

# Financial Highlights

Financial Data (Excerpt from Securities Report) of Sumitomo Mitsui Banking Corporation can be found on our website.

URL: [https://www.smfg.co.jp/english/investor/library/annual/cy2022annu\\_eng\\_smfg.html](https://www.smfg.co.jp/english/investor/library/annual/cy2022annu_eng_smfg.html)

## Sumitomo Mitsui Banking Corporation

### ■ Consolidated

Year ended March 31	Millions of yen				
	2022	2021	2020	2019	2018
For the Year:					
Ordinary income.....	¥ 2,990,450	¥ 2,786,647	¥ 3,469,068	¥ 3,369,898	¥ 3,117,087
Ordinary profit.....	867,849	534,722	770,491	894,501	932,733
Profit attributable to owners of parent.....	568,244	406,093	517,750	617,493	627,582
Comprehensive income.....	327,943	1,238,547	222,122	548,236	782,502
At Year-End:					
Total net assets.....	¥ 9,219,858	¥ 9,256,369	¥ 8,368,349	¥ 8,986,749	¥ 9,090,403
Total assets.....	242,105,934	228,066,567	206,089,633	190,690,293	182,727,495
Total capital ratio (BIS guidelines).....	15.78%	17.72%	18.06%	20.32%	21.14%
Tier 1 capital ratio (BIS guidelines).....	14.53%	15.89%	15.80%	17.57%	18.22%
Common equity Tier 1 capital ratio (BIS guidelines).....	12.67%	13.98%	13.70%	15.17%	15.29%
Number of employees.....	58,041	58,127	57,961	58,527	40,058

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				
	2022	2021	2020	2019	2018
For the Year:					
Ordinary income.....	¥ 2,477,287	¥ 2,283,356	¥ 2,851,162	¥ 2,805,840	¥ 2,540,450
Trust fees.....	2,254	2,076	2,110	2,250	2,038
Gross banking profit (A).....	1,579,178	1,481,662	1,412,007	1,395,586	1,427,924
Expenses (excluding nonrecurring losses) (B).....	857,233	816,488	808,052	811,533	810,752
Overhead ratio (B) / (A).....	54.3%	55.1%	57.2%	58.2%	56.8%
Banking profit					
(before provision for general reserve for possible loan losses).....	721,944	665,173	603,955	584,053	617,171
Core banking profit.....	764,309	585,189	529,752	581,176	/
Core banking profit (excluding gains or losses on cancellation of investment trusts).....	722,805	551,401	505,785	535,229	/
Banking profit.....	715,731	502,679	586,741	584,053	617,171
Ordinary profit.....	745,950	436,062	483,944	649,647	755,266
Net income.....	546,294	338,036	317,381	477,367	577,028
At Year-End:					
Total net assets.....	¥ 7,546,483	¥ 8,065,866	¥ 7,496,219	¥ 7,962,185	¥ 7,921,268
Total assets.....	227,964,729	215,846,732	193,963,791	179,348,654	170,923,146
Deposits.....	141,015,245	134,685,582	119,973,324	116,091,103	110,243,226
Loans and bills discounted.....	87,671,294	81,937,725	80,187,382	76,401,807	73,896,163
Securities.....	38,238,579	36,487,225	27,058,633	24,336,638	25,916,718
Trust assets and liabilities.....	4,622,304	4,484,901	4,261,245	3,842,641	4,756,748
Loans and bills discounted.....	751,760	671,654	662,844	477,094	398,772
Securities in trust account (excluding electronically recorded transferable rights on securities in trust account).....	889,179	922,114	1,164,251	1,330,384	2,358,665
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.....	70.61%	77.79%	167.61%	73.09%	55.22%
Total capital ratio (BIS guidelines).....	14.77%	16.96%	17.61%	20.28%	21.11%
Tier 1 capital ratio (BIS guidelines).....	13.49%	15.08%	15.23%	17.37%	18.11%
Common equity Tier 1 capital ratio (BIS guidelines).....	11.53%	13.09%	13.01%	14.85%	15.07%
Number of employees.....	27,851	28,104	27,957	28,482	29,192

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.