

Ratios (Non-consolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

Year ended March 31	Percentage	
	2019	2018
Ordinary profit to total assets.....	0.35%	0.43%
Ordinary profit to stockholders' equity.....	8.18	9.84
Net income to total assets	0.26	0.32
Net income to stockholders' equity	6.01	7.52

Notes: 1. Ordinary profit (net income) to total assets = Ordinary profit (net income) / Average balance of total assets excluding customers' liabilities for acceptances and guarantees × 100
 2. Ordinary profit (net income) to stockholders' equity = (Ordinary profit (net income) – Preferred dividends) / {(Net assets at the beginning of the fiscal year – Number of shares of preferred stock outstanding at the beginning of the fiscal year × Issue price) + (Net assets at the end of the fiscal year – Number of shares of preferred stock outstanding at the end of the fiscal year × Issue price)} divided by 2 × 100

Yield/Interest Rate

Year ended March 31	Percentage	
	2019	2018
Domestic operations:		
Interest-earning assets (A).....	0.97%	1.04%
Interest-bearing liabilities (B)	0.60	0.62
(A) – (B)	0.37	0.42
International operations:		
Interest-earning assets (A).....	2.65%	1.99%
Interest-bearing liabilities (B)	2.45	1.86
(A) – (B)	0.20	0.13
Total:		
Interest-earning assets (A).....	1.69%	1.44%
Interest-bearing liabilities (B)	1.19	1.00
(A) – (B)	0.50	0.44

Loan-Deposit Ratio

March 31	Millions of yen	
	2019	2018
Domestic operations:		
Loans and bills discounted (A)	¥ 49,751,966	¥ 49,214,467
Deposits (B)	98,979,238	94,789,237
Loan-deposit ratio (%)		
(A) / (B)	50.26%	51.91%
Ratio by average balance for the fiscal year.....	50.56	53.24
International operations:		
Loans and bills discounted (A)	¥ 26,649,840	¥ 24,681,695
Deposits (B)	28,693,470	26,718,796
Loan-deposit ratio (%)		
(A) / (B)	92.87%	92.37%
Ratio by average balance for the fiscal year.....	95.59	97.45
Total:		
Loans and bills discounted (A)	¥ 76,401,807	¥ 73,896,163
Deposits (B)	127,672,708	121,508,034
Loan-deposit ratio (%)		
(A) / (B)	59.84%	60.81%
Ratio by average balance for the fiscal year.....	60.70	63.13

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

March 31	Millions of yen	
	2019	2018
Domestic operations:		
Securities (A).....	¥ 13,533,737	¥ 17,181,235
Deposits (B)	98,979,238	94,789,237
Securities-deposit ratio (%)		
(A) / (B)	13.67%	18.12%
Ratio by average balance for the fiscal year.....	13.12	16.13
International operations:		
Securities (A).....	¥ 10,802,901	¥ 8,735,482
Deposits (B)	28,693,470	26,718,796
Securities-deposit ratio (%)		
(A) / (B)	37.64%	32.69%
Ratio by average balance for the fiscal year.....	34.94	30.62
Total:		
Securities (A).....	¥ 24,336,638	¥ 25,916,718
Deposits (B)	127,672,708	121,508,034
Securities-deposit ratio (%)		
(A) / (B)	19.06%	21.32%
Ratio by average balance for the fiscal year.....	18.04	19.37

Note: Deposits include negotiable certificates of deposit.