

◆ Consolidated

	Millions of yen				
Year ended March 31	2014	2013	2012	2011	2010
For the Year:					
Total income	¥ 3,108,619	¥ 2,810,902	¥ 2,715,700	¥ 2,714,944	¥ 2,597,675
Total expenses.....	1,816,681	1,889,068	1,838,390	1,972,065	2,039,296
Net income.....	785,687	734,514	533,816	450,832	332,497
Comprehensive income	1,174,292	1,373,623	632,889	363,689	835,851
At Year-End:					
Total net assets.....	¥ 8,640,763	¥ 8,257,091	¥ 7,276,706	¥ 6,983,132	¥ 6,894,564
Total assets.....	155,824,141	143,203,127	138,251,602	132,715,674	120,041,369
Risk-monitored loans.....	1,166,764	1,493,807	1,659,306	1,529,587	1,498,271
Reserve for possible loan losses	623,876	806,702	867,653	943,077	1,007,160
Net unrealized gains on other securities.....	1,315,157	1,072,906	390,602	305,968	523,444
Number of employees.....	48,824	47,852	50,768	48,219	47,837
Selected Ratios:					
Capital ratio (International standard).....	/	/	19.63%	19.16%	16.68%
Total capital ratio (International standard)	17.08%	16.84%	/	/	/
Tier 1 capital ratio (International standard)	13.43%	12.69%	/	/	/
Common equity Tier 1 capital ratio (International standard)	12.27%	11.26%	/	/	/
Return on Equity	10.92%	11.72%	9.63%	8.42%	8.64%
Per Share (Yen):					
Net assets	¥71,465.80	¥64,031.58	¥53,960.98	¥50,344.52	¥49,036.12
Net income.....	7,394.82	6,913.18	5,024.23	4,184.89	4,240.20
Net income — diluted	7,394.81	6,908.19	5,023.33	4,184.07	4,236.01

- Notes: 1. "Net unrealized gains 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				
	2014	2013	2012	2011	2010
For the Year:					
Total income	¥ 2,344,948	¥ 2,121,412	¥ 2,021,042	¥ 2,110,588	¥ 2,087,777
Total expenses	1,398,464	1,456,011	1,329,050	1,521,748	1,633,026
Net income	605,255	617,791	477,973	421,180	317,995
(Appendix)					
Gross banking profit (A)	1,558,184	1,540,095	1,532,511	1,531,759	1,455,275
Banking profit	812,438	812,358	856,796	844,897	778,589
Banking profit (before provision for general reserve for possible loan losses)	812,438	812,358	813,015	832,562	769,522
Expenses (excluding nonrecurring losses) (B)	745,745	727,736	719,495	699,197	685,752
At Year-End:					
Total net assets	¥ 7,077,360	¥ 6,554,446	¥ 5,709,663	¥ 5,559,293	¥ 5,397,949
Total assets	135,966,434	125,910,020	119,037,469	115,484,907	103,536,394
Deposits	98,157,844	91,928,337	84,392,835	82,443,286	77,630,639
Loans and bills discounted	63,370,678	59,770,763	56,411,492	55,237,613	56,619,058
Securities	27,317,549	41,347,000	42,441,134	39,853,432	28,536,200
Risk-monitored loans	837,221	1,062,290	1,143,053	1,090,605	1,068,017
Problem assets based on the Financial Reconstruction Act	881,413	1,093,465	1,182,847	1,126,269	1,100,685
Reserve for possible loan losses	472,548	616,593	689,215	711,522	758,178
Net unrealized gains on other securities	1,284,779	1,040,660	388,982	305,621	521,377
Trust assets and liabilities	3,108,012	2,693,092	1,891,853	1,576,094	1,403,236
Loans and bills discounted	143,469	131,913	235,829	237,383	221,970
Securities	1,420,372	1,076,225	424,478	444,664	457,585
Capital stock	1,770,996	1,770,996	1,770,996	1,770,996	1,770,996
Number of shares issued (in thousands)					
Common stock	106,248	106,248	106,248	106,248	106,248
Preferred stock	70	70	70	70	70
Number of employees	22,915	22,569	22,686	22,524	22,460
Selected Ratios:					
Capital ratio (International standard)	/	/	21.91%	21.45%	18.28%
Total capital ratio (International standard)	18.30%	18.62%	/	/	/
Tier 1 capital ratio (International standard)	14.02%	13.92%	/	/	/
Common equity Tier 1 capital ratio (International standard)	12.47%	11.75%	/	/	/
Return on Equity	8.88%	10.07%	8.64%	7.87%	8.28%
Dividend payout ratio	75.92%	29.04%	33.00%	35.53%	48.06%
Overhead ratio (B) / (A)	47.9%	47.3%	46.9%	45.6%	47.1%
Per Share (Yen):					
Net assets	¥66,611.45	¥61,689.83	¥53,738.81	¥50,317.86	¥48,799.31
Dividends:					
Common stock	4,325	1,689	1,485	1,388	1,620
Preferred stock (1st series Type 6)	/	/	/	88,500	88,500
Net income	5,696.60	5,814.59	4,498.64	3,905.80	4,051.75
Net income — diluted	—	—	—	—	—

Notes: 1. Please refer to page 170 for the definitions of risk-monitored loans and problem assets based on the Financial Reconstruction Act.

2. "Net unrealized gains 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.