

Consolidated Statements of Income

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2015	2016	2016
Ordinary income	¥4,851,202	¥4,772,100	\$42,373
Interest income.....	1,891,932	1,868,313	16,590
Interest on loans and discounts.....	1,312,629	1,326,402	11,778
Interest and dividends on securities	336,345	303,132	2,692
Interest on call loans and bills bought	19,599	20,457	182
Interest on receivables under resale agreements	9,640	10,100	90
Interest on receivables under securities borrowing transactions..	7,826	10,747	95
Interest on deposits with banks.....	43,147	37,537	333
Interest on lease transactions	62,097	59,366	527
Other interest income.....	100,645	100,567	893
Trust fees.....	2,890	3,681	33
Fees and commissions	1,126,285	1,134,463	10,073
Trading income.....	252,976	225,481	2,002
Other operating income	1,359,109	1,342,665	11,922
Lease-related income.....	189,261	197,699	1,755
Installment-related income.....	692,151	743,815	6,605
Other	477,695	401,150	3,562
Other income.....	218,008	197,494	1,754
Gains on reversal of reserve for possible loan losses.....	61,158	—	—
Recoveries of written-off claims.....	15,979	19,735	175
Other	*1 140,870	*1 177,759	1,578
Ordinary expenses	3,530,046	3,786,815	33,625
Interest expenses.....	386,753	445,385	3,955
Interest on deposits	126,371	140,633	1,249
Interest on negotiable certificates of deposit.....	43,904	49,319	438
Interest on call money and bills sold.....	4,201	5,360	48
Interest on payables under repurchase agreements.....	4,921	8,077	72
Interest on payables under securities lending transactions.....	5,036	6,726	60
Interest on commercial paper	8,047	10,415	92
Interest on borrowed money.....	34,814	39,825	354
Interest on short-term bonds	1,393	1,400	12
Interest on bonds	110,461	129,295	1,148
Other interest expenses	47,602	54,331	482
Fees and commissions payments.....	129,609	130,625	1,160
Trading losses	57,856	—	—
Other operating expenses.....	1,078,570	1,094,630	9,720
Lease-related expenses	89,310	91,017	808
Installment-related expenses	650,913	698,904	6,206
Other	338,346	304,708	2,706
General and administrative expenses	*2 1,659,341	*2 1,724,836	15,316
Other expenses	217,914	391,338	3,475
Provision for reserve for possible loan losses.....	—	34,842	309
Other	*3 217,914	*3 356,495	3,165
Ordinary profit	1,321,156	985,284	8,749

(Continued)

Year ended March 31	Millions of yen		Millions of U.S. dollars	
	2015	2016	2016	
Extraordinary gains.....	¥ 538	¥ 3,911	\$ 35	
Gains on disposal of fixed assets	538	3,714	33	
Gains on negative goodwill	—	138	1	
Reversal of reserve for eventual future operating losses from financial instruments transactions.....	—	0	0	
Other extraordinary gains.....	—	58	1	
Extraordinary losses	12,316	9,026	80	
Losses on disposal of fixed assets	6,853	4,289	38	
Losses on impairment of fixed assets.....	*4 5,109	*4 4,362	39	
Provision for reserve for eventual future operating losses from financial instruments transactions.....	353	374	3	
Income before income taxes	1,309,377	980,170	8,703	
Income taxes-current	325,341	244,223	2,169	
Income taxes-deferred	116,020	(19,175)	(170)	
Income taxes	441,362	225,047	1,998	
Profit	868,015	755,123	6,705	
Profit attributable to non-controlling interests.....	114,405	108,435	963	
Profit attributable to owners of parent	¥ 753,610	¥ 646,687	\$ 5,742	