

# Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Figures related to profit or loss and average balance for the year ended March 31, 2003 include the former SMBC's operating results for the period from April 1, 2002 to March 16, 2003 to make possible a substantive comparison with previous year.

## Income Ratio

Year ended March 31	Percentage	
	2004	2003
Ordinary profit to total assets .....	<b>0.20%</b>	—
Ordinary profit to stockholders' equity .....	<b>13.39</b>	—
Net income to total assets .....	<b>0.33</b>	—
Net income to stockholders' equity .....	<b>22.49</b>	—

- 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 x 100  
 2. Ordinary profit (net income) to stockholders' equity = (Ordinary profit (net income) – Preferred dividends) / ((Stockholders' equity at beginning of the fiscal year – Number of shares of preferred stock outstanding at beginning of the fiscal year x Issue price) + (Stockholders' equity at end of the fiscal year – Number of shares of preferred stock outstanding at end of the fiscal year x Issue price)) divided by 2 x 100  
 3. Figures for 2003 are not shown due to ordinary loss (net loss).

## Yield/Interest Rate

Year ended March 31	Percentage	
	2004	2003
<b>Domestic operations</b>		
Interest-earning assets (A) .....	<b>1.45%</b>	1.47%
Interest-bearing liabilities (B) .....	<b>0.83</b>	0.88
(A) - (B) .....	<b>0.62</b>	0.59
<b>International operations</b>		
Interest-earning assets (A) .....	<b>3.10%</b>	3.98%
Interest-bearing liabilities (B) .....	<b>2.38</b>	3.12
(A) - (B) .....	<b>0.72</b>	0.86
<b>Total</b>		
Interest-earning assets (A) .....	<b>1.71%</b>	1.86%
Interest-bearing liabilities (B) .....	<b>1.07</b>	1.22
(A) - (B) .....	<b>0.64</b>	0.64

## Loan-Deposit Ratio

March 31	Millions of yen	
	2004	2003
<b>Domestic operations</b>		
Loan amount (A) .....	<b>¥47,272,518</b>	¥53,121,090
Deposit amount (B) .....	<b>57,323,318</b>	57,908,099
Loan-deposit ratio (%)		
(A) / (B) .....	<b>82.46%</b>	91.73%
Ratio by average balance for the fiscal year .....	<b>88.84</b>	93.83
<b>International operations</b>		
Loan amount (A) .....	<b>¥ 3,537,625</b>	¥ 4,161,274
Deposit amount (B) .....	<b>6,333,453</b>	5,616,159
Loan-deposit ratio (%)		
(A) / (B) .....	<b>55.85%</b>	74.09%
Ratio by average balance for the fiscal year .....	<b>65.64</b>	77.08
<b>Total</b>		
Loan amount (A) .....	<b>¥50,810,144</b>	¥57,282,365
Deposit amount (B) .....	<b>63,656,771</b>	63,524,258
Loan-deposit ratio (%)		
(A) / (B) .....	<b>79.81%</b>	90.17%
Ratio by average balance for the fiscal year .....	<b>86.71</b>	91.97

Note: Deposits include negotiable certificates of deposit.

## Securities-Deposit Ratio

March 31	Millions of yen	
	2004	2003
<b>Domestic operations</b>		
Securities amount (A) .....	<b>¥20,476,601</b>	¥18,320,892
Deposit amount (B) .....	<b>57,323,318</b>	57,908,099
Securities-deposit ratio (%)		
(A) / (B) .....	<b>35.72%</b>	31.63%
Ratio by average balance for the fiscal year .....	<b>32.73</b>	32.83
<b>International operations</b>		
Securities amount (A) .....	<b>¥ 6,115,982</b>	¥ 5,335,492
Deposit amount (B) .....	<b>6,333,453</b>	5,616,159
Securities-deposit ratio (%)		
(A) / (B) .....	<b>96.56%</b>	95.00%
Ratio by average balance for the fiscal year .....	<b>90.83</b>	59.68
<b>Total</b>		
Securities amount (A) .....	<b>¥26,592,584</b>	¥23,656,385
Deposit amount (B) .....	<b>63,656,771</b>	63,524,258
Securities-deposit ratio (%)		
(A) / (B) .....	<b>41.77%</b>	37.23%
Ratio by average balance for the fiscal year .....	<b>38.07</b>	35.81

Note: Deposits include negotiable certificates of deposit.