

◆ Consolidated

	Millions of yen				
Year ended March 31	2012	2011	2010	2009	2008
For the Year:					
Total income	¥ 2,715,700	¥ 2,714,944	¥ 2,597,675	¥ 2,991,839	¥ 3,417,611
Total expenses.....	1,838,390	1,972,065	2,039,296	2,941,009	2,691,606
Net income (loss)	533,816	450,832	332,497	(317,306)	351,820
Comprehensive income	632,889	363,689	835,851	—	—
At Year-End:					
Total net assets.....	¥ 7,276,706	¥ 6,983,132	¥ 6,894,564	¥ 4,518,647	¥ 5,080,747
Total assets.....	138,251,602	132,715,674	120,041,369	115,849,385	108,637,791
Risk-monitored loans.....	1,659,306	1,529,587	1,498,271	1,561,824	1,073,471
Reserve for possible loan losses	867,653	943,077	1,007,160	1,011,845	848,031
Net unrealized gains (losses) on other securities.....	390,602	305,968	523,444	(59,758)	754,456
Number of employees.....	50,768	48,219	47,837	37,345	36,085
Selected Ratios:					
Capital ratio.....	19.63%	19.16%	16.68%	13.54%	12.19%
Return on Equity	9.63%	8.42%	8.64%	— %	9.56%
Per Share (Yen):					
Net assets	¥53,960.98	¥50,344.52	¥49,036.12	¥41,492.54	¥60,442.81
Net income (loss)	5,024.23	4,184.89	4,240.20	(5,740.34)	6,132.91
Net income — diluted	5,023.33	4,184.07	4,236.01	—	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. For the calculation of consolidated comprehensive income for fiscal 2009, SMBC has retroactively adopted the "Accounting Standard for Presentation of Comprehensive Income" (ASBJ Statement No. 25, issued on June 30, 2010).

4. 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				
	2012	2011	2010	2009	2008
For the Year:					
Total income	¥ 2,021,042	¥ 2,110,588	¥ 2,087,777	¥ 2,548,073	¥ 2,944,677
Total expenses.....	1,329,050	1,521,748	1,633,026	2,520,286	2,437,222
Net income (loss)	477,973	421,180	317,995	(301,116)	205,742
(Appendix)					
Gross banking profit (A).....	1,532,511	1,531,759	1,455,275	1,524,856	1,484,783
Banking profit	856,796	844,897	778,589	747,647	819,691
Banking profit (before provision for general reserve for possible loan losses)	813,015	832,562	769,522	823,377	819,691
Expenses (excluding nonrecurring losses) (B).....	719,495	699,197	685,752	701,479	665,091
At Year-End:					
Total net assets.....	¥ 5,709,663	¥ 5,559,293	¥ 5,397,949	¥ 2,546,493	¥ 3,493,249
Total assets.....	119,037,469	115,484,907	103,536,394	107,478,218	100,033,020
Deposits.....	84,392,835	82,443,286	77,630,639	76,905,708	69,382,834
Loans and bills discounted	56,411,492	55,237,613	56,619,058	60,241,266	56,957,813
Securities	42,441,134	39,853,432	28,536,200	28,000,515	22,758,241
Risk-monitored loans.....	1,143,053	1,090,605	1,068,017	1,137,058	770,587
Problem assets based on the Financial Reconstruction Law.....	1,182,847	1,126,269	1,100,685	1,194,170	803,939
Reserve for possible loan losses	689,215	711,522	758,178	791,885	620,004
Net unrealized gains (losses) on other securities.....	388,982	305,621	521,377	(42,701)	755,749
Trust assets and liabilities.....	1,891,853	1,576,094	1,403,236	1,262,993	1,175,711
Loans and bills discounted.....	235,829	237,383	221,970	222,030	223,740
Securities.....	424,478	444,664	457,585	392,812	273,504
Capital stock.....	1,770,996	1,770,996	1,770,996	664,986	664,986
Number of shares issued (in thousands)					
Preferred stock.....	70	70	70	70	70
Common stock.....	106,248	106,248	106,248	56,355	56,355
Number of employees.....	22,686	22,524	22,460	21,816	17,886
Selected Ratios:					
Capital ratio.....	21.91%	21.45%	18.28%	13.85%	12.67%
Return on Equity	8.64%	7.87%	8.28%	—%	5.64%
Dividend payout ratio	33.00%	35.53%	48.06%	—%	41.99%
Overhead ratio (B) / (A).....	46.9%	45.6%	47.1%	46.0%	44.8%
Per Share (Yen):					
Net assets	¥53,738.81	¥50,317.86	¥48,799.31	¥41,404.62	¥58,204.22
Dividends:					
Common stock	1,485	1,388	1,620	1,638	1,487
Preferred stock (1st series Type 6).....	—	88,500	88,500	88,500	88,500
Net income (loss)	4,498.64	3,905.80	4,051.75	(5,453.06)	3,540.84
Net income — diluted	—	—	—	—	—

Notes: 1. Please refer to page 166 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 is not reported because no potentially dilutive shares have been issued.