

Ratios (Nonconsolidated)

Sumitomo Mitsui Banking Corporation

Income Ratio

	Percentage	
Six months ended September 30	2010	2009
Ordinary profit to total assets.....	0.74%	0.27%
Ordinary profit to stockholders' equity.....	14.68	8.88
Net income to total assets	0.66	0.21
Net income to stockholders' equity	13.10	6.76

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 stockholders' equity = (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	2010	2009
Domestic operations:		
Interest-earning assets (A).....	1.33%	1.46%
Interest-bearing liabilities (B)	1.01	1.03
(A) – (B)	0.32	0.43
International operations:		
Interest-earning assets (A).....	1.65%	1.92%
Interest-bearing liabilities (B)	1.47	1.67
(A) – (B)	0.18	0.25
Total:		
Interest-earning assets (A).....	1.40%	1.55%
Interest-bearing liabilities (B)	1.10	1.15
(A) – (B)	0.30	0.40

Loan-Deposit Ratio

	Millions of yen	
September 30	2010	2009
Domestic operations:		
Loans and bills discounted (A)	¥48,854,975	¥50,026,684
Deposits (B)	69,873,303	67,457,565
Loan-deposit ratio (%)		
(A) / (B)	69.91%	74.16%
Ratio by average balance for the interim period.....	70.15	74.48
International operations:		
Loans and bills discounted (A)	¥ 8,537,468	¥ 8,872,014
Deposits (B)	9,585,617	9,844,125
Loan-deposit ratio (%)		
(A) / (B)	89.06%	90.12%
Ratio by average balance for the interim period.....	88.89	92.81
Total:		
Loans and bills discounted (A)	¥57,392,444	¥58,898,698
Deposits (B)	79,458,921	77,301,690
Loan-deposit ratio (%)		
(A) / (B)	72.22%	76.19%
Ratio by average balance for the interim period.....	72.43	76.91

Note: Deposits include negotiable certificates of deposit.

Securities-Deposit Ratio

September 30	Millions of yen	
	2010	2009
Domestic operations:		
Securities (A).....	¥27,104,619	¥22,710,489
Deposits (B)	69,873,303	67,457,565
Securities-deposit ratio (%)		
(A) / (B)	38.79%	33.66%
Ratio by average balance for the interim period.....	37.76	32.26
International operations:		
Securities (A).....	¥ 6,332,137	¥ 4,949,402
Deposits (B)	9,585,617	9,844,125
Securities-deposit ratio (%)		
(A) / (B)	66.05%	50.27%
Ratio by average balance for the interim period.....	51.90	41.68
Total:		
Securities (A).....	¥33,436,757	¥27,659,892
Deposits (B)	79,458,921	77,301,690
Securities-deposit ratio (%)		
(A) / (B)	42.08%	35.78%
Ratio by average balance for the interim period.....	39.48	33.51

Note: Deposits include negotiable certificates of deposit.