

# Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

## Income Ratio

	Percentage	
Year ended March 31	2013	2012
Ordinary profit to total assets.....	0.54%	0.59%
Ordinary profit to stockholders' equity.....	10.94	12.57
Net income to total assets .....	0.50	0.40
Net income to stockholders' equity .....	10.07	8.64

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	2013	2012
Domestic operations:		
Interest-earning assets (A).....	1.10%	1.15%
Interest-bearing liabilities (B) .....	0.90	0.90
(A) – (B) .....	0.20	0.25
International operations:		
Interest-earning assets (A).....	1.48%	1.53%
Interest-bearing liabilities (B) .....	1.31	1.43
(A) – (B) .....	0.17	0.10
Total:		
Interest-earning assets (A).....	1.21%	1.23%
Interest-bearing liabilities (B) .....	1.00	1.00
(A) – (B) .....	0.21	0.23

## Loan-Deposit Ratio

	Millions of yen	
March 31	2013	2012
Domestic operations:		
Loans and bills discounted (A) .....	¥45,191,878	¥45,356,393
Deposits (B) .....	76,069,778	73,289,979
Loan-deposit ratio (%) .....		
(A) / (B) .....	59.40%	61.88%
Ratio by average balance for the fiscal year.....	60.81	64.52
International operations:		
Loans and bills discounted (A) .....	¥14,578,885	¥11,055,098
Deposits (B) .....	15,858,558	11,102,855
Loan-deposit ratio (%) .....		
(A) / (B) .....	91.93%	99.56%
Ratio by average balance for the fiscal year.....	98.78	90.71
Total:		
Loans and bills discounted (A) .....	¥59,770,763	¥56,411,492
Deposits (B) .....	91,928,337	84,392,835
Loan-deposit ratio (%) .....		
(A) / (B) .....	65.01%	66.84%
Ratio by average balance for the fiscal year.....	66.88	68.11

Note: Deposits include negotiable certificates of deposit.

## Securities-Deposit Ratio

March 31	Millions of yen	
	2013	2012
Domestic operations:		
Securities (A).....	¥33,656,638	¥35,260,942
Deposits (B) .....	76,069,778	73,289,979
Securities-deposit ratio (%)		
(A) / (B) .....	44.24%	48.11%
Ratio by average balance for the fiscal year.....	45.22	45.64
International operations:		
Securities (A).....	¥ 7,690,361	¥ 7,180,192
Deposits (B) .....	15,858,558	11,102,855
Securities-deposit ratio (%)		
(A) / (B) .....	48.49%	64.66%
Ratio by average balance for the fiscal year.....	44.70	40.75
Total:		
Securities (A).....	¥41,347,000	¥42,441,134
Deposits (B) .....	91,928,337	84,392,835
Securities-deposit ratio (%)		
(A) / (B) .....	44.97%	50.28%
Ratio by average balance for the fiscal year.....	45.14	44.97

Note: Deposits include negotiable certificates of deposit.