

Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

Year ended March 31	Percentage	
	2014	2013
Ordinary profit to total assets.....	0.74%	0.54%
Ordinary profit to stockholders' equity.....	13.97	10.94
Net income to total assets	0.47	0.50
Net income to stockholders' equity	8.88	10.07

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	
	2014	2013
Domestic operations:		
Interest-earning assets (A).....	1.30%	1.10%
Interest-bearing liabilities (B)	0.86	0.90
(A) – (B)	0.44	0.20
International operations:		
Interest-earning assets (A).....	1.40%	1.48%
Interest-bearing liabilities (B)	1.19	1.31
(A) – (B)	0.21	0.17
Total:		
Interest-earning assets (A).....	1.36%	1.21%
Interest-bearing liabilities (B)	0.96	1.00
(A) – (B)	0.40	0.21

Loan-Deposit Ratio

March 31	Millions of yen	
	2014	2013
Domestic operations:		
Loans and bills discounted (A)	¥45,625,181	¥45,191,878
Deposits (B)	78,074,818	76,069,778
Loan-deposit ratio (%)		
(A) / (B)	58.43%	59.40%
Ratio by average balance for the fiscal year.....	60.76	60.81
International operations:		
Loans and bills discounted (A)	¥17,745,496	¥14,578,885
Deposits (B)	20,083,026	15,858,558
Loan-deposit ratio (%)		
(A) / (B)	88.36%	91.93%
Ratio by average balance for the fiscal year.....	90.90	98.78
Total:		
Loans and bills discounted (A)	¥63,370,678	¥59,770,763
Deposits (B)	98,157,844	91,928,337
Loan-deposit ratio (%)		
(A) / (B)	64.55%	65.01%
Ratio by average balance for the fiscal year.....	66.68	66.88

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

March 31	Millions of yen	
	2014	2013
Domestic operations:		
Securities (A).....	¥21,559,531	¥33,656,638
Deposits (B).....	78,074,818	76,069,778
Securities-deposit ratio (%)		
(A) / (B).....	27.61%	44.24%
Ratio by average balance for the fiscal year.....	30.29	45.22
International operations:		
Securities (A).....	¥ 5,758,018	¥ 7,690,361
Deposits (B).....	20,083,026	15,858,558
Securities-deposit ratio (%)		
(A) / (B).....	28.67%	48.49%
Ratio by average balance for the fiscal year.....	31.29	44.70
Total:		
Securities (A).....	¥27,317,549	¥41,347,000
Deposits (B).....	98,157,844	91,928,337
Securities-deposit ratio (%)		
(A) / (B).....	27.83%	44.97%
Ratio by average balance for the fiscal year.....	30.48	45.14

Note: Deposits include negotiable certificates of deposit.