

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

(%)

	FY3/2010					FY3/2009
		Six Months ended	Six Months ended	Three Months ended	Three Months ended	
		Sep. 30, 2009	Mar. 31, 2010	Dec. 31, 2009	Mar. 31, 2010	
Yield on interest earning assets (A)	1.43	1.46	1.40			1.71
Interest earned on loans and bills discounted (C)	1.74	1.77	1.71	1.70	1.72	1.99
Interest earned on securities	0.80	0.82	0.78			1.09
Total cost of funding (including expenses) (B)	1.02	1.03	1.01			1.23
Cost of interest bearing liabilities	0.20	0.22	0.18			0.35
Interest paid on deposits, etc. (D)	0.14	0.15	0.12	0.13	0.12	0.23
Interest paid on other liabilities	0.29	0.30	0.28			0.57
Expense ratio	0.82	0.81	0.83			0.88
Overall interest spread (A) - (B)	0.41	0.43	0.39			0.48
Interest spread (C) - (D)	1.60	1.62	1.59	1.57	1.60	1.76