

Financial Highlights for FY3/2011**1. Income Analysis**

<SMBC Non-consolidated>

(Millions of yen)

		FY3/2011		FY3/2010
			Change	
Gross banking profit	1	1,531,759	76,484	1,455,275
Excluding gains (losses) on bonds	2	1,384,638	(33,367)	1,418,005
Gross domestic profit	3	1,114,329	(2,895)	1,117,224
Excluding gains (losses) on bonds	4	1,085,941	(22,213)	1,108,154
Net interest income	5	867,584	(42,350)	909,934
Trust fees	6	2,299	563	1,736
Net fees and commissions	7	208,808	(4,425)	213,233
Net trading income	8	940	(1,484)	2,424
Net other operating income	9	34,696	44,800	(10,104)
Gains (losses) on bonds	10	28,388	19,318	9,070
Gross international profit	11	417,429	79,379	338,050
Excluding gains (losses) on bonds	12	298,697	(11,153)	309,850
Net interest income	13	100,240	(36,208)	136,448
Net fees and commissions	14	93,858	20,378	73,480
Net trading income	15	150,129	37,197	112,932
Net other operating income	16	73,200	58,010	15,190
Gains (losses) on bonds	17	118,732	90,533	28,199
Expenses (excluding non-recurring losses)	18	(699,197)	(13,445)	(685,752)
Personnel expenses	19	(249,842)	(4,114)	(245,728)
Non-personnel expenses	20	(411,471)	(8,206)	(403,265)
Taxes	21	(37,883)	(1,124)	(36,759)
Banking profit (before provision for general reserve for possible loan losses)	22	832,562	63,040	769,522
Excluding gains (losses) on bonds	23	685,441	(46,811)	732,252
Provision for general reserve for possible loan losses	24	12,335	3,268	9,067
Banking profit	25	844,897	66,308	778,589
Gains (losses) on bonds	26	147,120	109,850	37,270
Non-recurring gains (losses)	27	(249,193)	66,646	(315,839)
Credit costs	28	(107,660)	156,145	(263,805)
Gains (losses) on stocks	29	(87,285)	(91,142)	3,857
Gains on sale of stocks and other securities	30	21,671	(35,048)	56,719
Losses on sale of stocks and other securities	31	(1,604)	(718)	(886)
Losses on devaluation of stocks and other securities	32	(107,353)	(55,378)	(51,975)
Other non-recurring gains (losses)	33	(54,247)	1,645	(55,892)
Ordinary profit	34	595,704	132,955	462,749
Extraordinary gains (losses)	35	(6,864)	1,135	(7,999)
Gains (losses) on disposal of fixed assets	36	(2,336)	(4,784)	2,448
Losses on impairment of fixed assets	37	(4,288)	6,237	(10,525)
Recoveries of written-off claims	38	1,055	978	77
Income before income taxes	39	588,839	134,089	454,750
Income taxes-current	40	(42,386)	2,611	(44,997)
Income taxes-deferred	41	(125,273)	(33,516)	(91,757)
Net income	42	421,180	103,185	317,995
Total credit cost (24+28+38)	43	(94,269)	160,391	(254,660)
Provision for general reserve for possible loan losses	44	12,335	3,268	9,067
Write-off of loans	45	(70,775)	31,888	(102,663)
Provision for specific reserve for possible loan losses	46	(27,104)	65,010	(92,114)
Losses on sales of delinquent loans	47	(9,693)	59,566	(69,259)
Provision for loan loss reserve for specific overseas countries	48	(87)	(319)	232
Recoveries of written-off claims	49	1,055	978	77

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

<Consolidated>

(Millions of yen)

		FY3/2011		FY3/2010
			Change	
Consolidated gross profit	1	2,504,730	268,096	2,236,634
Net interest income	2	1,317,651	(63,261)	1,380,912
Trust fees	3	2,335	557	1,778
Net fees and commissions	4	766,230	157,614	608,616
Net trading income	5	237,093	43,006	194,087
Net other operating income	6	181,419	130,181	51,238
General and administrative expenses	7	(1,355,322)	(194,020)	(1,161,302)
Credit costs	8	(220,162)	253,775	(473,937)
Write-off of loans	9	(156,571)	20,101	(176,672)
Provision for specific reserve for possible loan losses	10	(63,574)	120,683	(184,257)
Provision for general reserve for possible loan losses	11	14,919	32,863	(17,944)
Other credit costs	12	(14,935)	80,128	(95,063)
Gains (losses) on stocks	13	(91,949)	(81,871)	(10,078)
Equity in earnings (losses) of affiliates	14	(13,319)	8,223	(21,542)
Other income (expenses)	15	1,452	12,455	(11,003)
Ordinary profit	16	825,428	266,659	558,769
Extraordinary gains (losses)	17	1,884	2,555	(671)
Losses on impairment of fixed assets	18	(5,441)	7,415	(12,856)
Recoveries of written-off claims	19	2,813	1,845	968
Income before income taxes and minority interests	20	827,313	269,216	558,097
Income taxes-current	21	(97,446)	6,664	(104,110)
Income taxes-deferred	22	(143,325)	(68,566)	(74,759)
Income before minority interests	23	586,542	207,315	379,227
Minority interests in net income	24	(110,646)	(2,978)	(107,668)
Net income	25	475,895	204,336	271,559

(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)	26	(217,348)	255,620	(472,968)
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(Reference)

(Billions of yen)

Consolidated net business profit	27	1,002.0	169.7	832.3
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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, 2011	Change	Mar. 31, 2010
Consolidated subsidiaries	28	327	20	307
Affiliated companies accounted for by equity method	29	47	(11)	58