

Financial Results

Fiscal Year 3/2021

- 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 Financial Reconstruction Act, and write-offs / reserves		Non-consolidated	...	7
9. Risk-monitored loans	Consolidated	Non-consolidated	...	8
10. Reserve for possible loan losses and reserve ratio	Consolidated	Non-consolidated	...	8
11. Non-performing loans (NPLs) based on the Financial Reconstruction Act and coverage	Consolidated	Non-consolidated	...	9
12. Results of off-balancing of NPLs		Non-consolidated	...	10
13. Loan portfolio, classified by industry		Non-consolidated	...	11
14. Loan portfolio, classified by country		Non-consolidated	...	13
15. Balance of deposits and loans		Non-consolidated	...	14
16. Deferred tax assets and liabilities		Non-consolidated	...	15
17. Capital ratio (BIS guidelines)	Consolidated	Non-consolidated	...	16
18. ROE	Consolidated		...	16
19. Earnings targets and dividends forecast for FY3/2022	Consolidated	Non-consolidated	...	17
Reference: Financial statements of SMBC		Non-consolidated	...	18

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)

		FY3/2021	Change	FY3/2020
Consolidated gross profit	1	2,806,187	37,600	2,768,587
Net interest income	2	1,335,216	28,288	1,306,928
Trust fees	3	4,895	194	4,701
Net fees and commissions	4	1,094,021	10,671	1,083,350
Net trading income	5	199,647	(63,179)	262,826
Net other operating income	6	172,406	61,627	110,779
General and administrative expenses	7	(1,747,144)	(7,541)	(1,739,603)
Equity in gains (losses) of affiliates	8	24,972	(31,079)	56,051
Consolidated net business profit	9	1,084,015	(1,019)	1,085,034
Total credit cost	10	(360,520)	(189,871)	(170,649)
Credit costs	11	(373,371)	(190,307)	(183,064)
Write-off of loans	12	(117,415)	(12,108)	(105,307)
Provision for reserve for possible loan losses	13	(233,875)	(163,304)	(70,571)
Others	14	(22,080)	(14,894)	(7,186)
Recoveries of written-off claims	15	12,850	436	12,414
Gains (losses) on stocks	16	92,556	12,072	80,484
Other income (expenses)	17	(105,032)	(42,228)	(62,804)
Ordinary profit	18	711,018	(221,046)	932,064
Extraordinary gains (losses)	19	(38,781)	4,637	(43,418)
Gains (losses) on disposal of fixed assets	20	4,096	4,150	(54)
Losses on impairment of fixed assets	21	(42,525)	22,581	(65,106)
Gains on step acquisitions	22	404	(21,636)	22,040
Income before income taxes	23	672,237	(216,409)	888,646
Income taxes - current	24	(225,523)	(11,997)	(213,526)
Income taxes - deferred	25	69,177	23,335	45,842
Profit	26	515,890	(205,072)	720,962
Profit attributable to non-controlling interests	27	(3,077)	14,001	(17,078)
Profit attributable to owners of parent	28	512,812	(191,071)	703,883

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)

3. The Company changed the recognition of installment-sales-related income and installment-sales-related expenses from the fiscal year ended March 31, 2021 and the change in accounting policies is applied retroactively for the year ended March 31, 2020.

As a result, comparing before and after the retroactive application, Net interest income increased by 30,335 million yen, and Net other operating income decreased by 30,335 million yen.

Number of consolidated subsidiaries and affiliates

		Mar. 31, 2021	Change	Mar. 31, 2020
Consolidated subsidiaries	29	177	3	174
Equity method affiliates	30	98	(3)	101

SMBC non-consolidated

(Millions of yen)

		FY3/2021	Change	FY3/2020
Gross banking profit	1	1,481,662	69,655	1,412,007
Gross domestic profit	2	766,195	3,502	762,693
Net interest income	3	583,507	21,829	561,678
Trust fees	4	2,022	(19)	2,041
Net fees and commissions	5	176,183	(6,226)	182,409
Net trading income	6	(352)	(1,466)	1,114
Net other operating income	7	4,835	(10,614)	15,449
Gains (losses) on bonds	8	3,044	5,474	(2,430)
Gross international profit	9	715,466	66,152	649,314
Net interest income	10	352,855	36,442	316,413
Net fees and commissions	11	154,555	13,638	140,917
Net trading income	12	17,136	(93,404)	110,540
Net other operating income	13	190,919	109,477	81,442
Gains (losses) on bonds	14	76,938	304	76,634
Expenses (excluding non-recurring losses)	15	(816,488)	(8,436)	(808,052)
Overhead ratio	16	55.1%	(2.1%)	57.2%
Personnel expenses	17	(326,773)	(7,218)	(319,555)
Non-personnel expenses	18	(439,914)	(1,632)	(438,282)
Taxes	19	(49,801)	413	(50,214)
Banking profit (before provision for general reserve for possible loan losses)	20	665,173	61,218	603,955
Gains (losses) on bonds	21	79,983	5,780	74,203
Core Banking Profit (20-21)	22	585,189	55,437	529,752
excluding gains (losses) on cancellation of investment trusts	23	551,401	45,616	505,785
Provision for general reserve for possible loan losses	24	(162,493)	(145,279)	(17,214)
Banking profit	25	502,679	(84,062)	586,741
Non-recurring gains (losses)	26	(66,617)	36,179	(102,796)
Credit costs	27	(80,259)	(47,807)	(32,452)
Gains on reversal of reserve for possible loan losses	28	-	-	-
Recoveries of written-off claims	29	21	(1)	22
Gains (losses) on stocks	30	63,532	11,668	51,864
Other non-recurring gains (losses)	31	(49,911)	72,320	(122,231)
Ordinary profit	32	436,062	(47,882)	483,944
Extraordinary gains (losses)	33	(667)	2,299	(2,966)
Gains (losses) on disposal of fixed assets	34	4,743	4,733	10
Losses on impairment of fixed assets	35	(5,410)	(2,433)	(2,977)
Income before income taxes	36	435,394	(45,583)	480,977
Income taxes - current	37	(156,024)	258	(156,282)
Income taxes - deferred	38	58,666	65,979	(7,313)
Net income	39	338,036	20,655	317,381
Total credit cost (24+27+28+29)	40	(242,731)	(193,088)	(49,643)
Provision for general reserve for possible loan losses	41	(162,493)	(145,279)	(17,214)
Write-off of loans	42	(21,424)	(1,625)	(19,799)
Provision for specific reserve for possible loan losses	43	(44,551)	(36,834)	(7,717)
Losses on sales of delinquent loans	44	(14,030)	(9,096)	(4,934)
Provision for loan loss reserve for specific overseas countries	45	(253)	(253)	(0)
Recoveries of written-off claims	46	21	(1)	22

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

(%)

	FY3/2021	Six months ended Sep. 30, 2020	Six months ended Mar. 31, 2021	FY3/2020
Yield on interest earning assets (A)	0.77	0.73	0.81	0.83
Interest earned on loans and bills discounted (C)	0.84	0.83	0.84	0.91
Interest earned on securities	0.74	0.60	0.85	0.91
Total cost of funding (including expenses) (B)	0.49	0.50	0.48	0.55
Cost of interest bearing liabilities	0.02	0.02	0.02	0.03
Interest paid on deposits, etc. (D)	0.00	0.00	0.00	0.00
Interest paid on other liabilities	0.13	0.15	0.11	0.19
Expense ratio	0.47	0.48	0.46	0.52
Overall interest spread (A) - (B)	0.28	0.23	0.33	0.28
Interest spread (C) - (D)	0.84	0.83	0.84	0.91

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

Interest earned on loans and bills discounted (E)	0.86	0.86	0.86	0.93
Interest spread (E) - (D)	0.86	0.86	0.86	0.93

3. Gains (losses) on securities

SMBC non-consolidated

(Millions of yen)

	FY3/2021	Change	FY3/2020
Gains (losses) on bonds	79,983	5,780	74,203
Gains on sales	129,627	11,138	118,489
Losses on sales	(49,427)	(29,687)	(19,740)
Gains on redemption	0	0	0
Losses on redemption	(217)	24,328	(24,545)
Losses on devaluation	-	-	-
Gains (losses) on stocks	63,532	11,668	51,864
Gains on sales	92,499	(59,939)	152,438
Losses on sales	(6,693)	21,903	(28,596)
Losses on devaluation	(22,273)	49,705	(71,978)

4. Unrealized gains (losses) on securities

Consolidated

(Millions of yen)

			Mar. 31, 2021				Mar. 31, 2020	
			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	22,300	(60)	(200)	1	61	282,379	140
Other securities	2	36,411,230	2,931,830	1,039,501	3,110,073	178,243	26,649,206	1,892,329
Stocks	3	3,693,283	2,255,637	986,074	2,282,673	27,035	2,736,807	1,269,563
Bonds	4	17,655,237	8,032	(13,485)	29,657	21,624	10,067,396	21,517
Japanese government bonds	5	14,293,610	(14,074)	(6,946)	2,132	16,206	7,087,934	(7,128)
Others	6	15,062,708	668,159	66,911	797,741	129,582	13,845,002	601,248
Foreign bonds	7	12,110,092	1,342	(254,340)	122,199	120,856	11,649,523	255,682
Other money held in trust	8	309	-	-	-	-	353	-
Total	9	36,433,840	2,931,769	1,039,300	3,110,074	178,304	26,931,938	1,892,469
Stocks	10	3,693,283	2,255,637	986,074	2,282,673	27,035	2,736,807	1,269,563
Bonds	11	17,677,537	7,972	(13,685)	29,659	21,686	10,349,775	21,657
Others	12	15,063,018	668,159	66,911	797,741	129,582	13,845,355	601,248

SMBC non-consolidated

(Millions of yen)

			Mar. 31, 2021				Mar. 31, 2020	
			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	(60)	6	1	61	22,300	(66)
Stocks of subsidiaries and affiliates	14	4,239,133	(120,169)	6,671	761	120,930	4,182,047	(126,840)
Other securities	15	33,009,866	2,393,102	936,951	2,562,302	169,199	23,541,406	1,456,151
Stocks	16	3,509,647	2,174,744	964,002	2,200,430	25,685	2,576,557	1,210,742
Bonds	17	17,571,190	7,915	(13,530)	29,531	21,615	9,978,420	21,445
Japanese government bonds	18	14,288,609	(14,074)	(6,947)	2,132	16,206	7,083,933	(7,127)
Others	19	11,929,029	210,442	(13,522)	332,341	121,898	10,986,427	223,964
Foreign bonds	20	9,516,268	(40,681)	(224,034)	72,768	113,449	9,253,087	183,353
Total	21	37,271,300	2,272,873	943,628	2,563,065	290,192	27,745,753	1,329,245
Stocks	22	3,972,906	2,175,506	964,347	2,201,191	25,685	3,057,077	1,211,159
Bonds	23	17,593,490	7,855	(13,523)	29,532	21,677	10,000,720	21,378
Others	24	15,704,903	89,512	(7,195)	332,341	242,828	14,687,955	96,707

- 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."
 - "Accounting Standard for Fair Value Measurement" (ASBJ Statement No.30) and "Implementation Guidance on Accounting Standard for Fair Value Measurement" (ASBJ Guidance No.31) are applied from the fiscal year ending March 31, 2021.
Due to the application, the net unrealized gains (losses) for the year ended March 31, 2021 are measured based on market prices of the securities as of the balance sheet date. For the year ended March 31, 2020, stocks within Other securities and foreign stocks within Others of Other securities are measured at the average market price during the final month of the period. The rest of the securities are measured at market prices as of the balance sheet date.
 - Other securities and Other money held in trust are measured 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. Gains of 399 million yen and losses of 26,403 million yen were recognized in the statements of income for the year ended March 31, 2021 and for the year ended March 31, 2020, respectively.

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, 2021					Mar. 31, 2020				
	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	6,078.0	8,260.0	2,411.8	843.6	17,593.5	3,550.4	4,044.1	1,411.0	995.2	10,000.7
Japanese government bonds	5,896.8	6,671.5	1,418.5	301.8	14,288.6	3,387.3	2,790.5	454.7	451.4	7,083.9
Japanese local government bonds	7.2	206.7	528.9	12.2	754.9	2.9	45.0	202.0	12.8	262.7
Japanese corporate bonds	174.1	1,381.9	464.4	529.6	2,550.0	160.2	1,208.6	754.3	531.1	2,654.1
Others	2,128.4	3,818.5	1,863.0	2,363.2	10,173.1	2,209.7	2,259.6	1,814.0	3,395.6	9,678.9
Total	8,206.4	12,078.5	4,274.8	3,206.8	27,766.6	5,760.1	6,303.7	3,225.0	4,390.8	19,679.6

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

SMBC non-consolidated

(Billions of yen)

	Mar. 31, 2021				Mar. 31, 2020			
	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	6,047.3	17,230.0	8,448.7	31,726.0	7,637.8	17,653.2	11,127.3	36,418.4
Receivable floating rate / payable fixed rate	959.1	4,338.3	6,305.1	11,602.5	1,074.1	5,445.7	8,028.4	14,548.1
Total	7,006.3	21,568.3	14,753.8	43,328.5	8,711.9	23,098.9	19,155.7	50,966.5

7. Employee retirement benefits

Consolidated

(1) Projected benefit obligation

(Millions of yen)

		Mar. 31, 2021	Change	Mar. 31, 2020
Fair value of plan assets	(A)	1,627,741	308,966	1,318,775
Projected benefit obligation	(B)	1,097,541	(26,438)	1,123,979
Net surplus (deficit)	(A-B)	530,200	335,405	194,795
Net defined benefit asset		565,534	334,961	230,573
Net defined benefit liability		35,334	(443)	35,777
Measurements of defined benefit plans (before tax effect deduction)		(185,025)	(313,110)	128,085
Unrecognized prior service cost (deductible from the obligation)		(21,653)	(21,494)	(159)
Unrecognized net actuarial gain (loss)		(163,372)	(291,617)	128,245

(2) Retirement benefit expenses

(Millions of yen)

	FY3/2021	Change	FY3/2020
Retirement benefit expenses	18,237	(4,747)	22,984

SMBC non-consolidated

(1) Projected benefit obligation

(Millions of yen)

		Mar. 31, 2021	Change	Mar. 31, 2020
Projected benefit obligation	(A)	949,274	(35,825)	985,099
<Discount rate>		<0.42%>	<0.14%>	<0.28%>
Fair value of plan assets	(B)	1,504,648	299,342	1,205,306
Reserve for employee retirement benefits	(C)	-	-	-
Prepaid pension cost	(D)	366,298	21,817	344,481
Unrecognized prior service cost (deductible from the obligation)	(E)	(21,652)	(21,652)	-
Unrecognized net actuarial gain (loss)	(A-B-C+D-E)	(167,423)	(291,696)	124,273

(2) Retirement benefit expenses

(Millions of yen)

	FY3/2021	Change	FY3/2020
Retirement benefit expenses	2,303	(1,944)	4,247
Service cost	23,147	(5,744)	28,891
Interest cost on projected benefit obligation	3,011	250	2,761
Expected returns on plan assets	(37,022)	2,922	(39,944)
Amortization of unrecognized prior service cost	(2,209)	(2,209)	-
Amortization of unrecognized net actuarial gain (loss)	8,552	4,777	3,775
Others	6,824	(1,940)	8,764

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

SMBC non-consolidated, as of Mar. 31, 2021

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 112.7 (i) (Change from Mar. 31, 2020: 39.7)	Portion of claims secured by collateral or guarantees, etc. 94.4 (a)	Fully reserved 18.3	Direct write-offs (*1)		Specific reserve 21.9 (*2)	100% (*3)	
Effectively bankrupt borrowers								
Potentially bankrupt borrowers	Doubtful assets 306.3 (ii) (Change from Mar. 31, 2020: 45.5)	Portion of claims secured by collateral or guarantees, etc. 190.0 (b)	Necessary amount reserved 116.3			83.0 (*2)	71.32% (*3)	
Borrowers requiring caution	Substandard loans 208.8 (iii) (Change from Mar. 31, 2020: 114.0) (Claims to Substandard borrowers)	Portion of Substandard loans secured by collateral or guarantees, etc. 70.5 (c)				General reserve for Substandard loans 53.1	38.18% (*3)	15.16%
	Normal assets	Claims to Borrowers requiring caution, excluding claims to Substandard borrowers				General reserve 351.3 (*5)	6.55% [11.81%] (*4)	
Normal borrowers	95,426.7	Claims to Normal borrowers					0.11% (*4)	
Loan loss reserve for specific overseas countries						0.3		

Non-performing loan ratio 0.65% ((v)/(iv)) (Change from Mar. 31, 2020: 0.19%)	Total 96,054.5 (iv)	Total reserve for possible loan losses 456.4		Reserve ratio (*6) (D/C) 57.91%	
	A=(i)+(ii)+(iii) 627.8 (v) (Change from Mar. 31, 2020: 199.2)	B: Portion secured by collateral or guarantees, etc. (a)+(b)+(c) 355.0	C: Unsecured portion (A - B) 272.8		Coverage ratio ((B+D)/A) 81.71%

*1 Includes direct reduction of 115.3 billion yen.

*2 Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Act standards.
(Bankrupt/Effectively bankrupt borrowers: 3.6 billion yen, Potentially bankrupt borrowers: 2.5 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 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, 2021			Mar. 31, 2020	
	(a)	Ratio (b)	(a) - (c)	(c)	Ratio (d)
Bankrupt loans	69,452	0.1	55,474	13,978	0.0
Non-accrual loans	422,551	0.5	44,378	378,173	0.5
Past due loans (3 months or more)	16,784	0.0	2,384	14,400	0.0
Restructured loans	430,080	0.5	208,792	221,288	0.3
Total	938,868	1.1	311,028	627,840	0.8
Total loans (period-end balance)	85,132,738	100.0	2,615,129	82,517,609	100.0

Amount of direct reduction 125,304 12,050 113,254

SMBC non-consolidated

(Millions of yen, %)

	Mar. 31, 2021			Mar. 31, 2020	
	(a)	Ratio (b)	(a) - (c)	(c)	Ratio (d)
Bankrupt loans	68,769	0.1	55,791	12,978	0.0
Non-accrual loans	333,421	0.4	27,834	305,587	0.4
Past due loans (3 months or more)	6,460	0.0	1,992	4,468	0.0
Restructured loans	202,301	0.2	111,963	90,338	0.1
Total	610,952	0.7	197,580	413,372	0.5
Total loans (period-end balance)	81,937,725	100.0	1,750,343	80,187,382	100.0

Amount of direct reduction 92,023 13,959 78,064

10. Reserve for possible loan losses and reserve ratio

Consolidated

(Millions of yen, %)

	Mar. 31, 2021			Mar. 31, 2020	
	(a)	Reserve Ratio (b)	(a) - (c)	(c)	Reserve Ratio (d)
Reserve for possible loan losses	659,017	70.19	179,820	479,197	76.32
General reserve	499,815		163,726	336,089	
Specific reserve	158,947		15,840	143,107	
Loan loss reserve for specific overseas countries	254		254	0	

Amount of direct reduction 163,185 20,351 142,834

SMBC non-consolidated

(Millions of yen, %)

	Mar. 31, 2021			Mar. 31, 2020	
	(a)	Reserve Ratio (b)	(a) - (c)	(c)	Reserve Ratio (d)
Reserve for possible loan losses	456,405	74.70	176,703	279,702	67.66
General reserve	351,065		162,493	188,572	
Specific reserve	105,084		13,956	91,128	
Loan loss reserve for specific overseas countries	254		254	0	

Amount of direct reduction 115,282 19,872 95,410

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, 2021		Mar. 31, 2020
		(a)	(a) - (b)	(b)
Bankrupt and quasi-bankrupt assets		128,112	40,255	87,857
Doubtful assets		392,161	65,278	326,883
Substandard loans		446,246	210,707	235,539
Total (A)		966,520	316,240	650,280
Normal assets		98,159,165	2,885,970	95,273,195
Grand total (B)		99,125,686	3,202,210	95,923,476
NPL ratio (A/B)		0.98	0.30	0.68

(Millions of yen)

		Mar. 31, 2021		Mar. 31, 2020
		(a)	(a) - (b)	(b)
Total coverage (C)		640,380	173,895	466,485
Reserve for possible loan losses (D)		212,588	59,586	153,002
Amount recoverable by guarantees, collateral and others (E)		427,791	114,308	313,483

(%)

Coverage ratio (C) / (A)	66.26	(5.48)	71.74
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Coverage ratio calculated with total reserve for possible loan losses included in the numerator

112.45 (9.45) 121.90

(%)

Reserve ratio to unsecured assets (D) / (A - E)	39.46	(5.97)	45.43
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Reserve ratio calculated with total reserve for possible loan losses included in the numerator

122.33 (19.95) 142.28

SMBC non-consolidated

(Millions of yen, %)

		Mar. 31, 2021		Mar. 31, 2020
		(a)	(a) - (b)	(b)
Bankrupt and quasi-bankrupt assets		112,697	39,721	72,976
Doubtful assets		306,336	45,503	260,833
Substandard loans		208,761	113,954	94,807
Total (A)		627,795	199,178	428,617
Normal assets		95,426,746	2,629,356	92,797,390
Grand total (B)		96,054,542	2,828,535	93,226,007
NPL ratio (A/B)		0.65	0.19	0.46

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, 2021		Mar. 31, 2020
		(a)	(a) - (b)	(b)
Total coverage (C)		512,960	140,075	372,885
Reserve for possible loan losses* (D)		157,991	45,787	112,204
Amount recoverable by guarantees, collateral and others (E)		354,969	94,288	260,681

* Sum of general reserve for substandard loans and specific reserve

(%)

Coverage ratio (C) / (A)	81.71	(5.29)	87.00
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Coverage ratio calculated with total reserve for possible loan losses included in the numerator

129.24 3.16 126.08

(%)

Reserve ratio to unsecured assets (D) / (A - E)	57.91	(8.90)	66.81
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Reserve ratio calculated with total reserve for possible loan losses included in the numerator

167.29 0.74 166.55

12. Results of off-balancing of NPLs

SMBC non-consolidated

(Billions of yen)

		Mar. 31, 2021 (a)	(a) - (b)	NPLs newly classified during FY3/2021	Amount of off-balancing	Mar. 31, 2020 (b)
	Bankrupt and quasi-bankrupt assets	112.7	39.7	66.6	(26.9)	73.0
	Doubtful assets	306.3	45.5	186.7	(141.2)	260.8
	Total	419.0	85.2	(*1) 253.3	(*1) (168.0)	333.8
Result of measures connected to off-balancing (*2)		96.5				38.5

Breakdown of off-balancing by factor (*3)	Disposition by borrowers' liquidation	(2.2)
	Reconstructive disposition	(1.1)
	Improvement in debtors' performance due to reconstructive disposition	-
	Loan sales to market	(45.1)
	Direct write-offs	(3.4)
	Others	(116.2)
	Collection / repayment, etc.	(93.0)
	Improvement in debtors' performance	(23.2)
	Total	(168.0)

*1 The amount of NPLs newly classified during the six months ended Sep. 30, 2020 and off-balanced in the six months ended Mar. 31, 2021 was 29.8 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, 2021			Mar. 31, 2020	
	(a)	Ratio	(a) - (b)	(b)	Ratio
Domestic offices (excluding Japan offshore banking accounts)	56,909,430	100.0	2,296,102	54,613,328	100.0
Manufacturing	8,523,121	15.0	1,330,035	7,193,086	13.2
Agriculture, forestry, fisheries and mining	262,451	0.5	4,960	257,491	0.5
Construction	735,840	1.3	(17,376)	753,216	1.4
Transportation, communications and public enterprises	5,297,336	9.3	169,155	5,128,181	9.4
Wholesale and retail	5,061,401	8.9	676,103	4,385,298	8.0
Finance and insurance	6,613,461	11.6	(516,815)	7,130,276	13.1
Real estate	8,026,779	14.1	405,664	7,621,115	13.9
Goods rental and leasing	2,302,189	4.0	721,480	1,580,709	2.9
Various services	4,795,440	8.4	516,319	4,279,121	7.8
Municipalities	546,849	1.0	(237,424)	784,273	1.4
Others	14,744,557	25.9	(756,000)	15,500,557	28.4
Overseas offices and Japan offshore banking accounts	25,028,295	100.0	(545,759)	25,574,054	100.0
Public sector	132,216	0.5	(42,081)	174,297	0.7
Financial institutions	1,997,239	8.0	67,675	1,929,564	7.5
Commerce and industry	20,938,451	83.7	(547,224)	21,485,675	84.0
Others	1,960,387	7.8	(24,130)	1,984,517	7.8
Total	81,937,725	-	1,750,343	80,187,382	-

Risk-monitored loans

(Millions of yen, %)

	Mar. 31, 2021			Mar. 31, 2020	
	(a)	Ratio	(a) - (b)	(b)	Ratio
Domestic offices (excluding Japan offshore banking accounts)	380,614	100.0	79,406	301,208	100.0
Manufacturing	62,502	16.4	16,801	45,701	15.2
Agriculture, forestry, fisheries and mining	1,739	0.5	107	1,632	0.5
Construction	8,066	2.1	(1,896)	9,962	3.3
Transportation, communications and public enterprises	22,646	6.0	(16,662)	39,308	13.1
Wholesale and retail	70,405	18.5	5,168	65,237	21.7
Finance and insurance	6,547	1.7	1,289	5,258	1.7
Real estate	38,936	10.2	5,641	33,295	11.1
Goods rental and leasing	849	0.2	548	301	0.1
Various services	124,679	32.8	69,801	54,878	18.2
Municipalities	-	-	-	-	-
Others	44,239	11.6	(1,392)	45,631	15.1
Overseas offices and Japan offshore banking accounts	230,337	100.0	118,173	112,164	100.0
Public sector	-	-	-	-	-
Financial institutions	-	-	-	-	-
Commerce and industry	207,274	90.0	149,330	57,944	51.7
Others	23,062	10.0	(31,158)	54,220	48.3
Total	610,952	-	197,580	413,372	-

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

(Millions of yen, %)

	Mar. 31, 2021			Mar. 31, 2020
	(a)	Reserve ratio	(a) - (b)	(b)
Domestic offices (excluding Japan offshore banking accounts)	390,325	65.0	82,852	307,473
Manufacturing	66,150	72.1	18,073	48,077
Agriculture, forestry, fisheries and mining	3,720	59.2	1,387	2,333
Construction	8,245	56.4	(1,940)	10,185
Transportation, communications and public enterprises	23,297	76.4	(16,169)	39,466
Wholesale and retail	71,373	64.6	5,461	65,912
Finance and insurance	6,640	62.3	1,268	5,372
Real estate	40,501	62.6	5,757	34,744
Goods rental and leasing	849	59.2	548	301
Various services	125,182	51.8	69,931	55,251
Municipalities	-	-	-	-
Others	44,362	100.0	(1,466)	45,828
Overseas offices and Japan offshore banking accounts	237,470	50.1	116,326	121,144
Public sector	-	-	-	-
Financial institutions	-	-	-	-
Commerce and industry	214,092	50.4	147,954	66,138
Others	23,378	42.6	(31,627)	55,005
Total	627,795	57.9	199,178	428,617

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

2. 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 sum of general reserve for substandard loans and specific reserve.

(3) Consumer loans outstanding

(Millions of yen)

	Mar. 31, 2021		Mar. 31, 2020
	(a)	(a) - (b)	(b)
Consumer loans	12,002,500	(424,501)	12,427,001
Housing loans	11,239,293	(344,537)	11,583,830
Self-residential purpose	9,081,691	(185,787)	9,267,478
Other consumer loans	763,207	(79,964)	843,171

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

(Millions of yen, %)

	Mar. 31, 2021		Mar. 31, 2020
	(a)	(a) - (b)	(b)
Outstanding balance	33,528,406	433,373	33,095,033
Ratio to total loans	58.9	(1.7)	60.6

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, 2021			Mar. 31, 2020	
	(a)	Ratio	(a) - (b)	(b)	Ratio
Asia	7,104,536	29.2	352,697	6,751,839	26.9
Indonesia	316,263	1.3	(13,657)	329,920	1.3
Thailand	817,780	3.4	100	817,680	3.2
Korea	302,624	1.2	20,872	281,752	1.1
Hong Kong	1,886,776	7.8	164,317	1,722,459	6.9
China	256,567	1.1	(54,443)	311,010	1.2
Taiwan	518,927	2.1	49,316	469,611	1.9
Singapore	1,629,658	6.7	109,190	1,520,468	6.1
India	618,613	2.5	39,963	578,650	2.3
Others	757,328	3.1	37,039	720,289	2.9
Oceania	1,924,056	7.9	102,234	1,821,822	7.3
Australia	1,821,988	7.5	118,957	1,703,031	6.8
Others	102,068	0.4	(16,723)	118,791	0.5
North America	7,791,070	32.0	(1,378,313)	9,169,383	36.5
United States	6,125,010	25.2	(1,391,341)	7,516,351	29.9
Others	1,666,060	6.8	13,028	1,653,032	6.6
Central and South America	1,477,151	6.1	(186,227)	1,663,378	6.6
Brazil	260,764	1.1	2,306	258,458	1.0
Panama	401,813	1.7	(17,961)	419,774	1.7
Others	814,574	3.3	(170,572)	985,146	3.9
Western Europe	3,894,594	16.0	205,203	3,689,391	14.7
United Kingdom	1,257,442	5.2	229,438	1,028,004	4.1
Ireland	421,270	1.7	108,635	312,635	1.2
Netherlands	682,160	2.8	(32,290)	714,450	2.9
Others	1,533,722	6.3	(100,580)	1,634,302	6.5
Eastern Europe	181,446	0.7	(39,651)	221,097	0.9
Russia	125,272	0.5	12,276	112,996	0.5
Others	56,174	0.2	(51,927)	108,101	0.4
Others	1,966,064	8.1	190,861	1,775,203	7.1
Total	24,338,917	100.0	(753,196)	25,092,113	100.0

Note: Classified by domicile of debtors.

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

(Millions of yen, %)

	Mar. 31, 2021			Mar. 31, 2020	
	(a)	Reserve Ratio	(a) - (b)	(b)	
Overseas Offices and Japan offshore banking accounts	237,470	50.1	116,326	121,144	
Asia	60,806	45.2	30,923	29,883	
Oceania	1,126	25.3	242	884	
North America	88,672	47.9	36,839	51,833	
Central and South America	45,094	76.6	32,494	12,600	
Western Europe	25,205	53.8	11,162	14,043	
Eastern Europe	-	-	(853)	853	
Others	16,565	36.0	5,520	11,045	

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

2. 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 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)

	FY3/2021		FY3/2020
	(a)	(a) - (b)	(b)
Deposits	129,978,122	14,261,780	115,716,342
Domestic units	104,819,023	10,489,495	94,329,528
Loans	83,424,385	6,968,781	76,455,604
Domestic units	53,771,421	4,571,390	49,200,031

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, 2021		Mar. 31, 2020
	(a)	(a) - (b)	(b)
Deposits	134,685,582	14,712,258	119,973,324
Domestic deposits (excluding Japan offshore banking accounts)	112,672,262	10,488,265	102,183,997
Individuals	53,411,606	4,358,636	49,052,970
Corporates	59,260,656	6,129,629	53,131,027
Loans	81,937,725	1,750,343	80,187,382
Domestic offices (excluding Japan offshore banking accounts)	56,909,430	2,296,102	54,613,328
Overseas offices and Japan offshore banking accounts	25,028,295	(545,759)	25,574,054

Note: Deposits do not include negotiable certificates of deposit.

Reference:

(Billions of yen)

	Mar. 31, 2021		Mar. 31, 2020
	(a)	(a) - (b)	(b)
Balance of investment trusts	2,619.1	646.0	1,973.1
Balance to individuals	2,102.2	508.8	1,593.4

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)

	FY3/2021		FY3/2020
	(a)	(a) - (b)	(b)
Sales of investment trusts to individuals	704.4	303.6	400.8
Sales of pension-type insurance to individuals	42.1	(75.1)	117.2

16. Deferred tax assets and liabilities

(Billions of yen)

SMBC non-consolidated			Mar. 31, 2021	Change from Mar. 31, 2020	Mar. 31, 2020
(a) Total deferred tax assets	(b-c)	1	247.5	67.7	179.8
(b) Subtotal of deferred tax assets		2	497.0	37.4	459.6
Reserve for possible loan losses and write-off of loans		3	177.6	60.2	117.4
Taxable write-off of securities		4	209.0	(15.9)	224.9
Others		5	110.4	(6.9)	117.3
(c) Valuation allowance		6	249.5	(30.3)	279.8
(d) Total deferred tax liabilities		7	735.5	225.0	510.5
Net unrealized gains on other securities		8	667.6	258.9	408.7
Others		9	67.9	(33.9)	101.8
Net deferred tax assets	(a-d)	10	(488.0)	(157.3)	(330.7)
Amount corresponding to net deferred losses on hedges included in line 5 and net unrealized gains on other securities included in line 8		11	(686.2)	(223.3)	(462.9)
Others		12	198.2	66.0	132.2

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)

	FY3/2019	FY3/2020	FY3/2021
Income of final tax return before deducting operating loss carryforwards	497.2	540.5	552.7

Note: The figure for FY3/2021 was estimated at fiscal year closing.

17. Capital ratio (BIS guidelines)

(Basel III basis)

Consolidated

(Billions of yen, %)

	Mar. 31, 2021 [Preliminary]		Mar. 31, 2020
	(a)	(a) - (b)	(b)
(1) Total capital ratio (4) / (7)	18.61	(0.14)	18.75
(2) Tier 1 capital ratio (5) / (7)	16.96	0.33	16.63
(3) Common equity Tier 1 capital ratio (6) / (7)	16.00	0.45	15.55
(4) Total capital	12,289.3	737.3	11,552.0
(5) Tier 1 capital	11,199.3	949.4	10,249.9
(6) Common equity Tier 1 capital	10,562.8	981.5	9,581.3
(7) Risk weighted assets	66,008.0	4,408.9	61,599.1
(8) Required capital (7) X 8%	5,280.6	352.7	4,927.9
(9) Leverage Ratio	5.65	1.34	4.31

SMBC consolidated

(1) Total capital ratio	17.72	(0.34)	18.06
(2) Tier 1 capital ratio	15.89	0.09	15.80
(3) Common equity Tier 1 capital ratio	13.98	0.28	13.70
(4) Leverage Ratio	5.21	1.24	3.97

SMBC non-consolidated

(1) Total capital ratio	16.96	(0.65)	17.61
(2) Tier 1 capital ratio	15.08	(0.15)	15.23
(3) Common equity Tier 1 capital ratio	13.09	0.08	13.01
(4) Leverage Ratio	5.05	1.20	3.85

18. ROE

Consolidated

(%)

	FY3/2021		FY3/2020
	(a)	(a) - (b)	(b)
ROE (denominator: Total stockholders' equity)	5.4	(2.2)	7.6

Note:

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

19. Earnings targets and dividends forecast for FY3/2022

(1) Earnings targets

Consolidated

(Billions of yen)

	FY3/2022	FY3/2021 Result
Consolidated net business profit	1,120.0	1,084.0
Total credit cost	(300.0)	(360.5)
Ordinary profit	880.0	711.0
Profit attributable to owners of parent	600.0	512.8

SMBC non-consolidated

(Billions of yen)

	FY3/2022	FY3/2021 Result
Banking profit (before provision for general reserve for possible loan losses)	615.0	665.2
Total credit cost	(170.0)	(242.7)
Ordinary profit	530.0	436.1
Net income	370.0	338.0

(2) Dividends forecast

(Yen)

	FY3/2022		FY3/2021
	Interim	Annual	
Dividend per share for common stock	100	200	190

Reference:

(Billions of yen)

	FY3/2022		FY3/2021
	Interim	Annual	
Total dividend	137.0	274.1	260.4

Reference: Financial Statements of SMBC

1. Condensed balance sheet

SMBC non-consolidated

(Millions of yen)

	Mar. 31, 2021 (a)	(a) - (b)	Mar. 31, 2020 (b)
Assets			
Cash and due from banks	68,872,236	10,900,943	57,971,293
Call loans	2,483,453	1,837,486	645,967
Receivables under resale agreements	2,564,708	(3,398,669)	5,963,377
Receivables under securities borrowing transactions	1,587,813	643,873	943,940
Monetary claims bought	1,765,424	203,341	1,562,083
Trading assets	2,448,415	(741,565)	3,189,980
Securities	36,487,225	9,428,592	27,058,633
Loans and bills discounted	81,937,725	1,750,343	80,187,382
Foreign exchanges	2,048,571	152,414	1,896,157
Other assets	4,291,338	113,075	4,178,263
Tangible fixed assets	780,803	(14,154)	794,957
Intangible fixed assets	258,523	23,816	234,707
Prepaid pension cost	366,298	21,817	344,481
Customers' liabilities for acceptances and guarantees	10,526,389	1,126,865	9,399,524
Reserve for possible loan losses	(456,405)	(176,703)	(279,702)
Reserve for possible losses on investments	(115,791)	11,465	(127,256)
Total assets	215,846,732	21,882,941	193,963,791

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

(Millions of yen)			
	Mar. 31, 2021 (a)	(a) - (b)	Mar. 31, 2020 (b)
Liabilities			
Deposits	134,685,582	14,712,258	119,973,324
Negotiable certificates of deposit	12,703,900	2,123,639	10,580,261
Call money	671,522	(2,397,204)	3,068,726
Payables under repurchase agreements	11,879,494	3,150,972	8,728,522
Payables under securities lending transactions	551,377	(19,718)	571,095
Commercial paper	978,109	335,662	642,447
Trading liabilities	2,348,232	(611,381)	2,959,613
Borrowed money	24,825,882	3,264,705	21,561,177
Foreign exchanges	1,193,427	(326,350)	1,519,777
Bonds	1,084,913	(809,456)	1,894,369
Due to trust account	2,218,601	482,712	1,735,889
Other liabilities	3,571,515	118,507	3,453,008
Reserve for employee bonuses	13,345	(449)	13,794
Reserve for executive bonuses	1,154	215	939
Reserve for point service program	603	215	388
Reserve for reimbursement of deposits	9,245	5,345	3,900
Deferred tax liabilities	487,964	157,265	330,699
Deferred tax liabilities for land revaluation	29,603	(508)	30,111
Acceptances and guarantees	10,526,389	1,126,865	9,399,524
Total liabilities	207,780,865	21,313,293	186,467,572
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	2,910,394	34,647	2,875,747
Other retained earnings	2,910,394	34,647	2,875,747
Voluntary reserve for retirement allowances	1,656	-	1,656
Voluntary reserve	219,845	-	219,845
Retained earnings brought forward	2,688,892	34,646	2,654,246
Treasury stock	(210,003)	-	(210,003)
Total stockholders' equity	6,245,942	34,647	6,211,295
Net unrealized gains (losses) on other securities	1,719,291	645,496	1,073,795
Net deferred gains (losses) on hedges	75,141	(110,022)	185,163
Land revaluation excess	25,492	(472)	25,964
Total valuation and translation adjustments	1,819,924	535,001	1,284,923
Total net assets	8,065,866	569,647	7,496,219
Total liabilities and net assets	215,846,732	21,882,941	193,963,791

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

2. Condensed income statement

SMBC non-consolidated

(Millions of yen)

	FY3/2021 (a)	(a) - (b)	FY3/2020 (b)
Ordinary income	2,283,356	(567,806)	2,851,162
Interest income	1,369,776	(530,331)	1,900,107
<i>Interest on loans and discounts</i>	958,835	(295,297)	1,254,132
<i>Interest and dividends on securities</i>	291,358	(37,794)	329,152
Trust fees	2,076	(34)	2,110
Fees and commissions	532,550	11,100	521,450
Trading income	17,235	(94,420)	111,655
Other operating income	248,584	105,730	142,854
Other income	113,133	(59,850)	172,983
Ordinary expenses	1,847,294	(519,924)	2,367,218
Interest expenses	433,414	(588,601)	1,022,015
<i>Interest on deposits</i>	91,518	(256,218)	347,736
Fees and commissions payments	201,865	3,673	198,192
Trading losses	450	450	-
Other operating expenses	52,829	6,867	45,962
General and administrative expenses	828,186	8,763	819,423
Other expenses	330,546	48,922	281,624
Ordinary profit	436,062	(47,882)	483,944
Extraordinary gains	8,987	7,763	1,224
Extraordinary losses	9,654	5,463	4,191
Income before income taxes	435,394	(45,583)	480,977
Income taxes - current	156,024	(258)	156,282
Income taxes - deferred	(58,666)	(65,979)	7,313
Total income taxes	97,358	(66,237)	163,595
Net income	338,036	20,655	317,381

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

3. Statement of changes in net assets

SMBC non-consolidated

Year ended March 31, 2021

(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	2,654,246	(210,003)	6,211,295
Cumulative effects of changes in accounting policies						(30,910)		(30,910)
Restated balance	1,770,996	1,771,043	3,510	1,656	219,845	2,623,335	(210,003)	6,180,384
Changes in the period								
Cash dividends						(272,952)		(272,952)
Net income						338,036		338,036
Reversal of land revaluation excess						472		472
Net changes in items other than stockholders' equity in the period								
Net changes in the period	—	—	—	—	—	65,557	—	65,557
Balance at the end of the period	1,770,996	1,771,043	3,510	1,656	219,845	2,688,892	(210,003)	6,245,942

(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	1,073,795	185,163	25,964	1,284,923	7,496,219
Cumulative effects of changes in accounting policies					(30,910)
Restated balance	1,073,795	185,163	25,964	1,284,923	7,465,308
Changes in the period					
Cash dividends					(272,952)
Net income					338,036
Reversal of land revaluation excess					472
Net changes in items other than stockholders' equity in the period	645,495	(110,022)	(472)	535,001	535,001
Net changes in the period	645,495	(110,022)	(472)	535,001	600,558
Balance at the end of the period	1,719,291	75,141	25,492	1,819,924	8,065,866

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