

Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

	Percentage	
Year ended March 31	2007	2006
Ordinary profit to total assets	0.62%	0.78%
Ordinary profit to stockholders' equity	18.57	37.26
Net income to total assets	0.34	0.56
Net income to stockholders' equity	10.13	26.57

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) + (Net assets 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

Yield/Interest Rate

	Percentage	
Year ended March 31	2007	2006
Domestic operations		
Interest-earning assets (A)	1.56%	1.51%
Interest-bearing liabilities (B)	0.98	0.82
(A) – (B)	0.58	0.69
International operations		
Interest-earning assets (A)	4.61%	3.38%
Interest-bearing liabilities (B)	4.90	3.79
(A) – (B)	(0.29)	(0.41)
Total		
Interest-earning assets (A)	2.12%	1.80%
Interest-bearing liabilities (B)	1.66	1.27
(A) – (B)	0.46	0.53

Loan-Deposit Ratio

	Millions of yen	
March 31	2007	2006
Domestic operations		
Loans and bills discounted (A)	¥47,262,094	¥46,639,088
Deposits (B)	59,933,911	60,894,604
Loan-deposit ratio (%)		
(A) / (B)	78.85%	76.58%
Ratio by average balance for the fiscal year	78.59	76.55
International operations		
Loans and bills discounted (A)	¥ 6,494,346	¥ 5,218,471
Deposits (B)	8,875,426	7,327,562
Loan-deposit ratio (%)		
(A) / (B)	73.17%	71.21%
Ratio by average balance for the fiscal year	70.82	68.18
Total		
Loans and bills discounted (A)	¥53,756,440	¥51,857,559
Deposits (B)	68,809,338	68,222,167
Loan-deposit ratio (%)		
(A) / (B)	78.12%	76.01%
Ratio by average balance for the fiscal year	77.58	75.62

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

March 31	Millions of yen	
	2007	2006
Domestic operations		
Securities (A)	¥17,042,942	¥20,830,416
Deposits (B)	59,933,911	60,894,604
Securities-deposit ratio (%)		
(A) / (B)	28.43%	34.20%
Ratio by average balance for the fiscal year	27.92	30.11
International operations		
Securities (A)	¥ 3,017,931	¥ 4,372,125
Deposits (B)	8,875,426	7,327,562
Securities-deposit ratio (%)		
(A) / (B)	34.00%	59.66%
Ratio by average balance for the fiscal year	45.52	53.86
Total		
Securities (A)	¥20,060,873	¥25,202,541
Deposits (B)	68,809,338	68,222,167
Securities-deposit ratio (%)		
(A) / (B)	29.15%	36.94%
Ratio by average balance for the fiscal year	30.21	32.76

Note: Deposits include negotiable certificates of deposit.