

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/cy2023annu_eng_smfg.html

Sumitomo Mitsui Banking Corporation

■ Consolidated

Year ended March 31	Millions of yen				
	2023	2022	2021	2020	2019
For the Year:					
Ordinary income.....	¥ 4,991,948	¥ 2,990,450	¥ 2,786,647	¥ 3,469,068	¥ 3,369,898
Ordinary profit	1,125,928	867,849	534,722	770,491	894,501
Profit attributable to owners of parent	807,042	568,244	406,093	517,750	617,493
Comprehensive income	952,014	327,943	1,238,547	222,122	548,236
At Year-End:					
Total net assets	¥ 9,735,509	¥ 9,219,858	¥ 9,256,369	¥ 8,368,349	¥ 8,986,749
Total assets	252,567,523	242,105,934	228,066,567	206,089,633	190,690,293
Total capital ratio (BIS guidelines)	15.34%	15.78%	17.72%	18.06%	20.32%
Tier 1 capital ratio (BIS guidelines).....	14.15%	14.53%	15.89%	15.80%	17.57%
Common equity Tier 1 capital ratio (BIS guidelines)	12.43%	12.67%	13.98%	13.70%	15.17%
Number of employees.....	59,399	58,041	58,127	57,961	58,527

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				
	2023	2022	2021	2020	2019
For the Year:					
Ordinary income.....	¥ 4,133,627	¥ 2,477,287	¥ 2,283,356	¥ 2,851,162	¥ 2,805,840
Trust fees.....	2,451	2,254	2,076	2,110	2,250
Gross banking profit (A)	1,699,474	1,579,178	1,481,662	1,412,007	1,395,586
Expenses (excluding nonrecurring losses) (B)	883,603	857,233	816,488	808,052	811,533
Overhead ratio (B) / (A).....	52.0%	54.3%	55.1%	57.2%	58.2%
Banking profit					
(before provision for general reserve for possible loan losses).....	815,871	721,944	665,173	603,955	584,053
Core banking profit	902,618	764,309	585,189	529,752	581,176
Core banking profit (excluding gains or losses on cancellation of investment trusts).....	863,278	722,805	551,401	505,785	535,229
Banking profit.....	797,003	715,731	502,679	586,741	584,053
Ordinary profit.....	865,797	745,950	436,062	483,944	649,647
Net income.....	634,154	546,294	338,036	317,381	477,367
At Year-End:					
Total net assets.....	¥ 7,394,955	¥ 7,546,483	¥ 8,065,866	¥ 7,496,219	¥ 7,962,185
Total assets.....	235,337,464	227,964,729	215,846,732	193,963,791	179,348,654
Deposits	149,948,880	141,015,245	134,685,582	119,973,324	116,091,103
Loans and bills discounted.....	94,307,397	87,671,294	81,937,725	80,187,382	76,401,807
Securities	32,210,394	38,238,579	36,487,225	27,058,633	24,336,638
Trust assets and liabilities.....	5,108,905	4,622,304	4,484,901	4,261,245	3,842,641
Loans and bills discounted.....	1,070,590	751,760	671,654	662,844	477,094
Securities in trust account (excluding electronically recorded transferable rights on securities in trust account).....	900,799	889,179	922,114	1,164,251	1,330,384
Crypto-assets in trust account and performance-guarantee crypto-assets	—	—	—	—	—
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.....	73.46%	70.61%	77.79%	167.61%	73.09%
Total capital ratio (BIS guidelines).....	13.97%	14.77%	16.96%	17.61%	20.28%
Tier 1 capital ratio (BIS guidelines).....	12.63%	13.49%	15.08%	15.23%	17.37%
Common equity Tier 1 capital ratio (BIS guidelines).....	10.81%	11.53%	13.09%	13.01%	14.85%
Number of employees.....	27,839	27,851	28,104	27,957	28,482

Notes: 1. Core banking profit = Banking profit (Before provision of 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.