

Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

	Percentage
	Six months ended September 30, 2006
Ordinary profit to total assets.....	0.58%
Ordinary profit to net assets	19.83
Net income to total assets	0.39
Net income to net assets	13.53

Notes: 1. Ordinary profit (net income) to total assets = Ordinary profit (net income) / Days in the interim period x Days in the fiscal year / Average balance of total assets excluding customers' liabilities for acceptances and guarantees x 100
 2. Ordinary profit (net income) to net assets = (Ordinary profit (net income) - Preferred dividends) / Days in the interim period x Days in the fiscal year / ((Stockholders' equity at beginning of the fiscal year - Number of shares of preferred stock outstanding at beginning of the fiscal year x Issue price) + (Net assets at end of the interim period - Number of shares of preferred stock outstanding at end of the interim period x Issue price)) divided by 2 x 100

Yield/Interest Rate

	Percentage
	Six months ended September 30, 2006
Domestic operations	
Interest-earning assets (A)	1.47%
Interest-bearing liabilities (B)	0.88
(A) - (B).....	0.59
International operations	
Interest-earning assets (A)	4.15%
Interest-bearing liabilities (B)	4.79
(A) - (B).....	(0.64)
Total	
Interest-earning assets (A)	1.92%
Interest-bearing liabilities (B)	1.52
(A) - (B).....	0.40

Loan-Deposit Ratio

	Millions of yen
	September 30, 2006
Domestic operations	
Loans and bills discounted (A)	¥47,671,576
Deposits (B).....	59,910,092
Loan-deposit ratio (%)	
(A) / (B).....	79.57%
Ratio by average balance for the interim period.....	77.37
International operations	
Loans and bills discounted (A)	¥ 6,230,901
Deposits (B).....	8,630,957
Loan-deposit ratio (%)	
(A) / (B).....	72.19%
Ratio by average balance for the interim period.....	70.53
Total	
Loans and bills discounted (A)	¥53,902,477
Deposits (B).....	68,541,049
Loan-deposit ratio (%)	
(A) / (B).....	78.64%
Ratio by average balance for the interim period.....	76.54

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

	Millions of yen
	September 30, 2006
Domestic operations	
Securities (A)	¥17,846,805
Deposits (B)	59,910,092
Securities-deposit ratio (%)	
(A) / (B)	29.78%
Ratio by average balance for the interim period.....	29.27
International operations	
Securities (A)	¥ 4,200,640
Deposits (B)	8,630,957
Securities-deposit ratio (%)	
(A) / (B)	48.66%
Ratio by average balance for the interim period.....	49.42
Total	
Securities (A)	¥22,047,445
Deposits (B)	68,541,049
Securities-deposit ratio (%)	
(A) / (B)	32.16%
Ratio by average balance for the interim period.....	31.71

Note: Deposits include negotiable certificates of deposit.