

Ratios (Non-consolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

Year ended March 31	Percentage	
	2017	2016
Ordinary profit to total assets.....	0.53%	0.48%
Ordinary profit to stockholders' equity.....	11.38	9.49
Net income to total assets.....	0.42	0.39
Net income to stockholders' equity.....	8.98	7.73

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	
	2017	2016
Domestic operations:		
Interest-earning assets (A).....	1.36%	1.19%
Interest-bearing liabilities (B).....	0.70	0.74
(A) – (B).....	0.66	0.45
International operations:		
Interest-earning assets (A).....	1.68%	1.44%
Interest-bearing liabilities (B).....	1.56	1.27
(A) – (B).....	0.12	0.17
Total:		
Interest-earning assets (A).....	1.51%	1.32%
Interest-bearing liabilities (B).....	0.97	0.92
(A) – (B).....	0.54	0.40

Loan-Deposit Ratio

March 31	Millions of yen	
	2017	2016
Domestic operations:		
Loans and bills discounted (A).....	¥ 50,339,737	¥ 46,280,872
Deposits (B).....	91,544,782	86,642,448
Loan-deposit ratio (%)		
(A) / (B).....	54.98%	53.41%
Ratio by average balance for the fiscal year.....	56.04	56.06
International operations:		
Loans and bills discounted (A).....	¥ 25,245,518	¥ 22,995,862
Deposits (B).....	26,309,080	26,625,613
Loan-deposit ratio (%)		
(A) / (B).....	95.95%	86.36%
Ratio by average balance for the fiscal year.....	96.17	96.13
Total:		
Loans and bills discounted (A).....	¥ 75,585,256	¥ 69,276,735
Deposits (B).....	117,853,863	113,268,061
Loan-deposit ratio (%)		
(A) / (B).....	64.13%	61.16%
Ratio by average balance for the fiscal year.....	65.05	65.09

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

March 31	Millions of yen	
	2017	2016
Domestic operations:		
Securities (A).....	¥ 15,791,947	¥ 17,727,073
Deposits (B).....	91,544,782	86,642,448
Securities-deposit ratio (%)		
(A) / (B).....	17.25%	20.46%
Ratio by average balance for the fiscal year.....	16.62	24.05
International operations:		
Securities (A).....	¥ 8,550,422	¥ 7,875,082
Deposits (B).....	26,309,080	26,625,613
Securities-deposit ratio (%)		
(A) / (B).....	32.49%	29.57%
Ratio by average balance for the fiscal year.....	28.94	27.67
Total:		
Securities (A).....	¥ 24,342,369	¥ 25,602,156
Deposits (B).....	117,853,863	113,268,061
Securities-deposit ratio (%)		
(A) / (B).....	20.65%	22.60%
Ratio by average balance for the fiscal year.....	19.39	24.87

Note: Deposits include negotiable certificates of deposit.