Exposure of Securitized Products (Sumitomo Mitsui Financial Group (Consolidated))

The figures contained in this section have been compiled on a managerial accounting basis.

1. Securitized Products

(Billions of yen)

	March 31, 2011						March 31, 2010		
	Balances (after provisions and write-offs)	Change from Mar. 31, 2010	Overseas	Change from Mar. 31, 2010	Net unrealized gains/losses (after write-offs)	Change from Mar. 31, 2010	Balances (after provisions and write-offs)	Overseas	Net unrealized gains/losses (after write-offs)
Cards	**¥ 2.6**	**¥2.6**	**¥2.6**	**¥2.6**	**¥(0.1)**	**¥(0.1)**	¥ —	¥ —	¥ —
CLO	**1.5**	**(1.4)**	**1.5**	**(1.4)**	**1.2**	**0.7**	2.9	2.9	0.5
CMBS	**12.7**	**(0.9)**	**—**	**—**	**0.1**	**0.1**	13.6	—	0.0
RMBS, etc.	**1.3**	**1.2**	**0.1**	**(0.0)**	**0.3**	**0.3**	0.1	0.1	0.0
Total	**¥18.1**	**¥1.5**	**¥4.2**	**¥1.2**	**¥ 1.5**	**¥ 1.0**	¥16.6	¥3.0	¥0.5

Notes: 1. RMBS, etc. include approximately ¥0.1 billion of sub-prime related products.
2. There is no amount of ABCP.
3. Excludes GSE and SMBC's exposure to subordinated beneficiaries owned through the securitization of SMBC's loan receivables.
4. No loss was recorded on securitized products in the fiscal year ended March 31, 2011.

2. Transactions with Monoline Insurance Companies

Credit Derivatives (Credit Default Swap ["CDS"]) Transactions with Monoline Insurance Companies

(Billions of yen)

	March 31, 2011			March 31, 2010	
	Net exposure	Change from Mar. 31, 2010	Reserve for possible loan losses	Net exposure	Reserve for possible loan losses
Exposure to CDS transactions with monoline insurance companies	**¥2.9**	**¥(45.6)**	**¥0.8**	¥48.5	¥13.6

March 31, 2011		March 31, 2010
Amount of reference assets	Change from Mar. 31, 2010	Amount of reference assets
¥321.3	**¥(181.8)**	¥503.1

Notes: 1. Reference assets are rated investment grade or equivalent, and do not include sub-prime related assets.
2. SMFG recorded loss on such transactions of approximately ¥3.7 billion in the fiscal year ended March 31, 2011.

Loans and Investments Guaranteed by Monoline Insurance Companies, etc.

(Billions of yen)

	March 31, 2011			March 31, 2010	
	Exposure	Change from Mar. 31, 2010	Reserve for possible loan losses	Exposure	Reserve for possible loan losses
Loans and investments guaranteed or insured by monoline insurance companies	**¥9.4**	**¥(0.1)**	**¥0.0**	¥9.5	¥0.0

Note: Underlying assets are those of project finance, etc., which are rated investment grade or equivalent, and include no sub-prime related assets.

3. Leveraged Loans

(Billions of yen)

	March 31, 2011					March 31, 2010		
	Loans	Change from Mar. 31, 2010	Undrawn commitments	Change from Mar. 31, 2010	Reserve for possible loan losses	Loans	Undrawn commitments	Reserve for possible loan losses
Europe	**¥196.9**	**¥(64.2)**	**¥ 23.4**	**¥ (5.4)**	**¥ 7.5**	¥261.1	¥ 28.8	¥ 6.2
Japan	**183.5**	**7.3**	**15.5**	**3.7**	**12.7**	176.2	11.8	12.7
United States	**77.2**	**(36.0)**	**66.1**	**(7.4)**	**11.0**	113.2	73.5	12.2
Asia (excluding Japan)	**65.4**	**5.8**	**7.7**	**(1.7)**	**1.0**	59.6	9.4	2.3
Total	**¥523.0**	**¥(87.1)**	**¥112.7**	**¥(10.8)**	**¥32.2**	¥610.1	¥123.5	¥33.4

Notes: 1. Above figures include the amount to be sold of approximately ¥3 billion.
In the fiscal year ended March 31, 2011, we sold leveraged loans of approximately ¥24 billion, and loss on the sale amounted to approximately ¥3 billion.
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 for normal borrowers.

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

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

(Billions of yen)

	March 31, 2011				March 31, 2010	
	Notional amount	Change from Mar. 31, 2010	Overseas	Change from Mar. 31, 2010	Notional amount	Overseas
Reference assets related to ABCP programs as sponsor	**¥473.2**	**¥(28.1)**	**¥194.7**	**¥56.1**	¥501.3	¥138.6

Reference: In addition, we provide liquidity supports for ABCP programs which are sponsored by other banks.
Total notional amount of reference assets of such programs is approximately ¥47 billion.

5. Others

We have no securities issued by structured investment vehicles.