

Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

Year ended March 31	Percentage	
	2006	2005
Ordinary profit to total assets	0.78%	—
Ordinary profit to stockholders' equity	37.26	—
Net income to total assets	0.56	—
Net income to stockholders' equity	26.57	—

- 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 2005 are not shown due to ordinary loss (net loss).

Yield/Interest Rate

Year ended March 31	Percentage	
	2006	2005
Domestic operations		
Interest-earning assets (A)	1.51%	1.45%
Interest-bearing liabilities (B)	0.82	0.84
(A) - (B)	0.69	0.61
International operations		
Interest-earning assets (A)	3.38%	2.60%
Interest-bearing liabilities (B)	3.79	2.57
(A) - (B)	(0.41)	0.03
Total		
Interest-earning assets (A)	1.80%	1.66%
Interest-bearing liabilities (B)	1.27	1.12
(A) - (B)	0.53	0.54

Loan-Deposit Ratio

March 31	Millions of yen	
	2006	2005
Domestic operations		
Loan amount (A)	¥46,639,088	¥45,975,351
Deposit amount (B)	60,894,604	58,896,881
Loan-deposit ratio (%)		
(A) / (B)	76.58%	78.06%
Ratio by average balance for the fiscal year	76.55	80.27
International operations		
Loan amount (A)	¥ 5,218,471	¥ 4,092,234
Deposit amount (B)	7,327,562	6,694,746
Loan-deposit ratio (%)		
(A) / (B)	71.21%	61.12%
Ratio by average balance for the fiscal year	68.18	57.64
Total		
Loan amount (A)	¥51,857,559	¥50,067,586
Deposit amount (B)	68,222,167	65,591,627
Loan-deposit ratio (%)		
(A) / (B)	76.01%	76.33%
Ratio by average balance for the fiscal year	75.62	77.89

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

March 31	Millions of yen	
	2006	2005
Domestic operations		
Securities amount (A)	¥20,830,416	¥20,257,723
Deposit amount (B).....	60,894,604	58,896,881
Securities-deposit ratio (%)		
(A) / (B)	34.20%	34.39%
Ratio by average balance for the fiscal year	30.11	32.69
International operations		
Securities amount (A)	¥ 4,372,125	¥ 3,418,972
Deposit amount (B).....	7,327,562	6,694,746
Securities-deposit ratio (%)		
(A) / (B)	59.66%	51.06%
Ratio by average balance for the fiscal year	53.86	67.36
Total		
Securities amount (A)	¥25,202,541	¥23,676,696
Deposit amount (B).....	68,222,167	65,591,627
Securities-deposit ratio (%)		
(A) / (B)	36.94%	36.09%
Ratio by average balance for the fiscal year	32.76	36.33

Note: Deposits include negotiable certificates of deposit.