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**SMFG** SUMITOMO MITSUI  
FINANCIAL GROUP

This document 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.

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.

**Gross banking profit**

(Billions of yen)

	FY3/07	FY3/08	FY3/09	1H, FY3/10	YOY change
<b>Gross banking profit</b>	<b>1,344.5</b>	<b>1,484.8</b>	<b>1,524.9</b>	<b>719.3</b>	<b>(15.8)</b>
<Excluding gains (losses) on bonds>	<1,456.9>	<1,514.9>	<1,498.8>	<680.4>	<(59.2)>
<b>Gross domestic profit</b>	<b>1,150.0</b>	<b>1,198.3</b>	<b>1,147.2</b>	<b>551.5</b>	<b>(14.6)</b>
<Excluding gains (losses) on bonds>	<1,224.7>	<1,208.3>	<1,179.6>	<542.7>	<(30.6)>
Net interest income	904.2	914.6	930.3	459.4	(0.6) (1)
<Interest on interest rate swaps>	<(20.6)>	<(54.5)>	<(38.6)>	<(5.6)>	<+15.9>
Trust fees	3.5	3.7	2.1	0.5	(0.7)
Net fees and commissions	289.9	263.1	220.2	96.0	(9.2)
Net trading income	3.9	8.5	10.8	1.6	(2.3)
Net other operating income	(51.5)	8.4	(16.2)	(6.0)	(1.8)
<Gains (losses) on bonds>	<(74.7)>	<(10.0)>	<(32.4)>	<8.8>	<+16.0>
<b>Gross international profit*</b>	<b>194.5</b>	<b>286.5</b>	<b>377.7</b>	<b>167.8</b>	<b>(1.2)</b>
<Excluding gains (losses) on bonds>	<232.2>	<306.6>	<319.2>	<137.7>	<(28.6)>
Net interest income	32.9	58.8	92.5	60.8	+7.3 (1)
<Interest on interest rate swaps>	<(32.1)>	<(34.8)>	<(40.9)>	<2.0>	<+10.2>
Net fees and commissions	63.5	69.3	73.6	34.7	(7.2)
Net trading income	49.8	55.5	63.1	16.8	(11.7)
Net other operating income	48.3	102.9	148.5	55.5	+10.4 (2)
<Gains (losses) on bonds>	<(37.7)>	<(20.1)>	<58.5>	<30.1>	<+27.4>

Amount of adjustments related to the items consisting of Gross international profit

Net interest income	(0.4)	+2.6	+4.4	+2.4	+1.8
Net trading income (loss)	(47.9)	(377.0)	(101.2)	(89.1)	(136.2)
Net other operating income	+48.3	+374.4	+96.8	+86.7	+134.4

\*After adjustments related to the items consisting of Gross international profit.

**Main factors of year-over-year change**

- |   |
|---|
| (1) Improvement of interest on interest-rate swaps, despite shrink of loan to deposit spread        |
| (2) Decrease in loan related fees, trade related fees and income related to foreign exchanges, etc. |

**Banking profit by business units**

(Billions of yen)

	FY3/06	FY3/07	FY3/08	FY3/09	1H, FY3/10	
Consumer Banking Unit	Banking profit	155.6	161.5	169.3	138.7	48.1
	Gross banking profit	402.6	410.7	440.7	429.4	192.5
	Expenses	(247.0)	(249.2)	(271.4)	(290.7)	(144.4)
Middle Market Banking Unit	Banking profit	487.5	420.1	421.2	317.1	122.2
	Gross banking profit	673.1	610.1	624.3	539.8	231.4
	Expenses	(185.6)	(190.0)	(203.1)	(222.7)	(109.2)
Corporate Banking Unit	Banking profit	165.4	158.3	155.6	165.2	80.6
	Gross banking profit	194.6	187.7	186.7	196.7	97.2
	Expenses	(29.2)	(29.4)	(31.1)	(31.5)	(16.6)
International Banking Unit	Banking profit	65.5	74.7	81.5	110.2	56.9
	Gross banking profit	106.8	120.5	137.5	175.0	84.2
	Expenses	(41.3)	(45.8)	(56.0)	(64.8)	(27.3)
Treasury Unit	Banking profit	201.3	34.0	127.8	228.9	158.8
	Gross banking profit	219.8	51.8	145.4	246.8	167.0
	Expenses	(18.5)	(17.8)	(17.6)	(17.9)	(8.2)
Headquarters	Banking profit	(109.7)	(108.0)	(135.7)	(136.7)	(89.0)
	Gross banking profit	(44.8)	(36.3)	(49.8)	(62.8)	(53.0)
	Expenses	(64.9)	(71.7)	(85.9)	(73.9)	(36.0)
<b>Total</b>	<b>Banking profit</b>	<b>965.6</b>	<b>740.6</b>	<b>819.7</b>	<b>823.4</b>	<b>377.6</b>
	<b>Gross banking profit</b>	<b>1,552.1</b>	<b>1,344.5</b>	<b>1,484.8</b>	<b>1,524.9</b>	<b>719.3</b>
	<b>Expenses</b>	<b>(586.5)</b>	<b>(603.9)</b>	<b>(665.1)</b>	<b>(701.5)</b>	<b>(341.7)</b>

\* Managerial accounting basis

# (1-1) Summary of financial results - P/L - (2)

## SMBC non-consolidated

(Billions of yen)

	FY3/07	FY3/08	FY3/09	1H, FY3/10	YOY change <sup>*3</sup>
Gross banking profit	1,344.5	1,484.8	1,524.9	719.3	(15.8)
<Marketing Units <sup>*1</sup> >	<1,329.0>	<1,389.2>	<1,340.9>	<605.3>	<(1.6)>
Non-interest income <sup>*2</sup>	467.0	441.8	380.9	163.4	(20.3)
<Proportion of Non-interest income to Gross banking profit>	<34.7%>	<29.8%>	<25.0%>	<22.7%>	<(2.3)%>
Expenses	(603.9)	(665.1)	(701.5)	(341.7)	+14.9
Overhead ratio	44.9%	44.8%	46.0%	47.5%	1.0%
<b>Banking profit<sup>*4</sup></b>	<b>740.6</b>	<b>819.7</b>	<b>823.4</b>	<b>377.6</b>	<b>(0.9)</b>
Marketing Units <sup>*1</sup>	814.6	827.6	731.2	307.8	+2.7
Treasury Unit	34.0	127.8	228.9	158.8	+78.8
Gains (losses) on stocks	11.1	(141.0)	(220.4)	(36.8)	(19.6)
<b>Ordinary profit</b>	<b>573.3</b>	<b>510.7</b>	<b>36.1</b>	<b>147.1</b>	<b>+25.0</b>
<b>Net income (loss)</b>	<b>315.7</b>	<b>205.7</b>	<b>(301.1)</b>	<b>112.6</b>	<b>+32.2</b>
<b>Total credit cost</b>	<b>(89.5)</b>	<b>(147.8)</b>	<b>(550.1)</b>	<b>(156.9)</b>	<b>+67.2</b>

\*1 Marketing Units: Consumer Banking Unit, Middle Market Banking Unit, Corporate Banking Unit and International Banking Unit

\*2 Non-interest income (managerial accounting basis): Net fees and commissions + Income related to derivatives products sales, etc.

\*3 After adjustment of interest rates and exchange rates, etc.

\*4 Before provision for general reserve for possible loan losses

## SMFG consolidated

(Billions of yen)

	FY3/07	FY3/08	FY3/09	1H, FY3/10	Difference <sup>*5</sup>
<b>Consolidated gross profit</b>	<b>1,906.2</b>	<b>2,116.2</b>	<b>2,165.9</b>	<b>1,066.0</b>	<b>+346.7</b>
Net interest income	1,168.6	1,210.4	1,338.5	683.2	+165.4 (1)
Trust fees	3.5	3.8	2.1	0.5	0
Net fees and commissions	609.2	612.0	557.2	259.5	+128.8 (2)
Net trading income	125.6	469.6	211.7	140.6	+33.1 (3)
Net other operating income	(0.7)	(179.5)	56.4	(17.8)	+19.4
General and administrative expenses	(888.6)	(978.9)	(1,063.4)	(533.0)	(191.3) (4)
Gains (losses) on stocks	44.7	(7.1)	(183.7)	(8.9)	+27.9 (5)
Equity in earnings (losses) of affiliates	(104.2)	(41.8)	(94.9)	(20.0)	(20.0) (6)
<b>Ordinary profit</b>	<b>798.6</b>	<b>831.2</b>	<b>45.3</b>	<b>222.2</b>	<b>+75.1</b>
Extraordinary gains (losses)	8.2	97.8	(15.8)	7.9	+9.8
<b>Net income (loss)</b>	<b>441.4</b>	<b>461.5</b>	<b>(373.5)</b>	<b>123.5</b>	<b>+10.9</b>
<b>Total credit cost</b>	<b>(145.0)</b>	<b>(248.6)</b>	<b>(767.8)</b>	<b>(268.5)</b>	<b>(111.6) (7)</b>
<b>Consolidated net business profit<sup>*6</sup></b>	<b>924.2</b>	<b>1,022.9</b>	<b>728.7</b>	<b>400.4</b>	<b>+22.8</b>

### Main factors contributing to difference

- (1) Sumitomo Mitsui Finance and Leasing: 31, Kansai Urban Banking Corporation: 29, MINATO BANK: 22, Sumitomo Mitsui Card: 13, SMBC Europe: 10
- (2) Sumitomo Mitsui Card: 72, SMBC Guarantee: 17, SMBC Friend Securities: 15
- (3) SMBC Friend Securities: 22
- (4) Sumitomo Mitsui Card: (65), SMBC Friend Securities: (22), Sumitomo Mitsui Finance and Leasing: (21), Kansai Urban Banking Corporation: (18), MINATO BANK: (17)
- (5) Reversal of impairment losses on Promise's equity: 29
- (6) Cedyne Financial: (20), Daiwa Securities SMBC: 4
- (7) Kansai Urban Banking Corporation: (24), SMBC Europe: (18), Sumitomo Mitsui Finance and Leasing (14), Sumitomo Mitsui Card: (12), SMBC Guarantee: (11)

\*5 Difference between SMFG consolidated figures and SMBC non-consolidated figures

\*6 Consolidated net business profit = (SMBC non-consolidated banking profit (before provision for general reserve for possible loan losses)) + (Other consolidated subsidiaries' ordinary profit (excluding non-recurring items)) + (Affiliates' ordinary profit) X (Ownership ratio) - (Internal transaction (dividends, etc.))

# (1-2) Net interest income (loan balance and spread)

<SMBC non-consolidated>

## Loan balance

	Term-end balance (Trillions of yen)		Average balance (Trillions of yen)	
	Sep. 09	Change from Mar. 09	1H, FY3/10	YOY change
<b>Total lendings</b>	<b>58.9</b>	<b>(1.3)</b>	<b>59.6</b>	<b>+1.8</b>
Domestic offices	51.5	+0.2	51.6	+2.8
Overseas offices	7.4	(1.5)	8.0	(1.0)

### Domestic lendings (Managerial accounting basis)

<b>Domestic Marketing Units<sup>*1</sup></b>	<b>46.7</b>	<b>(0.9)</b>	<b>46.8</b>	<b>+1.2</b>
Individual clients	15.2	+0.2 <sup>*3</sup>	15.1	+0.4
Small- and medium-sized enterprises <sup>*2</sup>	19.3	(1.1)	19.5	(1.0)
Large corporations <sup>*2</sup>	12.2	(0.0)	12.1	+1.8

\*1 Domestic Marketing Units: Consumer Banking Unit, Middle Market Banking Unit and Corporate Banking Unit

\*2 "Small- and medium-sized enterprises": Customers managed by Middle Market Banking Unit, "Large corporations": Customers managed by Corporate Banking Unit

\*3 After add-back adjustment of securitized portion of housing loans

## Loan spread

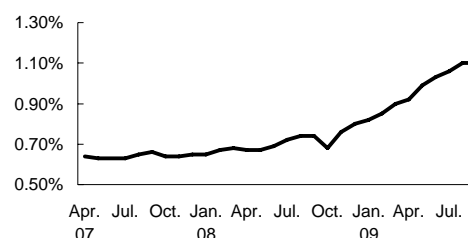
(Managerial accounting basis) <Average loan spread>  
1H, FY3/10 YOY change

Small- and medium-sized enterprises <sup>*4</sup>	119bp	(2)bp
Large corporations <sup>*4</sup>	65bp	+9bp

\*4 "Small- and medium-sized enterprises": Customers managed by Middle Market Banking Unit,

"Large corporations": Customers managed by Corporate Banking Unit

### Loan spread of overseas loans<sup>\*5</sup> (Managerial accounting basis)



\*5 Sum of SMBC, SMBC Europe and SMBC (China), average on contracted overseas loans outstanding.

## Interest spread (Domestic operations)

(Billions of yen)

	FY3/07		FY3/08		FY3/09		1H, FY3/10	
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield
<b>Interest earning assets</b>	<b>66,078.0</b>	<b>1.56%</b>	<b>65,571.0</b>	<b>1.78%</b>	<b>69,174.3</b>	<b>1.71%</b>	<b>74,198.8</b>	<b>1.46%</b>
Loans and bills discounted <sup>*6</sup>	47,188.6	1.73%	46,675.9	2.04%	48,534.3	1.99%	50,055.9	1.77%
Securities	16,763.5	1.17%	15,123.1	1.27%	17,380.7	1.09%	21,683.1	0.82%
<b>Interest bearing liabilities</b>	<b>67,955.0</b>	<b>0.19%</b>	<b>67,276.1</b>	<b>0.38%</b>	<b>70,686.4</b>	<b>0.35%</b>	<b>75,346.4</b>	<b>0.22%</b>
Deposits, etc.	60,040.7	0.10%	59,848.4	0.23%	61,809.4	0.23%	67,205.0	0.15%
Expense ratio <sup>*7</sup>	0.79%		0.87%		0.88%		0.81%	
Total cost of funding	0.98%		1.25%		1.23%		1.03%	
<b>Overall interest spread</b>	<b>0.58%</b>		<b>0.53%</b>		<b>0.48%</b>		<b>0.43%</b>	
Interest spread	1.63%		1.81%		1.76%		1.62%	

\*6 Yields on loans and bills discounted is calculated with the exception of loans to financial institutions.

\*7 Expense ratio is calculated by subtracting yield of interest bearing liabilities from total cost of funding.

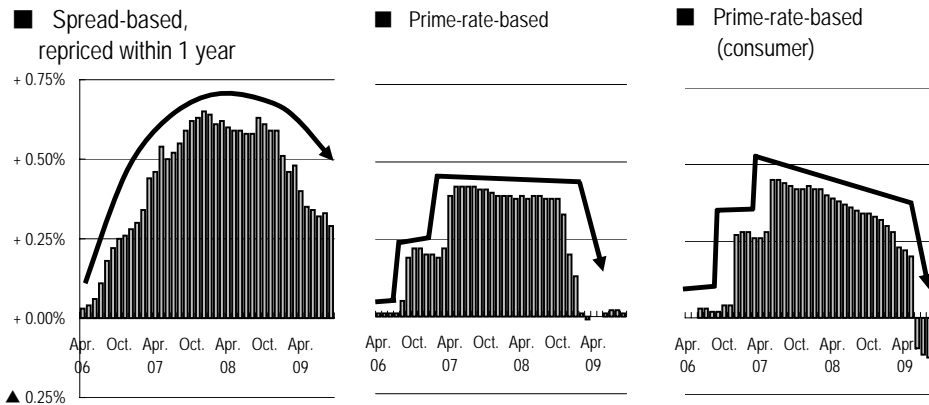
## Interest spread (Overseas operations)

(Billions of yen)

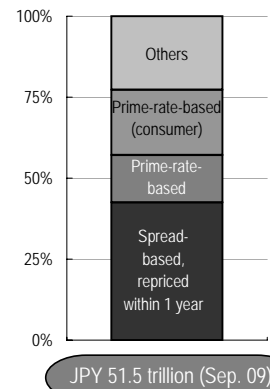
	FY3/07		FY3/08		FY3/09		1H, FY3/10	
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield
<b>Interest earning assets</b>	<b>14,513.3</b>	<b>4.61%</b>	<b>16,324.4</b>	<b>4.30%</b>	<b>19,248.2</b>	<b>3.03%</b>	<b>16,975.6</b>	<b>1.92%</b>
Loans and bills discounted	6,371.0	5.10%	7,573.0	5.03%	10,196.5	3.67%	9,530.3	2.21%
Securities	4,095.3	4.18%	3,528.4	3.68%	5,079.3	2.04%	4,280.5	1.53%
<b>Interest bearing liabilities</b>	<b>14,324.1</b>	<b>4.43%</b>	<b>16,253.4</b>	<b>3.97%</b>	<b>19,236.9</b>	<b>2.57%</b>	<b>16,831.4</b>	<b>1.25%</b>
Deposits, etc.	8,995.4	4.05%	9,278.7	3.58%	9,586.5	1.79%	10,268.6	0.54%
<b>Interest spread</b>	<b>1.05%</b>		<b>1.45%</b>		<b>1.88%</b>		<b>1.67%</b>	

## General trends of yields on loans and deposits

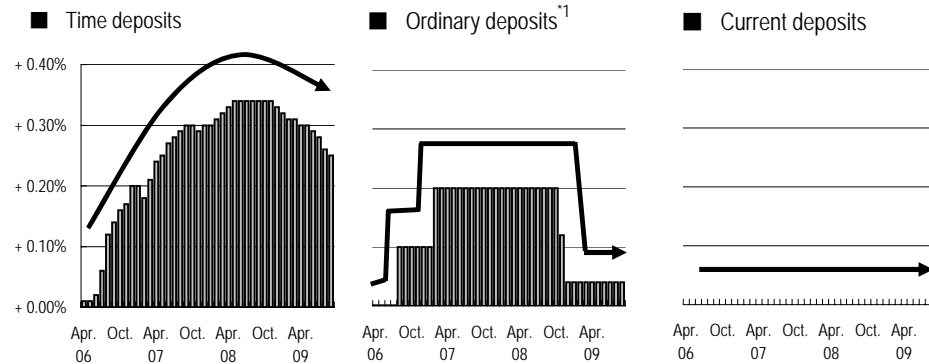
### Trends of yields on domestic loans (month-end, compared with March 31, 2006)



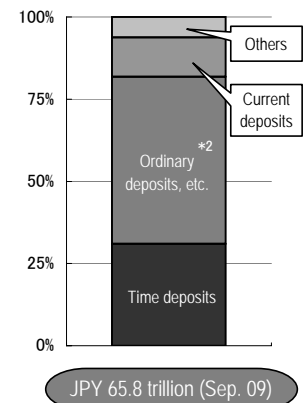
### Domestic loans outstanding



### Trends of yields on domestic deposits (month-end, compared with March 31, 2006)



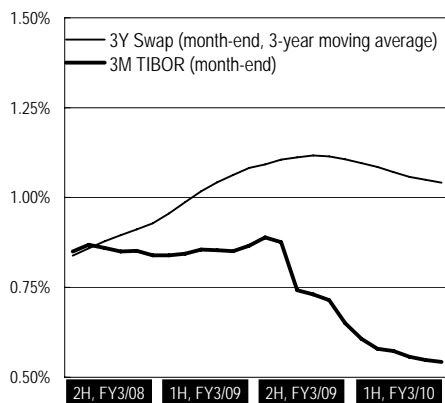
### Domestic deposits outstanding



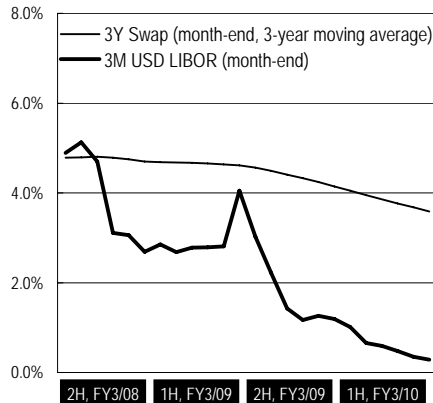
\*1 Except for settlement-purpose ordinary deposit (of which principal is fully covered by deposit insurance but no interest is charged, launched February 2005), etc.  
\*2 Including settlement-purpose ordinary deposit

## Trends of interest rates

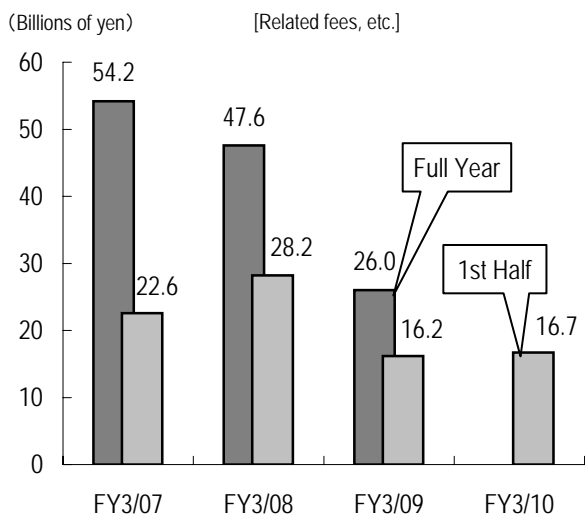
### Trend of JPY interest rates



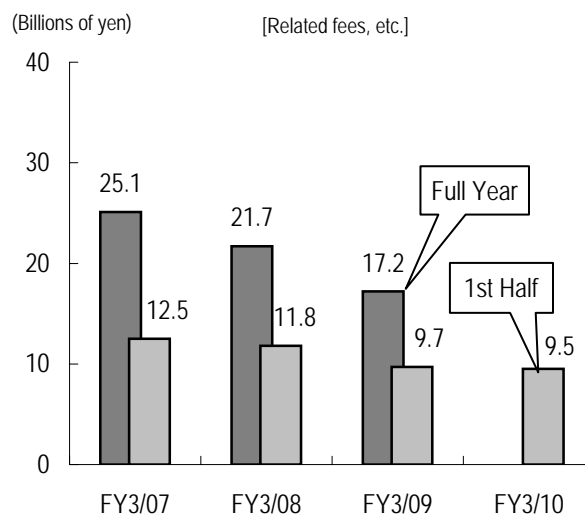
### Trend of USD interest rates



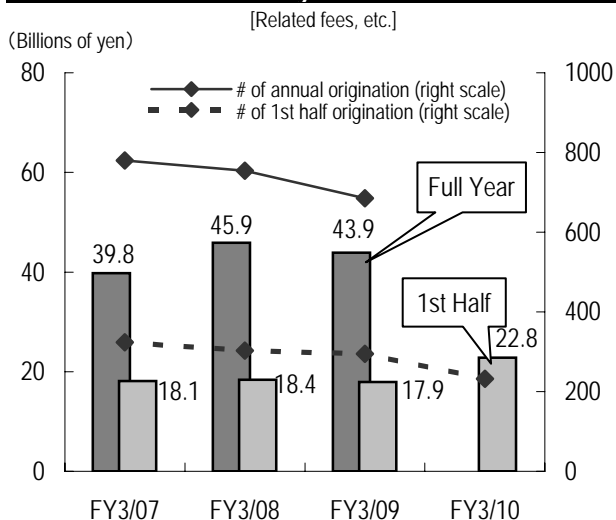
**Investment trusts**



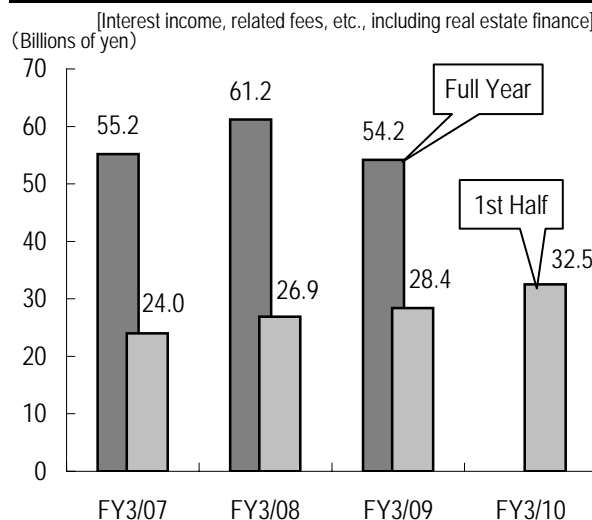
**Pension-type insurance**



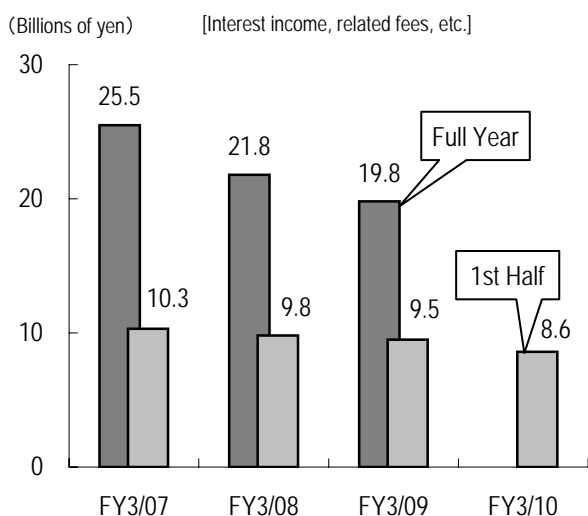
**Loan syndication**



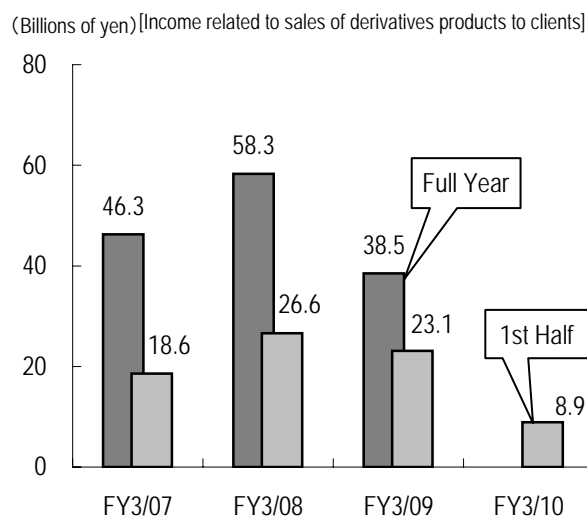
**Structured finance**



**Securitization of monetary claims**



**Sales of derivatives products**



\* Managerial accounting basis

(1-4) Credit cost, Non-recurring gains (losses) and  
Extraordinary gains (losses)

<SMBC non-consolidated>

**Credit cost**

(Billions of yen)

	FY3/07	FY3/08	FY3/09	1H, FY3/10
<b>Total credit cost</b>	<b>(89.5)</b>	<b>(147.8)</b>	<b>(550.1)</b>	<b>(156.9)</b>
Provision for general reserve for possible loan losses	41.7	-	(75.7)	47.6
<b>Credit cost in Non-recurring gains (losses)</b>	<b>(131.7)</b>	<b>(155.0)</b>	<b>(474.4)</b>	<b>(204.6)</b>
Write-off of loans	(50.5)	(121.8)	(231.4)	(82.5)
Provision for specific reserve for possible loan losses	(44.3)	-	(182.4)	(89.5)
Losses on sales of delinquent loans	(37.3)	(33.2)	(60.2)	(32.8)
Provision for loan loss reserve for specific overseas countries	0.4	-	(0.4)	0.2
<b>Credit cost in Extraordinary gains (losses)</b>	<b>0.5</b>	<b>7.2</b>	<b>0.0</b>	<b>0.1</b>
Gains (losses) on reversal of reserve for possible loan losses	-	7.2	-	-
Gains on reversal of general reserve for possible loan losses	-	96.9	-	-
Losses on reversal of specific reserve for possible loan losses	-	(91.6)	-	-
Gains on reversal of loan losses reserve for specific overseas countries	-	1.9	-	-
Recoveries of written-off claims	0.5	0.0	0.0	0.1

**Non-recurring gains (losses) and Extraordinary gains (losses), etc.**

(Billions of yen)

	FY3/07	FY3/08	FY3/09	1H, FY3/10
<b>Non-recurring gains (losses)</b>	<b>(209.0)</b>	<b>(309.0)</b>	<b>(711.6)</b>	<b>(278.1)</b>
Credit costs	(131.7)	(155.0)	(474.4)	(204.6)
Gains (losses) on stocks	11.1	(141.0)	(220.4)	(36.8)
Other non-recurring gains (losses)	(88.4)	(13.0)	(16.8)	(36.7)
<b>Ordinary profit</b>	<b>573.3</b>	<b>510.7</b>	<b>36.1</b>	<b>147.1</b>
<b>Extraordinary gains (losses)</b>	<b>13.6</b>	<b>(3.3)</b>	<b>(8.3)</b>	<b>(2.0)</b>
Gains (losses) on disposal of fixed assets	(1.7)	(5.8)	(2.2)	(0.7)
Losses on impairment of fixed assets	(3.7)	(4.7)	(6.1)	(1.4)
Gains (losses) on reversal of reserve for possible loan losses	-	7.2	-	-
Recoveries of written-off claims	0.5	0.0	0.0	0.1
Gain on return of the entrusted portion of employee pension fund	36.3	-	-	-
Losses on liquidation of subsidiary	(17.8)	-	-	-
<b>Income (loss) before income taxes</b>	<b>586.9</b>	<b>507.4</b>	<b>27.8</b>	<b>145.1</b>
Income taxes-current	(16.5)	(16.0)	(23.7)	(21.7)
Income taxes-deferred	(254.7)	(285.7)	(305.2)	(10.8)
<b>Net income (loss)</b>	<b>315.7</b>	<b>205.7</b>	<b>(301.1)</b>	<b>112.6</b>

## (1-5) Summary of consolidated subsidiaries' financial results

### Sumitomo Mitsui Card

	(Billions of yen)			
	FY3/07	FY3/08	FY3/09	1H, FY3/10
Operating revenue	157.6	168.4	180.2	90.9
Operating profit	14.1	16.9	22.3	12.3
Ordinary profit	14.3	16.8	22.5	12.3
Net income	(6.7)	25.1	12.9	7.0
Card sales handled	4,753.8	5,375.2	5,858.7	3,031.4
Number of cardholders (Tens of thousands)	1,495	1,641	1,866	1,983

#### 1st Half, FY3/10 highlights

- Promoted finance and internet business
- Promoted processing and alliance business
- Promoted strategic alliance with Cedyne Financial (e.g. joint sales promotion)
- Enhanced alliances with overseas financial institutions (increased membership of Globe Pass<sup>\*1</sup>)
- Strengthened and reformed both membership business and retail member store business
- Responded to the revision of Money Lending Industry Law and Installment Sales Law
- Strengthened internal management system such as cost reduction, risk management, compliance and customer satisfaction
- Further strengthened the quality and efficiency of operations
- Promoted social contribution activities

\*1 The first service in the world centered on credit card business to combine financial institutions with each other

#### Initiatives in 2nd Half, FY3/10

- Promote finance and internet business and enhance products line-up
- Expand processing and alliance business
- Promote strategic alliance with Cedyne Financial
- Expand business with overseas' business partners (setting up website for electronic commerce, etc.)
- Strengthen and reform both membership business and retail member store business
- Respond to the revision of Money Lending Industry Law and Installment Sales Law
- Strengthen internal management system such as cost reduction, risk management, compliance and customer satisfaction
- Further strengthen the quality and efficiency of operations
- Continuously promote social contribution activities

	(Billions of yen)
	Sep. 09
Total assets	919.3
Capital stock	34.0
Number of employees	2,240

### Sumitomo Mitsui Finance & Leasing

	(Billions of yen)			
	FY3/07 <sup>*2</sup>	FY3/08 <sup>*3</sup>	FY3/09	1H, FY3/10
Operating revenue	630.0 379.9	708.4	947.6	448.1
Operating profit	31.5 24.7	36.2	36.4	20.3
Ordinary profit	29.6 25.9	38.0	36.3	20.3
Net income	17.9 17.2	40.8	14.7	11.9
Contracted amount	599.4 516.8	1,054.1	895.8	364.8

\*2 As for figures of FY3/07, upper line shows former SMBC Leasing and lower line shows former Sumisho Lease, respectively (Two companies merged in Oct. 07).

\*3 Results of the SMBC Leasing from Apr. 1, 07 to Sep. 30, 07 are not included for FY3/08 results.

#### 1st Half, FY3/10 highlights

- Completed system integration
- Improved quality of sales and added higher value
  - Reorganized sales promotion system corresponding to market
- Enhanced alliances with SMFG and Sumitomo Corp.
  - Fully started operation of aircraft operating leasing business
- Enhanced group-wide efficiency
  - Integrated group companies who run the business of rental and sale/ purchase of test & measurement equipments and established "Nexrent Corporation"
  - Made "AJCC Corporation" as a subsidiary who specializes in leasing business of CATV equipments

#### Initiatives in 2nd Half, FY3/10

- Enhance sales capability
  - Reallocate human resources into strategic business areas responding to market changes
- Strengthen alliance with SMFG and Sumitomo Corp. and promote new businesses
  - Enhance aircraft operating leasing business
  - Develop new solution-providing tools
- Further enhance group-wide efficiency
- Promote compliance and CSR

	(Billions of yen)
	Sep. 09
Total assets	2,669.1
Lease assets	2,452.4
Capital stock	15.0
Number of employees	1,641

## (1-5) Summary of consolidated subsidiaries' financial results

### Japan Research Institute

	(Billions of yen)			
	FY3/07 <sup>*1</sup>	FY3/08	FY3/09	1H, FY3/10
Operating revenue	84.6	88.1	88.0	38.8
Operating profit	3.0	3.8	1.0	0.0
Ordinary profit	3.5	4.5	1.4	0.3
Net income	3.7	2.5	1.3	0.3

\*1 JRI Solutions (current "JSOL") spun off in July 2006.

#### 1st Half, FY3/10 highlights

- Well proceeded large-sized projects related to group companies
- Implemented initiatives to strengthen development capability and improve quality
- Reduced outsourcing expenses
- Enhanced training for new recruits and younger employees/  
Implemented internal survey regarding balance between work and personal life
- Enhanced efficiency by consolidating offices and operations/  
Promoted cost reduction and BPR

#### Initiatives in 2nd Half, FY3/10

- Further promote large-sized projects related to group companies
- Continue to implement initiatives to strengthen development capability and improve quality on a group-wide basis
- Continue to reduce outsourcing expenses and strengthen relationships with cooperative companies
- Continue to train employees depending on generation and class and encourage employees to balance between work and personal life
- Promote BPR to enhance business efficiency and to cut cost and simplify internal system

	(Billions of yen)
	Sep. 09
Total assets	63.7
Capital stock	10.0
Number of employees	2,087

### SMBC Friend Securities

	(Billions of yen)			
	FY3/07	FY3/08	FY3/09	1H, FY3/10
Operating revenue	58.7	60.5	43.2	37.3
Operating profit	21.2	19.0	2.3	14.8
Ordinary profit	21.8	19.7	2.8	15.1
Net income	12.8	11.2	1.5	9.3
Capital adequacy ratio <sup>*2</sup>	982.8%	924.3%	1,092.6%	1,079.7%

\*2 Net asset / risk equivalent x 99%

#### 1st Half, FY3/10 highlights

- Continuously focused on equity sales mainly to individual investors
- Expanded products line-up such as overseas stocks listing on stock exchanges in Hong Kong and U.S. and bonds denominated in emerging countries' currency

#### Initiatives in 2nd Half, FY3/10

- Expand products line-up to respond diversified customers' investment needs
  - Domestic and overseas stocks, foreign bonds and investment trusts
- Expand collaboration with SMBC
  - Expand existing business such as intermediary of financial products
- Strengthen platform for business with corporate customers and trading

	(Billions of yen)
	Sep. 09
Total assets	274.0
Capital stock	27.2
Number of employees	2,258
Number of branches	75

#### Reference

### Nikko Cordial Securities<sup>\*3</sup>

	(Billions of yen)					
	FY3/05	FY3/06	FY3/07	FY3/08	FY3/09 <sup>*4</sup>	1H, FY3/10
Operating revenues	172.7	247.7	249.7	222.8	164.1	85.6
Operating profit	32.0	91.3	75.1	50.9	19.7	20.9
Ordinary profit	35.8	95.5	76.4	51.2	22.2	21.2
Net income	20.0	60.0	40.1	23.9	(3.6)	31.6
Total assets	1,387.2	1,319.1	1,230.6	1,523.9	1,467.0	1,911.2
Net assets <sup>*5</sup>	400.8	457.9	437.8	420.6	393.4	522.8

\*3 Figures of former Nikko Cordial Securities before its demerger

\*4 Recorded JPY 25.8 bn of Extraordinary losses including lump-sum payment for early retired employees, restructuring cost for overseas branches, write-off of investments in subsidiaries and affiliates, and loss from sales of investment securities.

\*5 "Total Stockholders' equity" before FY3/06

## (1-6) Summary of affiliates' financial results

### Daiwa Securities SMBC

(Billions of yen)

<Consolidated>	FY3/07	FY3/08	FY3/09	1H, FY3/10
Operating revenues	317.1	242.3	45.5	110.5
Commissions	106.5	77.5	56.3	55.4
Net gain on trading	116.6	54.6	(4.8)	39.9
Interest and dividend income	94.0	110.2	(6.0)	15.2
Interest expense	56.4	80.3	65.1	16.7
<b>Net operating revenues (losses)</b>	<b>260.7</b>	<b>162.0</b>	<b>(20.0)</b>	<b>93.7</b>
Selling, general and administrative expenses	169.8	162.2	148.5	88.8
<b>Ordinary profit (loss)</b>	<b>92.9</b>	<b>1.4</b>	<b>(167.5)</b>	<b>6.1</b>
<b>Net income (loss)</b>	<b>51.9</b>	<b>(5.8)</b>	<b>(145.0)</b>	<b>9.3</b>

### Promise

(Billions of yen)

<Consolidated>	FY3/07 <sup>*1</sup>	FY3/08	FY3/09 <sup>*2</sup>	1H, FY3/10
Operating income	368.9	391.2	388.0	175.7
Interest on consumer loans	344.8	346.7	322.8	137.7
Operating expenses	572.2	328.3	456.0	164.8
Advertising expenses	15.7	12.4	13.4	5.3
Credit losses including provision for uncollectible loans	244.0	102.5	169.2	64.3
Losses on interest repayments	149.9	48.0	103.0	17.0
Personnel expenses	36.1	41.2	44.9	19.5
<b>Operating profit (loss)</b>	<b>(203.3)</b>	<b>63.0</b>	<b>(68.0)</b>	<b>10.9</b>
<b>Ordinary profit (loss)</b>	<b>(201.5)</b>	<b>64.3</b>	<b>(67.7)</b>	<b>11.0</b>
<b>Net income (loss)</b>	<b>(378.3)</b>	<b>16.0</b>	<b>(125.1)</b>	<b>9.6</b>

\*1 Extraordinary losses in FY3/07 includes JPY 174.9 bn of Provisions for losses on interest repayments.

\*2 Income taxes-deferred in FY3/09 includes JPY 40.9 bn of the reversal of all Deferred tax assets at Promise.

### Cedyna Financial

(Billions of yen)

<Consolidated>	FY3/07 <sup>*3</sup>	FY3/08 <sup>*3</sup>	FY3/09 <sup>*3</sup>	1H, FY3/10 <sup>*4,5</sup>
Operating revenues	323.9	303.9	272.7	118.3
Operating expenses	282.1	322.4	272.5	141.8
Provision for operating receivables	70.5	70.2	34.4	23.5
Provision for loss on interest refunds	7.3	52.3	39.4	25.3
<b>Operating profit (loss)</b>	<b>41.9</b>	<b>(18.5)</b>	<b>0.2</b>	<b>(23.5)</b>
<b>Ordinary profit (loss)</b>	<b>43.2</b>	<b>(17.9)</b>	<b>(1.1)</b>	<b>(22.3)</b>
<b>Net income (loss)</b>	<b>(5.8)</b>	<b>(46.2)</b>	<b>(29.4)</b>	<b>(40.1)</b>

\*3 On and before FY3/09, figures are simple aggregation of figures of OMC Card consolidated, Central Finance consolidated and QUOO non-consolidated.

OMC's financial results for FY3/09 was an irregular 13-month term due to a change in the accounting period

\*4 OMC Card, Central Finance and QUOO merged in Apr. 09

\*5 Extraordinary losses in 1H, FY3/10 includes JPY 9.9 bn of Provision for operating receivables and JPY 12.1 bn of Extra retirement payments.

## (2-1) Summary of financial results - B/S -

### SMBC non-consolidated

(Billions of yen)

	Mar. 07	Mar. 08	Mar. 09	Sep. 09	Change
<b>Assets</b>	<b>91,537.2</b>	<b>100,033.0</b>	<b>107,478.2</b>	<b>105,029.5</b>	<b>(2,448.7)</b>
Loans and bills discounted	53,756.4	56,957.8	60,241.3	58,898.7	(1,342.6) (1)
Securities	20,060.9	22,758.2	28,000.5	27,659.8	(340.7) (2)
Deferred tax assets	743.6	823.3	668.3	517.8	(150.5)
<b>Liabilities</b>	<b>87,544.3</b>	<b>96,539.8</b>	<b>104,931.7</b>	<b>100,693.8</b>	<b>(4,237.9)</b>
Deposits	66,235.0	66,417.3	69,500.0	68,846.6	(653.4) (3)
NCDs	2,574.3	2,965.6	7,405.7	8,455.0	+1,049.3
Bonds	3,647.5	3,539.1	3,319.7	3,443.2	+123.5
<b>Total net assets</b>	<b>3,992.9</b>	<b>3,493.2</b>	<b>2,546.5</b>	<b>4,335.7</b>	<b>+1,789.2</b>
Capital stock	665.0	665.0	665.0	1,263.0	+598.0
Capital surplus	1,367.5	1,367.5	1,367.5	1,965.5	+598.0
Retained earnings	761.1	894.8	499.7	592.3	+92.6
<b>Total stockholders' equity</b>	<b>2,793.6</b>	<b>2,927.3</b>	<b>2,532.2</b>	<b>3,820.8</b>	<b>+1,288.6</b>
Unrealized gains (losses) on other securities	1,259.8	558.1	(52.8)	413.3	+466.1
Net deferred losses on hedges	(84.7)	(13.8)	45.4	79.9	+34.5
Land revaluation excess	24.2	21.6	21.7	21.7	+0.0
<b>Total valuation and translation adjustments</b>	<b>1,199.3</b>	<b>565.9</b>	<b>14.3</b>	<b>514.9</b>	<b>+500.6</b>
<b>Capital ratio<sup>1</sup></b>	<b>13.45%</b>	<b>12.67%</b>	<b>13.85%</b>	<b>15.73%</b>	<b>+1.88%</b>

\*1 Basel II basis. SMFG introduced "Advanced Measurement Approaches" for the measurement of operational risk since Mar. 31, 08 and "Advanced Internal Ratings-Based Approach" for credit risk-adjusted assets since March 31, 09.

### Main factors of year-over-year change

(1) Loans	JPY (1.3) trillion	: Domestic offices	JPY +0.2 trillion
		: Overseas offices	JPY (1.5) trillion
(2) Securities	JPY (0.3) trillion	: Stocks	JPY +0.5 trillion
		: Bonds	JPY +1.4 trillion
		: Foreign currency denominated bonds & investment trusts, etc.	JPY (2.2) trillion
(3) Deposits	JPY (0.7) trillion	: Decreased both in domestic and overseas offices (for domestic, decreased from corporations while increased from individuals)	

### SMFG consolidated

(Billions of yen)

	Mar. 07	Mar. 08	Mar. 09	Sep. 09	Change
<b>Assets</b>	<b>100,858.3</b>	<b>111,955.9</b>	<b>119,637.2</b>	<b>117,531.4</b>	<b>(2,105.8)</b>
Loans and bills discounted	58,689.3	62,144.9	65,135.3	64,556.2	(579.1)
Securities	20,537.5	23,517.5	28,698.2	28,355.4	(342.8)
Deferred tax assets	887.2	985.5	857.7	697.0	(160.7)
<b>Liabilities</b>	<b>95,527.0</b>	<b>106,731.8</b>	<b>115,025.5</b>	<b>111,428.4</b>	<b>(3,597.1)</b>
Deposits	72,156.2	72,690.6	75,569.5	75,968.0	+398.5
NCDs	2,589.2	3,078.1	7,461.3	8,330.1	+868.8
Bonds	4,093.5	3,969.3	3,683.5	3,655.8	(27.7)
Deferred tax liabilities	51.0	52.0	27.3	25.1	(2.2)
<b>Total net assets</b>	<b>5,331.3</b>	<b>5,224.1</b>	<b>4,611.8</b>	<b>6,103.0</b>	<b>+1,491.2</b>
Capital stock	1,420.9	1,420.9	1,420.9	1,851.4	+430.5
Capital surplus	57.8	57.8	57.2	492.1	+434.9
Retained earnings	1,386.4	1,740.6	1,245.1	1,347.8	+102.7
Treasury stock	(123.5)	(124.0)	(124.0)	(124.1)	(0.1)
<b>Total stockholders' equity</b>	<b>2,741.6</b>	<b>3,095.3</b>	<b>2,599.2</b>	<b>3,567.2</b>	<b>+968.0</b>
Unrealized gains (losses) on other securities	1,262.2	550.6	(14.6)	468.8	+483.4
Net deferred losses on hedges	(87.7)	(75.2)	(20.8)	(21.6)	(0.8)
Land revaluation excess	37.6	34.9	35.2	35.2	+0.0
Foreign currency translation adjustments	(30.7)	(27.3)	(129.1)	(86.1)	+43.0
<b>Total valuation and translation adjustments</b>	<b>1,181.4</b>	<b>483.0</b>	<b>(129.4)</b>	<b>396.2</b>	<b>+525.6</b>
<b>Minority interests</b>	<b>1,408.3</b>	<b>1,645.7</b>	<b>2,141.9</b>	<b>2,139.5</b>	<b>(2.4)</b>
<b>Capital ratio<sup>2</sup></b>	<b>11.31%</b>	<b>10.56%</b>	<b>11.47%</b>	<b>13.13%</b>	<b>+1.66%</b>

\*2 Basel II basis. SMFG introduced "Advanced Measurement Approaches" for the measurement of operational risk since Mar. 31, 08 and "Advanced Internal Ratings-Based Approach" for credit risk-adjusted assets since March 31, 09.

## Loan balance

(Billions of yen)

	Mar. 07	Mar. 08	Mar. 09	Sep. 09
<b>Domestic offices (excluding offshore banking account)</b>	<b>48,190.5</b>	<b>48,877.6</b>	<b>51,241.8</b>	<b>51,460.6</b>
Manufacturing	5,236.1	5,284.5	6,632.2	6,446.9
Agriculture, forestry, fisheries, and mining	132.2	138.4	143.6	121.8
Construction	1,225.0	1,153.8	1,088.9	1,018.9
Transportation, communications and public enterprises	2,886.2	2,891.6	3,208.3	3,107.0
Wholesale and retail	5,089.3	4,902.3	4,632.6	4,291.7
Finance and insurance	5,675.9	6,083.6	5,967.4	5,990.0
Real estate <sup>*2</sup>	6,369.2	6,311.0	6,222.1	-
Real estate and goods rental and leasing <sup>*2</sup>	-	-	-	7,091.3
Various services <sup>*2</sup>	5,742.4	5,453.7	5,260.5	3,966.3
Municipalities	592.2	780.9	970.6	977.1
Others	15,242.0	15,877.8	17,115.6	18,449.6
<b>Overseas offices and offshore banking accounts</b>	<b>5,565.9</b>	<b>8,080.2</b>	<b>8,999.5</b>	<b>7,438.1</b>
Public sector	19.0	19.8	25.6	20.1
Financial institutions	287.9	679.2	524.2	467.1
Commerce and industry	5,038.8	6,790.9	7,708.5	6,393.7
Others	220.2	590.3	741.2	557.2
<b>Total</b>	<b>53,756.4</b>	<b>56,957.8</b>	<b>60,241.3</b>	<b>58,898.7</b>

\*1 In accordance with the revision of the Japan Standard Industrial Classification (as revised in Nov. 07), from Sep. 30, 09, the industrial classification has been partly changed (hereinafter as the same shall apply).

\*2 New division "Real estate and goods rental and leasing" was established by integrating former division "Real estate" and former major group "Goods rental and leasing" of division "Various services."

Problem assets based on the Financial Reconstruction Law (excluding Normal assets)<sup>\*3</sup>

(Billions of yen)

	Mar. 07	Mar. 08	Mar. 09	Sep. 09	Sep. 09 Reserve ratio <sup>*4</sup>
<b>Domestic offices (excluding offshore banking account)</b>	<b>695.2</b>	<b>735.6</b>	<b>991.4</b>	<b>1,109.2</b>	<b>76.9%</b>
Manufacturing	60.8	70.8	77.7	96.6	72.8%
Agriculture, forestry, fisheries, and mining	2.8	3.9	4.0	3.6	68.3%
Construction	34.5	79.1	95.5	87.9	81.2%
Transportation, communications and public enterprises	104.9	40.5	69.4	116.7	73.9%
Wholesale and retail	96.3	127.6	98.2	116.9	72.5%
Finance and insurance	2.4	17.2	44.5	39.4	70.9%
Real estate <sup>*2</sup>	170.1	157.3	347.0	-	-
Real estate and goods rental and leasing <sup>*2</sup>	-	-	-	378.9	85.2%
Various services <sup>*2</sup>	154.8	169.0	175.1	173.2	66.8%
Municipalities	-	-	-	-	-
Others	68.6	70.2	80.0	96.0	100.0%
<b>Overseas offices and offshore banking accounts</b>	<b>43.5</b>	<b>68.3</b>	<b>202.8</b>	<b>132.7</b>	<b>91.4%</b>
Public sector	-	-	-	-	-
Financial institutions	-	-	26.9	14.9	77.0%
Commerce and industry	43.5	68.3	175.9	117.8	92.5%
Others	-	-	-	-	-
<b>Total</b>	<b>738.7</b>	<b>803.9</b>	<b>1,194.2</b>	<b>1,241.9</b>	<b>78.2%</b>

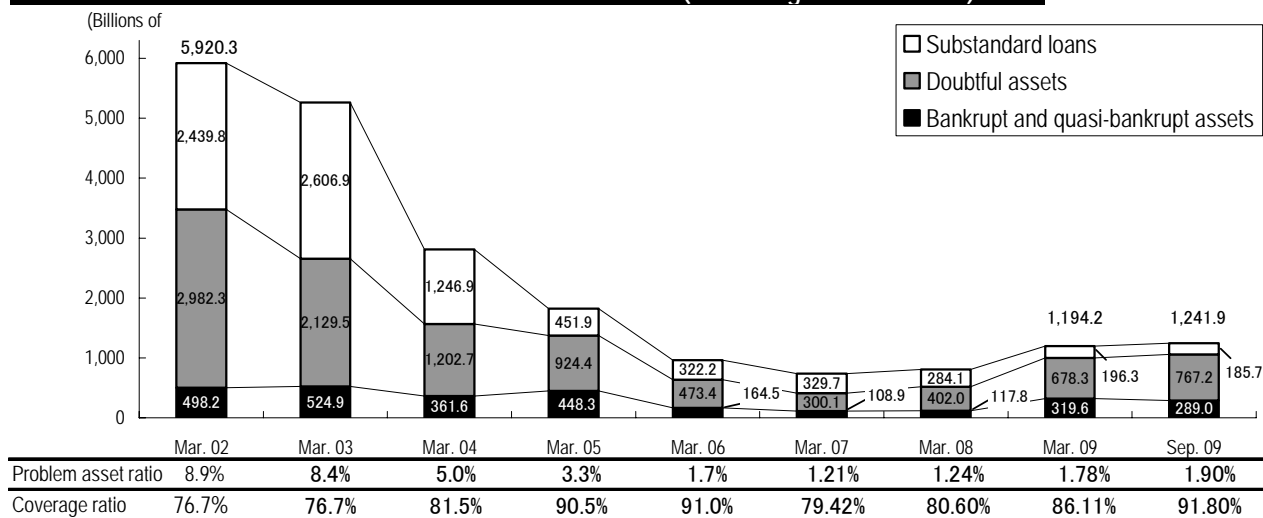
\*3 Problem assets based on the Financial Reconstruction Law include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

\*4 Reserve ratio(%)= Reserve for possible loan losses / Assets excluding amounts recoverable by guarantees, collateral and others X 100  
Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

(2-3) Problem assets based on  
the Financial Reconstruction Law

<SMBC non-consolidated>

**Problem assets based on the Financial Reconstruction Law (Excluding Normal assets)**



Impact from revising for classification of Restructured loans: Decrease in Problem assets approx. 170, Decrease in provisions associated with the above approx. 30, approx. 170, approx. 10

**Disclosure of problem assets based on the Financial Reconstruction Law**

As of Sep. 30, 09

(Billions of yen)

Category of Borrowers under Self-Assessment	Problem assets based on the Financial Reconstruction Law	Classification under Self-Assessment				Reserve for possible loan losses	Reserve ratio	
		Classification I	Classification II	Classification III	Classification IV			
Bankrupt Borrowers	Bankrupt and Quasi-Bankrupt Assets 289.0 (i) (Change from Mar. 09: (30.6))	Portion of claims secured by collateral or guarantees, etc.		Fully reserved	Direct Write-offs	Specific Reserve 31.0 (*2)	100% (*3)	
Effectively Bankrupt Borrowers		263.3 (a)		25.7	(*1)		(*3)	
Potentially Bankrupt Borrowers	Doubtful Assets 767.2 (ii) (Change from Mar. 09: +88.9)	Portion of claims secured by collateral or guarantees, etc.		Necessary amount reserved		285.6 (*2)	80.18% (*3)	
Borrowers Requiring Caution	Substandard Loans 185.7 (iii) (Change from Mar. 09: (10.6))	Portion of Substandard Loans secured by collateral or guarantees, etc.				General Reserve for Substandard Loans 48.3	57.19% (*3)	13.14% (*3)
	Claims to Substandard Borrowers	100.9 (c)					[10.90%] (*4)	
	Normal Assets 64,242.2	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers				463.1 (*5)	0.25% (*4)	
Normal Borrowers		Claims to Normal Borrowers						

Loan Loss Reserve for Specific Overseas Countries: 0.3

Total 65,484.1 (iv)	Problem asset ratio (v)/(iv) 1.90% (Change from Mar. 09) (+0.12%)	Total Reserve for possible loan losses 780.0	Reserve ratio (*6) (D/C) 78.17%
A=(i)+(ii)+(iii) 1,241.9 (v) (Change from Mar. 09: +47.7)	B: Portion secured by collateral or guarantees, etc. (a)+(b)+(c)	D: Specific Reserve + General Reserve for Substandard Loans 364.9	Coverage ratio (B+D)/A 91.80%
		775.2	466.7

\*1 Includes amount of direct reduction totaling JPY 536.3 billion.

\*2 Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Law standards. (Bankrupt/Effectively Bankrupt Borrowers: JPY 5.3 billion, Potentially Bankrupt Borrowers: JPY 13.6 billion)

\*3 Reserve ratios for claims on Bankrupt Borrowers, Effectively Bankrupt Borrowers, Potentially Bankrupt Borrowers, Substandard Borrowers and Borrowers Requiring Caution including Substandard Borrowers are the proportion of reserve for the possible loan losses to each category's total unsecured claims.

\*4 Reserve ratios for claims on Normal Borrowers and Borrowers Requiring Caution (excluding claims to Substandard Borrowers) are the proportion of the reserve for possible loan losses to the respective claims of each category. The reserve ratio for unsecured claims on Borrowers Requiring Caution (excluding claims to Substandard Borrowers) is shown in [ ].

\*5 Includes amount of Specific Reserve for Borrowers Requiring Caution totaling JPY 6.0 billion.

\*6 The proportion of the reserve to the claims, excluding the portion secured by collateral or guarantees, etc.

**Market value information on Securities****(1) Bonds classified as held-to-maturity with market value**

	(SMFG consolidated)			
	Mar. 09		Sep. 09	
	Balance sheet amount	Net unrealized gains (losses)	Balance sheet amount	Net unrealized gains (losses)
Total	2,071.7	26.7	2,926.3	55.0
JGBs	1,574.0	22.3	2,391.7	45.7
Japanese local government bonds	96.3	0.9	121.0	2.6
Japanese corporate bonds	392.2	4.0	405.9	6.9
Others	9.2	(0.5)	7.7	(0.2)

	(SMBC non-consolidated)			
	Mar. 09		Sep. 09	
	Balance sheet amount	Net unrealized gains (losses)	Balance sheet amount	Net unrealized gains (losses)
Total	2,051.7	27.9	2,868.7	54.9
JGBs	1,574.0	22.3	2,391.7	45.7
Japanese local government bonds	96.3	1.0	95.3	2.5
Japanese corporate bonds	381.4	4.6	381.7	6.7
Others	-	-	-	-

**(2) Other securities with market value**

	(SMFG consolidated)			
	Mar. 09		Sep. 09	
	Acquisition cost	Net unrealized gains (losses)	Acquisition cost	Net unrealized gains (losses)
Total	22,037.1	(33.2)	20,236.1	604.6
Stocks	1,978.0	7.0	1,975.3	527.8
Bonds	14,010.9	(2.8)	14,486.8	63.3
JGBs	13,158.9	1.5	13,850.2	57.9
Others	6,048.1	(37.4)	3,774.0	13.5

	(SMBC non-consolidated)			
	Mar. 09		Sep. 09	
	Acquisition cost	Net unrealized gains (losses)	Acquisition cost	Net unrealized gains (losses)
Total	20,721.3	(42.7)	18,910.5	563.7
Stocks	1,976.1	(16.5)	1,977.3	496.0
Bonds	12,929.1	(1.2)	13,435.6	55.6
JGBs	12,584.1	(1.1)	13,302.5	54.2
Others	5,816.1	(24.9)	3,497.6	12.1

**Redemption schedule of other securities with maturities and bonds classified as held-to-maturity**

As of Sep. 09	(SMBC non-consolidated)									
	1 year or less		More than 1 year to 5 years		More than 5 years to 10 years		More than 10 years		Total	
	Change from Mar. 09	Change from Mar. 09	Change from Mar. 09	Change from Mar. 09	Change from Mar. 09	Change from Mar. 09	Change from Mar. 09	Change from Mar. 09	Change from Mar. 09	Change from Mar. 09
Bonds	4,967.6	+1,734.9	10,329.9	(848.8)	2,844.1	+1,016.5	1,083.8	(526.0)	19,225.5	+1,376.5
JGBs	4,534.4	+1,767.6	8,164.3	(851.9)	2,052.6	+1,051.8	996.9	(376.0)	15,748.3	+1,591.4
Japanese local government bonds	8.8	+2.3	86.3	(68.8)	73.9	+5.7	0.0	(0.0)	169.1	(60.9)
Japanese corporate bonds	424.4	(34.8)	2,079.2	+71.9	717.4	(41.0)	86.9	(149.9)	3,308.0	(153.9)
Others	700.4	(192.1)	2,053.3	(2,145.0)	998.8	+228.0	183.3	(259.9)	3,936.0	(2,369.0)
Total	5,668.1	+1,542.8	12,383.2	(2,993.9)	3,842.9	+1,244.4	1,267.2	(785.9)	23,161.6	(992.5)

**Contract amount of interest rate swaps (on deferred hedge accounting basis), classified by maturity**

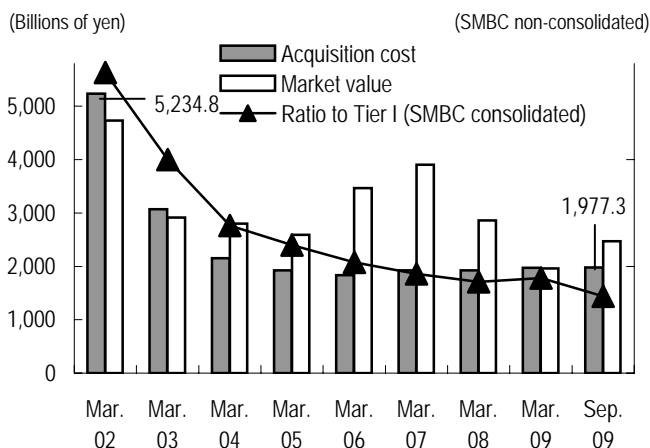
As of Sep. 09	(SMBC non-consolidated)								
	1 year or less		More than 1 year to 5 years		More than 5 years		Total		
	Change from Mar. 09	Change from Mar. 09	Change from Mar. 09	Change from Mar. 09	Change from Mar. 09	Change from Mar. 09	Change from Mar. 09	Change from Mar. 09	
Total contract amount		7,882.9	+1,853.0	17,641.2	+452.6	7,129.7	(24.6)	32,653.8	+2,281.0
Receivable fixed rate / payable floating rate	(a)	5,744.6	+1,921.8	12,960.8	+996.2	3,284.3	(41.4)	21,989.7	+2,876.6
Receivable floating rate / payable fixed rate	(b)	2,108.3	(98.8)	4,659.9	(513.6)	3,845.4	+16.8	10,613.6	(595.6)
Receivable floating rate / payable floating rate		30.0	+30.0	20.5	(30.0)	-	-	50.5	-
Net receivable fixed rate	(a)-(b)	3,636.3	+2,020.6	8,300.9	+1,509.8	(561.1)	(58.2)	11,376.1	+3,472.2

**Overview of derivative transactions (on deferred hedge accounting basis)**

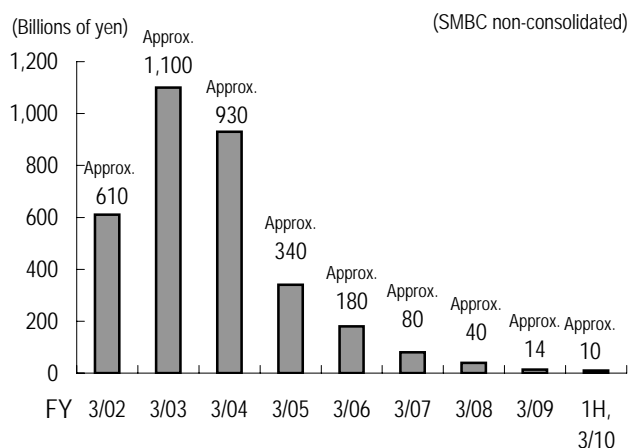
As of Sep. 09	(SMBC non-consolidated)			
	Net assets		Net deferred gains (losses)	
	Assets	Liabilities	Assets	Liabilities
Total	304.4	340.7	36.3	65.1
Interest rate swaps	74.2	104.4	30.2	(52.0)
Currency swaps	231.0	235.8	4.8	12.4
Others	(0.8)	0.5	1.3	104.7

## (2-5) Equity portfolio, Securitized products, etc.

### Balance of domestic stocks classified as other securities with market value

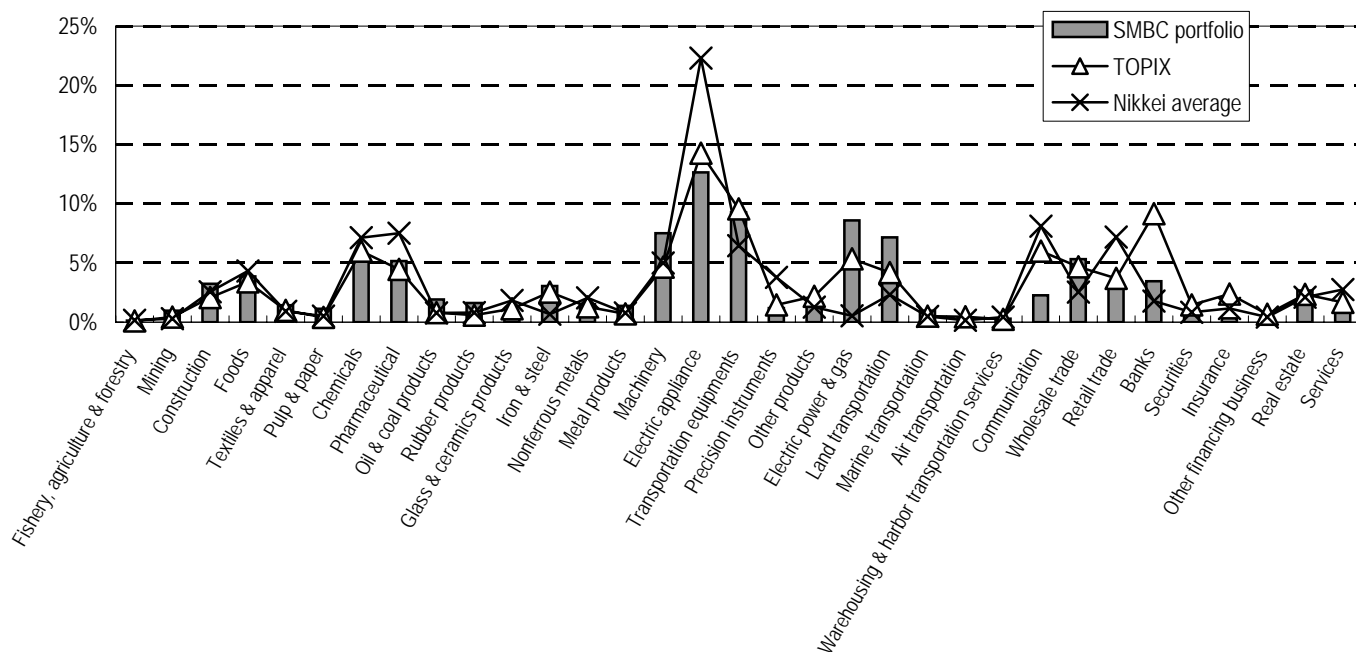


### Sales of stockholdings

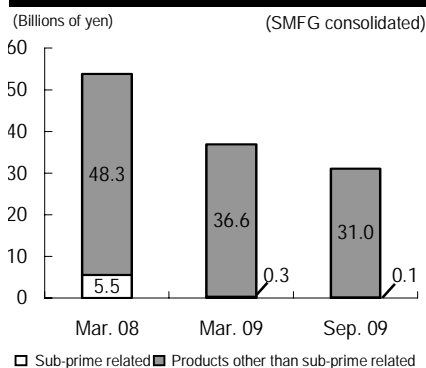


### Composition by industry (as of Sep. 30, 09, market value basis)

(SMBC non-consolidated)

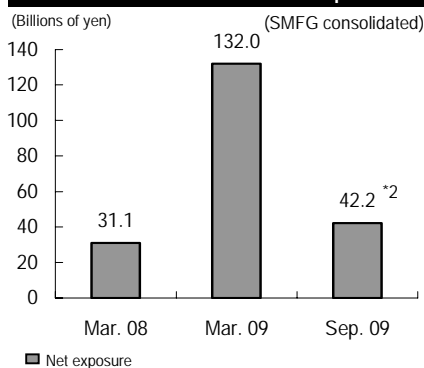


### Exposure of securitized products\*1



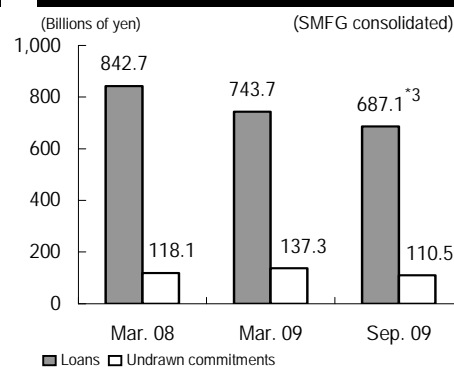
\*1 Balance (after provisions and write-offs)

### Credit derivatives transactions with monoline insurance companies



\*2 Reserve for possible loan losses as of Sep. 09: JPY 1.9 bn

### Leveraged loans



\*3 Reserve for possible loan losses as of Sep. 09: JPY 19.2 bn

## (2-6) Capital (1) - Capital ratio

### Capital ratio <SMFG consolidated><sup>\*</sup>

(Billions of yen)

	Mar. 07	Mar. 08	Mar. 09	Sep. 09 <Preliminary>
<b>Tier I</b>	<b>3,903.3</b>	<b>4,381.5</b>	<b>4,335.1</b>	<b>5,295.2</b>
Capital stock & Capital surplus	1,478.7	1,478.7	1,478.1	2,343.5
<Preferred stock>	<360.3>	<360.3>	<310.2>	<310.2>
<Convertible preferred stock>	<150.3>	<150.3>	<100.2>	<100.2>
Retained earnings (after deduction of cash dividends to be paid)	1,319.8	1,680.5	1,224.0	1,296.8
<Cash dividends to be paid>	<(66.6)>	<(60.1)>	<(21.1)>	<(51.0)>
Minority interests	1,399.8	1,643.9	2,147.1	2,133.9
<Preferred securities issued by overseas SPCs>	<1,159.6>	<1,217.0>	<1,763.3>	<1,730.5>
Treasury stock	(123.5)	(124.0)	(124.0)	(124.1)
Unrealized losses on other securities	-	-	(14.6)	-
Business concession	(0.0)	(0.3)	(0.2)	(0.2)
Goodwill and others	(100.8)	(178.4)	(186.6)	(181.4)
Increase in equity capital resulting from a securitization exposure	(40.1)	(44.0)	(42.1)	(40.1)
Amount equivalent to 50% of expected losses in excess of qualifying reserves	-	-	(17.6)	(47.1)
Deductions of deferred tax assets	-	(47.7)	-	-
Others	(30.6)	(27.2)	(129.0)	(86.1)
<b>Tier II</b>	<b>3,640.2</b>	<b>3,021.9</b>	<b>2,421.0</b>	<b>2,765.5</b>
Unrealized gains on other securities after 55% discount	825.4	334.3	-	307.6
Land revaluation excess after 55% discount	39.4	37.2	37.2	37.2
General reserve for loan losses	35.3	59.5	80.4	79.5
Excess amount of provisions	175.9	67.8	-	-
Perpetual subordinated debt	1,114.0	998.3	762.6	676.2
Dated subordinated debt	1,450.2	1,524.8	1,540.8	1,665.0
<b>Deductions</b>	<b>(690.8)</b>	<b>(737.8)</b>	<b>(708.2)</b>	<b>(779.2)</b>
<b>Total capital</b>	<b>6,852.7</b>	<b>6,665.5</b>	<b>6,047.8</b>	<b>7,281.5</b>
<b>Risk-adjusted assets</b>	<b>60,540.3</b>	<b>63,117.3</b>	<b>52,726.5</b>	<b>55,423.3</b>
Credit risk-adjusted assets	56,108.2	59,335.2	49,397.2	52,171.0
Market risk equivalent	412.0	430.2	265.7	235.8
Operational risk equivalent	4,020.1	3,352.0	3,063.6	3,016.5
<b>Capital ratio</b>	<b>11.31%</b>	<b>10.56%</b>	<b>11.47%</b>	<b>13.13%</b>
Tier I ratio	6.44%	6.94%	8.22%	9.55%

\* Basel II basis. SMFG introduced "Advanced Measurement Approaches" for the measurement of operational risk since Mar. 31, 08 and "Advanced Internal Ratings-Based Approach" for credit risk-adjusted assets since Mar. 31, 09.

### <Reference>

(Billions of yen)

	Mar. 07	Mar. 08	Mar. 09	Sep. 09 <Preliminary>
Net deferred tax assets	836.3	933.5	830.4	672.0
Net deferred tax assets / Tier I	21.4%	21.3%	19.2%	12.7%

	Mar. 07	Mar. 08	Mar. 09
<b>Distributable amounts</b>			
SMFG non-consolidated	934.6	905.5	914.3
SMBC non-consolidated	1,463.6	1,597.3	1,149.4

## (2-6) Capital (2) - Preferred stocks and preferred securities

List of preferred stocks (SMFG)	Issue date	Aggregate issue amount	Outstanding balance as of Sep. 30, 2009	Acquisition price of Sep. 30, 2009	Reset of acquisition price	Acquisition request period	Mandatory acquisition date	Redemption at the option of SMFG
Type 4 Preferred stock (convertible)	Feb. 2003	JPY 150.3 billion	JPY 100.2 billion	JPY 3,187	Each date on which the acquisition is requested (Downward only)	Feb. 8, 2003 - Feb. 7, 2028	Feb. 8, 2028	—
Type 6 Preferred stock (non-convertible)	Mar. 2005	JPY 210.0 billion	JPY 210.0 billion		—			At any date on and after March 31, 2011

List of preferred securities	Issue date	Aggregate issue amount	Redemption at the option of issuer <sup>*1</sup>	Type
Issued by SMFG's subsidiaries				
SMFG Preferred Capital USD 1 Limited	Dec. 2006	USD 1,650 mn	Jan. 2017	Step-up
SMFG Preferred Capital GBP 1 Limited	Dec. 2006	GBP 500 mn	Jan. 2017	Step-up
SMFG Preferred Capital JPY 1 Limited	Feb. 2008	JPY 135.0 bn	Jul. 2018	Non step-up
SMFG Preferred Capital USD 2 Limited	May. 2008	USD 1,800 mn	Jan. 2013	Non step-up
SMFG Preferred Capital USD 3 Limited	Jul. 2008	JPY 1,350 mn	Jan. 2018	Step-up
SMFG Preferred Capital GBP 2 Limited	Jul. 2008	GBP 250 mn	Jan. 2029	Step-up
SMFG Preferred Capital JPY 2 Limited	Dec. 2008 - Jan. 2009	JPY 698.9 bn	Jan. 2014	Step-up / Non step-up
Series A	Dec. 2008	JPY 113.0 bn	Jan. 2019	Step-up
Series B		JPY 140.0 bn	Jul. 2019	Non step-up
Series C		JPY 140.0 bn	Jan. 2016	Non step-up
Series D		JPY 145.2 bn	Jan. 2014	Non step-up
Series E	Jan. 2009	JPY 33.0 bn	Jul. 2019	Non step-up
Series F		JPY 2.0 bn	Jan. 2016	Non step-up
Series G		JPY 125.7 bn	Jan. 2014	Non step-up
SMFG Preferred Capital JPY 3 Limited	Sep. - Oct. 2009	JPY 388.0 bn	Jan. 2015	Step-up/ Non step-up
Series A	Sep. 2009	JPY 99.0 bn	Jan. 2020	Step-up
Series B		JPY 164.5 bn	Jan. 2020	Non step-up
Series C		JPY 79.5 bn	Jan. 2015	Non step-up
Series D <sup>*2</sup>	Oct. 2009	JPY 45.0 bn	Jan. 2015	Non step-up
Issued by a subsidiary of Kansai Urban Banking Corporation				
KUBC Preferred Capital Cayman Limited	Jan. 2007	JPY 12.5 bn	Jul. 2012	Step-up
KUBC Preferred Capital Cayman 2 Limited <sup>*3</sup>	Mar. 2009	JPY 15.0 bn	Jan. 2019	Non step-up

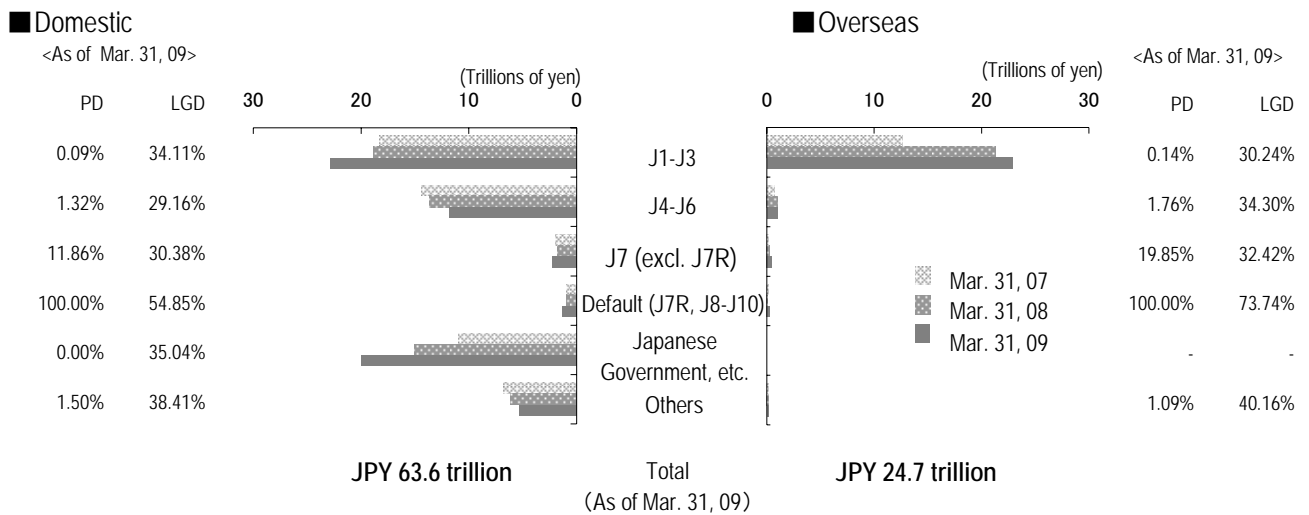
\*1 Subject to the prior approval of the FSA, Preferred securities are redeemable at any dividend payment date on and after the months shown in this column

\*2 Not included in Tier I capital and Total capital as of Sep. 30, 2009

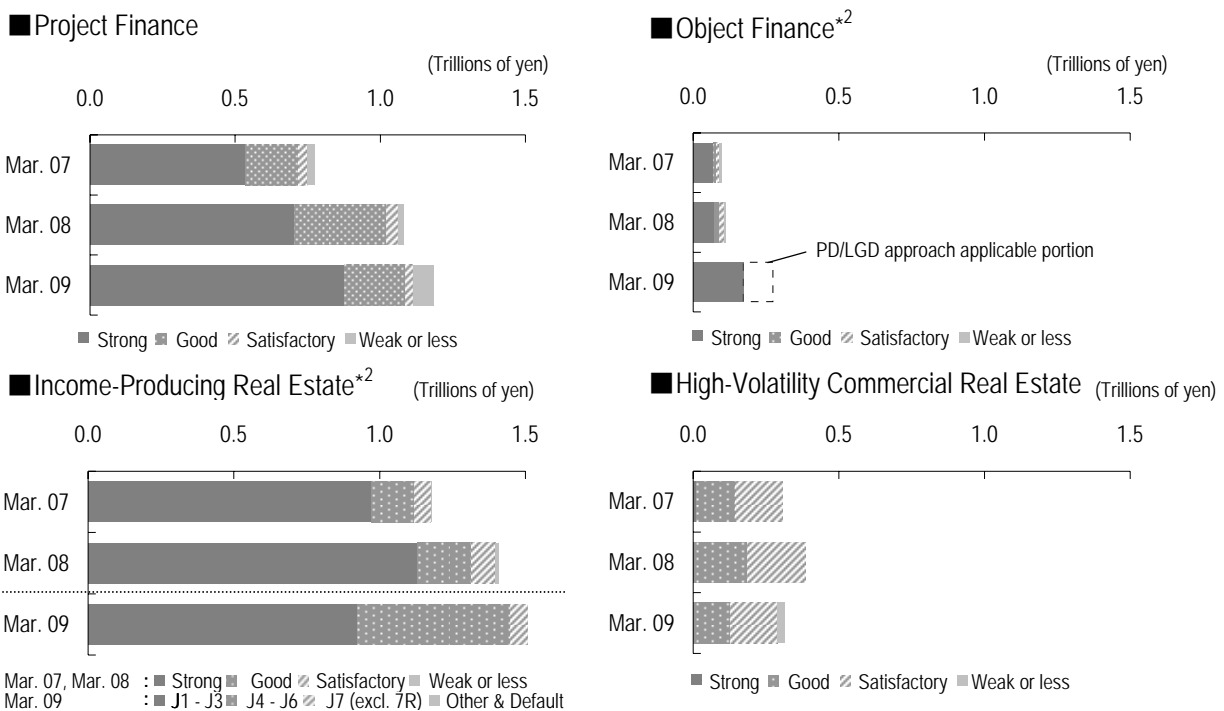
\*3 Wholly owned by SMBC

- Corporate Exposures

**Corporate, Sovereign and Bank Exposures<sup>\*1</sup>**



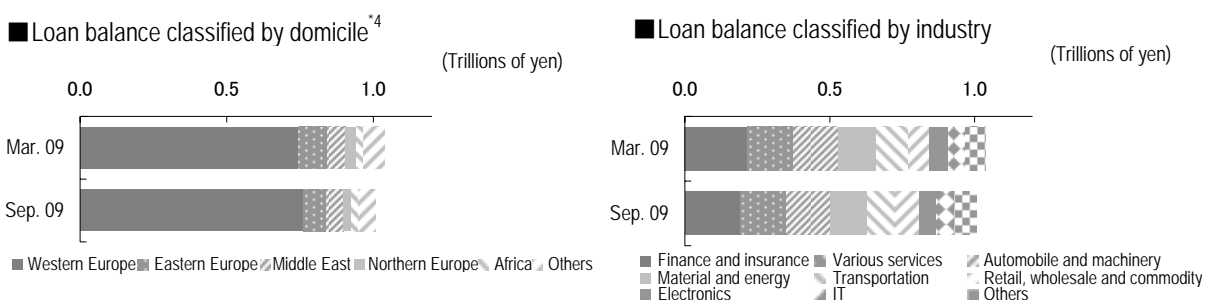
**Specialized Lending<sup>\*1</sup>**



\*1 Source: SMFG Annual Report 2008 P.141-143 and Annual Report 2009 P.165-168

\*2 A portion of "Object Finance" and all of "Income-Producing Real Estate" have been calculated using the PD/LGD approach since Mar. 31, 09.

**Loan balance of SMBC Europe (managerial accounting basis)<sup>\*3</sup>**

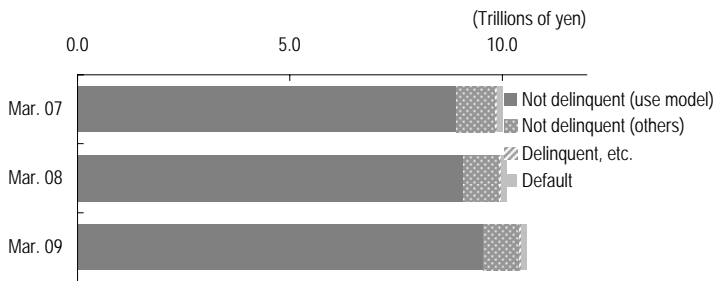


\*3 Not including acceptances and guarantees, suspense payments, and other credit-type assets

\*4 Classified by domicile of debtors

- Retail Exposures

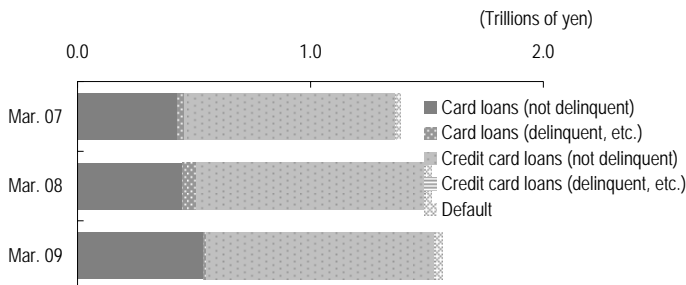
**Residential mortgage exposures**



Mar. 31, 09

PD segment	Weighted-average PD	Weighted-average LGD
Mortgage loans		
Not delinquent		
Use model	0.38%	38.94%
Others	0.83%	56.72%
Delinquent, etc.	35.47%	42.47%
Default	100.00%	48.48%

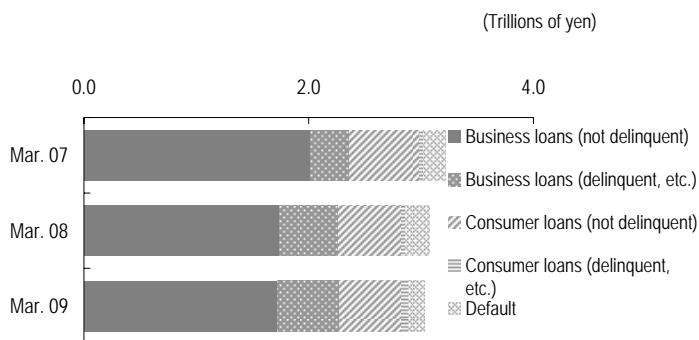
**Qualifying revolving retail exposures**



Mar. 31, 09

PD segment	Weighted-average PD	Weighted-average LGD
Card loans		
Not delinquent	1.86%	85.89%
Delinquent, etc.	22.19%	76.35%
Credit card balances		
Not delinquent	1.15%	79.86%
Delinquent, etc.	80.05%	82.99%
Default	100.00%	89.29%

**Other retail exposures**



Mar. 31, 09

PD segment	Weighted-average PD	Weighted-average LGD
Business loans		
Not delinquent		
Use model	1.01%	59.94%
Others	0.67%	61.95%
Delinquent, etc.	25.13%	67.72%
Consumer loans		
Not delinquent		
Use model	1.33%	52.18%
Others	1.80%	62.13%
Delinquent, etc.	24.60%	46.49%
Default	100.00%	72.99%

\* Source: SMFG Annual Report 2008 P143-146 and Annual Report 2009 P168-170

**Assets under SMBC account**

(Billions of yen)

	Mar. 07	Mar. 08	Mar. 09	Sep. 09
<b>Individual deposits</b>	<b>33,623.7</b>	<b>33,987.9</b>	<b>34,889.2</b>	<b>35,172.2</b>
Liquid deposits	20,304.0	20,472.2	20,649.6	20,625.4
Fixed-term deposits	12,986.7	13,092.2	13,720.7	14,036.4
Foreign currency deposits	333.0	423.5	518.9	510.4
<b>Investment trusts</b>	<b>3,545.4</b>	<b>3,150.6</b>	<b>2,241.5</b>	<b>2,691.6</b>
Investment trusts for individuals	3,421.5	2,974.0	2,040.4	2,417.6

(Billions of yen)

	FY3/07	FY3/08	FY3/09	1H, FY3/10
<b>Sales of pension-type insurances</b>	<b>461.7</b>	<b>389.4</b>	<b>325.5</b>	<b>189.1</b>
<b>Accumulated sales of pension-type insurances</b>	<b>2,190.0</b>	<b>2,579.4</b>	<b>2,904.9</b>	<b>3,094.0</b>

**Loans**

(Billions of yen)

	Mar. 07	Mar. 08	Mar. 09	Sep. 09
<b>Housing loans</b>	<b>13,557.5</b>	<b>13,647.8</b>	<b>14,077.1</b>	<b>14,239.9</b>
Residential purpose	9,918.9	10,033.8	10,509.8	10,719.5
<b>Other consumer loans</b>	<b>935.3</b>	<b>934.0</b>	<b>925.7</b>	<b>916.3</b>

(Billions of yen)

	FY3/07	FY3/08	FY3/09	1H, FY3/10
<b>Originated amount of residential housing loans*</b>	<b>1,771.7</b>	<b>1,510.6</b>	<b>1,574.8</b>	<b>760.5</b>
Originated amount of housing loan with insurance for major serious illness	approx. 270	approx. 280	approx. 330	approx. 180
<b>Securitization</b>	<b>approx. 790</b>	<b>approx. 300</b>	<b>approx. 90</b>	<b>approx. 40</b>

\*Excluding bridge loans for loans by Japan Housing Finance Agency.

**SMBC Products line-up (as of Sep. 30, 09)**

		Open architecture
<b>Third-party products</b>	Investment trusts	67 funds: 4 Domestic bonds, 15 Domestic stocks, 14 International bonds, 19 International stocks, 4 Balanced, 1 Convertible bond, 6 Foreign investment trusts, 4 Others
	Pension-type insurances	15 Products
	Single premium type permanent life insurance	5 Products
	Level premium insurance, etc.*	20 Products
	Securities intermediary	3 Foreign bonds by public offering, 6 Foreign bonds at secondary markets, 15 Structured notes
	Investment advisory service	1 Product
<b>In-house products</b>	Investment products	Foreign currency deposits (6 currencies), Structured deposits (3 types), etc.
	Loan products	Housing loan (Floating rate / Fixed rate / Super-long-term fixed rate), Housing loan with insurance for major serious illnesses, Investment purpose mortgage loans, etc.

\* Consisted of whole life insurance, term life insurance, medical insurance, cancer insurance, whole-life hospitalization insurance, children's endowment and pension-type insurance with level premium.

### (3-1) Financial consulting for individuals (2)

<SMBC non-consolidated>

## - Marketing channels and client segmentation

### Marketing channels

(number)

	Mar. 07	Mar. 08	Mar. 09	Sep. 09
Domestic branches <sup>*1</sup>	406	416	425	429
SMBC Consulting Plaza	67	81	82	73
Loan Promotion Office	113	103	103	103
<Reference> Employees <sup>*2</sup>	16,407	17,886	21,816	22,913
Locations where ATMs are available outside				
SMBC branches	1,854	1,770	1,791	1,784
Available for 24 hours	878	777	733	749
ATMs (Total)	30,362	33,704	36,134	37,475
SMBC ATMs	6,669	6,671	6,782	6,796
Inside SMBC branches	3,570	3,635	3,668	3,693
Outside SMBC branches	3,099	3,036	3,114	3,103
Other ATMs	23,693	27,033	29,352	30,679

\*1 Excludes representative offices, agencies, etc.

\*2 SMBC non-consolidated full-time workers basis, but excluding executive officers.

### Segmentation of consumer clients and marketing channels

		Client segments	Channels (as of Sep. 30, 09, Number)		
Consumer clients	Ultra high net worth segment Approx. 1,000 clients	Company owners, Large-scale real estate owners, Ultra high net worth individuals	Private banker	Private Banking Dept.	
	Private banking segment Approx. 10,000 clients	Company owners, Semi-large-scale real estate owners, Semi-ultra high net worth individuals	Private financial consultant	Block Consumer Business Office 36	
	Asset management segment Approx. 0.15 million clients	Company owners, Executives, Doctors, Lawyers, High net worth individuals	Financial consultant		
	Asset building segment Approx. 9 million clients	Working householders, Retirees	"Money-Life" Consultant & "Money-Life" Advisor	Branch 429	SMBC Consulting Plaza 73
			Loan planner	Loan Promotion Office 103	
Mass segment Approx. 17 million clients	Singles, Students, Housewives	"SMBC Direct" & ATM			

## (3-2) Payment & settlement, Consumer finance

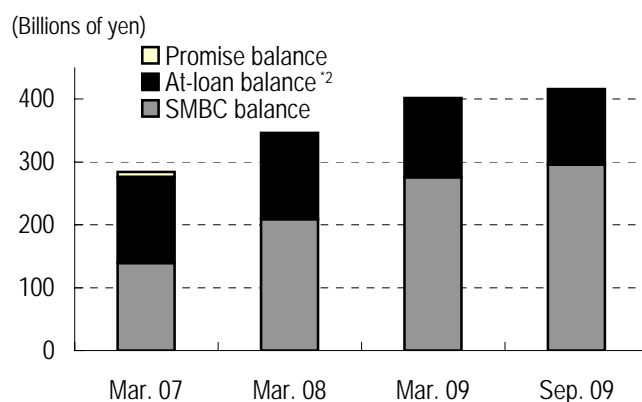
### For individuals

#### Consumer finance

	(Billions of yen)
	Sep. 09
SMBC <sup>*1</sup>	Approx. 510
Sumitomo Mitsui Card	Approx. 340
ORIX Credit	Approx. 290
At-Loan <sup>*1</sup>	Approx. 120

\*1 Including loan balance related to the alliance with Promise

#### Total loan balance related to the alliance with Promise



\*2 Including loans which At-loan provided before collaboration

	(Number)			
	Mar. 07	Mar. 08	Mar. 09	Sep. 09
Number of ACMs under the alliance with Promise	623	697	712	715

#### Number of registered users and transactions of SMBC's remote banking <SMBC>

	(Thousands)			
	Mar. 07	Mar. 08	Mar. 09	Sep. 09
Registered users of "SMBC Direct"	7,437	8,423	9,323	9,709

	(Millions)			
	FY3/07	FY3/08	FY3/09	1H, FY3/10
Transactions through SMBC remote banking	133	155	170	91
Transactions through Internet and mobile banking	129	151	166	89
Transactions through telephone banking	4	4	4	2

### For corporations

#### Electronic banking

(For domestic)	(Thousands)				
	Sep. 07	Mar. 08	Sep. 08	Mar. 09	Sep. 09
Internet banking Web 21 <sup>*2</sup>	134	141	147	149	152
Global e-Trade service	15	15	16	16	17

\*2 Total number of contracts for web-based electronic banking services including Internet banking PC Navi Web

(For overseas)	(Thousands)				
	Sep. 07	Mar. 08	Sep. 08	Mar. 09	Sep. 09
Electronic banking for overseas <sup>*3</sup>	5,768	6,086	6,565	7,083	7,658

\*3 Total number of contracts for electronic banking services for overseas accounts

### (3-3) Solution providing for corporations - Marketing channels, products line-up

<SMBC non-consolidated>

#### Marketing channels for corporate clients - number

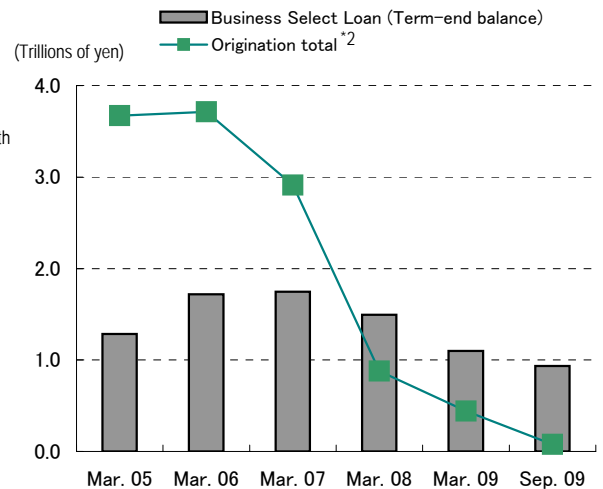
(as of Sep. 30, 09, number)

<b>Marketing channels for corporate clients</b>	<b>264</b>
Corporate Business Office (Total)	178
Corporate Business Offices not dealing with BSL <sup>*1</sup>	101
Corporate Business Offices dealing with BSL <sup>*1</sup>	77
Corporate Sales Office	5
Business Support Office	37
Sub-office & Corporate Sales Desk	49

Channels dealing with BSL<sup>\*1</sup> 168

\*1 BSL stands for "Business Select Loan".

#### Unsecured loans to SMEs - Total



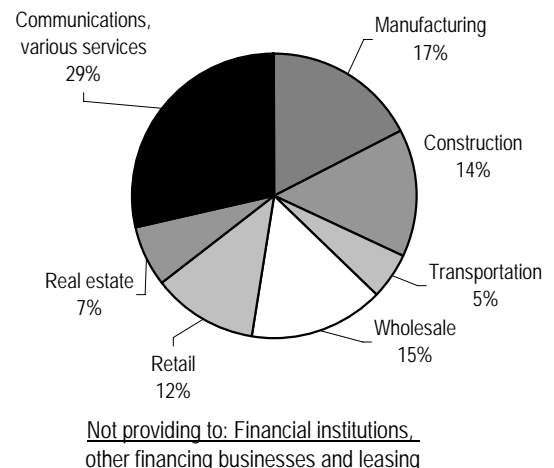
\*2 Until Mar. 07, the amount of origination includes N-fund, SMBC-CLO etc.

#### Business Select Loan - Product description

- Accumulated number of origination: approx. 250,000
- Accumulated amount of origination: approx. JPY 6.9 trillion (as of Sep. 30, 09)
- Quick approval using SMBC original credit scoring model
- Targeted at corporate clients with annual sales of JPY 1 billion or less
- Risk control based on diversified loan portfolio

Product launch	March 2002
Loan amount	maximum JPY 50 million (with monthly repayment)
Interest rate	2.725% ~ - Different according to level of credit risk - Occasional discount according to overall transaction volume with SMBC
Loan term	Within 5 years
Collateral	Not required (loan term: 3 years maximum)
Guarantee	No third party guarantee required (Guarantee by representative director is required)

#### Business Select Loan - Industry mix (as of Sep. 30, 09)



#### Lending services for SMEs with less dependence on personal guarantees (as of Sep. 30, 09)

Types of loans	Number of transactions	Balance (Billions of yen)	Major products & services
Loans collateralized by movable property/assigned claim <sup>*3</sup>	266	437.3	Asset Linked Loan, etc.
Loans utilizing covenants	2,072	2,883.7	Documentation Loan, etc.
Loans utilizing credit scoring models	40,268	897.2	Business Select Loan, etc.

\*3 Including asset-based lending.

## (3-4) Investment banking business

### League tables: SMBC

#### Syndicated loans bookrunner ranking<sup>\*1</sup>

(Global)		(Millions of USD)
1	JP Morgan	99,735
2	Bank of America, Merrill Lynch	83,972
3	Mizuho Financial Group	79,567
4	Citi	72,062
5	Mitsubishi UFJ Financial Group	69,061
6	<b>SMBC</b>	<b>66,316</b>
7	BNP Paribas SA	41,312
8	RBS	33,979
9	Barclays Capital	30,361
10	Wells Fargo & Co	29,350

(Jan. - Sep. 09)

#### Project finance mandated arranger ranking<sup>\*2</sup>

(Global)		(Millions of USD)
1	State Bank of India	11,930
2	Calyon	3,030
3	BBVA	1,916
4	Santander	1,694
5	<b>SMBC</b>	<b>1,554</b>
6	Societe Generale	1,525
7	BNP Paribas SA	1,525
8	Axis Bank	1,425
9	Mitsubishi UFJ Financial Group	1,362
10	RBS	1,063

(Jan. - Jun. 09)

### League tables: Daiwa Securities SMBC

#### Straight bond lead manager<sup>\*1</sup>

(Billions of yen)			
	Total Amount	Share	
1.	Nomura Securities	1,490.3	24.3%
2.	Mizuho Securities	1,421.7	23.2%
3.	<b>Daiwa Securities SMBC</b>	<b>1,165.9</b>	<b>19.0%</b>
4.	Mitsubishi UFJ Securities	1,104.0	18.0%
5.	Nikko Citigroup	492.5	8.0%

(Apr. - Sep. 09)

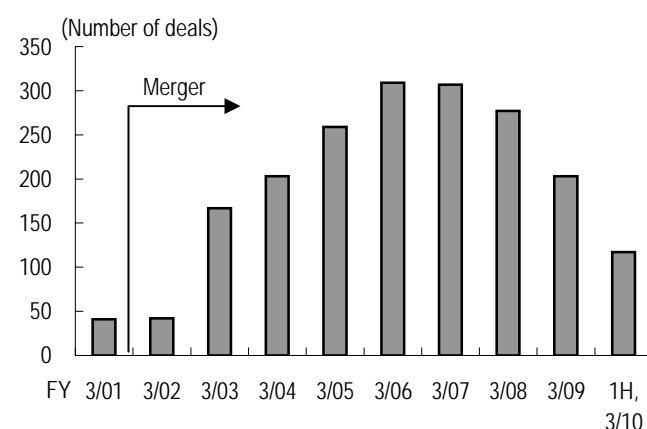
#### Book runner: Public offering of stock<sup>\*1</sup>

(Billions of yen)			
	Total Amount	Share	
1.	Nomura Securities	873.6	53.6%
2.	<b>Daiwa Securities SMBC</b>	<b>330.4</b>	<b>20.3%</b>
3.	Mizuho Securities	155.3	9.5%
4.	Goldman Sachs Securities	153.8	9.5%
5.	Mitsubishi UFJ Securities	54.7	3.4%

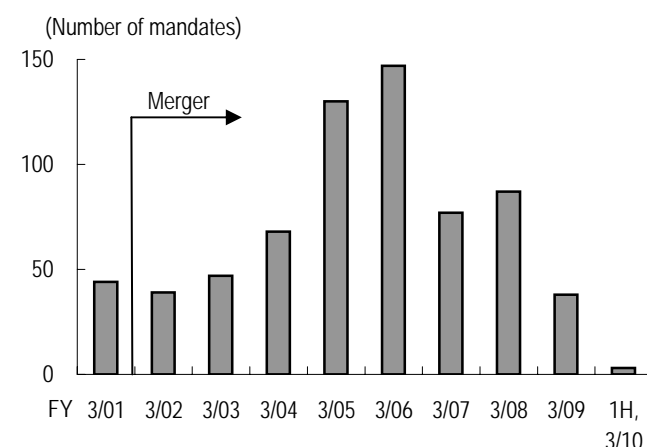
(Apr. - Sep. 09)

### Collaboration with Daiwa Securities SMBC

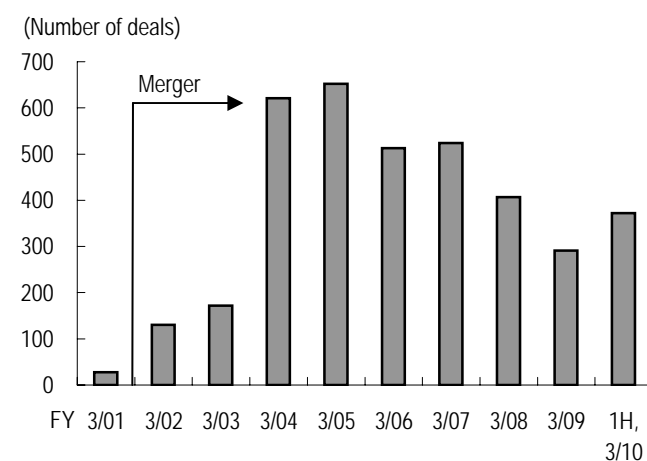
#### Collaboration in stock and bond underwriting



#### Collaboration in acquiring IPO mandates



#### Collaboration in brokerage business<sup>\*3</sup>



\*1 Source: Thomson Reuters

\*2 Source: Project Finance International

\*3 Sale/purchase of bonds, sale of stocks (block trading), etc.

## <Reference> Global network

### SMBC International Network (as of Oct. 31, 2009)

Branches	15
Sub-branches	5
Representative offices	14
<b>Total</b>	<b>34</b>

\* Based on the definition in Japan. In addition to SMBC's overseas offices, major overseas subsidiaries are also listed below (SMBC's overseas offices are marked "\*" at the list below).

#### Asia and Oceania

<Sumitomo Mitsui Banking Corporation (China)>

- Head Office (Shanghai)
- Tianjin Branch
- Guangzhou Branch
- Suzhou Branch
- Hangzhou Branch
- Beijing Branch
- Tianjin Binhai Sub-Branch
- Suzhou Industrial Park Sub-Branch
- Shanghai Branch
- Dalian Representative Office
- Chongqing Representative Office
- Shenyang Representative Office
- Hong Kong Branch
- Taipei Branch
- Seoul Branch
- Singapore Branch
- Bangkok Branch
- Sydney Branch
- Labuan Branch
  - Kuala Lumpur Marketing Office
  - Kuala Lumpur Representative Office
  - Ho Chi Minh City Branch
  - Hanoi Branch
- Vietnam Eximbank
- PT Bank Sumitomo Mitsui Indonesia
- Manila Representative Office
- SMBC Metro Investment Corporation
- Yangon Representative Office
- SMBC Capital India Private Limited

#### Americas

- New York Branch
- Los Angeles Branch
- San Francisco Branch
- Houston Representative Office
- Mexico City Representative Office
- Cayman Branch
- Manufacturers Bank
- Sumitomo Mitsui Banking Corporation of Canada
- Banco Sumitomo Mitsui Brasileiro S.A.

#### Europe, Middle East and Africa

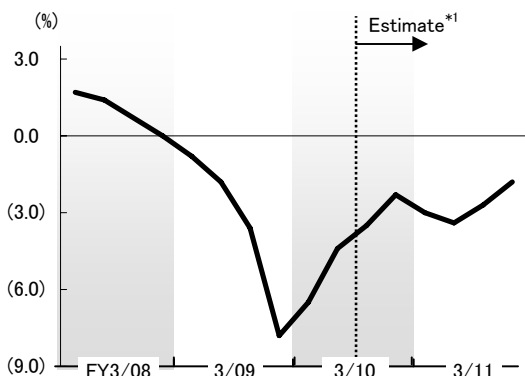
<Sumitomo Mitsui Banking Corporation

- Europe Limited>
- Head Office (London)
  - Paris Branch
  - Milan Branch
  - Moscow Representative Office
  - Düsseldorf Branch
  - Brussels Branch
  - Dubai Branch
  - Madrid Representative Office
  - Sumitomo Mitsui Finance Dublin Limited
  - Bahrain Representative Office
  - Tehran Representative Office
  - Cairo Representative Office
  - Johannesburg Representative Office
  - Prague Representative Office
  - SMBC Amsterdam Representative Office
  - Doha QFC Office



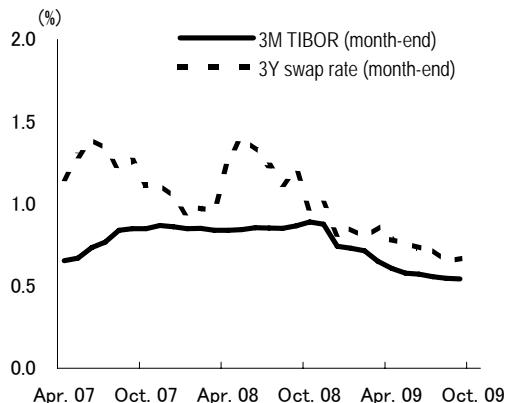
# <Reference> Financial and economic indices in Japan

## Nominal GDP Growth Rate

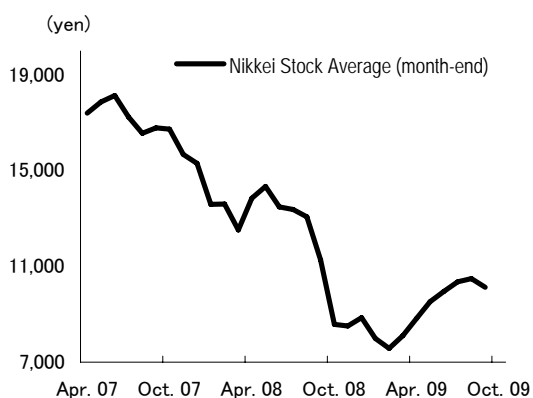


\*1 From Oct. 09, estimate by the Japan Research Institute as of Nov. 18, 09

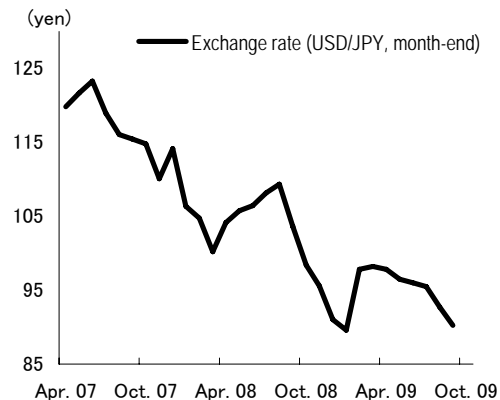
## Trends of JPY Interest Rates



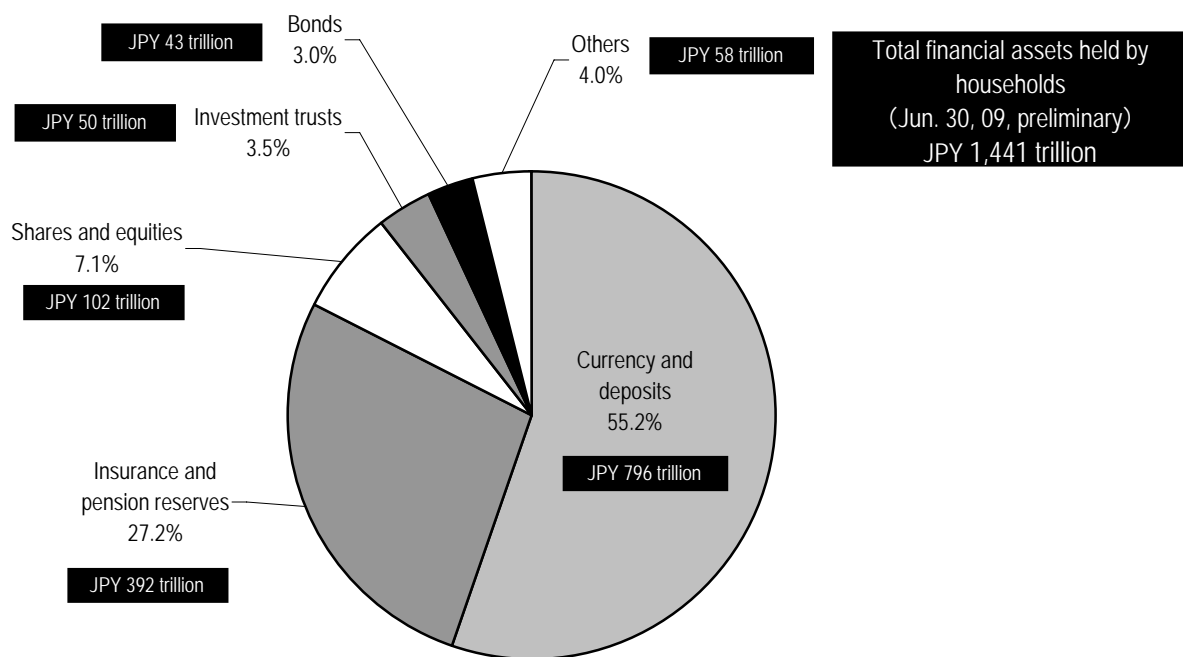
## Nikkei Stock Average



## USD/JPY Exchange Rate



## Financial assets held by households in Japan



Source: Flow of Funds, Bank of Japan