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* Updated on July 17, 2012



SMFG SUMITOMO MITSUI
FINANCIAL GROUP

This material 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 us and our managements with respect to our 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; our 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 our 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 material.

We undertake 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 filed with 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.

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

SMFG consolidated

(Billions of yen)

	FY3/09	FY3/10	FY3/11	FY3/12	Difference ¹
Consolidated gross profit	2,165.9	2,236.6	2,504.7	2,594.5	+1,062.0
Net interest income	1,338.5	1,380.9	1,317.7	1,341.4	+384.5
Trust fees	2.1	1.8	2.3	1.8	+0.1
Net fees and commissions	557.2	608.6	766.2	823.6	+504.7
Net trading income	211.7	194.1	237.1	198.2	+114.1
Net other operating income	56.4	51.2	181.4	229.6	+58.6
General and administrative expenses	(1,063.4)	(1,161.3)	(1,355.3)	(1,421.4)	(701.9)
Gains (losses) on stocks	(183.7)	(10.1)	(91.9)	(27.9)	(12.7)
Equity in earnings (losses) of affiliates	(94.9)	(21.5)	(13.3)	(31.1)	(31.1)
Ordinary profit	45.3	558.8	825.4	935.6	+240.2
Extraordinary gains (losses)	(15.8)	(0.7)	1.9	17.4	+20.7
Net income (loss)	(373.5)	271.6	475.9	518.5	+40.6
Total credit cost	(767.8)	(473.0)	(217.3)	(121.3)	(62.6)
Consolidated net business profit²	728.7	832.3	1,002.0	1,013.9	+200.9
Total stockholders' equity at the beginning of the term	3,095.3	2,599.2	4,644.7	4,921.4	
Total stockholders' equity at the end of the term	2,599.2	4,644.7	4,921.4	5,014.3	
ROE (denominator: Total stockholders' equity)³	-	7.5%	9.9%	10.4%	

*1 SMFG consolidated figures — SMBC non-consolidated figures. See page 9 for main contributors to difference

*2 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.))

*3
$$\text{ROE} = \frac{\text{Net income}}{\{(\text{Total stockholders' equity at the beginning of the term}) + (\text{Total stockholders' equity at the end of the term})\} / 2} \times 100$$

SMBC non-consolidated

(Billions of yen)

	FY3/09	FY3/10	FY3/11	FY3/12	YOY change
Gross banking profit	1,524.9	1,455.3	1,531.8	1,532.5	+0.7
Net interest income	1,018.4	1,046.4	967.8	956.9	(10.9)
Domestic operations	930.3	910.0	867.6	849.3	(18.3)
of which Net interest income on loans and deposits	838.4	789.4	733.5	693.0	(40.5)
Overseas operations	88.1	136.4	100.2	107.6	+7.4
of which Net interest income on loans and deposits	225.4	161.6	145.2	176.1	+30.9
Net fees and commissions + Trust fees	295.9	288.4	305.0	320.6	+15.6
Net trading income + Net other operating income	210.6	120.5	259.0	255.0	(4.0)
of which Gains (losses) on bonds	26.1	37.3	147.1	152.5	+5.4
of which Income from (expenses on) derivatives	38.5	(16.3)	9.3	(2.0)	(11.3)
Expenses	(701.5)	(685.8)	(699.2)	(719.5)	(20.3)
Overhead ratio	46.0%	47.1%	45.6%	46.9%	+1.3%
Banking profit⁴	823.4	769.5	832.6	813.0	(19.6)
Gains (losses) on stocks	(220.4)	3.9	(87.3)	(15.2)	+72.1
Ordinary profit	36.1	462.7	595.7	695.3	+99.6
Net income (loss)	(301.1)	318.0	421.2	478.0	+56.8
Total credit cost	(550.1)	(254.7)	(94.3)	(58.6)	+35.7

*4 Before provision for general reserve for possible loan losses

	FY3/09	FY3/10	FY3/11	FY3/12	YOY change ⁵
Non-interest income ⁶	380.9	339.6	370.0	395.3	[+23.7]
Proportion of Non-interest income to Gross banking profit	<25.0%>	<23.3%>	<24.2%>	<25.8%>	[+150bp]

*5 After adjustment of interest rates and exchange rates, etc. for figures in []

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

Gross banking profit

(Billions of yen)

	FY3/09	FY3/10	FY3/11	FY3/12	YOY change
Gross banking profit	1,524.9	1,455.3	1,531.8	1,532.5	+0.7
Excluding gains (losses) on bonds	<1,498.8>	<1,418.0>	<1,384.7>	<1,380.0>	<(4.7)>
Gross domestic profit	1,147.2	1,117.2	1,114.4	1,097.8	(16.6)
Excluding gains (losses) on bonds	<1,179.6>	<1,108.1>	<1,086.0>	<1,074.6>	<(11.4)>
Net interest income	930.3	910.0	867.6	849.3	(18.3)
of which Interest on interest rate swaps	<(38.6)>	<(5.0)>	<(2.7)>	<21.5>	<+24.2>
Trust fees	2.1	1.7	2.3	1.7	(0.6)
Net fees and commissions	220.2	213.2	208.8	215.1	+6.3
Net trading income	10.8	2.4	1.0	5.1	+4.1
Net other operating income	(16.2)	(10.1)	34.7	26.6	(8.1)
of which Gains (losses) on bonds	<(32.4)>	<9.1>	<28.4>	<23.2>	<(5.2)>
Gross international profit ¹	377.7	338.1	417.4	434.7	+17.3
Excluding gains (losses) on bonds	<319.2>	<309.9>	<298.7>	<305.4>	<+6.7>
Net interest income	92.5	138.3	102.5	106.1	+3.6
of which Interest on interest rate swaps	<(40.9)>	<28.3>	<(9.9)>	<(15.4)>	<(5.5)>
Net fees and commissions	73.6	73.5	93.9	103.8	+9.9
Net trading income	63.1	42.8	35.3	34.1	(1.2)
Net other operating income	148.5	83.5	185.7	190.7	+5.0
of which Gains (losses) on bonds	<58.5>	<28.2>	<118.7>	<129.3>	<+10.6>

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

Net interest income	+4.4	+1.9	+2.3	(1.5)	(3.8)
Net trading income (loss)	(101.2)	(70.2)	(114.8)	(44.8)	+70.0
Net other operating income ^{*2}	+96.8	+68.3	+112.5	+46.3	(66.2)

^{*1} After adjustments related to the items consisting of Gross international profit^{*2} Gains on foreign exchange transactions**Main factors of year-on-year change**

- (1) Decrease in loan balance and loan spread, despite decrease in funding costs
(2) Maintained a high level of Gains on bonds mainly relating to U.S. treasury through timely responses to declining interest rates
(3) Increase in overseas loan-related fees

Banking profit by Business Unit^{*3}

(Billions of yen)

		FY3/09	FY3/10	FY3/11	FY3/12
Consumer Banking Unit	Banking profit	138.7	103.0	97.5	94.2
	Gross banking profit	429.4	391.7	387.8	383.7
	Expenses	(290.7)	(288.7)	(290.3)	(289.5)
Middle Market Banking Unit	Banking profit	317.1	254.2	222.2	200.1
	Gross banking profit	539.8	472.9	443.9	422.9
	Expenses	(222.7)	(218.7)	(221.7)	(222.8)
Corporate Banking Unit	Banking profit	165.2	164.0	165.3	174.4
	Gross banking profit	196.7	197.3	201.3	212.6
	Expenses	(31.5)	(33.3)	(36.0)	(38.2)
International Banking Unit	Banking profit	110.2	114.6	128.6	132.5
	Gross banking profit	175.0	169.1	186.5	197.4
	Expenses	(64.8)	(54.5)	(57.9)	(64.9)
Marketing Units	Banking profit	731.2	635.8	613.6	601.2
	Gross banking profit	1,340.9	1,231.0	1,219.5	1,216.6
	Expenses	(609.7)	(595.2)	(605.9)	(615.4)
Treasury Unit	Banking profit	228.9	256.5	312.8	300.1
	Gross banking profit	246.8	272.8	330.7	319.3
	Expenses	(17.9)	(16.3)	(17.9)	(19.2)
Headquarters	Banking profit	(136.7)	(122.8)	(93.8)	(88.3)
	Gross banking profit	(62.8)	(48.5)	(18.4)	(3.4)
	Expenses	(73.9)	(74.3)	(75.4)	(84.9)
Total (Business Units)	Banking profit	823.4	769.5	832.6	813.0
	Gross banking profit	1,524.9	1,455.3	1,531.8	1,532.5
	Expenses	(701.5)	(685.8)	(699.2)	(719.5)

Loan balance

	Term-end balance (Trillions of yen)		Average balance (Trillions of yen)	
	Mar. 2012	vs Mar. 2011	FY3/12	YOY change
Total loans	56.4	+1.2	56.7	+0.4
Domestic offices	47.3	(0.7)	48.2	(1.1)
Overseas offices	9.1	+1.8	8.5	+1.5

Domestic loans (managerial accounting basis)

	Mar. 2012 vs Mar. 2011		FY3/12 YOY change *3	
	Mar. 2012	vs Mar. 2011	FY3/12	YOY change *3
Domestic Marketing Units *1	43.6	(0.8)	43.7	(0.8)
Consumer Banking Unit	15.3	(0.1) *2	15.3	(0.1)
Middle Market Banking Unit	16.6	(0.5)	16.6	(0.9)
Corporate Banking Unit	11.7	(0.2)	11.8	+0.2

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

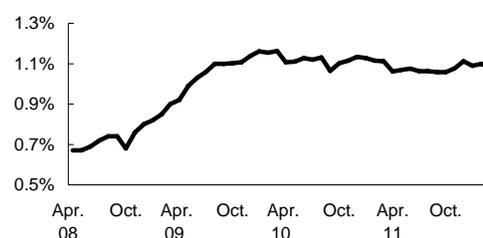
*2 After add-back adjustment of securitized portion of housing loans of approx. JPY 80 bn

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

Average loan spread

(Managerial accounting basis)

	FY3/12 YOY change	
Middle Market Banking Unit	113bp	(5)bp
Corporate Banking Unit	68bp	(3)bp

Overseas *4 (managerial accounting basis)

*4 Sum of SMBC, SMBC Europe and SMBC (China)

Interest spread of domestic operations

(Billions of yen)

	FY3/09		FY3/10		FY3/11		FY3/12	
	Average balance	Yield						
Interest earning assets	69,174.3	1.71%	74,033.5	1.43%	77,088.0	1.27%	82,117.0	1.15%
of which Loans and bills discounted *5	48,534.3	1.99%	49,843.4	1.74%	47,537.0	1.65%	46,332.5	1.58%
of which Securities	17,380.7	1.09%	21,750.9	0.80%	27,380.3	0.66%	32,774.4	0.55%
Interest bearing liabilities	70,686.4	0.35%	74,843.5	0.20%	76,271.9	0.15%	81,785.2	0.12%
of which Deposits, etc.	61,809.4	0.23%	67,205.6	0.14%	69,104.3	0.09%	71,802.3	0.06%
Expense ratio *6	0.88%		0.82%		0.82%		0.78%	
Total cost of funding	1.23%		1.02%		0.97%		0.90%	
Overall interest spread	0.48%		0.41%		0.30%		0.25%	
Loan to deposit spread	1.76%		1.60%		1.56%		1.52%	

*5 Excluding loans to financial institutions for yields

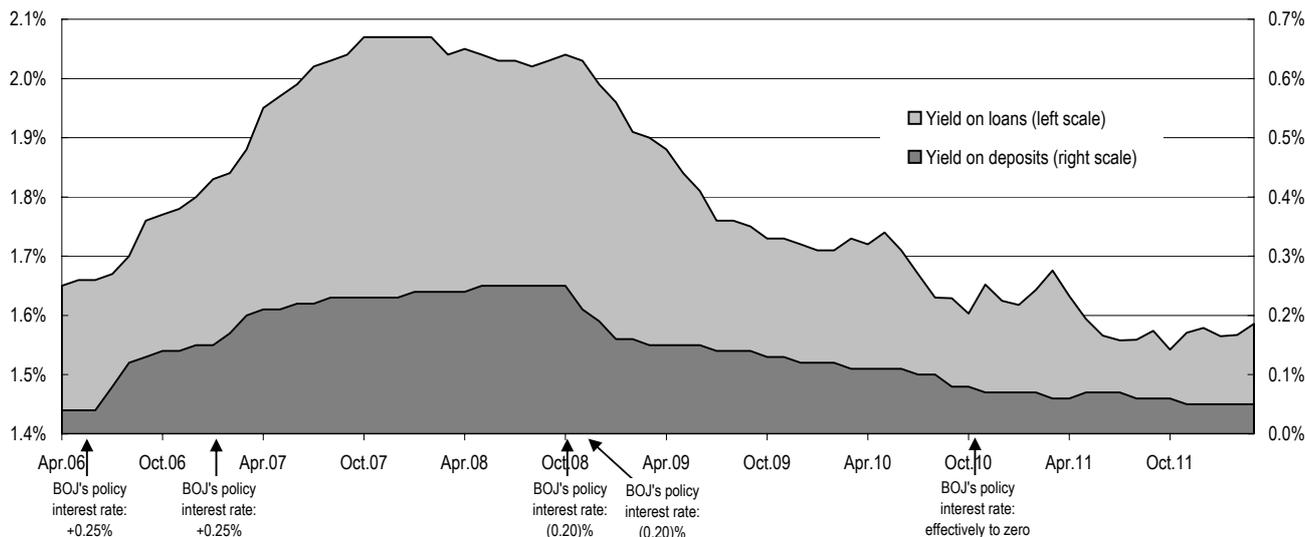
*6 Total cost of funding minus yield of interest bearing liabilities

Interest spread of overseas operations

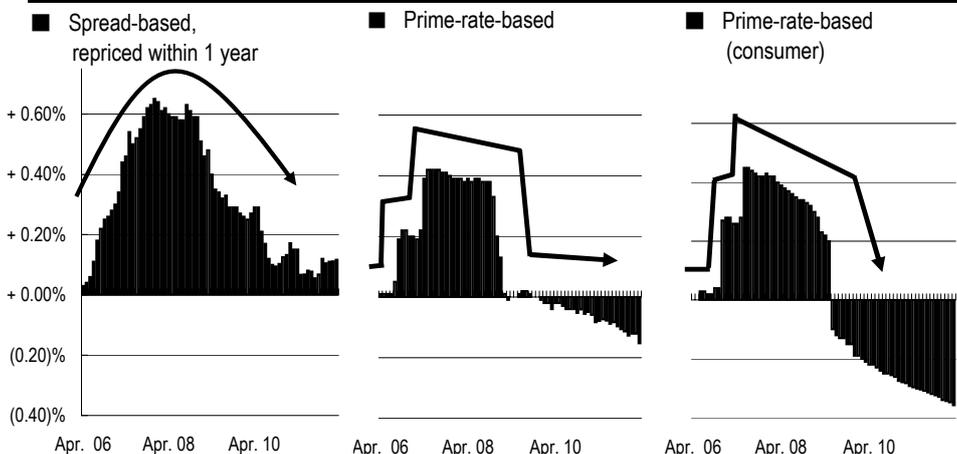
(Billions of yen)

	FY3/09		FY3/10		FY3/11		FY3/12	
	Average balance	Yield						
Interest earning assets	19,248.2	3.03%	17,035.2	1.90%	17,816.3	1.54%	20,174.6	1.53%
of which Loans and bills discounted	10,196.5	3.67%	9,214.5	2.12%	8,698.0	1.99%	10,325.8	2.03%
of which Securities	5,079.3	2.04%	4,330.5	1.26%	5,456.2	1.06%	4,639.4	0.97%
Interest bearing liabilities	19,236.9	2.57%	16,725.6	1.11%	17,214.4	1.01%	19,566.6	1.03%
of which Deposits, etc.	9,586.5	1.79%	10,356.2	0.48%	9,717.1	0.48%	11,382.5	0.47%
Loan to deposit spread	1.88%		1.64%		1.51%		1.56%	

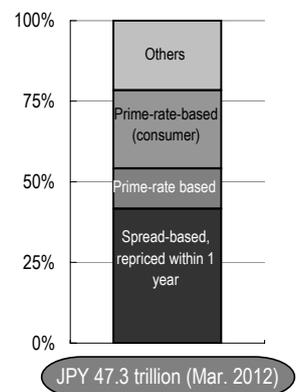
Yield on domestic loans and deposits (managerial accounting basis)



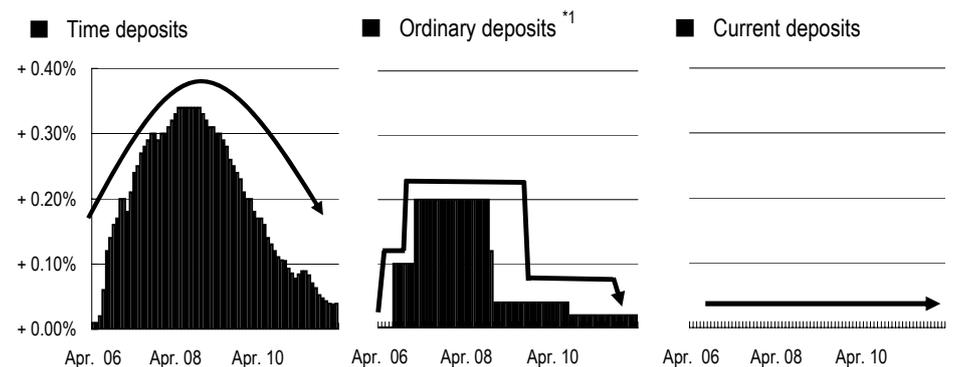
Trends of yields on domestic loans (month-end, compared with Mar. 31, 2006)



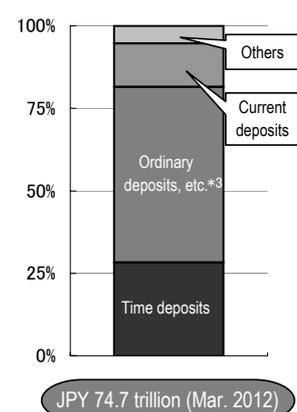
Domestic loans outstanding



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



Domestic deposits outstanding²



*1 Excluding settlement-purpose ordinary deposit (of which principal is fully covered by deposit insurance but no interest is charged, launched February 2005), etc.
 *2 Figures are before adjustment on interoffice accounts in transit. Excluding "negotiable certificates of deposit" and Japan offshore banking accounts
 *3 Including settlement-purpose ordinary deposit

Trends of short-term prime rate and yields on ordinary deposits and time deposits (since Mar. 31, 2006)

Short-term prime rate:	1.375% → 1.625% (+ 0.250%, 06/8/21 ~) → 1.875% (+ 0.250%, 07/3/26 ~) → 1.675% (- 0.200%, 08/11/17 ~)
	→ 1.475% (- 0.200%, 09/1/13 ~)
Yield on ordinary deposit:	0.001% → 0.100% (+ 0.099%, 06/7/18 ~) → 0.200% (+ 0.100%, 07/2/26 ~) → 0.120% (- 0.080%, 08/11/4 ~)
	→ 0.040% (- 0.080%, 08/12/22 ~) → 0.020% (- 0.020%, 10/9/13 ~)
Yield on 1 year term deposit:	0.150% → 0.300% (+ 0.150%, 06/7/18 ~) → 0.400% (+ 0.100%, 07/2/26 ~) → 0.300% (- 0.100%, 08/11/12 ~)
	→ 0.250% (- 0.050%, 09/5/1 ~) → 0.200% (- 0.050%, 09/7/13 ~) → 0.170% (- 0.030%, 09/9/7 ~)
	→ 0.140% (- 0.030%, 09/11/9 ~) → 0.100% (- 0.040%, 09/12/21 ~) → 0.080% (- 0.020%, 10/3/15 ~)
	→ 0.060% (- 0.020%, 10/9/13 ~) → 0.040% (- 0.020%, 10/10/25 ~) → 0.030% (- 0.010%, 11/8/22 ~)

(1-3) Business related to non-interest income

SMBC non-consolidated

Investment trusts		[Sales fees, etc.]			
		(Billions of yen)			
		FY3/09	FY3/10	FY3/11	FY3/12
Full Year		26.0	38.8	52.0	46.9
1st Half		16.2	16.7	23.8	27.6
2nd Half		9.8	22.1	28.2	19.3

Pension-type insurance		[Sales fees, etc.]			
		(Billions of yen)			
		FY3/09	FY3/10	FY3/11	FY3/12
Full Year		17.2	17.8	10.5	9.5
1st Half		9.7	9.5	5.8	4.9
2nd Half		7.5	8.3	4.7	4.6

Single premium type permanent life insurance		[Sales fees, etc.]			
		(Billions of yen)			
		FY3/09	FY3/10	FY3/11	FY3/12
Full Year		1.9	2.8	7.5	10.6
1st Half		1.1	0.6	5.0	4.8
2nd Half		0.8	2.2	2.5	5.8

Level premium insurance		[Sales fees, etc.]			
		(Billions of yen)			
		FY3/09	FY3/10	FY3/11	FY3/12
Full Year		0.5	1.1	3.7	7.5
1st Half		0.2	0.4	1.2	3.0
2nd Half		0.3	0.7	2.5	4.5

Loan syndication		[Related fees, etc.]			
		(Billions of yen, number of origination)			
		FY3/09	FY3/10	FY3/11	FY3/12
Full Year		43.9	47.6	44.7	49.9
1st Half		17.9	22.8	19.6	20.2
2nd Half		26.0	24.8	25.1	29.7
No. of annual origination (round number)		690	530	560	610
No. of 1st Half origination (round number)		300	230	230	250
No. of 2nd Half origination (round number)		390	300	330	360

Structured finance		[Interest income, related fees, etc. Including real estate finance]			
		(Billions of yen)			
		FY3/09	FY3/10	FY3/11	FY3/12
Full Year		54.2	72.8	87.4	79.3
1st Half		28.4	32.5	38.1	40.1
2nd Half		25.8	40.3	49.3	39.2

Securitization of monetary claims		[Interest income, related fees, etc.]			
		(Billions of yen)			
		FY3/09	FY3/10	FY3/11	FY3/12
Full Year		19.8	18.2	20.0	19.4
1st Half		9.5	8.6	9.6	9.1
2nd Half		10.3	9.6	10.4	10.3

Sales of derivatives products		[Income related to sales of derivatives products to clients]			
		(Billions of yen)			
		FY3/09	FY3/10	FY3/11	FY3/12
Full Year		38.5	19.8	17.0	16.3
1st Half		23.1	8.9	7.3	7.7
2nd Half		15.4	10.9	9.7	8.6

IBU's Non-interest income					
		(Billions of yen)			
		FY3/10	FY3/11	FY3/12	
Full Year		69.5	78.8	88.2	
1st Half		33.8	35.2	42.9	
2nd Half		35.7	43.6	45.3	

* Managerial accounting basis for each item

(1-4) Total credit cost, Non-recurring gains (losses) and
Extraordinary gains (losses), etc.

SMBC non-consolidated

Total credit cost

(Billions of yen)

	FY3/09	FY3/10	FY3/11	FY3/12	YOY change
Total credit cost	(550.1)	(254.7)	(94.3)	(58.6)	+35.7
Provision for general reserve for possible loan losses	(75.7)	9.0	12.3	43.8	+31.5
Credit cost in Non-recurring gains (losses)	(474.4)	(263.8)	(107.6)	(102.5)	+5.1
Write-off of loans	(231.4)	(102.7)	(70.8)	(15.8)	+55.0
Provision for specific reserve for possible loan losses	(182.4)	(92.1)	(27.1)	(59.2)	(32.1)
Losses on sales of delinquent loans	(60.2)	(69.2)	(9.6)	(28.8)	(19.2)
Provision for loan loss reserve for specific overseas countries	(0.4)	0.2	(0.1)	0.1	+0.2
Recoveries of written-off claims*	-	-	-	1.2	+1.2
Credit cost in Extraordinary gains (losses)	0.0	0.1	1.0	-	(1.0)
Recoveries of written-off claims*	0.0	0.1	1.0	-	(1.0)

* Hereinafter, "Recoveries of written-off claims" which was included in "Extraordinary gains (losses)" is included in "Non-recurring gains (losses)" from FY3/12.

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

(Billions of yen)

	FY3/09	FY3/10	FY3/11	FY3/12	YOY change
Non-recurring gains (losses)	(711.6)	(315.8)	(249.2)	(161.5)	+87.7
Credit costs	(474.4)	(263.8)	(107.6)	(103.7)	+3.9
Recoveries of written-off claims*	-	-	-	1.2	+1.2
Gains (losses) on stocks	(220.4)	3.9	(87.3)	(15.2)	+72.1
Other non-recurring gains (losses)	(16.8)	(55.9)	(54.3)	(43.9)	+10.4
Ordinary profit	36.1	462.7	595.7	695.3	+99.6
Extraordinary gains (losses)	(8.3)	(8.0)	(6.9)	(3.3)	+3.6
of which Gains (losses) on disposal of fixed assets	(2.2)	2.4	(2.3)	(0.7)	+1.6
of which Losses on impairment of fixed assets	(6.1)	(10.5)	(4.3)	(2.6)	+1.7
of which Recoveries of written-off claims*	0.0	0.1	1.0	-	(1.0)
Income (loss) before income taxes	27.8	454.7	588.8	692.0	+103.2
Income taxes-current	(23.7)	(45.0)	(42.4)	(44.7)	(2.3)
Income taxes-deferred	(305.2)	(91.7)	(125.2)	(169.3)	(44.1)
Net income (loss)	(301.1)	318.0	421.2	478.0	+56.8

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

SMBC Nikko Securities^{*1,2}

					(Billions of yen)		(Billions of yen)	
	FY3/09	FY3/10 ^{*4}		FY3/11	FY3/12	Mar. 2012	
			1H	2H ^{*6}				
Operating revenue	164.1	190.5	85.6	104.9	236.7	251.2	Total assets	8,276.7
Commissions	107.7	-	60.3	76.9	141.2	119.4	Total stockholders' equity	462.6
Net gain on trading	49.3	-	23.3	23.7	62.5	102.2	Capital stock	10.0
Interest and dividend income, etc.	7.0	-	1.9	4.2	32.9	29.5	No. of employees	8,445
Interest expense	5.1	-	1.2	4.4	14.9	14.3	No. of branches	109 ^{*7}
Net operating revenue	158.9	184.9	84.4	100.5	213.8	228.8	Client assets	31.6 trillion
SG&A expenses	139.2	140.4	63.4	76.9	171.1	185.1		
Ordinary profit	22.1	45.3	21.2	24.1	43.1	44.5		
Net income	(3.6) ^{*3}	58.3 ^{*5}	31.5	26.7	25.4 [*]	19.4		
Capital adequacy ratio	607.6%	567.7%	685.8%	566.9%	518.8% ^{*7}	504.1% ^{*7}		

*1 Changed name from Nikko Cordial Securities (Apr. 2011)

*2 Figures on FY3/09 and FY3/10 are non-consolidated basis. Figures on FY3/11 and FY3/12 are consolidated basis

*3 Recorded JPY 25.8 billion 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

*4 Sum of financial information of Nikko Cordial Securities before and after succession through a corporate demerger

*5 Income taxes-deferred decreased due to an effect of Deferred tax assets of temporary differences resulting from corporate demerger

*6 Figures of Nikko Cordial Securities after becoming SMBC's wholly-owned subsidiary

*7 Non-consolidated basis

SMBC Friend Securities

[Non-consolidated]					(Billions of yen)		(Billions of yen)	
	FY3/09	FY3/10	FY3/11	FY3/12	Mar. 2012			
Net operating revenue	42.8	67.2	52.9	47.3	Total assets	275.4	Total stockholders' equity	173.5
SG&A expenses	40.4	44.4	42.7	39.0	Capital stock	27.2	No. of employees	1,969
Ordinary profit	2.8	23.1	10.6	8.8	No. of branches	70		
Net income	1.5	13.0	4.9	4.4				
Capital adequacy ratio	1,092.6%	1,054.8%	1,196.0%	1,153.0%				

Sumitomo Mitsui Card

[Non-consolidated]					(Billions of yen)		(Billions of yen)	
	FY3/09	FY3/10	FY3/11	FY3/12	Mar. 2012			
Operating revenue	180.2	183.6	185.2	182.2	Total assets	995.4	Total stockholders' equity	203.4
Operating profit	22.3	24.3	32.6	43.1	Capital stock	34.0	No. of employees	2,323
Ordinary profit	22.5	24.3	32.6	43.2				
Net income	12.9	14.1	19.1	23.5				
Card sales handled	5,858.7	6,209.0	6,896.3	7,560.7				
No. of cardholders (millions)	18.66	20.50	20.77	21.65				

Cedyna^{*8}

[Consolidated]					(Billions of yen)		(Billions of yen)	
	FY3/09 ^{*9}	FY3/10	FY3/11	FY3/12	Mar. 2012 ^{*12}			
Operating revenue	261.9	232.7	212.6	185.2	Total assets	1,996.9	Total stockholders' equity	135.9
Operating expense	262.3	273.1	210.9	212.3	Capital stock	82.8	No. of employees	3,382
o/w Provision for operating receivables	34.0	38.7	35.9	26.9				
o/w Provision for loss on interest refunds	36.4	57.1	13.0	40.0 ^{*11}				
Operating profit (loss)	(0.4)	(40.4)	1.8	(27.1)				
Ordinary profit (loss)	(1.7)	(38.5)	1.7	(27.0)				
Net income (loss)	(29.7)	(67.9) ^{*10}	1.0	(37.5)				
Sales handled	6,651.9	6,508.3	6,364.1	6,238.2				
No. of Card holders (millions)	23.82	24.93	22.51	21.09				

*8 OMC Card, Central Finance and QUOO merged in Apr. 09. Became SMFG's consolidated subsidiary on May 31, 2010 through third-party allotment.

Became SMFG's wholly-owned subsidiary on May 1, 2011

*9 On FY3/09, figures are the aggregation 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

*10 Extraordinary losses includes JPY 12.1 billion of Extra retirement payments and JPY 9.9 billion of Provision for operating receivables

*11 Implemented an additional provision of the interest repayment-related allowance to sufficiently prepare for the interest repayment claims

*12 Excluding impact of making SMBC Finance Service a subsidiary of Cedyna on March 31, 2012

(1-5) Summary of consolidated subsidiaries' financial results (2)

Sumitomo Mitsui Finance & Leasing

[Non-consolidated]	(Billions of yen)				(Billions of yen)	
	FY3/09	FY3/10	FY3/11	FY3/12	Mar. 2012	
Operating revenue	947.6	894.7	812.8	816.8	Total assets	2,430.4
Operating profit	36.4	43.9	50.2	59.4	Lease assets	2,224.6
Ordinary profit	36.3	43.2	50.6	61.9	Total stockholders' equity	364.9
Net income	14.7	24.8	29.6	34.2	Capital stock	15.0
Contracted amount	895.8	733.6	800.9	770.9	No. of employees	1,447

Japan Research Institute

[Non-consolidated]	(Billions of yen)				(Billions of yen)	
	FY3/09	FY3/10	FY3/11	FY3/12	Mar. 2012	
Operating revenue	88.0	81.7	84.8	87.5	Total assets	81.5
Operating profit	1.0	0.9	1.5	0.8	Total stockholders' equity	38.4
Ordinary profit	1.4	1.2	1.5	1.4	Capital stock	10.0
Net income	1.3	0.8	(0.4)	0.3	No. of employees	2,123

Promise^{*1}

[Consolidated]	(Billions of yen)				(Billions of yen)	
	FY3/09	FY3/10	FY3/11	FY3/12	Mar. 2012	
Operating income	388.0	339.0	238.4	196.2	Total assets	893.0
o/w Interest on consumer loans	322.8	261.5	180.4	137.9	Total stockholders' equity	116.7
Operating expenses	456.0	320.5	289.6	352.8	Capital stock	140.7
o/w Advertising expenses	13.4	9.6	5.9	6.7	No. of employees	2,672
o/w Credit losses including provision for uncollectible loans	169.2	127.8	101.8	74.6 ^{*3}	Consumer loans outstanding	759.3
o/w Losses on interest repayments	103.0	24.6	80.4	193.8 ^{*3}		
o/w Personnel expenses	44.9	37.6	23.0	18.6		
Operating profit (loss)	(68.0)	18.5	(51.2)	(156.6)		
Ordinary profit (loss)	(67.7)	17.9	(48.8)	(155.5)		
Net income (loss)	(125.1) ^{*2}	14.6	(96.0)	(169.6)		

*1 Became SMBC's consolidated subsidiary on Dec. 7, 2011. Became SMFG's wholly-owned subsidiary on Apr. 1, 2012

*2 Income tax-deferred in FY3/09 includes JPY 40.9 billion of the reversal of all Deferred tax assets at Promise non-consolidated

*3 Implemented an additional provision of the interest repayment-related allowance to sufficiently prepare for the interest repayment claims

(1-5) Summary of consolidated subsidiaries' financial results (3)

SMFG's consolidated P/L by group company (FY3/12)

	(Billions of yen)		
	SMFG consolidated	SMBC non-consolidated	Difference*1
Consolidated gross profit	2,594.5	1,532.5	1,062.0
Net interest income	1,341.4	956.9	384.5 (1)
Trust fees	1.8	1.7	0.1
Net fees and commissions	823.6	318.9	504.7 (2)
Net trading income	198.2	84.1	114.1 (3)
Net other operating income	229.6	171.0	58.6
General and administrative expenses	(1,421.4)	(719.5)	(701.9) (4)
Gains (losses) on stocks	(27.9)	(15.2)	(12.7)
Equity in earnings (losses) of affiliates	(31.1)	-	(31.1)
Ordinary profit	935.6	695.3	240.2
Extraordinary gains (losses)	17.4	(3.3)	20.7
Minority interests in net income	(123.1)	-	(123.1)
Net income (loss)	518.5	478.0	40.6 (5) ²
Total credit cost	(121.3)	(58.6)	(62.6) (6)
Consolidated net business profit ³	1,013.9	813.0	200.9

*1 SMFG consolidated figures — SMBC non-consolidated figures

*2 Figures are before offsetting internal transactions among group companies and after adjustment of ownership ratio

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

*4 Figures of Promise are included as an affiliated company accounted for equity method from 1Q to 3Q and as a consolidated subsidiary in 4Q

Main contributors to difference

- (1) Kansai Urban Banking Corporation: 71, Sumitomo Mitsui Finance and Leasing: 59, MINATO BANK: 41, Cedyne: 37, Promise: 31, ORIX Credit: 22, Sumitomo Mitsui Card: 18
- (2) Sumitomo Mitsui Card: 156, SMBC Nikko Securities: 118, Cedyne: 105, SMBC Guarantee: 30, SMBC Friend Securities: 27
- (3) SMBC Nikko Securities: 109, SMBC Friend Securities: 20
- (4) SMBC Nikko Securities: (186), Sumitomo Mitsui Card: (126), Cedyne: (123), Kansai Urban Banking Corporation: (48), Sumitomo Mitsui Finance and Leasing: (43), SMBC Friend Securities: (39), MINATO BANK: (36), SMBC Europe: (23)
- (5) SMBC Guarantee: 33, SMBC Nikko Securities: 19, Sumitomo Mitsui Finance and Leasing: 18, Sumitomo Mitsui Card: 16, Promise: (28), Cedyne: (38)
- (6) Cedyne: (26), Kansai Urban Banking Corporation: (21), Sumitomo Mitsui Card: (9), Promise: (4), SMBC Guarantee: 2, Sumitomo Mitsui Finance and Leasing: 6

SMFG's consolidated P/L by group company (FY3/11)

	(Billions of yen)		
	SMFG consolidated	SMBC non-consolidated	Difference*1
Consolidated gross profit	2,504.7	1,531.8	972.9
Net interest income	1,317.7	967.8	349.9 (1)
Trust fees	2.3	2.3	0.0
Net fees and commissions	766.2	302.7	463.5 (2)
Net trading income	237.1	151.1	86.0 (3)
Net other operating income	181.4	107.9	73.5
General and administrative expenses	(1,355.3)	(699.2)	(656.1) (4)
Gains (losses) on stocks	(91.9)	(87.3)	(4.6)
Equity in earnings (losses) of affiliates	(13.3)	-	(13.3)
Ordinary profit	825.4	595.7	229.7
Extraordinary gains (losses)	1.9	(6.9)	8.8
Minority interests in net income	(110.6)	-	(110.6)
Net income (loss)	475.9	421.2	54.7 (5) ²
Total credit cost	(217.3)	(94.3)	(123.0) (6)
Consolidated net business profit ³	1,002.0	832.6	169.4

*5 Figures of Cedyne are included as an affiliated company accounted for equity method in 1Q and as a consolidated subsidiary after 2Q

Main contributors to difference

- (1) Kansai Urban Banking Corporation: 72, Sumitomo Mitsui Finance and Leasing: 63, MINATO BANK: 42, ORIX Credit: 24, Sumitomo Mitsui Card: 23, Cedyne: 22
- (2) Sumitomo Mitsui Card: 152, SMBC Nikko Securities: 138, Cedyne: 67, SMBC Guarantee: 35, SMBC Friend Securities: 28
- (3) SMBC Nikko Securities: 72, SMBC Friend Securities: 24
- (4) SMBC Nikko Securities: (173), Sumitomo Mitsui Card: (129), Cedyne: (98), Kansai Urban Banking Corporation: (49), SMBC Friend Securities: (43), Sumitomo Mitsui Finance and Leasing: (42), MINATO BANK: (35), SMBC Europe: (18)
- (5) SMBC Nikko Securities: 24, Sumitomo Mitsui Finance and Leasing: 16, SMBC Guarantee: 15, Sumitomo Mitsui Card: 13, Cedyne: 0, Promise: (21)
- (6) Kansai Urban Banking Corporation: (28), Cedyne: (25), Sumitomo Mitsui Card: (18), Sumitomo Mitsui Finance and Leasing: (15), SMBC Guarantee: (9)

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

SMFG consolidated

(Billions of yen)

	Mar. 09	Mar. 10	Mar. 11	Mar. 12	vs Mar. 11
Assets	119,637.2	123,159.5	137,803.1	143,040.7	+5,237.6
Loans and bills discounted	65,135.3	62,701.0	61,348.4	62,720.6	+1,372.2
Securities	28,698.2	28,624.0	39,952.1	42,530.0	+2,577.9
Deferred tax assets	857.7	728.6	644.7	404.0	(240.7)
Liabilities	115,025.5	116,158.7	130,671.0	135,785.7	+5,114.7
Deposits	75,569.5	78,648.6	81,998.9	84,128.6	+2,129.7
NCDs	7,461.3	6,995.6	8,366.3	8,593.6	+227.3
Bonds	3,683.5	3,422.7	3,866.1	4,641.9	+775.8
Deferred tax liabilities	27.3	26.5	20.5	53.9	+33.4
Total net assets	4,611.8	7,000.8	7,132.1	7,255.0	+122.9
Capital stock	1,420.9	2,337.9	2,337.9	2,337.9	-
Capital surplus	57.2	978.9	978.9	759.8	(219.1)
Retained earnings	1,245.1	1,451.9	1,776.4	2,152.7	+376.3
Treasury stock	(124.0)	(124.1)	(171.8)	(236.0)	(64.2)
Total stockholders' equity	2,599.2	4,644.7	4,921.4	5,014.3	+92.9
Net unrealized gains (losses) on other securities	(14.6)	412.7	272.3	330.4	+58.1
Net deferred losses on hedges	(20.8)	(39.4)	(9.7)	(32.1)	(22.4)
Land revaluation excess	35.2	35.0	33.4	39.2	+5.8
Foreign currency translation adjustments	(129.1)	(101.7)	(122.9)	(141.4)	(18.5)
Total accumulated other comprehensive income	(129.4)	306.6	173.1	196.1	+23.0
Minority interests	2,141.9	2,049.4	2,037.3	2,043.9	+6.6
Capital ratio	11.47%	15.02%	16.63%	16.93%	+0.30%

SMBC non-consolidated

(Billions of yen)

	Mar. 09	Mar. 10	Mar. 11	Mar. 12	vs Mar. 11
Assets	107,478.2	103,536.4	115,484.9	119,037.5	+3,552.6
Loans and bills discounted	60,241.3	56,619.1	55,237.6	56,411.5	+1,173.9 (1)
Securities	28,000.5	28,536.2	39,853.4	42,441.1	+2,587.7 (2)
Deferred tax assets	668.3	456.6	376.9	185.4	(191.5)
Liabilities	104,931.7	98,138.5	109,925.6	113,327.8	+3,402.2
Deposits	69,500.0	70,457.3	74,036.5	75,804.1	+1,767.6 (3)
NCDs	7,405.7	7,173.4	8,406.8	8,588.7	+181.9
Bonds	3,319.7	3,246.0	3,670.4	4,215.6	+545.2
Total net assets	2,546.5	5,397.9	5,559.3	5,709.7	+150.4
Capital stock	665.0	1,771.0	1,771.0	1,771.0	-
Capital surplus	1,367.5	2,473.5	2,481.2	2,481.2	-
Retained earnings	499.7	704.5	936.0	1,255.1	+319.1
Total stockholders' equity	2,532.2	4,949.0	5,188.2	5,297.4	+109.2
Net unrealized gains (losses) on other securities	(52.8)	379.3	229.9	281.1	+51.2
Net deferred losses on hedges	45.4	48.0	121.2	105.4	(15.8)
Land revaluation excess	21.7	21.6	20.0	25.8	+5.8
Total valuation and translation adjustments	14.3	448.9	371.1	412.3	+41.2
Capital ratio	13.85%	18.28%	21.45%	21.91%	+0.46%

Main factors of change from Mar. 2011

(1) Loans	JPY +1.2 trillion	: of which Domestic offices	JPY (0.6) trillion
		: of which Overseas offices	+ JPY 1.8 trillion
		of which Impact from yen appreciation	JPY (0.2) trillion
(2) Securities	JPY +2.6 trillion	: of which Stocks	JPY (0.0) trillion
		: of which JGBs, private placement bonds, etc.	+ JPY 3.1 trillion
		: of which Foreign currency denominated bonds, etc.	JPY (0.5) trillion
(3) Deposits	JPY +1.8 trillion	: of which Domestic individual deposits	+ JPY 1.0 trillion
		: of which Domestic corporate deposits	+ JPY 0.6 trillion

* Basel II basis. Credit risk: Advanced Internal Ratings-Based Approach (AIRB), Operational risk: Advanced Measurement Approaches (AMA)

Figures on Mar. 31, 2012 are preliminary

Loan balance

	(Billions of yen)			
	Mar. 09	Mar. 10	Mar. 11	Mar. 12
Domestic offices (excluding offshore banking account)	51,241.8	49,525.8	47,851.1	47,218.0
Manufacturing	6,632.2	6,308.2	5,632.7	5,701.2
Agriculture, forestry, fisheries, and mining	143.6	146.8	145.2	133.8
Construction	1,088.9	898.0	771.0	714.7
Transportation, communications and public enterprises	3,208.3	3,067.7	3,612.4	3,988.1
Wholesale and retail	4,632.6	4,061.3	3,814.3	3,691.3
Finance and insurance	5,967.4	5,907.4	5,934.7	5,828.6
Real estate ^{*1}	6,222.1	-	-	-
Real estate and goods rental and leasing ^{*1}	-	6,809.6	6,383.4	6,185.7
Various services ^{*1}	5,260.5	3,769.3	3,436.4	3,197.1
Municipalities	970.6	984.2	1,105.7	949.6
Others	17,115.6	17,573.3	17,015.3	16,827.6
Overseas offices and offshore banking accounts	8,999.5	7,093.3	7,386.5	9,193.5
Public sector	25.6	21.3	19.5	47.6
Financial institutions	524.2	484.9	555.7	624.8
Commerce and industry	7,708.5	6,026.3	6,246.7	7,828.5
Others	741.2	560.8	564.6	692.6
Total	60,241.3	56,619.1	55,237.6	56,411.5

*1 In accordance with the revision of the Japan Standard Industrial Classification (as revised in Nov. 2007), from Mar. 2010, the industrial classification has been partly changed.

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"

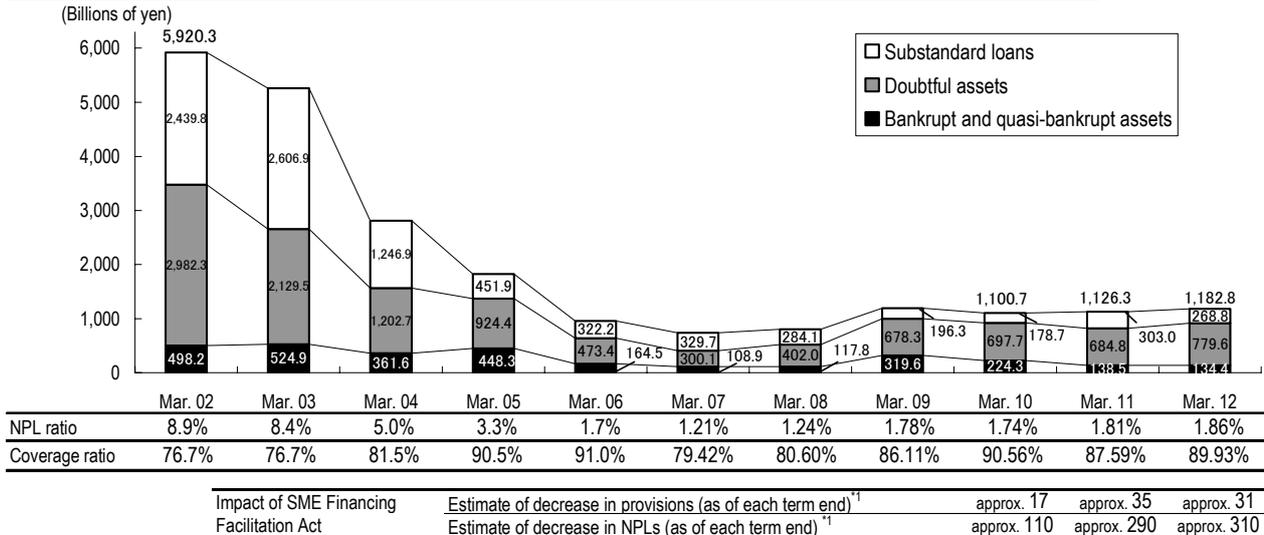
Problem assets based on the Financial Reconstruction Law (excluding Normal assets)^{*2}

	(Billions of yen)				Mar. 12 Reserve ratio ^{*3}
	Mar. 09	Mar. 10	Mar. 11	Mar. 12	
Domestic offices (excluding offshore banking account)	991.4	958.8	999.7	1,094.4	74.3%
Manufacturing	77.7	84.2	111.4	127.0	82.7%
Agriculture, forestry, fisheries, and mining	4.0	4.0	4.0	3.1	56.7%
Construction	95.5	66.2	74.3	78.9	77.1%
Transportation, communications and public enterprises	69.4	81.2	87.9	148.9	69.7%
Wholesale and retail	98.2	102.2	121.5	160.4	70.6%
Finance and insurance	44.5	23.3	10.8	14.4	53.5%
Real estate ^{*1}	347.0	-	-	-	-
Real estate and goods rental and leasing ^{*1}	-	323.9	320.9	317.5	85.0%
Various services ^{*1}	175.1	181.3	178.7	154.7	58.7%
Municipalities	-	-	-	-	-
Others	80.0	92.5	90.2	89.5	100.0%
Overseas offices and offshore banking accounts	202.8	141.9	126.6	88.5	70.4%
Public sector	-	-	-	-	-
Financial institutions	26.9	11.7	5.9	3.6	98.9%
Commerce and industry	175.9	130.2	120.7	84.8	69.3%
Others	-	-	-	-	-
Total	1,194.2	1,100.7	1,126.3	1,182.8	73.8%

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

*3 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

NPLs under the Financial Reconstruction Law (excluding Normal assets)

*1 Estimated by one rank downgrade of the classification of certain borrowers whose loans have been restructured after implementation of the SME Financing Facilitation Act in Dec. 2009

Disclosure of NPLs under the Financial Reconstruction Law

As of Mar. 31, 2012

(Billions of yen)

Category of Borrowers under Self-Assessment	NPLs under 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 134.4 (i) (vs Mar. 2011: (4.1))	Portion of claims secured by collateral or guarantees, etc.		Fully reserved	Direct Write-offs	Specific Reserve 20.1 (*3)	100% (*4)	
Effectively Bankrupt Borrowers		119.4 (a)		15.0	(*2)			
Potentially Bankrupt Borrowers	Doubtful Assets 779.6 (ii) (vs Mar. 2011: +94.8)	Portion of claims secured by collateral or guarantees, etc.		Necessary amount reserved		229.4 (*3)	75.84% (*4)	
Borrowers Requiring Caution	Substandard Loans 268.8 (iii) (vs Mar. 2011: (34.2))	Portion of Substandard Loans secured by collateral or guarantees, etc.		132.0 (c)		General Reserve for Substandard Loans 85.7	62.48% (*4)	19.69% (*4)
	Claims to Substandard Borrowers	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers				General Reserve 439.5	6.69% [14.12%] (*5)	
Normal Borrowers	Normal Assets 62,493.6	Claims to Normal Borrowers					0.21% (*5)	
						Loan Loss Reserve for Specific Overseas Countries	0.2	
Total 63,676.4 (iv)		NPL ratio (v)/(iv) 1.86% (vs Mar. 2011) +5bp		Total Reserve for possible loan losses D: Specific Reserve + General Reserve for Substandard Loans 335.2		689.2	Reserve ratio (*6) (D/C) 73.79%	
A=(i)+(ii)+(iii) 1,182.8 (v) (vs Mar. 2011: 56.5)		B: Portion secured by collateral or guarantees, etc. (a)+(b)+(c)		C: Unsecured portion (A-B)		728.5	Coverage ratio (B+D)/A 89.93%	

*2 Includes amount of direct reduction totaling JPY 334.9 billion

*3 Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Law standards (Bankrupt/Effectively Bankrupt Borrowers: JPY 5.1 billion, Potentially Bankrupt Borrowers: JPY 30.6 billion)

*4 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

*5 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 []

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

(2-4) Securities portfolio, Derivatives, Securitized products, etc.

Market value information on Securities

(1) Bonds classified as held-to-maturity

	(SMFG consolidated)			
	Mar. 2011		Mar. 2012	
	Balance sheet amount	Net unrealized gains (losses) ^{*1}	Balance sheet amount	Net unrealized gains (losses) ^{*1}
Bonds whose fair value is above the balance sheet amount	3,785.3	61.4	5,202.8	69.3
o/w JGBs	3,384.3	52.8	4,787.5	61.9
Bonds whose fair value is below the balance sheet amount	404.0	(1.5)	83.4	(0.1)
o/w JGBs	379.9	(1.5)	70.0	(0.1)
Total	4,189.3	59.9	5,286.3	69.2

*1 Fair value - Balance sheet amount

	(SMBC non-consolidated)			
	Mar. 2011		Mar. 2012	
	Balance sheet amount	Net unrealized gains (losses) ^{*1}	Balance sheet amount	Net unrealized gains (losses) ^{*1}
	3,691.9	60.4	5,093.7	68.0
	3,384.3	52.8	4,787.5	61.9
	379.9	(1.5)	70.0	(0.1)
	379.9	(1.5)	70.0	(0.1)
Total	4,071.7	58.9	5,163.8	67.9

(2) Other securities

	(SMFG consolidated)			
	Mar. 2011		Mar. 2012	
	Balance sheet amount	Net unrealized gains (losses) ^{*2}	Balance sheet amount	Net unrealized gains (losses) ^{*2}
Securities whose balance sheet amount is above the acquisition cost	16,832.5	720.9	30,317.7	746.9
o/w Stocks	1,342.0	487.8	1,193.7	490.1
o/w Bonds	12,365.0	108.6	24,475.0	118.2
o/w JGBs	9,468.3	45.2	21,717.7	63.4
Securities whose balance sheet amount is below the acquisition cost	18,513.3	(350.0)	6,617.8	(271.9)
o/w Stocks	869.9	(175.8)	947.0	(218.6)
o/w Bonds	13,195.0	(31.9)	3,209.5	(6.3)
o/w JGBs	12,701.9	(27.3)	2,751.9	(0.7)
Total	35,345.9	370.9	36,935.5	475.0

*2 Balance sheet amount - Acquisition cost

	(SMBC non-consolidated)			
	Mar. 2011		Mar. 2012	
	Balance sheet amount	Net unrealized gains (losses) ^{*2}	Balance sheet amount	Net unrealized gains (losses) ^{*2}
	15,788.2	662.0	28,936.1	672.6
	1,283.2	468.6	1,123.3	466.9
	11,598.1	99.9	23,311.6	109.5
	9,099.9	41.4	20,984.5	59.0
	17,667.5	(356.4)	5,977.9	(283.6)
	842.2	(193.2)	922.2	(238.4)
	12,705.1	(28.0)	2,995.0	(5.1)
	12,356.1	(24.4)	2,631.0	(0.5)
Total	33,455.7	305.6	34,914.0	389.0

Balance of other securities with maturities and bonds classified as held-to-maturity, classified by maturity

(SMBC non-consolidated)

As of Mar. 2012	(Billions of yen)				
	1 year or less	More than 1 year to 5 years	More than 5 years to 10 years	More than 10 years	Total
	vs Mar. 2011	vs Mar. 2011	vs Mar. 2011	vs Mar. 2011	vs Mar. 2011
Bonds	7,578.2 (4,268.8)	21,001.7 +8,282.9	2,825.0 (912.5)	65.6 (6.0)	31,470.5 +3,095.6
of which JGBs	7,294.1 (4,329.0)	18,895.4 +8,348.3	2,283.4 (766.5)	-	28,472.9 +3,252.8
Others	382.4 (948.8)	4,709.7 +1,408.9	300.2 (1,271.1)	470.9 +98.0	5,863.2 (713.0)
Total	7,960.6 (5,217.6)	25,711.4 +9,691.8	3,125.2 (2,183.6)	536.5 +92.0	37,333.7 +2,382.6

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

(SMBC non-consolidated)

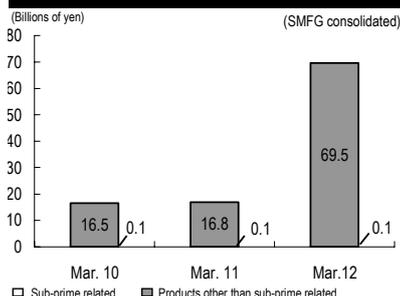
As of Mar. 2012	(Billions of yen)				
	1 year or less	More than 1 year to 5 years	More than 5 years	Total	
	vs Mar. 2011	vs Mar. 2011	vs Mar. 2011	vs Mar. 2011	vs Mar. 2011
Total contract amount	6,740.2	+1,165.6	17,500.5	(2,385.2)	11,455.8 +732.1
Receivable fixed rate / payable floating rate (a)	5,351.6	+390.7	12,797.4	(1,698.9)	5,922.6 +1,246.2
Receivable floating rate / payable fixed rate (b)	1,368.6	+755.4	4,693.8	(666.2)	5,533.2 (514.1)
Receivable floating rate / payable floating rate	20.0	+19.5	9.3	(20.1)	-
Net receivable fixed rate (a)-(b)	3,983.0	(364.7)	8,103.6	(1,032.7)	389.4 +1,760.3

Overview of derivative transactions (on deferred hedge accounting basis)

(SMBC non-consolidated)

As of Mar. 2012	(Billions of yen)			
	Net assets		Net deferred gains (losses)	
	Assets	Liabilities	Assets	Liabilities
Total	318.5	395.4	76.9	88.4
Interest rate swaps	37.4	103.6	66.2	(36.4)
Currency swaps	278.6	288.7	10.1	(7.2)
Others	2.5	3.1	0.6	132.0

Exposure of securitized products, etc.^{*3, 4}

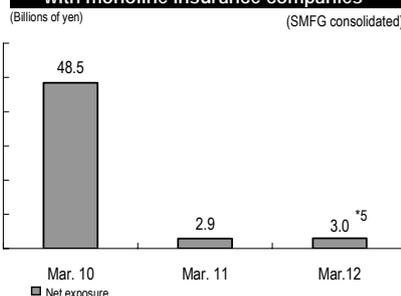


*3 Managerial accounting basis

*4 Balance (after provisions and write-offs)

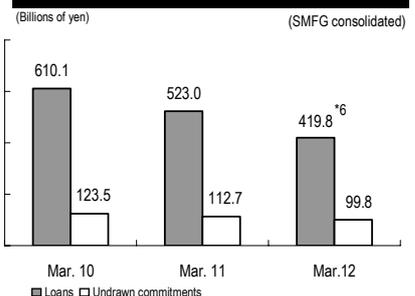
Excluding RMBS issued by GSE (the balance as of Mar. 2012: JPY 324.3 billion). Excluding JHFA securities, etc. on and after Mar. 2011

Credit derivatives transactions with monoline insurance companies^{*3}



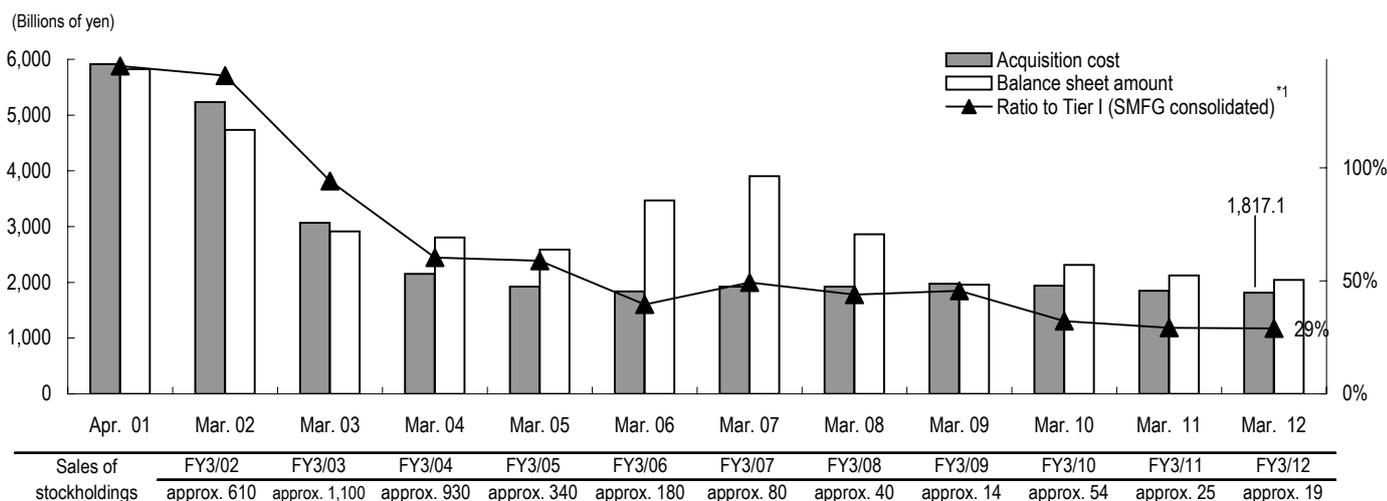
*5 Reserve for possible loan losses as of Mar. 2012: JPY 1.0 billion

Leveraged loans^{*3}



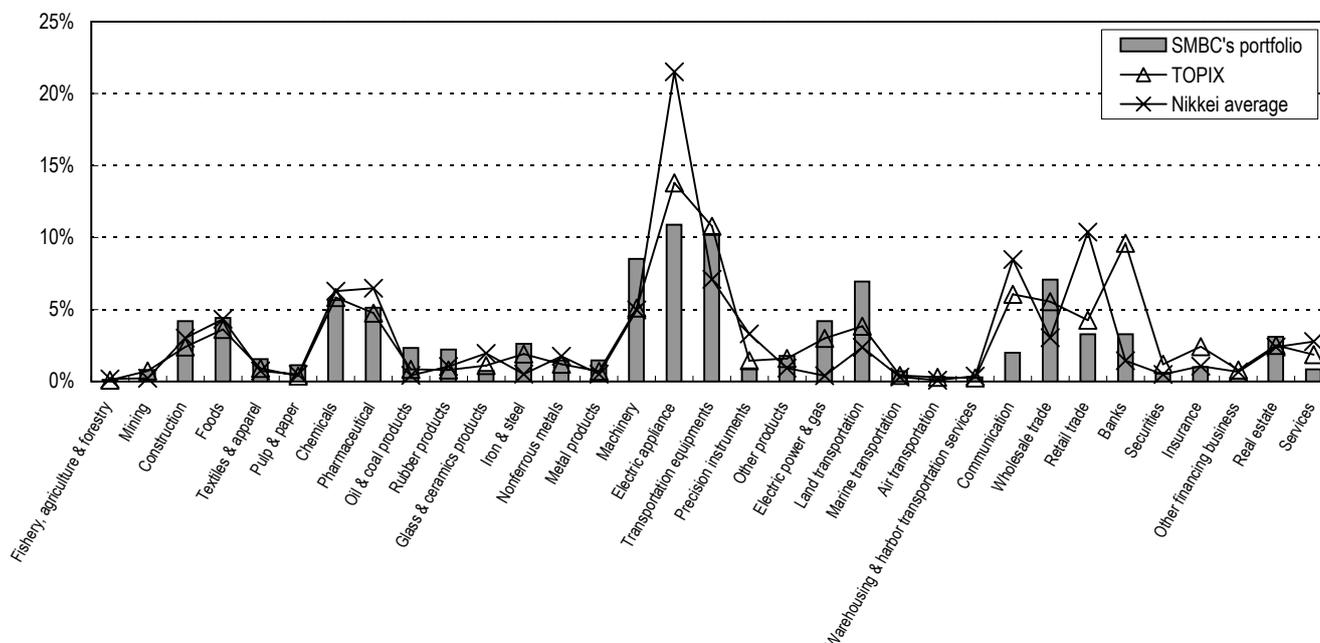
*6 Reserve for possible loan losses as of Mar. 2012: JPY 11.0 billion (excluding general reserve for possible loan losses against normal borrowers)

Balance of domestic stocks classified as other securities with fair value



*1 Until Mar. 2002, percentage to SMBC consolidated Tier I

Composition by industry (as of Mar. 31, 2012, balance sheet amount)

Top 30 by balance sheet amount (as of Mar. 31, 2012)²

Issue	No. of shares	Balance sheet amount (Millions of yen)
TOYOTA MOTOR CORPORATION	40,010,000	138,434
East Japan Railway Company	10,530,315	56,431
Barclays PLC	168,918,918	54,289
MITSUI & CO., LTD.	38,500,000	53,784
Panasonic Corporation	66,817,992	50,113
Canon Inc.	12,678,379	48,545
Komatsu Ltd.	17,835,711	42,270
BRIDGESTONE CORPORATION	18,000,000	36,144
KUBOTA Corporation	45,006,000	35,959
JX Holdings, Inc.	65,398,360	33,680
The Bank of East Asia Limited	98,441,153	31,163
Takeda Pharmaceutical Company Limited	8,195,070	30,338
Mitsui Fudosan Co., Ltd.	18,546,308	29,321
Kotak Mahindra Bank Limited	32,800,000	28,872
JGC Corporation	11,000,000	27,588

Issue	No. of shares	Balance sheet amount (Millions of yen)
Sumitomo Realty & Development Co., Ltd.	11,990,199	23,500
Seven & i Holdings Co., Ltd.	9,825,476	23,011
CHUBU Electric Power Co., Inc.	14,943,462	22,878
Central Japan Railway Company	32,300	22,190
West Japan Railway Company	6,400,000	21,760
Nippon Steel Corporation	93,474,480	21,592
FUJIFILM Holdings Corporation	10,478,226	21,082
DAIICHI SANKYO COMPANY, LIMITED	13,413,368	20,737
DAIKIN INDUSTRIES, LTD	9,000,000	20,160
Taisho Pharmaceutical Co., Ltd.	3,000,000	19,785
TOSHIBA CORPORATION	51,003,170	18,463
ITOCHU Corporation	19,667,000	18,211
Japan Tobacco Inc.	40,000	18,100
Toray Industries, Inc.	30,022,000	18,073
ASAHI KASEI CORPORATION	35,404,956	17,914

² The shares which SMBC holds primarily for strategic purposes

Capital ratio^{*1}

(Billions of yen)

	Mar. 09	Mar. 10	Mar. 11 (a) <Preliminary>	Mar. 12 (b)	(b)-(a)
Tier I	4,335.1	6,032.3	6,324.0	6,272.3	(51.7)
Capital stock & Capital surplus	1,478.1	3,316.8	3,316.7	3,097.7	(219.0)
<o/w Preferred stock>	<310.2>	<210.0>	<210.0>	<->	<(210.0)>
<o/w Convertible preferred stock>	<100.2>	<->	<->	<->	<->
Retained earnings (after deduction of cash dividends to be paid)	1,224.0	1,371.3	1,702.8	2,084.4	+381.6
<o/w Cash dividends to be paid>	<(21.1)>	<(80.7)>	<(73.6)>	<(68.2)>	<+5.4>
Minority interests	2,147.1	2,042.3	2,029.5	2,030.6	+1.1
<o/w Preferred securities issued by overseas SPCs>	<1,763.3>	<1,633.3>	<1,593.6>	<1,588.9>	<(4.7)>
Treasury stock	(124.0)	(124.1)	(171.8)	(236.0)	(64.2)
Unrealized losses on other securities	(14.6)	-	-	-	-
Business concession	(0.2)	(12.8)	(12.0)	(11.2)	+0.8
Goodwill and others	(186.6)	(350.7)	(340.8)	(386.3)	(45.5)
Intangible assets resulting from business combinations	-	(35.2)	(41.6)	(98.9)	(57.3)
Increase in equity capital resulting from a securitization exposure	(42.1)	(37.5)	(36.3)	(38.3)	(2.0)
Amount equivalent to 50% of expected losses in excess of qualifying reserves	(17.6)	(36.2)	-	(29.1)	(29.1)
Deductions of deferred tax assets	-	-	-	-	-
Others	(129.0)	(101.6)	(122.5)	(140.7)	(18.2)
Tier II	2,421.0	2,563.9	2,537.0	2,771.1	+234.1
Unrealized gains on other securities after 55% discount	-	254.0	169.3	214.6	+45.3
Land revaluation excess after 55% discount	37.2	37.0	35.7	35.8	+0.1
General reserve for loan losses	80.4	69.4	100.0	66.7	(33.3)
Excess amount of provisions	-	-	21.7	-	(21.7)
Perpetual subordinated debt	762.6	427.6	243.0	149.2	(93.8)
Dated subordinated debt	1,540.8	1,775.8	1,967.2	2,304.9 ^{*3}	+337.7
Deductions	(708.2)	(467.9)	(428.1)	(399.6)	+28.5
Total capital	6,047.8	8,128.2	8,432.9	8,643.8	+210.9
Risk-weighted assets	52,726.5	54,084.5	50,693.7	51,043.2	+349.5
Credit risk-weighted assets	49,397.2	50,518.1	46,418.6	45,976.5	(442.1)
Market risk equivalent	265.7	448.4	584.0	1,174.2	+590.2
<Reference> Outlier ratio ^{*2}	8.6%	6.1%	7.8%	2.6%	(5.2%)
Operational risk equivalent	3,063.6	3,118.0	3,691.1	3,892.5	+201.4
Capital ratio	11.47%	15.02%	16.63%	16.93%	+0.30%
Tier I ratio	8.22%	11.15%	12.47%	12.28%	(0.19%)

*1 Basel II basis. Credit risk: Advanced Internal Ratings-Based Approach (AIRB), Operational risk: Advanced Measurement Approaches (AMA)

*2 SMBC consolidated

*3 Recent issuance of subordinated bonds by SMBC

Issue date	Structure	Size	Coupon	Target
Jun. 1, 2011	10Y bullet	JPY 40bn	1.60%	Domestic
Jun. 1, 2011	15Y bullet	JPY 30bn	2.21%	Domestic
Nov. 2, 2011	10Y(Non Call 5Y)	JPY 150bn	1.08%(~5Y)	Domestic Retail
Nov. 2, 2011	10Y bullet	JPY 40bn	1.56%	Domestic Retail
Dec. 20, 2011	15Y bullet	JPY 30bn	2.17%	Domestic
Mar. 1, 2012	10Y bullet	USD 1.5bn	4.85%	Overseas
Mar. 22, 2012	10Y(Non Call 5Y)	JPY 106bn	1.10%(~5Y)	Domestic Retail

Main factors of change from Mar. 2011

- (1) Redemption of all of the Type 6 Preferred stock on April 1, 2011: (210.0)
(2) Consolidated net income: +518.5, Dividends: (138.7)
(3) Increase in Unrealized gains on other securities mainly due to a rise in share prices: +45.3
(4) Redemption of Perpetual subordinated debt, etc: (93.8)
(5) Issuance of Dated subordinated bonds at SMBC: JPY 396.0 billion in domestic market and USD 1.5 billion in overseas market

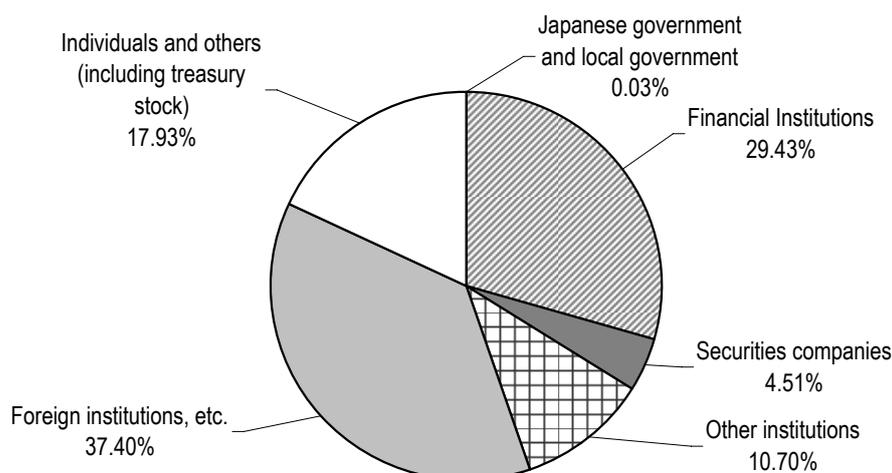
<Reference>

(Billions of yen)

	Mar. 09	Mar. 10	Mar. 11	Mar. 12 <Preliminary>
Net deferred tax assets	830.4	702.1	624.2	350.2
Net deferred tax assets / Tier I	19.2%	11.6%	9.9%	5.6%
	Mar. 09	Mar. 10	Mar. 11	Mar. 12
Distributable amounts				
SMFG non-consolidated	914.3	908.3	945.5	629.8
SMBC non-consolidated	1,149.4	1,407.0	1,646.2	1,755.3

(2-6) Capital (2) - Common stock, preferred stock and preferred securities

Shareholder breakdown (classified by type of common stock shareholders, as of Mar. 31, 2012)



List of preferred stock (SMFG)	Issue date	Aggregate issue amount	Outstanding balance as of Mar. 31, 2012	Redemption at the option of SMFG
Type 6 Preferred stock ^{*1} (non-convertible)	Mar. 2005	JPY 210 bn	-	At any date on and after March 31, 2011

*1 Fully redeemed on Apr. 1, 2011

List of preferred securities	Issue date	Aggregate issue amount	Dividend rate ^{*2}	Redemption at the option of issuer ^{*3}	Type
Issued by SMFG's subsidiaries					
SMFG Preferred Capital USD 1 Limited ^{*4}	Dec. 2006	USD 1,650 mn	6.078%	Jan. 2017	Step-up
SMFG Preferred Capital GBP 1 Limited ^{*5}	Dec. 2006	GBP 500 mn	6.164%	Jan. 2017	Step-up
SMFG Preferred Capital JPY 1 Limited	Feb. 2008	JPY 135.0 bn	3.520%	Jan. 2018	Non step-up
SMFG Preferred Capital USD 2 Limited	May 2008	USD 1,800 mn	8.750%	Jul. 2013	Non step-up
SMFG Preferred Capital USD 3 Limited	Jul. 2008	USD 1,350 mn	9.500%	Jul. 2018	Step-up
SMFG Preferred Capital GBP 2 Limited	Jul. 2008	GBP 250 mn	10.231%	Jan. 2029	Step-up
SMFG Preferred Capital JPY 2 Limited	Dec. 2008 - Jan. 2009	JPY 698.9 bn	4.570% - 5.070%	Jan. 2014	Step-up / Non step-up
Series A	Dec. 2008	JPY 113.0 bn	4.570%	Jan. 2019	Step-up
Series B		JPY 140.0 bn	5.070%	Jul. 2019	Non step-up
Series C		JPY 140.0 bn	4.870%	Jan. 2016	Non step-up
Series D		JPY 145.2 bn	4.760%	Jan. 2014	Non step-up
Series E	Jan. 2009	JPY 33.0 bn	5.050%	Jul. 2019	Non step-up
Series F		JPY 2.0 bn	4.800%	Jan. 2016	Non step-up
Series G		JPY 125.7 bn	4.650%	Jan. 2014	Non step-up
SMFG Preferred Capital JPY 3 Limited	Sep. 2009 - Oct. 2009	JPY 388.0 bn	3.940% - 4.560%	Jan. 2015	Step-up/ Non step-up
Series A	Sep. 2009	JPY 99.0 bn	4.060%	Jan. 2020	Step-up
Series B		JPY 164.5 bn	4.560%	Jan. 2020	Non step-up
Series C		JPY 79.5 bn	3.980%	Jan. 2015	Non step-up
Series D		JPY 45.0 bn	3.940%	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	3.460%	Jul. 2012 ^{*6}	Step-up

*2 Floating rate after the date of redemption at the option of issuer (excluding SMFG Preferred Capital USD 2 Limited)

*3 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

*4 The balance as of Mar 31, 2012 was USD 649.141 million

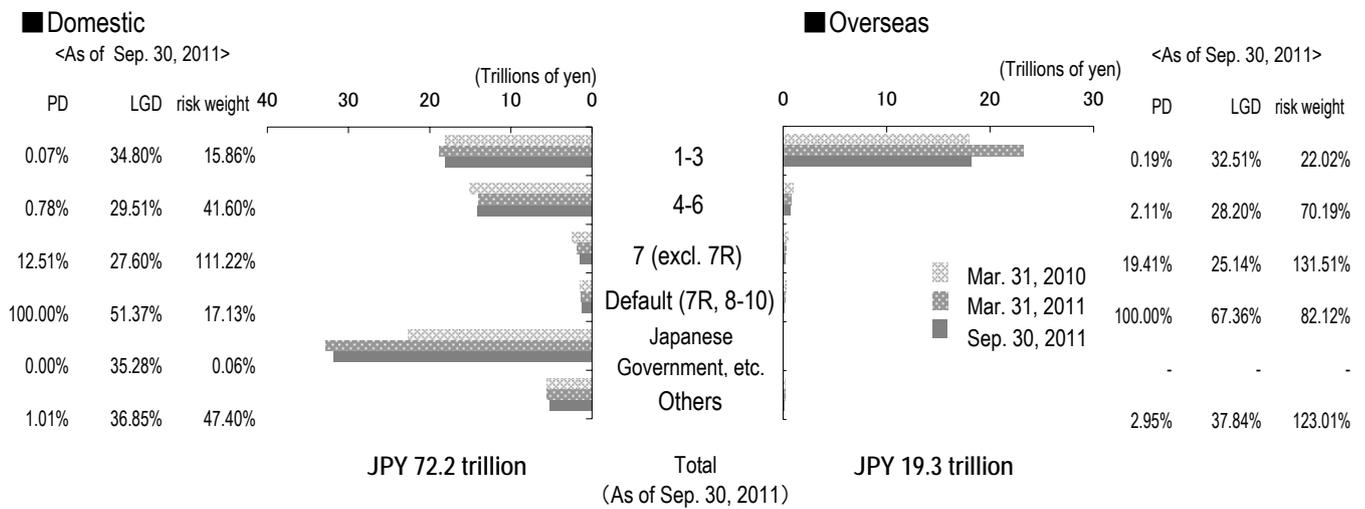
*5 The balance as of Mar 31, 2012 was GBP 73.576 million

*6 On May 14, 2012, Kansai Urban Banking Corporation announced that these preferred securities would be redeemed in full amount on Jul. 25, 2012

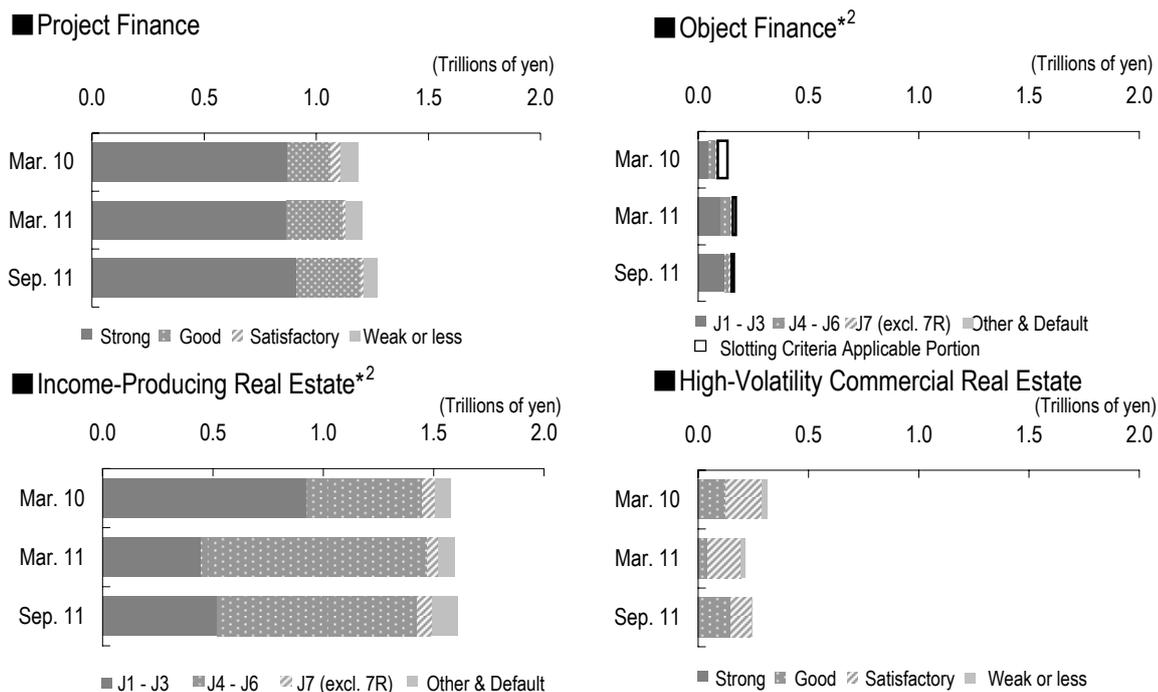
*7 Preferred securities, not counted as SMFG's consolidated Tier I capital, are not listed

- Corporate exposures

Corporate, Sovereign and Bank Exposures^{*1}

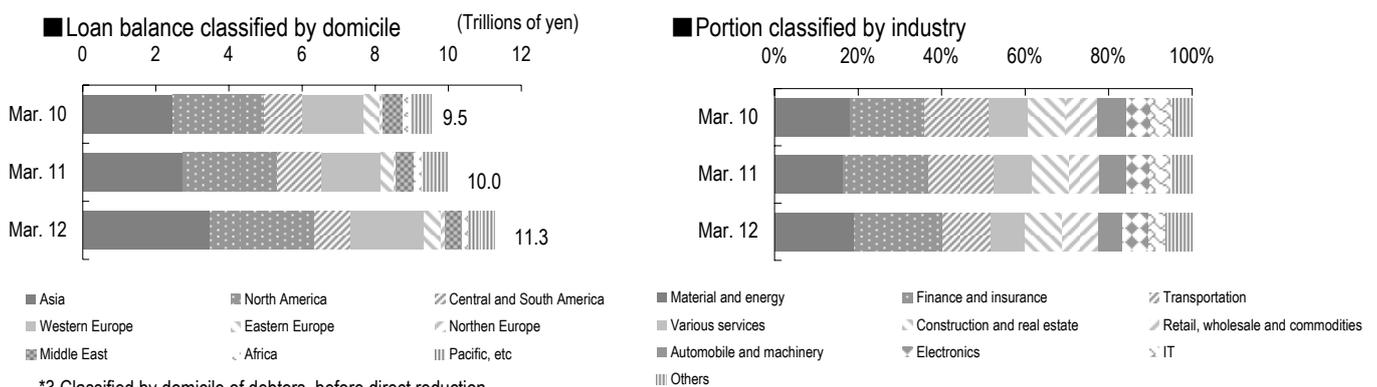


Specialized Lending^{*1}



^{*1} Source: Annual Report 2011 P.183-186 and "Capital Ratio Information" for 1st half, FY3/2012 P.3-5
^{*2} A portion of "Object Finance" and all of "Income-Producing Real Estate" have been calculated using the PD/LGD approach

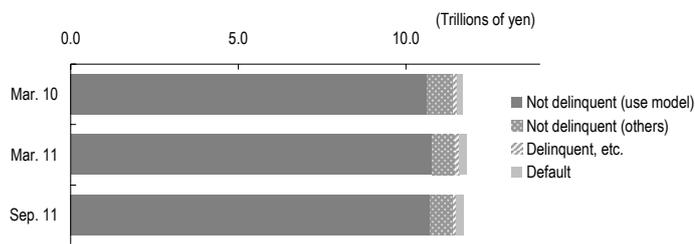
Overseas loan balance of SMBC, SMBC Europe and SMBC (China)^{*3}



^{*3} Classified by domicile of debtors, before direct reduction

- Retail Exposures

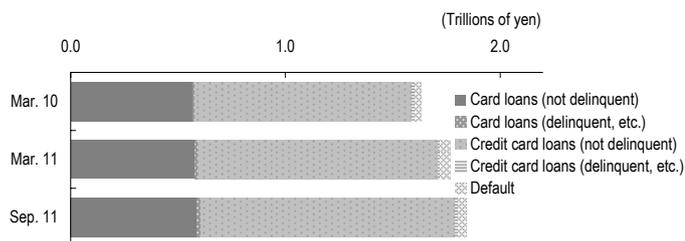
Residential mortgage exposures



Sep. 30, 2011

PD segment		Weighted-average PD	Weighted-average LGD	Weighted-risk weight
Mortgage loans	Not delinquent			
	Use model	0.43%	39.96%	27.22%
	Others	1.04%	58.08%	80.00%
	Delinquent, etc.	26.88%	44.94%	246.11%
Default	100.00%	36.93%	18.57%	

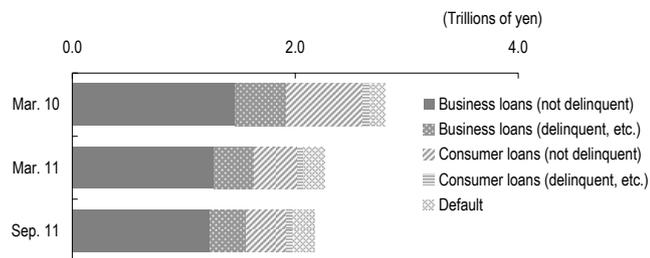
Qualifying revolving retail exposures



Sep. 30, 2011

PD segment		Weighted-average PD	Weighted-average LGD	Weighted-risk weight
Card loans	Not delinquent	2.44%	84.57%	60.57%
	Delinquent, etc.	25.23%	77.30%	213.08%
Credit card balances	Not delinquent	1.22%	76.45%	27.07%
	Delinquent, etc.	81.05%	77.47%	109.99%
Default	100.00%	84.16%	75.77%	

Other retail exposures



Sep. 30, 2011

PD segment		Weighted-average PD	Weighted-average LGD	Weighted-risk weight
Business loans	Not delinquent			
	Use model	0.79%	49.75%	43.67%
	Others	0.66%	55.65%	26.99%
	Delinquent, etc.	29.75%	59.03%	93.50%
Consumer loans	Not delinquent			
	Use model	1.45%	46.13%	51.43%
	Others	2.12%	59.03%	76.95%
Delinquent, etc.	19.01%	49.31%	106.17%	
Default	100.00%	66.93%	57.08%	

* Source: Annual Report 2011 P.185-187 and "Capital Ratio Information" for 1st half, FY3/2012 P.5-7

Assets under SMBC account

(Billions of yen)

	Mar. 09	Mar. 10	Mar. 11	Mar. 12
Individual deposits^{*1}	34,889.2	35,638.0	36,653.7	37,696.7
Liquid deposits	20,649.6	21,020.0	22,011.3	23,260.4
Fixed-term deposits	13,720.7	14,148.5	14,157.0	13,914.9
Foreign currency deposits	518.9	469.5	485.4	521.4
Investment trusts^{*2}	2,241.5	2,931.4	3,039.4	2,735.8
Investment trusts for individuals	2,040.4	2,620.7	2,725.0	2,421.5

*1 Before adjustment on interoffice accounts in transit. Excludes "negotiable certificates of deposit" and Japan offshore banking accounts

*2 Recognized on a contract basis and measured according to each fund's net asset balance at the term-end

(Billions of yen)

	FY3/09	FY3/10	FY3/11	FY3/12
Sales of pension-type insurances	325.5	381.8	192.1	176.6
Accumulated sales of pension-type insurances	2,904.9	3,286.7	3,478.8	3,655.4

Loans

(Billions of yen)

	Mar. 09	Mar. 10	Mar. 11	Mar. 12
Housing loans	14,077.1	14,497.5	14,490.8	14,336.8
of which Residential purpose	10,509.8	11,010.7	11,141.7	11,196.6
Other consumer loans	925.7	903.0	878.5	869.3

(Billions of yen)

	FY3/09	FY3/10	FY3/11	FY3/12
Originated amount of housing loans for residential purpose^{*3}	1,574.8	1,543.0	1,192.4	1,164.6
of which Originated amount of housing loan with insurance for major serious illness	approx. 330	approx. 380	approx. 450	approx. 510
Securitization	approx. 90	approx. 40	approx. 50	approx. 80

*3 Excluding bridge loans for loans by Japan Housing Finance Agency

SMBC products line-up (as of Mar. 31, 2012)

		Open architecture
Third-party products	Investment trusts	105 funds (including 33 Internet-only funds): 13 Domestic bonds, 16 Domestic stocks, 26 International bonds, 31 International stocks, 6 Balanced, 2 Convertible bond, 7 Foreign investment trusts, 4 Others
	Pension-type insurances	11 Products
	Single premium type permanent life insurance	8 Products
	Level premium insurance, etc. ^{*4}	26 Products
In-house products	Securities intermediary	Foreign bonds by public offering (World Bank bonds, etc.), Foreign bonds at secondary markets (US Treasury notes, etc.), 17 Structured notes
	Investment advisory service	1 Product
	Investment products	Foreign currency deposits (6 currencies), Structured deposits (2 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.

*4 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 retail customers (2)

SMBC non-consolidated

- Marketing channels and client segmentation

Marketing channels

(Number)

	Mar. 09	Mar. 10	Mar. 11	Mar. 12
Domestic branches ^{*1}	425	437	435	437
SMBC Consulting Plaza	82	73	73	73
Loan Promotion Office	103	103	99	92
Reference: Employees ^{*2}	21,816	22,460	22,524	22,686
Locations where ATMs are available outside				
SMBC branches	1,791	1,780	1,551	1,471
Available for 24 hours	750	720	524	450
ATMs (Total)	36,128	38,655	41,594	43,824
SMBC ATMs	6,776	6,829	6,584	6,513
Inside SMBC branches	3,668	3,734	3,718	3,710
Outside SMBC branches	3,108	3,095	2,866	2,803
Other ATMs	29,352	31,826	35,010	37,311

*1 Excludes representative offices, agencies, etc.

*2 SMBC non-consolidated. Sum of full-time workers, excluding executive officers

Segmentation of retail customers and marketing channels

		Client segments	Channels (as of Mar. 31, 2012, Number)	
Retail customers	Private banking segment Upper affluent Approx. 20,000 clients	Company owners, Large-scale real estate owners, Ultra high net worth individuals	Private banker	Private Banking Dept.
		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. 0.18 million clients	Company owners, Executives, Doctors, Lawyers, High net worth individuals	Financial consultant	
	Asset building segment Mass segment Approx. 25 million clients	Upper asset building segment, Retirees Approx. 3.4 million clients	"Money-Life" consultant	
			Loan planner & Loan advisor	Loan Promotion Office 92
	Working householders, Singles, Students Approx. 21 million clients	"SMBC Direct", ATM, Direct Banking Dept.(Tokyo, Kobe and Fukuoka)		

(3-2) Consumer finance business and transaction service business

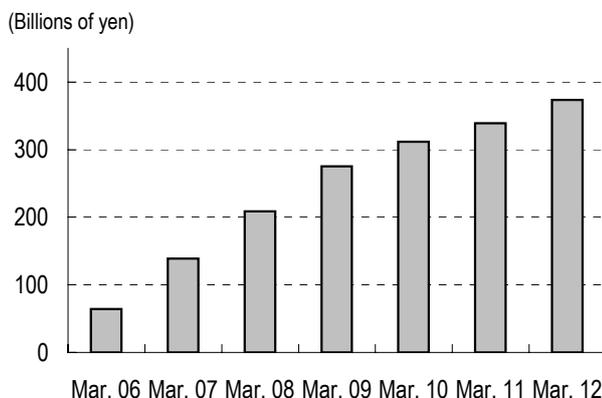
For retail customers

Consumer finance

	(Billions of yen)
	Mar. 2012
SMBC ^{*1}	Approx. 560
Sumitomo Mitsui Card	Approx. 310
Promise	Approx. 760
ORIX Credit	Approx. 210

*1 Including loan balance related to the alliance with Promise

Total loan balance related to the alliance with Promise



Total loan balance of At-Loan guaranteed by Promise ^{*2}	Mar. 09	Mar. 10	Mar. 11	Mar. 12
	Approx. 120	Approx. 140	Approx. 140	Approx. 130
			Approx. 110	Approx. 80
				-

*2 Halted origination in May 2010. In Apr. 2011, At-Loan was merged into Promise

	Mar. 09	Mar. 10	Mar. 11	Mar. 12
No. of ACMs under the alliance with Promise	712	716	719	718

No. of clients and transactions of SMBC's remote banking

	(Thousands)			
	Mar. 09	Mar. 10	Mar. 11	Mar. 12
"SMBC Direct" clients	9,323	10,124	10,862	11,558

	(Millions)			
	FY3/09	FY3/10	FY3/11	FY3/12
Transactions through SMBC remote banking	170	183	189	193
Transactions through Internet and mobile banking	166	179	186	190
Transactions through telephone banking	4	4	3	3

For corporations

E-banking

(For domestic)	(Thousands)			
	Mar. 09	Mar. 10	Mar. 11	Mar. 12
E-banking Web 21 ^{*3}	149	154	163	172
Global e-Trade service	16	17	18	20

*3 Total number of contracts for web-based e-banking services including Internet banking PC Navi Web

(For overseas)	(Number)			
	Mar. 09	Mar. 10	Mar. 11	Mar. 12
Overseas e-banking ^{*4}	7,083	8,022	9,148	10,924

*4 Total number of contracts for main e-banking services for overseas accounts

(3-3) Tailor-made solutions for corporate clients - Marketing channels and products line-up

SMBC non-consolidated

Marketing channels for corporate clients - number

(as of Mar. 31, 2012)

Marketing channels for corporate clients	Number
Corporate Business Office	180
Business Support Office	43
Corporate Sales Office	4
Sub-office	10

SMBC Environmental Assessment Loan/ Private Placement Bonds

- Accumulated no. of origination: approx. 130
- Accumulated amount of origination: approx. JPY 350 billion (as of Mar. 31, 2012)
- Determine financing terms and conditions in accordance with environmental assessment standards set forth by SMBC and the Japan Research Institute
- Support environmental commitments of our clients through financing

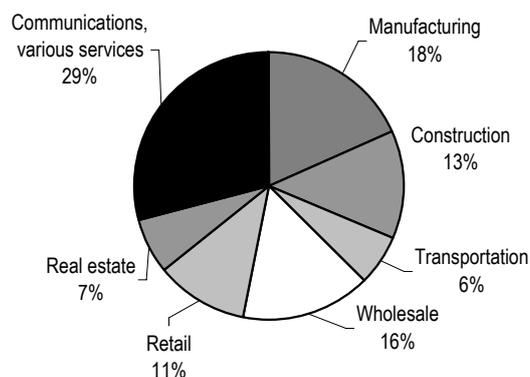
Launch	October 2008
Amount	JPY 300 million or more
Term	no less than 12 months

Business Select Loan - Product description

- Accumulated number of origination: approx. 260,000
- Accumulated amount of origination: approx. JPY 7.2 trillion (as of Mar. 31, 2012)
- Quick approval using SMBC original credit scoring model
- Targeted corporate clients with annual sales of JPY 1 billion or less
- Risk control based on diversified loan portfolio

Launch	March 2002
Amount	JPY 50 million or less
Interest rate	2.225% or more - Different according to level of credit risk - Occasional discount according to overall transaction volume with SMBC
Term	Within 5 years
Collateral	Not required in general
Guarantee	No third party guarantee required (But guarantee by representative director required)

Business Select Loan - Industry mix (as of Mar. 31, 2012)



Not available for financial institutions,
non-banks and leasing companies

Business Select Loan	(Billions of yen)	
	Mar. 2011	Mar. 2012
Balance	approx. 530	approx. 450
Origination	approx. 100	approx. 170

Lending services for SMEs with less dependence on personal guarantees (as of Mar. 31, 2012)

Types of loans	No. of transactions	Balance (Billions of yen)	Main products & services
Loans collateralized by movable property/assigned claim*	227	329.9	Asset Linked Loan, etc.
Loans utilizing covenants	2,071	2,670.9	Documentation Loan, etc.
Loans utilizing credit scoring models	23,644	453.4	Business Select Loan, etc.

* Including asset-based lending

(3-4) Development of international business and synergies between SMBC and SMBC Nikko

League tables: SMBC

Project finance mandated arranger ranking

(Global)		(Millions of USD)
1	State Bank of India	21,157
2	MUFG	9,297
3	SMFG	8,188
4	Credit Agricole	6,646
5	Societe Generale	5,761
6	Axis Bank	5,750
7	Mizuho FG	5,609
8	BNP Paribas	5,530
9	IDBI Bank	5,162
10	ING	4,916

Source: Thomson Reuters

(Jan - Dec. 2011)

Syndicated loans mandated arranger ranking

(Global)		(Millions of USD)
1	JP Morgan	354,454
2	Bank of America Merrill Lynch	337,994
3	Citi	248,254
4	MUFG	172,437
5	Wells Fargo	169,920
6	Mizuho FG	155,412
7	RBS	129,042
8	Barclays	127,425
9	SMFG	126,437
10	BNP Paribas	126,260

Source: Thomson Reuters

(Jan. - Dec. 2011)

League tables: SMBC Nikko Securities

Global Equity & Equity-Related :

Bookrunner, Underwriting amount ^{*1}		(Billions of yen)	
		Proceeds	Mkt Share
1.	Daiwa Securities Capital Markets	324.8	25.9%
2.	Nomura Securities	307.5	24.6%
3.	SMBC Nikko Securities	226.5	18.1%
4.	Mizuho Securities	108.6	8.7%
5.	Morgan Stanley MUFG Securities	76.0	6.1%
6.	Deutsche Bank	43.9	3.5%
7.	UBS Securities	37.8	3.0%
8.	Mitsubishi UFJ Morgan Stanley Securities	34.1	2.7%
9.	JP Morgan	20.0	1.6%
10.	Goldman Sachs	16.6	1.3%

JPY denominated bonds: Lead manager, Underwriting amount^{*2,3}

		(Billions of yen)	
		Proceeds	Mkt Share
1.	Mitsubishi UFJ Morgan Stanley Securities	3,583.5	21.4%
2.	Nomura Securities	3,293.8	19.7%
3.	Mizuho Securities	3,076.1	18.4%
4.	Daiwa Securities Capital Markets	2,205.2	13.2%
5.	SMBC Nikko Securities	2,102.1	12.6%
6.	Goldman Sachs	736.8	4.4%
7.	Merrill Lynch Japan Securities	368.3	2.2%
8.	Citigroup Global Markets	237.1	1.4%
9.	JP Morgan	203.3	1.2%
10.	Tokai Tokyo Securities	152.2	0.9%

Financial Advisor (M&A, Transaction volume)^{*1,4}

		(Billions of yen)	
		Transaction volume	Mkt Share
1.	Nomura Securities	4,989.9	36.2%
2.	Goldman Sachs	4,044.3	29.4%
3.	Deutsche Bank	3,551.5	25.8%
4.	Mizuho Securities	3,487.6	25.3%
5.	Bank of America Merrill Lynch	3,327.4	24.2%
6.	JP Morgan	3,021.7	21.9%
7.	SMBC Nikko Securities	2,825.5	20.5%
8.	Mitsubishi UFJ Morgan Stanley Securities	2,618.6	19.0%
9.	Daiwa Securities Capital Markets	2,406.3	17.5%
10.	Credit Suisse	1,712.5	12.4%

Financial Advisor (M&A, No. of deals)^{*1,4}

		No. of deals	Mkt Share
1.	Nomura Securities	157	5.9%
2.	SMBC Nikko Securities	84	3.1%
3.	Mizuho Securities	80	3.0%
4.	Daiwa Securities Capital Markets	48	1.8%
5.	SMBC	46	1.7%
6.	Mitsubishi UFJ Morgan Stanley Securities	44	1.6%
7.	GCA Savvian	37	1.4%
8.	Godman Sachs	35	1.3%
9.	Frontier Management	30	1.1%
10.	Pricewaterhouse Coopers	28	1.0%

*1 Source: Thomson Reuters (Apr. 2011- Mar. 2012)

*2 Source: SMBC Nikko Securities (Apr. 2011 - Mar. 2012)

*3 Corporate bonds, FILP agency bonds, municipality bonds for proportional shares as lead manager and samurai bonds

*4 Source: Thomson Reuters (Japanese related, excluding real estate deals)

Reference: Global network

Global network (as of May 11, 2012)

Total* 61

<SMBC's overseas offices>

Branches	15
Sub-branches	11
Representative offices	10

<Major overseas subsidiaries and affiliates>

Sumitomo Mitsui Banking Corporation Europe Limited	5
Sumitomo Mitsui Banking Corporation (China)	12
Others	8

* In addition to SMBC's overseas offices, major overseas subsidiaries and affiliates are also listed below. SMBC's overseas offices are marked "*" at the list below. Underlined: channels opened after Apr. 2011

Asia and Oceania

<Sumitomo Mitsui Banking Corporation (China)>

- Head Office (Shanghai)
- Tianjin Branch
- Guangzhou Branch
- Suzhou Branch
- Hangzhou Branch
- Beijing Branch
- Shenyang Branch
- Shenzhen Branch
- Tianjin Binhai Sub-Branch
- Suzhou Industrial Park Sub-Branch
- Shanghai Puxi Sub-Branch
- Changshu Sub-Branch
- Shanghai Branch
- Dalian Representative Office
- Chongqing Representative Office
- Hong Kong Branch
- Taipei Branch
- Seoul Branch
- Singapore Branch
- Bangkok Branch
- Labuan Branch
- Kuala Lumpur Office
- Sumitomo Mitsui Banking Corporation Malaysia Berhad
- Ho Chi Minh City Branch
- Hanoi Branch
- Vietnam Eximbank
- PT Bank Sumitomo Mitsui Indonesia
- Manila Representative Office
- Yangon Representative Office
- Phnom Penh Representative Office
- Sydney Branch
- New Delhi Representative Office

Americas

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

Europe, Middle East and Africa

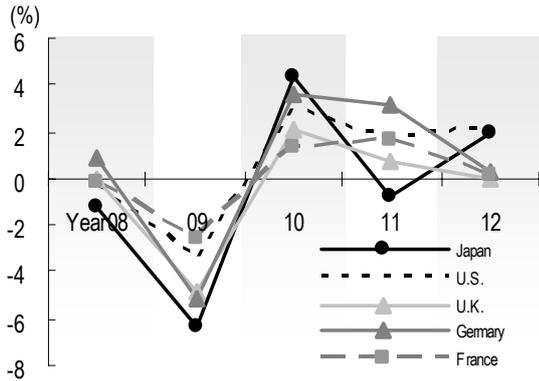
<Sumitomo Mitsui Banking Corporation Europe Limited>

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



Reference: Financial and economic indices in Japan

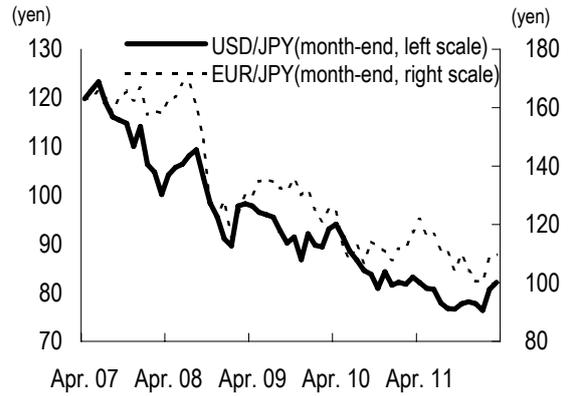
Real GDP Growth Rate



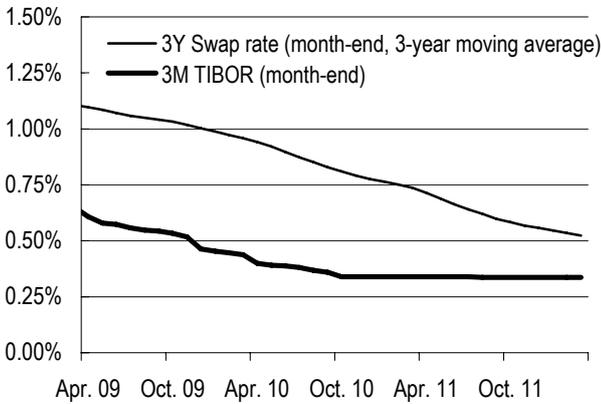
Source: IMF World Economic Outlook (Apr. 2012)

* Applied estimated figures for 2012

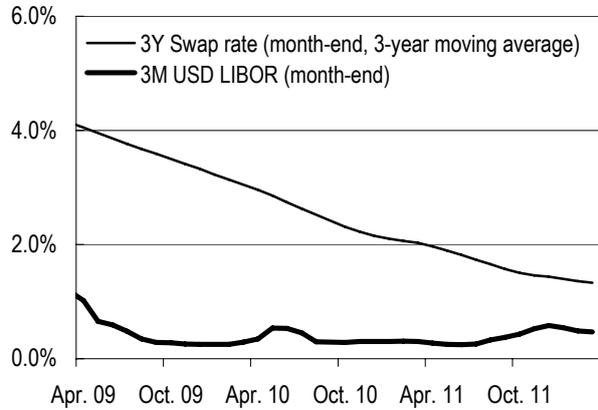
Exchange Rate (USD/JPY, EUR/JPY)



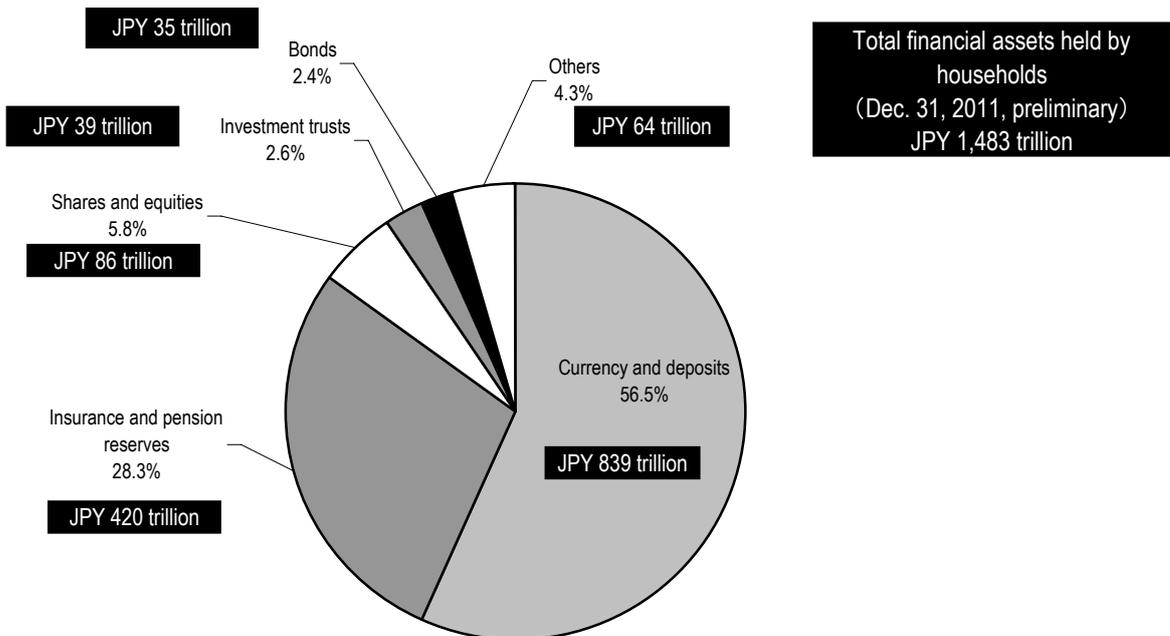
Trend of JPY interest rates



Trend of USD interest rates



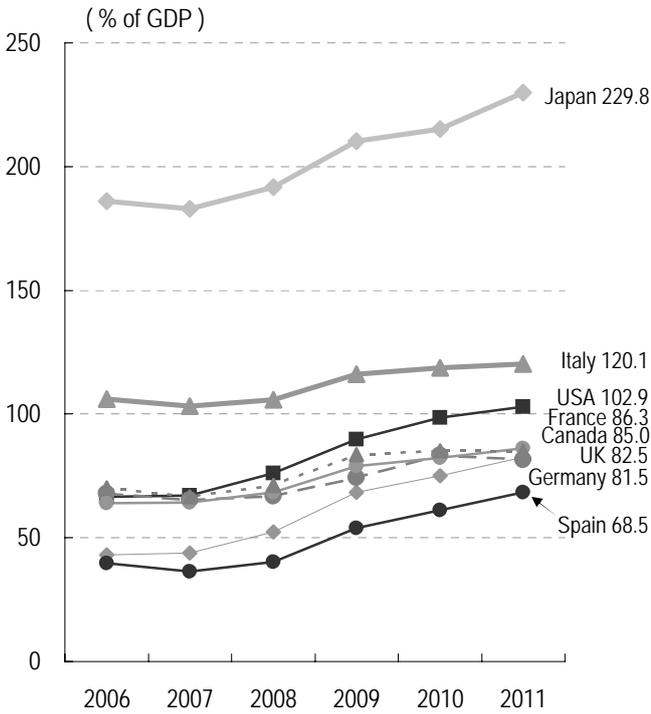
Financial assets held by households in Japan



Source: Flow of Funds, Bank of Japan

Reference: Fiscal Condition of Major Nations

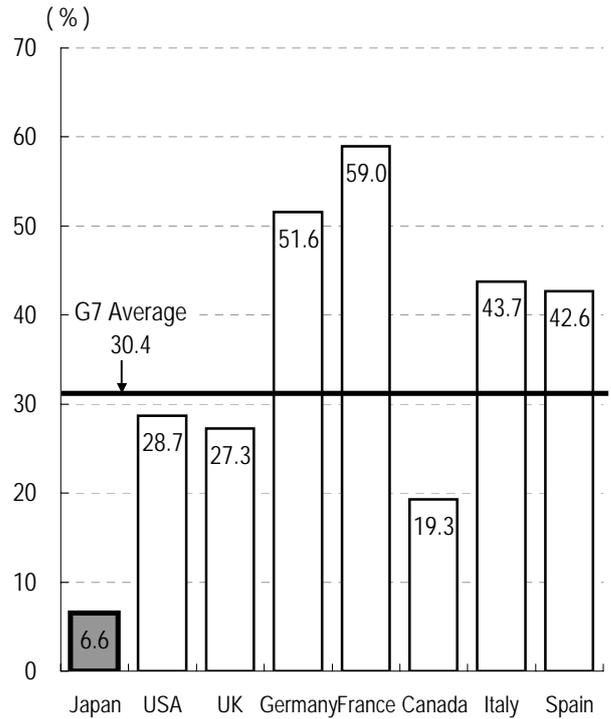
General Government Gross Debt



Source: IMF "World Economic Outlook, April 2012"

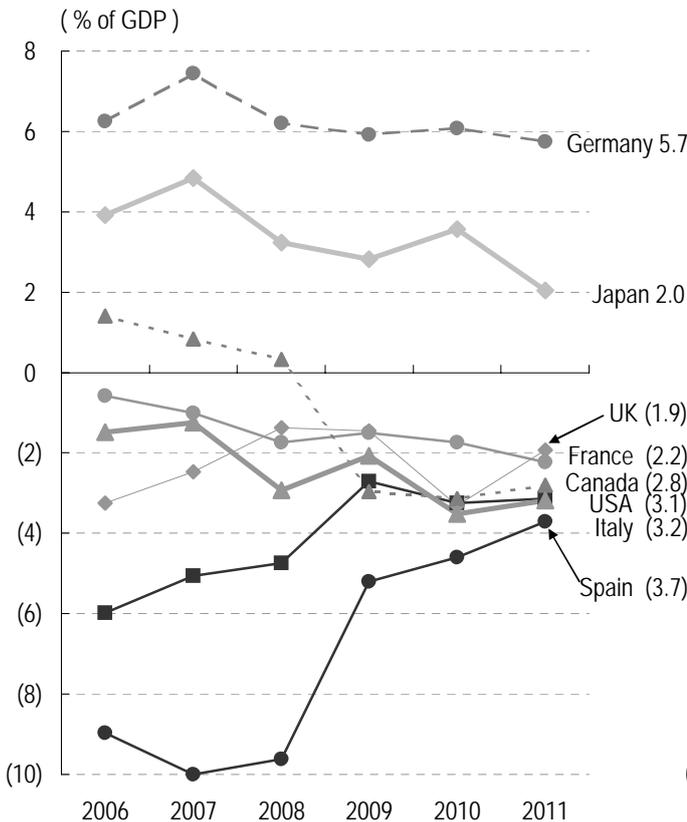
* Applied estimated figures of 2011 for Japan, United States, France and United Kingdom

Nonresident Holding of General Government Debt, 2011



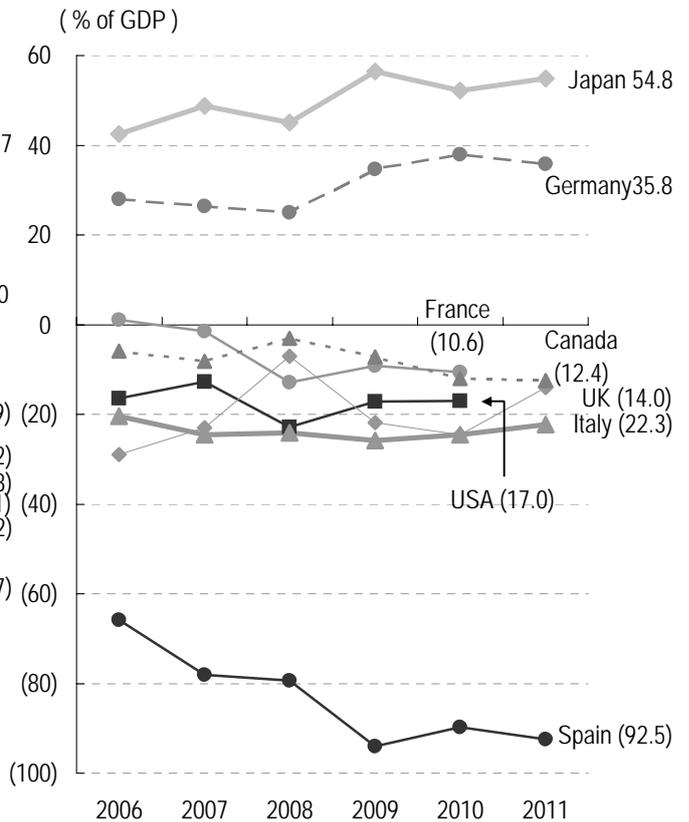
Source: IMF "April 2012 Fiscal Monitor"

Current Account Balance



Source: IMF "World Economic Outlook, April 2012"

Net International Investment Position



Source: IMF.Stat

Reference: Historical data (1) - P/L

SMFG consolidated

(Billions of yen)

	FY3/02*1	FY3/03	FY3/04	FY3/05	FY3/06	FY3/07	FY3/08	FY3/09	FY3/10	FY3/11	FY3/12
Consolidated gross profit	2,077.7	2,184.0	2,069.5	2,025.0	2,090.1	1,906.2	2,116.2	2,165.9	2,236.6	2,504.7	2,594.5
Net interest income	1,449.8	1,399.5	1,281.1	1,171.4	1,161.6	1,168.6	1,210.4	1,338.5	1,380.9	1,317.7	1,341.4
Trust fees	-	0.0	0.3	2.6	8.6	3.5	3.8	2.1	1.8	2.3	1.8
Net fees and commissions	319.5	352.9	424.2	516.1	619.6	609.2	612.0	557.2	608.6	766.2	823.6
Net trading income	129.4	205.8	304.1	144.4	32.8	125.6	469.6	211.7	194.1	237.1	198.2
Net other operating income	178.9	225.8	59.8	190.5	267.5	(0.7)	(179.5)	56.4	51.2	181.4	229.6
General and administrative expenses	(935.6)	(889.2)	(866.5)	(852.7)	(853.8)	(888.6)	(978.9)	(1,063.4)	(1,161.3)	(1,355.3)	(1,421.4)
Ordinary profit (loss)	(580.6)	(515.7)	342.8	(30.3)	963.6	798.6	831.2	45.3	558.8	825.4	935.6
Net income (loss)	(463.9)	(465.4)	330.4	(234.2)	686.8	441.4	461.5	(373.5)	271.6	475.9	518.5
Total credit cost	(1,703.4)	(1,200.9)	(956.6)	(1,196.8)	(302.0)	(145.0)	(248.6)	(767.8)	(473.0)	(217.3)	(121.3)
Consolidated net business profit ²	991.9	1,131.0	1,090.6	1,014.4	1,225.4	924.2	1,022.9	728.7	832.3	1,002.0	1,013.9
No. of consolidated subsidiaries	144	170	165	167	162	181	268	288	307	327	337
No. of affiliated companies accounted for by equity method	38	47	48	53	63	62	74	79	58	47	43

*1 SMBC consolidated

*2 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.))

SMBC non-consolidated

(Billions of yen)

	FY3/02	FY3/03	FY3/04	FY3/05	FY3/06	FY3/07	FY3/08	FY3/09	FY3/10	FY3/11	FY3/12
Gross banking profit	1,864.9	1,760.7	1,584.1	1,522.9	1,552.0	1,344.5	1,484.8	1,524.9	1,455.3	1,531.8	1,532.5
Net interest income	1,487.1	1,223.3	1,087.1	972.5	954.5	937.5	970.8	1,018.4	1,046.4	967.8	956.9
Trust fees	-	0.0	0.3	2.6	8.6	3.5	3.7	2.1	1.7	2.3	1.7
Net fees and commissions	165.5	194.7	226.6	298.1	366.7	353.4	332.4	293.8	286.7	302.7	318.9
Net trading income	121.3	196.0	280.7	131.6	11.9	101.6	441.0	175.1	115.4	151.1	84.0
Net other operating income	91.0	146.7	(10.6)	118.1	210.3	(51.5)	(263.1)	35.5	5.1	107.9	171.0
<o/w Gains (losses) on bonds>	<67.1>	<135.7>	<22.7>	<(21.6)>	<(10.3)>	<(112.4)>	<(30.1)>	<26.1>	<37.3>	<147.1>	<152.5>
<o/w Gross domestic profit>	<55.9>	<72.1>	<0.3>	<(6.1)>	<(11.3)>	<(74.7)>	<(10.0)>	<(32.4)>	<9.1>	<28.4>	<23.2>
<o/w Gross international profit>	<11.2>	<63.6>	<22.4>	<(15.5)>	<1.0>	<(37.7)>	<(20.1)>	<58.5>	<28.2>	<118.7>	<129.3>
Expenses	(678.4)	(647.0)	(584.0)	(582.4)	(586.5)	(603.9)	(665.1)	(701.5)	(685.8)	(699.2)	(719.5)
Overhead ratio ³	36.4%	36.7%	36.9%	38.2%	37.8%	44.9%	44.8%	46.0%	47.1%	45.6%	46.9%
Banking profit ⁴	1,186.5	1,113.6	1,000.1	940.5	965.6	740.6	819.7	823.4	769.5	832.6	813.0
Ordinary profit (loss)	(521.6)	(597.2)	185.1	(71.7)	720.9	573.3	510.7	36.1	462.7	595.7	695.3
Net income (loss)	(322.9)	(478.3)	301.1	(136.9)	519.5	315.7	205.7	(301.1)	318.0	421.2	478.0
Total credit cost	(1,546.2)	(1,074.5)	(803.4)	(954.8)	(230.9)	(89.5)	(147.8)	(550.1)	(254.7)	(94.3)	(58.6)

*3 Excluding non-recurring losses. 53.7% on FY3/99, which was the aggregate of former Sakura Bank and Sumitomo Bank

*4 Before provision for general reserve for possible loan losses

Reference: Historical data (2) - B/S

SMFG consolidated

	(Billions of yen)										
	Mar. 02 ^{*1}	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12
Assets	108,005.0	104,607.4	102,215.2	99,731.9	107,010.6	100,858.3	111,955.9	119,637.2	123,159.5	137,803.1	143,040.7
Cash and due from banks	5,632.3	3,442.5	5,329.0	4,989.8	7,107.5	4,036.9	5,017.3	5,241.7	5,839.7	9,233.9	7,716.3
Receivables under securities borrowing transactions	-	1,981.2	1,009.3	568.3	1,956.7	2,276.9	1,940.2	1,820.2	5,440.6	4,740.4	4,539.6
Trading assets	3,278.1	4,495.4	3,306.8	3,769.1	4,078.0	3,277.9	4,123.6	4,925.0	6,708.7	6,632.9	8,196.9
Loans and bills discounted	63,645.6	61,082.9	55,382.8	54,799.8	57,267.2	58,689.3	62,144.9	65,135.3	62,701.0	61,348.4	62,720.6
Securities	20,694.6	24,118.5	27,049.9	24,233.7	25,505.9	20,537.5	23,517.5	28,698.2	28,624.0	39,952.1	42,530.0
Deferred tax assets	1,882.5	1,956.1	1,706.6	1,598.2	1,051.6	887.2	985.5	857.7	728.6	644.7	404.0
Customers' liabilities for acceptances and guarantees	3,625.0	3,084.4	3,079.7	3,444.8	3,508.7	3,606.1	4,585.1	3,878.5	3,749.1	4,921.5	5,424.0
Liabilities	104,108.5	101,186.7	98,150.5	95,934.9	101,443.2	95,527.0	106,731.8	115,025.5	116,158.7	130,671.0	135,785.7
Deposits	64,986.0	62,931.0	65,333.4	68,474.9	70,834.1	72,156.2	72,690.6	75,569.5	78,648.6	81,998.9	84,128.6
NCDs	6,662.1	4,853.0	3,519.5	2,713.3	2,708.6	2,589.2	3,078.1	7,461.3	6,995.6	8,366.3	8,593.6
Payables under securities lending transactions	-	4,807.2	5,946.3	3,868.0	2,747.1	1,516.3	5,732.0	7,589.3	4,315.8	5,713.2	5,810.7
Bonds	3,505.8	3,583.8	4,003.0	4,339.5	4,241.4	4,093.5	3,969.3	3,683.5	3,422.7	3,866.1	4,641.9
Total net assets	-	-	-	-	-	5,331.3	5,224.1	4,611.8	7,000.8	7,132.1	7,255.0
o/w Total stockholders' equity	-	-	-	-	-	2,741.6	3,095.3	2,599.2	4,644.7	4,921.4	5,014.3
o/w Capital Stock/ Capital surplus	-	-	-	-	-	1,478.7	1,478.7	1,478.1	3,316.8	3,316.7	3,097.7
o/w Retained earnings	-	-	-	-	-	1,386.4	1,740.6	1,245.1	1,451.9	1,776.4	2,152.7
Total valuation and translation adjustments	-	-	-	-	-	1,181.4	483.0	(129.4)	306.6	173.1	196.1
Total stockholders' equity	2,912.6	2,424.1	3,070.9	2,775.7	4,454.4	-	-	-	-	-	-
o/w Capital Stock/ Capital surplus	2,653.5	2,103.9	2,112.9	2,327.0	2,650.1	-	-	-	-	-	-
o/w Retained earnings	475.4	311.7	611.2	330.0	992.1	-	-	-	-	-	-

*1 SMBC consolidated

<Capital ratio>

	(Billions of yen)										
	Mar. 02 ^{*1}	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12 ^{*2}
Tier I	3,719.4	3,255.9	3,571.6	3,262.3	4,645.9	3,903.3	4,381.5	4,335.1	6,032.3	6,324.0	6,272.3
<o/w Preferred stock>	1,301.0	1,796.3	1,796.3	1,781.6	1,460.3	360.3	360.3	310.2	210.0	210.0	-
<o/w Preferred securities issued by overseas SPCs>	863.6	840.1	814.0	816.9	835.2	1,159.6	1,217.0	1,763.3	1,633.3	1,593.6	1,588.9
Tier II	3,504.8	2,961.6	3,416.5	3,262.3	4,067.7	3,640.2	3,021.9	2,421.0	2,563.9	2,537.0	2,771.1
Deductions	(163.3)	(238.6)	(250.8)	(504.4)	(619.3)	(690.8)	(737.8)	(708.2)	(467.9)	(428.1)	(399.6)
Total capital	7,060.8	5,978.9	6,737.4	6,020.1	8,094.4	6,852.7	6,665.5	6,047.8	8,128.2	8,432.9	8,643.8
Risk-weighted assets	67,548.0	59,166.9	59,204.0	60,552.6	65,322.3	60,540.3	63,117.3	52,726.5	54,084.5	50,693.7	51,043.2
Capital ratio	10.45%	10.10%	11.37%	9.94%	12.39%	11.31%	10.56%	11.47%	15.02%	16.63%	16.93%
Tier I ratio	5.50%	5.50%	6.03%	5.38%	7.11%	6.44%	6.94%	8.22%	11.15%	12.47%	12.28%

*2 Preliminary

*3 Basel II basis since Mar. 07. "Advanced Measurement Approaches" for the measurement of operational risk since Mar. 2008 and "Advanced Internal Ratings-Based Approach" for credit risk-weighted assets since Mar. 2009

SMBC non-consolidated

	(Billions of yen)										
	Mar. 02	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12
Assets	102,580.8	97,891.2	94,109.1	91,129.8	97,443.4	91,537.2	100,033.0	107,478.2	103,536.4	115,484.9	119,037.5
Loans and bills discounted	60,302.3	57,282.4	50,810.1	50,067.6	51,857.6	53,756.4	56,957.8	60,241.3	56,619.1	55,237.6	56,411.5
Securities	20,496.3	23,656.4	26,592.6	23,676.7	25,202.5	20,060.9	22,758.2	28,000.5	28,536.2	39,853.4	42,441.1
Deferred tax assets	1,741.1	1,814.6	1,590.5	1,502.2	976.2	743.6	823.3	668.3	456.6	376.9	185.4
Liabilities	99,364.2	95,611.9	91,238.2	88,377.0	93,808.7	87,544.3	96,539.8	104,931.7	98,138.5	109,925.6	113,327.8
Deposits	61,512.0	58,610.7	60,067.4	62,788.3	65,070.8	66,235.0	66,417.3	69,500.0	70,457.3	74,036.5	75,804.1
NCDs	6,586.1	4,913.5	3,589.4	2,803.3	3,151.4	2,574.3	2,965.6	7,405.7	7,173.4	8,406.8	8,588.7
Bonds	2,133.8	2,624.1	3,177.7	3,718.4	3,776.7	3,647.5	3,539.1	3,319.7	3,246.0	3,670.4	4,215.6
Total net assets^{*4}	3,216.6	2,279.2	2,870.9	2,752.7	3,634.8	3,992.9	3,493.2	2,546.5	5,397.9	5,559.3	5,709.7

*4 Stockholders' equity on and before Mar. 2006

<NPLs under the Financial Reconstruction Law>

	(Billions of yen)										
	Mar. 02	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12
Bankrupt and quasi-bankrupt assets	498.2	524.9	361.6	448.3	164.5	108.9	117.8	319.6	224.3	138.5	134.4
Doubtful Assets	2,982.3	2,129.5	1,202.7	924.4	473.4	300.1	402.0	678.3	697.7	684.8	779.6
Substandard Loans	2,439.8	2,606.9	1,246.9	451.9	322.2	329.7	284.1	196.3	178.7	303.0	268.8
Problem assets based on the Financial Reconstruction Law	5,920.3	5,261.3	2,811.2	1,824.6	960.1	738.7	803.9	1,194.2	1,100.7	1,126.3	1,182.8
Total claims	66,834.6	62,574.7	55,685.6	55,277.2	56,945.0	61,280.9	64,732.1	67,222.7	63,216.7	62,152.1	63,676.4
NPL ratio	8.9%	8.4%	5.0%	3.3%	1.7%	1.21%	1.24%	1.78%	1.74%	1.81%	1.86%
Coverage ratio	76.7%	76.7%	81.5%	90.5%	91.0%	79.42%	80.60%	86.11%	90.56%	87.59%	89.93%