

Sumitomo Mitsui Banking Corporation

Six months ended September 30, 2009, 2008 and 2007, and years ended March 31, 2009 and 2008

Consolidated

	Millions of yen				
	September 30			March 31	
	2009	2008	2007	2009	2008
For the Interim Period (Year):					
Total income.....	¥ 1,278,589	¥ 1,544,107	¥ 1,556,051	¥ 2,991,839	¥ 3,417,611
Total expenses.....	1,055,500	1,367,218	1,242,520	2,941,009	2,691,606
Net income (loss).....	134,469	94,960	171,308	(317,306)	351,820
At Interim Period- (Year-) End:					
Total net assets.....	¥ 5,998,976	¥ 5,203,322	¥ 5,410,538	¥ 4,518,647	¥ 5,080,747
Total assets.....	114,295,928	107,872,150	103,722,670	115,849,385	108,637,791
Risk-monitored loans.....	1,622,298	1,393,840	1,051,206	1,561,824	1,073,471
Reserve for possible loan losses.....	1,027,953	854,581	898,698	1,011,845	848,031
Net unrealized gains (losses) on other securities.....	566,335	622,854	1,530,310	(59,758)	754,456
Capital ratio.....	15.05%	11.90%	12.05%	13.54%	12.19%
Number of employees.....	40,103	40,929	36,103	37,345	36,085
Per Share (Yen):					
Net assets.....	¥48,813.03	¥59,077.75	¥67,409.07	¥41,492.54	¥60,442.81
Net income (loss).....	2,147.67	1,630.06	2,984.80	(5,740.34)	6,132.91
Net income — diluted.....	2,144.07	1,628.13	2,984.74	—	6,132.75

- 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. 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.
4. "Net income — diluted" per share for the fiscal year ended March 31, 2009 is not reported due to a net loss.

◆ Nonconsolidated

	Millions of yen				
	September 30			March 31	
	2009	2008	2007	2009	2008
For the Interim Period (Year):					
Total income.....	¥ 1,077,817	¥ 1,304,029	¥ 1,308,588	¥ 2,548,073	¥ 2,944,677
Total expenses.....	932,711	1,183,149	1,153,378	2,520,286	2,437,222
Net income (loss).....	112,628	80,394	63,798	(301,116)	205,742
(Appendix)					
Gross banking profit (A).....	719,348	735,053	718,492	1,524,856	1,484,783
Banking profit.....	425,285	374,757	383,119	747,647	819,691
Banking profit (before provision for general reserve for possible loan losses).....	377,637	378,486	390,904	823,377	819,691
Expenses (excluding nonrecurring losses)(B).....	341,710	356,566	327,587	701,479	665,091
Expense ratio (B)/(A).....	47.5%	48.5%	45.6%	46.0%	44.8%
At Interim Period- (Year-) End:					
Total net assets.....	¥ 4,335,714	¥ 3,418,892	¥ 3,856,300	¥ 2,546,493	¥ 3,493,249
Total assets.....	105,029,480	98,159,845	94,307,182	107,478,218	100,033,020
Deposits.....	77,301,690	70,143,714	68,841,461	76,905,708	69,382,834
Loans and bills discounted.....	58,898,698	58,541,953	55,025,706	60,241,266	56,957,813
Securities.....	27,659,892	20,982,446	19,860,123	28,000,515	22,758,241
Risk-monitored loans.....	1,177,107	1,029,713	748,924	1,137,058	770,587
Problem assets based on the Financial Reconstruction Law.....	1,241,938	1,076,881	773,649	1,194,170	803,939
Reserve for possible loan losses.....	780,014	638,978	688,148	791,885	620,004
Net unrealized gains (losses) on other securities.....	563,666	629,812	1,517,691	(42,701)	755,749
Trust assets and liabilities.....	1,147,370	1,333,644	1,027,818	1,262,993	1,175,711
Loans and bills discounted.....	221,900	222,540	4,150	222,030	223,740
Securities.....	357,836	349,145	285,533	392,812	273,504
Capital stock.....	1,262,959	664,986	664,986	664,986	664,986
Number of shares issued (in thousands)					
Preferred stock.....	70	70	70	70	70
Common stock.....	85,239	56,355	56,355	56,355	56,355
Number of employees.....	22,913	22,113	17,945	21,816	17,886
Selected Ratios:					
Capital ratio.....	15.73%	12.50%	12.65%	13.85%	12.67%
Return on Equity.....	6.76%	4.81%	3.25%	—%	5.64%
Per Share (Yen):					
Net assets.....	¥48,364.81	¥56,884.80	¥64,646.35	¥41,404.62	¥58,204.22
Dividends:					
Common stock.....	0	1,339	1,269	1,638	1,487
Preferred stock (1st series Type 6).....	44,250	44,250	44,250	88,500	88,500
Net income (loss).....	1,790.60	1,371.59	1,077.10	(5,453.06)	3,540.84
Net income — diluted.....	—	—	—	—	—

- Notes: 1. Please refer to page 75 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 23.
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 (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.
5. "Net income — diluted" per share for the six months ended September 30, 2009, 2008 and 2007 and the fiscal year ended March 31, 2008 is not reported because no potentially dilutive shares have been issued. For the fiscal year ended March 31, 2009, it is not reported due to a net loss.