

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

(%)

	Six months ended Sep. 30, 2009				Six months ended Sep. 30, 2008
	Three months ended Jun. 30, 2009	Three months ended Sep. 30, 2009	Six months ended Sep. 30, 2009	Change	
Yield on interest earning assets (A)			1.46	(0.30)	1.76
Interest earned on loans and bills discounted (C)	1.81	1.73	1.77	(0.24)	2.01
Interest earned on securities			0.82	(0.38)	1.20
Total cost of funding (including expenses) (B)			1.03	(0.26)	1.29
Cost of interest bearing liabilities			0.22	(0.17)	0.39
Interest paid on deposits, etc. (D)	0.16	0.14	0.15	(0.11)	0.26
Interest paid on other liabilities			0.30	(0.36)	0.66
Expense ratio			0.81	(0.09)	0.90
Overall interest spread (A) - (B)			0.43	(0.04)	0.47
Interest spread (C) - (D)	1.65	1.59	1.62	(0.13)	1.75