

## Financial Highlights for FY3/2010

### 1. Income Analysis

<SMBC Non-consolidated>

(Millions of yen)

		FY3/2010		FY3/2009
			Change	
Gross banking profit	1	1,455,275	(69,581)	1,524,856
<i>Excluding gains (losses) on bonds</i>	2	1,418,005	(80,723)	1,498,728
Gross domestic profit	3	1,117,224	(29,978)	1,147,202
<i>Excluding gains (losses) on bonds</i>	4	1,108,154	(71,468)	1,179,622
Net interest income	5	909,934	(20,345)	930,279
Trust fees	6	1,736	(338)	2,074
Net fees and commissions	7	213,233	(7,008)	220,241
Net trading income	8	2,424	(8,339)	10,763
Net other operating income	9	(10,104)	6,052	(16,156)
<i>Gains (losses) on bonds</i>	10	9,070	41,490	(32,420)
Gross international profit	11	338,050	(39,604)	377,654
<i>Excluding gains (losses) on bonds</i>	12	309,850	(9,255)	319,105
Net interest income	13	136,448	48,339	88,109
Net fees and commissions	14	73,480	(102)	73,582
Net trading income	15	112,932	(51,343)	164,275
Net other operating income	16	15,190	(36,496)	51,686
<i>Gains (losses) on bonds</i>	17	28,199	(30,349)	58,548
Expenses (excluding non-recurring losses)	18	(685,752)	15,727	(701,479)
Personnel expenses	19	(245,728)	(8,762)	(236,966)
Non-personnel expenses	20	(403,265)	22,966	(426,231)
Taxes	21	(36,759)	1,523	(38,282)
Banking profit (before provision for general reserve for possible loan losses)	22	769,522	(53,855)	823,377
<i>Excluding gains (losses) on bonds</i>	23	732,252	(64,996)	797,248
Provision for general reserve for possible loan losses	24	9,067	84,797	(75,730)
Banking profit	25	778,589	30,942	747,647
Gains (losses) on bonds	26	37,270	11,142	26,128
Non-recurring gains (losses)	27	(315,839)	395,752	(711,591)
Credit costs	28	(263,805)	210,553	(474,358)
Gains (losses) on stocks	29	3,857	224,286	(220,429)
Gains on sale of stocks and other securities	30	56,719	49,653	7,066
Losses on sale of stocks and other securities	31	(886)	3,462	(4,348)
Losses on devaluation of stocks and other securities	32	(51,975)	171,172	(223,147)
Other non-recurring gains (losses)	33	(55,892)	(39,089)	(16,803)
Ordinary profit	34	462,749	426,694	36,055
Extraordinary gains (losses)	35	(7,999)	270	(8,269)
Gains (losses) on disposal of fixed assets	36	2,448	4,587	(2,139)
Losses on impairment of fixed assets	37	(10,525)	(4,387)	(6,138)
Recoveries of written-off claims	38	77	69	8
Income before income taxes	39	454,750	426,964	27,786
Income taxes-current	40	(44,997)	(21,249)	(23,748)
Income taxes-deferred	41	(91,757)	213,397	(305,154)
Net income (loss)	42	317,995	619,111	(301,116)
Total credit cost (24+28+38)	43	(254,660)	295,419	(550,079)
Provision for general reserve for possible loan losses	44	9,067	84,797	(75,730)
Write-off of loans	45	(102,663)	128,749	(231,412)
Provision for specific reserve for possible loan losses	46	(92,114)	90,232	(182,346)
Losses on sales of delinquent loans	47	(69,259)	(9,077)	(60,182)
Provision for loan loss reserve for specific overseas	48	232	649	(417)
Recoveries of written-off claims	49	77	69	8

(Note) Amounts less than 1 million yen are rounded down. Figures in parenthesis indicate the amount of loss or decrease.

## &lt;Consolidated&gt;

(Millions of yen)

		FY3/2010		FY3/2009
			Change	
Consolidated gross profit	1	2,236,634	70,754	2,165,880
Net interest income	2	1,380,912	42,459	1,338,453
Trust fees	3	1,778	(344)	2,122
Net fees and commissions	4	608,616	51,438	557,178
Net trading income	5	194,087	(17,651)	211,738
Net other operating income	6	51,238	(5,148)	56,386
General and administrative expenses	7	(1,161,302)	(97,883)	(1,063,419)
Credit costs	8	(473,937)	295,547	(769,484)
Write-off of loans	9	(176,672)	125,681	(302,353)
Provision for specific reserve for possible loan losses	10	(184,257)	113,143	(297,400)
Provision for general reserve for possible loan losses	11	(17,944)	86,201	(104,145)
Other credit costs	12	(95,063)	(29,478)	(65,585)
Gains (losses) on stocks	13	(10,078)	173,599	(183,677)
Equity in earnings (losses) of affiliates	14	(21,542)	73,334	(94,876)
Other income (expenses)	15	(11,003)	(1,892)	(9,111)
<b>Ordinary profit</b>	<b>16</b>	<b>558,769</b>	<b>513,458</b>	<b>45,311</b>
Extraordinary gains (losses)	17	(671)	15,144	(15,815)
Losses on impairment of fixed assets	18	(12,856)	(5,493)	(7,363)
Recoveries of written-off claims	19	968	(740)	1,708
Income before income taxes and minority interests	20	558,097	528,602	29,495
Income taxes-current	21	(104,110)	(31,872)	(72,238)
Income taxes-deferred	22	(74,759)	187,646	(262,405)
Minority interests in net income	23	(107,668)	(39,360)	(68,308)
<b>Net income (loss)</b>	<b>24</b>	<b>271,559</b>	<b>645,015</b>	<b>(373,456)</b>

(Note) Consolidated gross profit = (Interest income - interest expenses) + Trust fees + (Fees and commissions - Fees and commissions payments)  
+ (Trading income - Trading losses) + (Other operating income - Other operating expenses)

Total credit cost (8+19)	25	(472,968)	294,807	(767,775)
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## (Reference)

(Billions of yen)

Consolidated net business profit	26	832.3	103.6	728.7
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(Note) Consolidated net business profit = (SMBC's Non-consolidated banking profit (before provision for general reserve for possible loan losses))

+ (Other consolidated subsidiaries' ordinary profit (excluding non-recurring items)) + (Affiliates' ordinary profit) X (Ownership ratio)

- (Internal transactions (dividends, etc.))

## (Number of consolidated subsidiaries and affiliates)

		Mar. 31, 2010	Change	Mar. 31, 2009
Consolidated subsidiaries	27	307	19	288
Affiliated companies accounted for by equity method	28	58	(21)	79