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SMFG SUMITOMO MITSUI
FINANCIAL GROUP

This material contains "forward-looking statements" (as defined in the U.S. Private Securities Litigation Reform Act of 1995), regarding the intent, belief or current expectations of us and our managements with respect to our future financial condition and results of operations. In many cases but not all, these statements contain words such as "anticipate", "estimate", "expect", "intend", "may", "plan", "probability", "risk", "project", "should", "seek", "target" and similar expressions. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those expressed in or implied by such forward-looking statements contained or deemed to be contained herein. The risks and uncertainties which may affect future performance include the fragility of any economic recovery, both globally and in Japan; our ability to successfully implement its business and capital strategy; the success of our business alliances including those in the consumer finance industry; exposure to new risks as we expand the scope of our business; significant credit-related costs; declines in the value of our securities portfolio. Given these and other risks and uncertainties, you should not place undue reliance on forward-looking statements, which speak only as of the date of this material. We undertake no obligation to update or revise any forward-looking statements.

Please refer to our most recent disclosure documents such as our annual report or the registration statement on Form 20-F filed with the U.S. Securities and Exchange Commission, as well as our earnings press release for a more detailed description of the risks and uncertainties that may affect our financial conditions, our operating results, and investors' decisions.

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

SMFG consolidated

(Billions of yen)

	FY3/09	FY3/10	FY3/11	1H, FY3/12	Difference ^{*1}
Consolidated gross profit	2,165.9	2,236.6	2,504.7	1,321.9	+502.4
Net interest income	1,338.5	1,380.9	1,317.7	658.7	+172.1
Trust fees	2.1	1.8	2.3	0.7	+0.0
Net fees and commissions	557.2	608.6	766.2	393.8	+244.9
Net trading income	211.7	194.1	237.1	144.4	+53.5
Net other operating income	56.4	51.2	181.4	124.4	+31.8
General and administrative expenses	(1,063.4)	(1,161.3)	(1,355.3)	(693.8)	(339.2)
Gains (losses) on stocks	(183.7)	(10.1)	(91.9)	(12.1)	+34.0
Equity in earnings (losses) of affiliates	(94.9)	(21.5)	(13.3)	(40.6)	(40.6)
Ordinary profit	45.3	558.8	825.4	546.5	+148.9
Extraordinary gains (losses)	(15.8)	(0.7)	1.9	(1.1)	(1.6)
Net income (loss)	(373.5)	271.6	475.9	313.8	+23.2
Total credit cost	(767.8)	(473.0)	(217.3)	(28.0)	(25.1)
Consolidated net business profit^{*2}	728.7	832.3	1,002.0	561.4	+96.5
Total stockholders' equity at the beginning of the term	3,095.3	2,599.2	4,644.7	4,921.4	
Total stockholders' equity at the end of the term	2,599.2	4,644.7	4,921.4	4,990.9	
ROE (denominator: Total stockholders' equity)^{*3}	-	7.5%	9.9%	12.6%	

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

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

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

(denominator: Total stockholders' equity) (annualized for 1H, FY3/12)

SMBC non-consolidated

(Billions of yen)

	FY3/09	FY3/10	FY3/11	1H, FY3/12	YOY change ^{*7}
Gross banking profit	1,524.9	1,455.3	1,531.8	819.5	(19.1)
<Marketing Units ^{*4} >	<1,340.9>	<1,231.0>	<1,219.5>	<597.2>	[+5.3]
Non-interest income ^{*5}	380.9	339.6	370.0	184.1	+16.5
<Proportion of Non-interest income to Gross banking profit>	<25.0%>	<23.3%>	<24.2%>	<22.5%>	[+250bps]
Expenses	(701.5)	(685.8)	(699.2)	(354.6)	(9.3)
Overhead ratio	46.0%	47.1%	45.6%	43.3%	+210bps
Banking profit^{*6}	823.4	769.5	832.6	464.9	(28.4)
Marketing Units ^{*4}	731.2	635.8	613.6	293.5	[(1.0)]
Treasury Unit	228.9	256.5	312.8	217.8	[(25.1)]
Gains (losses) on stocks	(220.4)	3.9	(87.3)	(46.1)	(27.8)
Ordinary profit	36.1	462.7	595.7	397.6	+4.6
Net income (loss)	(301.1)	318.0	421.2	290.6	(60.6)
Total credit cost	(550.1)	(254.7)	(94.3)	(2.9)	+40.4

*4 Marketing Units: Consumer Banking Unit, Middle Market Banking Unit, Corporate Banking Unit and International Banking Unit

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

*6 Before provision for general reserve for possible loan losses

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

Gross banking profit

(Billions of yen)

	FY3/09	FY3/10	FY3/11	1H, FY3/12	YOY change
Gross banking profit	1,524.9	1,455.3	1,531.8	819.5	(19.1)
<Excluding gains (losses) on bonds>	<1,498.8>	<1,418.0>	<1,384.7>	<695.1>	<+7.7>
Gross domestic profit	1,147.2	1,117.2	1,114.4	551.2	(21.7)
<Excluding gains (losses) on bonds>	<1,179.6>	<1,108.1>	<1,086.0>	<536.0>	<+2.1>
Net interest income	930.3	910.0	867.6	431.6	(1.3) (1)
<o/w Interest on interest rate swaps>	<(38.6)>	<(5.0)>	<(2.7)>	<11.4>	<+21.6>
Trust fees	2.1	1.7	2.3	0.7	(0.3)
Net fees and commissions	220.2	213.2	208.8	95.1	(3.1)
Net trading income	10.8	2.4	1.0	2.8	+2.1
Net other operating income	(16.2)	(10.1)	34.7	21.0	(19.1)
<o/w Gains (losses) on bonds>	<(32.4)>	<9.1>	<28.4>	<15.2>	<(23.8)> (2)
Gross international profit^{*1}	377.7	338.1	417.4	268.3	+2.6
<Excluding gains (losses) on bonds>	<319.2>	<309.9>	<298.7>	<159.1>	<+5.6>
Net interest income	92.5	138.3	102.5	57.4	+0.2
<o/w Interest on interest rate swaps>	<(40.9)>	<28.3>	<(9.9)>	<(13.1)>	<(7.1)>
Net fees and commissions	73.6	73.5	93.9	53.7	+12.2 (3)
Net trading income	63.1	42.8	35.3	13.7	(6.6)
Net other operating income	148.5	83.5	185.7	143.5	(3.2)
<o/w Gains (losses) on bonds>	<58.5>	<28.2>	<118.7>	<109.2>	<(3.0)> (2)

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

Net interest income	+4.4	+1.9	+2.3	+2.4	+0.5
Net trading income (loss)	(101.2)	(70.2)	(114.8)	(74.3)	+39.9
Net other operating income ^{*2}	+96.8	+68.3	+112.5	+71.9	(40.4)

*1 After adjustments related to the items consisting of Gross international profit

*2 Gains on foreign exchange transactions

Main factors of year-over-year change

- (1) Slightly decreased: Decrease in loan balance and loan spread, despite decrease in funding costs
(2) Decreased; However, SMBC maintained a high level of Gains on bonds through timely responses to declining interest rates
(3) Increased: Increase in overseas loan-related fees

Banking profit by Business Unit^{*3}

(Billions of yen)

		FY3/09	FY3/10	FY3/11	1H, FY3/12
Consumer	Banking profit	138.7	103.0	97.5	49.3
Banking Unit	Gross banking profit	429.4	391.7	387.8	192.3
	Expenses	(290.7)	(288.7)	(290.3)	(143.0)
Middle Market	Banking profit	317.1	254.2	222.2	98.0
Banking Unit	Gross banking profit	539.8	472.9	443.9	208.8
	Expenses	(222.7)	(218.7)	(221.7)	(110.8)
Corporate	Banking profit	165.2	164.0	165.3	83.7
Banking Unit	Gross banking profit	196.7	197.3	201.3	102.6
	Expenses	(31.5)	(33.3)	(36.0)	(18.9)
International	Banking profit	110.2	114.6	128.6	62.5
Banking Unit	Gross banking profit	175.0	169.1	186.5	93.5
	Expenses	(64.8)	(54.5)	(57.9)	(31.0)
Treasury Unit	Banking profit	228.9	256.5	312.8	217.8
	Gross banking profit	246.8	272.8	330.7	227.3
	Expenses	(17.9)	(16.3)	(17.9)	(9.5)
Headquarters	Banking profit	(136.7)	(122.8)	(93.8)	(46.4)
	Gross banking profit	(62.8)	(48.5)	(18.4)	(5.0)
	Expenses	(73.9)	(74.3)	(75.4)	(41.4)
Total	Banking profit	823.4	769.5	832.6	464.9
(Business Units)	Gross banking profit	1,524.9	1,455.3	1,531.8	819.5
	Expenses	(701.5)	(685.8)	(699.2)	(354.6)

*3 Managerial accounting basis

(1-2) Net interest income (loan balance and spread)

<SMBC non-consolidated>

Loan balance

	Term-end balance (Trillions of yen)		Average balance (Trillions of yen)	
	Sep. 2011	vs Mar. 2011	1H, FY3/12	YOY change
Total loans	57.0	+1.8	55.9	(0.4)
Domestic offices	48.9	+1.0	48.7	(0.9)
Overseas offices	8.1	+0.8	7.2	+0.5

Domestic loans (managerial accounting basis)

	Sep. 2011 vs Mar. 2011		1H, FY3/12 YOY change ^{*3}	
	Sep. 2011	vs Mar. 2011	1H, FY3/12	YOY change ^{*3}
Domestic Marketing Units^{*1}	44.0	(0.5)	43.8	(1.2)
Consumer Banking Unit	15.3	(0.1) ^{*2}	15.3	(0.1)
Middle Market Banking Unit	16.5	(0.5)	16.7	(1.0)
Corporate Banking Unit	12.2	+0.3	11.8	(0.1)

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

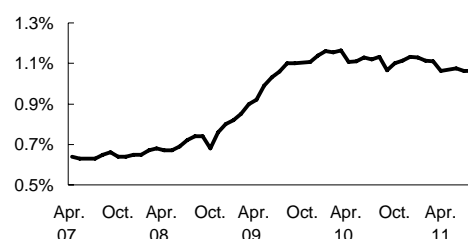
*2 After add-back adjustment of securitized portion of housing loans

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

Loan spread

(Managerial accounting basis)	<Average loan spread>	
	1H, FY3/12	YOY change
Middle Market Banking Unit	114bp	(5)bp
Corporate Banking Unit	71bp	0bp

Overseas loan spread^{*4} (managerial accounting basis)



*4 Sum of SMBC, SMBC Europe and SMBC (China), average on existing loans

Interest spread (Domestic operations)

	FY3/09		FY3/10		FY3/11		1H, FY3/12	
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield
Interest earning assets	69,174.3	1.71%	74,033.5	1.43%	77,088.0	1.27%	81,899.5	1.17%
o/w Loans and bills discounted ^{*5}	48,534.3	1.99%	49,843.4	1.74%	47,537.0	1.65%	46,845.7	1.57%
o/w Securities	17,380.7	1.09%	21,750.9	0.80%	27,380.3	0.66%	31,781.2	0.58%
Interest bearing liabilities	70,686.4	0.35%	74,843.5	0.20%	76,271.9	0.15%	81,500.7	0.12%
o/w Deposits, etc.	61,809.4	0.23%	67,205.6	0.14%	69,104.3	0.09%	71,604.7	0.06%
Expense ratio ^{*6}	0.88%		0.82%		0.82%		0.77%	
Total cost of funding	1.23%		1.02%		0.97%		0.89%	
Overall interest spread	0.48%		0.41%		0.30%		0.28%	
Loan to deposit spread	1.76%		1.60%		1.56%		1.51%	

*5 Excluding loans to financial institutions for yields

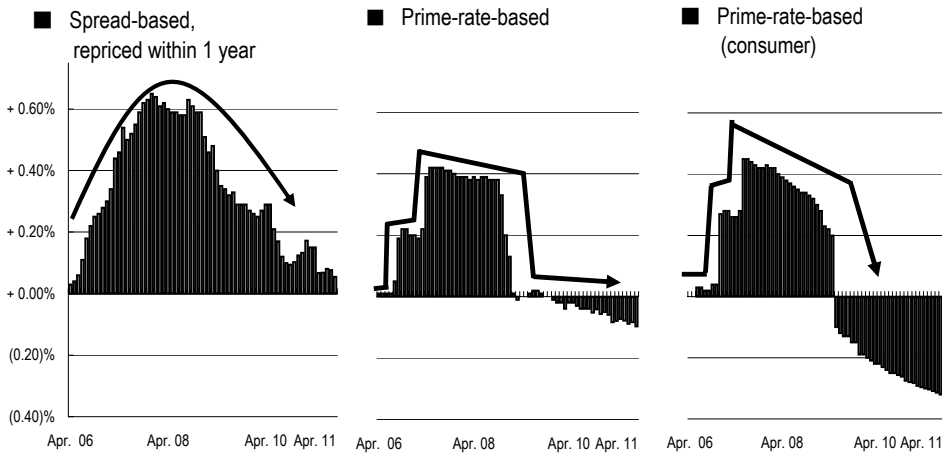
*6 Total cost of funding - yield of interest bearing liabilities

Interest spread (Overseas operations)

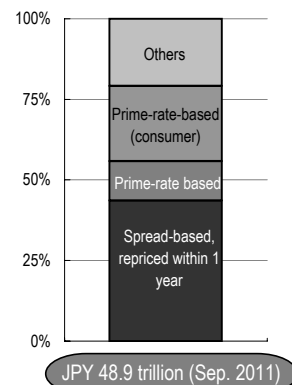
	FY3/09		FY3/10		FY3/11		1H, FY3/12	
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield
Interest earning assets	19,248.2	3.03%	17,035.2	1.90%	17,816.3	1.54%	18,707.9	1.67%
o/w Loans and bills discounted	10,196.5	3.67%	9,214.5	2.12%	8,698.0	1.99%	9,071.8	2.00%
o/w Securities	5,079.3	2.04%	4,330.5	1.26%	5,456.2	1.06%	4,929.9	1.71%
Interest bearing liabilities	19,236.9	2.57%	16,725.6	1.11%	17,214.4	1.01%	18,683.6	1.09%
o/w Deposits, etc.	9,586.5	1.79%	10,356.2	0.48%	9,717.1	0.48%	10,100.2	0.47%
Loan to deposit spread	1.88%		1.64%		1.51%		1.53%	

General trends of yields on loans and deposits

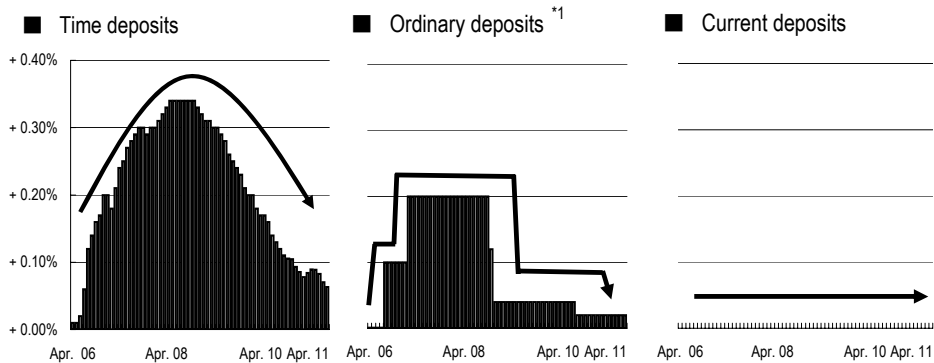
Trends of yields on domestic loans (month-end, compared with Mar. 31, 2006)



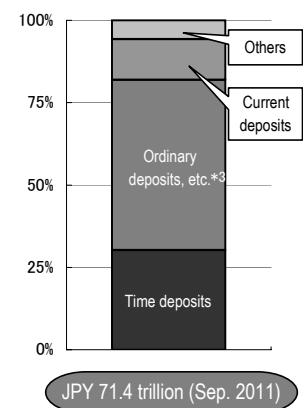
Domestic loans outstanding



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



Domestic deposits outstanding²



*1 Excluding settlement-purpose ordinary deposit (of which principal is fully covered by deposit insurance but no interest is charged, launched February 2005), etc.

*2 Figures are before adjustment on interoffice accounts in transit. Excluding "negotiable certificates of deposit" and Japan offshore banking accounts

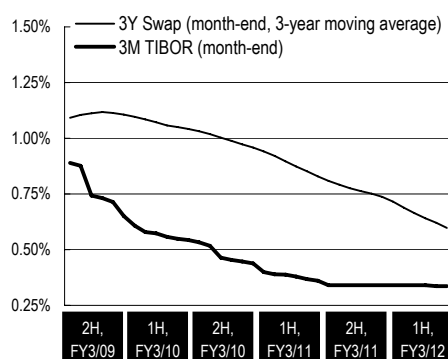
*3 Including settlement-purpose ordinary deposit

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

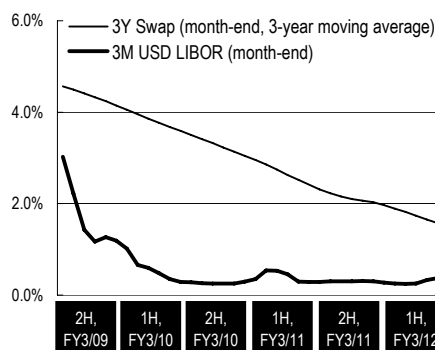
Short-term prime rate:	1.375%	→ 1.625% (+ 0.250%, 06/8/21 ~)	→ 1.875% (+ 0.250%, 07/3/26 ~)	→ 1.675% (- 0.200%, 08/11/17 ~)
		→ 1.475% (- 0.200%, 09/1/13 ~)		
Yield on ordinary deposit:	0.001%	→ 0.100% (+ 0.099%, 06/7/18 ~)	→ 0.200% (+ 0.100%, 07/2/26 ~)	→ 0.120% (- 0.080%, 08/11/4 ~)
		→ 0.040% (- 0.080%,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

Trends of interest rates

Trend of JPY interest rates



Trend of USD interest rates



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

<SMBC non-consolidated>

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

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

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

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

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

	Sales of derivatives products [Income related to sales of derivatives products to clients]			
	(Billions of yen)			
	FY3/09	FY3/10	FY3/11	1H, FY3/12
Full Year	38.5	19.8	17.0	
1st Half	23.1	8.9	7.3	77.0
2nd Half	15.4	10.9	9.7	

* Managerial accounting basis for each items

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

<SMBC non-consolidated>

Total credit cost

(Billions of yen)

	FY3/09	FY3/10	FY3/11	1H, FY3/12	YOY change
Total credit cost	(550.1)	(254.7)	(94.3)	(2.9)	+40.4
Provision for general reserve for possible loan losses	(75.7)	9.0	12.3	52.5	+47.6
Credit cost in Non-recurring gains (losses)	(474.4)	(263.8)	(107.6)	(55.4)	(6.6)
Write-off of loans	(231.4)	(102.7)	(70.8)	(11.9)	+11.0
Provision for specific reserve for possible loan losses	(182.4)	(92.1)	(27.1)	(40.6)	(16.8)
Losses on sales of delinquent loans	(60.2)	(69.2)	(9.6)	(3.3)	(1.2)
Provision for loan loss reserve for specific overseas countries	(0.4)	0.2	(0.1)	0.1	+0.1
Recoveries of written-off claims*	-	-	-	0.3	+0.3
Credit cost in Extraordinary gains (losses)	0.0	0.1	1.0	-	(0.6)
Recoveries of written-off claims*	0.0	0.1	1.0	-	(0.6)

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

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

(Billions of yen)

	FY3/09	FY3/10	FY3/11	1H, FY3/12	YOY change
Non-recurring gains (losses)	(711.6)	(315.8)	(249.2)	(67.3)	+37.9
Credit costs	(474.4)	(263.8)	(107.6)	(15.2)	+33.6
Gains on reversal of reserve for possible loan losses*	-	-	-	12.0	+12.0
Recoveries of written-off claims*	-	-	-	0.3	+0.3
Gains (losses) on stocks	(220.4)	3.9	(87.3)	(46.1)	(27.8)
Other non-recurring gains (losses)	(16.8)	(55.9)	(54.3)	(18.3)	+19.8
Ordinary profit	36.1	462.7	595.7	397.6	+4.6
Extraordinary gains (losses)	(8.3)	(8.0)	(6.9)	0.5	+3.5
o/w Gains (losses) on disposal of fixed assets	(2.2)	2.4	(2.3)	1.8	+2.8
o/w Losses on impairment of fixed assets	(6.1)	(10.5)	(4.3)	(1.3)	(0.0)
o/w Recoveries of written-off claims*	0.0	0.1	1.0	-	(0.6)
Income (loss) before income taxes	27.8	454.7	588.8	398.1	+8.1
Income taxes-current	(23.7)	(45.0)	(42.4)	(15.2)	+4.6
Income taxes-deferred	(305.2)	(91.7)	(125.2)	(92.3)	(73.3)
Net income (loss)	(301.1)	318.0	421.2	290.6	(60.6)

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

< Consolidated subsidiaries >

SMBC Nikko Securities^{*1}

[Non-consolidated]	FY3/09	FY3/10 ^{*3}	1H FY3/12		(Billions of yen)		(Billions of yen)	
			1H	2H ^{*5}	FY3/11	1H, FY3/12	Sep. 2011	
Operating revenue	164.1	190.5	85.6	104.9	218.6	115.9	Total assets	7,824.7
Commissions	107.7	-	60.3	76.9	135.8	57.0	Total stockholders' equity	448.8
Net gain on trading	49.3	-	23.3	23.7	62.6	50.5	Capital stock	10.0
Interest and dividend income, etc.	7.0	-	1.9	4.2	20.1	8.3	No. of employees	7,476
Interest expense	5.1	-	1.2	4.4	13.4	6.4	No. of branches	109
Net operating revenue	158.9	184.9	84.4	100.5	205.1	109.4		
SG&A expenses	139.2	140.4	63.4	76.9	166.6	89.4		
Ordinary profit	22.1	45.3	21.2	24.1	38.3	20.1		
Net income	(3.6) ^{*2}	58.3 ^{*4}	31.5	26.7	23.5	10.1		
Capital adequacy ratio	607.6%	567.7%	685.8%	566.9%	520.0%	487.9%		

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

*2 Recorded JPY 25.8 billion of Extraordinary losses including lump-sum payment for early retired employees, restructuring cost for overseas branch write-off of investments in subsidiaries and affiliates, and loss from sales of investment securit

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

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

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

SMBC Friend Securities

[Non-consolidated]	FY3/09	FY3/10	FY3/11	1H, FY3/12	(Billions of yen)	
					Sep. 2011	
Net operating revenue	42.8	67.2	52.9	22.1	Total assets	269.8
SG&A expenses	40.4	44.4	42.7	19.0	Total stockholders' equity	171.3
Ordinary profit	2.8	23.1	10.6	3.6	Capital stock	27.2
Net income	1.5	13.0	4.9	2.2	No. of employees	2,087
Capital adequacy ratio	1,092.6%	1,054.8%	1,196.0%	1,212.6%	No. of branches	70

Sumitomo Mitsui Card

[Non-consolidated]	FY3/09	FY3/10	FY3/11	1H, FY3/12	(Billions of yen)	
					Sep. 2011	
Operating revenue	180.2	183.6	185.2	90.6	Total assets	941.5
Operating profit	22.3	24.3	32.6	20.2	Total stockholders' equity	192.1
Ordinary profit	22.5	24.3	32.6	20.3	Capital stock	34.0
Net income	12.9	14.1	19.1	12.2	No. of employees	2,348
Card sales handled	5,858.7	6,209.0	6,896.3	3,665.6		
No. of cardholders (millions)	18.66	20.50	20.77	21.26		

Cedyna^{*6}

[Consolidated]	FY3/09 ^{*7}	FY3/10	FY3/11	1H, FY3/12	(Billions of yen)	
					Sep. 2011	
Operating revenue	261.9	232.7	212.6	95.2	Total assets	1,971.7
Operating expense	262.3	273.1	210.9	89.1	Total stockholders' equity	96.5
o/w Provision for operating receivables	34.0	38.7	35.9	14.6	Capital stock	82.8
o/w Provision for loss on interest refunds	36.4	57.1	13.0	-	No. of employees	3,478
Operating profit (loss)	(0.4)	(40.4)	1.8	6.1		
Ordinary profit (loss)	(1.7)	(38.5)	1.7	6.3		
Net income (loss)	(29.7)	(67.9) ^{*8}	1.0	6.0		
Sales handled	6,651.9	6,508.3	6,364.1	3,108.1		
No. of Card holders (millions)	23.82	24.93	22.51	21.85		

*6 OMC Card, Central Finance and QUOO merged in Apr. 09. On and before FY3/09, figures are the aggregation of OMC Card consolidate

Central Finance consolidated and QUOO non-consolidated. Became SMFG's consolidated subsidiary on May 31, 2010 through third-party allotment.

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

*7 OMC's financial results for FY3/09 was an irregular 13-month term due to a change in the accounting period

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

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

Sumitomo Mitsui Finance & Leasing

[Non-consolidated]	(Billions of yen)				(Billions of yen)	
	FY3/09	FY3/10	FY3/11	1H, FY3/12	Sep. 2011	
Operating revenue	947.6	894.7	812.8	392.5	Total assets	2,421.5
Operating profit	36.4	43.9	50.2	32.7	Lease assets	2,217.7
Ordinary profit	36.3	43.2	50.6	33.0	Total stockholders' equity	350.6
Net income	14.7	24.8	29.6	19.9	Capital stock	15.0
Contracted amount	895.8	733.6	800.9	320.3	No. of employees	1,466

Japan Research Institute

[Non-consolidated]	(Billions of yen)				(Billions of yen)	
	FY3/09	FY3/10	FY3/11	1H, FY3/12	Sep. 2011	
Operating revenue	88.0	81.7	84.8	40.2	Total assets	73.2
Operating profit	1.0	0.9	1.5	(0.8)	Total stockholders' equity	37.9
Ordinary profit	1.4	1.2	1.5	0.0	Capital stock	10.0
Net income	1.3	0.8	(0.4)	(0.2)	No. of employees	2,146

<Affiliated companies accounted for equity method>

Promise

[Consolidated]	(Billions of yen)			
	FY3/09	FY3/10	FY3/11	1H, FY3/12
Operating income	388.0	339.0	238.4	100.4
o/w Interest on consumer loans	322.8	261.5	180.4	70.9
Operating expenses	456.0	320.5	289.6	307.1
o/w Advertising expenses	13.4	9.6	5.9	3.3
o/w Credit losses including provision for uncollectible loan	169.2	127.8	101.8	72.4 ^{*2}
o/w Losses on interest repayments	103.0	24.6	80.4	193.8 ^{*2}
o/w Personnel expenses	44.9	37.6	23.0	10.1
Operating profit (loss)	(68.0)	18.5	(51.2)	(206.8)
Ordinary profit (loss)	(67.7)	17.9	(48.8)	(205.7)
Net income (loss)	(125.1)^{*1}	14.6	(96.0)	(208.6)

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

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

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

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

(Billions of yen)

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

*1 SMFG consolidated figures - SMBC non-consolidated figures

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

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

Main contributors to difference

- (1) Kansai Urban Banking Corporation: 35, Sumitomo Mitsui Finance and Leasing: 30, MINATO BANK: 20, Cedyne: 20, ORIX Credit: 11, Sumitomo Mitsui Card: 10
- (2) Sumitomo Mitsui Card: 77, SMBC Nikko Securities :58, Cedyne: 52, SMBC Guarantee: 15, SMBC Friend Securities: 14
- (3) SMBC Nikko Securities: 54, SMBC Friend Securities: 8
- (4) SMBC Nikko Securities: (91), Cedyne: (63), Sumitomo Mitsui Card: (62), Kansai Urban Banking Corporation: (24), Sumitomo Mitsui Finance and Leasing: (21), SMBC Friend Securities: (19), MINATO BANK: (18), SMBC Europe: (10)
- (5) SMBC Guarantee: 13, Sumitomo Mitsui Finance and Leasing: 11, SMBC Nikko Securities: 10, Sumitomo Mitsui Card: 80, Promise: (46)
- (6) Cedyne: (14), Kansai Urban Banking Corporation: (10), Sumitomo Mitsui Card: (6), SMBC Europe: 2, SMBC Guarantee: 3, Sumitomo Mitsui Finance and Leasing: 3

SMFG's consolidated P/L by group company (1H, FY3/11)

(Billions of yen)

	SMFG consolidated		Difference* ¹
		SMBC non-consolidated	
Consolidated gross profit	1,316.8	838.6	478.2
Net interest income	660.5	488.2	172.3 (1)
Trust fees	1.1	1.0	0.1
Net fees and commissions	358.5	139.7	218.8 (2)
Net trading income	188.7	135.2	53.5 (3)
Net other operating income	108.0	74.5	33.5
General and administrative expenses	(655.6)	(345.3)	(310.3) (4)
Gains (losses) on stocks	(22.6)	(18.3)	(4.3)
Equity in earnings (losses) of affiliates	1.6	-	1.6
Ordinary profit	540.6	393.0	147.6
Extraordinary gains (losses)	7.6	(2.9)	10.5
Minority interests in net income	(56.8)	-	(56.8)
Net income (loss)	417.5	351.2	66.3 (5) ²
Total credit cost	(105.8)	(43.3)	(62.5) (6)
Consolidated net business profit ³	600.6	493.3	107.3

*4 Change name from Nikko Cardinal Securities (Apr. 2011)

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

Main contributors to difference

- (1) Kansai Urban Banking Corporation: 36, Sumitomo Mitsui Finance and Leasing: 33, MINATO BANK: 21, Cedyne: 14, ORIX Credit: 12, Sumitomo Mitsui Card: 12
- (2) Sumitomo Mitsui Card: 74, SMBC Nikko Securities⁴: 69, Cedyne: 22, SMBC Guarantee: 18, SMBC Friend Securities: 13
- (3) SMBC Nikko Securities: 38, SMBC Friend Securities: 13
- (4) SMBC Nikko Securities: (83), Sumitomo Mitsui Card: (64), Cedyne: (34), Kansai Urban Banking Corporation: (24), SMBC Friend Securities: (22), Sumitomo Mitsui Finance and Leasing: (21), MINATO BANK: (18), SMBC Europe: (8)
- (5) SMBC Nikko Securities: 17, Sumitomo Mitsui Finance and Leasing: 9, SMBC Guarantee: 7, Sumitomo Mitsui Card: 5, Promise: (1)
- (6) Kansai Urban Banking Corporation: (14), Sumitomo Mitsui Card: (10), Cedyne: (9), Sumitomo Mitsui Finance and Leasing: (7), SMBC Guarantee: (5), SMBC Europe: (3)

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

SMFG consolidated

(Billions of yen)

	Mar. 09	Mar. 10	Mar. 11	Sep. 11	vs Mar. 11
Assets	119,637.2	123,159.5	137,803.1	133,087.1	(4,716.0)
Loans and bills discounted	65,135.3	62,701.0	61,348.4	62,993.9	+1,645.5
Securities	28,698.2	28,624.0	39,952.1	34,794.8	(5,157.3)
Deferred tax assets	857.7	728.6	644.7	550.2	(94.5)
Liabilities	115,025.5	116,158.7	130,671.0	126,126.7	(4,544.3)
Deposits	75,569.5	78,648.6	81,998.9	80,941.5	(1,057.4)
NCDs	7,461.3	6,995.6	8,366.3	9,207.4	+841.1
Bonds	3,683.5	3,422.7	3,866.1	3,961.9	+95.8
Deferred tax liabilities	27.3	26.5	20.5	16.4	(4.1)
Total net assets	4,611.8	7,000.8	7,132.1	6,960.4	(171.7)
Capital stock	1,420.9	2,337.9	2,337.9	2,337.9	-
Capital surplus	57.2	978.9	978.9	759.8	(219.1)
Retained earnings	1,245.1	1,451.9	1,776.4	2,017.8	+241.4
Treasury stock	(124.0)	(124.1)	(171.8)	(124.6)	+47.2
Total stockholders' equity	2,599.2	4,644.7	4,921.4	4,990.9	+69.5
Net unrealized gains (losses) on other securities	(14.6)	412.7	272.3	65.9	(206.4)
Net deferred losses on hedges	(20.8)	(39.4)	(9.7)	(16.6)	(6.9)
Land revaluation excess	35.2	35.0	33.4	33.6	+0.2
Foreign currency translation adjustments	(129.1)	(101.7)	(122.9)	(109.1)	+13.8
Total accumulated other comprehensive income	(129.4)	306.6	173.1	(26.2)	(199.3)
Minority interests	2,141.9	2,049.4	2,037.3	1,995.2	(42.1)
Capital ratio*	11.47%	15.02%	16.63%	17.17%	+54bps

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

SMBC non-consolidated

(Billions of yen)

	Mar. 09	Mar. 10	Mar. 11	Sep. 11	vs Mar. 11
Assets	107,478.2	103,536.4	115,484.9	111,055.8	(4,429.1)
Loans and bills discounted	60,241.3	56,619.1	55,237.6	57,048.9	+1,811.3 (1)
Securities	28,000.5	28,536.2	39,853.4	34,815.8	(5,037.6) (2)
Deferred tax assets	668.3	456.6	376.9	298.1	(78.8)
Liabilities	104,931.7	98,138.5	109,925.6	105,574.8	(4,350.8)
Deposits	69,500.0	70,457.3	74,036.5	72,935.7	(1,100.8) (3)
NCDs	7,405.7	7,173.4	8,406.8	9,263.1	+856.3
Bonds	3,319.7	3,246.0	3,670.4	3,699.4	+29.0
Total net assets	2,546.5	5,397.9	5,559.3	5,481.0	(78.3)
Capital stock	665.0	1,771.0	1,771.0	1,771.0	-
Capital surplus	1,367.5	2,473.5	2,481.2	2,481.2	-
Retained earnings	499.7	704.5	936.0	1,201.2	+265.2
Total stockholders' equity	2,532.2	4,949.0	5,188.2	5,243.4	+55.2
Net unrealized gains (losses) on other securities	(52.8)	379.3	229.9	59.3	(170.6)
Net deferred losses on hedges	45.4	48.0	121.2	158.1	+36.9
Land revaluation excess	21.7	21.6	20.0	20.2	+0.2
Total valuation and translation adjustments	14.3	448.9	371.1	237.6	(133.5)
Capital ratio*	13.85%	18.28%	21.45%	21.46%	+1bps

Main factors of change from Mar. 2011

(1) Loans	JPY +1.8 trillion	: o/w Domestic offices <o/w Loans to the government> : o/w Overseas offices <o/w Impact from yen appreciation>	+ JPY 1.0 trillion <+ JPY 1.5 trillion> + JPY 0.8 trillion <JPY (0.7) trillion>
(2) Securities	JPY (5.0) trillion	: o/w Stocks : o/w JGBs, private placement bonds, etc. : o/w Foreign currency denominated bonds, etc.	JPY (0.3) trillion JPY (0.6) trillion JPY (4.1) trillion
(3) Deposits	JPY (1.1) trillion	: o/w Individual deposits : o/w Corporate deposits <due mainly to a decrease in liquid deposits which increased after the Mar. 11 earthquake>	+ JPY 0.5 trillion JPY (2.1) trillion

(2-2) Loan portfolio classified by industry

<SMBC non-consolidated>

Loan balance

	(Billions of yen)			
	Mar. 09	Mar. 10	Mar. 11	Sep. 11
Domestic offices (excluding offshore banking account)	51,241.8	49,525.8	47,851.1	48,888.7
Manufacturing	6,632.2	6,308.2	5,632.7	5,942.2
Agriculture, forestry, fisheries, and mining	143.6	146.8	145.2	120.3
Construction	1,088.9	898.0	771.0	759.8
Transportation, communications and public enterprises	3,208.3	3,067.7	3,612.4	3,669.0
Wholesale and retail	4,632.6	4,061.3	3,814.3	3,723.5
Finance and insurance	5,967.4	5,907.4	5,934.7	5,649.7
Real estate ^{*1}	6,222.1	-	-	-
Real estate and goods rental and leasing ^{*1}	-	6,809.6	6,383.4	6,210.5
Various services ^{*1}	5,260.5	3,769.3	3,436.4	3,301.8
Municipalities	970.6	984.2	1,105.7	989.8
Others	17,115.6	17,573.3	17,015.3	18,522.1
Overseas offices and offshore banking accounts	8,999.5	7,093.3	7,386.5	8,160.2
Public sector	25.6	21.3	19.5	31.6
Financial institutions	524.2	484.9	555.7	602.9
Commerce and industry	7,708.5	6,026.3	6,246.7	6,942.2
Others	741.2	560.8	564.6	583.5
Total	60,241.3	56,619.1	55,237.6	57,048.9

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

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

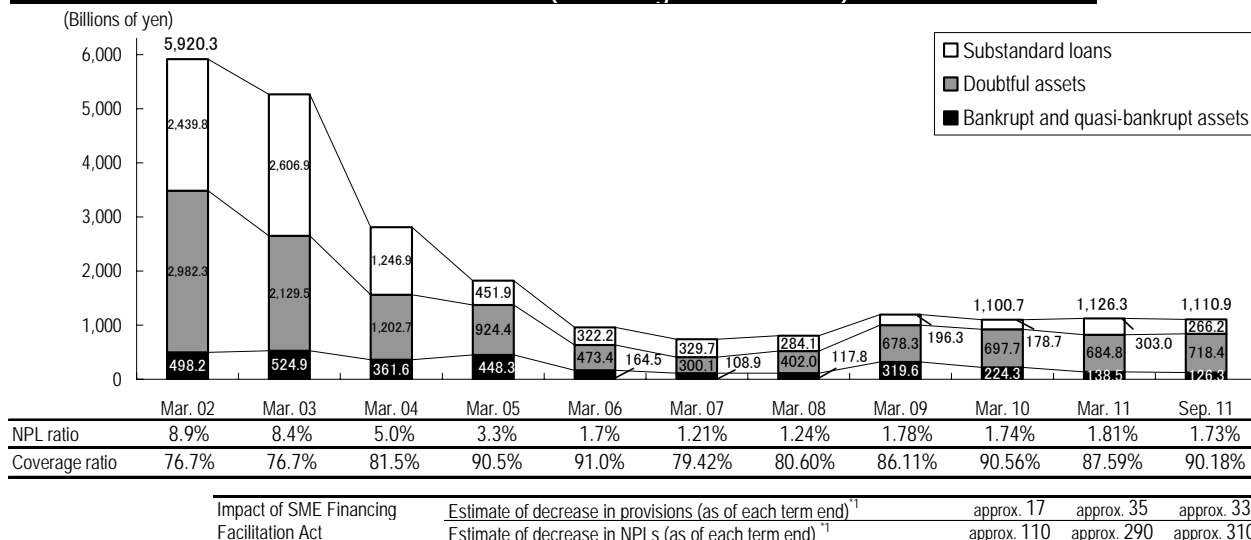
Problem assets based on the Financial Reconstruction Law (excluding Normal assets)^{*2}

	(Billions of yen)				Sep. 11 Reserve ratio ^{*3}
	Mar. 09	Mar. 10	Mar. 11	Sep. 11	
Domestic offices (excluding offshore banking account)	991.4	958.8	999.7	1,011.3	77.5%
Manufacturing	77.7	84.2	111.4	90.7	66.0%
Agriculture, forestry, fisheries, and mining	4.0	4.0	4.0	4.0	59.1%
Construction	95.5	66.2	74.3	75.1	78.8%
Transportation, communications and public enterprises	69.4	81.2	87.9	130.8	73.6%
Wholesale and retail	98.2	102.2	121.5	134.0	74.8%
Finance and insurance	44.5	23.3	10.8	13.7	54.1%
Real estate ^{*1}	347.0	-	-	-	-
Real estate and goods rental and leasing ^{*1}	-	323.9	320.9	296.9	85.0%
Various services ^{*1}	175.1	181.3	178.7	169.1	61.0%
Municipalities	-	-	-	-	-
Others	80.0	92.5	90.2	97.0	100.0%
Overseas offices and offshore banking accounts	202.8	141.9	126.6	99.6	65.4%
Public sector	-	-	-	-	-
Financial institutions	26.9	11.7	5.9	3.5	97.5%
Commerce and industry	175.9	130.2	120.7	96.1	64.4%
Others	-	-	-	-	-
Total	1,194.2	1,100.7	1,126.3	1,110.9	75.3%

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

*3 Reserve ratio (%) = Reserve for possible loan losses / Assets excluding amounts recoverable by guarantees, collateral and others X 100
Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve

NPLs under the Financial Reconstruction Law (excluding Normal assets)



Impact of SME Financing Facilitation Act	Estimate of decrease in provisions (as of each term end) ^{*1}	approx. 17	approx. 35	approx. 33
	Estimate of decrease in NPLs (as of each term end) ^{*1}	approx. 110	approx. 290	approx. 310

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

Disclosure of NPLs under the Financial Reconstruction Law

As of Sep. 30, 2011

(Billions of yen)

Category of Borrowers under Self-Assessment	NPLs under the Financial Reconstruction Law	Classification under Self-Assessment				Reserve for possible loan losses	Reserve ratio	
		Classification I	Classification II	Classification III	Classification IV			
Bankrupt Borrowers	Bankrupt and Quasi-Bankrupt Assets 126.3 (i) (vs Mar. 2011: (12.2))	Portion of claims secured by collateral or guarantees, etc.		Fully reserved	Direct Write-offs	Specific Reserve 20.3 (*3)	100% (*4)	
Effectively Bankrupt Borrowers				14.6	(*2)			
Potentially Bankrupt Borrowers	Doubtful Assets 718.4 (ii) (vs Mar. 2011: +33.6)	Portion of claims secured by collateral or guarantees, etc.		Necessary amount reserved		223.7 (*3)	78.22% (*4)	
Borrowers Requiring Caution	Substandard Loans 266.2 (iii) (vs Mar. 2011: (36.8))	Portion of Substandard Loans secured by collateral or guarantees, etc.				General Reserve for Substandard Loans 87.8	63.52% (*4)	
	Claims to Substandard Borrowers	125.9 (c)					20.82% (*4)	
Normal Borrowers	Normal Assets 62,974.0	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers				General Reserve 426.0	6.67% [14.97%] (*5)	
		Claims to Normal Borrowers					0.21% (*5)	
						Loan Loss Reserve for Specific Overseas Countries	0.2	
Total 64,084.9 (iv)		NPL ratio (v)/(iv) 1.73% (vs Mar. 2011) ((8)bps)		Total Reserve for possible loan losses 670.2		Reserve ratio (*6) (D/C) 75.25%		
A=(i)+(ii)+(iii) 1,110.9 (v) (vs Mar. 2011: (15.4))		B: Portion secured by collateral or guarantees, etc. (a)+(b)+(c)		C: Unsecured portion (A-B) 670.0		Coverage ratio (B+D)/A 90.18%		

*2 Includes amount of direct reduction totaling JPY 415.4 billion

*3 Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Law standards (Bankrupt/Effectively Bankrupt Borrowers: JPY 5.7 billion, Potentially Bankrupt Borrowers: JPY 36.8 billion)

*4 Reserve ratios for claims on Bankrupt Borrowers, Effectively Bankrupt Borrowers, Potentially Bankrupt Borrowers, Substandard Borrowers and Borrowers Requiring Caution including Substandard Borrowers are the proportion of reserve for the possible loan losses to each category's total unsecured claims

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

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

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

Market value information on Securities

(1) Bonds classified as held-to-maturity

	(SMFG consolidated)			
	Mar. 2011		Sep. 2011	
	Balance sheet amount	Net unrealized gains (losses) ^{*1}	Balance sheet amount	Net unrealized gains (losses) ^{*1}
Bonds whose fair value is above the balance sheet amount	3,785.3	61.4	4,684.2	70.8
o/w JGBs	3,384.3	52.8	4,278.4	62.2
Bonds whose fair value is below the balance sheet amount	404.0	(1.5)	217.0	(0.3)
o/w JGBs	379.9	(1.5)	200.1	(0.2)
Total	4,189.3	59.9	4,901.2	70.6

*1 Fair value - Balance sheet amount

	(SMBC non-consolidated)			
	Mar. 2011		Sep. 2011	
	Balance sheet amount	Net unrealized gains (losses) ^{*1}	Balance sheet amount	Net unrealized gains (losses) ^{*1}
	3,691.9	60.4	4,585.3	69.5
	3,384.3	52.8	4,278.4	62.2
	379.9	(1.5)	200.1	(0.2)
	379.9	(1.5)	200.1	(0.2)
Total	4,071.7	58.9	4,785.4	69.3

(2) Other securities

	(SMFG consolidated)			
	Mar. 2011		Sep. 2011	
	Balance sheet amount	Net unrealized gains (losses) ^{*2}	Balance sheet amount	Net unrealized gains (losses) ^{*2}
Securities whose balance sheet amount is above the acquisition cost	16,832.5	720.9	23,099.8	544.7
o/w Stocks	1,342.0	487.8	965.6	369.4
o/w Bonds	12,365.0	108.6	20,297.1	104.1
o/w JGBs	9,468.3	45.2	17,419.1	40.8
Securities whose balance sheet amount is below the acquisition cost	18,513.3	(350.0)	6,436.3	(393.1)
o/w Stocks	869.9	(175.8)	974.8	(314.8)
o/w Bonds	13,195.0	(31.9)	3,963.2	(6.1)
o/w JGBs	12,701.9	(27.3)	3,610.4	(2.4)
Total	35,345.9	370.9	29,536.1	151.6

*2 Balance sheet amount - Acquisition cost

	(SMBC non-consolidated)			
	Mar. 2011		Sep. 2011	
	Balance sheet amount	Net unrealized gains (losses) ^{*2}	Balance sheet amount	Net unrealized gains (losses) ^{*2}
	15,788.2	662.0	22,091.9	488.9
	1,283.2	468.6	914.7	352.1
	11,598.1	99.9	19,510.3	95.5
	9,099.9	41.4	17,034.4	37.4
	17,667.5	(356.4)	5,587.2	(366.0)
	842.2	(193.2)	939.0	(297.6)
	12,705.1	(28.0)	3,478.4	(4.5)
	12,356.1	(24.4)	3,226.0	(1.9)
Total	33,455.7	305.6	27,679.1	122.9

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

(SMBC non-consolidated)

As of Sep. 2011	(Billions of yen)				
	1 year or less	More than 1 year to 5 years	More than 5 years to 10 years	More than 10 years	Total
	vs Mar. 2011	vs Mar. 2011	vs Mar. 2011	vs Mar. 2011	vs Mar. 2011
Bonds	5,736.1 (6,110.9)	18,358.0 +5,639.2	3,610.1 (127.4)	70.0 (1.6)	27,774.2 (600.7)
of which JGBs	5,531.0 (6,092.1)	16,179.9 +5,632.8	3,027.9 (22.0)	-	24,738.8 (481.3)
Others	457.3 (873.9)	707.1 (2,593.7)	628.3 (943.0)	495.3 +122.4	2,288.0 (4,288.2)
Total	6,193.4 (6,984.8)	19,065.1 +3,045.5	4,238.4 (1,070.4)	565.3 +120.8	30,062.2 (4,888.9)

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

(SMBC non-consolidated)

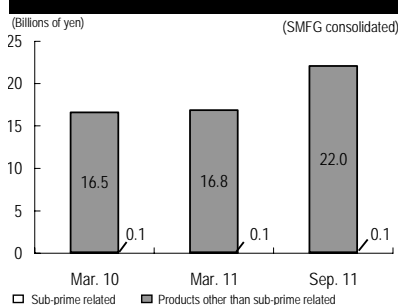
As of Sep. 2011	(Billions of yen)				
	1 year or less	More than 1 year to 5 years	More than 5 years	Total	
	vs Mar. 2011	vs Mar. 2011	vs Mar. 2011	vs Mar. 2011	vs Mar. 2011
Total contract amount	5,182.5 (392.1)	20,537.4 +651.7	10,258.7 (465.0)	35,978.6 (205.4)	
Receivable fixed rate / payable floating rate (a)	4,320.7 (640.2)	15,192.0 +695.7	5,270.1 +593.7	24,782.8 +649.2	
Receivable floating rate / payable fixed rate (b)	861.8 +248.6	5,317.2 (42.8)	4,988.6 (1,058.7)	11,167.6 (852.9)	
Receivable floating rate / payable floating rate	- (0.5)	28.2 (1.2)	-	28.2 (1.7)	
Net receivable fixed rate (a)-(b)	3,458.9 (888.8)	9,874.8 +738.5	281.5 +1,652.4	13,615.2 +1,502.1	

Overview of derivative transactions (on deferred hedge accounting basis)

(SMBC non-consolidated)

As of Sep. 2011	(Billions of yen)			
	Net assets		Net deferred gains (losses)	
	Assets	Liabilities	Assets	Liabilities
Total	533.8	605.3	71.5	148.1
Interest rate swaps	36.5	102.8	66.3	(32.4)
Currency swaps	493.6	498.3	4.7	9.6
Others	3.7	4.2	0.5	170.9

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

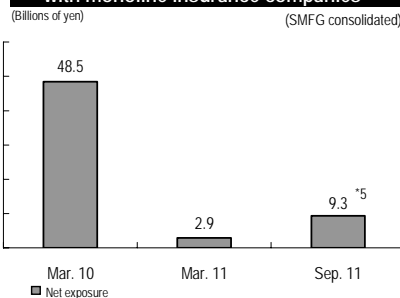


*3 Managerial accounting basis

*4 Balance (after provisions and write-offs)

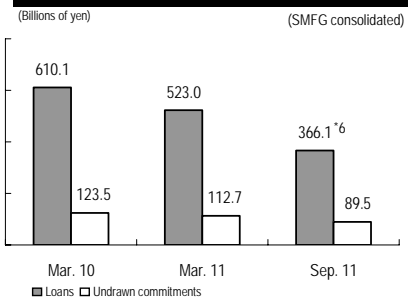
Excluding RMBS issued by GSE (the balance as of Sep. 2011: JPY 233.8 billion). Excluding JHFA securities, etc. on and after Mar. 2011

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



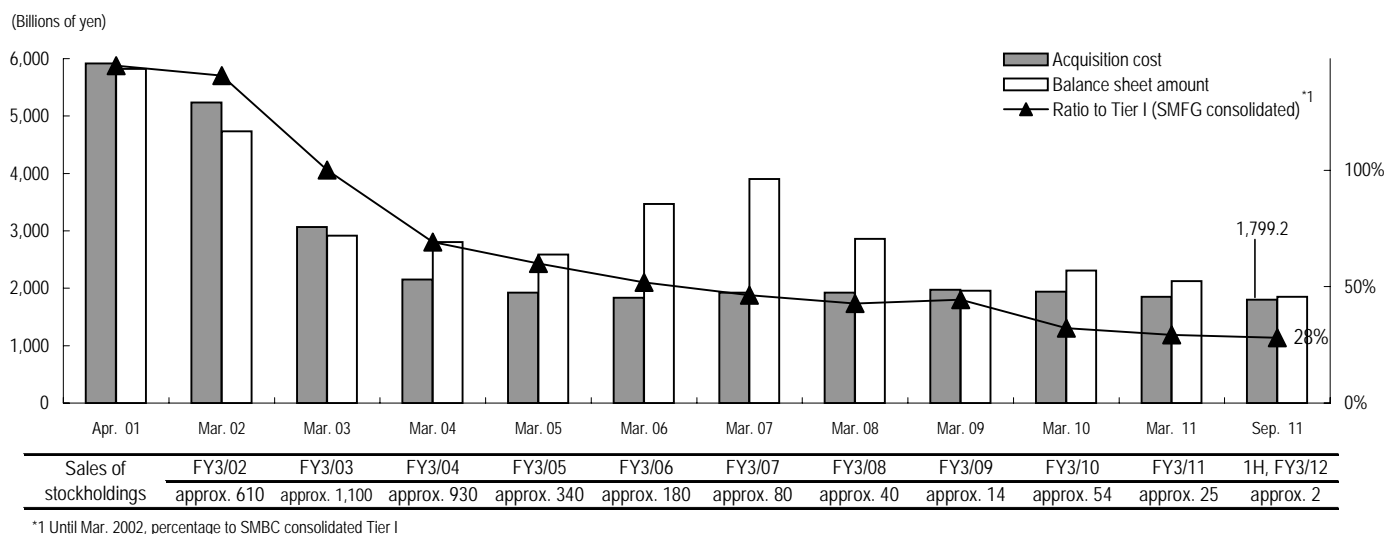
*5 Reserve for possible loan losses as of Sep. 2011: JPY 3.0 billion

Leveraged loans^{*3}

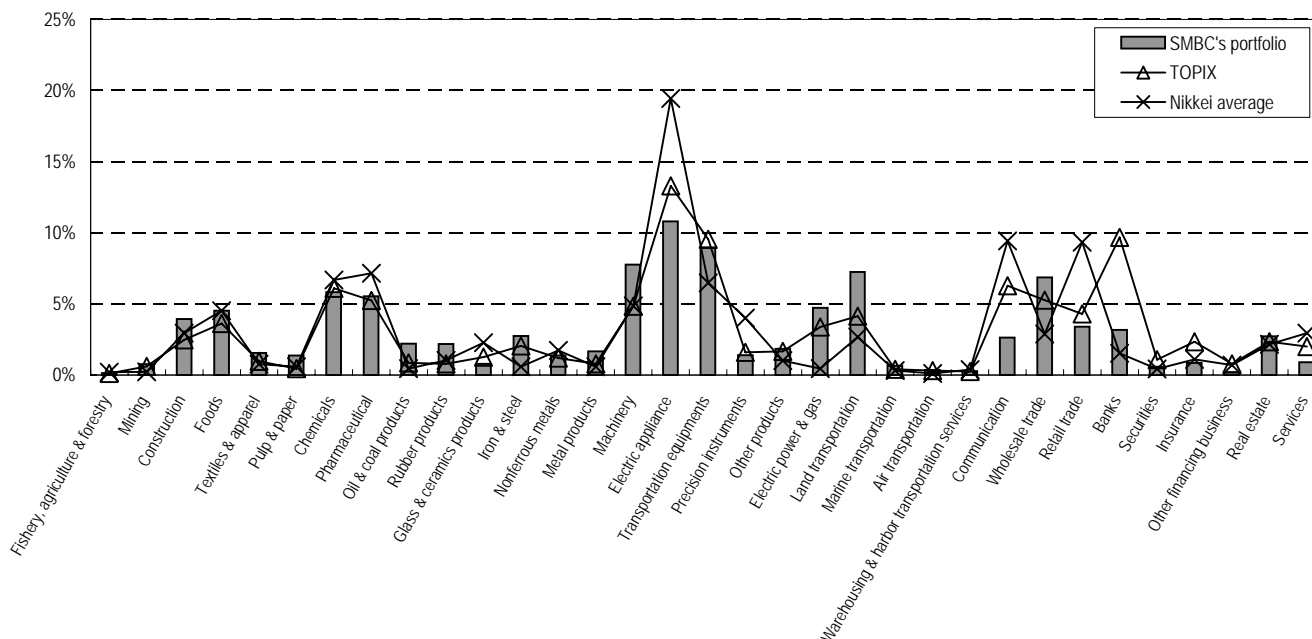


*6 Reserve for possible loan losses as of Sep. 2011: JPY 15.3 billion (excluding general reserve for possible loan losses against normal borrowers)

Balance of domestic stocks classified as other securities with fair value



Composition by industry (as of Sep. 30, 2011, balance sheet amount)

Top 30 by balance sheet amount (as of Mar. 31, 2011)²

Issue	No. of shares	Balance sheet amount (Millions of yen)
TOYOTA MOTOR CORPORATION	40,010,000	138,354
Barclays PLC	168,918,918	66,840
Panasonic Corporation	57,024,846	58,621
MITSUI & CO., LTD.	38,500,000	55,594
East Japan Railway Company	10,530,315	52,956
Canon Inc.	12,678,379	46,871
Komatsu Ltd.	17,835,711	46,818
JX Holdings, Inc.	65,398,360	36,492
KUBOTA Corporation	45,006,000	35,914
Takeda Pharmaceutical Company Limited	8,195,070	32,288
The Bank of East Asia Limited	90,144,520	32,013
BRIDGESTONE CORPORATION	18,000,000	31,068
CHUBU Electric Power Co., Inc.	14,943,462	30,350
Mitsui Fudosan Co., Ltd.	18,546,308	28,079
FUJIFILM Holdings Corporation	10,478,226	27,411

Issue	No. of shares	Balance sheet amount (Millions of yen)
Kotak Mahindra Bank Limited	32,800,000	26,296
Nippon Steel Corporation	93,474,480	25,425
DAIKIN INDUSTRIES, LTD	9,000,000	22,851
The Kansai Electric Power Co., Inc.	11,127,985	22,511
TOSHIBA CORPORATION	51,003,170	22,339
Sumitomo Realty & Development Co., Ltd.	11,990,199	22,193
DAIICHI SANKYO COMPANY, LIMITED	13,413,368	21,971
Central Japan Railway Company	32,300	21,930
Seven & i Holdings Co., Ltd.	9,825,476	20,938
West Japan Railway Company	64,000	20,604
JGC Corporation	11,000,000	20,185
ASAHI KASEI CORPORATION	35,404,956	19,437
Olympus Corporation	8,350,648	19,198
KB Financial Group Inc.	4,416,719	18,793
Toray Industries, Inc.	30,022,000	17,682

² The shares which SMBC holds primarily for strategic purposes

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

Capital ratio <SMFG consolidated>¹

(Billions of yen)

	Mar. 09	Mar. 10	Mar. 11 (a)	Sep. 11 (b)	(b)-(a)
Tier I	4,335.1	6,032.3	6,324.0	6,371.8	+47.8
Capital stock & Capital surplus	1,478.1	3,316.8	3,316.7	3,097.7	(219.0)
<o/w Preferred stock>	<310.2>	<210.0>	<210.0>	<->	<(210.0)> (1)
<o/w Convertible preferred stock>	<100.2>	<->	<->	<->	<->
Retained earnings (after deduction of cash dividends to be paid)	1,224.0	1,371.3	1,702.8	1,947.3	+244.5 (2)
<o/w Cash dividends to be paid>	<(21.1)>	<(80.7)>	<(73.6)>	<(70.5)>	<+3.1>
Minority interests	2,147.1	2,042.3	2,029.5	1,988.6	(40.9)
<o/w Preferred securities issued by overseas SPCs>	<1,763.3>	<1,633.3>	<1,593.6>	<1,564.4>	<(29.2)>
Treasury stock	(124.0)	(124.1)	(171.8)	(124.6)	+47.2
Unrealized losses on other securities	(14.6)	-	-	-	-
Business concession	(0.2)	(12.8)	(12.0)	(11.6)	+0.4
Goodwill and others	(186.6)	(350.7)	(340.8)	(339.8)	+1.0
Intangible assets resulting from business combinations	-	(35.2)	(41.6)	(39.4)	+2.2
Increase in equity capital resulting from a securitization exposure	(42.1)	(37.5)	(36.3)	(37.7)	(1.4)
Amount equivalent to 50% of expected losses in excess of qualifying reserves	(17.6)	(36.2)	-	-	-
Deductions of deferred tax assets	-	-	-	-	-
Others	(129.0)	(101.6)	(122.5)	(108.7)	+13.8
Tier II	2,421.0	2,563.9	2,537.0	2,364.4	(172.6)
Unrealized gains on other securities after 55% discount	-	254.0	169.3	66.2	(103.1) (3)
Land revaluation excess after 55% discount	37.2	37.0	35.7	35.8	+0.1
General reserve for loan losses	80.4	69.4	100.0	102.6	+2.6
Excess amount of provisions	-	-	21.7	3.4	(18.3)
Perpetual subordinated debt	762.6	427.6	243.0	156.5	(86.5) (4)
Dated subordinated debt	1,540.8	1,775.8	1,967.2 ^{*3}	1,999.9 ^{*3}	+32.7 (5)
Deductions	(708.2)	(467.9)	(428.1)	(345.6)	+82.5
Total capital	6,047.8	8,128.2	8,432.9	8,390.6	(42.3)
Risk-weighted assets	52,726.5	54,084.5	50,693.7	48,860.6	(1,833.1)
Credit risk-weighted assets	49,397.2	50,518.1	46,418.6	44,750.5	(1,668.1)
Market risk equivalent	265.7	448.4	584.0	660.8	+76.8
<Reference> Outlier ratio ²	8.6%	6.1%	7.8%	5.5%	(230)bps
Operational risk equivalent	3,063.6	3,118.0	3,691.1	3,449.3	(241.8)
Capital ratio	11.47%	15.02%	16.63%	17.17%	+54bps
Tier I ratio	8.22%	11.15%	12.47%	13.04%	+57bps

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

² SMBC consolidated

³ Recent issuance of subordinated bonds by SMBC

Issue date	Structure	Size	Coupon	Target
Sep. 28, 2010	10Y bullet	JPY 100bn	1.43%	Domestic
Nov. 9, 2010	10Y bullet	EUR 750mn	4.00%	Global
Dec. 17, 2010	10Y bullet	JPY 50bn	1.61%	Domestic
Jun. 1, 2011	10Y bullet	JPY 40bn	1.60%	Domestic
Jun. 1, 2011	15Y bullet	JPY 30bn	2.21%	Domestic

Main factors of change from Mar. 2011

- (1) Redemption of all of the Type 6 Preferred stock on April 1, 2011: (210.0)
(2) Consolidated net income: +313.8, Dividends: (70.5)
(3) Decrease in Unrealized gains on other securities mainly due to declined share prices: (103.1)
(4) Redemption of Perpetual subordinated debt: (86.5)
(5) Issuance of Dated subordinated bonds: JPY 70.0 billion in domestic market (SMBC)

<Reference>

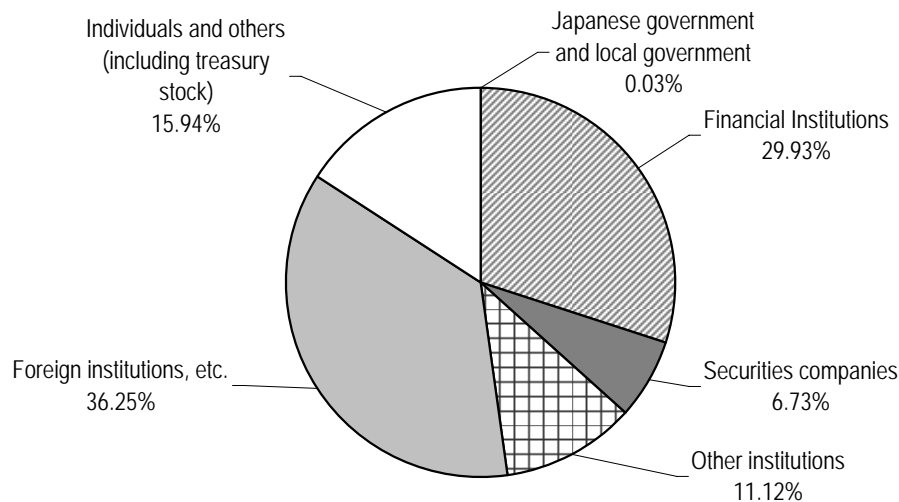
(Billions of yen)

	Mar. 09	Mar. 10	Mar. 11	Sep. 11
Net deferred tax assets	830.4	702.1	624.2	533.8
Net deferred tax assets / Tier I	19.2%	11.6%	9.9%	8.4%

	Mar. 09	Mar. 10	Mar. 11
Distributable amounts			
SMFG non-consolidated	914.3	908.3	945.5
SMBC non-consolidated	1,149.4	1,407.0	1,646.2

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

Shareholder breakdown (classified by type of common stock shareholders, as of Sep. 30, 2011)



List of preferred stock (SMFG)	Issue date	Aggregate issue amount	Outstanding balance as of Sep. 30, 2011	Redemption at the option of SMFG
Type 6 Preferred stock ^{*1} (non-convertible)	Mar. 2005	JPY 210 bn	-	At any date on and after March 31, 2011

*1 Fully redeemed on Apr. 1, 2011

List of preferred securities	Issue date	Aggregate issue amount	Dividend rate ^{*2}	Redemption at the option of issuer ^{*3}	Type
Issued by SMFG's subsidiaries					
SMFG Preferred Capital USD 1 Limited ^{*4}	Dec. 2006	USD 1,650 mn	6.078%	Jan. 2017	Step-up
SMFG Preferred Capital GBP 1 Limited ^{*5}	Dec. 2006	GBP 500 mn	6.164%	Jan. 2017	Step-up
SMFG Preferred Capital JPY 1 Limited	Feb. 2008	JPY 135.0 bn	3.520%	Jan. 2018	Non step-up
SMFG Preferred Capital USD 2 Limited	May 2008	USD 1,800 mn	8.750%	Jul. 2013	Non step-up
SMFG Preferred Capital USD 3 Limited	Jul. 2008	USD 1,350 mn	9.500%	Jul. 2018	Step-up
SMFG Preferred Capital GBP 2 Limited	Jul. 2008	GBP 250 mn	10.231%	Jan. 2029	Step-up
SMFG Preferred Capital JPY 2 Limited	Dec. 2008 - Jan. 2009	JPY 698.9 bn	4.570% - 5.070%	Jan. 2014	Step-up / Non step-up
Series A	Dec. 2008	JPY 113.0 bn	4.570%	Jan. 2019	Step-up
Series B		JPY 140.0 bn	5.070%	Jul. 2019	Non step-up
Series C		JPY 140.0 bn	4.870%	Jan. 2016	Non step-up
Series D		JPY 145.2 bn	4.760%	Jan. 2014	Non step-up
Series E	Jan. 2009	JPY 33.0 bn	5.050%	Jul. 2019	Non step-up
Series F		JPY 2.0 bn	4.800%	Jan. 2016	Non step-up
Series G		JPY 125.7 bn	4.650%	Jan. 2014	Non step-up
SMFG Preferred Capital JPY 3 Limited	Sep. 2009 - Oct. 2009	JPY 388.0 bn	3.940% - 4.560%	Jan. 2015	Step-up/ Non step-up
Series A	Sep. 2009	JPY 99.0 bn	4.060%	Jan. 2020	Step-up
Series B		JPY 164.5 bn	4.560%	Jan. 2020	Non step-up
Series C		JPY 79.5 bn	3.980%	Jan. 2015	Non step-up
Series D		JPY 45.0 bn	3.940%	Jan. 2015	Non step-up
Issued by a subsidiary of Kansai Urban Banking Corporation					
KUBC Preferred Capital Cayman Limited	Jan. 2007	JPY 12.5 bn	3.460%	Jul. 2012	Step-up

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

*3 Subject to the prior approval of the FSA, Preferred securities are redeemable at any dividend payment date on and after the months shown in this column

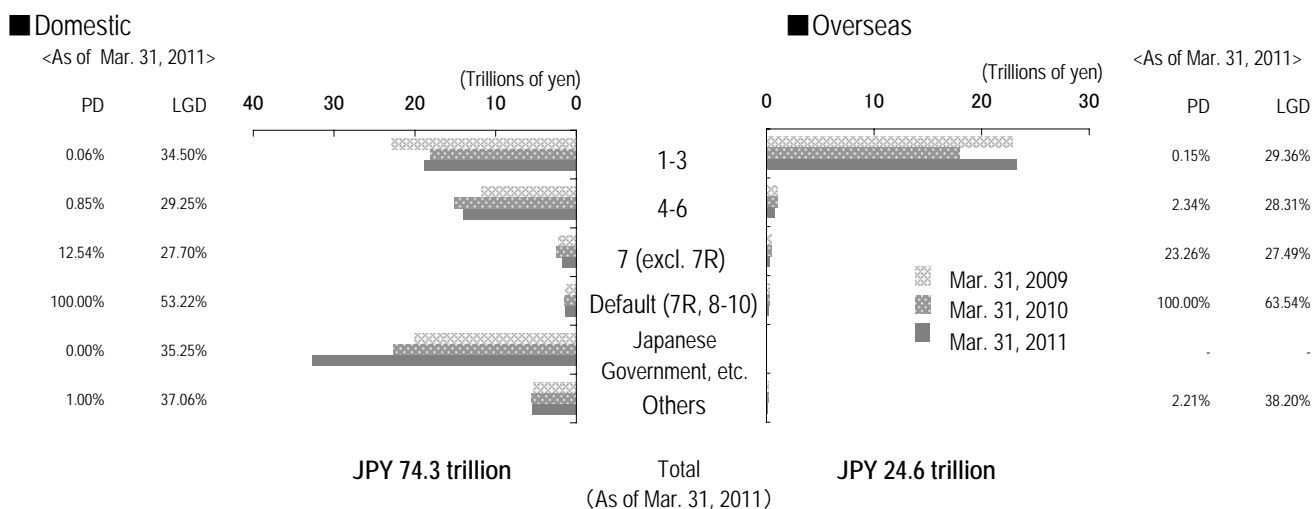
*4 The balance as of Sep 30, 2011 was USD 649.141 million

*5 The balance as of Sep 30, 2011 was GBP 73.576 million

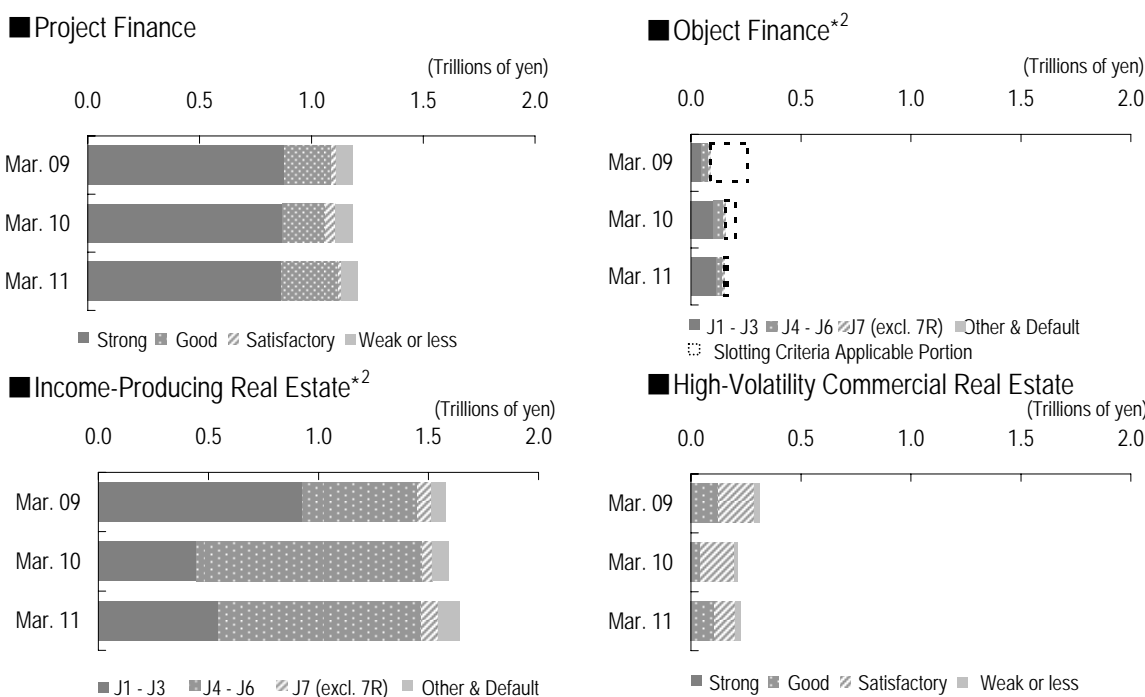
*6 Preferred securities, not counted as SMFG's consolidated Tier I capital, are not listed

- Corporate exposures

Corporate, Sovereign and Bank Exposures^{*1}



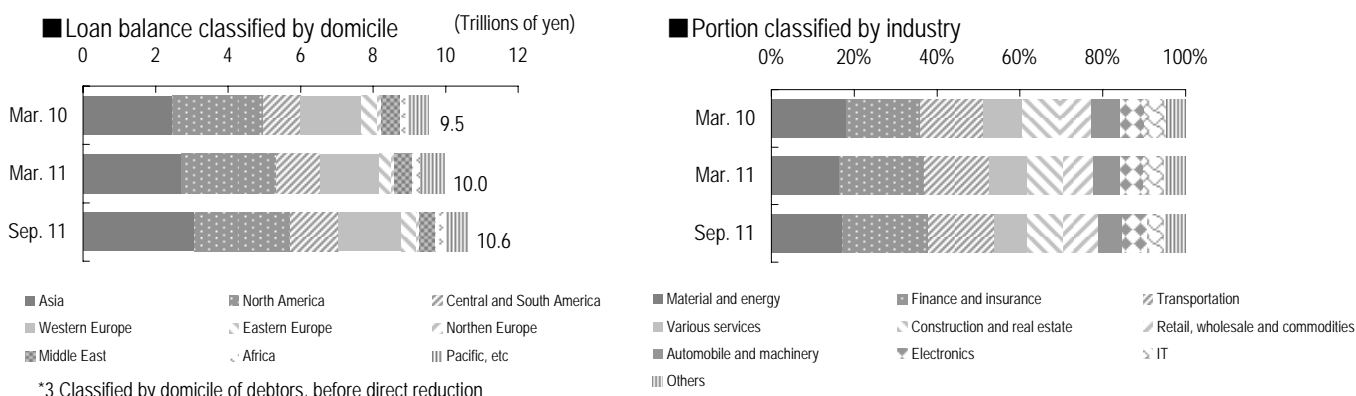
Specialized Lending^{*1}



*1 Source: Annual Report 2011 P.183-186 and Annual Report 2010 P.174-177

*2 A portion of "Object Finance" and all of "Income-Producing Real Estate" have been calculated using the PD/LGD approach since Mar. 2009

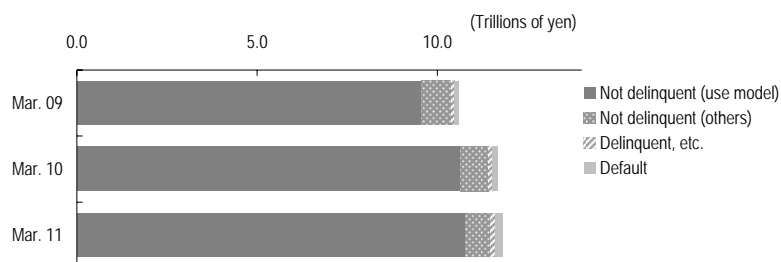
Overseas loan balance of SMBC, SMBC Europe and SMBC (China) (excluding Japan)^{*3}



*3 Classified by domicile of debtors, before direct reduction

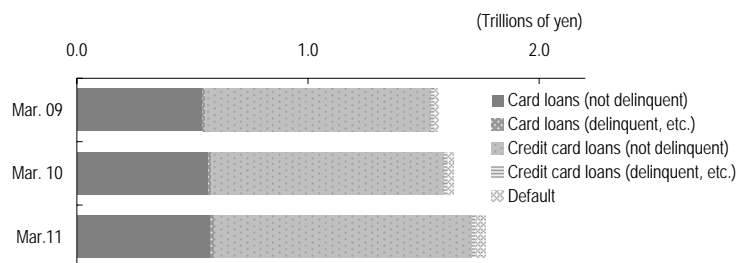
- Retail Exposures

Residential mortgage exposures



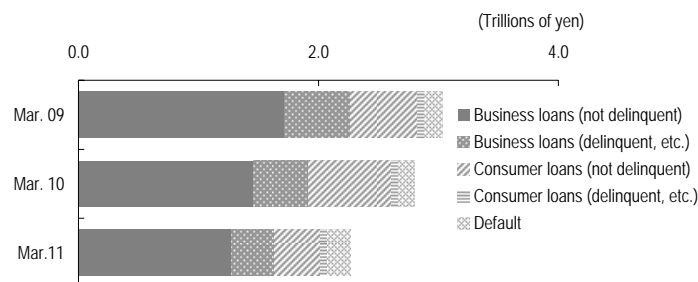
Mar. 31, 2011			
	PD segment	Weighted-average PD	Weighted-average LGD
Mortgage loans	Not delinquent		
	Use model	0.40%	42.14%
	Others	0.92%	58.92%
	Delinquent, etc.	29.44%	47.09%
Default		100.00%	38.36%

Qualifying revolving retail exposures



Mar. 31, 2011			
	PD segment	Weighted-average PD	Weighted-average LGD
Card loans	Not delinquent	3.08%	85.42%
	Delinquent, etc.	28.53%	79.34%
Credit card balances	Not delinquent	1.60%	77.60%
	Delinquent, etc.	92.99%	78.55%
Default		100.00%	85.33%

Other retail exposures



Mar. 31, 2011			
	PD segment	Weighted-average PD	Weighted-average LGD
Business loans	Not delinquent		
	Use model	0.80%	49.93%
	Others	0.70%	55.59%
	Delinquent, etc.	28.72%	60.16%
Consumer loans	Not delinquent		
	Use model	1.42%	47.80%
	Others	2.14%	60.44%
Delinquent, etc.	20.06%	50.96%	
Default		100.00%	66.98%

* Source: Annual Report 2011 P.185-187 and Annual Report 2010 P.177-179

Assets under SMBC account

(Billions of yen)

	Mar. 09	Mar. 10	Mar. 11	Sep. 11
Individual deposits^{*1}	34,889.2	35,638.0	36,653.7	37,164.1
Liquid deposits	20,649.6	21,020.0	22,011.3	22,320.5
Fixed-term deposits	13,720.7	14,148.5	14,157.0	14,308.2
Foreign currency deposits	518.9	469.5	485.4	535.4
Investment trusts^{*2}	2,241.5	2,931.4	3,039.4	2,605.1
Investment trusts for individuals	2,040.4	2,620.7	2,725.0	2,314.2

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

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

(Billions of yen)

	FY3/09	FY3/10	FY3/11	1H, FY3/12
Sales of pension-type insurances	325.5	381.8	192.1	94.8
Accumulated sales of pension-type insurances	2,904.9	3,286.7	3,478.8	3,573.6

Loans

(Billions of yen)

	Mar. 09	Mar. 10	Mar. 11	Sep. 11
Housing loans	14,077.1	14,497.5	14,490.8	14,320.2
o/w Residential purpose	10,509.8	11,010.7	11,141.7	11,076.2
Other consumer loans	925.7	903.0	878.5	872.1

(Billions of yen)

	FY3/09	FY3/10	FY3/11	1H, FY3/12
Originated amount of housing loans for residential purpose^{*3}	1,574.8	1,543.0	1,192.4	524.1
o/w Originated amount of housing loan with insurance for major serious illness	approx. 330	approx. 380	approx. 450	approx. 220
Securitization	approx. 90	approx. 40	approx. 50	approx. 80

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

SMBC Products line-up (as of Sep. 30, 2011)

		Open architecture
Third-party products	Investment trusts	103 funds (including 33 Internet-only funds): 12 Domestic bonds, 16 Domestic stocks, 26 International bonds, 31 International stocks, 6 Balanced, 1 Convertible bond, 7 Foreign investment trusts, 4 Others
	Pension-type insurances	16 Products
	Single premium type permanent life insurance	9 Products
	Level premium insurance, etc. ^{*4}	27 Products
In-house products	Securities intermediary	Foreign bonds by public offering (World Bank bonds, etc.), Foreign bonds at secondary markets (US Treasury notes, etc.), 17 Structured notes
	Investment advisory service	1 Product
	Investment products	Foreign currency deposits (6 currencies), Structured deposits (2 types), etc.
	Loan products	Housing loan (Floating rate / Fixed rate / Super-long-term fixed rate), Housing loan with insurance for major serious illnesses, Investment purpose mortgage loans, etc.

*4 Consisted of whole life insurance, term life insurance, medical insurance, cancer insurance, whole-life hospitalization insurance, children's endowment and pension-type insurance with level premium

(3-1) Financial consulting for individuals (2)

<SMBC non-consolidated>

- Marketing channels and client segmentation

Marketing channels

(Number)

	Mar. 09	Mar. 10	Mar. 11	Sep. 11
Domestic branches ^{*1}	425	437	435	434
SMBC Consulting Plaza	82	73	73	73
Loan Promotion Office	103	103	99	93
<Reference> Employees ^{*2}	21,816	22,460	22,524	23,121
Locations where ATMs are available outside				
SMBC branches	1,791	1,780	1,551	1,476
Available for 24 hours	750	720	524	457
ATMs (Total)	36,128	38,655	41,594	42,521
SMBC ATMs	6,776	6,829	6,584	6,507
Inside SMBC branches	3,668	3,734	3,718	3,712
Outside SMBC branches	3,108	3,095	2,866	2,795
Other ATMs	29,352	31,826	35,010	36,014

*1 Excludes representative offices, agencies, etc.

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

Segmentation of consumer clients and marketing channels

		Client segments	Channels (as of Sep. 30, 2011, Number)		
Consumer clients	Private banking segment Approx. 10,000 clients	Company owners, Large-scale real estate owners, Ultra high net worth individuals	Private banker	Private Banking Dept.	
		Company owners, Semi-large-scale real estate owners, Semi-ultra high net worth individuals	Private financial consultant	Block Consumer Business Office 36	
	Asset management segment Approx. 0.17 million clients	Company owners, Executives, Doctors, Lawyers, High net worth individuals	Financial consultant		
	Asset building segment Approx. 9 million clients	Working householders, Retirees	"Money-Life" Consultant & "Money-Life" Advisor	Branch 434	SMBC Consulting Plaza 73
			Loan planner	Loan Promotion Office 93	
Mass segment Approx. 16 million clients	Singles, Students, Housewives	"SMBC Direct" & ATM			

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

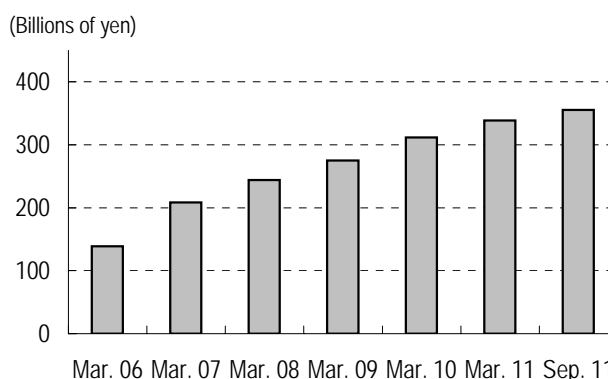
For individuals

Consumer finance

	(Billions of yen)
	Sep. 2011
SMBC ^{*1}	Approx. 550
Sumitomo Mitsui Card	Approx. 320
ORIX Credit	Approx. 220

*1 Including loan balance related to the alliance with Promise

Total loan balance related to the alliance with Promise



Total loan balance of At-Loan guaranteed by Promise*2	Approx. 120	Approx. 140	Approx. 140	Approx. 130	Approx. 110	Approx. 80

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

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

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

	Mar. 09	Mar. 10	Mar. 11	Sep. 11
"SMBC Direct" clients	9,323	10,124	10,862	11,210

	FY3/09	FY3/10	FY3/11	1H, FY3/11
Transactions through SMBC remote banking	170	183	189	96
Transactions through Internet and mobile banking	166	179	186	95
Transactions through telephone banking	4	4	3	1

For corporations

E-banking

(For domestic)	Mar. 09	Mar. 10	Mar. 11	Sep. 11
E-banking Web 21 ^{*3}	149	154	163	168
Global e-Trade service	16	17	18	19

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

(For overseas)	Mar. 09	Mar. 10	Mar. 11	Sep. 11
Overseas e-banking ^{*4}	7,083	8,022	9,148	10,073

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

(3-3) Solution providing for corporations - Marketing channels, products line-up

<SMBC non-consolidated>

Marketing channels for corporate clients - number

(as of Sep. 30, 2011)

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

SMBC Environmental Assessment Loan/ Private Placement Bonds

- Accumulated no. of origination: approx. 120
- Accumulated amount of origination: approx. JPY 350 billion (as of Sep. 30, 2011)
- Determine financing terms and conditions in accordance with environmental assessment standards set forth by SMBC and the Japan Research Institute
- Support environmental commitments of our clients through financing

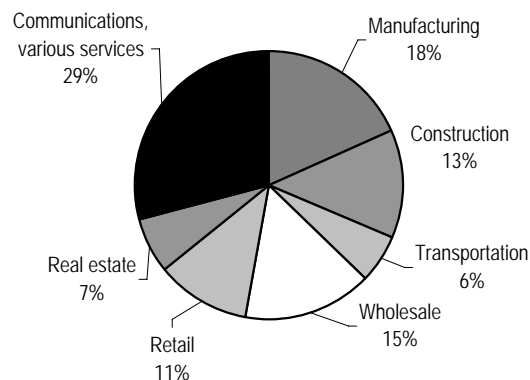
Launch	October 2008
Amount	JPY 300 million or more
Term	no less than 12 months

Business Select Loan - Product description

- Accumulated number of origination: approx. 260,000
- Accumulated amount of origination: approx. JPY 7.1 trillion (as of Sep. 30, 2011)
- Quick approval using SMBC original credit scoring model
- Targeted corporate clients with annual sales of JPY 1 billion or less
- Risk control based on diversified loan portfolio

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

Business Select Loan - Industry mix (as of Sep. 30, 2011)



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

Business Select Loan (Billions of yen)

	Mar. 2011	Sep. 2011
Balance	approx. 530	approx. 480
Origination	approx. 100	approx. 700

Lending services for SMEs with less dependence on personal guarantees (as of Sep. 30, 2011)

Types of loans	No. of transactions	Balance (Billions of yen)	Main products & services
Loans collateralized by movable property/assigned claim*	227	328.7	Asset Linked Loan, etc.
Loans utilizing covenants	1,978	2,600.7	Documentation Loan, etc.
Loans utilizing credit scoring models	25,388	475.9	Business Select Loan, etc.

* Including asset-based lending

(3-4) Global expansion and synergies between SMBC and SMBC Nikko

League tables: SMBC

Project finance mandated arranger ranking

(Global)		(Millions of USD)
1	State Bank of India	19,012
2	MUFG	6,332
3	IDBI Bank	5,944
4	SMFG	5,551
5	Credit Agricole	5,377
6	Societe Generale	4,691
7	BNP Paribas	4,660
8	Axis Bank	4,507
9	BBVA	4,216
10	Santander	3,910

Source: Thomson Reuters

(Jan - Sep. 2011)

Syndicated loans mandated arranger ranking

(Global)		(Millions of USD)
1	JP Morgan	265,965
2	Bank of America Merrill Lynch	254,282
3	Citi	181,324
4	MUFG	124,308
5	Wells Fargo	122,437
6	Mizuho FG	114,782
7	BNP Paribas	97,070
8	SMFG	95,341
9	Barclays Capital	93,811
10	RBS	92,432

Source: Thomson Reuters

(Jan. - Sep. 2011)

League tables: SMBC Nikko Securities

Global Equity & Equity-Related :

Book runner, Underwriting amount ^{*1,3}		(Billions of yen)	
		Proceeds	Mkt Share
1.	Daiwa Securities Capital Markets	95.5	22.1%
2.	SMBC Nikko Securities	88.2	20.4%
3.	Mizuho Securities	76.1	17.6%
4.	Nomura Securities	45.5	10.5%
5.	Morgan Stanley MUFG Securities	36.5	8.4%
6.	UBS Securities	26.9	6.2%
7.	Mitsubishi UFJ Morgan Stanley Securities	18.3	4.2%
8.	Deutsche Securities (London)	16.0	3.7%
9.	Credit Suisse Securities	10.4	2.4%
10.	CCB International Capital	8.7	2.0%

Financial Advisor (M&A, Rank value)^{*1,5}

		(Billions of yen)	
		Rank value	Mkt Share
1.	Deutsche Bank	3,353.3	45.0%
2.	Goldman Sachs	3,160.2	42.4%
3.	Nomura Securities	2,871.3	38.5%
4.	Bank of America Merrill Lynch	2,248.7	30.2%
5.	JP Morgan	2,225.2	29.8%
6.	SMBC Nikko Securities	2,199.2	29.5%
7.	Mitsubishi UFJ Morgan Stanley Securities	2,025.8	27.2%
8.	Mizuho Securities	2,025.3	27.2%
9.	Daiwa Securities Capital Markets	1,920.2	25.8%
10.	Credit Suisse	1,451.7	19.5%

All Bonds in Yen: Lead manager, Underwriting amount^{*2,4}

		(Billions of yen)	
		Proceeds	Mkt Share
1.	Mitsubishi UFJ Morgan Stanley Securities	1,760.8	21.0%
2.	Nomura Securities	1,666.5	19.8%
3.	Mizuho Securities	1,586.8	18.9%
4.	Daiwa Securities Capital Markets	1,110.6	13.2%
5.	SMBC Nikko Securities	1,049.3	12.5%
6.	Goldman Sachs	326.8	3.9%
7.	Merrill Lynch Japan Securities	203.0	2.4%
8.	Citigroup Global Markets	199.3	2.4%
9.	HSBC Securities	76.7	0.9%
10.	Deutsche Securities	65.2	0.8%

Financial Advisor (M&A, No. of deals)^{*1,5}

		No. of deals	Mkt Share
1.	Nomura Securities	57	4.8%
2.	SMBC Nikko Securities	38	3.2%
3.	Mizuho Securities	30	2.5%
4.	Daiwa Securities Capital Markets	23	1.9%
5.	Mitsubishi UFJ Morgan Stanley Securities	18	1.5%
6.	GCA Savvian	13	1.1%
7.	Deutsche Bank	12	1.0%
7.	Bank of America Merrill Lynch	12	1.0%
7.	Frontier Management	12	1.0%
7.	SMBC	12	1.0%

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

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

*3 Japanese related, group basis

*4 Corporate bonds, FILP agency bonds, municipality bonds [proportional shares as lead manager], samurai bonds

*5 Any Japanese involvement announced (excluding real property deals)

<Reference> Global network

SMBC International Network (as of Oct. 31, 2011)

Branches	15	(Reference)	
Sub-branches	7	Sumitomo Mitsui Banking Corporation Europe Limited	5
Representative offices	12	Sumitomo Mitsui Banking Corporation (China)	12
Total	34		

* Based on the definition in Japan. In addition to SMBC's overseas offices, major overseas subsidiaries and affiliates are also listed below (SMBC's overseas offices are marked "-" at the list below). Underlined: channels opened after Apr. 2011

Asia and Oceania

<Sumitomo Mitsui Banking Corporation (China)>

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

Americas

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

Europe, Middle East and Africa

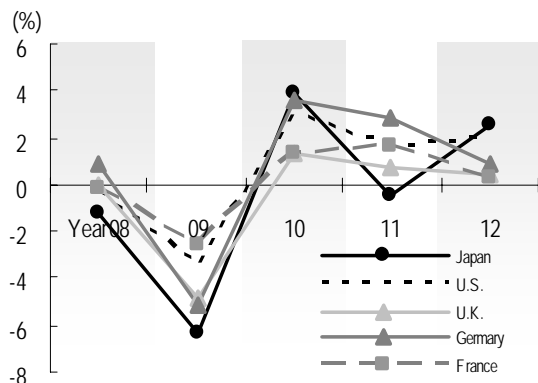
<Sumitomo Mitsui Banking Corporation Europe Limited>

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



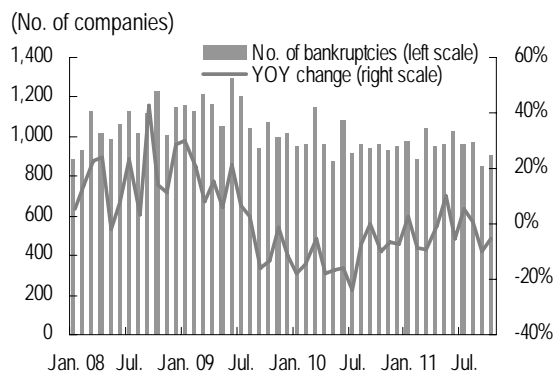
<Reference> Financial and economic indices in Japan

Real GDP Growth Rate

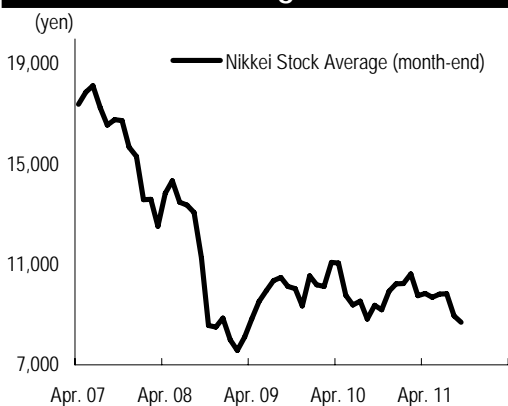


Source: Results (in and before Year 2010): IMF World Economic Outlook (Sep. 2011) Source: Teikoku Databank "Japan Corporate Bankruptcy Report"
Estimate (in and after Year 2011): The Japan Research Institute

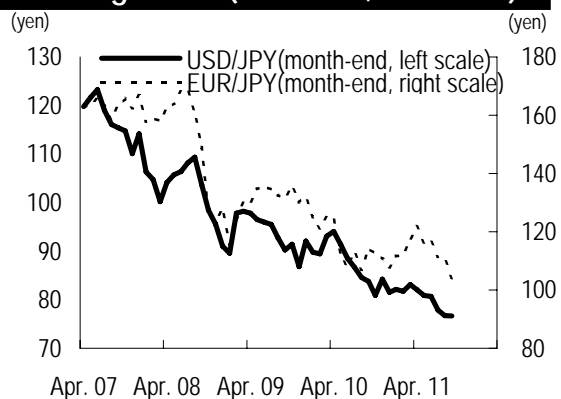
Trends of JPY Interest Rates



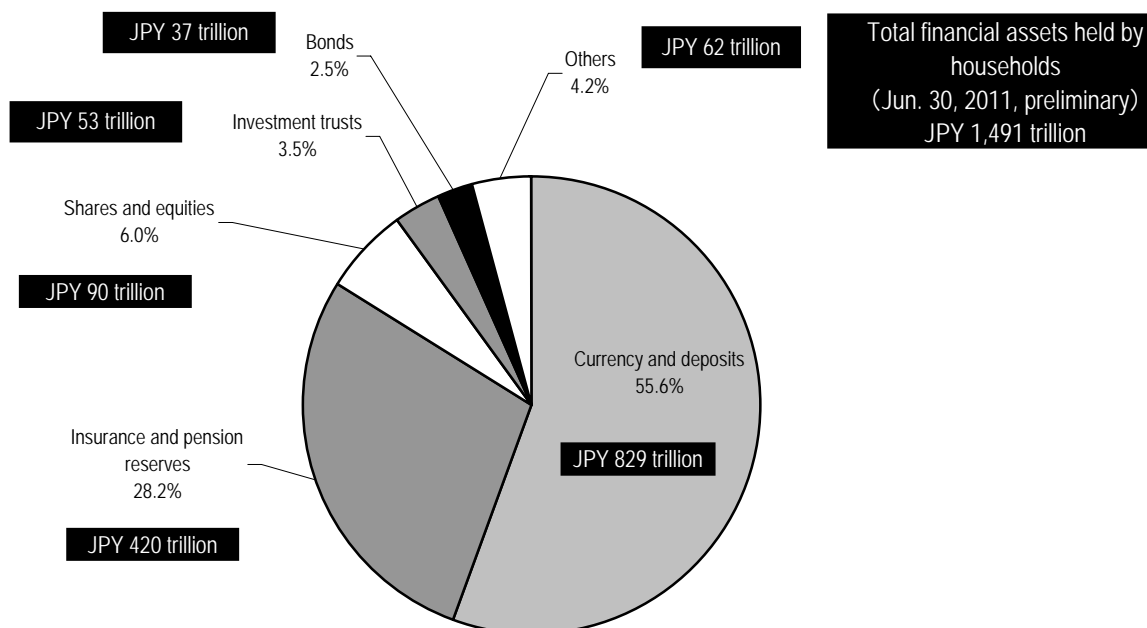
Nikkei Stock Average



Exchange Rate (USD/JPY, EUR/JPY)



Financial assets held by households in Japan



Source: Flow of Funds, Bank of Japan

<Reference> Historical data (1) - P/L

SMFG consolidated

(Billions of yen)

	FY3/02*1	FY3/03	FY3/04	FY3/05	FY3/06	FY3/07	FY3/08	FY3/09	FY3/10	FY3/11 1H, FY3/12	
Consolidated gross profit	2,077.7	2,184.0	2,069.5	2,025.0	2,090.1	1,906.2	2,116.2	2,165.9	2,236.6	2,504.7	1,321.9
Net interest income	1,449.8	1,399.5	1,281.1	1,171.4	1,161.6	1,168.6	1,210.4	1,338.5	1,380.9	1,317.7	658.7
Trust fees	-	0.0	0.3	2.6	8.6	3.5	3.8	2.1	1.8	2.3	0.7
Net fees and commissions	319.5	352.9	424.2	516.1	619.6	609.2	612.0	557.2	608.6	766.2	393.8
Net trading income	129.4	205.8	304.1	144.4	32.8	125.6	469.6	211.7	194.1	237.1	144.4
Net other operating income	178.9	225.8	59.8	190.5	267.5	(0.7)	(179.5)	56.4	51.2	181.4	124.4
General and administrative expenses	(935.6)	(889.2)	(866.5)	(852.7)	(853.8)	(888.6)	(978.9)	(1,063.4)	(1,161.3)	(1,355.3)	(693.8)
Ordinary profit (loss)	(580.6)	(515.7)	342.8	(30.3)	963.6	798.6	831.2	45.3	558.8	825.4	546.5
Net income (loss)	(463.9)	(465.4)	330.4	(234.2)	686.8	441.4	461.5	(373.5)	271.6	475.9	313.8
Total credit cost	(1,703.4)	(1,200.9)	(956.6)	(1,196.8)	(302.0)	(145.0)	(248.6)	(767.8)	(473.0)	(217.3)	(28.0)
Consolidated net business profit ²	991.9	1,131.0	1,090.6	1,014.4	1,225.4	924.2	1,022.9	728.7	832.3	1,002.0	561.4
No. of consolidated subsidiaries	144	170	165	167	162	181	268	288	307	327	337
No. of affiliated companies accounted for by equity method	38	47	48	53	63	62	74	79	58	47	49

*1 SMBC consolidated

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

SMBC non-consolidated

(Billions of yen)

	FY3/02	FY3/03	FY3/04	FY3/05	FY3/06	FY3/07	FY3/08	FY3/09	FY3/10	FY3/11 1H, FY3/12	
Gross banking profit	1,864.9	1,760.7	1,584.1	1,522.9	1,552.0	1,344.5	1,484.8	1,524.9	1,455.3	1,531.8	819.5
Net interest income	1,487.1	1,223.3	1,087.1	972.5	954.5	937.5	970.8	1,018.4	1,046.4	967.8	486.6
Trust fees	-	0.0	0.3	2.6	8.6	3.5	3.7	2.1	1.7	2.3	0.7
Net fees and commissions	165.5	194.7	226.6	298.1	366.7	353.4	332.4	293.8	286.7	302.7	148.9
Net trading income	121.3	196.0	280.7	131.6	11.9	101.6	441.0	175.1	115.4	151.1	90.9
Net other operating income	91.0	146.7	(10.6)	118.1	210.3	(51.5)	(263.1)	35.5	5.1	107.9	92.5
<o/w Gains (losses) on bonds>	<67.1>	<135.7>	<22.7>	<(21.6)>	<(10.3)>	<(112.4)>	<(30.1)>	<26.1>	<37.3>	<147.1>	<124.4>
<o/w Gross domestic profit>	<55.9>	<72.1>	<0.3>	<(6.1)>	<(11.3)>	<(74.7)>	<(10.0)>	<(32.4)>	<9.1>	<28.4>	<15.1>
<o/w Gross international profit>	<11.2>	<63.6>	<22.4>	<(15.5)>	<1.0>	<(37.7)>	<(20.1)>	<58.5>	<28.2>	<118.7>	<109.2>
Expenses	(678.4)	(647.0)	(584.0)	(582.4)	(586.5)	(603.9)	(665.1)	(701.5)	(685.8)	(699.2)	(354.6)
Banking profit ³	1,186.5	1,113.6	1,000.1	940.5	965.6	740.6	819.7	823.4	769.5	832.6	464.9
Ordinary profit (loss)	(521.6)	(597.2)	185.1	(71.7)	720.9	573.3	510.7	36.1	462.7	595.7	397.6
Net income (loss)	(322.9)	(478.3)	301.1	(136.9)	519.5	315.7	205.7	(301.1)	318.0	421.2	290.6
Total credit cost	(1,546.2)	(1,074.5)	(803.4)	(954.8)	(230.9)	(89.5)	(147.8)	(550.1)	(254.7)	(94.3)	(2.9)

*3 Before provision for general reserve for possible loan losses

<Reference> Historical data (2) - B/S

SMFG consolidated

	(Billions of yen)										
	Mar. 02*1	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Sep. 11
Assets	108,005.0	104,607.4	102,215.2	99,731.9	107,010.6	100,858.3	111,955.9	119,637.2	123,159.5	137,803.1	133,087.1
Cash and due from banks	5,632.3	3,442.5	5,329.0	4,989.8	7,107.5	4,036.9	5,017.3	5,241.7	5,839.7	9,233.9	6,737.4
Receivables under securities borrowing transactions	-	1,981.2	1,009.3	568.3	1,956.7	2,276.9	1,940.2	1,820.2	5,440.6	4,740.4	3,752.1
Trading assets	3,278.1	4,495.4	3,306.8	3,769.1	4,078.0	3,277.9	4,123.6	4,925.0	6,708.7	6,632.9	8,431.1
Loans and bills discounted	63,645.6	61,082.9	55,382.8	54,799.8	57,267.2	58,689.3	62,144.9	65,135.3	62,701.0	61,348.4	62,993.9
Securities	20,694.6	24,118.5	27,049.9	24,233.7	25,505.9	20,537.5	23,517.5	28,698.2	28,624.0	39,952.1	34,794.8
Deferred tax assets	1,882.5	1,956.1	1,706.6	1,598.2	1,051.6	887.2	985.5	857.7	728.6	644.7	550.2
Customers' liabilities for acceptances and guarantees	3,625.0	3,084.4	3,079.7	3,444.8	3,508.7	3,606.1	4,585.1	3,878.5	3,749.1	4,921.5	4,919.1
Liabilities	104,108.5	101,186.7	98,150.5	95,934.9	101,443.2	95,527.0	106,731.8	115,025.5	116,158.7	130,671.0	126,126.7
Deposits	64,986.0	62,931.0	65,333.4	68,474.9	70,834.1	72,156.2	72,690.6	75,569.5	78,648.6	81,998.9	80,941.5
NCDs	6,662.1	4,853.0	3,519.5	2,713.3	2,708.6	2,589.2	3,078.1	7,461.3	6,995.6	8,366.3	9,207.4
Payables under securities lending transactions	-	4,807.2	5,946.3	3,868.0	2,747.1	1,516.3	5,732.0	7,589.3	4,315.8	5,713.2	2,559.9
Bonds	3,505.8	3,583.8	4,003.0	4,339.5	4,241.4	4,093.5	3,969.3	3,683.5	3,422.7	3,866.1	3,961.9
Total net assets	-	-	-	-	-	5,331.3	5,224.1	4,611.8	7,000.8	7,132.1	6,960.4
o/w Total stockholders' equity	-	-	-	-	-	2,741.6	3,095.3	2,599.2	4,644.7	4,921.4	4,990.9
o/w Capital Stock/ Capital surplus	-	-	-	-	-	1,478.7	1,478.7	1,478.1	3,316.8	3,316.7	3,097.7
o/w Retained earnings	-	-	-	-	-	1,386.4	1,740.6	1,245.1	1,451.9	1,776.4	2,017.8
Total valuation and translation adjustments	-	-	-	-	-	1,181.4	483.0	(129.4)	306.6	173.1	(26.2)
Total stockholders' equity	2,912.6	2,424.1	3,070.9	2,775.7	4,454.4	-	-	-	-	-	-
o/w Capital Stock/ Capital surplus	2,653.5	2,103.9	2,112.9	2,327.0	2,650.1	-	-	-	-	-	-
o/w Retained earnings	475.4	311.7	611.2	330.0	992.1	-	-	-	-	-	-

*1 SMBC consolidated

<Capital ratio>

	(Billions of yen)										
	Mar. 02*1	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Sep. 11
Tier I	3,719.4	3,255.9	3,571.6	3,262.3	4,645.9	3,903.3	4,381.5	4,335.1	6,032.3	6,324.0	6,371.8
<o/w Preferred stock>	1,301.0	1,796.3	1,796.3	1,781.6	1,460.3	360.3	360.3	310.2	210.0	210.0	-
<o/w Preferred securities issued by overseas SPCs>	863.6	840.1	814.0	816.9	835.2	1,159.6	1,217.0	1,763.3	1,633.3	1,593.6	1,564.4
Tier II	3,504.8	2,961.6	3,416.5	3,262.3	4,067.7	3,640.2	3,021.9	2,421.0	2,563.9	2,537.0	2,364.4
Deductions	(163.3)	(238.6)	(250.8)	(504.4)	(619.3)	(690.8)	(737.8)	(708.2)	(467.9)	(428.1)	(345.6)
Total capital	7,060.8	5,978.9	6,737.4	6,020.1	8,094.4	6,852.7	6,665.5	6,047.8	8,128.2	8,432.9	8,390.6
Risk-weighted assets	67,548.0	59,166.9	59,204.0	60,552.6	65,322.3	60,540.3	63,117.3	52,726.5	54,084.5	50,693.7	48,860.6
Capital ratio	10.45%	10.10%	11.37%	9.94%	12.39%	11.31%	10.56%	11.47%	15.02%	16.63%	17.17%
Tier I ratio	5.50%	5.50%	6.03%	5.38%	7.11%	6.44%	6.94%	8.22%	11.15%	12.47%	13.04%

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

SMBC non-consolidated

	(Billions of yen)										
	Mar. 02	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Sep. 11
Assets	102,580.8	97,891.2	94,109.1	91,129.8	97,443.4	91,537.2	100,033.0	107,478.2	103,536.4	115,484.9	111,055.8
Loans and bills discounted	60,302.3	57,282.4	50,810.1	50,067.6	51,857.6	53,756.4	56,957.8	60,241.3	56,619.1	55,237.6	57,048.9
Securities	20,496.3	23,656.4	26,592.6	23,676.7	25,202.5	20,060.9	22,758.2	28,000.5	28,536.2	39,853.4	34,815.8
Deferred tax assets	1,741.1	1,814.6	1,590.5	1,502.2	976.2	743.6	823.3	668.3	456.6	376.9	298.1
Liabilities	99,364.2	95,611.9	91,238.2	88,377.0	93,808.7	87,544.3	96,539.8	104,931.7	98,138.5	109,925.6	105,574.8
Deposits	61,512.0	58,610.7	60,067.4	62,788.3	65,070.8	66,235.0	66,417.3	69,500.0	70,457.3	74,036.5	72,935.7
NCDs	6,586.1	4,913.5	3,589.4	2,803.3	3,151.4	2,574.3	2,965.6	7,405.7	7,173.4	8,406.8	9,263.1
Bonds	2,133.8	2,624.1	3,177.7	3,718.4	3,776.7	3,647.5	3,539.1	3,319.7	3,246.0	3,670.4	3,699.4
Total net assets*3	3,216.6	2,279.2	2,870.9	2,752.7	3,634.8	3,992.9	3,493.2	2,546.5	5,397.9	5,559.3	5,481.0

*3 Stockholders' equity on and before Mar. 2006

<NPLs under the Financial Reconstruction Law>

	(Billions of yen)										
	Mar. 02	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Sep. 11
Bankrupt and quasi-bankrupt assets	498.2	524.9	361.6	448.3	164.5	108.9	117.8	319.6	224.3	138.5	126.3
Doubtful Assets	2,982.3	2,129.5	1,202.7	924.4	473.4	300.1	402.0	678.3	697.7	684.8	718.4
Substandard Loans	2,439.8	2,606.9	1,246.9	451.9	322.2	329.7	284.1	196.3	178.7	303.0	266.2
Problem assets based on the Financial Reconstruction Law	5,920.3	5,261.3	2,811.2	1,824.6	960.1	738.7	803.9	1,194.2	1,100.7	1,126.3	1,110.9
Total claims	66,834.6	62,574.7	55,685.6	55,277.2	56,945.0	61,280.9	64,732.1	67,222.7	63,216.7	62,152.1	64,084.9
NPL ratio	8.9%	8.4%	5.0%	3.3%	1.7%	1.21%	1.24%	1.78%	1.74%	1.81%	1.73%
Coverage ratio	76.7%	76.7%	81.5%	90.5%	91.0%	79.42%	80.60%	86.11%	90.56%	87.59%	90.18%