

Sumitomo Mitsui Financial Group, Inc. (SMFG)

Consolidated Financial Results for the Three Months ended June 30, 2009

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Stock Exchange Listings: Tokyo Stock Exchange, Osaka Securities Exchange, Nagoya Stock Exchange (code: 8316)

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Amounts less than one million yen have been omitted.

1. Financial Results (for the three months ended June 30, 2009)

(1) Operating Results

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

| | Ordinary Income | Ordinary Profit | Net Income |
|----------------------------------|--------------------|------------------|-----------------|
| Three Months ended June 30, 2009 | ¥ 764,985 (19.6) % | ¥ 115,248 56.5 % | ¥ 72,773 25.3 % |
| Three Months ended June 30, 2008 | 951,902 – | 73,635 – | 58,096 – |

| | Net Income Per Share | Net Income Per Share (Diluted) |
|----------------------------------|----------------------|--------------------------------|
| Three Months ended June 30, 2009 | ¥ 86.09 | ¥ 82.78 |
| Three Months ended June 30, 2008 | 7,523.83 | 7,223.18 |

(2) Financial Position

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

| | Total Assets | Net Assets | Net Assets Ratio | Net Assets per Share |
|----------------|---------------|-------------|------------------|----------------------|
| June 30, 2009 | ¥ 116,894,603 | ¥ 5,631,930 | 3.3% | ¥ 3,527.60 |
| March 31, 2009 | 119,637,224 | 4,611,764 | 2.1 | 2,790.27 |

Notes: 1. Stockholders' equity as of June 30, 2009: ¥3,808,655 million as of March 31, 2009: ¥2,469,788 million

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

2. Dividends on Common Stock per Share

| | 1st Quarter | 2nd Quarter | 3rd Quarter | 4th Quarter | Annual |
|--|-------------|-------------|-------------|-------------|--------|
| Fiscal Year ended March 31, 2009 | ¥ – | ¥ 7,000 | ¥ – | ¥ 20 | ¥ – |
| Fiscal Year ending March 31, 2010 | – | – | – | – | – |
| Fiscal Year ending March 31, 2010 (Forecast) | – | 45 | – | 45 | 90 |

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, 2010)

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

| | Ordinary Income | Ordinary Profit | Net Income | Net Income Per Share |
|--------------------------------------|-------------------|-----------------|---------------|----------------------|
| Six Months ending September 30, 2009 | ¥1,650,000 (9.2)% | ¥ 200,000 4.7% | ¥ 90,000 8.1% | ¥ 91.71 |
| Fiscal Year ending March 31, 2010 | 3,400,000 (4.3) | 510,000 – | 220,000 – | 217.60 |

Notes: 1. Earnings forecast remains unchanged.

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

4. Other Information

- (1) There was no change in material consolidated subsidiaries in the three months ended June 30, 2009.
- (2) Simplified accounting methods and particular accounting methods for preparing quarterly consolidated financial statements were adopted. For more details, please refer to page 4.
- (3) There was no change in accounting principles, procedures and presentation when preparing quarterly consolidated financial statements.

(4) Number of Shares Issued (common stock)

| | As of June 30, 2009 | As of March 31, 2009 |
|---|-------------------------------------|-------------------------------------|
| (a) Number of shares issued (including treasury shares) | 1,008,780,477 shares | 789,080,477 shares |
| (b) Number of treasury shares | 17,044,266 shares | 17,028,466 shares |
| | Three Months ended June 30, 2009 | Three Months ended June 30, 2008 |
| (c) Average number of shares issued in the period | 845,274,702 shares | 7,721,717 shares |

[Dividends Information]

Dividends on Preferred Stock per Share

| | | 1st Quarter | 2nd Quarter | 3rd Quarter | 4th Quarter | Annual |
|-----------------------------|--|-------------|-------------|-------------|-------------|----------|
| Preferred stock (Type 4) | Fiscal Year ended March 31, 2009 | ¥ — | ¥67,500 | ¥ — | ¥67,500 | ¥135,000 |
| | Fiscal Year ending March 31, 2010 | — | / | / | / | 135,000 |
| | Fiscal Year ending March 31, 2010 (Forecast) | / | 67,500 | — | 67,500 | / |
| Preferred stock (Type 6) | Fiscal Year ended March 31, 2009 | — | 44,250 | — | 44,250 | 88,500 |
| | Fiscal Year ending March 31, 2010 | — | / | / | / | 88,500 |
| | Fiscal Year ending March 31, 2010 (Forecast) | / | 44,250 | — | 44,250 | / |

<Reference> Calculation for Index

- Forecasted Net Income per Share:

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

(Note) The number of shares of common stock increased 8,931,300 due to the issuance of new shares by way of third party allotment on July 27, 2009. Accordingly, the average number of common shares used to calculate "Forecasted Net Income per Share" was 922,971,106 shares for the six months ending September 30, 2009 and 961,819,308 shares for the fiscal year ending March 31, 2010.

[Retroactive Adjustment for Stock Split]

SMFG implemented a 100 for 1 stock split of common stock on January 4, 2009. If the stock split had been implemented at the beginning of the fiscal year, dividends on common stock per share and other per share information would be as follows.

(Yen)

| Record Date | Dividends on Common Stock per Share | | | | |
|----------------------------------|-------------------------------------|-------------|-------------|-------------|--------|
| | 1st Quarter | 2nd Quarter | 3rd Quarter | 4th Quarter | Annual |
| Fiscal Year ended March 31, 2009 | ¥ — | ¥ 70 | ¥ — | ¥ 20 | ¥ 90 |

| | Net Income per Share | Net Income per Share (Diluted) |
|----------------------------------|----------------------|-----------------------------------|
| Three months ended June 30, 2008 | ¥ 75.24 | ¥ 72.23 |

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

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

Sumitomo Mitsui Financial Group (“SMFG”) reports the financial results for the three months ended June 30, 2009.

1. Operating Results

In the 1st quarter of fiscal year 2009 (FY2009), SMFG’s consolidated gross profit increased ¥64.2 billion year on year to ¥536.2 billion as a result of recording of an increase in gross profit by Sumitomo Mitsui Banking Corporation (“SMBC”), a major consolidated subsidiary of SMFG, mainly due to an increase in gains on bond-related transactions by quickly responding to fluctuation in market interest rates.

Consolidated general and administrative expenses decreased ¥7.2 billion year on year to ¥268.0 billion attributable mainly to the aggressive efforts to reduce expenses under the severe business environment.

Consolidated credit cost remained almost unchanged from the previous year. Though SMBC decreased credit cost by ¥14.5 billion year on year due mainly to a reversal of provision for loan losses, an overseas subsidiary incurred loan losses.

As a result of the factors mentioned above, on a consolidated basis, SMFG recorded ordinary profit of ¥115.2 billion, a year-on-year increase of ¥41.6 billion, and net income of ¥72.8 billion, a year-on-year increase of ¥14.7 billion.

<Consolidated>

(Billions of yen)

| | Three months ended June 30, 2009 | Change from the three months ended June 30, 2008 | Fiscal Year ended March 31, 2009 (reference) |
|-------------------------------------|----------------------------------|--|--|
| Gross profit | ¥ 536.2 | ¥ 64.2 | ¥ 2,165.9 |
| General and administrative expenses | (268.0) | 7.2 | (1,063.4) |
| Total credit cost | (119.8) | (5.8) | (767.8) |
| Gains (losses) on stocks | (2.5) | 2.6 | (183.7) |
| Ordinary profit | 115.2 | 41.6 | 45.3 |
| Net income (loss) | 72.8 | 14.7 | (373.5) |

<SMBC, Non-consolidated>

| | | | |
|---|---------|--------|-----------|
| Gross banking profit | ¥ 371.0 | ¥ 62.7 | ¥ 1,524.9 |
| Expenses (excluding non-recurring losses) | (175.6) | 4.2 | (701.5) |
| Banking profit (*) | 195.4 | 66.9 | 823.4 |
| Net gains (losses) on bonds | 40.5 | 70.8 | 26.1 |
| Total credit cost | (69.3) | 14.5 | (550.1) |
| Gains (losses) on stocks | (1.2) | (0.6) | (220.4) |
| Ordinary profit | 109.3 | 67.5 | 36.1 |
| Net income (loss) | 107.9 | 51.7 | (301.1) |

(*) 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, 2009 decreased ¥2,742.7 billion to ¥116,894.5 billion, compared with March 31, 2009. Net assets increased ¥1,020.1 billion to ¥5,631.8 billion. Stockholders' equity increased ¥883.3 billion to ¥3,482.5 billion as a result of the public offering in June and recording of net income.

On a consolidated basis, deposits increased ¥2,260.0 billion to ¥77,829.5 billion from March 31, 2009. Loans and bills discounted also increased ¥224.3 billion to ¥65,359.6 billion. Of this amount, SMBC, on a non-consolidated basis, accounted for ¥59,917.3 billion, a decrease of ¥324.0 billion. Though SMBC recorded an increase in its domestic loan balance, it recorded a decrease in its overseas loan balance mainly because of a cautious stance on asset operations overseas and the transfer of most of its branches in China to a newly established subsidiary.

On a consolidated basis, problem assets (non-performing loans as defined under the Financial Reconstruction Law) increased ¥120.1 billion to ¥1,755.3 billion from March 31, 2009. Problem asset ratio was 2.42%.

3. Earnings Forecasts

Consolidated net income for the first quarter of FY2009 was approximately 80% and 33% of the figures forecasted in May for the first half and the full year of FY2009, respectively, due mainly to the favorable performance of SMBC. However, SMFG does not revise the earnings forecast for the first half and the full year of FY2009 because of the expected continuation of the severe business environment.

4. Other

Simplified accounting methods and Particular accounting methods for preparing quarterly consolidated financial statements

(1) Depreciation

Depreciation cost on tangible fixed assets which are depreciated using the straight-line method has been calculated by proportionally allocating the estimated annual cost to the 1st quarter.

(2) Tax Effect Accounting

On the premise that transfer to and from the reserve for losses on overseas investments will be conducted through appropriation of retained earnings at this fiscal year-end of consolidated domestic subsidiaries, current and deferred income taxes are recorded in the amount corresponding to the 1st quarter.

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

| | (Millions of yen) | |
|---|---------------------|-------------------------------|
| | June 30, 2009 | March 31, 2009 (condensed) |
| Assets: | | |
| Cash and due from banks | ¥ 4,584,065 | ¥ 5,241,694 |
| Call loans and bills bought | 570,844 | 633,655 |
| Receivables under resale agreements | 24,021 | 10,487 |
| Receivables under securities borrowing transactions | 2,131,005 | 1,820,228 |
| Monetary claims bought | 954,631 | 1,024,050 |
| Trading assets | 4,665,037 | 4,924,961 |
| Money held in trust | 9,369 | 8,985 |
| Securities | 27,264,071 | 28,698,164 |
| Loans and bills discounted | 65,359,642 | 65,135,319 |
| Foreign exchanges | 886,798 | 885,082 |
| Lease receivables and investment assets | 1,969,252 | 1,968,347 |
| Other assets | 3,695,399 | 4,257,251 |
| Tangible fixed assets | 1,022,889 | 1,008,801 |
| Intangible fixed assets | 359,015 | 361,884 |
| Deferred tax assets | 772,360 | 857,658 |
| Customers' liabilities for acceptances and guarantees | 3,715,226 | 3,878,504 |
| Reserve for possible loan losses | (1,089,029) | (1,077,852) |
| Total assets | ¥116,894,603 | ¥119,637,224 |
| Liabilities: | | |
| Deposits | ¥ 77,829,472 | ¥ 75,569,497 |
| Negotiable certificates of deposit | 7,824,511 | 7,461,284 |
| Call money and bills sold | 2,763,874 | 2,499,113 |
| Payables under repurchase agreements | 969,718 | 778,993 |
| Payables under securities lending transactions | 2,193,261 | 7,589,283 |
| Trading liabilities | 3,531,542 | 3,597,658 |
| Borrowed money | 4,407,067 | 4,644,699 |
| Foreign exchanges | 286,463 | 281,145 |
| Short-term bonds | 1,067,474 | 1,019,342 |
| Bonds | 3,571,326 | 3,683,483 |
| Due to trust account | 70,640 | 60,918 |
| Other liabilities | 2,897,281 | 3,803,046 |
| Reserve for employee bonuses | 8,236 | 27,659 |
| Reserve for executive bonuses | — | 513 |
| Reserve for employee retirement benefits | 34,864 | 35,643 |
| Reserve for executive retirement benefits | 7,159 | 7,965 |
| Reserve for reimbursement of deposits | 10,516 | 11,767 |
| Reserves under the special laws | 358 | 432 |
| Deferred tax liabilities | 26,516 | 27,287 |
| Deferred tax liabilities for land revaluation | 47,160 | 47,217 |
| Acceptances and guarantees | 3,715,226 | 3,878,504 |
| Total liabilities | 111,262,672 | 115,025,460 |
| Net assets: | | |
| Capital stock | 1,834,572 | 1,420,877 |
| Capital surplus | 474,976 | 57,245 |
| Retained earnings | 1,297,083 | 1,245,085 |
| Treasury stock | (124,023) | (124,024) |
| Stockholders' equity | 3,482,608 | 2,599,183 |
| Net unrealized gains (losses) on other securities | 419,576 | (14,649) |
| Net deferred losses on hedges | (32,393) | (20,835) |
| Land revaluation excess | 35,235 | 35,159 |
| Foreign currency translation adjustments | (96,370) | (129,068) |
| Valuation and translation adjustments | 326,047 | (129,394) |
| Stock acquisition rights | 71 | 66 |
| Minority interests | 1,823,203 | 2,141,908 |
| Total net assets | 5,631,930 | 4,611,764 |
| Total liabilities and net assets | ¥116,894,603 | ¥119,637,224 |

(2) Consolidated Statements of Income

| Three months ended June 30, | (Millions of yen) | |
|---|-------------------|-----------|
| | 2008 | 2009 |
| Ordinary income | ¥ 951,902 | ¥ 764,985 |
| Interest income | 547,299 | 433,278 |
| Interest on loans and discounts | 398,074 | 333,865 |
| Interest and dividends on securities | 81,564 | 60,852 |
| Trust fees | 565 | 251 |
| Fees and commissions | 165,259 | 154,370 |
| Trading income | 6,744 | 33,495 |
| Other operating income | 223,099 | 139,185 |
| Other income | 8,933 | 4,405 |
| Ordinary expenses | 878,267 | 649,737 |
| Interest expenses | 217,154 | 96,341 |
| Interest on deposits | 99,988 | 42,818 |
| Fees and commissions payments | 30,591 | 30,674 |
| Trading losses | 91,921 | — |
| Other operating expenses | 131,324 | 97,370 |
| General and administrative expenses | 275,185 | 268,024 |
| Other expenses | 132,090 | 157,326 |
| Ordinary profit | 73,635 | 115,248 |
| Extraordinary gains | 1,902 | 358 |
| Extraordinary losses | 974 | 1,494 |
| Income before income taxes and minority interests | 74,563 | 114,111 |
| Income taxes-current | 23,229 | 28,888 |
| Income taxes-deferred | (27,732) | (16,956) |
| Minority interests in income | 20,970 | 29,405 |
| Net income | ¥ 58,096 | ¥ 72,773 |

(3) Note on the Assumption as a Going Concern

Not applicable.

(4) Segment Information

Three months ended June 30, 2008

(Millions of yen)

| | Banking business | Leasing business | Other business | Total | Elimination | Consolidated |
|------------------------|---------------------|---------------------|-------------------|-----------|-------------|--------------|
| Ordinary income | | | | | | |
| (1) External customers | ¥ 751,388 | ¥ 90,231 | ¥ 110,282 | ¥ 951,902 | ¥ — | ¥ 951,902 |
| (2) Intersegment | 15,050 | 667 | 81,045 | 96,763 | (96,763) | — |
| Total | 766,439 | 90,898 | 191,327 | 1,048,665 | (96,763) | 951,902 |
| Ordinary profit | ¥ 43,238 | ¥ 11,529 | ¥ 43,683 | ¥ 98,451 | ¥ (24,816) | ¥ 73,635 |

(Notes)

- The business segmentation is classified based on SMFG's internal administrative purpose. Ordinary income and ordinary profit are presented as counterparts of sales and operating profit of companies in other industries.
- "Other business" includes securities, credit card business, investment banking, loans, venture capital, system development and information processing.

Three months ended June 30, 2009

(Millions of yen)

| | Banking business | Leasing business | Other business | Total | Elimination | Consolidated |
|------------------------|---------------------|---------------------|-------------------|-----------|-------------|--------------|
| Ordinary income | | | | | | |
| (1) External customers | ¥ 581,877 | ¥ 78,814 | ¥ 104,294 | ¥ 764,985 | ¥ — | ¥ 764,985 |
| (2) Intersegment | 15,852 | 1,872 | 67,733 | 85,458 | (85,458) | — |
| Total | 597,729 | 80,686 | 172,027 | 850,444 | (85,458) | 764,985 |
| Ordinary profit | ¥ 105,068 | ¥ 10,540 | ¥ 13,587 | ¥ 129,197 | ¥ (13,949) | ¥ 115,248 |

(Notes)

- The business segmentation is classified based on SMFG's internal administrative purpose. Ordinary income and ordinary profit are presented as counterparts of sales and operating profit of companies in other industries.
- "Other business" includes securities, credit card business, investment banking, loans, venture capital, system development and information processing.

(5) Material Change in Stockholders' Equity

(Millions of yen)

| Three months ended June 30, 2009 | Capital stock | Capital surplus | Retained earnings | Treasury stock | Stockholders' equity |
|--|---------------|-----------------|-------------------|----------------|----------------------|
| Balance at March 31, 2009 | ¥ 1,420,877 | ¥ 57,245 | ¥ 1,245,085 | ¥ (124,024) | ¥ 2,599,183 |
| Changes in the period: | | | | | |
| Issuance of new shares (Note) | 413,695 | 417,790 | | | 831,485 |
| Cash dividends | | | (20,793) | | (20,793) |
| Net income | | | 72,773 | | 72,773 |
| Purchase of treasury stock | | | | (83) | (83) |
| Disposal of treasury stock | | (59) | | 84 | 24 |
| Increase due to increase in subsidiaries | | | 0 | | 0 |
| Increase due to decrease in subsidiaries | | | 0 | | 0 |
| Decrease due to increase in subsidiaries | | | (3) | | (3) |
| Decrease due to decrease in subsidiaries | | | (0) | | (0) |
| Reversal of land revaluation excess | | | 20 | | 20 |
| Net changes in the period | 413,695 | 417,730 | 51,997 | 1 | 883,424 |
| Balance at June 30, 2009 | ¥ 1,834,572 | ¥ 474,976 | ¥ 1,297,083 | ¥ (124,023) | ¥ 3,482,608 |

(Note)

Increases in "Capital stock" of ¥413,695 million and "Capital surplus" of ¥417,790 million were due to the issuance of new shares by way of public offering on June 22, 2009.

Financial Results for the Three Months ended June 30, 2009 - Supplementary Information -

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Capital ratio as of June 30, 2009 will be announced when it is fixed.

Sumitomo Mitsui Financial Group, Inc.

Sumitomo Mitsui Banking Corporation

1. Operating Results <Consolidated>

(Millions of yen)

| | | Three months ended June 30, 2009 (A) | Change (A) - (B) | Three months ended June 30, 2008 (B) | Year ended March 31, 2009 <Reference> |
|---|-----------|---|---------------------|---|--|
| Consolidated gross profit | 1 | 536,194 | 64,217 | 471,977 | 2,165,880 |
| Net interest income | 2 | 336,937 | 6,792 | 330,145 | 1,338,453 |
| Trust fees | 3 | 251 | (314) | 565 | 2,122 |
| Net fees and commissions | 4 | 123,695 | (10,973) | 134,668 | 557,178 |
| Net trading income | 5 | 33,495 | 118,671 | (85,176) | 211,738 |
| Net other operating income | 6 | 41,814 | (49,960) | 91,774 | 56,386 |
| General and administrative expenses | 7 | (268,024) | 7,161 | (275,185) | (1,063,419) |
| Credit costs | 8 | (120,067) | (5,791) | (114,276) | (769,484) |
| Write-off of loans | 9 | (45,224) | (12,643) | (32,581) | (302,353) |
| Provision for specific reserve for possible loan losses | 10 | (81,753) | (5,496) | (76,257) | (297,400) |
| Provision for general reserve for possible loan losses | 11 | 11,632 | 12,748 | (1,116) | (104,145) |
| Other credit cost | 12 | (4,722) | (401) | (4,321) | (65,585) |
| Gains (losses) on stocks | 13 | (2,465) | 2,561 | (5,026) | (183,677) |
| Equity in earnings (losses) of affiliates | 14 | (23,530) | (25,005) | 1,475 | (94,876) |
| Other income (expenses) | 15 | (6,857) | (1,528) | (5,329) | (9,111) |
| Ordinary profit | 16 | 115,248 | 41,613 | 73,635 | 45,311 |
| Extraordinary gains (losses) | 17 | (1,136) | (2,064) | 928 | (15,815) |
| Losses on impairment of fixed assets | 18 | (1,022) | (293) | (729) | (7,363) |
| Recoveries of written-off claims | 19 | 283 | (48) | 331 | 1,708 |
| Income before income taxes and minority interests | 20 | 114,111 | 39,548 | 74,563 | 29,495 |
| Income taxes-current | 21 | (28,888) | (5,659) | (23,229) | (72,238) |
| Income taxes-deferred | 22 | 16,956 | (10,776) | 27,732 | (262,405) |
| Minority interests in income | 23 | (29,405) | (8,435) | (20,970) | (68,308) |
| Net income | 24 | 72,773 | 14,677 | 58,096 | (373,456) |

(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 expenses) + (Other operating income - Other operating expenses)

| | | | | | |
|----------------------------|----|-----------|---------|-----------|-----------|
| Total credit cost (8)+(19) | 25 | (119,784) | (5,840) | (113,944) | (767,775) |
|----------------------------|----|-----------|---------|-----------|-----------|

<Reference>

(Billions of yen)

| | | | | | |
|----------------------------------|----|-------|------|-------|-------|
| Consolidated net business profit | 26 | 196.4 | 40.3 | 156.1 | 728.7 |
|----------------------------------|----|-------|------|-------|-------|

(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, 2009 | Change | March 31, 2009 | June 30, 2008 <Reference> |
|---------------------------|----|---------------|--------|----------------|------------------------------|
| Consolidated subsidiaries | 27 | 292 | 4 | 288 | 275 |
| Equity method affiliates | 28 | 78 | (1) | 79 | 77 |

2. Operating Results <SMBC, Nonconsolidated>

(Millions of yen)

| | | Three months ended June 30, 2009 (A) | Change (A) - (B) | Three months ended June 30, 2008 (B) | Year ended March 31, 2009 <Reference> |
|--|----|---|---------------------|---|--|
| Gross banking profit | 1 | 370,986 | 62,693 | 308,293 | 1,524,856 |
| <i>Excluding gains (losses) on bonds</i> | 2 | 330,499 | (8,064) | 338,563 | 1,498,728 |
| Net interest income | 3 | 261,271 | 9,423 | 251,848 | 1,018,389 |
| Trust fees | 4 | 244 | (311) | 555 | 2,074 |
| Net fees and commissions | 5 | 60,200 | (4,786) | 64,986 | 293,824 |
| Net trading income | 6 | 17,189 | 110,092 | (92,903) | 175,038 |
| Net other operating income | 7 | 32,081 | (51,725) | 83,806 | 35,530 |
| <i>Gains (losses) on bonds</i> | 8 | 40,487 | 70,757 | (30,270) | 26,128 |
| Expenses (excluding non-recurring losses) | 9 | (175,586) | 4,188 | (179,774) | (701,479) |
| Personnel expenses | 10 | (65,281) | (1,834) | (63,447) | (236,966) |
| Non-personnel expenses | 11 | (101,889) | 5,370 | (107,259) | (426,231) |
| Taxes | 12 | (8,415) | 652 | (9,067) | (38,282) |
| Banking profit (before provision for general reserve for possible loan losses) | 13 | 195,400 | 66,881 | 128,519 | 823,377 |
| <i>Excluding gains (losses) on bonds</i> | 14 | 154,913 | (3,876) | 158,789 | 797,248 |
| Provision for general reserve for possible loan losses | 15 | 23,741 | 16,147 | 7,594 | (75,730) |
| Banking profit | 16 | 219,142 | 83,029 | 136,113 | 747,647 |
| Non-recurring gains (losses) | 17 | (109,794) | (15,481) | (94,313) | (711,591) |
| Credit costs | 18 | (93,082) | (1,690) | (91,392) | (474,358) |
| Gains (losses) on stocks | 19 | (1,206) | (589) | (617) | (220,429) |
| Gains on sale of stocks and other securities | 20 | 2,458 | (642) | 3,100 | 7,066 |
| Losses on sale of stocks and other securities | 21 | (96) | 63 | (159) | (4,348) |
| Losses on devaluation of stocks and other securities | 22 | (3,569) | (12) | (3,557) | (223,147) |
| Other non-recurring gains (losses) | 23 | (15,505) | (13,202) | (2,303) | (16,803) |
| Ordinary profit | 24 | 109,347 | 67,548 | 41,799 | 36,055 |
| Extraordinary gains (losses) | 25 | (1,236) | (1,390) | 154 | (8,269) |
| Gains (losses) on disposal of fixed assets | 26 | (265) | (987) | 722 | (2,139) |
| Losses on impairment of fixed assets | 27 | (1,007) | (439) | (568) | (6,138) |
| Recoveries of written-off claims | 28 | 36 | 36 | 0 | 8 |
| Income before income taxes | 29 | 108,110 | 66,156 | 41,954 | 27,786 |
| Income taxes-current | 30 | (9,348) | (8,048) | (1,300) | (23,748) |
| Income taxes-deferred | 31 | 9,149 | (6,351) | 15,500 | (305,154) |
| Net income (loss) | 32 | 107,911 | 51,757 | 56,154 | (301,116) |
| Total credit cost (15)+(18)+(28) | 33 | (69,303) | 14,494 | (83,797) | (550,079) |
| Provision for general reserve for possible loan losses | 34 | 23,741 | 16,147 | 7,594 | (75,730) |
| Write-off of loans | 35 | (32,898) | (1,553) | (31,345) | (231,412) |
| Provision for specific reserve for possible loan losses | 36 | (57,526) | (1,420) | (56,106) | (182,346) |
| Losses on sales of delinquent loans | 37 | (2,664) | 1,276 | (3,940) | (60,182) |
| Provision for loan loss reserve for specific overseas countries | 38 | 7 | 7 | — | (417) |
| Recoveries of written-off claims | 39 | 36 | 36 | 0 | 8 |

(Note) Amounts less than one million yen have been omitted. Figures in parenthesis indicate the amount of loss or decrease.

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

(%)

| | Three months ended June 30, 2009 (A) | Change (A) - (B) | Three months ended June 30, 2008 (B) | Year ended March 31, 2009 <Reference> |
|---|--|---------------------|--|---|
| Interest earned on loans and bills discounted (A) | 1.81 | (0.21) | 2.02 | 1.99 |
| Interest paid on deposits, etc. (B) | 0.16 | (0.09) | 0.25 | 0.23 |
| Interest spread (A) - (B) | 1.65 | (0.12) | 1.77 | 1.76 |

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

(Billions of yen)

| | | June 30, 2009 | Change from March 31, 2009 | March 31, 2009 | June 30, 2008 <Reference> |
|------------------------------------|---|---------------|-------------------------------|----------------|------------------------------|
| Bankrupt and quasi-bankrupt assets | 1 | 524.7 | 19.0 | 505.7 | 225.9 |
| Doubtful assets | 2 | 939.1 | 73.5 | 865.6 | 586.7 |
| Substandard loans | 3 | 291.5 | 9.6 | 281.9 | 412.2 |
| Total (A) | 4 | 1,755.3 | 102.1 | 1,653.2 | 1,224.8 |
| Normal assets | 5 | 70,733.7 | (160.9) | 70,894.6 | 71,803.4 |
| Total (B) | 6 | 72,489.0 | (58.8) | 72,547.8 | 73,028.2 |
| Problem asset ratio (A/B) | 7 | 2.42% | 0.14% | 2.28% | 1.68% |
| Amount of direct reduction | | 772.5 | 55.5 | 717.0 | 576.6 |

<SMBC Non-consolidated>

(Billions of yen)

| | | June 30, 2009 | Change from March 31, 2009 | March 31, 2009 | June 30, 2008 <Reference> |
|------------------------------------|----|---------------|-------------------------------|----------------|------------------------------|
| Bankrupt and quasi-bankrupt assets | 8 | 330.5 | 10.9 | 319.6 | 127.0 |
| Doubtful assets | 9 | 738.7 | 60.4 | 678.3 | 477.4 |
| Substandard loans | 10 | 205.2 | 8.9 | 196.3 | 275.2 |
| Total (A) | 11 | 1,274.4 | 80.2 | 1,194.2 | 879.6 |
| Normal assets | 12 | 65,282.8 | (745.7) | 66,028.5 | 66,538.2 |
| Total (B) | 13 | 66,557.2 | (665.5) | 67,222.7 | 67,417.8 |
| Problem asset ratio (A/B) | 14 | 1.91% | 0.13% | 1.78% | 1.30% |
| Amount of direct reduction | | 522.4 | 42.9 | 479.5 | 386.2 |

(Note)

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

5. Net Unrealized Gains on Securities

<Consolidated>

(Billions of yen)

| | | June 30, 2009 | | | | | March 31, 2009 | | | |
|-----------------------------|----|----------------------|-------------------------------|----------------------|-------|---------|----------------------|-------------------------------|-------|---------|
| | | Balance sheet amount | Net unrealized gains (losses) | Change from Mar.2009 | Gains | Losses | Balance sheet amount | Net unrealized gains (losses) | Gains | Losses |
| Held-to-maturity securities | 1 | 2,660.1 | 40.1 | 13.3 | 40.6 | (0.5) | 2,081.7 | 26.8 | 28.2 | (1.4) |
| Other securities | 2 | 24,561.8 | 457.9 | 491.1 | 690.3 | (232.4) | 26,602.9 | (33.2) | 356.8 | (390.0) |
| Stocks | 3 | 2,774.0 | 471.7 | 464.6 | 602.9 | (131.2) | 2,317.5 | 7.1 | 287.4 | (280.3) |
| Bonds | 4 | 17,013.0 | 34.3 | 37.2 | 36.6 | (2.3) | 16,909.8 | (2.9) | 21.5 | (24.4) |
| Others | 5 | 4,774.8 | (48.1) | (10.7) | 50.8 | (98.9) | 7,375.6 | (37.4) | 47.9 | (85.3) |
| Other money held in trust | 6 | 7.9 | (0.2) | 0.1 | 0.0 | (0.2) | 7.6 | (0.3) | — | (0.3) |
| Total | 7 | 27,229.8 | 497.8 | 504.5 | 730.9 | (233.1) | 28,692.2 | (6.7) | 385.0 | (391.7) |
| Stocks | 8 | 2,774.0 | 471.7 | 464.6 | 602.9 | (131.2) | 2,317.5 | 7.1 | 287.4 | (280.3) |
| Bonds | 9 | 19,652.8 | 74.7 | 50.3 | 77.2 | (2.5) | 18,972.3 | 24.4 | 49.7 | (25.3) |
| Others | 10 | 4,803.0 | (48.6) | (10.4) | 50.8 | (99.4) | 7,402.4 | (38.2) | 47.9 | (86.1) |

(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 are mainly calculated with the average market prices during the final month of the corresponding period. Rest of the securities is 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. Valuation difference in the table above indicates the difference between the acquisition cost (or amortized costs) and the balance sheet amounts.
- 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, issued on October 28, 2008).

<SMBC Non-consolidated>

(Billions of yen)

| | | June 30, 2009 | | | | | March 31, 2009 | | | |
|---------------------------------------|----|----------------------|-------------------------------|----------------------|-------|---------|----------------------|-------------------------------|-------|---------|
| | | Balance sheet amount | Net unrealized gains (losses) | Change from Mar.2009 | Gains | Losses | Balance sheet amount | Net unrealized gains (losses) | Gains | Losses |
| Held-to-maturity securities | 11 | 2,598.4 | 40.5 | 12.6 | 40.5 | — | 2,051.7 | 27.9 | 28.2 | (0.3) |
| Stocks of subsidiaries and affiliates | 12 | 1,487.3 | (3.8) | (0.3) | 7.1 | (10.9) | 1,370.2 | (3.5) | — | (3.5) |
| Other securities | 13 | 22,864.2 | 436.1 | 478.8 | 660.6 | (224.5) | 24,975.0 | (42.7) | 337.5 | (380.2) |
| Stocks | 14 | 2,710.9 | 445.8 | 462.3 | 580.8 | (135.0) | 2,249.8 | (16.5) | 273.1 | (289.6) |
| Bonds | 15 | 15,885.6 | 29.2 | 30.4 | 29.8 | (0.6) | 15,797.3 | (1.2) | 16.9 | (18.1) |
| Others | 16 | 4,267.7 | (38.9) | (13.9) | 50.0 | (88.9) | 6,927.9 | (25.0) | 47.5 | (72.5) |
| Other money held in trust | 17 | 7.9 | (0.2) | 0.1 | 0.0 | (0.2) | 7.6 | (0.3) | — | (0.3) |
| Total | 18 | 26,957.8 | 472.6 | 491.2 | 708.2 | (235.6) | 28,404.5 | (18.6) | 365.7 | (384.3) |
| Stocks | 19 | 3,136.6 | 442.0 | 462.0 | 587.9 | (145.9) | 2,674.5 | (20.0) | 273.1 | (293.1) |
| Bonds | 20 | 18,484.0 | 69.7 | 43.0 | 70.3 | (0.6) | 17,849.0 | 26.7 | 45.1 | (18.4) |
| Others | 21 | 5,337.2 | (39.1) | (13.8) | 50.0 | (89.1) | 7,881.0 | (25.3) | 47.5 | (72.8) |

(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. Rest of the securities is 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. Valuation difference in the table above indicates the difference between the acquisition cost (or amortized costs) and the balance sheet amounts.
- 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, issued on October 28, 2008).

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

<SMBC Non-consolidated>

(Billions of yen)

| | June 30, 2009 | | | | <Reference> March 31, 2009 | | | |
|---------------------|---------------|-------------|------------|-----------------------------|----------------------------|-------------|------------|-----------------------------|
| | Assets | Liabilities | Net assets | Net deferred gains (losses) | Assets | Liabilities | Net assets | Net deferred gains (losses) |
| Interest rate swaps | 87.8 | 29.6 | 58.2 | (75.9) | 106.3 | 39.1 | 67.2 | (64.4) |
| Currency swaps | 143.2 | 4.1 | 139.1 | 17.4 | 124.5 | 1.9 | 122.6 | 25.9 |
| Others | 0.2 | 1.5 | (1.3) | 77.3 | 2.0 | 2.8 | (0.8) | 69.8 |
| Total | 231.2 | 35.2 | 196.0 | 18.8 | 232.8 | 43.8 | 189.0 | 31.3 |

(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

<Reference> (Billions of yen)

| | June 30, 2009 | | | | <Reference> March 31, 2009 | | | |
|---|----------------|-----------|--------------|----------|----------------------------|-----------|--------------|----------|
| | 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 | 4,999.1 | 12,450.1 | 3,420.9 | 20,870.1 | 3,822.8 | 11,964.6 | 3,325.7 | 19,113.1 |
| Receivable floating rate /payable fixed rate | 2,230.4 | 5,401.4 | 4,093.2 | 11,725.0 | 2,207.1 | 5,173.5 | 3,828.6 | 11,209.2 |
| Receivable floating rate /payable floating rate | 20.0 | 30.5 | — | 50.5 | — | 50.5 | — | 50.5 |
| Total contract amount | 7,249.5 | 17,882.0 | 7,514.1 | 32,645.6 | 6,029.9 | 17,188.6 | 7,154.3 | 30,372.8 |

7. Deposits and Loans

<SMBC Non-consolidated>

(Billions of yen)

| | June 30, 2009 | Change from Mar. 31, 2009 | March 31, 2009 | June 30, 2008 <Reference> |
|-------------------|---------------|---------------------------|----------------|---------------------------|
| Domestic deposits | 66,838.5 | 614.1 | 66,224.4 | 64,564.8 |
| Individual | 35,557.2 | 668.0 | 34,889.2 | 34,633.4 |

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

| | June 30, 2009 | Change from Mar. 31, 2009 | March 31, 2009 | June 30, 2008 <Reference> |
|---|---------------|---------------------------|----------------|---------------------------|
| Loans and bills discounted | 59,917.3 | (324.0) | 60,241.3 | 59,203.9 |
| Domestic offices (excluding offshore banking account) | 51,502.0 | 260.2 | 51,241.8 | 49,638.7 |
| Overseas offices and offshore banking accounts | 8,415.3 | (584.2) | 8,999.5 | 9,565.2 |

8. Return on Equity

<Consolidated>

| | Three months ended June 30, 2009 | Change | Three months ended June 30, 2008 | Year ended March 31, 2009 <Reference> |
|-------------------|----------------------------------|--------|----------------------------------|---------------------------------------|
| Fully-diluted ROE | 9.3% | 2.8% | 6.5% | (12.3)% |

(Note)

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

Fully-diluted ROE = $\frac{\text{(Net income) X (number of days in a year) / (number of days in the relevant period)}}{\text{((Net assets at beginning of period)-(Stock acquisition rights at beginning of period)-(Minority interests at beginning of period)) + ((Net assets at period-end - Stock acquisition rights at period-end - Minority interests at period-end)) / 2}}$ X 100

9. Exposure of Securitized Products

*Managerial accounting basis

1. Securitized products

- (1) As of June 30, 2009, we held 0.2 billion yen in sub-prime related securitized products and 36.8 billion yen other than sub-prime related products after write-offs and provisions. Those figures exclude Government Sponsored Enterprises ("GSE") etc.
- (2) The amount of loss on securitized products for the 1st quarter of FY2009 was 0.1 billion yen for sub-prime related products. We had no loss on products other than sub-prime.

(1) Sub-prime related products

<Consolidated>

(Billions of yen)

| | June 30, 2009 | | | | | | March 31, 2009 | | | Ratings of underlying assets, etc. |
|-------------------------------------|--|-----------------------|------------|-----------------------|--|-----------------------|--|------------|--|------------------------------------|
| | Balances (after provisions and write-offs) | Change from Mar. 2009 | Overseas | Change from Mar. 2009 | Net unrealized gains/losses (after write-offs) | Change from Mar. 2009 | Balances (after provisions and write-offs) | Overseas | Net unrealized gains/losses (after write-offs) | |
| | | | | | | | | | | |
| Investments to securitized products | 0.2 | (0.1) | 0.2 | (0.1) | (0.0) | (0.0) | 0.3 | 0.3 | — | Speculative ratings |
| Total | 0.2 | (0.1) | 0.2 | (0.1) | (0.0) | (0.0) | 0.3 | 0.3 | — | |

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

<Consolidated>

(Billions of yen)

| | June 30, 2009 | | | | | | March 31, 2009 | | | Ratings of underlying assets, etc. |
|-------------------------------------|--|-----------------------|-------------|-----------------------|--|-----------------------|--|-------------|--|------------------------------------|
| | Balances (after provisions and write-offs) | Change from Mar. 2009 | Overseas | Change from Mar. 2009 | Net unrealized gains/losses (after write-offs) | Change from Mar. 2009 | Balances (after provisions and write-offs) | Overseas | Net unrealized gains/losses (after write-offs) | |
| | | | | | | | | | | |
| Cards | 4.0 | (0.1) | 4.0 | (0.1) | 0.0 | 0.4 | 4.1 | 4.1 | (0.4) | BBB |
| CLO | 4.9 | (0.2) | 4.9 | (0.2) | (0.9) | 0.2 | 5.1 | 5.1 | (1.1) | |
| Senior | 4.8 | (0.2) | 4.8 | (0.2) | (0.9) | 0.2 | 5.0 | 5.0 | (1.1) | AAA |
| Equity | 0.1 | 0.0 | 0.1 | 0.0 | 0.0 | 0.0 | 0.1 | 0.1 | — | No ratings |
| CMBS | 20.9 | 0.1 | — | — | (0.2) | (0.0) | 20.8 | — | (0.2) | AAA-BBB |
| Investments to securitized products | 29.8 | (0.2) | 8.9 | (0.3) | (1.1) | 0.6 | 30.0 | 9.2 | (1.7) | |
| Warehousing Loans etc. | 7.0 | 0.4 | 7.0 | 0.4 | — | — | 6.6 | 6.6 | — | |
| Total | 36.8 | 0.2 | 15.9 | 0.1 | (1.1) | 0.6 | 36.6 | 15.8 | (1.7) | |

(Notes)

- "Senior" means the upper tranche under senior-subordinate structure. "Senior" means the upper tranche under senior-subordinate structure.
- Warehousing loans represent lendings to SPV established for the securitization with collateral of SPV's assets.
- Credit ratings are in principle indicated by the lower of S&P ratings and Moody's ratings. Notation of credit ratings is followed by the notation system of S&P.
- There is no amount of RMBS (excludes GSE etc.) and ABCP.
- Excludes GSE and SMBC's exposure to subordinated beneficiaries owned through the securitization of SMBC's loan receivables (see next page for details).

(Reference 1) RMBS issued/guaranteed by GSEs etc.

<Consolidated>

(Billions of yen)

| | June 30, 2009 | | | | | | March 31, 2009 | | | Ratings |
|-------------------------|---------------|-----------------------|----------|-----------------------|-----------------------------|-------|----------------|----------|-----------------------------|---------|
| | Balances | Change from Mar. 2009 | Overseas | Change from Mar. 2009 | Net unrealized gains/losses | | Balances | Overseas | Net unrealized gains/losses | |
| | | | | | | | | | | |
| Guaranteed by GSEs etc. | 97.3 | (177.9) | 97.3 | (177.9) | (0.7) | (3.8) | 275.2 | 275.2 | 3.1 | AAA |

(Notes)

- GSE etc. includes GNMA, FNMA and FHLMC. Besides RMBS, SMFG held bonds issued by GSEs (FNMA, FHLMC and Federal Home Loan Banks) of 195.2 billion yen.
- Credit ratings are in principle indicated by the lower of S&P ratings and Moody's ratings. Notation of credit ratings is followed by the notation system of S&P.

(Reference)**SMBC's exposure to subordinated beneficiaries owned through the securitization of SMBC's loan receivables**

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

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

(Billions of yen)

| | June 30, 2009 | | | | | March 31, 2009 | | | |
|---|---------------|----------------------|----------|------------------|----------------------------------|----------------|----------|------------------|----------------------------------|
| | Balances | Change from Mar.2009 | Overseas | Subprime-related | Reserve for possible loan losses | Balances | Overseas | Subprime-related | Reserve for possible loan losses |
| | | | | | | | | | |
| Receivables of residential mortgage loans | 248.6 | (2.2) | — | — | — | 250.8 | — | — | — |
| Receivables of loans to corporations | 7.0 | (0.1) | — | — | 2.3 | 7.1 | — | — | 1.5 |
| Total | 255.6 | (2.3) | — | — | 2.3 | 257.9 | — | — | 1.5 |

(Notes)

- No subsidiary other than SMBC has those subordinated beneficiaries mentioned above.
- Reserves do not include general reserve for possible loan losses for normal borrowers.

2. Transactions with monoline insurance companies

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

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

In CDS^{*1} brokerage transactions, positions are covered through transactions with monoline insurance companies. As of June 30, 2009, the Group's exposure^{*2} to monoline insurance companies totaled approximately 98 billion yen.

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

SMFG recorded no loss on such transactions in the 1st quarter of FY2009.

*1 Derivatives to hedge credit risks

*2 Mark-to-market value claimable to monoline insurance companies for net loss of reference assets on the settlement

<Consolidated>

(Billions of yen)

| | June 30, 2009 | | | March 31, 2009 | | June 30, 2009 | | March 31, 2009 |
|--|---------------|----------------------|----------------------------------|----------------|----------------------------------|----------------------------|----------------------|----------------------------|
| | Net exposure | Change from Mar.2009 | Reserve for possible loan losses | Net exposure | Reserve for possible loan losses | Amount of reference assets | Change from Mar.2009 | Amount of reference assets |
| | | | | | | | | |
| Exposure to CDS transactions with monoline insurance companies | 97.8 | (34.2) | 4.2 | 132.0 | 5.0 | 520.7 | (16.0) | 536.7 |

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

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

<Consolidated>

(Billions of yen)

| | June 30, 2009 | | | March 31, 2009 | |
|---|---------------|----------------------|----------------------------------|----------------|----------------------------------|
| | Exposure | Change from Mar.2009 | Reserve for possible loan losses | Exposure | Reserve for possible loan losses |
| Loans and investments guaranteed or insured by monoline insurance companies | 13.2 | 0.9 | 0.0 | 12.3 | 0.0 |

(Reference) In addition, we had approximately 0.8 billion yen in commitment contracts (undrawn) to insurance companies with monoline insurance as group members.

3. Leveraged loans

- (1) As of June 30, 2009, the Group's balance of financing for mergers and acquisitions of whole or part of companies was approximately 750 billion yen and undrawn commitments for them was approximately 120 billion yen.
- (2) In providing loans and commitment lines for mergers and acquisitions, we carefully scrutinize stability of cash flow of the borrowers, and, diversify the exposure especially for overseas portfolio in order to reduce concentration risk. At the same time, in credit risk management, we monitor each of such transactions individually, making loss provisions properly, thereby maintaining the quality of both domestic and overseas portfolios.

<Consolidated>

(Billions of yen)

| | June 30, 2009 | | | | | March 31, 2009 | | |
|------------------------|---------------|----------------------|---------------------|----------------------|----------------------------------|----------------|---------------------|----------------------------------|
| | Loans | Change from Mar.2009 | Undrawn commitments | Change from Mar.2009 | Reserve for possible loan losses | Loans | Undrawn commitments | Reserve for possible loan losses |
| Europe | 319.6 | 13.6 | 34.5 | 0.3 | 3.2 | 306.0 | 34.2 | 2.8 |
| Japan | 187.8 | 7.9 | 9.4 | (19.8) | 13.8 | 179.9 | 29.2 | 13.4 |
| United States | 157.2 | (21.8) | 66.0 | (4.0) | 3.9 | 179.0 | 70.0 | 4.1 |
| Asia (excluding Japan) | 87.3 | 8.5 | 6.4 | 2.5 | 0.1 | 78.8 | 3.9 | 2.3 |
| Total | 751.9 | 8.2 | 116.3 | (21.0) | 21.0 | 743.7 | 137.3 | 22.6 |

(*) 1. Above figures include the amount to be sold of approximately 15 billion yen.

In the 1st quarter of FY2009, we sold leveraged loans of approximately 6 billion yen, and loss on the sale amounted to approximately 3 billion yen.

2. Above figures do not include leveraged loans which are included in underlying assets of "1. Securitized products".

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

4. ABCP programs as Sponsor

- (1) The Group sponsors issuance of ABCP, whose reference assets are such as clients' receivables, in order to fulfill clients' financing needs.
Specifically, as a sponsor, we provide services to special purpose vehicles, which are set up for clients' financing needs, for purchase of claims, financing, issuance and sales of ABCPs. We also provide liquidity and credit supports for such special purpose vehicles. The Group sponsors issuance of ABCP, whose reference assets are such as clients' receivables, in order to fulfill clients' financing needs.
- (2) As of June 30, 2009, the total notional amount of reference assets of sponsored ABCP programs was approximately 490 billion yen. Most of the reference assets are high-grade claims of corporate clients and do not include subprime loan related assets.
In addition, regarding the exposure of liquidity and credit supports, we properly conduct self-assessment, making provisions and write-offs properly.

(Billions of yen)

| Types of reference assets | June 30, 2009 | | | | | March 31, 2009 | | | Support for programs | |
|----------------------------------|-------------------------------------|----------------------|----------|----------------------|----------------------------------|-------------------------------------|----------|----------------------------------|----------------------|----------------------------------|
| | Notional amount of reference assets | Change from Mar.2009 | Overseas | Change from Mar.2009 | Reserve for possible loan losses | Notional amount of reference assets | Overseas | Reserve for possible loan losses | Liquidity support | Reserve for possible loan losses |
| Claims on corporations | 441.5 | (218.4) | 191.5 | (20.8) | — | 659.9 | 212.3 | — | yes | yes |
| Claims on financial institutions | 19.2 | (0.5) | 19.2 | (0.5) | — | 19.7 | 19.7 | — | yes | yes |
| Retail loan claims | 24.9 | (3.5) | 24.9 | (3.5) | — | 28.4 | 28.4 | — | yes | yes |
| Other claims | — | (0.6) | — | (0.6) | — | 0.6 | 0.6 | — | yes | yes |
| Total | 485.6 | (223.0) | 235.6 | (25.4) | — | 708.6 | 261.0 | — | | |

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

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

Total notional amount of reference assets of such programs are approximately 54 billion yen.

5. Others

We have no securities issued by Structured Investment Vehicles.