

Ratios (Non-consolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

Year ended March 31	Percentage	
	2021	2020
Ordinary profit to total assets	0.19%	0.24%
Ordinary profit to stockholders' equity	5.61	6.26
Net income to total assets	0.15	0.16
Net income to stockholders' equity	4.35	4.10

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	
	2021	2020
Domestic operations:		
Interest-earning assets (A)	0.77%	0.83%
Interest-bearing liabilities (B)	0.49	0.55
(A) – (B)	0.28	0.28
International operations:		
Interest-earning assets (A)	1.34%	2.55%
Interest-bearing liabilities (B)	1.13	2.37
(A) – (B)	0.21	0.18
Total:		
Interest-earning assets (A)	1.03%	1.60%
Interest-bearing liabilities (B)	0.69	1.13
(A) – (B)	0.34	0.47

Loan-Deposit Ratio

March 31	Millions of yen	
	2021	2020
Domestic operations:		
Loans and bills discounted (A)	¥ 53,035,232	¥ 50,667,777
Deposits (B)	114,515,164	103,209,408
Loan-deposit ratio (%)		
(A) / (B)	46.31%	49.09%
Ratio by average balance for the fiscal year	49.39	49.18
International operations:		
Loans and bills discounted (A)	¥ 28,902,493	¥ 29,519,604
Deposits (B)	32,874,317	27,344,178
Loan-deposit ratio (%)		
(A) / (B)	87.91%	107.95%
Ratio by average balance for the fiscal year	91.98	98.03
Total:		
Loans and bills discounted (A)	¥ 81,937,725	¥ 80,187,382
Deposits (B)	147,389,482	130,553,586
Loan-deposit ratio (%)		
(A) / (B)	55.59%	61.42%
Ratio by average balance for the fiscal year	59.12	59.80

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

March 31	Millions of yen	
	2021	2020
Domestic operations:		
Securities (A).....	¥ 22,426,496	¥ 13,584,298
Deposits (B)	114,515,164	103,209,408
Securities-deposit ratio (%)		
(A) / (B)	19.58%	13.16%
Ratio by average balance for the fiscal year.....	15.68	12.84
International operations:		
Securities (A).....	¥ 14,060,729	¥ 13,474,334
Deposits (B)	32,874,317	27,344,178
Securities-deposit ratio (%)		
(A) / (B)	42.77%	49.27%
Ratio by average balance for the fiscal year.....	39.53	40.89
Total:		
Securities (A).....	¥ 36,487,225	¥ 27,058,633
Deposits (B)	147,389,482	130,553,586
Securities-deposit ratio (%)		
(A) / (B)	24.75%	20.72%
Ratio by average balance for the fiscal year.....	21.13	18.94

Note: Deposits include negotiable certificates of deposit.