

Supplemental Information

Consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries

March 31	Millions of yen		Millions of
	2017	2018	U.S. dollars
Assets:			2018
Cash and due from banks	¥ 44,992,414	¥ 52,122,407	\$ 490,564
Call loans and bills bought	1,872,144	1,881,879	17,712
Receivables under resale agreements	2,199,733	1,675,693	15,771
Receivables under securities borrowing transactions.....	3,609,903	3,562,107	33,526
Monetary claims bought.....	4,265,954	4,550,592	42,829
Trading assets	2,666,417	2,408,549	22,669
Money held in trust.....	0	0	0
Securities.....	24,181,601	25,217,287	237,339
Loans and bills discounted	83,314,483	75,853,934	713,919
Foreign exchanges	1,722,104	2,164,196	20,369
Lease receivables and investment assets.....	282,505	252,507	2,377
Other assets	3,586,135	3,923,004	36,922
Tangible fixed assets.....	1,121,670	1,410,800	13,278
Assets for rent	201,066	594,576	5,596
Buildings.....	342,078	302,996	2,852
Land	482,659	416,592	3,921
Lease assets	4,724	2,984	28
Construction in progress.....	20,441	19,404	183
Other tangible fixed assets	70,699	74,247	699
Intangible fixed assets.....	339,674	311,810	2,935
Software	258,131	259,587	2,443
Goodwill	30,707	12,727	120
Lease assets	303	21	0
Other intangible fixed assets.....	50,531	39,474	372
Net defined benefit asset	310,588	377,768	3,555
Deferred tax assets	59,928	28,789	271
Customers' liabilities for acceptances and guarantees	6,927,918	7,373,185	69,395
Reserve for possible loan losses.....	(506,515)	(387,022)	(3,643)
Total assets.....	¥180,946,664	¥182,727,495	\$1,719,788

(Continued)

March 31	Millions of yen		Millions of U.S. dollars
	2017	2018	2018
Liabilities and net assets:			
Liabilities:			
Deposits	¥118,424,659	¥117,227,296	\$1,103,316
Negotiable certificates of deposit	12,595,937	11,455,284	107,814
Call money and bills sold	844,519	740,928	6,973
Payables under repurchase agreements.....	2,737,947	5,256,519	49,473
Payables under securities lending transactions.....	3,190,161	3,324,893	31,293
Commercial paper.....	2,312,289	2,385,705	22,454
Trading liabilities	2,131,143	1,907,416	17,952
Borrowed money.....	11,981,546	13,973,112	131,512
Foreign exchanges	718,940	906,429	8,531
Bonds	3,987,749	3,255,697	30,642
Due to trust account.....	1,180,976	1,328,271	12,501
Other liabilities.....	4,524,079	3,983,839	37,495
Reserve for employee bonuses.....	34,990	32,826	309
Reserve for executive bonuses	922	1,333	13
Net defined benefit liability.....	16,788	6,552	62
Reserve for executive retirement benefits.....	867	671	6
Reserve for point service program	1,189	966	9
Reserve for reimbursement of deposits	15,464	17,765	167
Reserve for losses on interest repayment	40	—	—
Deferred tax liabilities	378,740	427,853	4,027
Deferred tax liabilities for land revaluation	31,596	30,539	287
Acceptances and guarantees.....	6,927,918	7,373,185	69,395
Total liabilities	172,038,471	173,637,092	1,634,231
Net assets :			
Capital stock	1,770,996	1,770,996	16,668
Capital surplus	1,958,660	1,970,412	18,545
Retained earnings	3,045,979	3,451,151	32,481
Treasury stock	(210,003)	(210,003)	(1,976)
Total stockholders' equity.....	6,565,632	6,982,557	65,718
Net unrealized gains (losses) on other securities	1,397,396	1,509,249	14,205
Net deferred gains (losses) on hedges.....	(39,174)	(66,918)	(630)
Land revaluation excess.....	38,041	37,042	349
Foreign currency translation adjustments.....	35,589	12,710	120
Accumulated remeasurements of defined benefit plans.....	10,773	60,463	569
Total accumulated other comprehensive income.....	1,442,626	1,552,547	14,612
Stock acquisition rights.....	276	—	—
Non-controlling interests.....	899,656	555,298	5,226
Total net assets.....	8,908,192	9,090,403	85,557
Total liabilities and net assets.....	¥180,946,664	¥182,727,495	\$1,719,788

Consolidated Statements of Income and Consolidated Statements of Comprehensive Income (Unaudited)

Sumitomo Mitsui Banking Corporation and Subsidiaries
(Consolidated Statements of Income)

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2017	2018	2018
Ordinary income	¥3,014,455	¥3,117,087	\$29,337
Interest income	1,668,533	1,901,507	17,897
Interest on loans and discounts	1,215,517	1,290,981	12,150
Interest and dividends on securities	254,119	331,893	3,124
Interest on call loans and bills bought	12,210	19,464	183
Interest on receivables under resale agreements	23,639	34,278	323
Interest on receivables under securities borrowing transactions.....	6,471	2,588	24
Interest on deposits with banks	47,157	74,009	697
Interest on lease transactions	8,031	7,699	72
Other interest income.....	101,386	140,592	1,323
Trust fees.....	3,698	3,769	35
Fees and commissions	725,920	632,125	5,949
Trading income.....	140,398	85,312	803
Other operating income	245,246	238,304	2,243
Lease-related income.....	16,469	37,239	350
Installment-related income.....	20,365	23,078	217
Other	208,411	177,985	1,675
Other income.....	230,658	256,067	2,410
Gains on reversal of reserve for possible loan losses	—	43,984	414
Recoveries of written-off claims.....	4,139	164	2
Other	226,519	211,918	1,995
Ordinary expenses	2,185,035	2,184,353	20,559
Interest expenses	531,108	748,234	7,042
Interest on deposits	189,117	282,966	2,663
Interest on negotiable certificates of deposit.....	67,238	86,817	817
Interest on call money and bills sold.....	5,593	8,686	82
Interest on payables under repurchase agreements.....	16,775	48,851	460
Interest on payables under securities lending transactions.....	4,176	10,394	98
Interest on commercial paper	15,510	18,393	173
Interest on borrowed money	78,309	133,290	1,254
Interest on short-term bonds	24	—	—
Interest on bonds	93,354	88,810	836
Other interest expenses	61,007	70,022	659
Fees and commissions payments.....	169,653	167,832	1,580
Trading losses	—	4,127	39
Other operating expenses.....	82,079	93,120	876
Lease-related expenses	2,639	18,988	179
Installment-related expenses	11,861	14,515	137
Other	67,578	59,617	561
General and administrative expenses	1,247,126	1,098,224	10,336
Other expenses.....	155,067	72,813	685
Provision for reserve for possible loan losses.....	49,458	—	—
Other	105,609	72,813	685
Ordinary profit	829,419	932,733	8,779
Extraordinary gains.....	1,452	798	8
Gains on disposal of fixed assets	1,452	798	8
Extraordinary losses	9,832	46,568	438
Losses on disposal of fixed assets	4,907	2,165	20
Losses on impairment of fixed assets.....	4,866	44,402	418
Provision for reserve for eventual future operating losses from financial instruments transactions	58	—	—
Income before income taxes	821,039	886,964	8,348
Income taxes-current	159,828	212,275	1,998
Income taxes-deferred	60,932	(8,370)	(79)
Income taxes	220,760	203,904	1,919
Profit	600,279	683,059	6,429
Profit attributable to non-controlling interests.....	57,079	55,477	522
Profit attributable to owners of parent	¥ 543,199	¥ 627,582	\$ 5,907

(Continued)

(Consolidated Statements of Comprehensive Income)

Year ended March 31	Millions of yen		Millions of U.S. dollars
	2017	2018	2018
Profit	¥ 600,279	¥ 683,059	\$ 6,429
Other comprehensive income (losses)	86,878	99,442	936
Net unrealized gains (losses) on other securities.....	139,404	113,345	1,067
Net deferred gains (losses) on hedges	(101,794)	(31,163)	(293)
Land revaluation excess	(6)	1	0
Foreign currency translation adjustments.....	(10,930)	(43,565)	(410)
Remeasurements of defined benefit plans	78,031	49,110	462
Share of other comprehensive income of affiliates.....	(17,826)	11,714	110
Total comprehensive income	687,157	782,502	7,365
Comprehensive income attributable to owners of parent.....	639,502	738,503	6,951
Comprehensive income attributable to non-controlling interests.....	47,655	43,999	414

Non-consolidated Balance Sheets (Unaudited)

Sumitomo Mitsui Banking Corporation

March 31	Millions of yen		Millions of
	2017	2018	U.S. dollars
Assets:			
Cash and due from banks	¥ 41,652,508	¥ 49,030,209	\$ 461,461
Call loans	1,465,117	1,417,562	13,342
Receivables under resale agreements	523,913	499,738	4,703
Receivables under securities borrowing transactions.....	3,184,379	3,140,151	29,554
Monetary claims bought.....	1,125,434	1,239,394	11,665
Trading assets	1,879,342	1,723,878	16,225
Securities.....	24,342,369	25,916,718	243,922
Loans and bills discounted	75,585,256	73,896,163	695,493
Foreign exchanges	1,663,102	2,143,021	20,170
Other assets	2,383,307	3,020,300	28,426
Tangible fixed assets	815,808	798,476	7,515
Intangible fixed assets.....	230,984	231,429	2,178
Prepaid pension cost	275,175	279,360	2,629
Customers' liabilities for acceptances and guarantees	7,565,562	7,921,169	74,552
Reserve for possible loan losses.....	(389,726)	(319,868)	(3,011)
Reserve for possible losses on investments	(20,808)	(14,559)	(137)
Total assets	¥162,281,729	¥170,923,146	\$1,608,688
Liabilities and net assets:			
Liabilities:			
Deposits	¥105,590,771	¥110,243,226	\$ 1,037,583
Negotiable certificates of deposit	12,263,091	11,264,807	106,022
Call money.....	1,009,469	928,117	8,735
Payables under repurchase agreements.....	1,359,017	4,383,418	41,256
Payables under securities lending transactions.....	3,076,425	3,073,423	28,926
Commercial paper.....	1,390,123	1,522,354	14,328
Trading liabilities	1,472,340	1,422,824	13,391
Borrowed money	12,026,497	14,023,257	131,984
Foreign exchanges	737,961	915,154	8,613
Bonds	3,944,061	3,211,548	30,226
Due to trust account.....	1,160,014	1,276,907	12,018
Other liabilities.....	2,879,318	2,391,909	22,512
Reserve for employee bonuses.....	14,134	14,163	133
Reserve for executive bonuses	612	978	9
Reserve for point service program	1,058	966	9
Reserve for reimbursement of deposits	13,602	17,307	163
Deferred tax liabilities	329,253	359,803	3,386
Deferred tax liabilities for land revaluation	31,230	30,539	287
Acceptances and guarantees.....	7,565,562	7,921,169	74,552
Total liabilities	154,864,546	163,001,878	1,534,135
Net assets:			
Capital stock	1,770,996	1,770,996	16,668
Capital surplus	1,776,830	1,776,830	16,723
Retained earnings	2,689,638	3,044,175	28,651
Treasury stock	(210,003)	(210,003)	(1,976)
Total stockholders' equity	6,027,462	6,381,999	60,066
Net unrealized gains (losses) on other securities	1,399,125	1,519,691	14,303
Net deferred gains (losses) on hedges.....	(36,110)	(6,286)	(59)
Land revaluation excess.....	26,704	25,863	243
Total valuation and translation adjustments	1,389,719	1,539,268	14,487
Total net assets	7,417,182	7,921,268	74,553
Total liabilities and net assets	¥162,281,729	¥170,923,146	\$1,608,688

