



Aiming to become a globally competitive financial
services group with the highest trust

LEAD THE VALUE

We are a group of highly qualified professionals
that can provide truly valuable financial services to our customers.
Each of us thinks and acts with pride as experts in each business area
in order to LEAD the competition in creating and delivering
customer VALUE in a continually changing business environment.

CONTENTS

● Message from the Management	2
● Business Overview	6
Consumer Banking	6
Corporate Banking.....	8
Services for High Net Worth Individuals, Business Owners, and Employees	10
Investment Banking	10
International Banking	11
Treasury Markets	11
● Group Companies	12
● Financial Highlights	14
● Financial Review	17
● Financial Section	31
● Guide to the SMFG Website	109

These activities are supported by our three core strengths:



We create new VALUE by forming teams of specialists in various fields and providing optimal services to our customers through two-way communication.

As a result, we will be selected as a truly trusted partner.

Our Mission

- To provide optimum added value to our customers and together with them achieve growth
- To create sustainable shareholder value through business growth
- To provide a challenging and professionally rewarding work environment for our dedicated employees

Company Name:	Sumitomo Mitsui Financial Group, Inc.
Business Description:	Management of banking subsidiaries (under the stipulations of Japan's Banking Law) and of non-bank subsidiaries as well as performance of ancillary functions
Establishment:	December 2, 2002
Head Office:	1-2, Yurakucho 1-chome, Chiyoda-ku, Tokyo, Japan
Chairman of the Board:	Masayuki Oku (Concurrent President at Sumitomo Mitsui Banking Corporation)
President:	Teisuke Kitayama (Concurrent Chairman of the Board of Directors at Sumitomo Mitsui Banking Corporation)
Capital:	¥1,420.9 billion
Stock Exchange Listings:	Tokyo Stock Exchange (First Section) Osaka Securities Exchange (First Section) Nagoya Stock Exchange (First Section)

This material contains certain forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may materially differ from those contained in the forward-looking statements as a result of various factors. Important factors that might cause such a material difference include, but are not limited to, those economic conditions referred to in this material as assumptions.

In addition, the following items are among the factors that could cause actual results to differ materially from the forward-looking statements in this material: business conditions in the banking industry, the regulatory environment, new legislation, competition with other financial services companies, changing technology and evolving banking industry standards and similar matters.

Sumitomo Mitsui Financial Group, Inc.

Public Relations Department
1-2, Yurakucho 1-chome, Chiyoda-ku,
Tokyo 100-0006, Japan
TEL: +81-3-5512-3411

Sumitomo Mitsui Banking Corporation

Public Relations Department
1-2, Yurakucho 1-chome, Chiyoda-ku,
Tokyo 100-0006, Japan
TEL: +81-3-3501-1111

February 2009