

Financial Results
for the Six Months
ended September 30, 2009
-Supplementary Information-

Sumitomo Mitsui Financial Group, Inc.
Sumitomo Mitsui Banking Corporation

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(Notes) 1. <Consolidated>: Consolidated figures of Sumitomo Mitsui Financial Group, Inc. ("SMFG")

2. <Non-consolidated>: Non-consolidated figures of Sumitomo Mitsui Banking Corporation ("SMBC")

This document contains certain forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may materially differ from those contained in the forward-looking statements as a result of various factors.

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

Financial Highlights for the Six Months ended September 30, 2009

1. Income Analysis

<SMBC Non-consolidated>

(Millions of yen)

		Six months ended		Six months ended Sep. 30, 2008
		Sep. 30, 2009	Change	
Gross banking profit	1	719,348	(15,705)	735,053
<i>Excluding gains (losses) on bonds</i>	2	680,458	(59,155)	739,613
Gross domestic profit	3	551,522	(14,520)	566,042
<i>Excluding gains (losses) on bonds</i>	4	542,690	(30,597)	573,287
Net interest income	5	459,380	(611)	459,991
Trust fees	6	518	(726)	1,244
Net fees and commissions	7	95,975	(9,212)	105,187
Net trading income	8	1,588	(2,301)	3,889
Net other operating income	9	(5,940)	(1,671)	(4,269)
<i>Gains (losses) on bonds</i>	10	8,831	16,076	(7,245)
Gross international profit	11	167,825	(1,185)	169,010
<i>Excluding gains (losses) on bonds</i>	12	137,768	(28,557)	166,325
Net interest income	13	58,400	5,451	52,949
Net fees and commissions	14	34,726	(7,167)	41,893
Net trading income	15	105,936	124,532	(18,596)
Net other operating income	16	(31,237)	(124,001)	92,764
<i>Gains (losses) on bonds</i>	17	30,057	27,373	2,684
Expenses (excluding non-recurring losses)	18	(341,710)	14,856	(356,566)
Personnel expenses	19	(124,114)	(2,445)	(121,669)
Non-personnel expenses	20	(199,802)	16,268	(216,070)
Taxes	21	(17,793)	1,032	(18,825)
Banking profit (before provision for general reserve for possible loan losses)	22	377,637	(849)	378,486
<i>Excluding gains (losses) on bonds</i>	23	338,748	(44,299)	383,047
Provision for general reserve for possible loan losses	24	47,647	51,376	(3,729)
Banking profit	25	425,285	50,528	374,757
Gains (losses) on bonds	26	38,889	43,449	(4,560)
Non-recurring gains (losses)	27	(278,196)	(25,547)	(252,649)
Credit costs	28	(204,622)	15,792	(220,414)
Gains (losses) on stocks	29	(36,850)	(19,666)	(17,184)
Gains on sale of stocks and other securities	30	4,230	(1,182)	5,412
Losses on sale of stocks and other securities	31	(348)	239	(587)
Losses on devaluation of stocks and other securities	32	(40,731)	(18,722)	(22,009)
Other non-recurring gains (losses)	33	(36,724)	(21,675)	(15,049)
Ordinary profit	34	147,089	24,981	122,108
Extraordinary gains (losses)	35	(1,982)	(754)	(1,228)
Gains (losses) on disposal of fixed assets	36	(656)	(596)	(60)
Losses on impairment of fixed assets	37	(1,397)	(229)	(1,168)
Recoveries of written-off claims	38	70	70	0
Income before income taxes	39	145,106	24,227	120,879
Income taxes-current	40	(21,637)	(14,485)	(7,152)
Income taxes-deferred	41	(10,839)	22,493	(33,332)
Net income	42	112,628	32,234	80,394
Total credit cost (24+28+38)	43	(156,903)	67,240	(224,143)
Provision for general reserve for possible loan losses	44	47,647	51,376	(3,729)
Write-off of loans	45	(82,501)	36,943	(119,444)
Provision for specific reserve for possible loan losses	46	(89,504)	(3,097)	(86,407)
Losses on sales of delinquent loans	47	(32,770)	(18,207)	(14,563)
Provision for loan loss reserve for specific overseas	48	153	153	(0)
Recoveries of written-off claims	49	70	70	0

(Note) Amounts less than 1 million yen are rounded down. Figures in parenthesis indicate the amount of loss or decrease.

<Consolidated>

(Millions of yen)

		Six months ended		Six months ended
		Sep. 30, 2009	Change	Sep. 30, 2008
Consolidated gross profit	1	1,066,026	(2,104)	1,068,130
Net interest income	2	683,164	4,650	678,514
Trust fees	3	540	(728)	1,268
Net fees and commissions	4	259,528	(24,471)	283,999
Net trading income	5	140,586	140,928	(342)
Net other operating income	6	(17,794)	(122,484)	104,690
General and administrative expenses	7	(533,021)	5,939	(538,960)
Credit costs	8	(268,985)	34,063	(303,048)
Write-off of loans	9	(118,308)	35,262	(153,570)
Provision for specific reserve for possible loan losses	10	(142,974)	(33,277)	(109,697)
Provision for general reserve for possible loan losses	11	30,253	54,485	(24,232)
Other credit costs	12	(37,955)	(22,409)	(15,546)
Gains (losses) on stocks	13	(8,928)	10,849	(19,777)
Equity in earnings (losses) of affiliates	14	(20,042)	(13,904)	(6,138)
Other income (expenses)	15	(12,822)	(3,579)	(9,243)
Ordinary profit	16	222,225	31,263	190,962
Extraordinary gains (losses)	17	7,851	8,258	(407)
Losses on impairment of fixed assets	18	(1,763)	(432)	(1,331)
Recoveries of written-off claims	19	526	(398)	924
Income before income taxes and minority interests	20	230,076	39,521	190,555
Income taxes-current	21	(64,943)	(18,510)	(46,433)
Income taxes-deferred	22	14,720	30,510	(15,790)
Minority interests in net income	23	(56,313)	(11,262)	(45,051)
Net income	24	123,540	40,259	83,281

(Note) Consolidated gross profit = (Interest income - Interest expenses) + Trust fees + (Fees and commissions - Fees and commissions payments)
+ (Trading income - Trading losses) + (Other operating income - Other operating expenses)

Total credit cost (8+19)	25	(268,458)	33,666	(302,124)
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(Reference)

(Billions of yen)

Consolidated net business profit	26	400.4	(9.6)	410.0
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(Note) 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 transactions (dividends, etc.))

(Number of consolidated subsidiaries and affiliates)

		Sep. 30, 2009		Mar. 31, 2009
		Sep. 30, 2009	Change	
Consolidated subsidiaries	27	293	5	288
Affiliated companies accounted for by equity method	28	80	1	79

2. Banking Profit per Employee / Overhead Ratio <SMBC Non-consolidated>

(Millions of yen, %)

	Six months ended	Change	Six months ended
	Sep. 30, 2009		Sep. 30, 2008
(1)Banking profit (before provision for general reserve for possible loan losses)	377,637	(849)	378,486
Per employee (thousands of yen)	16,307	(1,729)	18,036
(2)Banking profit	425,285	50,528	374,757
Per employee (thousands of yen)	18,365	507	17,858
(3)Banking profit (before provision for general reserve for possible loan losses, excluding gains (losses) on bonds)	338,748	(44,299)	383,047
Per employee (thousands of yen)	14,628	(3,625)	18,253
Overhead ratio	47.5	(1.0)	48.5

(Notes) 1. Employees include executive officers (other than board members) and overseas local staff, and exclude temporary staff, employees temporarily transferred from other companies, and transferred staff to other companies.

2. Banking profit per employee is calculated on the basis of the average number of employees during the period.

3. Overhead ratio = Expenses (excluding non-recurring losses) / Gross banking profit

3. Interest Spread (Domestic) <SMBC Non-consolidated>

(%)

	Three months ended		Six months ended	Change	Six months ended
	Jun. 30, 2009	Sep. 30, 2009	Sep. 30, 2009		Sep. 30, 2008
Yield on interest earning assets (A)			1.46	(0.30)	1.76
Interest earned on loans and bills discounted (C)	1.81	1.73	1.77	(0.24)	2.01
Interest earned on securities			0.82	(0.38)	1.20
Total cost of funding (including expenses) (B)			1.03	(0.26)	1.29
Cost of interest bearing liabilities			0.22	(0.17)	0.39
Interest paid on deposits, etc. (D)	0.16	0.14	0.15	(0.11)	0.26
Interest paid on other liabilities			0.30	(0.36)	0.66
Expense ratio			0.81	(0.09)	0.90
Overall interest spread (A) - (B)			0.43	(0.04)	0.47
Interest spread (C) - (D)	1.65	1.59	1.62	(0.13)	1.75

4. Gains (Losses) on Securities <SMBC Non-consolidated>

(Millions of yen)

	Six months ended	Change	Six months ended
	Sep. 30, 2009		Sep. 30, 2008
Gains (losses) on bonds	38,889	43,449	(4,560)
Gains on sales	56,224	13,658	42,566
Losses on sales	(6,426)	36,007	(42,433)
Gains on redemption	4	(39)	43
Losses on redemption	(10,680)	(9,755)	(925)
Losses on devaluation	(231)	3,581	(3,812)
Gains (losses) on stocks	(36,850)	(19,666)	(17,184)
Gains on sales	4,230	(1,182)	5,412
Losses on sales	(348)	239	(587)
Losses on devaluation	(40,731)	(18,722)	(22,009)

5. Unrealized Gains (Losses) on Securities

(1) Evaluation method of securities

Trading purpose		Fair value method (net valuation gain (loss) are recognized in income statement)
Held-to-maturity purpose		Amortized cost method
Other securities	With market value	Fair value method (net valuation gain (loss) are directly included in Net assets)
	Without market value	Cost method or amortized cost method
Investments in subsidiaries and affiliates		Cost method

(Note) Securities in money held in trust are valued by the same method as above.

(2) Unrealized gains (losses)

<SMBC Non-consolidated>

(Millions of yen)

	Sep. 30, 2009				Mar. 31, 2009		
	Net unrealized gains (losses)				Net unrealized gains (losses)		
	(a)	(a) - (b)	Gains	Losses	(b)	Gains	Losses
Held-to-maturity purpose	54,876	27,025	54,876	-	27,851	28,155	(304)
Stocks of subsidiaries and affiliates	(14,959)	(11,423)	-	(14,959)	(3,536)	-	(3,536)
Other securities	563,666	606,367	756,182	(192,516)	(42,701)	337,535	(380,237)
Stocks	496,029	512,574	626,822	(130,793)	(16,545)	273,058	(289,604)
Bonds	55,519	56,760	56,050	(531)	(1,241)	16,910	(18,152)
Others	12,117	37,031	73,309	(61,191)	(24,914)	47,566	(72,480)
Other money held in trust	(172)	90	16	(188)	(262)	-	(262)
Total	603,410	622,059	811,074	(207,663)	(18,649)	365,691	(384,341)
Stocks	481,070	501,152	626,822	(145,752)	(20,082)	273,058	(293,140)
Bonds	110,395	83,786	110,926	(531)	26,609	45,066	(18,456)
Others	11,945	37,121	73,325	(61,380)	(25,176)	47,566	(72,743)

(Notes) 1. The figures above include unrealized gains (losses) on negotiable certificates of deposit in 'Cash and due from banks' and beneficiary claims on loan trust in 'Monetary claims bought,' etc.

2. Unrealized gains (losses) of stocks (excluding stocks of subsidiaries and affiliates) are calculated with the average market price during the final month of the interim period. Rest of the securities are valued at market prices as of the balance sheet date.

3. Other securities and Other money held in trust are valued and recorded on the balance sheet at market prices. Unrealized gains (losses) indicate the difference between the acquisition costs (or amortized costs) and the balance sheet amounts.

4. Floating-rate Japanese government bonds which SMBC held as Other securities are carried on the balance sheet at their reasonably estimated amounts in accordance with the "Practical Solution on Measurement of Fair Value of Financial Assets" (Accounting Standard Board of Japan Practical Issues Task Force No. 25, issued on October 28, 2008).

<Consolidated>

(Millions of yen)

	Sep. 30, 2009				Mar. 31, 2009		
	Net unrealized gains (losses)				Net unrealized gains (losses)		
	(a)	(a) - (b)	Gains	Losses	(b)	Gains	Losses
Held-to-maturity purpose	55,028	28,287	55,215	(186)	26,741	28,155	(1,414)
Other securities	604,611	637,787	794,962	(190,350)	(33,176)	356,834	(390,011)
Stocks	527,824	520,762	648,399	(120,575)	7,062	287,380	(280,317)
Bonds	63,294	66,120	64,052	(758)	(2,826)	21,534	(24,360)
Others	13,493	50,905	82,510	(69,017)	(37,412)	47,920	(85,332)
Other money held in trust	(172)	90	16	(188)	(262)	-	(262)
Total	659,468	666,165	850,194	(190,726)	(6,697)	384,990	(391,688)
Stocks	527,824	520,762	648,399	(120,575)	7,062	287,380	(280,317)
Bonds	118,474	94,055	119,259	(785)	24,419	49,690	(25,270)
Others	13,169	51,349	82,535	(69,366)	(38,180)	47,920	(86,100)

(Notes) 1. The figures above include unrealized gains (losses) on negotiable certificates of deposit in 'Cash and due from banks' and beneficiary claims on loan trust in 'Monetary claims bought,' etc.

2. Unrealized gains (losses) of stocks are mainly calculated with the average market price during the final month of the interim period. Rest of the securities are valued at market prices as of the balance sheet date.

3. Other securities and Other money held in trust are valued and recorded on the balance sheet at market prices. Unrealized gains (losses) indicate the difference between the acquisition costs (or amortized costs) and the balance sheet amounts.

4. Floating-rate Japanese government bonds which SMFG held as Other securities are carried on the consolidated balance sheet at their reasonably estimated amounts in accordance with the "Practical Solution on Measurement of Fair Value of Financial Assets" (Accounting Standard Board of Japan Practical Issues Task Force No. 25, issued on October 28, 2008).

6. Redemption Schedule of Other Securities <SMBC Non-consolidated>

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

(Billions of yen)

	Sep. 30, 2009					Mar. 31, 2009				
	1 year or less	More than 1 year to 5 years	More than 5 years to 10 years	More than 10 years	Total	1 year or less	More than 1 year to 5 years	More than 5 years to 10 years	More than 10 years	Total
Bonds	4,967.6	10,329.9	2,844.1	1,083.8	19,225.5	3,232.7	11,178.7	1,827.6	1,609.8	17,849.0
Japanese government bonds	4,534.4	8,164.3	2,052.6	996.9	15,748.3	2,766.8	9,016.2	1,000.8	1,372.9	14,156.9
Japanese local government bonds	8.8	86.3	73.9	0.0	169.1	6.5	155.1	68.2	0.0	230.0
Japanese corporate bonds	424.4	2,079.2	717.4	86.9	3,308.0	459.2	2,007.3	758.4	236.8	3,461.9
Others	700.4	2,053.3	998.8	183.3	3,936.0	892.5	4,198.3	770.8	443.2	6,305.0
Total	5,668.1	12,383.2	3,842.9	1,267.2	23,161.6	4,125.3	15,377.1	2,598.5	2,053.1	24,154.1

7. Overview of Derivative Transactions (on Deferred Hedge Accounting Basis)

<SMBC Non-consolidated>

(Billions of yen)

	Sep. 30, 2009				Mar. 31, 2009			
	Assets (a)	Liabilities (b)	Net	Net	Assets (c)	Liabilities (d)	Net	Net
			assets (a) - (b)	deferred gains (losses)			assets (c) - (d)	deferred gains (losses)
Interest rate swaps	104.4	30.2	74.2	(52.0)	106.3	39.1	67.2	(64.4)
Currency swaps	235.8	4.8	231.0	12.4	124.5	1.9	122.6	25.9
Others	0.5	1.3	(0.8)	104.7	2.0	2.8	(0.8)	69.8
Total	340.7	36.3	304.4	65.1	232.8	43.8	189.0	31.3

(Notes) 1. Derivative transactions are valued at fair value on the balance sheet.

2. SMBC applied deferred hedge or fair value hedge accounting based on Practical Guidelines for Accounting Standard for Financial Instruments as well as deferred hedge accounting for banking industry based on JICPA Industry Audit Committee Report No.24 and No.25.

3. Figures for Net deferred gains (losses) are those before application of tax effect accounting.

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

(Billions of yen)

	Sep. 30, 2009				Mar. 31, 2009			
	1 year or less	More than 1 year to 5 years	More than 5 years	Total	1 year or less	More than 1 year to 5 years	More than 5 years	Total
Receivable fixed rate /payable floating rate	5,744.6	12,960.8	3,284.3	21,989.7	3,822.8	11,964.6	3,325.7	19,113.1
Receivable floating rate /payable fixed rate	2,108.3	4,659.9	3,845.4	10,613.6	2,207.1	5,173.5	3,828.6	11,209.2
Receivable floating rate /payable floating rate	30.0	20.5	-	50.5	-	50.5	-	50.5
Total contract amount	7,882.9	17,641.2	7,129.7	32,653.8	6,029.9	17,188.6	7,154.3	30,372.8

8. Employee Retirement Benefits

(1) Projected benefit obligation

<SMBC Non-consolidated>

(Millions of yen)

		Six months ended		Six months ended Sep. 30, 2008
		Sep. 30, 2009	Change	
Projected benefit obligation*	(A)	840,355	772	839,583
	<Discount rate>	<2.5%>	< - >	<2.5%>
Fair value of plan assets*	(B)	708,979	(229,265)	938,244
Reserve for employee retirement benefits*	(C)	-	-	-
Prepaid pension cost*	(D)	212,836	3,765	209,071
Unrecognized prior service cost (deductible from the obligation)*	(E)	(25,746)	11,085	(36,831)
Unrecognized net actuarial gain (loss)*	(A-B-C+D-E)	369,958	222,717	147,241

*As of the beginning of the period

(Reference) <Consolidated>

(Millions of yen)

		Six months ended		Six months ended Sep. 30, 2008
		Sep. 30, 2009	Change	
Projected benefit obligation*	(A)	918,081	(1,001)	919,082
Fair value of plan assets*	(B)	742,917	(233,003)	975,920
Reserve for employee retirement benefits*	(C)	35,643	(3,058)	38,701
Prepaid pension cost*	(D)	216,209	3,839	212,370
Unrecognized prior service cost (deductible from the obligation)*	(E)	(26,420)	10,698	(37,118)
Unrecognized net actuarial gain (loss)*	(A-B-C+D-E)	382,151	228,202	153,949

*As of the beginning of the period

(2) Pension expenses

<SMBC Non-consolidated>

(Millions of yen)

	Six months ended		Six months ended Sep. 30, 2008
	Sep. 30, 2009	Change	
Pension expenses	31,175	18,363	12,812
Service cost	8,167	343	7,824
Interest cost on projected benefit obligation	10,504	10	10,494
Expected returns on plan assets	(11,599)	3,682	(15,281)
Amortization of unrecognized prior service cost	(5,542)	-	(5,542)
Amortization of unrecognized net actuarial gain (loss)	29,096	14,046	15,050
Others	549	282	267

(Reference) <Consolidated>

(Millions of yen)

	Six months ended		Six months ended Sep. 30, 2008
	Sep. 30, 2009	Change	
Pension expenses	35,941	18,564	17,377

9. Capital Ratio

<Consolidated>	Sep. 30, 2009 (a)			(Billions of yen, %)	
	[Preliminary]	(a) - (b)	(a) - (c)	Mar. 31, 2009 (b)	Sep. 30, 2008 (c)
(1) Capital ratio	13.13	1.66	2.88	11.47	10.25
Tier I ratio	9.55	1.33	2.47	8.22	7.08
(2) Tier I	5,295.2	960.1	803.9	4,335.1	4,491.3
(3) Tier II	2,765.5	344.5	18.7	2,421.0	2,746.8
(4) Subtraction items	779.2	71.0	48.2	708.2	731.0
(5) Total capital (2) + (3) - (4)	7,281.5	1,233.7	774.4	6,047.8	6,507.1
(6) Risk-adjusted assets	55,423.3	2,696.8	(8,009.2)	52,726.5	63,432.5
(7) Required capital (6) X 8%	4,433.9	215.8	(640.7)	4,218.1	5,074.6

<SMBC consolidated>

Capital ratio (BIS Guidelines)	15.05	1.51	3.15	13.54	11.90
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<SMBC Non-consolidated>

Capital ratio (BIS Guidelines)	15.73	1.88	3.23	13.85	12.50
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(Note) Adopted the Advanced Internal Ratings-Based Approach for the measurement of credit risk-adjusted assets on and after March 31, 2009.
The Foundation Internal Ratings-Based Approach was adopted before March 31, 2009.

10. ROE <Consolidated>

	Six months ended Sep. 30, 2009			FY3/2009	Six months ended Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
ROE (numerator: Net income)	8.1	22.4	3.2	(14.3)	4.9

(Note)

$$\text{ROE} = \frac{(\text{Net income} - \text{Dividends on preferred stocks}) \times (\text{Number of days in a year}) / (\text{Number of days in the relevant period})}{\{[(\text{Net assets at beginning of period}) - (\text{Number of preferred shares outstanding at beginning of period}) \times (\text{Issue price}) - (\text{Stock acquisition rights at beginning of period}) - (\text{Minority interests at beginning of period})] + [(\text{Net assets at end of period}) - (\text{Number of preferred shares outstanding at end of period}) \times (\text{Issue price}) - (\text{Stock acquisition rights at end of period}) - (\text{Minority interests at end of period})]\} / 2} \times 100$$

	Six months ended Sep. 30, 2009			FY3/2009	Six months ended Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Diluted ROE (numerator: Net income)	7.7	20.0	3.0	(12.3)	4.7

(Note)

$$\text{Diluted ROE} = \frac{(\text{Net income}) \times (\text{Number of days in a year}) / (\text{Number of days in the relevant period})}{\{[(\text{Net assets at beginning of period}) - (\text{Stock acquisition rights at beginning of period}) - (\text{Minority interests at beginning of period})] + [(\text{Net assets at end of period}) - (\text{Stock acquisition rights at end of period}) - (\text{Minority interests at end of period})]\} / 2} \times 100$$

11. Classification under Self-Assessment, Disclosure of Problem Assets, and Write-Offs / Reserves <SMBC Non-consolidated>

< As of Sep. 30, 2009 >

(Billions of yen)

Category of Borrowers under Self-Assessment	Problem Assets based on the Financial Reconstruction Law	Classification under Self-Assessment				Reserve for possible loan losses	Reserve Ratio	
		Classification I	Classification II	Classification III	Classification IV			
Bankrupt Borrowers	Bankrupt and Quasi-Bankrupt Assets 289.0 (i) (Change from Mar. 31, 2009: (30.6))	Portion of claims secured by collateral or guarantees, etc. 263.3 (a)	Fully reserved 25.7	Direct Write-Offs (*1)	Specific Reserve	31.0 (*2)	100% (*3)	
Effectively Bankrupt Borrowers								
Potentially Bankrupt Borrowers	Doubtful Assets 767.2 (ii) (Change from Mar. 31, 2009: +88.9)	Portion of claims secured by collateral or guarantees, etc. 411.0 (b)	Necessary amount reserved 356.2		Specific Reserve	285.6 (*2)	80.18% (*3)	
Borrowers Requiring Caution	Substandard Loans 185.7 (iii) (Change from Mar. 31, 2009: (10.6)) (Claims to Substandard Borrowers)	Portion of Substandard Loans secured by collateral or guarantees, etc. 100.9 (c)			General Reserve for Substandard Loans	48.3	57.19% (*3)	13.14% (*3)
	Normal Assets 64,242.2	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers			General Reserve	463.1 (*5)	5.94% [10.90%] (*4)	
Normal Borrowers		Claims to Normal Borrowers					0.25% (*4)	
					Loan loss Reserve for Specific Overseas Countries	0.3		
Total 65,484.1 (iv)		Problem asset ratio ((v)/(iv)) (Change from Mar. 31, 2009) 1.90% (+0.12%)	Total Reserve for possible loan losses 780.0		Reserve Ratio (*6) (D/C) 78.17%			
A=(i)+(ii)+(iii) 1,241.9 (v) (Change from Mar. 31, 2009: +47.7)		B: Portion secured by collateral or guaranteed, etc. (a)+(b)+(c) 775.2	C: Unsecured portion (A - B) 466.7		Coverage Ratio ((B+D)/A) 91.80%			
		D: Specific Reserve + General Reserve for Substandard Loans 364.9						

(*1) Includes amount of direct reduction totaling 536.3 billion yen.

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

(*3) Reserve ratios for claims on Bankrupt Borrowers, Effectively Bankrupt Borrowers, Potentially Bankrupt Borrowers, Substandard Borrowers and Borrowers Requiring Caution including Substandard Borrowers are the proportion of reserve for the possible loan losses to each category's total claims, excluding the portion secured by collateral or guarantees, etc..

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

The reserve ratio for unsecured claims on Borrowers Requiring Caution (excluding claims to Substandard Borrowers) is shown in [].

(*5) Includes amount of Specific Reserve for Borrowers Requiring Caution totaling 6.0 billion yen.

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

12. Risk-Monitored Loans

<SMBC Non-consolidated>

(Millions of yen)

		Sep. 30, 2009			Mar. 31, 2009 (b)	Sep. 30, 2008 (c)
		(a)	(a) - (b)	(a) - (c)		
Risk-monitored loans	Bankrupt loans	163,747	(32,315)	(2,961)	196,062	166,708
	Non-accrual loans	827,649	82,957	246,681	744,692	580,968
	Past due loans (3 months or more)	38,678	6,129	1,023	32,549	37,655
	Restructured loans	147,031	(16,722)	(97,348)	163,753	244,379
	Total	1,177,107	40,049	147,394	1,137,058	1,029,713

Amount of direct reduction 459,876 40,365 66,424 419,511 393,452

Total loans (term-end balance)	58,898,698	(1,342,568)	356,745	60,241,266	58,541,953
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		Sep. 30, 2009			Mar. 31, 2009 (b)	Sep. 30, 2008 (c)
		(a)	(a) - (b)	(a) - (c)		
Ratio to total loans	Bankrupt loans	0.3	0.0	0.0	0.3	0.3
	Non-accrual loans	1.4	0.2	0.4	1.2	1.0
	Past due loans (3 months or more)	0.1	0.0	0.0	0.1	0.1
	Restructured loans	0.2	(0.1)	(0.2)	0.3	0.4
	Total	2.0	0.1	0.2	1.9	1.8

<Consolidated>

(Millions of yen)

		Sep. 30, 2009			Mar. 31, 2009 (b)	Sep. 30, 2008 (c)
		(a)	(a) - (b)	(a) - (c)		
Risk-monitored loans	Bankrupt loans	245,109	(46,979)	9,563	292,088	235,546
	Non-accrual loans	1,132,394	113,042	360,498	1,019,352	771,896
	Past due loans (3 months or more)	51,983	15,821	10,280	36,162	41,703
	Restructured loans	220,384	(18,329)	(145,911)	238,713	366,295
	Total	1,649,873	63,556	234,430	1,586,317	1,415,443

Amount of direct reduction 685,500 77,564 141,849 607,936 543,651

Total loans (term-end balance)	64,556,160	(579,159)	1,078,402	65,135,319	63,477,758
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		Sep. 30, 2009			Mar. 31, 2009 (b)	Sep. 30, 2008 (c)
		(a)	(a) - (b)	(a) - (c)		
Ratio to total loans	Bankrupt loans	0.4	0.0	0.0	0.4	0.4
	Non-accrual loans	1.8	0.2	0.6	1.6	1.2
	Past due loans (3 months or more)	0.1	0.0	0.0	0.1	0.1
	Restructured loans	0.3	(0.1)	(0.3)	0.4	0.6
	Total	2.6	0.2	0.4	2.4	2.2

13. Reserve for Possible Loan Losses

<SMBC Non-consolidated> (Millions of yen)

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Reserve for possible loan losses	780,014	(11,871)	141,036	791,885	638,978
General reserve	457,129	(49,520)	22,480	506,649	434,649
Specific reserve	322,622	37,804	118,294	284,818	204,328
Loan loss reserve for specific overseas countries	263	(154)	263	417	0
Amount of direct reduction	536,266	56,782	90,170	479,484	446,096

<Consolidated> (Millions of yen)

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Reserve for possible loan losses	1,086,187	8,335	186,273	1,077,852	899,914
General reserve	649,475	(42,064)	35,426	691,539	614,049
Specific reserve	435,909	50,859	150,045	385,050	285,864
Loan loss reserve for specific overseas countries	802	(459)	802	1,261	0
Amount of direct reduction	809,835	92,825	170,450	717,010	639,385

14. Reserve Ratio to Risk-Monitored Loans

<SMBC Non-consolidated> (%)

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Before direct reduction	80.4	(1.3)	4.2	81.7	76.2
After direct reduction	66.3	(3.3)	4.2	69.6	62.1

<Consolidated> (%)

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Before direct reduction	81.2	(0.6)	2.6	81.8	78.6
After direct reduction	65.8	(2.1)	2.2	67.9	63.6

(Note) Reserve ratio to risk-monitored loans = (Reserve for possible loan losses) / (Risk-monitored loans)

15. Problem Assets Based on the Financial Reconstruction Law and the Coverage

<SMBC Non-consolidated>

(Millions of yen, %)

	Sep. 30, 2009			Mar. 31, 2009 (b)	Sep. 30, 2008 (c)
	(a)	(a) - (b)	(a) - (c)		
Bankrupt and quasi-bankrupt assets	289,059	(30,568)	19,975	319,627	269,084
Doubtful assets	767,168	88,928	241,408	678,240	525,760
Substandard loans	185,710	(10,593)	(96,325)	196,303	282,035
Total (A)	1,241,938	47,768	165,057	1,194,170	1,076,881
Normal assets	64,242,117	(1,786,459)	(1,101,336)	66,028,576	65,343,453
Total (B)	65,484,055	(1,738,692)	(936,279)	67,222,747	66,420,334
Problem asset ratio (A/B)	1.90	0.12	0.28	1.78	1.62

Amount of direct reduction	536,266	56,782	90,170	479,484	446,096
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(Note) Problem Assets Based on the Financial Reconstruction Law include loans, acceptances and guarantees, temporary advance, and other credit-type assets

(Millions of yen)

	Sep. 30, 2009			Mar. 31, 2009 (b)	Sep. 30, 2008 (c)
	(a)	(a) - (b)	(a) - (c)		
Total coverage (C)	1,140,064	111,728	218,836	1,028,336	921,228
Reserve for possible loan losses* (D)	364,868	23,976	85,783	340,892	279,085
Amount recoverable by guarantees, collateral and others (E)	775,195	87,751	133,052	687,444	642,143

(*) Sum of general reserve for substandard loans and specific reserve

(%)

Coverage ratio (C) / (A)	91.80	5.69	6.25	86.11	85.55
Coverage ratio calculated with total reserve for possible loan losses included in the numerator	125.22	1.34	6.25	123.88	118.97

(%)

Reserve ratio to unsecured assets (D) / (A - E)	78.17	10.90	13.97	67.27	64.20
Reserve ratio calculated with total reserve for possible loan losses included in the numerator	167.12	10.85	20.14	156.27	146.98

<Consolidated>

(Millions of yen, %)

	Sep. 30, 2009			Mar. 31, 2009 (b)	Sep. 30, 2008 (c)
	(a)	(a) - (b)	(a) - (c)		
Bankrupt and quasi-bankrupt assets	472,182	(33,484)	69,957	505,666	402,225
Doubtful assets	969,459	103,856	318,943	865,603	650,516
Substandard loans	280,994	(923)	(135,391)	281,917	416,385
Total (A)	1,722,635	69,449	253,507	1,653,186	1,469,128
Normal assets	70,357,441	(537,161)	(309,660)	70,894,602	70,667,101
Total (B)	72,080,076	(467,712)	(56,154)	72,547,788	72,136,230
Problem asset ratio (A/B)	2.39	0.11	0.35	2.28	2.04

(Millions of yen)

	Sep. 30, 2009			Mar. 31, 2009 (b)	Sep. 30, 2008 (c)
	(a)	(a) - (b)	(a) - (c)		
Total coverage (C)	1,536,214	125,868	286,334	1,410,346	1,249,880
Reserve for possible loan losses (D)	442,393	44,418	117,307	397,975	325,086
Amount recoverable due to guarantees, collateral and others (E)	1,093,821	81,450	169,027	1,012,371	924,794

(%)

Coverage ratio (C) / (A)	89.18	3.87	4.10	85.31	85.08
Coverage ratio calculated with total reserve for possible loan losses included in the numerator	126.55	0.11	2.35	126.44	124.20

(%)

Reserve ratio to unsecured assets (D) / (A - E)	70.35	8.25	10.63	62.10	59.72
Reserve ratio calculated with total reserve for possible loan losses included in the numerator	172.74	4.54	7.42	168.20	165.32

16. Progress in Off-Balancing of Problem Assets <SMBC Non-consolidated>

(Billions of yen)

	Mar. 31, 2009	Change in the six months ended Sep. 30, 2009	Problem assets newly classified during the six months ended Sep. 30, 2009	Amount of off-balancing	Sep. 30, 2009
Bankrupt and quasi-bankrupt assets	319.6	(30.6)	51.7	(82.3)	289.0
Doubtful assets	678.3	88.9	296.3	(207.4)	767.2
Total	997.9	58.3	348.0	(289.7)	1,056.2
Result of measures connected to off-balancing (*1)	285.6				249.3

Breakdown of off-balancing by factor (*2)		
	Disposition by borrowers' liquidation	(13.0)
	Reconstructive disposition	(2.0)
	Improvement in debtors' performance due to reconstructive disposition	-
	Loan sales to market	(62.1)
	Direct write-offs	(7.8)
	Others	(204.8)
	Collection/repayment, etc.	(171.5)
	Improvement in debtors' performance	(33.3)
	Total	(289.7)

(*1) The measures connected to off-balancing are legal reorganizations and other similar measures, corporate splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small- and medium-sized enterprises, and trusts to RCC for the purpose of revitalization which is scheduled to be off-balanced before the maturity.

(*2) 1. "Disposition by borrowers' liquidation" refers to abandonment or write-off of loans involved in bankruptcy liquidation proceedings (bankruptcy or special liquidations).

2. "Reconstructive disposition" refers to abandonment of loans involved in reconstructive bankruptcy proceedings (corporate reorganization, civil rehabilitation, composition and arrangement), debt forgiveness involved in special mediation or other types of civil mediation, or debt forgiveness for restructuring involved in private reorganization.

17. Loan Portfolio, Classified by Industry <SMBC Non-consolidated>

(1) Loans and bills discounted, classified by industry

(Millions of yen)

	Sep. 30, 2009	
		Risk-monitored Loans
Domestic offices (excluding offshore banking account)	51,460,576	1,050,688
Manufacturing	6,446,898	87,856
Agriculture, forestry, fisheries, and mining	121,834	3,134
Construction	1,018,918	83,492
Transportation, communications and public enterprises	3,107,002	110,877
Wholesale and retail	4,291,667	108,831
Finance and insurance	5,989,995	38,454
Real estate and goods rental and leasing*	7,091,260	362,809
Various services	3,966,256	161,242
Municipalities	977,131	-
Others	18,449,610	93,989
Overseas offices and offshore banking accounts	7,438,122	126,419
Public sector	20,060	-
Financial institutions	467,123	14,407
Commerce and industry	6,393,743	112,012
Others	557,195	-
Total	58,898,698	1,177,107

(*) 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."

(Millions of yen)

	Mar. 31, 2009		Sep. 30, 2008	
		Risk-Monitored Loans		Risk-Monitored Loans
Domestic offices (excluding offshore banking account)	51,241,816	941,669	48,306,794	940,943
Manufacturing	6,632,207	70,326	5,389,440	86,394
Agriculture, forestry, fisheries, and mining	143,591	3,588	104,658	14,459
Construction	1,088,910	88,607	1,031,071	83,908
Transportation, communications and public enterprises	3,208,281	68,771	3,029,450	47,624
Wholesale and retail	4,632,637	88,611	4,738,085	119,386
Finance and insurance	5,967,376	43,554	6,134,985	63,899
Real estate	6,222,052	336,512	6,136,716	268,205
Various services	5,260,544	163,806	5,318,838	177,853
Municipalities	970,577	-	725,924	-
Others	17,115,639	77,890	15,697,622	79,213
Overseas offices and offshore banking accounts	8,999,450	195,389	10,235,159	88,769
Public sector	25,567	-	27,433	-
Financial institutions	524,236	26,118	1,005,682	36,270
Commerce and industry	7,708,512	169,270	8,450,456	52,498
Others	741,134	-	751,587	-
Total	60,241,266	1,137,058	58,541,953	1,029,713

(Notes) 1. In accordance with the revision of the Japan Standard Industrial Classification (as revised in November 2007), from September 30, 2009, the industrial classification has been partly changed. (hereinafter the same shall apply)

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

(2) Problem assets based on the Financial Reconstruction Law classified by industry, and reserve ratio

(Millions of yen, %)

	Sep. 30, 2009	
		Reserve ratio
Domestic offices (excluding offshore banking account)	1,109,247	76.9
Manufacturing	96,602	72.8
Agriculture, forestry, fisheries, and mining	3,557	68.3
Construction	87,883	81.2
Transportation, communications and public enterprises	116,733	73.9
Wholesale and retail	116,939	72.5
Finance and insurance	39,387	70.9
Real estate and goods rental and leasing*	378,919	85.2
Various services	173,246	66.8
Municipalities	-	-
Others	95,977	100.0
Overseas offices and offshore banking accounts	132,690	91.4
Public sector	-	-
Financial institutions	14,891	77.0
Commerce and industry	117,798	92.5
Others	-	-
Total	1,241,938	78.2

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

(Millions of yen)

	Mar. 31, 2009	Sep. 30, 2008
Domestic offices (excluding offshore banking account)	991,400	986,129
Manufacturing	77,694	94,969
Agriculture, forestry, fisheries, and mining	3,984	14,816
Construction	95,498	90,418
Transportation, communications and public enterprises	69,406	49,465
Wholesale and retail	98,248	126,140
Finance and insurance	44,520	65,026
Real estate	346,983	275,723
Various services	175,112	188,334
Municipalities	-	-
Others	79,951	81,235
Overseas offices and offshore banking accounts	202,770	90,751
Public sector	-	-
Financial institutions	26,867	37,256
Commerce and industry	175,902	53,495
Others	-	-
Total	1,194,170	1,076,881

(Notes) 1. Problem assets based on the Financial Reconstruction Law include loans, acceptances and guarantees, suspense payments, and other credit-type assets.
2. Reserve ratio = (Reserve for possible loan losses) / (Assets excluding amounts recoverable due to guarantees, collateral and others) X 100
Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.
3. New division "Real estate and goods rental and leasing" was established by integrating division "Real estate" and major group "Goods rental and leasing" of division "Various services."

(3) Consumer loans outstanding

(Millions of yen)

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Consumer loans	15,156,150	153,294	467,411	15,002,856	14,688,739
Housing loans	14,239,885	162,755	480,498	14,077,130	13,759,387
Residential purpose	10,719,544	209,699	550,934	10,509,845	10,168,610
Other consumer loans	916,264	(9,462)	(13,087)	925,726	929,351

(4) Loans to small- and medium-sized enterprises, etc.

(Millions of yen, %)

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Outstanding balance	34,682,344	(985,510)	(966,333)	35,667,854	35,648,677
Ratio to total loans	67.4	(2.2)	(6.4)	69.6	73.8

(Note) Outstanding balance does not include loans at overseas offices and offshore banking accounts.

18. Loan Portfolio, Classified by Country <SMBC Non-consolidated>

(1) Loans to specific overseas countries

(Millions of yen)

	Sep. 30, 2009			Mar. 31, 2009 (b)	Sep. 30, 2008 (c)
	(a)	(a) - (b)	(a) - (c)		
Loan balance	2,801	(1,885)	2,797	4,686	4
Number of countries	4	-	3	4	1

(2) Loans outstanding, classified by major domicile

(Millions of yen)

	Sep. 30, 2009			Mar. 31, 2009 (b)	Sep. 30, 2008 (c)
	(a)	(a) - (b)	(a) - (c)		
Asia	2,031,999	(413,348)	(830,160)	2,445,347	2,862,159
Indonesia	79,547	(7,969)	16,375	87,516	63,172
Thailand	281,807	(27,835)	(90,385)	309,642	372,192
Korea	184,102	62,935	41,030	121,167	143,072
Hong Kong	491,121	(24,752)	(104,317)	515,873	595,438
China	121,372	(396,737)	(512,192)	518,109	633,564
Singapore	519,329	11,425	(97,887)	507,904	617,216
India	143,526	(7,334)	(12,270)	150,860	155,796
Others	211,191	(23,083)	(70,514)	234,274	281,705
North America	2,743,029	(652,147)	(1,057,668)	3,395,176	3,800,697
Central and South America	863,141	32,455	55,938	830,686	807,203
Brazil	78,802	(16,720)	(36,741)	95,522	115,543
Panama	688,692	57,422	104,421	631,270	584,271
Others	95,647	(8,245)	(11,741)	103,892	107,388
Western Europe	1,345,722	(211,698)	(431,445)	1,557,420	1,777,167
Eastern Europe	405,456	(49,862)	(92,383)	455,318	497,839
Russia	342,535	(41,835)	(63,464)	384,370	405,999
Others	62,921	(8,027)	(28,918)	70,948	91,839
Others	1,084,889	14,535	55,174	1,070,354	1,029,715
Total	8,474,238	(1,280,066)	(2,300,544)	9,754,304	10,774,782

(Notes) Classified by domicile of debtors.

(3) Problem assets based on the Financial Reconstruction Law, classified by domicile

(Millions of yen, %)

	Sep. 30, 2009				Mar. 31, 2009 (b)	Sep. 30, 2008 (c)
	(a)	Reserve ratio	(a) - (b)	(a) - (c)		
Overseas offices and offshore banking accounts	132,690	91.4	(70,080)	41,939	202,770	90,751
Asia	6,736	67.2	(591)	(4,030)	7,327	10,766
North America	109,824	100.0	(66,182)	40,379	176,006	69,445
Central and South America	-	-	(884)	-	884	-
Western Europe	7,443	65.3	(2,039)	7,392	9,482	51
Eastern Europe	777	100.0	777	777	-	-
Others	7,909	98.6	(1,161)	(2,579)	9,070	10,488

(Notes) 1. Problem assets based on the Financial Reconstruction Law include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

2. Reserve ratio

= (Reserve for possible loan losses) / (Assets excluding amounts recoverable due to guarantees, collateral and others) X 100

Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

3. Classified by domicile of debtors.

19. Deposits and Loans <SMBC Non-consolidated>

(1) Deposits and loans outstanding

(Millions of yen, %)

	Six months ended Sep. 30, 2009			FY3/2009	Six months ended Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Deposits (period-end balance)	68,846,649	(653,348)	1,928,612	69,499,997	66,918,037
Deposits (average balance)	68,349,287	1,709,461	1,729,637	66,639,826	66,619,650
Domestic units	59,625,502	1,878,452	2,308,137	57,747,050	57,317,365
Average yield	0.14	(0.07)	(0.10)	0.21	0.24
Loans (period-end balance)	58,898,698	(1,342,568)	356,745	60,241,266	58,541,953
Loans (average balance)	59,586,248	855,459	1,810,390	58,730,789	57,775,858
Domestic units	50,055,903	1,521,628	2,352,973	48,534,275	47,702,930
Average yield	1.77	(0.22)	(0.24)	1.99	2.01

(Note) Deposits do not include "negotiable certificates of deposit."

(2) Deposits outstanding, classified by type of depositor

(Millions of yen)

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic deposits	65,750,523	(473,866)	2,194,854	66,224,389	63,555,669
Individual	35,172,161	282,952	873,120	34,889,209	34,299,041
Corporate	30,578,362	(756,818)	1,321,734	31,335,180	29,256,628

(Note) Figures are before adjustment on interoffice accounts in transit.

Excludes "negotiable certificates of deposit" and Japan offshore banking accounts.

(Reference)

(Billions of yen)

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Outstanding balance of investment trusts	2,691.6	450.1	(191.2)	2,241.5	2,882.8
Balance to individuals	2,417.6	377.2	(267.5)	2,040.4	2,685.1

(Note) Balance of investment trusts is recognized on a contract basis and measured according to each fund's net asset balance at the period-end.

(Billions of yen)

	Six months ended Sep. 30, 2009		Six months ended Sep. 30, 2008	FY3/2009
	(a)	(a) - (b)	(b)	
Sales of investment trusts to individuals	345.8	54.2	291.6	464.2
Sales of Pension-type insurance	189.1	6.0	183.1	325.5

20. Other Financial Data <SMBC Non-consolidated>

(1) Debt Forgiveness

(Billions of yen)

	Six months ended Sep. 30, 2009
Number of companies whose debts have been forgiven	-
Principal amount forgiven	-

(Note) Debt forgiveness associated with legal settlement is not included.

(2) Outstanding Balance and the Amount Sold of Stocks in Other Securities

(Billions of yen)

	Sep. 30, 2009	Mar. 31, 2009
Balance sheet amount	2,762.1	2,249.8
Acquisition cost	2,266.1	2,266.3

(Billions of yen)

	Six months ended Sep. 30, 2009
Amount sold	approx. (1.0)

21. Number of Directors and Employees <SMBC Non-consolidated>

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Directors and auditors ^{*1}	25	3	2	22	23
Executive officers ^{*2}	56	(5)	(6)	61	62
Employees ^{*3}	22,913	1,097	800	21,816	22,113

(*1) Include those of SMFG.

(*2) Who are not board members.

(*3) Include overseas local staff but exclude executive officers, contract employees, and temporary staff.

Number of employees is reported on the basis of full-time workers.

22. Number of Offices <SMBC Non-consolidated>

	Sep. 30, 2009			Mar. 31, 2009	Sep. 30, 2008
	(a)	(a) - (b)	(a) - (c)	(b)	(c)
Domestic branches*	429	4	11	425	418
Domestic sub-branches and agents	163	3	(5)	160	168
Overseas branches	15	(5)	(4)	20	19
Overseas sub-branches	5	(2)	(1)	7	6
Overseas representative offices	14	(2)	(2)	16	16

(Reference)

Number of offices of SMBC Europe	4	-	-	4	4
Number of offices of SMBC (China)	8	8	8	-	-

(*) Branches specialized in receiving money transfers, branches specialized in controlling ATMs in convenience stores, and International Business Operations Department are excluded.

23. Deferred Tax Assets

(1) Deferred Tax Assets on the Balance Sheet

(Billions of yen)

(Reference)
Temporary
differences

<SMBC Non-consolidated>			Sep. 30, 2009	Change from Mar. 31, 2009	Change from Sep. 30, 2008	Mar. 31, 2009	Sep. 30, 2009
(a) Total deferred tax assets	(b-c)	1	739.2	(21.3)	(346.4)	760.5	
(b) Subtotal of deferred tax assets		2	1,618.8	(157.2)	(28.2)	1,776.0	3,931.3
Reserve for possible loan losses		3	202.4	43.5	102.8	158.9	498.3
Write-off of loans		4	159.9	18.9	21.8	141.0	393.6
Taxable write-off of securities		5	526.3	(62.2)	70.5	588.5	1,295.3
Reserve for employee retirement benefits		6	51.7	3.7	3.9	48.0	127.2
Depreciation		7	7.4	0.1	1.7	7.3	18.2
Reserve for possible losses on investments		8	0.9	0.1	(5.0)	0.8	2.3
Net unrealized losses on other securities		9	27.7	(47.0)	27.7	74.7	68.1
Net deferred losses on hedges		10	14.8	0.8	(63.2)	14.0	36.3
Net operating loss carryforwards		11	564.3	(112.2)	(191.0)	676.5	1,335.9
Others		12	63.4	(2.9)	2.6	66.3	156.1
(c) Valuation allowance		13	879.6	(135.9)	318.2	1,015.5	
(d) Total deferred tax liabilities		14	221.4	129.2	(5.8)	92.2	545.1
Gain on securities contributed to employee retirement benefits trust		15	41.6	-	-	41.6	102.3
Net unrealized gains on other securities		16	159.6	133.5	4.1	26.1	392.7
Net deferred gains on hedges		17	-	-	-	-	-
Others		18	20.2	(4.3)	(9.9)	24.5	50.1
Net deferred tax assets (Balance sheet amount)	(a-d)	19	517.8	(150.5)	(340.6)	668.3	
Amount corresponding to the deferred tax assets shown in line 10	(*1)	20	14.8	0.8	(63.2)	14.0	36.3
Amount corresponding to the deferred tax liabilities shown in line 16	(*2)	21	(150.2)	(140.4)	5.3	(9.8)	(563.5)
Net deferred tax assets excluding the amount shown in line 20 and 21		22	653.2	(10.9)	(282.7)	664.1	1,630.2
Effective income tax rate		23	40.63%	-	-	40.63%	

<Consolidated>

(e) Net deferred tax assets		24	672.0	(158.4)	(331.2)	830.4	
(f) Tier I		25	5,295.2	960.1	803.9	4,335.1	
Net deferred tax assets/Tier I	(e/f)	26	12.7%	(6.5%)	(9.6%)	19.2%	

(*1) Companies may consider net deferred losses on hedges to be collectable, in case they assess the collectability of deferred tax assets on the basis of their future taxable income as stipulated in examples (4) proviso of the practical guidelines on assessing the collectability of deferred tax assets issued by the JICPA. ["Guidance on Accounting Standard for Presentation of Net Assets in the Balance Sheet" (ASBJ Guidance No.8)].

(*2) Deferred tax assets are recognized on the balance sheet on a net basis after offsetting against deferred tax liabilities arising from net unrealized gains on other securities. But the collectability is assessed for the gross deferred tax assets, before offsetting against deferred tax liabilities.

(JICPA Auditing Committee Report No.70 "Auditing Treatment Regarding Application of Tax Effect Accounting to Valuation Differences on Other Securities and Losses on Impairment of Fixed Assets")

(2) Reason for Recognition of Deferred Tax Assets

(a) Recognition Criteria

Practical Guideline, examples (4) proviso

(1) SMBC has significant tax loss carryforwards resulting from taking the measures described below in order to quickly strengthen its financial base under the prolonged deflationary pressure, and are accordingly judged to be attributable to extraordinary factors. As a result, with regard to temporary differences which are considered to be reversible, SMBC recognized deferred tax assets within the limits of the estimated future taxable income for the period (approximately 5 years) pursuant to the practical guidelines on assessing the collectability of deferred tax assets issued by the JICPA ("Practical Guidelines") (*1).

(a) Disposal of Non-performing Loans

SMBC established internal standards for write-offs and provisions based on self-assessment in accordance with the "Prompt Corrective Action" adopted in fiscal 1998 pursuant to the law concerning the maintenance of sound management of financial institutions (June 1996). SMBC has been aggressively disposing of non-performing loans and bolstering provisions against the risk of asset deterioration under the severe business environment of a prolonged sluggish economy

In addition, pursuant to the government's "Program for Financial Revival" of October 2002, SMBC accelerated the disposal of non-performing loans in order to reduce the problem asset ratio to half by the end of fiscal 2004. As a result, SMBC achieved this target 6 months ahead of schedule, in the first half of fiscal 2004.

In these processes, the amount of taxable disposals of non-performing loans(*2) increased and accumulated. Afterwards, despite of the increased amount of the taxable disposal due to the credit cost, the realized amount of taxable disposals also increased steadily.

(b) Disposal of Unrealized Loss on Stocks

SMBC has been accelerating its effort to reduce stockholdings in order to lower the risk of stock price fluctuations, and to comply, at an early date, with the regulation limiting stockholdings that was adopted in fiscal 2001.

During fiscal 2002, SMBC sold stocks and reduced the balance by approximately 1.1 trillion yen, and also disposed in lump sum unrealized loss on stocks of approximately 1.2 trillion yen by writing off impaired stocks and using the gain on the March 2003 merger. Consequently, SMBC complied with the regulation limiting stockholdings at the end of fiscal 2002, before the deadline.

As a result, the outstanding balance of taxable write-offs of securities (*2) increased temporarily (from approximately 0.1 trillion yen as of March 31, 1999 to approximately 1.5 trillion yen as of March 31, 2003). Afterwards, despite of the increased amount of the taxable disposal resulting from the reducing the balance of the stocks and securities, taxable write-offs of securities carried out in the past were realized through the sales of the securities stocks.

(2) Consequently, tax loss carryforwards (*2) amounted to approximately 1.34 trillion yen as of September 30, 2009. No material tax loss carryforwards have expired in the past.

(*1) JICPA Auditing Committee Report No.66 "Auditing Treatment Regarding Judgment of Realizability of Deferred Tax Assets"

(*2) Corresponds to "Temporary differences" in the table on the previous page.

(b) Period for Future Taxable Income to be estimated

5 years

(c) Accumulated Amount of Estimated Future Taxable Income before Adjustments for the Next 5 Years

(Billions of yen)		
		Estimates of next 5 years
Banking profit (before provision for general reserve for possible loan losses)	1	3,800.2
A Income before income taxes	2	1,458.0
B Adjustments to taxable income (excluding reversal of temporary differences as of Sep. 30, 2009)	3	550.2
C Taxable income before adjustments (A+B)	4	2,008.2
Deferred tax assets corresponding to taxable income before adjustments	5	815.9

[Basic Policy]

- (1) Estimate when the temporary differences will be reversed
- (2) Conservatively estimate the taxable income before adjustments for the next 5 years
 - (a) Rationally make earnings projection for the next five years, based on internal management plans.
 - (b) Reduce the earnings projection by reasonable amount, reflecting the uncertainty of the projection.
 - (c) Add the necessary adjustments if any.
- (3) Calculate and record the amount of "deferred tax assets" by multiplying effective tax rate and the taxable income before adjustments estimated above.

(Reference) Income of final return (before deducting operating loss carryforwards) for the last 5 years

(Billions of yen)

	FY3/2005	FY3/2006	FY3/2007	FY3/2008	FY3/2009	1st half FY3/2010
Income of final return (before deducting operating loss carryforwards)	317.2	(652.4)	(67.0)	746.7	350.4	277.3

(Notes) 1. (Income of final return before deduction of operating loss carryforwards)

= (Taxable income before adjustments for each fiscal year) - (Temporary differences to be reversed for each fiscal year)

2. The figures above include amounts arising from "extraordinary factors" that are specified in the Practical Guideline.

Taxable income has been reported each year when these amounts are excluded.

3. This figures for September 30, 2009 were estimated in interim closing.

24. Earnings Forecast for FY3/2010

Sumitomo Mitsui Financial Group, Inc.

<Non-consolidated>

(Billions of yen)

	FY3/2010		FY3/2009
	Forecast	Change	Result
Operating income	130.0	(4.8)	134.8
Operating profit	115.0	(11.0)	126.0
Ordinary profit	95.0	(7.3)	102.3
Net income	80.0	(23.5)	103.5

Dividend per share forecast

(Yen)

	FY3/2010		FY3/2009
	Interim	Annual (Forecast)	Annual Result
Common stock	45	90	90
Type 4 preferred stock	67,500	135,000	135,000
Type 6 preferred stock	44,250	88,500	88,500

(Reference)

(Billions of yen)

Total dividend planned	51.0	102.0	81.2
------------------------	------	-------	------

<Consolidated>

(Billions of yen)

	FY3/2010		FY3/2009
	Forecast	Change	Result
Ordinary income	3,100.0	(452.8)	3,552.8
Ordinary profit	490.0	444.7	45.3
Net income	220.0	593.5	(373.5)

(Reference)

Sumitomo Mitsui Banking Corporation

<Non-consolidated>

(Billions of yen)

	FY3/2010		FY3/2009
	Forecast	Change	Result
Gross banking profit	1,445.0	(79.9)	1,524.9
Expenses	(695.0)	6.5	(701.5)
Banking profit (before provision for general reserve for possible loan losses)	750.0	(73.4)	823.4
Ordinary profit	330.0	293.9	36.1
Net income	200.0	501.1	(301.1)
Total credit cost (*)	(340.0)	210.1	(550.1)

(*) (Provision for general reserve for possible loan losses) + (Credit cost included in non-recurring losses)

+ (Recoveries of written-off claims included in Extraordinary gains)

(Reference 1) Management Policy in FY3/2010 and Business Performance of 1st Half

Management Policy and Strategic Initiatives in FY3/2010: "Establishing the next foundation for future growth, while continuing to strengthen businesses consistent with our philosophy of 'Follow the Basics.' "

We will maintain stringent control on expenses, credit costs, and risk-adjusted assets, while taking the necessary actions for medium-/long-term growth: realizing a solid financial base as a global player and fortifying targeted growth business areas.

Managing expenses, credit costs, and risk-adjusted assets

Expenses

Allocate resources to growth areas / Increase operational efficiency → Keeping SMBC's OHR to below 50%

Credit Costs

Fortify credit risk management on a global basis / Enhance our ability to manage risks

Risk-adjusted Assets

Provide customers with a sufficient supply of funds / Optimally and actively fulfill our role as a financial intermediary
Improve risk-return profile of credit portfolio**Realizing a solid financial base as a global player**

- Sustain SMFG's consolidated Tier I ratio of around 8%

Fortifying targeted growth business areas

- We will continue to strengthen businesses consistent with our philosophy of 'Follow the Basics.'

Solution Providing for Corporations /
Investment Banking, Trust BusinessMeeting the financing needs of SME customers
Providing optimal solutions for clients' management issues

Wholesale / Retail Securities

Creating a new leading financial services group and increasing potential growth with
Nikko Cordial Securities

Financial Consulting for Individuals

Expanding product/service lineup / Enhancing consultants' skills aiming to realize
"total consulting services"

Payment & Settlement, Consumer Finance

Working toward "the number one credit card business entity in Japan" through
Sumitomo Mitsui Card and Cedyna Financial / Joint business development of ORIX Credit

Focused Business Areas in Global Markets

Established "Sumitomo Mitsui Banking Corporation (China) Limited"
Promoting alliance with Barclays plc (U.K.) (wealth management, business in South Africa)**Overview of Business Performance of 1st Half, FY3/2010 and Progress of Strategic Initiatives**

SMFG's consolidated net income in 1st Half, FY3/2010 was JPY 123.5 billion, JPY 33.5 billion higher than May 2009 forecast, due mainly to the favorable performance of SMBC.

Also, we enhanced our capital base, both in terms of quality and quantity, by successfully completing in July the largest-ever common equity offering among Japanese financial institutions, while continuing to strengthen targeted growth business areas through making Nikko Cordial Securities SMBC's wholly-owned subsidiary on October 1st.

Managing expenses, credit costs, and risk-adjusted assets

(SMBC non-consolidated)

<Banking profit>

JPY 27.6 bn

higher than
May 09 forecast

- Gross banking profit JPY 19.3 bn higher than May 09 forecast, due mainly to good performance in gains on bond-related transactions and increase of Net interest income in international operation driven by improved loan spread.

- Expenses OHR was 47.5% as a result of efforts to reduce expenses.

<Total credit cost>

JPY 73.1 bn lower than May 09 forecast mainly through in-depth approaches suiting to our clients' conditions

(SMFG consolidated)

<Net income>

JPY 33.5 bn higher than May 09 forecast due
mainly to increase in SMBC's Net income

(JPY bn)

Realizing a solid financial base as a global player

- Raised JPY 861.0 bn in total amount paid through common equity offering
- Issued preferred securities (JPY 1.6 tn in total since Feb. 08. Completed JPY 0.8 tn of refinance issued about 10 years ago)

Fortifying targeted growth business areas

- Made Nikko Cordial Securities as a wholly-owned subsidiary of SMBC and started its business as a new securities and investment banking company (Oct. 09)
- Made ORIX Credit as a SMBC's consolidated subsidiary (Jul. 09)

etc.

	1H, FY3/10	Change from May 09 forecast
<SMBC non-consolidated>		
Gross banking profit	719.3	+ 19.3
Expenses	(341.7)	+ 8.3
<OHR>	47.5%	(2.5) %
Banking profit*	377.6	+ 27.6
Total credit cost	(156.9)	+ 73.1
Net income	112.6	+ 42.6
<SMFG consolidated>		
Net income	123.5	+ 33.5
	Sep. 30, 09	Change from Mar. 31, 09
<SMFG consolidated>		
Capital ratio [preliminary]	13.13%	+ 1.66%
Tier I ratio [preliminary]	9.55%	+ 1.33%

* Before provision for general reserve for possible loan losses

(Reference 2) Exposure of Securitized Products

Managerial accounting basis

1. Securitized Products

- (1) As of September 30, 2009, the Group held 0.1 billion yen in sub-prime related securitized products and 31.0 billion yen other than sub-prime related products after write-offs and provisions. Those figures exclude Government Sponsored Enterprises ("GSE") etc.
- (2) The amount of loss on securitized products for the first half of FY3/2010 was 0.1 billion yen for sub-prime related products and no amount of loss for other than sub-prime related products.

(1) Sub-prime related products

<Consolidated>

(Billions of yen)

	September 30, 2009						March 31, 2009			Ratings of underlying assets etc.
	Balances (after provisions and write-offs)		Overseas	Net unrealized gains/losses (after write-offs)		Balances (after provisions and write-offs)		Net unrealized gains/losses (after write-offs)		
	Change from Mar. 31, 2009	Change from Mar. 31, 2009		Change from Mar. 31, 2009	Change from Mar. 31, 2009	Overseas				
Investments to securitized products	0.1	(0.2)	0.1	(0.2)	-	-	0.3	0.3	-	Speculative ratings
Total	0.1	(0.2)	0.1	(0.2)	-	-	0.3	0.3	-	

(2) Products other than sub-prime related (Excludes GSE etc.)

<Consolidated>

(Billions of yen)

	September 30, 2009						March 31, 2009			Ratings of underlying assets etc.
	Balances (after provisions and write-offs)		Overseas	Net unrealized gains/losses (after write-offs)		Balances (after provisions and write-offs)		Net unrealized gains/losses (after write-offs)		
	Change from Mar. 31, 2009	Change from Mar. 31, 2009		Change from Mar. 31, 2009	Change from Mar. 31, 2009	Overseas				
Cards	-	(4.1)	-	(4.1)	-	0.4	4.1	4.1	(0.4)	
CLO	3.2	(1.9)	3.2	(1.9)	0.0	1.1	5.1	5.1	(1.1)	
Senior	3.1	(1.9)	3.1	(1.9)	(0.3)	0.8	5.0	5.0	(1.1)	AAA
Equity	0.1	(0.0)	0.1	(0.0)	0.3	0.3	0.1	0.1	-	No ratings
CMBS	20.2	(0.6)	-	-	(0.4)	(0.2)	20.8	-	(0.2)	AAA~B
Investments to securitized products	23.4	(6.6)	3.2	(6.0)	(0.4)	1.3	30.0	9.2	(1.7)	
Warehousing Loans etc.	7.6	1.0	7.6	1.0	-	-	6.6	6.6	-	
Total	31.0	(5.6)	10.8	(5.0)	(0.4)	1.3	36.6	15.8	(1.7)	

(Notes)1. "Senior" means the upper tranche under senior-subordinate structure.

2. Warehousing loans are loans made based on collateral consisting of securitized investment products held by a special-purpose company established for the purpose of securitization.

3. Credit ratings are in principle indicated by the lower of S&P ratings and Moody's ratings.

Notation of credit ratings is followed by the notation system of S&P.

4. There is no amount of RMBS (excludes GSE etc.) and ABCP.

5. Excludes GSE and SMBC's exposure to subordinated beneficiaries owned through the securitization of SMBC's loan receivables (see next page for details).

(Reference 1)**Government Sponsored Enterprises ("GSE") etc.**

<Consolidated>

(Billions of yen)

	September 30, 2009						March 31, 2009			Ratings of underlying assets, etc.
	Balances	Change from Mar. 31, 2009	Overseas	Change from Mar. 31, 2009	Net unrealized gains/losses	Change from Mar. 31, 2009	Balances	Overseas	Net unrealized gains/losses	
GSE etc.	54.0	(221.2)	54.0	(221.2)	(0.4)	(3.5)	275.2	275.2	3.1	AAA

(Notes) 1. GSE etc. includes GNMA, FNMA and FHLMC.

Besides RMBS, SMFG held bonds issued by GSEs (FNMA, FHLMC and Federal Home Loan Banks) of 183.4 billion yen.

2. Credit ratings are in principle indicated by the lower of S&P ratings and Moody's ratings.

Notation of credit ratings is followed by the notation system of S&P.

3. The amount of gains on sales related to GSE etc. in the first half of FY3/2010 was 2.9 billion yen.

(Reference 2)**Subordinated beneficiaries in securitization of SMBC's loans**

Most of the securitized assets are domestic residential mortgage loans with low default rates.

SMBC properly conducts self-assessment and has made the necessary write-offs and provisions for the subordinated beneficiaries.

(Billions of yen)

	September 30, 2009					March 31, 2009			
	Balances	Change from Mar. 31, 2009	Overseas	Subprime-related	Reserve for possible loan losses	Balances	Overseas	Subprime-related	Reserve for possible loan losses
Receivables of residential mortgage loans	253.1	2.3	-	-	-	250.8	-	-	-
Receivables of loans to corporations	6.9	(0.2)	-	-	2.7	7.1	-	-	1.5
Total	260.0	2.1	-	-	2.7	257.9	-	-	1.5

(Notes) 1. No subsidiary other than SMBC has those subordinated beneficiaries mentioned above.

2. Reserves do not include general reserve for possible loan losses for normal borrowers.

2. Transactions with Monoline Insurance Companies

Monoline insurance companies guarantee payment on underlying or reference assets. Our recognition of profit or loss on the transactions with monoline insurance companies is basically affected by the credit conditions and prices of underlying or reference assets, and is also affected by the credit conditions of monoline insurance companies.

(1) Credit derivatives (Credit Default Swap ["CDS"]) transactions with monoline insurance companies

In CDS^{*1} brokerage transactions, positions are covered through transactions with monoline insurance companies. As of September 30, 2009, the Group's exposure^{*2} to monoline insurance companies totaled approx. 42.0 billion yen.

Reference assets of these CDS transactions are rated investment grade or equivalent, and do not include subprime-related assets.

No loss was recorded on such transactions in the first half of FY3/2010.

(*1 Derivatives to hedge credit risks
*2 Mark-to-market value claimable to monoline insurance companies for net loss of reference assets on the settlement)

<Consolidated>

(Billions of yen)

	September 30, 2009			March 31, 2009		September 30, 2009		March 31, 2009
	Net exposure	Change from Mar. 31, 2009	Reserve for possible loan losses	Net exposure	Reserve for possible loan losses	Amount of reference assets	Change from Mar. 31, 2009	Amount of reference assets
Exposure to CDS transactions with monoline insurance companies	42.2	(89.8)	1.9	132.0	5.0	487.8	(48.9)	536.7

(2) Loans and investments guaranteed by monoline insurance companies etc.

Underlying assets are those of project finance and local government bonds rated investment grade or equivalent, and include no subprime-related assets. SMFG conducts self-assessment to these loans and investments properly.

<Consolidated>

(Billions of yen)

	September 30, 2009			March 31, 2009	
	Exposure	Change from Mar. 31, 2009	Reserve for possible loan losses	Exposure	Reserve for possible loan losses
Loans and investments guaranteed or insured by monoline insurance companies	14.7	2.4	0.0	12.3	0.0

(Reference) In addition, we had approx. 0.7 billion yen in commitment contracts (fully-drawn) to insurance companies with monoline insurance as group members.

3. Leveraged loans

(1) As of September 30, 2009, the Group's balance of financing for mergers and acquisitions of whole or part of companies was approx. 690 billion yen and undrawn commitments for them was approx. 110 billion yen.

(2) In providing loans and commitment lines for mergers and acquisitions, we carefully scrutinize stability of cash flow of the borrowers, and, diversify the exposure especially for overseas portfolio in order to reduce concentration risk. At the same time, in credit risk management, we monitor each of such transactions individually, making loss provisions properly, thereby maintaining the quality of both domestic and overseas portfolios.

<Consolidated>

(Billions of yen)

	September 30, 2009					March 31, 2009		
	Loans	Change from Mar. 31, 2009	Undrawn commitments	Change from Mar. 31, 2009	Reserve for possible loan losses	Loans	Undrawn commitments	Reserve for possible loan losses
Europe	296.1	(9.9)	32.8	(1.4)	1.9	306.0	34.2	2.8
Japan	177.3	(2.6)	8.3	(20.9)	14.1	179.9	29.2	13.4
United States	133.7	(45.3)	64.2	(5.8)	3.1	179.0	70.0	4.1
Asia (excluding Japan)	80.0	1.2	5.2	1.3	0.1	78.8	3.9	2.3
Total	687.1	(56.6)	110.5	(26.8)	19.2	743.7	137.3	22.6

(Notes) 1. Above figures include the amount to be sold of approx. 10 billion yen.

In the first half of FY3/2010, we sold leveraged loans of approx. 20 billion yen, and loss on the sale amounted to approx. 7 billion yen.

2. Above figures do not include leveraged loans which are included in underlying assets of "1. Securitized Products" shown on page 22.

3. Reserves do not include general reserve for possible loan losses against normal borrowers.

4. Asset Backed Commercial Paper (ABCP) Programs as Sponsor

- (1) The Group sponsors issuance of ABCP, whose reference assets are such as clients' receivables, in order to fulfill clients' financing needs.
Specifically, as a sponsor, we provide services to special purpose vehicles, which are set up for clients' financing needs, for purchase of claims, financing, issuance and sales of ABCPs. We also provide liquidity and credit supports for such special purpose vehicles.
- (2) As of September 30, 2009, the total notional amount of reference assets of sponsored ABCP programs was approx. 430 billion yen. Most of the reference assets are high-grade claims of corporate clients and do not include subprime loan related assets.
In addition, regarding the exposure of liquidity and credit supports, we conduct self-assessment, making provisions and write-offs properly.

(Billions of yen)

Types of reference assets	September 30, 2009					March 31, 2009			Support for programs	
	Notional amount of reference assets	Change from Mar. 31, 2009	Overseas	Change from Mar. 31, 2009	Reserve for possible loan losses	Notional amount of reference assets	Overseas	Reserve for possible loan losses	Liquidity support	Credit support
Claims on corporations	390.2	(269.7)	163.1	(49.2)	-	659.9	212.3	-	yes	yes
Claims on financial institutions	18.1	(1.6)	18.1	(1.6)	-	19.7	19.7	-	yes	yes
Retail loan claims	20.5	(7.9)	20.5	(7.9)	-	28.4	28.4	-	yes	yes
Other claims	0.2	(0.4)	0.2	(0.4)	-	0.6	0.6	-	yes	yes
Total	429.0	(279.6)	201.9	(59.1)	-	708.6	261.0	-		

(Note) Reserves do not include general reserve for possible loan losses against normal borrowers.

(Reference) In addition, we provide liquidity and credit supports for ABCP programs which are sponsored by other banks.

Total notional amount of reference assets of such programs are approx. 51 billion yen.

5. Others

We have no securities issued by Structured Investment Vehicles.

(Reference 3) Financial Statements of SMBC

1. Balance Sheet (Condensed) <SMBC Non-consolidated>

(Millions of yen)

	September 30, 2009 (A)	September 30, 2008 (B)	Change (A-B)	March 31, 2009 (C)	Change (A-C)
Assets					
Cash and due from banks	4,860,699	5,512,854	(652,155)	5,295,009	(434,310)
Call loans	258,267	465,680	(207,413)	245,117	13,150
Receivables under resale agreements	44,199	52,689	(8,490)	48,113	(3,914)
Receivables under securities borrowing transactions	1,303,187	394,967	908,220	1,815,195	(512,008)
Bills bought	41,122	11,351	29,771	9,978	31,144
Monetary claims bought	410,339	464,819	(54,480)	396,183	14,156
Trading assets	4,020,630	3,160,927	859,703	3,885,704	134,926
Money held in trust	9,177	8,983	194	8,985	192
Securities	27,659,892	20,982,446	6,677,446	28,000,515	(340,623)
Loans and bills discounted	58,898,698	58,541,953	356,745	60,241,266	(1,342,568)
Foreign exchanges	646,550	1,047,501	(400,951)	748,149	(101,599)
Other assets	2,664,934	1,995,678	669,256	2,259,982	404,952
Tangible fixed assets	706,900	683,073	23,827	696,680	10,220
Intangible fixed assets	129,819	118,430	11,389	126,070	3,749
Deferred tax assets	517,755	858,453	(340,698)	668,343	(150,588)
Customers' liabilities for acceptances and guarantees	3,639,618	4,513,532	(873,914)	3,826,694	(187,076)
Reserve for possible loan losses	(780,014)	(638,978)	(141,036)	(791,885)	11,871
Reserve for possible losses on investments	(2,300)	(14,521)	12,221	(1,888)	(412)
Total assets	105,029,480	98,159,845	6,869,635	107,478,218	(2,448,738)
Liabilities					
Deposits	68,846,649	66,918,037	1,928,612	69,499,997	(653,348)
Negotiable certificates of deposit	8,455,041	3,225,677	5,229,364	7,405,710	1,049,331
Call money	2,745,552	2,136,313	609,239	2,479,743	265,809
Payables under repurchase agreements	1,058,696	979,331	79,365	773,534	285,162
Payables under securities lending transactions	2,925,047	4,024,211	(1,099,164)	7,561,013	(4,635,966)
Trading liabilities	2,813,822	1,759,392	1,054,430	2,705,478	108,344
Borrowed money	3,854,764	4,060,600	(205,836)	4,663,553	(808,789)
Foreign exchanges	231,652	319,072	(87,420)	282,360	(50,708)
Short-term bonds	198,164	-	198,164	114,242	83,922
Bonds	3,443,196	3,408,919	34,277	3,319,693	123,503
Due to trust account	111,667	106,932	4,735	60,918	50,749
Other liabilities	2,299,125	3,217,389	(918,264)	2,163,237	135,888
Reserve for employee bonuses	9,688	10,968	(1,280)	10,720	(1,032)
Reserve for executive retirement benefits	4,842	4,711	131	4,992	(150)
Reserve for point service program	1,171	2,238	(1,067)	2,359	(1,188)
Reserve for reimbursement of deposits	8,532	7,023	1,509	10,873	(2,341)
Reserve under the special law	0	0	-	0	-
Deferred tax liabilities for land revaluation	46,533	46,599	(66)	46,599	(66)
Acceptances and guarantees	3,639,618	4,513,532	(873,914)	3,826,694	(187,076)
Total liabilities	100,693,766	94,740,953	5,952,813	104,931,725	(4,237,959)
Net assets					
Capital stock	1,262,959	664,986	597,973	664,986	597,973
Capital surplus	1,965,521	1,367,548	597,973	1,367,548	597,973
Capital reserve	1,263,006	665,033	597,973	665,033	597,973
Other capital surplus	702,514	702,514	-	702,514	-
Retained earnings	592,342	959,742	(367,400)	499,666	92,676
Other retained earnings	592,342	959,742	(367,400)	499,666	92,676
Reserve for losses on overseas investments	0	0	(0)	0	-
Voluntary reserve for retirement allowances	1,656	1,656	-	1,656	-
Voluntary reserve	219,845	219,845	-	219,845	-
Retained earnings brought forward	370,840	738,241	(367,401)	278,165	92,675
Total stockholders' equity	3,820,822	2,992,277	828,545	2,532,201	1,288,621
Net unrealized gains (losses) on other securities	413,290	474,219	(60,929)	(52,741)	466,031
Net deferred gains (losses) on hedges	79,921	(69,272)	149,193	45,359	34,562
Land revaluation excess	21,679	21,667	12	21,673	6
Total valuation and translation adjustments	514,891	426,614	88,277	14,291	500,600
Total net assets	4,335,714	3,418,892	916,822	2,546,493	1,789,221
Total liabilities and net assets	105,029,480	98,159,845	6,869,635	107,478,218	(2,448,738)

(Note) Amounts less than 1 million yen are rounded down. Figures in parenthesis indicate the amount of loss or decrease.

2. Income Statement (Condensed) <SMBC Non-consolidated>

(Millions of yen)

	Six months ended Sep. 30, 2009 (A)	Six months ended Sep. 30, 2008 (B)	Change (A-B)	FY3/2009
Ordinary income	1,077,432	1,303,146	(225,714)	2,546,997
Interest income	706,355	937,566	(231,211)	1,758,423
<i>Interest on loans and discounts</i>	549,857	683,171	(133,314)	1,337,305
<i>Interest and dividends on securities</i>	122,723	177,147	(54,424)	293,992
Trust fees	518	1,244	(726)	2,074
Fees and commissions	196,019	211,260	(15,241)	415,228
Trading income	107,525	3,889	103,636	175,038
Other operating income	59,020	140,303	(81,283)	163,277
Other income	7,992	8,882	(890)	32,954
Ordinary expenses	930,342	1,181,038	(250,696)	2,510,941
Interest expenses	188,584	424,641	(236,057)	740,065
<i>Interest on deposits</i>	62,968	170,640	(107,672)	273,495
Fees and commissions payments	65,318	64,178	1,140	121,404
Trading losses	-	18,596	(18,596)	-
Other operating expenses	96,199	51,808	44,391	127,747
General and administrative expenses	366,698	367,244	(546)	722,285
Other expenses	213,541	254,568	(41,027)	799,438
Ordinary profit	147,089	122,108	24,981	36,055
Extraordinary gains	385	883	(498)	1,075
Extraordinary losses	2,368	2,111	257	9,344
Income before income taxes	145,106	120,879	24,227	27,786
Income taxes-current	21,637	7,152	14,485	23,748
Income taxes-deferred	10,839	33,332	(22,493)	305,154
Total income taxes	32,477	40,484	(8,007)	328,903
Net income (loss)	112,628	80,394	32,234	(301,116)

(Note) Amounts less than 1 million yen are rounded down. Figures in parenthesis indicate the amount of loss or decrease.

3. Statement of Changes in Net Assets <SMBC Non-consolidated>

Six months ended September 30, 2009

(Millions of yen)

	Capital stock	Capital surplus		Retained earnings				Total stockholders' equity
		Capital reserve	Other capital surplus	Other retained earnings				
				Reserve for losses on overseas investments	Voluntary reserve for retirement allowances	Voluntary reserve	Retained earnings brought forward	
Balance at March 31, 2009	664,986	665,033	702,514	0	1,656	219,845	278,165	2,532,201
Changes in the six months								
Issuance of new shares	597,972	597,972						1,195,945
Cash dividends							(19,947)	(19,947)
Net income							112,628	112,628
Transfer from land revaluation excess							(5)	(5)
Net changes in the items other than stockholders' equity in the six months								
Net changes in the six months	597,972	597,972	-	-	-	-	92,675	1,288,621
Balance at September 30, 2009	1,262,959	1,263,006	702,514	0	1,656	219,845	370,840	3,820,822

(Millions of yen)

	Valuation and translation adjustments				Total net assets
	Net unrealized gains on other securities	Net deferred gains (losses) on hedges	Land revaluation excess	Total valuation and translation adjustments	
Balance at March 31, 2009	(52,741)	45,359	21,673	14,291	2,546,493
Changes in the six months					
Issuance of new shares					1,195,945
Cash dividends					(19,947)
Net income					112,628
Transfer from land revaluation excess					(5)
Net changes in the items other than stockholders' equity in the six months	466,032	34,562	5	500,599	500,599
Net changes in the six months	466,032	34,562	5	500,599	1,789,220
Balance at September 30, 2009	413,290	79,921	21,679	514,891	4,335,714

(Note) Amounts less than 1 million yen are rounded down. Figures in parenthesis indicate the amount of loss or decrease.

Six months ended September 30, 2008

(Millions of yen)

	Capital stock	Capital surplus		Retained earnings				Total stockholders' equity
		Capital reserve	Other capital surplus	Other retained earnings				
				Reserve for losses on overseas investments	Voluntary reserve for retirement allowances	Voluntary reserve	Retained earnings brought forward	
Balance at March 31, 2008	664,986	665,033	702,514	0	1,656	219,845	673,337	2,927,374
Changes in the six months								
Cash dividends							(15,383)	(15,383)
Net income							80,394	80,394
Transfer from land revaluation excess							(108)	(108)
Net changes in the items other than stockholders' equity in the six months								
Net changes in the six months	-	-	-	-	-	-	64,903	64,903
Balance at September 30, 2008	664,986	665,033	702,514	0	1,656	219,845	738,241	2,992,277

(Millions of yen)

	Valuation and translation adjustments				Total net assets
	Net unrealized gain on other securities	Net deferred gains (losses) on hedges	Land revaluation excess	Total valuation and translation adjustments	
Balance at March 31, 2008	558,103	(13,787)	21,558	565,874	3,493,249
Changes in the six months					
Cash dividends					(15,383)
Net income					80,394
Transfer from land revaluation excess					(108)
Net changes in the items other than stockholders' equity in the six months	(83,883)	(55,485)	108	(139,260)	(139,260)
Net changes in the six months	(83,883)	(55,485)	108	(139,260)	(74,356)
Balance at September 30, 2008	474,219	(69,272)	21,667	426,614	3,418,892

(Note) Amounts less than 1 million yen are rounded down. Figures in parenthesis indicate the amount of loss or decrease.

Year ended March 31, 2009

(Millions of yen)

	Capital stock	Capital surplus		Retained earnings				Total stockholders' equity
		Capital reserve	Other capital surplus	Other retained earnings				
				Reserve for losses on overseas investments	Voluntary reserve for retirement allowances	Voluntary reserve	Retained earnings brought forward	
Balance at March 31, 2008	664,986	665,033	702,514	0	1,656	219,845	673,337	2,927,374
Changes in FY3/2009								
Transfer from reserve for losses on overseas investments				(0)			0	-
Cash dividends							(93,941)	(93,941)
Net income (loss)							(301,116)	(301,116)
Transfer from land revaluation excess							(114)	(114)
Net changes in the items other than stockholders' equity in FY3/2009								
Net changes in the year	-	-	-	(0)	-	-	(395,172)	(395,172)
Balance at March 31, 2009	664,986	665,033	702,514	0	1,656	219,845	278,165	2,532,201

(Millions of yen)

	Valuation and translation adjustments				Total net assets
	Net unrealized gain on other securities	Net deferred gains (losses) on hedges	Land revaluation excess	Total valuation and translation adjustments	
Balance at March 31, 2008	558,103	(13,787)	21,558	565,874	3,493,249
Changes in FY3/2009					
Transfer from reserve for losses on overseas investments					-
Cash dividends					(93,941)
Net income (loss)					(301,116)
Transfer from land revaluation excess					(114)
Net changes in the items other than stockholders' equity in FY3/2009	(610,845)	59,147	114	(551,583)	(551,583)
Net changes in the year	(610,845)	59,147	114	(551,583)	(946,755)
Balance at March 31, 2009	(52,741)	45,359	21,673	14,291	2,546,493

(Note) Amounts less than 1 million yen are rounded down. Figures in parenthesis indicate the amount of loss or decrease.

4. Fair Value Information on Securities <SMBC Non-consolidated>

[1] Securities

In addition to "Securities" stated in the non-consolidated balance sheet, negotiable certificates of deposit classified as "Cash and due from banks" and beneficiary claims on loan trust classified as "Monetary claims bought" is included in the amounts below.

(1) Bonds classified as held-to-maturity with fair value

(Millions of yen)

	Sep. 30, 2009				
	Balance sheet amount	Fair value	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Japanese government bonds	2,391,671	2,437,413	45,741	45,741	-
Japanese local government bonds	95,362	97,820	2,458	2,458	-
Japanese corporate bonds	381,712	388,388	6,676	6,676	-
Total	2,868,746	2,923,622	54,876	54,876	-

(2) Investments in subsidiaries or affiliates with fair value

(Millions of yen)

	Sep. 30, 2009		
	Balance sheet amount	Fair value	Net unrealized gains (losses)
Stocks of subsidiaries	63,731	48,908	(14,823)
Stocks of affiliates	14,481	14,345	(135)
Total	78,213	63,254	(14,959)

(3) Other securities with fair value

(Millions of yen)

	Sep. 30, 2009				
	Acquisition cost	Balance sheet amount	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Stocks	1,977,289	2,473,318	496,029	626,822	130,793
Bonds	13,435,583	13,491,102	55,519	56,050	531
Japanese government bonds	13,302,542	13,356,706	54,164	54,624	459
Japanese local government bonds	73,064	73,794	730	781	51
Japanese corporate bonds	59,976	60,600	624	644	20
Other	3,497,611	3,509,729	12,177	73,309	61,191
Total	18,910,483	19,474,149	563,666	756,182	192,516

(Notes)

1. Other securities with fair value are considered impaired if the fair value declines materially below the acquisition cost, and such decline is not considered recoverable. The fair value is recognized as the balance sheet amount and the amount of write-down is accounted for as valuation loss for this period. Valuation loss for this period is 2,520 million yen.

The rule for determining "material decline" is as follows and is based on the classification of issuers under the rules of self-assessment of assets.

Bankrupt/ Effectively bankrupt/ Potentially bankrupt issuers	Fair value is lower than acquisition cost.
Issuers requiring caution	Fair value is 30% or more lower than acquisition cost.
Normal issuers	Fair value is 50% or more lower than acquisition cost.

Bankrupt issuers: Issuers that are legally bankrupt or formally declared bankrupt

Effectively bankrupt issuers: Issuers that are not legally bankrupt but regarded as substantially bankrupt

Potentially bankrupt issuers: Issuers that are not currently bankrupt but perceived to have a high risk of falling into bankruptcy

Issuers requiring caution: Issuers that are identified for close monitoring

Normal issuers: Issuers other than the above four categories of issuers

2. Floating-rate Japanese government bonds which SMBC held as Other securities are carried on the balance sheet at their reasonably estimated amounts in accordance with the "Practical Solution on Measurement of Fair Value of Financial Assets" (Accounting Standard Board of Japan Practical Issues Task Force No. 25, issued on October 28, 2008). Reasonably estimated amounts of floating-rate Japanese government bonds are calculated by discounting expected future cash flow, which is estimated from the yield of the bonds and others, at a discount rate, which is derived from the yield. The major factors of pricing are the yield of the bonds and volatilities of the yield.

(4) Securities with no available fair value

(Millions of yen)

	September 30, 2009
Investments in subsidiaries and affiliates	
Stocks of subsidiaries	1,295,346
Stocks of affiliates	48,191
Other	44,846
Other securities	
Unlisted stocks	288,761
Unlisted bonds	2,865,746
Unlisted foreign securities	602,889
Other	530,463

[2] Money held in trust

Other money held in trust (Other than classified as trading or held-to-maturity purpose)

(Millions of yen)

	September 30, 2009				
	Acquisition cost	Balance sheet amount	Net unrealized gains (losses)	Unrealized gains	Unrealized losses
Other money held in trust	7,890	7,717	(172)	16	188

5. Statements of Trust Assets and Liabilities <SMBC Non-consolidated>

(Millions of yen)

	September 30, 2009 (A)	September 30, 2008 (B)	Change (A-B)	March 31, 2009 (C)	Change (A-C)
Loans and bills discounted	221,900	222,540	(640)	222,030	(130)
Securities	357,836	349,145	8,691	392,812	(34,976)
Securities held in custody accounts	3,126	3,412	(286)	3,096	30
Monetary claims	387,698	620,628	(232,930)	501,399	(113,701)
Tangible fixed assets	35	-	35	45	(10)
Intangible fixed assets	32	126	(94)	33	(1)
Other claims	3,310	2,703	607	4,329	(1,019)
Call loans	30,647	225	30,422	54,687	(24,040)
Due from banking account	111,667	106,932	4,735	60,918	50,749
Cash and due from banks	31,117	26,467	4,650	22,179	8,938
Others	-	1,462	(1,462)	1,462	(1,462)
Total assets	1,147,370	1,333,644	(186,274)	1,262,993	(115,623)
Designated money trusts	377,940	334,953	42,987	359,986	17,954
Specified money trusts	145,056	130,520	14,536	161,817	(16,761)
Money in trusts other than money trusts	220,012	220,150	(138)	220,287	(275)
Security trusts	3,138	3,428	(290)	3,102	36
Monetary claims trusts	378,002	553,396	(175,394)	437,734	(59,732)
Equipment trusts	81	-	81	10	71
Composite trusts	23,117	89,732	(66,615)	78,569	(55,452)
Other trusts	21	1,462	(1,441)	1,485	(1,464)
Total liabilities	1,147,370	1,333,644	(186,274)	1,262,993	(115,623)

(Notes)

1. Amounts less than 1 million yen are rounded down.
2. SMBC has no co-operative trusts under other trust bank's administration.
3. SMBC does not handle any trusts with principal indemnification.