

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, 2012						March 31, 2011		
	Balances (after provisions and write-offs)	Change from Mar. 31, 2011	Overseas	Change from Mar. 31, 2011	Net unrealized gains/losses (after write-offs)	Change from Mar. 31, 2011	Balances (after provisions and write-offs)	Overseas	Net unrealized gains/losses (after write-offs)
Cards	¥49.4	¥46.8	¥49.4	¥46.8	¥0.2	¥0.3	¥ 2.6	¥2.6	¥(0.1)
CLO	0.7	(0.8)	0.7	(0.8)	1.5	0.3	1.5	1.5	1.2
CMBS	19.4	6.7	7.4	7.4	0.6	0.5	12.7	—	0.1
RMBS, etc.	0.1	(0.0)	0.1	(0.0)	0.1	(0.2)	0.1	0.1	0.3
Total	¥69.6	¥52.7	¥57.6	¥53.4	¥2.4	¥0.9	¥16.9	¥4.2	¥ 1.5

Notes: 1. Balance of sub-prime related products is approximately ¥0.1 billion.

2. There is no amount of ABCP.

3. Excludes RMBS issued by GSE and Japan Housing Finance Agency, 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, 2012.

2. Transactions with Monoline Insurance Companies

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

(Billions of yen)

	March 31, 2012			March 31, 2011	
	Net exposure	Change from Mar. 31, 2011	Reserve for possible loan losses	Net exposure	Reserve for possible loan losses
Exposure to CDS transactions with monoline insurance companies	¥3.0	¥0.1	¥1.0	¥2.9	¥0.8

March 31, 2012		March 31, 2011
Amount of reference assets	Change from Mar. 31, 2011	Amount of reference assets
¥236.1	¥(85.2)	¥321.3

Notes: 1. Reference assets do not include sub-prime related assets.

2. SMFG recorded loss on such transactions of approximately ¥0.2 billion in the fiscal year ended March 31, 2012.

Loans and Investments Guaranteed by Monoline Insurance Companies, etc.

(Billions of yen)

	March 31, 2012			March 31, 2011	
	Exposure	Change from Mar. 31, 2011	Reserve for possible loan losses	Exposure	Reserve for possible loan losses
Loans and investments guaranteed or insured by monoline insurance companies	¥7.6	¥(1.8)	¥0.0	¥9.4	¥0.0

Note: Underlying assets do not include sub-prime related assets.

3. Leveraged Loans

(Billions of yen)

	March 31, 2012					March 31, 2011		
	Loans	Change from Mar. 31, 2011	Undrawn commitments	Change from Mar. 31, 2011	Reserve for possible loan losses	Loans	Undrawn commitments	Reserve for possible loan losses
Europe	¥151.2	¥ (45.7)	¥20.7	¥ (2.7)	¥ 4.7	¥196.9	¥ 23.4	¥ 7.5
Japan	131.0	(52.5)	22.3	6.8	1.3	183.5	15.5	12.7
United States	75.6	(1.6)	51.1	(15.0)	5.0	77.2	66.1	11.0
Asia (excluding Japan)	62.0	(3.4)	5.7	(2.0)	—	65.4	7.7	1.0
Total	¥419.8	¥(103.2)	¥99.8	¥(12.9)	¥11.0	¥523.0	¥112.7	¥32.2

Notes: 1. Above figures include the amount to be sold of approximately ¥8 billion. In the fiscal year ended March 31, 2012, we sold leveraged loans of approximately ¥34 billion, and loss on the sale amounted to approximately ¥13 billion.

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

3. Reserve for possible loan losses do not include general reserve for possible loan losses against 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, 2012				March 31, 2011	
	Notional amount	Change from Mar. 31, 2011	Overseas	Change from Mar. 31, 2011	Notional amount	Overseas
Reference assets related to ABCP programs as sponsor	¥599.9	¥126.7	¥230.9	¥36.2	¥473.2	¥194.7

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 are approximately ¥46 billion.

5. Others

We have no securities issued by structured investment vehicles.