

Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

	Percentage	
Year ended March 31	2012	2011
Ordinary profit to total assets.....	0.59%	0.54%
Ordinary profit to stockholders' equity.....	12.57	11.18
Net income to total assets.....	0.40	0.38
Net income to stockholders' equity.....	8.64	7.87

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

	Percentage	
Year ended March 31	2012	2011
Domestic operations:		
Interest-earning assets (A).....	1.15%	1.27%
Interest-bearing liabilities (B).....	0.90	0.97
(A) – (B).....	0.25	0.30
International operations:		
Interest-earning assets (A).....	1.53%	1.54%
Interest-bearing liabilities (B).....	1.43	1.43
(A) – (B).....	0.10	0.11
Total:		
Interest-earning assets (A).....	1.23%	1.34%
Interest-bearing liabilities (B).....	1.00	1.07
(A) – (B).....	0.23	0.27

Loan-Deposit Ratio

	Millions of yen	
March 31	2012	2011
Domestic operations:		
Loans and bills discounted (A).....	¥45,356,393	¥46,093,104
Deposits (B).....	73,289,979	72,421,723
Loan-deposit ratio (%).....		
(A) / (B).....	61.88%	63.64%
Ratio by average balance for the fiscal year.....	64.52	68.79
International operations:		
Loans and bills discounted (A).....	¥11,055,098	¥ 9,144,508
Deposits (B).....	11,102,855	10,021,562
Loan-deposit ratio (%).....		
(A) / (B).....	99.56%	91.24%
Ratio by average balance for the fiscal year.....	90.71	89.51
Total:		
Loans and bills discounted (A).....	¥56,411,492	¥55,237,613
Deposits (B).....	84,392,835	82,443,286
Loan-deposit ratio (%).....		
(A) / (B).....	66.84%	67.00%
Ratio by average balance for the fiscal year.....	68.11	71.34

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

March 31	Millions of yen	
	2012	2011
Domestic operations:		
Securities (A).....	¥35,260,942	¥32,161,772
Deposits (B)	73,289,979	72,421,723
Securities-deposit ratio (%)		
(A) / (B)	48.11%	44.40%
Ratio by average balance for the fiscal year.....	45.64	39.62
International operations:		
Securities (A).....	¥ 7,180,192	¥ 7,691,659
Deposits (B)	11,102,855	10,021,562
Securities-deposit ratio (%)		
(A) / (B)	64.66%	76.75%
Ratio by average balance for the fiscal year.....	40.75	56.14
Total:		
Securities (A).....	¥42,441,134	¥39,853,432
Deposits (B)	84,392,835	82,443,286
Securities-deposit ratio (%)		
(A) / (B)	50.28%	48.34%
Ratio by average balance for the fiscal year.....	44.97	41.65

Note: Deposits include negotiable certificates of deposit.