

Financial Highlights

Sumitomo Mitsui Banking Corporation

■ Consolidated

Year ended March 31	Millions of yen				
	2020	2019	2018	2017	2016
For the Year:					
Ordinary income.....	¥ 3,469,068	¥ 3,369,898	¥ 3,117,087	¥ 3,014,455	¥ 3,059,022
Ordinary profit	770,491	894,501	932,733	829,419	930,332
Profit attributable to owners of parent	517,750	617,493	627,582	543,199	680,162
Comprehensive income	222,122	548,236	782,502	687,157	143,086
At Year-End:					
Total net assets	¥ 8,368,349	¥ 8,986,749	¥ 9,090,403	¥ 8,908,192	¥ 9,446,193
Total assets	206,089,633	190,690,293	182,727,495	180,946,664	180,408,672
Total capital ratio (BIS guidelines).....	18.06%	20.32%	21.14%	17.77%	18.19%
Tier 1 capital ratio (BIS guidelines).....	15.80%	17.57%	18.22%	14.61%	14.58%
Common equity Tier 1 capital ratio (BIS guidelines)	13.70%	15.17%	15.29%	12.89%	13.04%
Number of employees.....	57,961	58,527	40,058	45,963	54,192

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				
	2020	2019	2018	2017	2016
For the Year:					
Ordinary income.....	¥ 2,851,162	¥ 2,805,840	¥ 2,540,450	¥ 2,551,931	¥ 2,277,812
Trust fees	2,110	2,250	2,038	2,111	2,589
Gross banking profit (A)	1,412,007	1,395,586	1,427,924	1,663,654	1,534,271
Expenses (excluding nonrecurring losses) (B)	808,052	811,533	810,752	816,942	805,483
Overhead ratio (B) / (A).....	57.2%	58.2%	56.8%	49.1%	52.5%
Banking profit.....	586,741	584,053	617,171	809,052	728,787
Banking profit (before provision for general reserve for possible loan losses)	603,955	584,053	617,171	846,711	728,787
Core banking profit	529,752	581,176	/	/	/
Core banking profit (excluding gains or losses on cancellation of investment trusts).....	505,785	535,229	/	/	/
Ordinary profit.....	483,944	649,647	755,266	864,022	747,892
Net income.....	317,381	477,367	577,028	681,767	609,171
At Year-End:					
Total net assets.....	¥ 7,496,219	¥ 7,962,185	¥ 7,921,268	¥ 7,417,182	¥ 7,756,810
Total assets.....	193,963,791	179,348,654	170,923,146	162,281,729	153,641,430
Deposits	119,973,324	116,091,103	110,243,226	105,590,771	98,839,722
Loans and bills discounted	80,187,382	76,401,807	73,896,163	75,585,256	69,276,735
Securities	27,058,633	24,336,638	25,916,718	24,342,369	25,602,156
Trust assets and liabilities	4,261,245	3,842,641	4,756,748	6,881,408	3,394,170
Loans and bills discounted.....	662,844	477,094	398,772	635,206	537,839
Securities.....	1,164,251	1,330,384	2,358,665	4,156,409	1,305,284
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.....	167.61%	73.09%	55.22%	32.61%	67.02%
Total capital ratio (BIS guidelines).....	17.61%	20.28%	21.11%	18.61%	19.47%
Tier 1 capital ratio (BIS guidelines).....	15.23%	17.37%	18.11%	15.05%	15.29%
Common equity Tier 1 capital ratio (BIS guidelines)	13.01%	14.85%	15.07%	13.15%	13.44%
Number of employees.....	27,957	28,482	29,192	29,283	28,002

Notes: 1. Core banking profit = Banking profit (before provision for general reserve for possible loan losses) – Gains (losses) on bonds

2. "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 do not concurrently serve as Directors.