

Corporate Philosophy

- 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

Group Outline (as of March 31, 2009)

Sumitomo Mitsui Financial Group ("SMFG") is the holding company for the core Group* subsidiaries Sumitomo Mitsui Banking Corporation, Sumitomo Mitsui Card Company, Limited, Sumitomo Mitsui Finance and Leasing Co., Ltd., The Japan Research Institute, Limited and SMBC Friend Securities Co., Ltd.

The Group is a comprehensive financial services group providing banking, credit card, leasing and other financial services. The Group also has strong, functional alliances with Daiwa Securities Group Inc., Promise Co., Ltd., NTT DoCoMo, Inc. and Sumitomo Corporation, leaders in their respective business sectors, through which the Group provides securities, consumer finance and other services to meet the increasingly diverse and sophisticated needs of its customers.

*Throughout this report, "SMFG" refers to the holding company alone, whereas "the Group" refers to the holding company and its primary domestic and international subsidiaries and affiliates.

■ Segmental Operating Income (Fiscal 2008)

Operating Income by Business Type

Unit: Millions of yen / percentage of total

Banking:	2,838,940	(72.2%)
Leasing:	337,976	(8.6%)
Others:	753,279	(19.2%)
Total:	3,930,196	

Corporate Outline (as of March 31, 2009)

Company name:	Sumitomo Mitsui Financial Group, Inc.
Established:	December 2, 2002
Location of headquarters:	1-2, Yurakucho 1-chome, Chiyoda-ku, Tokyo, Japan
Chairman of the Board and Representative Director:	Masayuki Oku (also President of Sumitomo Mitsui Banking Corporation)
President and Representative Director:	Teisuke Kitayama (also Chairman of the Board of Sumitomo Mitsui Banking Corporation)
Capital stock:	1,420.9 billion yen
Number of Group employees:	48,079 (SMFG consolidated base)
Business aims:	To manage the affairs of subsidiary banks and other companies treated as subsidiaries according to the Japanese Banking Law, as well as other ancillary businesses
Listed exchanges:	Tokyo Stock Exchange (First Section) Osaka Securities Exchange (First Section) Nagoya Stock Exchange (First Section)

Operating Income by Geographical Location

Unit: Millions of yen / percentage of total

Japan	3,011,499	(79.2%)
The Americas	326,218	(8.6%)
Europe and Middle East	252,238	(6.6%)
Asia and Oceania	213,284	(5.6%)
Total	3,803,239	

*As figures for operating income by business type and geographical location are those recorded prior to exclusion of inter-segmental sales, the totals are not comparable.

■ Structure of Sumitomo Mitsui Financial Group (as of April 1, 2009)

