

Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

Year ended March 31	Percentage	
	2005	2004
Ordinary profit to total assets	—	0.20%
Ordinary profit to stockholders' equity	—	13.39
Net income to total assets	—	0.33
Net income to stockholders' equity	—	22.49

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 × 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 × Issue price) + (Stockholders' equity at end of the fiscal year – Number of shares of preferred stock outstanding at end of the fiscal year × Issue price)) divided by 2 × 100
3. Figures for 2005 are not shown due to ordinary loss (net loss).

Yield/Interest Rate

Year ended March 31	Percentage	
	2005	2004
Domestic operations		
Interest-earning assets (A)	1.45%	1.45%
Interest-bearing liabilities (B)	0.84	0.83
(A) – (B)	0.61	0.62
International operations		
Interest-earning assets (A)	2.60%	3.10%
Interest-bearing liabilities (B)	2.57	2.38
(A) – (B)	0.03	0.72
Total		
Interest-earning assets (A)	1.66%	1.71%
Interest-bearing liabilities (B)	1.12	1.07
(A) – (B)	0.54	0.64

Loan-Deposit Ratio

March 31	Millions of yen	
	2005	2004
Domestic operations		
Loan amount (A)	¥45,975,351	¥47,272,518
Deposit amount (B)	58,896,881	57,323,318
Loan-deposit ratio (%)		
(A) / (B)	78.06%	82.46%
Ratio by average balance for the fiscal year	80.27	88.84
International operations		
Loan amount (A)	¥ 4,092,234	¥ 3,537,625
Deposit amount (B)	6,694,746	6,333,453
Loan-deposit ratio (%)		
(A) / (B)	61.12%	55.85%
Ratio by average balance for the fiscal year	57.64	65.64
Total		
Loan amount (A)	¥50,067,586	¥50,810,144
Deposit amount (B)	65,591,627	63,656,771
Loan-deposit ratio (%)		
(A) / (B)	76.33%	79.81%
Ratio by average balance for the fiscal year	77.89	86.71

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

March 31	Millions of yen	
	2005	2004
Domestic operations		
Securities amount (A)	¥20,257,723	¥20,476,601
Deposit amount (B).....	58,896,881	57,323,318
Securities-deposit ratio (%)		
(A) / (B)	34.39%	35.72%
Ratio by average balance for the fiscal year	32.69	32.73
International operations		
Securities amount (A)	¥ 3,418,972	¥ 6,115,982
Deposit amount (B).....	6,694,746	6,333,453
Securities-deposit ratio (%)		
(A) / (B)	51.06%	96.56%
Ratio by average balance for the fiscal year	67.36	90.83
Total		
Securities amount (A)	¥23,676,696	¥26,592,584
Deposit amount (B).....	65,591,627	63,656,771
Securities-deposit ratio (%)		
(A) / (B)	36.09%	41.77%
Ratio by average balance for the fiscal year	36.33	38.07

Note: Deposits include negotiable certificates of deposit.