

# Financial Highlights

## Sumitomo Mitsui Banking Corporation

### ■ Consolidated

Year ended March 31	Millions of yen				
	2019	2018	2017	2016	2015
For the Year:					
Ordinary income.....	¥ 3,369,898	¥ 3,117,087	¥ 3,014,455	¥ 3,059,022	¥ 3,199,409
Ordinary profit .....	894,501	932,733	829,419	930,332	1,198,955
Profit attributable to owners of parent .....	617,493	627,582	543,199	680,162	736,904
Comprehensive income .....	548,236	782,502	687,157	143,086	1,937,374
At Year-End:					
Total net assets .....	¥ 8,986,749	¥ 9,090,403	¥ 8,908,192	¥ 9,446,193	¥ 10,036,003
Total assets .....	190,690,293	182,727,495	180,946,664	180,408,672	177,559,197
Total capital ratio (BIS guidelines).....	20.32%	21.14%	17.77%	18.19%	17.93%
Tier 1 capital ratio (BIS guidelines).....	17.57%	18.22%	14.61%	14.58%	13.91%
Common equity Tier 1 capital ratio (BIS guidelines) .....	15.17%	15.29%	12.89%	13.04%	12.61%
Number of employees.....	58,527	40,058	45,963	54,192	50,249

Note: "Number of employees" has been reported on the basis of full-time workers. "Number of employees" includes locally hired overseas staff members but excludes contract employees and temporary staff.

### ■ Non-consolidated

Year ended March 31	Millions of yen				
	2019	2018	2017	2016	2015
For the Year:					
Ordinary income.....	¥ 2,805,840	¥ 2,540,450	¥ 2,551,931	¥ 2,277,812	¥ 2,370,998
Trust fees .....	2,250	2,038	2,111	2,589	1,872
Gross banking profit (A) .....	1,395,586	1,427,924	1,663,654	1,534,271	1,634,284
Expenses (excluding nonrecurring losses) (B) .....	811,533	810,752	816,942	805,483	791,211
Overhead ratio (B) / (A).....	58.2%	56.8%	49.1%	52.5%	48.4%
Banking profit.....	584,053	617,171	809,052	728,787	843,073
Banking profit (before provision for general reserve for possible loan losses) .....	584,053	617,171	846,711	728,787	843,073
Ordinary profit .....	649,647	755,266	864,022	747,892	955,992
Net income.....	477,367	577,028	681,767	609,171	643,015
At Year-End:					
Total net assets.....	¥ 7,962,185	¥ 7,921,268	¥ 7,417,182	¥ 7,756,810	¥ 7,998,715
Total assets.....	179,348,654	170,923,146	162,281,729	153,641,430	154,724,079
Deposits .....	116,091,103	110,243,226	105,590,771	98,839,722	91,337,714
Loans and bills discounted .....	76,401,807	73,896,163	75,585,256	69,276,735	68,274,308
Securities .....	24,336,638	25,916,718	24,342,369	25,602,156	29,985,267
Trust assets and liabilities.....	3,842,641	4,756,748	6,881,408	3,394,170	3,542,957
Loans and bills discounted.....	477,094	398,772	635,206	537,839	373,230
Securities .....	1,330,384	2,358,665	4,156,409	1,305,284	1,451,206
Capital stock .....	1,770,996	1,770,996	1,770,996	1,770,996	1,770,996
Number of shares issued (in thousands)					
Common stock.....	106,248	106,248	106,248	106,248	106,248
Preferred stock.....	70	70	70	70	70
Dividend payout ratio.....	73.09%	55.22%	32.61%	67.02%	77.18%
Total capital ratio (BIS guidelines).....	20.28%	21.11%	18.61%	19.47%	18.89%
Tier 1 capital ratio (BIS guidelines).....	17.37%	18.11%	15.05%	15.29%	14.26%
Common equity Tier 1 capital ratio (BIS guidelines) .....	14.85%	15.07%	13.15%	13.44%	12.80%
Number of employees.....	28,482	29,192	29,283	28,002	26,416

Note: "Number of employees" has been reported on the basis of full-time workers. "Number of employees" includes locally hired overseas staff members but excludes contract employees, temporary staff, and executive officers who are not also Board members.