

Sumitomo Mitsui Banking Corporation

Six months ended September 30, 2008, 2007 and 2006, and years ended March 31, 2008 and 2007

◆ Consolidated

	Millions of yen				
	September 30			March 31	
	2008	2007	2006	2008	2007
For the Interim Period (Year):					
Total income	¥ 1,544,107	¥ 1,556,051	¥ 1,401,690	¥ 3,417,611	¥ 2,971,693
Total expenses	1,367,218	1,242,520	1,037,617	2,691,606	2,220,971
Net income	94,960	171,308	220,078	351,820	401,795
At Interim Period- (Year-) End:					
Total net assets	¥ 5,203,322	¥ 5,410,538	¥ 4,497,004	¥ 5,080,747	¥ 5,412,458
Total assets	107,872,150	103,722,670	100,049,543	108,637,791	98,570,638
Risk-monitored loans	1,393,840	1,051,206	1,129,117	1,073,471	1,047,566
Reserve for possible loan losses	854,581	898,698	949,212	848,031	860,799
Net unrealized gains on other securities	622,854	1,530,310	1,438,792	754,456	1,852,971
Capital ratio	11.90%	12.05%	10.86%	12.19%	12.95%
Number of employees	40,929	36,103	32,082	36,085	31,718
Per Share (Yen):					
Net assets	¥ 59,077.75	¥ 67,409.07	¥ 54,445.50	¥ 60,442.81	¥ 67,823.69
Net income	1,630.06	2,984.80	3,963.89	6,132.91	7,072.09
Net income - diluted	1,628.13	2,984.74	3,897.22	6,132.75	7,012.46

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 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. "Capital ratio" as of March 31, 2007 and after is calculated under Basel II. "Capital ratio" as of September 30, 2006 was calculated under the former method.

◆ Nonconsolidated

Millions of yen

	September 30			March 31	
	2008	2007	2006	2008	2007
For the Interim Period (Year):					
Total income	¥ 1,304,029	¥ 1,308,588	¥ 1,166,046	¥ 2,944,677	¥ 2,492,577
Total expenses	1,183,149	1,153,378	867,695	2,437,222	1,905,648
Net income	80,394	63,798	183,646	205,742	315,740
(Appendix)					
Gross banking profit (A)	735,053	718,492	609,120	1,484,783	1,344,490
Banking profit	374,757	383,119	311,609	819,691	782,330
Banking profit (before provision for general reserve for possible loan losses)	378,486	390,904	311,609	819,691	740,601
Expenses (excluding nonrecurring losses) (B)	356,566	327,587	297,511	665,091	603,888
Expense ratio (B)/(A)	48.5%	45.6%	48.8%	44.8%	44.9%
At Interim Period- (Year-) End:					
Total net assets	¥ 3,418,892	¥ 3,856,300	¥ 3,492,390	¥ 3,493,249	¥ 3,992,884
Total assets	98,159,845	94,307,182	93,149,162	100,033,020	91,537,228
Deposits	70,143,714	68,841,461	68,541,049	69,382,834	68,809,338
Loans and bills discounted	58,541,953	55,025,706	53,902,477	56,957,813	53,756,440
Securities	20,982,446	19,860,123	22,047,445	22,758,241	20,060,873
Risk-monitored loans	1,029,713	748,924	833,503	770,587	721,064
Problem assets based on the Financial Reconstruction Law	1,076,881	773,649	866,734	803,939	738,667
Reserve for possible loan losses	638,978	688,148	771,822	620,004	677,573
Net unrealized gains on other securities	629,812	1,517,691	1,417,430	755,749	1,832,891
Trust assets and liabilities	1,333,644	1,027,818	1,288,805	1,175,711	1,174,396
Loans and bills discounted	222,540	4,150	8,080	223,740	5,350
Securities	349,145	285,533	241,904	273,504	267,110
Capital stock	664,986	664,986	664,986	664,986	664,986
Number of shares issued (in thousands)					
Preferred stock	70	70	900	70	70
Common stock	56,355	56,355	56,202	56,355	56,355
Number of employees	22,113	17,945	16,686	17,886	16,407
Selected Ratios:					
Capital ratio	12.50%	12.65%	11.48%	12.67%	13.45%
Return on equity	4.81%	3.25%	13.53%	5.64%	10.13%
Per Share (Yen):					
Net assets	¥ 56,884.80	¥ 64,646.35	¥ 54,933.11	¥ 58,204.22	¥ 67,124.90
Dividends:					
Common stock	1,339	1,269	—	1,487	763
Preferred stock (Type 1)	/	/	—	/	/
Preferred stock (Type 2)	/	/	—	/	/
Preferred stock (Type 3)	/	/	—	/	/
Preferred stock (1st series Type 6)	44,250	44,250	—	88,500	88,500
Net income	1,371.59	1,077.10	3,307.70	3,540.84	5,533.69
Net income - diluted	—	—	3,252.19	—	5,487.21

Notes: 1. Please refer to page 76 for the definitions of risk-monitored loans and problem assets based on the Financial Reconstruction Law.

2. "Net unrealized gains 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 22.

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. "Capital ratio" as of March 31, 2007 and after is calculated under Basel II. "Capital ratio" as of September 30, 2006 was calculated under the former method.

5. "Net income-diluted" for the six months ended September 30, 2008 and 2007 and the year ended March 31, 2008 is not reported because SMBC did not have dilutive stocks in the relevant periods.