

◆ Consolidated

| Year ended March 31 | Millions of yen | | | | |
|--|-----------------|-------------|-------------|-------------|-------------|
| | 2011 | 2010 | 2009 | 2008 | 2007 |
| For the Year: | | | | | |
| Total income | ¥ 2,714,944 | ¥ 2,597,675 | ¥ 2,991,839 | ¥ 3,417,611 | ¥ 2,971,693 |
| Total expenses..... | 1,972,065 | 2,039,296 | 2,941,009 | 2,691,606 | 2,220,971 |
| Net income (loss) | 450,832 | 332,497 | (317,306) | 351,820 | 401,795 |
| Comprehensive income | 363,689 | — | — | — | — |
| At Year-End: | | | | | |
| Total net assets..... | ¥ 6,983,132 | ¥ 6,894,564 | ¥ 4,518,647 | ¥ 5,080,747 | ¥ 5,412,458 |
| Total assets..... | 132,715,674 | 120,041,369 | 115,849,385 | 108,637,791 | 98,570,638 |
| Risk-monitored loans..... | 1,529,587 | 1,498,271 | 1,561,824 | 1,073,471 | 1,047,566 |
| Reserve for possible loan losses | 943,077 | 1,007,160 | 1,011,845 | 848,031 | 860,799 |
| Net unrealized gains (losses) on other securities..... | 305,968 | 523,444 | (59,758) | 754,456 | 1,852,971 |
| Number of employees..... | 48,219 | 47,837 | 37,345 | 36,085 | 31,718 |
| Selected Ratios: | | | | | |
| Capital ratio..... | 19.16% | 16.68% | 13.54% | 12.19% | 12.95% |
| Return on Equity | 8.42% | 8.64% | —% | 9.56% | 12.95% |
| Per Share (Yen): | | | | | |
| Net assets | ¥50,344.52 | ¥49,036.12 | ¥41,492.54 | ¥60,442.81 | ¥67,823.69 |
| Net income (loss) | 4,184.89 | 4,240.20 | (5,740.34) | 6,132.91 | 7,072.09 |
| Net income — diluted | 4,184.07 | 4,236.01 | — | 6,132.75 | 7,012.46 |

- 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 is 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.

◆ Nonconsolidated

| Year ended March 31 | Millions of yen | | | | |
|---|-----------------|-------------|-------------|-------------|-------------|
| | 2011 | 2010 | 2009 | 2008 | 2007 |
| For the Year: | | | | | |
| Total income | ¥ 2,110,588 | ¥ 2,087,777 | ¥ 2,548,073 | ¥ 2,944,677 | ¥ 2,492,577 |
| Total expenses..... | 1,521,748 | 1,633,026 | 2,520,286 | 2,437,222 | 1,905,648 |
| Net income (loss) | 421,180 | 317,995 | (301,116) | 205,742 | 315,740 |
| (Appendix) | | | | | |
| Gross banking profit (A)..... | 1,531,759 | 1,455,275 | 1,524,856 | 1,484,783 | 1,344,490 |
| Banking profit | 844,897 | 778,589 | 747,647 | 819,691 | 782,330 |
| Banking profit (before provision for general reserve for possible loan losses) | 832,562 | 769,522 | 823,377 | 819,691 | 740,601 |
| Expenses (excluding nonrecurring losses) (B)..... | 699,197 | 685,752 | 701,479 | 665,091 | 603,888 |
| At Year-End: | | | | | |
| Total net assets..... | ¥ 5,559,293 | ¥ 5,397,949 | ¥ 2,546,493 | ¥ 3,493,249 | ¥ 3,992,884 |
| Total assets..... | 115,484,907 | 103,536,394 | 107,478,218 | 100,033,020 | 91,537,228 |
| Deposits..... | 82,443,286 | 77,630,639 | 76,905,708 | 69,382,834 | 68,809,338 |
| Loans and bills discounted | 55,237,613 | 56,619,058 | 60,241,266 | 56,957,813 | 53,756,440 |
| Securities | 39,853,432 | 28,536,200 | 28,000,515 | 22,758,241 | 20,060,873 |
| Risk-monitored loans..... | 1,090,605 | 1,068,017 | 1,137,058 | 770,587 | 721,064 |
| Problem assets based on the Financial Reconstruction Law..... | 1,126,269 | 1,100,685 | 1,194,170 | 803,939 | 738,667 |
| Reserve for possible loan losses | 711,522 | 758,178 | 791,885 | 620,004 | 677,573 |
| Net unrealized gains (losses) on other securities..... | 305,621 | 521,377 | (42,701) | 755,749 | 1,832,891 |
| Trust assets and liabilities..... | 1,576,094 | 1,403,236 | 1,262,993 | 1,175,711 | 1,174,396 |
| Loans and bills discounted..... | 237,383 | 221,970 | 222,030 | 223,740 | 5,350 |
| Securities..... | 444,664 | 457,585 | 392,812 | 273,504 | 267,110 |
| Capital stock..... | 1,770,996 | 1,770,996 | 664,986 | 664,986 | 664,986 |
| Number of shares issued (in thousands) | | | | | |
| Preferred stock..... | 70 | 70 | 70 | 70 | 70 |
| Common stock..... | 106,248 | 106,248 | 56,355 | 56,355 | 56,355 |
| Number of employees..... | 22,524 | 22,460 | 21,816 | 17,886 | 16,407 |
| Selected Ratios: | | | | | |
| Capital ratio..... | 21.45% | 18.28% | 13.85% | 12.67% | 13.45% |
| Return on Equity | 7.87% | 8.28% | —% | 5.64% | 10.13% |
| Dividend payout ratio..... | 35.53% | 48.06% | —% | 41.99% | 13.89% |
| Overhead ratio (B) / (A)..... | 45.6% | 47.1% | 46.0% | 44.8% | 44.9% |
| Per Share (Yen): | | | | | |
| Net assets | ¥50,317.86 | ¥48,799.31 | ¥41,404.62 | ¥58,204.22 | ¥67,124.90 |
| Dividends: | | | | | |
| Common stock | 1,388 | 1,620 | 1,638 | 1,487 | 763 |
| Preferred stock (1st series Type 6)..... | 88,500 | 88,500 | 88,500 | 88,500 | 88,500 |
| Net income (loss) | 3,905.80 | 4,051.75 | (5,453.06) | 3,540.84 | 5,533.69 |
| Net income — diluted | — | — | — | — | 5,487.21 |

- Notes: 1. Please refer to page 169 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 29.
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. The nonconsolidated capital ratio is 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 fiscal years ended March 31, 2008 and after is not reported because no potentially dilutive shares have been issued.