

3. Interest Spread (Domestic) <SMBC Non-consolidated>

(%)

| | FY2008 | | | | | FY2007 |
|---|--------|-----------------------------------|-----------------------------------|-------------------------------------|-------------------------------------|--------|
| | | Six Months ended Sep. 30, 2008 | Six Months ended Mar. 31, 2009 | Three Months ended Dec. 31, 2008 | Three Months ended Mar. 31, 2009 | |
| Yield on interest earning assets (A) | 1.71 | 1.76 | 1.66 | | | 1.78 |
| Interest earned on loans and bills discounted (C) | 1.99 | 2.01 | 1.96 | 2.00 | 1.92 | 2.04 |
| Interest earned on securities | 1.09 | 1.20 | 0.98 | | | 1.27 |
| Total cost of funding (including expenses) (B) | 1.23 | 1.29 | 1.17 | | | 1.25 |
| Cost of interest bearing liabilities | 0.35 | 0.39 | 0.32 | | | 0.38 |
| Interest paid on deposits, etc. (D) | 0.23 | 0.26 | 0.21 | 0.24 | 0.18 | 0.23 |
| Interest paid on other liabilities | 0.57 | 0.66 | 0.46 | | | 0.69 |
| Expense ratio | 0.88 | 0.90 | 0.85 | | | 0.87 |
| Overall interest spread (A) - (B) | 0.48 | 0.47 | 0.49 | | | 0.53 |
| Interest spread (C) - (D) | 1.76 | 1.75 | 1.75 | 1.76 | 1.74 | 1.81 |