

## ◆ Consolidated

	Millions of yen				
Year ended March 31	2008	2007	2006	2005	2004
For the Year:					
Total income .....	¥ 3,417,611	¥ 2,971,693	¥ 2,789,433	¥ 2,699,202	¥ 2,843,502
Total expenses .....	2,691,606	2,220,971	1,903,374	2,875,897	2,487,197
Net income (loss) .....	351,820	401,795	563,584	(278,995)	301,664
At Year-End:					
Total net assets .....	¥ 5,080,747	¥ 5,412,458	¥ 3,598,294	¥ 2,633,912	¥ 2,722,161
Total assets .....	108,637,791	98,570,638	104,418,597	97,478,308	99,843,258
Risk-monitored loans .....	1,073,471	1,047,566	1,219,383	2,186,739	3,229,219
Reserve for possible loan losses .....	848,031	860,799	1,006,223	1,239,882	1,375,921
Net unrealized gains on other securities .....	754,456	1,852,971	1,337,192	678,527	568,407
Number of employees .....	36,085	31,718	32,918	32,868	33,895
Selected Ratios:					
Capital ratio .....	12.19%	12.95%	10.77%	10.60%	10.89%
Return on Equity .....	9.56%	12.95%	30.15%	—%	25.38%
Per Share (Yen):					
Net assets .....	¥ 60,442.81	¥ 67,823.69	¥ 41,444.83	¥ 23,977.62	¥ 25,928.02
Net income (loss) .....	6,132.91	7,072.09	9,864.54	(5,300.46)	5,238.85
Net income — diluted .....	6,132.75	7,012.46	9,827.19	—	5,231.31

Notes: 1. Net unrealized gains on other securities represent the difference between the market prices and acquisition costs (or amortized costs) of "other securities." In principle, the value of stocks is calculated using the average market prices during the final month of the period.

2. The number of employees has been reported on the basis of full-time workers. The number of employees includes locally hired overseas staff members but excludes contract employees and temporary staff.

3. From the fiscal year ended March 31, 2007, SMBC has applied "Accounting Standard for Presentation of Net Assets in the Balance Sheet" (Accounting Standards Board of Japan (ASBJ) Statement No. 5) and "Guidance on Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Guidance No. 8).

4. The ASBJ has revised "Guidance on Accounting Standard for Earnings per Share" (ASBJ Guidance No. 4). From the fiscal year ended March 31, 2007, SMBC has applied the revised Guidance and calculated net assets per share by including net deferred gains (losses) on hedges.

5. From the fiscal year ended March 31, 2007 (fiscal 2006), the consolidated capital ratio has been calculated according to the formula specified in the Financial Services Agency (FSA) Notification No. 19 issued in fiscal 2006, which is based on Article 14-2 of the Banking Law of Japan. The consolidated capital ratio of SMBC is calculated according to Basel II. Please note that in fiscal 2005 and prior years, the capital ratio was calculated according to the formula specified in Ministry of Finance Notification No. 55 issued in fiscal 1993, which was based on Article 14-2 of the Banking Law of Japan.

## ◆ Nonconsolidated

	Millions of yen				
Year ended March 31	2008	2007	2006	2005	2004
For the Year:					
Total income .....	¥ 2,944,677	¥ 2,492,577	¥ 2,322,699	¥ 2,290,935	¥ 2,489,187
Total expenses .....	2,437,222	1,905,648	1,576,026	2,391,014	2,170,341
Net income (loss) .....	205,742	315,740	519,520	(136,854)	301,113
(Appendix)					
Gross banking profit (A) .....	1,484,783	1,344,490	1,552,033	1,522,861	1,584,127
Banking profit .....	819,691	782,330	810,593	1,291,972	1,000,132
Banking profit (before provision for general reserve for possible loan losses) .....	819,691	740,601	965,573	940,495	1,000,132
Expenses (excluding nonrecurring losses)(B) ....	665,091	603,888	586,459	582,365	583,995
At Year-End:					
Total net assets .....	¥ 3,493,249	¥ 3,992,884	¥ 3,634,776	¥ 2,752,735	¥ 2,870,870
Total assets .....	100,033,020	91,537,228	97,443,428	91,129,776	94,109,074
Deposits .....	69,382,834	68,809,338	68,222,167	65,591,627	63,656,771
Loans and bills discounted .....	56,957,813	53,756,440	51,857,559	50,067,586	50,810,144
Securities.....	22,758,241	20,060,873	25,202,541	23,676,696	26,592,584
Risk-monitored loans .....	770,587	721,064	914,173	1,735,863	2,774,889
Problem assets based on the					
Financial Reconstruction Law .....	803,939	738,667	960,095	1,824,622	2,811,234
Reserve for possible loan losses .....	620,004	677,573	816,437	989,121	1,250,751
Net unrealized gains on other securities .....	755,749	1,832,891	1,316,206	651,385	556,146
Trust assets and liabilities .....	1,175,711	1,174,396	1,305,915	777,177	429,388
Loans and bills discounted .....	223,740	5,350	7,870	9,780	10,000
Securities.....	273,504	267,110	238,205	81,840	4,645
Capital stock.....	664,986	664,986	664,986	664,986	559,985
Number of shares issued (in thousands)					
Preferred stock .....	70	70	900	900	967
Common stock.....	56,355	56,355	55,212	55,212	54,811
Number of employees .....	17,886	16,407	16,050	16,338	17,546
Selected Ratios:					
Capital ratio .....	12.67%	13.45%	11.35%	11.32%	11.36%
Return on Equity .....	5.64%	10.13%	26.57%	—%	22.49%
Dividend payout ratio .....	41.99%	13.89%	63.02%	—%	79.88%
Overhead ratio (B) / (A) .....	44.8%	44.9%	37.8%	38.2%	36.9%
Per Share (Yen):					
Net assets .....	¥ 58,204.22	¥ 67,124.90	¥ 42,105.57	¥ 26,129.71	¥ 28,641.10
Dividends:					
Common stock.....	1,487	763	5,714	683	4,177
Preferred stock (Type 1) .....	/	/	10,500	10,500	10,500
Preferred stock (Type 2) .....	/	/	28,500	28,500	28,500
Preferred stock (Type 3) .....	/	/	13,700	13,700	13,700
Preferred stock (1st series Type 6) .....	88,500	88,500	88,500	485	/
Net income (loss) .....	3,540.84	5,533.69	9,066.46	(2,718.23)	5,228.80
Net income — diluted .....	—	5,487.21	9,050.63	—	5,221.53

Notes: 1. For definitions of risk-monitored loans and problem assets based on the Financial Reconstruction Law, please refer to page 185.

2. Net unrealized gains on other securities represent the difference between the market prices and acquisition costs (or amortized costs) of "other securities." The value of stocks is calculated using the average market prices during the final month of the period. For further details, please refer to page 32.

3. The number of employees has been reported on the basis of full-time workers. The number of employees includes locally hired overseas staff members but excludes contract employees, temporary staff, and executive officers who are not also Board members.

4. From the fiscal year ended March 31, 2007, SMBC has applied "Accounting Standard for Presentation of Net Assets in the Balance Sheet" (Accounting Standards Board of Japan (ASBJ) Statement No. 5) and "Guidance on Accounting Standards for Presentation of Net Assets in the Balance Sheet" (ASBJ Guidance No. 8).

5. The ASBJ has revised "Guidance on Accounting Standard for Earnings per Share" (ASBJ Guidance No. 4). From the fiscal year ended March 31, 2007, SMBC has applied the revised Guidance and calculated net assets per share by including net deferred gains (losses) on hedges.

6. From the fiscal year ended March 31, 2007 (fiscal 2006), the nonconsolidated capital ratio has been calculated according to the formula specified in the Financial Services Agency (FSA) Notification No. 19 issued in fiscal 2006, which is based on Article 14-2 of the Banking Law of Japan. The nonconsolidated capital ratio of SMBC is calculated according to Basel II. Please note that, in fiscal 2005 and prior years, the capital ratio was calculated according to the formula specified in the Ministry of Finance Notification No. 55 issued in 1993, which was based on Article 14-2 of the Banking Law of Japan.