

Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

Year ended March 31	Percentage	
	2010	2009
Ordinary profit to total assets	0.44%	0.03%
Ordinary profit to stockholders' equity	12.13	1.06
Net income to total assets	0.30	—
Net income to stockholders' equity	8.28	—

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) / {(Stockholders' equity 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
 3. Net income to total assets and net income to stockholders' equity for the year ended March 31, 2009 are not reported due to a net loss.

Yield/Interest Rate

Year ended March 31	Percentage	
	2010	2009
Domestic operations:		
Interest-earning assets (A)	1.43%	1.71%
Interest-bearing liabilities (B)	1.02	1.23
(A) – (B)	0.41	0.48
International operations:		
Interest-earning assets (A)	1.90%	3.03%
Interest-bearing liabilities (B)	1.54	2.99
(A) – (B)	0.36	0.04
Total:		
Interest-earning assets (A)	1.52%	2.03%
Interest-bearing liabilities (B)	1.11	1.63
(A) – (B)	0.41	0.40

Loan-Deposit Ratio

March 31	Millions of yen	
	2010	2009
Domestic operations:		
Loans and bills discounted (A)	¥47,897,818	¥49,843,316
Deposits (B)	67,982,357	66,601,940
Loan-deposit ratio (%)		
(A) / (B)	70.45%	74.83%
Ratio by average balance for the fiscal year	74.16	78.52
International operations:		
Loans and bills discounted (A)	¥ 8,721,240	¥10,397,950
Deposits (B)	9,648,282	10,303,767
Loan-deposit ratio (%)		
(A) / (B)	90.39%	100.91%
Ratio by average balance for the fiscal year	89.23	106.36
Total:		
Loans and bills discounted (A)	¥56,619,058	¥60,241,266
Deposits (B)	77,630,639	76,905,708
Loan-deposit ratio (%)		
(A) / (B)	72.93%	78.33%
Ratio by average balance for the fiscal year	76.17	82.26

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

March 31	Millions of yen	
	2010	2009
Domestic operations:		
Securities (A).....	¥23,387,488	¥20,822,677
Deposits (B)	67,982,357	66,601,940
Securities-deposit ratio (%)		
(A) / (B)	34.40%	31.26%
Ratio by average balance for the fiscal year.....	32.36	28.11
International operations:		
Securities (A).....	¥ 5,148,712	¥ 7,177,837
Deposits (B)	9,648,282	10,303,767
Securities-deposit ratio (%)		
(A) / (B)	53.36%	69.66%
Ratio by average balance for the fiscal year.....	41.81	52.98
Total:		
Securities (A).....	¥28,536,200	¥28,000,515
Deposits (B)	77,630,639	76,905,708
Securities-deposit ratio (%)		
(A) / (B)	36.75%	36.40%
Ratio by average balance for the fiscal year.....	33.62	31.45

Note: Deposits include negotiable certificates of deposit.