

Table of Contents

1. Sumitomo Mitsui Financial Group (SMFG) consolidated results

1-1	Summary of SMFG's financial results	P 1
1-2	Summary of consolidated subsidiaries' financial results	P 2
1-3	Summary of affiliates' financial results - Daiwa Securities SMBC / Promise	P 4
1-4	Capital ratio, list of preferred stocks and preferred securities	P 5

2. Sumitomo Mitsui Banking Corporation (SMBC) non-consolidated results

2-1	Summary of SMBC's financial results	P 6
2-2	Gross banking profit, Banking profit by business units	P 7
2-3	Loan portfolio (balance and spread)	P 8
	<Reference> Trends of yields on loans and deposits, and of interest rates	P 9
2-4	Credit cost, Non-recurring gains (losses) and Extraordinary gains (losses)	P 10
2-5	Loan portfolio and problem assets, classified by industry	P 11
2-6	Problem assets based on the Financial Reconstruction Law	P 12
2-7	Securities portfolio and derivatives	P 13
2-8	Equity portfolio	P 14

3. Strategic businesses

3-1	Strategic initiatives in the medium-term management plan	P 15
3-2	Financial consulting for individuals and Investment banking business	P 16
3-3	Financial consulting for individuals - Marketing channels and client segmentation	P 17
3-4	Financial consulting for individuals - Data	P 18
	<Reference> Market size of asset management business and structure of the Japanese population	P 19
3-5	Loans to SMEs - Marketing channels, products line-up	P 20
3-6	Payment & settlement, Consumer finance	P 21
3-7	Investment banking business	P 22
	<Reference> Global network	P 23



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	FY07	Difference ^{*1}
Consolidated gross profit	2,025.0	2,090.1	1,906.2	2,116.2	+631.5
Net interest income	1,171.3	1,161.6	1,168.6	1,210.4	+239.6 (1)
Trust fees	2.6	8.6	3.5	3.8	+0.0
Net fees and commissions	516.1	619.6	609.2	612.0	+279.6 (2)
Net trading income	144.4	32.8	125.6	469.6	+28.6
Net other operating income	190.5	267.5	(0.7)	(179.5)	+83.6
General and administrative expenses	(852.7)	(853.8)	(888.6)	(978.9)	(313.8) (3)
Gains (losses) on stocks	(101.9)	47.1	44.7	(7.1)	+133.9
Equity in earnings of affiliates	27.1	31.9	(104.2)	(41.8)	(41.8)
Ordinary profit (loss)	(30.3)	963.6	798.6	831.2	+320.4
Extraordinary gains (losses)	(78.2)	79.8	8.2	97.8	+101.1
Net income (loss)	(234.2)	686.8	441.4	461.5	+255.8
Total credit cost	(1,196.8)	(302.0)	(145.0)	(248.6)	(100.8) (4)
Consolidated net business profit^{*2}	1,014.4	1,225.4	924.2	1,022.9	+203.2

(1) Kansai Urban Banking Corporation: 59, MINATO BANK: 47, SMBC Europe: 32, Sumitomo Mitsui Card: 28

(2) Sumitomo Mitsui Card: 130, SMBC Friend Securities: 38, SMBC Guarantee: 35

(3) Sumitomo Mitsui Card: (130), SMBC Friend Securities: (41), Kansai Urban Banking Corporation: (35), MINATO BANK: (34), Sumitomo Mitsui Finance & Leasing: (32)

(4) SMBC Capital Markets: (30), MINATO BANK: (19), Sumitomo Mitsui Card: (18), Kansai Urban Banking Corporation: (17)

^{*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	Mar. 08	change from Mar. 07
Assets	99,731.9	107,010.6	100,858.3	111,955.9	+11,097.6
Loans and bills discounted	54,799.8	57,267.2	58,689.3	62,144.9	+3,455.6
Securities	24,233.7	25,505.9	20,537.5	23,517.5	+2,980.0
Deferred tax assets	1,598.2	1,051.6	887.2	985.5	+98.3
Liabilities	95,934.9	101,443.2	95,527.0	106,731.8	+11,204.8
Deposits	68,474.9	70,834.1	72,156.2	72,690.6	+534.4
NCDs	2,713.3	2,708.6	2,589.2	3,078.1	+488.9
Bonds	4,339.5	4,241.4	4,093.5	3,969.3	(124.2)
Deferred tax liabilities	45.3	49.5	51.0	52.0	+1.0
Minority interests	1,021.2	1,113.0	-	-	-
Total net assets^{*3}	2,775.7	4,454.4	5,331.3	5,224.1	+107.2
Capital stock	1,352.7	1,420.9	1,420.9	1,420.9	-
Capital surplus	974.3	1,229.2	57.8	57.8	-
Retained earnings	330.0	992.1	1,386.4	1,740.6	+354.2
Treasury stock	(269.9)	(4.4)	(123.5)	(124.0)	(0.5)
Total stockholders' equity	-	-	2,741.6	3,095.3	+353.7
Net unrealized gains on other securities	410.7	819.9	1,262.2	550.6	(711.6)
Net deferred losses on hedges	-	-	(87.7)	(75.2)	+12.5
Land revaluation excess	57.9	38.2	37.6	34.9	(2.7)
Foreign currency translation adjustments	(79.9)	(41.5)	(30.7)	(27.3)	+3.4
Total valuation and translation adjustments	-	-	1,181.4	483.0	(698.4)
Minority interests	-	-	1,408.3	1,645.7	+237.4
Capital ratio^{*4}	9.94%	12.39%	11.31%	10.56%	(0.75%)

^{*3} "Total net assets" had been recorded as "Total stockholders' equity" on and before March 2006, until the accounting standards was changed into the extant ones.^{*4} Capital Ratio is calculated on Basel II basis on and after March 2007. In addition, as for March 2008, "Advanced Measurement Approaches" are introduced in order to measure operational risk assets, which is the first introduction among Japanese banks. The capital ratio as of March 2008 is preliminary basis.

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

Sumitomo Mitsui Card

	(Billions of yen)				(Billions of yen)	
	FY04	FY05	FY06	FY07	Mar. 08	
Operating revenue	132.1	148.2	157.6	168.4	Total assets	906.5
Operating profit	23.1	25.8	14.1	16.9	Capital stock	34.0
Ordinary profit	23.1	27.1	14.3	16.8	Number of employees	1,989
Net income	18.6	17.7	(6.7)	25.1		
Card sales handled	3,598.7	4,181.3	4,753.8	5,375.2		
Number of cardholders (Tens of thousands)	1,346	1,407	1,495	1,641		

FY07 highlights

- Strengthened focal areas
 - Promotion of "Sumitomo Mitsui CUP card" and "Sumitomo Mitsui Card iD"
- Aimed for cultivating new earnings source
 - Issuance of loan card and launch of financing business to SMEs and owners
 - Expansion of processing business targeting local banks
- Promoted strategic alliances
 - Strategic alliances with OMC Card, Central Finance, Korea Kookmin Bank and Aeon
- Reduced expenses related to shopping business and processing
- Promoted CS and social contribution activities

Initiatives in FY08

- Further strengthen focal areas
 - Promote finance and direct businesses and enhance products line-up
- Increase market share
 - Expansion of processing business centered on financial institutions and business alliance
- Promote strategic alliances
 - OMC Card, Central Finance
 - Financial institutions in overseas
- Reform in earnings structure
 - Reconstruction of retail member store business and promotion of low cost operation
- Improve CS, strengthen compliance and promote social contribution activities

Sumitomo Mitsui Finance & Leasing

	(Billions of yen)				(Billions of yen)	
	FY04 ^{*1}	FY05 ^{*1}	FY06 ^{*1}	FY07 ^{*2}	Mar. 08	
Operating revenue	589.1	619.7	630.0	708.4	Total assets	2,977.0
	356.1	375.1	379.9		Lease assets	2,684.2
Operating profit	28.0	32.2	31.5	36.2	Capital stock	15.0
	18.2	21.4	24.7		Number of employees	1,504
Ordinary profit	20.1	26.7	29.6	38.0		
	18.7	22.1	25.9			
Net income	12.4	17.5	17.9	40.8		
	11.1	13.2	17.2			
Leased amount	580.0	615.5	583.6	1,040.5		
	401.9	488.9	503.4			

*1 As for figures of FY06 or before, upper line shows Former SMBC Leasing and lower line shows Former Sumisho Lease, relatively (Two companies merged in Oct.2007).

*2 Results of the SMBC Leasing from Apr. 1, 2007 to Sep. 30, 2007 is not included.

FY07 highlights

- Aimed for merger benefits
 - Strategic alliance with SMFG and Sumitomo Corp.
 - Reorganization of operating network
- Expanded environmental activities
 - Developed and promoted carbon neutral leasing
 - Acquisition of ISO 14001 certificate
- Fortified risk management and compliance system
 - Self-assessment and preparatory calculation of operating risk
 - Compliance with the Financial Instruments and Exchange Law and other laws and regulations
- Upgraded by major rating agencies
 - <JCR> from A+ to AA-
 - <R&I> from A to A+

Initiatives in FY08

- Realize merger benefits
 - Strategic targeting and resource allocation
 - Promote rationalization and BPR
 - Reorganize business administration system
- Promote new business development in accordance with alliance between SMFG and Sumitomo Corp. group
- Further strengthen compliance
 - Basel II, J-SOX etc.
- Promote CSR
 - Expand social contribution activities through establishing promotion system

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

Japan Research Institute

	(Billions of yen)			
	FY04	FY05	FY06*	FY07*
Operating revenue	111.2	115.8	111.8	122.4
Operating profit	6.3	5.2	6.1	5.7
Ordinary profit	6.3	5.7	6.6	6.2
Net income	2.6	3.8	5.1	3.3

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

	(Billions of yen)
	Mar. 08
Total assets*	91.5
Capital stock	10.0
Number of employees*	3,005

FY07 highlights

- Promotion of system development for SMFG group companies
- Strengthened development capability through reorganizing department
- Promoted rationalization to improve operational efficiency through measures such as integrating back headquarter functions

Initiatives in FY08

- Contribute to the increase in top-line of SMFG group companies through system development
- Continuously promote initiatives for strengthening development capability and improving quality management
- Continuously improve operational efficiency

SMBC Friend Securities

	(Billions of yen)			
	FY04	FY05	FY06	FY07
Operating revenue	52.3	68.5	58.7	60.5
Operating profit	18.0	31.0	21.2	19.0
Ordinary profit	18.3	31.1	21.8	19.7
Net income	13.2	18.5	12.8	11.2
Capital adequacy ratio**	853.3%	783.4%	982.8%	924.3%

** Net asset / risk equivalent x 99%

	(Billions of yen)
	Mar. 08
Total assets	249.8
Capital stock	27.2
Number of employees	1,989
Number of Branches	70

FY07 highlights

- Recorded the same level of profit as FY06 led by favorable sales of investment trusts and foreign bonds, despite gradual decrease in stock brokerage fees due to declined stock market triggered by subprime-loan problem
- Enhanced business collaboration with SMBC centered on securities intermediary business and "SMBC Fund Wrap"

Initiatives in FY08

- Expand products line-up responding to diversified investment needs of customers
- Expand line-up of investment trusts and foreign bonds
- Open Hong Kong Representative Office
- Further promotion of Chinese stocks
- Further strengthen collaboration with SMBC
- Expand existing businesses and reinforce marketing for SMEs

(1-3) Summary of affiliates' financial results

- Daiwa Securities SMBC / Promise

Daiwa Securities SMBC

(Billions of yen)

<Consolidated>	FY04	FY05	FY06	FY07
Operating revenues	249.6	350.8	317.1	242.3
Commissions	91.7	111.3	106.5	77.5
Net gain on trading	118.3	175.5	116.6	54.6
Interest and dividend income	39.6	64.0	94.0	110.2
Interest expense	27.3	39.3	56.4	80.3
Net operating revenues	222.4	311.6	260.7	162.0
Selling, general and administrative expenses	138.8	171.9	169.8	162.2
Ordinary profit	85.2	141.6	92.9	1.4
Net income	54.0	91.9	51.9	(5.8)

Promise

(Billions of yen)

<Consolidated>	FY04	FY05	FY06	FY07
Operating income	369.9	381.3	368.9	391.2
Interest on consumer loans	352.3	360.6	344.8	346.7
Operating expenses	241.6	313.9	572.2	328.3
Advertising expenses	16.4	20.3	15.7	12.4
Provision for uncollectible loans	97.5	125.8	234.7	102.5
Employees' salaries and bonuses	25.9	27.0	26.8	29.8
Operating profit	128.3	67.4	(203.3)	63.0
Recurring profit	130.8	70.0	(201.5)	64.3
Net income	75.4	42.0	(378.3)	16.0

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

Capital ratio <SMFG consolidated>

(Billions of yen)

	Mar. 05	Mar. 06	Mar. 07 ¹	Mar. 08 ¹
				<Preliminary >
Tier I	3,262.3	4,645.9	3,903.3	4,381.5
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	1,680.5
Preferred securities issued by overseas SPCs	816.9	835.2	1,159.6	1,217.0
Treasury stock	(269.9)	(4.4)	(123.5)	(124.0)
Increase in equity capital resulting from a securitization exposure	-	-	(40.1)	(44.0)
Tier II²	3,262.3	4,067.7	3,640.2	3,021.9
45% of unrealized gains on other securities	317.1	627.8	825.4	334.3
45% of land revaluation excess	67.1	39.9	39.4	37.2
General reserve for possible loan losses	633.5	742.6	35.3	59.5
Total eligible provisions minus the total expected loss amount	-	-	175.9	67.8
Perpetual subordinated debt	880.0	1,035.8	1,114.0	998.3
Dated subordinated debt	1,657.3	1,621.6	1,450.2	1,524.8
Sub total	3,555.0	4,067.7	3,640.2	3,021.9
Deduction	(504.4)	(619.3)	(690.8)	(737.8)
Total capital	6,020.1	8,094.4	6,852.7	6,665.5
Risk-adjusted assets	60,552.6	65,322.3	60,540.3	63,117.3
Capital ratio	9.94%	12.39%	11.31%	10.56%
Tier I ratio	5.38%	7.11%	6.44%	6.94%

¹ Basel II basis

² Amount counted as BIS capital

<Reference>

(Billions of yen)

	Mar. 05	Mar. 06	Mar. 07	Mar. 08
				<Preliminary >
Net deferred tax assets	1,552.9	1,002.1	836.3	933.5
Net deferred tax assets / Tier I	47.6%	21.6%	21.4%	21.3%

List of preferred stocks (SMFG)

	Goldman Sachs preferred stock	Non-dilutive preferred stock
	Type 4 Preferred stock	Type 6 Preferred stock
Aggregate amount of issue	JPY 150.3 billion	JPY 210.0 billion
Outstanding balance as of Mar. 31, 2008	JPY 150.3 billion (*)	JPY 210.0 billion
Acquisition price as of Mar. 31, 2008	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

* As for JPY 50.1 billion thereof, the acquisition right was exercised on Apr. 30, 2008.

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

	SMFG ¹			SMBC		Kansai Urban Banking Corporation	
	SMFG Preferred Capital USD 1 Limited	SMFG Preferred Capital GBP 1 Limited	SMFG Preferred Capital JPY 1 Limited	SB Treasury Company L.L.C.	SB Equity Securities (Cayman), Limited	Sakura Preferred Capital (Cayman) Limited	KUBC Preferred Capital Cayman Limited
Issuer	SMFG Preferred Capital USD 1 Limited	SMFG Preferred Capital GBP 1 Limited	SMFG Preferred Capital JPY 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	Perpetual
Redemption at the option of issuer	At any dividend payment date on and after Jan. 2017 ²	At any dividend payment date on and after Jan. 2017 ²	At any dividend payment date on and after Jan. 2018 ²	At any dividend payment date on and after Jun. 2008 ^{2,3}	At any dividend payment date on and after Jun. 2009 ²	At any dividend payment date on and after Jan. 2009 ²	At any dividend payment date on and after July 2012 ²
Amount issued	USD 1,650 million	GBP 500 million	JPY 135 billion	USD 1,800 million	JPY 340 billion	JPY 283.75 billion	JPY 12.5 billion
Issue Date	Dec. 18, 2006	Dec. 18, 2006	Feb. 07, 2008	Feb. 18, 1998	Feb. 26, 1999 Mar. 01, 1999 Mar. 26, 1999	Dec. 24, 1998 Mar. 30, 1999	Jan. 25, 2007

¹ In addition to the above, SMFG issued preferred securities through an issuer named Preferred Capital USD

² Limited on May 12, 2008, amounted to USD 1,800 million.

² Subject to the prior approval of the FSA

³ To be redeemed in full amount on Jun. 30, 2008

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

<SMBC non-consolidated>

P/L

(Billions of yen)

	FY04	FY05	FY06	FY07
Gross banking profit	1,522.9	1,552.1	1,344.5	1,484.8
<Marketing Units ^{*1} >	<1,294.8>	<1,377.1>	<1,329.0>	<1,389.2>
Non-interest income ^{*2}	501.5	545.5	467.0	441.8
<Proportion of Non-interest income to Gross banking profit>	<32.9%>	<35.1%>	<34.7%>	<29.8%>
Expenses	(582.4)	(586.5)	(603.9)	(665.1)
Overhead ratio	38.2%	37.8%	44.9%	44.8%
Banking profit^{*3}	940.5	965.6	740.6	819.7
Marketing Units ^{*1}	810.3	874.0	814.6	827.6
Treasury Unit	205.0	201.3	34.0	127.8
Gains (losses) on stocks	(118.7)	25.5	11.1	(141.0)
Ordinary profit (loss)	(71.7)	720.9	573.3	510.7
Net income (loss)	(136.8)	519.5	315.7	205.7
Total credit cost	(954.8)	(230.9)	(89.5)	(147.8)

*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	Mar. 08	Change
Assets	91,129.8	97,443.4	91,537.2	100,033.0	+8,495.8
Loans and bills discounted	50,067.6	51,857.6	53,756.4	56,957.8	+3,201.4 (1)
Securities	23,676.7	25,202.5	20,060.9	22,758.2	+2,697.3 (2)
Deferred tax assets	1,502.2	976.2	743.6	823.3	+79.7
Liabilities	88,377.1	93,808.7	87,544.3	96,539.8	+8,995.5
Deposits	62,788.3	65,070.8	66,235.0	66,417.3	+182.3 (3)
NCDs	2,803.3	3,151.4	2,574.3	2,965.6	+391.3
Bonds	3,718.4	3,776.7	3,647.5	3,539.1	(108.4)
Total net assets^{*4}	2,752.7	3,634.7	3,992.8	3,493.2	(499.6)
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	761.0	894.8	+133.8
Total stockholders' equity	-	-	2,793.5	2,927.3	+133.8
Net unrealized gains on other securities	386.6	783.5	1,259.8	558.1	(701.7)
Net deferred losses on hedges	-	-	(84.7)	(13.8)	+70.9
Land revaluation excess	42.3	24.7	24.2	21.6	(2.6)
Total valuation and translation adjustments	-	-	1,199.3	565.9	(633.4)
Capital ratio^{*5}	11.32%	11.35%	13.45%	12.67%	(0.78%)

*4 "Total net assets" had been recorded as "Total stakeholders' equity" on and before March 2006, until the accounting standards was changed into the extant ones.

*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 +0.7 trillion
JPY +3.2 trillion	: Overseas offices	JPY +2.5 trillion
(2) Securities	: Stocks	JPY (1.2) trillion
JPY +2.7 trillion	: Bonds	JPY +1.4 trillion
	: Foreign currency denominated bonds & investment trust, etc.	JPY +2.5 trillion
(3) Deposits	: Mainly due to increase in domestic operation	
JPY +0.2 trillion		

(2-2) Gross banking profit, Banking profit by business units

<SMBC non-consolidated>

Gross banking profit

	(Billions of yen)			
	FY05	FY06	FY07	YOY change
Gross domestic profit	1,266.5	1,150.0	1,198.3	+48.3
<Excluding gains (losses) on bonds>	<1,277.8>	<1,224.7>	<1,208.3>	<(16.4)>
Net interest income	943.9	904.2	914.6	+10.4 (1)
<Interest on interest rate swaps>	<26.8>	<(20.6)>	<(54.5)>	<(33.9)>
Trust fees	8.6	3.5	3.7	+0.2
Net fees and commissions	299.4	289.9	263.1	(26.8)
Net trading income (loss)	(0.2)	3.9	8.5	+4.6
Net other operating income	14.8	(51.5)	8.4	+59.9 (2)
<Gains (losses) on bonds>	<(11.3)>	<(74.7)>	<(10.0)>	<+64.7>
Gross international profit*	285.6	194.5	286.5	+92.0
<Excluding gains (losses) on bonds>	<284.6>	<232.2>	<306.6>	<+74.4>
Net interest income	8.1	33.3	56.2	+22.9 (3)
<Interest on interest rate swaps>	<(13.1)>	<(32.1)>	<(34.8)>	<(2.7)>
Net fees and commissions	67.3	63.5	69.3	+5.8
Net trading income	116.0	97.7	432.5	+334.8
Net other operating income	94.2	0.0	(271.5)	(271.5) (4)
<Gains (losses) on bonds>	<1.0>	<(37.7)>	<(20.1)>	<+17.6>

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

Net interest income (loss)	(2.6)	(0.4)	(2.6)	(2.2)
Net trading income (loss)	+103.8	(47.9)	(377.0)	(329.1)
Net other operating income (loss)	(101.2)	+48.3	+379.6	+331.3

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

Main factors of year-over-year change

- | |
|---|
| (1) Expansion of loan to deposit spread |
| (2) Recovery of the profit in Treasury Unit (In FY06, realized losses on bonds for downsizing position from the conservative view) |
| (3) Improvement in profit in foreign currency ALM banking account |
| (4) Increase in profit in sales of foreign exchange and improvement in profit in trade of derivatives
(+59.8, after adjustments related to the items consisting of Gross international profit) |

Banking profit by business units

		(Billions of yen)				
		FY03	FY04	FY05	FY06	FY07
Consumer	Banking profit	92.4	118.0	155.6	161.5	169.3
Banking Unit	Gross banking profit	333.7	357.5	402.6	410.7	440.7
	Expenses	(241.3)	(239.5)	(247.0)	(249.2)	(271.4)
Middle Market	Banking profit	430.1	481.0	487.5	420.1	421.2
Banking Unit	Gross banking profit	604.2	654.2	673.1	610.1	624.3
	Expenses	(174.1)	(173.2)	(185.6)	(190.0)	(203.1)
Corporate	Banking profit	147.5	160.5	165.4	158.3	155.6
Banking Unit	Gross banking profit	175.2	186.8	194.6	187.7	186.7
	Expenses	(27.7)	(26.3)	(29.2)	(29.4)	(31.1)
International	Banking profit	48.4	46.6	65.5	74.7	81.5
Banking Unit	Gross banking profit	92.7	84.4	106.8	120.5	137.5
	Expenses	(44.3)	(37.8)	(41.3)	(45.8)	(56.0)
Treasury Unit	Banking profit	356.5	205.0	201.3	34.0	127.8
	Gross banking profit	375.8	222.8	219.8	51.8	145.4
	Expenses	(19.3)	(17.8)	(18.5)	(17.8)	(17.6)
Headquarters	Banking profit	(78.3)	(74.8)	(109.7)	(108.0)	(135.7)
	Gross banking profit	(8.3)	5.3	(44.8)	(36.3)	(49.8)
	Expenses	(70.0)	(80.1)	(64.9)	(71.7)	(85.9)
Total	Banking profit	1,000.1	940.5	965.6	740.6	819.7
	Gross banking profit	1,584.1	1,522.9	1,552.1	1,344.5	1,484.8
	Expenses	(584.0)	(582.4)	(586.5)	(603.9)	(665.1)

* Managerial accounting basis

Loan balance

	Term-end balance (Trillions of yen)		Average balance (Trillions of yen)	
	Mar. 08	Change from Mar. 07	FY07	YOY change
Total lendings	56.9	+3.1	54.2	+0.7
Domestic lendings	48.9	+0.7	47.7	(0.4)
Overseas lendings	8.0	+2.4	6.5	+1.1
Domestic lendings (Managerial accounting basis)				
Domestic Marketing Units^{*1}	46.1	+0.5	47.4	(0.5)
Individual clients	14.7	+0.4 ^{*3}	14.5	(0.1)
Small- and medium-sized enterprises ^{*2}	21.3	(0.5)	21.1	(0.0)
Large corporations ^{*2}	10.1	+0.6	9.8	(0.0)

*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

Loan spread

(Managerial accounting basis)	<Average loan spread>	
	FY07	YOY change
Middle Market Banking Unit ^{*4}	129bp	(11bp)
Corporate Banking Unit	59bp	(5bp)

*4 Yields on loans and bills discounted is calculated with the exception of loans to financial institutions

Interest earning assets (Domestic operations)

(Billions of yen)

	FY04		FY05		FY06		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%	65,571.0	1.78%
Loans and bills discounted ^{*5}	46,859.3	1.78%	46,007.3	1.71%	47,188.6	1.73%	46,675.9	2.04%
Securities	19,087.7	0.68%	18,099.5	1.03%	16,763.5	1.17%	15,123.1	1.27%
Interest bearing liabilities	70,248.7	0.09%	70,359.8	0.07%	67,955.0	0.19%	67,276.1	0.38%
Deposits, etc.	58,376.2	0.02%	60,097.3	0.02%	60,040.7	0.10%	59,848.4	0.23%
Expense ratio ^{*6}	0.75%		0.75%		0.79%		0.87%	
Total cost of funding	0.84%		0.82%		0.98%		1.25%	
Overall interest spread	0.61%		0.69%		0.58%		0.53%	
Interest spread	1.76%		1.69%		1.63%		1.81%	

*5 Yields on loans and bills discounted is calculated with the exception of loans to financial institutions

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

Interest earning assets (Overseas operations)

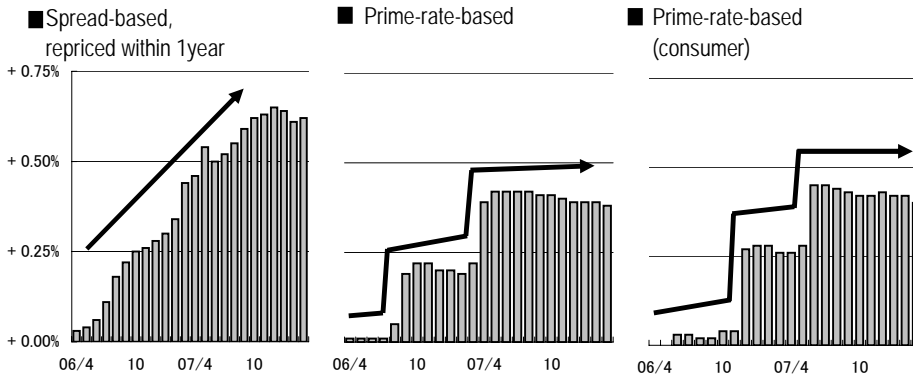
(Billions of yen)

	FY04		FY05		FY06		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%	16,324.4	4.30%
Loans and bills discounted	3,949.6	2.67%	5,143.4	4.03%	6,371.0	5.10%	7,573.0	5.03%
Securities	4,615.3	2.84%	4,063.7	3.19%	4,095.3	4.18%	3,528.4	3.68%
Interest bearing liabilities	12,979.5	2.17%	12,894.6	3.34%	14,324.1	4.43%	16,253.4	3.97%
Deposits, etc.	6,851.4	1.42%	7,543.5	2.94%	8,995.4	4.05%	9,278.7	3.58%

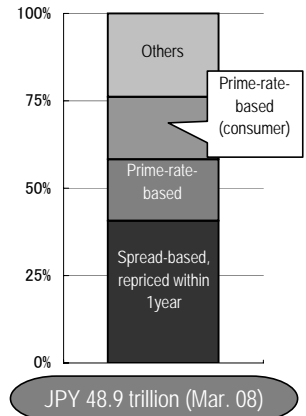
<Reference> Trends of yields on loans and deposits, <SMBC non-consolidated> and of interest rates

General trends of yields on loans and deposits

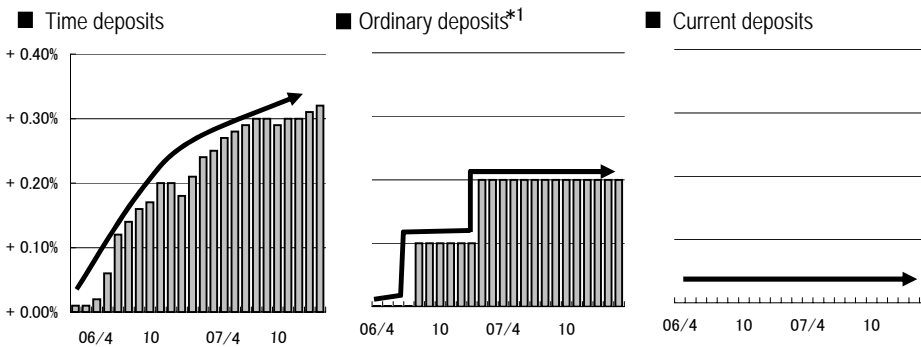
Trends of yields on domestic loans (month-end, compared with March 31, 2006)



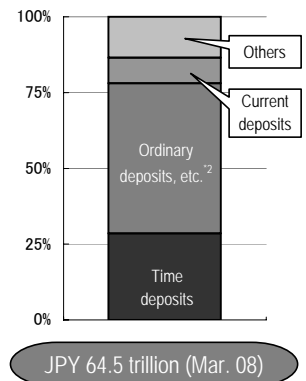
Domestic loans outstanding



Trends of yields on domestic deposits (month-end, compared with March 31, 2006)



Domestic deposits outstanding

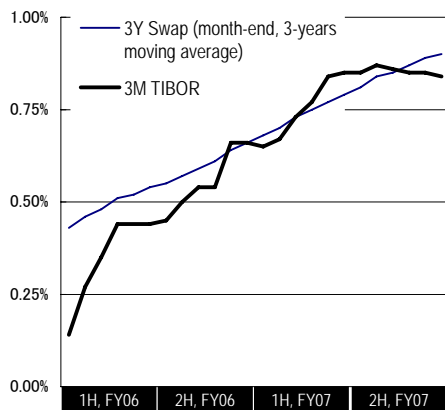


*1 Except for settlement-purpose ordinary deposit (of which principal is fully covered by deposit insurance but no interest is charged, launched February 2005), etc.

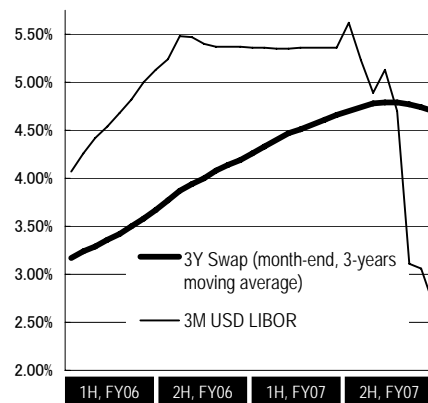
*2 Including settlement-purpose ordinary deposit of approximately JPY 5 trillion.

Trends of interest rates

Trend of JPY interest rates



Trend of USD interest rates



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

<SMBC non-consolidated>

Credit cost

(Billions of yen)

	FY04	FY05	FY06	FY07
Total credit cost	(954.8)	(230.9)	(89.5)	(147.8)
Provision for general reserve for possible loan losses	351.5	(155.0)	41.7	-
Credit cost in Non-recurring gains (losses)	(1,306.3)	(106.5)	(131.7)	(155.0)
Write-off of loans	(698.0)	(12.6)	(50.5)	(121.8)
Provision for specific reserve for possible loans losses	(474.1)	(15.8)	(44.3)	-
Losses on delinquent loans sold	(138.0)	(79.7)	(37.3)	(33.2)
Provision for loan loss reserve for specific overseas countries	3.8	1.6	0.4	-
Credit cost in Extraordinary gains (losses)	-	30.6	0.5	7.2
Reversal of loan loss reserves	-	-	-	7.2
Reversal of general reserve for possible loan losses	-	-	-	96.9
Provision for specific reserve for possible loan losses	-	-	-	(91.6)
Reversal of loan loss reserve for specific overseas countries	-	-	-	1.9
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)

(Billions of yen)

	FY04	FY05	FY06	FY07
Non-recurring gains (losses)	(1,363.7)	(89.7)	(209.0)	(309.0)
Credit related costs	(1,306.3)	(106.5)	(131.7)	(155.0)
Gains (losses) on stocks	(118.7)	25.5	11.1	(141.0)
Other non-recurring gains (losses)	61.3	(8.7)	(88.4)	(13.0)
Ordinary profit (loss)	(71.7)	720.9	573.3	510.7
Extraordinary gains (losses)	(28.4)	25.7	13.6	(3.3)
Gains (losses) on disposal of premises and equipment	(12.5)	1.4	-	-
Gains (losses) on disposal of fixed assets	-	-	(1.7)	(5.8)
Losses on impairment of fixed assets	-	(6.3)	(3.7)	(4.7)
Gains on reversal of reserve for possible loan losses	-	-	-	7.2
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	507.4
Income taxes, current	1.8	(13.5)	(16.5)	(16.0)
Income taxes, deferred	(38.5)	(213.6)	(254.7)	(285.7)
Net income (loss)	(136.8)	519.5	315.7	205.7

(2-5) Loan portfolio and problem assets,
classified by industry

<SMBC non-consolidated>

Loan balance

(Billions of yen)

	Mar. 05	Mar. 06	Mar. 07	Mar. 08
Domestic offices (excluding offshore banking account)	46,673.7	47,461.3	48,190.5	48,877.6
Manufacturing	5,321.7	5,172.7	5,236.1	5,284.5
Agriculture, forestry, fisheries, and mining	125.6	133.8	132.2	138.4
Construction	1,618.4	1,283.2	1,225.0	1,153.8
Transportation, communications and public enterprises	2,737.4	2,658.4	2,886.2	2,891.6
Wholesale and retail	5,310.9	5,170.6	5,089.3	4,902.3
Finance and insurance	5,158.7	5,072.3	5,675.9	6,083.6
Real estate	5,983.0	6,316.9	6,369.2	6,311.0
Various services	5,705.9	5,731.6	5,742.4	5,453.7
Municipalities	583.5	657.8	592.2	780.9
Others	14,128.6	15,264.0	15,242.0	15,877.8
Overseas offices and offshore banking accounts	3,393.9	4,396.3	5,565.9	8,080.2
Public sector	75.8	39.0	19.0	19.8
Financial institutions	237.3	348.4	287.9	679.2
Commerce and industry	2,994.0	3,815.8	5,038.8	6,790.9
Others	86.8	193.1	220.2	590.3
Total	50,067.6	51,857.6	53,756.4	56,957.8

Problem assets based on the Financial Reconstruction Law (Excluding Normal assets)^{*1}

(Billions of yen)

	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 08 Reserve ratio ^{*2}
Domestic offices (excluding offshore banking account)	1,787.8	908.9	695.2	735.6	63.9%
Manufacturing	85.5	68.0	60.8	70.8	60.1%
Agriculture, forestry, fisheries, and mining	0.7	3.2	2.8	3.9	56.4%
Construction	396.3	41.1	34.5	79.1	64.1%
Transportation, communications and public enterprises	36.2	87.0	104.9	40.5	59.5%
Wholesale and retail	105.0	93.7	96.3	127.6	61.3%
Finance and insurance	95.8	14.7	2.4	17.2	69.2%
Real estate	408.6	274.2	170.1	157.3	70.7%
Various services	456.0	261.8	154.8	169.0	59.2%
Municipalities	-	-	-	-	-
Others	203.7	65.2	68.6	70.2	100.0%
Overseas offices and offshore banking accounts	36.8	51.2	43.5	68.3	64.6%
Public sector	0.1	-	-	-	-
Financial institutions	0.5	-	-	-	-
Commerce and industry	36.2	51.2	43.5	68.3	64.6%
Others	-	-	-	-	-
Total	1,824.6	960.1	738.7	803.9	64.0%

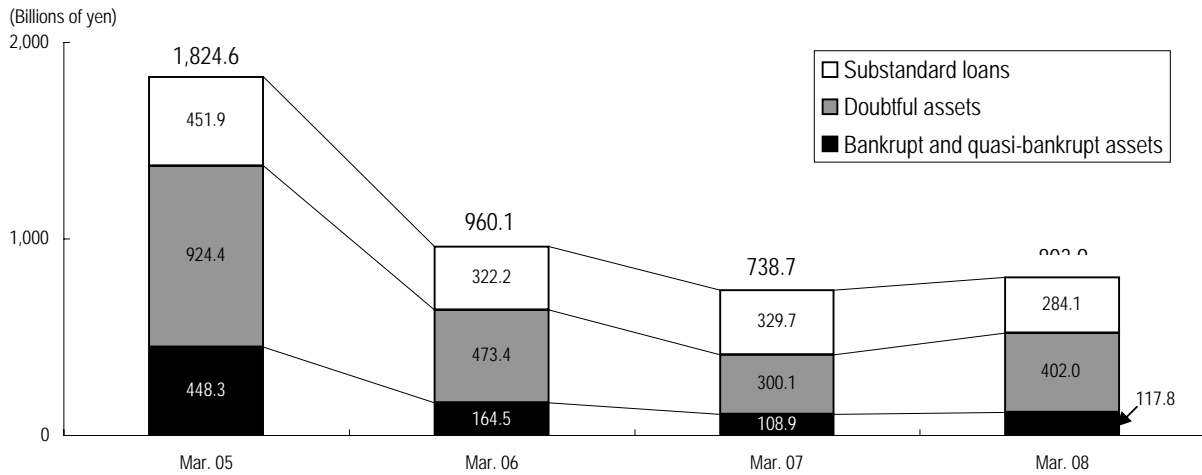
*1 Problem assets based on the Financial Reconstruction Law include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

*2 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.

(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	3.3%	1.7%	1.21%	1.24%
Coverage ratio	90.5%	91.0%	79.42%	80.60%

Disclosure of problem assets based on the Financial Reconstruction Law

As of March 31, 2008

(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 117.8 (i) (Change from Mar. 07: + 8.9)	Portion of claims secured by collateral or guarantees, etc.		Fully reserved	Direct Write-offs	Specific Reserve 18.3 (*2)	100% (*3)	
Effectively Bankrupt Borrowers		104.3 (a)		13.5	(*1)			
Potentially Bankrupt Borrowers	Doubtful Assets 402.0 (ii) (Change from Mar. 07: +101.9)	Portion of claims secured by collateral or guarantees, etc.		Necessary amount reserved		170.8 (*2)	77.21% (*3)	
Borrowers Requiring Caution	Substandard Loans 284.1 (iii) (Change from Mar. 07: - 45.6)	Portion of Substandard Loans secured by collateral or guarantees, etc. 85.2 (c)				General Reserve for Substandard Loans 88.5	44.57% (*3)	14.56% (*3)
	Claims to Substandard Borrowers	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers				General Reserve 430.9	6.25% [10.38%] (*4)	
Normal Borrowers	Normal Assets 63,928.2	Claims to Normal Borrowers					0.20% (*4)	

Loan Loss Reserve for Specific Overseas Countries	0
---	---

Total 64,732.1 (iv)	Problem asset ratio (v)/(iv) 1.24% (Change from Mar. 07) (+0.03%)	Total Reserve for possible loan losses 620.0	Reserve ratio (*5) (D/C) 64.02%
A=(i)+(ii)+(iii) 803.9 (v) (Change from Mar. 07: +65.2)	B: Portion secured by collateral or guarantees, etc. (a)+(b)+(c) 370.3	D: Specific Reserve + General Reserve for Substandard Loans (*2) 277.6	Coverage ratio (B+D)/A 80.60%
		C: Unsecured portion (A-B) 433.6	

*1 Includes amount of direct reduction totaling JPY333.8 billion.

*2 Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Law standards. (Bankrupt/Effectively Bankrupt Borrowers: JPY 4.8 billion, Potentially Bankrupt Borrowers: JPY 6.6 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.

Redemption schedule of other securities with maturities and bonds classified as held-to-maturity

(Billions of yen)

As of Mar. 08	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	2,051.0	(1,372.9)	7,334.1	+3,740.9	1,569.8	(692.1)	1,681.5	(319.3)	12,636.6	+1,356.6
JGBs	1,637.3	(1,147.6)	5,087.7	+3,734.0	439.0	(445.5)	1,635.0	(269.0)	8,799.2	+1,871.9
Japanese local government bonds	64.0	(19.7)	114.0	(18.4)	152.6	(151.4)	0.3	(0.1)	331.1	(189.6)
Japanese corporate bonds	349.5	(205.6)	2,132.4	+25.4	978.0	(95.3)	46.1	(50.2)	3,506.1	(325.8)
Others	579.5	+78.0	3,755.9	+3,333.1	560.5	(117.6)	386.5	(397.4)	5,282.5	+2,896.0
Total	2,630.5	(1,295.0)	11,090.0	+7,073.9	2,130.3	(809.7)	2,068.1	(716.7)	17,919.1	+4,252.6

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

(Billions of yen)

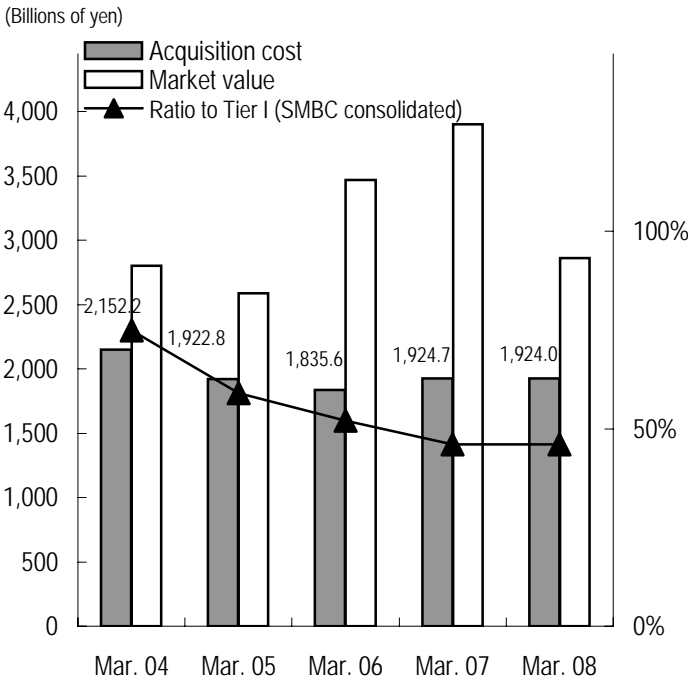
As of Mar. 08	1 year or less		More than 1 year to 5 years		More than 5 years		Total		
		Change from Mar. 07		Change from Mar. 07		Change from Mar. 07		Change from Mar. 07	
Total contract amount		7,028.6	(1,393.3)	16,069.4	(1,021.1)	7,730.3	(1,938.4)	30,828.3	(4,352.8)
Receivable fixed rate / payable floating rate	(a)	6,090.1	(1,028.6)	10,350.3	(1,518.1)	3,289.7	(1,140.1)	19,730.1	(3,686.8)
Receivable floating rate / payable fixed rate	(b)	938.3	(164.9)	5,668.6	+477.0	4,440.6	(778.0)	11,047.5	(465.9)
Receivable floating rate / payable floating rate		0.2	(199.8)	50.5	+20.0	-	(20.3)	50.7	(200.1)
Net receivable fixed rate	(a)-(b)	5,151.8	(863.7)	4,681.7	(1,995.1)	(1,150.9)	(362.1)	8,682.6	(3,220.9)

Overview of derivative transactions (on deferred hedge accounting basis)

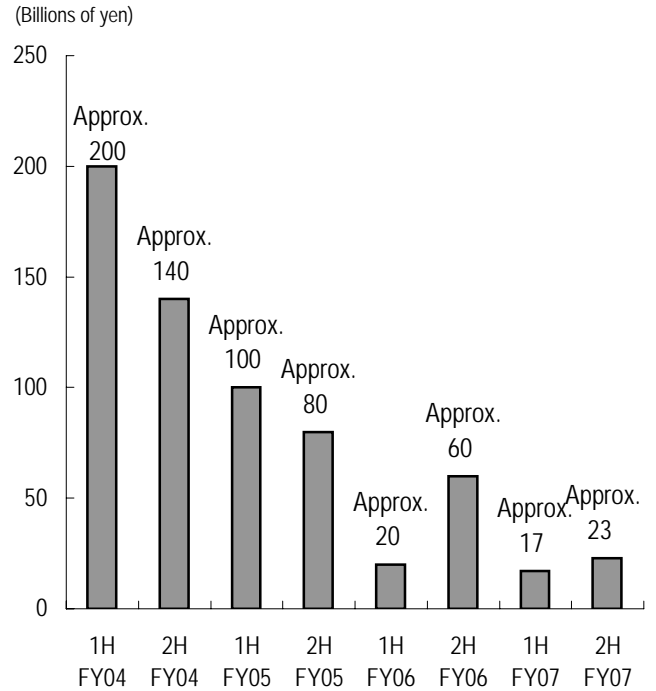
(Billions of yen)

As of Mar. 08	Net assets			Net deferred gains (losses)
		Assets	Liabilities	
Total	(17.2)	47.3	64.5	(65.2)
Interest rate swaps	(44.5)	17.9	62.4	(131.2)
Currency swaps	25.0	26.3	1.3	0.4
Others	2.3	3.1	0.8	65.6

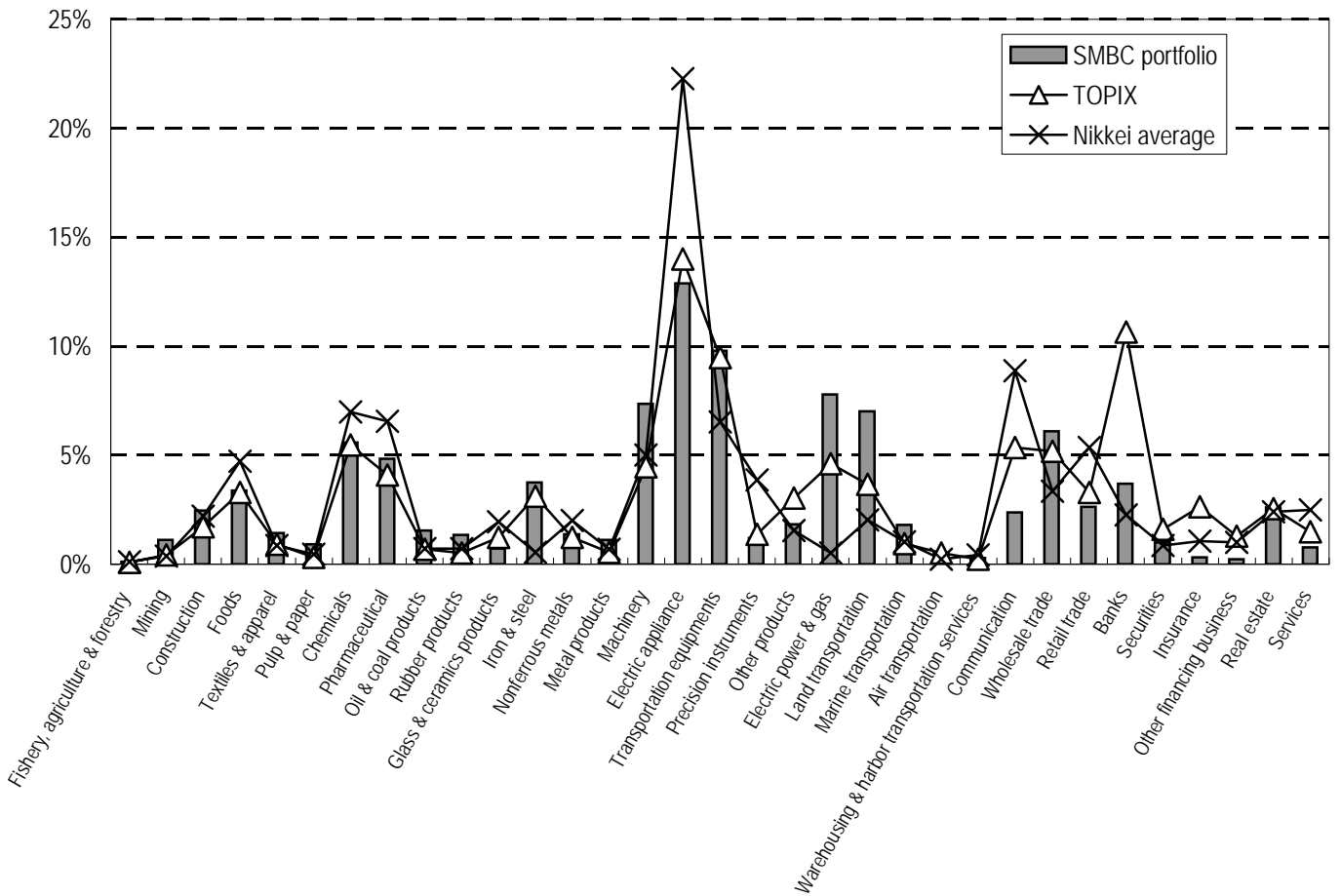
Balance of listed and OTC stocks classified as Other securities



Sales of stockholdings



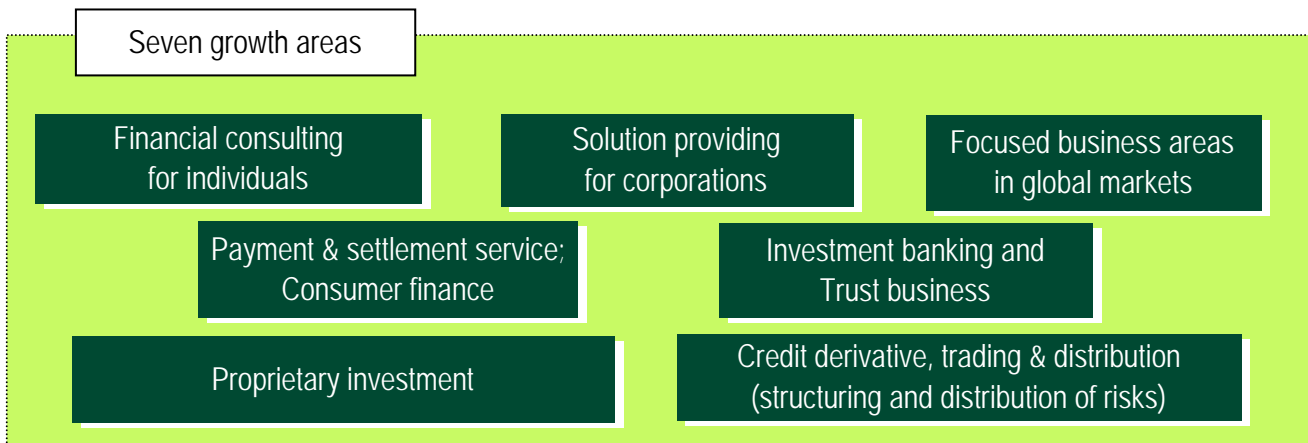
Composition by industry (As of March 31, 2008, market value basis)



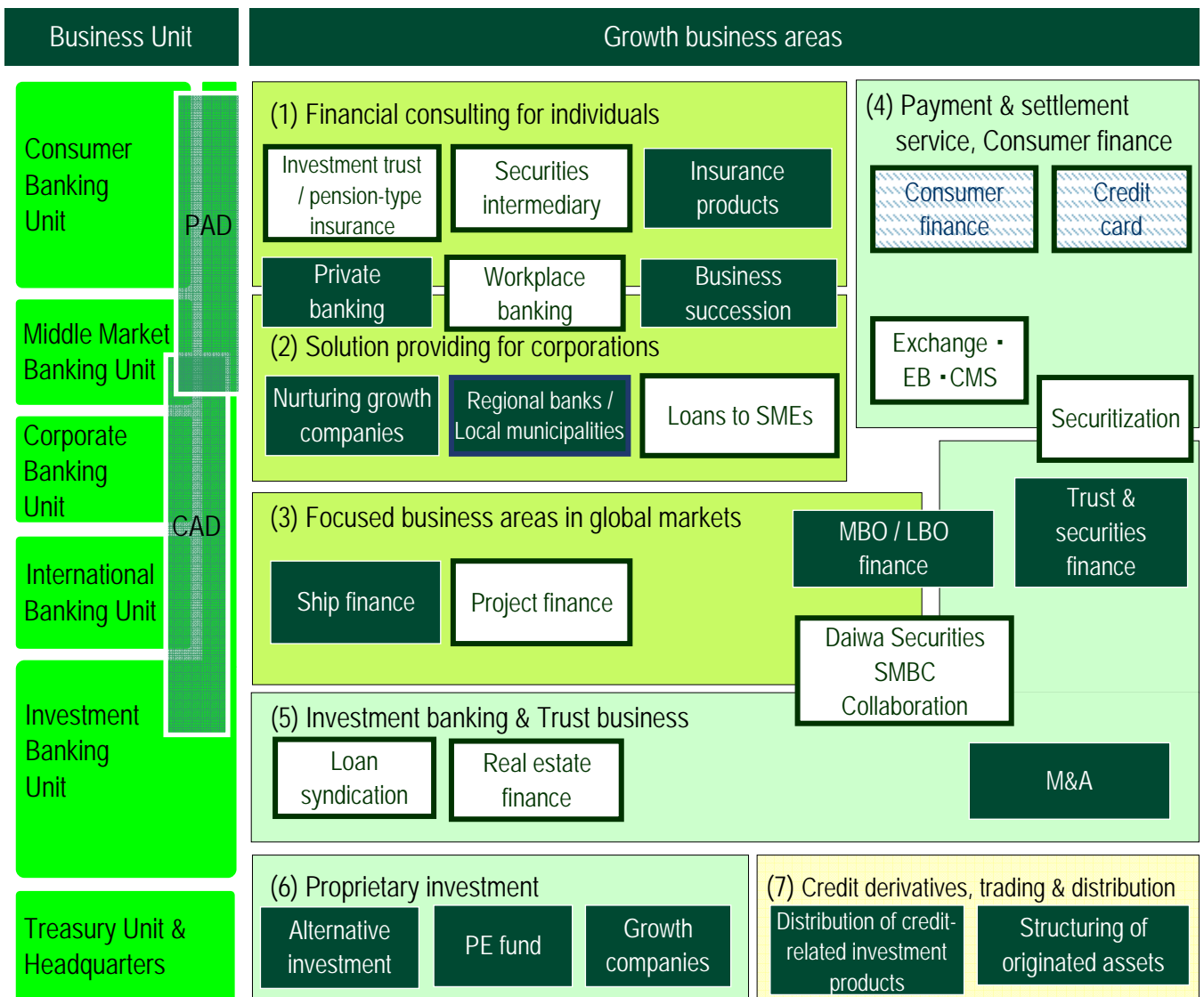
(3-1) Strategic initiatives in the medium-term management plan

(Published on Apr. '07)

Strengthen targeted growth business areas



Strategic initiatives in growth business areas

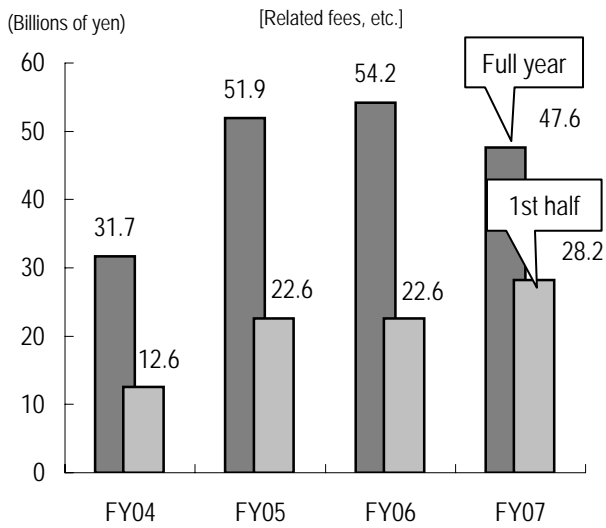


: Existing strategic businesses

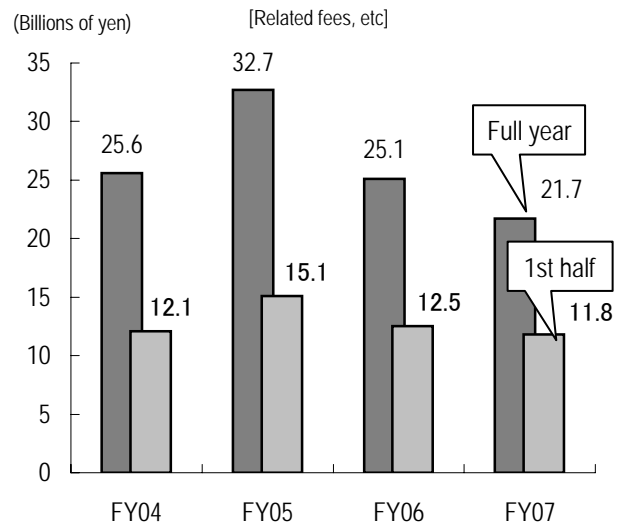
: Strategic businesses defined in medium-term management plan

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

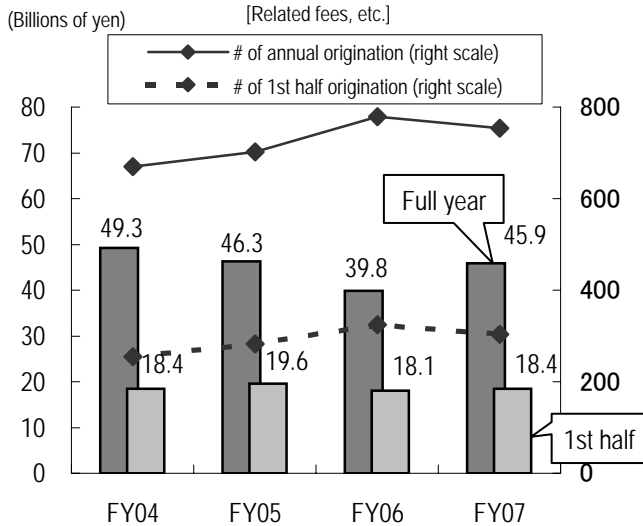
Investment trust



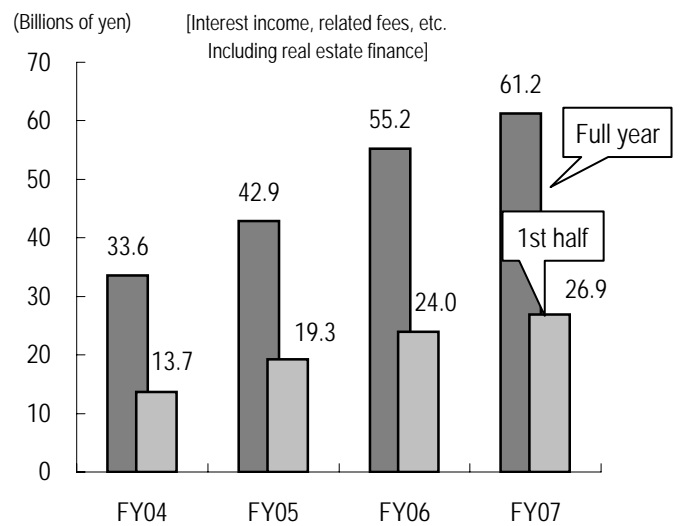
Pension-type insurance



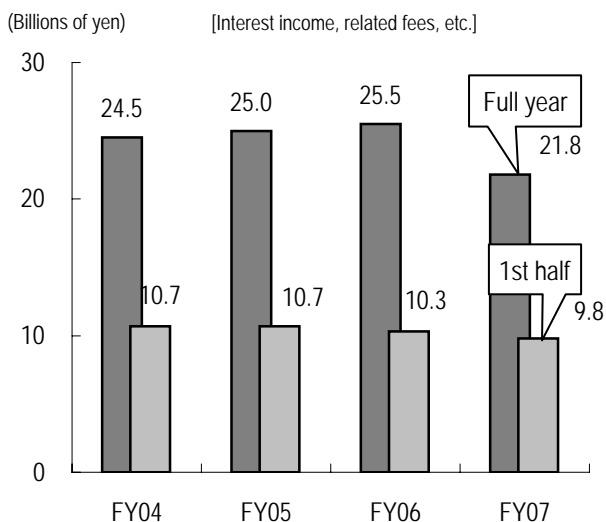
Loan syndication



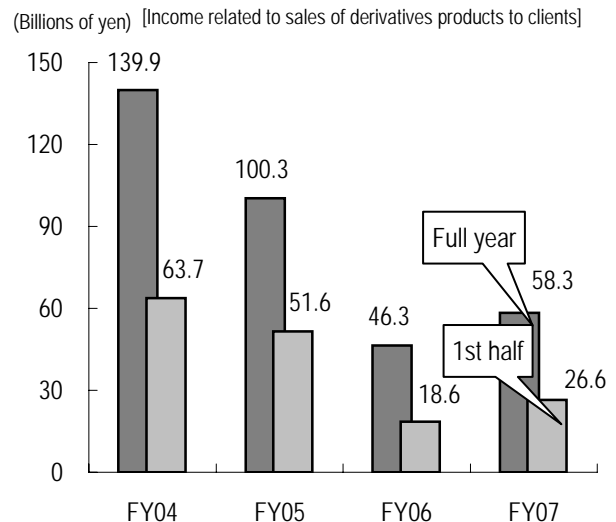
Structured finance



Securitization of monetary claims



Sales of derivatives products



- Marketing channels and client segmentation

Marketing channels

	Mar. 05	Mar. 06	Mar. 07	Mar. 08
				(number)
Domestic branch ^{*1}	425	411	406	416
SMBC Consulting Plaza	45	66	67	81
SMBC Consulting Office	-	14	22	24
Loan Promotion Office	108	115	113	103
<Reference> Number of employees ^{*2}	16,338	16,050	16,407	17,886
ATM location outside SMBC branch	1,875	1,908	1,854	1,770
Available for 24 hours	945	945	878	777
Number of ATMs (Total)	25,508	28,212	30,362	33,704
Number of SMBC ATMs	6,667	6,711	6,669	6,671
Inside SMBC branch	3,615	3,578	3,570	3,635
Outside SMBC branch	3,052	3,133	3,099	3,036
Number of other ATMs	18,841	21,501	23,693	27,033

*1 Excludes representative offices, agencies, etc.

*2 Full-time workers basis, but excluding executive officers.

Segmentation of consumer clients and marketing channels

		Client segments		Channels (As of Mar. 08; Number)		
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.	
	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. 9 million clients	Working householders, Retirees		"Money-Life" Consultant & "Money-Life" Advisor	Branch 416	SMBC Consulting Plaza 81
				Loan planner	SMBC Consulting Office 24	
Mass segment Approx. 17 million clients	Singles, Students, Housewives		Loan Promotion Office 103			
				"One's Direct" & ATM		

Assets under SMBC account

(Billions of yen)

	Mar. 05	Mar. 06	Mar. 07	Mar. 08
Individual deposits	32,154.0	32,760.3	33,623.7	33,987.9
Liquid deposits	18,640.3	19,905.7	20,304.0	20,472.2
Fixed-term deposits	12,959.7	12,408.6	12,986.7	13,092.2
Foreign currency deposits	554.0	446.0	333.0	423.5
Investment trusts	2,348.2	2,923.6	3,545.4	3,150.6
Investment trusts for individuals	2,264.8	2,803.1	3,421.5	2,974.0

(Billions of yen)

	FY04	FY05	FY06	FY07
Sales of pension-type insurances	583.9	664.8	461.7	389.4

Loans

(Billions of yen)

	Mar. 05	Mar. 06	Mar. 07	Mar. 08
Housing loans	13,240.4	13,771.8	13,557.5	13,647.8
Residential purpose	9,451.3	10,044.5	9,918.9	10,033.8
Other consumer loans	990.2	953.7	935.3	934.0

(Billions of yen)

	FY04	FY05	FY06	FY07
Originated amount of residential housing loans*	1,924.6	2,086.7	1,771.7	1,510.6
Originated amount of housing loan with repayment insurance in case of potentially fatal illness	-	approx. 110	approx. 270	approx. 280
Securitization	approx. 320	approx. 450	approx. 790	approx. 300

*Excluding bridge loans for loans by Housing Loan Corporation.

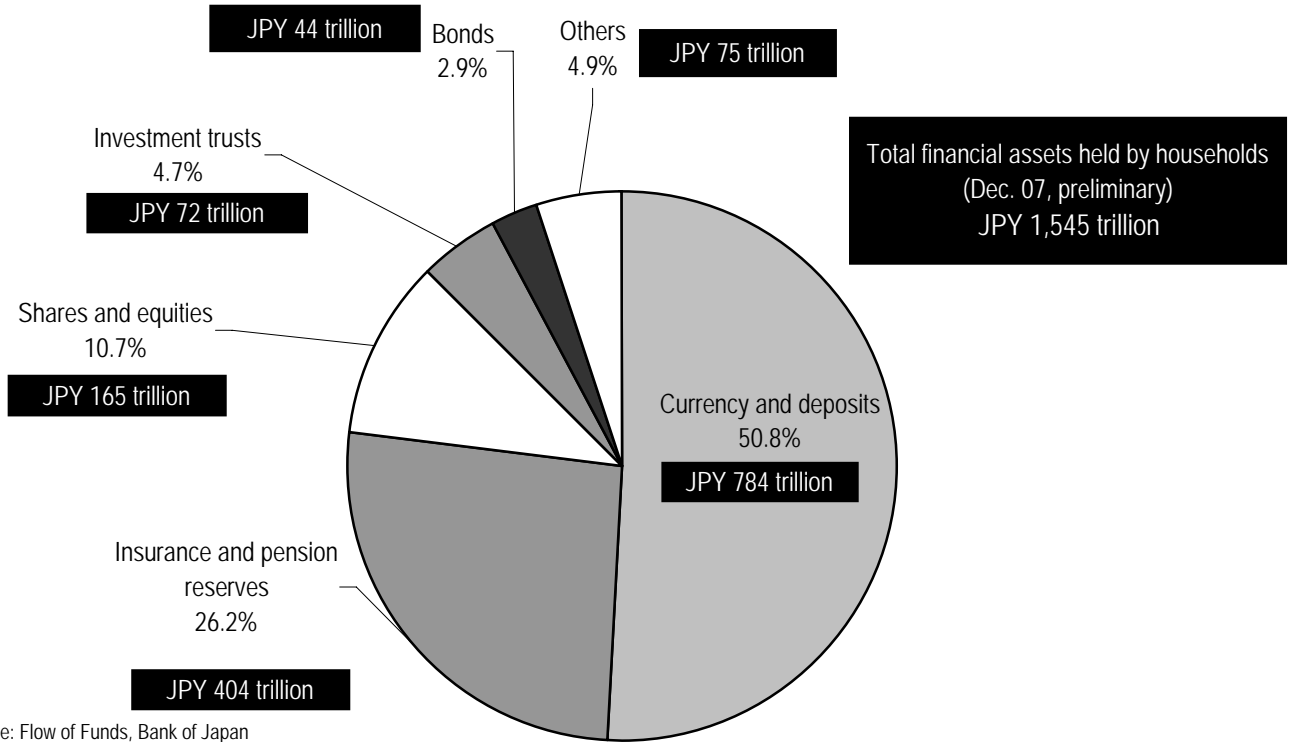
SMBC Products line-up (as of Mar. 2008)

		Open architecture
Third-party products	Investment trusts	49 funds: 4 Domestic Bonds, 14 Domestic Stocks, 11 International Bonds, 11 International Stocks, 4 Balanced, 5 Foreign Investment Trusts
	Pension-type insurances	15 Products
	Single premium type permanent life insurance	8 Products
	Level premium insurance	16 Products
	Securities intermediary	2 Foreign Bonds by public offering, 6 Foreign Bonds at the secondary market, 14 Structured Notes
	Investment advisory service	"SMBC Fund Wrap"
In-house products	Investment products	Foreign currency deposits (6 currencies), Structured deposits (4 types), etc.
	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, etc.

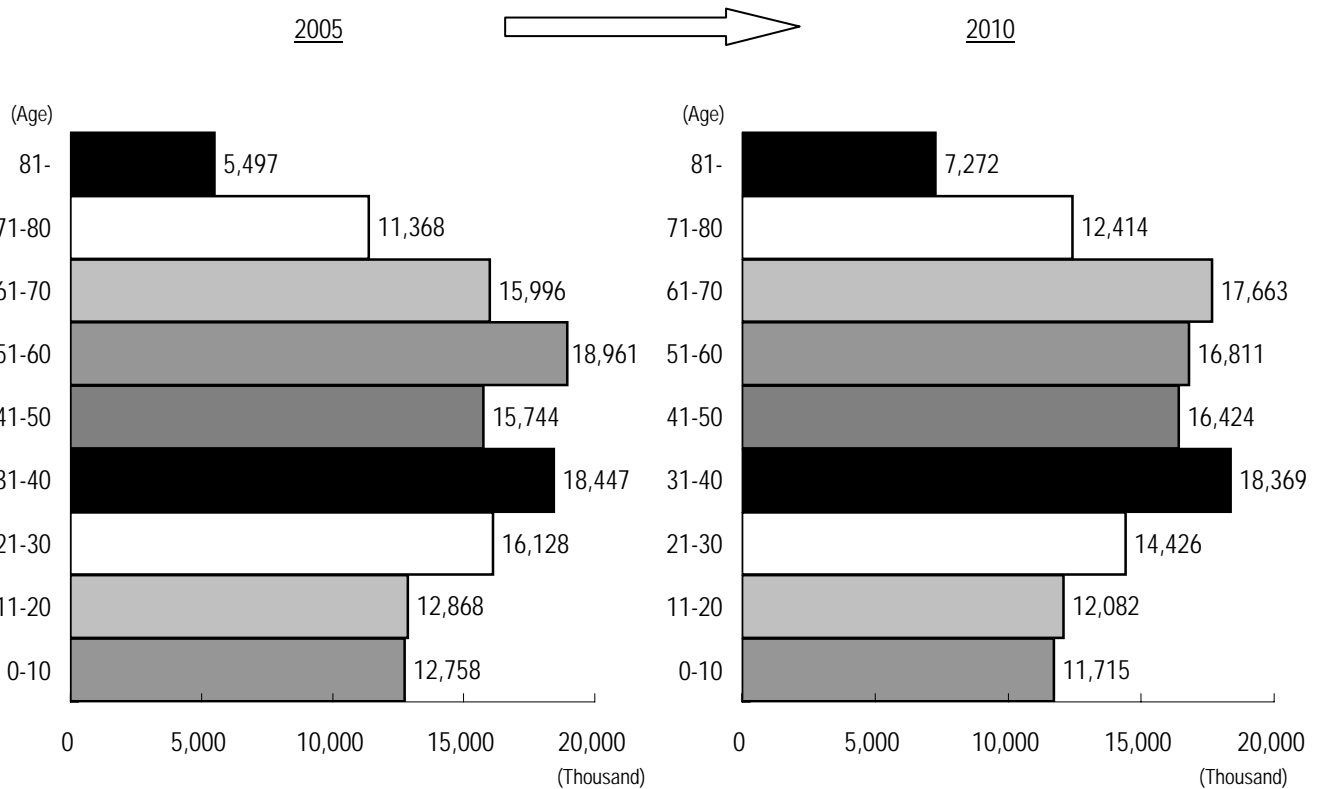
* Consisted of whole life insurance, term life insurance, medical insurance, cancer insurance, whole-life hospitalization insurance and children's endowment.

<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



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

(3-5) Loans to SMEs

<SMBC non-consolidated>

- Marketing channels, products line-up

Marketing channels for corporate clients - number

(as of Mar. 08; number)

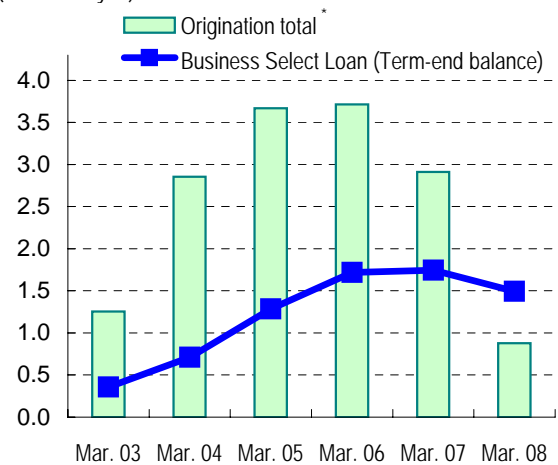
Marketing channels for corporate clients	280
Corporate Business Office (Total)	185
Corporate Business Offices not dealing with BSL	54
Corporate Business Offices dealing with BSL	131
Corporate Sales Office	9
Business Support Office	17
Sub-office & Corporate Sales Desk	69

Channels dealing with BSL 226

* BSL stands for "Business Select Loan".

Unsecured loans to SMEs - Total

(Trillions of yen)

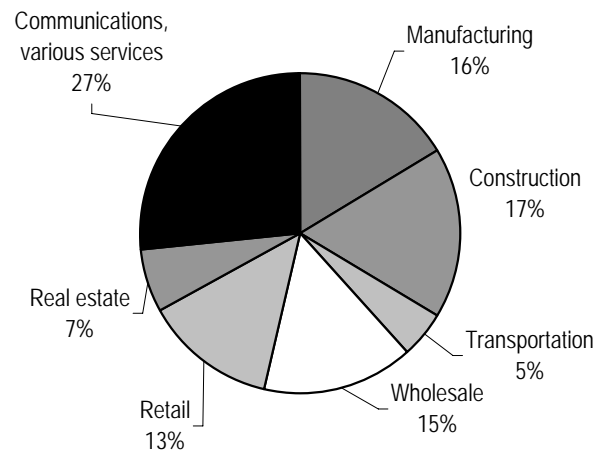


* Until Mar. 07, the amount of origination includes N-fund, SMBC-CLO etc.

Business Select Loan - Product description

- Accumulated number of origination: approx. 240,000
- Accumulated amount of origination: approx. JPY 6.3 trillion (as of Mar. 08)
- New clients ratio (FY07): approx. 7% (provided to approx. 3,800 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

Business Select Loan - Industry mix (Mar. 08)



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

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

Lending services for SMEs with less dependence on personal guarantees (As of Mar. 08)

Types of loans	Number of transaction	Balance (Billions of yen)	Products & services
Loans collateralized by movable property/assigned claim	146	37.1	Loans collateralized by accounts receivables, etc.
Loans utilizing covenants	630	313.3	Turnaround Loan, etc.
Loans utilizing credit scoring models	160,769	2,588.5	Business Select Loan and CLO

* Including asset-backed lending.

(3-6) Payment & settlement, Consumer finance

For individuals

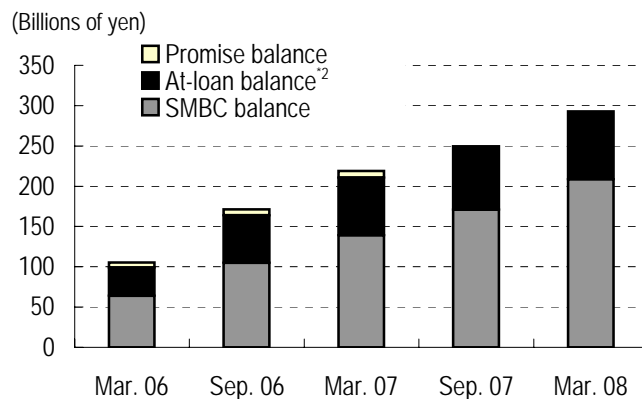
Consumer finance

	(Billions of yen)
	Mar. 08
SMBC ^{*1}	Approx. 440
Sumitomo Mitsui Card	Approx. 330
At-Loan ^{*1}	Approx. 140
QUOO	Approx. 70

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

	Mar. 07	Mar. 08
ACM located under the alliance with Promise	623	697

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>

	(Thousands)			
	Mar. 05	Mar. 06	Mar. 07	Mar. 08
Registered users of "One's Direct"	5,775	6,598	7,437	8,423

	(Millions)			
	FY04	FY05	FY06	FY07
Number of transactions of SMBC remote banking	86	113	133	155
Number of transactions of Internet- and mobile-banking	82	108	129	151
Number of transactions of telephone-banking	4	5	4	4

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

For corporates

Electronic banking

(For domestic)	(Thousands)				
	Mar. 06	Sep. 06	Mar. 07	Sep. 07	Mar. 08
Internet banking Web 21 ^{*3}	105	115	125	134	141
Global e-Trade service	12	13	14	15	15

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

(For overseas)					
	Mar. 06	Sep. 06	Mar. 07	Sep. 07	Mar. 08
Electronic banking for overseas ^{*4}	4,161	4,585	5,057	5,768	6,086

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

(3-7) Investment banking business

League Tables: SMBC

Syndicated loans mandated arranger ranking^{*1}

		(Billions of yen)
1	SMBC	8,048.4
2	Mizuho Financial Group	7,585.9
3	Mitsubishi UFJ Financial Group	5,881.4
4	Citigroup	953.4
5	Sumitomo Trust	396.5
6	Shinkin Central Bank	354.2
7	JP Morgan	244.9
8	Shinsei Bank	243.9
9	UniCredit Group	241.7
10	Yokohama Bank	189.2

(Apr. 07 - Mar. 08)

Project finance mandated arranger ranking^{*1}

		(Millions of USD)
1	BNP Paribas	12,136
2	RBS	9,011
3	Calyon	6,889
4	Dexia SA	5,904
5	HBOS Plc	5,792
6	SG	4,518
7	SMBC	3,753
8	Natixis	3,399
9	UniCredit Group	3,373
10	BBVA	2,863

(Jan. 07 - Dec. 07)

League Tables: Daiwa Securities SMBC

Straight bond lead manager^{*1}

		(Billions of yen)	
		Total Amount	Share
1.	Mizuho Securities	2,165.2	23.0%
2.	Mitsubishi UFJ Securities	1,742.1	18.5%
3.	Daiwa Securities SMBC	1,695.6	18.0%
4.	Nomura Securities	1,689.5	17.9%
5.	Nikko Citigroup	892.9	9.5%

(Apr. 07 - Mar. 08)

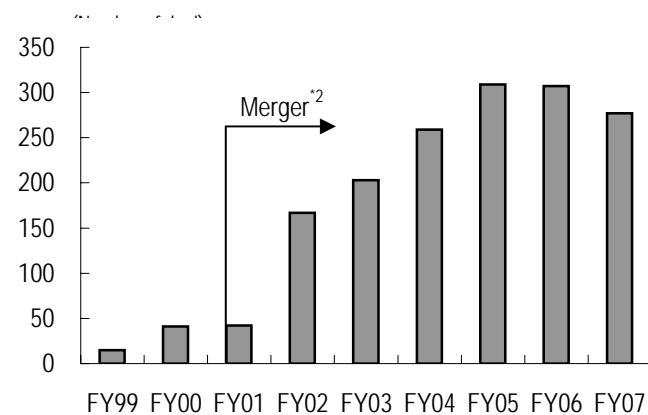
Book runner: Public offering of stock^{*1}

		(Billions of yen)	
		Total Amount	Share
1.	Nomura Securities	289.2	57.0%
2.	Daiwa Securities SMBC	120.0	23.7%
3.	Nikko Citigroup	48.9	9.6%
4.	Mizuho Securities	16.3	3.2%
5.	Shinko Securities	9.7	1.9%

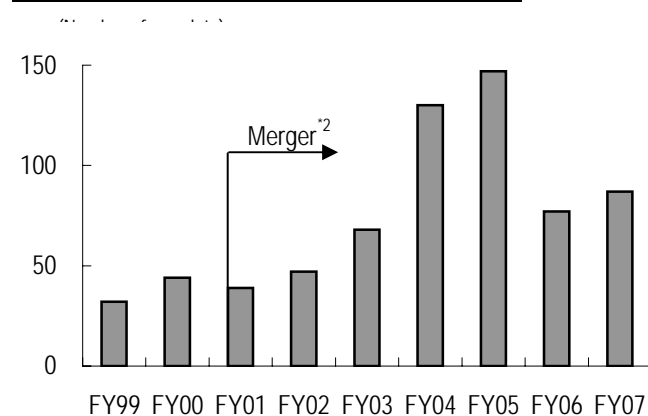
(Apr. 07 - Mar. 08)

Collaboration with Daiwa Securities SMBC

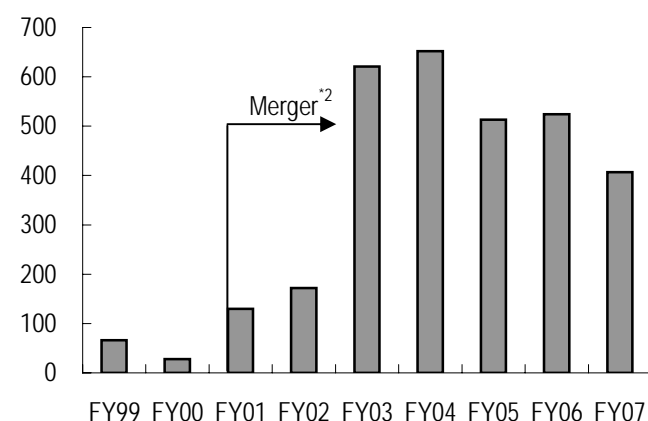
Collaboration in stock and bond underwriting



Collaboration in acquiring IPO mandates



Collaboration in brokerage business^{*3}



*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 Apr. 30, 2008)

Branches*	19
Sub-branches*	6
Representative offices*	15
Total	40

* 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 Branch
- Tianjin Binhai Sub-Branch
- Suzhou Industrial Park Sub-Branch
- 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 Sub-Branch
- San Francisco Sub-Branch
- Houston Sub-Branch
- 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
- Prague Representative Office
- Amsterdam Representative Office
- Doha QFC Office

