

Table of Contents

1. Items related to P/L

1-1	Summary of financial results - P/L -	P 1
1-2	Net interest income: loan balance and spread	P 3
	Reference: Trends of yields on loans and deposits, and of interest rates	P 4
1-3	Non-interest income	P 5
1-4	Total credit cost, Non-recurring gains (losses) and Extraordinary gains (losses), etc.	P 6
1-5	Summary of consolidated subsidiaries' financial results	P 7

2. Items related to B/S

2-1	Summary of financial results - B/S -	P 10
2-2	Loan portfolio classified by industry	P 11
2-3	NPLs under the Financial Reconstruction Act	P 12
	Reference: Basel II exposures, etc.	
	(1) Corporate exposures	P 13
	(2) Retail exposures	P 14
2-4	Securities portfolio, Derivatives, Securitized products, etc.	
	(1) Market value information on Securities, Balance of bonds classified by maturity and Contract amount of interest rate swaps	P 15
	(2) Overview of derivative transactions, Notional principal amounts of credit derivatives, Exposure of securitized products, etc.	P 16
2-5	Equity portfolio	P 17
2-6	Capital	
	(1) Capital ratio	P 18
	(2) Common stock and preferred securities	P 19

3. Initiatives in growth business areas

3-1	Financial consulting for retail customers	
	(1) Data	P 20
	(2) Marketing channels and client segmentation	P 21
3-2	Consumer finance business and transaction service business	P 22
3-3	Tailor-made solutions for corporate clients - Marketing channels and products line-up	P 23
3-4	Development of international business and synergies between SMBC and SMBC Nikko	P 24
	Reference: Global network	P 25
	Reference: Financial and economic indices in Japan	P 26
	Reference: Fiscal condition of major nations	P 27
	Reference: Historical data	
	(1) P/L	P 28
	(2) B/S	P 29



SMFG SUMITOMO MITSUI
FINANCIAL GROUP

This document contains "forward-looking statements" (as defined in the U.S. Private Securities Litigation Reform Act of 1995), regarding the intent, belief or current expectations of 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: deterioration of Japanese and global economic conditions and financial markets; declines in the value of our securities portfolio; our ability to successfully implement our business strategy through our subsidiaries, affiliates and alliance partners; exposure to new risks as we expand the scope of our business; and incurrence of significant credit-related costs. Given these and other risks and uncertainties, you should not place undue reliance on forward-looking statements, which speak only as of the date of this document.

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 registration statement on Form 20-F and other documents submitted to the U.S. Securities and Exchange Commission, as well as earnings press releases, for a more detailed description of the risks and uncertainties that may affect our financial conditions and results of operations, and investors' decisions.

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

SMFG consolidated

	(Billions of yen)				
	FY3/10	FY3/11	FY3/12	1H, FY3/13	Variance ¹
Consolidated gross profit	2,236.6	2,504.7	2,594.5	1,371.8	+585.1
Net interest income	1,380.9	1,317.7	1,341.4	679.8	+205.0
Trust fees	1.8	2.3	1.8	1.0	+0.0
Net fees and commissions	608.6	766.2	823.6	401.0	+259.8
Net trading income	194.1	237.1	198.2	122.4	+72.6
Net other operating income	51.2	181.4	229.6	167.6	+47.6
General and administrative expenses	(1,161.3)	(1,355.3)	(1,421.4)	(721.8)	(363.8)
Gains (losses) on stocks	(10.1)	(91.9)	(27.9)	(132.9)	+0.7
Equity in earnings (losses) of affiliates	(21.5)	(13.3)	(31.1)	5.7	+5.7
Ordinary profit	558.8	825.4	935.6	468.2	+193.7
Extraordinary gains (losses)	(0.7)	1.9	17.4	(3.1)	(0.8)
Net income (loss)	271.6	475.9	518.5	331.0	+91.3
Total credit cost	(473.0)	(217.3)	(121.3)	(48.0)	(72.4)
Consolidated net business profit²	832.3	1,002.0	1,013.9	598.8	+170.1
Total stockholders' equity at the beginning of the term	2,599.2	4,644.7	4,921.4	5,014.3	
Total stockholders' equity at the end of the term	4,644.7	4,921.4	5,014.3	5,285.3	
ROE (denominator: Total stockholders' equity)³	7.5%	9.9%	10.4%	12.8%	

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

*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 ROE = $\frac{\text{Net income}}{\frac{\{(\text{Total stockholders' equity at the beginning of the term}) + (\text{Total stockholders' equity at the end of the term})\}}{2}}$ × 100
(denominator: Total stockholders' equity) (annualized for 1H, FY3/13)

SMBC non-consolidated

	(Billions of yen)				
	FY3/10	FY3/11	FY3/12	1H, FY3/13	YOY change
Gross banking profit	1,455.3	1,531.8	1,532.5	786.7	(32.8)
Net interest income	1,046.4	967.8	956.9	474.8	(11.8)
Domestic operations	910.0	867.6	849.3	406.3	(25.3)
of which Net interest income on loans and deposits	789.4	733.5	693.0	328.8	(20.9)
Overseas operations	136.4	100.2	107.6	68.5	+13.5
of which Net interest income on loans and deposits	161.6	145.2	176.1	99.9	+25.0
Net fees and commissions + Trust fees	288.4	305.0	320.6	142.1	(7.4)
Net trading income + Net other operating income	120.5	259.0	255.0	169.8	(13.6)
of which Gains (losses) on bonds	37.3	147.1	152.5	117.3	(7.1)
of which Income from (expenses on) derivatives	(16.3)	9.3	(2.0)	2.9	(2.4)
Expenses	(685.8)	(699.2)	(719.5)	(358.0)	(3.4)
Overhead ratio	47.1%	45.6%	46.9%	45.5%	+2.2%
Banking profit⁴	769.5	832.6	813.0	428.7	(36.2)
Gains (losses) on stocks	3.9	(87.3)	(15.2)	(133.6)	(87.5)
Ordinary profit	462.7	595.7	695.3	274.5	(123.0)
Net income (loss)	318.0	421.2	478.0	239.7	(50.9)
Total credit cost	(254.7)	(94.3)	(58.6)	24.4	+27.3

*4 Before provision for general reserve for possible loan losses

	FY3/10	FY3/11	FY3/12	1H, FY3/13	YOY change ⁵
Non-interest income ⁶	339.6	370.0	395.3	181.6	(2.5)
Ratio of Non-interest income to Gross banking profit	<23.3%>	<24.2%>	<25.8%>	<23.1%>	+60bp

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

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

Gross banking profit

(Billions of yen)

	FY3/10	FY3/11	FY3/12	1H, FY3/13	YOY change
Gross banking profit	1,455.3	1,531.8	1,532.5	786.7	(32.8)
Excluding gains (losses) on bonds	<1,418.0>	<1,384.7>	<1,380.0>	<669.4>	<(25.7)>
Gross domestic profit	1,117.2	1,114.4	1,097.8	533.4	(17.8)
Excluding gains (losses) on bonds	<1,108.1>	<1,086.0>	<1,074.6>	<502.5>	<(33.5)>
Net interest income	910.0	867.6	849.3	406.3	(25.3)
of which Interest on interest rate swaps	<(5.0)>	<(2.7)>	<21.5>	<2.7>	<(8.7)>
Trust fees	1.7	2.3	1.7	1.0	+0.3
Net fees and commissions	213.2	208.8	215.1	91.7	(3.4)
Net trading income+ Net other operating income	(7.7)	35.7	31.7	34.4	+10.6
of which Gains (losses) on bonds	<9.1>	<28.4>	<23.2>	<30.9>	<+15.7>
Gross international profit^{*1}	338.1	417.4	434.7	253.3	(15.0)
Excluding gains (losses) on bonds	<309.9>	<298.7>	<305.4>	<166.9>	<+7.8>
Net interest income	138.3	102.5	106.1	71.3	+13.9
of which Interest on interest rate swaps	<28.3>	<(9.9)>	<(15.4)>	<(6.7)>	<+6.4>
Net fees and commissions	73.5	93.9	103.8	49.4	(4.3)
Net trading income + Net other operating income	126.3	221.0	224.8	132.6	(24.6)
of which Gains (losses) on bonds	<28.2>	<118.7>	<129.3>	<86.4>	<(22.8)>

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

Net interest income	+1.9	+2.3	(1.5)	+2.8	+0.4
Net trading income (loss)	(70.2)	(114.8)	(44.8)	(34.3)	+40.0
Net other operating income ^{*2}	+68.3	+112.5	+46.3	+31.5	(40.4)

*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 both loan balance and spread, despite decrease in funding costs
- (2) Decrease, despite a high level of Gains on bonds through timely responses to declining interest rates
- (3) Increase in overseas loan balance reflecting our active responses to infrastructure financing needs mainly in Asia

Banking profit by Business Unit^{*3}

(Billions of yen)

	FY3/10	FY3/11	FY3/12	1H, FY3/13	
Consumer Banking Unit	Banking profit	103.0	97.5	94.2	33.9
	Gross banking profit	391.7	387.8	383.7	174.8
	Expenses	(288.7)	(290.3)	(289.5)	(140.9)
Middle Market Banking Unit	Banking profit	254.2	222.2	200.1	95.1
	Gross banking profit	472.9	443.9	422.9	201.8
	Expenses	(218.7)	(221.7)	(222.8)	(106.7)
Corporate Banking Unit	Banking profit	164.0	165.3	174.4	76.6
	Gross banking profit	197.3	201.3	212.6	96.1
	Expenses	(33.3)	(36.0)	(38.2)	(19.5)
International Banking Unit	Banking profit	114.6	128.6	132.5	71.0
	Gross banking profit	169.1	186.5	197.4	107.3
	Expenses	(54.5)	(57.9)	(64.9)	(36.3)
Marketing Units	Banking profit	635.8	613.6	601.2	276.6
	Gross banking profit	1,231.0	1,219.5	1,216.6	580.0
	Expenses	(595.2)	(605.9)	(615.4)	(303.4)
Treasury Unit	Banking profit	256.5	312.8	300.1	191.5
	Gross banking profit	272.8	330.7	319.3	201.7
	Expenses	(16.3)	(17.9)	(19.2)	(10.2)
Headquarters	Banking profit	(122.8)	(93.8)	(88.3)	(39.4)
	Gross banking profit	(48.5)	(18.4)	(3.4)	5.0
	Expenses	(74.3)	(75.4)	(84.9)	(44.4)
Total (Business Units)	Banking profit	769.5	832.6	813.0	428.7
	Gross banking profit	1,455.3	1,531.8	1,532.5	786.7
	Expenses	(685.8)	(699.2)	(719.5)	(358.0)

*3 Managerial accounting basis

(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. 2012	vs Mar. 2012	1H, FY3/13	YOY change
Total loans	55.8	(0.6)	55.8	(0.1)
Domestic offices	46.1	(1.2)	46.4	(2.3)
Overseas offices	9.7	+0.6	9.4	+2.2

Domestic loans (managerial accounting basis)

	Sep. 2012 vs Mar. 2012		1H, FY3/13 YOY change ^{*3}	
	Sep. 2012	vs Mar. 2012	1H, FY3/13	YOY change
Domestic Marketing Units ^{*1}	43.0	(0.6)	42.9	(0.7)
Consumer Banking Unit	15.1	(0.2) ^{*2}	15.2	(0.2)
Middle Market Banking Unit	16.3	(0.3)	16.3	(0.4)
Corporate Banking Unit	11.6	(0.1)	11.5	(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 60 br

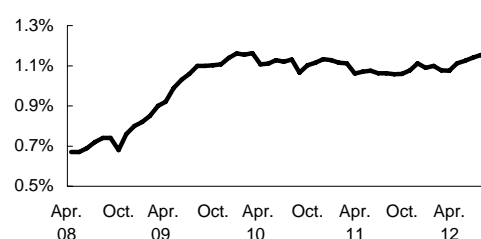
*3 After adjustment of interest rates and exchange rates, etc

Average loan spread

(Managerial accounting basis)

	1H, FY3/13	YOY change ^{*3}
Middle Market Banking Unit	108bp	(7)bp
Corporate Banking Unit	66bp	(2)bp

Overseas^{*4} (managerial accounting basis)



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

Interest spread of domestic operations

(Billions of yen)

	FY3/10		FY3/11		FY3/12		1H, FY3/13	
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield
Interest earning assets	74,033.5	1.43%	77,088.0	1.27%	82,117.0	1.15%	80,827.1	1.11%
of which Loans and bills discounted ^{*5}	49,843.4	1.74%	47,537.0	1.65%	46,332.5	1.58%	44,492.1	1.55%
of which Securities	21,750.9	0.80%	27,380.3	0.66%	32,774.4	0.55%	32,960.5	0.57%
Interest bearing liabilities	74,843.5	0.20%	76,271.9	0.15%	81,785.2	0.12%	79,493.2	0.11%
of which Deposits, etc.	67,205.6	0.14%	69,104.3	0.09%	71,802.3	0.06%	72,767.2	0.05%
Expense ratio ^{*6}	0.82%		0.82%		0.78%		0.78%	
Total cost of funding	1.02%		0.97%		0.90%		0.89%	
Overall interest spread	0.41%		0.30%		0.25%		0.22%	
Loan to deposit spread	1.60%		1.56%		1.52%		1.50%	

*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)

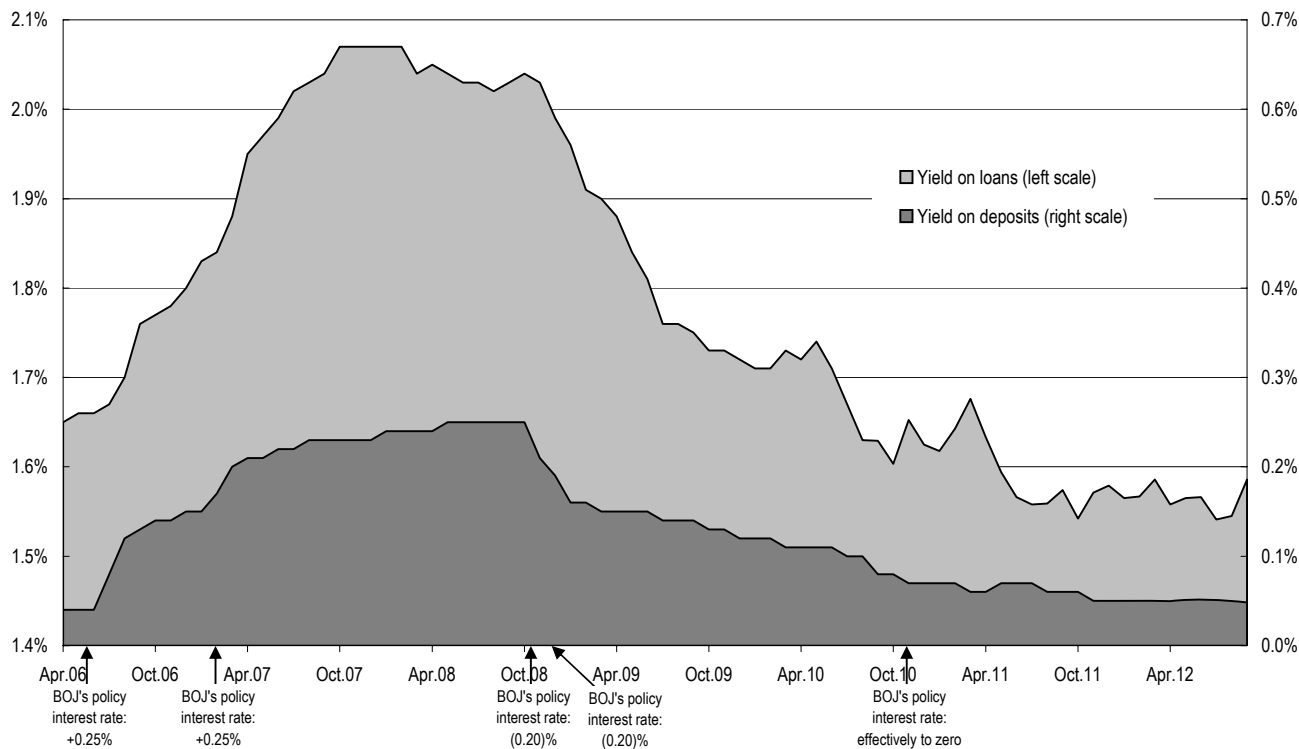
	FY3/10		FY3/11		FY3/12		1H, FY3/13	
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield
Interest earning assets	17,035.2	1.90%	17,816.3	1.54%	20,174.6	1.53%	21,712.1	1.57%
of which Loans and bills discounted	9,214.5	2.12%	8,698.0	1.99%	10,325.8	2.03%	11,312.6	2.01%
of which Securities	4,330.5	1.26%	5,456.2	1.06%	4,639.4	0.97%	4,928.9	1.32%
Interest bearing liabilities	16,725.6	1.11%	17,214.4	1.01%	19,566.6	1.03%	21,076.7	0.97%
of which Deposits, etc.	10,356.2	0.48%	9,717.1	0.48%	11,382.5	0.47%	11,441.1	0.47%
Loan to deposit spread	1.64%		1.51%		1.56%		1.54%	

※ SMBC consolidated

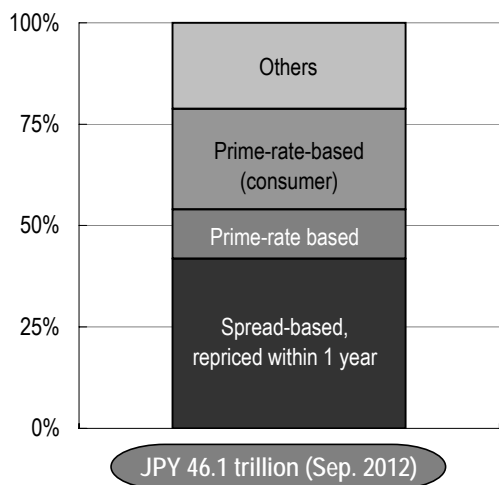
(Billions of yen)

	FY3/10		FY3/11		FY3/12	
	Average balance	Yield	Average balance	Yield	Average balance	Yield
Interest earning assets	16,085.9	2.42%	15,061.1	2.20%	18,397.0	2.20%
of which Loans and bills discounted	10,971.1	2.85%	9,530.5	2.77%	11,192.8	2.78%
of which Securities	1,459.4	1.56%	1,585.3	1.47%	1,402.1	1.69%
Interest bearing liabilities	11,763.5	0.99%	10,438.0	0.96%	12,284.1	1.06%

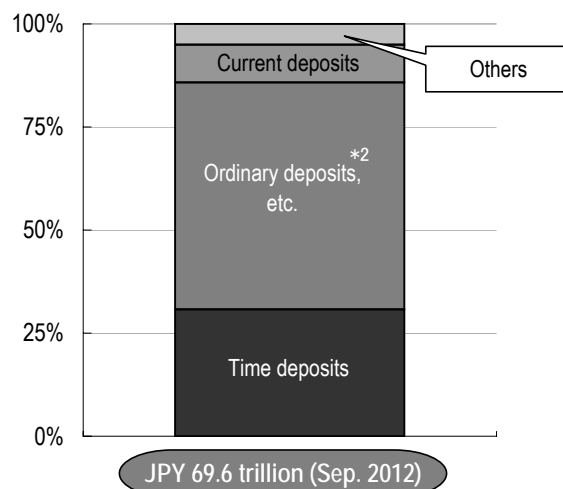
Yield on domestic loans and deposits (managerial accounting basis)



Domestic loans outstanding



Domestic deposits outstanding^{*1}



*1 Excluding "negotiable certificates of deposit" and Japan offshore banking accounts
 *2 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 ~)

Income relating to Financial consulting for retail customers

Investment trusts [Sales fees, etc.]	(Billions of yen)			
	FY3/10	FY3/11	FY3/12	1H, FY3/13
Full Year	38.8	52.0	46.9	
1st Half	16.7	23.8	27.6	17.8

Pension-type insurance [Sales fees, etc.]	(Billions of yen)			
	FY3/10	FY3/11	FY3/12	1H, FY3/13
Full Year	17.8	10.5	9.5	
1st Half	9.5	5.8	4.9	3.4

Single premium type permanent life insurance [Sales fees, etc.]	(Billions of yen)			
	FY3/10	FY3/11	FY3/12	1H, FY3/13
Full Year	2.8	7.5	10.6	
1st Half	0.6	5.0	4.8	6.8

Level premium insurance [Sales fees, etc.]	(Billions of yen)			
	FY3/10	FY3/11	FY3/12	1H, FY3/13
Full Year	1.1	3.7	7.5	
1st Half	0.4	1.2	3.0	5.5

Income related to IB business

Loan syndication [Related fees, etc. Japan and Asia]	(Billions of yen, number of origination)			
	FY3/10	FY3/11	FY3/12	1H, FY3/13
Full Year	47.6	44.7	49.9	
1st Half	22.8	19.6	20.2	20.6
No. of annual origination (round number)	530	560	610	
No. of 1st Half origination (round number)	230	230	250	260

Structured finance [Interest income, related fees, etc. Including real estate finance]	(Billions of yen)			
	FY3/10	FY3/11	FY3/12	1H, FY3/13
Full Year	72.8	87.4	79.3	
1st Half	32.5	38.1	40.1	39.2

Securitization of monetary claims [Interest income, related fees, etc.]	(Billions of yen)			
	FY3/10	FY3/11	FY3/12	1H, FY3/13
Full Year	18.2	20.0	19.4	
1st Half	8.6	9.6	9.1	7.8

Others

Sales of derivatives products [Income related to sales of derivatives products to clients]	(Billions of yen)			
	FY3/10	FY3/11	FY3/12	1H, FY3/13
Full Year	19.8	17.0	16.3	
1st Half	8.9	7.3	7.7	9.0

Money remittance, E-banking	(Billions of yen)			
	FY3/10	FY3/11	FY3/12	1H, FY3/13
Full Year	94.8	93.1	92.5	
1st Half	48.0	47.0	46.4	45.7

Foreign exchange	(Billions of yen)			
	FY3/10	FY3/11	FY3/12	1H, FY3/13
Full Year	37.8	42.5	43.5	
1st Half	18.4	21.2	21.7	21.6

IBU's Non-interest income	(Billions of yen)			
	FY3/10	FY3/11	FY3/12	1H, FY3/13
Full Year	69.5	78.8	88.2	
1st Half	33.8	35.2	42.9	45.9

* 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)

	FY3/10	FY3/11	FY3/12	1H, FY3/13	YOY change
Total credit cost	(254.7)	(94.3)	(58.6)	24.4	+27.3
Provision for general reserve for possible loan losses	9.0	12.3	43.8	56.0	+3.6
Credit cost in Non-recurring gains (losses)	(263.8)	(107.6)	(102.5)	(31.6)	+23.7
Write-off of loans	(102.7)	(70.8)	(15.8)	(12.5)	(0.6)
Provision for specific reserve for possible loan losses	(92.1)	(27.1)	(59.2)	(17.4)	+23.2
Losses on sales of delinquent loans	(69.2)	(9.6)	(28.8)	(2.0)	+1.3
Provision for loan loss reserve for specific overseas countries	0.2	(0.1)	0.1	0.2	+0.1
Recoveries of written-off claims*	-	-	1.2	0.0	(0.3)
Credit cost in Extraordinary gains (losses)	0.1	1.0	-	-	-
Recoveries of written-off claims*	0.1	1.0	-	-	-

* "Gains on reversal of reserve for possible loan losses" and "Recoveries of written-off claims" which were included in "Extraordinary gains (losses)" are included in "Non-recurring gains (losses)" from FY3/12.

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

(Billions of yen)

	FY3/10	FY3/11	FY3/12	1H, FY3/13	YOY change
Non-recurring gains (losses)	(315.8)	(249.2)	(161.5)	(154.1)	(86.8)
Credit costs	(263.8)	(107.6)	(103.7)	(14.4)	+0.8
Gains on reversal of reserve for possible loan losses*	-	-	-	38.8	+26.8
Recoveries of written-off claims*	-	-	1.2	0.0	(0.3)
Gains (losses) on stocks	3.9	(87.3)	(15.2)	(133.6)	(87.5)
Other non-recurring gains (losses)	(55.9)	(54.3)	(43.9)	(44.9)	(26.6)
Ordinary profit	462.7	595.7	695.3	274.5	(123.0)
Extraordinary gains (losses)	(8.0)	(6.9)	(3.3)	(2.3)	(2.9)
of which Gains (losses) on disposal of fixed assets	2.4	(2.3)	(0.7)	(0.7)	(2.5)
of which Losses on impairment of fixed assets	(10.5)	(4.3)	(2.6)	(1.7)	(0.3)
of which Recoveries of written-off claims*	0.1	1.0	-	-	-
Income (loss) before income taxes	454.7	588.8	692.0	272.2	(125.9)
Income taxes-current	(45.0)	(42.4)	(44.7)	(68.8)	(53.6)
Income taxes-deferred	(91.7)	(125.2)	(169.3)	36.3	+128.6
Net income (loss)	318.0	421.2	478.0	239.7	(50.9)

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

SMBC Nikko Securities^{*1, 2}

100% held by SMBC

	FY3/10 ^{*3}			(Billions of yen)		
		1H	2H	FY3/11	FY3/12	1H, FY3/13
Operating revenue	190.5	85.6	104.9	236.7	251.2	118.7
Commissions		60.3	76.9	141.2	119.4	53.3
Net gain on trading		23.3	23.7	62.5	102.2	50.7
Interest and dividend income, etc.		1.9	4.2	32.9	29.5	14.6
Interest expense		1.2	4.4	14.9	14.3	6.7
Net operating revenue	184.9	84.4	100.5	213.8	228.8	108.5
SG&A expenses	140.4	63.4	76.9	171.1	185.1	91.8
Ordinary profit	45.3	21.2	24.1	43.1	44.5	17.3
Net income	58.3 ^{*4}	31.5	26.7	25.4 [†]	19.4 [†]	6.6
Capital adequacy ratio	567.7% [‡]	685.8% [‡]	566.9% [‡]	518.8% ^{*6}	504.1% ^{*6}	506.2% ^{*6}

(Billions of yen)
Sep. 2012

Total assets	7,451.4
Total stockholders' equity	469.3
Capital stock	10.0
No. of employees	8,803
No. of branches	109 ^{*6}
Client assets	31.0 trillion ^{*6}
No. of total accounts	2,419 thousand ^{*6}

*1 Changed name from Nikko Cordial Securities in Apr. 2011

*2 Figures on FY3/10 are non-consolidated basis. Figures since FY3/11 are consolidated basis

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

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

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

*6 Non-consolidated basis

SMBC Friend Securities

100% held by SMFG

	(Billions of yen)			
[Non-consolidated]	FY3/10	FY3/11	FY3/12	1H, FY3/13
Net operating revenue	67.2	52.9	47.3	24.1
SG&A expenses	44.4	42.7	39.0	19.3
Ordinary profit	23.1	10.6	8.8	5.1
Net income	13.0	4.9	4.4	3.0
Capital adequacy ratio	1,054.8%	1,196.0%	1,153.0%	1,132.9%

(Billions of yen)
Sep. 2012

Total assets	271.8
Total stockholders' equity	175.6
Capital stock	27.2
No. of employees	2,017
No. of branches	60

Sumitomo Mitsui Card

66% held by SMFG Card & Credit

	(Billions of yen)			
[Non-consolidated]	FY3/10	FY3/11	FY3/12	1H, FY3/13
Operating revenue	183.6	185.2	182.2	91.9
Operating profit	24.3	32.6	43.1	21.6
Ordinary profit	24.3	32.6	43.2	21.6
Net income	14.1	19.1	23.5	11.6
Card sales handled	6,209.0	6,896.3	7,560.7	4,011.5
No. of cardholders (millions)	20.50	20.77	21.65	22.05

(Billions of yen)
Sep. 2012

Total assets	980.5
Total stockholders' equity	210.3
Capital stock	34.0
No. of employees	2,370

Cedyna^{*7}

100% held by SMFG Card & Credit

	(Billions of yen)			
[Consolidated]	FY3/10	FY3/11	FY3/12	1H, FY3/13
Operating revenue	232.7	212.6	185.2	102.0
Operating expense	273.1	210.9	212.3	90.1
of which Provision for operating receivables	38.7	35.9	26.9	9.3
of which Provision for loss on interest refunds	57.1	13.0	40.0 ^{*9}	-
Operating profit (loss)	(40.4)	1.8	(27.1)	11.9
Ordinary profit (loss)	(38.5)	1.7	(27.0)	12.1
Net income (loss)	(67.9) ^{*8}	1.0	(37.5)	10.5
Sales handled	6,508.3	6,364.1	6,238.2	5,843.9
No. of Card holders (millions)	24.93	22.51	21.09	20.07

(Billions of yen)
Sep. 2012

Total assets	2,103.3
Total stockholders' equity	146.4
Capital stock	82.8
No. of employees	3,744
Consumer loans outstanding	347.0
Loan Guarantee Receivables	649.7

*7 OMC Card, Central Finance and QUOQ 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

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

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

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

Sumitomo Mitsui Finance & Leasing

60% held by SMFG

	(Billions of yen)			
[Non-consolidated]	FY3/10	FY3/11	FY3/12	1H, FY3/13
Operating revenue	894.7	812.8	816.8	370.7
Operating profit	43.9	50.2	59.4	27.8
Ordinary profit	43.2	50.6	61.9	28.3
Net income	24.8	29.6	34.2	17.3
Contracted amount	733.6	800.9	770.9	430.0

	(Billions of yen)
	Sep. 2012
Total assets	2,517.8
Lease assets	2,210.1
Total stockholders' equity	365.1
Capital stock	15.0
No. of employees	1,512

	(Billions of yen)			
[Consolidated]	FY3/10	FY3/11	FY3/12	1H, FY3/13
Operating revenue	984.9	912.6	951.9	453.4
Operating profit	38.9	47.3	61.0	33.7
Ordinary profit	39.4	48.9	62.8	34.2
Net income	19.6	26.1	29.7	18.1
Contracted amount	975.8	952.8	1,080.1	607.3

	(Billions of yen)
	Sep. 2012
Total assets	3,552.1
Lease assets	3,037.5
Total stockholders' equity	525.1
Capital stock	15.0
No. of employees	2,230

Japan Research Institute

100% held by SMFG

	(Billions of yen)			
[Non-consolidated]	FY3/10	FY3/11	FY3/12	1H, FY3/13
Operating revenue	81.7	84.8	87.5	43.8
Operating profit	0.9	1.5	0.8	0.3
Ordinary profit	1.2	1.5	1.4	0.8
Net income	0.8	(0.4)	0.3	0.7

	(Billions of yen)
	Sep. 2012
Total assets	74.1
Total stockholders' equity	39.1
Capital stock	10.0
No. of employees	2,167

SMBC Consumer Finance^{*1}

100% held by SMFG

	(Billions of yen)			
[Consolidated]	FY3/10	FY3/11	FY3/12	1H, FY3/13
Operating income	339.0	238.4	196.2	93.4
of which Interest on consumer loans	261.5	180.4	137.9	63.1
Operating expenses	320.5	289.6	352.8	62.6
of which Advertising expenses	9.6	5.9	6.7	4.6
of which Credit losses including provision for uncollectible loans	127.8	101.8	74.6 ^{*2}	21.0
of which Losses on interest repayments	24.6	80.4	193.8 ^{*2}	0.0
of which Personnel expenses	37.6	23.0	18.6	9.4
Operating profit (loss)	18.5	(51.2)	(156.6)	30.8
Ordinary profit (loss)	17.9	(48.8)	(155.5)	32.0
Net income (loss)	14.6	(96.0)	(169.6)	30.6

	(Billions of yen)
	Sep. 2012
Total assets	881.8
Total stockholders' equity	147.3
Capital stock	140.7
No. of employees	2,950
Consumer loans outstanding	746.4

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

Renamed to SMBC Consumer Finance from Promise on July 1, 2012

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

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

SMFG's consolidated P/L by group company (1H, FY3/13)

	(Billions of yen)		
	SMFG consolidated	SMBC non-consolidated	Variance* ¹
Consolidated gross profit	1,371.8	786.7	585.1
Net interest income	679.8	474.8	205.0 (1)
Trust fees	1.0	1.0	0.0
Net fees and commissions	401.0	141.1	259.8 (2)
Net trading income	122.4	49.8	72.6 (3)
Net other operating income	167.6	120.0	47.6
General and administrative expenses	(721.8)	(358.0)	(363.8) (4)
Gains (losses) on stocks	(132.9)	(133.6)	0.7
Equity in earnings (losses) of affiliates	5.7	-	5.7
Ordinary profit	468.2	274.5	193.7
Extraordinary gains (losses)	(3.1)	(2.3)	(0.8)
Minority interests in net income	(61.9)	-	(61.9)
Net income (loss)	331.0	239.7	91.3 (5) ²
Total credit cost	(48.0)	24.4	(72.4) (6)
Consolidated net business profit³	598.8	428.7	170.1

*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 Became subsidiary of SMFG in Dec. 2011. Figures for 1H, FY3/2012 were included as a 22% owned affiliated company and figures for 1H, FY3/2013 were included as a wholly-owned subsidiary

Main contributors to variance

- (1) SMBC Consumer Finance⁴: 59, Kansai Urban Banking Corporation: 34, Sumitomo Mitsui Finance and Leasing: 23, MINATO BANK: 20, Cedyne: 16, Sumitomo Mitsui Card: 8
- (2) Sumitomo Mitsui Card: 81, Cedyne: 53, SMBC Nikko Securities: 53, SMBC Consumer Finance: 17, SMBC Guarantee: 15, SMBC Friend Securities: 10
- (3) SMBC Nikko Securities: 55, SMBC Friend Securities: 14
- (4) SMBC Nikko Securities: (93), Sumitomo Mitsui Card: (66), Cedyne: (61), SMBC Consumer Finance: (32), Sumitomo Mitsui Finance and Leasing: (24), Kansai Urban Banking Corporation: (23), SMBC Friend Securities: (19), MINATO BANK: (18), SMBC Europe: (11)
- (5) SMBC Consumer Finance: 31, SMBC Guarantee: 12, Sumitomo Mitsui Finance and Leasing: 11, Cedyne: 9, Sumitomo Mitsui Card: 8, SMBC Nikko Securities: 8
- (6) SMBC Consumer Finance: (20), Cedyne: (9), Kansai Urban Banking Corporation: (7), MINATO BANK: (3)

SMFG's consolidated P/L by group company (1H, FY3/12)

	(Billions of yen)		
	SMFG consolidated	SMBC non-consolidated	Variance* ¹
Consolidated gross profit	1,321.9	819.5	502.4
Net interest income	658.7	486.6	172.1 (1)
Trust fees	0.7	0.7	0.0
Net fees and commissions	393.8	148.9	244.9 (2)
Net trading income	144.4	90.9	53.5 (3)
Net other operating income	124.4	92.5	31.9
General and administrative expenses	(693.8)	(354.6)	(339.2) (4)
Gains (losses) on stocks	(12.1)	(46.1)	34.0
Equity in earnings (losses) of affiliates	(40.6)	-	(40.6)
Ordinary profit	546.5	397.6	148.9
Extraordinary gains (losses)	(1.1)	0.5	(1.6)
Minority interests in net income	(63.7)	-	(63.7)
Net income (loss)	313.8	290.6	23.2 (5) ²
Total credit cost	(28.0)	(2.9)	(25.1) (6)
Consolidated net business profit³	561.4	464.9	96.5

Main contributors to variance

- (1) Kansai Urban Banking Corporation: 35, Sumitomo Mitsui Finance and Leasing: 30, MINATO BANK: 20, Cedyne: 20, ORIX Credit: 11, Sumitomo Mitsui Card: 10
- (2) Sumitomo Mitsui Card: 77, SMBC Nikko Securities: 58, Cedyne: 52, SMBC Guarantee: 15, SMBC Friend Securities: 14
- (3) SMBC Nikko Securities: 54, SMBC Friend Securities: 8
- (4) SMBC Nikko Securities: (91), Cedyne: (63), Sumitomo Mitsui Card: (62), Kansai Urban Banking Corporation: (24), Sumitomo Mitsui Finance and Leasing: (21), SMBC Friend Securities: (19), MINATO BANK: (18), SMBC Europe: (10)
- (5) SMBC Guarantee: 13, Sumitomo Mitsui Finance and Leasing: 11, SMBC Nikko Securities: 10, Sumitomo Mitsui Card: 8, Cedyne: 6, SMBC Consumer Finance: (46)
- (6) Cedyne: (14), Kansai Urban Banking Corporation: (10), Sumitomo Mitsui Card: (6), SMBC Guarantee: 3, Sumitomo Mitsui Finance and Leasing: 3

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

SMFG consolidated

(Billions of yen)

	Mar. 10	Mar. 11	Mar. 12	Sep. 12	vs Mar. 12
Assets	123,159.5	137,803.1	143,040.7	139,465.7	(3,575.0)
Loans and bills discounted	62,701.0	61,348.4	62,720.6	61,734.8	(985.8)
Securities	28,624.0	39,952.1	42,530.0	39,781.6	(2,748.4)
Deferred tax assets	728.6	644.7	404.0	477.1	+73.1
Liabilities	116,158.7	130,671.0	135,785.7	132,092.2	(3,693.5)
Deposits	78,648.6	81,998.9	84,128.6	83,763.0	(365.6)
NCDs	6,995.6	8,366.3	8,593.6	10,516.7	+1,923.1
Bonds	3,422.7	3,866.1	4,641.9	4,569.1	(72.8)
Deferred tax liabilities	26.5	20.5	53.9	58.1	+4.2
Total net assets	7,000.8	7,132.1	7,255.0	7,373.5	+118.5
Capital stock	2,337.9	2,337.9	2,337.9	2,337.9	-
Capital surplus	978.9	978.9	759.8	758.6	(1.2)
Retained earnings	1,451.9	1,776.4	2,152.7	2,416.0	+263.3
Treasury stock	(124.1)	(171.8)	(236.0)	(227.2)	+8.8
Total stockholders' equity	4,644.7	4,921.4	5,014.3	5,285.3	+271.0
Net unrealized gains (losses) on other securities	412.7	272.3	330.4	189.4	(141.0)
Net deferred losses on hedges	(39.4)	(9.7)	(32.1)	(17.8)	+14.3
Land revaluation excess	35.0	33.4	39.2	39.3	+0.1
Foreign currency translation adjustments	(101.7)	(122.9)	(141.4)	(126.1)	+15.3
Total accumulated other comprehensive income	306.6	173.1	196.1	84.8	(111.3)
Minority interests	2,049.4	2,037.3	2,043.9	2,002.4	(41.5)
Capital ratio	15.02%	16.63%	16.93%	17.63%	+0.70%

SMBC non-consolidated

(Billions of yen)

	Mar. 10	Mar. 11	Mar. 12	Sep. 12	vs Mar. 12
Assets	103,536.4	115,484.9	119,037.5	116,435.5	(2,602.0)
Loans and bills discounted	56,619.1	55,237.6	56,411.5	55,833.0	(578.5)
Securities	28,536.2	39,853.4	42,441.1	39,927.0	(2,514.1)
Deferred tax assets	456.6	376.9	185.4	247.2	+61.8
Liabilities	98,138.5	109,925.6	113,327.8	110,593.3	(2,734.5)
Deposits	70,457.3	74,036.5	75,804.1	75,154.0	(650.1)
NCDs	7,173.4	8,406.8	8,588.7	10,556.4	+1,967.7
Bonds	3,246.0	3,670.4	4,215.6	4,137.1	(78.5)
Total net assets	5,397.9	5,559.3	5,709.7	5,842.2	+132.5
Capital stock	1,770.9	1,770.9	1,770.9	1,770.9	-
Capital surplus	2,473.5	2,481.2	2,481.2	2,481.2	-
Retained earnings	704.5	936.0	1,255.1	1,470.3	+215.2
Total stockholders' equity	4,949.0	5,188.2	5,297.4	5,512.6	+215.2
Net unrealized gains (losses) on other securities	379.3	229.9	281.1	150.4	(130.7)
Net deferred losses on hedges	48.0	121.2	105.4	153.3	+47.9
Land revaluation excess	21.6	20.0	25.8	26.0	+0.2
Total valuation and translation adjustments	448.9	371.1	412.3	329.7	(82.6)
Capital ratio	18.28%	21.45%	21.91%	23.05%	+1.14%

Main factors of change from Mar. 2012

(1) Loans	JPY (0.6) trillion	: of which Domestic offices	JPY (1.1) trillion
		: of which Overseas offices	+ JPY 0.5 trillion
		of which Impact from yen appreciation	JPY (0.6) trillion
(2) Securities	JPY (2.5) trillion	: of which Stocks	JPY (0.3) trillion
		: of which JGBs, private placement bonds, etc.	JPY (1.1) trillion
		: of which Foreign currency denominated bonds, etc.	JPY (1.1) trillion
(3) Deposits	JPY (0.7) trillion	: of which Domestic individual deposits	+ JPY 0.4 trillion
		: of which Domestic corporate deposits	JPY (1.1) trillion

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

Figures on Sep. 30, 2012 are preliminary

Loan balance

(Billions of yen)

	Mar. 10	Mar. 11	Mar.12	Sep.12
Domestic offices (excluding offshore banking account)	49,525.8	47,851.1	47,218.0	46,093.2
Manufacturing	6,308.2	5,632.7	5,701.2	5,443.0
Agriculture, forestry, fisheries and mining	146.8	145.2	133.8	100.3
Construction	898.0	771.0	714.7	693.9
Transportation, communications and public enterprises	3,067.7	3,612.4	3,988.1	3,879.9
Wholesale and retail	4,061.3	3,814.3	3,691.3	3,629.8
Finance and insurance	5,907.4	5,934.7	5,828.6	5,791.2
Real estate and goods rental and leasing	6,809.6	6,383.4	6,185.7	6,257.2
Various services	3,769.3	3,436.4	3,197.1	3,127.1
Municipalities	984.2	1,105.7	949.6	953.7
Others	17,573.3	17,015.3	16,827.6	16,217.1
Overseas offices and offshore banking accounts	7,093.3	7,386.5	9,193.5	9,739.8
Public sector	21.3	19.5	47.6	33.7
Financial institutions	484.9	555.7	624.8	736.0
Commerce and industry	6,026.3	6,246.7	7,828.5	8,197.8
Others	560.8	564.6	692.6	772.3
Total	56,619.1	55,237.6	56,411.5	55,833.0

Problem assets based on the Financial Reconstruction Act (excluding Normal assets)^{*1}

(Billions of yen)

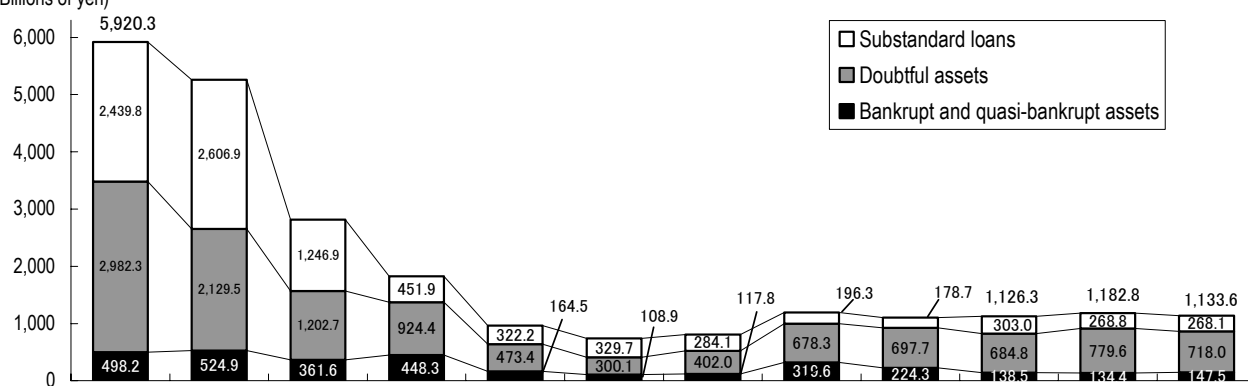
	Mar. 10	Mar. 11	Mar.12	Sep.12	Sep. 12 Reserve ratio ^{*2}
Domestic offices (excluding offshore banking account)	958.8	999.7	1,094.4	1,064.1	71.5%
Manufacturing	84.2	111.4	127.0	125.6	80.1%
Agriculture, forestry, fisheries and mining	4.0	4.0	3.1	3.1	71.8%
Construction	66.2	74.3	78.9	55.8	69.9%
Transportation, communications and public enterprises	81.2	87.9	148.9	171.2	69.7%
Wholesale and retail	102.2	121.5	160.4	150.5	70.1%
Finance and insurance	23.3	10.8	14.4	11.8	51.1%
Real estate and goods rental and leasing	323.9	320.9	317.5	308.4	79.2%
Various services	181.3	178.7	154.7	146.9	54.9%
Municipalities	-	-	-	-	-
Others	92.5	90.2	89.5	90.8	100.0%
Overseas offices and offshore banking accounts	141.9	126.6	88.5	69.5	63.5%
Public sector	-	-	-	-	-
Financial institutions	11.7	5.9	3.6	0.9	83.4%
Commerce and industry	130.2	120.7	84.8	68.6	63.5%
Others	-	-	-	-	-
Total	1,100.7	1,126.3	1,182.8	1,133.6	70.6%

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

*2 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 Act (excluding Normal assets)

(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	Sep. 12
NPL ratio	8.9%	8.4%	5.0%	3.3%	1.7%	1.21%	1.24%	1.78%	1.74%	1.81%	1.86%	1.78%
Coverage ratio	76.7%	76.7%	81.5%	90.5%	91.0%	79.42%	80.60%	86.11%	90.56%	87.59%	89.93%	88.34%

Impact of SME Financing Facilitation Act	Estimate of decrease in provisions (as of term end) ^{*1}	approx. 40
	Estimate of decrease in NPLs (as of term end) ^{*1}	approx. 25

*1 Estimated by one rank downgrade of the classification of certain SME borrowers whose loans have been restructured. The scope of estimate was broadened from Sep. 2012.

Disclosure of NPLs under the Financial Reconstruction Act

As of Sep. 30, 2012

(Billions of yen)

Category of Borrowers under Self-Assessment	NPLs under the Financial Reconstruction Act	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 147.5 (i) (vs Mar. 2012: +13.1)	Portion of claims secured by collateral or guarantees, etc.		Fully reserved	Direct Write-offs	Specific Reserve 29.2 (*3)	100% (*4)	
Effectively Bankrupt Borrowers		133.1 (a)		14.4	(*2)		(*4)	
Potentially Bankrupt Borrowers	Doubtful Assets 718.0 (ii) (vs Mar. 2012: (61.6))	Portion of claims secured by collateral or guarantees, etc.		Necessary amount reserved		208.0 (*3)	68.88% (*4)	
Borrowers Requiring Caution	Substandard Loans 268.1 (iii) (vs Mar. 2012: (0.7))	Portion of Substandard Loans secured by collateral or guarantees, etc.				General Reserve for Substandard Loans 79.4	61.14% (*4)	
	Claims to Substandard Borrowers	135.7 (c)					23.96% (*4)	
Normal Borrowers	Normal Assets 62,608.6	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers				General Reserve 380.8	6.66% [16.82%] (*5)	
		Claims to Normal Borrowers					0.18% (*5)	

Loan Loss Reserve for Specific Overseas Countries	0.0
---	-----

Total	63,742.2 (iv)	NPL ratio	(v)/(iv) 1.78%	(vs Mar. 2012)	(8)bp	Total Reserve for possible loan losses	618.0	Reserve ratio (*6)	(D/C) 70.55%
	A=(i)+(ii)+(iii) 1,133.6 (v) (vs Mar. 2012: (49.2))	B: Portion secured by collateral or guarantees, etc.	(a)+(b)+(c)	685.0	C: Unsecured portion (A-B)	448.6		Coverage ratio	(B+D)/A 88.34%

*2 Includes amount of direct reduction totaling JPY 342.3 billion

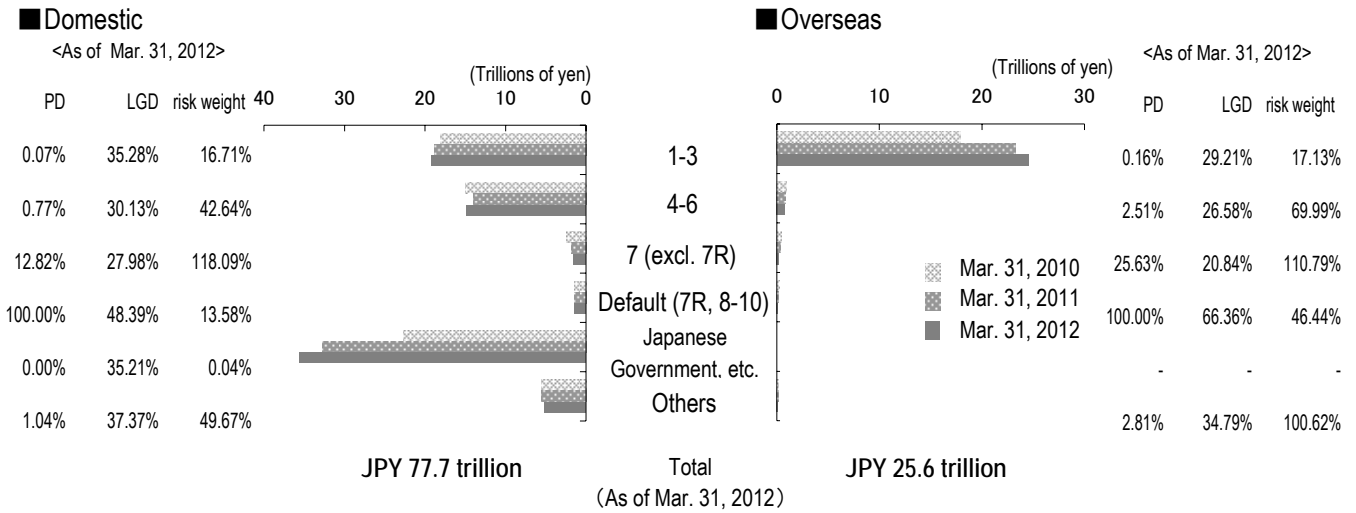
*3 Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Act standards (Bankrupt/Effectively Bankrupt Borrowers: JPY 14.8 billion, Potentially Bankrupt Borrowers: JPY 23.4 billion)

*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

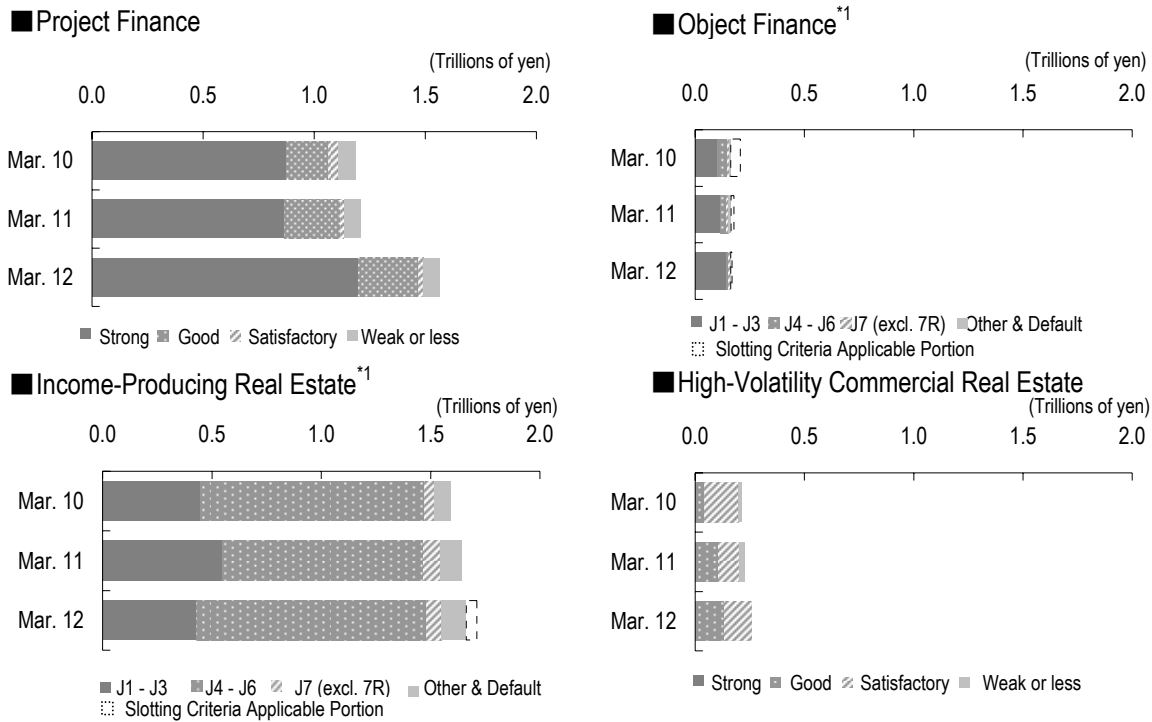
*5 Reserve ratios for claims on Normal Borrowers and Borrowers Requiring Caution (excluding claims to Substandard Borrowers) are the proportion of the reserve for possible loan losses to the respective claims of each category. The reserve ratio for unsecured claims on Borrowers Requiring Caution (excluding 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.

Corporate, Sovereign and Bank Exposures

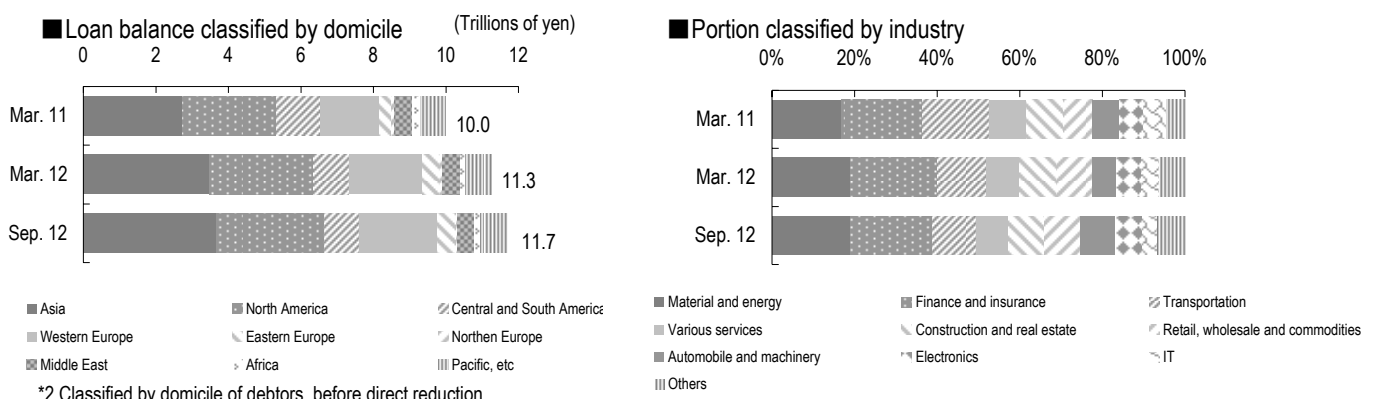


Specialized Lending



*1 "Object Finance" and "Income-Producing Real Estate" have been calculated by combination of the PD/LGD approach and slotting criteria

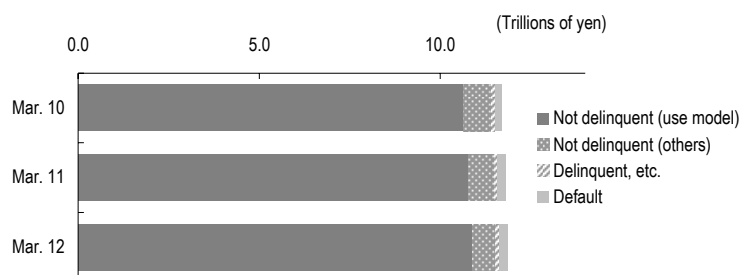
Overseas loan balance of SMBC, SMBC Europe and SMBC (China)*2



*2 Classified by domicile of debtors, before direct reduction

- Retail Exposures

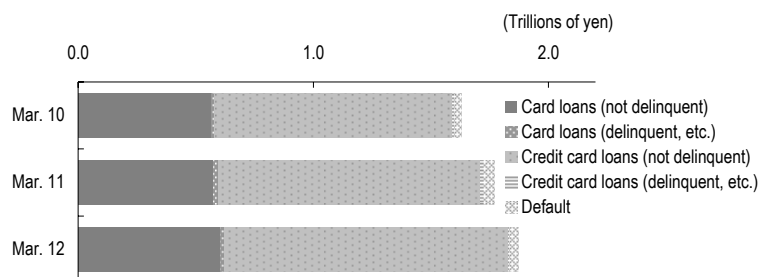
Residential mortgage exposures



Mar. 31, 2012

PD segment	Weighted-average		
	PD	LGD	risk weight
Mortgage loans			
Not delinquent			
Use model	0.42%	39.96%	27.02%
Others	1.05%	58.00%	80.10%
Delinquent, etc.	26.61%	45.19%	247.74%
Default	100.00%	36.43%	18.69%

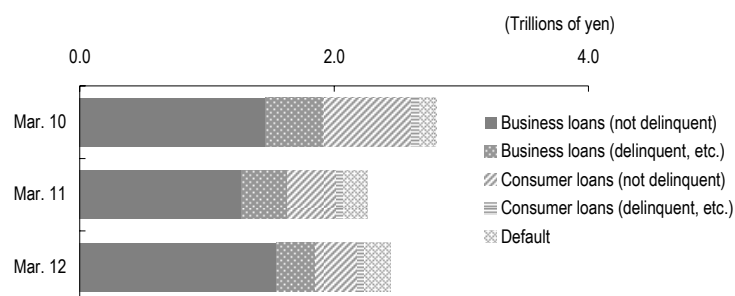
Qualifying revolving retail exposures



Mar. 31, 2012

PD segment	Weighted-average		
	PD	LGD	risk weight
Card loans			
Not delinquent	2.46%	84.84%	60.95%
Delinquent, etc.	25.42%	77.67%	214.45%
Credit card			
balances			
Not delinquent	1.19%	76.46%	26.87%
Delinquent, etc.	80.92%	77.44%	110.68%
Default	100.00%	84.09%	75.77%

Other retail exposures



Mar. 31, 2012

PD segment	Weighted-average		
	PD	LGD	risk weight
Business loans			
Not delinquent			
Use model	0.97%	52.90%	48.59%
Others	0.66%	56.39%	26.65%
Delinquent, etc.	29.29%	59.63%	99.95%
Consumer			
loans			
Not delinquent			
Use model	1.43%	46.37%	51.48%
Others	2.13%	58.62%	76.46%
Delinquent, etc.	19.09%	49.23%	106.20%
Default	100.00%	65.41%	56.17%

(2-4) Securities portfolio, Derivatives, Securitized products, etc. (1)

— Market value information on Securities, Balance of bonds and Contract amount of interest rate swaps classified by maturity

Market value information on Securities

(1) Bonds classified as held-to-maturity

	SMFG consolidated			
	Mar. 2012		Sep. 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	5,202.8	69.3	5,689.4	69.7
of which JGBs	4,787.5	61.9	5,275.9	63.8
Bonds whose fair value is below the balance sheet amount	83.4	(0.1)	13.1	(0.0)
of which JGBs	70.0	(0.1)	-	-
Total	5,286.3	69.2	5,702.5	69.7

*1 Fair value - Balance sheet amount

	SMBC non-consolidated (Billions of yen)			
	Mar. 2012		Sep. 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	5,093.7	68.0	5,581.5	68.3
of which JGBs	4,787.5	61.9	5,275.9	63.8
Bonds whose fair value is below the balance sheet amount	70.0	(0.1)	-	-
of which JGBs	70.0	(0.1)	-	-
Total	5,163.8	67.9	5,581.5	68.3

(2) Other securities

	SMFG consolidated			
	Mar. 2012		Sep. 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	30,317.7	746.9	24,544.5	601.1
of which Stocks	1,193.7	490.1	923.7	369.8
of which Bonds	24,475.0	118.2	19,674.9	120.9
of which JGBs	21,717.7	63.4	16,883.6	67.8
Securities whose balance sheet amount is below the acquisition cost	6,617.8	(271.9)	9,208.9	(303.1)
of which Stocks	947.0	(218.6)	911.1	(242.4)
of which Bonds	3,209.5	(6.3)	6,434.4	(5.9)
of which JGBs	2,751.9	(0.7)	6,076.0	(1.3)
Total	36,935.5	475.0	33,753.4	297.9

*2 Balance sheet amount — Acquisition cost

	SMBC non-consolidated (Billions of yen)			
	Mar. 2012		Sep. 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	28,936.1	672.6	23,159.3	526.2
of which Stocks	1,123.3	466.9	874.6	352.0
of which Bonds	23,311.6	109.5	18,516.3	109.4
of which JGBs	20,984.5	59.0	16,190.9	60.8
Securities whose balance sheet amount is below the acquisition cost	5,977.9	(283.6)	8,817.1	(302.2)
of which Stocks	922.2	(238.4)	983.2	(250.3)
of which Bonds	2,995.0	(5.1)	6,300.7	(5.1)
of which JGBs	2,631.0	(0.5)	6,055.7	(1.2)
Total	34,914.0	389.0	31,976.4	223.9

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

SMBC non-consolidated As of Sep. 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. 2012		vs Mar. 2012		vs Mar. 2012		vs Mar. 2012		vs Mar. 2012	
Bonds	9,681.5	+2,103.3	17,083.8	(3,917.9)	3,520.6	+695.6	112.6	+47.0	30,398.5	(1,072.0)
of which JGBs	9,206.8	+1,912.7	15,282.3	(3,613.1)	2,984.6	+701.2	48.8	+48.8	27,522.6	(950.3)
Others	434.8	+52.4	2,705.2	(2,004.5)	867.8	+567.6	676.2	+205.3	4,683.9	(1,179.3)
Total	10,116.3	+2,155.7	19,789.0	(5,922.4)	4,388.3	+1,263.1	788.9	+252.4	35,082.5	(2,251.2)

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

SMBC non-consolidated As of Sep. 2012	(Billions of yen)								
	1 year or less		More than 1 year to 5 years		More than 5 years		Total		
	vs Mar. 2012		vs Mar. 2012		vs Mar. 2012		vs Mar. 2012		
Total contract amount		6,034.3	(705.9)	17,715.2	+214.7	13,833.6	+2,377.8	37,583.0	+1,886.5
Receivable fixed rate / payable floating rate	(a)	4,573.1	(778.5)	13,262.9	+465.5	7,644.0	+1,721.4	25,480.1	+1,408.5
Receivable floating rate / payable fixed rate	(b)	1,441.2	+72.6	4,438.4	(255.4)	6,189.5	+656.3	12,069.1	+473.5
Receivable floating rate / payable floating rate		20.0	+0.0	13.9	+4.6	-	-	33.9	+4.6
Net receivable fixed rate	(a)-(b)	3,131.9	(851.1)	8,824.5	+720.9	1,454.5	+1,065.1	13,411.0	+935.0

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

— Overview of derivative transactions, Notional principal amounts of credit derivatives, Exposure of securitized products, etc.

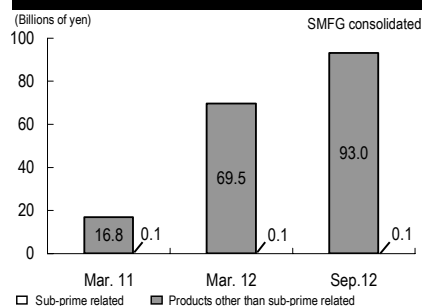
Overview of derivative transactions (on deferred hedge accounting basis)

SMBC non-consolidated		(Billions of yen)		
As of Sep. 2012		Net assets		Net deferred gains (losses)
		Assets	Liabilities	
Total	498.0	609.9	111.9	144.7
Interest rate swaps	69.8	170.6	100.8	(2.5)
Currency swaps	425.8	436.7	10.8	(19.0)
Others	2.4	2.6	0.3	166.2

Notional principal amounts of credit derivatives

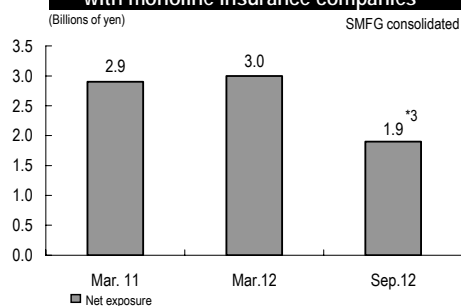
	(Billions of yen)					
	Mar. 2010		Mar. 2011		Mar. 2012	
	Total	of which for credit risk mitigation	Total	of which for credit risk mitigation	Total	of which for credit risk mitigation
SMFG consolidated						
Protection purchased	841.6	258.5	803.0	264.5	672.7	149.0
Protection provided	1,147.2	-	793.6	-	635.8	-
SMBC non-consolidated						
Protection purchased	287.6	258.5	281.7	264.5	159.1	149.0
Protection provided	120.0	-	105.0	-	77.8	-

Exposure of securitized products, etc.^{1,2}



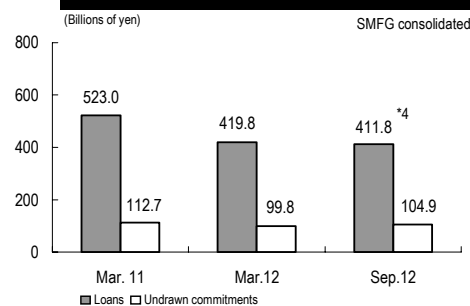
¹ Managerial accounting basis
² Balance (after provisions and write-offs)
 Excluding RMBS issued by GSE (the balance as of Sep. 2012: JPY 558.5 billion). Excluding JHFA securities, etc.

Credit derivatives transactions with monoline insurance companies¹



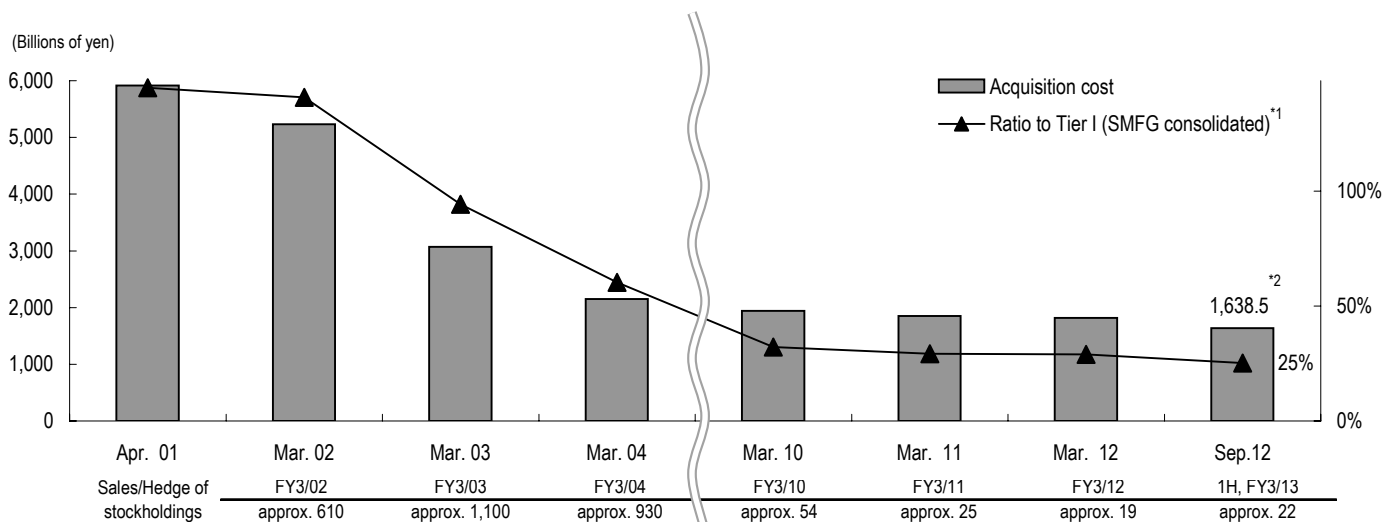
^{*3} Reserve for possible loan losses as of Sep. 2012: JPY 0.7 billion

Leveraged loans¹



^{*4} Reserve for possible loan losses as of Sep. 2012: JPY 9.6 billion (excluding general reserve for possible loan losses against normal borrowers)

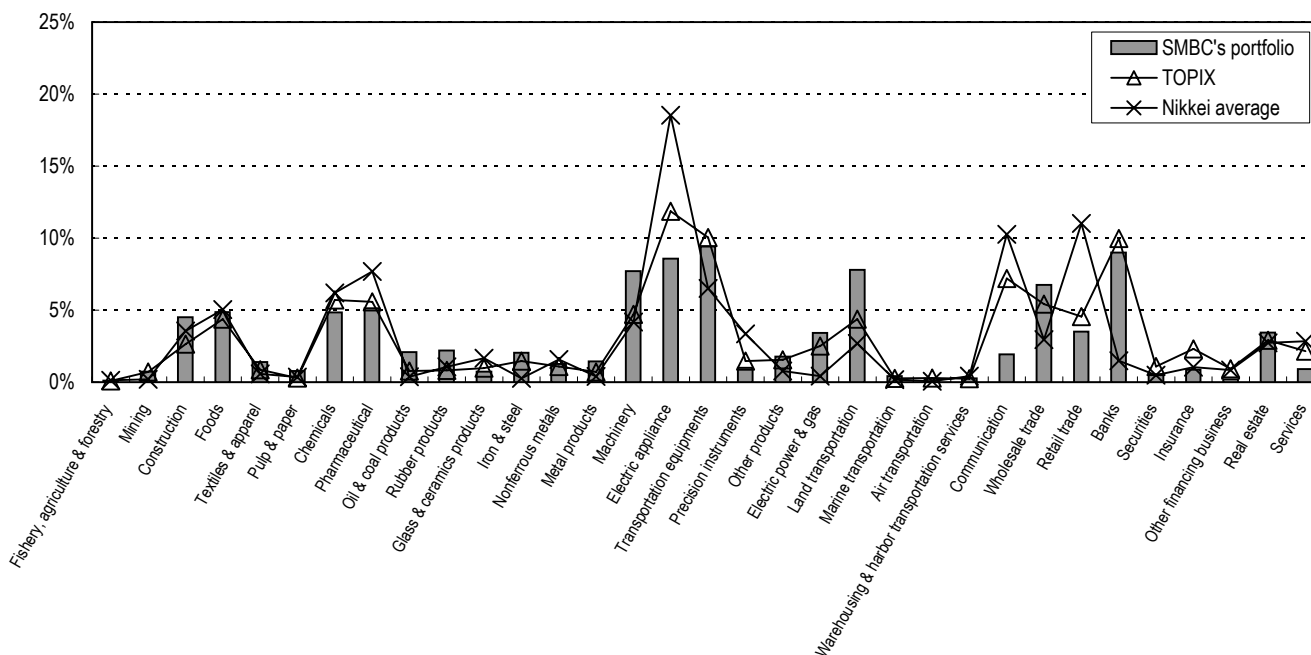
Balance of domestic stocks classified as other securities with fair value



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

*2 Amount of un-hedged equity. Shares of SMFG related to share exchange for acquiring Promise are excluded

Composition by industry (as of Sep. 30, 2012, balance sheet amount)



Top 30 by balance sheet amount (as of Mar. 31, 2012)³

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 HOLDINGS 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

³ The shares which SMBC holds primarily for strategic purposes

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

SMFG consolidated

Capital ratio^{*1}

	Mar. 10	Mar. 11	Mar. 12 (a)	Sep. 12 (b)	(b)-(a)
(Billions of yen)					
Tier I	6,032.3	6,324.0	6,272.3	6,506.3	+234.1
Capital stock & Capital surplus	3,316.8	3,316.7	3,097.7	3,096.5	(1.2)
<of which Preferred stock>	<210.0>	<210.0>	<->	<->	<->
Retained earnings (after deduction of cash dividends to be paid)	1,371.3	1,702.8	2,084.4	2,348.3	+263.9 (1)
<of which Cash dividends to be paid>	<(80.7)>	<(73.6)>	<(68.2)>	<(70.5)>	<(2.3)>
Minority interests	2,042.3	2,029.5	2,030.6	1,988.2	(42.5)
<of which Preferred securities issued by overseas SPCs>	<1,633.3>	<1,593.6>	<1,588.9>	<1,557.4>	<(31.5)>
Treasury stock	(124.1)	(171.8)	(236.0)	(227.2)	+8.9
Unrealized losses on other securities	-	-	-	-	-
Business concession	(12.8)	(12.0)	(11.2)	(10.8)	+0.4
Goodwill and others	(350.7)	(340.8)	(386.3)	(385.7)	+0.6
Intangible assets resulting from business combinations	(35.2)	(41.6)	(98.9)	(99.2)	(0.3)
Increase in equity capital resulting from a securitization exposure	(37.5)	(36.3)	(38.3)	(39.1)	(0.8)
Amount equivalent to 50% of expected losses in excess of qualifying reserves	(36.2)	-	(29.1)	(39.5)	(10.4)
Deductions of deferred tax assets	-	-	-	-	-
Others	(101.6)	(122.5)	(140.6)	(125.2)	+15.5
Tier II	2,563.9	2,537.0	2,771.1	2,588.3	(182.8)
Unrealized gains on other securities after 55% discount	254.0	169.3	214.6	131.5	(83.1) (2)
Land revaluation excess after 55% discount	37.0	35.7	35.8	35.8	+0.0
General reserve for loan losses	69.4	100.0	66.7	59.3	(7.4)
Excess amount of provisions	-	21.7	-	-	-
Perpetual subordinated debt	427.6	243.0	149.2	142.5	(6.6) (3)
Dated subordinated debt	1,775.8	1,967.2	2,304.9	2,219.1 ^{*3}	(85.8) (3)
Deductions	(467.9)	(428.1)	(399.6)	(390.5)	+9.2
Total capital	8,128.2	8,432.9	8,643.8	8,704.2	+60.4
Risk-weighted assets	54,084.5	50,693.7	51,043.2	49,344.8	(1,698.5)
Credit risk-weighted assets	50,518.1	46,418.6	45,976.5	44,651.3	(1,325.2)
Market risk equivalent	448.4	584.0	1,174.2	1,211.9	+37.7
<Reference> Outlier ratio ^{*2}	6.1%	7.8%	2.6%	3.0%	+0.4%
Operational risk equivalent	3,118.0	3,691.1	3,892.5	3,481.6	(410.9)
Capital ratio	15.02%	16.63%	16.93%	17.63%	+0.70%
Tier I ratio	11.15%	12.47%	12.28%	13.18%	+ 0.90%

*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
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. 2012

- (1) Consolidated net income: +331.0, Dividends: (70.5)
- (2) Decrease in unrealized gains on other securities mainly due to declined share prices: (83.1)
- (3) Redemption of subordinated debt, etc: (92.4)

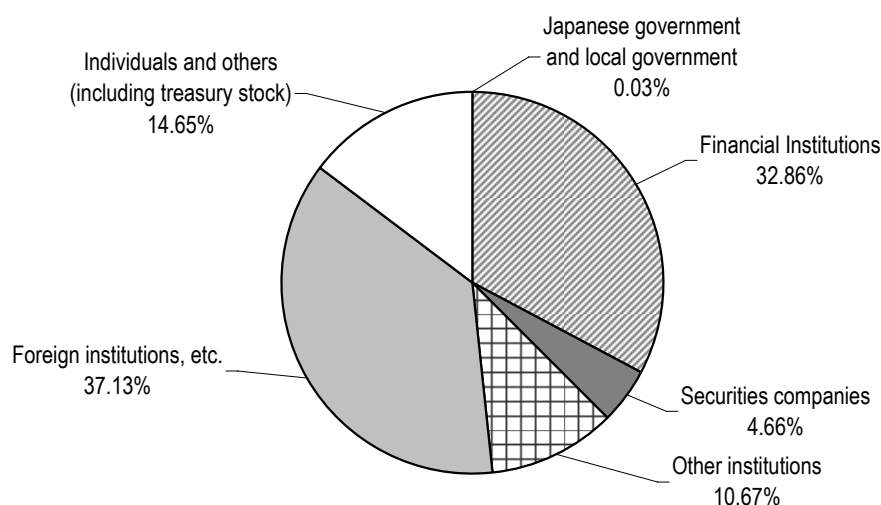
<Reference>

(Billions of yen)

	Mar. 10	Mar. 11	Mar. 12	Sep. 12
Net deferred tax assets	702.1	624.2	350.2	419.1
Net deferred tax assets / Tier I	11.6%	9.9%	5.6%	6.4%
Distributable amounts				
SMFG non-consolidated	908.3	945.5	629.8	
SMBC non-consolidated	1,407.0	1,646.2	1,755.3	

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

Shareholder breakdown (classified by type of common stock shareholders, as of Sep. 30, 2012)



List of preferred securities

	Issue date	Aggregate issue amount	Dividend rate ^{*1}	Redemption at the option of issuer ^{*2}	Type
Issued by SMFG's subsidiaries					
SMFG Preferred Capital USD 1 Limited ^{*3}	Dec. 2006	USD 1,650 mn	6.078%	Jan. 2017	Step-up
SMFG Preferred Capital GBP 1 Limited ^{*4}	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	Oct. 2009	JPY 45.0 bn	3.940%	Jan. 2015	Non step-up

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

*2 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

*3 The balance as of Sep 30, 2012 was USD 649.141 million

*4 The balance as of Sep 30, 2012 was GBP 73.576 million

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

Assets under SMBC account

(Billions of yen)

	Mar. 10	Mar. 11	Mar. 12	Sep. 12
Individual deposits ^{*1}	35,638.0	36,653.7	37,696.7	38,122.1
Liquid deposits	21,020.0	22,011.3	23,260.4	23,610.9
Fixed-term deposits	14,148.5	14,157.0	13,914.9	13,964.0
Foreign currency deposits	469.5	485.4	521.4	547.2
Investment trusts ^{*2}	2,931.4	3,039.4	2,735.8	2,520.9
Investment trusts for individuals	2,620.7	2,725.0	2,421.5	2,226.3

*1 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)

	FY3/10	FY3/11	FY3/12	1H, FY3/13
Sales of pension-type insurances	381.8	192.1	176.6	58.4
Accumulated sales of pension-type insurances	3,286.7	3,478.8	3,655.4	3,713.8

Loans

(Billions of yen)

	Mar. 10	Mar. 11	Mar. 12	Sep. 12
Housing loans	14,497.5	14,490.8	14,336.8	14,147.7
of which Residential purpose	11,010.7	11,141.7	11,196.6	11,140.8
Other consumer loans	903.0	878.5	869.3	870.6

(Billions of yen)

	FY3/10	FY3/11	FY3/12	1H, FY3/13
Originated amount of housing loans for residential purpose ^{*3}	1,543.0	1,192.4	1,164.6	527.1
of which Originated amount of housing loan with insurance for major serious illness	approx. 380	approx. 450	approx. 510	approx. 230
Securitization	approx. 40	approx. 50	approx. 80	approx. 60

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

SMBC products line-up (as of Sep. 30, 2012)

		Open architecture
Third-party products	Investment trusts	108 funds (including 33 Internet-only funds): 13 Domestic bonds, 16 Domestic stocks, 27 International bonds, 32 International stocks, 6 Balanced, 2 Convertible bond, 8 Foreign investment trusts, 4 Others
	Pension-type insurances	10 Products
	Single premium type permanent life insurance	10 Products
	Level premium insurance, etc. ^{*4}	22 Products
In-house products	Securities intermediary	Foreign bonds by public offering (World Bank bonds, etc.), Foreign bonds at secondary markets (US Treasury notes, etc.), 18 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.
		<No. of supplier companies> 27
		6
		4
		7

*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

- Marketing channels and client segmentation

Marketing channels

(Number)

	Mar. 10	Mar. 11	Mar. 12	Sep. 12
Domestic branches ^{*1}	437	435	437	437
SMBC Consulting Plaza	73	73	73	73
Loan Promotion Office	103	99	92	92
Reference: Employees ^{*2}	22,460	22,524	22,686	22,921
Locations where ATMs are available outside				
SMBC branches	1,780	1,551	1,471	1,476
Available for 24 hours	720	524	450	450
ATMs (Total)	38,655	41,594	43,824	45,424
SMBC ATMs	6,829	6,584	6,513	6,517
Inside SMBC branches	3,734	3,718	3,710	3,680
Outside SMBC branches	3,095	2,866	2,803	2,837
Other ATMs	31,826	35,010	37,311	38,907

*1 Excludes representative offices, agencies, etc.

*2 Sum of full-time workers, excluding executive officers

Segmentation of retail customers and marketing channels

		Client segments	Channels (as of Sep. 30, 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. 0.19 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

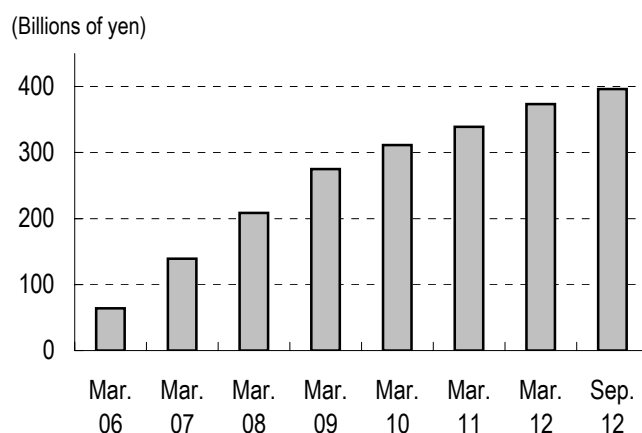
For retail customers

Consumer finance

	(Billions of yen)
	Sep. 2012
SMBC ^{*1}	Approx. 580
Sumitomo Mitsui Card	Approx. 310
SMBC Consumer Finance	Approx. 750
Cedyna	Approx. 410

*1 Including loan balance related to the alliance with SMBC Consumer Finance

Total loan balance related to the alliance with SMBC Consumer Finance



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

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

	Mar. 10	Mar. 11	Mar. 12	Sep. 12
No. of ACMs under the alliance with SMBC Consumer Finance	716	719	719	716

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

	(Thousands)			
	Mar. 10	Mar. 11	Mar. 12	Sep. 12
"SMBC Direct" clients	10,124	10,862	11,558	11,881

	(Millions)			
	FY3/10	FY3/11	FY3/12	1H, FY3/13
Transactions through SMBC remote banking	183	189	193	97
Transactions through Internet and mobile banking	179	186	190	96
Transactions through telephone banking	4	3	3	1

For corporations

E-banking

(For domestic)	(Thousands)			
	Mar. 10	Mar. 11	Mar. 12	Sep. 12
E-banking Web 21 ^{*3}	154	163	172	175
Global e-Trade service	17	18	20	21

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

(For overseas)	(Number)			
	Mar. 10	Mar. 11	Mar. 12	Sep. 12
Overseas e-banking ^{*4}	8,022	9,148	10,924	11,794

*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 Sep. 30, 2012)

Marketing channels for corporate clients	Number
Corporate Business Office	178
Business Support Office	43
Corporate Sales Office	4
Sub-office	10

SMBC Environmental Assessment Loan/ Private Placement Bonds

- Accumulated no. of origination: approx. 135
- Accumulated amount of origination: approx. JPY 360 billion (as of Sep. 30, 2012)
- The financing terms and conditions are linked with environmental assessment of the borrower's level of preparedness examined by SMBC and the Japan Research Institute
- Support environmental commitments of our clients through financing

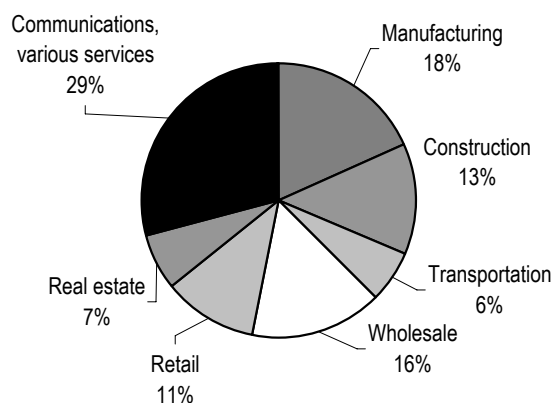
Launch	October 2008
Amount	JPY 100 million or more
Term	no less than 12 months

Business Select Loan - Product description

- Accumulated number of origination: approx. 270,000
- Accumulated amount of origination: approx. JPY 7.3 trillion (as of Sep. 30, 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 Sep. 30, 2012)



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

Business Select Loan (Billions of yen)

	Mar. 2012	Sep. 2012
Balance	approx. 450	approx. 440
Origination	approx. 170	approx. 100

Lending services for SMEs with less dependence on personal guarantees (as of Sep. 30, 2012)

Types of loans	No. of transactions	Balance (Billions of yen)	Main products & services
Loans collateralized by movable property/assigned claim*	249	314.4	Asset Linked Loan, etc.
Loans utilizing covenants	2,188	2,746.1	Loan syndication, Documentation Loan, etc.
Loans utilizing credit scoring models	22,487	442.3	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	MUFG	8,577
2	State Bank of India	7,298
3	SMFG	4,958
4	Mizuho FG	4,931
5	Societe Generale	3,009
6	HSBC	2,865
7	Credit Agricole CIB	2,834
8	IDFC	2,773
9	BNP Paribas	2,573
10	BBVA	2,464

Source: Thomson Reuters

(Jan. - Sep. 2012)

Syndicated loans mandated arranger ranking

(Global)		(Millions of USD)
1	JP Morgan	168,175
2	Bank of America Merrill Lynch	153,124
3	Citi	119,398
4	Mizuho FG	119,000
5	MUFG	115,887
6	Wells Fargo	97,450
7	SMFG	83,419
8	Barclays	72,579
9	RBS	63,403
10	Deutsche Bank	60,185

Source: Thomson Reuters

(Jan. - Sep. 2012)

League tables: SMBC Nikko Securities

Global Equity & Equity-Related :

Bookrunner, Underwriting amount ^{*1}		(Billions of yen)	
		Proceeds	Mkt Share
1.	Nomura Securities	235.0	19.8%
2.	Daiwa Securities	226.9	19.2%
3.	Mizuho Securities	193.2	16.3%
4.	Mitsubishi UFJ Morgan Stanley Securities	165.6	14.0%
5.	SMBC Nikko Securities	161.2	13.6%
6.	Merrill Lynch Japan Securities	71.7	6.0%
7.	Morgan Stanley MUFG Securities	59.5	5.0%
8.	UBS Securities	13.8	1.2%
9.	JP Morgan	11.3	1.0%
9.	Goldman Sachs	11.3	1.0%

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

		(Billions of yen)	
		Proceeds	Mkt Share
1.	Mitsubishi UFJ Morgan Stanley Securities	1,840.7	23.3%
2.	Mizuho Securities	1,825.3	23.1%
3.	Daiwa Securities	1,188.7	15.1%
4.	Nomura Securities	1,179.0	14.9%
5.	SMBC Nikko Securities	579.6	7.3%
6.	Goldman Sachs	260.4	3.3%
7.	Merrill Lynch Japan Securities	235.4	3.0%
8.	Citigroup Global Markets	123.7	1.6%
9.	JP Morgan	123.6	1.6%
10.	Morgan Stanley MUFG Securities	120.8	1.5%

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

		(Billions of yen)	
		Transaction volume	Mkt Share
1.	Nomura Securities	3,128.0	49.3%
2.	Mizuho Securities	2,351.9	37.1%
3.	Mitsubishi UFJ Morgan Stanley Securities	1,864.3	29.4%
4.	SMBC Nikko Securities	1,749.0	27.6%
5.	JP Morgan	1,642.4	25.9%
6.	Bank of America Merrill Lynch	1,111.9	17.5%
7.	Morgan Stanley MUFG Securities	910.4	14.4%
8.	Goldman Sachs	751.9	11.9%
9.	KPMG Tax Corporation	494.9	7.8%
10.	GCA Savvian	468.0	7.4%

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

		No. of deals	Mkt Share
1.	Mitsubishi UFJ Morgan Stanley Securities	64	5.0%
2.	Nomura Securities	58	4.5%
2.	KPMG Tax Corporation	58	4.5%
4.	Barclays	44	3.4%
5.	Mizuho Securities	43	3.4%
6.	SMBC Nikko Securities	28	2.2%
7.	SMBC	24	1.9%
8.	GCA Savvian	19	1.5%
8.	Daiwa Securities	19	1.5%
8.	Deloitte Tohmatsu Financial Advisory	19	1.5%

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

*2 Source: SMBC Nikko Securities (Apr. - Sep. 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 Nov. 15, 2012)

Total* 61

<SMBC's overseas offices>		<Major overseas subsidiaries and affiliates>	
Branches	15	Sumitomo Mitsui Banking Corporation Europe Limited	5
Sub-branches	12	Sumitomo Mitsui Banking Corporation (China)	13
Representative offices	8	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. 2012

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
 - Chongqing Branch
 - Tianjin Binhai Sub-Branch
 - Suzhou Industrial Park Sub-Branch
 - Shanghai Puxi Sub-Branch
 - Changshu Sub-Branch
- Shanghai Branch
- Dalian Representative Office
- Hong Kong Branch
- Taipei Branch
- Seoul Branch
- Singapore Branch
 - Yangon Representative Office
- 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
 - 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.

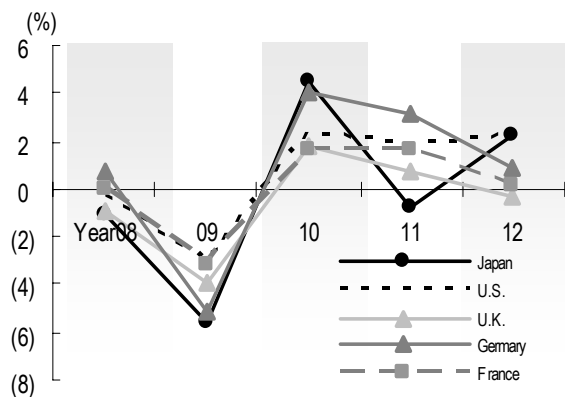
Europe, Middle East and Africa

- <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

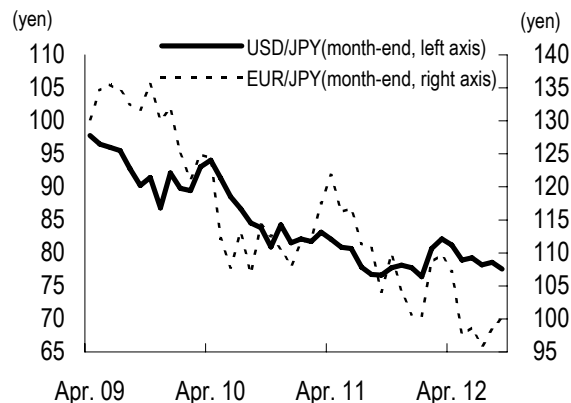
Real GDP Growth Rate



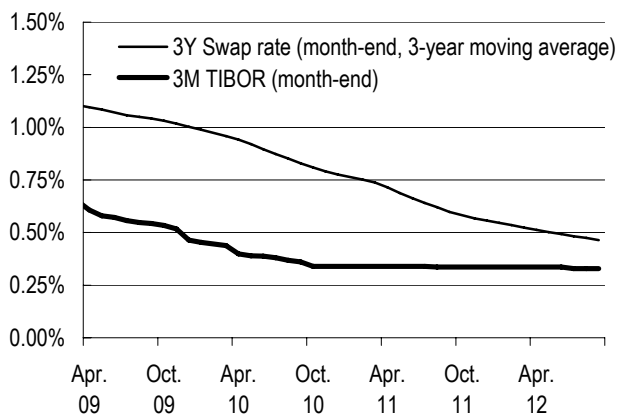
Source: IMF World Economic Outlook (Oct. 2012)

* Applied estimated figures for 2012

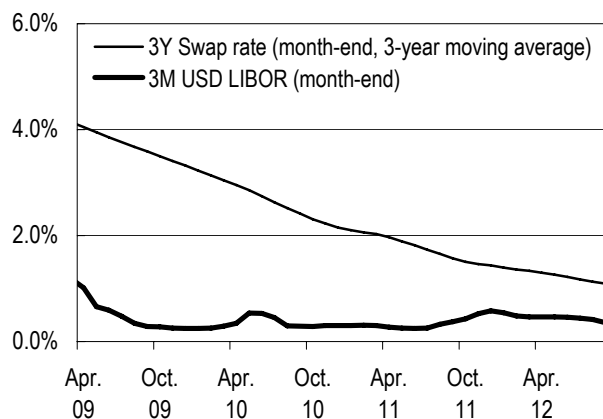
Exchange Rate (USD/JPY, EUR/JPY)



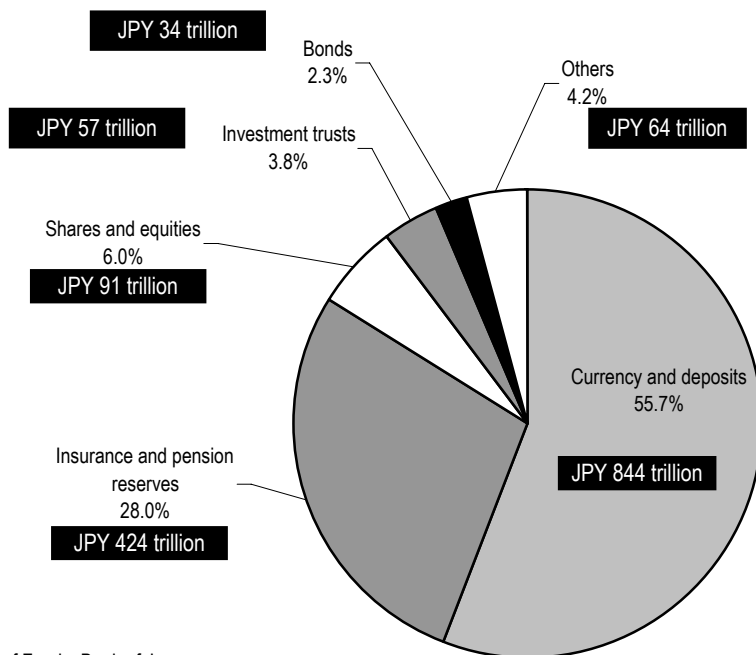
Trend of JPY interest rates



Trend of USD interest rates



Financial assets held by households in Japan

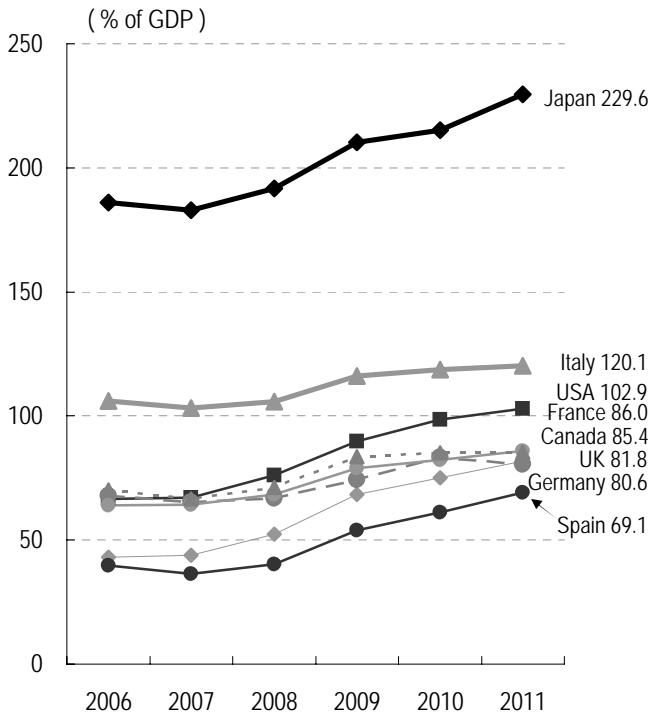


Total financial assets held by households
(Jun. 30, 2012, preliminary)
JPY 1,515 trillion

Source: Flow of Funds, Bank of Japan

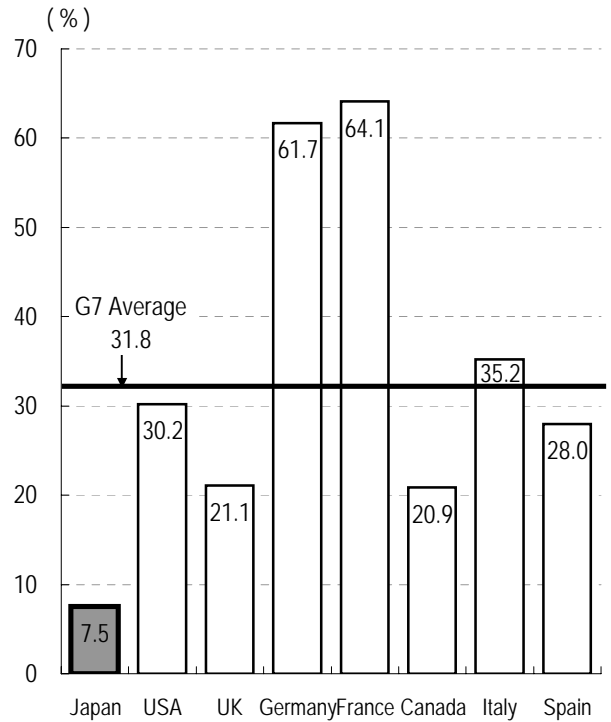
Reference: Fiscal condition of major nations

General Government Gross Debt



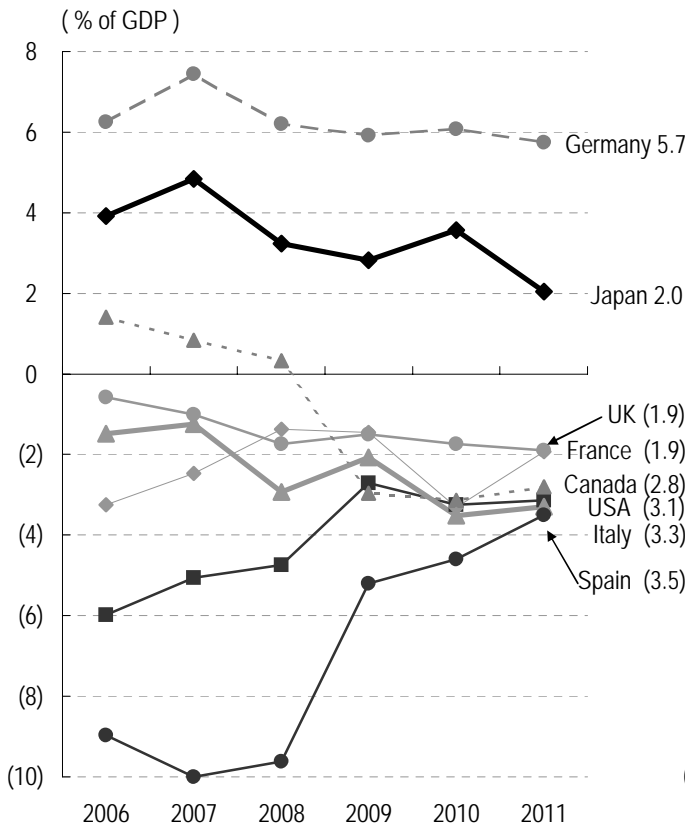
Source: IMF "World Economic Outlook, October 2012"
 * Applied estimated figures of 2011 for Japan and United States

Nonresident Holding of General Government Debt in 2012



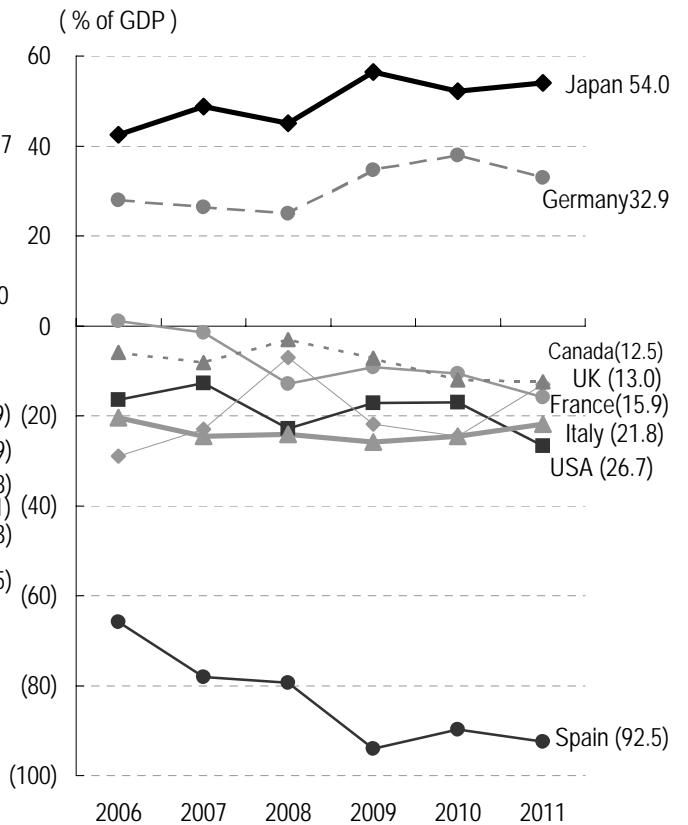
Source: IMF "October 2012 Fiscal Monitor"

Current Account Balance



Source: IMF "World Economic Outlook, October 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	1H,FY3/13
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	1,371.8
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	679.8
Trust fees	-	0.0	0.3	2.6	8.6	3.5	3.8	2.1	1.8	2.3	1.8	1.0
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	401.0
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	122.4
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	167.6
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)	(721.8)
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	468.2
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	331.0
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)	(48.0)
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	598.8
No. of consolidated subsidiaries	144	170	165	167	162	181	268	288	307	327	337	321
No. of affiliated companies accounted for by equity method	38	47	48	53	63	62	74	79	58	47	43	44

*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	1H,FY3/13
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	786.7
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	474.8
Trust fees	-	0.0	0.3	2.6	8.6	3.5	3.7	2.1	1.7	2.3	1.7	1.0
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	141.1
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	49.8
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	120.0
<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>	<117.3>
<o/w Domestic operations>	<55.9>	<72.1>	<0.3>	<(6.1)>	<(11.3)>	<(74.7)>	<(10.0)>	<(32.4)>	<9.1>	<28.4>	<23.2>	<30.9>
<o/w Overseas operations>	<11.2>	<63.6>	<22.4>	<(15.5)>	<1.0>	<(37.7)>	<(20.1)>	<58.5>	<28.2>	<118.7>	<129.3>	<86.4>
Expenses	(678.4)	(647.0)	(584.0)	(582.4)	(586.5)	(603.9)	(665.1)	(701.5)	(685.8)	(699.2)	(719.5)	(358.1)
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%	45.5%
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	428.7
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	274.5
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	239.7
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)	244.0

*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	Sep. 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	139,465.7
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	7,851.4
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	3,645.5
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	8,915.7
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	61,734.8
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	39,781.6
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	477.1
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	5,235.8
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	132,092.2
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	83,763.0
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	10,516.7
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	3,769.5
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	4,569.1
Total net assets	-	-	-	-	-	5,331.3	5,224.1	4,611.8	7,000.8	7,132.1	7,255.0	7,373.5
o/w Total stockholders' equity	-	-	-	-	-	2,741.6	3,095.3	2,599.2	4,644.7	4,921.4	5,014.3	5,285.3
o/w Capital Stock / Capital surplus	-	-	-	-	-	1,478.7	1,478.7	1,478.1	3,316.8	3,316.7	3,097.7	3,096.5
o/w Retained earnings	-	-	-	-	-	1,386.4	1,740.6	1,245.1	1,451.9	1,776.4	2,152.7	2,416.0
Total valuation and translation adjustments	-	-	-	-	-	1,181.4	483.0	(129.4)	306.6	173.1	196.1	84.8
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	-	-	-	-	-	-	-

<Capital ratio>

	(Billions of yen) ^{*2}											
	Mar. 02 ^{*1}	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Mar. 12	Sep. 12
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	6,506.3
<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	1,557.4
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	2,588.3
Deductions	(163.3)	(238.6)	(250.8)	(504.4)	(619.3)	(690.8)	(737.8)	(708.2)	(467.9)	(428.1)	(399.6)	(390.5)
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	8,704.2
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	49,344.8
Capital ratio	10.45%	10.10%	11.37%	9.94%	12.39%	11.31%	10.56%	11.47%	15.02%	16.63%	16.93%	17.63%
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%	13.18%

^{*1} SMBC consolidated

^{*2} Preliminary

^{*3} Basel II basis since Mar. 2007. "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	Sep. 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	116,435.5
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	55,833.0
Securities	20,496.4	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	39,927.0
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	247.2
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	110,593.3
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	75,154.0
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	10,556.4
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	4,137.1
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	5,842.2

^{**4} Stockholders' equity on and before Mar. 2006

<NPLs under the Financial Reconstruction Act>

	(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	Sep. 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	147.5
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	718.0
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	268.1
Problem assets based on the Financial Reconstruction Act	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	1,133.6
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	63,742.2
NPL ratio	8.9%	8.4%	5.0%	3.3%	1.7%	1.21%	1.24%	1.78%	1.74%	1.81%	1.86%	1.78%
Coverage ratio	76.7%	76.7%	81.5%	90.5%	91.0%	79.42%	80.60%	86.11%	90.56%	87.59%	89.93%	88.34%