

Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

| Year ended March 31 | Percentage | |
|---|------------|-------|
| | 2008 | 2007 |
| Ordinary profit to total assets | 0.56% | 0.62% |
| Ordinary profit to stockholders' equity | 14.28 | 18.57 |
| Net income to total assets | 0.22 | 0.34 |
| Net income to stockholders' equity | 5.64 | 10.13 |

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

| Year ended March 31 | Percentage | |
|--|------------|--------|
| | 2008 | 2007 |
| Domestic operations | | |
| Interest-earning assets (A) | 1.78% | 1.56% |
| Interest-bearing liabilities (B) | 1.25 | 0.98 |
| (A) - (B) | 0.53 | 0.58 |
| International operations | | |
| Interest-earning assets (A) | 4.30% | 4.61% |
| Interest-bearing liabilities (B) | 4.43 | 4.90 |
| (A) - (B) | (0.13) | (0.29) |
| Total | | |
| Interest-earning assets (A) | 2.34% | 2.12% |
| Interest-bearing liabilities (B) | 1.91 | 1.66 |
| (A) - (B) | 0.43 | 0.46 |

Loan-Deposit Ratio

| March 31 | Millions of yen | |
|--|-----------------|-------------|
| | 2008 | 2007 |
| Domestic operations | | |
| Loans and bills discounted (A) | ¥ 47,935,924 | ¥47,262,094 |
| Deposits (B) | 60,751,641 | 59,933,911 |
| Loan-deposit ratio (%) | | |
| (A) / (B) | 78.90% | 78.85% |
| Ratio by average balance for the fiscal year | 77.99 | 78.59 |
| International operations | | |
| Loans and bills discounted (A) | ¥ 9,021,889 | ¥ 6,494,346 |
| Deposits (B) | 8,631,193 | 8,875,426 |
| Loan-deposit ratio (%) | | |
| (A) / (B) | 104.52% | 73.17% |
| Ratio by average balance for the fiscal year | 81.61 | 70.82 |
| Total | | |
| Loans and bills discounted (A) | ¥ 56,957,813 | ¥53,756,440 |
| Deposits (B) | 69,382,834 | 68,809,338 |
| Loan-deposit ratio (%) | | |
| (A) / (B) | 82.09% | 78.12% |
| Ratio by average balance for the fiscal year | 78.47 | 77.58 |

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

| March 31 | Millions of yen | |
|---|-----------------|--------------|
| | 2008 | 2007 |
| Domestic operations | | |
| Securities (A) | ¥ 16,730,573 | ¥ 17,042,942 |
| Deposits (B) | 60,751,641 | 59,933,911 |
| Securities-deposit ratio (%) | | |
| (A) / (B) | 27.53% | 28.43% |
| Ratio by average balance for the fiscal year..... | 25.26 | 27.92 |
| International operations | | |
| Securities (A) | ¥ 6,027,667 | ¥ 3,017,931 |
| Deposits (B) | 8,631,193 | 8,875,426 |
| Securities-deposit ratio (%) | | |
| (A) / (B) | 69.83% | 34.00% |
| Ratio by average balance for the fiscal year..... | 38.02 | 45.52 |
| Total | | |
| Securities (A) | ¥ 22,758,241 | ¥ 20,060,873 |
| Deposits (B) | 69,382,834 | 68,809,338 |
| Securities-deposit ratio (%) | | |
| (A) / (B) | 32.80% | 29.15% |
| Ratio by average balance for the fiscal year..... | 26.98 | 30.21 |

Note: Deposits include negotiable certificates of deposit.