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SMFG SUMITOMO MITSUI
FINANCIAL GROUP

This document 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.

(1-1) Summary of SMFG's financial results

<SMFG consolidated>

P/L

(Billions of yen)

	FY03	FY04	FY05	1st half, FY06	Difference*
Consolidated gross profit	2,069.5	2,025.0	2,090.1	885.8	+276.7
Net interest income	1,281.1	1,171.3	1,161.6	559.6	+115.8 (1)
Trust fees	0.3	2.6	8.6	1.4	0.0
Net fees and commissions	424.2	516.1	619.6	283.4	+123.9 (2)
Net trading income	304.1	144.4	32.8	51.6	+11.5
Net other operating income	59.8	190.5	267.5	(10.2)	+25.5 (3)
General and administrative expenses	(866.5)	(852.7)	(853.8)	(432.7)	(135.2) (4)
Gains (losses) on stocks	101.5	(101.9)	47.1	10.4	+1.7
Equity in earnings of affiliates	15.7	27.1	31.9	(32.3)	(32.3) (5)
Ordinary profit (loss)	342.8	(30.3)	963.6	357.1	+88.1
Extraordinary gains (losses)	62.0	(78.2)	79.8	44.2	+14.9 (6)
Net income (loss)	330.4	(234.2)	686.8	243.7	+60.0
Total credit cost	(956.6)	(1,196.8)	(302.0)	(58.0)	(24.7) (7)
Consolidated net business profit**	1,090.6	1,014.4	1,225.4	426.4	+114.8

*Difference between SMFG consolidated and SMBC non-consolidated

- (1) Kansai Urban Banking Co.: 26.7, Minato Bank: 22.4, Sumitomo Mitsui Card: 15.6, SMBC Europe: 12.6
(2) Sumitomo Mitsui Card: 57.9, SMBC Friend Securities: 19.6
(3) SMBC Leasing: 38.8
(4) Sumitomo Mitsui Card: (59.3), SMBC Friend Securities: (18.1), Minato Bank: (17.0), Kansai Urban Banking Co.: (16.3)
(5) Promise: (35.0), Daiwa Securities SMBC: 8.0
(6) Gains on reversal of impairment loss due to dissolution of overseas subsidiary (Sumitomo Finance International plc): 18.2
(7) Sumitomo Mitsui Card: (8.0), Kansai Urban Banking Co.: (5.5), Minato Bank: (4.8), SMBC Leasing: (3.9)

** Consolidated net business profit = (SMBC non-consolidated banking profit (before provision for general reserve for possible loan losses)) +
(Other consolidated subsidiaries' ordinary profit (excluding non-recurring items)) + (Affiliates' ordinary profit) X (Ownership ratio) -
(Internal transaction (dividends, etc.))

B/S

(Billions of yen)

	Mar. 04	Mar. 05	Mar. 06	Sep. 06	change from Mar. 06
Assets	102,215.2	99,731.9	107,010.6	102,552.0	(4,458.6)
Loans and bills discounted	55,382.8	54,799.8	57,267.2	59,184.5	+1,917.3
Securities	27,049.9	24,233.7	25,505.9	22,351.6	(3,154.2)
Deferred tax assets	1,706.6	1,598.2	1,051.6	1,023.3	(28.3)
Liabilities	98,150.5	95,934.9	101,443.2	97,929.2	(3,514.0)
Deposits	65,333.4	68,474.9	70,834.1	72,165.6	+1,331.4
NCDs	3,519.5	2,713.3	2,708.6	2,492.4	(216.3)
Bonds	4,003.0	4,339.5	4,241.4	4,155.8	(85.6)
Deferred tax liability	40.2	45.3	49.5	49.9	+0.4
Minority interests	993.7	1,021.2	1,113.0	-	(1,113.0)
Net assets	3,070.9	2,775.7	4,454.4	4,622.8	+168.4
Capital stock	1,247.7	1,352.7	1,420.9	1,420.9	-
Capital surplus	865.3	974.3	1,229.2	276.6	(952.7)
Retained earnings	611.2	330.0	992.1	1,188.4	+196.3
Treasury stock	(3.0)	(269.9)	(4.4)	(50.2)	(45.8)
Total stockholders' equity	2,721.2	2,387.1	3,637.8	2,835.7	(802.1)
Net unrealized gains on other securities	325.0	410.7	819.9	823.2	+3.3
Net deferred losses on hedges	-	-	-	(88.1)	(88.1)
Foreign currency translation adjustments	(71.8)	(79.9)	(41.5)	(47.9)	(6.4)
Land revaluation excess	96.5	57.9	38.2	37.9	(0.2)
Total valuation and translation adjustments	349.8	388.6	816.6	725.2	(91.5)
Minority interests	-	-	-	1,061.9	+1,061.9
Capital ratio	11.37%	9.94%	12.39%	10.07%	(2.32%)

(1-2) Summary of consolidated subsidiaries' financial results <SMFG consolidated>

Sumitomo Mitsui Card

	(Billions of yen)			
	FY03	FY04	FY05 1st half, FY06	
Operating revenue	126.3	132.1	148.2	76.6
Operating profit	18.5	23.1	25.9	7.8
Ordinary profit	18.6	23.1	27.2	7.9
Net income	12.6	18.6	17.7	4.8
Card sales handled	3,258.4	3,598.7	4,181.3	2,274.0
Number of cardholders (Tens of thousands)	1,276	1,346	1,407	1,460

1st half, FY06 highlights

- Achieved stable growth
 - Increased number of cardholders
 - Expanded card-payment services:
(Utilities payments, tax payments, payments in hospitals, railroad fare payments, etc.)
- Further fortified businesses through alliance
 - Promoted "iD," new credit-payment service using mobile phone through alliance with NTT DoCoMo
 - Expanded member retail shops to provide settlement service under the alliance with China Unionpay

Initiatives in 2nd half, FY06

- Further expand into new market
 - Strengthen small amount settlement and expand into government & municipality market
- Aggressively promote "Main-Card" strategy through utilization of CRM system
 - Meet various customers' needs arising from their own lifestyles
 - Further expand card-payment services
- Establish "iD" as a de facto standard of credit-payment service using mobile phone
 - Start offering credit card with "iD" as standard equipment (Jan. 2007)

	(Billions of yen)
	Sep. 06
Total assets	800.7
Capital stock	34.0
Number of employees	1,884

SMBC Leasing

	(Billions of yen)			
	FY03	FY04	FY05 1st half, FY06	
Operating revenue	553.0	589.1	619.7	319.5
Operating profit	23.2	28.0	32.2	15.6
Ordinary profit	14.5	20.1	26.7	14.4
Net income	6.3	12.4	17.5	8.9
Leased amount	555.7	580.0	615.5	278.5

1st half, FY06 highlights

- Promoted development of strategic business areas
- Improved productivity by utilizing the new system, "SCRUM"
- Credit ratings upgraded (JCR: "A" => "A+")
- Strengthened measurement equipment leasing
- Established new internal control system

Initiatives in 2nd half, FY06

- Prepare for the merger with Sumisho Lease Co., Ltd. (Oct. 2007)
 - Pursue strategic joint business in leasing under the alliance between SMFG and Sumitomo Corporation group
- Further promote development of strategic business areas
 - SME market, real estate lease, etc.
- Further reinforce auto leasing business, etc.

	(Billions of yen)
	Sep. 06
Total assets	1,806.2
Lease assets	1,533.4
Capital stock	82.6
Number of employees	924

Japan Research Institute

	(Billions of yen)			
	FY03	FY04	FY05 1st half, FY06	
Operating revenue	105.1	111.2	115.8	48.4 *
Operating profit	7.6	6.3	5.2	0.6 *
Ordinary profit	7.5	6.3	5.7	1.1 *
Net income	4.0	2.6	3.8	1.3 *

1st half, FY06 highlights

- Established a new company, JRI Solutions Ltd., through corporate split in Jul. 2006 in order to strengthen capability to provide IT solution for outside customers other than the SMFG group companies

Initiatives in 2nd half, FY06

- Further strengthen capability to provide IT solution for corporations
 - Plan to establish new department promoting IT consulting in JRI Solutions Ltd.
- Further reinforce stable operation of system by improving quality and security

	(Billions of yen)
	Sep. 06
Total assets*	87.7
Capital stock	10.0
Number of employees*	2,924

*Including figures for JRI Solutions Ltd., established through corporate split in Jul. 2006.

(1-3) Summary of affiliates' financial results

- Daiwa Securities SMBC / Promise

Daiwa Securities SMBC

(Billions of yen)

<Consolidated>	FY03	FY04	FY05	1st half, FY06
Operating revenue	197.9	249.6	350.8	141.1
Commissions	76.8	91.7	111.3	41.5
Net gains on trading securities	78.2	118.3	175.5	53.2
Interest and dividend income	42.9	39.6	64.0	46.3
Interest expense	16.6	27.3	39.3	22.9
Net operating revenue	181.3	222.4	311.6	118.1
Selling, general and administrative expenses	128.1	138.8	171.9	78.4
Ordinary profit	54.1	85.2	141.6	41.5
Net income	33.2	54.0	91.9	20.9

Promise

(Billions of yen)

<Consolidated>	FY03	FY04	FY05	1st half, FY06
Operating income	391.0	369.9	381.3	190.5
Interest on consumer loans	368.7	352.3	360.6	177.1
Operating expenses	303.1	241.6	313.9	176.1
Advertising expenses	15.6	16.4	20.3	9.2
Provision for uncollectible loans	136.5	97.5	125.8	85.7
Employees' salaries and bonuses	30.9	25.9	27.0	12.0
Operating profit	87.9	128.3	67.4	14.5
Recurring profit	89.9	130.8	70.0	15.3
Net income	41.6	75.4	42.0	(159.4) *

*Include JPY 174.9 billion of Extraordinary losses (Provision for reserve for losses on interest repayments)

(1-4) Capital ratio and list of preferred stocks

Capital ratio <SMFG consolidated>

(Billions of yen)

	Mar. 04	Mar. 05	Mar. 06	Sep. 06 <Preliminary >
Tier I	3,571.6	3,262.3	4,645.9	3,737.7
Capital stock & Capital surplus	2,112.9	2,327.0	2,650.1	1,697.4
<Preferred stock>	<1,796.3>	<1,781.6>	<1,460.3>	<555.3>
Retained earnings	564.8	285.6	944.1	1,188.4
Preferred securities issued by overseas SPCs	814.0	816.9	835.2	836.0
Treasury stock	(3.0)	(269.9)	(4.4)	(50.2)
Tier II*	3,416.5	3,262.3	4,067.7	3,737.7
45% of unrealized gains on Other securities	249.4	317.1	627.8	629.1
45% of land revaluation excess	68.5	67.1	39.9	39.7
General reserve for possible loan losses	837.7	633.5	742.6	712.8
Perpetual subordinated debt	755.6	880.0	1,035.8	1,126.2
Dated subordinated debt	1,603.0	1,657.3	1,621.6	1,469.0
Sub total	3,514.2	3,555.0	4,067.7	3,976.8
Deduction	(250.8)	(504.4)	(619.3)	(630.6)
Total capital	6,737.4	6,020.1	8,094.4	6,844.9
Risk-adjusted assets	59,204.0	60,552.6	65,322.3	67,945.9
Capital ratio	11.37%	9.94%	12.39%	10.07%
Tier I ratio	6.03%	5.38%	7.11%	5.50%

*Amount counted as BIS capital

<Reference>

(Billions of yen)

	Mar. 04	Mar. 05	Mar. 06	Sep. 06 <Preliminary >
Net deferred tax assets	1,666.4	1,552.9	1,002.1	973.4
Net deferred tax assets / Tier I	46.7%	47.6%	21.6%	26.0%

List of preferred stocks

	Goldman Sachs preferred stock	Non-dilutive preferred stock
	1st - 12th series Type 4 Preferred stock	1st series Type 6 Preferred stock
Aggregate amount of issue	JPY 150.3 billion	JPY 210.0 billion
Outstanding balance as of Mar. 31, 2006	JPY 150.3 billion	JPY 210.0 billion
Outstanding balance as of Oct. 12, 2006	JPY 150.3 billion	JPY 210.0 billion
Acquisition price as of Oct. 12, 2006	JPY 318,800	Non-dilutive
Reset of acquisition price (to be reset to market price)	Each date on which the acquisition is requested (Downward only)	
Acquisition request period	Feb. 8, 2003-Feb. 7, 2028	
Mandatory acquisition date	Feb. 8, 2028	

(Reference) Repayment of public fund preferred stocks

(Billions of yen)

	Amount repaid		Cumulative amount repaid	
		Initial amount provided		Initial amount provided
Nov. 2004	267.7	201.0	267.7	201.0
May 2006	275.9	204.0	543.7	405.0
Sep. 2006	245.1	201.0	788.7	606.0
Sep. 2006	653.0	450.0	1,441.8	1,056.0
Oct. 2006	222.2	195.0	1,664.0	1,251.0
Oct. 2006	76.8	50.0	1,740.8	1,301.0

- Amounts repaid refer to amounts paid by SMFG in exchange for its own stocks acquired.

- In addition to the preferred stocks above, JPY200 billions of public funds were provided in the form of subordinated bonds, though such bonds were fully repaid in the past.

Acquisition can be requested from Feb. 2005, subject to the following transfer restrictions:

-Goldman Sachs preferred stock is generally nontransferable. The underlying common stock is subject to certain transfer restrictions as well as hedge restrictions that will lapse in equal installments on the second, third and fourth anniversaries of the issue date.

(2-1) Summary of SMBC's financial results

<SMBC non-consolidated>

P/L

	(Billions of yen)			
	FY03	FY04	FY05	1st half, FY06
Gross banking profit	1,584.1	1,522.9	1,552.1	609.1
<Marketing Units*>	<1,216.6>	<1,294.8>	<1,377.1>	<627.9>
Non-interest income**	398.6	501.5	545.5	212.4
<Proportion of Non-interest income to Gross banking profit>	<25.2%>	<32.9%>	<35.1%>	<34.9%>
Expenses	(584.0)	(582.4)	(586.5)	(297.5)
Overhead ratio	36.9%	38.2%	37.8%	48.8%
Banking profit***	1,000.1	940.5	965.6	311.6
Marketing Units*	721.9	810.3	874.0	374.5
Treasury Unit	356.5	205.0	201.3	(8.8)
Gains (losses) on stocks	103.9	(118.7)	25.5	8.7
Ordinary profit (loss)	185.1	(71.7)	720.9	269.1
Net income (loss)	301.1	(136.8)	519.5	183.6
Total credit cost	(803.4)	(954.8)	(230.9)	(33.2)

* Consumer banking unit, Middle market banking unit, Corporate banking unit and International banking unit

** Non-interest income (managerial accounting basis): Net fees and commissions + Income related to derivatives products sales, etc.

*** Before provision for general reserve for possible loan losses

B/S

	(Billions of yen)				
	Mar. 04	Mar. 05	Mar. 06	Sep. 06	YOY change
Assets	94,109.1	91,129.8	97,443.4	93,149.2	(4,294.2)
Loans and bills discounted	50,810.1	50,067.6	51,857.6	53,902.5	+2,044.9 (1)
Securities	26,592.6	23,676.7	25,202.5	22,047.5	+3,155.0 (2)
Deferred tax assets	1,590.5	1,502.2	976.2	889.2	(87.0)
Liabilities	91,238.2	88,377.1	93,808.7	89,656.9	(4,151.8)
Deposits	60,067.4	62,788.3	65,070.8	66,147.2	+1,076.4 (3)
NCDs	3,589.4	2,803.3	3,151.4	2,393.8	(757.6)
Bonds	3,177.7	3,718.4	3,776.7	3,710.4	(66.3)
Net assets	2,870.9	2,752.7	3,634.7	3,492.3	(142.4)
Capital stock	560.0	665.0	665.0	665.0	-
Capital surplus	1,237.3	1,367.5	1,367.5	1,367.5	-
Retained earnings	676.1	291.3	794.0	677.8	(116.2)
Total stockholders' equity	2,473.4	2,323.8	2,826.5	2,710.3	(116.2)
Net unrealized gains on other securities	316.3	386.6	783.5	841.6	+58.1
Net deferred losses on hedges	-	-	-	(84.2)	(84.2)
Land revaluation excess	81.2	42.3	24.7	24.6	(0.1)
Total valuation and translation adjustments	397.5	428.9	808.2	782.0	(26.2)
Capital ratio	11.36%	11.32%	11.35%	11.48%	+0.13%

Main factors of year-over-year change

(1) Loans and bills discounted	: Overseas offices	+JPY 1.0 trillion
+JPY 2.0 trillion	: Domestic offices	+JPY 1.0 trillion
(2) Securities	: Bonds	(JPY 3.1 trillion)
(JPY 3.2 trillion)	: Stocks	+JPY 0.1 trillion
	: Foreign currency denominated bonds & investment trust, etc.	(JPY 0.2 trillion)
(3) Deposits	: Mainly due to increase in overseas branches	
+JPY 1.1 trillion	Domestic deposits - Time deposits of individual clients	Approx. +JPY 1 trillion
	Liquid deposits of corporate clients	Approx. (JPY 1.2 trillion)

(2-2) Gross banking profit

<SMBC non-consolidated>

(Billions of yen)

	FY04	FY05	1st half, FY06	YOY change
Gross domestic profit	1,182.8	1,266.5	540.1	(86.5)
<Excluding gains (losses) on bonds>	<1,188.9>	<1,277.8>	<590.1>	<(18.8)>
Net interest income	914.6	943.9	451.5	(7.5) (1)
<Gains on interest rate swaps>	<18.4>	<26.8>	<3.7>	<(12.2)>
Trust fees	2.6	8.6	1.4	(2.9)
Net fees and commissions	246.8	299.4	129.4	(1.3)
Net trading income (loss)	1.8	(0.2)	1.0	+2.0
Net other operating income	17.0	14.8	(43.2)	(76.8) (2)
<Gains (losses) on bonds>	<(6.1)>	<(11.3)>	<(50.0)>	<(67.7)>
Gross international profit*	340.1	285.6	69.0	(71.0)
<Excluding gains (losses) on bonds>	<355.6>	<284.6>	<80.7>	<(48.6)>
Net interest income	56.1	8.1	(7.7)	(1.4)
<Gains on interest rate swaps>	<35.2>	<(13.1)>	<(18.6)>	<(16.1)>
Net fees and commissions	51.3	67.3	30.1	(2.6)
Net trading income	162.0	116.0	14.9	(49.4) (3)
Net other operating income	70.7	94.2	31.7	(17.6) (4)
<Gains (losses) on bonds>	<(15.5)>	<1.0>	<(11.7)>	<(22.4)>

Adjustments related to the items consisting of Gross international profit

Net interest income (loss)	(1.8)	(2.6)	+0	+1.6
Net trading income (loss)	+32.2	+103.8	(24.2)	(83.9)
Net other operating income (loss)	(30.4)	(101.2)	+24.2	+82.3

*After adjustments related to the items consisting of Gross international profit.

Main factors of year-over-year change

- | |
|---|
| (1) Shrink of interest spread |
| (2) Decrease of profits in domestic currency ALM operations (including losses on sales of bond) |
| (3) Decrease of profits related to sales of derivative products |
| (4) Decrease of profits in foreign currency ALM operations |

Loan balance

	Term-end balance		Average balance	
	Sep. 06	Change from Mar. 06	1st half, FY06	YOY change
	(Trillions of yen)		(Trillions of yen)	
Total lendings	53.9	+2.0	52.6	+2.4
Overseas lendings	5.4	+1.0	5.0	+1.2
Domestic lendings	48.5	+1.0	47.6	+1.2
Domestic lendings (Managerial accounting basis)				
Domestic Marketing Units*				
Individual clients	14.6	+0.2 ***	14.8	+0.4
Small- and medium-sized enterprises**	21.6	(0.3)	21.1	-
Large corporations**	10.1	+0.5	9.8	+0.1

Loan spread

(Managerial accounting basis)	Average loan spread	
	1st half, FY06	YOY change
Small- and medium-sized enterprises**	144bp	(11bp)
Large corporations**	67bp	(8bp)

Interest earning assets (Domestic business units)

	FY03		FY04		FY05		1st half, FY06	
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield
Interest earning assets	70,034.6	1.45%	67,225.8	1.45%	66,051.3	1.51%	66,681.3	1.47%
Loans and bills discounted	50,475.2	1.75%	46,859.3	1.78%	46,007.3	1.71%	46,712.7	1.65%
Securities	18,598.7	0.59%	19,087.7	0.68%	18,099.5	1.03%	17,673.7	1.00%

Interest bearing liabilities (Domestic business units)

	FY03		FY04		FY05		1st half, FY06	
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield
Interest bearing liabilities	71,856.3	0.09%	70,248.7	0.09%	70,359.8	0.07%	68,882.3	0.11%
Deposits, etc.	56,810.9	0.02%	58,376.2	0.02%	60,097.3	0.02%	60,372.0	0.06%
Expense ratio****	0.74%		0.75%		0.75%		0.77%	
Total cost of funding	0.83%		0.84%		0.82%		0.88%	

	FY03	FY04	FY05	1st half, FY06
Overall interest spread	0.62%	0.61%	0.69%	0.59%
Interest spread	1.73%	1.76%	1.69%	1.59%

* Domestic marketing units: Consumer banking unit, Middle market banking unit and Corporate banking unit

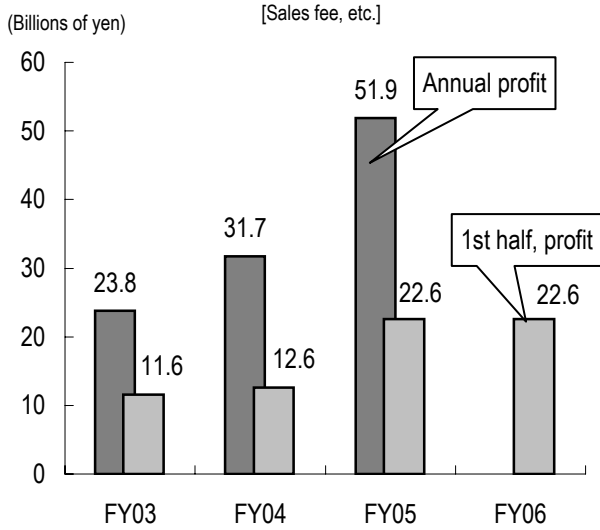
** "Small- and medium-sized enterprises": Customers managed by Middle market banking unit, "Large corporations": Customers managed by Corporate banking unit

*** After add-back adjustment of securitized portion of housing loans

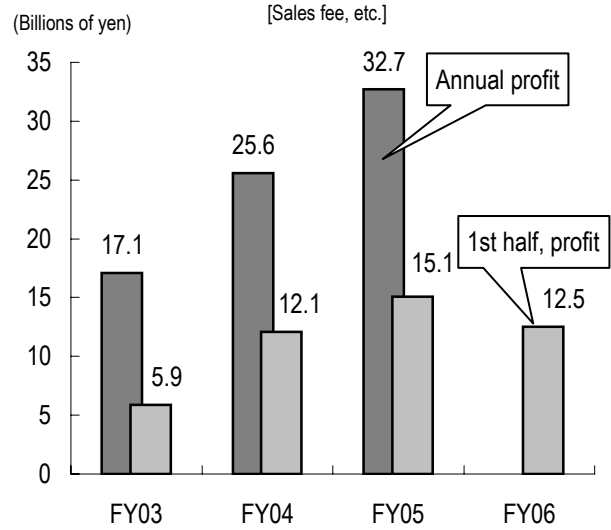
**** Expense ratio is calculated by subtracting yield of interest bearing liabilities from total cost of funding.

(2-4) Asset management consulting and investment banking business

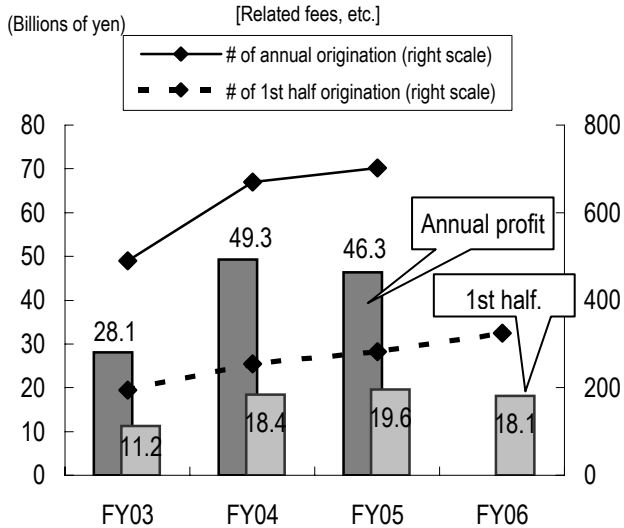
Investment trust



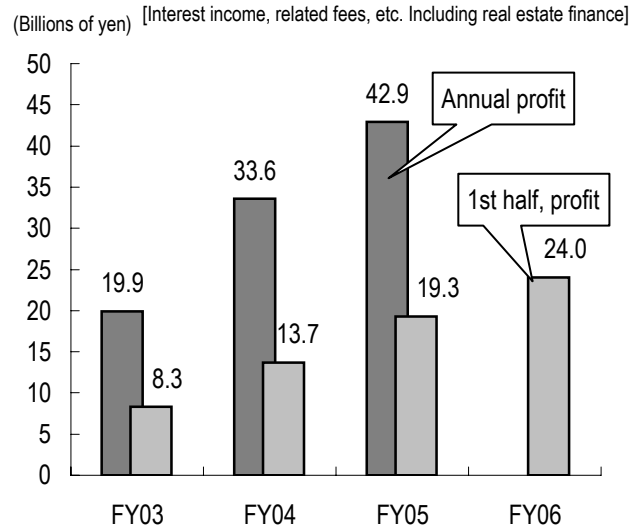
Pension-type insurance



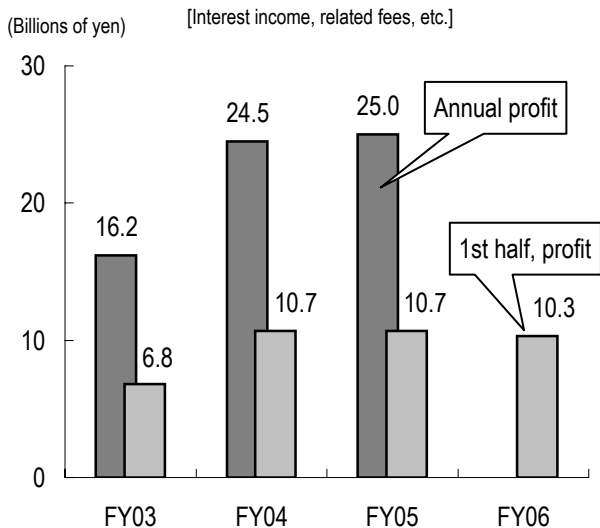
Loan syndication



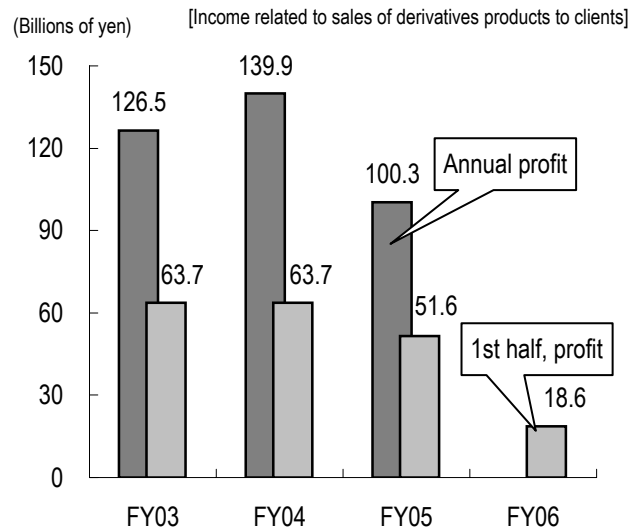
Structured finance



Securitization of monetary claims



Sales of derivative products



(2-5) Credit cost, Non-recurring gains (losses) and Extraordinary gains (losses)

<SMBC non-consolidated>

Credit cost - financial accounting basis -

(Billions of yen)

	FY03	FY04	FY05	1st half, FY06
Total credit cost	(803.4)	(954.8)	(230.9)	(33.2)
Provision for general reserve for possible loan losses	-	351.5	(155.0)	-
Credit cost in Non-recurring gains (losses)	(869.2)	(1,306.3)	(106.5)	(46.7)
Write-off of loans	(566.3)	(698.0)	(12.6)	(39.9)
Provision for specific reserve for possible loans losses	-	(474.1)	(15.8)	-
Provision for reserve for losses on loans sold	-	-	-	-
Losses on loans sold to CCPC	(0.8)	-	-	-
Losses on delinquent loans sold	(302.1)	(138.0)	(79.7)	(6.8)
Provision for loan loss reserve for specific overseas countries	-	3.8	1.6	-
Credit cost in Extraordinary gains (losses)	65.8	-	30.6	13.5
Reversal of loan loss reserves	65.3	-	-	13.3
Reversal of general reserve for possible loan losses	337.9	-	-	19.5
Provision for specific reserve for possible loan losses	(276.4)	-	-	(6.3)
Reversal of loan loss reserve for specific overseas countries	3.8	-	-	0.1
Gains on collection of written-off claims*	-	-	30.6	0.2
Reversal of reserve for losses on loans sold	0.5	-	-	-

*Gains on collection of written-off claims are included in Total credit cost from FY05 onward.

Non-recurring gains (losses) and Extraordinary gains (losses) - financial accounting basis -

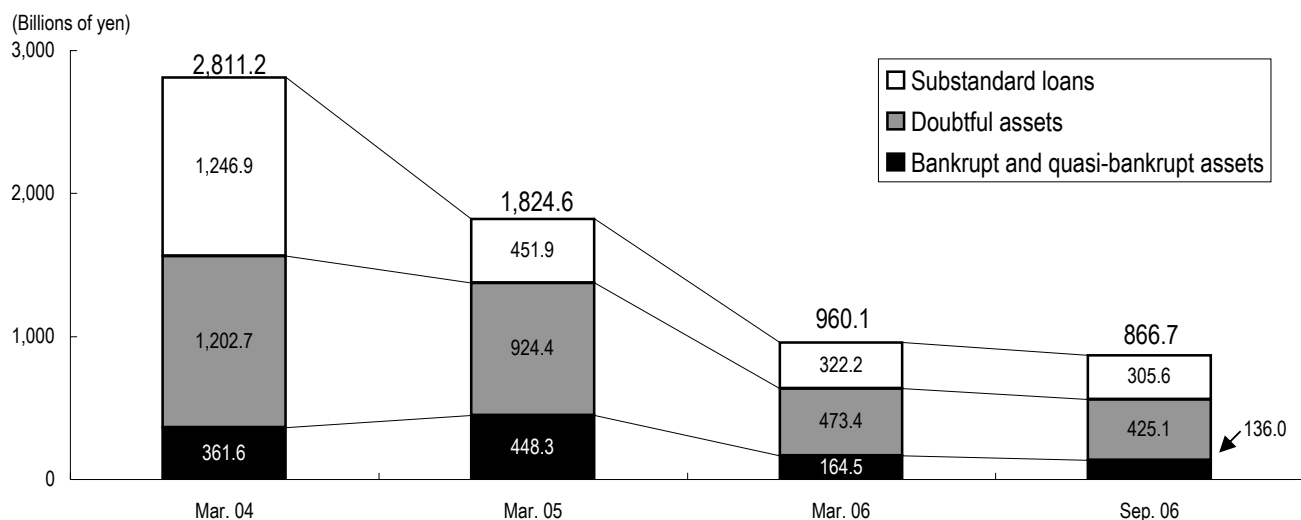
(Billions of yen)

	FY03	FY04	FY05	1st half, FY06
Non-recurring gains (losses)	(815.0)	(1,363.7)	(89.7)	(42.5)
Credit related costs	(869.2)	(1,306.3)	(106.5)	(46.7)
Gains (losses) on stocks	103.9	(118.7)	25.5	8.7
Other non-recurring gains (losses)	(49.7)	61.3	(8.7)	(4.5)
Ordinary profit (loss)	185.1	(71.7)	720.9	269.1
Extraordinary gains (losses)	133.7	(28.4)	25.7	29.3
Gains (losses) on disposal of premises and equipment	(11.9)	(12.5)	1.4	-
Gains (losses) on disposal of fixed assets	-	-	-	(0.9)
Losses on impairment of fixed assets	-	-	(6.3)	(1.4)
Reversal of loan loss reserves	65.3	-	-	13.3
Gains on collection of written-off claims	0.2	0.2	30.6	0.2
Reversal of reserve for losses on loans sold	0.5	-	-	-
Gains on return of securities from retirement benefits trust	-	-	-	36.3
Amortization of net obligation from change of accounting standard for employee retirement benefits	(19.5)	(16.0)	-	-
Gains on return of the entrusted portion of employee pension fund	59.1	-	-	-
Losses on liquidation of subsidiary	-	-	-	(18.2)
Refund of enterprise tax from Tokyo Government and interest on the refund	40.4	-	-	-
Income (loss) before income taxes	318.8	(100.1)	746.6	298.4
Income taxes, current	(12.7)	1.8	(13.5)	(7.8)
Income taxes, deferred	(5.0)	(38.5)	(213.6)	(107.0)
Net income (loss)	301.1	(136.8)	519.5	183.6

(2-6) Problem assets based on the Financial Reconstruction Law

<SMBC non-consolidated>

Problem assets based on the Financial Reconstruction Law (Excluding Normal assets)



Problem asset ratio	5.0%	3.3%	1.7%	1.5%
Coverage ratio	81.5%	90.5%	91.0%	87.5%

Disclosure of problem assets based on the Financial Reconstruction Law

As of September 30, 2006

(Billions of yen)

Category of Borrowers under Self-Assessment	Problem assets based on the Financial Reconstruction Law	Classification under Self-Assessment				Reserve for possible loan losses	Reserve ratio	
		Classification I	Classification II	Classification III	Classification IV			
Bankrupt Borrowers	Bankrupt and Quasi-Bankrupt Assets 136.0 (i) (Change from Mar. 06: -28.5)	Portion of claims secured by collateral or guarantees, etc.		Fully reserved	Direct Write-offs (*1)	Specific Reserve 16.4 (*2)	100% (*3)	
Effectively Bankrupt Borrowers		124.2 (a)		11.8				
Potentially Bankrupt Borrowers	Doubtful Assets 425.1 (ii) (Change from Mar. 06: -48.3)	Portion of claims secured by collateral or guarantees, etc.		Necessary amount reserved		Specific Reserve 199.7 (*2)	98.9% (*3)	
		223.3 (b)		201.8				
Borrowers Requiring Caution	Substandard Loans 305.6 (iii) (Change from Mar. 06: -16.6)	Portion of Substandard Loans secured by collateral or guarantees, etc.				General Reserve for Substandard Loans 91.9	46.1% (*3)	23.5% (*3)
	Claims to Substandard Borrowers	102.8 (c)						
Normal Borrowers	Normal Assets 58,442.1	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers				General Reserve 553.5	7.5% [16.9%] (*4)	
		Claims to Normal Borrowers						0.4% (*4)
Total 59,308.8 (iv)						Loan Loss Reserve for Specific Overseas Countries 2.3		
A=(i)+(ii)+(iii) 866.7 (v) (Change from Mar. 06: -93.4) [Problem asset ratio ((v)/(iv)) 1.5%]		B: Portion secured by collateral or guarantees, etc. (a)+(b)+(c) 450.3		C: Unsecured portion (A-B) 416.4				Reserve ratio: D/C (*5) =74.0%
				D: Specific Reserve + General Reserve for Substandard Loans (*2) 308.0			Coverage ratio (B+D)/A =87.5%	

*1 Includes amount of direct reduction totaling JPY 537.0 billion.

*2 Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Law standards. (Bankrupt/Effectively Bankrupt Borrowers: JPY 4.6 billion, Potentially Bankrupt Borrowers: JPY 5.8 billion)

*3 Reserve ratios for claims on Bankrupt Borrowers, Effectively Bankrupt Borrowers, Potentially Bankrupt Borrowers, Substandard Borrowers and Borrowers Requiring Caution including Substandard Borrowers are the proportion of reserve for the possible loan losses to each category's total unsecured claims.

*4 Reserve ratios for claims on Normal Borrowers and Borrowers Requiring Caution (excluding claims to Substandard Borrowers) are the proportion of the reserve for possible loan losses to the respective claims of each category. The reserve ratio for unsecured claims on Borrowers Requiring Caution (excluding claims to Substandard Borrowers) is shown in [].

*5 The proportion of the reserve to the claims, excluding the portion secured by collateral or guarantees, etc.

(2-7) Loan portfolio and problem assets,
classified by industry

<SMBC non-consolidated>

Loan balance

(Billions of yen)

	Mar. 04	Mar. 05	Mar. 06	Sep. 06
Domestic offices (excluding offshore banking account)	47,951.5	46,673.7	47,461.3	48,498.2
Manufacturing	5,794.2	5,321.7	5,172.7	5,215.9
Agriculture, forestry, fisheries, and mining	133.8	125.6	133.8	132.0
Construction	1,717.2	1,618.4	1,283.2	1,209.3
Transportation, communications and public enterprises	3,134.7	2,737.4	2,658.4	2,786.7
Wholesale and retail	5,492.2	5,310.9	5,170.6	5,060.6
Finance and insurance	4,892.5	5,158.7	5,072.3	5,523.5
Real estate	6,995.1	5,983.0	6,316.9	6,407.1
Various services	5,470.9	5,705.9	5,731.6	5,943.9
Municipalities	688.1	583.5	657.8	522.7
Others	13,632.8	14,128.6	15,264.0	15,696.5
Overseas offices and offshore banking accounts	2,858.6	3,393.9	4,396.3	5,404.3
Public sector	63.6	75.8	39.0	25.4
Financial institutions	227.4	237.3	348.4	297.2
Commerce and industry	2,396.0	2,994.0	3,815.8	4,813.4
Others	171.6	86.8	193.1	268.3
Total	50,810.1	50,067.6	51,857.6	53,902.5

Problem assets based on the Financial Reconstruction Law (Excluding Normal assets)*

(Billions of yen)

	Mar. 04	Mar. 05	Mar. 06	Sep. 06	Sep. 06 Reserve ratio**
Domestic offices (excluding offshore banking account)	2,740.3	1,787.8	908.9	812.6	76.0%
Manufacturing	328.5	85.5	68.0	64.8	64.0%
Agriculture, forestry, fisheries, and mining	1.1	0.7	3.2	3.2	51.5%
Construction	107.3	396.3	41.1	38.8	58.4%
Transportation, communications and public enterprises	85.4	36.2	87.0	92.4	81.1%
Wholesale and retail	368.8	105.0	93.7	83.3	60.6%
Finance and insurance	54.7	95.8	14.7	6.3	88.7%
Real estate	1,016.7	408.6	274.2	246.0	83.4%
Various services	534.5	456.0	261.8	209.0	79.2%
Municipalities	-	-	-	-	-
Others	243.3	203.7	65.2	68.8	100.0%
Overseas offices and offshore banking accounts	70.9	36.8	51.2	54.1	55.4%
Public sector	11.4	0.1	-	-	-
Financial institutions	0.7	0.5	-	-	-
Commerce and industry	58.8	36.2	51.2	54.1	55.4%
Others	-	-	-	-	-
Total	2,811.2	1,824.6	960.1	866.7	74.0%

* Problem assets based on the Financial Reconstruction Law include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

** Reserve ratio(%)= (Reserve for possible loan losses) / (Assets excluding amounts recoverable due to guarantees, collateral and others) X 100
Reserve for possible loan losses is sum of general reserve for substandard loans and specific reserve.

Balance of Other securities with maturities and held-to-maturity bonds, classified by maturity

(Billions of yen)

As of Sep. 06	1 year or less		More than 1 year to 5 years		More than 5 years to 10 years		More than 10 years		Total	
		Change from Mar. 06		Change from Mar. 06		Change from Mar. 06		Change from Mar. 06		Change from Mar. 06
Bonds	4,267.4	(1,416.6)	3,440.5	(1,061.0)	2,125.9	(171.2)	2,505.6	(412.5)	12,339.6	(3,061.3)
JGBs	3,719.6	(1,564.6)	1,056.8	(905.1)	808.6	(275.8)	2,400.8	(406.1)	7,985.9	(3,151.7)
Japanese local government bonds	38.5	+17.5	187.6	(19.7)	314.7	(2.7)	0.4	-	541.4	(4.7)
Japanese corporate bonds	509.2	+130.4	2,196.0	(136.2)	1,002.6	+107.3	104.3	(6.4)	3,812.3	+95.2
Others	1,104.7	+384.1	1,066.2	(442.2)	810.1	+143.7	517.2	(154.5)	3,498.3	(68.9)
Total	5,372.2	(1,032.5)	4,506.7	(1,503.2)	2,936.1	(27.4)	3,022.9	(567.0)	15,838.0	(3,130.2)

Contract amount of interest rate swaps (on deferred hedge accounting basis), classified by maturity

(Billions of yen)

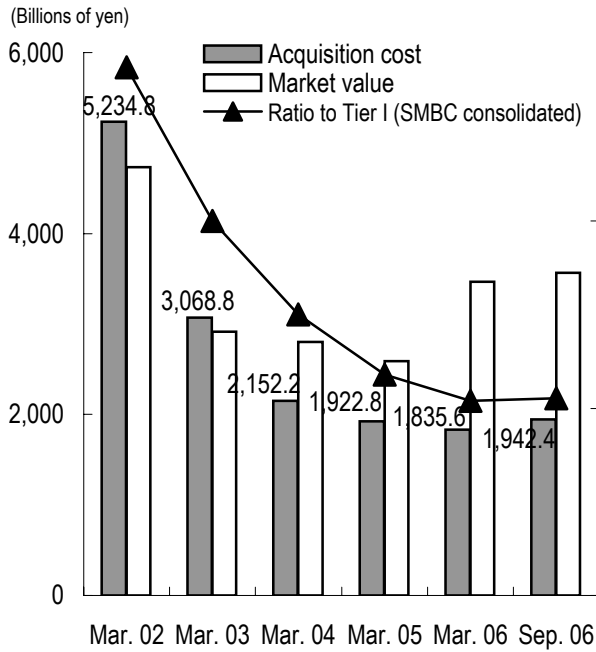
As of Sep. 06	1 year or less		More than 1 year to 5 years		More than 5 years		Total		
		Change from Mar. 06		Change from Mar. 06		Change from Mar. 06		Change from Mar. 06	
Total contract amount		8,785.4	+2,040.7	16,699.1	(5,157.4)	9,665.8	(1,035.8)	35,150.3	(4,152.5)
Receivable fixed rate / payable floating rate	(a)	7,361.0	+1,773.5	12,568.5	(3,493.0)	4,008.6	(1,036.7)	23,938.1	(2,756.2)
Receivable floating rate / payable fixed rate	(b)	972.4	+69.0	4,100.1	(1,464.2)	5,636.9	+1.4	10,709.4	(1,393.8)
Receivable floating rate / payable floating rate		452.0	+198.2	30.5	(200.2)	20.3	(0.5)	502.8	(2.5)
Net receivable fixed rate	(a)-(b)	6,388.6	+1,704.5	8,468.4	(2,028.8)	(1,628.3)	(1,038.1)	13,228.7	(1,362.4)

Derivative transactions on deferred hedge accounting basis

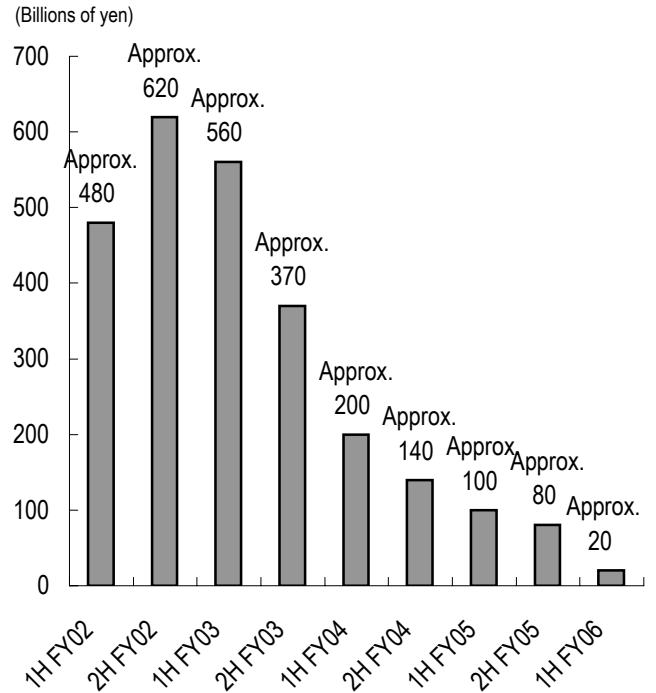
(Billions of yen)

As of Sep. 06	Net assets			Net deferred gains (losses)
		Assets	Liabilities	
Total	(32.3)	52.2	84.5	(144.0)
Interest rate swaps	(32.0)	42.5	74.5	(145.2)
Currency swaps	+2.1	9.3	7.2	0.4
Others	(2.4)	0.4	2.8	0.8

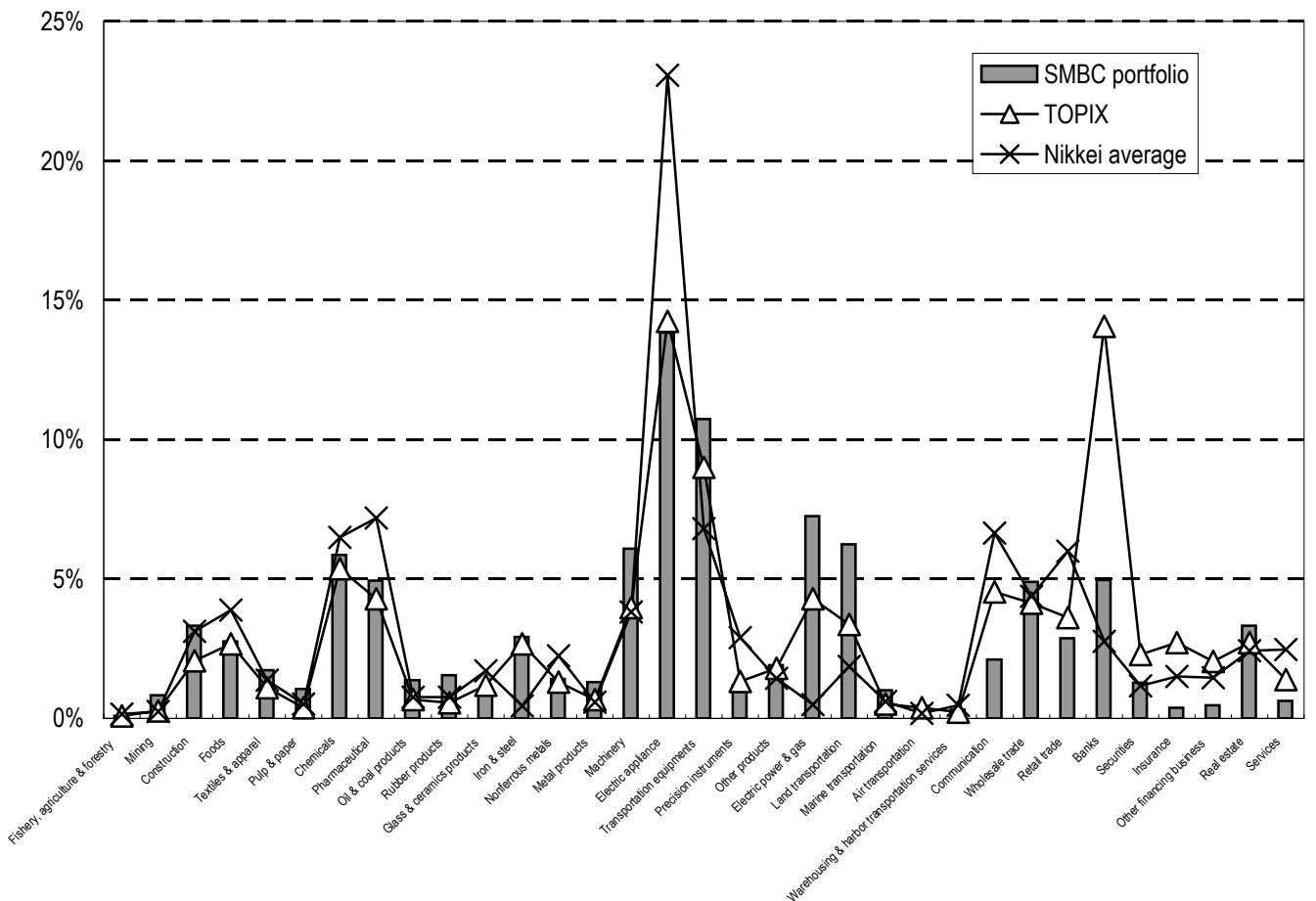
Balance of listed and OTC stocks classified as Other securities



Sales of stockholdings



Composition by industry (As of September 30, 2006, market value basis)



- Marketing channels and client segmentation

Marketing channels

	Mar. 04	Mar. 05	Mar. 06	Sep. 06
Domestic branch*	435	425	411	407
SMBC Consulting Plaza	6	45	66	67
SMBC Consulting Office	-	-	14	16
Loan Promotion Office	109	108	115	112
<Reference> Number of employees**	17,546	16,338	16,050	16,686
ATM location outside SMBC branch	1,971	1,875	1,908	1,918
Available for 24 hours	1,012	945	945	952
Number of ATMs (Total)	22,983	25,508	28,212	28,704
Number of SMBC ATMs	6,985	6,667	6,711	6,722
Inside SMBC branch	3,789	3,615	3,578	3,572
Outside SMBC branch	3,196	3,052	3,133	3,150
@BANK	1,190	1,113	1,115	1,120
Number of other ATMs***	15,998	18,841	21,501	21,982
Number of "ACMs"****	-	-	553	568

Segmentation of consumer clients and marketing channels

		Client segments	Channels (As of Sep. 06)	
Individual clients	Private banking segment Approx. 1,000 clients	Company owners, Large-scale real estate owners, Ultra high net worth individuals	Private banker	Private Banking Dept.
	Asset management segment Approx. 0.15 million clients	Company owners, Executives, Doctors, Lawyers, High net worth individuals	Financial consultant	Block Consumer Business Office 35
	Asset building segment Approx. 8 million clients	Working householders, Retirees	Loan planner	Loan Promotion Office 112
			"Money-Life" Consultant & Low-counter teller*****	Branch 407 SMBC Consulting Plaza 67 SMBC Consulting Office 16
Mass segment Approx. 18 million clients	Singles, Students, Housewives	"One's Direct" & ATM		

* Excludes representative offices, agencies, etc.

** Full-time workers basis

*** ATMs and cash dispensers through arrangements with other ATM providers (including convenience stores)

**** Automatic contract machines located under the alliance with Promise

***** "Low-counter teller" is a teller who serves customers at low counters in branches to provide financial consulting services.

(3-2) Financial consulting for individuals - Data

Assets under SMBC account <SMBC non-consolidated>

(Billions of yen)

	Mar. 04	Mar. 05	Mar. 06	Sep. 06
Individual deposits	31,631.8	32,154.0	32,760.3	33,816.0
Liquid deposits	17,874.4	18,640.3	19,905.7	19,876.0
Fixed-term deposits	13,186.1	12,959.7	12,408.6	13,564.9
Foreign currency deposits	571.3	554.0	446.0	375.1
Investment trusts	2,005.7	2,348.2	2,923.6	3,080.2
Investment trusts for individuals	1,920.0	2,264.8	2,803.1	2,963.4

(Billions of yen)

	FY03	FY04	FY05	1st half, FY06
Sales of pension-type insurances	380.2	583.9	664.8	235.5

Loans <SMBC non-consolidated>

(Billions of yen)

	Mar. 04	Mar. 05	Mar. 06	Sep. 06
Housing loans	12,725.0	13,240.4	13,771.8	13,583.8
Residential purpose	8,891.6	9,451.3	10,044.5	9,915.2
Other consumer loans	1,150.8	990.2	953.7	947.9

(Billions of yen)

	FY03	FY04	FY05	1st half, FY06
Originated amount of residential housing loans*	1,675.5	1,924.6	2,086.7	880.7

*Excluding bridge loans for loans by Housing Loan Corporation.

<Reference> Consumer finance

(Billions of yen)

	Sep. 06
SMBC*	Approx. 360
Sumitomo Mitsui Card	Approx. 305
At-Loan*	Approx. 130
QUOQ	Approx. 65

*Including loan balance in related to the alliance with Promise

(Billions of yen)

	Sep. 06
Total loan balance in related to the alliance with Promise*	Approx. 240

*Including approx. JPY 70 billion of loans originally booked by At-Loan before the start of the alliance

Registered users and number of transactions of SMBC's remote banking <SMBC>

(Thousands)

	Mar. 04	Mar. 05	Mar. 06	Sep. 06
Registered users of "One's Direct"	4,817	5,775	6,598	6,978

(Millions)

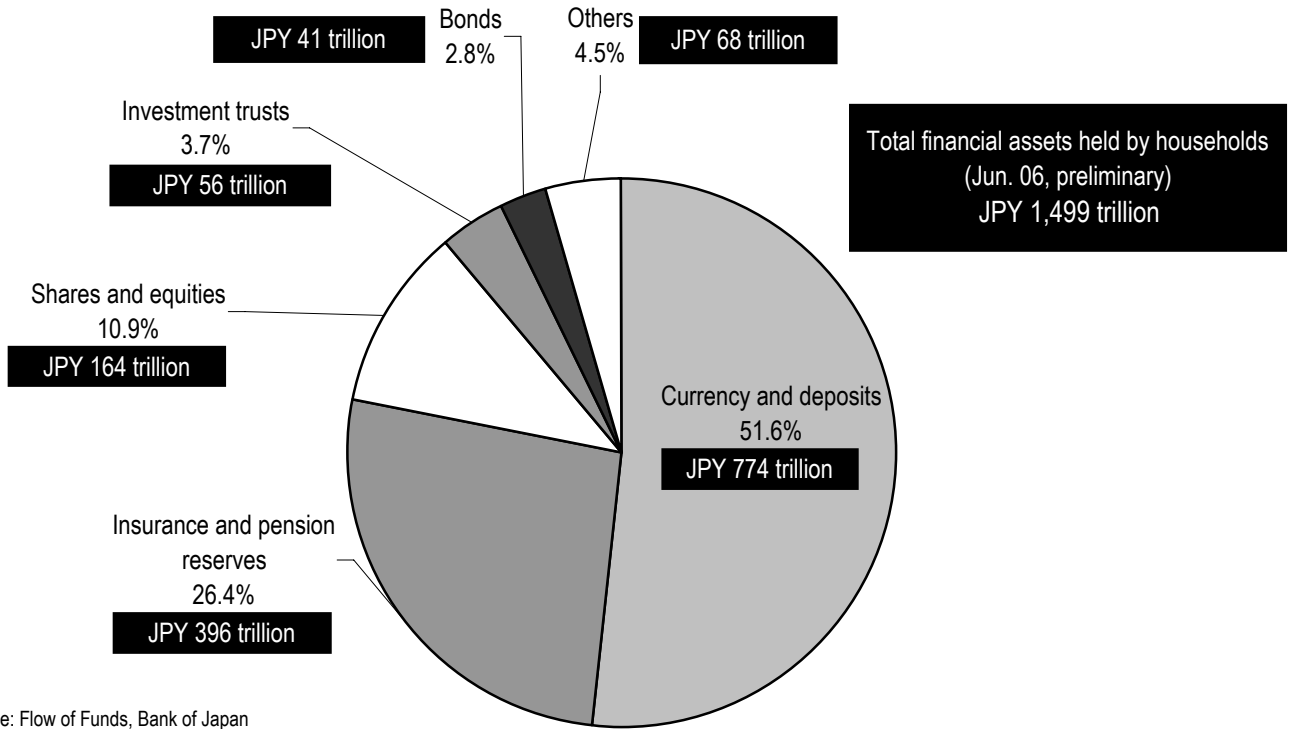
	FY03	FY04	FY05	1st half, FY06
Number of transactions of SMBC remote banking	66	86	113	63
Number of transactions of Internet- and mobile-banking	60	82	108	61
Number of transactions of telephone-banking	6	4	5	2
Number of transactions through @BANk	34	34	34	17

First introduction among the Japanese banks: -Internet-banking (Jan. 97)

-Telephone-banking (Jun. 97)

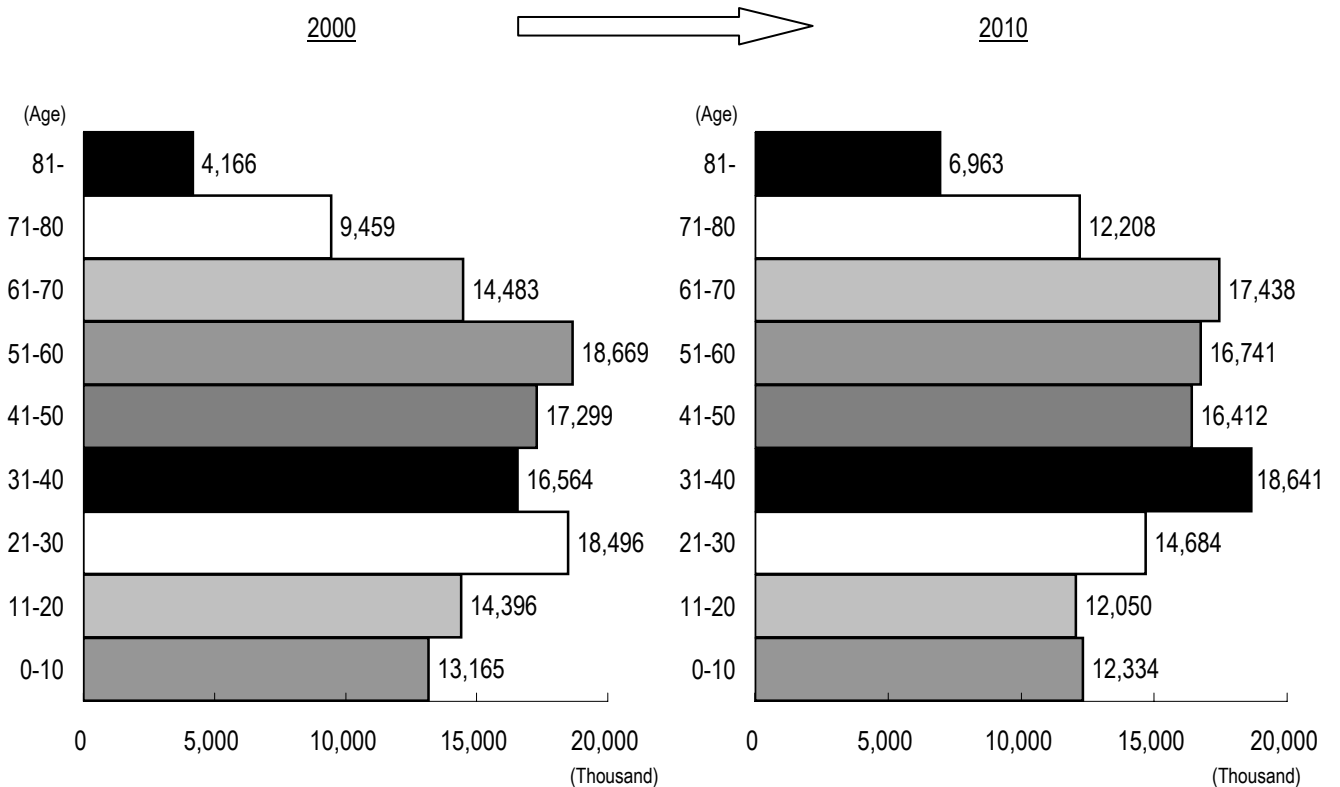
<Reference> Market size of asset management business and structure of the Japanese population

Financial assets held by households in Japan



Source: Flow of Funds, Bank of Japan

Change in age structure of Japanese population

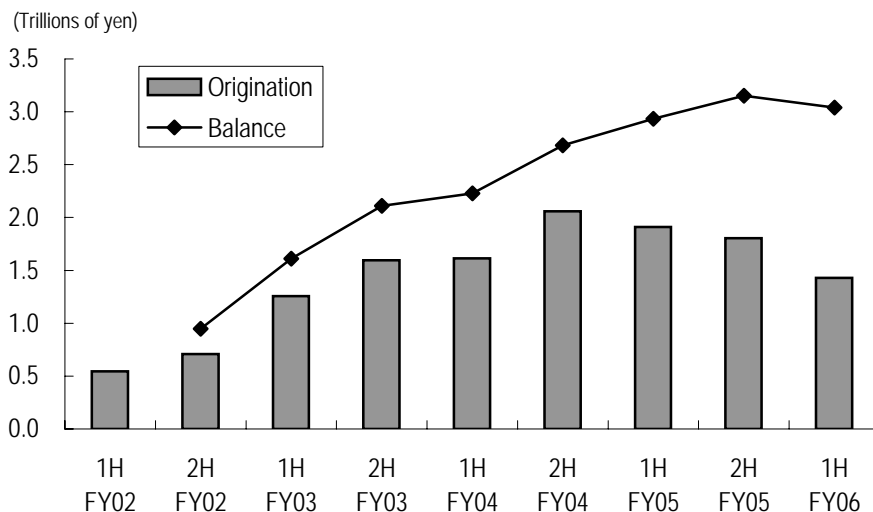


Source: Estimation by National Institute of Population and Social Security Research, in Jan. 02

(3-3) Unsecured loans to SMEs

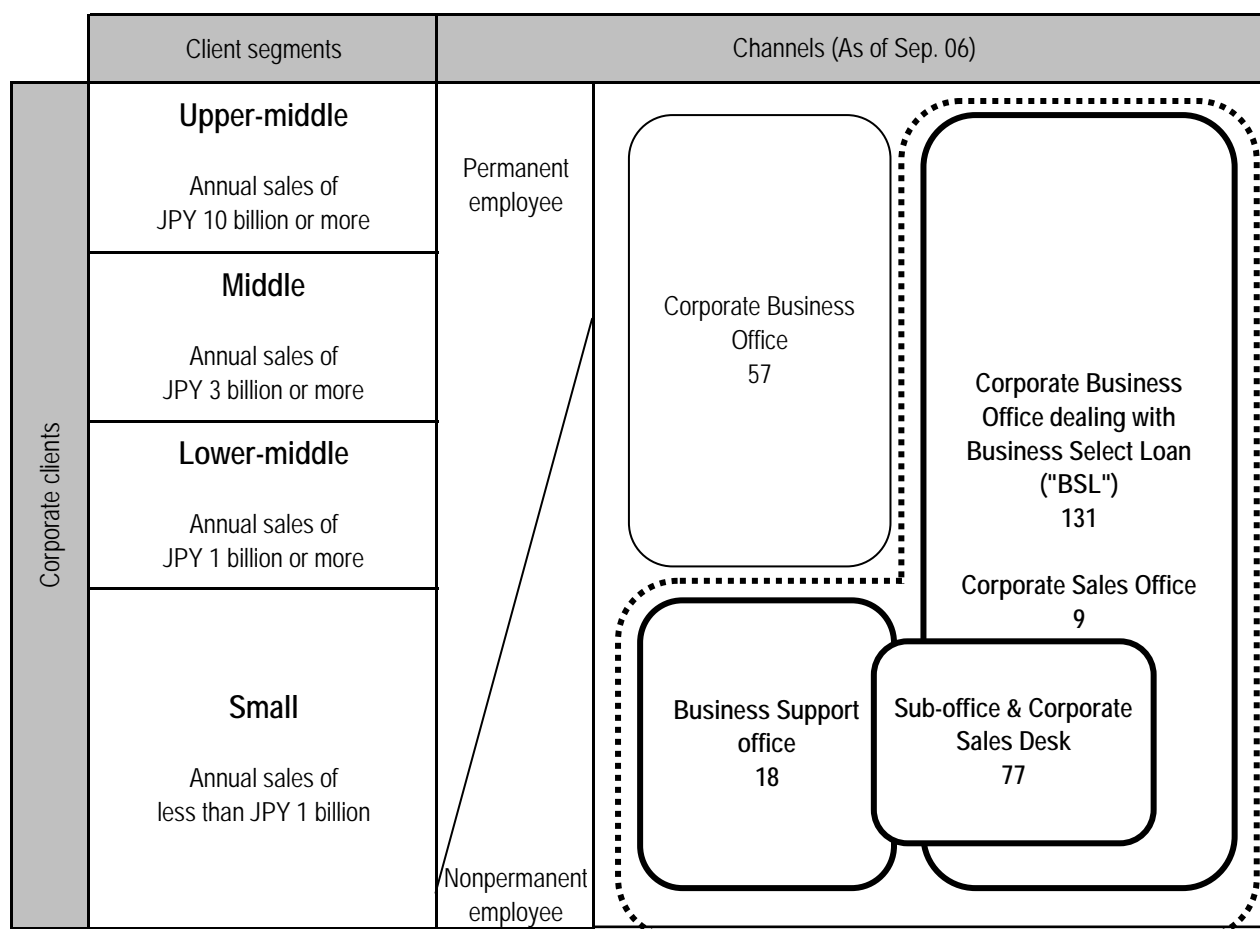
- Balance, origination, marketing channels and client segmentation

Unsecured loans to SMEs - Total*



* Business Select Loan, SMBC Crecer loan, N-Fund loan, SMBC-CLO, V-fund loan, etc.

Segmentation of corporate clients and marketing channels



Channels dealing with BSL

235

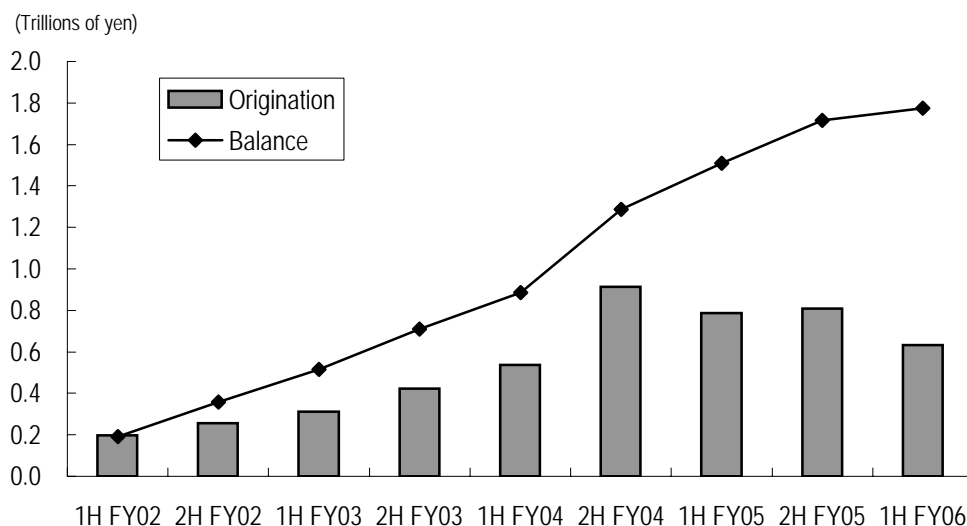
- Products line-up (1)

Business Select Loan - Product description

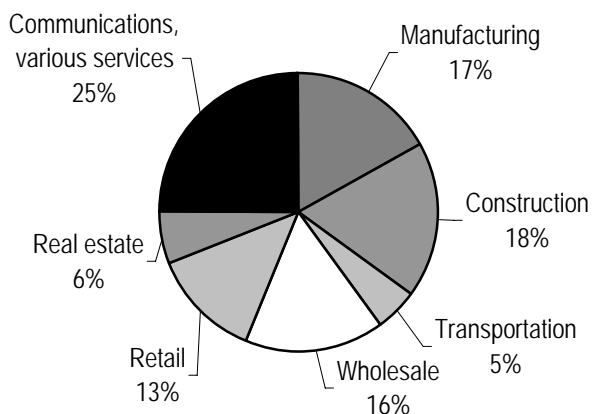
- Accumulated number of origination: approx. 190,000
- Accumulated amount of origination: approx. JPY 4.9 trillion (as of Sep. 06)
- New clients ratio (1st half, FY06): approx. 8% (provided to approx. 4,600 new clients)
- Quick approval using SMBC original credit scoring model
- Targeted at corporate clients with annual sales of JPY 1 billion or less
- Unsecured, no third party guarantee
- Risk control based on diversified loan portfolio

Product launch	March 2002
Risk evaluation	SMBC original credit scoring model
Loan amount	maximum JPY 50 million (with monthly repayment)
Interest rate	3.00% - -Different according to level of credit risk -Discounted according to overall transaction volume with SMBC
Loan term	Within 5 years (maximum)
Collateral	Not required (loan term: 3 years maximum)
Guarantee	No third party guarantee (Guarantee by representative director is required)
Fee	New clients: JPY 50,000 Existing clients: JPY 10,000
Channels	Most Corporate Business Offices, Business Support Offices, etc.: 235 locations

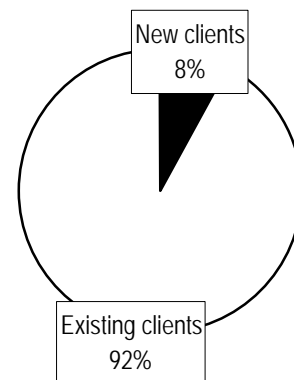
Business Select Loan - Origination and balance



Business Select Loan - Industry mix (Sep. 06)



Business Select Loan - Ratio of new clients to existing clients (Sep. 06)



Not provided to: Financial institutions, other financing businesses, and leasing

- Products line-up (2)

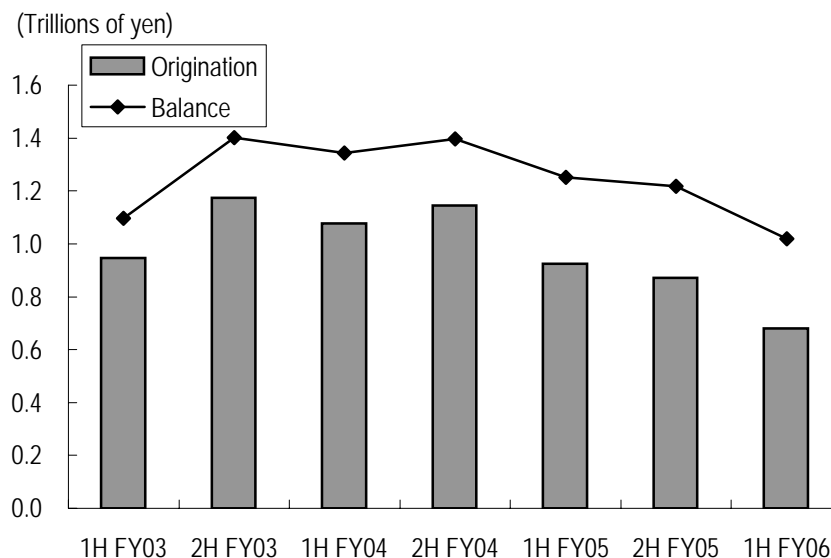
N-Fund - Product description

- Accumulated number of origination*: approx. 156,000
- Accumulated amount of origination*: approx. JPY 7.6 trillion (as of Sep. 06)
- New clients ratio (1st half, FY06): approx. 3% (provided to approx. 228 new clients)
- Loan with simplified, standardized approval criteria (reflecting portfolio-based credit management approach)
- Quick approval based on standardized process
- No size criterion on clients' annual sales
- Available on unsecured basis
- Loan portfolio management focusing on credit risk diversification

Product launch	April 2003	
Approval method	"Standard" Check-list type: Standardized processing using check-list	"Simplified" Check-list type: Check-list incorporating cash-flow and interest-bearing liabilities
Loan amount	maximum JPY 5 billion	maximum JPY 2 billion
Interest rate	Standard interest rate (2.75%) -Different according to level of credit risk	
Loan term	Within 5 years in principle (maximum 7 years)	
Collateral	Available on unsecured basis	
Guarantee	Required depending on level of credit risk	
Channels	Domestic Corporate Business Office, etc.: 259	

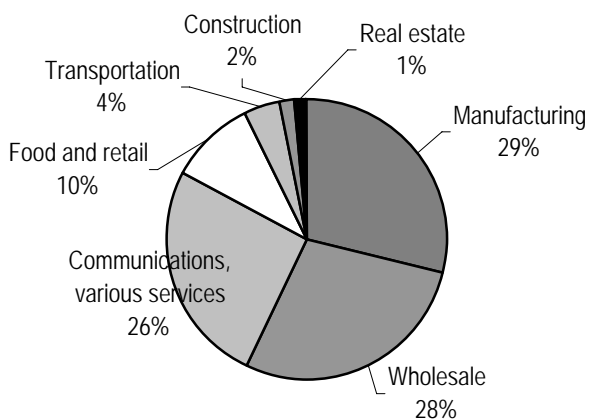
*Includes N-fund, SMBC-CLO, Middle II-fund, V-fund, etc.

N-Fund, etc.* - Origination and balance

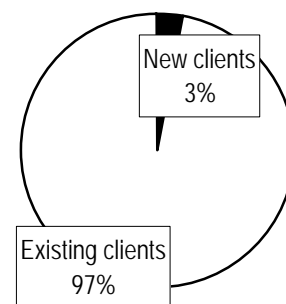


*N-fund, SMBC-CLO, Middle II-fund, V-fund, etc.

N-Fund - Industry mix (Sep. 06)



N-Fund - Ratio of new clients to existing clients (Sep. 06)



Not provided to: Financial institutions, other financing businesses, and leasing

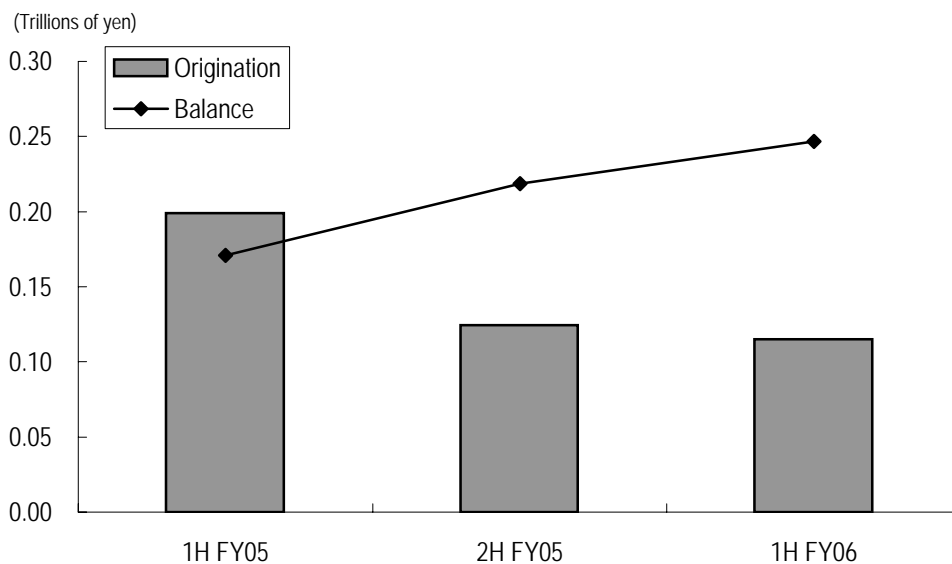
- Products line-up (3)

SMBC Crecer loan - Product description

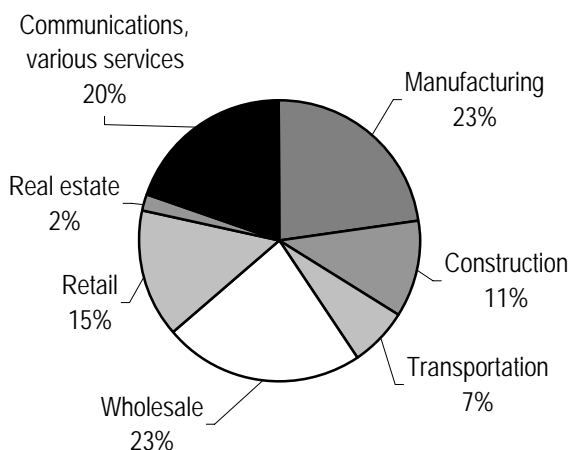
- Accumulated number of origination: approx. 7,000
- Accumulated amount of origination: approx. JPY 400 billion (as of Sep. 06)
- New clients ratio (1st half, FY06): approx. 3% (provided to approx. 80 new clients)
- Quick approval using refined credit scoring model
- Targeted at corporate clients with annual sales of JPY 5 billion or less
- Unsecured, no third party guarantee
- Risk control based on portfolio diversification

Product launch	April 2005
Risk evaluation	SMBC original credit scoring model
Loan amount	maximum JPY 100 million
Interest rate	1.625% ~ -Different according to level of credit risk
Loan term	Within 5 years
Collateral	Available on unsecured basis
Guarantee	No third party guarantee (Guarantee by representative director is required)
Fee	None
Channels	Domestic Corporate Business Office, etc.: 259

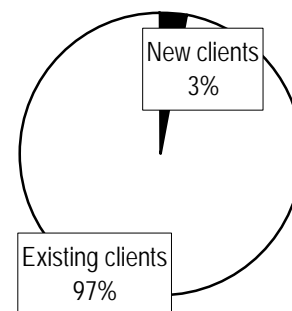
SMBC Crecer loan - Balance



SMBC Crecer loan - Industry mix (Sep. 06)



SMBC Crecer loan - Ratio of new clients to existing clients (Sep. 06)



Not provided to: Financial institutions, other financing businesses, and leasing

(3-5) Investment banking business

SMBC

Project finance mandated lead arrangers ranking (Global)*

Jan. – Jun. 2006		(USDm)
1	Royal Bank of Scotland Group	3,528
2	WestLB	2,910
3	BNP Paribas	2,858
4	MUFG	2,456
5	Calyon	2,202
6	HSBC	1,814
7	Banco Santander Central Hispano	1,686
8	SMBC	1,664
9	Dexia	1,656
10	Societe Generale	1,602

Syndicated loans mandated arranger ranking (Asia)*

Jan. – Sep. 2006		(USDm)
1	HSBC Holdings PLC	6,133
2	Standard Chartered PLC	5,983
3	SMBC	5,603
4	DBS Group Holdings	5,455
5	Citigroup	5,415
6	Calyon	4,157
7	BNP Paribas SA	3,818
8	Mitsubishi UFJ Financial Group	3,588
9	Mizuho Financial Group	3,562
10	State Bank of India	3,228

Daiwa Securities SMBC rankings

Straight bond lead manager (Apr. 06 - Sep. 06)**

(Billions of yen)		
	Underwritten	Share
1.	Mizuho Securities	813.1 25.1%
2.	Daiwa Securities SMBC	688.1 21.3%
3.	Mitsubishi UFJ Securities	586.4 18.1%
4.	Nikko Citi Group Securitie:	348.3 10.8%
5.	Nomura Securities	324.8 10.0%

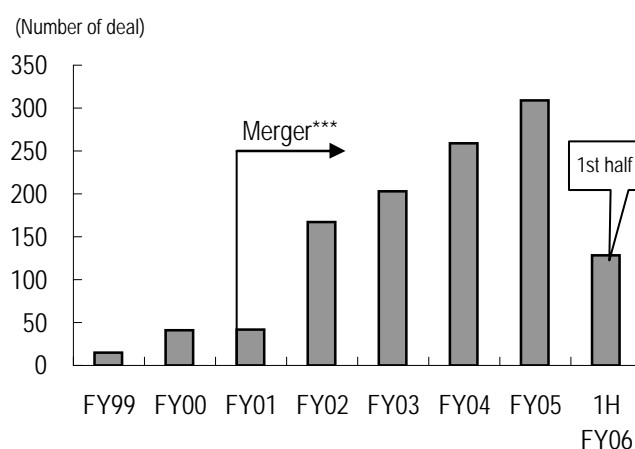
Book runner: Initial public offering of stock

(Apr. 06 - Sep. 06)**

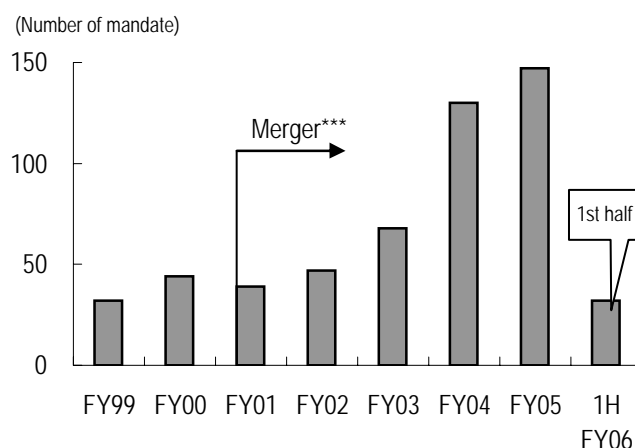
(Billions of yen)		
	Underwritten	Share
1.	Daiwa Securities SMBC	52.2 30.8%
2.	Nikko Citi Group Securitie:	39.0 23.1%
3.	Nomura Securities	22.6 13.3%
4.	Shinko Securities	17.4 10.3%
5.	Mitsubishi UFJ Securities	14.4 8.5%

Collaboration with Daiwa Securities SMBC

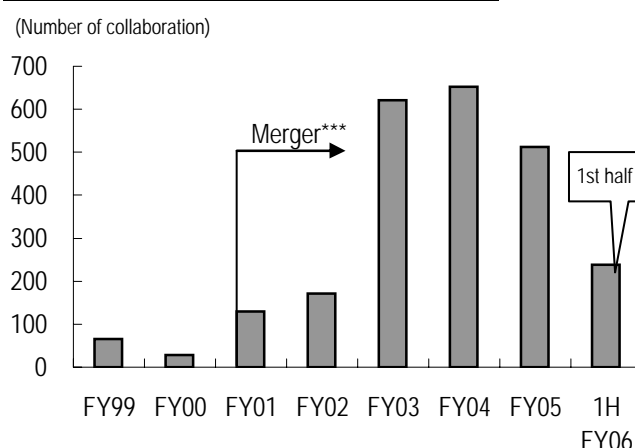
Collaboration in stock and bond underwriting



Collaboration in acquiring IPO mandates



Collaboration in brokerage business****



* Source: Dealogic Global Project Finance Review

** Source: Thomson Financial

*** In April 2001, Daiwa Securities SB Capital Markets (a joint venture of Daiwa Securities Group and the former Sumitomo Bank) took over the entire business of the former Sakura Securities, according to the merger between the former Sakura Bank and Sumitomo Bank (establishment of SMBC).

**** Sale/purchase of bonds, sale of stocks (block trading), etc.

<Reference> Global Network

SMBC International Network (as of October 31, 2006)

Branches*	17
Sub-branches*	4
Representative offices*	13
Total**	34

* Based on the definition in Japan.

** In addition to SMBC's overseas offices, major overseas subsidiaries are also listed below.

Asia and Oceania

- Hong Kong Branch
- Shanghai Branch
- Tianjin Branch
- Guangzhou Branch
- Suzhou Branch
- Hangzhou Branch
- Beijing Representative Office
- Dalian Representative Office
- Chongqing Representative Office
- Shenyang Representative Office
- Taipei Branch
- Seoul Branch
- Singapore Branch
- Labuan Branch
- Labuan Branch
- Kuala Lumpur Marketing Office
- Kuala Lumpur Representative Office
- PT Bank Sumitomo Mitsui Indonesia
- Ho Chi Minh City Branch
- Hanoi Representative Office
- Yangon Representative Office
- Bangkok Branch
- Manila Representative Office
- Sydney Branch
- Sumitomo Mitsui Finance Australia Limited

Americas

- New York Branch
- Cayman Branch
- Los Angeles Branch***
- San Francisco Branch***
- Huston Representative Office***
- Manufacturers Bank
- Sumitomo Mitsui Banking Corporation of Canada
- Banco Sumitomo Mitsui Brasileiro S.A.

*** Based on the definition in the U.S.

Europe, Middle-East, and Africa

- Sumitomo Mitsui Banking Corporation Europe Limited
- Sumitomo Mitsui Banking Corporation Europe Limited Paris Branch
- Sumitomo Mitsui Banking Corporation Europe Limited Milan Branch
- Sumitomo Mitsui Banking Corporation Europe Limited
- Moscow Representative Office
- Düsseldorf Branch
- Brussels Branch
- Madrid Representative Office
- Sumitomo Mitsui Finance Dublin Limited
- Bahrain Representative Office
- Tehran Representative Office
- Cairo Representative Office
- Johannesburg Representative Office

