

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/cy2024annu_eng_smfg.html

Sumitomo Mitsui Banking Corporation

■ Consolidated

| Year ended March 31 | Millions of yen | | | | |
|---|-----------------|-------------|-------------|-------------|-------------|
| | 2024 | 2023 | 2022 | 2021 | 2020 |
| For the Year: | | | | | |
| Ordinary income..... | ¥ 7,754,385 | ¥ 4,991,948 | ¥ 2,990,450 | ¥ 2,786,647 | ¥ 3,469,068 |
| Ordinary profit | 1,356,572 | 1,125,928 | 867,849 | 534,722 | 770,491 |
| Profit attributable to owners of parent | 901,935 | 807,042 | 568,244 | 406,093 | 517,750 |
| Comprehensive income | 2,251,293 | 952,014 | 327,943 | 1,238,547 | 222,122 |
| At Year-End: | | | | | |
| Total net assets | ¥ 11,494,278 | ¥ 9,735,509 | ¥ 9,219,858 | ¥ 9,256,369 | ¥ 8,368,349 |
| Total assets | 272,298,248 | 252,567,523 | 242,105,934 | 228,066,567 | 206,089,633 |
| Total capital ratio (BIS guidelines) | 16.11% | 15.34% | 15.78% | 17.72% | 18.06% |
| Tier 1 capital ratio (BIS guidelines) | 14.80% | 14.15% | 14.53% | 15.89% | 15.80% |
| Common equity Tier 1 capital ratio (BIS guidelines) | 12.42% | 12.43% | 12.67% | 13.98% | 13.70% |
| Number of employees | 68,750 | 59,399 | 58,041 | 58,127 | 57,961 |

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 | | | | |
|--|-----------------|-------------|-------------|-------------|-------------|
| | 2024 | 2023 | 2022 | 2021 | 2020 |
| For the Year: | | | | | |
| Ordinary income..... | ¥ 6,349,899 | ¥ 4,133,627 | ¥ 2,477,287 | ¥ 2,283,356 | ¥ 2,851,162 |
| Trust fees | 3,114 | 2,451 | 2,254 | 2,076 | 2,110 |
| Gross banking profit (A) | 1,885,198 | 1,699,474 | 1,579,178 | 1,481,662 | 1,412,007 |
| Expenses (excluding nonrecurring losses) (B) | 983,886 | 883,603 | 857,233 | 816,488 | 808,052 |
| Overhead ratio (B) / (A) | 52.2% | 52.0% | 54.3% | 55.1% | 57.2% |
| Banking profit (before provision for general reserve for possible loan losses) | 901,311 | 815,871 | 721,944 | 665,173 | 603,955 |
| Core banking profit | 946,809 | 902,618 | 764,309 | 585,189 | 529,752 |
| Core banking profit (excluding gains or losses on cancellation of investment trusts) | 926,024 | 863,278 | 722,805 | 551,401 | 505,785 |
| Banking profit | 880,652 | 797,003 | 715,731 | 502,679 | 586,741 |
| Ordinary profit | 1,040,471 | 865,797 | 745,950 | 436,062 | 483,944 |
| Net income | 762,646 | 634,154 | 546,294 | 338,036 | 317,381 |
| At Year-End: | | | | | |
| Total net assets | ¥ 8,041,611 | ¥ 7,394,955 | ¥ 7,546,483 | ¥ 8,065,866 | ¥ 7,496,219 |
| Total assets | 249,722,179 | 235,337,464 | 227,964,729 | 215,846,732 | 193,963,791 |
| Deposits | 153,494,437 | 149,948,880 | 141,015,245 | 134,685,582 | 119,973,324 |
| Loans and bills discounted | 101,124,712 | 94,307,397 | 87,671,294 | 81,937,725 | 80,187,382 |
| Securities | 34,666,605 | 32,210,394 | 38,238,579 | 36,487,225 | 27,058,633 |
| Trust assets and liabilities | 6,377,557 | 5,108,905 | 4,622,304 | 4,484,901 | 4,261,245 |
| Loans and bills discounted in trust account | 1,738,854 | 1,070,590 | 751,760 | 671,654 | 662,844 |
| Securities in trust account (excluding electronically recorded transferable rights on securities in trust account) | 916,967 | 900,799 | 889,179 | 922,114 | 1,164,251 |
| Electronic payment instruments in trust account and performance-guarantee electronic payment instruments | — | — | — | — | — |
| 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 | 104.05% | 73.46% | 70.61% | 77.79% | 167.61% |
| Total capital ratio (BIS guidelines) | 14.27% | 13.97% | 14.77% | 16.96% | 17.61% |
| Tier 1 capital ratio (BIS guidelines) | 12.86% | 12.63% | 13.49% | 15.08% | 15.23% |
| Common equity Tier 1 capital ratio (BIS guidelines) | 10.35% | 10.81% | 11.53% | 13.09% | 13.01% |
| Number of employees | 27,808 | 27,839 | 27,851 | 28,104 | 27,957 |

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.