

Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

Year ended March 31	Percentage	
	2015	2014
Ordinary profit to total assets.....	0.67%	0.74%
Ordinary profit to stockholders' equity.....	12.65	13.97
Net income to total assets.....	0.45	0.47
Net income to stockholders' equity.....	8.51	8.88

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	
	2015	2014
Domestic operations:		
Interest-earning assets (A).....	1.31%	1.30%
Interest-bearing liabilities (B).....	0.79	0.86
(A) – (B).....	0.52	0.44
International operations:		
Interest-earning assets (A).....	1.43%	1.40%
Interest-bearing liabilities (B).....	1.18	1.19
(A) – (B).....	0.25	0.21
Total:		
Interest-earning assets (A).....	1.39%	1.36%
Interest-bearing liabilities (B).....	0.93	0.96
(A) – (B).....	0.46	0.40

Loan-Deposit Ratio

March 31	Millions of yen	
	2015	2014
Domestic operations:		
Loans and bills discounted (A).....	¥ 46,155,615	¥45,625,181
Deposits (B).....	81,401,419	78,074,818
Loan-deposit ratio (%)		
(A) / (B).....	56.70%	58.43%
Ratio by average balance for the fiscal year.....	58.91	60.76
International operations:		
Loans and bills discounted (A).....	¥ 22,118,693	¥17,745,496
Deposits (B).....	23,958,359	20,083,026
Loan-deposit ratio (%)		
(A) / (B).....	92.32%	88.36%
Ratio by average balance for the fiscal year.....	93.36	90.90
Total:		
Loans and bills discounted (A).....	¥ 68,274,308	¥63,370,678
Deposits (B).....	105,359,778	98,157,844
Loan-deposit ratio (%)		
(A) / (B).....	64.80%	64.55%
Ratio by average balance for the fiscal year.....	66.65	66.68

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

March 31	Millions of yen	
	2015	2014
Domestic operations:		
Securities (A).....	¥ 22,889,483	¥21,559,531
Deposits (B).....	81,401,419	78,074,818
Securities-deposit ratio (%)		
(A) / (B).....	28.11%	27.61%
Ratio by average balance for the fiscal year.....	26.25	30.29
International operations:		
Securities (A).....	¥ 7,095,783	¥ 5,758,018
Deposits (B).....	23,958,359	20,083,026
Securities-deposit ratio (%)		
(A) / (B).....	29.61%	28.67%
Ratio by average balance for the fiscal year.....	28.45	31.29
Total:		
Securities (A).....	¥ 29,985,267	¥27,317,549
Deposits (B).....	105,359,778	98,157,844
Securities-deposit ratio (%)		
(A) / (B).....	28.45%	27.83%
Ratio by average balance for the fiscal year.....	26.74	30.48

Note: Deposits include negotiable certificates of deposit.