

Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

	Percentage	
Six months ended September 30	2009	2008
Ordinary profit to total assets	0.27%	0.24%
Ordinary profit to net assets	8.88	7.31
Net income to total assets	0.21	0.16
Net income to net assets	6.76	4.74

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

Yield/Interest Rate

	Percentage	
Six months ended September 30	2009	2008
Domestic operations:		
Interest-earning assets (A)	1.46%	1.76%
Interest-bearing liabilities (B)	1.03	1.29
(A) — (B)	0.43	0.47
International operations:		
Interest-earning assets (A)	1.92%	3.48%
Interest-bearing liabilities (B)	1.67	3.38
(A) — (B)	0.25	0.10
Total:		
Interest-earning assets (A)	1.55%	2.20%
Interest-bearing liabilities (B)	1.15	1.79
(A) — (B)	0.40	0.41

Loan-Deposit Ratio

	Millions of yen	
September 30	2009	2008
Domestic operations:		
Loans and bills discounted (A)	¥50,026,684	¥47,081,526
Deposits (B)	67,457,565	60,232,847
Loan-deposit ratio (%)		
(A) / (B)	74.16%	78.16%
Ratio by average balance for the interim period	74.48	79.41
International operations:		
Loans and bills discounted (A)	¥ 8,872,014	¥11,460,426
Deposits (B)	9,844,125	9,910,867
Loan-deposit ratio (%)		
(A) / (B)	90.12%	115.63%
Ratio by average balance for the interim period	92.81	100.41
Total:		
Loans and bills discounted (A)	¥58,898,698	¥58,541,953
Deposits (B)	77,301,690	70,143,714
Loan-deposit ratio (%)		
(A) / (B)	76.19%	83.46%
Ratio by average balance for the interim period	76.91	82.41

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

September 30	Millions of yen	
	2009	2008
Domestic operations:		
Securities (A)	¥22,710,489	¥15,566,743
Deposits (B)	67,457,565	60,232,847
Securities-deposit ratio (%)		
(A) / (B)	33.66%	25.84%
Ratio by average balance for the interim period	32.26	27.85
International operations:		
Securities (A)	¥ 4,949,402	¥ 5,415,702
Deposits (B)	9,844,125	9,910,867
Securities-deposit ratio (%)		
(A) / (B)	50.27%	54.64%
Ratio by average balance for the interim period	41.68	53.00
Total:		
Securities (A)	¥27,659,892	¥20,982,446
Deposits (B)	77,301,690	70,143,714
Securities-deposit ratio (%)		
(A) / (B)	35.78%	29.91%
Ratio by average balance for the interim period	33.51	31.45

Note: Deposits include negotiable certificates of deposit.