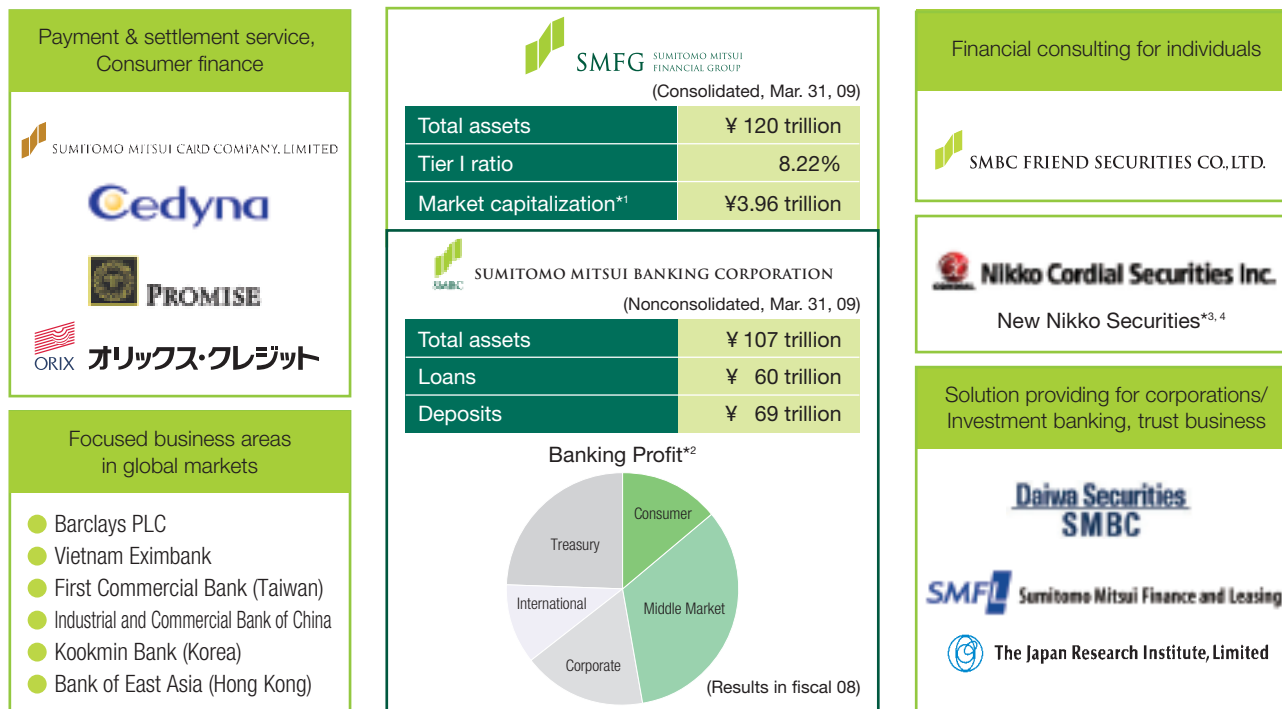


Supplementary Information I Initiatives in Growth Business Areas

◎ Basic Policies

To steadily move forward toward achieving medium- to long-term growth, we are reinforcing our initiatives in growth business areas through both organic and inorganic approaches.



*1 As of Jun. 30, 09

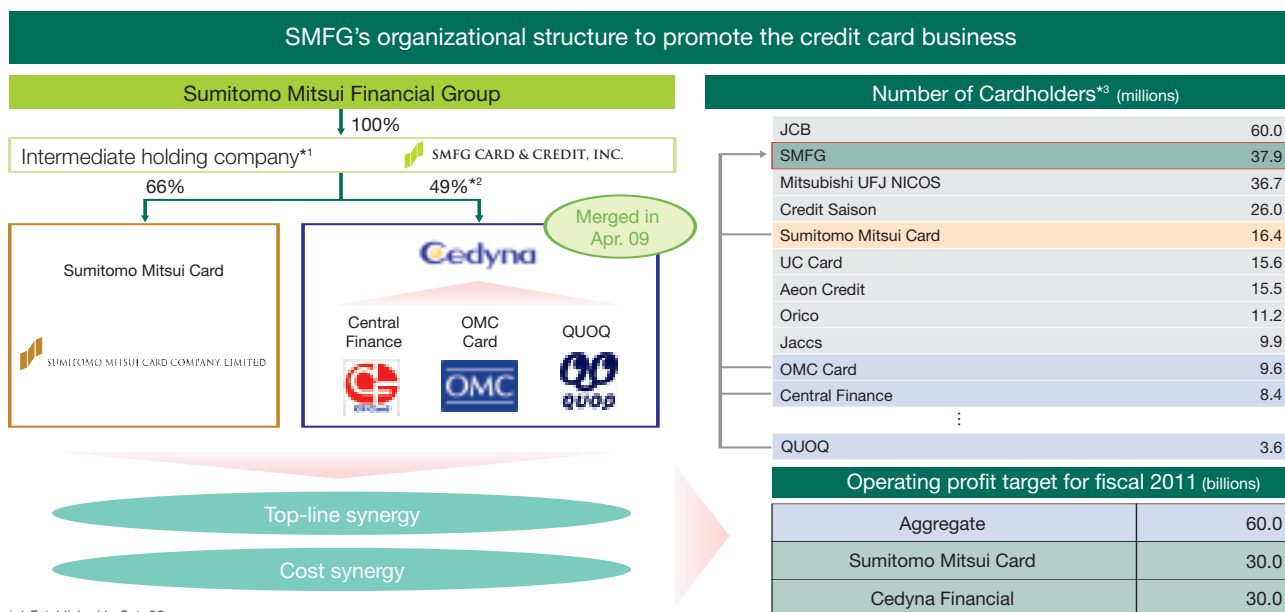
*2 Before provision for general reserve for possible loan losses. Managerial accounting basis. The graph excludes the portion of Headquarters.

*3 The Provisional name of a new company that will succeed all operations of Nikko Cordial Securities (excluding selected assets and liabilities) and other businesses

*4 Businesses are to be acquired on Oct. 1, 09, pursuant to the approval of relevant regulatory authorities.

◎ Payment & settlement service, Consumer finance

SMFG established a two-company system in the credit card business by forming Cedyna Financial in Apr. 09, to operate along with Sumitomo Mitsui Card. We are aiming to become "the number one credit card business entity in Japan" by realizing top-line synergy and cost synergy.



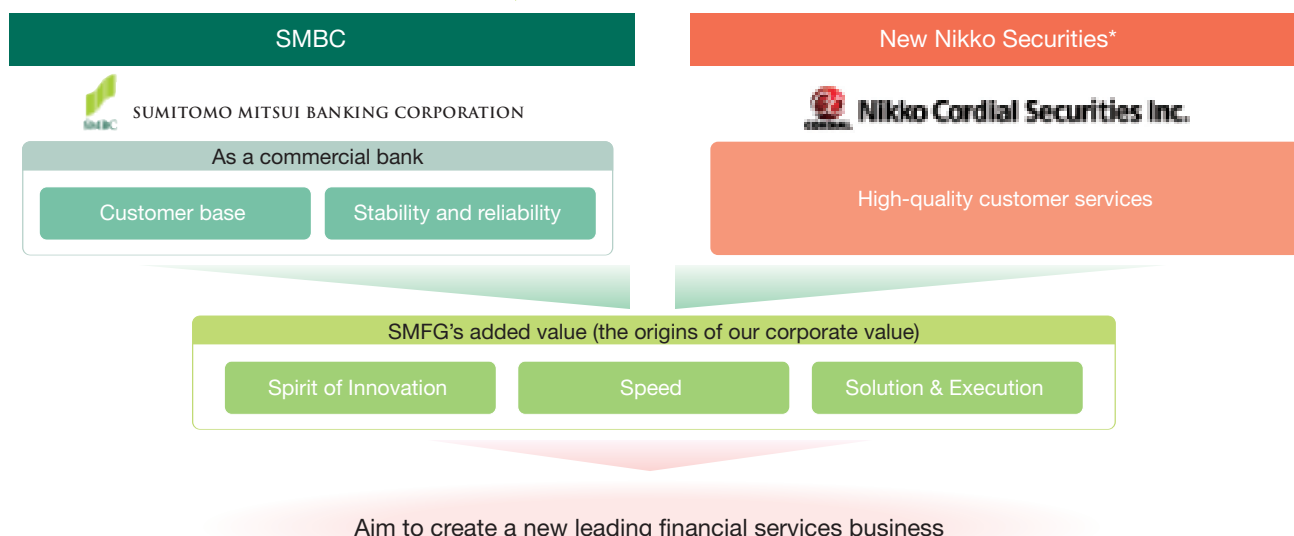
*1 Established in Oct. 08

*2 Total shares held by the Group

*3 Number of cardholders is as of Mar. 31, 08 (Mar. 31, 07 for JCB and Feb. 29, 08 for Aeon Credit and OMC Card)

◎ Acquisition of Nikko Cordial Securities Inc. and other businesses

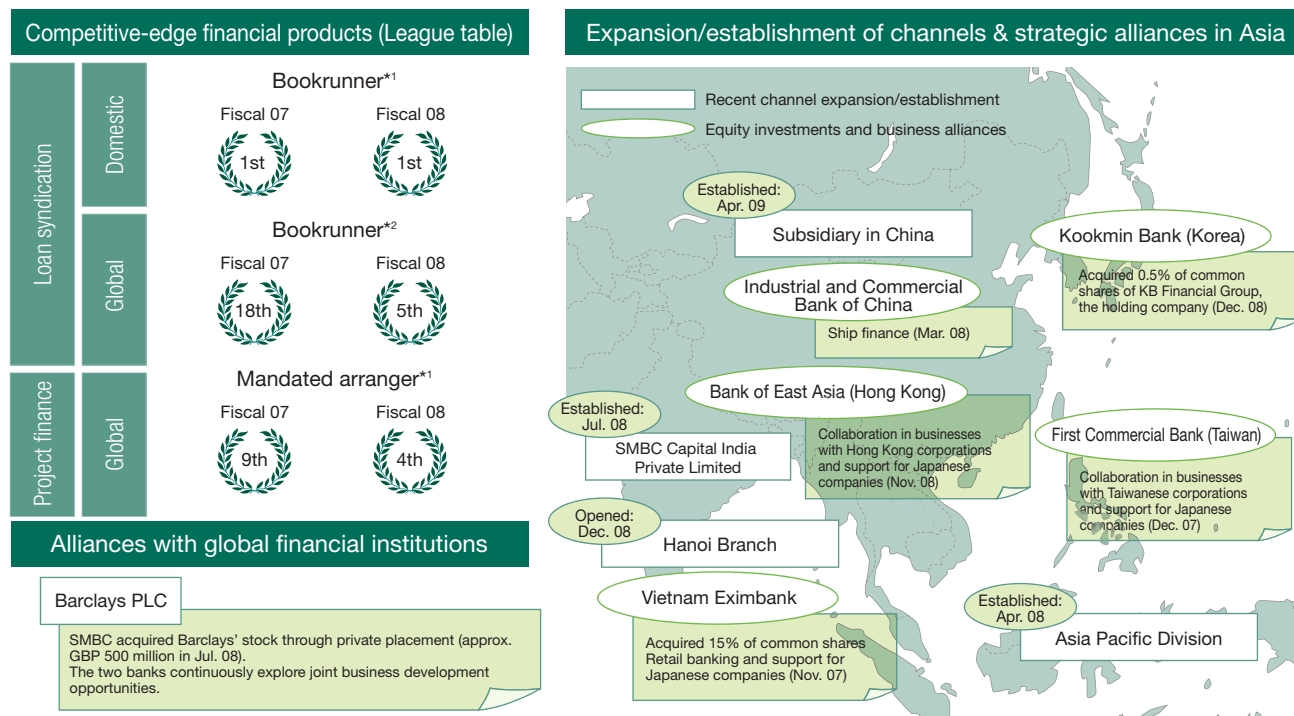
SMFG will be able to provide stable and sustainable high-quality services through the broad combined network under “One Flag” as “a leading financial services group focused on its long-term relationships with its customers.”



* The provisional name of a new company that will succeed all operations of Nikko Cordial Securities Inc. (excluding selected assets and liabilities) and other businesses, including domestic debt and equity underwriting of Nikko Citigroup Limited.

◎ Focused business areas in global markets

We will continue to bolster competitive-edge financial products, while globally expanding strategic alliances with commercial banks with competitive edge in Asia and in other global markets where higher growth is expected.



*¹ Source: Thomson Reuters *² Source: Dealogic