 31, 2020		Mar. 31, 2019
	(a)	(a) - (b)	(b)
Consumer loans	12,427,001	(573,684)	13,000,685
Housing loans	11,583,830	(534,427)	12,118,257
Self-residential purpose	9,267,478	(392,878)	9,660,356
Other consumer loans	843,171	(39,256)	882,427

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

(Millions of yen, %)

	Mar. 31, 2020		Mar. 31, 2019
	(a)	(a) - (b)	(b)
Outstanding balance	33,095,033	100,279	32,994,754
Ratio to total loans	60.6	(0.5)	61.1

Note: Outstanding balance includes loans to individuals.

14. Loan portfolio, classified by country

SMBC non-consolidated

(1) Loans outstanding, classified by major domicile

(Millions of yen, %)

	Mar. 31, 2020			Mar. 31, 2019	
	(a)	Ratio	(a) - (b)	(b)	Ratio
Asia	6,751,839	26.9	745,917	6,005,922	27.2
Indonesia	329,920	1.3	(19,715)	349,635	1.6
Thailand	817,680	3.2	12,412	805,268	3.6
Korea	281,752	1.1	48,770	232,982	1.1
Hong Kong	1,722,459	6.9	151,385	1,571,074	7.1
China	311,010	1.2	81,552	229,458	1.0
Taiwan	469,611	1.9	125,263	344,348	1.6
Singapore	1,520,468	6.1	191,291	1,329,177	6.0
India	578,650	2.3	87,637	491,013	2.2
Others	720,289	2.9	67,322	652,967	3.0
Oceania	1,821,822	7.3	75,693	1,746,129	7.9
Australia	1,703,031	6.8	94,866	1,608,165	7.3
Others	118,791	0.5	(19,173)	137,964	0.6
North America	9,169,383	36.5	1,279,856	7,889,527	35.7
United States	7,516,351	29.9	1,248,009	6,268,342	28.4
Others	1,653,032	6.6	31,847	1,621,185	7.3
Central and South America	1,663,378	6.6	105,667	1,557,711	7.0
Brazil	258,458	1.0	55,338	203,120	0.9
Panama	419,774	1.7	(42,815)	462,589	2.1
Others	985,146	3.9	93,144	892,002	4.0
Western Europe	3,689,391	14.7	695,252	2,994,139	13.5
United Kingdom	1,028,004	4.1	28,264	999,740	4.5
Ireland	312,635	1.2	(36,979)	349,614	1.6
Netherlands	714,450	2.9	232,661	481,789	2.2
Others	1,634,302	6.5	471,306	1,162,996	5.2
Eastern Europe	221,097	0.9	40,693	180,404	0.8
Russia	112,996	0.5	(22,672)	135,668	0.6
Others	108,101	0.4	63,365	44,736	0.2
Others	1,775,203	7.1	28,527	1,746,676	7.9
Total	25,092,113	100.0	2,971,605	22,120,508	100.0

Note: Classified by domicile of debtors.

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

(Millions of yen, %)

	Mar. 31, 2020			Mar. 31, 2019
	(a)	Reserve Ratio	(a) - (b)	(b)
Overseas Offices and Japan offshore banking accounts	121,144	59.3	11,672	109,472
Asia	29,883	49.6	29,476	407
Oceania	884	37.8	884	-
North America	51,833	67.2	4,580	47,253
Central and South America	12,600	100.0	(4,117)	16,717
Western Europe	14,043	45.9	(19,755)	33,798
Eastern Europe	853	61.3	853	-
Others	11,045	75.4	(250)	11,295

Notes 1. NPLs based on the Financial Reconstruction Act include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

2. Reserve ratio

$$= (\text{Reserve for possible loan losses}) / (\text{Assets excluding amounts recoverable due to guarantees, collateral and others}) \times 100$$

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

3. Classified by domicile of debtors.

15. Balance of deposits and loans

SMBC non-consolidated

(1) Average balance of deposits and loans

(Millions of yen)

	FY3/2020		FY3/2019 (b)
	(a)	(a) - (b)	
Deposits	115,716,342	3,052,919	112,663,423
Domestic units	94,329,528	3,911,810	90,417,718
Loans	76,455,604	885,568	75,570,036
Domestic units	49,200,031	420,827	48,779,204

Note: Deposits do not include negotiable certificates of deposit.

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

(Millions of yen)

	Mar. 31, 2020		Mar. 31, 2019 (b)
	(a)	(a) - (b)	
Deposits	119,973,324	3,882,221	116,091,103
Domestic deposits (excluding Japan offshore banking accounts)	102,183,997	4,924,835	97,259,162
Individuals	49,052,970	1,946,444	47,106,526
Corporates	53,131,027	2,978,391	50,152,636
Loans	80,187,382	3,785,575	76,401,807
Domestic offices (excluding Japan offshore banking accounts)	54,613,328	645,987	53,967,341
Overseas offices and Japan offshore banking accounts	25,574,054	3,139,589	22,434,465

Note: Deposits do not include negotiable certificates of deposit.

Reference:

(Billions of yen)

	Mar. 31, 2020		Mar. 31, 2019 (b)
	(a)	(a) - (b)	
Balance of investment trusts	1,973.1	(168.3)	2,141.4
Balance to individuals	1,593.4	(158.8)	1,752.2

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

(Billions of yen)

	FY3/2020		FY3/2019 (b)
	(a)	(a) - (b)	
Sales of investment trusts to individuals	400.8	105.6	295.2
Sales of pension-type insurance to individuals	117.2	(96.8)	214.0

16. Deferred tax assets and liabilities

(Billions of yen)

SMBC non-consolidated			Mar. 31, 2020	Change from Mar. 31, 2019	Mar. 31, 2019
(a) Total deferred tax assets	(b-c)	1	179.8	(22.0)	201.8
(b) Subtotal of deferred tax assets		2	459.6	32.5	427.1
Reserve for possible loan losses and write-off of loans		3	117.4	3.5	113.9
Taxable write-off of securities		4	224.9	9.5	215.4
Others		5	117.3	19.5	97.8
(c) Valuation allowance		6	279.8	54.5	225.3
(d) Total deferred tax liabilities		7	510.5	(65.8)	576.3
Net unrealized gains on other securities		8	408.7	(118.7)	527.4
Others		9	101.8	52.9	48.9
Net deferred tax assets	(a-d)	10	(330.7)	43.8	(374.5)
Amount corresponding to net deferred losses on hedges included in line 5 and net unrealized gains on other securities included in line 8		11	(462.9)	51.3	(514.2)
Others		12	132.2	(7.5)	139.7

SMBC recognized deferred tax assets pursuant to paragraph 19 (classification 2) of the "Implementation Guidance on Recoverability of Deferred Tax Assets" (ASBJ Guidance No.26). This is due to the fact that SMBC has generated steady taxable income, excluding amounts arising from extraordinary factors, in all of 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)

	FY3/2018	FY3/2019	FY3/2020
Income of final tax return before deducting operating loss carryforwards	578.4	497.2	546.5

Note: The figure for FY3/2020 was estimated at fiscal year closing.

17. Capital ratio (BIS guidelines)

(Basel III basis)

Consolidated

(Billions of yen, %)

	Mar. 31, 2020 [Preliminary]		Mar. 31, 2019
	(a)	(a) - (b)	(b)
(1) Total capital ratio (4) / (7)	18.75	(2.01)	20.76
(2) Tier 1 capital ratio (5) / (7)	16.63	(1.56)	18.19
(3) Common equity Tier 1 capital ratio (6) / (7)	15.55	(0.82)	16.37
(4) Total capital	11,552.0	(688.5)	12,240.5
(5) Tier 1 capital	10,249.9	(477.3)	10,727.2
(6) Common equity Tier 1 capital	9,581.3	(73.3)	9,654.5
(7) Risk weighted assets	61,599.1	2,656.3	58,942.8
(8) Required capital (7) X 8%	4,927.9	212.5	4,715.4
(9) Leverage Ratio	4.31	(0.57)	4.88

SMBC consolidated

(1) Total capital ratio	18.06	(2.26)	20.32
(2) Tier 1 capital ratio	15.80	(1.77)	17.57
(3) Common equity Tier 1 capital ratio	13.70	(1.47)	15.17
(4) Leverage Ratio	3.97	(0.55)	4.52

SMBC non-consolidated

(1) Total capital ratio	17.61	(2.67)	20.28
(2) Tier 1 capital ratio	15.23	(2.14)	17.37
(3) Common equity Tier 1 capital ratio	13.01	(1.84)	14.85
(4) Leverage Ratio	3.85	(0.62)	4.47

18. ROE

Consolidated

(%)

	FY3/2020		FY3/2019
	(a)	(a) - (b)	(b)
ROE (denominator: Total stockholders' equity)	7.6	(0.6)	8.2

Note:

$$\text{ROE} = \frac{\text{Profit attributable to owners of parent}}{\frac{\text{(Total stockholders' equity at the beginning of the period)} + \text{(Total stockholders' equity at the end of the period)}}{2}} \times 100$$

(denominator: Total= stockholders' equity)

19. Earnings targets and dividends forecast for FY3/2021

(1) Earnings targets

Consolidated

(Billions of yen)

	FY3/2021	FY3/2020 Result
Consolidated net business profit	970.0	1,085.0
Total credit cost	(450.0)	(170.6)
Ordinary profit	550.0	932.1
Profit attributable to owners of parent	400.0	703.9

SMBC non-consolidated

(Billions of yen)

	FY3/2021	FY3/2020 Result
Banking profit (before provision for general reserve for possible loan losses)	520.0	604.0
Total credit cost	(290.0)	(49.6)
Ordinary profit	240.0	483.9
Net income	170.0	317.4

(2) Dividends forecast

(Yen)

	FY3/2021		FY3/2020
	Interim	Annual	
Dividend per share for common stock	95	190	190

Reference:

(Billions of yen)

	FY3/2021		FY3/2020
	Interim	Annual	
Total dividend	130.1	260.2	260.2

Reference: Financial Statements of SMBC

1. Condensed balance sheet

SMBC non-consolidated

(Millions of yen)

	Mar. 31, 2020		Mar. 31, 2019
	(a)	(a) - (b)	(b)
Assets			
Cash and due from banks	57,971,293	3,765,710	54,205,583
Call loans	645,967	(1,488,425)	2,134,392
Receivables under resale agreements	5,963,377	2,599,307	3,364,070
Receivables under securities borrowing transactions	943,940	(278,344)	1,222,284
Monetary claims bought	1,562,083	91,211	1,470,872
Trading assets	3,189,980	1,655,880	1,534,100
Securities	27,058,633	2,721,995	24,336,638
Loans and bills discounted	80,187,382	3,785,575	76,401,807
Foreign exchanges	1,896,157	269,052	1,627,105
Other assets	4,178,263	1,282,506	2,895,757
Tangible fixed assets	794,957	(7,544)	802,501
Intangible fixed assets	234,707	(1,645)	236,352
Prepaid pension cost	344,481	23,450	321,031
Customers' liabilities for acceptances and guarantees	9,399,524	320,818	9,078,706
Reserve for possible loan losses	(279,702)	(4,517)	(275,185)
Reserve for possible losses on investments	(127,256)	(119,893)	(7,363)
Total assets	193,963,791	14,615,137	179,348,654

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

(Millions of yen)

	Mar. 31, 2020		Mar. 31, 2019
	(a)	(a) - (b)	(b)
Liabilities			
Deposits	119,973,324	3,882,221	116,091,103
Negotiable certificates of deposit	10,580,261	(1,001,344)	11,581,605
Call money	3,068,726	2,271,965	796,761
Payables under repurchase agreements	8,728,522	1,363,945	7,364,577
Payables under securities lending transactions	571,095	152,183	418,912
Commercial paper	642,447	(992,364)	1,634,811
Trading liabilities	2,959,613	1,610,682	1,348,931
Borrowed money	21,561,177	5,993,551	15,567,626
Foreign exchanges	1,519,777	305,916	1,213,861
Bonds	1,894,369	(1,016,425)	2,910,794
Due to trust account	1,735,889	443,190	1,292,699
Other liabilities	3,453,008	1,793,836	1,659,172
Reserve for employee bonuses	13,794	509	13,285
Reserve for executive bonuses	939	2	937
Reserve for point service program	388	(80)	468
Reserve for reimbursement of deposits	3,900	(3,525)	7,425
Deferred tax liabilities	330,699	(43,830)	374,529
Deferred tax liabilities for land revaluation	30,111	(148)	30,259
Acceptances and guarantees	9,399,524	320,818	9,078,706
Total liabilities	186,467,572	15,081,104	171,386,468
Net assets			
Capital stock	1,770,996	-	1,770,996
Capital surplus	1,774,554	-	1,774,554
Capital reserve	1,771,043	-	1,771,043
Other capital surplus	3,510	-	3,510
Retained earnings	2,875,747	(320,757)	3,196,504
Other retained earnings	2,875,747	(320,757)	3,196,504
Voluntary reserve for retirement allowances	1,656	-	1,656
Voluntary reserve	219,845	-	219,845
Retained earnings brought forward	2,654,246	(320,757)	2,975,003
Treasury stock	(210,003)	-	(210,003)
Total stockholders' equity	6,211,295	(320,758)	6,532,053
Net unrealized gains (losses) on other securities	1,073,795	(353,213)	1,427,008
Net deferred gains (losses) on hedges	185,163	207,607	(22,444)
Land revaluation excess	25,964	396	25,568
Total valuation and translation adjustments	1,284,923	(145,208)	1,430,131
Total net assets	7,496,219	(465,966)	7,962,185
Total liabilities and net assets	193,963,791	14,615,137	179,348,654

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

2. Condensed income statement

SMBC non-consolidated

(Millions of yen)

	FY3/2020		FY3/2019 (b)
	(a)	(a) - (b)	
Ordinary income	2,851,162	45,322	2,805,840
Interest income	1,900,107	(70,724)	1,970,831
<i>Interest on loans and discounts</i>	<i>1,254,132</i>	<i>(44,593)</i>	<i>1,298,725</i>
<i>Interest and dividends on securities</i>	<i>329,152</i>	<i>(16,414)</i>	<i>345,566</i>
Trust fees	2,110	(140)	2,250
Fees and commissions	521,450	(3,116)	524,566
Trading income	111,655	65,148	46,507
Other operating income	142,854	33,180	109,674
Other income	172,983	20,974	152,009
Ordinary expenses	2,367,218	211,026	2,156,192
Interest expenses	1,022,015	(4,712)	1,026,727
<i>Interest on deposits</i>	<i>347,736</i>	<i>(33,568)</i>	<i>381,304</i>
Fees and commissions payments	198,192	15,827	182,365
Trading losses	-	(3,305)	3,305
Other operating expenses	45,962	116	45,846
General and administrative expenses	819,423	16,462	802,961
Other expenses	281,624	186,638	94,986
Ordinary profit	483,944	(165,703)	649,647
Extraordinary gains	1,224	844	380
Extraordinary losses	4,191	(2,164)	6,355
Income before income taxes	480,977	(162,695)	643,672
Income taxes - current	156,282	19,397	136,885
Income taxes - deferred	7,313	(22,107)	29,420
Total income taxes	163,595	(2,710)	166,305
Net income	317,381	(159,986)	477,367

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

3. Statement of changes in net assets

SMBC non-consolidated

Year ended March 31, 2020

(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	1,770,996	1,771,043	3,510	1,656	219,845	2,975,003	(210,003)	6,532,053
Changes in the period								
Cash dividends						(637,702)		(637,702)
Net income						317,381		317,381
Reversal of land revaluation excess						(435)		(435)
Net changes in items other than stockholders' equity in the period								
Net changes in the period	-	-	-	-	-	(320,757)	-	(320,757)
Balance at the end of the period	1,770,996	1,771,043	3,510	1,656	219,845	2,654,246	(210,003)	6,211,295

(Millions of yen)

	Valuation and translation adjustments				Total net assets
	Net unrealized gains on other securities	Net deferred gains (losses) on hedges	Land revaluation excess	Total valuation and translation adjustments	
Balance at the beginning of the period	1,427,008	(22,444)	25,568	1,430,131	7,962,185
Changes in the period					
Cash dividends					(637,702)
Net income					317,381
Reversal of land revaluation excess					(435)
Net changes in items other than stockholders' equity in the period	(353,213)	207,608	396	(145,208)	(145,208)
Net changes in the period	(353,213)	207,608	396	(145,208)	(465,965)
Balance at the end of the period	1,073,795	185,163	25,964	1,284,923	7,496,219

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