

Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

Year ended March 31	Percentage	
	2011	2010
Ordinary profit to total assets.....	0.54%	0.44%
Ordinary profit to stockholders' equity.....	11.18	12.13
Net income to total assets	0.38	0.30
Net income to stockholders' equity	7.87	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) / {(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	
	2011	2010
Domestic operations:		
Interest-earning assets (A).....	1.27%	1.43%
Interest-bearing liabilities (B)	0.97	1.02
(A) – (B)	0.30	0.41
International operations:		
Interest-earning assets (A).....	1.54%	1.90%
Interest-bearing liabilities (B)	1.43	1.54
(A) – (B)	0.11	0.36
Total:		
Interest-earning assets (A).....	1.34%	1.52%
Interest-bearing liabilities (B)	1.07	1.11
(A) – (B)	0.27	0.41

Loan-Deposit Ratio

March 31	Millions of yen	
	2011	2010
Domestic operations:		
Loans and bills discounted (A)	¥46,093,104	¥47,897,818
Deposits (B)	72,421,723	67,982,357
Loan-deposit ratio (%)		
(A) / (B)	63.64%	70.45%
Ratio by average balance for the fiscal year.....	68.79	74.16
International operations:		
Loans and bills discounted (A)	¥ 9,144,508	¥ 8,721,240
Deposits (B)	10,021,562	9,648,282
Loan-deposit ratio (%)		
(A) / (B)	91.24%	90.39%
Ratio by average balance for the fiscal year.....	89.51	89.23
Total:		
Loans and bills discounted (A)	¥55,237,613	¥56,619,058
Deposits (B)	82,443,286	77,630,639
Loan-deposit ratio (%)		
(A) / (B)	67.00%	72.93%
Ratio by average balance for the fiscal year.....	71.34	76.17

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

March 31	Millions of yen	
	2011	2010
Domestic operations:		
Securities (A).....	¥32,161,772	¥23,387,488
Deposits (B)	72,421,723	67,982,357
Securities-deposit ratio (%)		
(A) / (B)	44.40%	34.40%
Ratio by average balance for the fiscal year.....	39.62	32.36
International operations:		
Securities (A).....	¥ 7,691,659	¥ 5,148,712
Deposits (B)	10,021,562	9,648,282
Securities-deposit ratio (%)		
(A) / (B)	76.75%	53.36%
Ratio by average balance for the fiscal year.....	56.14	41.81
Total:		
Securities (A).....	¥39,853,432	¥28,536,200
Deposits (B)	82,443,286	77,630,639
Securities-deposit ratio (%)		
(A) / (B)	48.34%	36.75%
Ratio by average balance for the fiscal year.....	41.65	33.62

Note: Deposits include negotiable certificates of deposit.