

Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Figures as of and for the year ended March 31, 2003, include those of the former SMBC for the period from April 1, 2002 to March 16, 2003.

Income Ratio

Year ended March 31	Percentage	
	2003	2002
Ordinary profit to total assets	—	—
Ordinary profit to stockholders' equity	—	—
Net income to total assets	—	—
Net income to stockholders' equity	—	—

- Notes: 1. Ordinary profit (net income) to total assets = Ordinary profit (net income) / Average balance of total assets excluding customers' liabilities for acceptances and guarantees x 100
 2. Ordinary profit (net income) to stockholders' equity = (Ordinary profit (net income) - Preferred dividends) / ((Stockholders' equity at beginning of the fiscal year - Number of shares of preferred stock outstanding at beginning of the fiscal year x Issue price) + (Stockholders' equity at end of the fiscal year - Number of shares of preferred stock outstanding at end of the fiscal year x Issue price)) divided by 2 x 100
 3. Figures for 2003 and 2002 are not shown due to ordinary loss (net loss).

Yield/Interest Rate

Year ended March 31	Percentage	
	2003	2002
Domestic operations		
Interest-earning assets (A)	1.47%	1.53%
Interest-bearing liabilities (B)	0.88	0.98
(A) - (B)	0.59	0.55
International operations		
Interest-earning assets (A)	3.98%	5.96%
Interest-bearing liabilities (B)	3.12	3.79
(A) - (B)	0.86	2.17
Total		
Interest-earning assets (A)	1.86%	2.39%
Interest-bearing liabilities (B)	1.22	1.59
(A) - (B)	0.64	0.80

Loan-Deposit Ratio

March 31	Millions of yen	
	2003	2002
Domestic operations		
Loan amount (A)	¥53,121,090	¥53,618,414
Deposit amount (B)	57,908,099	58,568,596
Loan-deposit ratio (%)		
(A) / (B)	91.73%	91.54%
Ratio by average balance for the fiscal year	93.83	93.61
International operations		
Loan amount (A)	¥ 4,161,274	¥ 6,309,954
Deposit amount (B)	5,616,159	9,060,756
Loan-deposit ratio (%)		
(A) / (B)	74.09%	69.64%
Ratio by average balance for the fiscal year	77.08	66.19
Total		
Loan amount (A)	¥57,282,365	¥59,928,368
Deposit amount (B)	63,524,258	67,629,353
Loan-deposit ratio (%)		
(A) / (B)	90.17%	88.61%
Ratio by average balance for the fiscal year	91.97	89.30

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

March 31	Millions of yen	
	2003	2002
Domestic operations		
Securities amount (A)	¥18,320,892	¥16,828,804
Deposit amount (B)	57,908,099	58,568,596
Securities-deposit ratio (%)		
(A) / (B)	31.63%	28.73%
Ratio by average balance for the fiscal year	32.83	34.39
International operations		
Securities amount (A)	¥ 5,335,492	¥ 3,614,192
Deposit amount (B)	5,616,159	9,060,756
Securities-deposit ratio (%)		
(A) / (B)	95.00%	39.88%
Ratio by average balance for the fiscal year	59.68	35.05
Total		
Securities amount (A)	¥23,656,385	¥20,442,996
Deposit amount (B)	63,524,258	67,629,353
Securities-deposit ratio (%)		
(A) / (B)	37.23%	30.22%
Ratio by average balance for the fiscal year	35.81	34.50

Note: Deposits include negotiable certificates of deposit.