

Supplemental Information

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

March 31	Millions of yen		Millions of
	2019	2020	U.S. dollars
			2020
Assets:			
Cash and due from banks	¥ 55,747,048	¥ 59,991,835	\$ 551,345
Call loans and bills bought	2,665,744	1,246,739	11,458
Receivables under resale agreements	5,082,709	8,243,182	75,758
Receivables under securities borrowing transactions	1,440,159	957,271	8,798
Monetary claims bought	4,582,886	4,550,644	41,822
Trading assets	2,452,825	4,133,816	37,991
Money held in trust	0	0	0
Securities	23,469,621	26,282,649	241,546
Loans and bills discounted	79,792,401	84,280,613	774,567
Foreign exchanges	1,715,759	2,057,887	18,913
Lease receivables and investment assets	247,835	219,733	2,019
Other assets	3,571,248	4,647,291	42,710
Tangible fixed assets	1,409,802	1,341,895	12,332
Assets for rent	573,292	506,755	4,657
Buildings	308,990	305,799	2,810
Land	421,156	417,640	3,838
Lease assets	2,597	7,345	68
Construction in progress	22,561	15,192	140
Other tangible fixed assets	81,203	89,163	819
Intangible fixed assets	375,389	320,622	2,947
Software	274,116	272,870	2,508
Goodwill	12,003	—	—
Lease assets	11	2	0
Other intangible fixed assets	89,259	47,750	439
Net defined benefit asset	324,672	226,273	2,080
Deferred tax assets	23,399	26,147	240
Customers' liabilities for acceptances and guarantees	8,121,131	7,898,071	72,586
Reserve for possible loan losses	(332,343)	(335,041)	(3,079)
Total assets	¥190,690,293	¥206,089,633	\$1,894,032

(Continued)

March 31	Millions of yen		Millions of U.S. dollars
	2019	2020	2020
Liabilities and net assets:			
Liabilities:			
Deposits	¥123,190,830	¥127,623,995	\$1,172,907
Negotiable certificates of deposit	11,335,486	10,330,435	94,940
Call money and bills sold	572,778	2,920,539	26,841
Payables under repurchase agreements.....	8,743,386	10,691,772	98,261
Payables under securities lending transactions.....	680,051	829,729	7,625
Commercial paper.....	2,291,813	1,409,249	12,951
Trading liabilities.....	1,818,610	3,459,117	31,790
Borrowed money.....	15,988,948	21,820,785	200,540
Foreign exchanges.....	1,196,960	1,492,634	13,718
Bonds.....	2,955,282	1,942,291	17,850
Due to trust account.....	1,352,773	1,811,355	16,647
Other liabilities.....	2,929,172	5,032,050	46,246
Reserve for employee bonuses.....	34,283	36,494	335
Reserve for executive bonuses.....	1,249	1,236	11
Net defined benefit liability.....	4,457	4,114	38
Reserve for executive retirement benefits.....	669	617	6
Reserve for point service program.....	468	388	4
Reserve for reimbursement of deposits.....	7,936	4,687	43
Deferred tax liabilities.....	446,993	381,605	3,507
Deferred tax liabilities for land revaluation.....	30,259	30,111	277
Acceptances and guarantees.....	8,121,131	7,898,071	72,586
Total liabilities	181,703,543	197,721,284	1,817,124
Net assets:			
Capital stock	1,770,996	1,770,996	16,276
Capital surplus	1,966,353	1,966,291	18,071
Retained earnings	3,743,614	3,622,140	33,289
Treasury stock	(210,003)	(210,003)	(1,930)
Total stockholders' equity	7,270,960	7,149,425	65,706
Net unrealized gains (losses) on other securities...	1,426,493	1,125,808	10,347
Net deferred gains (losses) on hedges.....	(47,281)	103,609	952
Land revaluation excess.....	36,531	36,870	339
Foreign currency translation adjustments.....	24,371	(48,969)	(450)
Accumulated remeasurements of defined benefit plans.....	(5,446)	(88,577)	(814)
Total accumulated other comprehensive income	1,434,667	1,128,741	10,374
Stock acquisition rights.....	2,210	—	—
Non-controlling interests.....	278,910	90,182	829
Total net assets	8,986,749	8,368,349	76,908
Total liabilities and net assets	¥190,690,293	¥206,089,633	\$1,894,032

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
	2019	2020	2020
Ordinary income	¥3,369,898	¥3,469,068	\$31,882
Interest income	2,240,944	2,237,626	20,565
Interest on loans and discounts	1,481,622	1,485,144	13,649
Interest and dividends on securities	354,451	340,553	3,130
Interest on call loans and bills bought	16,561	15,865	146
Interest on receivables under resale agreements	36,101	54,336	499
Interest on receivables under securities borrowing transactions	2,512	1,047	10
Interest on deposits with banks	101,030	79,068	727
Interest on lease transactions	6,378	7,307	67
Other interest income	242,285	254,303	2,337
Trust fees	4,541	4,701	43
Fees and commissions	613,741	614,134	5,644
Trading income	80,112	157,531	1,448
Other operating income	225,361	258,749	2,378
Lease-related income	44,732	43,409	399
Installment-related income	8,600	2,268	21
Other	172,028	213,072	1,958
Other income	205,196	196,323	1,804
Gains on reversal of reserve for possible loan losses	35,622	—	—
Recoveries of written-off claims	647	1,697	16
Other	168,926	194,626	1,789
Ordinary expenses	2,475,397	2,698,577	24,801
Interest expenses	1,138,789	1,186,005	10,900
Interest on deposits	463,791	441,411	4,057
Interest on negotiable certificates of deposit	136,178	131,851	1,212
Interest on call money and bills sold	14,586	10,540	97
Interest on payables under repurchase agreements	122,755	135,924	1,249
Interest on payables under securities lending transactions	959	941	9
Interest on commercial paper	45,356	31,525	290
Interest on borrowed money	197,488	215,283	1,979
Interest on bonds	87,594	67,206	618
Other interest expenses	70,078	151,322	1,391
Fees and commissions payments	162,563	179,925	1,654
Trading losses	4,430	—	—
Other operating expenses	79,991	90,269	830
Lease-related expenses	26,296	26,514	244
Other	53,694	63,755	586
General and administrative expenses	1,009,410	1,057,690	9,721
Other expenses	80,212	184,685	1,697
Provision for reserve for possible loan losses	—	38,437	353
Other	80,212	146,248	1,344
Ordinary profit	894,501	770,491	7,081

(Continued)

(Consolidated Statements of Income)

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2019	2020	2020
Extraordinary gains.....	¥ 2,788	¥ 1,273	\$ 12
Gains on disposal of fixed assets	502	1,273	12
Other extraordinary gains.....	2,285	—	—
Extraordinary losses.....	8,833	61,313	563
Losses on disposal of fixed assets	4,260	1,425	13
Losses on impairment of fixed assets.....	4,573	59,887	550
Income before income taxes.....	888,456	710,451	6,529
Income taxes-current	165,371	184,642	1,697
Income taxes-deferred	54,107	(1,778)	(16)
Income taxes.....	219,479	182,864	1,681
Profit	668,976	527,586	4,849
Profit attributable to non-controlling interests.....	51,483	9,836	90
Profit attributable to owners of parent	¥617,493	¥517,750	\$4,758

(Consolidated Statements of Comprehensive Income)

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2019	2020	2020
Profit	¥668,976	¥527,586	\$4,849
Other comprehensive income (losses)	(120,740)	(305,464)	(2,807)
Net unrealized gains (losses) on other			
securities	(78,282)	(300,099)	(2,758)
Net deferred gains (losses) on hedges.....	27,672	166,083	1,526
Land revaluation excess.....	—	(39)	(0)
Foreign currency translation adjustments	12,682	(67,110)	(617)
Remeasurements of defined benefit plans.....	(67,113)	(83,402)	(766)
Share of other comprehensive income of			
affiliates	(15,698)	(20,896)	(192)
Total comprehensive income.....	548,236	222,122	2,041
Comprehensive income attributable to owners			
of parent	500,124	211,445	1,943
Comprehensive income attributable to non-			
controlling interests	48,111	10,676	98

Non-consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation

March 31	Millions of yen		Millions of U.S. dollars
	2019	2020	2020
Assets:			
Cash and due from banks	¥ 54,205,583	¥ 57,971,293	\$ 532,775
Call loans	2,134,392	645,967	5,937
Receivables under resale agreements	3,364,070	5,963,377	54,805
Receivables under securities borrowing transactions	1,222,284	943,940	8,675
Monetary claims bought	1,470,872	1,562,083	14,356
Trading assets	1,534,100	3,189,980	29,317
Securities	24,336,638	27,058,633	248,678
Loans and bills discounted	76,401,807	80,187,382	736,949
Foreign exchanges	1,627,105	1,896,157	17,426
Other assets	2,895,757	4,178,263	38,400
Tangible fixed assets	802,501	794,957	7,306
Intangible fixed assets	236,352	234,707	2,157
Prepaid pension cost	321,031	344,481	3,166
Customers' liabilities for acceptances and guarantees	9,078,706	9,399,524	86,385
Reserve for possible loan losses	(275,185)	(279,702)	(2,571)
Reserve for possible losses on investments	(7,363)	(127,256)	(1,170)
Total assets	¥179,348,654	¥193,963,791	\$1,782,592
Liabilities and net assets:			
Liabilities:			
Deposits	¥116,091,103	¥119,973,324	\$1,102,595
Negotiable certificates of deposit	11,581,605	10,580,261	97,236
Call money	796,761	3,068,726	28,203
Payables under repurchase agreements	7,364,577	8,728,522	80,218
Payables under securities lending transactions	418,912	571,095	5,249
Commercial paper	1,634,811	642,447	5,904
Trading liabilities	1,348,931	2,959,613	27,200
Borrowed money	15,567,626	21,561,177	198,154
Foreign exchanges	1,213,861	1,519,777	13,967
Bonds	2,910,794	1,894,369	17,410
Due to trust account	1,292,699	1,735,889	15,953
Other liabilities	1,659,172	3,453,008	31,734
Reserve for employee bonuses	13,285	13,794	127
Reserve for executive bonuses	937	939	9
Reserve for point service program	468	388	4
Reserve for reimbursement of deposits	7,425	3,900	36
Deferred tax liabilities	374,529	330,699	3,039
Deferred tax liabilities for land revaluation	30,259	30,111	277
Acceptances and guarantees	9,078,706	9,399,524	86,385
Total liabilities	171,386,468	186,467,572	1,713,699
Net assets:			
Capital stock	1,770,996	1,770,996	16,276
Capital surplus	1,774,554	1,774,554	16,309
Retained earnings	3,196,504	2,875,747	26,429
Treasury stock	(210,003)	(210,003)	(1,930)
Total stockholders' equity	6,532,053	6,211,295	57,084
Net unrealized gains (losses) on other securities	1,427,008	1,073,795	9,869
Net deferred gains (losses) on hedges	(22,444)	185,163	1,702
Land revaluation excess	25,568	25,964	239
Total valuation and translation adjustments	1,430,131	1,284,923	11,809
Total net assets	7,962,185	7,496,219	68,893
Total liabilities and net assets	¥179,348,654	¥193,963,791	\$1,782,592

