

Supplementary Information

◎ Key Achievements in Fiscal 2009

Management policy for fiscal 2009

“Establishing the next foundation for future growth, while continuing to strengthen businesses consistent with our philosophy of ‘Follow the Basics’”

Managing expenses & credit costs

Overhead ratio		SMBC non-consolidated
Controlled below 50%	YOY change +1.1%	47.1%

Total credit cost		SMBC non-consolidated
Substantially reduced	YOY change + ¥295.4 billion	¥(254.7) billion

Realizing a solid capital base as a global player

- Raised common equity (¥1.8 trillion in total)
- Repurchased hybrid securities (¥293 billion in total)
- Conversion of preferred shares held by Goldman Sachs into common equity

Tier I ratio		SMFG consolidated
Achieved targeted level	Compared with Mar. 09 +2.93%	11.15%

Steady income growth

Net income		SMFG consolidated
Increased	YOY change + JPY 645.0 bn Compared with Nov. 09 forecast + ¥51.6 billion	¥271.6 billion [Consolidated ROE:7.5%]

Dividend for common share		
Increased	YOY change + ¥10 / share	¥100 / share

Initiatives to fortify targeted growth business areas

Made Nikko Cordial Securities a wholly-owned subsidiary and started its business as a new securities and investment banking company

Made ORIX Credit a consolidated subsidiary

Signed MOU on mutual business cooperation with Bank Central Asia (Indonesia)

Subscribed new shares of The Bank of East Asia (Hong Kong)

◎ Management Policy in Fiscal 2010

Management policy in fiscal 2010

- ✓ “Forward looking”
~Transforming our business model to grow steadily under a new regulatory and competitive environment
- ✓ Emphasizing return on risks and costs, in order to improve asset quality and thoroughly control expenses and credit costs

Pursue profitability by focusing on targeted growth business areas

Further enhance customer responsiveness by leveraging advisory functions

Fortify bottom-line profit by reviewing current business

Further increase productivity by improving business processes

[SMFG's targeted growth business areas]

Overseas business especially in Asia
Solution providing for corporations / Investment banking, trust business
Retail / Wholesale securities business
Financial consulting for individuals
Payment & settlement services, consumer finance

- Improving risk-return profile by rebalancing our assets while meeting customers' financing needs / Controlling credit costs and expenses
- Steadily accumulating earnings based on our management plan
- Minimizing risks to our capital posed by volatility in our equity holdings
- Initiatives toward NYSE listing

Reinforcing business portfolio to achieve sustainable growth

Securing a resilient capital base

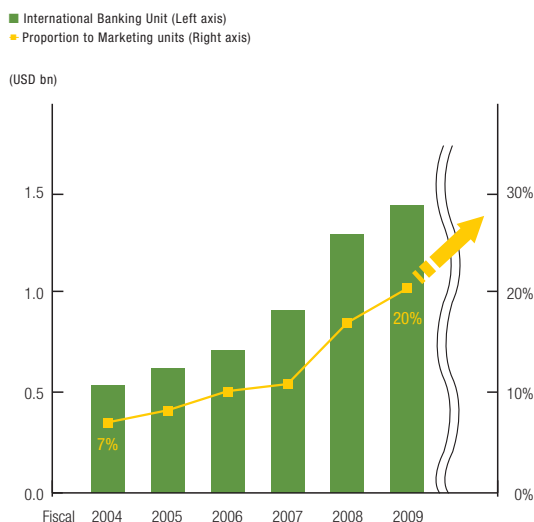
Target around 10% of consolidated ROE in the medium term

Maintain over around 10% of consolidated Tier I ratio

◎ Overseas Business

In the medium to long term, we aim to increase the proportion of Banking profit from International Banking Unit to overall Marketing units, which was 20% in fiscal 2009, by allocating more capital and resources into overseas business, especially in Asia where high growth is expected.

Trends of Banking profit in International Banking Unit*1



Products with a competitive edge

Project finance

Global ranking (Year 2009)*2



Awarded Global Arranger of the Year*3

Loan syndication

Global ranking (Year 2009)*4



Ranked at 1st among foreign banks in China*5

Cash management providers' ranking (in Asia Pacific)*6

CMS*7 as voted by Corporates

Large Corporates



Medium Corporates



Small Corporates



JPY CMS*7 as voted by Financial Institutions



1st among Japanese banks for the four consecutive years

*1 Sum of SMBC and its overseas subsidiaries (exchanged to USD at respective term-end FX rate). Managerial accounting basis

*2 Source: Project finance mandated arranger (Project Finance International) *3 Source: Infrastructure Journal

*4 Source: Syndicated loan bookrunner ranking (Thomson Reuters) *5 Source: "Basis Point" (Reuter LPC)

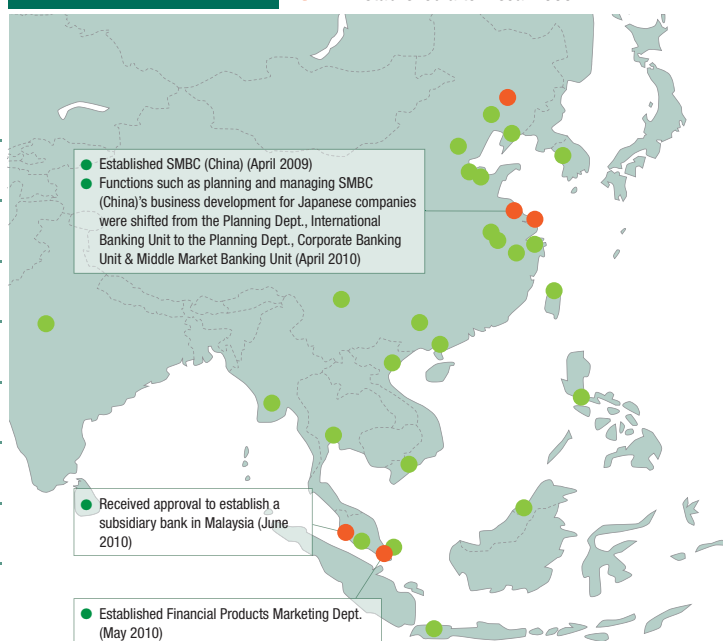
*6 Source: "ASIAMONEY": "The Cash Management Poll 2009" (Aug. 09) *7 "CMS" stands for "Cash Management Service"

◎ (Reference) Business Expansions in Asia

Strategic partners*1	
China	Bank of China Industrial and Commercial Bank of China Agricultural Bank of China
Korea	Kookmin Bank
Taiwan	First Commercial Bank
Hong Kong	Bank of East Asia
Philippines	Metrobank
Vietnam	Vietnam Eximbank
Malaysia	RHB Bank
Indonesia	Bank Central Asia
India	Standard Chartered Bank Kotak Mahindra Bank

Overseas channel network*2

● Channel network
● Established after fiscal 2009

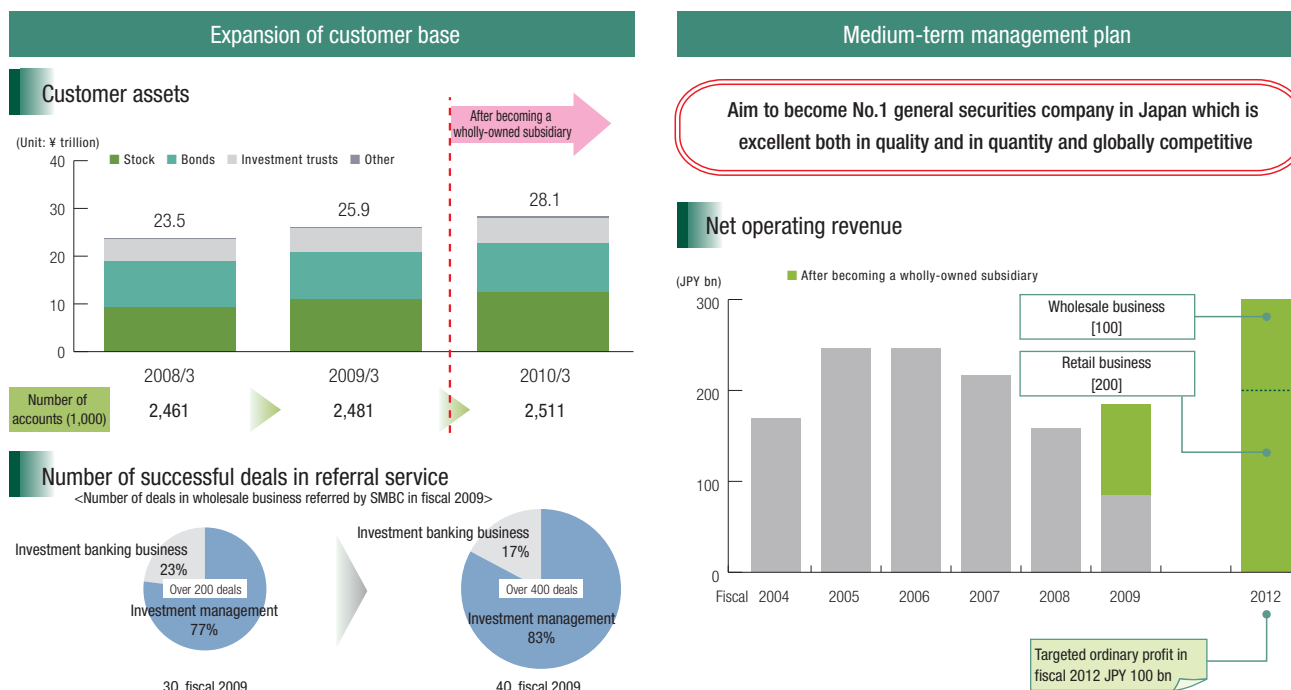


*1 Bold print indicates the strategic partners in which SMBC has an investment in equity (includes equity investments currently planned)

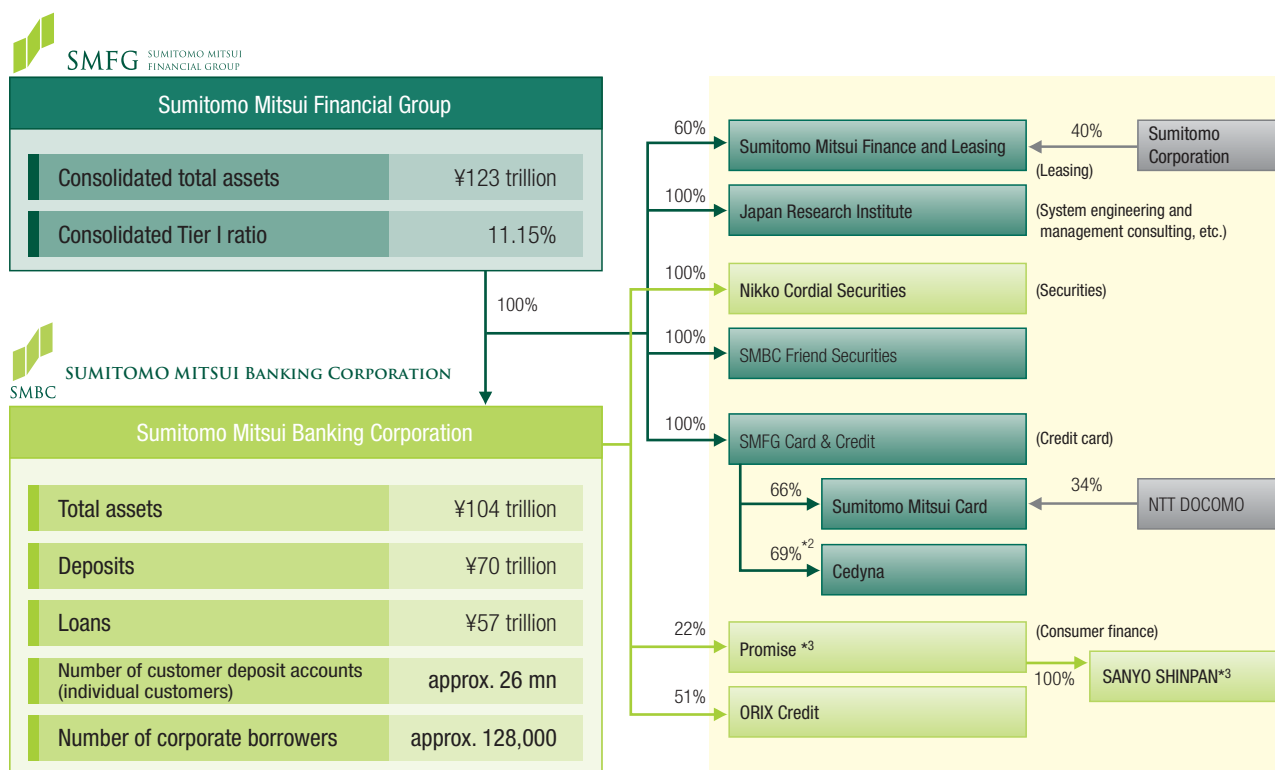
*2 Network of SMBC and principal overseas subsidiaries

◎ Strategy for Securities Business (Nikko Cordial Securities)

Nikko Cordial Securities has made a good start in both its retail and wholesale businesses as our securities body. Going forward, we will pursue an integrated business model spanning banking and securities services businesses by accelerating cooperation between SMBC and Nikko Cordial Securities.



◎ SMFG's Group Structure*1



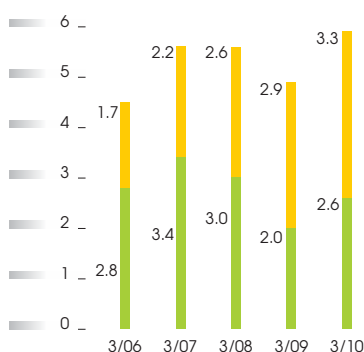
*1 As of Mar. 31, 2010. Stake (%) is as of August 31, 2010. *2 Total voting shares held by SMFG group. *3 Promise and Sanyo Shinpan planned to merge in Oct. 2010.

◎ Performance in Growth Businesses (SMBC Nonconsolidated)

Customer Assets (Investment Trusts and Pension-Type Insurance)

Unit: ¥ trillion

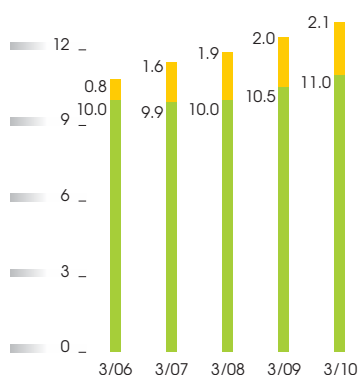
■ Cumulative sales of pension-type insurance
■ Balance of investment trusts



Housing Loans*

Unit: ¥ trillion

■ Securitized balance
■ Balance outstanding

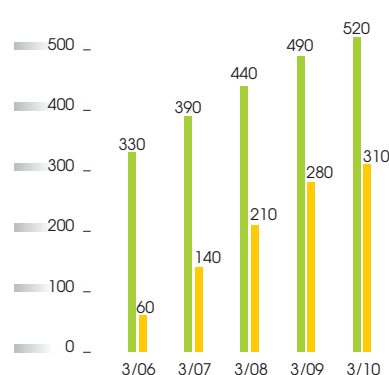


* Owner-occupied homes

Consumer Finance

Unit: ¥ billion

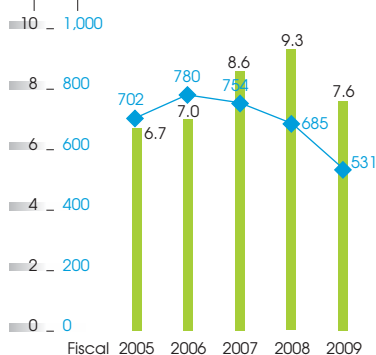
■ Unsecured card loans
■ Of which, portion under tie-up with Promise



Loan Syndications

■ Amount originated (¥ trillion)

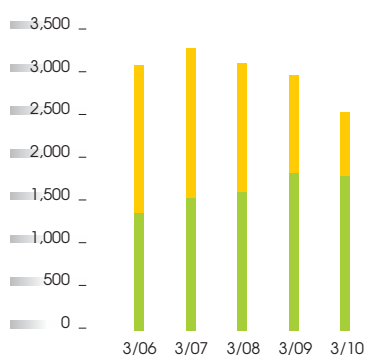
◆ Number of originations



Loans guaranteed by credit guarantee corporations and Business Select Loans

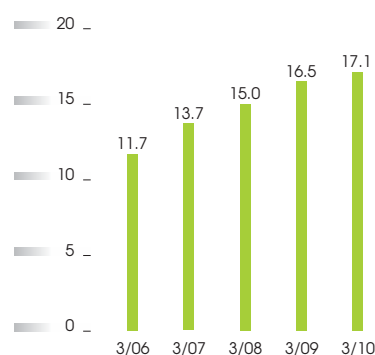
Unit: ¥ billion

■ Business Select Loans
■ Loans guaranteed by credit guarantee corporations



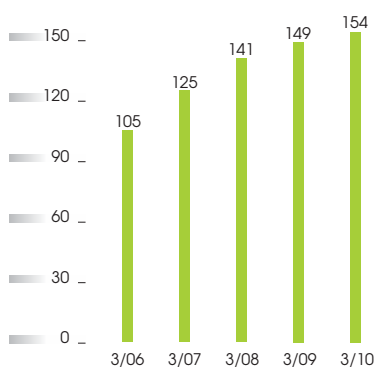
Global e-Trade Service (Number of Contracts)

Unit: Thousands of contracts



PC Bank Web21 (Number of Contracts)

Unit: Thousands of contract



SMBC Direct Customer Contracts

Unit: Million customers



Number of Internet Transactions

Unit: Millions

