

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/cy2025annu_eng_smfg.html

Sumitomo Mitsui Banking Corporation

■ Consolidated

Year ended March 31	Millions of yen				
	2025	2024	2023	2022	2021
For the Year:					
Ordinary income.....	¥ 8,448,877	¥ 7,754,385	¥ 4,991,948	¥ 2,990,450	¥ 2,786,647
Ordinary profit.....	1,735,832	1,356,572	1,125,928	867,849	534,722
Profit attributable to owners of parent.....	1,236,342	901,935	807,042	568,244	406,093
Comprehensive income.....	693,525	2,251,293	952,014	327,943	1,238,547
At Year-End:					
Total net assets.....	¥ 11,410,174	¥ 11,494,278	¥ 9,735,509	¥ 9,219,858	¥ 9,256,369
Total assets.....	281,800,788	272,298,248	252,567,523	242,105,934	228,066,567
Total capital ratio (BIS guidelines).....	16.78%	16.11%	15.34%	15.78%	17.72%
Tier 1 capital ratio (BIS guidelines).....	15.32%	14.80%	14.15%	14.53%	15.89%
Common equity Tier 1 capital ratio (BIS guidelines).....	12.50%	12.42%	12.43%	12.67%	13.98%
Number of employees.....	71,071	68,750	59,399	58,041	58,127

Note: "Number of employees" has been reported on the basis of full-time workers, including locally hired overseas staff members but excluding contract employees and temporary staff.

■ Non-consolidated

Year ended March 31	Millions of yen				
	2025	2024	2023	2022	2021
For the Year:					
Ordinary income.....	¥ 7,105,687	¥ 6,349,899	¥ 4,133,627	¥ 2,477,287	¥ 2,283,356
Trust fees.....	3,509	3,114	2,451	2,254	2,076
Gross banking profit (A).....	2,256,559	1,885,198	1,699,474	1,579,178	1,481,662
Expenses (excluding nonrecurring losses) (B).....	1,072,173	983,886	883,603	857,233	816,488
Overhead ratio (B) / (A).....	47.5%	52.2%	52.0%	54.3%	55.1%
Banking profit					
(before provision for general reserve for possible loan losses).....	1,184,386	901,311	815,871	721,944	665,173
Core banking profit.....	1,239,580	946,809	902,618	764,309	585,189
Core banking profit (excluding gains or losses on cancellation of investment trusts).....	1,155,583	926,024	863,278	722,805	551,401
Banking profit.....	1,080,886	880,652	797,003	715,731	502,679
Ordinary profit.....	1,488,062	1,040,471	865,797	745,950	436,062
Net income.....	1,068,566	762,646	634,154	546,294	338,036
At Year-End:					
Total net assets.....	¥ 7,785,697	¥ 8,041,611	¥ 7,394,955	¥ 7,546,483	¥ 8,065,866
Total assets.....	257,602,725	249,722,179	235,337,464	227,964,729	215,846,732
Deposits.....	159,731,671	153,494,437	149,948,880	141,015,245	134,685,582
Loans and bills discounted.....	104,515,592	101,124,712	94,307,397	87,671,294	81,937,725
Securities.....	37,561,851	34,666,605	32,210,394	38,238,579	36,487,225
Trust assets and liabilities.....	6,078,455	6,377,557	5,108,905	4,622,304	4,484,901
Loans and bills discounted in trust account.....	2,006,214	1,738,854	1,070,590	751,760	671,654
Securities in trust account (excluding electronically recorded transferable rights on securities in trust account).....	360,607	916,967	900,799	889,179	922,114
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.....	1,771,093	1,770,996	1,770,996	1,770,996	1,770,996
Number of shares issued (in thousands)					
Common stock.....	106,250	106,248	106,248	106,248	106,248
Preferred stock.....	70	70	70	70	70
Dividend payout ratio.....	56.09%	104.05%	73.46%	70.61%	77.79%
Total capital ratio (BIS guidelines).....	14.72%	14.27%	13.97%	14.77%	16.96%
Tier 1 capital ratio (BIS guidelines).....	13.03%	12.86%	12.63%	13.49%	15.08%
Common equity Tier 1 capital ratio (BIS guidelines).....	10.01%	10.35%	10.81%	11.53%	13.09%
Number of employees.....	28,063	27,808	27,839	27,851	28,104

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, including locally hired overseas staff members but excluding contract employees, temporary staff, and executive officers who do not concurrently serve as Directors.