

Financial Highlights

Sumitomo Mitsui Banking Corporation

■ Consolidated

Year ended March 31	Millions of yen				
	2018	2017	2016	2015	2014
For the Year:					
Ordinary income.....	¥ 3,117,087	¥ 3,014,455	¥ 3,059,022	¥ 3,199,409	¥ 3,105,992
Ordinary profit	932,733	829,419	930,332	1,198,955	1,298,738
Profit attributable to owners of parent	627,582	543,199	680,162	736,904	785,687
Comprehensive income	782,502	687,157	143,086	1,937,374	1,174,292
At Year-End:					
Total net assets	¥ 9,090,403	¥ 8,908,192	¥ 9,446,193	¥ 10,036,003	¥ 8,640,763
Total assets	182,727,495	180,946,664	180,408,672	177,559,197	155,824,141
Total capital ratio (BIS guidelines).....	21.14%	17.77%	18.19%	17.93%	17.08%
Tier 1 capital ratio (BIS guidelines).....	18.22%	14.61%	14.58%	13.91%	13.43%
Common equity Tier 1 capital ratio (BIS guidelines).....	15.29%	12.89%	13.04%	12.61%	12.27%
Number of employees.....	40,058	45,963	54,192	50,249	48,824

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				
	2018	2017	2016	2015	2014
For the Year:					
Ordinary income.....	¥ 2,540,450	¥ 2,551,931	¥ 2,277,812	¥ 2,370,998	¥ 2,342,582
Trust fees.....	2,038	2,111	2,589	1,872	1,972
Gross banking profit (A)	1,427,924	1,663,654	1,534,271	1,634,284	1,558,184
Expenses (excluding nonrecurring losses) (B)	810,752	816,942	805,483	791,211	745,745
Overhead ratio (B) / (A).....	56.8%	49.1%	52.5%	48.4%	47.9%
Banking profit.....	617,171	809,052	728,787	843,073	812,438
Banking profit (before provision for general reserve for possible loan losses)	617,171	846,711	728,787	843,073	812,438
Ordinary profit.....	755,266	864,022	747,892	955,992	952,516
Net income.....	577,028	681,767	609,171	643,015	605,255
At Year-End:					
Total net assets.....	¥ 7,921,268	¥ 7,417,182	¥ 7,756,810	¥ 7,998,715	¥ 7,077,360
Total assets.....	170,923,146	162,281,729	153,641,430	154,724,079	135,966,434
Deposits	110,243,226	105,590,771	98,839,722	91,337,714	84,137,339
Loans and bills discounted	73,896,163	75,585,256	69,276,735	68,274,308	63,370,678
Securities	25,916,718	24,342,369	25,602,156	29,985,267	27,317,549
Trust assets and liabilities	4,756,748	6,881,408	3,394,170	3,542,957	3,108,012
Loans and bills discounted.....	398,772	635,206	537,839	373,230	143,469
Securities.....	2,358,665	4,156,409	1,305,284	1,451,206	1,420,372
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.....	55.22%	32.61%	67.02%	77.18%	75.92%
Total capital ratio (BIS guidelines).....	21.11%	18.61%	19.47%	18.89%	18.30%
Tier 1 capital ratio (BIS guidelines).....	18.11%	15.05%	15.29%	14.26%	14.02%
Common equity Tier 1 capital ratio (BIS guidelines).....	15.07%	13.15%	13.44%	12.80%	12.47%
Number of employees.....	29,192	29,283	28,002	26,416	22,915

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, temporary staff, and executive officers who are not also Board members.