

Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

	Percentage	
Year ended March 31	2009	2008
Ordinary profit to total assets	0.03%	0.56%
Ordinary profit to stockholders' equity	1.06	14.28
Net income to total assets	—	0.22
Net income to stockholders' equity	—	5.64

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) + (Net assets 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. Net income to total assets and net income to stockholders' equity for the year ended March 31, 2009 are not reported due to a net loss.

Yield/Interest Rate

	Percentage	
Year ended March 31	2009	2008
Domestic operations		
Interest-earning assets (A)	1.71 %	1.78%
Interest-bearing liabilities (B)	1.23	1.25
(A) – (B)	0.48	0.53
International operations		
Interest-earning assets (A)	3.03%	4.30%
Interest-bearing liabilities (B)	2.99	4.43
(A) – (B)	0.04	(0.13)
Total		
Interest-earning assets (A)	2.03%	2.34%
Interest-bearing liabilities (B)	1.63	1.91
(A) – (B)	0.40	0.43

Loan-Deposit Ratio

	Millions of yen	
March 31	2009	2008
Domestic operations		
Loans and bills discounted (A)	¥49,843,316	¥47,935,924
Deposits (B)	66,601,940	60,751,641
Loan-deposit ratio (%)		
(A) / (B)	74.83%	78.90%
Ratio by average balance for the fiscal year	78.52	77.99
International operations		
Loans and bills discounted (A)	¥10,397,950	¥ 9,021,889
Deposits (B)	10,303,767	8,631,193
Loan-deposit ratio (%)		
(A) / (B)	100.91 %	104.52%
Ratio by average balance for the fiscal year	106.36	81.61
Total		
Loans and bills discounted (A)	¥60,241,266	¥56,957,813
Deposits (B)	76,905,708	69,382,834
Loan-deposit ratio (%)		
(A) / (B)	78.33%	82.09%
Ratio by average balance for the fiscal year	82.26	78.47

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

March 31	Millions of yen	
	2009	2008
Domestic operations		
Securities (A)	¥20,822,677	¥16,730,573
Deposits (B)	66,601,940	60,751,641
Securities-deposit ratio (%)		
(A) / (B)	31.26%	27.53%
Ratio by average balance for the fiscal year	28.11	25.26
International operations		
Securities (A)	¥ 7,177,837	¥ 6,027,667
Deposits (B)	10,303,767	8,631,193
Securities-deposit ratio (%)		
(A) / (B)	69.66%	69.83%
Ratio by average balance for the fiscal year	52.98	38.02
Total		
Securities (A)	¥28,000,515	¥22,758,241
Deposits (B)	76,905,708	69,382,834
Securities-deposit ratio (%)		
(A) / (B)	36.40%	32.80%
Ratio by average balance for the fiscal year	31.45	26.98

Note: Deposits include negotiable certificates of deposit.