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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)

	FY04	FY05	FY06	1st half, FY07	Difference ^{*1}
Consolidated gross profit	2,025.0	2,090.1	1,906.2	1,022.6	+304.1
Net interest income	1,171.3	1,161.6	1,168.6	599.6	+122.0 (1)
Trust fees	2.6	8.6	3.5	2.3	0
Net fees and commissions	516.1	619.6	609.2	293.4	+136.3 (2)
Net trading income	144.4	32.8	125.6	118.4	+15.1
Net other operating income	190.5	267.5	(0.7)	8.9	+30.6
General and administrative expenses	(852.7)	(853.8)	(888.6)	(477.4)	(149.8) (3)
Gains (losses) on stocks	(101.9)	47.1	44.7	(47.4)	+56.4
Equity in earnings of affiliates	27.1	31.9	(104.2)	19.0	+19.0
Ordinary profit (loss)	(30.3)	963.6	798.6	353.2	+195.4
Extraordinary gains (losses)	(78.2)	79.8	8.2	(2.9)	(0.3)
Net income (loss)	(234.2)	686.8	441.4	170.6	+106.8
Total credit cost	(1,196.8)	(302.0)	(145.0)	(143.1)	(28.9) (4)
Consolidated net business profit^{*2}	1,014.4	1,225.4	924.2	499.6	+108.7

(1) Kansai Urban Banking Corporation: 29, Minato Bank: 24, SMBC Europe: 16

(2) Sumitomo Mitsui Card: 63, SMBC Friend Securities: 22, SMBC Guarantee: 17

(3) Sumitomo Mitsui Card: (64), SMBC Friend Securities: (21), Kansai Urban Banking Corporation: (18), Minato Bank: (17)

(4) Sumitomo Mitsui Card: (9), Kansai Urban Banking Corporation: (9), Minato Bank: (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. 05	Mar. 06	Mar. 07	Sep. 07	change from Mar. 07
Assets	99,731.9	107,010.6	100,858.3	105,927.6	+5,069.3
Loans and bills discounted	54,799.8	57,267.2	58,689.3	60,193.6	+1,504.3
Securities	24,233.7	25,505.9	20,537.5	20,599.8	+62.3
Deferred tax assets	1,598.2	1,051.6	887.2	915.9	+28.7
Liabilities	95,934.9	101,443.2	95,527.0	100,658.8	+5,131.8
Deposits	68,474.9	70,834.1	72,156.2	72,925.8	+769.6
NCDs	2,713.3	2,708.6	2,589.2	2,528.3	(60.9)
Bonds	4,339.5	4,241.4	4,093.5	4,030.1	(63.4)
Deferred tax liabilities	45.3	49.5	51.0	55.6	+4.6
Minority interests	1,021.2	1,113.0	-	-	-
Total net assets^{*3}	2,775.7	4,454.4	5,331.3	5,268.9	(62.4)
Capital stock	1,352.7	1,420.9	1,420.9	1,420.9	-
Capital surplus	974.3	1,229.2	57.8	57.9	+0.1
Retained earnings	330.0	992.1	1,386.4	1,491.4	+105.0
Treasury stock	(269.9)	(4.4)	(123.5)	(123.9)	(0.4)
Total stockholders' equity	-	-	2,741.6	2,846.3	+104.7
Net unrealized gains on other securities	410.7	819.9	1,262.2	1,065.9	(196.3)
Net deferred losses on hedges	-	-	(87.7)	(93.2)	(5.5)
Land revaluation excess	57.9	38.2	37.6	37.3	(0.3)
Foreign currency translation adjustments	(79.9)	(41.5)	(30.7)	(8.4)	+22.3
Total valuation and translation adjustments	-	-	1,181.4	1,001.6	(179.8)
Minority interests	-	-	1,408.3	1,420.9	+12.6
Capital ratio^{*4}	9.94%	12.39%	11.31%	10.60%	(0.71%)

^{*3} Due to the change of accounting standards, "Total stockholders' equity" was replaced by "Total net assets" in FY 2006^{*4} Capital Ratio is calculated on Basel II basis on and after March 2007. Preliminary basis for September 2007.

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

Sumitomo Mitsui Card

	(Billions of yen)			
	FY04	FY05	FY06	1H, FY07
Operating revenue	132.1	148.2	157.6	81.9
Operating profit	23.1	25.8	14.1	7.1
Ordinary profit	23.1	27.1	14.3	7.1
Net income	18.6	17.7	(6.7)	2.9
Card sales handled	3,598.7	4,181.3	4,753.8	2,586.6
Number of cardholders (Tens of thousands)	1,346	1,407	1,495	1,556

	(Billions of yen)
	Sep. 07
Total assets	850.0
Capital stock	34.0
Number of employees	1,997

1st half, FY07 highlights

- Strengthened focal areas
 - Promotion of "SMBC First Pack" and strengthening "iD" by making standardized equipment to "SMBC First Pack"
- Aimed for creating new earnings drivers
 - Issuance of the loan card
 - Expansion of the card issuing business with local banks
 - Start financing business to SMEs and owners
- Promoted strategic alliances
 - Strategic alliance with OMC Card, Central Finance and Korea Kookmin Bank
- Promoted CS and social contribution activities

Initiatives in 2nd half, FY07

- Strengthen focal areas
 - Issuance of the "China Union Pay"-brand credit card
- Further reinforce the card issuing business
- Promote alliance strategy
 - Alliance with OMC Card and Central Finance
 - Business alliance with Kookmin Bank
- Reduce expenses related to processing
- Improved CS and promoted social contribution activities

Sumitomo Mitsui Finance & Leasing*

	(Billions of yen)			
	FY04	FY05	FY06	1H, FY07
Operating revenue	589.1	619.7	630.0	324.7
	356.1	375.1	379.9	198.4
Operating profit	28.0	32.2	31.5	15.1
	18.2	21.4	24.7	11.9
Ordinary profit	20.1	26.7	29.6	16.4
	18.7	22.1	25.9	12.5
Net income	12.4	17.5	17.9	25.6
	11.1	13.2	17.2	25.2
Leased amount	580.0	615.5	583.6	273.3
	401.9	488.9	503.4	259.2

	(Billions of yen)
	Sep. 07
Total assets	1,796.8
	1,236.2
Lease assets	1,544.6
	1,123.3
Capital stock	82.6
	14.7
Number of employees	946
	658

*Former SMBC Leasing (upper line), Former Sumisho Lease (lower line), Merged in Oct.2007

1st half, FY07 highlights (former SMBC Leasing)

- Prepared for the merger with Sumisho Lease
 - Merged on Oct. 1
- Expanded business area
 - Promotion of financing business
- Developed carbon neutral leasing
- Upgraded by major rating agencies
 - <JCR> from A+ to AA-
 - <R&I> from A to A+

Initiatives in 2nd half, FY07

- Promote alliance strategy with Sumitomo Corporation group
- Integrate offices
- Fortify risk management system
 - Self assessment, preliminary calculation for operating risk
- Reinforce compliance system
- Improve organization to comply with newly implemented laws, such as the Financial Instruments and Exchange Law

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

Japan Research Institute

	(Billions of yen)				(Billions of yen)	
	FY04	FY05	FY06*	1H, FY07*	Sep. 07	
Operating revenue	111.2	115.8	111.8	51.7	Total assets*	87.3
Operating profit	6.3	5.2	6.1	0.6	Capital stock	10.0
Ordinary profit	6.3	5.7	6.6	1.0	Number of employees*	3,044
Net income	2.6	3.8	5.1	0.7		

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

1st half, FY07 highlights

- Fortified platform to provide IT solutions
- Reorganized business promotion system to improve operational efficiency

Initiatives in 2nd half, FY07

- Reinforce IT development to meet the needs of SMFG's group companies through utilizing external resources etc.
- Further improve operational efficiency
- Further improve administrative system aiming for higher quality

SMBC Friend Securities

	(Billions of yen)				(Billions of yen)	
	FY04	FY05	FY06	1H, FY07	Sep. 07	
Operating revenue	52.3	68.5	58.7	34.0	Total assets	263.3
Operating profit	18.0	31.0	21.2	13.2	Capital stock	27.2
Ordinary profit	18.3	31.1	21.8	13.6	Number of employees	2,078
Net income	13.2	18.5	12.8	8.0	Number of Branches	70
Capital adequacy ratio**	853.3%	783.4%	982.8%	1,009.2%		

** Net asset / risk equivalent x 99%

1st half, FY07 highlights

- Recorded high level of profit led by favorable sales of investment trusts, despite decrease in stock brokerage fees due to weak stock market mainly caused by subprime-loan problem
- Full scale promotion of "SMBC Fund Wrap", a collaborative business with SMBC

Initiatives in 2nd half, FY07

- Expand product line-up responding to diversified investment needs of customers
- Strengthen investment trusts line-up
- Further promote foreign stocks including US and China stocks
- Promote collaborative businesses with SMBC
- Strengthen services for stock investment beginners

(1-3) Summary of affiliates' financial results

- Daiwa Securities SMBC / Promise

Daiwa Securities SMBC

(Billions of yen)

<Consolidated>	FY04	FY05	FY06	1st half, FY07
Operating revenues	249.6	350.8	317.1	139.1
Commissions	91.7	111.3	106.5	37.6
Net gain on trading	118.3	175.5	116.6	44.9
Interest and dividend income	39.6	64.0	94.0	42.0
Interest expense	27.3	39.3	56.4	37.3
Net operating revenues	222.4	311.6	260.7	101.8
Selling, general and administrative expenses	138.8	171.9	169.8	81.6
Ordinary profit	85.2	141.6	92.9	21.8
Net income	54.0	91.9	51.9	13.1

Promise

(Billions of yen)

<Consolidated>	FY04	FY05	FY06	1st half, FY07
Operating income	369.9	381.3	368.9	170.1
Interest on consumer loans	352.3	360.6	344.8	156.4
Operating expenses	241.6	313.9	572.2	152.9
Advertising expenses	16.4	20.3	15.7	5.3
Provision for uncollectible loans	97.5	125.8	234.7	51.8
Employees' salaries and bonuses	25.9	27.0	26.8	11.4
Operating profit	128.3	67.4	(203.3)	17.2
Recurring profit	130.8	70.0	(201.5)	18.2
Net income	75.4	42.0	(378.3)	11.9

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

Capital ratio <SMFG consolidated>

(Billions of yen)

	Mar. 05	Mar. 06	Mar. 07*	Sep. 07* <Preliminary >
Tier I	3,262.3	4,645.9	3,903.3	4,069.3
Capital stock & Capital surplus	2,327.0	2,650.1	1,478.7	1,478.7
<Preferred stock>	<1,781.6>	<1,460.3>	<360.3>	<360.3>
Retained earnings (after deduction of cash dividends to be paid)	285.6	944.1	1,319.8	1,446.6
Preferred securities issued by overseas SPCs	816.9	835.2	1,159.6	1,151.7
Treasury stock	(269.9)	(4.4)	(123.5)	(123.9)
Increase in equity capital resulting from a securitization exposure	-	-	(40.1)	(41.4)
Tier II**	3,262.3	4,067.7	3,640.2	3,481.4
45% of unrealized gains on other securities	317.1	627.8	825.4	693.1
45% of land revaluation excess	67.1	39.9	39.4	39.2
General reserve for possible loan losses	633.5	742.6	35.3	48.9
Total eligible provisions minus the total expected loss amount	-	-	175.9	193.1
Perpetual subordinated debt	880.0	1,035.8	1,114.0	1,055.6
Dated subordinated debt	1,657.3	1,621.6	1,450.2	1,451.6
Sub total	3,555.0	4,067.7	3,640.2	3,481.4
Deduction	(504.4)	(619.3)	(690.8)	(738.3)
Total capital	6,020.1	8,094.4	6,852.7	6,812.4
Risk-adjusted assets	60,552.6	65,322.3	60,540.3	64,251.1
Capital ratio	9.94%	12.39%	11.31%	10.60%
Tier I ratio	5.38%	7.11%	6.44%	6.33%

* Basel II basis

** Amount counted as BIS capital

<Reference>

(Billions of yen)

	Mar. 05	Mar. 06	Mar. 07	Sep. 07 <Preliminary >
Net deferred tax assets	1,552.9	1,002.1	836.3	860.3
Net deferred tax assets / Tier I	47.6%	21.6%	21.4%	21.1%

List of preferred stocks(SMFG)

	Goldman Sachs preferred stock 1st - 12th series Type 4 Preferred stock	Non-dilutive preferred stock 1st series Type 6 Preferred stock
Aggregate amount of issue	JPY 150.3 billion	JPY 210.0 billion
Outstanding balance as of Sep. 30, 2007	JPY 150.3 billion	JPY 210.0 billion
Acquisition price as of Sep.30, 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	
Redemption at the option of SMFG	-	At any date on and after March 31, 2011

List of preferred securities (Issued by SMFG and SMFG's subsidiaries)

Issuer	SMFG Preferred Capital USD 1 Limited	SMFG Preferred Capital GBP 1 Limited	SB Treasury Company L.L.C.	SB Equity Securities (Cayman), Limited	Sakura Preferred Capital (Cayman) Limited	KUBC Preferred Capital Cayman Limited
Maturity	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual	Perpetual
Redemption at the option of issuer	At any dividend payment date on and after January 2017	At any dividend payment date on and after January 2017	At any dividend payment date on and after June 2008*	At any dividend payment date on and after June 2009*	At any dividend payment date on and after January 2009*	At any dividend payment date on and after July 2012*
Amount issued	\$1,650 million	£500 million	\$1,800 million	¥340 billion	¥283.75 billion	¥12.5 billion
Issue Date	Dec. 18, 2006	Dec. 18, 2006	Feb. 18, 1998	Feb. 26, 1999 Mar. 01, 1999 Mar. 26, 1999	Dec. 24, 1998 Mar. 30, 1999	Jan. 25, 2007

*Subject to the prior approval of the FSA

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

<SMBC non-consolidated>

P/L

(Billions of yen)

	FY04	FY05	FY06	1st half, FY07
Gross banking profit	1,522.9	1,552.1	1,344.5	718.5
<Marketing Units ^{*1} >	<1,294.8>	<1,377.1>	<1,329.0>	<682.6>
Non-interest income ^{*2}	501.5	545.5	467.0	215.8
<Proportion of Non-interest income to Gross banking profit>	<32.9%>	<35.1%>	<34.7%>	<30.0%>
Expenses	(582.4)	(586.5)	(603.9)	(327.6)
Overhead ratio	38.2%	37.8%	44.9%	45.6%
Banking profit^{*3}	940.5	965.6	740.6	390.9
Marketing Units ^{*1}	810.3	874.0	814.6	406.1
Treasury Unit	205.0	201.3	34.0	51.2
Gains (losses) on stocks	(118.7)	25.5	11.1	(103.8)
Ordinary profit (loss)	(71.7)	720.9	573.3	157.8
Net income (loss)	(136.8)	519.5	315.7	63.8
Total credit cost	(954.8)	(230.9)	(89.5)	(114.2)

*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. 05	Mar. 06	Mar. 07	Sep. 07	Change
Assets	91,129.8	97,443.4	91,537.2	94,307.2	+2,770.0
Loans and bills discounted	50,067.6	51,857.6	53,756.4	55,025.7	+1,269.3 (1)
Securities	23,676.7	25,202.5	20,060.9	19,860.1	(200.8) (2)
Deferred tax assets	1,502.2	976.2	743.6	775.7	+32.1
Liabilities	88,377.1	93,808.7	87,544.3	90,450.9	+2,906.6
Deposits	62,788.3	65,070.8	66,235.0	66,379.3	+144.3 (3)
NCDs	2,803.3	3,151.4	2,574.3	2,462.2	(112.1)
Bonds	3,718.4	3,776.7	3,647.5	3,591.9	(55.6)
Total net assets^{*4}	2,752.7	3,634.7	3,992.9	3,856.3	(136.6)
Capital stock	665.0	665.0	665.0	665.0	-
Capital surplus	1,367.5	1,367.5	1,367.5	1,367.5	-
Retained earnings	291.3	794.0	761.1	825.1	+64.0
Total stockholders' equity	-	-	2,793.6	2,857.6	+64.0
Net unrealized gains on other securities	386.6	783.5	1,259.8	1,057.1	(202.7)
Net deferred losses on hedges	-	-	(84.7)	(82.4)	+2.3
Land revaluation excess	42.3	24.7	24.2	24.0	(0.2)
Total valuation and translation adjustments	-	-	1,199.3	998.7	(200.6)
Capital ratio^{*5}	11.32%	11.35%	13.45%	12.65%	(0.80%)

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

*5 Capital Ratio is calculated on Basel II basis on and after March 2007.

Main factors of year-over-year change

(1) Loans and bills discounted	: Domestic offices	JPY (0.1) trillion
JPY +1.3 trillion	: Overseas offices	JPY +1.4 trillion
(2) Securities	: Stocks	JPY (0.4) trillion
JPY (0.2) trillion	: Bonds	JPY (0.8) trillion
	: Foreign currency denominated bonds & investment trust, etc.	JPY +0.9 trillion
(3) Deposits	: Mainly due to increase in overseas deposits	
JPY +0.1 trillion		

(2-2) Gross banking profit

<SMBC non-consolidated>

(Billions of yen)

	FY05	FY06	1st half, FY07	YOY change
Gross domestic profit	1,266.5	1,150.0	601.2	+61.1
<Excluding gains (losses) on bonds>	<1,277.8>	<1,224.7>	<595.3>	<+5.2>
Net interest income	943.9	904.2	460.7	+9.2 (1)
<Interest on interest rate swaps>	<26.8>	<(20.6)>	<(23.7)>	<(27.4)>
Trust fees	8.6	3.5	2.2	+0.8
Net fees and commissions	299.4	289.9	123.5	(5.9)
Net trading income (loss)	(0.2)	3.9	4.7	+3.7
Net other operating income	14.8	(51.5)	10.1	+53.3 (2)
<Gains (losses) on bonds>	<(11.3)>	<(74.7)>	<5.8>	<+55.8>
Gross international profit*	285.6	194.5	117.3	+48.3
<Excluding gains (losses) on bonds>	<284.6>	<232.2>	<129.4>	<+48.7>
Net interest income	8.1	32.9	16.9	+24.6 (3)
<Interest on interest rate swaps>	<(13.1)>	<(32.1)>	<(17.8)>	<+0.8>
Net fees and commissions	67.3	63.5	33.6	+3.5
Net trading income	116.0	49.8	19.3	+4.4
Net other operating income	94.2	48.3	47.5	+15.8 (4)
<Gains (losses) on bonds>	<1.0>	<(37.7)>	<(12.1)>	<(0.4)>

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

Amount of adjustments related to the items consisting of Gross international profit

Net interest income (loss)	(2.6)	(0.4)	+0.1	+0.1
Net trading income (loss)	+103.8	(47.9)	(79.3)	(55.1)
Net other operating income (loss)	(101.2)	+48.3	+79.2	+55.0

Main factors of year-over-year change

- | |
|--|
| (1) Expansion of loan to deposit spread |
| (2) Retrieve of the profit in Treasury Unit (In FY06, realized losses on bonds for downsizing position from the conservative view) |
| (3) Increase in loans, improvement in profit in foreign banking account |
| (4) Improvement in profit related to bonds futures |

Loan balance

	Term-end balance		Average balance	
	Sep. 07	Change from Mar. 07	1st half, FY07	YOY change
	(Trillions of yen)		(Trillions of yen)	
Total lendings	55.0	+1.3	53.5	+0.9
Overseas lendings	48.1	(0.1)	47.3	(0.3)
Domestic lendings	6.9	+1.4	6.2	+1.2
Domestic lendings (Managerial accounting basis)				
Domestic Marketing Units^{*1}	46.3	+0.4	45.2	(0.5)
Individual clients	14.5	+0.1 ^{*3}	14.5	(0.3)
Small- and medium-sized enterprises ^{*2}	21.7	(0.2)	21.1	+0.0
Large corporations ^{*2}	10.1	+0.5	9.6	(0.2)

Loan spread

(Managerial accounting basis)	<Average loan spread>	
	1st half, FY07	YOY change
Small- and medium-sized enterprises ^{*2}	132bp	(11bp)
Large corporations ^{*2}	60bp	(6bp)

Interest earning assets (Domestic operations)

	FY04		FY05		FY06		1st half, FY07	
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield
Interest earning assets	67,225.8	1.45%	66,051.3	1.51%	66,078.0	1.56%	65,082.6	1.78%
Loans and bills discounted ^{*4}	46,859.3	1.78%	46,007.3	1.71%	47,188.6	1.73%	46,293.1	2.00%
Securities	19,087.7	0.68%	18,099.5	1.03%	16,763.5	1.17%	15,052.9	1.37%
Interest bearing liabilities	70,248.7	0.09%	70,359.8	0.07%	67,955.0	0.19%	66,759.4	0.36%
Deposits, etc.	58,376.2	0.02%	60,097.3	0.02%	60,040.7	0.10%	59,890.4	0.22%
Expense ratio ^{*5}	0.75%		0.75%		0.79%		0.85%	
Total cost of funding	0.84%		0.82%		0.98%		1.21%	
Overall interest spread	0.61%		0.69%		0.58%		0.57%	
Interest spread	1.76%		1.69%		1.63%		1.78%	

Interest earning assets (Overseas operations)

	FY04		FY05		FY06		1st half, FY07	
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield
Interest earning assets	13,027.1	2.60%	13,046.1	3.38%	14,513.3	4.61%	16,041.1	4.49%
Loans and bills discounted	3,949.6	2.67%	5,143.4	4.03%	6,371.0	5.10%	7,245.4	5.26%
Securities	4,615.3	2.84%	4,063.7	3.19%	4,095.3	4.18%	3,200.4	3.75%
Interest bearing liabilities	12,979.5	2.17%	12,894.6	3.34%	14,324.1	4.43%	15,866.8	4.33%
Deposits, etc.	6,851.4	1.42%	7,543.5	2.94%	8,995.4	4.05%	9,622.7	4.04%

*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 Loans and bills discounted is calculated with the exception of loans to financial institutions

*5 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)

	FY04	FY05	FY06	1st half, FY07
Total credit cost	(954.8)	(230.9)	(89.5)	(114.2)
Provision for general reserve for possible loan losses	351.5	(155.0)	41.7	(7.8)
Credit cost in Non-recurring gains (losses)	(1,306.3)	(106.5)	(131.7)	(106.4)
Write-off of loans	(698.0)	(12.6)	(50.5)	(59.2)
Provision for specific reserve for possible loans losses	(474.1)	(15.8)	(44.3)	(44.5)
Losses on delinquent loans sold	(138.0)	(79.7)	(37.3)	(4.7)
Provision for loan loss reserve for specific overseas countries	3.8	1.6	0.4	2.0
Credit cost in Extraordinary gains (losses)	-	30.6	0.5	0.0
Gains on collection of written-off claims*	-	30.6	0.5	0.0

*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 -

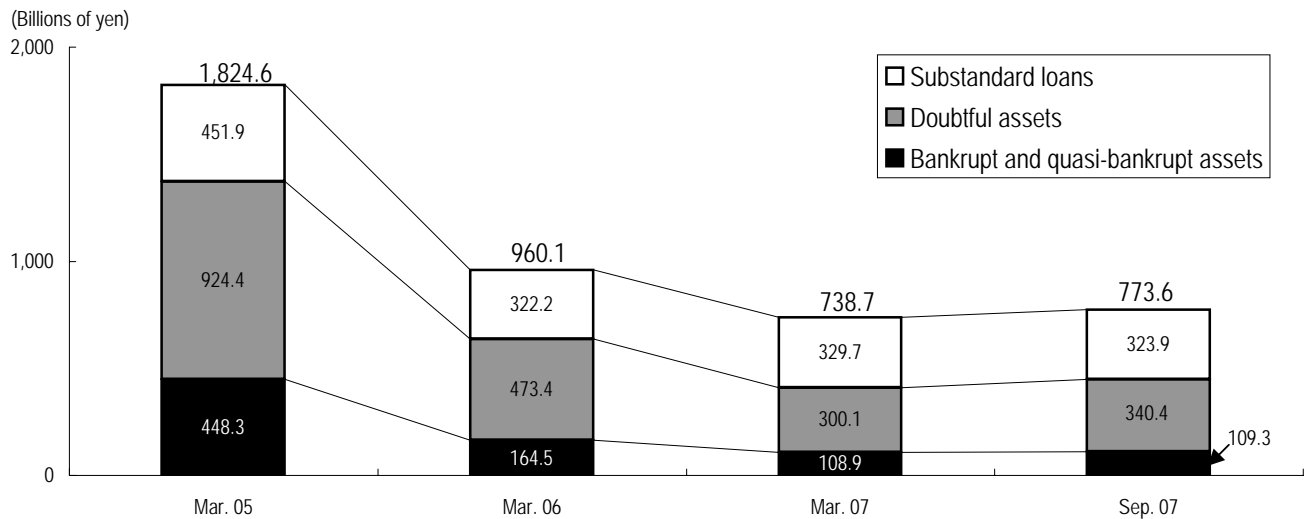
(Billions of yen)

	FY04	FY05	FY06	1st half, FY07
Non-recurring gains (losses)	(1,363.7)	(89.7)	(209.0)	(225.3)
Credit related costs	(1,306.3)	(106.5)	(131.7)	(106.4)
Gains (losses) on stocks	(118.7)	25.5	11.1	(103.8)
Other non-recurring gains (losses)	61.3	(8.7)	(88.4)	(15.0)
Ordinary profit (loss)	(71.7)	720.9	573.3	157.8
Extraordinary gains (losses)	(28.4)	25.7	13.6	(2.6)
Gains (losses) on disposal of premises and equipment	(12.5)	1.4	-	-
Gains (losses) on disposal of fixed assets	-	-	(1.7)	0.5
Losses on impairment of fixed assets	-	(6.3)	(3.7)	(3.1)
Gains on collection of written-off claims	0.2	30.6	0.5	0.0
Gains on return of the entrusted portion of employee pension fund	-	-	36.3	-
Amortization of net obligation from change of accounting standard for employee retirement benefits	(16.0)	-	-	-
Losses on liquidation of subsidiary	-	-	(17.8)	-
Income (loss) before income taxes	(100.1)	746.6	586.9	155.2
Income taxes, current	1.8	(13.5)	(16.5)	(7.2)
Income taxes, deferred	(38.5)	(213.6)	(254.7)	(84.2)
Net income (loss)	(136.8)	519.5	315.7	63.8

(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	3.3%	1.7%	1.2%	1.2%
Coverage ratio	90.5%	91.0%	79.4%	80.2%

Disclosure of problem assets based on the Financial Reconstruction Law

As of September 30, 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 109.3 (i) (Change from Mar. 07: +0.4)	Portion of claims secured by collateral or guarantees, etc. 99.4 (a)		Fully reserved 9.9	Direct Write-offs (*1)	Specific Reserve 14.1 (*2)	100% (*3)	
Effectively Bankrupt Borrowers		Portion of claims secured by collateral or guarantees, etc. 170.3 (b)		Necessary amount reserved 170.1			79.6% (*3)	
Potentially Bankrupt Borrowers	Doubtful Assets 340.4 (ii) (Change from Mar. 07: +40.3)	Portion of Substandard Loans secured by collateral or guarantees, etc. 98.4 (c)				General Reserve for Substandard Loans 102.9	45.5% (*3)	16.0% (*3)
Borrowers Requiring Caution	Substandard Loans 323.9 (iii) (Change from Mar. 07: -5.8)	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers				General Reserve 538.6	6.3% [10.8%] (*4)	
Normal Borrowers	Normal Assets 61,964.6	Claims to Normal Borrowers					0.3% (*4)	
	Total 62,738.2 (iv)					Loan Loss Reserve for Specific Overseas Countries 0		
	A=(i)+(ii)+(iii) 773.6 (v) (Change from Mar. 07: +34.9) [Problem asset ratio ((v)/(iv))] 1.2%	B: Portion secured by collateral or guarantees, etc. (a)+(b)+(c) 368.1		C: Unsecured portion (A-B) 405.5		Reserve ratio: D/C (*5) =62.3%		
				D: Specific Reserve + General Reserve for Substandard Loans (*2) 252.4		Coverage ratio (B+D)/A =80.2%		

*1 Includes amount of direct reduction totaling JPY319.5 billion.

*2 Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Law standards. (Bankrupt/Effectively Bankrupt Borrowers: JPY 4.2 billion, Potentially Bankrupt Borrowers: JPY 9.4 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. 05	Mar. 06	Mar. 07	Sep. 07
Domestic offices (excluding offshore banking account)	46,673.7	47,461.3	48,190.5	48,045.1
Manufacturing	5,321.7	5,172.7	5,236.1	5,262.0
Agriculture, forestry, fisheries, and mining	125.6	133.8	132.2	131.1
Construction	1,618.4	1,283.2	1,225.0	1,210.5
Transportation, communications and public enterprises	2,737.4	2,658.4	2,886.2	2,789.2
Wholesale and retail	5,310.9	5,170.6	5,089.3	5,000.9
Finance and insurance	5,158.7	5,072.3	5,675.9	6,140.8
Real estate	5,983.0	6,316.9	6,369.2	6,639.3
Various services	5,705.9	5,731.6	5,742.4	5,435.2
Municipalities	583.5	657.8	592.2	574.4
Others	14,128.6	15,264.0	15,242.0	14,861.7
Overseas offices and offshore banking accounts	3,393.9	4,396.3	5,565.9	6,980.6
Public sector	75.8	39.0	19.0	28.3
Financial institutions	237.3	348.4	287.9	351.1
Commerce and industry	2,994.0	3,815.8	5,038.8	6,236.8
Others	86.8	193.1	220.2	364.4
Total	50,067.6	51,857.6	53,756.4	55,025.7

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

(Billions of yen)

	Mar. 05	Mar. 06	Mar. 07	Sep. 07	Sep. 07 Reserve ratio**
Domestic offices (excluding offshore banking account)	1,787.8	908.9	695.2	693.2	63.7%
Manufacturing	85.5	68.0	60.8	56.7	56.4%
Agriculture, forestry, fisheries, and mining	0.7	3.2	2.8	2.9	70.4%
Construction	396.3	41.1	34.5	41.4	60.2%
Transportation, communications and public enterprises	36.2	87.0	104.9	70.7	68.4%
Wholesale and retail	105.0	93.7	96.3	106.2	58.1%
Finance and insurance	95.8	14.7	2.4	10.2	48.2%
Real estate	408.6	274.2	170.1	156.5	58.8%
Various services	456.0	261.8	154.8	169.6	61.4%
Municipalities	-	-	-	-	-
Others	203.7	65.2	68.6	79.0	100.0%
Overseas offices and offshore banking accounts	36.8	51.2	43.5	80.4	54.3%
Public sector	0.1	-	-	-	-
Financial institutions	0.5	-	-	-	-
Commerce and industry	36.2	51.2	43.5	80.4	54.3%
Others	-	-	-	-	-
Total	1,824.6	960.1	738.7	773.6	62.3%

* 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. 07	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. 07		Change from Mar. 07		Change from Mar. 07		Change from Mar. 07		Change from Mar. 07
Bonds	2,488.5	(935.4)	3,305.2	(288.0)	2,783.3	+521.4	1,943.0	(57.8)	10,520.2	(759.8)
JGBs	1,968.0	(816.9)	1,244.4	(109.3)	1,436.4	+551.9	1,852.1	(51.9)	6,501.0	(426.3)
Japanese local government bonds	99.7	+16.0	88.1	(44.3)	282.8	(21.2)	0.4	0.0	471.1	(49.6)
Japanese corporate bonds	420.7	(134.4)	1,972.7	(134.3)	1,064.0	(9.3)	90.4	(5.9)	3,547.9	(284.0)
Others	578.6	+77.1	1,616.2	+1,193.4	561.7	(116.4)	760.4	(23.5)	3,517.0	+1,130.5
Total	3,067.2	(858.3)	4,921.4	+905.3	3,345.0	+405.0	2,703.4	(81.4)	14,037.2	+370.7

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

(Billions of yen)

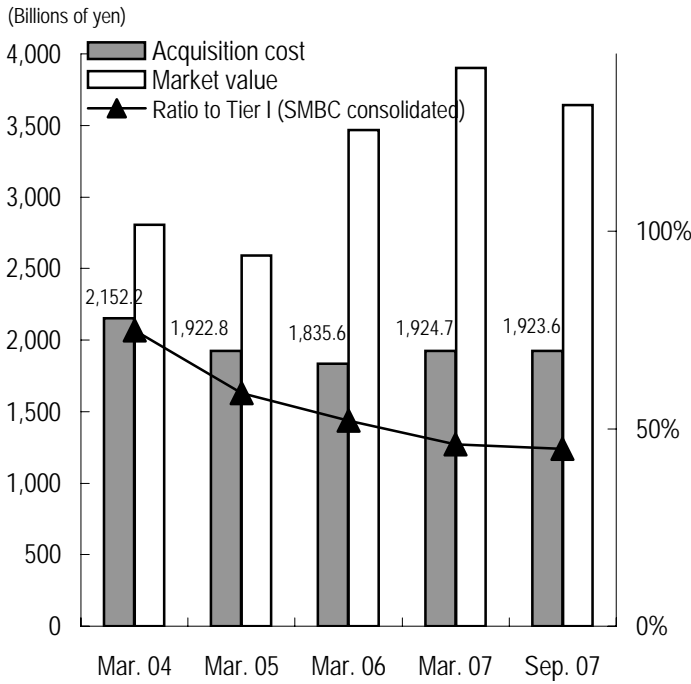
As of Sep. 07	1 year or less		More than 1 year to 5 years		More than 5 years		Total		
		Change from Mar. 07		Change from Mar. 07		Change from Mar. 07		Change from Mar. 07	
Total contract amount		6,347.2	(2,074.7)	15,805.3	(1,285.2)	8,994.9	(673.8)	31,147.4	(4,033.7)
Receivable fixed rate / payable floating rate	(a)	5,360.5	(1,758.2)	10,580.8	(1,287.6)	3,778.0	(651.8)	19,719.3	(3,697.6)
Receivable floating rate / payable fixed rate	(b)	986.7	(116.5)	5,193.7	+2.1	5,196.9	(21.7)	11,377.3	(136.1)
Receivable floating rate / payable floating rate		0.0	(200.0)	30.8	+0.3	20.0	(0.3)	50.8	(200.0)
Net receivable fixed rate	(a)-(b)	4,373.8	(1,641.7)	5,387.1	(1,289.7)	(1,418.9)	(630.1)	8,342.0	(3,561.5)

Derivative transactions on deferred hedge accounting basis

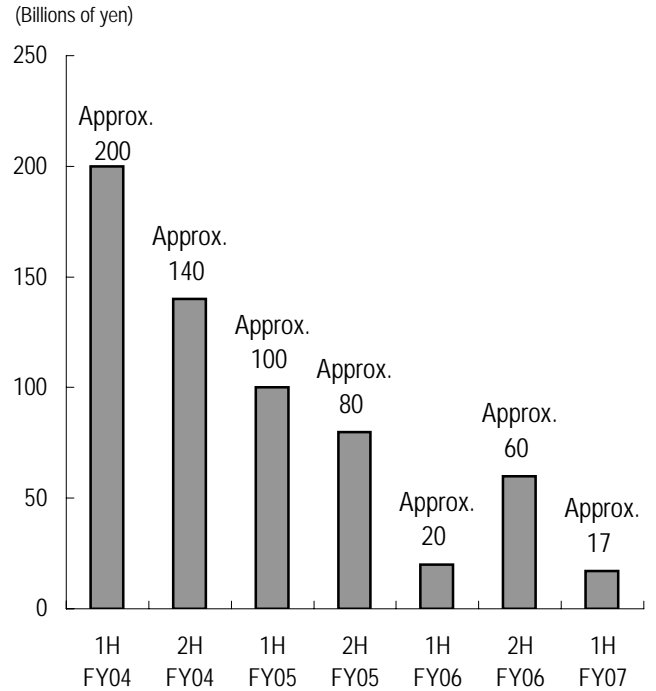
(Billions of yen)

As of Sep. 07	Net assets			Net deferred gains (losses)
		Assets	Liabilities	
Total	(62.1)	38.9	101.0	(145.9)
Interest rate swaps	(63.7)	33.8	97.5	(150.4)
Currency swaps	+1.7	4.9	3.2	0.7
Others	(0.1)	0.2	0.3	3.8

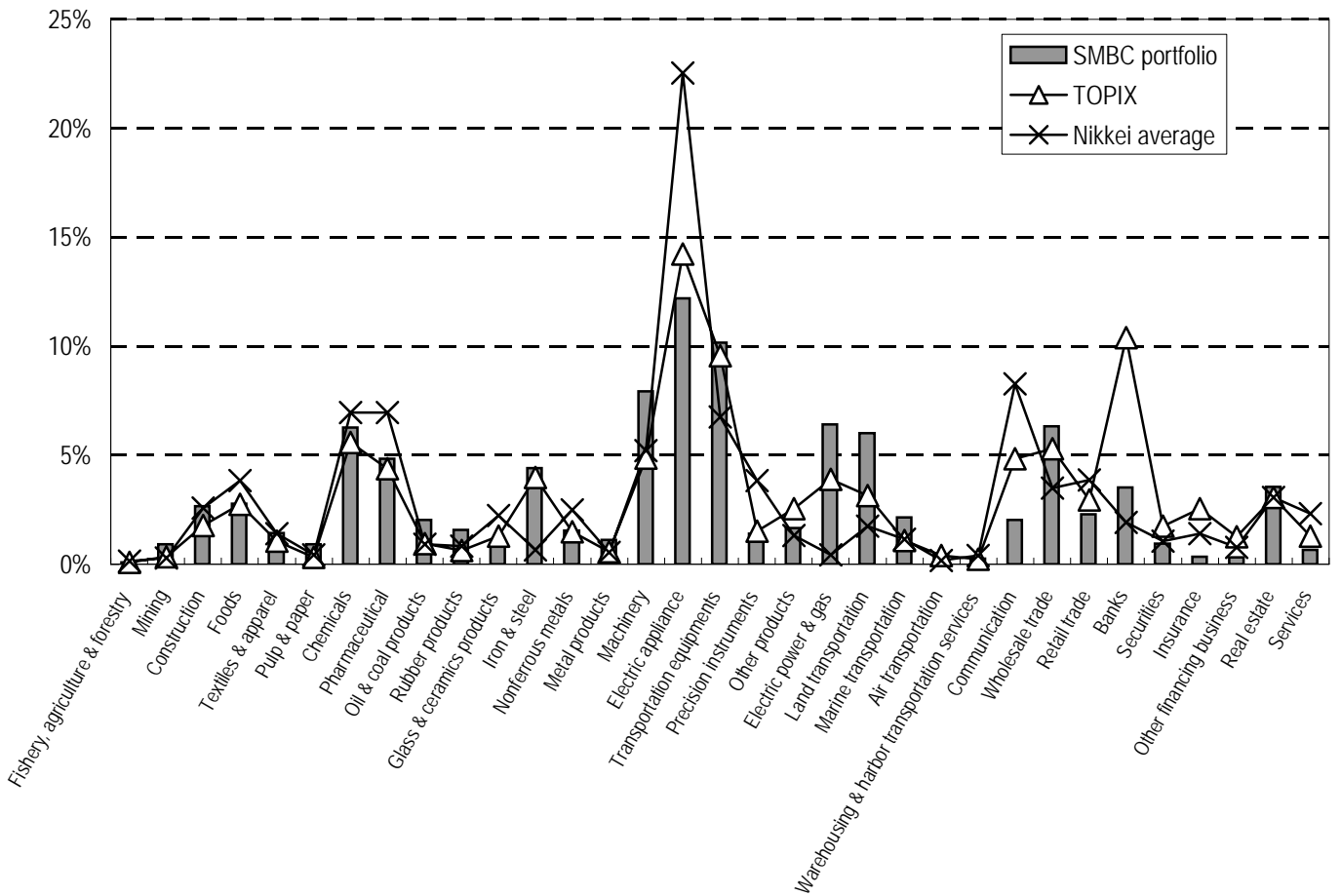
Balance of listed and OTC stocks classified as Other securities



Sales of stockholdings

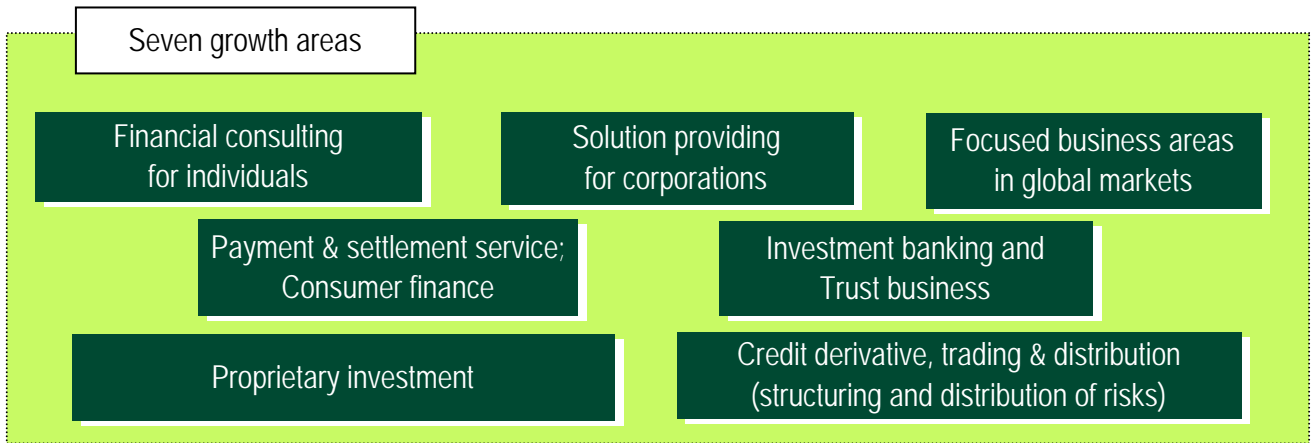


Composition by industry (As of September 30, 2007, market value basis)

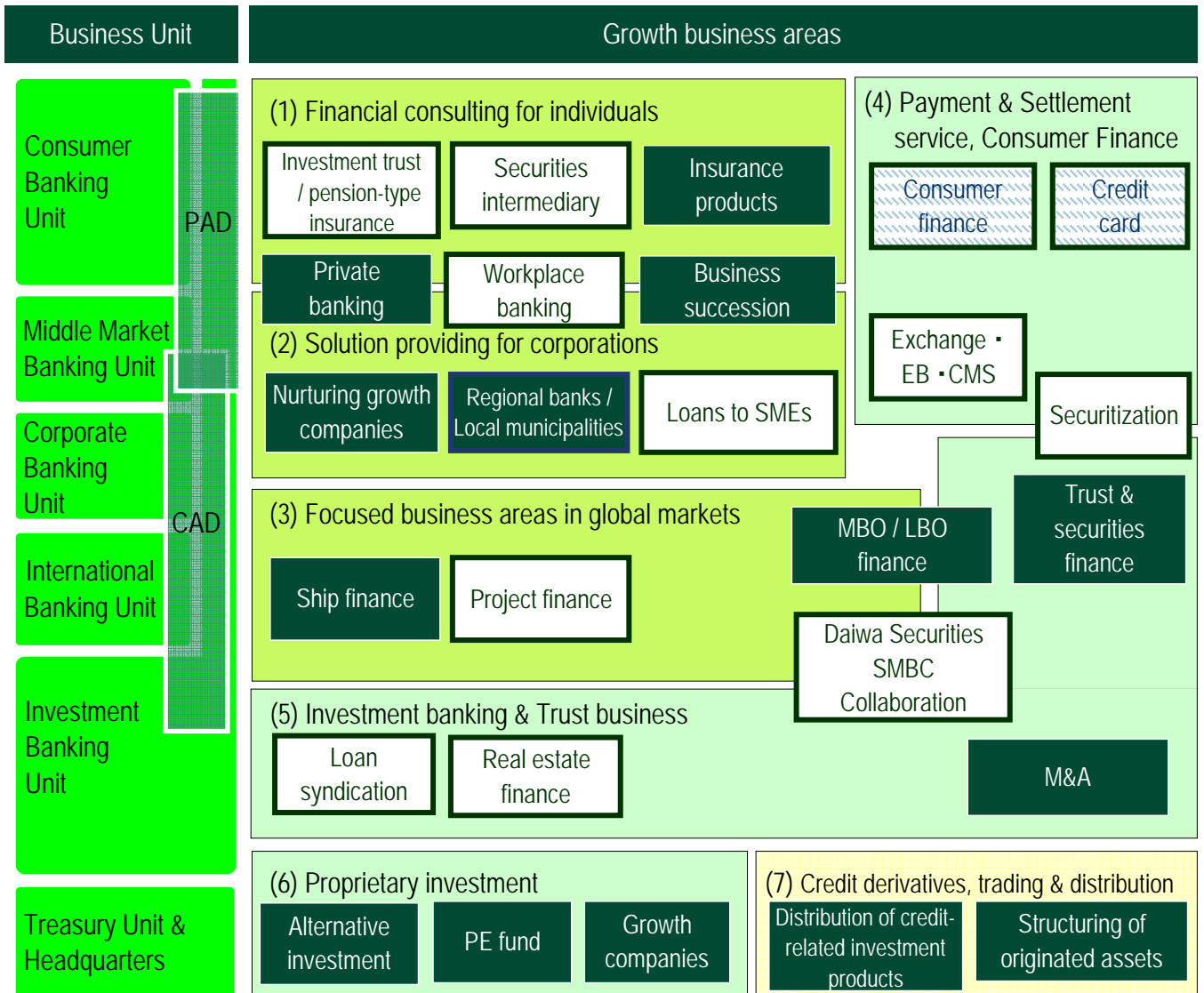


(3-1) Strategic initiatives in new medium-term management plan

Strengthen targeted growth business areas



Strategic initiatives in growth business areas

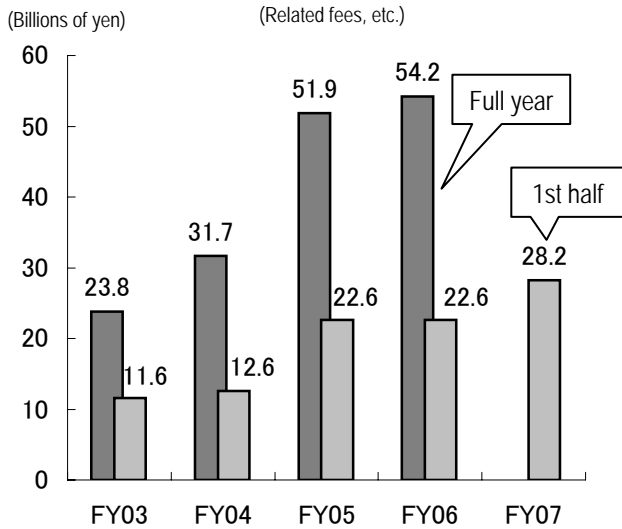


□ : Existing strategic businesses

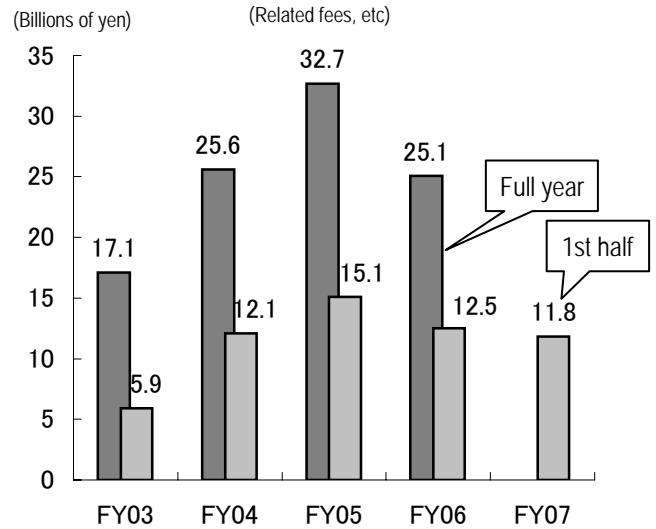
■ : Strategic businesses newly defined in new medium-term management plan

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

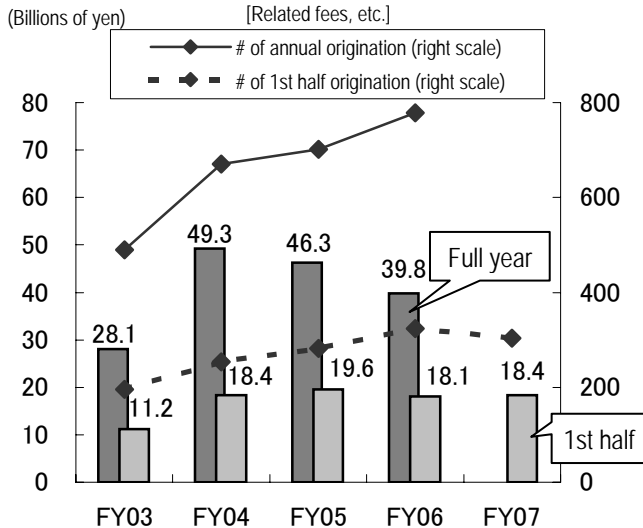
Investment trust



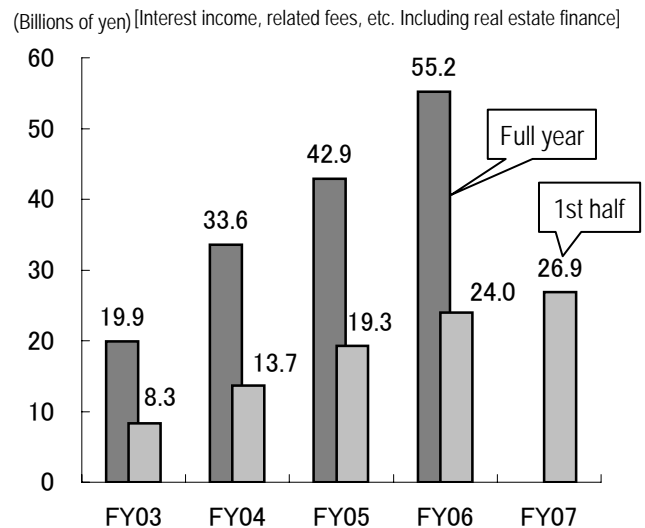
Pension-type insurance



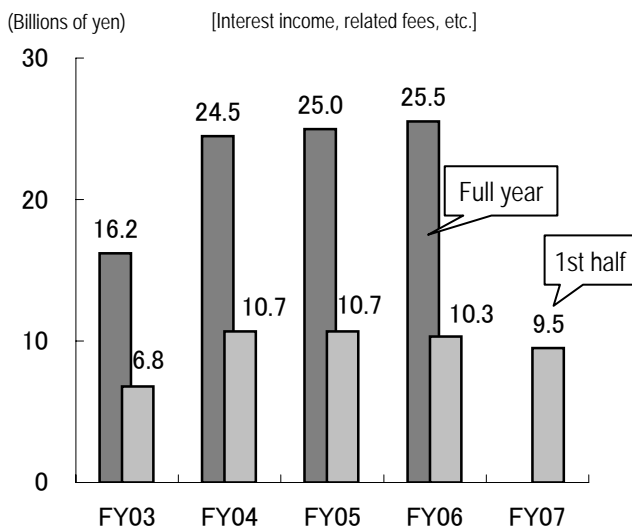
Loan syndication



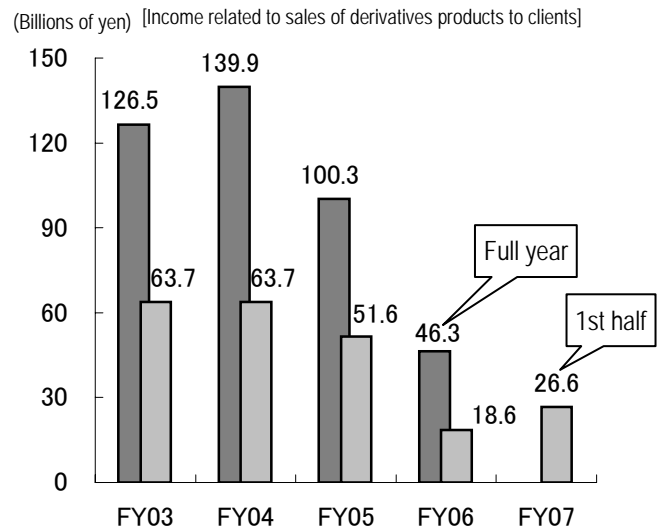
Structured finance



Securitization of monetary claims



Sales of derivative products



- Marketing channels and client segmentation

Marketing channels

	Mar. 05	Mar. 06	Mar. 07	Sep. 07
Domestic branch ^{*1}	425	411	406	413
SMBC Consulting Plaza	45	66	67	66
SMBC Consulting Office	-	14	22	22
Loan Promotion Office	108	115	113	103
<Reference> Number of employees ^{*2}	16,338	16,050	16,407	17,945
ATM location outside SMBC branch	1,875	1,908	1,854	1,786
Available for 24 hours	945	945	878	805
Number of ATMs (Total)	25,508	28,212	30,362	32,253
Number of SMBC ATMs	6,667	6,711	6,669	6,613
Inside SMBC branch	3,615	3,578	3,570	3,580
Outside SMBC branch	3,052	3,133	3,099	3,033
Number of other ATMs	18,841	21,501	23,693	25,640

*1 Excludes representative offices, agencies, etc.

*2 Full-time workers basis

Segmentation of consumer clients and marketing channels

		Client segments		Channels (As of Sep. 07)	
Consumer clients	Ultra high net worth segment Approx. 1,000 clients	Growing company owners, Large-scale real estate owners, Ultra high net worth individuals		Private banker	Private Banking Dept. 2
	Private banking segment Approx. 5,000 clients	Company owners, Semi-Large-scale real estate owners, Semi-Ultra high net worth individuals		Private financial consultant	Block Consumer Business Office 36
	Asset management segment Approx. 0.15 million clients	Company owners, Executives, Doctors, Lawyers, High net worth individuals		Financial consultant	
	Asset building segment Approx. 8 million clients	Working householders, Retirees		Loan planner	Loan Promotion Office 103
				"Money-Life" Consultant & "Money-Life" Advisor	Branch 413 SMBC Consulting Plaza 66 SMBC Consulting Office 22
Mass segment Approx. 18 million clients	Singles, Students, Housewives		"One's Direct" & ATM		

Assets under SMBC account

(Billions of yen)

	Mar. 05	Mar. 06	Mar. 07	Sep. 07
Individual deposits	32,154.0	32,760.3	33,623.7	33,582.1
Liquid deposits	18,640.3	19,905.7	20,304.0	20,286.6
Fixed-term deposits	12,959.7	12,408.6	12,986.7	12,961.7
Foreign currency deposits	554.0	446.0	333.0	333.8
Investment trusts	2,348.2	2,923.6	3,545.4	3,777.7
Investment trusts for individuals	2,264.8	2,803.1	3,421.5	3,622.6

(Billions of yen)

	FY04	FY05	FY06	1st half, FY07
Sales of pension-type insurances	583.9	664.8	461.7	210.9

Loans

(Billions of yen)

	Mar. 05	Mar. 06	Mar. 07	Sep. 07
Housing loans	13,240.4	13,771.8	13,557.5	13,507.3
Residential purpose	9,451.3	10,044.5	9,918.9	9,890.5
Other consumer loans	990.2	953.7	935.3	935.5

(Billions of yen)

	FY04	FY05	FY06	1st half, FY07
Originated amount of residential housing loans*	1,924.6	2,086.7	1,771.7	686.8
Originated amount of housing loan with repayment insurance in case of potentially fatal illness	-	approx. 110	approx. 270	approx. 110
Securitization	approx. 320	approx. 450	approx. 790	approx. 170

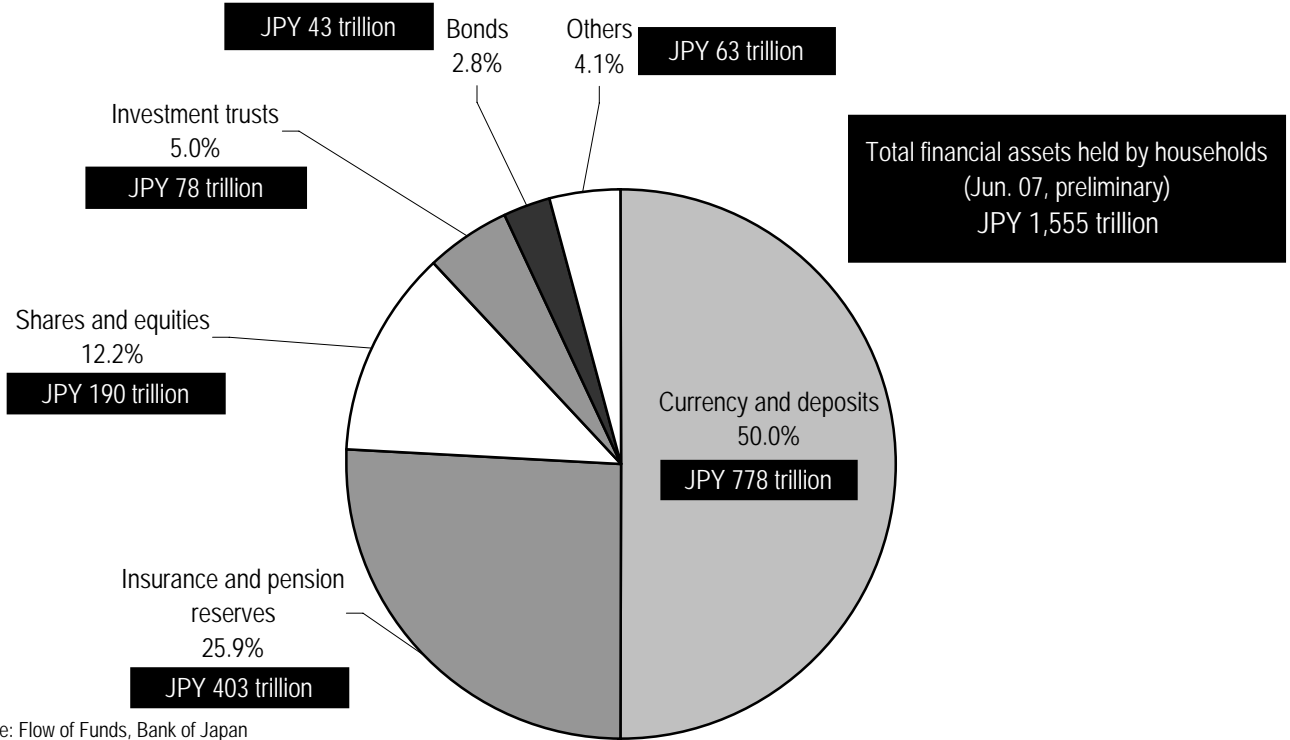
*Excluding bridge loans for loans by Housing Loan Corporation.

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

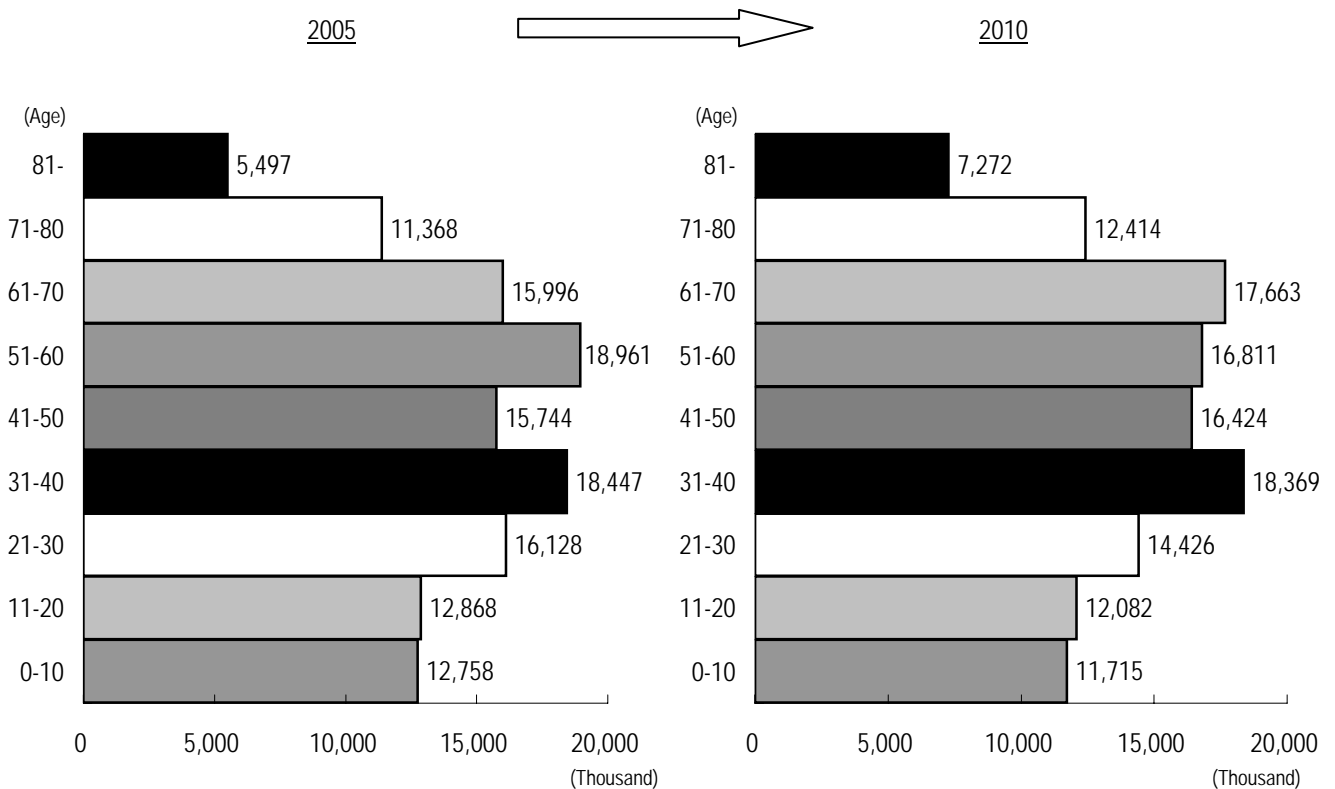
Third-party products	Investment trusts	45 funds: 3 Domestic bonds, 14 Domestic Stocks, 9 International bonds, 9 International Stocks, 4 Balanced, 6 Foreign Investment Trusts	Open architecture <No. of supplier companies>	
	Pension-type insurances	14 Products		17
	Single premium type permanent life insurance	8 Products		8
	Securities intermediary	2 Foreign bonds by public offering, 6 Foreign bonds at the secondary market, 14 Structured Notes	5	
	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



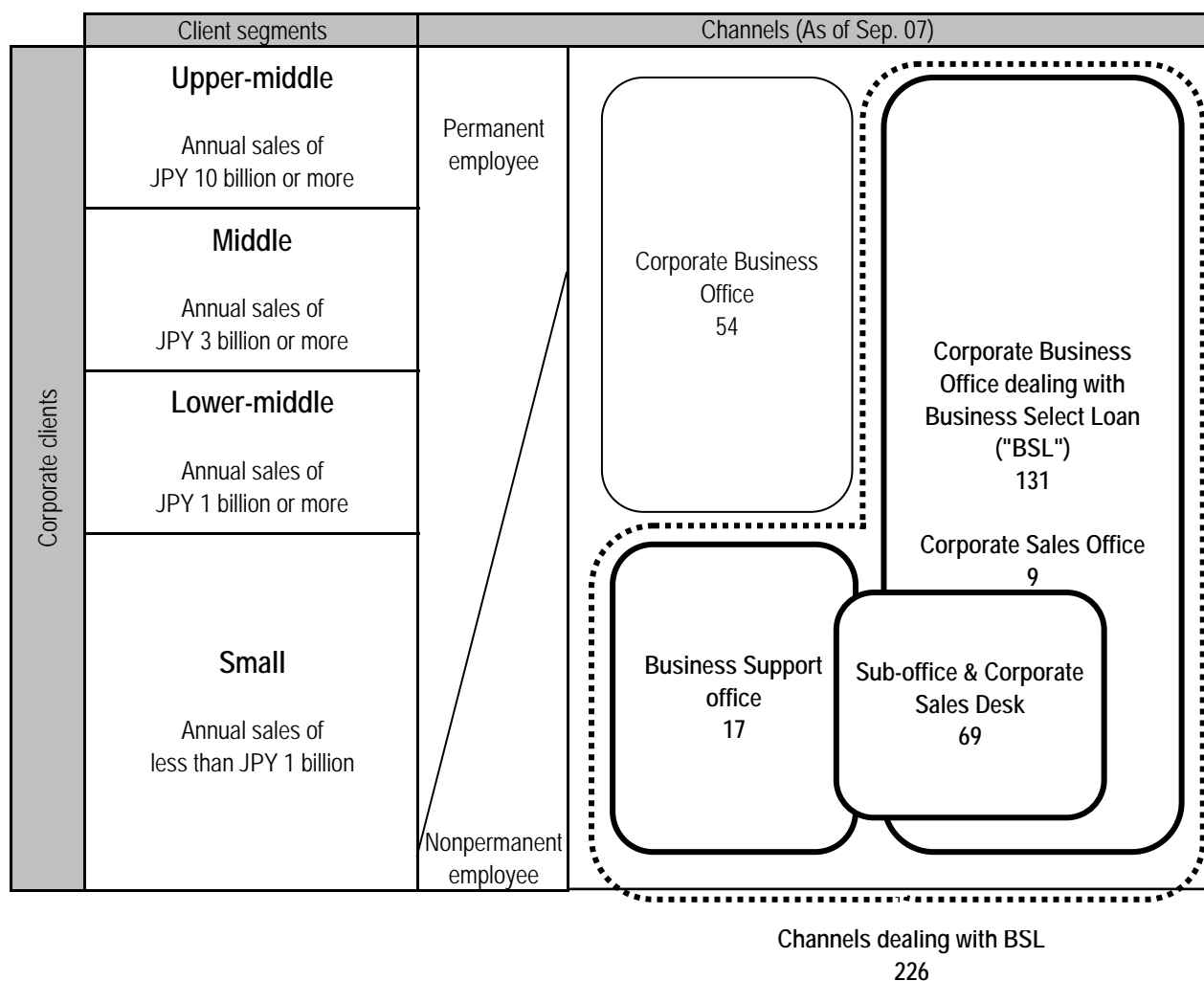
Change in age structure of Japanese population



(3-5) Unsecured loans to SMEs

- Marketing channels, client segmentation and balance

Segmentation of corporate clients and marketing channels



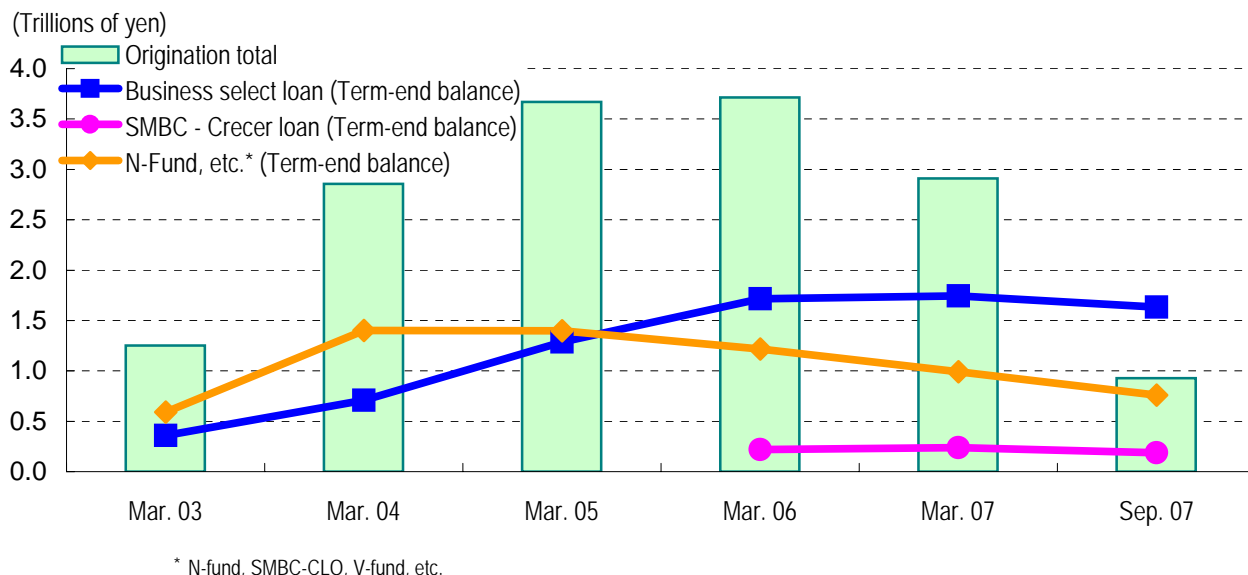
Lending services for SMEs with less dependence on personal guarantees (As of Sep. 07)

Types of loans	Number of transaction	Balance (Billions of yen)	Products & services
Loans collateralized by movable property/assigned claim (including asset-backed lending)	208	42.0	Loans collateralized by accounts receivables, etc.
Loans utilizing covenants	665	267.2	Turnaround Loan, etc.
Loans utilizing credit scoring models	164,138	2,829.6	Business Select Loan and CLO

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

<SMBC non-consolidated>

Unsecured loans to SMEs - Total

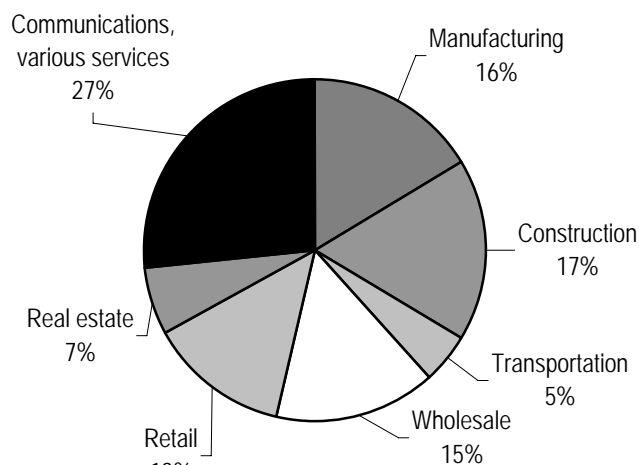


Business Select Loan - Product description

- Accumulated number of origination: approx. 220,000
- Accumulated amount of origination: approx. JPY 5.9 trillion (as of Sep. 07)
- New clients ratio (FY07): approx. 3% (provided to approx. 1,900 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 73,500 As from Oct. 15, 2007 (JPY 94,500 for loan amount of 30 million or more) Existing clients: JPY 31,500 (JPY 52,500 for loan amount of 30 million or more)
Channels	Most Corporate Business Offices, Business Support Offices, etc.: 226 locations

Business Select Loan - Industry mix (Sep. 07)



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

(3-7) Payment & Settlement, Consumer finance

For individuals

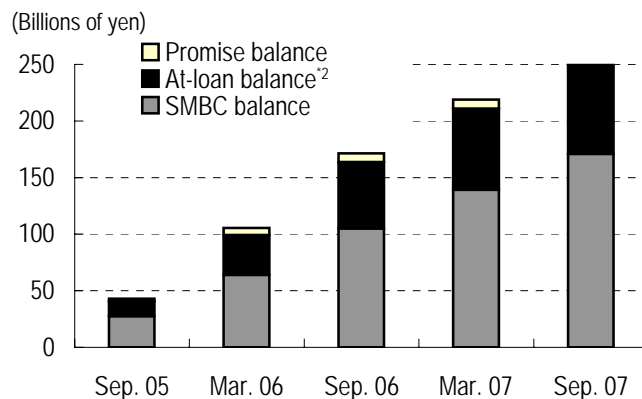
Consumer finance

	(billions of yen)
	Sep. 07
SMBC ^{*1}	Approx. 410
Sumitomo Mitsui Card	Approx. 320
At-Loan ^{*1}	Approx. 140
QUOO	Approx. 70

*1 Including loan balance in related to the alliance with Promise

	Mar. 07	Sep. 07
ACM located under the alliance with Promise	623	631

Total loan balance in related to the alliance with Promise



*2 Excluding loans which At-loan provided before collaboration

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

	Mar. 05	Mar. 06	Mar. 07	Sep. 07
Registered users of "One's Direct"	5,775	6,598	7,437	7,939

	FY04	FY05	FY06	1st half, FY07
Number of transactions of SMBC remote banking	86	113	133	88
Number of transactions of Internet- and mobile-banking	82	108	129	86
Number of transactions of telephone-banking	4	5	4	2

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

For corporates

CMS

	Sep. 05	Mar. 06	Sep. 06	Mar. 07	Sep. 07
Domestic CMS	201	216	225	226	229

Electronic banking

(For domestic)	Sep. 05	Mar. 06	Sep. 06	Mar. 07	Sep. 07
Internet banking Web 21 ^{*3}	94	105	115	125	134
Global e-Trade service	11	12	13	14	15

*3 Total number of contracts for web-based electronic banking services including Internet banking Web 21

(For overseas)	Sep. 05	Mar. 06	Sep. 06	Mar. 07	Sep. 07
Electronic banking for overseas ^{*4}	3,908	4,161	4,585	5,057	5,768

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

(3-8) Investment banking business

League Tables: SMBC

Syndicated loans mandated arranger ranking^{*1}

(Asia-Pacific, ex. Japan ex. Australia) (millions of USD)

1	Standard Chartered	7,768
2	Bank of China	6,636
3	HSBC	6,180
4	State Bank of India	5,673
5	SMBC	5,075
6	Calyon	4,794
7	Citi	4,108
8	DBS Group Holdings	3,750
9	Mitsubishi UFJ Financial Group	3,714
10	Mizuho Financial Group	3,628

(Jan. 07 - Sep. 07)

Syndicated loans mandated arranger ranking^{*1}

(Japan) (millions of USD)

1	SMBC	48,570
2	Mizuho Financial Group	43,812
3	Mitsubishi UFJ Financial Group	34,493
4	Citigroup	6,335
5	Sumitomo Trust	3,171
6	Shinkin Central Bank	2,924
7	UniCredit Group	2,057
8	Shinsei Bank	1,843
9	BNP Paribas	1,193
10	Aozora Bank	1,124

(Jan. 07 - Sep. 07)

League Tables: Daiwa Securities SMBC

Straight bond lead manager^{*1}

(Billions of yen)

	Total Amount	Share	
1.	Mizuho Securities	1,248.7	24.7%
2.	Daiwa Securities SMBC	960.7	19.0%
3.	Nomura Securities	865.3	17.1%
4.	Mitsubishi UFJ Securities	843.2	16.7%
5.	Nikko Citi Group Securities	421.8	8.3%

(Apr. 07 - Sep. 07)

Book runner: Initial public offering of stock^{*1}

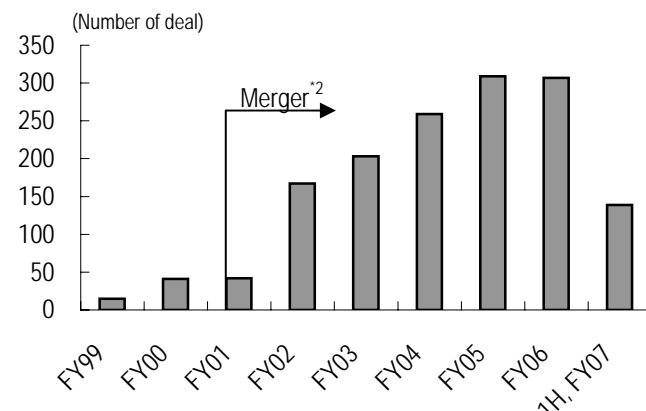
(Billions of yen)

	Total Amount	Share	
1.	Nomura Securities	48.0	36.5%
2.	Daiwa Securities SMBC	45.2	34.4%
3.	Shinko Securities	13.7	10.4%
4.	Mitsubishi UFJ Securities	11.4	8.6%
5.	Tokai Tokyo Securities	4.2	3.2%

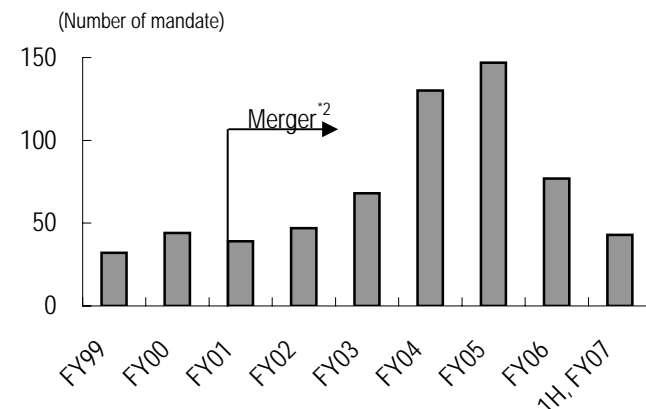
(Apr. 07 - Sep. 07)

Collaboration with Daiwa Securities SMBC

Collaboration in stock and bond underwriting

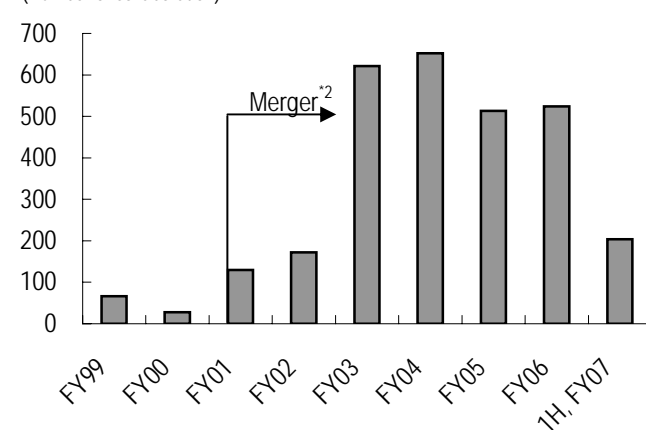


Collaboration in acquiring IPO mandates



Collaboration in brokerage business^{*3}

(Number of collaboration)



*1 Source: Thomson Financial

*2 Merger of former Sakura Bank and Sumitomo Bank

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

<Reference> Global Network

SMBC International Network (as of October 30, 2007)

Branches*	18
Sub-branches*	6
Representative offices*	13
Total	37

* 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
- Suzhou Industrial Park 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

