



SMFG SUMITOMO MITSUI
FINANCIAL GROUP

Daiwa Investment Conference (Tokyo) 2010

Recent Major Questions from Investors

Sumitomo Mitsui Financial Group, Inc.

Teisuke KITAYAMA, President

March 10, 2010

- Q1. What is background of a set of measures in capital policy announced in Jan. 2010?
Will you raise equity again?**
- Q2. What is SMFG's strategy for securities business through Nikko Cordial Securities?**
- Q3. What is growth strategy in overseas?**
- Q4. How do you see consumer finance business?**
- Q5. How was the financial results for 3Q, FY3/2010 (nine months)?**
- Q6. What are core strengths of SMFG?**

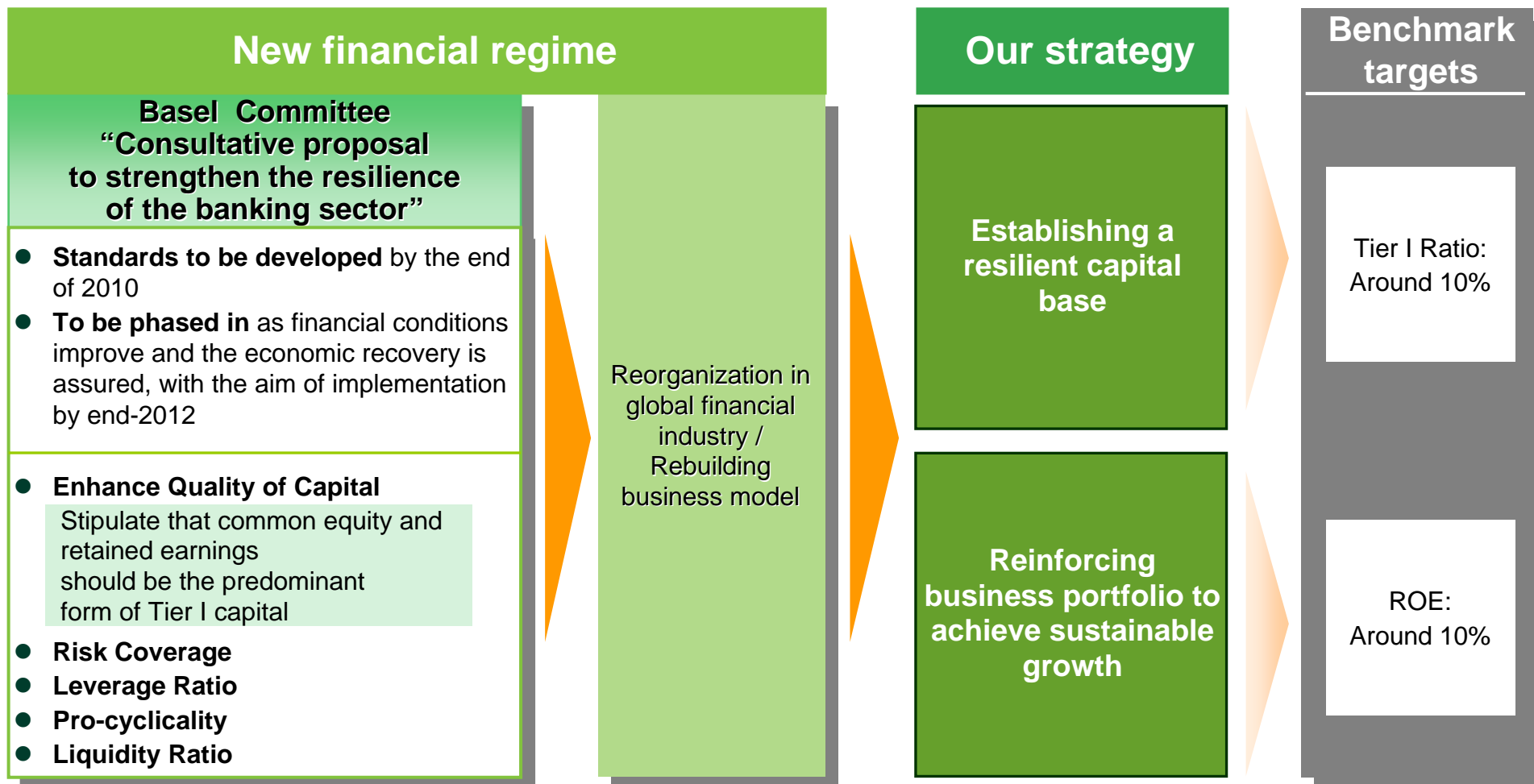
**Q1. What is background of a set of measures in capital policy announced in Jan. 2010?
Will you raise equity again?**

A1. We have strengthened our capital base in both quality and quantity, through common equity offering, repurchase of overseas hybrid securities and conversion of preferred stock issued to Goldman Sachs in Jan. and Feb., in order to quickly build the platform for sustainable growth under new regulatory and competitive environment.

Going forward, we will reinforce business portfolio and promote measures to reduce risks associated with equity holdings, targeting around 10% of consolidated Tier I ratio in FY3/2013 and around 10% of consolidated ROE in the medium term. We do not have to raise equity again from the viewpoint of achieving Tier I ratio, while we will pursue inorganic growth opportunities.

1-1. Background of SMFG's Strategy including Common Equity Offering

Quickly build the platform which allows us to achieve sustainable growth under new regulatory and competitive environment



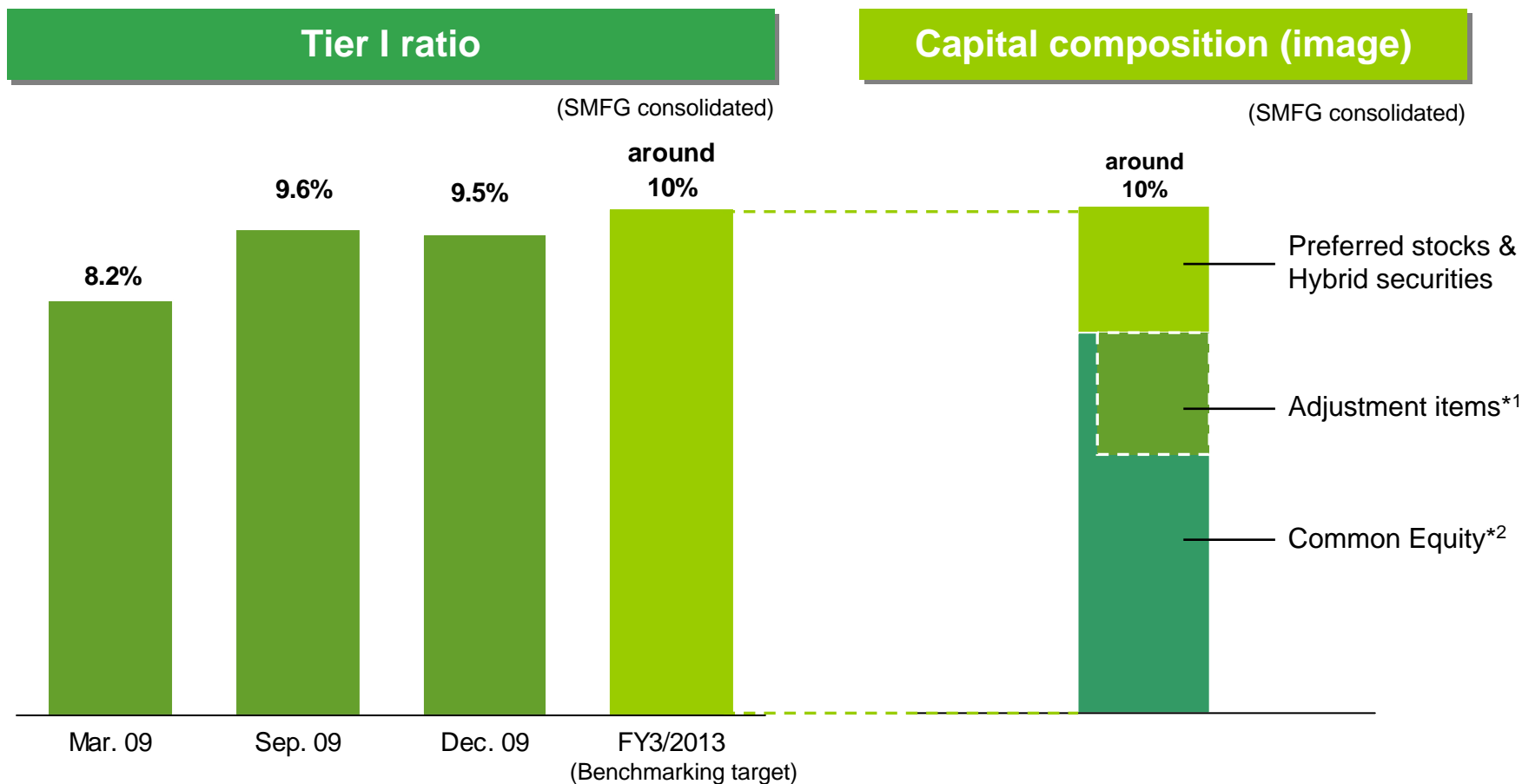
1-2. SMFG's Management Policy

Establish a resilient capital base and reinforce business portfolio to achieve sustainable growth

<p>Establishing a resilient capital base</p>	<ul style="list-style-type: none"> ● Common equity offering ● Buyback of hybrid securities / Conversion of GS preferred stock ● Reduction of risks associated to equity holdings 	
<p>Reinforcing business portfolio based on our core strength</p>	<ul style="list-style-type: none"> ● Our strength: High profitability / efficiency and limited downside risks ● Proactive control of risk-adjusted assets ● Strengthening Nikko Cordial ● Overseas strategy with focus on Asia 	
<p>Benchmark targets</p>	<ul style="list-style-type: none"> ● Tier I ratio: Around 10% 	<ul style="list-style-type: none"> ● ROE: Around 10%

1-3. Targeted Tier I ratio

We aim for consolidated Tier I ratio of around 10% during FY3/2013, when new regulations may be implemented



*1 Regulatory deduction items proposed by Basel Committee on Banking Supervision
 *2 Capital consisting of common stock and retained earnings, defined by Basel Committee on Banking Supervision

(Reference) Capital

While we acquired Nikko Cordial Securities, SMFG's consolidated Tier I ratio as of Dec. 31, 09 was 9.51% as we steadily recorded Net income

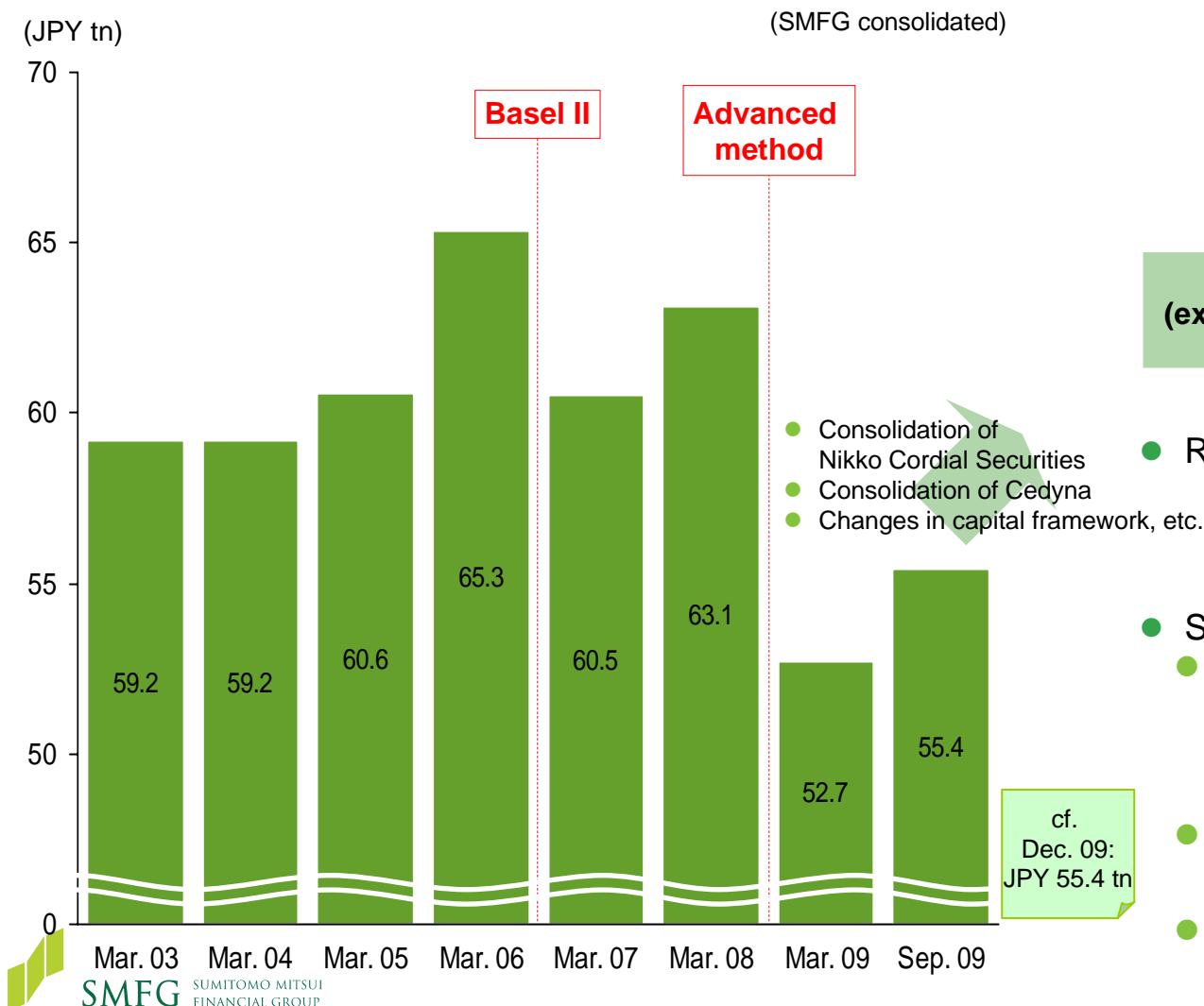
(JPY bn)	Mar. 09	Sep. 09	Dec. 09
Tier I	4,335.1	5,295.2	5,275.4
Capital stock & Capital surplus	1,478.1	2,343.5	
<Preferred Stock>	<310.2>	<310.2>	
Retained earnings	1,224.0	1,296.8	
Preferred securities issued by overseas SPCs	1,763.3	1,730.5	
Unrealized losses on other securities	(14.6)	-	
Foreign currency translation adjustment	(129.1)	(86.1)	
Amount equivalent to 50% of expected losses in excess of qualifying reserves	(17.6)	(47.1)	
Increase in equity capital resulting from a securitization exposure	(42.1)	(40.1)	
Tier II	2,421.0	2,765.5	2,623.6
45% of unrealized gains on Other securities	-	307.6	
45% of land revaluation excess	37.2	37.2	
Reserve for general loan losses	80.4	79.5	
Perpetual subordinated debt	762.6	676.2	
Dated subordinated debt	1,540.8	1,665.0	
Deduction	(708.2)	(779.2)	(480.1)
Total BIS capital	6,047.8	7,281.5	7,418.9
Risk-adjusted assets	52,726.5	55,423.3	55,428.9
Capital ratio*	11.47%	13.13%	13.38%
Tier I ratio	8.22%	9.55%	9.51%

(Reference) Net deferred tax assets	830.4	672.0	781.0
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1-4. Control on Risk-adjusted Assets

We aim to improve risk-return profile by shifting lower-yielding assets to highly-profitable businesses as a result of changes of business model, in addition to sophisticating risk management systems

Trends of total risk-adjusted assets



Future steps

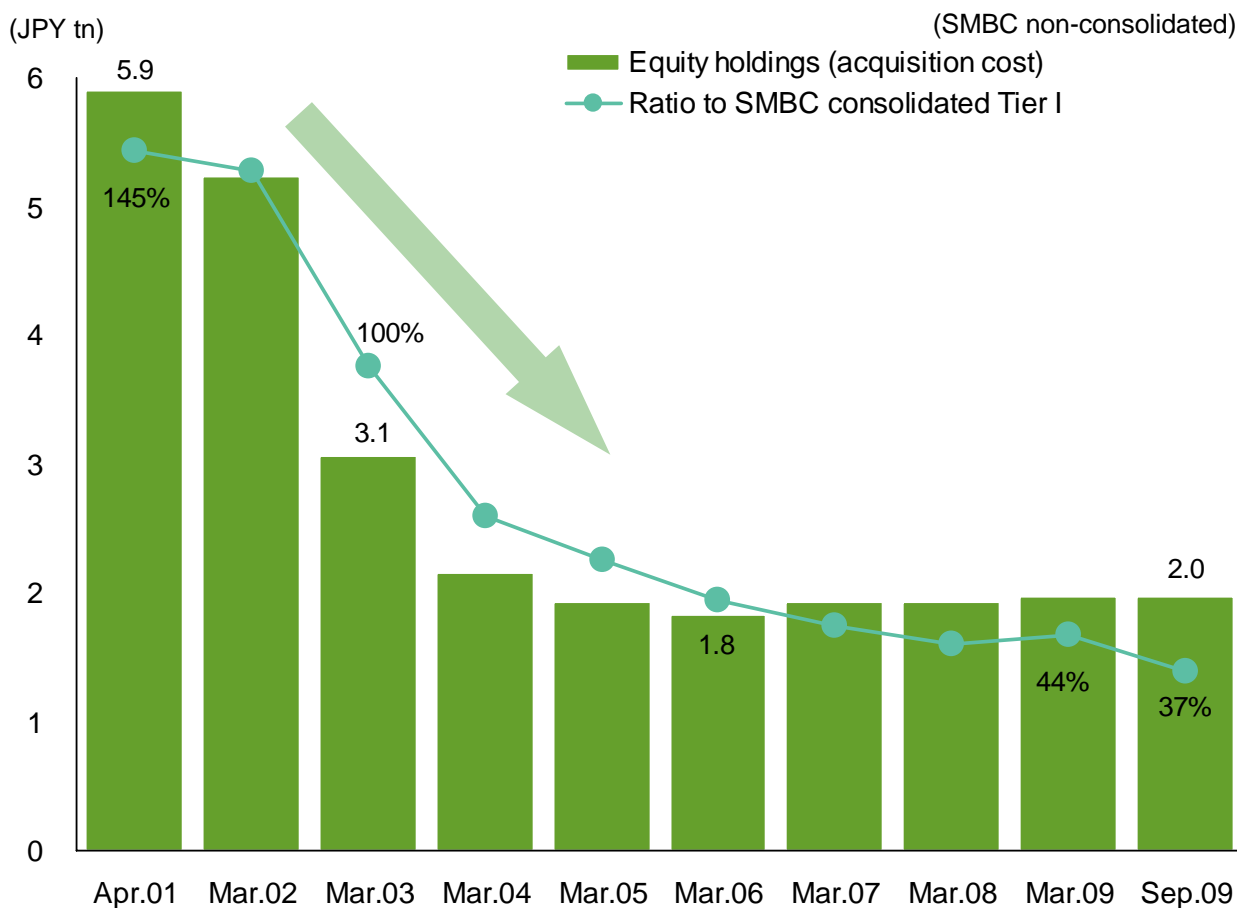
Maintain current level
(excl. the impact of consolidation of Nikko Cordial, etc.)

- Reduce lower-yielding assets, etc.
- Shift to highly-profitable business
- Current focus areas
(Financial consulting for individuals, Solution providing for corporations, Cedyna's consolidation, etc.)
- Nikko Cordial Securities
(wholesale securities business)
- Asia strategy

1-5. Reduction of Risks Associated with Equity Holdings

We aim to minimize risk to our capital posed by volatility in our equity holdings

Equity holdings



Future steps

Changes in environment

- Tightening of capital regulations
- Introduction of IFRS

Need to minimize the risk to our capital due to volatility in equity markets

Additional reduction in % of equity holdings within Tier I capital to the level of around 25%

cf. Dec. 09: 37%

- Reduce the risk of equity holdings through sales and hedges, etc.

Q2. What is SMFG's strategy for securities business through Nikko Cordial Securities?

A2. Nikko Cordial Securities has made a good start as SMBC's wholly-owned subsidiary since last Oct. Going forward, we will further strengthen collaboration in retail and wholesale securities business between SMBC and Nikko Cordial Securities, who aims to provide services with highest quality as Japan's best-in-class securities and investment banking company, in the medium term.

2-1. Nikko Cordial Securities: Good Start

Integration of Nikko Operation in October 2009 is on track and we have already started to see good performance

Strengthened retail platform (as of Sep. 09)



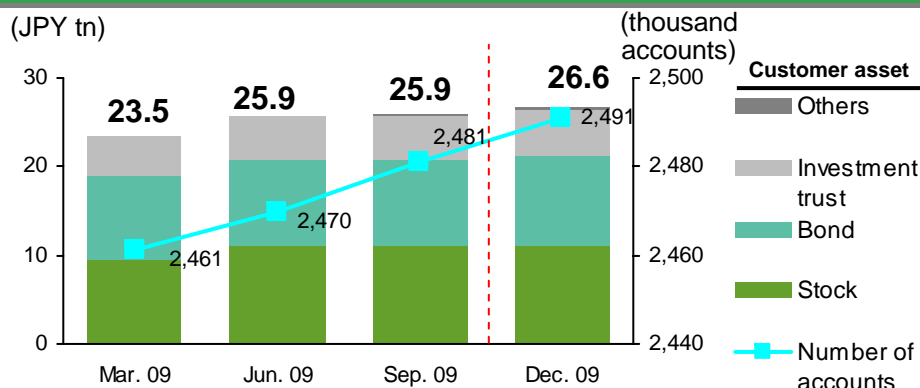
Branches	500	+	109	=	609
Sales force	6,800	+	3,000	=	9,800
Customer asset	JPY 41 tn	+	JPY 26 tn	=	JPY 67 tn
Number of customers' accounts	26.0mn	+	2.5mn	=	28.5mn

Reference Results of Nikko Cordial Securities*1

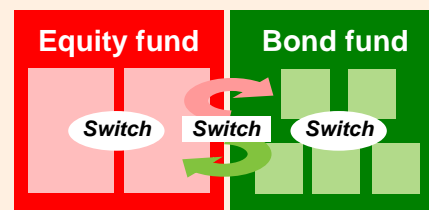
(JPY bn)	Oct.-Dec. 09 Results
Net operating revenue	45.3
o/w Subscription commissions from investment trusts	17.5
o/w Underwriting commissions	5.0
Ordinary income	9.4
Net income	6.1

*1 Non-consolidated basis. Aggregate results of current Nikko and former Nikko for Apr.-Dec. 09 are as follows:
 -Net operating revenue JPY 129.7bn -Ordinary income JPY 30.7 bn
 -Net income JPY 37.6 bn

Nikko Cordial's customer base



Jointly developed investment trust



Total net assets: approx. JPY 440bn*2

Bond funds:
 Recorded the **largest initial sales amount** as a single series of Japanese investment trust in FY3/10 *2

Bookrunner ranking (domestic straight bond, Oct.-Dec. 09)

League table*3	1st
Debt underwriting amount	JPY 645.2 bn

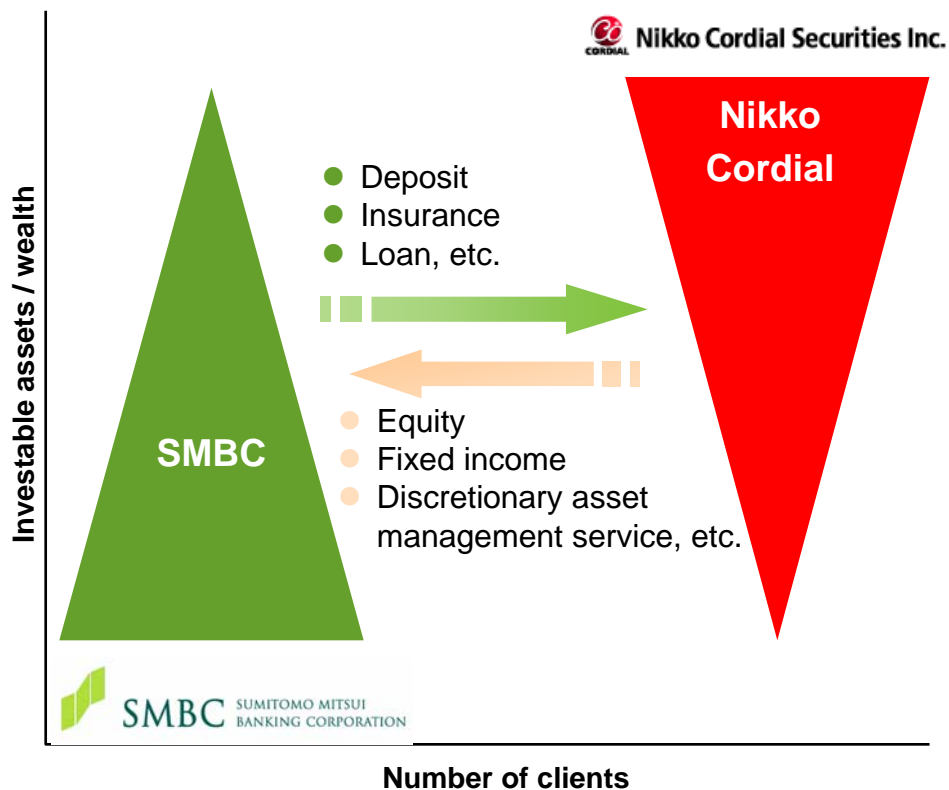
*2 As of Dec. 31, 09. Total net assets shown are the sum dealt by SMBC and Nikko Cordial Securities
 *3 Source: Thomson Reuters (Results of Nikko Cordial Securities are included in the results of SMFG)

2-2. Nikko Cordial Securities: Strategy

Maximizing the group synergy, we aim to make Nikko Cordial Securities Japan's best-in-class securities and investment banking company

Retail securities business

Maximizing top-line growth by cross-selling



Maintain low-cost operation

- Improve productivity by utilizing IT, etc.

Wholesale securities business

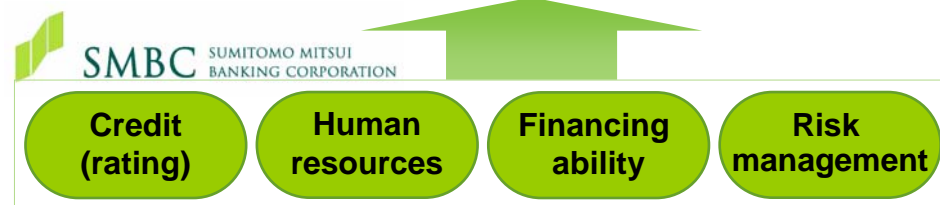
Aim to provide services with highest quality as Japan's best-in-class securities and investment banking company

Customer base



Nikko Cordial Securities Inc.

Strengthening each function



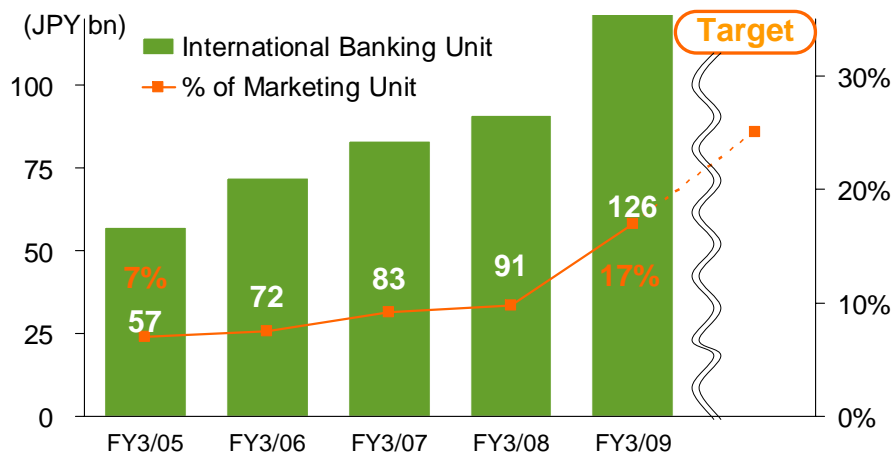
Q3. What is growth strategy in overseas?

A3. We aim to increase the portion of Banking profit from International Banking Unit to SMBC's Marketing Units in the medium to long term, which was approx. 17% in FY3/09. To achieve this target, we will devote adequate resources to overseas business, especially in Asia where high growth is expected and will leverage alliances with local financial institutions.

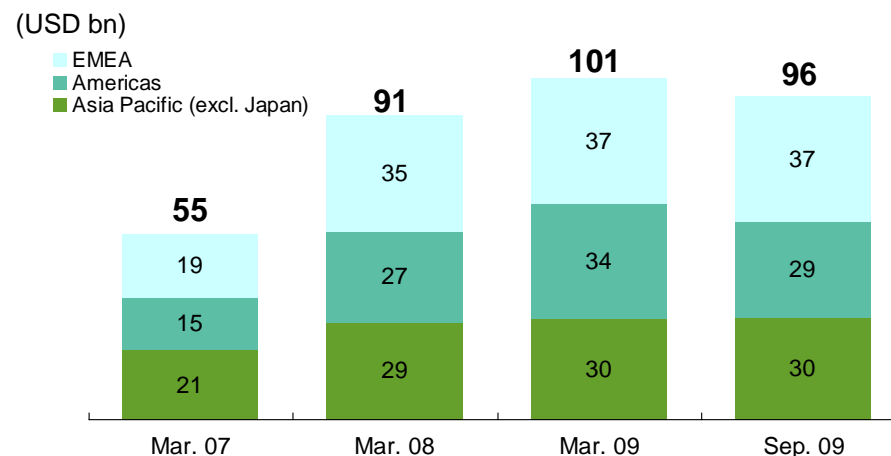
3-1. Strengthening Overseas Business: Banking Profit & Loans

We aim to further increase the portion of Banking profit from International Banking Unit to SMBC's Marketing Units in the medium to long term, which was 17% in FY3/09. To achieve this target, we will devote adequate resources to overseas business, especially in Asia where higher growth is expected

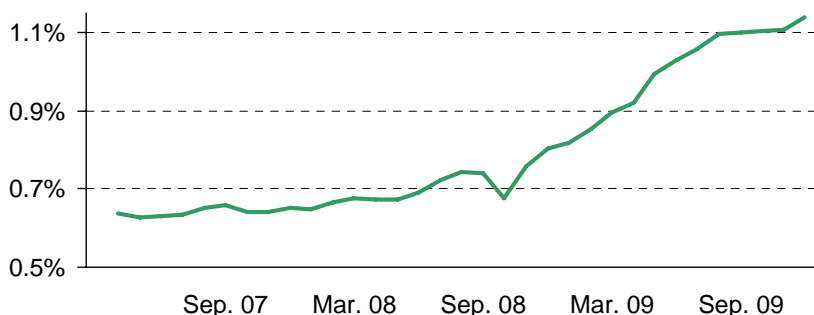
Pre-provision profit from overseas operations*1



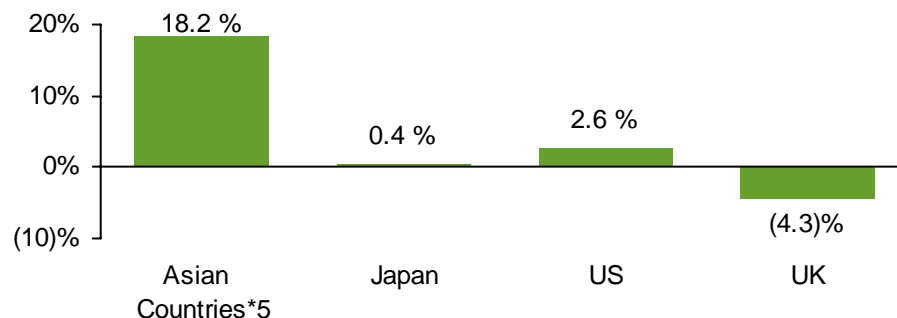
Overseas loans (balance)*2



Spread of overseas loans (average on contracted loans outstanding)*3



Loan growth forecast of each market*4



*1 Sum of SMBC, and overseas subsidiaries. Managerial accounting basis

*2 Sum of SMBC, SMBC Europe and SMBC (China). Managerial accounting basis (JPY based loan balance is exchanged to USD at term-end rate)

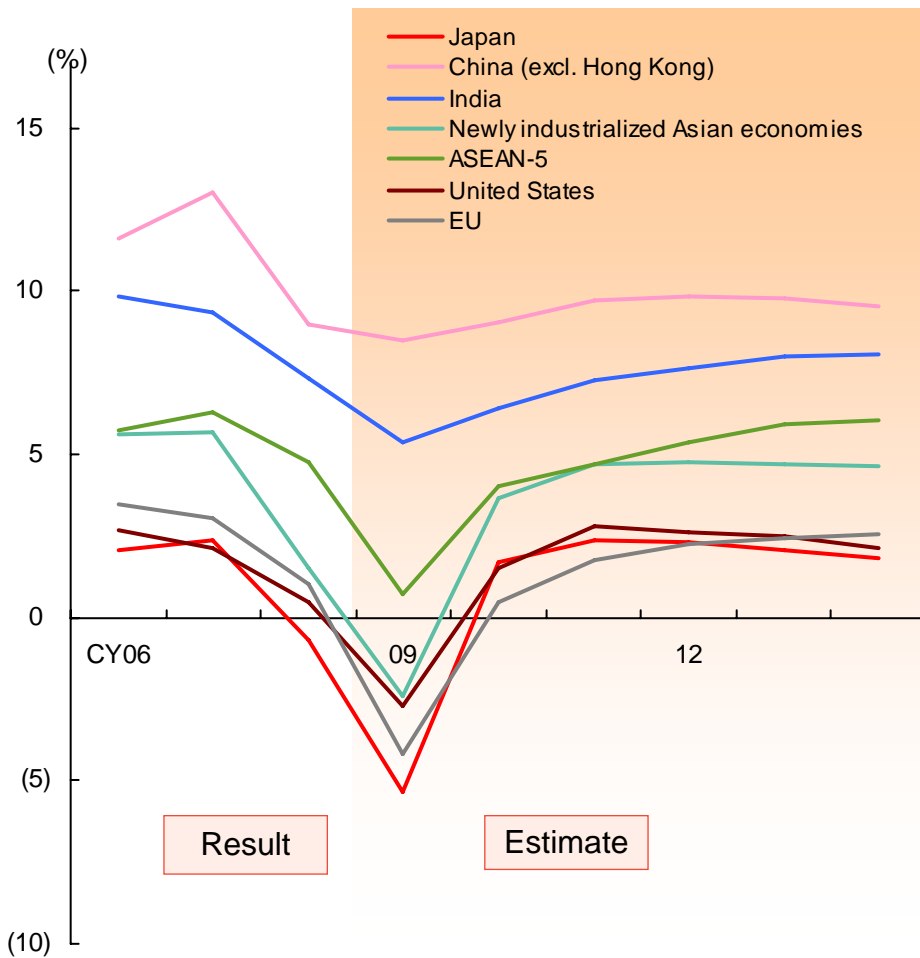
*3 Sum of SMBC, SMBC Europe and SMBC (China). Managerial accounting basis

*4 Growth forecast of 2010. Sourced from Economist Intelligence Unit

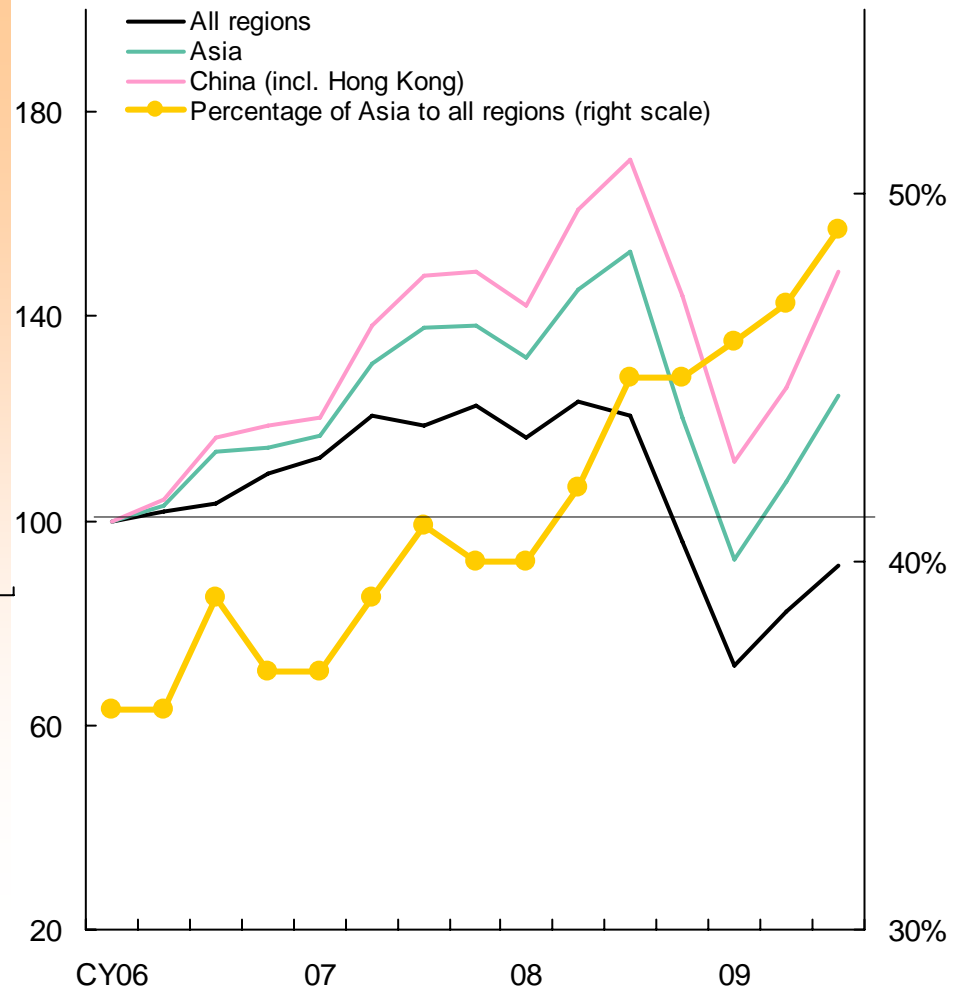
*5 Sum of China, South Korea, Hong Kong, Singapore and Thailand

(Reference) Macro Economic Condition in Global Markets

Real GDP growth rate*1



Sales of overseas subsidiaries of Japanese companies*2

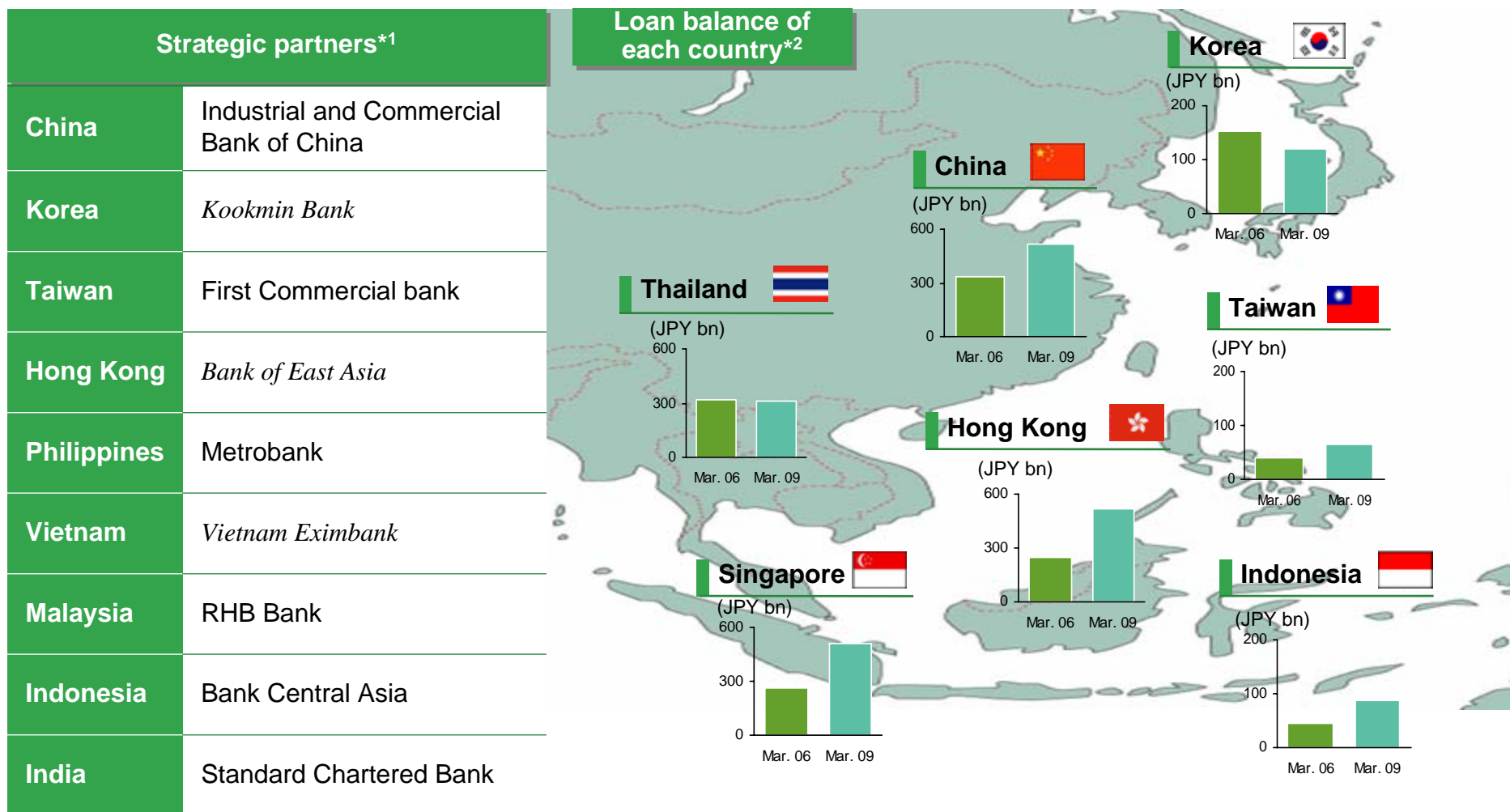


*1 Source: IMF "World Economic Outlook." Newly industrialized Asian economies: Composed of South Korea, Hong Kong, Taiwan and Singapore. ASEAN-5: Composed of Indonesia, Thailand, Philippines, Malaysia and Vietnam

*2 Source: METI (Japan) "Quarterly Survey of Overseas Subsidiaries." Indexed by adjusting sales of Jan.-Mar. 06 to 100. Asia: Composed of Indonesia, Thailand, Philippines, Malaysia, Singapore, Taiwan, South Korea, India, Vietnam, Sri Lanka, Pakistan, Bangladesh, Myanmar and Laos.

3-2. Strengthening Business in Asia: Regional Characteristics

We aim to expand our business in Asia through leveraging strengths of product offering and business alliances with leading financial institutions



*1 *Italic* represents banks invested by SMBC

*2 Bar charts represent loan balance (aggregation by country based on domicile of borrowers (not by channels)). Calculated loan balance as of March 2006, using the exchange rate as of Mar. 09.

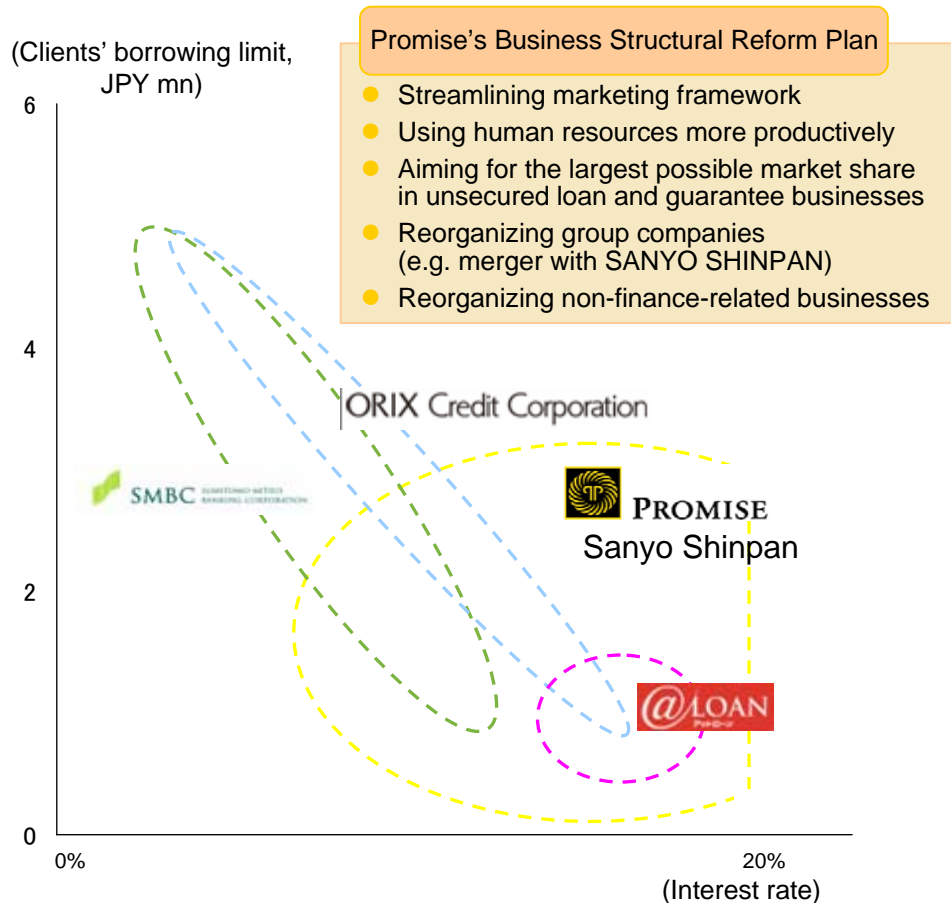
Q4. How do you see consumer finance business?

A4. Consumer finance market is expected to be contracted further, as a result of the introduction of an upper limit on aggregate borrowings and a ceiling on loan interest rates. Meanwhile, we believe that sound borrowing needs of consumers will remain. Our business units are striving to thoroughly cut costs to meet the market contraction, and we will pursue medium term development of consumer finance business by capturing the market through multiple layers of these business units.

4-1. Consumer Finance Business

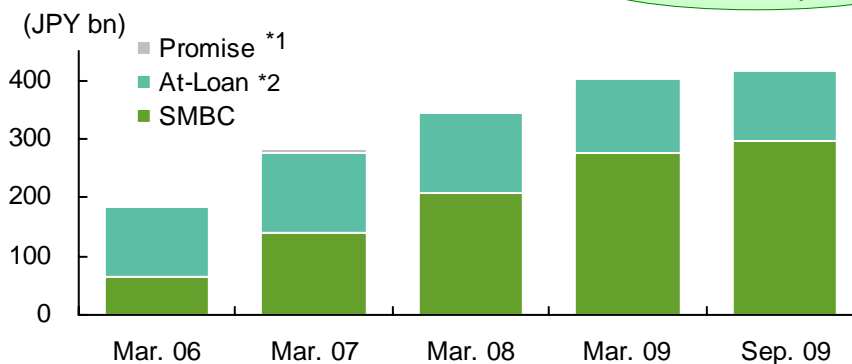
We believe that sound borrowing needs to unsecured consumer loan will remain although the market is expected to be contracted to some extent, as a result of the introduction of an upper limit on aggregate borrowings and a ceiling on loan interest rates

Overview of consumer finance business in SMFG (image)

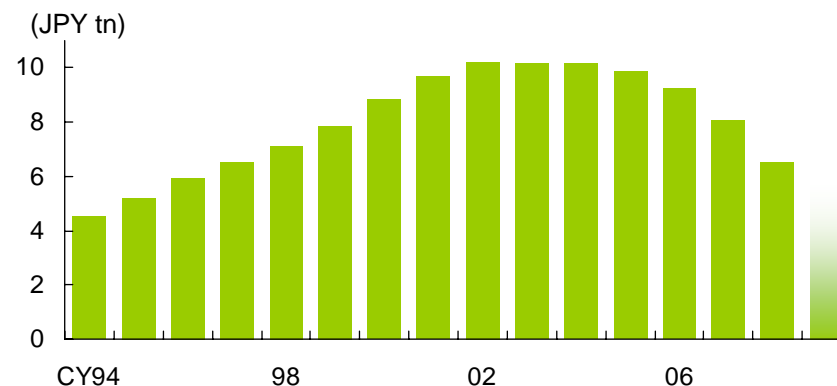


Collaboration with Promise (balance of loan)

Started in Apr. 05



Consumer loans provided by monoline consumer companies*3



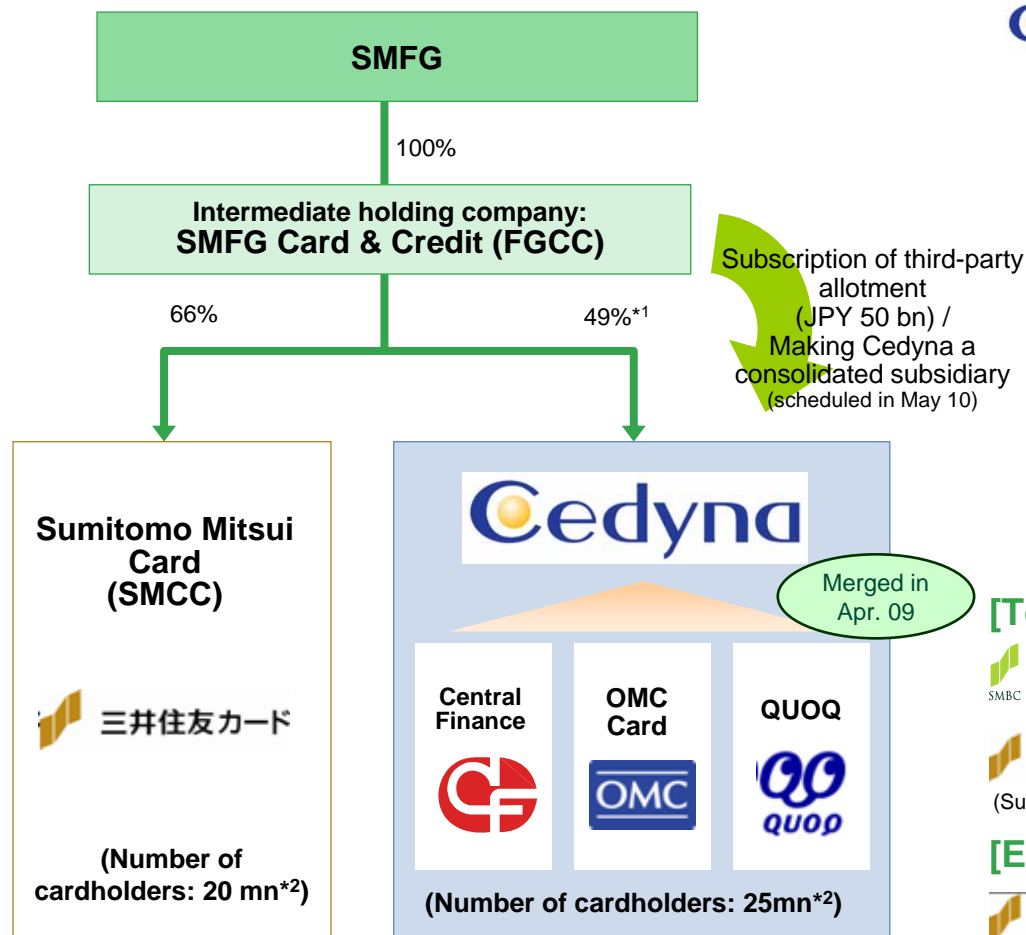
*1 Stopped origination in Feb. 07
 *2 Including loans which At-loan provided before collaboration
 *3 Source: "Statistics on Japanese Consumer Credit (2010)" by Japan Consumer Industry Association

4-2. Credit Card Business

By making Cedyne our consolidated subsidiary (scheduled in May 2010), we will further enhance group-wide collaboration and pursue maximizing top-line synergies and economies of scale

Organizational structure to promote credit card business

Purpose of making Cedyne a consolidated subsidiary



Cedyne

- Accelerate and ensure management restructuring
 - Investments in new businesses (incl. overseas financial business expansion)
 - Investments in systems developments
 - Cost restructuring etc.
- Further clarify the positioning as a core business entity in credit card business
- Enhance capital base

Further accelerate and make a stable promotion of our credit card business strategy

[Top-line synergies]

- SMBC 三井住友銀行 ● Collaborate in Cedyne's focus areas (e.g. EC market and education market) etc.
- (Sumitomo Mitsui Card) 三井住友カード ● Collaborate by mutually offering referrals to each other's business partners and jointly offering products and services etc.

[Economies of scale]

- (Sumitomo Mitsui Card) 三井住友カード ● Integrate next-generation IT systems / processing business

*1 Total voting shares held by SMFG group. To be increased to approx. 68% in May 10 through investment

*2 As of Sep. 09

Q5. How was the financial results for 3Q, FY3/2010 (nine months)?

A5. In 3Q, FY3/2010, SMBC's non-consolidated Gross banking profit decreased due mainly to decrease in profits from liquid deposits affected by the cuts of policy interest rate last fiscal year and decline in profit related to foreign exchange under stagnant economy. Meanwhile, decrease of Total credit cost helped SMBC to achieve year over year increase of Net income. Also, SMFG's consolidated Net income increased year over year, achieving 113% for full-year forecast.

5-1. Summary of 3Q, FY3/2010 Results

SMFG's consolidated net income (nine months) was JPY 247.8 billion, an increase of JPY 164.4 billion year over year, and approx. 113% for full-year forecast.

		Forecast for FY3/10 in Nov. 09 <Forecast in May 09> (a)	Apr.-Dec., 09 Results (b)	YOY change	Progress (b)/(a)	
SMBC <non-consolidated>	Gross banking profit	1,445.0 <1,445.0>	1,074.0	(78.2)	74.3%	✓ While Net interest income increased, trading income and income related to foreign exchanges and derivatives decreased
	Expenses	(695.0) <(695.0)>	(513.5)	+11.4	73.9%	✓ More stringent control on expenses
	Overhead ratio	48.1% <48.1%>	47.8%	(0.3%)		
	Banking profit*1	750.0 <750.0>	560.5	(66.8)	74.7%	✓ Government's economy-boosting measure ✓ Detailed responses to our clients ✓ Improvement in overseas market, etc.
	Total credit cost	(340.0) <(380.0)>	(180.6)	+96.0	53.1%	
	Gains (losses) on stocks		(0.3)	+106.3		✓ Recorded Gains on sale of stocks and other securities (SANYO Electric's preferred stock, etc.) ✓ Decrease in Losses on devaluation of stocks and other securities due to recovery of stock markets
	Ordinary profit	330.0 <310.0>	330.1	+107.0	100.0%	
	Net income	200.0 <180.0>	249.9	+129.4	125.0%	✓ Contribution of Nikko Cordial Securities which became SMBC's wholly-owned subsidiary in Oct. ✓ Improved results of Daiwa Securities SMBC, etc.
SMFG <consolidated>	Ordinary profit	490.0 <510.0>	448.0	+171.6	91.4%	
	Net income	220.0 <220.0>	247.8	+164.4	112.6%	

*1 Before provision for general reserve for possible loan losses

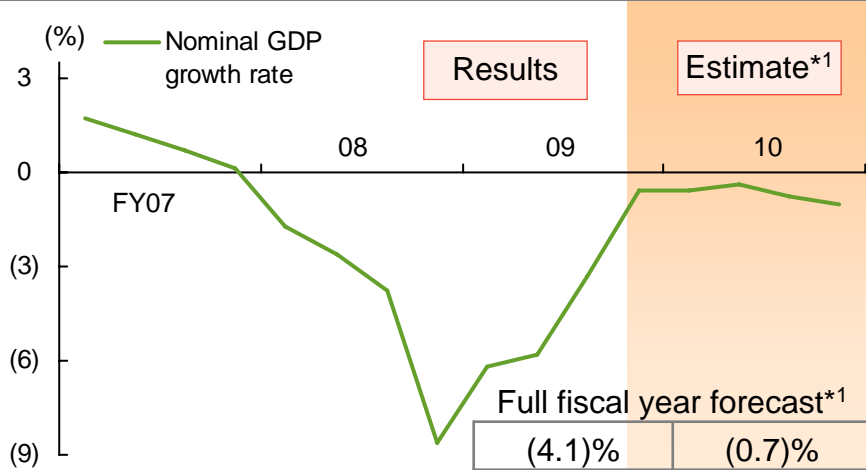
Earnings forecast (SMFG consolidated)

- SMFG does not revise the full-year earnings forecast for FY3/10 because of the necessity to assess future business environment.

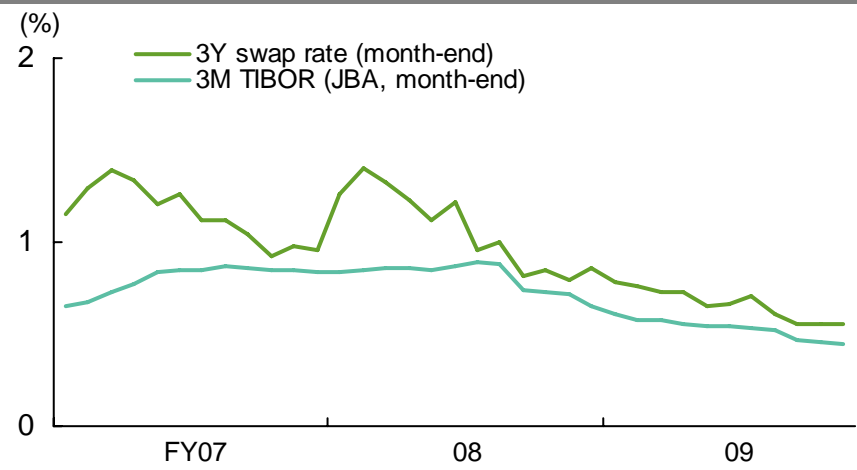
5-2. Trends of Macro Economy

While nominal GDP growth rate is improving after hitting the bottom at late 2008, economic condition remains severe

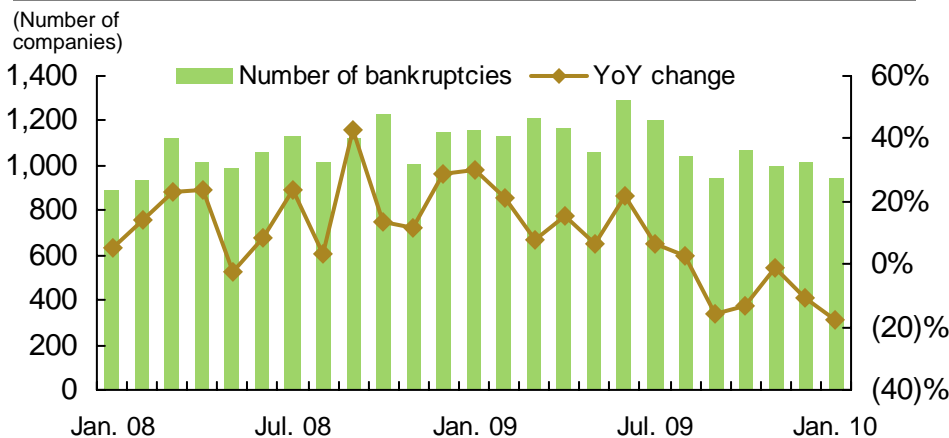
Nominal GDP growth rate



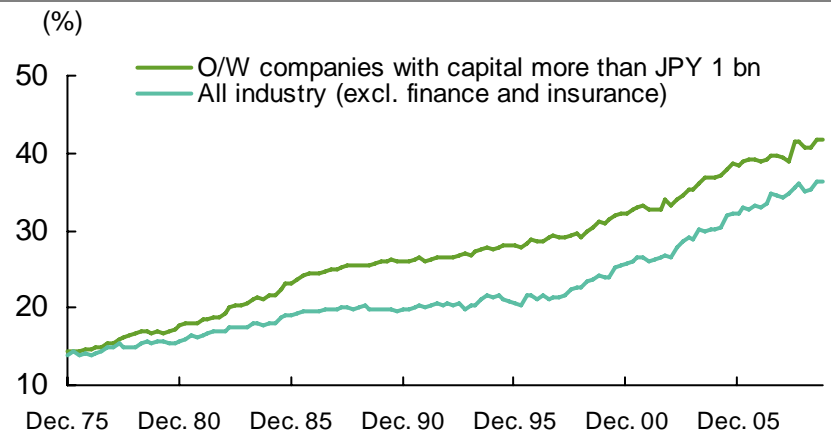
Trends of JPY interest rates



Trends of corporate bankruptcies in Japan*2



Capital ratio of Japanese companies*3



*1 From Jan. 10 (incl. full fiscal year forecast), estimate by the Japan Research Institute as of Feb. 15, 10

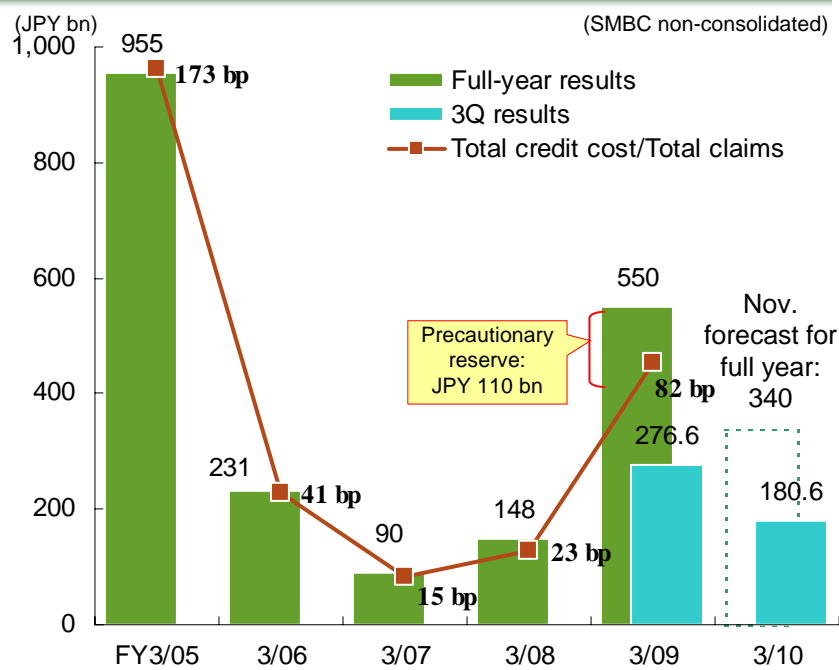
*2 Source: Teikoku Databank "Japan Corporate Bankruptcy Report"

*3 Source: MOF (Japan) "Financial Statements Statistics of Corporations by Industry "

5-3. Credit costs

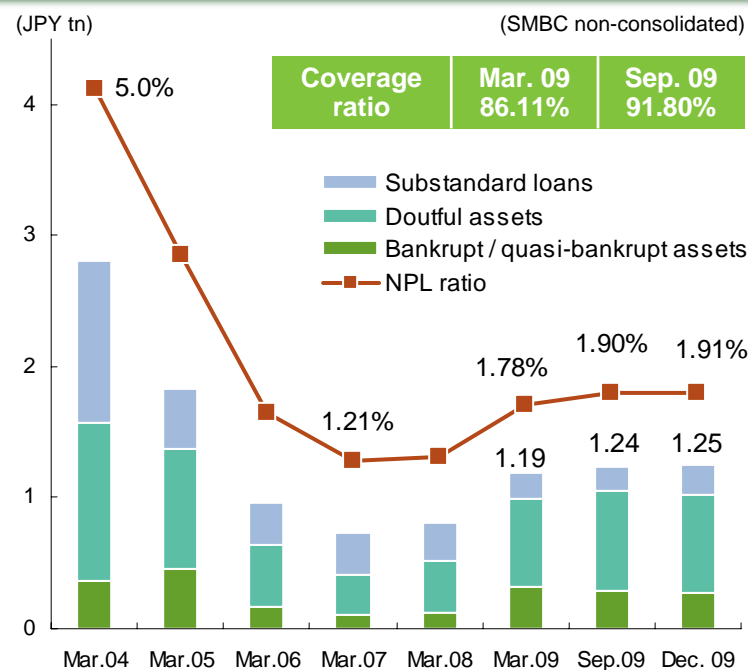
SMBC's non-consolidated Total credit cost for 3Q, FY3/10 decreased by JPY 96.0 billion year over year, at the level of 53% of full-year forecast announced in Nov. 09. This was due mainly to the Japanese government's economy-boosting measure including the emergency credit-guarantee program through credit guarantee corporations, detailed responses to our clients and improvement in overseas market

Total credit cost



(JPY bn)	FY3/05	3/06	3/07	3/08	3/09	3/10
Total credit cost (SMFG consolidated)	1,197	302	145	249	768	319.5
Of which, Group companies'	242	71	55	101	218	138.9

Reference Balance of non-performing loans

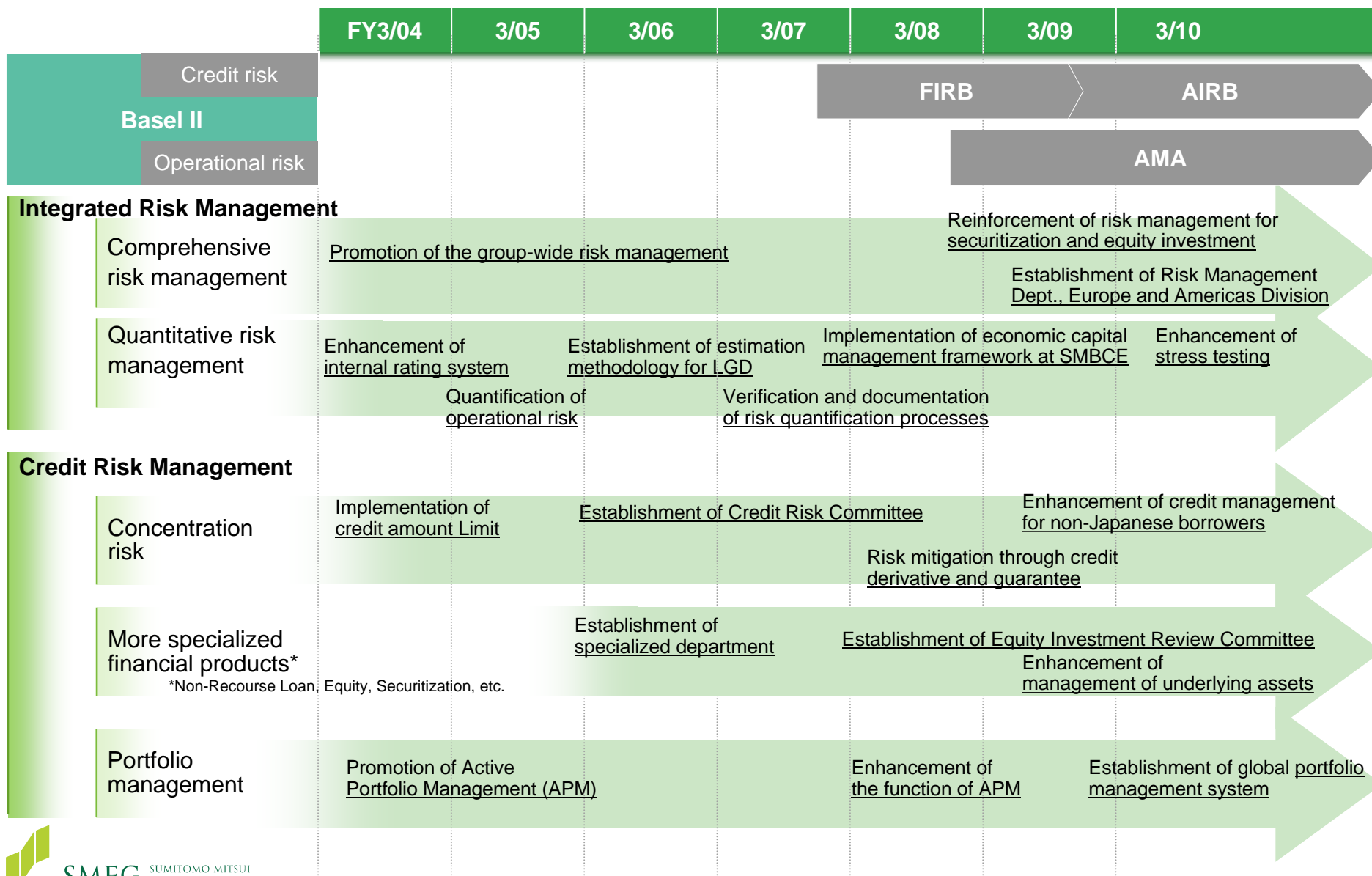


(JPY tn)	Mar.04	Mar.05	Mar.06	Mar.07	Mar.08	Mar.09	Sep.09	Dec.09
Claims to borrowers requiring caution*	4.3	2.4	2.2	2.4	2.6	3.7	3.6	3.6
Total claims	56	55	57	61	65	67	65	66

* Excluding claims to Substandard borrowers

5-4. Enhancement of Risk Management

As risks increase in diversity and complexity, we are continuously reinforcing comprehensive risk management framework and risk quantification system pursuant to Basel II capital requirements



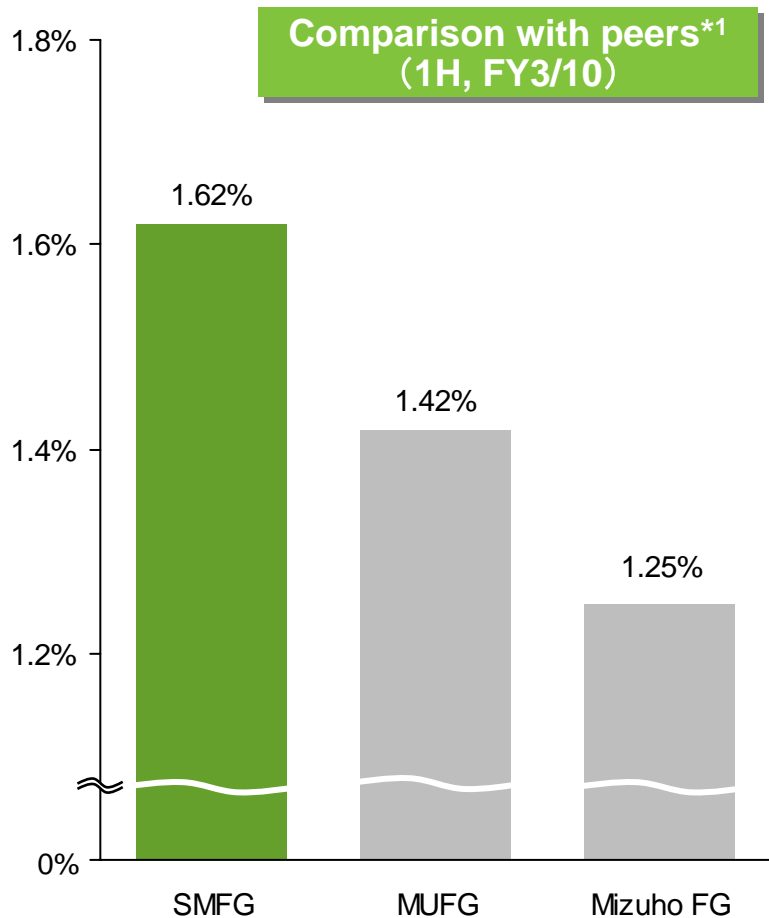
Q6. What are core strengths of SMFG?

A6. Sources of our strengths are “Spirit of innovation”, “Speed” and “Solution & Execution”.
Around them, we form our core strengths:
higher profitability and efficiency than peers,
limited downside risk and solid customer base and
stable deposit base in the core commercial banking
business

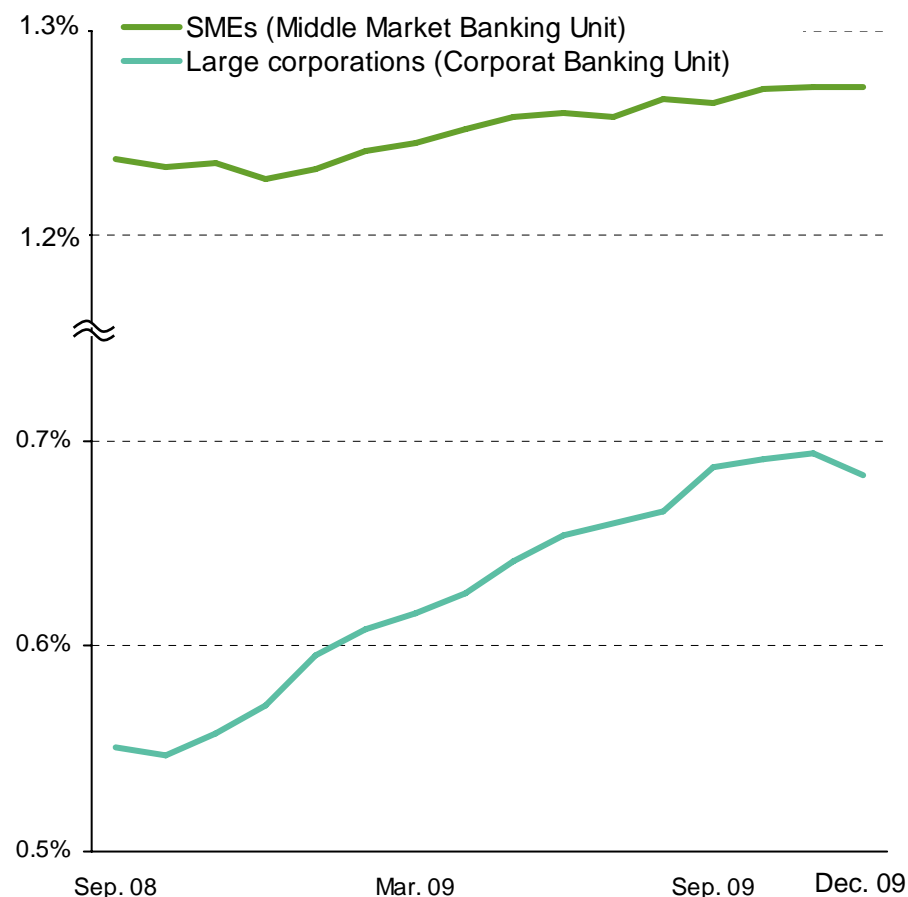
6-1. Our Core Strengths: High Profitability

*We have maintained our higher profitability under severe business environment.
We have been exerting our efforts to improve risk-return of our loan portfolio*

Domestic loans interest spread



Loan spread of domestic loans (managerial accounting basis)

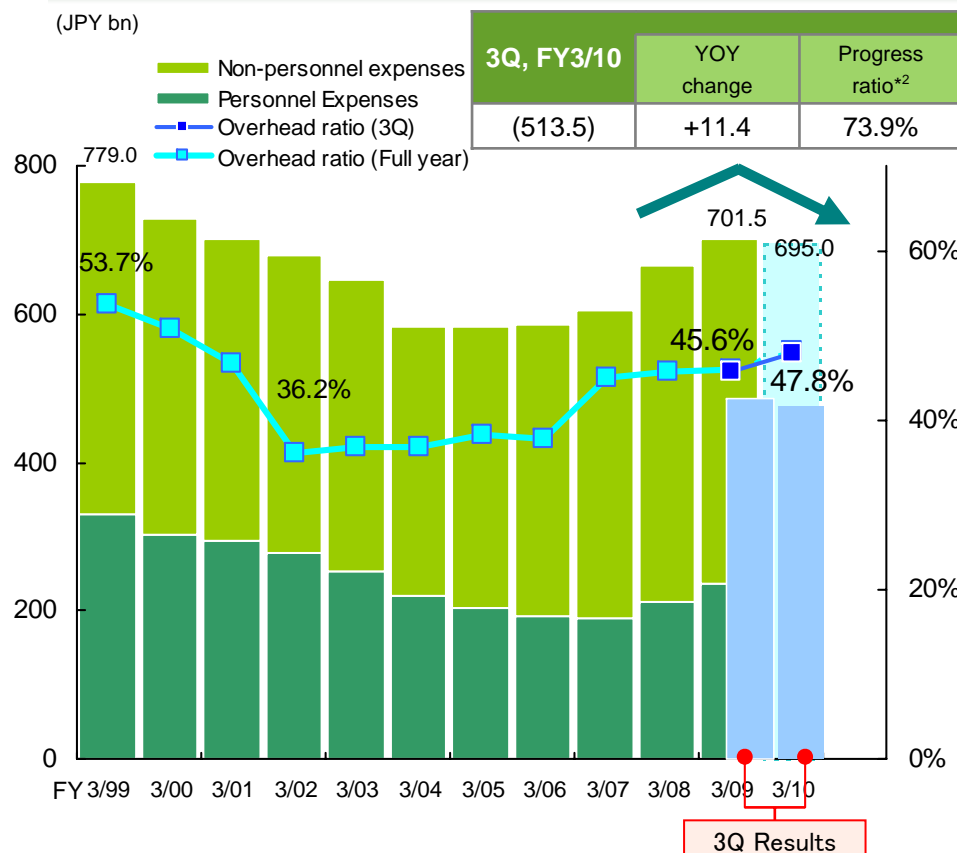


*1 Based on each companies' disclosure.
The figures shown in the graphs are: non-consolidated figures of SMBC for SMFG, non-consolidated figures of The Bank of Tokyo-Mitsubishi UFJ for MUFG, and simple aggregation of Mizuho Bank and Mizuho Corporate Bank for Mizuho FG

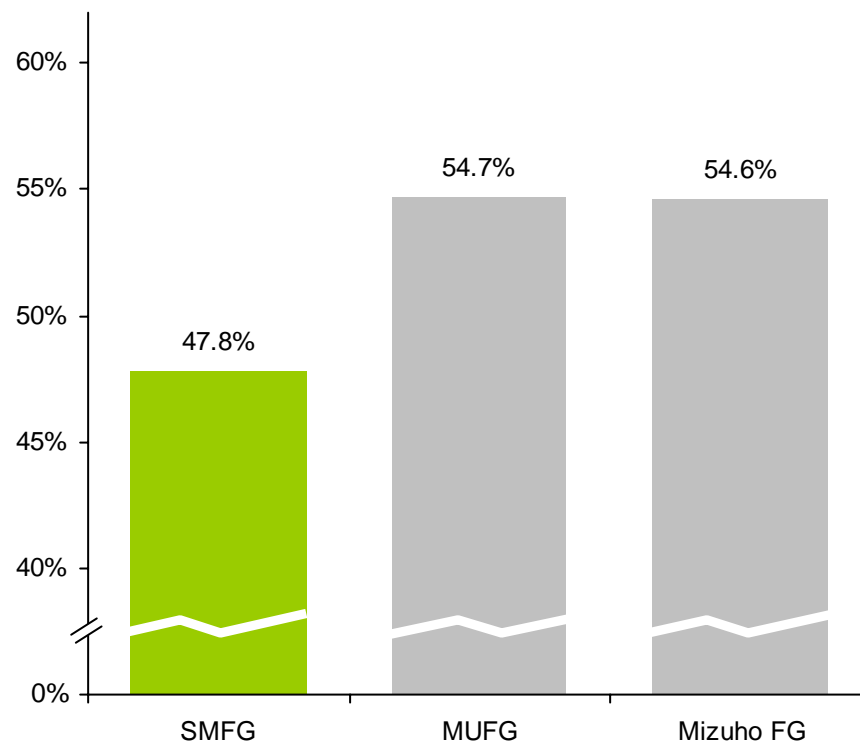
6-2. Our Core Strengths: High Efficiency

SMBC's non-consolidated Expenses for 3Q, FY3/10 decreased by JPY 11.4 billion year over year to JPY 513.5 billion, at the level of 73.9% of full-year forecast announced in Nov. 09. This was due mainly to cut back in promotion expenses, etc. We will strive to maintain the overhead ratio of less than 50% on SMBC non-consolidated basis

Trends of expenses*1



Overhead ratio (3Q, FY3/10, comparison with peers*3)



*1 FY3/01 and before: aggregated figures of former Sakura Bank and Sumitomo Bank

*2 Progress ratio = "Results in 3Q, FY3/10" divided by "Forecast for full year in FY3/10"

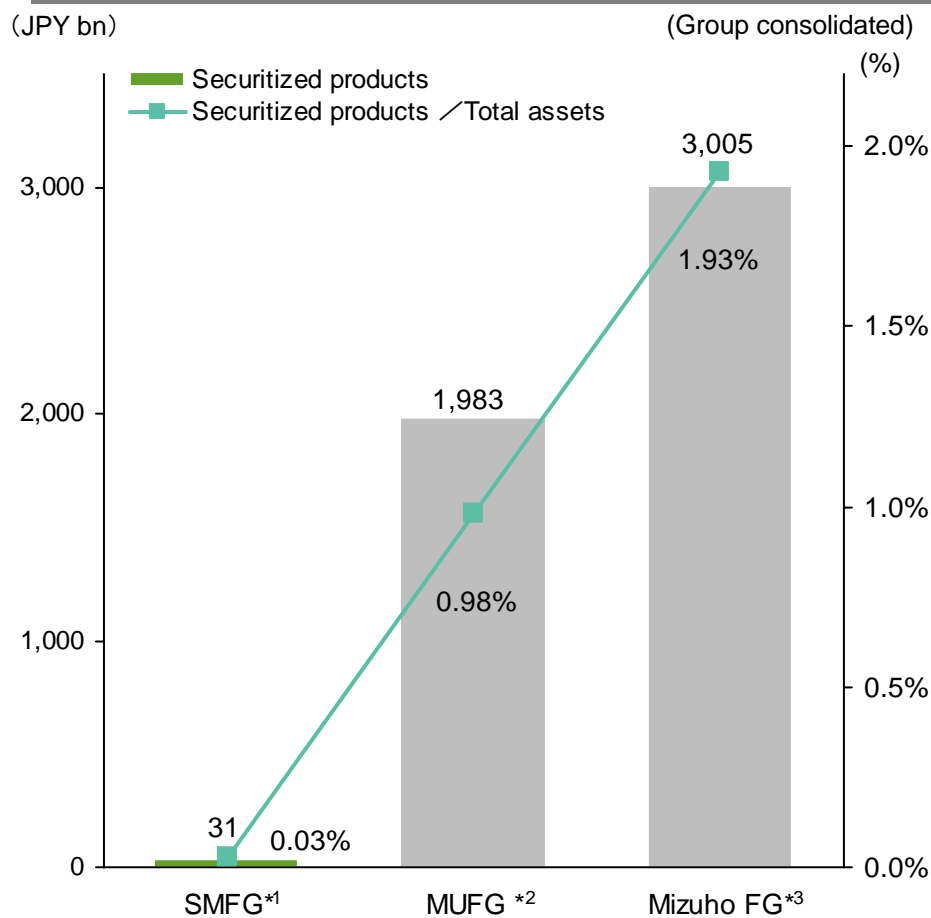
*3 Based on each companies' disclosure.

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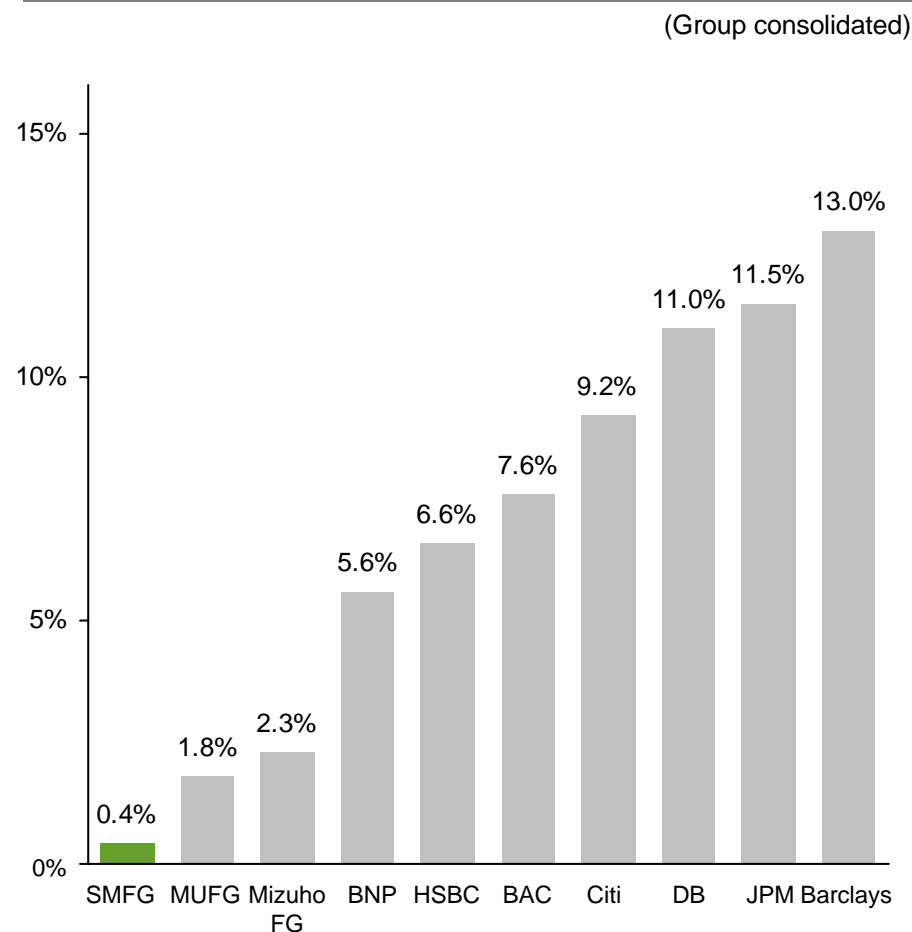
6-3. Our Core Strengths: Limited Downside Risk

We have smaller exposure to securitized products and lower market risks than peers

Securitized products, etc. (Sep. 09)



Percentage of market risk equivalent in risk-adjusted assets*4



*1 After provisions and write-offs

*2 Balance is the amount after impairment and before deducting net unrealized losses. Including "securities being held to maturity" and "other securities"

*3 Balance is the amount after reserve for investment loss. Including banking accounts of subordinated banks and trading accounts of Mizuho Securities

*4 Based on company disclosures (HSBC/Barclays: as of Jun. 09, BNP: as of Dec. 08, Others: as of Sep. 09)

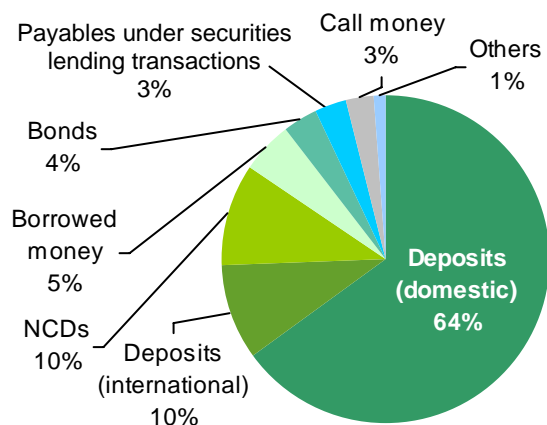
6-4. Our Core Strengths: Stable Deposit Base

Stable customer deposit base would reduce liquidity risks, as well as contribute to earnings growth, once the interest rate increases

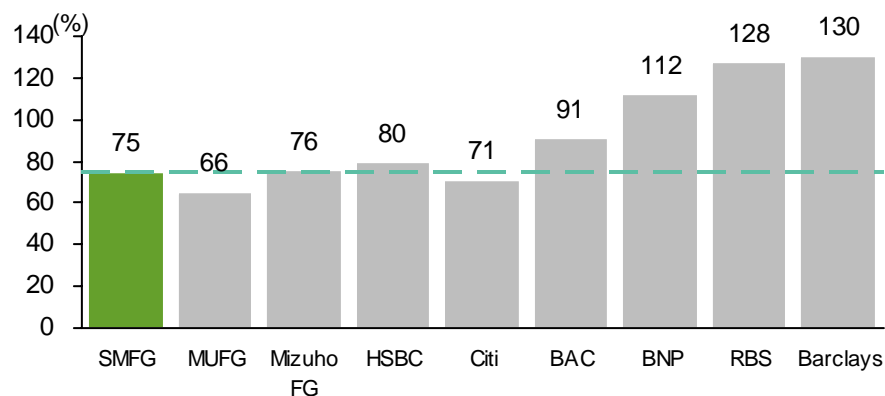
Liquidity

Funding structure*1

(SMBC non-consolidated)

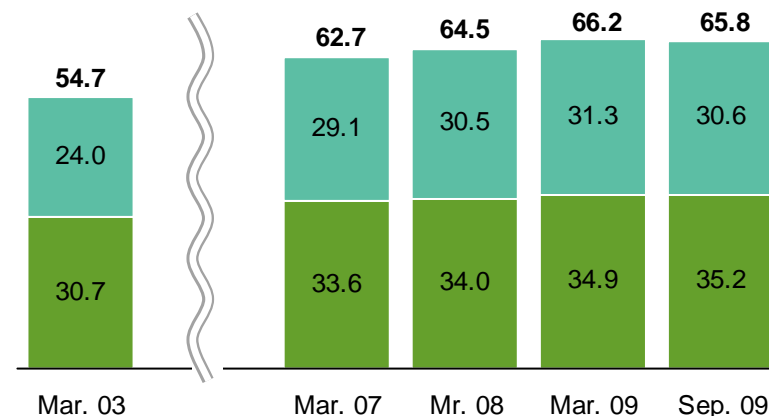


Loan to deposit ratio*2



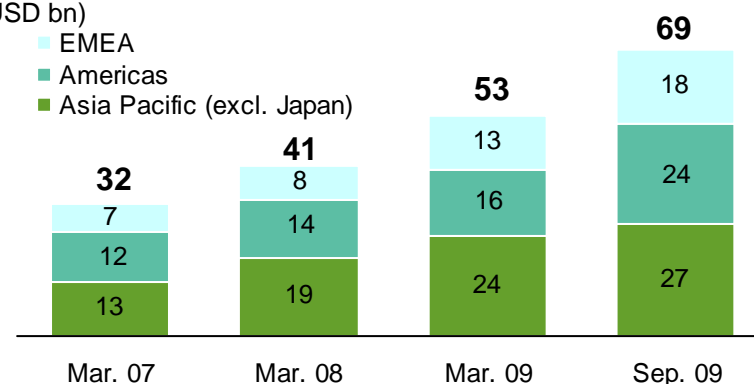
Deposits (domestic)

(JPY tn) ■ Individual ■ Corporate (SMBC non-consolidated)



Deposits (overseas)*3

(USD bn) ■ EMEA ■ Americas ■ Asia Pacific (excl. Japan)



*1 Average balance of interest-bearing liabilities in 1H, FY3/10

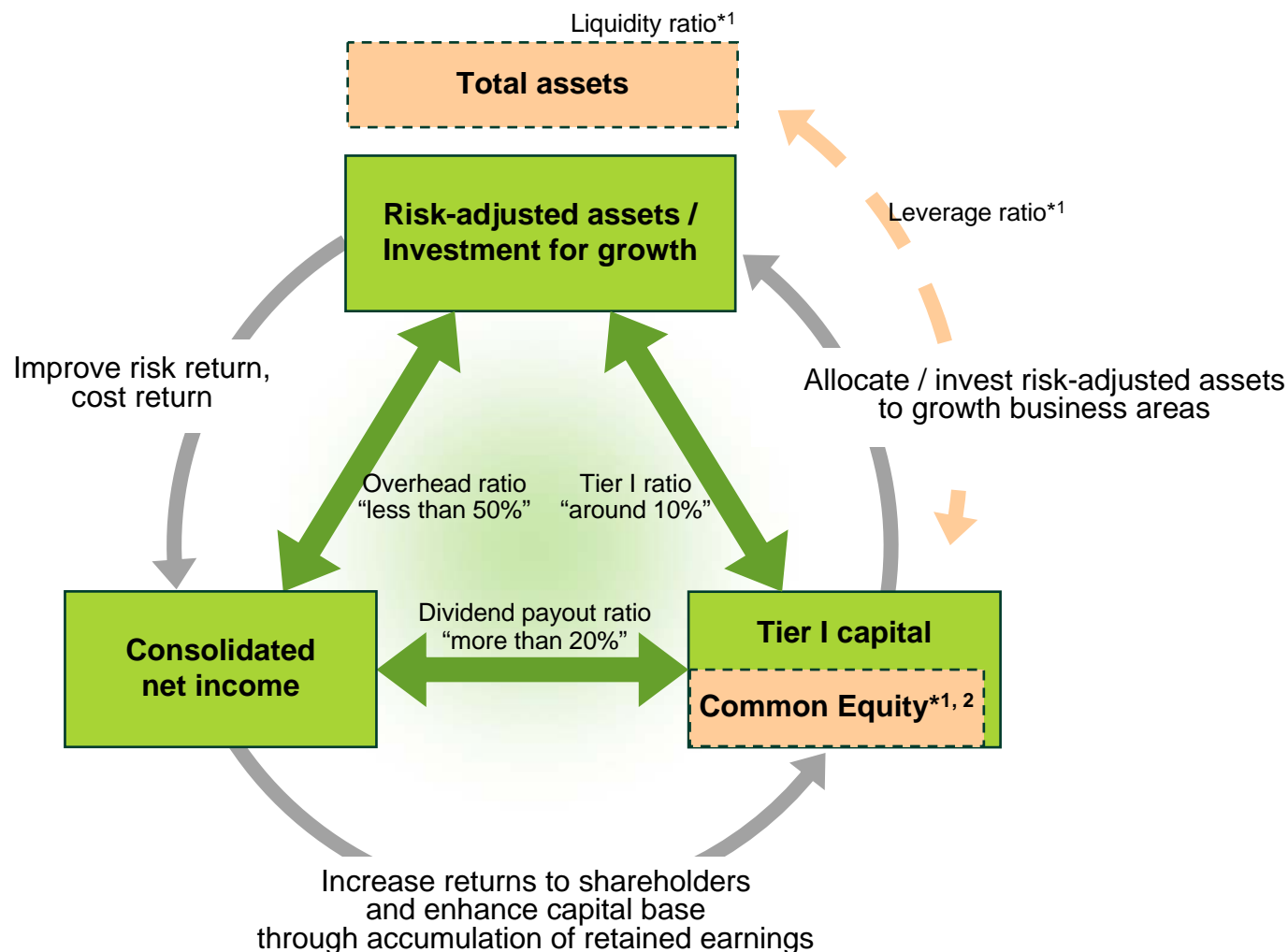
*2 Consolidated basis. Based on each company's disclosure. As of Jun. 09 for HSBC, as of Sep. 09 for RBS, and as of Dec. 09 for others

*3 Managerial accounting basis. Total balance of SMBC non-consolidated, SMBC Europe and SMBC (China)

In Closing

- Management Approach for Sustainable Growth -

Aiming for sustainable growth of corporate value through well-balanced growth cycle of profitability, capital base, risk-adjusted assets and investment for growth



*1 Defined by Consultative Document (Basel Committee on Banking Supervision, Dec. 17, 09)

*2 Capital consisting mainly of common stock and retained earnings, defined by Basel Committee on Banking Supervision

(Appendix 1) Purpose of the Previous Common Equity Offering

Capital raise

Common equity offering	Approx. JPY 800 bn ^{*2}
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Capital allocation^{*1}

Buyback of hybrids (hybrid Tier I securities)	Approx. JPY 200 bn
Regulatory/strategic buffer	Approx. JPY 400 bn
Reinforcement of business portfolio	Approx. JPY 200 bn

Our efforts (Reduction in low-yielding assets, etc.)	Approx. JPY 500 bn
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Current focus areas (domestic operations, consolidation of Cedyne, etc.)	Approx. JPY 700 bn
Nikko Cordial Securities	
Asia strategy	

*1 Illustrative capital allocation as a group. This does not mean use of proceeds

*2 Originally assumed amount paid at announcement

(Appendix 2) Loan to Deposit Spread

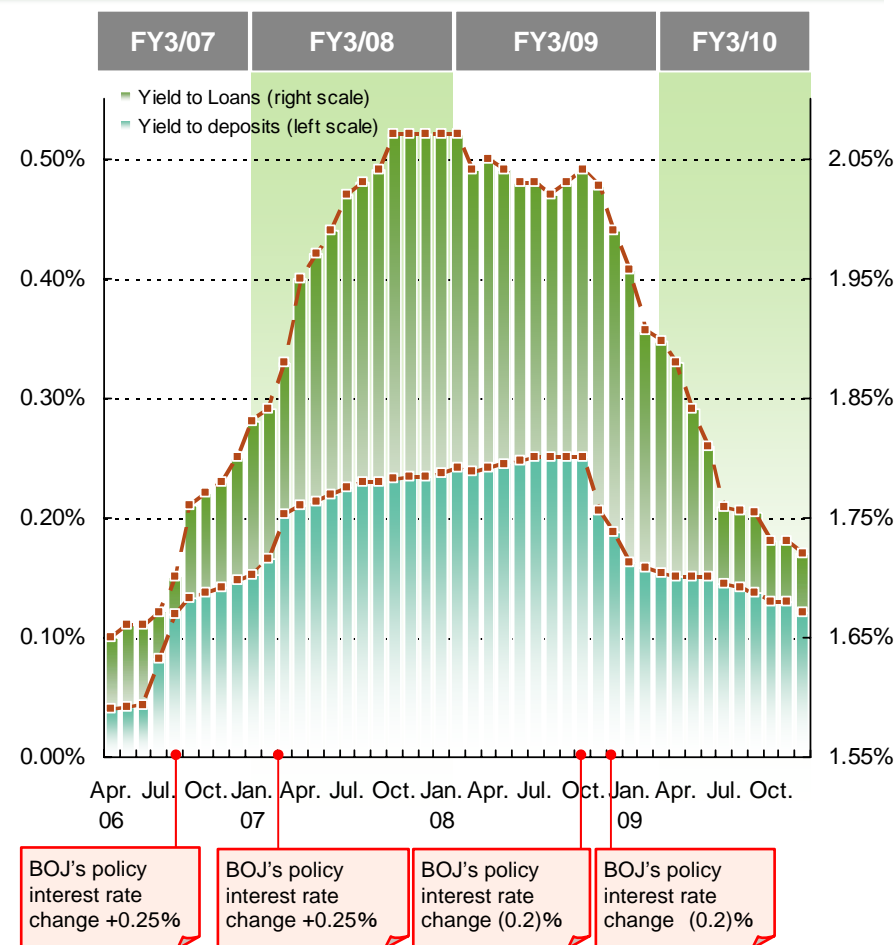
Loan to deposit spread (financial accounting basis)

(JPY tn, %)

<Domestic>	1H, FY3/10		YOY change	
	Average balance	Yield	Average balance	Yield
Loans* (a)	48.2	1.77	+2.2	(0.24)
Deposits, etc. (b)	67.2	0.15	+7.1	(0.11)
Loan to deposit spread (a) - (b)		1.62		(0.13)
<Overseas>				
Loans (a)	9.5	2.21	(0.6)	(1.80)
Deposits, etc. (b)	10.3	0.54	+0.3	(1.77)
Loan to deposit spread (a) - (b)		1.67		(0.03)

* Excludes loans to financial institutions

Yield of domestic loans and deposits (managerial accounting basis)



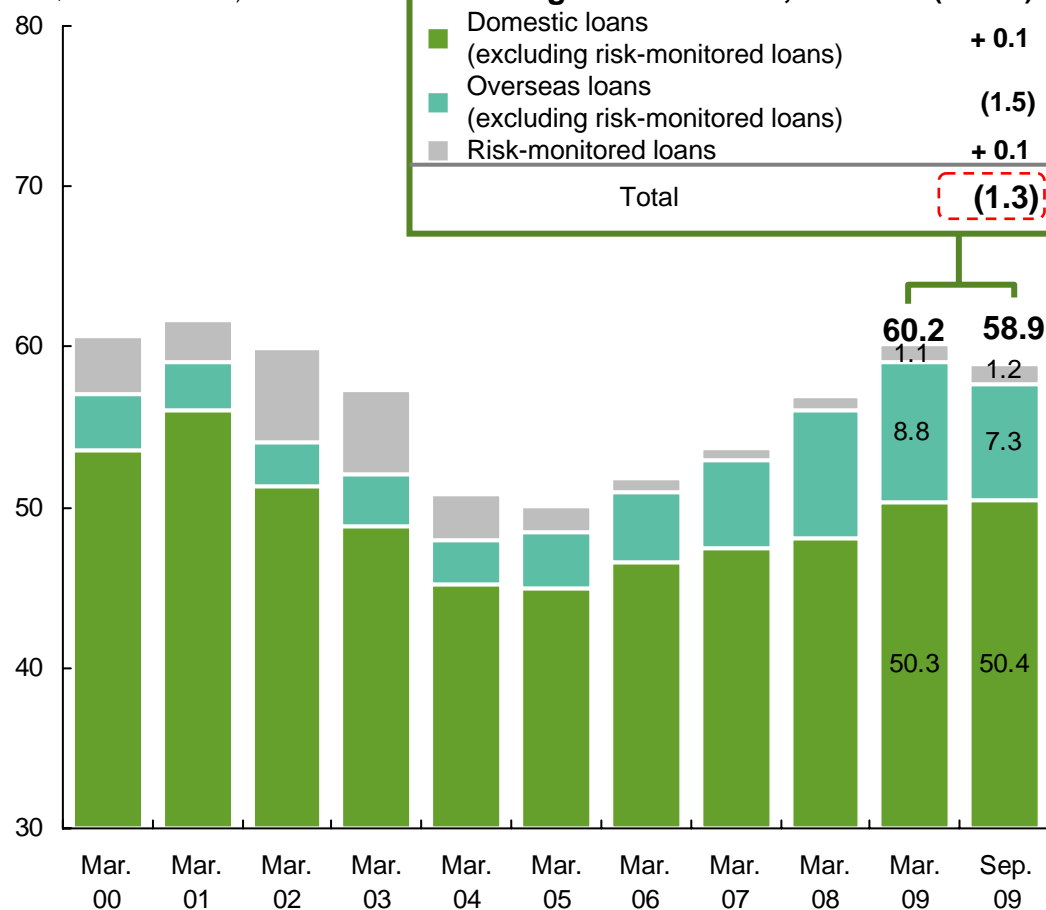
- Short term prime rate: 1.375% → 1.625% (+ 0.250%, 2006/8/21 -) → 1.875% (+ 0.250%, 2007/3/26 -) → 1.675% (- 0.200%, 2008/11/17 -) → 1.475% (- 0.200%, 2009/1/13 -)
- Yield on ordinary deposit: 0.001% → 0.100% (+ 0.099%, 2006/7/18 -) → 0.200% (+ 0.100%, 2007/2/26 -) → 0.120% (- 0.080%, 2008/11/4 -) → 0.040% (- 0.080%, 2008/12/22 -)
- Yield on 1 year time deposit (over-the-counter): 0.150% → 0.300% (+ 0.150%, 2006/7/18 -) → 0.400% (+ 0.100%, 2007/2/26 -) → 0.300% (- 0.100%, 2008/11/12 -) → 0.250% (- 0.050%, 2009/5/1 -) → 0.200% (- 0.050%, 2009/7/13 -) → 0.170% (- 0.030%, 2009/9/7 -) → 0.140% (- 0.030%, 2009/11/9 -)

(SMBC non-consolidated)

(Appendix 3) Loan Balance

Trend of loan balance*1

(JPY tn, term-end balance)



*1 Mar. 01 and before: aggregated figures of former Sakura Bank and Sumitomo Bank

Term-end Balance by domestic business unit (managerial accounting basis)

(JPY tn, term-end balance)	Sep. 30, 09	Change from Mar. 31, 09
Consumer Banking Unit	15.2	+ 0.2 ^{*2}
Middle Market Banking Unit ^{*3}	19.3	(1.1)
Corporate Banking Unit	12.2	(0.0)

*2 After add-back adjustment of securitized portion of housing loans (Securitized approximately JPY 40 bn in 1H, FY3/10)

*3 Excluding loans to the public sector

Overseas loans, classified by region^{*4} (managerial accounting basis)

(JPY tn, term-end balance)	Sep. 30, 09	Change from Mar. 31, 09
Overseas total	8.7	(1.3)
Americas	2.6	(0.8)
Europe	3.4	(0.3)
Asia	2.7	(0.2)

*4 Includes SMBC Europe and SMBC (China)

(SMBC non-consolidated)

(Appendix 4) Performance by Business Unit

		(JPY bn)	FY3/09	1H, FY3/10	YOY change*1
Consumer Banking Unit	Gross banking profit		429.4	192.5	(5.9)
	Expenses		(290.7)	(144.4)	+1.0
	Banking profit		138.7	48.1	(4.9)
Middle Market Banking Unit	Gross banking profit		539.8	231.4	(33.6)
	Expenses		(222.7)	(109.2)	+1.4
	Banking profit		317.1	122.2	(32.2)
Corporate Banking Unit	Gross banking profit		196.7	97.2	+19.4
	Expenses		(31.5)	(16.6)	(0.1)
	Banking profit		165.2	80.6	+19.3
International Banking Unit (IBU)	Gross banking profit		175.0	84.2	+18.5
	Expenses		(64.8)	(27.3)	+2.0
	Banking profit		110.2	56.9	+20.5
Marketing Units	Gross banking profit		1,340.9	605.3	(1.6)
	Expenses		(609.7)	(297.5)	+4.3
	Banking profit		731.2	307.8	+2.7
Treasury Unit	Gross banking profit		246.8	167.0	+78.3
	Expenses		(17.9)	(8.2)	+0.5
	Banking profit		228.9	158.8	+78.8
Headquarters	Gross banking profit		(62.8)	(53.0)	(92.5)
	Expenses		(73.9)	(36.0)	+10.1
	Banking profit		(136.7)	(89.0)	(82.4)
Total	Gross banking profit		1,524.9	719.3	(15.8)
	Expenses		(701.5)	(341.7)	+14.9
	Banking profit		823.4	377.6	(0.9)

Gross banking profit by products (1H, FY3/10)*2

	(JPY bn)	<YOY change*1>
o/w Income on domestic loans	261.1	+ 2.7
Income on domestic yen deposits	104.3	(0.5)
IBU's Interest related income	50.4	+16.8
Interest income	441.9	+18.7
o/w Investment trusts	16.7	+ 0.5
Pension-type insurance	9.5	(0.2)
o/w Income relating to Financial Consulting for Individuals	27.4	(0.1)
Loan syndication	22.8	+ 4.9
Income on structured finance*3	17.4	(2.9)
Income on real estate finance*3	15.1	+ 7.0
Income relating to IB business	65.9	+ 6.8
o/w Derivatives	8.9	(14.2)
Money order, EB	48.0	(0.7)
Foreign exchange	19.8	(3.9)
IBU's Non-interest income	33.8	+ 1.7
Non-interest income	163.4	(20.3)
Marketing Units	605.3	(1.6)
Adjustment of interest rates and exchange rates, etc.		(74.0)

<Nominal change>
YOY change (75.6)

Average loan balance and spread by business unit*2

	Average balance		Average spread	
	1H, FY3/10	YOY change	1H, FY3/10	YOY change
(JPY tn, %)				
Domestic Loans	51.1	+2.6	1.04	(0.04)
Consumer Banking Unit	15.1	+0.4	1.49	(0.04)
Middle Market Banking Unit	19.5	(1.0)	1.19	(0.02)
Corporate Banking Unit	12.1	+1.8	0.65	+0.09

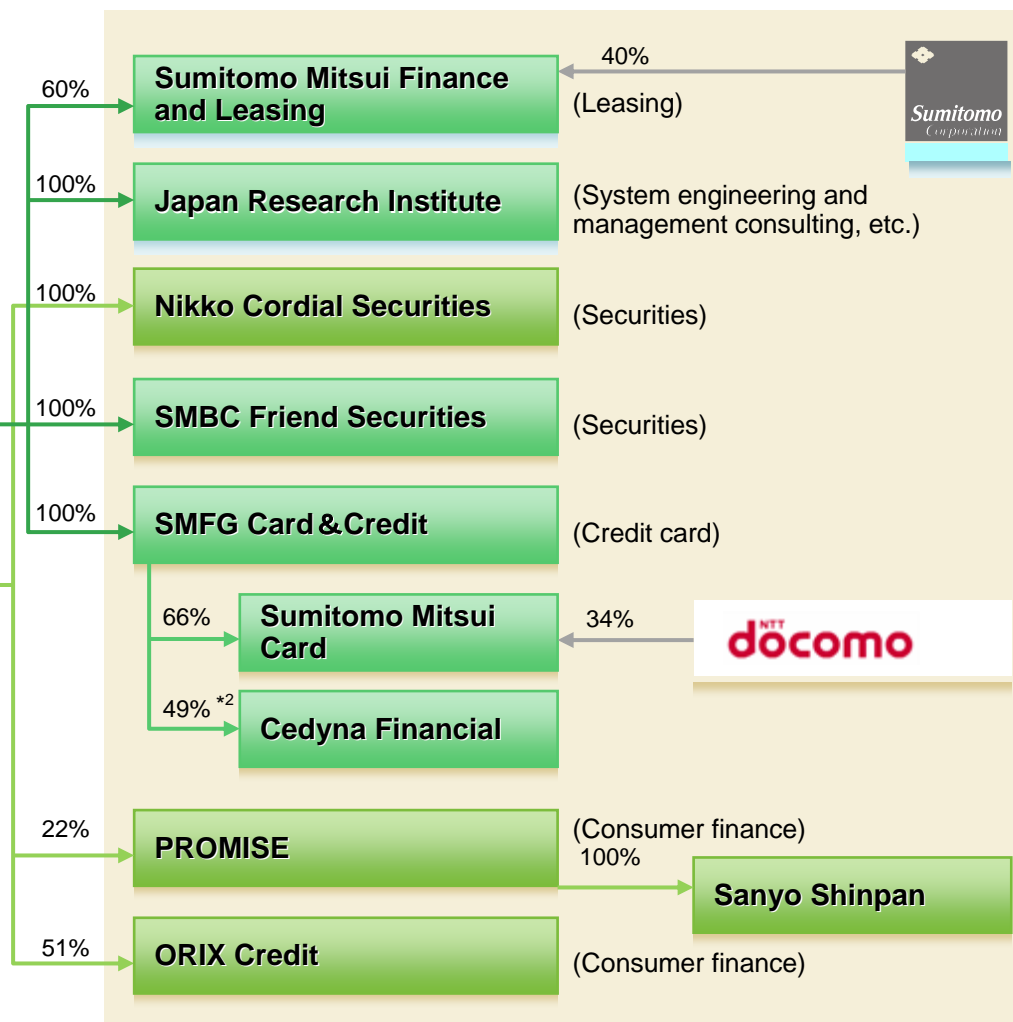
(Appendix 5) SMFG's Group Structure*1



Sumitomo Mitsui Financial Group	
Consolidated total assets	JPY 118 tn
Consolidated Tier I ratio	9.55%



Sumitomo Mitsui Banking Corporation	
One of the leading commercial banks in Japan	
Total assets	JPY 105 tn
Deposits	JPY 69 tn
Loans	JPY 59 tn
Number of customer deposit accounts (individual customers)	Approx. 26 mn
Number of corporate borrowers	Approx. 127,000



*1 As of Dec. 31, 09, for the stake. As of Sep. 09 for the rest

*2 Total shares held by SMFG group. To be increased to approx. 68% in May 10 by share investment



This material 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 material: 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.