

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

(%)

	FY3/2011					FY3/2010
		Six Months ended Sep. 30, 2010	Six Months ended Mar. 31, 2011	Three Months ended	Three Months ended	
				Dec. 31, 2010	Mar. 31, 2011	
Yield on interest earning assets (A)	1.27	1.33	1.22			1.43
Interest earned on loans and bills discounted (C)	1.65	1.68	1.63	1.61	1.65	1.74
Interest earned on securities	0.66	0.72	0.61			0.80
Total cost of funding (including expenses) (B)	0.97	1.01	0.93			1.02
Cost of interest bearing liabilities	0.15	0.19	0.11			0.20
Interest paid on deposits, etc. (D)	0.09	0.10	0.07	0.08	0.07	0.14
Interest paid on other liabilities	0.26	0.29	0.24			0.29
Expense ratio	0.82	0.82	0.82			0.82
Overall interest spread (A) - (B)	0.30	0.32	0.29			0.41
Interest spread (C) - (D)	1.56	1.58	1.56	1.53	1.58	1.60