

Consolidated Statements of Income

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2020	2021	2021
Ordinary income	¥4,591,873	¥3,902,307	\$35,248
Interest income.....	2,486,699	1,853,039	16,738
Interest on loans and discounts.....	1,693,016	1,367,726	12,354
Interest and dividends on securities	346,822	283,786	2,563
Interest on call loans and bills bought	15,890	11,896	107
Interest on receivables under resale agreements	31,449	10,056	91
Interest on receivables under securities borrowing transactions..	21,247	4,407	40
Interest on deposits with banks.....	80,924	17,891	162
Interest on lease transactions	7,307	6,540	59
Interest on deferred payment.....	30,335	24,712	223
Other interest income.....	259,705	126,021	1,138
Trust fees.....	4,701	4,895	44
Fees and commissions	1,287,538	1,298,373	11,728
Trading income.....	262,826	199,647	1,803
Other operating income	297,290	365,761	3,304
Lease-related income.....	39,123	32,155	290
Other	258,166	333,606	3,013
Other income.....	252,816	180,589	1,631
Recoveries of written-off claims.....	12,414	12,850	116
Other	*1 240,401	*1 167,739	1,515
Ordinary expenses	3,659,809	3,191,288	28,826
Interest expenses	1,179,770	517,822	4,677
Interest on deposits	441,477	152,094	1,374
Interest on negotiable certificates of deposit.....	131,849	35,876	324
Interest on call money and bills sold.....	10,284	1,786	16
Interest on payables under repurchase agreements.....	131,320	7,097	64
Interest on payables under securities lending transactions.....	1,111	203	2
Interest on commercial paper	31,525	6,029	54
Interest on borrowed money.....	57,632	37,667	340
Interest on short-term bonds	29	63	1
Interest on bonds	220,874	204,509	1,847
Other interest expenses	153,666	72,492	655
Fees and commissions payments.....	204,188	204,352	1,846
Other operating expenses.....	186,511	193,354	1,746
Lease-related expenses.....	26,514	23,419	212
Other	159,997	169,935	1,535
General and administrative expenses	*2 1,739,603	*2 1,747,144	15,781
Other expenses	349,734	528,613	4,775
Provision for reserve for possible loan losses.....	70,571	233,875	2,113
Other	*3 279,163	*3 294,737	2,662
Ordinary profit	932,064	711,018	6,422

(Continued)

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2020	2021	2021
Extraordinary gains.....	¥ 23,896	¥ 9,440	\$ 85
Gains on disposal of fixed assets	1,855	9,035	82
Other extraordinary gains.....	*4 22,040	*4 404	4
Extraordinary losses.....	67,314	48,222	436
Losses on disposal of fixed assets	1,910	4,939	45
Losses on impairment of fixed assets.....	*5 65,106	*5 42,525	384
Provision for reserve for eventual future operating losses from financial instruments transactions.....	297	757	7
Income before income taxes.....	888,646	672,237	6,072
Income taxes-current	213,526	225,523	2,037
Income taxes-deferred	(45,842)	(69,177)	(625)
Income taxes.....	167,684	156,346	1,412
Profit.....	720,962	515,890	4,660
Profit attributable to non-controlling interests.....	17,078	3,077	28
Profit attributable to owners of parent	¥703,883	¥512,812	\$4,632