

◆ Consolidated

Year ended March 31	Millions of yen				
	2009	2008	2007	2006	2005
For the Year:					
Total income	¥ 2,991,839	¥ 3,417,611	¥ 2,971,693	¥ 2,789,433	¥ 2,699,202
Total expenses	2,941,009	2,691,606	2,220,971	1,903,374	2,875,897
Net income (loss)	(317,306)	351,820	401,795	563,584	(278,995)
At Year-End:					
Total net assets	¥ 4,518,647	¥ 5,080,747	¥ 5,412,458	¥ 3,598,294	¥ 2,633,912
Total assets	115,849,385	108,637,791	98,570,638	104,418,597	97,478,308
Risk-monitored loans	1,561,824	1,073,471	1,047,566	1,219,383	2,186,739
Reserve for possible loan losses	1,011,845	848,031	860,799	1,006,223	1,239,882
Net unrealized gains (losses) on other securities	(59,758)	754,456	1,852,971	1,337,192	678,527
Number of employees	37,345	36,085	31,718	32,918	32,868
Selected Ratios:					
Capital ratio	13.54%	12.19%	12.95%	10.77%	10.60%
Return on Equity	—%	9.56%	12.95%	30.15%	—%
Per Share (Yen):					
Net assets	¥41,492.54	¥60,442.81	¥67,823.69	¥41,444.83	¥23,977.62
Net income (loss)	(5,740.34)	6,132.91	7,072.09	9,864.54	(5,300.46)
Net income — diluted	—	6,132.75	7,012.46	9,827.19	—

- Notes: 1. "Net unrealized gains (losses) on other securities" represent the difference between the market prices and acquisition costs (or amortized costs) of "other securities." In principle, the values of stocks are calculated using the average market prices during the final month.
2. "Number of employees" has been reported on the basis of full-time workers. "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, in calculating total net assets and total assets, SMBC has applied "Accounting Standard for Presentation of Net Assets in the Balance Sheet" (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 FSA Notification No. 19 issued in fiscal 2006, which is based on Article 14-2 of the Banking Act of Japan. The consolidated capital ratio of SMBC is calculated under 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 fiscal 1993, which was based on Article 14-2 of the Banking Act of Japan.
6. "Net income — diluted" per share for the fiscal years ended March 31, 2009 and 2005 is not reported due to a net loss.

◆ Nonconsolidated

	Millions of yen				
Year ended March 31	2009	2008	2007	2006	2005
For the Year:					
Total income	¥ 2,548,073	¥ 2,944,677	¥ 2,492,577	¥ 2,322,699	¥ 2,290,935
Total expenses	2,520,286	2,437,222	1,905,648	1,576,026	2,391,014
Net income (loss)	(301,116)	205,742	315,740	519,520	(136,854)
(Appendix)					
Gross banking profit (A)	1,524,856	1,484,783	1,344,490	1,552,033	1,522,861
Banking profit	747,647	819,691	782,330	810,593	1,291,972
Banking profit (before provision for general reserve for possible loan losses)	823,377	819,691	740,601	965,573	940,495
Expenses (excluding nonrecurring losses) (B)	701,479	665,091	603,888	586,459	582,365
At Year-End:					
Total net assets	¥ 2,546,493	¥ 3,493,249	¥ 3,992,884	¥ 3,634,776	¥ 2,752,735
Total assets	107,478,218	100,033,020	91,537,228	97,443,428	91,129,776
Deposits	76,905,708	69,382,834	68,809,338	68,222,167	65,591,627
Loans and bills discounted	60,241,266	56,957,813	53,756,440	51,857,559	50,067,586
Securities	28,000,515	22,758,241	20,060,873	25,202,541	23,676,696
Risk-monitored loans	1,137,058	770,587	721,064	914,173	1,735,863
Problem assets based on the Financial Reconstruction Law	1,194,170	803,939	738,667	960,095	1,824,622
Reserve for possible loan losses	791,885	620,004	677,573	816,437	989,121
Net unrealized gains (losses) on other securities	(42,701)	755,749	1,832,891	1,316,206	651,385
Trust assets and liabilities	1,262,993	1,175,711	1,174,396	1,305,915	777,177
Loans and bills discounted	222,030	223,740	5,350	7,870	9,780
Securities	392,812	273,504	267,110	238,205	81,840
Capital stock	664,986	664,986	664,986	664,986	664,986
Number of shares issued (in thousands)					
Preferred stock	70	70	70	900	900
Common stock	56,355	56,355	56,355	55,212	55,212
Number of employees	21,816	17,886	16,407	16,050	16,338
Selected Ratios:					
Capital ratio	13.85%	12.67%	13.45%	11.35%	11.32%
Return on Equity	—%	5.64%	10.13%	26.57%	—%
Dividend payout ratio	—%	41.99%	13.89%	63.02%	—%
Overhead ratio (B) / (A)	46.0%	44.8%	44.9%	37.8%	38.2%
Per Share (Yen):					
Net assets	¥41,404.62	¥58,204.22	¥67,124.90	¥42,105.57	¥26,129.71
Dividends:					
Common stock	1,638	1,487	763	5,714	683
Preferred stock (Type 1)	/	/	/	10,500	10,500
Preferred stock (Type 2)	/	/	/	28,500	28,500
Preferred stock (Type 3)	/	/	/	13,700	13,700
Preferred stock (1st series Type 6)	88,500	88,500	88,500	88,500	485
Net income (loss)	(5,453.06)	3,540.84	5,533.69	9,066.46	(2,718.23)
Net income — diluted	—	—	5,487.21	9,050.63	—

- Notes: 1. Please refer to page 152 for the definitions of risk-monitored loans and problem assets based on the Financial Reconstruction Law.
2. "Net unrealized gains (losses) on other securities" represent the difference between the market prices and acquisition costs (or amortized costs) of "other securities." The values of stocks are calculated using the average market prices during the final month. For details, please refer to page 30.
3. "Number of employees" has been reported on the basis of full-time workers. "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, in calculating total net assets and total assets, SMBC has applied "Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Statement No. 5) and "Guidance on Accounting Standard 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 FSA Notification No. 19 issued in fiscal 2006, which is based on Article 14-2 of the Banking Act of Japan. The nonconsolidated capital ratio of SMBC is calculated under 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 fiscal 1993, which was based on Article 14-2 of the Banking Act of Japan.
7. "Net income — diluted" per share for the fiscal years ended March 31, 2009 and 2005 is not reported due to a net loss. For the year ended March 31, 2008, it is not reported because no potentially dilutive shares have been issued.