

## Ratios (Non-consolidated)

Sumitomo Mitsui Banking Corporation

### Income Ratio

Year ended March 31	Percentage	
	2018	2017
Ordinary profit to total assets .....	0.43%	0.53%
Ordinary profit to stockholders' equity .....	9.84	11.38
Net income to total assets .....	0.32	0.42
Net income to stockholders' equity .....	7.52	8.98

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	
	2018	2017
Domestic operations:		
Interest-earning assets (A) .....	1.04%	1.36%
Interest-bearing liabilities (B) .....	0.62	0.70
(A) – (B) .....	0.42	0.66
International operations:		
Interest-earning assets (A) .....	1.99%	1.68%
Interest-bearing liabilities (B) .....	1.86	1.56
(A) – (B) .....	0.13	0.12
Total:		
Interest-earning assets (A) .....	1.44%	1.51%
Interest-bearing liabilities (B) .....	1.00	0.97
(A) – (B) .....	0.44	0.54

### Loan-Deposit Ratio

March 31	Millions of yen	
	2018	2017
Domestic operations:		
Loans and bills discounted (A) .....	¥ 49,214,467	¥ 50,339,737
Deposits (B) .....	94,789,237	91,544,782
Loan-deposit ratio (%)		
(A) / (B) .....	51.91%	54.98%
Ratio by average balance for the fiscal year .....	53.24	56.04
International operations:		
Loans and bills discounted (A) .....	¥ 24,681,695	¥ 25,245,518
Deposits (B) .....	26,718,796	26,309,080
Loan-deposit ratio (%)		
(A) / (B) .....	92.37%	95.95%
Ratio by average balance for the fiscal year .....	97.45	96.17
Total:		
Loans and bills discounted (A) .....	¥ 73,896,163	¥ 75,585,256
Deposits (B) .....	121,508,034	117,853,863
Loan-deposit ratio (%)		
(A) / (B) .....	60.81%	64.13%
Ratio by average balance for the fiscal year .....	63.13	65.05

Note: Deposits include negotiable certificates of deposit.

## Securities-Deposit Ratio

March 31	Millions of yen	
	2018	2017
<b>Domestic operations:</b>		
Securities (A).....	¥ 17,181,235	¥ 15,791,947
Deposits (B).....	94,789,237	91,544,782
Securities-deposit ratio (%)		
(A) / (B).....	18.12%	17.25%
Ratio by average balance for the fiscal year.....	16.13	16.62
<b>International operations:</b>		
Securities (A).....	¥ 8,735,482	¥ 8,550,422
Deposits (B).....	26,718,796	26,309,080
Securities-deposit ratio (%)		
(A) / (B).....	32.69%	32.49%
Ratio by average balance for the fiscal year.....	30.62	28.94
<b>Total:</b>		
Securities (A).....	¥ 25,916,718	¥ 24,342,369
Deposits (B).....	121,508,034	117,853,863
Securities-deposit ratio (%)		
(A) / (B).....	21.32%	20.65%
Ratio by average balance for the fiscal year.....	19.37	19.39

Note: Deposits include negotiable certificates of deposit.