

Ratios (Non-consolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

Year ended March 31	Percentage	
	2016	2015
Ordinary profit to total assets.....	0.48%	0.67%
Ordinary profit to stockholders' equity.....	9.49	12.65
Net income to total assets.....	0.39	0.45
Net income to stockholders' equity.....	7.73	8.51

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	
	2016	2015
Domestic operations:		
Interest-earning assets (A).....	1.19%	1.31%
Interest-bearing liabilities (B).....	0.74	0.79
(A) – (B).....	0.45	0.52
International operations:		
Interest-earning assets (A).....	1.44%	1.43%
Interest-bearing liabilities (B).....	1.27	1.18
(A) – (B).....	0.17	0.25
Total:		
Interest-earning assets (A).....	1.32%	1.39%
Interest-bearing liabilities (B).....	0.92	0.93
(A) – (B).....	0.40	0.46

Loan-Deposit Ratio

March 31	Millions of yen	
	2016	2015
Domestic operations:		
Loans and bills discounted (A).....	¥ 46,280,872	¥ 46,155,615
Deposits (B).....	86,642,448	81,401,419
Loan-deposit ratio (%)		
(A) / (B).....	53.41%	56.70%
Ratio by average balance for the fiscal year.....	56.06	58.91
International operations:		
Loans and bills discounted (A).....	¥ 22,995,862	¥ 22,118,693
Deposits (B).....	26,625,613	23,958,359
Loan-deposit ratio (%)		
(A) / (B).....	86.36%	92.32%
Ratio by average balance for the fiscal year.....	96.13	93.36
Total:		
Loans and bills discounted (A).....	¥ 69,276,735	¥ 68,274,308
Deposits (B).....	113,268,061	105,359,778
Loan-deposit ratio (%)		
(A) / (B).....	61.16%	64.80%
Ratio by average balance for the fiscal year.....	65.09	66.65

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

March 31	Millions of yen	
	2016	2015
Domestic operations:		
Securities (A).....	¥ 17,727,073	¥ 22,889,483
Deposits (B)	86,642,448	81,401,419
Securities-deposit ratio (%)		
(A) / (B)	20.46%	28.11%
Ratio by average balance for the fiscal year.....	24.05	26.25
International operations:		
Securities (A).....	¥ 7,875,082	¥ 7,095,783
Deposits (B)	26,625,613	23,958,359
Securities-deposit ratio (%)		
(A) / (B)	29.57%	29.61%
Ratio by average balance for the fiscal year.....	27.67	28.45
Total:		
Securities (A).....	¥ 25,602,156	¥ 29,985,267
Deposits (B)	113,268,061	105,359,778
Securities-deposit ratio (%)		
(A) / (B)	22.60%	28.45%
Ratio by average balance for the fiscal year.....	24.87	26.74

Note: Deposits include negotiable certificates of deposit.