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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	FY06	Difference ^{*1}
Consolidated gross profit	2,069.5	2,025.0	2,090.1	1,906.2	+561.7
Net interest income	1,281.1	1,171.3	1,161.6	1,168.6	+231.1 (1)
Trust fees	0.3	2.6	8.6	3.5	0
Net fees and commissions	424.2	516.1	619.6	609.2	+255.8 (2)
Net trading income	304.1	144.4	32.8	125.6	+24.0
Net other operating income	59.8	190.5	267.5	(0.7)	+50.7
General and administrative expenses	(866.5)	(852.7)	(853.8)	(888.6)	(284.7) (3)
Gains (losses) on stocks	101.5	(101.9)	47.1	44.7	+33.6
Equity in earnings of affiliates	15.7	27.1	31.9	(104.2)	(104.2) (4)
Ordinary profit (loss)	342.8	(30.3)	963.6	798.6	+225.3
Extraordinary gains (losses)	62.0	(78.2)	79.8	8.2	(5.4)
Net income (loss)	330.4	(234.2)	686.8	441.4	+125.6
Total credit cost	(956.6)	(1,196.8)	(302.0)	(145.0)	(55.5) (5)
Consolidated net business profit^{*2}	1,090.6	1,014.4	1,225.4	924.2	+183.6

- (1) Kansai Urban Banking Corporation: 55.1, Minato Bank: 45.3, Sumitomo Mitsui Card: 30.7, SMBC Europe: 26.9
 (2) Sumitomo Mitsui Card: 118.2, SMBC Friend Securities: 41.3, SMBC Guarantee: 34.8
 (3) Sumitomo Mitsui Card: (123.7), SMBC Friend Securities: (37.4), Minato Bank: (34.4), Kansai Urban Banking Corporation: (33.4)
 (4) Daiwa Securities SMBC: 20.5, Impact of net loss of Promise: (83.0), Impairment of goodwill associated with Promise: (22.0)
 (5) Sumitomo Mitsui Card: (16.4), Minato Bank: (12.1), Kansai Urban Banking Corporation: (11.7)

*1 Difference between SMFG consolidated figures and SMBC non-consolidated figures

*2 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	Mar. 07	change from Mar. 06
Assets	102,215.2	99,731.9	107,010.6	100,858.3	(6,152.3)
Loans and bills discounted	55,382.8	54,799.8	57,267.2	58,689.3	+1,422.1
Securities	27,049.9	24,233.7	25,505.9	20,537.5	(4,968.4)
Deferred tax assets	1,706.6	1,598.2	1,051.6	887.2	(164.4)
Liabilities	98,150.5	95,934.9	101,443.2	95,527.0	(5,916.2)
Deposits	65,333.4	68,474.9	70,834.1	72,156.2	+1,322.1
NCDs	3,519.5	2,713.3	2,708.6	2,589.2	(119.4)
Bonds	4,003.0	4,339.5	4,241.4	4,093.5	(147.9)
Deferred tax liability	40.2	45.3	49.5	51.0	+1.5
Minority interests	993.7	1,021.2	1,113.0	-	(1,113.0)
Total net assets^{*4}	3,070.9	2,775.7	4,454.4	5,331.3	+876.9
Capital stock	1,247.7	1,352.7	1,420.9	1,420.9	-
Capital surplus	865.3	974.3	1,229.2	57.8	(1,171.4)
Retained earnings	611.2	330.0	992.1	1,386.4	+394.3
Treasury stock	(3.0)	(269.9)	(4.4)	(123.5)	(119.1)
Total stockholders' equity	-	-	-	2,741.6	-
Net unrealized gains on other securities	325.0	410.7	819.9	1,262.2	+442.3
Net deferred losses on hedges	-	-	-	(87.7)	-
Land revaluation excess	96.5	57.9	38.2	37.6	(0.6)
Foreign currency translation adjustments	(71.8)	(79.9)	(41.5)	(30.7)	+10.8
Total valuation and translation adjustments	-	-	-	1,181.4	-
Minority interests	-	-	-	1,408.3	+1,408.3
Capital ratio^{*5}	11.37%	9.94%	12.39%	11.31%	-

*4 Due to the change of accounting standards, "Total stockholders' equity" was replaced by "Total net assets" in FY 2006

*5 End of Mar. 2007 is calculated on Basel II basis

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

Sumitomo Mitsui Card

	(Billions of yen)			
	FY03	FY04	FY05	FY06
Operating revenue	126.3	132.1	148.2	157.6
Operating profit	18.5	23.1	25.9	14.1
Ordinary profit	18.6	23.1	27.2	14.3
Net income	12.6	18.6	17.7	(6.7)
Card sales handled	3,258.4	3,598.7	4,181.3	4,753.8
Number of cardholders (Tens of thousands)	1,276	1,346	1,407	1,495

	(Billions of yen)
	Mar. 07
Total assets	816.4
Capital stock	34.0
Number of employees	1,909

FY06 highlights

- Steady growth of "Sumitomo Mitsui Card iD" service.
- Increased reader/writer machines mainly at small amount settlement market
- Made "iD" as standardized equipment on newly issued credit cards
- Create new "earnings drivers"
- Credit card settlement of utility charges
- Expanded back office business (especially for credit cards issued by local banks)

Initiatives in FY07

- Strengthen focal areas
- Strengthen "iD", alliance with China Union Pay, and "PiTaPa" services
- Promote alliance strategy
- Alliance with Central Finance
- Reduce expenses related to processing
- Improve CS and promote social contribution activities

SMBC Leasing

	(Billions of yen)			
	FY03	FY04	FY05	FY06
Operating revenue	553.0	589.1	619.7	630.0
Operating profit	23.2	28.0	32.2	31.5
Ordinary profit	14.5	20.1	26.7	29.6
Net income	6.3	12.4	17.5	17.9
Leased amount	555.7	580.0	615.5	583.6

	(Billions of yen)
	Mar. 07
Total assets	1,817.5
Lease assets	1,545.8
Capital stock	82.6
Number of employees	916

FY06 highlights

- Announced merger with Sumisho Lease and promoted conferences
- Promoted strategic business areas, such as real estate lease, supplier business, overseas transactions, etc.
- Improved productivity by introducing the new system, "SCRUM"
- Credit rating upgraded (JCR: "A" → "A+")
- Reinforced auto leasing, retail business, leasing trust
- Improved risk management system

Initiatives in FY07

- Merger with Sumisho Lease scheduled in Oct. 2007
- Pursue strategic joint business in leasing under the alliance between SMFG and Sumitomo Corporation group
- Promote development of focal areas
- Develop leasing business under the new accounting system
- Expand business areas (Develop finance business)
- Expand "eco" business

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

Japan Research Institute

	(Billions of yen)				(Billions of yen)	
	FY03	FY04	FY05	FY06	Mar. 07	
Operating revenue	105.1	111.2	115.8	111.8 *	Total assets*	96.9
Operating profit	7.6	6.3	5.2	6.1 *	Capital stock	10.0
Ordinary profit	7.5	6.3	5.7	6.6 *	Number of employees*	2,877
Net income	4.0	2.6	3.8	5.1 *		

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

FY06 highlights

- Further promoted stable operation of systems by improving quality and security
- Established JRI Solutions through corporate split in July 2006 in order to strengthen capability to provide IT solution for customers other than the SMFG group

Initiatives in FY07

- Further strengthen capability to provide IT solution for the SMFG group companies
- Improve operational efficiency through reviewing business operation systems
- Continuously strengthen capability to provide IT solution for customers other than the SMFG group
 - Expand EPR business and strengthen IT consulting business

SMBC Friend Securities

	(Billions of yen)				(Billions of yen)	
	FY03*	FY04	FY05	FY06	Mar. 07	
Operating revenue	48.3	52.3	68.5	58.7	Total assets*	253.3
	8.3				Capital stock	27.2
Operating profit	18.8	18.1	31.0	21.2	Number of employees*	1,836
	1.6					
Ordinary profit	19.1	18.3	31.2	21.8		
	1.7					
Net income	15.4	13.2	18.5	12.8		
	(0.4)					
Capital adequacy ratio**	840.9%	853.3%	783.4%	982.8%		
	584.8%					

* SMBC Friend Securities (upper line), Izumi Securities (lower line)

** Net asset / risk equivalent x 100%

FY06 highlights

- Secured high-level of profits although stock market weakend in FY 06, compared with FY 05
- Became a wholly-owned subsidiary of SMFG through a share transfer in September 2006
- Started to provide "SMBC Fund Wrap" as one of the collaborative businesses with SMBC

Initiatives in FY07

- Expand products line-up responding to diversified investment needs of customers
 - Strengthen investment trusts line-up
 - Strengthen foreign stocks including US and China
- Promote collaboration with SMBC
 - Full scale promotion of "SMBC Fund Wrap"
 - Strengthen services for stock investment beginners

(1-3) Summary of affiliates' financial results

- Daiwa Securities SMBC / Promise

Daiwa Securities SMBC

(Billions of yen)

<Consolidated>	FY03	FY04	FY05	FY06
Operating revenue	197.9	249.6	350.8	317.1
Commissions	76.8	91.7	111.3	106.5
Net gains on trading securities	78.2	118.3	175.5	116.6
Interest and dividend income	42.9	39.6	64.0	94.0
Interest expense	16.6	27.3	39.3	56.4
Net operating revenue	181.3	222.4	311.6	260.7
Selling, general and administrative expenses	128.1	138.8	171.9	169.8
Ordinary profit	54.1	85.2	141.6	92.9
Net income	33.2	54.0	91.9	51.9

Promise

(Billions of yen)

<Consolidated>	FY03	FY04	FY05	FY06
Operating income	391.0	369.9	381.3	368.9
Interest on consumer loans	368.7	352.3	360.6	344.8
Operating expenses	303.1	241.6	313.9	572.2
Advertising expenses	15.6	16.4	20.3	15.7
Provision for uncollectible loans	136.5	97.5	125.8	234.7
Employees' salaries and bonuses	30.9	25.9	27.0	26.8
Operating profit	87.9	128.3	67.4	(203.3) *
Recurring profit	89.9	130.8	70.0	(201.5)
Net income	41.6	75.4	42.0	(378.3) **

* Include JPY 149.9 billion of Operating expenses (Provision for reserve for losses on interest repayments)

**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	Mar. 07*
				<Preliminary >
Tier I	3,571.6	3,262.3	4,645.9	3,903.3
Capital stock & Capital surplus	2,112.9	2,327.0	2,650.1	1,478.7
<Preferred stock>	<1,796.3>	<1,781.6>	<1,460.3>	<360.3>
Retained earnings	564.8	285.6	944.1	1,319.8
Preferred securities issued by overseas SPCs	814.0	816.9	835.2	1,159.6
Treasury stock	(3.0)	(269.9)	(4.4)	(123.5)
Increase in equity capital resulting from a securitization exposure	-	-	-	(40.1)
Tier II**	3,416.5	3,262.3	4,067.7	3,640.2
45% of unrealized gains on other securities	249.4	317.1	627.8	825.4
45% of land revaluation excess	68.5	67.1	39.9	39.4
General reserve for possible loan losses	837.7	633.5	742.6	35.3
Total eligible provisions minus the total expected loss amount	-	-	-	175.9
Perpetual subordinated debt	755.6	880.0	1,035.8	1,114.0
Dated subordinated debt	1,603.0	1,657.3	1,621.6	1,450.2
Sub total	3,514.2	3,555.0	4,067.7	3,640.2
Deduction	(250.8)	(504.4)	(619.3)	(690.8)
Total capital	6,737.4	6,020.1	8,094.4	6,852.7
Risk-adjusted assets	59,204.0	60,552.6	65,322.3	60,540.3
Capital ratio	11.37%	9.94%	12.39%	11.31%
Tier I ratio	6.03%	5.38%	7.11%	6.44%

* Basel II basis

** Amount counted as BIS capital

<Reference>

(Billions of yen)

	Mar. 04	Mar. 05	Mar. 06	Mar. 07
				<Preliminary >
Net deferred tax assets	1,666.4	1,552.9	1,002.1	836.3
Net deferred tax assets / Tier I	46.7%	47.6%	21.6%	21.4%

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, 2007	JPY 150.3 billion	JPY 210.0 billion
Acquisition price as of Mar.31, 2007	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.

<Reference> Change in total number of authorized preferred shares, due to partial amendment of articles of incorporation

A proposal concerning partial amendment of SMFG's Articles of Incorporation shall be made at the Annual Ordinary General Meeting of Shareholders for the fifth fiscal year scheduled to be held on June 28, 2007

				<Before the amendment>		<After the amendment>	
	Type	right to request acquisition	provisions for acquisition	Total number of authorized shares		Total number of authorized shares	
Type 1 to Type 3	convertible	Yes	No	Cancelled		Deleted	
Type 4	convertible	Yes	No	135,000 shares		50,100 shares	
				outstanding	50,100 shares	unissued	zero
				unissued	84,900 shares <JPY 254.7 bil.>		<->
Type 5	convertible	Yes	Yes	250,000 shares		167,000 shares	
				unissued	250,000 shares <JPY 750.0 bil.>	unissued	167,000 shares <JPY 501.0 bil.>
Type 6	non-dilutive	No	Yes	300,000 shares		70,001 shares	
				outstanding	70,001 shares	unissued	zero
				unissued	229,999 shares <JPY 690.0 bil.>		<->
Type 7 (newly established)	convertible	Yes	No			167,000 shares	
						unissued	167,000 shares <JPY 501.0 bil.>
Type 8 (newly established)	non-dilutive	No	Yes			115,000 shares	
						unissued	115,000 shares <JPY 345.0 bil.>
Type 9 (newly established)						115,000 shares	
						unissued	115,000 shares <JPY 345.0 bil.>
				Total of unissued shares 564,899 shares <JPY 1,694.7 bil.>		564,000 shares <JPY 1,692.0 bil.>	

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

<SMBC non-consolidated>

P/L

(Billions of yen)

	FY03	FY04	FY05	FY06
Gross banking profit	1,584.1	1,522.9	1,552.1	1,344.5
<Marketing Units ^{*1} >	<1,216.6>	<1,294.8>	<1,377.1>	<1,329.0>
Non-interest income ^{*2}	398.6	501.5	545.5	467.0
<Proportion of Non-interest income to Gross banking profit>	<25.2%>	<32.9%>	<35.1%>	<34.7%>
Expenses	(584.0)	(582.4)	(586.5)	(603.9)
Overhead ratio	36.9%	38.2%	37.8%	44.9%
Banking profit^{*3}	1,000.1	940.5	965.6	740.6
Marketing Units ^{*1}	721.9	810.3	874.0	814.6
Treasury Unit	356.5	205.0	201.3	34.0
Gains (losses) on stocks	103.9	(118.7)	25.5	11.1
Ordinary profit (loss)	185.1	(71.7)	720.9	573.3
Net income (loss)	301.1	(136.8)	519.5	315.7
Total credit cost	(803.4)	(954.8)	(230.9)	(89.5)

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

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

*3 Before provision for general reserve for possible loan losses

B/S

(Billions of yen)

	Mar. 04	Mar. 05	Mar. 06	Mar. 07	YOY change
Assets	94,109.1	91,129.8	97,443.4	91,537.2	(5,906.2)
Loans and bills discounted	50,810.1	50,067.6	51,857.6	53,756.4	+1,898.8 (1)
Securities	26,592.6	23,676.7	25,202.5	20,060.9	(5,141.6) (2)
Deferred tax assets	1,590.5	1,502.2	976.2	743.6	(232.6)
Liabilities	91,238.2	88,377.1	93,808.7	87,544.3	(6,264.4)
Deposits	60,067.4	62,788.3	65,070.8	66,235.0	+1,164.2 (3)
NCDs	3,589.4	2,803.3	3,151.4	2,574.3	(577.1)
Bonds	3,177.7	3,718.4	3,776.7	3,647.5	(129.2)
Total net assets^{*4}	2,870.9	2,752.7	3,634.7	3,992.9	+358.2
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	761.1	(32.9)
Total stockholders' equity	-	-	-	2,793.6	-
Net unrealized gains on other securities	316.3	386.6	783.5	1,259.8	+476.3
Net deferred losses on hedges	-	-	-	(84.7)	-
Land revaluation excess	81.2	42.3	24.7	24.2	(0.5)
Total valuation and translation adjustments	-	-	-	1,199.3	-
Capital ratio^{*5}	11.36%	11.32%	11.35%	13.45%	-

*4 Due to the change of accounting standards, "Total stockholders' equity" was replaced by "Total net assets" in FY 2006

*5 End of Mar. 2007 is calculated on Basel II basis

Main factors of year-over-year change

(1) Loans and bills discounted	: Domestic offices	+JPY 0.7 trillion
+JPY 1.9 trillion	: Overseas offices	+JPY 1.2 trillion
(2) Securities	: Stocks	+JPY 0.4 trillion
(JPY 5.1 trillion)	: Bonds	(JPY 4.1 trillion)
	: Foreign currency denominated bonds & investment trust, etc.	(JPY 1.4 trillion)
(3) Deposits	: Mainly due to increase in overseas branches	
+JPY 1.2 trillion	Domestic deposits of individual clients	Approx. +JPY 0.9 trillion
	Domestic deposits of corporate clients	Approx. (JPY 1.3 trillion)

(2-2) Gross banking profit

<SMBC non-consolidated>

(Billions of yen)

	FY04	FY05	FY06	YOY change
Gross domestic profit	1,182.8	1,266.5	1,150.0	(116.5)
<Excluding gains (losses) on bonds>	<1,188.9>	<1,277.8>	<1,224.7>	<(53.1)>
Net interest income	914.6	943.9	904.2	(39.7) (1)
<Interest on interest rate swaps>	<18.4>	<26.8>	<(20.6)>	<(47.4)>
Trust fees	2.6	8.6	3.5	(5.1)
Net fees and commissions	246.8	299.4	289.9	(9.5)
Net trading income (loss)	1.8	(0.2)	3.9	+4.1
Net other operating income	17.0	14.8	(51.5)	(66.3) (2)
<Gains (losses) on bonds>	<(6.1)>	<(11.3)>	<(74.7)>	<(63.4)>
Gross international profit*	340.1	285.6	194.5	(91.1)
<Excluding gains (losses) on bonds>	<355.6>	<284.6>	<232.2>	<(52.4)>
Net interest income	56.1	8.1	32.9	+24.8
<Interest on interest rate swaps>	<35.2>	<(13.1)>	<(32.1)>	<(19.0)>
Net fees and commissions	51.3	67.3	63.5	(3.8)
Net trading income	162.0	116.0	49.8	(66.2)
Net other operating income	70.7	94.2	48.3	(45.9) (3)
<Gains (losses) on bonds>	<(15.5)>	<1.0>	<(37.7)>	<(38.7)>
Adjustments related to the items consisting of Gross international profit				
Net interest income (loss)	(1.8)	(2.6)	(0.4)	+2.2
Net trading income (loss)	+32.2	+103.8	(47.9)	(151.7)
Net other operating income (loss)	(30.4)	(101.2)	+48.3	+149.5

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

Main factors of year-over-year change

- | |
|---|
| (1) Shrink of interest spread and decrease of profits in JPY denominated ALM operations |
| (2) Increase in losses on bonds |
| (3) Increase in losses on bonds and decrease of profits in sales of derivative products |

Loan balance

	Term-end balance		Average balance	
	Mar. 07	Change from Mar. 06	FY06	YOY change
	(Trillions of yen)		(Trillions of yen)	
Total lendings	53.8	+1.9	53.6	+2.4
Overseas lendings	48.2	+0.7	48.1	+1.3
Domestic lendings	5.6	+1.2	5.5	+1.1
Domestic lendings (Managerial accounting basis)				
Domestic Marketing Units^{*1}				
Individual clients	14.6	+0.5 ^{*3}	14.7	+0.2
Small- and medium-sized enterprises ^{*2}	21.9	0.0	21.2	(0.3)
Large corporations ^{*2}	9.6	0.0	9.9	+0.3

Loan spread

(Managerial accounting basis)	<Average loan spread>	
	FY06	YOY change
Small- and medium-sized enterprises ^{*2}	141bp	(9bp)
Large corporations ^{*2}	64bp	(9bp)

Interest earning assets (Domestic business units)

	FY03		FY04		FY05		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%	66,078.0	1.56%
Loans and bills discounted	50,475.2	1.75%	46,859.3	1.78%	46,007.3	1.71%	47,188.6	1.73%
Securities	18,598.7	0.59%	19,087.7	0.68%	18,099.5	1.03%	16,763.5	1.17%

Interest bearing liabilities (Domestic business units)

	FY03		FY04		FY05		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%	67,955.0	0.19%
Deposits, etc.	56,810.9	0.02%	58,376.2	0.02%	60,097.3	0.02%	60,040.7	0.10%
Expense ratio ^{*4}	0.74%		0.75%		0.75%		0.79%	
Total cost of funding	0.83%		0.84%		0.82%		0.98%	

	FY03	FY04	FY05	FY06
Overall interest spread	0.62%	0.61%	0.69%	0.58%
Interest spread	1.73%	1.76%	1.69%	1.63%

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

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

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

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

(2-4) Credit cost, Non-recurring gains (losses) and Extraordinary gains (losses)

<SMBC non-consolidated>

Credit cost - financial accounting basis -

(Billions of yen)

	FY03	FY04	FY05	FY06
Total credit cost	(803.4)	(954.8)	(230.9)	(89.5)
Provision for general reserve for possible loan losses	-	351.5	(155.0)	41.7
Credit cost in Non-recurring gains (losses)	(869.2)	(1,306.3)	(106.5)	(131.7)
Write-off of loans	(566.3)	(698.0)	(12.6)	(50.5)
Provision for specific reserve for possible loans losses	-	(474.1)	(15.8)	(44.3)
Losses on loans sold to CCPC	(0.8)	-	-	-
Losses on delinquent loans sold	(302.1)	(138.0)	(79.7)	(37.3)
Provision for loan loss reserve for specific overseas countries	-	3.8	1.6	0.4
Credit cost in Extraordinary gains (losses)	65.8	-	30.6	0.5
Reversal of loan loss reserves	65.3	-	-	-
Reversal of general reserve for possible loan losses	337.9	-	-	-
Provision for specific reserve for possible loan losses	(276.4)	-	-	-
Reversal of loan loss reserve for specific overseas countries	3.8	-	-	-
Gains on collection of written-off claims*	-	-	30.6	0.5
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 -

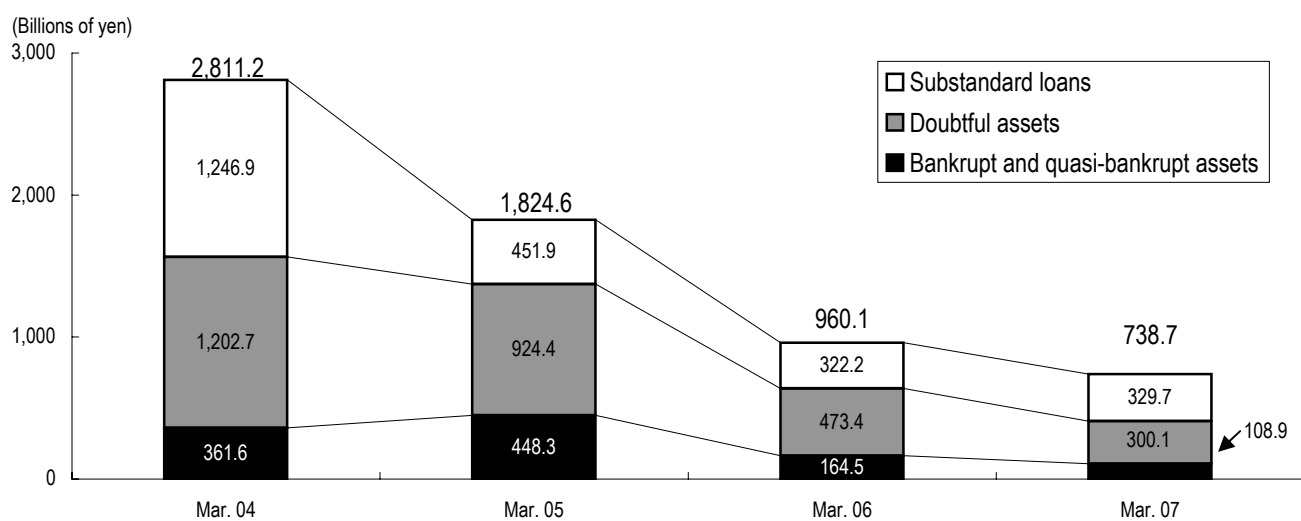
(Billions of yen)

	FY03	FY04	FY05	FY06
Non-recurring gains (losses)	(815.0)	(1,363.7)	(89.7)	(209.0)
Credit related costs	(869.2)	(1,306.3)	(106.5)	(131.7)
Gains (losses) on stocks	103.9	(118.7)	25.5	11.1
Other non-recurring gains (losses)	(49.7)	61.3	(8.7)	(88.4)
Ordinary profit (loss)	185.1	(71.7)	720.9	573.3
Extraordinary gains (losses)	133.7	(28.4)	25.7	13.6
Gains (losses) on disposal of premises and equipment	(11.9)	(12.5)	1.4	-
Gains (losses) on disposal of fixed assets	-	-	-	(1.7)
Losses on impairment of fixed assets	-	-	(6.3)	(3.7)
Reversal of loan loss reserves	65.3	-	-	-
Gains on collection of written-off claims	0.2	0.2	30.6	0.5
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	-	-	-	(17.8)
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	586.9
Income taxes, current	(12.7)	1.8	(13.5)	(16.5)
Income taxes, deferred	(5.0)	(38.5)	(213.6)	(254.7)
Net income (loss)	301.1	(136.8)	519.5	315.7

(2-5) 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%	1.2%
Coverage ratio	81.5%	90.5%	91.0%	79.4%

Disclosure of problem assets based on the Financial Reconstruction Law

As of March 31, 2007

(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 108.9 (i) (Change from Mar. 06: -55.6)	Portion of claims secured by collateral or guarantees, etc.		Fully reserved	Direct Write-offs (*1)	Specific Reserve 15.7 (*2)	100% (*3)	
Effectively Bankrupt Borrowers		97.3 (a)		11.6				
Potentially Bankrupt Borrowers	Doubtful Assets 300.1 (ii) (Change from Mar. 06: -173.3)	Portion of claims secured by collateral or guarantees, etc.		Necessary amount reserved		Specific Reserve 129.1 (*2)	80.0% (*3)	
		138.7 (b)		161.4				
Borrowers Requiring Caution	Substandard Loans 329.7 (iii) (Change from Mar. 06: +7.5)	Portion of Substandard Loans secured by collateral or guarantees, etc. 107.0 (c)				General Reserve for Substandard Loans 98.9	44.9% (*3)	18.5% (*3)
	Claims to Substandard Borrowers							
Normal Borrowers	Normal Assets 60,542.2	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers				General Reserve 530.8	6.5% [12.7%] (*4)	
		Claims to Normal Borrowers						0.3% (*4)
Total 61,280.9 (iv)						Loan Loss Reserve for Specific Overseas Countries 1.9		
A=(i)+(ii)+(iii) 738.7 (v) (Change from Mar. 06: -221.4) Problem asset ratio ((v)/(iv)) 1.2%		B: Portion secured by collateral or guarantees, etc. (a)+(b)+(c) 343.0		C: Unsecured portion (A-B) 395.7		D: Specific Reserve + General Reserve for Substandard Loans (*2) 243.7		Reserve ratio: D/C (*5) =61.6%
								Coverage ratio (B+D)/A =79.4%

*1 Includes amount of direct reduction totaling JPY 298.3 billion.

*2 Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Law standards. (Bankrupt/Effectively Bankrupt Borrowers: JPY 4.1 billion, Potentially Bankrupt Borrowers: JPY 11.9 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.

(2-6) Loan portfolio and problem assets,
classified by industry

<SMBC non-consolidated>

Loan balance

(Billions of yen)

	Mar. 04	Mar. 05	Mar. 06	Mar. 07
Domestic offices (excluding offshore banking account)	47,951.5	46,673.7	47,461.3	48,190.5
Manufacturing	5,794.2	5,321.7	5,172.7	5,236.1
Agriculture, forestry, fisheries, and mining	133.8	125.6	133.8	132.2
Construction	1,717.2	1,618.4	1,283.2	1,225.0
Transportation, communications and public enterprises	3,134.7	2,737.4	2,658.4	2,886.2
Wholesale and retail	5,492.2	5,310.9	5,170.6	5,089.3
Finance and insurance	4,892.5	5,158.7	5,072.3	5,675.9
Real estate	6,995.1	5,983.0	6,316.9	6,369.2
Various services	5,470.9	5,705.9	5,731.6	5,742.4
Municipalities	688.1	583.5	657.8	592.2
Others	13,632.8	14,128.6	15,264.0	15,242.0
Overseas offices and offshore banking accounts	2,858.6	3,393.9	4,396.3	5,565.9
Public sector	63.6	75.8	39.0	19.0
Financial institutions	227.4	237.3	348.4	287.9
Commerce and industry	2,396.0	2,994.0	3,815.8	5,038.8
Others	171.6	86.8	193.1	220.2
Total	50,810.1	50,067.6	51,857.6	53,756.4

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

(Billions of yen)

	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 07 Reserve ratio**
Domestic offices (excluding offshore banking account)	2,740.3	1,787.8	908.9	695.2	62.7%
Manufacturing	328.5	85.5	68.0	60.8	59.7%
Agriculture, forestry, fisheries, and mining	1.1	0.7	3.2	2.8	48.6%
Construction	107.3	396.3	41.1	34.5	51.3%
Transportation, communications and public enterprises	85.4	36.2	87.0	104.9	61.8%
Wholesale and retail	368.8	105.0	93.7	96.3	58.8%
Finance and insurance	54.7	95.8	14.7	2.4	61.2%
Real estate	1,016.7	408.6	274.2	170.1	57.7%
Various services	534.5	456.0	261.8	154.8	58.8%
Municipalities	-	-	-	-	-
Others	243.3	203.7	65.2	68.8	100.0%
Overseas offices and offshore banking accounts	70.9	36.8	51.2	43.5	50.9%
Public sector	11.4	0.1	-	-	-
Financial institutions	0.7	0.5	-	-	-
Commerce and industry	58.8	36.2	51.2	43.5	50.9%
Others	-	-	-	-	-
Total	2,811.2	1,824.6	960.1	738.7	61.6%

* 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 Mar. 07	1 year or less		More than 1 year to 5 years		More than 5 years to 10 years		More than 10 years		Total	
		Year change		Year change		Year change		Year change		Year change
Bonds	3,423.9	(2,260.1)	3,593.2	(908.3)	2,261.9	(35.2)	2,000.8	(917.3)	11,280.0	(4,120.9)
JGBs	2,784.9	(2,499.3)	1,353.7	(608.2)	884.5	(199.9)	1,904.0	(902.9)	6,927.3	(4,210.3)
Japanese local government bonds	83.7	+62.7	132.4	(74.9)	304.0	(13.4)	0.4	(0.0)	520.7	(25.4)
Japanese corporate bonds	555.1	+176.3	2,107.0	(225.2)	1,073.3	+178.0	96.3	(14.4)	3,831.9	+114.8
Others	501.5	(219.1)	422.8	(1,085.6)	678.1	+11.7	783.9	+112.2	2,386.5	(1,180.7)
Total	3,925.5	(2,479.2)	4,016.1	(1,993.8)	2,940.0	(23.5)	2,784.8	(805.1)	13,666.5	(5,301.7)

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

(Billions of yen)

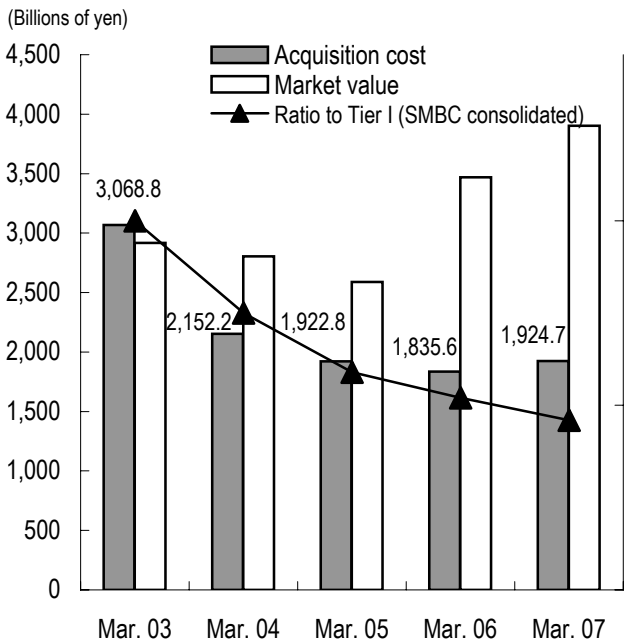
As of Mar. 07	1 year or less		More than 1 year to 5 years		More than 5 years		Total	
		Year change		Year change		Year change		Year change
Total contract amount	8,421.9	+1,677.2	17,090.5	(4,766.0)	9,668.7	(1,032.9)	35,181.1	(4,121.7)
Receivable fixed rate / payable floating rate (a)	7,118.7	+1,531.2	11,868.4	(4,193.1)	4,429.8	(615.5)	23,416.9	(3,277.4)
Receivable floating rate / payable fixed rate (b)	1,103.2	+199.8	5,191.6	(372.7)	5,218.6	(416.9)	11,513.4	(589.8)
Receivable floating rate / payable floating rate	200.0	(53.8)	30.5	(200.2)	20.3	(0.5)	250.8	(254.5)
Net receivable fixed rate (a)-(b)	6,015.5	+1,331.4	6,676.8	(3,820.4)	(788.8)	(198.6)	11,903.5	(2,687.6)

Derivative transactions on deferred hedge accounting basis

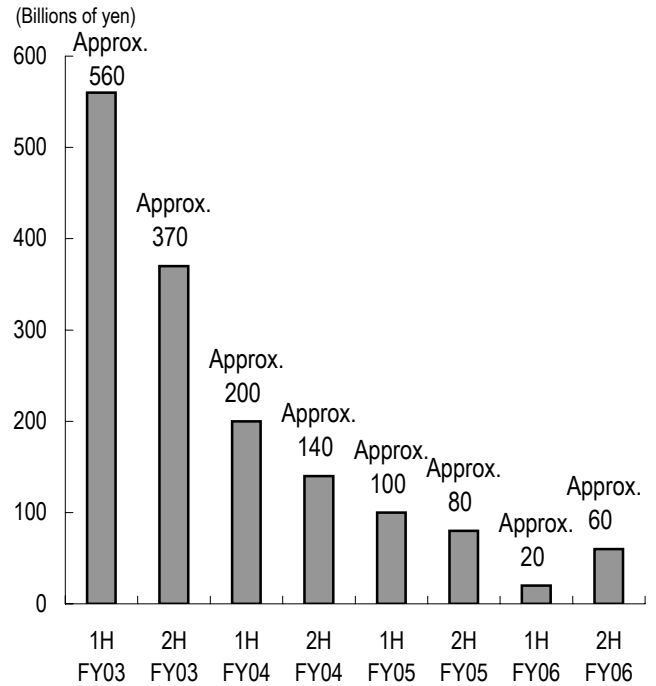
(Billions of yen)

As of Mar. 07	Net assets			Net deferred gains (losses)
		Assets	Liabilities	
Total	(27.9)	57.1	85.0	(144.5)
Interest rate swaps	(28.5)	49.1	78.1	(143.1)
Currency swaps	+0.7	7.1	6.4	0.6
Others	(0.1)	0.4	0.5	(2.0)

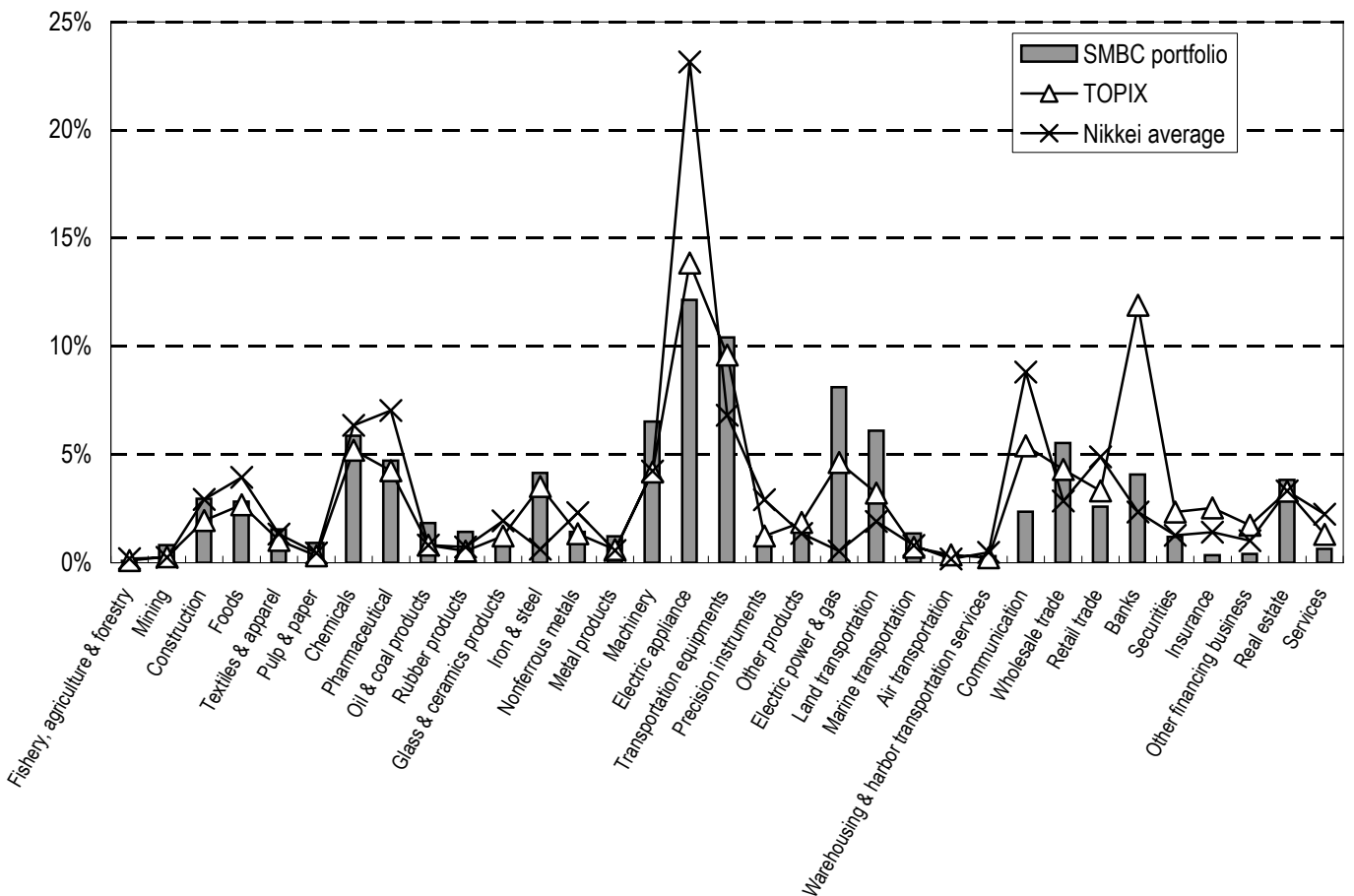
Balance of listed and OTC stocks classified as Other securities



Sales of stockholdings

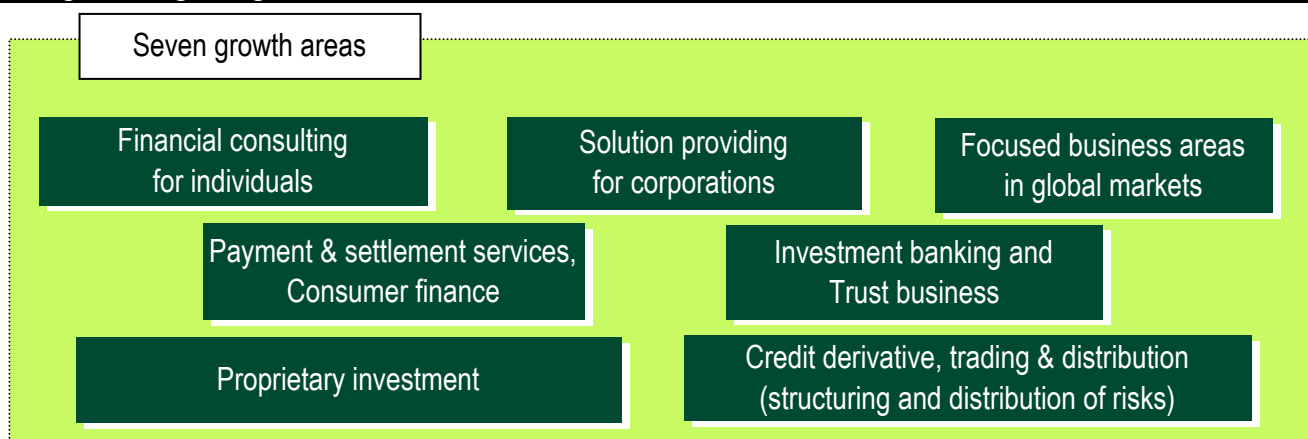


Composition by industry (As of March 31, 2007, market value basis)

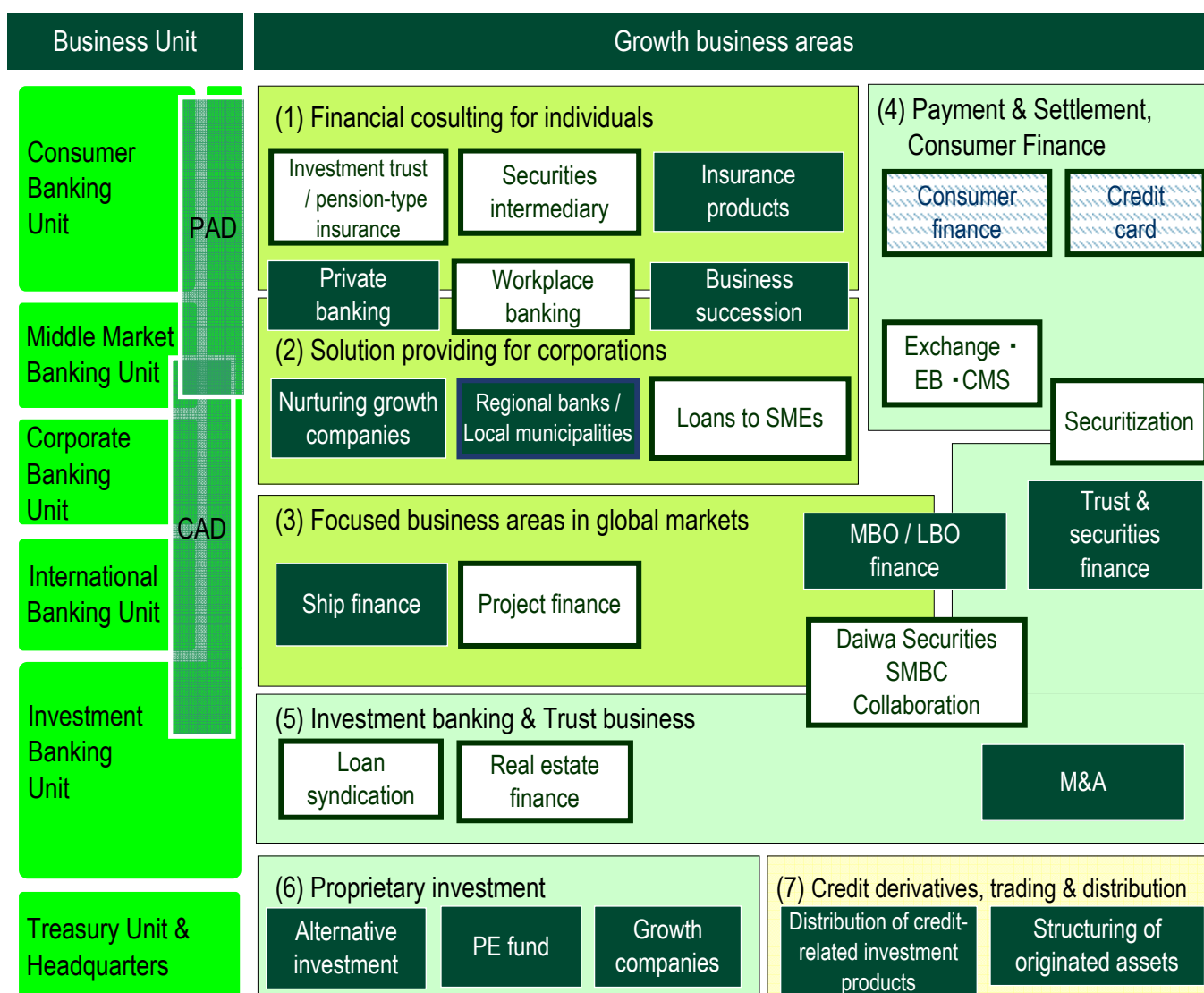


(3-1) Strategic initiatives in new medium-term management plan

Strengthen targeted growth business areas



Strategic initiatives in growth business areas

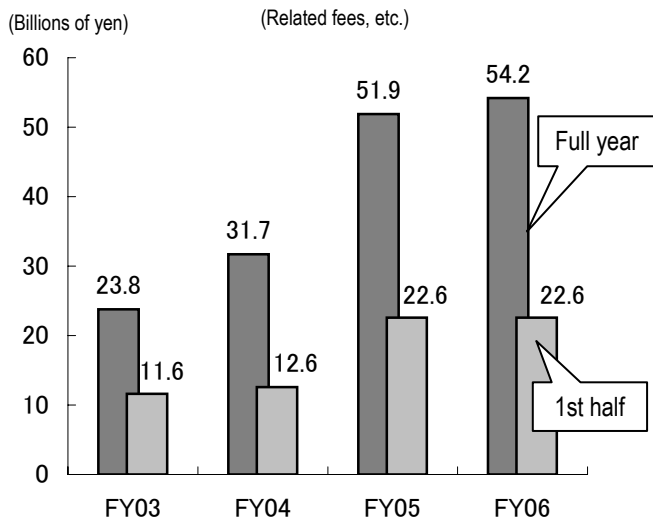


: Existing strategic businesses

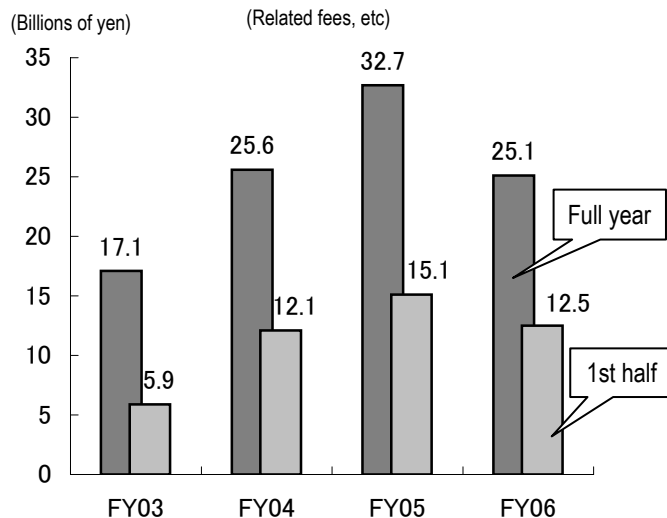
: Strategic businesses newly defined in new medium-term management plan

(3-2) Financial consulting for individuals and Investment banking business

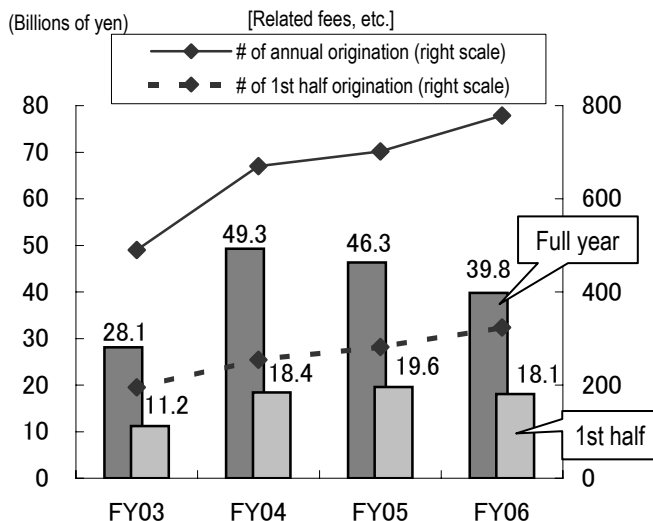
Investment trust



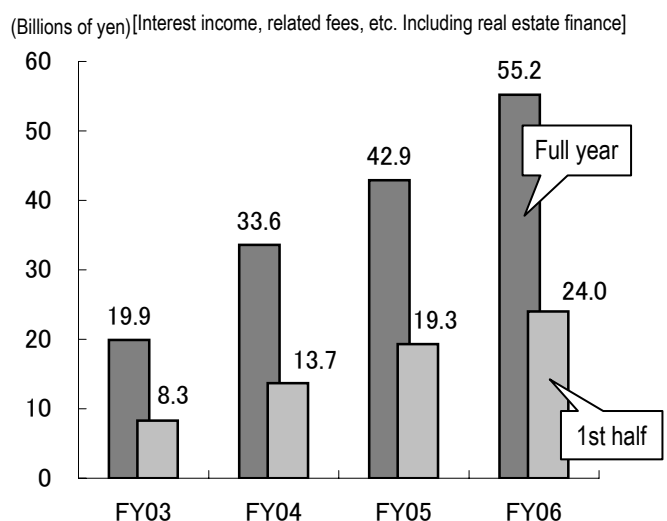
Pension-type insurance



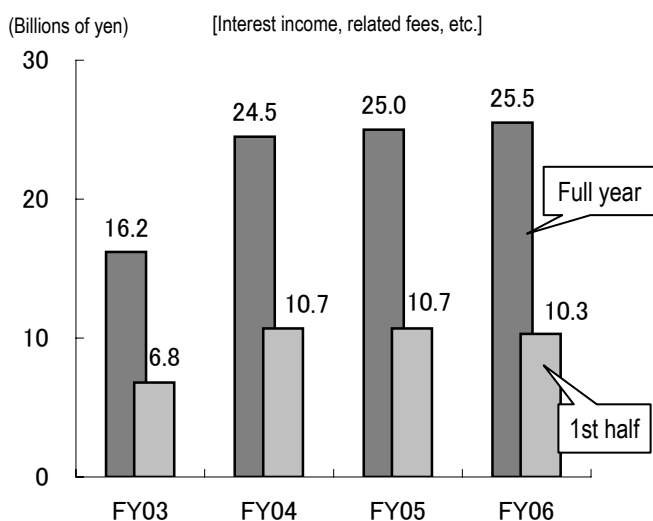
Loan syndication



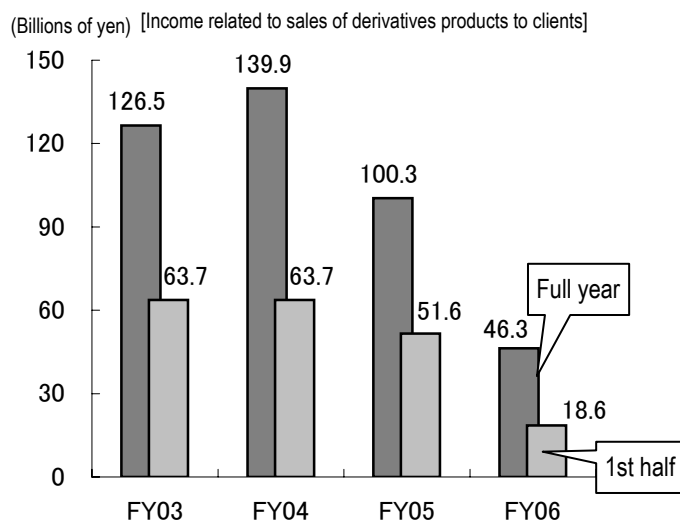
Structured finance



Securitization of monetary claims



Sales of derivative products



- Marketing channels and client segmentation

Marketing channels

	Mar. 04	Mar. 05	Mar. 06	Mar. 07
Domestic branch*	435	425	411	406
SMBC Consulting Plaza	6	45	66	67
SMBC Consulting Office	-	-	14	22
Loan Promotion Office	109	108	115	113
<Reference> Number of employees**	17,546	16,338	16,050	16,407
ATM location outside SMBC branch	1,971	1,875	1,908	1,854
Available for 24 hours	1,012	945	945	878
Number of ATMs (Total)	22,983	25,508	28,212	30,362
Number of SMBC ATMs	6,985	6,667	6,711	6,669
Inside SMBC branch	3,789	3,615	3,578	3,570
Outside SMBC branch	3,196	3,052	3,133	3,099
Number of other ATMs	15,998	18,841	21,501	23,693

Segmentation of consumer clients and marketing channels

		Client segments	Channels (As of Mar. 07)	
Consumer 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 113
			"Money-Life" Consultant & Low-counter teller***	Branch 406 SMBC Consulting Plaza 67 SMBC Consulting Office 22
	Mass segment Approx. 18 million clients	Singles, Students, Housewives	"One's Direct" & ATM	

* Excludes representative offices, agencies, etc.

** Full-time workers basis

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

(3-4) Financial consulting for individuals - Data

Assets under SMBC account <SMBC non-consolidated>

(Billions of yen)

	Mar. 04	Mar. 05	Mar. 06	Mar. 07
Individual deposits	31,631.8	32,154.0	32,760.3	33,623.7
Liquid deposits	17,874.4	18,640.3	19,905.7	20,266.2
Fixed-term deposits	13,186.1	12,959.7	12,408.6	12,986.7
Foreign currency deposits	571.3	554.0	446.0	370.8
Investment trusts	2,005.7	2,348.2	2,923.6	3,545.4
Investment trusts for individuals	1,920.0	2,264.8	2,803.1	3,421.5

(Billions of yen)

	FY03	FY04	FY05	FY06
Sales of pension-type insurances	380.2	583.9	664.8	461.7

Loans <SMBC non-consolidated>

(Billions of yen)

	Mar. 04	Mar. 05	Mar. 06	Mar. 07
Housing loans	12,725.0	13,240.4	13,771.8	13,557.5
Residential purpose	8,891.6	9,451.3	10,044.5	9,918.9
Other consumer loans	1,150.8	990.2	953.7	935.3

(Billions of yen)

	FY03	FY04	FY05	FY06
Originated amount of residential housing loans*	1,675.5	1,924.6	2,086.7	1,771.7
Originated amount of housing loan with repayment insurance in case of potentially fatal illness	-	-	approx. 110	approx. 270
Securitization	approx. 120	approx. 320	approx. 450	approx. 790

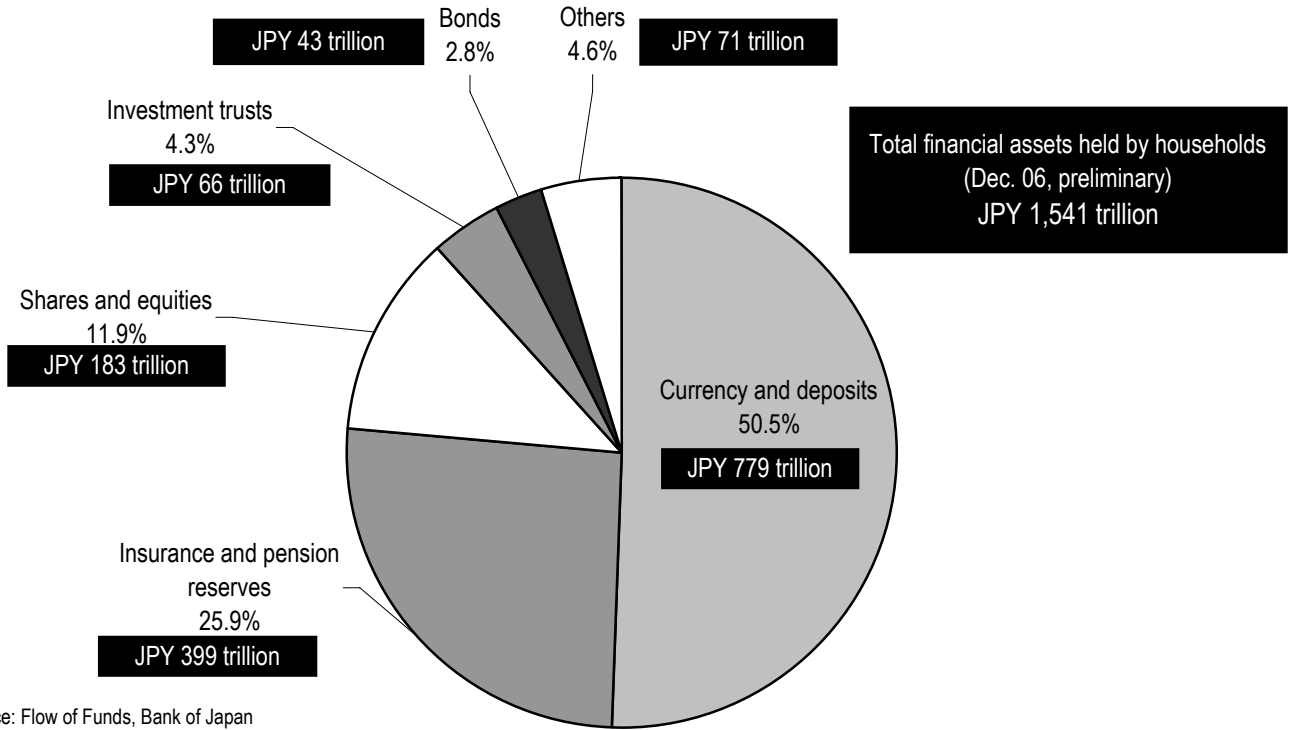
*Excluding bridge loans for loans by Housing Loan Corporation.

SMBC Products line-up (as of Mar. 2007)

Third-party products	Investment trusts	53 funds: 3 Domestic bonds, 18 Domestic Stocks, 9 International bonds, 11 International Stocks, 5 Balanced, 7 Foreign Investment Trusts	Open architecture <No. of supplier companies> <div style="border: 1px solid black; padding: 2px; text-align: center;">20</div> <div style="border: 1px solid black; padding: 2px; text-align: center;">8</div> <div style="border: 1px solid black; padding: 2px; text-align: center;">5</div>
	Pension-type insurances	11 Products	
	Single premium type permanent life insurance	8 Products	
	Securities Intermediary	2 Foreign bonds by public offering, 6 Foreign bonds at the secondary market, 14 Structured Notes	
	Investment Advisory	Fund Wrap Services	
In-house products	Investment Products	Foreign currency deposits (6 currencies), Structured deposits (4 types)	
	Loan Products	Housing Loan (Floating rate / Fixed rate / Super-long-term fixed rate), Housing Loan with insurance for major serious illnesses, Investment purpose mortgage loans	

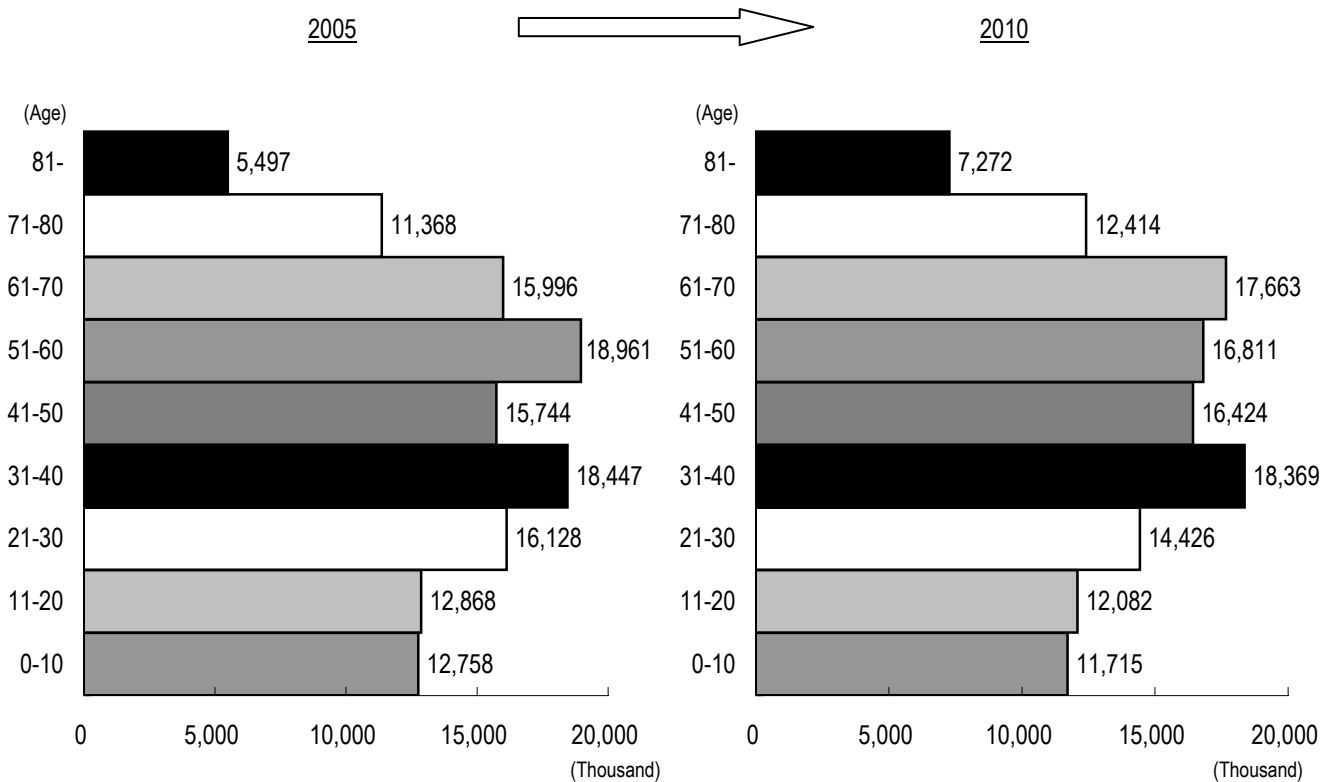
<Reference> Market size of asset management business and structure of the Japanese population

Financial assets held by households in Japan



Source: Flow of Funds, Bank of Japan

Change in age structure of Japanese population

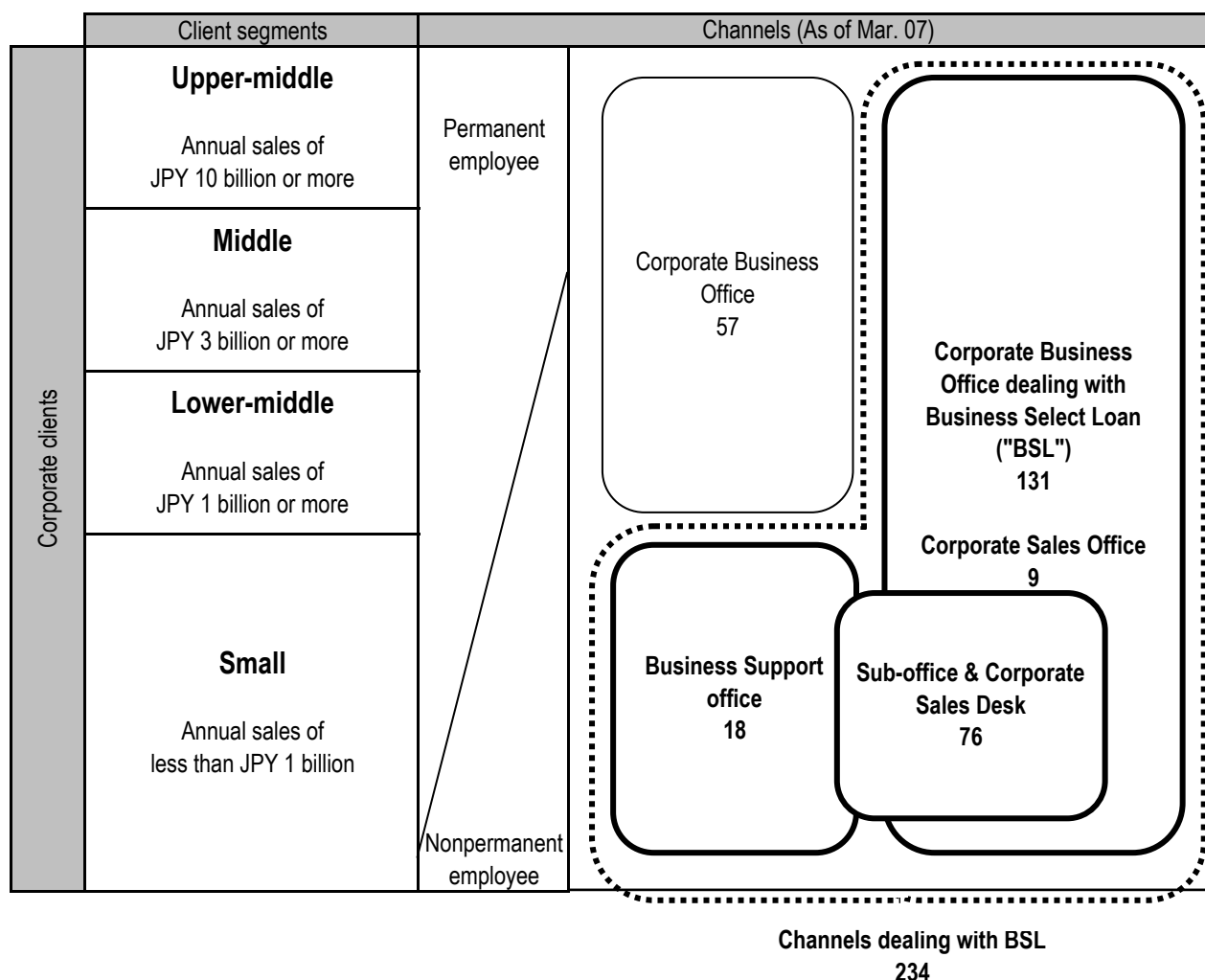


Source: Estimation by National Institute of Population and Social Security Research, in Dec. 06

(3-5) Unsecured loans to SMEs

- Balance, origination, marketing channels and client segmentation

Segmentation of corporate clients and marketing channels



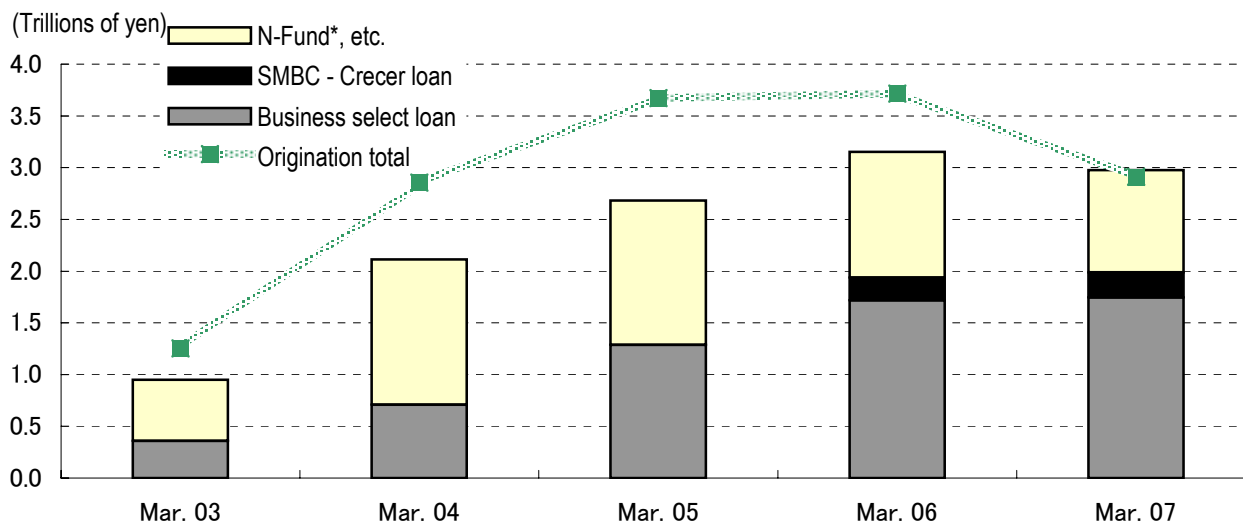
Lending services for SMEs with less dependence on personal guarantees

Types of loans	Number of transaction	Balance (Billions of yen)	Products & services
Loans collateralized by movable property/assigned claim (including asset-backed lending)	239	57.9	Loans collateralized by accounts receivables, etc.
Loans utilizing covenants	693	244.3	Turnaround Loan, etc.
Loans utilizing credit scoring models	163,711	2,941.1	Business Select Loan and CLO

(3-6) Unsecured loans to SMEs - Products line-up

<SMBC non-consolidated>

Unsecured loans to SMEs - Total



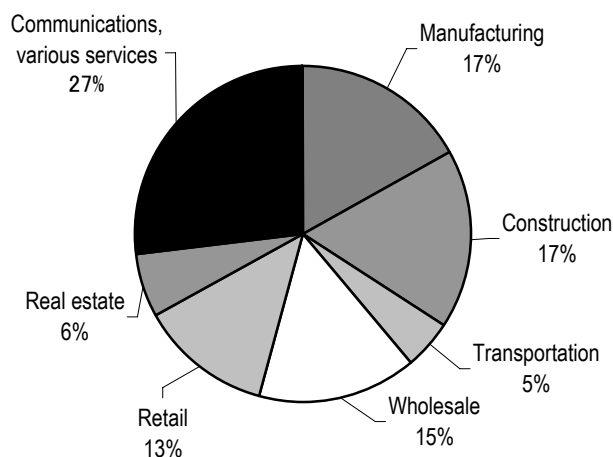
* N-fund, SMBC-CLO, V-fund, etc.

Business Select Loan - Product description

- Accumulated number of origination: approx. 210,000
- Accumulated amount of origination: approx. JPY 5.5 trillion (as of Mar. 07)
- New clients ratio (FY06): approx. 13% (provided to approx. 8,000 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	3.125% ~ - Different according to level of credit risk - Discounted according to overall transaction volume with SMBC
Loan term	Within 5 years
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.: 234 locations

Business Select Loan - Industry mix (Mar. 07)



Not providing to: Financial institutions, other financing businesses, and lease

(3-7) Payment & Settlement, Consumer finance

For individuals

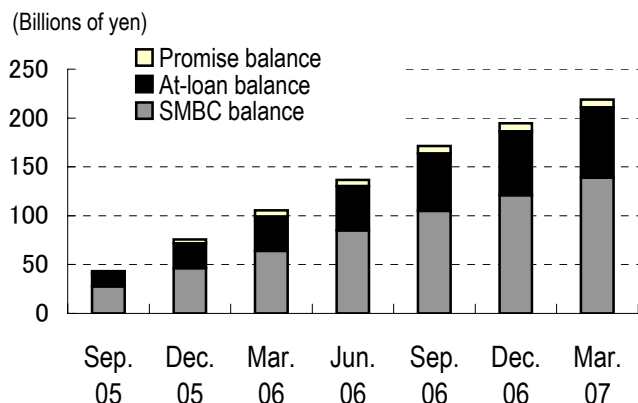
Consumer finance

	(billions of yen)
	Mar. 07
SMBC*	Approx. 385
Sumitomo Mitsui Card	Approx. 305
At-Loan*	Approx. 140
QUOQ	Approx. 70

*Including loan balance in related to the alliance with Promise

	Mar. 06	Mar. 07
ACM located under the alliance with Promise	553	623

Total loan balance in related to the alliance with Promise



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

	(Thousands)			
	Mar. 04	Mar. 05	Mar. 06	Mar. 07
Registered users of "One's Direct"	4,817	5,775	6,598	7,437

	(Millions)			
	FY03	FY04	FY05	FY06
Number of transactions of SMBC remote banking	66	86	113	133
Number of transactions of Internet- and mobile-banking	60	82	108	129
Number of transactions of telephone-banking	6	4	5	4

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

For corporates

CMS

	Mar. 05	Sep. 05	Mar. 06	Sep. 06	Mar. 07
Domestic CMS	190	201	216	225	226

Electronic banking

(For domestic)	(Thousands)				
	Mar. 05	Sep. 05	Mar. 06	Sep. 06	Mar. 07
Internet banking Web 21	82	94	105	115	125
Global e-Trade service	10	11	12	13	14

(For overseas)	(Thousands)				
	Mar. 05	Sep. 05	Mar. 06	Sep. 06	Mar. 07
Electronic banking for overseas**	3,568	3,908	4,161	4,585	5,057

**Total of contracts for electronic banking services for overseas accounts

(3-8) Investment banking business

SMBC

Project finance mandated lead arrangers ranking (Global)*
2006 (USDm)

Rank	Company	USDm
1	SMBC	17,109
2	Ernst & Young	15,804
3	Price Waterhouse Coopers	14,235
4	HSBC	9,687
5	Societe Generale	7,215
6	Citigroup	4,818
7	KPMG	4,317
8	Royal Bank of Canada	2,859
9	Investec	2,835
10	BNP Paribas	2,517

Syndicated loans mandated arranger ranking (Asia)*
2006 (USDm)

Rank	Company	USDm
1	Standard Chartered	10,321
2	SMBC	8,431
3	HSBC	8,405
4	DBS	6,534
5	BNP Paribas	6,347
6	Citigroup	6,229
7	Calyon	6,185
8	Mizuho Financial Group	5,495
9	Mitsubishi UFJ Financial Group	4,346
10	ABN AMRO	4,014

Daiwa Securities SMBC rankings

Straight bond lead manager (Apr. 06 - Mar. 07)*

Rank	Company	(Billions of yen)	
		Underwritten	Share
1.	Mizuho Securities	1,771.6	26.0%
2.	Daiwa Securities SMBC	1,511.5	22.2%
3.	Mitsubishi UFJ Securities	1,029.5	15.1%
4.	Nomura Securities	1,001.2	14.7%
5.	Nikko Citi Group Securities	567.8	8.3%

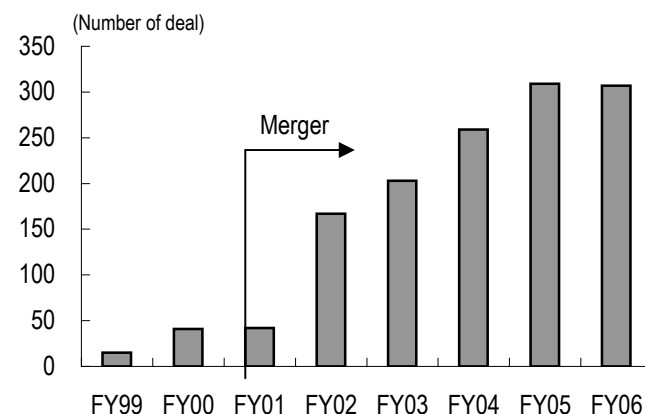
Book runner: Initial public offering of stock

(Apr. 06 - Mar. 07)*

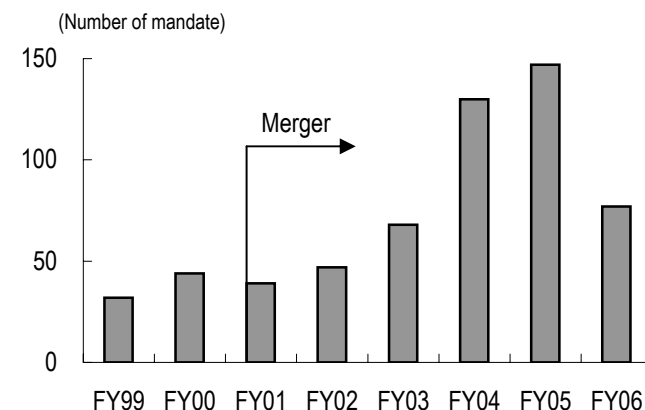
Rank	Company	(Billions of yen)	
		Underwritten	Share
1.	Daiwa Securities SMBC	344.5	33.4%
2.	Nomura Securities	261.2	25.4%
3.	Nikko Citi Group Securities	194.7	18.9%
4.	Goldman Sachs Securities	89.3	8.7%
5.	Mitsubishi UFJ Securities	33.7	3.3%

Collaboration with Daiwa Securities SMBC

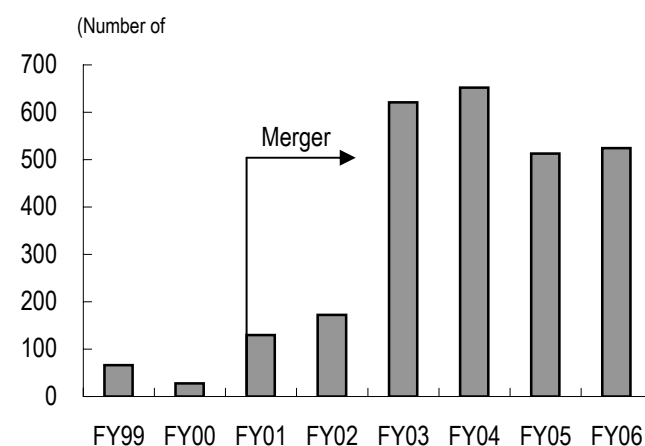
Collaboration in stock and bond underwriting



Collaboration in acquiring IPO mandates



Collaboration in brokerage business**



* Source: Thomson Financial

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

<Reference> Global Network

SMBC International Network (as of March 31, 2007)

Branches*	18
Sub-branches*	5
Representative offices*	13
Total	36

* 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
- Tianjin Binhai Sub-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

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.

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
- Dubai Branch
- Madrid Representative Office
- Sumitomo Mitsui Finance Dublin Limited
- Bahrain Representative Office
- Tehran Representative Office
- Cairo Representative Office
- Johannesburg Representative Office

