

Supplemental Information

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

March 31	Millions of yen		Millions of U.S. dollars	
	2018	2019	2019	
Assets:				
Cash and due from banks	*8 ¥ 52,122,407	*8 ¥ 55,747,048	\$ 502,226	
Call loans and bills bought	1,881,879	2,665,744	24,016	
Receivables under resale agreements	1,675,693	5,082,709	45,790	
Receivables under securities borrowing transactions	3,562,107	1,440,159	12,974	
Monetary claims bought	*8 4,550,592	*8 4,582,886	41,287	
Trading assets	*8 2,408,549	*8 2,452,825	22,098	
Money held in trust	0	0	0	
Securities	*1, *2, *8, *16 25,217,287	*1, *2, *8, *16 23,469,621	211,438	
Loans and bills discounted	*3, *4, *5, *6, *7, *8, *9 75,853,934	*3, *4, *5, *6, *7, *8, *9 79,792,401	718,850	
Foreign exchanges	*7 2,164,196	*7 1,715,759	15,457	
Lease receivables and investment assets	252,507	247,835	2,233	
Other assets	*8 3,923,004	*8 3,571,248	32,173	
Tangible fixed assets	*10, *11, *12 1,410,800	*10, *11, *12 1,409,802	12,701	
Assets for rent	594,576	573,292	5,165	
Buildings	302,996	308,990	2,784	
Land	416,592	421,156	3,794	
Lease assets	2,984	2,597	23	
Construction in progress	19,404	22,561	203	
Other tangible fixed assets	74,247	81,203	732	
Intangible fixed assets	311,810	375,389	3,382	
Software	259,587	274,116	2,470	
Goodwill	12,727	12,003	108	
Lease assets	21	11	0	
Other intangible fixed assets	39,474	89,259	804	
Net defined benefit asset	377,768	324,672	2,925	
Deferred tax assets	28,789	23,399	211	
Customers' liabilities for acceptances and guarantees	7,373,185	8,121,131	73,163	
Reserve for possible loan losses	(387,022)	(332,343)	(2,994)	
Total assets	¥182,727,495	¥190,690,293	\$1,717,931	

(Continued)

March 31	Millions of yen		Millions of U.S. dollars	
	2018	2019	2019	
Liabilities and net assets:				
Liabilities:				
Deposits	*8 ¥117,227,296	*8 ¥123,190,830	\$1,109,827	
Negotiable certificates of deposit	11,455,284	11,335,486	102,122	
Call money and bills sold	740,928	572,778	5,160	
Payables under repurchase agreements	*8 5,256,519	*8 8,743,386	78,769	
Payables under securities lending transactions	*8 3,324,893	*8 680,051	6,127	
Commercial paper	2,385,705	2,291,813	20,647	
Trading liabilities	1,907,416	1,818,610	16,384	
Borrowed money	*8, *13 13,973,112	*8, *13 15,988,948	144,045	
Foreign exchanges	906,429	1,196,960	10,783	
Bonds	*14 3,255,697	*14 2,955,282	26,624	
Due to trust account	1,328,271	*8, *15 1,352,773	12,187	
Other liabilities	3,983,839	2,929,172	26,389	
Reserve for employee bonuses	32,826	34,283	309	
Reserve for executive bonuses	1,333	1,249	11	
Net defined benefit liability	6,552	4,457	40	
Reserve for executive retirement benefits	671	669	6	
Reserve for point service program	966	468	4	
Reserve for reimbursement of deposits	17,765	7,936	72	
Deferred tax liabilities	427,853	446,993	4,027	
Deferred tax liabilities for land revaluation	*10 30,539	*10 30,259	273	
Acceptances and guarantees	*8 7,373,185	*8 8,121,131	73,163	
Total liabilities	173,637,092	181,703,543	1,636,969	
Net assets:				
Capital stock	1,770,996	1,770,996	15,955	
Capital surplus	1,970,412	1,966,353	17,715	
Retained earnings	3,451,151	3,743,614	33,726	
Treasury stock	(210,003)	(210,003)	(1,892)	
Total stockholders' equity	6,982,557	7,270,960	65,504	
Net unrealized gains (losses) on other securities ...	1,509,249	1,426,493	12,851	
Net deferred gains (losses) on hedges	(66,918)	(47,281)	(426)	
Land revaluation excess	*10 37,042	*10 36,531	329	
Foreign currency translation adjustments	12,710	24,371	220	
Accumulated remeasurements of defined benefit plans	60,463	(5,446)	(49)	
Total accumulated other comprehensive income	1,552,547	1,434,667	12,925	
Stock acquisition rights	—	2,210	20	
Non-controlling interests	555,298	278,910	2,513	
Total net assets	9,090,403	8,986,749	80,962	
Total liabilities and net assets	¥182,727,495	¥190,690,293	\$1,717,931	

Consolidated Statements of Income and Consolidated Statements of Comprehensive Income (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries
(Consolidated Statements of Income)

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2018	2019	2019
Ordinary income	¥3,117,087	¥3,369,898	\$30,359
Interest income	1,901,507	2,240,944	20,189
Interest on loans and discounts	1,290,981	1,481,622	13,348
Interest and dividends on securities	331,893	354,451	3,193
Interest on call loans and bills bought	19,464	16,561	149
Interest on receivables under resale agreements	34,278	36,101	325
Interest on receivables under securities borrowing transactions	2,588	2,512	23
Interest on deposits with banks	74,009	101,030	910
Interest on lease transactions	7,699	6,378	57
Other interest income	140,592	242,285	2,183
Trust fees	3,769	4,541	41
Fees and commissions	632,125	613,741	5,529
Trading income	85,312	80,112	722
Other operating income	238,304	225,361	2,030
Lease-related income	37,239	44,732	403
Installment-related income	23,078	8,600	77
Other	177,985	172,028	1,550
Other income	256,067	205,196	1,849
Gains on reversal of reserve for possible loan losses	43,984	35,622	321
Recoveries of written-off claims	164	647	6
Other	*1 211,918	*1 168,926	1,522
Ordinary expenses	2,184,353	2,475,397	22,301
Interest expenses	748,234	1,138,789	10,259
Interest on deposits	282,966	463,791	4,178
Interest on negotiable certificates of deposit	86,817	136,178	1,227
Interest on call money and bills sold	8,686	14,586	131
Interest on payables under repurchase agreements	48,851	122,755	1,106
Interest on payables under securities lending transactions	10,394	959	9
Interest on commercial paper	18,393	45,356	409
Interest on borrowed money	133,290	197,488	1,779
Interest on bonds	88,810	87,594	789
Other interest expenses	70,022	70,078	631
Fees and commissions payments	167,832	162,563	1,465
Trading losses	4,127	4,430	40
Other operating expenses	93,120	79,991	721
Lease-related expenses	18,988	26,296	237
Installment-related expenses	14,515	—	—
Other	59,617	53,694	484
General and administrative expenses	*2 1,098,224	*2 1,009,410	9,094
Other expenses	*3 72,813	*3 80,212	723
Ordinary profit	932,733	894,501	8,059

(Continued)

(Consolidated Statements of Income)

Year ended March 31	Millions of yen		Millions of U.S. dollars	
	2018	2019	2019	
Extraordinary gains.....	¥ 798	¥ 2,788	\$ 25	
Gains on disposal of fixed assets	798	502	5	
Other extraordinary gains.....	—	*4 2,285	21	
Extraordinary losses.....	46,568	8,833	80	
Losses on disposal of fixed assets	2,165	4,260	38	
Losses on impairment of fixed assets.....	*5 44,402	*5 4,573	41	
Income before income taxes	886,964	888,456	8,004	
Income taxes-current	212,275	165,371	1,490	
Income taxes-deferred	(8,370)	54,107	487	
Income taxes	203,904	219,479	1,977	
Profit	683,059	668,976	6,027	
Profit attributable to non-controlling interests.....	55,477	51,483	464	
Profit attributable to owners of parent	¥627,582	¥617,493	\$5,563	

(Consolidated Statements of Comprehensive Income)

Year ended March 31	Millions of yen		Millions of U.S. dollars	
	2018	2019	2019	
Profit	¥683,059	¥668,976	\$6,027	
Other comprehensive income (losses)	*1 99,442	*1 (120,740)	(1,088)	
Net unrealized gains (losses) on other securities	113,345	(78,282)	(705)	
Net deferred gains (losses) on hedges.....	(31,163)	27,672	249	
Land revaluation excess.....	1	—	—	
Foreign currency translation adjustments.....	(43,565)	12,682	114	
Remeasurements of defined benefit plans.....	49,110	(67,113)	(605)	
Share of other comprehensive income of affiliates	11,714	(15,698)	(141)	
Total comprehensive income.....	782,502	548,236	4,939	
Comprehensive income attributable to owners of parent	738,503	500,124	4,506	
Comprehensive income attributable to non-controlling interests	43,999	48,111	433	

Non-consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation

March 31	Millions of yen		Millions of U.S. dollars
	2018	2019	2019
Assets:			
Cash and due from banks	¥ 49,030,209	¥ 54,205,583	\$ 488,339
Call loans	1,417,562	2,134,392	19,229
Receivables under resale agreements	499,738	3,364,070	30,307
Receivables under securities borrowing transactions	3,140,151	1,222,284	11,012
Monetary claims bought	1,239,394	1,470,872	13,251
Trading assets	1,723,878	1,534,100	13,821
Securities	25,916,718	24,336,638	219,249
Loans and bills discounted	73,896,163	76,401,807	688,305
Foreign exchanges	2,143,021	1,627,105	14,659
Other assets	3,020,300	2,895,757	26,088
Tangible fixed assets	798,476	802,501	7,230
Intangible fixed assets	231,429	236,352	2,129
Prepaid pension cost	279,360	321,031	2,892
Customers' liabilities for acceptances and guarantees	7,921,169	9,078,706	81,790
Reserve for possible loan losses	(319,868)	(275,185)	(2,479)
Reserve for possible losses on investments	(14,559)	(7,363)	(66)
Total assets	¥170,923,146	¥179,348,654	\$1,615,754
Liabilities and net assets:			
Liabilities:			
Deposits	¥110,243,226	¥116,091,103	\$1,045,866
Negotiable certificates of deposit	11,264,807	11,581,605	104,339
Call money	928,117	796,761	7,178
Payables under repurchase agreements	4,383,418	7,364,577	66,348
Payables under securities lending transactions	3,073,423	418,912	3,774
Commercial paper	1,522,354	1,634,811	14,728
Trading liabilities	1,422,824	1,348,931	12,153
Borrowed money	14,023,257	15,567,626	140,249
Foreign exchanges	915,154	1,213,861	10,936
Bonds	3,211,548	2,910,794	26,223
Due to trust account	1,276,907	1,292,699	11,646
Other liabilities	2,391,909	1,659,172	14,948
Reserve for employee bonuses	14,163	13,285	120
Reserve for executive bonuses	978	937	8
Reserve for point service program	966	468	4
Reserve for reimbursement of deposits	17,307	7,425	67
Deferred tax liabilities	359,803	374,529	3,374
Deferred tax liabilities for land revaluation	30,539	30,259	273
Acceptances and guarantees	7,921,169	9,078,706	81,790
Total liabilities	163,001,878	171,386,468	1,544,022
Net assets:			
Capital stock	1,770,996	1,770,996	15,955
Capital surplus	1,776,830	1,774,554	15,987
Retained earnings	3,044,175	3,196,504	28,797
Treasury stock	(210,003)	(210,003)	(1,892)
Total stockholders' equity	6,381,999	6,532,053	58,847
Net unrealized gains (losses) on other securities	1,519,691	1,427,008	12,856
Net deferred gains (losses) on hedges	(6,286)	(22,444)	(202)
Land revaluation excess	25,863	25,568	230
Total valuation and translation adjustments	1,539,268	1,430,131	12,884
Total net assets	7,921,268	7,962,185	71,731
Total liabilities and net assets	¥170,923,146	¥179,348,654	\$1,615,754

Non-consolidated Statements of Income (Unaudited)

Sumitomo Mitsui Banking Corporation

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2018	2019	2019
Ordinary income	¥2,540,450	¥2,805,840	\$25,278
Interest income	1,647,643	1,970,831	17,755
Interest on loans and discounts	1,101,467	1,298,725	11,700
Interest and dividends on securities	349,947	345,566	3,113
Trust fees	2,038	2,250	20
Fees and commissions	512,149	524,566	4,726
Trading income	59,398	46,507	419
Other operating income	101,955	109,674	988
Other Income	217,265	152,009	1,369
Ordinary expenses	1,785,184	2,156,192	19,425
Interest expenses	690,606	1,026,727	9,250
Interest on deposits	229,362	381,304	3,435
Fees and commissions payments	182,319	182,365	1,643
Trading losses	—	3,305	30
Other operating expenses	22,334	45,846	413
General and administrative expenses	835,500	802,961	7,234
Other expenses	54,422	94,986	856
Ordinary profit	755,266	649,647	5,853
Extraordinary gains	797	380	3
Extraordinary losses	28,641	6,355	57
Income before income taxes	727,422	643,672	5,799
Income taxes - current	168,605	136,885	1,233
Income taxes - deferred	(18,210)	29,420	265
Net income	¥ 577,028	¥ 477,367	\$ 4,301

	Yen		U.S. dollars
	2018	2019	2019
Per share data:			
Earnings per share	¥5,430.93	¥4,492.93	\$40.48
Earnings per share (diluted)	—	—	—