

**◆ Consolidated**

	Millions of yen				
Year ended March 31	2013	2012	2011	2010	2009
For the Year:					
Total income .....	¥ 2,810,902	¥ 2,715,700	¥ 2,714,944	¥ 2,597,675	¥ 2,991,839
Total expenses .....	1,889,068	1,838,390	1,972,065	2,039,296	2,941,009
Net income (loss) .....	734,514	533,816	450,832	332,497	(317,306)
Comprehensive income .....	1,373,623	632,889	363,689	835,851	—
At Year-End:					
Total net assets .....	¥ 8,257,091	¥ 7,276,706	¥ 6,983,132	¥ 6,894,564	¥ 4,518,647
Total assets .....	143,203,127	138,251,602	132,715,674	120,041,369	115,849,385
Risk-monitored loans .....	1,493,807	1,659,306	1,529,587	1,498,271	1,561,824
Reserve for possible loan losses .....	806,702	867,653	943,077	1,007,160	1,011,845
Net unrealized gains (losses) on other securities .....	1,072,906	390,602	305,968	523,444	(59,758)
Number of employees .....	47,852	50,768	48,219	47,837	37,345
Selected Ratios:					
Capital ratio (International standard) .....	/	19.63%	19.16%	16.68%	13.54%
Total capital ratio (International standard) .....	16.84%	/	/	/	/
Tier 1 capital ratio (International standard) .....	12.69%	/	/	/	/
Common equity Tier 1 capital ratio (International standard) .....	11.26%	/	/	/	/
Return on Equity .....	11.72%	9.63%	8.42%	8.64%	— %
Per Share (Yen):					
Net assets .....	¥64,031.58	¥53,960.98	¥50,344.52	¥49,036.12	¥41,492.54
Net income (loss) .....	6,913.18	5,024.23	4,184.89	4,240.20	(5,740.34)
Net income — diluted .....	6,908.19	5,023.33	4,184.07	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. 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).

# ◆ Nonconsolidated

Year ended March 31	Millions of yen				
	2013	2012	2011	2010	2009
For the Year:					
Total income .....	¥ 2,121,412	¥ 2,021,042	¥ 2,110,588	¥ 2,087,777	¥ 2,548,073
Total expenses.....	1,456,011	1,329,050	1,521,748	1,633,026	2,520,286
Net income (loss) .....	617,791	477,973	421,180	317,995	(301,116)
(Appendix)					
Gross banking profit (A).....	1,540,095	1,532,511	1,531,759	1,455,275	1,524,856
Banking profit .....	812,358	856,796	844,897	778,589	747,647
Banking profit (before provision for general reserve for possible loan losses) .....	812,358	813,015	832,562	769,522	823,377
Expenses (excluding nonrecurring losses) (B).....	727,736	719,495	699,197	685,752	701,479
At Year-End:					
Total net assets.....	¥ 6,554,446	¥ 5,709,663	¥ 5,559,293	¥ 5,397,949	¥ 2,546,493
Total assets.....	125,910,020	119,037,469	115,484,907	103,536,394	107,478,218
Deposits.....	91,928,337	84,392,835	82,443,286	77,630,639	76,905,708
Loans and bills discounted .....	59,770,763	56,411,492	55,237,613	56,619,058	60,241,266
Securities .....	41,347,000	42,441,134	39,853,432	28,536,200	28,000,515
Risk-monitored loans.....	1,062,290	1,143,053	1,090,605	1,068,017	1,137,058
Problem assets based on the Financial Reconstruction Act .....	1,093,465	1,182,847	1,126,269	1,100,685	1,194,170
Reserve for possible loan losses .....	616,593	689,215	711,522	758,178	791,885
Net unrealized gains (losses) on other securities.....	1,040,660	388,982	305,621	521,377	(42,701)
Trust assets and liabilities.....	2,693,092	1,891,853	1,576,094	1,403,236	1,262,993
Loans and bills discounted.....	131,913	235,829	237,383	221,970	222,030
Securities.....	1,076,225	424,478	444,664	457,585	392,812
Capital stock.....	1,770,996	1,770,996	1,770,996	1,770,996	664,986
Number of shares issued (in thousands)					
Common stock.....	106,248	106,248	106,248	106,248	56,355
Preferred stock.....	70	70	70	70	70
Number of employees.....	22,569	22,686	22,524	22,460	21,816
Selected Ratios:					
Capital ratio (International standard).....	/	21.91%	21.45%	18.28%	13.85%
Total capital ratio (International standard) .....	18.62%	/	/	/	/
Tier 1 capital ratio (International standard) .....	13.92%	/	/	/	/
Common equity Tier 1 capital ratio (International standard) .....	11.75%	/	/	/	/
Return on Equity .....	10.07%	8.64%	7.87%	8.28%	—%
Dividend payout ratio.....	29.04%	33.00%	35.53%	48.06%	—%
Overhead ratio (B) / (A).....	47.3%	46.9%	45.6%	47.1%	46.0%
Per Share (Yen):					
Net assets .....	¥61,689.83	¥53,738.81	¥50,317.86	¥48,799.31	¥41,404.62
Dividends:					
Common stock .....	1,689	1,485	1,388	1,620	1,638
Preferred stock (1st series Type 6).....	/	/	88,500	88,500	88,500
Net income (loss) .....	5,814.59	4,498.64	3,905.80	4,051.75	(5,453.06)
Net income — diluted .....	—	—	—	—	—

Notes: 1. Please refer to page 168 for the definitions of risk-monitored loans and problem assets based on the Financial Reconstruction Act.

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 31.

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. "Net income — diluted" per share is not reported because no potentially dilutive shares have been issued.