

# Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

## Income Ratio

	Percentage	
	Six months ended September 30	
	2007	2006
Ordinary profit to total assets .....	0.34%	0.58%
Ordinary profit to net assets .....	8.30	19.83
Net income to total assets .....	0.14	0.39
Net income to net assets .....	3.25	13.53

Notes: 1. Ordinary profit (net income) to total assets = Ordinary profit (net income) / Days in the interim period x Days in the fiscal year / Average balance of total assets excluding customers' liabilities for acceptances and guarantees x 100  
 2. Ordinary profit (net income) to net assets = (Ordinary profit (net income) – Preferred dividends) / Days in the interim period x Days in the fiscal year / ((Net assets 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 interim period – Number of shares of preferred stock outstanding at end of the interim period x Issue price)) divided by 2 x 100

## Yield/Interest Rate

	Percentage	
	Six months ended September 30	
	2007	2006
Domestic operations		
Interest-earning assets (A) .....	1.78%	1.47%
Interest-bearing liabilities (B) .....	1.21	0.88
(A) – (B) .....	0.57	0.59
International operations		
Interest-earning assets (A) .....	4.49%	4.15%
Interest-bearing liabilities (B) .....	4.83	4.79
(A) – (B) .....	(0.34)	(0.64)
Total		
Interest-earning assets (A) .....	2.36%	1.92%
Interest-bearing liabilities (B) .....	1.94	1.52
(A) – (B) .....	0.42	0.40

## Loan-Deposit Ratio

	Millions of yen	
	September 30	
	2007	2006
Domestic operations		
Loans and bills discounted (A) .....	¥47,046,397	¥47,671,576
Deposits (B) .....	59,347,030	59,910,092
Loan-deposit ratio (%)		
(A) / (B) .....	79.27%	79.57%
Ratio by average balance for the interim period .....	77.29	77.37
International operations		
Loans and bills discounted (A) .....	¥ 7,979,308	¥ 6,230,901
Deposits (B) .....	9,494,430	8,630,957
Loan-deposit ratio (%)		
(A) / (B) .....	84.04%	72.19%
Ratio by average balance for the interim period .....	75.29	70.53
Total		
Loans and bills discounted (A) .....	¥55,025,706	¥53,902,477
Deposits (B) .....	68,841,461	68,541,049
Loan-deposit ratio (%)		
(A) / (B) .....	79.93%	78.64%
Ratio by average balance for the interim period .....	77.01	76.54

Note: Deposits include negotiable certificates of deposit.

## Securities-Deposit Ratio

	Millions of yen	
	September 30	
	2007	2006
Domestic operations		
Securities (A) .....	¥15,761,314	¥17,846,805
Deposits (B) .....	59,347,030	59,910,092
Securities-deposit ratio (%)		
(A) / (B) .....	26.55%	29.78%
Ratio by average balance for the interim period .....	25.13	29.27
International operations		
Securities (A) .....	¥ 4,098,809	¥ 4,200,640
Deposits (B) .....	9,494,430	8,630,957
Securities-deposit ratio (%)		
(A) / (B) .....	43.17%	48.66%
Ratio by average balance for the interim period .....	33.25	49.42
Total		
Securities (A) .....	¥19,860,123	¥22,047,445
Deposits (B) .....	68,841,461	68,541,049
Securities-deposit ratio (%)		
(A) / (B) .....	28.84%	32.16%
Ratio by average balance for the interim period .....	26.25	31.71

Note: Deposits include negotiable certificates of deposit.