

Sumitomo Mitsui Banking Corporation

Six months ended September 30, 2010, 2009 and 2008, and years ended March 31, 2010 and 2009

Consolidated

	Millions of yen				
		September 30		March 31	
	2010	2009	2008	2010	2009
For the Interim Period (Year):					
Total income.....	¥ 1,488,095	¥ 1,278,589	¥ 1,544,107	¥ 2,597,675	¥ 2,991,839
Total expenses.....	999,439	1,055,500	1,367,218	2,039,296	2,941,009
Net income (loss)	389,937	134,469	94,960	332,497	(317,306)
At Interim Period- (Year-) End:					
Total net assets.....	¥ 7,060,038	¥ 5,998,976	¥ 5,203,322	¥ 6,894,564	¥ 4,518,647
Total assets.....	125,967,269	114,295,928	107,872,150	120,041,369	115,849,385
Risk-monitored loans	1,446,014	1,622,298	1,393,840	1,498,271	1,561,824
Reserve for possible loan losses	985,855	1,027,953	854,581	1,007,160	1,011,845
Net unrealized gains (losses) on other securities	318,855	566,335	622,854	523,444	(59,758)
Capital ratio	18.37%	15.05%	11.90%	16.68%	13.54%
Number of employees	48,630	40,103	40,929	47,837	37,345
Per Share (Yen):					
Net assets	¥51,034.84	¥48,813.03	¥59,077.75	¥49,036.12	¥41,492.54
Net income (loss)	3,640.90	2,147.67	1,630.06	4,240.20	(5,740.34)
Net income — diluted.....	3,640.86	2,144.07	1,628.13	4,236.01	—

- 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	
	2010	2009	2008	2010	2009
For the Interim Period (Year):					
Total income.....	¥ 1,175,212	¥ 1,077,817	¥ 1,304,029	¥ 2,087,777	¥ 2,548,073
Total expenses.....	785,185	932,711	1,183,149	1,633,026	2,520,286
Net income (loss)	351,199	112,628	80,394	317,995	(301,116)
(Appendix)					
Gross banking profit (A).....	838,587	719,348	735,053	1,455,275	1,524,856
Banking profit.....	498,129	425,285	374,757	778,589	747,647
Banking profit (before provision for general reserve for possible loan losses)	493,256	377,637	378,486	769,522	823,377
Expenses (excluding nonrecurring losses) (B)	345,330	341,710	356,566	685,752	701,479
Overhead ratio (B)/(A)	41.2%	47.5%	48.5%	47.1%	46.0%
At Interim Period- (Year-) End:					
Total net assets.....	¥ 5,615,664	¥ 4,335,714	¥ 3,418,892	¥ 5,397,949	¥ 2,546,493
Total assets.....	108,824,258	105,029,480	98,159,845	103,536,394	107,478,218
Deposits	79,458,921	77,301,690	70,143,714	77,630,639	76,905,708
Loans and bills discounted.....	57,392,444	58,898,698	58,541,953	56,619,058	60,241,266
Securities	33,436,757	27,659,892	20,982,446	28,536,200	28,000,515
Risk-monitored loans	1,013,788	1,177,107	1,029,713	1,068,017	1,137,058
Problem assets based on the Financial Reconstruction Law	1,042,648	1,241,938	1,076,881	1,100,685	1,194,170
Reserve for possible loan losses	747,064	780,014	638,978	758,178	791,885
Net unrealized gains (losses) on other securities	312,769	563,666	629,812	521,377	(42,701)
Trust assets and liabilities	1,472,645	1,147,370	1,333,644	1,403,236	1,262,993
Loans and bills discounted	222,090	221,900	222,540	221,970	222,030
Securities	418,381	357,836	349,145	457,585	392,812
Capital stock.....	1,770,996	1,262,959	664,986	1,770,996	664,986
Number of shares issued (in thousands)					
Preferred stock	70	70	70	70	70
Common stock	106,248	85,239	56,355	106,248	56,355
Number of employees	22,961	22,913	22,113	22,460	21,816
Selected Ratios:					
Capital ratio	20.53%	15.73%	12.50%	18.28%	13.85%
Return on Equity	13.10%	6.76%	4.81%	8.28%	—%
Per Share (Yen):					
Net assets	¥50,848.42	¥48,364.81	¥56,884.80	¥48,799.31	¥41,404.62
Dividends:					
Common stock.....	1,180	0	1,339	1,620	1,638
Preferred stock (1st series Type 6).....	44,250	44,250	44,250	88,500	88,500
Net income (loss)	3,276.30	1,790.60	1,371.59	4,051.75	(5,453.06)
Net income — diluted.....	—	—	—	—	—

- Notes: 1. Please refer to page 87 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 24.
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 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, 2010, 2009 and 2008 and the fiscal year ended March 31, 2010 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.