Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

Six months ended September 30	Percentage	
	2008	2007
Ordinary profit to total assets	**0.24%**	0.34%
Ordinary profit to net assets	**7.31**	8.30
Net income to total assets	**0.16**	0.14
Net income to net assets	**4.74**	3.25

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

Six months ended September 30	Percentage	
	2008	2007
Domestic operations		
Interest-earning assets (A)	**1.76%**	1.78%
Interest-bearing liabilities (B)	**1.29**	1.21
(A) - (B)	**0.47**	0.57
International operations		
Interest-earning assets (A)	**3.48%**	4.49%
Interest-bearing liabilities (B)	**3.38**	4.83
(A) - (B)	**0.10**	(0.34)
Total		
Interest-earning assets (A)	**2.20%**	2.36%
Interest-bearing liabilities (B)	**1.79**	1.94
(A) - (B)	**0.41**	0.42

Loan-Deposit Ratio

September 30	Millions of yen	
	2008	2007
Domestic operations		
Loans and bills discounted (A)	**¥47,081,526**	¥47,046,397
Deposits (B)	**60,232,847**	59,347,030
Loan-deposit ratio (%)		
(A) / (B)	**78.16%**	79.27%
Ratio by average balance for the interim period	**79.41**	77.29
International operations		
Loans and bills discounted (A)	**¥11,460,426**	¥ 7,979,308
Deposits (B)	**9,910,867**	9,494,430
Loan-deposit ratio (%)		
(A) / (B)	**115.63%**	84.04%
Ratio by average balance for the interim period	**100.41**	75.29
Total		
Loans and bills discounted (A)	**¥58,541,953**	¥55,025,706
Deposits (B)	**70,143,714**	68,841,461
Loan-deposit ratio (%)		
(A) / (B)	**83.46%**	79.93%
Ratio by average balance for the interim period	**82.41**	77.01

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

September 30	Millions of yen	
	2008	2007
Domestic operations		
Securities (A)	**¥15,566,743**	¥15,761,314
Deposits (B)	**60,232,847**	59,347,030
Securities-deposit ratio (%)		
(A) / (B)	**25.84%**	26.55%
Ratio by average balance for the interim period	**27.85**	25.13
International operations		
Securities (A)	**¥ 5,415,702**	¥ 4,098,809
Deposits (B)	**9,910,867**	9,494,430
Securities-deposit ratio (%)		
(A) / (B)	**54.64%**	43.17%
Ratio by average balance for the interim period	**53.00**	33.25
Total		
Securities (A)	**¥20,982,446**	¥19,860,123
Deposits (B)	**70,143,714**	68,841,461
Securities-deposit ratio (%)		
(A) / (B)	**29.91%**	28.84%
Ratio by average balance for the interim period	**31.45**	26.25

Note: Deposits include negotiable certificates of deposit.