

Financial Highlights

Sumitomo Mitsui Banking Corporation

■ Consolidated

Year ended March 31	Millions of yen				
	2021	2020	2019	2018	2017
For the Year:					
Ordinary income.....	¥ 2,786,647	¥ 3,469,068	¥ 3,369,898	¥ 3,117,087	¥ 3,014,455
Ordinary profit	534,722	770,491	894,501	932,733	829,419
Profit attributable to owners of parent	406,093	517,750	617,493	627,582	543,199
Comprehensive income	1,238,547	222,122	548,236	782,502	687,157
At Year-End:					
Total net assets	¥ 9,256,369	¥ 8,368,349	¥ 8,986,749	¥ 9,090,403	¥ 8,908,192
Total assets	228,066,567	206,089,633	190,690,293	182,727,495	180,946,664
Total capital ratio (BIS guidelines)	17.72%	18.06%	20.32%	21.14%	17.77%
Tier 1 capital ratio (BIS guidelines)	15.89%	15.80%	17.57%	18.22%	14.61%
Common equity Tier 1 capital ratio (BIS guidelines)	13.98%	13.70%	15.17%	15.29%	12.89%
Number of employees	58,127	57,961	58,527	40,058	45,963

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				
	2021	2020	2019	2018	2017
For the Year:					
Ordinary income.....	¥ 2,283,356	¥ 2,851,162	¥ 2,805,840	¥ 2,540,450	¥ 2,551,931
Trust fees	2,076	2,110	2,250	2,038	2,111
Gross banking profit (A)	1,481,662	1,412,007	1,395,586	1,427,924	1,663,654
Expenses (excluding nonrecurring losses) (B)	816,488	808,052	811,533	810,752	816,942
Overhead ratio (B) / (A)	55.1%	57.2%	58.2%	56.8%	49.1%
Banking profit	502,679	586,741	584,053	617,171	809,052
Banking profit (before provision for general reserve for possible loan losses)	665,173	603,955	584,053	617,171	846,711
Core banking profit	585,189	529,752	581,176	/	/
Core banking profit (excluding gains or losses on cancellation of investment trusts)	551,401	505,785	535,229	/	/
Ordinary profit	436,062	483,944	649,647	755,266	864,022
Net income	338,036	317,381	477,367	577,028	681,767
At Year-End:					
Total net assets	¥ 8,065,866	¥ 7,496,219	¥ 7,962,185	¥ 7,921,268	¥ 7,417,182
Total assets	215,846,732	193,963,791	179,348,654	170,923,146	162,281,729
Deposits	134,685,582	119,973,324	116,091,103	110,243,226	105,590,771
Loans and bills discounted	81,937,725	80,187,382	76,401,807	73,896,163	75,585,256
Securities	36,487,225	27,058,633	24,336,638	25,916,718	24,342,369
Trust assets and liabilities	4,484,901	4,261,245	3,842,641	4,756,748	6,881,408
Loans and bills discounted	671,654	662,844	477,094	398,772	635,206
Securities in trust account (excluding electronically recorded transferable rights on securities in trust account)	922,114	1,164,251	1,330,384	2,358,665	4,156,409
Electronically recorded transferable rights on securities in trust account	—	—	—	—	—
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	77.79%	167.61%	73.09%	55.22%	32.61%
Total capital ratio (BIS guidelines)	16.96%	17.61%	20.28%	21.11%	18.61%
Tier 1 capital ratio (BIS guidelines)	15.08%	15.23%	17.37%	18.11%	15.05%
Common equity Tier 1 capital ratio (BIS guidelines)	13.09%	13.01%	14.85%	15.07%	13.15%
Number of employees	28,104	27,957	28,482	29,192	29,283

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.