

Financial Review

In the consolidated financial results for fiscal year 2018, net business profit before credit costs increased by ¥11.6 billion year on year to ¥282.2 billion. The rise was mainly due to higher net fees and commissions and related profits from the stock transfer agency services business as well as asset management subsidiaries, on top of an increase in net interest income from the international business divisions of SuMi TRUST Bank. In the meantime, net income attributable to owners of the parent grew by ¥19.9 billion year on year to ¥173.8 billion.

Both net business profit before credit costs and net income attributable to owners of the parent achieved constant progress in line with the published earnings forecast.

■ Overview of the Financial Results in FY2018

<Consolidated> SuMi TRUST Holdings (Consolidated)

Billions of Yen (Unless specified otherwise)

	FY2018 (A)	FY2017 (B)	Change (A)–(B)	Rate of change
Net Business Profit before Credit Costs	282.2	270.5	11.6	4.3%
Ordinary Profit	256.4	232.6	23.7	10.2%
Net Income Attributable to Owners of the Parent	173.8	153.9	19.9	12.9%
Total Credit Costs	(2.9)	2.9	(5.9)	—
Return on Equity*	7.95%	7.40%	0.55%	—
Net Income per Common Shares (EPS) (Yen)	458.91	403.92	54.99	13.6%
Net Assets per Common Shares (BPS) (Yen)	7,008.67	6,897.36	111.31	1.6%

* Return on shareholders' equity = [Net income attributable to owners of the parent / (FY-start total shareholders' equity + FY-end shareholders' equity) / 2] × 100

<Non-consolidated> SuMi TRUST Bank (Non-consolidated)

Billions of Yen (Unless specified otherwise)

	FY2018 (A)	FY2017 (B)	Change (A)–(B)	Rate of change
Net Business Profit before Credit Costs	231.4	189.7	41.7	22.0%
Net Interest Income and Related Profit	172.7	176.5	(3.8)	(2.2%)
Net Fees and Commissions and Related Profit	186.3	190.2	(3.9)	(2.1%)
Net Trading Profit	27.9	10.4	17.5	168.0%
Net Other Operating Profit	80.3	49.5	30.7	62.1%
General and Administrative Expenses	(235.8)	(237.0)	1.2	(0.5%)
Net Non-recurring Profit, etc.	(22.3)	(16.7)	(5.6)	(33.4%)
Ordinary Profit	209.0	172.9	36.1	20.9%
Extraordinary Profit	(4.2)	(8.3)	4.0	(48.5%)
Net Income	148.6	117.9	30.6	26.0%
Total Credit Costs	1.9	7.0	(5.0)	—

(Note) Amounts less than ¥100 million are rounded down.

<Dividends>

	FY2018 (A)	FY2017 (B)	Change (A)–(B)
Dividend per Share on Common Share (Yen)	140.00	130.00	10.00