

Consolidated Statements of Income

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2019	2020	2020
Ordinary income	¥5,735,312	¥5,314,313	\$48,840
Interest income.....	2,488,904	2,456,364	22,575
Interest on loans and discounts.....	1,666,283	1,693,016	15,559
Interest and dividends on securities	364,685	346,822	3,187
Interest on call loans and bills bought	16,551	15,890	146
Interest on receivables under resale agreements	20,457	31,449	289
Interest on receivables under securities borrowing transactions..	17,784	21,247	195
Interest on deposits with banks.....	103,135	80,924	744
Interest on lease transactions	47,573	7,307	67
Other interest income.....	252,433	259,705	2,387
Trust fees.....	4,656	4,701	43
Fees and commissions	1,240,917	1,287,538	11,833
Trading income.....	194,676	262,826	2,415
Other operating income	1,578,159	1,050,065	9,650
Lease-related income.....	233,675	39,123	360
Installment-related income.....	981,090	752,775	6,918
Other	363,393	258,166	2,373
Other income.....	227,997	252,816	2,323
Gains on reversal of reserve for possible loan losses.....	5,729	—	—
Recoveries of written-off claims.....	11,047	12,414	114
Other	*1 211,220	*1 240,401	2,209
Ordinary expenses	4,600,012	4,382,249	40,274
Interest expenses.....	1,157,482	1,179,770	10,842
Interest on deposits	463,989	441,477	4,057
Interest on negotiable certificates of deposit.....	136,178	131,849	1,212
Interest on call money and bills sold.....	14,270	10,284	95
Interest on payables under repurchase agreements.....	119,733	131,320	1,207
Interest on payables under securities lending transactions.....	1,272	1,111	10
Interest on commercial paper	45,356	31,525	290
Interest on borrowed money.....	75,883	57,632	530
Interest on short-term bonds	60	29	0
Interest on bonds	226,536	220,874	2,030
Other interest expenses	74,201	153,666	1,412
Fees and commissions payments.....	181,019	204,188	1,877
Trading losses	3,305	—	—
Other operating expenses.....	1,319,328	908,951	8,354
Lease-related expenses	120,097	26,514	244
Installment-related expenses	930,884	722,440	6,639
Other	268,347	159,997	1,470
General and administrative expenses	*2 1,715,050	*2 1,739,603	15,988
Other expenses	223,825	349,734	3,214
Provision for reserve for possible loan losses.....	—	70,571	649
Other	*3 223,825	*3 279,163	2,566
Ordinary profit	1,135,300	932,064	8,566

(Continued)

Year ended March 31	Millions of yen		Millions of U.S. dollars	
	2019	2020	2020	
Extraordinary gains.....	¥ 2,826	¥ 23,896	\$ 220	
Gains on disposal of fixed assets	541	1,855	17	
Other extraordinary gains.....	*4 2,285	*4 22,040	203	
Extraordinary losses.....	14,547	67,314	619	
Losses on disposal of fixed assets	4,485	1,910	18	
Losses on impairment of fixed assets.....	*5 9,610	*5 65,106	598	
Provision for reserve for eventual future operating losses from financial instruments transactions.....	450	297	3	
Income before income taxes.....	1,123,579	888,646	8,167	
Income taxes-current	276,329	213,526	1,962	
Income taxes-deferred	55,095	(45,842)	(421)	
Income taxes.....	331,424	167,684	1,541	
Profit.....	792,155	720,962	6,626	
Profit attributable to non-controlling interests.....	65,474	17,078	157	
Profit attributable to owners of parent	¥ 726,681	¥703,883	\$6,469	