

**ADDITIONAL DISCLOSURE FOR THE FINANCIAL RESULTS  
FOR THE SIX MONTHS ENDED SEPTEMBER 30, 2011 (Unaudited)**

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Note: Information contained in this document is provisional translation of Japanese documents that are previously disclosed.

This document contains “forward-looking statements” (as defined in the U.S. Private Securities Litigation Reform Act of 1995), regarding the intent, belief or current expectations of Sumitomo Mitsui Financial Group, Inc. and its management with respect to Sumitomo Mitsui Financial Group, Inc.’s future financial condition and results of operations. In many cases but not all, these statements contain words such as “anticipate”, “estimate”, “expect”, “intend”, “may”, “plan”, “probability”, “risk”, “project”, “should”, “seek”, “target” and similar expressions. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those expressed in or implied by such forward-looking statements contained or deemed to be contained herein. The risks and uncertainties which may affect future performance include the fragility of any economic recovery, both globally and in Japan; Sumitomo Mitsui Financial Group, Inc.’s ability to successfully implement its business and capital strategy; the success of our business alliances including those in the consumer finance industry; exposure to new risks as we expand the scope of our business; significant credit-related costs; declines in the value of Sumitomo Mitsui Financial Group, Inc.’s securities portfolio. Given these and other risks and uncertainties, you should not place undue reliance on forward-looking statements, which speak only as of the date of this document. Sumitomo Mitsui Financial Group, Inc. undertakes no obligation to update or revise any forward-looking statements. Please refer to our most recent disclosure documents such as our annual report or the registration statement on Form 20-F and other documents submitted to the U.S. Securities and Exchange Commission, as well as our earnings press release for a more detailed description of the risks and uncertainties that may affect our financial conditions, our operating results, and investors’ decisions.

**SUMITOMO MITSUI FINANCIAL GROUP <Consolidated>**

**1. Deposits**

September 30	Millions of yen	
	2011	2010
<b>Domestic operations:</b>		
Liquid deposits .....	¥ 45,255,180	¥ 42,861,721
Fixed-term deposits .....	25,593,938	25,249,745
Others .....	3,510,857	3,703,238
Subtotal.....	74,359,976	71,814,705
Negotiable certificates of deposit .....	5,971,466	6,902,212
Total .....	¥ 80,331,443	¥ 78,716,917
<b>Overseas operations:</b>		
Liquid deposits .....	¥ 5,023,654	¥ 4,653,058
Fixed-term deposits .....	1,451,677	1,527,405
Others .....	106,155	101,738
Subtotal.....	6,581,486	6,282,203
Negotiable certificates of deposit .....	3,235,955	2,075,503
Total.....	¥ 9,817,442	¥ 8,357,706
<b>Grand total .....</b>	<b>¥ 90,148,885</b>	<b>¥ 87,074,624</b>

- Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.
2. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice
3. Fixed-term deposits = Time deposits + Installment savings

## 2. Loans

September 30	Millions of yen	
	2011	2010
<b>Domestic operations:</b>		
Manufacturing .....	¥ 6,304,778	¥ 6,431,680
Agriculture, forestry, fisheries and mining .....	123,780	122,881
Construction .....	949,281	1,038,333
Transportation, communications and public enterprises .....	3,891,564	3,250,652
Wholesale and retail .....	4,149,220	4,332,824
Finance and insurance .....	3,774,386	3,971,643
Real estate, goods rental and leasing .....	7,552,294	7,942,643
Services .....	3,728,767	3,961,976
Municipalities .....	1,094,055	1,157,500
Others .....	21,823,782	23,018,035
Subtotal .....	¥ 53,391,912	¥ 55,228,171
<b>Overseas operations:</b>		
Public sector .....	48,270	42,171
Financial institutions .....	519,699	515,150
Commerce and industry .....	8,176,332	6,986,115
Others .....	857,691	761,063
Subtotal .....	¥ 9,601,994	¥ 8,304,499
<b>Total .....</b>	<b>¥ 62,993,906</b>	<b>¥ 63,532,671</b>

- Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.
2. Japan offshore banking accounts are included in overseas operations' accounts.

### 3. Securities

September 30	Millions of yen	
	2011	2010
<b>Domestic operations:</b>		
Japanese government bonds.....	¥ 25,508,005	¥ 20,618,565
Japanese local government bonds.....	483,044	534,230
Japanese corporate bonds.....	3,158,753	3,502,201
Japanese stocks.....	2,349,535	2,656,097
Others.....	1,821,496	4,059,731
Subtotal.....	¥ 33,320,835	¥ 31,370,826
<b>Overseas operations:</b>		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds.....	—	—
Japanese corporate bonds.....	—	—
Japanese stocks.....	—	—
Others.....	1,428,496	2,021,434
Subtotal.....	¥ 1,428,496	¥ 2,021,434
<b>Unallocated corporate assets:</b>		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds.....	—	—
Japanese corporate bonds.....	—	—
Japanese stocks.....	45,443	43,464
Others.....	—	—
Subtotal.....	¥ 45,443	¥ 43,464
Total.....	¥ 34,794,775	¥ 33,435,725

- Notes: 1. Domestic operations comprise the operations of SMFG, its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.
2. "Others" include foreign bonds and foreign stocks.

#### 4. Fair Value Information – Securities -

The amounts shown in the following tables include negotiable certificates of deposit bought classified as “Deposits with banks,” and beneficiary claims on loan trust classified as “Monetary claims bought,” in addition to “Securities” stated in the consolidated balance sheets.

##### (1) Bonds classified as held-to-maturity

September 30	Millions of yen					
	2011			2010		
	Consolidated balance sheet amount	Fair value	Net unrealized gains (losses)	Consolidated balance sheet amount	Fair value	Net unrealized gains (losses)
Bonds with unrealized gains:						
Japanese government bonds.....	¥ 4,278,365	¥ 4,340,558	¥ 62,192	¥ 3,230,628	¥ 3,307,142	¥ 76,514
Japanese local government bonds.....	168,730	171,883	3,153	161,328	165,452	4,124
Japanese corporate bonds.....	234,404	239,871	5,467	240,160	248,197	8,037
Other .....	2,695	2,701	6	2,694	2,704	9
Subtotal .....	¥ 4,684,195	¥ 4,755,014	¥ 70,818	¥ 3,634,812	¥ 3,723,497	¥ 88,685
Bonds with unrealized losses:						
Japanese government bonds.....	¥ 200,138	¥ 199,900	¥ (238)	¥ —	¥ —	¥ —
Japanese local government bonds.....	5,417	5,408	(9)	250	250	(0)
Japanese corporate bonds.....	2,526	2,522	(4)	207	206	(0)
Other .....	8,902	8,893	(9)	11,995	11,954	(40)
Subtotal .....	¥ 216,985	¥ 216,723	¥ (262)	¥ 12,452	¥ 12,412	¥ (40)
Total .....	¥ 4,901,181	¥ 4,971,737	¥ 70,556	¥ 3,647,264	¥ 3,735,909	¥ 88,644

## (2) Other securities

September 30	Millions of yen					
	2011			2010		
	Consolidated balance sheet amount	Acquisition cost	Net unrealized gains (losses)	Consolidated balance sheet amount	Acquisition cost	Net unrealized gains (losses)
Other securities with unrealized gains:						
Stocks.....	¥ 965,643	¥ 596,236	¥ 369,407	¥ 1,259,177	¥ 861,260	¥ 397,916
Bonds.....	20,297,054	20,193,002	104,051	16,632,389	16,494,146	138,243
Japanese government bonds.....	17,419,074	17,378,304	40,770	13,286,213	13,227,867	58,345
Japanese local government bonds.....	261,933	259,682	2,250	367,685	362,997	4,687
Japanese corporate bonds.....	2,616,046	2,555,016	61,030	2,978,490	2,903,280	75,209
Other.....	1,837,059	1,765,769	71,289	4,468,436	4,350,217	118,219
Subtotal.....	¥ 23,099,757	¥ 22,555,009	¥ 544,748	¥ 22,360,003	¥ 21,705,624	¥ 654,379
Other securities with unrealized losses:						
Stocks.....	¥ 974,778	¥ 1,289,590	¥ (314,811)	¥ 915,247	¥ 1,141,040	¥ (225,792)
Bonds.....	3,963,165	3,969,287	(6,121)	4,390,032	4,393,798	(3,765)
Japanese government bonds.....	3,610,425	3,612,801	(2,375)	4,101,723	4,102,155	(431)
Japanese local government bonds.....	46,963	47,065	(102)	4,965	4,968	(3)
Japanese corporate bonds.....	305,776	309,420	(3,643)	283,343	286,673	(3,330)
Other.....	1,498,365	1,570,565	(72,200)	1,673,316	1,721,725	(48,408)
Subtotal.....	¥ 6,436,309	¥ 6,829,443	¥ (393,134)	¥ 6,978,596	¥ 7,256,563	¥ (277,966)
Total.....	¥ 29,536,066	¥ 29,384,452	¥ 151,614	¥ 29,338,600	¥ 28,962,187	¥ 376,412

- Notes: 1. Net unrealized gains (losses) on other securities shown above include losses of ¥1,502 million for the six months ended September 30, 2011 and ¥968 million for the six months ended September 30, 2010 that are recognized in the earnings by applying fair value hedge accounting.
2. Consolidated balance sheet amounts of other securities whose fair values are extremely difficult to determine are as follows.

September 30	Millions of yen	
	2011	2010
Stocks.....	¥ 269,060	¥ 276,051
Other.....	353,227	370,535
Total.....	¥ 622,288	¥ 646,586

These amounts are not included in “(2) Other securities” since there are no market prices and it is extremely difficult to determine their fair values.

### (3) Write-down of securities

Securities (excluding stocks of subsidiaries and affiliates) with fair value are considered as impaired if the fair value declines materially below the acquisition cost and such decline is not considered as recoverable. In such a case, the fair value is recognized as the consolidated balance sheet amount and the amount of write-down is accounted for as valuation loss for the six months. Valuation loss for the six months ended September 30, 2011 and 2010 were ¥16,240 million and ¥15,248 million, respectively. The rule for determining “material decline” is as follows and is based on the classification of issuers under the rules of self-assessment of assets.

Bankrupt/Effectively bankrupt/Potentially bankrupt issuers:	Fair value is lower than acquisition cost.
Issuers requiring caution:	Fair value is 30% or more lower than acquisition cost.
Normal issuers:	Fair value is 50% or more lower than acquisition cost.
Bankrupt issuers:	Issuers that are legally bankrupt or formally declared bankrupt.
Effectively bankrupt issuers:	Issuers that are not legally bankrupt but regarded as substantially bankrupt.
Potentially bankrupt issuers:	Issuers that are not bankrupt now, but are perceived to have a high risk of falling into bankruptcy.
Issuers requiring caution:	Issuers that are identified for close monitoring.
Normal issuers:	Issuers other than the above four categories of issuers.

## 5. Fair Value information - Derivative Transactions -

### (1) Derivative transactions to which the hedge accounting method is not applied

The following tables set forth the contract amount or the amount equivalent to the principal, fair value, valuation gains (losses) and calculation method of the relevant commodities by category with respect to derivative transactions to which the hedge accounting method is not applied at the end of the interim period. Contract amount does not indicate the market risk relating to derivative transactions.

#### (a) Interest rate derivatives

September 30	Millions of yen			
	2011			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Interest rate futures:				
Sold.....	¥ 23,866,784	¥ 778,118	¥ (13,294)	¥ (13,294)
Bought.....	26,616,445	809,618	13,138	13,138
Interest rate options:				
Sold.....	7,670	—	(0)	(0)
Bought.....	30,681	—	2	2
<b>Over-the-counter</b>				
Forward rate agreements:				
Sold.....	—	—	—	—
Bought.....	13,954,219	186,405	100	100
Interest rate swaps:				
Receivable fixed rate/payable floating rate.....	163,308,103	127,217,799	4,804,362	4,804,362
Receivable floating rate/payable fixed rate.....	163,471,836	125,604,880	(4,715,019)	(4,715,019)
Receivable floating rate/payable floating rate.....	26,136,825	16,966,533	(2,877)	(2,877)
Interest rate swaptions:				
Sold.....	3,662,079	2,152,245	(64,517)	(64,517)
Bought.....	3,109,199	2,163,298	52,048	52,048
Caps:				
Sold.....	18,001,541	6,208,097	(9,261)	(9,261)
Bought.....	7,756,809	3,122,775	6,971	6,971
Floors:				
Sold.....	810,889	260,203	(5,998)	(5,998)
Bought.....	5,484,451	2,133,400	5,459	5,459
Other:				
Sold.....	1,114,634	569,705	(9,337)	(9,337)
Bought.....	2,767,464	1,477,158	30,833	30,833
Total.....	/	/	¥ 89,827	¥ 89,827

September 30	Millions of yen			
	2010			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Interest rate futures:				
Sold.....	¥ 37,287,715	¥ 1,469,288	¥ (27,535)	¥ (27,535)
Bought .....	39,239,082	1,738,574	28,643	28,643
Interest rate options:				
Sold.....	—	—	—	—
Bought .....	25,130	—	4	4
<b>Over-the-counter</b>				
Forward rate agreements:				
Sold.....	—	—	—	—
Bought .....	34,484,936	1,389,661	(189)	(189)
Interest rate swaps:				
Receivable fixed rate/payable floating rate.....	157,047,249	117,579,947	5,496,098	5,496,098
Receivable floating rate/payable fixed rate .....	159,377,618	114,886,999	(5,340,307)	(5,340,307)
Receivable floating rate/payable floating rate.....	29,722,268	18,000,612	(3,237)	(3,237)
Interest rate swaptions:				
Sold.....	3,215,511	2,279,141	(57,748)	(57,748)
Bought .....	2,670,742	2,049,025	41,724	41,724
Caps:				
Sold.....	23,713,752	5,600,198	(3,763)	(3,763)
Bought .....	10,212,453	2,674,078	2,640	2,640
Floors:				
Sold.....	571,494	431,235	(14,811)	(14,811)
Bought .....	6,815,406	6,622,415	9,877	9,877
Other:				
Sold.....	707,465	331,576	(17,929)	(17,929)
Bought .....	2,058,058	863,198	58,180	58,180
Total .....	/	/	¥ 170,233	¥ 170,233

- Notes: 1. The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
2. Fair value of transactions listed on an exchange is calculated using the closing price on the Tokyo Financial Exchange and others. Fair value of OTC transactions is calculated using discounted present value and option pricing models.

## (b) Currency derivatives

September 30	Millions of yen			
	2011			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Currency futures:				
Sold.....	¥ 43,063	¥ —	¥ —	¥ —
Bought .....	69,168	—	—	—
<b>Over-the-counter</b>				
Currency swaps .....	20,389,736	12,241,910	(453,354)	51,421
Currency swaptions:				
Sold.....	634,214	513,419	(26,877)	(26,877)
Bought .....	917,757	607,382	40,782	40,782
Forward foreign exchange.....	35,447,520	3,201,022	233,509	233,509
Currency options:				
Sold.....	2,803,554	1,747,972	(297,716)	(297,716)
Bought .....	2,567,419	1,620,594	431,431	431,431
Total .....	/	/	¥ (72,225)	¥ 432,550

September 30	Millions of yen			
	2010			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Over-the-counter</b>				
Currency swaps .....	¥ 20,850,061	¥ 13,797,538	¥ (376,342)	¥ (2,690)
Currency swaptions:				
Sold.....	736,849	699,115	(24,058)	(24,058)
Bought .....	960,942	796,368	40,272	40,272
Forward foreign exchange.....	38,658,022	3,561,329	122,997	122,997
Currency options:				
Sold.....	3,263,208	2,127,818	(329,348)	(329,348)
Bought .....	3,247,639	2,006,103	447,751	447,751
Total .....	/	/	¥ (118,728)	¥ 254,923

- Notes: 1. The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
2. Fair value of OTC transaction is calculated using discounted present value and option pricing models.

## (c) Equity derivatives

September 30	Millions of yen			
	2011			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Equity price index futures:				
Sold.....	¥ 157,603	¥ —	¥ (708)	¥ (708)
Bought .....	38,127	—	498	498
Equity price index options:				
Sold.....	12	—	(11)	(11)
Bought .....	0	—	0	0
<b>Over-the-counter</b>				
Equity options:				
Sold.....	209,706	208,657	(38,951)	(38,951)
Bought .....	210,755	207,021	39,086	39,086
Other:				
Sold.....	—	—	—	—
Bought .....	17,141	—	434	434
Total .....	/	/	¥ 349	¥ 349

September 30	Millions of yen			
	2010			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Equity price index futures:				
Sold.....	¥ 81,574	¥ —	¥ (757)	¥ (757)
Bought .....	58,249	—	307	307
<b>Over-the-counter</b>				
Equity options:				
Sold.....	200,934	18,304	(49,717)	(49,717)
Bought .....	207,727	18,304	49,788	49,788
Total .....	/	/	¥ (378)	¥ (378)

- Notes:
1. The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
  2. Fair value of transactions listed on exchange is calculated using the closing prices on the Tokyo Stock Exchange and others. Fair value of OTC transactions is calculated using option pricing models.

## (d) Bond derivatives

September 30	Millions of yen			
	2011			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Bond futures:				
Sold.....	¥ 2,178,923	¥ —	¥ 10,292	¥ 10,292
Bought .....	1,972,941	—	(8,987)	(8,987)
Bond futures options:				
Sold.....	75,824	—	(50)	(50)
Bought .....	116,670	—	274	274
<b>Over-the-counter</b>				
Forward bond agreements:				
Sold.....	1,299	—	(7)	(7)
Bought .....	8,912	7,793	731	731
Bond options:				
Sold.....	42,544	—	(257)	(257)
Bought .....	58,773	—	80	80
Total .....	/	/	¥ 2,074	¥ 2,074

September 30	Millions of yen			
	2010			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Bond futures:				
Sold.....	¥ 1,588,099	¥ —	¥ (16,745)	¥ (16,745)
Bought .....	1,462,379	—	16,213	16,213
Bond futures options:				
Sold.....	26,162	—	(54)	(54)
Bought .....	46,500	—	91	91
<b>Over-the-counter</b>				
Forward bond agreements:				
Sold.....	9,646	—	63	63
Bought .....	40,234	37,188	736	736
Bond options:				
Sold.....	109,837	—	(1,106)	(1,106)
Bought .....	114,917	—	58	58
Total .....	/	/	¥ (742)	¥ (742)

- Notes: 1. The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
2. Fair value of transactions listed on exchange is calculated using the closing price on the Tokyo Stock Exchange and others. Fair value of OTC transactions is calculated using discounted present value and option pricing models.

## (e) Commodity derivatives

September 30	Millions of yen			
	2011			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Commodity futures:				
Sold.....	¥ 69,416	¥ —	¥ 5,496	¥ 5,496
Bought .....	69,477	—	(5,614)	(5,614)
<b>Over-the-counter</b>				
Commodity swaps:				
Receivable fixed price/payable floating price.....	350,219	322,493	(10,385)	(10,385)
Receivable floating price/payable fixed price .....	313,995	287,191	44,113	44,113
Receivable floating price/payable floating price.....	14,127	13,848	2,399	2,399
Commodity options:				
Sold.....	14,345	12,484	(629)	(629)
Bought .....	5,207	5,010	49	49
Total .....	/	/	¥ 35,429	¥ 35,429

September 30	Millions of yen			
	2010			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Listed</b>				
Commodity futures:				
Sold.....	¥ 73,430	¥ —	¥ (3,445)	¥ (3,445)
Bought .....	73,880	—	3,556	3,556
<b>Over-the-counter</b>				
Commodity swaps:				
Receivable fixed price/payable floating price.....	200,389	183,981	(30,231)	(30,231)
Receivable floating price/payable fixed price .....	142,007	122,350	75,085	75,085
Receivable floating price/payable floating price.....	41	27	0	0
Commodity options:				
Sold.....	16,147	14,913	(428)	(428)
Bought .....	9,746	5,596	962	962
Total .....	/	/	¥ 45,498	¥ 45,498

- Notes: 1. The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
2. Fair value of transactions listed on an exchange is calculated using the closing price on the New York Mercantile Exchange and others. Fair value of OTC transactions is calculated based on factors such as price of the relevant commodity and contract term.
3. Commodity derivatives are transactions on fuel and metal.

## (f) Credit derivative transactions

September 30	Millions of yen			
	2011			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Over-the-counter</b>				
Credit default options:				
Sold.....	¥ 980,657	¥ 759,981	¥ (12,956)	¥ (12,956)
Bought .....	1,011,319	677,874	14,957	14,957
Total .....	/	/	¥ 2,001	¥ 2,001

September 30	Millions of yen			
	2010			
	Contract amount		Fair value	Valuation gains (losses)
Total	Over 1 year			
<b>Over-the-counter</b>				
Credit default options:				
Sold.....	¥ 1,158,375	¥ 1,002,799	¥ (63,076)	¥ (63,076)
Bought .....	1,260,045	848,224	65,406	65,406
Total .....	/	/	¥ 2,329	¥ 2,329

- Notes:
1. The above transactions are valued at fair value and the valuation gains (losses) are accounted for in the interim consolidated statements of income.
  2. Fair value is calculated using discounted present value and option pricing models.
  3. "Sold" represents transactions in which the credit risk is accepted; "Bought" represents transactions in which the credit risk is transferred.

## (2) Derivative transactions to which the hedge accounting method is applied

The following tables set forth the contract amount or the amount equivalent to the principal, fair value, valuation gains (losses) and calculation method of the relevant commodities by category with respect to derivative transactions to which the hedge accounting method is applied at the end of the interim period. Contract amount does not indicate the market risk relating to derivative transactions.

### (a) Interest rate derivatives

September 30			Millions of yen		
			2011		
Hedge accounting method	Type of derivative	Principal items hedged	Contract amount		Fair value
			Total	Over 1 year	
Deferral hedge method	Interest futures:	Interest-earning/			
	Sold .....	bearing financial	¥ 766,500	¥ —	¥ (41)
	Bought .....	assets/liabilities	5,815,407	—	(102)
	Interest rate swap:	such as loans and	36,386,587	31,173,863	26,075
	Receivable fixed	bills discounted,			
	rate/payable floating rate..	other securities	24,793,290	20,464,646	496,740
	Receivable floating	(bonds), deposits			
	rate/payable fixed rate .....	and negotiable	11,565,074	10,680,995	(471,045)
	Receivable floating	certificates of			
	rate/payable floating rate..	deposits	28,222	28,222	380
	Interest rate swaption:				
	Sold .....		460,445	460,383	3,871
	Bought .....		—	—	—
Caps:					
Sold .....		2,665	2,665	310	
Bought .....		2,665	2,665	(310)	
Floors:					
Sold .....		—	—	—	
Bought .....		7,850	5,350	0	
Recognition of gain or loss on the hedging instrument	Interest rate swap:	Loans and bills	3,336	2,228	(447)
	Interest rate swap: Receivable discounted floating rate/payable fixed rate .....		3,336	2,228	(447)
Special treatment for interest rate swaps	Interest rate swap:	Loans and bills	173,270	130,862	
	Receivable floating rate/payable fixed rate .....	discounted; borrowed money; bonds	10,000	2,000	
	Receivable floating rate/payable fixed rate .....		140,270	108,862	(Note 3)
	Receivable floating rate/payable floating rate .....		23,000	20,000	
			/	/	¥ 29,355

September 30

			Millions of yen		
			2010		
Hedge accounting method	Type of derivative	Principal items hedged	Contract amount		
			Total	Over 1 year	Fair value
Deferral hedge method	Interest futures:	Interest-earning/			
	Sold .....	bearing financial	¥ 83,800	¥ —	¥ 3
	Bought .....	assets/liabilities	18,299,726	1,790,011	3,226
	Interest rate swap:	such as loans and	33,798,826	28,588,797	73,114
	Receivable fixed	bills discounted,			
	rate/payable floating rate	other securities	23,906,954	19,801,738	507,270
	Receivable floating	(bonds), deposits			
	rate/payable fixed rate	and negotiable	9,862,465	8,758,152	(434,805)
	Receivable floating	certificates of			
	rate/payable floating rate	deposits	29,406	28,906	649
	Interest rate swaption:				
	Sold .....		471,073	460,905	5,824
	Bought .....		676	—	(0)
Caps:					
Sold .....		—	—	—	
Bought .....		300	—	0	
Floors:					
Sold .....		42	—	(0)	
Bought .....		7,850	7,850	0	
Recognition of gain or loss on the hedging instrument	Interest rate swap:	Loans and bills	66,384	43,762	(5,255)
	Receivable floating	discounted; other			
	rate/payable fixed rate	securities (bonds)	66,384	43,762	(5,255)
Special treatment for interest rate swaps	Interest rate swap:	Loans and bills	7,716,939	6,866,175	
	Receivable floating	discounted;			
	rate/payable fixed rate	borrowed money;	20,500	11,000	(Note 3)
	Receivable floating	bonds			
	rate/payable fixed rate		7,668,239	6,831,675	
Receivable floating					
rate/payable floating rate		28,200	23,500		
Total .....			/	/	¥ 76,912

- Notes:
1. SMFG applies deferred hedge accounting stipulated in "Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry" (JICPA Industry Audit Committee Report No. 24).
  2. Fair value of transactions listed on exchange is calculated using the closing prices on the Tokyo Financial Exchange and others. Fair value of OTC transactions is calculated using discounted present value and option pricing models.
  3. Interest rate swap amounts measured by the special treatment for interest rate swaps are treated with the borrowed money or other transaction that is subject to the hedge. Therefore such fair value is included in the fair value of the relevant transaction.

## (b) Currency derivatives

September 30			Millions of yen		
			2011		
			Contract amount		
Hedge accounting method	Type of derivative	Principal items hedged	Total	Over 1 year	Fair value
Deferral hedge method	Currency swap .....	Foreign currency denominated loans and bills discounted; other securities (bonds); deposits; foreign currency exchange, etc.	¥3,777,108	¥2,008,920	¥ 493,638
	Forward foreign exchange .....		142,330	—	(173)
Recognition of gain or loss on the hedging instrument	Currency swap .....	Deposits	17,392	17,355	574
Allocation method	Currency swap .....	Other securities (bonds)	11,633	10,665	(Note 3)
	Forward foreign exchange .....		3,179	3,179	
	Total .....		/	/	¥ 494,040

September 30			Millions of yen		
			2010		
			Contract amount		
Hedge accounting method	Type of derivative	Principal items hedged	Total	Over 1 year	Fair value
Deferral hedge method	Currency swap .....	Foreign currency denominated loans and bills discounted; other securities (bonds); deposits; foreign currency exchange, etc.	¥2,111,498	¥1,847,315	¥ 342,914
	Forward foreign exchange .....		4,922	4,750	234
Recognition of gain or loss on the hedging instrument	Currency swap .....	Deposits	29,852	—	1,910
Allocation method	Currency swap .....	Deposits; borrowed money; other securities (bonds)	8,118	7,167	(Note 3)
	Forward foreign exchange .....		103,027	3,179	
	Total .....		/	/	¥ 345,059

- Notes: 1. SMFG applies deferred hedge accounting stipulated in "Treatment for Accounting and Auditing Concerning Accounting for Foreign Currency Transactions in Banking Industry" (JICPA Industry Audit Committee Report No. 25).  
2. Fair value is calculated using discounted present value.  
3. Forward foreign exchange amounts treated by the allocation method are treated with the deposit or other transaction that is subject to the hedge. Therefore such fair value is included in the fair value of the relevant transaction.

## (c) Equity derivatives

September 30			Millions of yen		
			2011		
Hedge accounting method	Type of derivative	Principal items hedged	Contract amount		Fair value
			Total	Over 1 year	
Recognition of gain or loss on the hedging instrument	Equity price index futures:	Other securities (equity)			
	Receivable equity index/payable floating rate..		¥ —	¥ —	¥ —
	Receivable floating rate/payable equity index ....		7,481	1,542	263
	Total.....		/	/	¥ 263

September 30			Millions of yen		
			2010		
Hedge accounting method	Type of derivative	Principal items hedged	Contract amount		Fair value
			Total	Over 1 year	
Recognition of gain or loss on the hedging instrument	Equity price index futures:	Other securities (equity)			
	Receivable equity index/payable floating rate..		¥ —	¥ —	¥ —
	Receivable floating rate/payable equity index ....		8,067	8,067	(673)
	Total.....		/	/	¥ (673)

Note: Fair value is calculated using discounted present value.

## 6. Lease Transactions

### (1) Financing leases

#### (a) Lessee side

##### (i) Lease assets

Tangible fixed assets mainly consisted of branches and equipment. Intangible fixed assets are software.

##### (ii) Depreciation method of lease assets

Lease assets with respect to non-transfer ownership finance leases, which are recorded in “Tangible fixed assets,” are depreciated using the straight-line method, assuming that lease term is its expected lifetime and salvage value is 0.

#### (b) Lessor side

##### (i) Breakdown of lease investment assets

September 30	Millions of yen	
	2011	2010
Lease receivables .....	¥ 1,216,176	¥ 1,270,970
Residual value .....	93,621	99,949
Unearned interest income .....	(191,657)	(218,241)
Total .....	¥ 1,118,140	¥ 1,152,678

##### (ii) The scheduled collections of lease receivables and investment assets are as follows:

#### Lease payments receivable related to lease receivables

September 30	Millions of yen	
	2011	2010
Within 1 year .....	¥ 219,066	¥ 241,878
More than 1 year to 2 years .....	163,927	155,539
More than 2 years to 3 years .....	102,188	110,867
More than 3 years to 4 years .....	53,612	65,916
More than 4 years to 5 years .....	45,457	34,014
More than 5 years .....	78,033	78,772
Total .....	¥ 662,285	¥ 686,988

#### Lease payments receivable related to investment assets

September 30	Millions of yen	
	2011	2010
Within 1 year .....	¥ 380,247	¥ 384,914
More than 1 year to 2 years .....	294,119	293,413
More than 2 years to 3 years .....	199,638	216,532
More than 3 years to 4 years .....	127,544	134,316
More than 4 years to 5 years .....	73,862	82,031
More than 5 years .....	140,763	159,762
Total .....	¥ 1,216,176	¥ 1,270,970

(iii) Non-transfer ownership finance leases, which commenced in fiscal years beginning before April 1, 2008, were valued at their appropriate book value, net of accumulated depreciation, as of March 31, 2008, and were recorded as the beginning balance of "Lease receivables and investment assets." Moreover, interest on such non-transfer ownership finance leases during the remaining term of the leases was allocated over the lease term using the straight-line method. As a result of this accounting treatment, income before income taxes for the six months ended September 30, 2011 was ¥4,786 million more than it would have been if such transactions had been treated in a similar way to sales of the underlying assets. The amounts for the six months ended September 30, 2010 was ¥4,900 million.

## (2) Operating leases

### (a) Lessee side

Future minimum lease payments on operating leases which were not cancelable at September 30, 2011 and 2010 were as follows:

September 30	Millions of yen	
	2011	2010
Due within 1 year.....	¥ 37,747	¥ 32,919
Due after 1 year.....	274,408	273,744
Total.....	¥ 312,155	¥ 306,664

### (b) Lessor side

Future minimum lease payments on operating leases which were not cancelable at September 30, 2011 and 2010 were as follows:

March 31	Millions of yen	
	2011	2010
Due within 1 year.....	¥ 37,771	¥ 23,924
Due after 1 year.....	151,168	101,331
Total.....	¥ 188,940	¥ 125,255

## 7. Segment Information – Geographic Information –

### (1) Ordinary income

Six months ended September 30	Millions of yen	
	2011	
Japan .....	¥	1,786,914
The Americas .....		87,936
Europe and Middle East .....		60,886
Asia and Oceania .....		109,122
Total .....	¥	2,044,860

  

Six months ended September 30	Millions of yen	
	2010	
Japan .....	¥	1,762,372
The Americas .....		84,387
Europe and Middle East .....		50,401
Asia and Oceania .....		83,346
Total .....	¥	1,980,507

- Notes:
1. Ordinary income is presented as a counterpart of sales of companies in other industries.
  2. Ordinary income from transactions by SMFG and its domestic consolidated banking subsidiaries (excluding overseas branches) and other domestic consolidated subsidiaries is categorized as Japan. Ordinary income from transactions by overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries is categorized as The Americas, Europe and Middle East or Asia and Oceania, based on their locations and in consideration of their geographic proximity and other factors.
  3. The Americas includes the United States, Brazil, Canada and others; Europe and Middle East includes the United Kingdom, Germany, France and others; Asia and Oceania includes China, Singapore, Australia and others except Japan.
  4. Ordinary income represents total income excluding gains on disposal of fixed assets, recoveries of written-off claims and other extraordinary gains.

### (2) Tangible fixed assets

September 30	Millions of yen	
	2011	
Japan .....	¥	1,073,925
The Americas .....		12,808
Europe and Middle East .....		59,780
Asia and Oceania .....		6,831
Total .....	¥	1,153,346

  

September 30	Millions of yen	
	2010	
Japan .....	¥	1,050,746
The Americas .....		10,438
Europe and Middle East .....		24,130
Asia and Oceania .....		3,075
Total .....	¥	1,088,390

## 8. Per Share Data

September 30	Yen	
	2011	2010
Net assets per share .....	¥ 3,554.38	¥ 3,547.89

  

Six months ended September 30	Yen	
	2011	2010
Net income per share .....	¥ 225.04	¥ 296.64
Net income per share (diluted) .....	225.02	296.63

Notes: 1. Net income per share and net income per share (diluted) are calculated based on the following:

Six months ended September 30	Millions of yen, except number of shares	
	2011	2010
Net income per share:		
Net income .....	¥ 313,758	¥ 417,493
Amount not attributable to common stockholders .....	—	3,097
Dividends on preferred stock .....	—	3,097
Net income attributable to common stock .....	¥ 313,758	¥ 414,395
Average number of common stock during the six months (in thousands) .....	1,394,237	1,396,978
Net income per share (diluted):		
Adjustment for net income .....	¥ —	¥ (6)
Adjustment for dilutive shares issued by subsidiaries and affiliates .....	—	(6)
Increase in number of common stock (in thousands) .....	132	34
Stock acquisition rights .....	132	34

Outline of dilutive shares which were not included in the calculation of Net income per share (diluted) for the six months ended September 30, 2011 and 2010 because they do not have dilutive effects:

Stock acquisition rights: 1 type

(Number of stock acquisition rights issued by resolution at the general shareholder's meeting on June 27, 2002: 1,081 units)

Notes: 2. Net assets per share is calculated based on the following:

September 30	Millions of yen, except number of shares	
	2011	2010
Net assets .....	¥ 6,960,381	¥ 7,198,610
Amounts excluded from Net assets .....	1,995,662	2,242,297
Preferred stock .....	—	210,003
Dividends on preferred stock .....	—	3,097
Stock acquisition rights .....	441	144
Minority interests .....	1,995,220	2,029,052
Net assets attributable to common stock at the interim period- end .....	¥ 4,964,719	¥ 4,956,312
Number of common stock at the interim period-end used for the calculation of Net assets per share (in thousands) .....	1,396,787	1,396,974

(Change in accounting policy)

SMFG has adopted the “Accounting Standard for Earnings Per Share” (Accounting Standards Board of Japan (“ASBJ”) Statement No. 2), “Guidance on Accounting Standard for Earnings Per Share” (ASBJ Guidance No. 4) and “Practical Solution on Accounting for Earnings Per Share” (ASBJ PITF No. 9) starting from the fiscal year beginning on April 1, 2011. This change has a little impact on the calculation of diluted net income per share.

## 9. Principal Shareholders (Common Stock)

September 30, 2011	Number of shares	Percentage of shares outstanding
Japan Trustee Services Bank, Ltd. (Trust Account) .....	88,575,918	6.26%
The Master Trust Bank of Japan, Ltd. (Trust Account).....	72,140,600	5.10
SSBT OD05 Omnibus Account – Treaty Clients <sup>(1)</sup> .....	37,605,654	2.65
Japan Trustee Services Bank, Ltd. (Trust Account 9) .....	31,639,100	2.23
MELLON BANK, N.A. AS AGENT FOR ITS CLIENT MELLON OMNIBUS US PENSION <sup>(2)</sup> .....	17,575,260	1.24
STATE STREET BANK AND TRUST COMPANY 505225 <sup>(2)</sup> .....	16,020,626	1.13
Nomura Securities Co., Ltd. (Proprietary Account) .....	15,603,800	1.10
Nippon Life Insurance Company .....	15,466,682	1.09
Mitsubishi UFJ Morgan Stanley Securities Co., Ltd. ....	15,071,041	1.06
NATSCUMCO <sup>(3)</sup> .....	13,712,861	0.96
<b>Total</b> .....	<b>323,411,542</b>	<b>22.87</b>

- Notes:
1. Standing agent: The Hong Kong and Shanghai Banking Corporation Limited's Tokyo Branch
  2. Standing agent: Mizuho Corporate Bank, Ltd.
  3. Standing agent: Sumitomo Mitsui Banking Corporation

**SUMITOMO MITSUI BANKING CORPORATION <Non-consolidated>**

**1. Deposits**

**(1) Period-End Balance**

September 30	Millions of yen	
	2011	2010
<b>Domestic operations:</b>		
Liquid deposits .....	¥ 42,664,316	¥ 40,440,462
Fixed-term deposits .....	21,577,033	21,232,652
Others .....	957,535	1,009,952
Subtotal .....	65,198,886	62,683,067
Negotiable certificates of deposit .....	6,340,578	7,190,236
Total .....	¥ 71,539,464	¥ 69,873,303
<b>International operations:</b>		
Liquid deposits .....	¥ 4,102,882	¥ 3,737,612
Fixed-term deposits .....	984,990	1,178,239
Others .....	2,648,961	2,658,610
Subtotal .....	7,736,833	7,574,462
Negotiable certificates of deposit .....	2,922,555	2,011,155
Total .....	¥ 10,659,388	¥ 9,585,617
Grand total .....	¥ 82,198,853	¥ 79,458,921

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice  
 2. Fixed-term deposits = Time deposits + Installment savings

**(2) Average Balance**

Six months ended September 30	Millions of yen	
	2011	2010
<b>Domestic operations:</b>		
Liquid deposits .....	¥ 42,364,617	¥ 39,562,458
Fixed-term deposits .....	21,477,005	21,103,640
Others .....	471,711	468,166
Subtotal .....	64,313,334	61,134,266
Negotiable certificates of deposit .....	7,291,331	7,087,942
Total .....	¥ 71,604,666	¥ 68,222,208
<b>International operations:</b>		
Liquid deposits .....	¥ 4,341,554	¥ 3,732,636
Fixed-term deposits .....	991,429	1,201,447
Others .....	2,771,286	2,738,995
Subtotal .....	8,104,271	7,673,079
Negotiable certificates of deposit .....	1,995,903	1,789,340
Total .....	¥ 10,100,174	¥ 9,462,420
Grand total .....	¥ 81,704,841	¥ 77,684,628

Notes: 1. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice  
 2. Fixed-term deposits = Time deposits + Installment savings  
 3. The average balance of foreign-currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.

### (3) Balance of Time Deposits, Classified by Maturity

September 30	Millions of yen	
	2011	2010
Less than three months.....	¥ 8,424,595	¥ 8,132,062
Fixed interest rates.....	7,461,845	7,054,883
Floating interest rates .....	45,766	28,492
Others .....	916,983	1,048,687
Three – six months.....	4,375,332	4,395,564
Fixed interest rates.....	4,311,920	4,284,568
Floating interest rates .....	26,471	19,688
Others .....	36,940	91,306
Six months – one year.....	5,935,247	6,032,451
Fixed interest rates.....	5,857,293	5,970,477
Floating interest rates .....	52,529	35,918
Others .....	25,424	26,055
One – two years.....	1,477,837	1,612,068
Fixed interest rates.....	1,407,188	1,548,118
Floating interest rates .....	67,009	57,865
Others .....	3,639	6,084
Two – three years.....	1,171,388	1,090,220
Fixed interest rates.....	1,081,786	1,031,600
Floating interest rates .....	89,602	54,709
Others .....	—	3,910
Three years or more .....	1,177,580	1,148,480
Fixed interest rates.....	534,119	504,520
Floating interest rates .....	641,458	640,992
Others .....	2,002	2,966
Total.....	¥ 22,561,981	¥ 22,410,847
Fixed interest rates.....	20,654,154	20,394,170
Floating interest rates .....	922,837	837,666
Others .....	984,990	1,179,010

Note: The figures above do not include installment savings.

## 2. Loans

### (1) Balance of Loans and Bills Discounted, Classified by Collateral

September 30	Millions of yen	
	2011	2010
Securities .....	¥ 460,306	¥ 519,481
Commercial claims .....	975,460	975,652
Commercial goods .....	—	—
Real estate .....	6,670,467	6,837,450
Others .....	778,457	648,398
Subtotal .....	¥ 8,884,691	¥ 8,980,983
Guaranteed .....	19,884,948	20,914,949
Unsecured .....	28,279,251	27,496,511
Total .....	¥ 57,048,890	¥ 57,392,444

### (2) Balance of Loans and Bills Discounted, Classified by Maturity

September 30	Millions of yen	
	2010	2011
One year or less .....	¥ 11,094,230	¥ 11,105,929
One – three years .....	8,604,727	9,367,836
Floating interest rates .....	6,781,430	7,329,159
Fixed interest rates .....	1,823,297	2,038,677
Three – five years .....	7,058,734	7,271,919
Floating interest rates .....	5,661,918	5,486,187
Fixed interest rates .....	1,396,815	1,785,732
Five – seven years .....	2,971,656	2,450,630
Floating interest rates .....	2,533,064	2,013,584
Fixed interest rates .....	438,591	437,046
More than seven years .....	19,182,441	19,016,847
Floating interest rates .....	18,221,555	18,023,935
Fixed interest rates .....	960,885	992,911
No designated term .....	8,137,100	8,179,279
Floating interest rates .....	8,137,100	8,179,279
Fixed interest rates .....	—	—
Total .....	¥ 57,048,890	¥ 57,392,444

Note: Loans with a maturity of one year or less are not classified by floating or fixed interest rates.

### 3. Securities

#### (1) Period-End Balance

September 30	Millions of yen	
	2011	2010
<b>Domestic operations:</b>		
Japanese government bonds.....	¥ 24,738,844	¥ 20,006,774
Japanese local government bonds .....	245,434	308,222
Japanese corporate bonds.....	2,789,913	3,070,392
Japanese stocks .....	3,208,289	3,435,967
Others.....	299,112	283,263
Foreign bonds	—	—
Foreign stocks	—	—
Subtotal.....	¥ 31,281,593	¥ 27,104,619
<b>International operations:</b>		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds.....	—	—
Japanese stocks .....	—	—
Others.....	3,534,246	6,332,137
Foreign bonds	2,005,637	4,838,392
Foreign stocks	1,528,609	1,493,744
Subtotal.....	¥ 3,534,246	¥ 6,332,137
Total.....	¥ 34,815,840	¥ 33,436,757

#### (2) Average Balance

September 30	Millions of yen	
	2011	2010
<b>Domestic operations:</b>		
Japanese government bonds.....	¥ 25,167,586	¥ 18,841,953
Japanese local government bonds .....	270,644	246,344
Japanese corporate bonds.....	2,796,264	3,038,974
Japanese stocks .....	3,212,770	3,313,781
Others.....	333,933	325,254
Foreign bonds	—	—
Foreign stocks	—	—
Subtotal.....	¥ 31,781,199	¥ 25,766,308
<b>International operations:</b>		
Japanese government bonds.....	¥ —	¥ —
Japanese local government bonds .....	—	—
Japanese corporate bonds.....	—	—
Japanese stocks .....	—	—
Others.....	4,929,899	4,911,113
Foreign bonds	3,408,170	3,484,382
Foreign stocks	1,521,729	1,426,730
Subtotal.....	¥ 4,929,899	¥ 4,911,113
Total.....	¥ 36,711,099	¥ 30,677,421

Note: The average balance of foreign-currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method.

### (3) Balance of Securities Held, Classified by Maturity

September 30	Millions of yen	
	2011	2010
One year or less .....		
Japanese government bonds .....	¥ 5,531,003	¥ 11,384,312
Japanese local government bonds.....	104	1,095
Japanese corporate bonds .....	204,974	218,751
Others .....	457,639	470,584
Foreign bonds	437,934	455,573
Foreign stocks	—	—
One – three years.....		
Japanese government bonds .....	9,513,784	2,154,926
Japanese local government bonds.....	84,382	75,454
Japanese corporate bonds .....	1,062,150	1,191,533
Others .....	341,842	1,802,482
Foreign bonds	290,213	1,750,108
Foreign stocks	—	—
Three – five years .....		
Japanese government bonds .....	6,666,202	3,233,207
Japanese local government bonds.....	153,959	178,126
Japanese corporate bonds .....	877,567	955,431
Others .....	375,895	1,133,481
Foreign bonds	354,918	1,108,657
Foreign stocks	—	—
Five – seven years .....		
Japanese government bonds .....	694,746	358,956
Japanese local government bonds.....	6,465	12,892
Japanese corporate bonds .....	381,920	368,729
Others .....	305,290	986,665
Foreign bonds	281,777	946,876
Foreign stocks	—	—
Seven – 10 years.....		
Japanese government bonds .....	2,333,106	2,875,371
Japanese local government bonds.....	474	40,602
Japanese corporate bonds .....	193,364	255,190
Others .....	337,478	526,055
Foreign bonds	316,035	523,939
Foreign stocks	—	—

**(3) Balance of Securities Held, Classified by Maturity (continued)**

<u>September 30</u>	Millions of yen	
	<u>2011</u>	<u>2010</u>
More than 10 years .....		
Japanese government bonds .....	¥ —	¥ —
Japanese local government bonds .....	48	49
Japanese corporate bonds .....	69,936	80,756
Others .....	501,559	228,951
Foreign bonds .....	324,758	53,237
Foreign stocks .....	160,855	165,631
No designated term .....		
Japanese government bonds .....	—	—
Japanese local government bonds .....	—	—
Japanese corporate bonds .....	—	—
Japanese stocks .....	3,208,289	3,435,967
Others .....	1,513,652	1,467,180
Foreign bonds .....	—	—
Foreign stocks .....	1,367,754	1,328,113
Total .....		
Japanese government bonds .....	¥ 24,738,844	¥ 20,006,774
Japanese local government bonds .....	245,434	308,222
Japanese corporate bonds .....	2,789,913	3,070,392
Japanese stocks .....	3,208,289	3,435,967
Others .....	3,833,359	6,615,400
Foreign bonds .....	2,005,637	4,838,392
Foreign stocks .....	1,528,609	1,493,744

#### 4. Income Analysis

##### (1) Average Balance, Interest and Earnings Yield of Interest-Earning Assets and Interest-Bearing Liabilities

###### (a) Domestic Operations

Six months ended September 30	Millions of yen, except percentages 2011		
	Average balance	Interest	Earnings Yield
<b>Interest-earning assets.....</b>	¥ 81,899,510	¥ 483,037	1.17%
	[2,538,589]	[13,268]	
Loans and bills discounted.....	46,845,669	368,743	1.56
Securities.....	31,781,199	93,018	0.58
Call loans.....	67,784	155	0.45
Receivables under resale agreements.....	—	—	—
Receivables under securities borrowing transactions.....	318,529	648	0.40
Bills bought.....	19,754	479	4.83
Deposits with banks.....	49,036	511	2.08
<b>Interest-bearing liabilities.....</b>	81,500,732	51,439	0.12
Deposits.....	64,313,334	19,105	0.05
Negotiable certificates of deposit.....	7,291,331	5,635	0.15
Call money.....	1,202,566	397	0.06
Payables under repurchase agreements.....	27,884	14	0.10
Payables under securities lending transactions.....	1,289,103	493	0.07
Borrowed money.....	4,414,274	5,833	0.26
Short-term bonds.....	46,207	22	0.09
Bonds.....	2,664,253	19,573	1.46

Six months ended September 30	Millions of yen, except percentages 2010		
	Average balance	Interest	Earnings Yield
<b>Interest-earning assets</b> .....	¥ 75,777,863	¥ 505,941	1.33%
	[1,112,657]	[1,155]	
Loans and bills discounted.....	47,859,784	401,609	1.67
Securities.....	25,766,308	93,773	0.72
Call loans.....	59,892	161	0.53
Receivables under resale agreements.....	—	—	—
Receivables under securities borrowing transactions.....	574,769	1,251	0.43
Bills bought.....	30,815	700	4.53
Deposits with banks.....	99,747	261	0.52
<b>Interest-bearing liabilities</b> .....	74,934,344	72,993	0.19
Deposits.....	61,134,266	29,607	0.09
Negotiable certificates of deposits.....	7,087,942	6,914	0.19
Call money.....	1,338,838	589	0.08
Payables under repurchase agreements.....	104,851	60	0.11
Payables under securities lending transactions.....	1,140,213	523	0.09
Borrowed money.....	1,368,543	4,782	0.69
Short-term bonds.....	80,549	47	0.11
Bonds.....	2,463,903	19,848	1.60

- Notes: 1. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (first half of fiscal 2011, ¥1,587,551 million; first half of fiscal 2010, ¥842,363 million). "Interest-bearing liabilities" are shown after deduction of amounts equivalent to the average balance of money held in trust (first half of fiscal 2011, ¥10,031 million; first half of fiscal 2010, ¥10,645 million) and corresponding interest (first half of fiscal 2011, ¥6 million; first half of fiscal 2010, ¥10 million).
2. Figures in brackets [ ] indicate the average balances of interdepartmental lending and borrowing activities between domestic and international operations and related interest expenses. As net interest figures are shown for interest rate swaps and similar instruments, some figures for domestic and international operations do not add up to their sums.

## (b) International Operations

Six months ended September 30	Millions of yen, except percentages 2011		
	Average balance	Interest	Earnings Yield
<b>Interest-earning assets.....</b>	¥ 18,707,930	¥ 157,240	1.67%
Loans and bills discounted.....	9,071,802	91,205	2.00
Securities.....	4,929,899	42,299	1.71
Call loans .....	244,738	1,807	1.47
Receivables under resale agreements .....	146,423	1,549	2.11
Receivables under securities borrowing transactions.....	25,120	65	0.51
Deposits with banks.....	3,119,759	8,232	0.52
<b>Interest-bearing liabilities .....</b>	18,683,582	102,272	1.09
	[2,538,589]	[13,268]	
Deposits .....	8,104,271	16,307	0.40
Negotiable certificates of deposits .....	1,995,903	7,765	0.77
Call money.....	358,757	967	0.53
Payables under repurchase agreements .....	633,018	781	0.24
Payables under securities lending transactions.....	1,863,750	3,370	0.36
Borrowed money.....	1,684,375	37,885	4.48
Bonds .....	1,001,992	13,632	2.71

Six months ended September 30	Millions of yen, except percentages 2010		
	Average balance	Interest	Earnings Yield
<b>Interest-earning assets.....</b>	¥ 16,761,818	¥ 139,219	1.65%
Loans and bills discounted....	8,411,928	83,421	1.97
Securities.....	4,911,113	34,990	1.42
Call loans .....	384,464	1,612	0.83
Receivables under resale agreements .....	15,115	77	1.02
Receivables under securities borrowing transactions .....	4,579	17	0.77
Deposits with banks .....	1,971,967	6,154	0.62
<b>Interest-bearing liabilities .....</b>	16,238,077	83,925	1.03
	[1,112,657]	[1,155]	
Deposits .....	7,673,079	13,069	0.33
Negotiable certificates of deposits.....	1,789,340	8,680	0.96
Call money.....	285,872	769	0.53
Payables under repurchase agreements .....	538,213	569	0.21
Payables under securities lending transactions.....	1,858,821	2,232	0.23
Borrowed money.....	1,693,485	37,996	4.47
Bonds .....	794,319	10,399	2.61

- Notes: 1. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (first half of fiscal 2011, ¥55,489 million; first half of fiscal 2010, ¥58,928 million).
2. Figures in brackets [ ] indicate the average balances of interdepartmental lending and borrowing activities between domestic and international operations and related interest expenses. As net interest figures are shown for interest rate swaps and similar instruments, some figures for domestic and international operations do not add up to their sums.
3. The average balance of foreign-currency-denominated transactions by domestic branches in international operations is calculated by the monthly current method, under which the TT middle rate at the end of the previous month is applied to nonexchange transactions of the month concerned.

## (c) Total of Domestic and International Operations

Six months ended September 30	Millions of yen, except percentages 2011		
	Average balance	Interest	Earnings Yield
<b>Interest-earning assets .....</b>	¥ 98,068,851	¥ 627,009	1.27%
Loans and bills discounted ....	55,917,472	459,949	1.64
Securities .....	36,711,099	135,318	0.73
Call loans .....	312,522	1,962	1.25
Receivables under resale agreements .....	146,423	1,549	2.11
Receivables under securities borrowing transactions.....	343,649	713	0.41
Bills bought .....	19,754	479	4.83
Deposits with banks.....	3,168,796	8,744	0.55
<b>Interest-bearing liabilities.....</b>	97,645,725	140,443	0.28
Deposits .....	72,417,605	35,413	0.09
Negotiable certificates of deposits .....	9,287,235	13,400	0.28
Call money .....	1,561,323	1,364	0.17
Payables under repurchase agreements .....	660,903	795	0.24
Payables under securities lending transactions .....	3,152,853	3,863	0.24
Borrowed money .....	6,098,650	43,718	1.42
Short-term bonds .....	46,207	22	0.09
Bonds.....	3,666,246	33,205	1.80

Six months ended September 30	Millions of yen, except percentages 2010		
	Average balance	Interest	Earnings Yield
<b>Interest-earning assets</b> .....	¥ 91,427,024	¥ 644,005	1.40%
Loans and bills discounted.....	56,271,712	485,030	1.71
Securities.....	30,677,421	128,763	0.83
Call loans.....	444,357	1,773	0.79
Receivables under resale agreements.....	15,115	77	1.02
Receivables under securities borrowing transactions.....	579,348	1,269	0.43
Bills bought.....	30,815	700	4.53
Deposits with banks.....	2,071,715	6,416	0.61
<b>Interest-bearing liabilities</b> .....	90,059,764	155,763	0.34
Deposits.....	68,807,345	42,676	0.12
Negotiable certificates of deposits.....	8,877,283	15,595	0.35
Call money.....	1,624,710	1,358	0.16
Payables under repurchase agreements.....	643,065	629	0.19
Payables under securities lending transactions.....	2,999,035	2,755	0.18
Borrowed money.....	3,062,028	42,779	2.78
Short-term bonds.....	80,549	47	0.11
Bonds.....	3,258,222	30,247	1.85

- Note: 1. "Interest-earning assets" are shown after deduction of the average balance of noninterest-earning deposits (first half of fiscal 2011, ¥1,643,041 million; first half of fiscal 2010, ¥901,291 million). "Interest-bearing liabilities" are shown after deduction of amounts equivalent to the average balance of money held in trust (first half of fiscal 2011, ¥10,031 million; first half of fiscal 2010, ¥10,645 million) and corresponding interest (first half of fiscal 2011, ¥6 million; first half of fiscal 2010, ¥10 million).
2. Figures in the table above indicate the net average balances of amounts adjusted for interdepartmental lending and borrowing activities between domestic and international operations and related interest expenses.

## (2) Breakdown of Interest Income and Interest Expenses

Six months ended September 30	Millions of yen					
	2011 versus 2010 increase (decrease) due to changes in			2010 versus 2009 increase (decrease) due to changes in		
	Volume	Rate	Net change	Volume	Rate	Net change
<b>Non-consolidated</b>						
<b>Interest income:</b>						
Loans and bills						
discounted:						
Domestic .....	¥ (8,375)	¥ (24,490)	¥ (32,865)	¥ (19,003)	¥ (23,259)	¥ (42,263)
International .....	6,620	1,163	7,783	(11,737)	(10,826)	(22,563)
Total .....			(25,081)			(64,826)
Securities:						
Domestic .....	17,604	(18,359)	(754)	14,860	(10,928)	3,931
International .....	134	7,175	7,309	4,492	(2,384)	2,108
Total .....			6,554			6,039
Call loans:						
Domestic .....	18	(24)	(5)	(8)	(47)	(56)
International .....	(586)	780	194	741	(207)	534
Total .....			188			478
Receivables under resale agreements:						
Domestic .....	—	—	—	(0)	(0)	(0)
International .....	1,311	160	1,471	(86)	32	(53)
Total .....			1,471			(53)
Receivables under securities borrowing transactions:						
Domestic .....	(526)	(77)	(603)	(1,337)	507	(830)
International .....	53	(5)	47	17	—	17
Total .....			(555)			(812)
Bills bought:						
Domestic .....	(251)	30	(221)	23	212	236
International .....	—	—	—	—	—	—
Total .....			(221)			236
Deposits with banks:						
Domestic .....	(104)	(74)	(179)	(27)	(184)	(212)
International .....	3,028	(950)	2,078	(274)	(162)	(437)
Total .....			1,898			(649)
Total interest income:						
Domestic .....	36,104	(59,008)	(22,904)	10,543	(49,312)	(38,769)
International .....	16,338	1,681	18,020	(2,043)	(22,960)	(25,003)
Total .....			¥ (16,996)			¥ (62,349)

Note: Volume/rate variance is prorated according to changes in volume and rate.

Six months ended September 30	Millions of yen					
	2011 versus 2010 increase (decrease) due to changes in			2010 versus 2009 increase (decrease) due to changes in		
	Volume	Rate	Net change	Volume	Rate	Net change
<b>Non-consolidated</b>						
<b>Interest expense:</b>						
Deposits:						
Domestic .....	¥ 943	¥ (11,446)	¥ (10,502)	¥ 730	¥ (13,619)	¥ (12,888)
International .....	765	2,472	3,238	(2,259)	(5,143)	(7,402)
Total .....			(7,263)			(20,291)
Negotiable certificates of deposit:						
Domestic .....	157	(1,437)	(1,279)	(670)	(3,345)	(4,015)
International .....	803	(1,718)	(915)	1,186	(64)	1,122
Total .....			(2,195)			(2,893)
Call money:						
Domestic .....	(55)	(136)	(192)	(200)	(261)	(461)
International .....	196	1	198	(827)	236	(591)
Total .....			5			(1,053)
Payables under repurchase agreements:						
Domestic .....	(40)	(6)	(46)	(157)	(15)	(173)
International .....	108	103	212	135	74	210
Total .....			165			37
Payables under securities lending transactions:						
Domestic .....	56	(87)	(30)	(33)	(450)	(484)
International .....	5	1,131	1,137	343	(1,145)	(802)
Total .....			1,107			(1,286)
Borrowed money:						
Domestic .....	4,024	(2,974)	1,050	(2,806)	1,142	(1,663)
International .....	(204)	92	(111)	(9,497)	(2,161)	(11,658)
Total .....			938			(13,322)
Short-term bonds:						
Domestic .....	(17)	(7)	(25)	(61)	(65)	(126)
International .....	—	—	—	—	—	—
Total .....			(25)			(126)
Bonds:						
Domestic .....	1,471	(1,746)	(274)	2,256	655	2,912
International .....	2,811	421	3,233	(5,186)	(2,156)	(7,343)
Total .....			2,958			(4,431)
Total interest expense:						
Domestic .....	4,144	(25,697)	(21,553)	(464)	(11,872)	(12,336)
International .....	13,175	5,170	18,346	(3,620)	(18,276)	(21,896)
Total .....			¥ (15,319)			¥ (32,810)

Note: Volume/rate variance is prorated according to changes in volume and rate.

### (3) Net Fees and Commissions

Six months ended September 30	Millions of yen	
	2011	2010
<b>Fees and commissions</b> .....	¥ 219,876	¥ 211,621
Deposits and loans .....	34,693	27,288
Remittances and transfers .....	58,370	59,200
Securities-related business .....	6,281	6,084
Agency .....	6,209	6,103
Safe deposits .....	2,957	3,047
Guarantees.....	17,453	17,345
<b>Fees and commissions payments</b> .....	¥ 71,009	¥ 71,940
Remittances and transfers .....	14,953	15,806

### (4) Trading Income

Six months ended September 30	Millions of yen	
	2011	2010
<b>Trading income</b> .....	¥ 90,881	¥ 135,177
Gains on trading securities .....	2,612	294
Gains on securities related to trading transactions .....	4,089	3,147
Gains on trading-related financial derivatives.....	83,891	131,301
Others.....	287	433
<b>Trading losses</b> .....	¥ —	¥ —
Losses on trading securities .....	—	—
Losses on securities related to trading transactions.....	—	—
Losses on trading-related financial derivatives.....	—	—
Others.....	—	—

Note: Figures represent net gains after offsetting income against expenses.

### (5) Net Other Operating Income (Expenses)

Six months ended September 30	Millions of yen	
	Six months ended September 30	
	2011	2010
Net other operating income (expense) .....	¥ 92,524	¥ 74,461
Gains on bonds.....	124,362	151,184
Gains on financial derivatives.....	5,298	3,042
Losses on foreign exchange transactions .....	(43,071)	(83,091)