



Sumitomo Mitsui Financial Group, Inc. (SMFG)
 Consolidated Financial Results for the Three Months ended June 30, 2011
 <Under Japanese GAAP>



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(Note) Amounts less than one million yen have been omitted.

1. Consolidated Financial Results (for the three months ended June 30, 2011)

(1) Operating Results

(Millions of yen, except per share data and percentages)

| | Ordinary Income | | Ordinary Profit | | Net Income | |
|----------------------------------|-----------------|--------|-----------------|--------|------------|---------|
| Three Months ended June 30, 2011 | ¥ 1,042,672 | 19.7 % | ¥ 301,207 | 10.2 % | ¥ 206,621 | (2.4) % |
| Three Months ended June 30, 2010 | 871,144 | 13.9 | 273,204 | 137.1 | 211,807 | 191.1 |

Notes: 1. Comprehensive Income:

(a) for the three months ended June 30, 2011: ¥141,331 million [(1.7)%] (b) for the three months ended June 30, 2010: ¥143,749 million[- %]

2. Percentages shown in Ordinary Income, Ordinary Profit, Net Income and Comprehensive Income are the increase (decrease) from the previous fiscal year.

| | Net Income Per Share | Net Income Per Share (Diluted) |
|----------------------------------|----------------------|--------------------------------|
| Three Months ended June 30, 2011 | ¥ 148.47 | ¥ 148.39 |
| Three Months ended June 30, 2010 | 151.62 | 151.61 |

(2) Financial Position

(Millions of yen, except percentages)

| | Total Assets | Net Assets | Net Assets Ratio |
|----------------|---------------|-------------|------------------|
| June 30, 2011 | ¥ 133,163,200 | ¥ 6,994,611 | 3.7 % |
| March 31, 2011 | 137,803,098 | 7,132,073 | 3.7 |

Notes: 1. Stockholders' equity:

(a) as of June 30, 2011: ¥4,969,861 million (b) as of March 31, 2011: ¥5,094,493 million

2. Net assets ratio = {(Net assets - Stock acquisition rights - Minority interests) / Total assets} X 100

2. Dividends on Common Stock per Share

(Yen)

| | 1st Quarter | 2nd Quarter | 3rd Quarter | 4th Quarter | Annual |
|--|-------------|-------------|-------------|-------------|--------|
| Fiscal Year ended March 31, 2011 | ¥ - | ¥ 50 | ¥ - | ¥ 50 | ¥ 100 |
| Fiscal Year ending March 31, 2012 | - | | | | |
| Fiscal Year ending March 31, 2012 (Forecast) | | 50 | - | 50 | 100 |

Notes: 1. Dividend forecast remains unchanged.

2. Dividends on unlisted preferred stock are reported on page 2.

3. Earnings Forecast (for the fiscal year ending March 31, 2012)

(Millions of yen, except per share data and percentages)

| | Ordinary Income | | Ordinary Profit | | Net Income | | Net Income Per Share |
|--------------------------------------|-----------------|------|-----------------|----------|------------|----------|----------------------|
| Six Months ending September 30, 2011 | ¥ 2,000,000 | 1.0% | ¥ 400,000 | (26.0) % | ¥ 170,000 | (59.3) % | ¥ 121.93 |
| Fiscal Year ending March 31, 2012 | 4,000,000 | 4.0 | 840,000 | 1.8 | 400,000 | (15.9) | 286.63 |

Notes: 1. Earnings forecast remains unchanged.

2. Percentages shown in Ordinary Income, Ordinary Profit and Net Income are the increase (decrease) from the previous fiscal year.

4. Other Information

(1) There were no changes in material consolidated subsidiaries in the three months ended June 30, 2011.

(2) Special accounting methods used for preparing quarterly consolidated financial statements were not adopted.

(3) There were changes in accounting policies, when preparing quarterly consolidated financial statements due to revisions in accounting standards.

(4) Number of Shares Issued (common stock)

| | As of June 30, 2011 | As of March 31, 2011 |
|---|-------------------------------------|-------------------------------------|
| (a) Number of shares issued (including treasury shares) | 1,414,055,625 shares | 1,414,055,625 shares |
| (b) Number of treasury shares | 17,262,979 shares | 32,581,914 shares |
| | Three Months ended June 30, 2011 | Three Months ended June 30, 2010 |
| (c) Average number of shares issued in the period | 1,391,685,923 shares | 1,396,981,367 shares |

[Note on Quarterly Review Process]

This quarterly earnings report is out of the scope of the external auditors' review procedure which is required by "Financial Instruments and Exchange Act." Therefore, the audit process of the quarterly consolidated financial statement has not been completed as of the disclosure of this quarterly earnings report.

[Dividends Information]

Dividends on Preferred Stock per Share

| | | 1st Quarter | 2nd Quarter | 3rd Quarter | 4th Quarter | Annual |
|--------------------------|----------------------------------|-------------|-------------|-------------|-------------|----------|
| Preferred stock (Type 6) | Fiscal Year ended March 31, 2011 | ¥ — | ¥ 44,250 | ¥ — | ¥ 44,250 | ¥ 88,500 |

<Reference> Calculation for Index

- Forecasted Net Income per Share:

$$\frac{\text{Forecasted net income}}{\text{Forecasted average number of common stock during the period (excluding treasury stock)}}$$

* SMFG Card & Credit, Inc., a wholly-owned subsidiary of SMFG, made Cedyne Financial Corporation its wholly-owned subsidiary through a share exchange on May 1, 2011. Accordingly, SMFG's common stock held by SMFG Card & Credit, Inc. decreased and the net income per share forecast was calculated using the following forecasted average numbers of SMFG common shares:

- Six months ending September 30, 2011: 1,394,239,284 shares
- Fiscal year ending March 31, 2012: 1,395,515,965 shares

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 Sumitomo Mitsui Financial Group, Inc. and its management with respect to Sumitomo Mitsui Financial Group, Inc.'s future financial condition and results of operations. In many cases but not all, these statements contain words such as "anticipate", "estimate", "expect", "intend", "may", "plan", "probability", "risk", "project", "should", "seek", "target" and similar expressions. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those expressed in or implied by such forward-looking statements contained or deemed to be contained herein. The risks and uncertainties which may affect future performance include the fragility of any economic recovery, both globally and in Japan; Sumitomo Mitsui Financial Group, Inc.'s ability to successfully implement its business and capital strategy; the success of our business alliances including those in the consumer finance industry; exposure to new risks as we expand the scope of our business; significant credit-related costs; declines in the value of Sumitomo Mitsui Financial Group, Inc.'s securities portfolio. Given these and other risks and uncertainties, you should not place undue reliance on forward-looking statements, which speak only as of the date of this document. Sumitomo Mitsui Financial Group, Inc. undertakes no obligation to update or revise any forward-looking statements. Please refer to our most recent disclosure documents such as our annual report or the registration statement on Form 20-F filed with the U.S. Securities and Exchange Commission, as well as our earnings press release for a more detailed description of the risks and uncertainties that may affect our financial conditions, our operating results, and investors' decisions.

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* (Appendix) Financial Results for the three months ended June 30, 2011 Supplementary Information

Sumitomo Mitsui Financial Group (“SMFG”) reports the financial results for the three months ended June 30, 2011.

1. Operating Results

In the 1st quarter of fiscal year 2011 (FY2011), non-consolidated gross banking profit of Sumitomo Mitsui Banking Corporation (“SMBC”) decreased by ¥5.6 billion year-on-year mainly due to a decrease in gains on bonds, despite an increase in net interest income as a result of an increase in overseas loans and bills discounted. Meanwhile, consolidated gross profit increased by ¥23.6 billion year-on-year to ¥641.9 billion, partly due to a consolidation of Cedyne Financial Corporation (“Cedyne”).

SMBC’s expenses on a non-consolidated basis increased by ¥7.6 billion year-on-year, due to an enhancement of our strategic business areas and an increase of amortization from past investments in branches and systems, despite continuous efforts on cost control. In addition, as a result of consolidation of companies such as Cedyne, consolidated general and administrative expenses increased by ¥39.6 billion year-on-year to ¥353.8 billion.

Total credit cost on a consolidated basis decreased by ¥45.8 billion year-on-year for a net reversal of ¥14.1 billion. The main reason was the ¥42.2 billion decrease at SMBC, as a result of measures tailored to borrowers to improve their business and financial situations.

Finally, on a consolidated basis, ordinary profit increased by ¥2.8 billion year-on-year to ¥301.2 billion, while net income decreased by ¥5.2 billion year-on-year to ¥206.6 billion due to an increase in tax expenses.

<Consolidated>

(Billions of yen)

| | Three months ended June 30, 2011 | Change from the three months ended June 30, 2010 | Fiscal year ended March 31, 2011 (reference) |
|-------------------------------------|----------------------------------|--|--|
| Gross profit | ¥ 641.9 | ¥ 23.6 | ¥ 2,504.7 |
| General and administrative expenses | (353.8) | (39.6) | (1,355.3) |
| Total credit cost | 14.1 | 45.8 | (217.3) |
| Gains (losses) on stocks | (3.5) | (3.7) | (91.9) |
| Ordinary profit | 301.2 | 28.0 | 825.4 |
| Net income (loss) | 206.6 | (5.2) | 475.9 |

<SMBC, Non-consolidated>

| | | | |
|---|---------|---------|----------|
| Gross banking profit | ¥ 389.5 | ¥ (5.6) | ¥1,531.8 |
| Net gains (losses) on bonds | 58.2 | (17.0) | 147.1 |
| Expenses (excluding non-recurring losses) | (182.8) | (7.6) | (699.2) |
| Banking profit (*) | 206.7 | (13.2) | 832.6 |
| Total credit cost | 31.4 | 42.2 | (94.3) |
| Gains (losses) on stocks | (31.7) | (34.0) | (87.3) |
| Ordinary profit | 194.1 | (3.9) | 595.7 |
| Net income (loss) | 167.4 | (8.4) | 421.2 |

(*) Banking profit (before provision for general reserve for possible loan losses)

2. Financial Position

On a consolidated basis, SMFG's total assets as of June 30, 2011 were ¥133,163.2 billion, a decrease of ¥4,639.9 billion compared with March 31, 2011 due to a decrease in securities such as bonds.

Stockholders' equity decreased by ¥37.3 billion compared with March 31, 2011 to ¥4,884.1 billion, due mainly to an acquisition and a cancellation of Preferred stock (Type 6), while recorded net income. As a result, net assets decreased by ¥137.5 billion to ¥6,994.6 billion.

On a consolidated basis, deposits decreased by ¥55.4 billion to ¥81,444.9 billion compared with March 31, 2011. Loans and bills discounted increased by ¥1,489.5 billion to ¥62,837.9 billion mainly due to an increase in balance of loans and bills discounted at SMBC in both domestic and overseas markets.

On a consolidated basis, problem assets (non-performing loans as defined under the Financial Reconstruction Law) decreased by ¥3.8 billion to ¥1,686.5 billion compared with March 31, 2011. The problem assets ratio remained at a low level of 2.37%, a decrease of 0.06% compared with March 31, 2011.

3. Earnings Forecasts

Consolidated net income in the first quarter of FY2011 translates to approximately 122% of the first half forecast and 52% of the full year forecast announced in May 2011. This was mainly due to SMBC's good performance, including the decrease in total credit cost. SMFG, however, does not revise the first-half and full-year earnings forecasts for FY2011 because of the necessity to assess future business environment.

4. Other

Change in accounting policy, Change in estimate on accounting and Representation

(1) Accounting Standard for Earnings Per Share

SMFG has adopted the "Accounting Standard for Earnings Per Share" (Accounting Standards Board of Japan ("ASBJ") Statement No. 2, revised on June 30, 2010), "Guidance on Accounting Standard for Earnings Per Share" (ASBJ Guidance No. 4, revised on June 30, 2010) and "Practical Solution on Accounting for Earnings Per Share" (ASBJ PITF No. 9 revised on June 30, 2010) starting from the fiscal year beginning on April 1, 2011. This change has no impact on the calculation of diluted net income per share.

(2) Additional Information

SMFG has adopted "Accounting Standard for Accounting Changes and Error Corrections" (ASBJ Statement No. 24, issued on December 14, 2009) and "Guidance on Accounting Standard for Accounting Changes and Error Corrections" (ASBJ Guidance No. 24, issued on December 14, 2009) for changes in accounting policies and corrections of figures on and after April 1, 2011.

SMFG recorded "Gains on reversal of reserve for possible loan losses" and "Recoveries of written-off claims" as part of "Extraordinary gains" until the fiscal year ended March 31, 2011. However, SMFG re-categorized them as items of "Other income" after April 1, 2011, based on "Practical Guidelines for Accounting Standard for Financial Instruments" (JICPA Audit System Committee Report No. 14, revised March 29, 2011). However, the figures for the three months ended June 30, 2010, are stated in the previous method.

5. Consolidated Financial Statements**(1) Consolidated Balance Sheets**

| | (Millions of yen) | |
|---|----------------------|----------------------|
| | March 31, 2011 | June 30, 2011 |
| Assets: | | |
| Cash and due from banks | ¥ 9,233,906 | ¥ 6,749,710 |
| Call loans and bills bought | 851,636 | 955,763 |
| Receivables under resale agreements | 131,104 | 210,302 |
| Receivables under securities borrowing transactions | 4,740,410 | 3,605,189 |
| Monetary claims bought | 1,122,307 | 1,091,619 |
| Trading assets | 6,632,898 | 7,685,990 |
| Money held in trust | 24,011 | 24,756 |
| Securities | 39,952,123 | 36,064,053 |
| Loans and bills discounted | 61,348,355 | 62,837,902 |
| Foreign exchanges | 1,077,024 | 1,180,303 |
| Lease receivables and investment assets | 1,734,169 | 1,731,040 |
| Other assets | 4,604,732 | 4,673,318 |
| Tangible fixed assets | 1,168,908 | 1,170,026 |
| Intangible fixed assets | 674,216 | 674,270 |
| Deferred tax assets | 644,736 | 615,045 |
| Customers' liabilities for acceptances and guarantees | 4,921,500 | 4,909,631 |
| Reserve for possible loan losses | (1,058,945) | (1,015,725) |
| Total assets | ¥ 137,803,098 | ¥ 133,163,200 |
| Liabilities: | | |
| Deposits | ¥ 81,998,940 | ¥ 81,444,900 |
| Negotiable certificates of deposit | 8,366,323 | 8,598,313 |
| Call money and bills sold | 2,629,407 | 2,126,136 |
| Payables under repurchase agreements | 726,365 | 1,208,848 |
| Payables under securities lending transactions | 5,713,233 | 4,316,048 |
| Commercial paper | 337,120 | 367,872 |
| Trading liabilities | 5,248,302 | 5,426,653 |
| Borrowed money | 10,769,668 | 8,837,135 |
| Foreign exchanges | 256,160 | 264,819 |
| Short-term bonds | 1,183,198 | 1,115,684 |
| Bonds | 3,866,095 | 3,793,253 |
| Due to trust account | 216,171 | 224,025 |
| Other liabilities | 4,188,259 | 3,331,340 |
| Reserve for employee bonuses | 45,176 | 14,225 |
| Reserve for executive bonuses | 2,496 | — |
| Reserve for employee retirement benefits | 44,604 | 44,530 |
| Reserve for executive retirement benefits | 2,728 | 1,971 |
| Reserve for point service program | 18,927 | 19,394 |
| Reserve for reimbursement of deposits | 9,923 | 8,945 |
| Reserve for losses on interest repayment | 59,812 | 51,678 |
| Reserves under the special laws | 392 | 398 |
| Deferred tax liabilities | 20,517 | 17,129 |
| Deferred tax liabilities for land revaluation | 45,698 | 45,650 |
| Acceptances and guarantees | 4,921,500 | 4,909,631 |
| Total liabilities | 130,671,024 | 126,168,588 |
| Net assets: | | |
| Capital stock | 2,337,895 | 2,337,895 |
| Capital surplus | 978,851 | 759,827 |
| Retained earnings | 1,776,433 | 1,910,956 |
| Treasury stock | (171,760) | (124,568) |
| Total Stockholders' equity | 4,921,419 | 4,884,110 |
| Net unrealized gains on other securities | 272,306 | 183,173 |
| Net deferred losses on hedges | (9,701) | (22,277) |
| Land revaluation excess | 33,357 | 33,297 |
| Foreign currency translation adjustments | (122,889) | (108,442) |
| Total accumulated other comprehensive income | 173,073 | 85,750 |
| Stock acquisition rights | 262 | 316 |
| Minority interests | 2,037,318 | 2,024,434 |
| Total net assets | 7,132,073 | 6,994,611 |
| Total liabilities and net assets | ¥ 137,803,098 | ¥ 133,163,200 |

(2) Consolidated Statements of Income and Consolidated Statements of Comprehensive Income

(Consolidated Statements of Income)

| Three months ended June 30, | (Millions of yen) | |
|--|-------------------|-------------|
| | 2010 | 2011 |
| Ordinary income | ¥ 871,144 | ¥ 1,042,672 |
| Interest income | 394,964 | 398,799 |
| Interest on loans and discounts | 297,347 | 289,711 |
| Interest and dividends on securities | 58,294 | 66,824 |
| Trust fees | 572 | 340 |
| Fees and commissions | 200,490 | 230,057 |
| Trading income | 96,782 | 61,354 |
| Other operating income | 170,653 | 307,247 |
| Other income | 7,680 | 44,872 |
| Ordinary expenses | 597,939 | 741,464 |
| Interest expenses | 85,661 | 75,636 |
| Interest on deposits | 29,687 | 26,382 |
| Fees and commissions payments | 34,027 | 35,566 |
| Trading losses | 438 | — |
| Other operating expenses | 125,104 | 244,717 |
| General and administrative expenses | 314,239 | 353,820 |
| Other expenses | 38,467 | 31,723 |
| Ordinary profit | 273,204 | 301,207 |
| Extraordinary gains | 12,558 | 75 |
| Extraordinary losses | 5,473 | 1,340 |
| Income before income taxes and minority interests | 280,290 | 299,942 |
| Income taxes | 38,889 | 61,228 |
| current | 13,898 | 20,997 |
| deferred | 24,990 | 40,231 |
| Income before minority interests | 241,400 | 238,714 |
| Minority interests in net income | 29,593 | 32,092 |
| Net income | ¥ 211,807 | ¥ 206,621 |

(Consolidated Statements of Comprehensive Income)

| Three months ended June 30, | (Millions of yen) | |
|---|-------------------|-----------|
| | 2010 | 2011 |
| Income before minority interests | ¥ 241,400 | ¥ 238,714 |
| Other comprehensive income | | |
| Net unrealized losses on other securities | (116,388) | (79,556) |
| Net deferred gains on hedges | 31,379 | (12,809) |
| Foreign currency translation adjustments | (8,508) | 3,515 |
| Share of other comprehensive income of associates accounted for by equity method | (4,133) | (8,531) |
| Total other comprehensive income | (97,650) | (97,382) |
| Total comprehensive income | 143,749 | 141,331 |
| Comprehensive income attributable to shareholders of the parent | 132,167 | 119,359 |
| Comprehensive income attributable to minority interests | 11,582 | 21,971 |

(3) Note on the Assumption as a Going Concern

Not applicable.

(4) Material Changes in Stockholders' Equity

Three months ended June 30, 2011

(Millions of yen)

| | Capital stock | Capital surplus | Retained earnings | Treasury stock | Total stockholders' equity |
|--|---------------|-----------------|-------------------|----------------|----------------------------|
| Balance amount as of March 31, 2011 | 2,337,895 | 978,851 | 1,776,433 | (171,760) | 4,921,419 |
| Change in the period | | | | | |
| Cash dividends | | | (72,171) | | (72,171) |
| Net income | | | 206,621 | | 206,621 |
| Purchase of treasury stock *1 | | | | (210,017) | (210,017) |
| Disposal of treasury stock *2 | | (9,021) | | 47,206 | 38,185 |
| Cancel of treasury stock *3 | | (210,003) | | 210,003 | — |
| Increase due to increase in subsidiaries | | | 4 | | 4 |
| Increase due to decrease in subsidiaries | | | 0 | | 0 |
| Decrease due to increase in subsidiaries | | | (2) | | (2) |
| Reversal of land revaluation excess | | | 70 | | 70 |
| Net changes in the period | — | (219,024) | 134,522 | 47,192 | (37,309) |
| Balance amount as of June 30, 2011 | 2,337,895 | 759,827 | 1,910,956 | (124,568) | 4,884,110 |

*1 : SMFG purchased fractional shares and acquired all shares of its First Series Type 6 Preferred Stock on April 1, 2011.

Accordingly, "Treasury stock" increased by 210,017 million yen.

*2 : "Capital surplus" and "Treasury stock" decreased by 9,021 million yen and 47,206 million yen, respectively.

The reasons were as follows:

- Sale of fractional shares
- Exercising of stock options
- SMFG Card & Credit, Inc., a wholly-owned subsidiary of SMFG, made Cedyna its wholly-owned subsidiary on May 1, 2011. Cedyna's shareholders were allocated SMFG shares held by SMFG Card & Credit for their Cedyna shares.
- Sale of SMFG's shares by certain consolidated subsidiaries

*3 : SMFG cancelled all shares of its First Series Type 6 Preferred Stock on April 1, 2011. Accordingly, "Capital surplus" and "Treasury stock" decreased by 210,003 million yen.

Financial Results for the Three Months ended June 30, 2011 - Supplementary Information -

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(Notes)

1. <Consolidated> : SMFG's consolidated figures
2. <Non-consolidated> : SMBC's non-consolidated figures
3. Capital ratio as of June 30, 2011 will be announced when it is fixed.

1. Operating Results

<Consolidated>

(Millions of yen)

| | | Three months ended June 30, 2011 (A) | Change (A) - (B) | Three months ended June 30, 2010 (B) | Year ended March 31, 2011 <Reference> |
|---|-----------|---|---------------------|---|--|
| Consolidated gross profit | 1 | 641,879 | 23,648 | 618,231 | 2,504,730 |
| Net interest income | 2 | 323,162 | 13,860 | 309,302 | 1,317,651 |
| Trust fees | 3 | 340 | (232) | 572 | 2,335 |
| Net fees and commissions | 4 | 194,491 | 28,028 | 166,463 | 766,230 |
| Net trading income | 5 | 61,354 | (34,990) | 96,344 | 237,093 |
| Net other operating income | 6 | 62,529 | 16,981 | 45,548 | 181,419 |
| General and administrative expenses | 7 | (353,820) | (39,581) | (314,239) | (1,355,322) |
| Credit costs | 8 | (22,020) | 10,520 | (32,540) | (220,162) |
| Write-off of loans | 9 | (20,299) | (6,786) | (13,513) | (156,571) |
| Provision for specific reserve for possible loan losses | 10 | — | 3,198 | (3,198) | (63,574) |
| Provision for general reserve for possible loan losses | 11 | — | 12,932 | (12,932) | 14,919 |
| Other credit costs | 12 | (1,721) | 1,175 | (2,896) | (14,935) |
| Gains on reversal of reserve for possible loan losses | 13 | 35,569 | 35,569 | — | — |
| Recoveries of written-off claims | 14 | 506 | 506 | — | — |
| Gains (losses) on stocks | 15 | (3,455) | (3,664) | 209 | (91,949) |
| Equity in earnings (losses) of affiliates | 16 | 3,026 | 1,466 | 1,560 | (13,319) |
| Other income (expenses) | 17 | (476) | (461) | (15) | 1,452 |
| Ordinary profit | 18 | 301,207 | 28,003 | 273,204 | 825,428 |
| Extraordinary gains (losses) | 19 | (1,264) | (8,349) | 7,085 | 1,884 |
| Losses on impairment of fixed assets | 20 | (916) | 263 | (1,179) | (5,411) |
| Recoveries of written-off claims | 21 | — | (764) | 764 | 2,813 |
| Income before income taxes and minority interests | 22 | 299,942 | 19,652 | 280,290 | 827,313 |
| Income taxes-current | 23 | (20,997) | (7,099) | (13,898) | (97,446) |
| Income taxes-deferred | 24 | (40,231) | (15,241) | (24,990) | (143,325) |
| Income before minority interests | 25 | 238,714 | (2,686) | 241,400 | 586,542 |
| Minority interests in income | 26 | (32,092) | (2,499) | (29,593) | (110,646) |
| Net income | 27 | 206,621 | (5,186) | 211,807 | 475,895 |

(Notes)

- Amounts less than one million yen have been omitted. Figures in parenthesis indicate the amount of loss or decrease.
- 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)
- "Gains on reversal of reserve for possible loan losses" and "Recoveries of written-off claims" which were included in "Extraordinary gains" are included in "Ordinary profit" from the fiscal year beginning on or after April 1, 2011.

| | | | | | |
|--------------------------------|----|--------|--------|----------|-----------|
| Total credit cost (8+13+14+21) | 28 | 14,054 | 45,830 | (31,776) | (217,348) |
|--------------------------------|----|--------|--------|----------|-----------|

<Reference>

(Billions of yen)

| | | | | | |
|----------------------------------|----|-------|-------|-------|---------|
| Consolidated net business profit | 29 | 274.8 | (6.8) | 281.6 | 1,002.0 |
|----------------------------------|----|-------|-------|-------|---------|

(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 transaction (dividends, etc.))

(Number of consolidated subsidiaries and equity method affiliates)

| | | June 30, 2011 | Change | March 31, 2011 | June 30, 2010 <Reference> |
|---------------------------|----|---------------|--------|----------------|------------------------------|
| Consolidated subsidiaries | 30 | 333 | 6 | 327 | 315 |
| Equity method affiliates | 31 | 48 | 1 | 47 | 50 |

<SMBC Non-consolidated>

(Millions of yen)

| | | Three months ended June 30, 2011 (A) | Change (A) - (B) | Three months ended June 30, 2010 (B) | Year ended March 31, 2011 <Reference> |
|--|----|---|---------------------|---|---|
| Gross banking profit | 1 | 389,520 | (5,549) | 395,069 | 1,531,759 |
| <i>Excluding gains (losses) on bonds</i> | 2 | 331,286 | 11,375 | 319,911 | 1,384,638 |
| Net interest income | 3 | 238,130 | 11,951 | 226,179 | 967,825 |
| Trust fees | 4 | 331 | (230) | 561 | 2,299 |
| Net fees and commissions | 5 | 64,787 | 296 | 64,491 | 302,667 |
| Net trading income | 6 | 40,321 | (27,678) | 67,999 | 151,070 |
| Net other operating income | 7 | 45,948 | 10,110 | 35,838 | 107,897 |
| <i>Gains (losses) on bonds</i> | 8 | 58,233 | (16,925) | 75,158 | 147,120 |
| Expenses (excluding non-recurring losses) | 9 | (182,854) | (7,682) | (175,172) | (699,197) |
| Personnel expenses | 10 | (70,040) | (4,408) | (65,632) | (249,842) |
| Non-personnel expenses | 11 | (103,977) | (3,891) | (100,086) | (411,471) |
| Taxes | 12 | (8,837) | 616 | (9,453) | (37,883) |
| Banking profit (before provision for general reserve for possible loan losses) | 13 | 206,665 | (13,232) | 219,897 | 832,562 |
| <i>Excluding gains (losses) on bonds</i> | 14 | 148,431 | 3,692 | 144,739 | 685,441 |
| Provision for general reserve for possible loan losses | 15 | — | 3,197 | (3,197) | 12,335 |
| Banking profit | 16 | 206,665 | (10,035) | 216,700 | 844,897 |
| Non-recurring gains (losses) | 17 | (12,611) | 6,048 | (18,659) | (249,193) |
| Credit costs | 18 | (7,999) | 85 | (8,084) | (107,660) |
| Gains on reversal of reserve for possible loan losses | 19 | 39,331 | 39,331 | — | — |
| Recoveries of written-off claims | 20 | 41 | 41 | — | — |
| Gains (losses) on stocks | 21 | (31,683) | (34,022) | 2,339 | (87,285) |
| Gains on sale of stocks and other securities | 22 | 11,393 | 8,333 | 3,060 | 21,671 |
| Losses on sale of stocks and other securities | 23 | (765) | (630) | (135) | (1,604) |
| Losses on devaluation of stocks and other securities | 24 | (42,311) | (41,726) | (585) | (107,353) |
| Other non-recurring gains (losses) | 25 | (12,302) | 611 | (12,913) | (54,247) |
| Ordinary profit | 26 | 194,053 | (3,988) | 198,041 | 595,704 |
| Extraordinary gains (losses) | 27 | (972) | 1,457 | (2,429) | (6,864) |
| Gains (losses) on disposal of fixed assets | 28 | (64) | 380 | (444) | (2,336) |
| Losses on impairment of fixed assets | 29 | (908) | 234 | (1,142) | (4,288) |
| Recoveries of written-off claims | 30 | — | (451) | 451 | 1,055 |
| Income before income taxes and minority interests | 31 | 193,081 | (2,530) | 195,611 | 588,839 |
| Income taxes-current | 32 | (3,224) | (727) | (2,497) | (42,386) |
| Income taxes-deferred | 33 | (22,492) | (5,138) | (17,354) | (125,273) |
| Net income | 34 | 167,364 | (8,395) | 175,759 | 421,180 |
| Total credit cost (15+18+19+20+30) | 35 | 31,374 | 42,203 | (10,829) | (94,269) |
| Provision for general reserve for possible loan losses | 36 | 48,724 | 51,921 | (3,197) | 12,335 |
| Write-off of loans | 37 | (6,813) | (2,507) | (4,306) | (70,775) |
| Provision for specific reserve for possible loan losses | 38 | (9,398) | (7,687) | (1,711) | (27,104) |
| Losses on sales of delinquent loans | 39 | (1,186) | 701 | (1,887) | (9,693) |
| Provision for loan loss reserve for specific overseas countries | 40 | 6 | 185 | (179) | (87) |
| Recoveries of written-off claims | 41 | 41 | (410) | 451 | 1,055 |

(Notes)

1. Amounts less than one million yen have been omitted. Figures in parenthesis indicate the amount of loss or decrease.
2. "Gains on reversal of reserve for possible loan losses" and "Recoveries of written-off claims" which were included in "Extraordinary gains" are included in "Non-recurring gains (losses)" from the fiscal year beginning on or after April 1, 2011.

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

(%)

| | Three months ended June 30, 2011 (A) | Change (A) - (B) | Three months ended June 30, 2010 (B) | Year ended March 31, 2011 <Reference> |
|---|--|---------------------|--|---|
| Interest earned on loans and bills discounted (A) | 1.59 | (0.12) | 1.71 | 1.65 |
| Interest paid on deposits, etc. (B) | 0.06 | (0.05) | 0.11 | 0.09 |
| Interest spread (A) - (B) | 1.53 | (0.07) | 1.60 | 1.56 |

3. Problem Assets Based on the Financial Reconstruction Law**<Consolidated>**

(Billions of yen)

| | | June 30, 2011 | Change from March 31, 2011 | March 31, 2011 | June 30, 2010 <Reference> |
|------------------------------------|---|---------------|-------------------------------|----------------|------------------------------|
| Bankrupt and quasi-bankrupt assets | 1 | 268.9 | (12.7) | 281.6 | 386.9 |
| Doubtful assets | 2 | 900.4 | 24.6 | 875.8 | 867.1 |
| Substandard loans | 3 | 517.2 | (15.7) | 532.9 | 375.2 |
| Total problem assets (A) | 4 | 1,686.5 | (3.8) | 1,690.3 | 1,629.2 |
| Normal assets | 5 | 69,544.4 | 1,675.6 | 67,868.8 | 69,290.0 |
| Total (B) | 6 | 71,230.9 | 1,671.8 | 69,559.1 | 70,919.2 |
| Problem asset ratio (A/B) | 7 | 2.37% | (0.06)% | 2.43% | 2.30% |
| Amount of direct reduction | | 820.4 | (47.5) | 867.9 | 871.7 |

<SMBC Non-consolidated>

(Billions of yen)

| | | June 30, 2011 | Change from March 31, 2011 | March 31, 2011 | June 30, 2010 <Reference> |
|------------------------------------|----|---------------|-------------------------------|----------------|------------------------------|
| Bankrupt and quasi-bankrupt assets | 8 | 131.2 | (7.3) | 138.5 | 201.2 |
| Doubtful assets | 9 | 707.4 | 22.6 | 684.8 | 669.1 |
| Substandard loans | 10 | 282.1 | (20.9) | 303.0 | 222.1 |
| Total problem assets (A) | 11 | 1,120.7 | (5.6) | 1,126.3 | 1,092.4 |
| Normal assets | 12 | 62,709.3 | 1,683.5 | 61,025.8 | 62,036.8 |
| Total (B) | 13 | 63,830.0 | 1,677.9 | 62,152.1 | 63,129.2 |
| Problem asset ratio (A/B) | 14 | 1.76% | (0.05)% | 1.81% | 1.73% |
| Amount of direct reduction | | 448.9 | (47.3) | 496.2 | 486.7 |

(Note)

Problem Assets Based on the Financial Reconstruction Law include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

4. Net Unrealized Gains (Losses) on Securities

<Consolidated>

(Billions of yen)

| | | June 30, 2011 | | | | | March 31, 2011 | | | |
|-----------------------------|----|----------------------|-------------------------------|----------------------|-------|---------|----------------------|-------------------------------|-------|---------|
| | | Balance sheet amount | Net unrealized gains (losses) | Change from Mar.2011 | Gains | Losses | Balance sheet amount | Net unrealized gains (losses) | Gains | Losses |
| | | | | | | | | | | |
| Held-to-maturity securities | 1 | 4,503.4 | 66.9 | 7.1 | 67.2 | (0.3) | 4,189.3 | 59.8 | 61.3 | (1.5) |
| Other securities | 2 | 31,847.1 | 284.0 | (86.9) | 631.0 | (347.0) | 35,972.4 | 370.9 | 720.9 | (350.0) |
| Stocks | 3 | 2,363.1 | 195.1 | (116.9) | 444.7 | (249.6) | 2,486.3 | 312.0 | 487.8 | (175.8) |
| Bonds | 4 | 24,622.6 | 89.2 | 12.5 | 102.6 | (13.4) | 25,560.0 | 76.7 | 108.6 | (31.9) |
| Others | 5 | 4,861.4 | (0.3) | 17.5 | 83.7 | (84.0) | 7,926.1 | (17.8) | 124.5 | (142.3) |
| Other money held in trust | 6 | 23.4 | 0.1 | 0.0 | 0.1 | — | 22.6 | 0.1 | 0.1 | — |
| Total | 7 | 36,373.9 | 351.0 | (79.8) | 698.3 | (347.3) | 40,184.3 | 430.8 | 782.3 | (351.5) |
| Stocks | 8 | 2,363.1 | 195.1 | (116.9) | 444.7 | (249.6) | 2,486.3 | 312.0 | 487.8 | (175.8) |
| Bonds | 9 | 29,112.1 | 156.1 | 19.5 | 169.8 | (13.7) | 29,734.8 | 136.6 | 170.0 | (33.4) |
| Others | 10 | 4,898.7 | (0.2) | 17.6 | 83.8 | (84.0) | 7,963.2 | (17.8) | 124.5 | (142.3) |

(Notes)

- The figures above include negotiable certificates of deposit bought in “Cash and due from banks” and beneficiary claims on loan trusts in “Monetary claims bought” in addition to “Securities.”
- Net unrealized gains (losses) on stocks are mainly calculated with the average market prices during the final month of the corresponding period. The rest of the securities are valued at the market prices as of the balance sheet date.
- 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.
Net unrealized gains (losses) on Other securities include gains (losses) which are recognized in the statements of income by applying fair value hedge accounting and not recorded directly to Net assets, accordingly. The amounts as of June 30, 2011 and March 31, 2011, are 0.7 billion yen of losses and 1.2 billion yen of gains, respectively.
- Floating-rate Japanese government bonds which SMFG held as “Other securities – AFS securities” are carried 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).

<SMBC Non-consolidated>

(Billions of yen)

| | | June 30, 2011 | | | | | March 31, 2011 | | | |
|---------------------------------------|----|----------------------|-------------------------------|----------------------|-------|---------|----------------------|-------------------------------|-------|---------|
| | | Balance sheet amount | Net unrealized gains (losses) | Change from Mar.2011 | Gains | Losses | Balance sheet amount | Net unrealized gains (losses) | Gains | Losses |
| | | | | | | | | | | |
| Held-to-maturity securities | 11 | 4,390.5 | 65.6 | 6.7 | 65.9 | (0.3) | 4,071.7 | 58.9 | 60.4 | (1.5) |
| Stocks of subsidiaries and affiliates | 12 | 2,219.0 | (22.9) | 5.1 | 0.4 | (23.3) | 2,228.4 | (28.0) | 0.5 | (28.5) |
| Other securities | 13 | 29,887.1 | 250.1 | (55.5) | 573.9 | (323.8) | 33,980.7 | 305.6 | 662.0 | (356.4) |
| Stocks | 14 | 2,216.6 | 191.1 | (84.4) | 426.7 | (235.6) | 2,338.5 | 275.5 | 468.6 | (193.1) |
| Bonds | 15 | 23,374.3 | 82.3 | 10.4 | 93.4 | (11.1) | 24,303.2 | 71.9 | 99.9 | (28.0) |
| Others | 16 | 4,296.2 | (23.3) | 18.5 | 53.8 | (77.1) | 7,339.0 | (41.8) | 93.5 | (135.3) |
| Other money held in trust | 17 | 8.7 | 0.1 | 0.0 | 0.1 | — | 8.9 | 0.1 | 0.1 | — |
| Total | 18 | 36,505.3 | 292.9 | (43.7) | 640.3 | (347.4) | 40,289.7 | 336.6 | 723.0 | (386.4) |
| Stocks | 19 | 3,361.8 | 182.2 | (79.1) | 427.1 | (244.9) | 3,494.3 | 261.3 | 469.1 | (207.8) |
| Bonds | 20 | 27,764.8 | 147.9 | 17.1 | 159.3 | (11.4) | 28,374.9 | 130.8 | 160.3 | (29.5) |
| Others | 21 | 5,378.7 | (37.2) | 18.3 | 53.9 | (91.1) | 8,420.5 | (55.5) | 93.6 | (149.1) |

(Notes)

- The figures above include valuation difference on negotiable certificates of deposit bought in “Cash and due from banks” and beneficiary claims on loan trust in “Monetary claims bought.”
- Net unrealized gains (losses) on stocks (excluding stocks of subsidiaries and affiliates) are calculated with the average market prices during the final month of the corresponding period. The rest of the securities are valued at the market prices as of the balance sheet date.
- 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.
Net unrealized gains (losses) on Other securities include gains (losses) which are recognized in the statements of income by applying fair value hedge accounting and not recorded directly to Net assets, accordingly. The amounts as of June 30, 2011 and March 31, 2011, are 0.7 billion yen of losses and 1.2 billion yen of gains, respectively.
- Floating-rate Japanese government bonds which SMFG held as “Other securities – AFS securities” are carried 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).

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

<SMBC Non-consolidated>

(Billions of yen)

| | June 30, 2011 | | | | March 31, 2011 | | | |
|---------------------|---------------|-------------|------------|-----------------------------|----------------|-------------|------------|-----------------------------|
| | Assets | Liabilities | Net assets | Net deferred gains (losses) | Assets | Liabilities | Net assets | Net deferred gains (losses) |
| Interest rate swaps | 60.8 | 43.1 | 17.7 | (37.3) | 57.6 | 30.9 | 26.7 | (17.6) |
| Currency swaps | 409.4 | 16.0 | 393.4 | 4.0 | 352.3 | 13.9 | 338.4 | 6.0 |
| Others | 5.2 | 0.6 | 4.6 | 140.2 | 2.1 | 1.6 | 0.5 | 126.7 |
| Total | 475.4 | 59.7 | 415.7 | 106.9 | 412.0 | 46.4 | 365.6 | 115.1 |

(Notes)

- Derivative transactions are valued at fair value in the balance sheet.
- SMBC applies individual 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.
- Net deferred gain (loss) shows the amounts before applying tax effect accounting.

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

(Billions of yen)

| | June 30, 2011 | | | | March 31, 2011 | | | |
|--|----------------|-----------|--------------|----------|----------------|-----------|--------------|----------|
| | 1 year or less | 1-5 years | Over 5 years | Total | 1 year or less | 1-5 years | Over 5 years | Total |
| Receivable fixed rate / payable floating rate | 4,257.1 | 14,641.8 | 5,106.9 | 24,005.8 | 4,960.9 | 14,496.3 | 4,676.4 | 24,133.6 |
| Receivable floating rate / payable fixed rate | 529.3 | 5,714.7 | 5,568.6 | 11,812.6 | 613.2 | 5,360.0 | 6,047.3 | 12,020.5 |
| Receivable floating rate / payable floating rate | 0.5 | 29.5 | — | 30.0 | 0.5 | 29.4 | — | 29.9 |
| Total contract amount | 4,786.9 | 20,386.0 | 10,675.5 | 35,848.4 | 5,574.6 | 19,885.7 | 10,723.7 | 36,184.0 |

6. Deposits and Loans

<SMBC Non-consolidated>

(Billions of yen)

| | June 30, 2011 | Change from Mar. 31, 2011 | March 31, 2011 | June 30, 2010 <Reference> |
|-------------------|---------------|---------------------------|----------------|------------------------------|
| Domestic deposits | 71,176.2 | (1,872.8) | 73,049.0 | 68,025.3 |
| Individual | 37,594.1 | 940.4 | 36,653.7 | 36,271.3 |

(Note) Calculation based on the numbers before elimination of temporary inter-office accounts, excluding "negotiable certificates of deposit" and offshore banking accounts.

| | June 30, 2011 | Change from Mar. 31, 2011 | March 31, 2011 | June 30, 2010 <Reference> |
|---|---------------|---------------------------|----------------|------------------------------|
| Loans and bills discounted | 56,795.6 | 1,558.0 | 55,237.6 | 56,255.4 |
| Domestic offices (excluding offshore banking account) | 49,016.3 | 1,165.2 | 47,851.1 | 49,463.5 |
| Overseas offices and offshore banking accounts | 7,779.3 | 392.8 | 7,386.5 | 6,791.9 |

7. Return on Equity

<Consolidated>

| | Three months ended June 30, 2011 | Change | Three months ended June 30, 2010 | Year ended March 31, 2011 <Reference> |
|---|----------------------------------|--------|----------------------------------|--|
| ROE (denominator: Total stockholders' equity) | 16.9% | (1.1)% | 18.0% | 9.9% |

(Note)

(Net income) X (number of days in a year) / (number of days in the relevant period)

$$\text{ROE} = \frac{\text{(Net income) X (number of days in a year) / (number of days in the relevant period)}}{\{(\text{Total stockholders' equity at the beginning of the term}) + (\text{Total stockholders' equity at the end of the term})\} / 2} \times 100$$

8. Exposure of Securitized Products <Consolidated>

- Managerial accounting basis

(1) Securitized Products

(Billions of yen)

| | June 30, 2011 | | | | | | March 31, 2011 | | |
|--------------|--|-----------------------------|-------------|-----------------------------|---|-----------------------------|--|------------|--|
| | Balances (after provisions and write-offs) | Change from Mar. 2011 | Overseas | Change from Mar. 2011 | Net unrealized gains/losses (after write- offs) | Change from Mar. 2011 | Balances (after provisions and write-offs) | Overseas | Net unrealized gains/losses (after write-offs) |
| | | | | | | | | | |
| Cards | 2.4 | (0.2) | 2.4 | (0.2) | (0.0) | 0.1 | 2.6 | 2.6 | (0.1) |
| CLO | 1.1 | (0.4) | 1.1 | (0.4) | 1.4 | 0.2 | 1.5 | 1.5 | 1.2 |
| CMBS | 19.3 | 6.6 | 7.2 | 7.2 | 0.0 | (0.1) | 12.7 | — | 0.1 |
| RMBS, etc. | 0.1 | (0.0) | 0.1 | 0.0 | 0.2 | (0.1) | 0.1 | 0.1 | 0.3 |
| Total | 22.9 | 6.0 | 10.8 | 6.6 | 1.6 | 0.1 | 16.9 | 4.2 | 1.5 |

(Notes)

1. RMBS, etc. include approx. 0.1 billion yen of sub-prime related products.
2. There is no amount of ABCP.
3. Excludes GSE, Japan Housing Finance Agency securities and SMBC's exposure to subordinated beneficiaries owned through the securitization of SMBC's loan receivables.
4. No loss was recorded on securitized products in the 1st quarter of FY2011.

(2) Transactions with Monoline Insurance Companies

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

<Consolidated>

(Billions of yen)

| | June 30, 2011 | | | March 31, 2011 | | June 30, 2011 | | March 31, 2011 |
|--|-----------------|-----------------------------|---|-----------------|---|----------------------------------|-----------------------------|----------------------------------|
| | Net exposure | Change from Mar. 2011 | Reserve for possible loan losses | Net exposure | Reserve for possible loan losses | Amount of reference assets | Change from Mar. 2011 | Amount of reference assets |
| | | | | | | | | |
| Exposure to CDS transactions with monoline insurance companies | 3.6 | 0.7 | 1.3 | 2.9 | 0.8 | 311.7 | (9.6) | 321.3 |

(Notes)

1. Reference assets are rated investment grade or equivalent, and do not include subprime-related assets.
2. SMFG recorded loss on such transactions of approx. 0.5 billion yen in the 1st quarter FY2011.

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

<Consolidated>

(Billions of yen)

| | June 30, 2011 | | | March 31, 2011 | |
|---|---------------|-----------------------------|---|----------------|---|
| | Exposure | Change from Mar. 2011 | Reserve for possible loan losses | Exposure | Reserve for possible loan losses |
| | | | | | |
| Loans and investments guaranteed or insured by monoline insurance companies | 9.4 | 0.0 | 0.0 | 9.4 | 0.0 |

(Note) Underlying assets are those of project finance, etc., which are rated investment grade or equivalent, and include no subprime-related assets.

(3) Leveraged Loans

<Consolidated>

(Billions of yen)

| | June 30, 2011 | | | | | March 31, 2011 | | |
|------------------------|---------------|-----------------------|---------------------|-----------------------|----------------------------------|----------------|---------------------|----------------------------------|
| | Loans | Change from Mar. 2011 | Undrawn commitments | Change from Mar. 2011 | Reserve for possible loan losses | Loans | Undrawn commitments | Reserve for possible loan losses |
| Europe | 165.9 | (31.0) | 19.8 | (3.6) | 5.4 | 196.9 | 23.4 | 7.5 |
| Japan | 121.4 | (62.1) | 47.2 | 31.7 | 3.5 | 183.5 | 15.5 | 12.7 |
| United States | 74.5 | (2.7) | 53.0 | (13.1) | 8.0 | 77.2 | 66.1 | 11.0 |
| Asia (excluding Japan) | 55.9 | (9.5) | 8.2 | 0.5 | — | 65.4 | 7.7 | 1.0 |
| Total | 417.7 | (105.3) | 128.2 | 15.5 | 16.9 | 523.0 | 112.7 | 32.2 |

(Notes)

- Above figures include the amount to be sold of approx. 5.0 billion yen.
In the 1st quarter of FY2011, we sold leveraged loans of approx. 6.0 billion yen, and loss on the sale amounted to approx. 1.0 billion yen.
- Above figures do not include leveraged loans which are included in underlying assets of "1. Securitized Products" shown on page 6.
- Reserves do not include general reserve for possible loan losses against normal borrowers.

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

We sponsor issuance of ABCP, whose reference assets are such as clients' receivables, in order to fulfill clients' financing needs. Most of the reference assets are high-grade claims of corporate clients and do not include subprime loan related assets.

(Billions of yen)

| | June 30, 2011 | | | | March 31, 2011 | |
|--|-----------------|-----------------------|----------|-----------------------|-----------------|----------|
| | Notional amount | Change from Mar. 2011 | Overseas | Change from Mar. 2011 | Notional amount | Overseas |
| Reference assets related to Asset Backed Commercial Paper (ABCP) Programs as Sponsor | 442.3 | (30.9) | 189.1 | (5.6) | 473.2 | 194.7 |

(Reference)

- In addition, we provide liquidity supports for ABCP programs which are sponsored by other banks.
Total notional amount of reference assets of such programs are approx. 45.0 billion yen.

(5) Others

We have no securities issued by Structured Investment Vehicles.