

Consolidated Statements of Income

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2018	2019	2019
Ordinary income	¥5,764,172	¥5,735,312	\$51,669
Interest income	2,165,788	2,488,904	22,423
Interest on loans and discounts	1,469,232	1,666,283	15,012
Interest and dividends on securities	342,013	364,685	3,285
Interest on call loans and bills bought	19,462	16,551	149
Interest on receivables under resale agreements	24,566	20,457	184
Interest on receivables under securities borrowing transactions ..	14,619	17,784	160
Interest on deposits with banks	75,619	103,135	929
Interest on lease transactions	70,941	47,573	429
Other interest income	149,333	252,433	2,274
Trust fees	3,884	4,656	42
Fees and commissions	1,244,063	1,240,917	11,179
Trading income	246,338	194,676	1,754
Other operating income	1,863,345	1,578,159	14,218
Lease-related income	271,703	233,675	2,105
Installment-related income	1,041,351	981,090	8,839
Other	550,290	363,393	3,274
Other income	240,751	227,997	2,054
Gains on reversal of reserve for possible loan losses	11,562	5,729	52
Recoveries of written-off claims	10,231	11,047	100
Other	*1 218,957	*1 211,220	1,903
Ordinary expenses	4,600,059	4,600,012	41,442
Interest expenses	775,560	1,157,482	10,428
Interest on deposits	283,229	463,989	4,180
Interest on negotiable certificates of deposit	86,810	136,178	1,227
Interest on call money and bills sold	8,471	14,270	129
Interest on payables under repurchase agreements	48,597	119,733	1,079
Interest on payables under securities lending transactions	11,316	1,272	11
Interest on commercial paper	18,393	45,356	409
Interest on borrowed money	54,654	75,883	684
Interest on short-term bonds	54	60	1
Interest on bonds	186,095	226,536	2,041
Other interest expenses	77,936	74,201	668
Fees and commissions payments	177,418	181,019	1,631
Trading losses	36	3,305	30
Other operating expenses	1,589,355	1,319,328	11,886
Lease-related expenses	142,894	120,097	1,082
Installment-related expenses	987,154	930,884	8,386
Other	459,305	268,347	2,418
General and administrative expenses	*2 1,816,197	*2 1,715,050	15,451
Other expenses	*3 241,491	*3 223,825	2,016
Ordinary profit	1,164,113	1,135,300	10,228

(Continued)

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2018	2019	2019
Extraordinary gains.....	¥ 866	¥ 2,826	\$ 25
Gains on disposal of fixed assets	852	541	5
Reversal of reserve for eventual future operating losses from financial instruments transactions.....	13	—	—
Other extraordinary gains.....	— *4	2,285	21
Extraordinary losses.....	56,129	14,547	131
Losses on disposal of fixed assets	5,563	4,485	40
Losses on impairment of fixed assets.....	*5 49,900	*5 9,610	87
Provision for reserve for eventual future operating losses from financial instruments transactions.....	665	450	4
Income before income taxes	1,108,850	1,123,579	10,122
Income taxes-current	225,617	276,329	2,489
Income taxes-deferred	44,907	55,095	496
Income taxes	270,524	331,424	2,986
Profit	838,326	792,155	7,137
Profit attributable to non-controlling interests.....	103,957	65,474	590
Profit attributable to owners of parent	¥ 734,368	¥ 726,681	\$ 6,547