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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.

Gross banking profit

(Billions of yen)

	FY3/07	FY3/08	FY3/09	FY3/10	YOY change
Gross banking profit	1,344.5	1,484.8	1,524.9	1,455.3	(69.6)
<Excluding gains (losses) on bonds>	<1,456.9>	<1,514.9>	<1,498.8>	<1,418.0>	<(80.8)>
Gross domestic profit	1,150.0	1,198.3	1,147.2	1,117.2	(30.0)
<Excluding gains (losses) on bonds>	<1,224.7>	<1,208.3>	<1,179.6>	<1,108.1>	<(71.5)>
Net interest income	904.2	914.6	930.3	910.0	(20.3) (1)
<Interest on interest rate swaps>	<(20.6)>	<(54.5)>	<(38.6)>	<(5.0)>	<+33.6>
Trust fees	3.5	3.7	2.1	1.7	(0.4)
Net fees and commissions	289.9	263.1	220.2	213.2	(7.0)
Net trading income	3.9	8.5	10.8	2.4	(8.4)
Net other operating income	(51.5)	8.4	(16.2)	(10.1)	+6.1
<Gains (losses) on bonds>	<(74.7)>	<(10.0)>	<(32.4)>	<9.1>	<+41.5> (2)
Gross international profit¹	194.5	286.5	377.7	338.1	(39.6)
<Excluding gains (losses) on bonds>	<232.2>	<306.6>	<319.2>	<309.9>	<(9.3)>
Net interest income	32.9	58.8	92.5	138.3	+45.8 (3)
<Interest on interest rate swaps>	<(32.1)>	<(34.8)>	<(40.9)>	<28.3>	<+69.2>
Net fees and commissions	63.5	69.3	73.6	73.5	(0.1)
Net trading income	49.8	55.5	63.1	42.8	(20.3) (4)
Net other operating income	48.3	102.9	148.5	83.5	(65.0)
<Gains (losses) on bonds>	<(37.7)>	<(20.1)>	<58.5>	<28.2>	<(30.3)>

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

Net interest income	(0.4)	+2.6	+4.4	+1.9	(2.5)
Net trading income (loss)	(47.9)	(377.0)	(101.2)	(70.2)	+31.0
Net other operating income	+48.3	+374.4	+96.8	+68.3	(28.5)

¹ After adjustments related to the items consisting of Gross international profit**Main factors of year-over-year change**

- | |
|--|
| (1) Tightened loan to deposit spread associated with declined market interest rate |
| (2) Increase in Gains on bonds led by quickly responding to fluctuation in market interest rates, etc. |
| (3) Decline of U.S. interest rate and improvement of loan spread |
| (4) Decrease in income related to foreign exchanges, etc. |

Banking profit by business units²

(Billions of yen)

	FY3/07	FY3/08	FY3/09	FY3/10
Consumer Banking profit	161.5	169.3	138.7	103.0
Banking Unit				
Gross banking profit	410.7	440.7	429.4	391.7
Expenses	(249.2)	(271.4)	(290.7)	(288.7)
Middle Market Banking profit	420.1	421.2	317.1	254.2
Banking Unit				
Gross banking profit	610.1	624.3	539.8	472.9
Expenses	(190.0)	(203.1)	(222.7)	(218.7)
Corporate Banking profit	158.3	155.6	165.2	164.0
Banking Unit				
Gross banking profit	187.7	186.7	196.7	197.3
Expenses	(29.4)	(31.1)	(31.5)	(33.3)
International Banking profit	74.7	81.5	110.2	114.6
Banking Unit				
Gross banking profit	120.5	137.5	175.0	169.1
Expenses	(45.8)	(56.0)	(64.8)	(54.5)
Treasury Unit Banking profit	34.0	127.8	228.9	256.5
Gross banking profit	51.8	145.4	246.8	272.8
Expenses	(17.8)	(17.6)	(17.9)	(16.3)
Headquarters Banking profit	(108.0)	(135.7)	(136.7)	(122.8)
Gross banking profit	(36.3)	(49.8)	(62.8)	(48.5)
Expenses	(71.7)	(85.9)	(73.9)	(74.3)
Total Banking profit	740.6	819.7	823.4	769.5
Gross banking profit	1,344.5	1,484.8	1,524.9	1,455.3
Expenses	(603.9)	(665.1)	(701.5)	(685.8)

² Managerial accounting basis

(1-1) Summary of financial results - P/L - (2)

SMBC non-consolidated

(Billions of yen)

	FY3/07	FY3/08	FY3/09	FY3/10	YOY change
Gross banking profit	1,344.5	1,484.8	1,524.9	1,455.3	(69.6)
<Marketing units ^{*1} >	<1,329.0>	<1,389.2>	<1,340.9>	<1,231.0>	<(3.1)> ^{*3}
Non-interest income ^{*2}	467.0	441.8	380.9	<339.6>	(28.9) ^{*3}
<Proportion of Non-interest income to Gross banking profit>	<34.7%>	<29.8%>	<25.0%>	<23.3%>	<(0.8%)> ^{*3}
Expenses	(603.9)	(665.1)	(701.5)	(685.8)	+15.7
Overhead ratio	44.9%	44.8%	46.0%	47.1%	+1.1%
Banking profit^{*4}	740.6	819.7	823.4	769.5	(53.9)
Marketing units ^{*1}	814.6	827.6	731.2	635.8	+5.8 ^{*3}
Treasury Unit	34.0	127.8	228.9	256.5	+29.9 ^{*3}
Gains (losses) on stocks	11.1	(141.0)	(220.4)	3.9	+224.3
Ordinary profit	573.3	510.7	36.1	462.7	+426.6
Net income (loss)	315.7	205.7	(301.1)	318.0	+619.1
Total credit cost	(89.5)	(147.8)	(550.1)	(254.7)	+295.4

*1 Marketing units: 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 As after adjustment of interest rates and exchange rates, etc., figures do not correspond to the figures calculated by subtracting FY3/09 results from FY3/10 results

*4 Before provision for general reserve for possible loan losses

SMFG consolidated

(Billions of yen)

	FY3/07	FY3/08	FY3/09	FY3/10	Difference ^{*5}
Consolidated gross profit	1,906.2	2,116.2	2,165.9	2,236.6	+781.3
Net interest income	1,168.6	1,210.4	1,338.5	1,380.9	+334.5 (1)
Trust fees	3.5	3.8	2.1	1.8	+0.1
Net fees and commissions	609.2	612.0	557.2	608.6	+321.9 (2)
Net trading income	125.6	469.6	211.7	194.1	+78.7 (3)
Net other operating income	(0.7)	(179.5)	56.4	51.2	+46.1
General and administrative expenses	(888.6)	(978.9)	(1,063.4)	(1,161.3)	(475.5) (4)
Gains (losses) on stocks	44.7	(7.1)	(183.7)	(10.1)	(14.0)
Equity in earnings (losses) of affiliates	(104.2)	(41.8)	(94.9)	(21.5)	(21.5) (5)
Ordinary profit	798.6	831.2	45.3	558.8	+96.1
Extraordinary gains (losses)	8.2	97.8	(15.8)	(0.7)	+7.3
Net income (loss)	441.4	461.5	(373.5)	271.6	(46.4)
Total credit cost	(145.0)	(248.6)	(767.8)	(473.0)	(218.3) (6)
Consolidated net business profit^{*6}	924.2	1,022.9	728.7	832.3	+62.8

Main factors contributing to difference

- (1) Sumitomo Mitsui Finance and Leasing: 62, Kansai Urban Banking Corporation: 58, MINATO BANK: 44, ORIX Credit: 26, Sumitomo Mitsui Card: 25, SMBC Europe: 18, SMBC (China): 10
- (2) Sumitomo Mitsui Card: 146, Nikko Cordial Securities: 77, SMBC Guarantee: 35, SMBC Friend Securities: 29, SMBC Europe: 15
- (3) SMBC Friend Securities: 38, Nikko Cordial Securities: 25
- (4) Sumitomo Mitsui Card: (132), Nikko Cordial Securities: (79), SMBC Friend Securities: (44), Sumitomo Mitsui Finance and Leasing: (42), Kansai Urban Banking Corporation: (37), MINATO BANK: (35), SMBC Europe: (19), ORIX Credit: (9), SMBC (China): (9)
- (5) Daiwa Securities SMBC: 12, Cedyna: (33)
- (6) Kansai Urban Banking Corporation: (67), SMBC Europe: (29), Sumitomo Mitsui Finance and Leasing (26), SMBC Guarantee: (24), Sumitomo Mitsui Card: (23), MINATO BANK: (15), ORIX Credit: (15)

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

*6 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.))

(1-2) Net interest income (loan balance and spread)

<SMBC non-consolidated>

Loan balance

	Term-end balance (Trillions of yen)		Average balance (Trillions of yen)	
	Mar. 10	Change from Mar. 09	FY3/10	YOY change
Total lendings	56.6	(3.6)	59.1	+0.4
Domestic offices	49.6	(1.7)	51.4	+1.7
Overseas offices	7.0	(1.9)	7.7	(1.3)
Domestic lendings (Managerial accounting basis)				
Domestic Marketing Units^{*1}	45.8	(1.9)	50.9	+1.5
Individual clients	15.5	+0.4 ^{*3}	15.2	+0.5
Small- and medium-sized enterprises ^{*2}	18.3	(2.1)	19.2	(1.2)
Large corporations ^{*2}	12.0	(0.2)	12.2	+1.0

*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

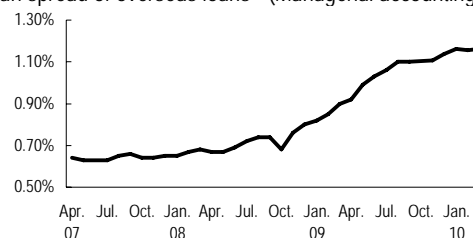
Loan spread

(Managerial accounting basis)	<Average loan spread>	
	FY3/10	YOY change
Small- and medium-sized enterprises ^{*4}	119bp	(1)bp
Large corporations ^{*4}	67bp	+10bp

*4 "Small- and medium-sized enterprises": Customers managed by Middle Market Banking Unit,

"Large corporations": Customers managed by Corporate Banking Unit

Loan spread of overseas loans^{*5} (Managerial accounting basis)



*5 Sum of SMBC, SMBC Europe and SMBC (China), average on contracted overseas loans outstanding.

Interest spread (Domestic operations)

(Billions of yen)

	FY3/07		FY3/08		FY3/09		FY3/10	
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield
Interest earning assets	66,078.0	1.56%	65,571.0	1.78%	69,174.3	1.71%	74,033.5	1.43%
Loans and bills discounted ^{*6}	47,188.6	1.73%	46,675.9	2.04%	48,534.3	1.99%	49,843.4	1.74%
Securities	16,763.5	1.17%	15,123.1	1.27%	17,380.7	1.09%	21,750.9	0.80%
Interest bearing liabilities	67,955.0	0.19%	67,276.1	0.38%	70,686.4	0.35%	74,843.5	0.20%
Deposits, etc.	60,040.7	0.10%	59,848.4	0.23%	61,809.4	0.23%	67,205.6	0.14%
Expense ratio ^{*7}	0.79%		0.87%		0.88%		0.82%	
Total cost of funding	0.98%		1.25%		1.23%		1.02%	
Overall interest spread	0.58%		0.53%		0.48%		0.41%	
Interest spread	1.63%		1.81%		1.76%		1.60%	

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

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

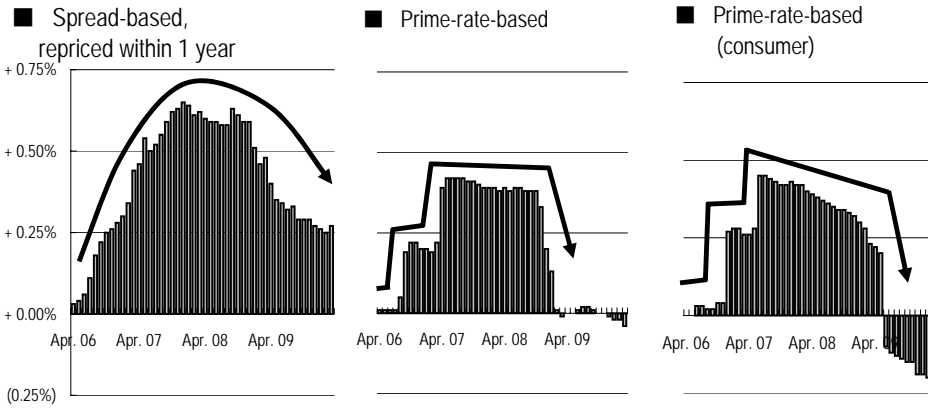
Interest spread (Overseas operations)

(Billions of yen)

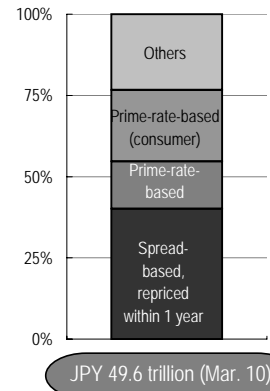
	FY3/07		FY3/08		FY3/09		FY3/10	
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield
Interest earning assets	14,513.3	4.61%	16,324.4	4.30%	19,248.2	3.03%	17,035.2	1.90%
Loans and bills discounted	6,371.0	5.10%	7,573.0	5.03%	10,196.5	3.67%	9,214.5	2.12%
Securities	4,095.3	4.18%	3,528.4	3.68%	5,079.3	2.04%	4,330.5	1.26%
Interest bearing liabilities	14,324.1	4.43%	16,253.4	3.97%	19,236.9	2.57%	16,725.6	1.11%
Deposits, etc.	8,995.4	4.05%	9,278.7	3.58%	9,586.5	1.79%	10,356.2	0.48%
Interest spread	1.05%		1.45%		1.88%		1.64%	

General trends of yields on loans and deposits

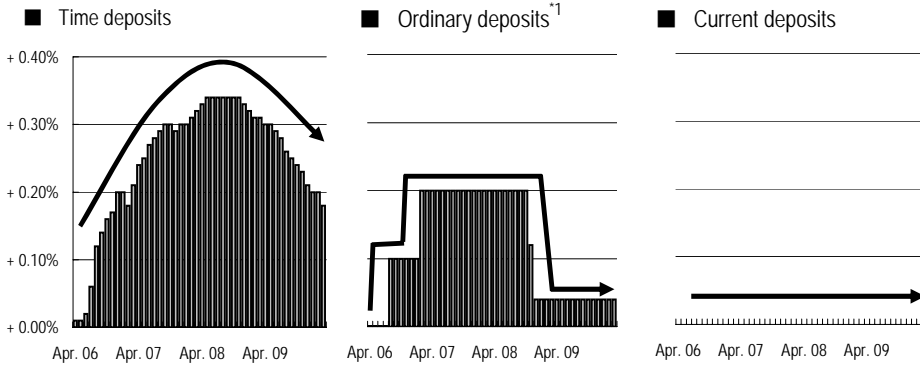
Trends of yields on domestic loans (month-end, compared with March 31, 2006)



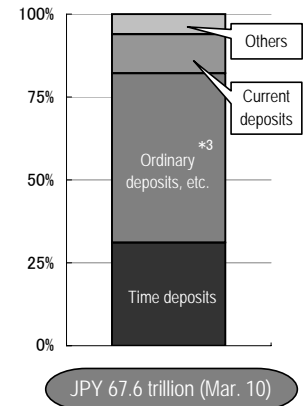
Domestic loans outstanding



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



Domestic deposits outstanding²



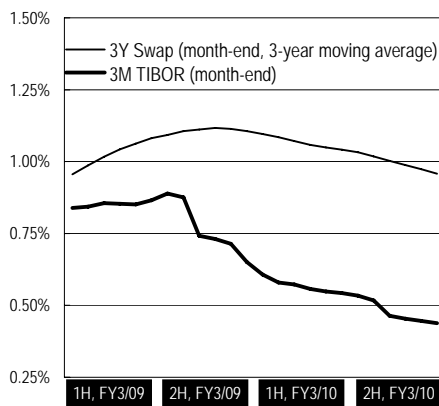
*1 Except for settlement-purpose ordinary deposit (of which principal is fully covered by deposit insurance but no interest is charged, launched February 2005), etc.

*2 Figures are before adjustment on interoffice accounts in transit. Excludes "negotiable certificates of deposit" and Japan offshore banking accounts.

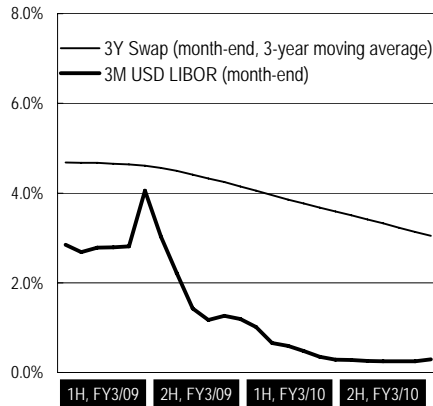
*3 Including settlement-purpose ordinary deposit

Trends of interest rates

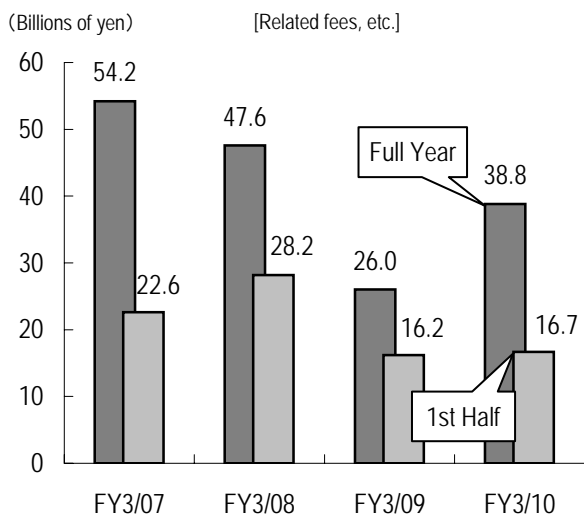
Trend of JPY interest rates



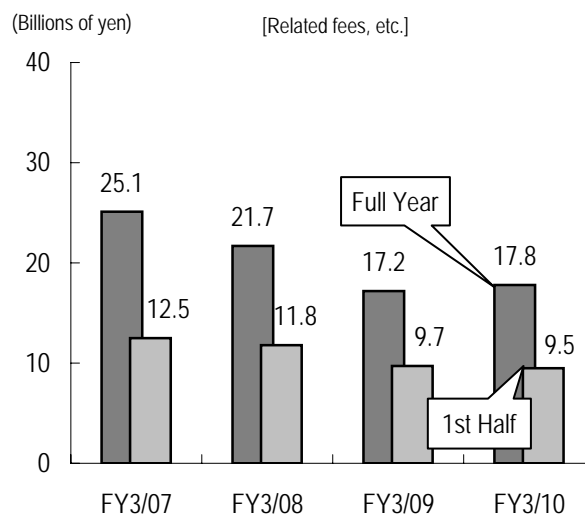
Trend of USD interest rates



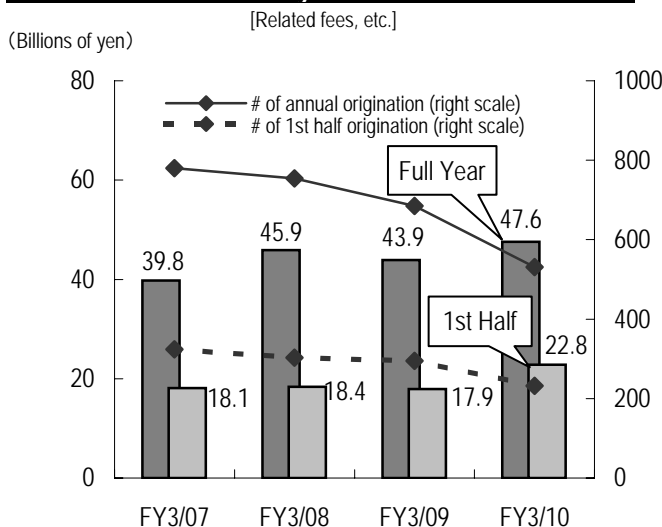
Investment trusts



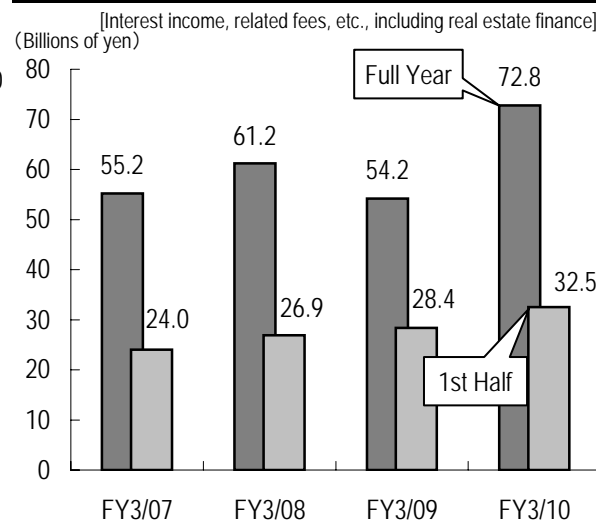
Pension-type insurance



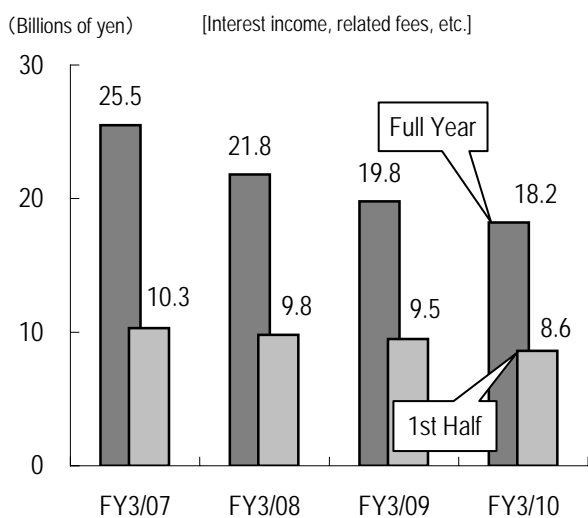
Loan syndication



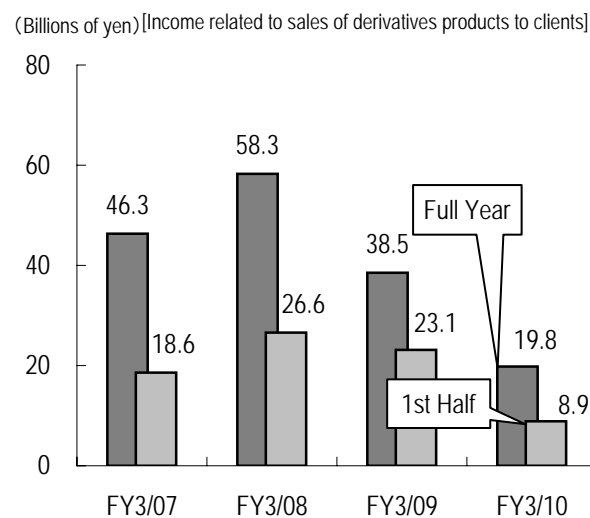
Structured finance



Securitization of monetary claims



Sales of derivatives products



* Managerial accounting basis

(1-4) Total credit cost, Non-recurring gains (losses) and
Extraordinary gains (losses), etc.

<SMBC non-consolidated>

Total credit cost

(Billions of yen)

	FY3/07	FY3/08	FY3/09	FY3/10
Total credit cost	(89.5)	(147.8)	(550.1)	(254.7)
Provision for general reserve for possible loan losses	41.7	-	(75.7)	9.0
Credit cost in Non-recurring gains (losses)	(131.7)	(155.0)	(474.4)	(263.8)
Write-off of loans	(50.5)	(121.8)	(231.4)	(102.7)
Provision for specific reserve for possible loan losses	(44.3)	-	(182.4)	(92.1)
Losses on sales of delinquent loans	(37.3)	(33.2)	(60.2)	(69.2)
Provision for loan loss reserve for specific overseas countries	0.4	-	(0.4)	0.2
Credit cost in Extraordinary gains (losses)	0.5	7.2	0.0	0.1
Gains (losses) on reversal of reserve for possible loan losses	-	7.2	-	-
Gains on reversal of general reserve for possible loan losses	-	96.9	-	-
Losses on reversal of specific reserve for possible loan losses	-	(91.6)	-	-
Gains on reversal of loan losses reserve for specific overseas countries	-	1.9	-	-
Recoveries of written-off claims	0.5	0.0	0.0	0.1

Non-recurring gains (losses) and Extraordinary gains (losses), etc.

(Billions of yen)

	FY3/07	FY3/08	FY3/09	FY3/10
Non-recurring gains (losses)	(209.0)	(309.0)	(711.6)	(315.8)
Credit costs	(131.7)	(155.0)	(474.4)	(263.8)
Gains (losses) on stocks	11.1	(141.0)	(220.4)	3.9
Other non-recurring gains (losses)	(88.4)	(13.0)	(16.8)	(55.9)
Ordinary profit	573.3	510.7	36.1	462.7
Extraordinary gains (losses)	13.6	(3.3)	(8.3)	(8.0)
Gains (losses) on disposal of fixed assets	(1.7)	(5.8)	(2.2)	2.4
Losses on impairment of fixed assets	(3.7)	(4.7)	(6.1)	(10.5)
Gains (losses) on reversal of reserve for possible loan losses	-	7.2	-	-
Recoveries of written-off claims	0.5	0.0	0.0	0.1
Gain on return of the entrusted portion of employee pension fund	36.3	-	-	-
Losses on liquidation of subsidiary	(17.8)	-	-	-
Income (loss) before income taxes	586.9	507.4	27.8	454.7
Income taxes-current	(16.5)	(16.0)	(23.7)	(45.0)
Income taxes-deferred	(254.7)	(285.7)	(305.2)	(91.7)
Net income (loss)	315.7	205.7	(301.1)	318.0

(1-5) Summary of subsidiaries' and affiliates' financial results (1)

Nikko Cordial Securities

	(Billions of yen)						(Billions of yen)	
	FY3/07	FY3/08	FY3/09	FY3/10 ²	FY3/10		Mar. 10	
					1H	2H ³		
Operating revenue	249.6	222.8	164.1	190.5	85.6	104.9	Total assets	6,853.5
Commissions	195.7	156.7	107.7	-	60.3	76.9	Capital stock	10.0
Net gain on trading	46.1	56.9	49.3	-	23.3	23.7	Number of employees	6,533
Interest and dividend income, etc	7.7	9.1	7.0	-	1.9	4.2	Number of branches	109
Interest expense	2.7	4.9	5.1	-	1.2	4.4		
Net operating revenue	246.9	217.8	158.9	184.9	84.4	100.5		
SG&A expenses	171.9	166.9	139.2	140.4	63.4	76.9		
Ordinary profit	76.3	51.1	22.1	45.3	21.2	24.1		
Net income	40.1	23.8	(3.6)	58.3	31.5	26.7		
Capital adequacy ratio	587.1%	574.6%	607.6%	567.7%	685.8%	567.7%		

*1 Recorded JPY 25.8 bn of Extraordinary losses including lump-sum payment for early retired employees, restructuring cost for overseas branches, write-off of investments in subsidiaries and affiliates, and loss from sales of investment securities

*2 Sum of financial information of Nikko Cordial Securities before and after succession through a corporate demerger

*3 Figures of Nikko Cordial Securities after becoming a SMBC's wholly-owned subsidiary

FY3/10 highlights

- Became wholly-owned subsidiary of SMBC and commenced business operations as securities and investment banking company (Oct. 09)
- Increased annual sales of products such as investment trusts with internationally diversified portfolio
- Both trading and investment banking businesses in wholesale business have made a good start
- Promoted collaboration with SMBC in investment banking business and asset management business

Initiatives in FY3/11

- Enhance business targeting individuals with high net worth
 - Utilize "Sales mix model" and suggest international diversification
- Expand business foundation for trading and investment banking business
 - Enhance system investment and recruiting
- Further collaborate with SMBC
 - Start intermediary services of financial products for individual clients in Apr. 10, in addition to started services for corporate clients in Jan. 10
 - Integrate collaborative business for individuals between SMBC and SMBC Friend Securities into Nikko Cordial Securities (by Jan. 31, 11)

SMBC Friend Securities

	(Billions of yen)				(Billions of yen)	
	FY3/07	FY3/08	FY3/09	FY3/10	Mar. 10	
Net operating revenue	58.4	60.2	42.8	67.2	Total assets	263.0
SG&A expenses	37.1	41.1	40.5	44.4	Capital stock	27.2
Ordinary profit	21.8	19.7	2.8	23.1	Number of employees	2,104
Net income	12.8	11.2	1.5	13.0	Number of branches	75
Capital adequacy ratio	982.8%	924.3%	1,092.6%	1,054.8%		

FY3/10 highlights

- Continuously focused on equity sales mainly to individual investors
- Increased deals of products such as overseas stocks listing on stock exchanges in the U.S. and Hong Kong and bonds denominated in emerging countries' currency

Initiatives in FY3/11

- Provide high quality services and fully enforce compliance
- Expand products line-up and increase information providing including taking place investor seminars
- Proactively enhance business efficiency and develop human resources

Japan Research Institute

	(Billions of yen)				(Billions of yen)	
	FY3/07 ⁴	FY3/08	FY3/09	FY3/10	Mar. 10	
Operating revenue	84.6	88.1	88.0	81.7	Total assets	71.4
Operating profit	3.0	3.8	1.0	0.9	Capital stock	10.0
Ordinary profit	3.5	4.5	1.4	1.2	Number of employees	2,061
Net income	3.7	2.5	1.3	0.8		

*4 JRI Solutions (current "JSOL") spun off in July 2006.

FY3/10 highlights

- Promoted large-sized projects related to group companies
- Implemented initiatives, such as offshoring, to strengthen development capability and improve quality and reduction of outsourcing expenses
- Enhanced development of human resources through training for new recruits and employees depending on class, etc
- Continued to encourage employees to balance between work and personal life and to promote diversity
- Promoted BPR to enhance business efficiency and to cut cost

Initiatives in FY3/11

- Further promote large-sized projects related to group companies
- Continue to implement initiatives to strengthen development capability, increase productivity and improve quality
- Promote advanced technologies such as cloud computing and server virtualization
- Continue to enhance development of human resources
- Continue to encourage employees to balance between work and personal life and to promote diversity
- Further review and streamline of administrative work

(1-5) Summary of subsidiaries' and affiliates' financial results (2)

Sumitomo Mitsui Finance and Leasing

	(Billions of yen)				(Billions of yen)	
	FY3/07 ^{*1}	FY3/08 ^{*2}	FY3/09	FY3/10	Mar. 10	
Operating revenue	630.0 379.9	708.4	947.6	894.7	Total assets	2,582.1
Operating profit	31.5 24.7	36.2	36.4	43.9	Lease assets	2,371.8
Ordinary profit	29.6 25.9	38.0	36.3	43.2	Capital stock	15.0
Net income	17.9 17.2	40.8	14.7	24.8	Number of employees	1,538
Contracted amount	599.4 516.8	1,054.1	895.8	733.6		

*1 As for figures of FY3/07, upper line shows former SMBC Leasing and lower line shows former Sumisho Lease, respectively (Two companies merged in Oct. 07)

*2 Results of SMBC Leasing from Apr. 1, 07 to Sep. 30, 07 are not included

FY3/10 highlights

- Reorganized sales promotion system to meet market needs
- Enhanced alliances with SMFG and Sumitomo Corp.
 - Fully started operation of aircraft operating leasing business
- Enhanced group-wide efficiency
 - Integrated group companies who run the business of rental and sale/ purchase of test & measurement equipments and established "Nexrent Corporation"
 - Made "AJCC Corporation" as a subsidiary who specializes in leasing business of CATV equipments

Initiatives in FY3/11

- Improve quality and enhance added value of sales promotion
 - Newly build and enhance alliance with suppliers
 - Develop high-value-added products and scheme
- Further enhance alliances with SMFG and Sumitomo Corp.
 - Expand aircraft operating leasing business and promote investment/ lending business
- Further enhance group-wide efficiency

Sumitomo Mitsui Card

	(Billions of yen)				(Billions of yen)	
	FY3/07	FY3/08	FY3/09	FY3/10	Mar. 10	
Operating revenue	157.6	168.4	180.2	183.6	Total assets	953.2
Operating profit	14.1	16.9	22.3	24.3	Capital stock	34.0
Ordinary profit	14.3	16.8	22.5	24.3	Number of employees	2,247
Net income	(6.7)	25.1	12.9	14.1		
Card sales handled	4,753.8	5,375.2	5,858.7	6,209.0		
Number of cardholders (millions)	14.95	16.41	18.66	20.50		

FY3/10 highlights

- Promoted internet business and enhanced products line-up
- Expanded processing and alliance business
- Responded to the revision of Money Lending Industry Law and Installment Sales Law
- Strengthened internal management system such as cost reduction and risk management
- Strengthened the quality and efficiency of operations
- Promoted social contribution activities

Initiatives in FY3/11

- Promote finance business and expand new markets
- Expand processing and alliance business
- Further develop new products and new services, promote CSR and improve securities
- Continue to respond to the revision of Money Lending Industry Law and Installment Sales Law
- Further strengthen internal management system such as cost reduction and risk management, and improve the quality and efficiency of operation:

Cedyna^{*3}

<Consolidated>	(Billions of yen)			
	FY3/07	FY3/08	FY3/09 ^{*4}	FY3/10
Operating revenue	323.9	303.9	261.9	232.7
Operating expenses	282.1	322.4	262.3	273.1
Provision for operating receivables	70.5	70.2	34.0	38.7
Provision for loss on interest refunds	7.3	52.3	36.4	57.1
Operating profit (loss)	41.9	(18.5)	(0.4)	(40.4)
Ordinary profit (loss)	43.2	(17.9)	(1.7)	(38.5)
Net income (loss)	(5.8)	(46.2)	(29.7)	^{*5} (67.9)
Transaction volume	-	-	6,651.9	6,508.3
Number of cardholders (millions)	-	-	23.82	24.93

*3 OMC Card, Central Finance and QUOO merged in Apr. 09. On and before FY3/09, figures are simple aggregation of figures of OMC Card consolidated,

Central Finance consolidated and QUOO non-consolidated. Plan to become SMFG's consolidated subsidiary on May 31, 10 through third-party allotment

*4 OMC's financial results for FY3/09 was an irregular 13-month term due to a change in the accounting period

*5 Extraordinary losses includes JPY 12.1 bn of Extra retirement payments and JPY 9.9 bn of Provision for operating receivables

(1-5) Summary of subsidiaries' and affiliates' financial results (3)

Promise

(Billions of yen)

<Consolidated>	FY3/07	FY3/08	FY3/09	FY3/10
Operating income	368.9	391.2	388.0	339.0
Interest on consumer loans	344.8	346.7	322.8	261.5
Operating expenses	572.2	328.3	456.0	320.5
Advertising expenses	15.7	12.4	13.4	9.6
Credit losses including provision for uncollectible loans	244.0	102.5	169.2	127.8
Losses on interest repayments	149.9	48.0	103.0	24.6
Personnel expenses	36.1	41.2	44.9	37.6
Operating profit (loss)	(203.3)	63.0	(68.0)	18.5
Ordinary profit (loss)	(201.5)	64.3	(67.7)	17.9
Net income (loss)	^{*1}(378.3)	16.0	^{*2}(125.1)	14.6

*1 Extraordinary losses in FY3/07 includes JPY 174.9 bn of Provisions for losses on interest repayments

*2 Income taxes-deferred in FY3/09 includes JPY 40.9 bn of the reversal of all Deferred tax assets at Promise non-consolidated

Daiwa Securities SMBC

(Billions of yen)

<Consolidated>	FY3/07	FY3/08	FY3/09	FY3/10
				(Apr.-Dec. 09)
Operating revenues	317.1	242.3	45.5	225.4
Commissions	106.5	77.5	56.3	81.6
Net gain on trading	116.6	54.6	(4.8)	33.8
Net gain (loss) on private equity and other securities	27.7	23.7	(75.2)	84.3
Interest and dividend income	66.3	86.5	69.2	25.6
Interest expense	56.4	80.3	65.1	24.6
Net operating revenues (losses)	260.7	162.0	(20.0)	200.7
SG&A expenses	169.8	162.2	148.5	137.3
Ordinary profit (loss)	92.9	1.4	(167.5)	64.4
Net income (loss)	51.9	(5.8)	(145.0)	35.4

<Reference> Segment Information

(Billions of yen)

<FY3/10>	Commercial banking	Securities	Leasing	Credit card	Others ^{*6}	Total
Gross profit ^{*3}	1,669.3	161.4	109.5	183.4	19.2	2,142.8
Net interest income	1,181.9	(0.2)	64.5	29.3	9.9	1,285.4
Net non-interest income	487.4	161.6	45.0	154.1	9.3	857.4
SG&A expenses ^{*3}	(803.3)	(124.3)	(40.9)	(137.9)	6.5	(1,099.9)
Other income (losses) ^{*4}	(132.8)	13.7	(27.5)	(40.4)	(23.6)	(210.6)
Consolidated net business profit^{*5}	733.2	50.8	41.1	5.1	2.1	832.3

<FY3/09>	Commercial banking	Securities	Leasing	Credit card	Others ^{*6}	Total
Gross profit ^{*3}	1,719.9	45.5	100.5	219.3	(2.2)	2,083.0
Net interest income	1,158.5	1.5	60.8	35.1	(3.9)	1,252.0
Net non-interest income	561.4	44.0	39.7	184.2	1.7	831.0
SG&A expenses ^{*3}	(813.8)	(40.9)	(41.7)	(172.9)	28.5	(1,040.8)
Other income (losses) ^{*4}	(147.6)	(67.8)	(32.9)	(30.7)	(34.5)	(313.5)
Consolidated net business profit^{*5}	758.5	(63.2)	25.9	15.7	(8.2)	728.7

*3 Gross profit and SG&A expenses: "Commercial banking" includes figures of SMFG's subsidiaries such as SMBC, SMBC Europe, SMBC (China), Kansai Urban Banking Corporation, MINATO BANK, "Securities" includes figures of SMFG's subsidiaries such as Nikko Cordial Securities (2H FY3/10 results) and SMBC Friend Securities, "Leasing" includes figures of SMFG's subsidiaries such as Sumitomo Mitsui Finance and Leasing and "Credit card" includes figures of SMFG's subsidiaries such as Sumitomo Mitsui Card

*4 Includes Non-operating income (expenses) of subsidiaries other than SMBC, (Affiliates' ordinary profit) X (Ownership ratio), etc.

*5 (SMBC's 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 transactions (dividends, etc.))

*6 Includes transactions eliminated as intersegment transactions

*7 As after adjustment of non-recurring factors for managerial accounting purpose, part of figures shown above do not correspond to figures in other charts

(2-1) Summary of financial results - B/S -

SMBC non-consolidated

(Billions of yen)

	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Change	
Assets	91,537.2	100,033.0	107,478.2	103,536.4	(3,941.8)	
Loans and bills discounted	53,756.4	56,957.8	60,241.3	56,619.1	(3,622.2)	(1)
Securities	20,060.9	22,758.2	28,000.5	28,536.2	+535.7	(2)
Deferred tax assets	743.6	823.3	668.3	456.6	(211.7)	
Liabilities	87,544.3	96,539.8	104,931.7	98,138.5	(6,793.2)	
Deposits	66,235.0	66,417.3	69,500.0	70,457.3	+957.3	(3)
NCDs	2,574.3	2,965.6	7,405.7	7,173.4	(232.3)	
Bonds	3,647.5	3,539.1	3,319.7	3,246.0	(73.7)	
Total net assets	3,992.9	3,493.2	2,546.5	5,397.9	+2,851.4	
Capital stock	665.0	665.0	665.0	1,771.0	+1,106.0	(4)
Capital surplus	1,367.5	1,367.5	1,367.5	2,473.5	+1,106.0	
Retained earnings	761.1	894.8	499.7	704.5	+204.8	
Total stockholders' equity	2,793.6	2,927.3	2,532.2	4,949.0	+2,416.8	
Unrealized gains (losses) on other securities	1,259.8	558.1	(52.8)	379.3	+432.1	
Net deferred gains (losses) on hedges	(84.7)	(13.8)	45.4	48.0	+2.6	
Land revaluation excess	24.2	21.6	21.7	21.6	(0.1)	
Total valuation and translation adjustments	1,199.3	565.9	14.3	448.9	+434.6	
Capital ratio^{*1}	13.45%	12.67%	13.85%	18.28%^{*2}	+4.43%	

*1 Basel II basis. SMFG introduced "Advanced Measurement Approaches" for the measurement of operational risk since Mar. 31, 08 and "Advanced Internal Ratings-Based Approach" for credit risk-adjusted assets since March 31, 09

*2 Preliminary

Main factors of year-over-year change

(1) Loans	JPY (3.6) trillion	: Domestic offices	JPY (1.7) trillion
		: Overseas offices	JPY (1.9) trillion
(2) Securities	JPY +0.5 trillion	: Stocks	JPY +1.0 trillion
		: Bonds	JPY +1.5 trillion
		: Foreign currency denominated bonds & investment trusts, etc.	JPY (2.0) trillion
(3) Deposits	JPY +1.0 trillion	: Increased in domestic offices while decreased in overseas offices (for domestic, increased both from individuals and corporations)	
(4) Capital stock, Capital surplus	JPY +2.2 trillion	: Issuance of new shares relating to issuance of new shares of SMFG	JPY +1.8 trillion
		: Issuance of new shares relating to issuance of preferred securities through an overseas special purpose subsidiary of SMFG	JPY +0.4 trillion

SMFG consolidated

(Billions of yen)

	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Change
Assets	100,858.3	111,955.9	119,637.2	123,159.5	+3,522.3
Loans and bills discounted	58,689.3	62,144.9	65,135.3	62,701.0	(2,434.3)
Securities	20,537.5	23,517.5	28,698.2	28,624.0	(74.2)
Deferred tax assets	887.2	985.5	857.7	728.6	(129.1)
Liabilities	95,527.0	106,731.8	115,025.5	116,158.7	+1,133.2
Deposits	72,156.2	72,690.6	75,569.5	78,648.6	+3,079.1
NCDs	2,589.2	3,078.1	7,461.3	6,995.6	(465.7)
Bonds	4,093.5	3,969.3	3,683.5	3,422.7	(260.8)
Deferred tax liabilities	51.0	52.0	27.3	26.5	(0.8)
Total net assets	5,331.3	5,224.1	4,611.8	7,000.8	+2,389.0
Capital stock	1,420.9	1,420.9	1,420.9	2,337.9	+917.0
Capital surplus	57.8	57.8	57.2	978.9	+921.7
Retained earnings	1,386.4	1,740.6	1,245.1	1,451.9	+206.8
Treasury stock	(123.5)	(124.0)	(124.0)	(124.1)	(0.1)
Total stockholders' equity	2,741.6	3,095.3	2,599.2	4,644.7	+2,045.5
Unrealized gains (losses) on other securities	1,262.2	550.6	(14.6)	412.7	+427.3
Net deferred losses on hedges	(87.7)	(75.2)	(20.8)	(39.4)	(18.6)
Land revaluation excess	37.6	34.9	35.2	35.0	(0.2)
Foreign currency translation adjustments	(30.7)	(27.3)	(129.1)	(101.7)	+27.4
Total valuation and translation adjustments	1,181.4	483.0	(129.4)	306.6	+436.0
Minority interests	1,408.3	1,645.7	2,141.9	2,049.4	(92.5)
Capital ratio^{*3}	11.31%	10.56%	11.47%	15.02%^{*4}	+3.55%

*3 Basel II basis. SMFG introduced "Advanced Measurement Approaches" for the measurement of operational risk since Mar. 31, 08 and "Advanced Internal Ratings-Based Approach" for credit risk-adjusted assets since March 31, 09

*4 Preliminary

Loan balance

(Billions of yen)

	Mar. 07	Mar. 08	Mar. 09	Mar. 10
Domestic offices (excluding offshore banking account)	48,190.5	48,877.6	51,241.8	49,525.8
Manufacturing	5,236.1	5,284.5	6,632.2	6,308.2
Agriculture, forestry, fisheries and mining	132.2	138.4	143.6	146.8
Construction	1,225.0	1,153.8	1,088.9	898.0
Transportation, communications and public enterprises	2,886.2	2,891.6	3,208.3	3,067.7
Wholesale and retail	5,089.3	4,902.3	4,632.6	4,061.3
Finance and insurance	5,675.9	6,083.6	5,967.4	5,907.4
Real estate ^{*1}	6,369.2	6,311.0	6,222.1	-
Real estate and goods rental and leasing ^{*1}	-	-	-	6,809.6
Various services ^{*1}	5,742.4	5,453.7	5,260.5	3,769.3
Municipalities	592.2	780.9	970.6	984.2
Others	15,242.0	15,877.8	17,115.6	17,573.3
Overseas offices and offshore banking accounts	5,565.9	8,080.2	8,999.5	7,093.3
Public sector	19.0	19.8	25.6	21.3
Financial institutions	287.9	679.2	524.2	484.9
Commerce and industry	5,038.8	6,790.9	7,708.5	6,026.3
Others	220.2	590.3	741.2	560.8
Total	53,756.4	56,957.8	60,241.3	56,619.1

*1 In accordance with the revision of the Japan Standard Industrial Classification (as revised in Nov. 07), from Mar. 31, 10, the industrial classification has been partly changed.

New division "Real estate and goods rental and leasing" was established by integrating former division "Real estate" and former major group "Goods rental and leasing" of division "Various services."

Problem assets based on the Financial Reconstruction Law (excluding Normal assets)^{*2}

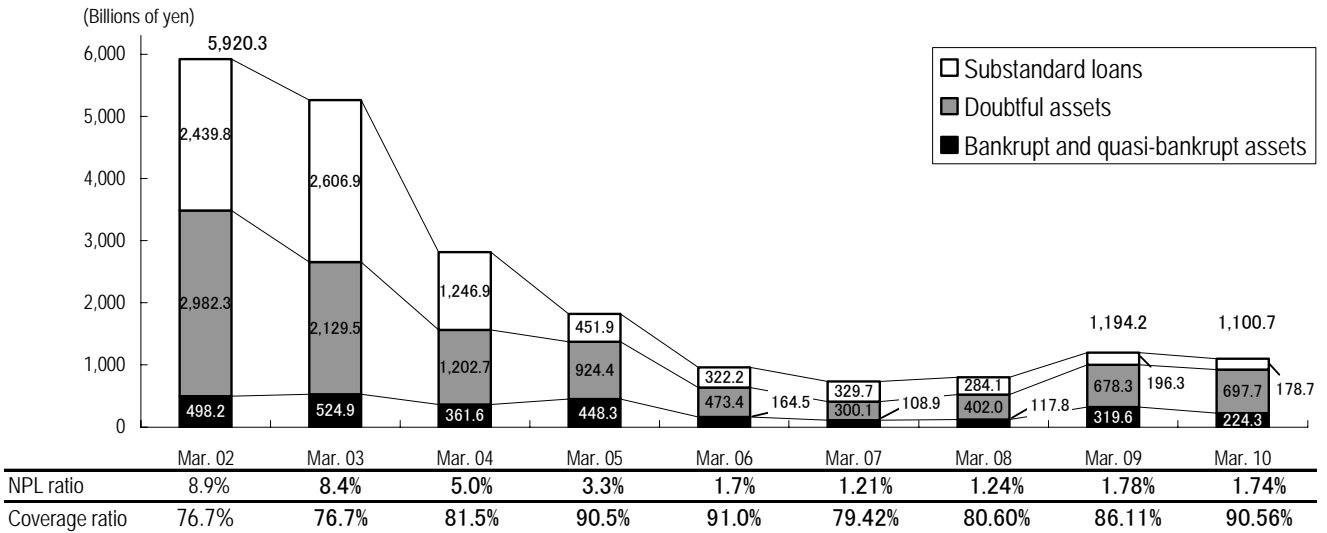
(Billions of yen)

	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 10 Reserve ratio ^{*3}
Domestic offices (excluding offshore banking account)	695.2	735.6	991.4	958.8	77.1%
Manufacturing	60.8	70.8	77.7	84.2	71.8%
Agriculture, forestry, fisheries and mining	2.8	3.9	4.0	4.0	65.6%
Construction	34.5	79.1	95.5	66.2	81.0%
Transportation, communications and public enterprises	104.9	40.5	69.4	81.2	73.0%
Wholesale and retail	96.3	127.6	98.2	102.2	73.2%
Finance and insurance	2.4	17.2	44.5	23.3	65.9%
Real estate ^{*1}	170.1	157.3	347.0	-	-
Real estate and goods rental and leasing ^{*1}	-	-	-	323.9	90.3%
Various services ^{*1}	154.8	169.0	175.1	181.3	65.2%
Municipalities	-	-	-	-	-
Others	68.6	70.2	80.0	92.5	100.0%
Overseas offices and offshore banking accounts	43.5	68.3	202.8	141.9	59.7%
Public sector	-	-	-	-	-
Financial institutions	-	-	26.9	11.7	80.8%
Commerce and industry	43.5	68.3	175.9	130.2	58.7%
Others	-	-	-	-	-
Total	738.7	803.9	1,194.2	1,100.7	74.2%

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

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

NPLs under the Financial Reconstruction Law (Excluding Normal assets)



Impact from revising for classification of Restructured loans	Decrease in NPLs	approx. 170	approx. 160
	Decrease in provisions associated with the above	approx. 30	approx. 20

Disclosure of NPLs under the Financial Reconstruction Law

As of Mar. 31, 10

(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	Portion of claims secured by collateral or guarantees, etc.		Fully reserved	Direct Write-offs	Specific Reserve	100% (*3)	
Effectively Bankrupt Borrowers	224.3 (i) (Change from Mar. 09: (95.3))	206.0 (a)		18.3	(*1)		24.4 (*2)	
Potentially Bankrupt Borrowers	Doubtful Assets	Portion of claims secured by collateral or guarantees, etc.		Necessary amount reserved		Specific Reserve	78.58% (*3)	
	697.7 (ii) (Change from Mar. 09: +19.4)	415.7 (b)		282.0			221.6 (*2)	
Borrowers Requiring Caution	Substandard Loans	Portion of Substandard Loans secured by collateral or guarantees, etc.				General Reserve for Substandard Loans	53.50% (*3)	
	178.7 (iii) (Change from Mar. 09: (17.6))	75.9 (c)					53.2	16.81% (*3)
	Claims to Substandard Borrowers	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers				General Reserve	7.30% [14.37%] (*4)	
	Normal Assets						512.0 (*5)	
Normal Borrowers	62,116.0	Claims to Normal Borrowers					0.24% (*4)	

Loan Loss Reserve for Specific Overseas Countries	1.0
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Total	63,216.7 (iv)	NPL ratio	(v)/(iv) 1.74% (Change from Mar. 09) (0.04%)	Total Reserve for possible loan losses	758.1	Reserve ratio (*6)	(D/C) 74.22%
				D: Specific Reserve + General Reserve for Substandard Loans	299.2		
A=(i)+(ii)+(iii)	1,100.7 (v) (Change from Mar. 09: (93.5))	B: Portion secured by collateral or guarantees, etc.	(a)+(b)+(c)	697.6	C: Unsecured portion (A-B)	403.1	Coverage ratio (B+D)/A 90.56%

*1 Includes amount of direct reduction totaling JPY 478.0 billion

*2 Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Law standards (Bankrupt/Effectively Bankrupt Borrowers: JPY 6.0 billion, Potentially Bankrupt Borrowers: JPY 11.6 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 Includes amount of Specific Reserve for Borrowers Requiring Caution totaling JPY 16.3 billion

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

(2-4) Securities portfolio and derivatives

Market value information on Securities

(1) Bonds classified as held-to-maturity

	(SMFG consolidated)		(SMBC non-consolidated) (Billions of yen)	
	Mar. 10		Mar. 10	
	Balance sheet amount	Net unrealized gains (losses) ¹	Balance sheet amount	Net unrealized gains (losses) ¹
Bonds whose fair value is above the balance sheet amount	2,944.3	59.3	2,860.1	58.5
JGBs	2,551.1	49.2	2,551.1	49.2
Japanese local government bonds	151.6	3.1	94.4	2.7
Japanese corporate bonds	239.4	7.0	214.6	6.6
Others	2.2	0.0	-	-
Bonds whose fair value is below the balance sheet amount	338.3	(0.7)	320.1	(0.6)
JGBs	320.1	(0.6)	320.1	(0.6)
Japanese local government bonds	2.7	(0.0)	-	-
Japanese corporate bonds	0.4	(0.0)	-	-
Others	15.1	(0.1)	-	-
Total	3,282.6	58.6	3,180.2	57.9

¹ Fair value - Balance sheet amount

(2) Other securities

	(SMFG consolidated)		(SMBC non-consolidated) (Billions of yen)	
	Mar. 10		Mar. 10	
	Balance sheet amount	Net unrealized gains (losses) ²	Balance sheet amount	Net unrealized gains (losses) ²
Securities whose balance sheet amount is above the acquisition cost	17,962.6	799.4	16,917.2	738.9
Stocks	1,604.1	543.7	1,540.8	518.1
Bonds	13,863.7	131.8	13,073.0	123.1
of which JGBs	10,770.0	62.2	10,446.0	59.7
Others	2,494.8	123.8	2,303.4	97.7
Securities whose balance sheet amount is below the acquisition cost	6,909.1	(212.9)	6,157.2	(217.5)
Stocks	786.3	(132.8)	770.5	(146.7)
Bonds	3,580.3	(8.2)	3,156.3	(6.9)
of which JGBs	3,097.1	(2.7)	2,768.5	(1.8)
Others	2,542.5	(72.0)	2,230.4	(63.9)
Total	24,871.8	586.4	23,074.4	521.4

² Balance sheet amount - Acquisition cost

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

(SMBC non-consolidated) (Billions of yen)										
As of Mar. 10	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. 09		Change from Mar. 09		Change from Mar. 09		Change from Mar. 09		Change from Mar. 09
Bonds	8,554.9	+5,322.2	7,794.1	(3,384.6)	2,622.0	+794.4	438.2	(1,171.6)	19,409.4	+1,560.4
JGBs	8,305.2	+5,538.4	5,527.3	(3,488.9)	1,899.2	+898.4	353.8	(1,019.1)	16,085.6	+1,928.7
Japanese local government bonds	5.0	(1.5)	168.4	+13.3	47.6	(20.6)	0.0	(0.0)	221.2	(8.8)
Japanese corporate bonds	244.6	(214.6)	2,098.3	+91.0	675.2	(83.2)	84.4	(152.4)	3,102.6	(359.3)
Others	657.3	(235.2)	2,700.9	(1,497.4)	546.6	(224.2)	167.4	(275.8)	4,072.3	(2,232.7)
Total	9,212.3	+5,087.0	10,495.1	(4,882.0)	3,168.6	+570.1	605.7	(1,447.4)	23,481.8	(672.3)

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

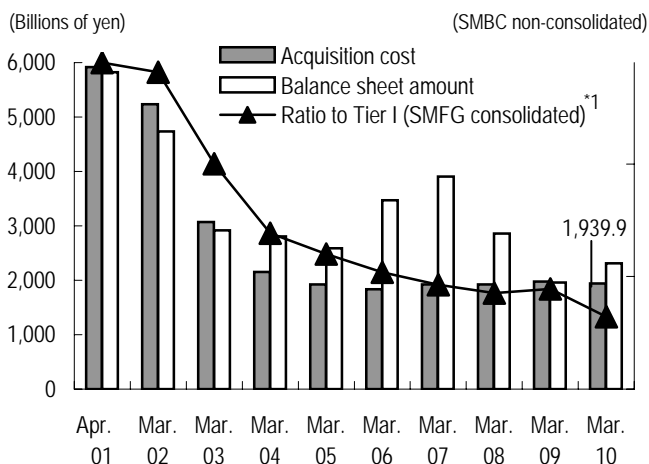
(SMBC non-consolidated) (Billions of yen)										
As of Mar. 10	1 year or less		More than 1 year to 5 years		More than 5 years				Total	
		Change from Mar. 09		Change from Mar. 09		Change from Mar. 09		Change from Mar. 09		Change from Mar. 09
Total contract amount		5,884.1	(145.8)	20,179.3	+2,990.7	7,253.6	+99.3	33,317.0	+2,944.2	
Receivable fixed rate / payable floating rate (a)	4,467.7	+644.9	15,282.9	+3,318.3	3,137.2	(188.5)	22,887.8	+3,774.7		
Receivable floating rate / payable fixed rate (b)	1,386.4	(820.7)	4,866.6	(306.9)	4,116.4	+287.8	10,369.4	(839.8)		
Receivable floating rate / payable floating rate	30.0	+30.0	29.8	(20.7)	-	-	59.8	+9.3		
Net receivable fixed rate (a)-(b)	3,081.3	+1,465.6	10,416.3	+3,625.2	(979.2)	(476.3)	12,518.4	+4,614.5		

Overview of derivative transactions (on deferred hedge accounting basis)

(SMBC non-consolidated) (Billions of yen)				
As of Mar. 10	Net assets		Net deferred gains (losses)	
	Assets	Liabilities		
Total	191.1	229.0	37.9	21.6
Interest rate swaps	26.2	57.0	30.8	(70.1)
Currency swaps	163.8	170.4	6.6	3.6
Others	1.1	1.6	0.5	88.1

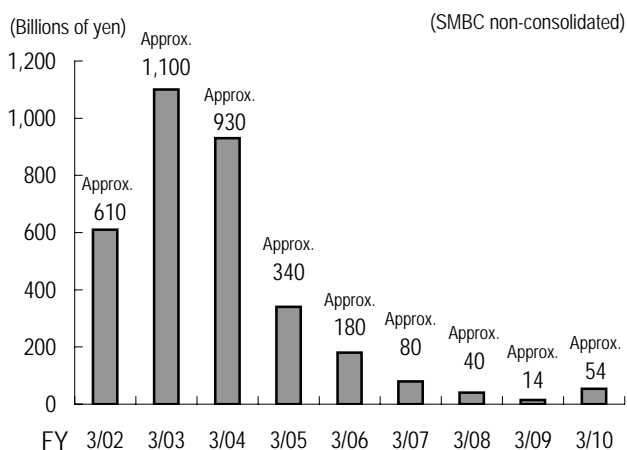
(2-5) Equity portfolio, Securitized products, etc.

Balance of domestic stocks classified as other securities with fair value



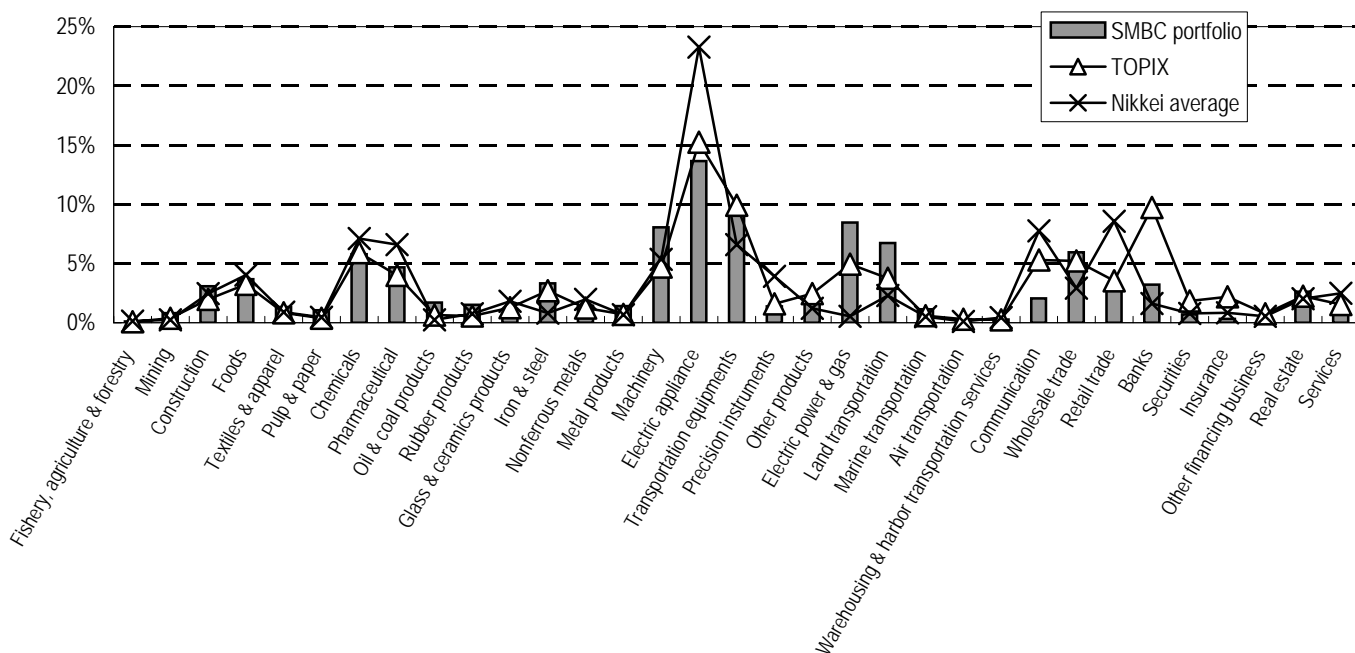
*1 Until Mar. 02, percentage to SMBC consolidated Tier I

Sales of stockholdings

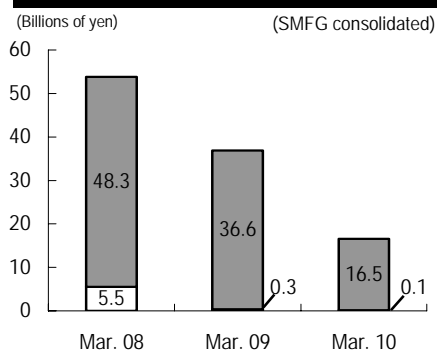


Composition by industry (as of Mar. 31, 10, fair value basis)

(SMBC non-consolidated)



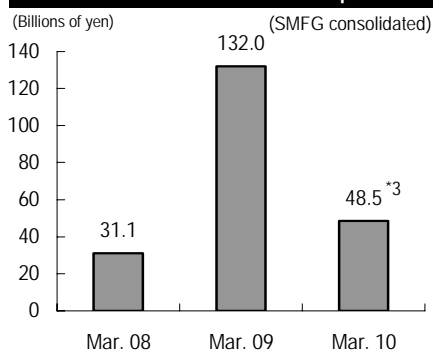
Exposure of securitized products^{*2}



□ Sub-prime related ■ Products other than sub-prime related

*2 Balance (after provisions and write-offs)

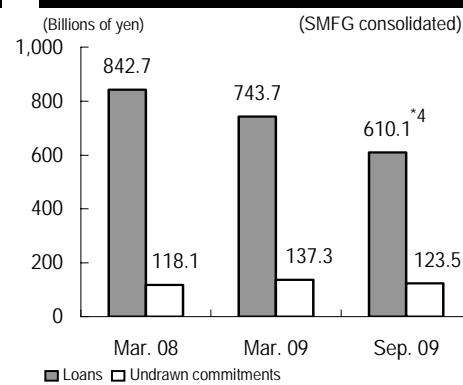
Credit derivatives transactions with monoline insurance companies



■ Net exposure

*3 Reserve for possible loan losses as of Mar. 10: JPY 13.6 bn

Leveraged loans



■ Loans □ Undrawn commitments

*4 Reserve for possible loan losses as of Mar. 10: JPY 33.4 bn (excluding general reserve for possible loan losses against normal borrowers)

(2-6) Capital (1) - Capital ratio

Capital ratio <SMFG consolidated>

(Billions of yen)

	Mar. 07	Mar. 08	Mar. 09 (a) <Preliminary>	Mar. 10 (b)	(b)-(a)
Tier I	3,903.3	4,381.5	4,335.1	6,032.3	+1,697.2
Capital stock & Capital surplus	1,478.7	1,478.7	1,478.1	3,316.8	+1,838.7 (1)
<Preferred stock>	<360.3>	<360.3>	<310.2>	<210.0>	<(100.2)>
<Convertible preferred stock>	<150.3>	<150.3>	<100.2>	<->	<(100.2)> (2)
Retained earnings (after deduction of cash dividends to be paid)	1,319.8	1,680.5	1,224.0	1,371.3	+147.3 (3)
<Cash dividends to be paid>	<(66.6)>	<(60.1)>	<(21.1)>	<(80.7)>	<(59.6)>
Minority interests	1,399.8	1,643.9	2,147.1	2,042.3	(104.8)
<Preferred securities issued by overseas SPCs>	<1,159.6>	<1,217.0>	<1,763.3>	<1,633.3>	<(130.0)> (4)
Treasury stock	(123.5)	(124.0)	(124.0)	(124.1)	(0.1)
Unrealized losses on other securities	-	-	(14.6)	-	+14.6
Business concession	(0.0)	(0.3)	(0.2)	(12.8)	(12.6)
Goodwill and others	(100.8)	(178.4)	(186.6)	(350.7)	(164.1)
Intangible assets resulting from business combinations	-	-	-	(35.2)	(35.2)
Increase in equity capital resulting from a securitization exposure	(40.1)	(44.0)	(42.1)	(37.5)	+4.6
Amount equivalent to 50% of expected losses in excess of qualifying reserves	-	-	(17.6)	(36.2)	(18.6)
Deductions of deferred tax assets	-	(47.7)	-	-	-
Others	(30.6)	(27.2)	(129.0)	(101.6)	+27.4
Tier II	3,640.2	3,021.9	2,421.0	2,563.9	+142.9
Unrealized gains on other securities after 55% discount	825.4	334.3	-	254.0	+254.0 (5)
Land revaluation excess after 55% discount	39.4	37.2	37.2	37.0	(0.2)
General reserve for loan losses	35.3	59.5	80.4	69.4	(11.0)
Excess amount of provisions	175.9	67.8	-	-	-
Perpetual subordinated debt	1,114.0	998.3	762.6	427.6	(335.0) (6)
Dated subordinated debt	1,450.2	1,524.8	1,540.8	1,775.8	+235.0 (7)
Deductions	(690.8)	(737.8)	(708.2)	(467.9)	+240.3
Total capital	6,852.7	6,665.5	6,047.8	8,128.2	+2,080.4
Risk-adjusted assets	60,540.3	63,117.3	52,726.5	54,084.5	+1,358.0
Credit risk-adjusted assets	56,108.2	59,335.2	49,397.2	50,518.1	+1,120.9
Market risk equivalent	412.0	430.2	265.7	448.4	+182.7
<Reference> Outlier ratio ²	2.1%	5.4%	8.6%	6.1%	(2.5%)
Operational risk equivalent	4,020.1	3,352.0	3,063.6	3,118.0	+54.4
Capital ratio	11.31%	10.56%	11.47%	15.02%	+3.55%
Tier I ratio	6.44%	6.94%	8.22%	11.15%	+2.93%

¹ Basel II basis. SMFG introduced "Advanced Measurement Approaches" for the measurement of operational risk since Mar. 31, 08 and "Advanced Internal Ratings-Based Approach" for credit risk-adjusted assets since Mar. 31, 09

² SMBC consolidated

Main factors of year-over-year change

- | |
|--|
| (1) Issuance of Common equity: +1,834 |
| (2) Conversion of convertible preferred shares held by Goldman Sachs |
| (3) Consolidated net income: +271.6, Dividends: (131.6) |
| (4) Issuance of Preferred securities: +388, Redemption of Preferred securities: (340), Repurchase of Preferred securities: (153) |
| (5) Increase in Unrealized gains on other securities due to rise in fair value of stocks, etc.: +254 |
| (6) Repurchase of Perpetual subordinated debt: (140) |
| (7) Issuance of Dated subordinated debt: +618.8, Redemption of Dated subordinated debt, etc.: (400.7) |

<Reference>

(Billions of yen)

	Mar. 07	Mar. 08	Mar. 09	Mar. 10 <Preliminary>
Net deferred tax assets	836.3	933.5	830.4	702.1
Net deferred tax assets / Tier I	21.4%	21.3%	19.2%	11.6%

	Mar. 07	Mar. 08	Mar. 09	Mar. 10
Distributable amounts				
SMFG non-consolidated	934.6	905.5	914.3	908.3
SMBC non-consolidated	1,463.6	1,597.3	1,149.4	1,407.0

(2-6) Capital (2) - Preferred stocks and preferred securities

List of preferred stocks (SMFG)	Issue date	Aggregate issue amount	Outstanding balance as of Mar. 31, 2010	Acquisition price of Mar. 31, 2010	Reset of acquisition price	Acquisition request period	Mandatory acquisition date	Redemption at the option of SMFG
Type 6 Preferred stock (non-convertible)	Mar. 2005	JPY 210 billion	JPY 210 billion		-			At any date on and after March 31, 2011

List of preferred securities	Issue date	Aggregate issue amount	Redemption at the option of issuer ^{*1}	Type
Issued by SMFG's subsidiaries				
SMFG Preferred Capital USD 1 Limited ^{*2}	Dec. 2006	USD 1,650 mn	Jan. 2017	Step-up
SMFG Preferred Capital GBP 1 Limited ^{*3}	Dec. 2006	GBP 500 mn	Jan. 2017	Step-up
SMFG Preferred Capital JPY 1 Limited	Feb. 2008	JPY 135.0 bn	Jan. 2018	Non step-up
SMFG Preferred Capital USD 2 Limited	May. 2008	USD 1,800 mn	Jul. 2013	Non step-up
SMFG Preferred Capital USD 3 Limited	Jul. 2008	USD 1,350 mn	Jul. 2018	Step-up
SMFG Preferred Capital GBP 2 Limited	Jul. 2008	GBP 250 mn	Jan. 2029	Step-up
SMFG Preferred Capital JPY 2 Limited	Dec. 2008 - Jan. 2009	JPY 698.9 bn	Jan. 2014	Step-up / Non step-up
Series A	Dec. 2008	JPY 113.0 bn	Jan. 2019	Step-up
Series B		JPY 140.0 bn	Jul. 2019	Non step-up
Series C		JPY 140.0 bn	Jan. 2016	Non step-up
Series D		JPY 145.2 bn	Jan. 2014	Non step-up
Series E	Jan. 2009	JPY 33.0 bn	Jul. 2019	Non step-up
Series F		JPY 2.0 bn	Jan. 2016	Non step-up
Series G		JPY 125.7 bn	Jan. 2014	Non step-up
SMFG Preferred Capital JPY 3 Limited	Sep. - Oct. 2009	JPY 388.0 bn	Jan. 2015	Step-up/ Non step-up
Series A	Sep. 2009	JPY 99.0 bn	Jan. 2020	Step-up
Series B		JPY 164.5 bn	Jan. 2020	Non step-up
Series C		JPY 79.5 bn	Jan. 2015	Non step-up
Series D	Oct. 2009	JPY 45.0 bn	Jan. 2015	Non step-up
Issued by a subsidiary of Kansai Urban Banking Corporation				
KUBC Preferred Capital Cayman Limited	Jan. 2007	JPY 12.5 bn	Jul. 2012	Step-up

*1 Subject to the prior approval of the FSA, Preferred securities are redeemable at any dividend payment date on and after the months shown in this column

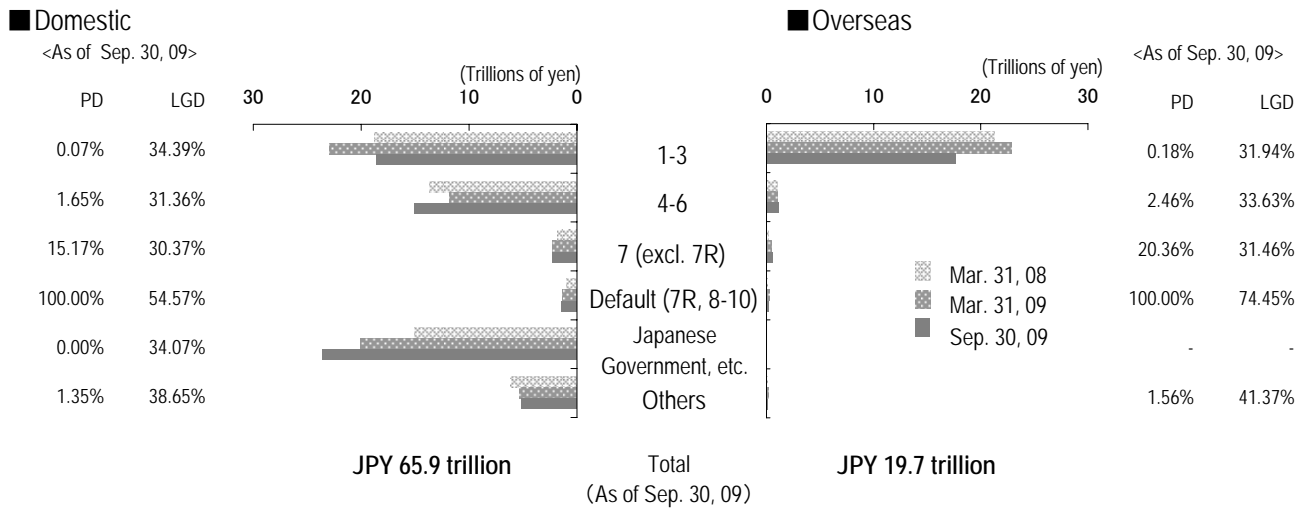
*2 The balance as of March 31, 2010 was USD 649.141 millions

*3 The balance as of March 31, 2010 was GBP 73.576 millions

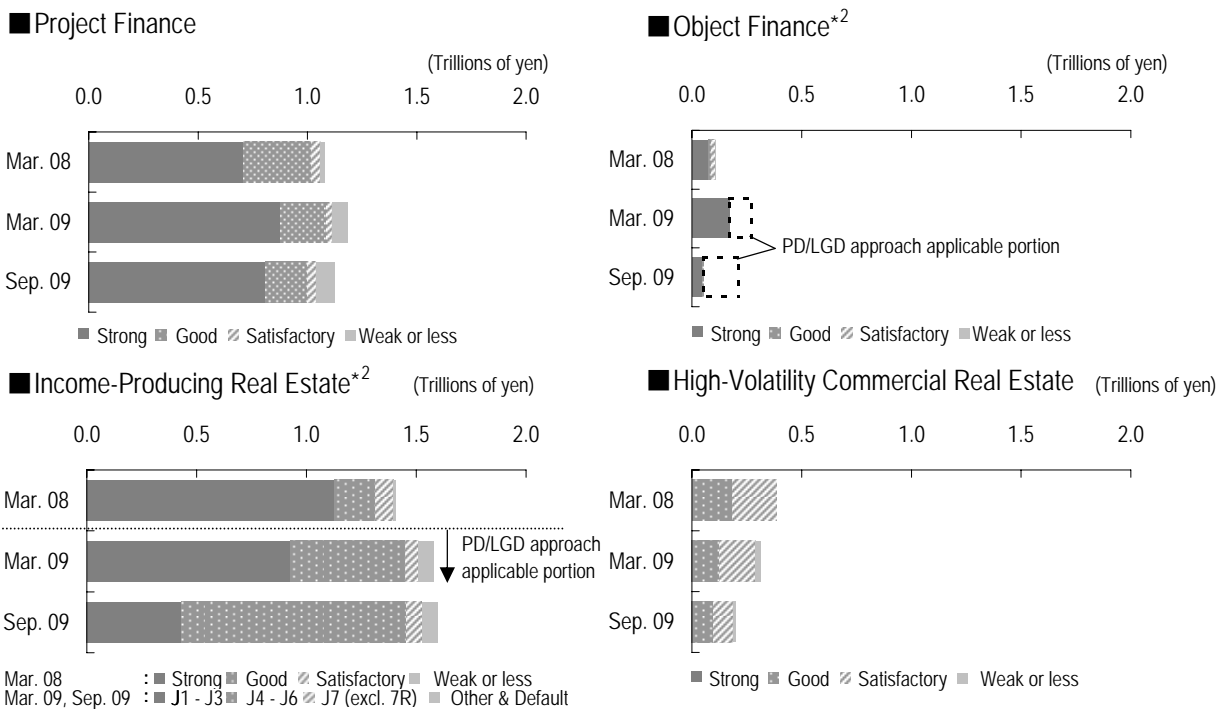
*4 Preferred securities, wholly owned by SMBC and not counted as SMFG's consolidated Tier I capital, are not listed

- Corporate exposures

Corporate, Sovereign and Bank Exposures^{*1}



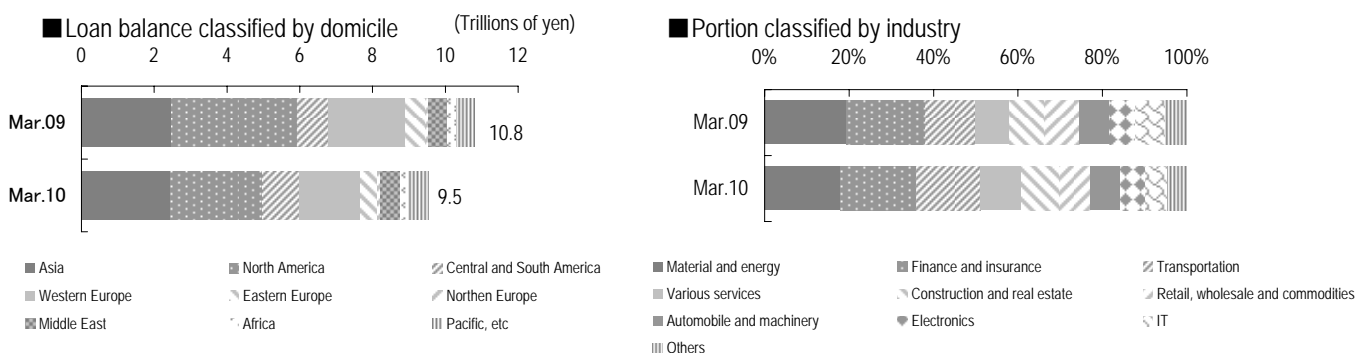
Specialized Lending^{*1}



*1 Source: SMFG Annual Report 2009 P.165-168 and SMFG Fiscal Year 2009 Interim Financial Report P84-86

*2 A portion of "Object Finance" and all of "Income-Producing Real Estate" have been calculated using the PD/LGD approach since Mar. 31, 09.

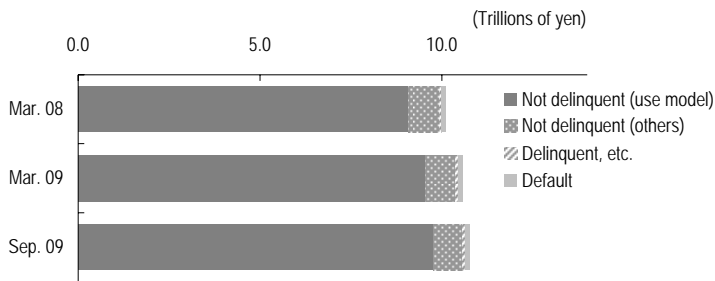
Sum of loan balance of SMBC, SMBC Europe and SMBC (China) (excluding Japan)^{*3}



*3 Classified by domicile of debtors, before direct reduction

- Retail exposures

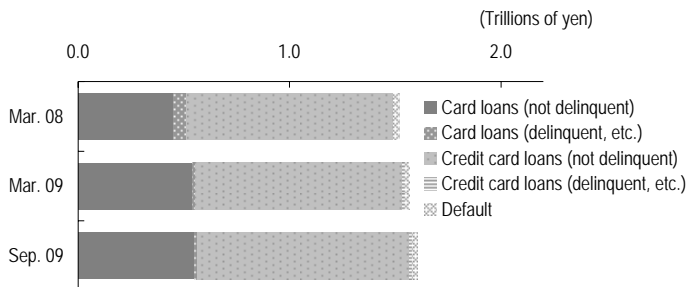
Residential mortgage exposures



Sep. 30, 09

	PD segment	Weighted-average PD	Weighted-average LGD
Mortgage loans	Not delinquent		
	Use model	0.37%	43.89%
	Others	0.83%	60.43%
	Delinquent, etc.	34.57%	47.17%
Default		100.00%	50.04%

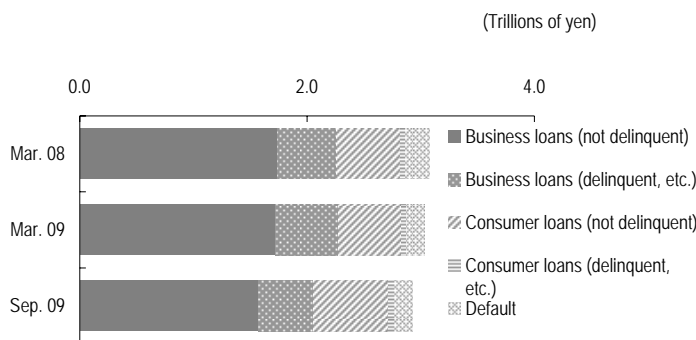
Qualifying revolving retail exposures



Sep. 30, 09

	PD segment	Weighted-average PD	Weighted-average LGD
Card loans	Not delinquent	2.14%	85.47%
	Delinquent, etc.	22.39%	76.43%
Credit card balances	Not delinquent	1.42%	77.95%
	Delinquent, etc.	85.67%	80.68%
Default		100.00%	86.86%

Other retail exposures



Sep. 30, 09

	PD segment	Weighted-average PD	Weighted-average LGD
Business loans	Not delinquent		
	Use model	1.10%	58.25%
	Others	0.63%	61.05%
Consumer loans	Delinquent, etc.	31.61%	66.81%
	Not delinquent		
Consumer loans	Use model	1.22%	66.13%
	Others	1.77%	63.46%
	Delinquent, etc.	22.27%	54.30%
Default		100.00%	74.86%

* Source: SMFG Annual Report 2009 P.168-170 and SMFG Fiscal Year 2009 Interim Financial Report P86-88

Assets under SMBC account

(Billions of yen)

	Mar. 07	Mar. 08	Mar. 09	Mar. 10
Individual deposits^{*1}	33,623.7	33,987.9	34,889.2	35,638.0
Liquid deposits	20,304.0	20,472.2	20,649.6	21,020.0
Fixed-term deposits	12,986.7	13,092.2	13,720.7	14,148.5
Foreign currency deposits	333.0	423.5	518.9	469.5
Investment trusts	3,545.4	3,150.6	2,241.5	2,931.4
Investment trusts for individuals	3,421.5	2,974.0	2,040.4	2,620.7

*1 Figures are before adjustment on interoffice accounts in transit. Excludes "negotiable certificates of deposit" and Japan offshore banking accounts

(Billions of yen)

	FY3/07	FY3/08	FY3/09	FY3/10
Sales of pension-type insurances	461.7	389.4	325.5	381.8
Accumulated sales of pension-type insurances	2,190.0	2,579.4	2,904.9	3,286.7

Loans

(Billions of yen)

	Mar. 07	Mar. 08	Mar. 09	Mar. 10
Housing loans	13,557.5	13,647.8	14,077.1	14,497.5
of which Residential purpose	9,918.9	10,033.8	10,509.8	11,010.7
Other consumer loans	935.3	934.0	925.7	903.0

(Billions of yen)

	FY3/07	FY3/08	FY3/09	FY3/10
Originated amount of residential housing loans^{*2}	1,771.7	1,510.6	1,574.8	1,543.0
Originated amount of housing loan with insurance for major serious illness	approx. 270	approx. 280	approx. 330	approx. 380
Securitization	approx. 790	approx. 300	approx. 90	approx. 40

*2 Excluding bridge loans for loans by Japan Housing Finance Agency

SMBC Products line-up (as of Mar. 31, 10)

		Open architecture
Third-party products	Investment trusts	71 funds: 6 Domestic bonds, 15 Domestic stocks, 15 International bonds, 20 International stocks, 4 Balanced, 1 Convertible bond, 6 Foreign investment trusts, 4 Others
	Pension-type insurances	15 Products
	Single premium type permanent life insurance	5 Products
	Level premium insurance, etc. ^{*3}	20 Products
In-house products	Securities intermediary	Foreign bonds by public offering (World Bank bonds, etc.), Foreign bonds at secondary markets (US Treasury notes, etc.), 15 Structured notes
	Investment advisory service	1 Product
	Investment products	Foreign currency deposits (6 currencies), Structured deposits (3 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.
		8
		3
		7

*3 Consisted of whole life insurance, term life insurance, medical insurance, cancer insurance, whole-life hospitalization insurance, children's endowment and pension-type insurance with level premium

(3-1) Financial consulting for individuals (2)

<SMBC non-consolidated>

- Marketing channels and client segmentation

Marketing channels

(number)

	Mar. 07	Mar. 08	Mar. 09	Mar. 10
Domestic branches ¹	406	416	425	437
SMBC Consulting Plazas	67	81	82	73
Loan Promotion Offices	113	103	103	103
<Reference> Employees ²	16,407	17,886	21,816	22,460
Locations where ATMs are available outside				
SMBC branches	1,854	1,770	1,791	1,780
Available for 24 hours	878	777	733	720
ATMs (Total)	30,362	33,704	36,134	38,655
SMBC ATMs	6,669	6,671	6,782	6,829
Inside SMBC branches	3,570	3,635	3,668	3,734
Outside SMBC branches	3,099	3,036	3,114	3,095
Other ATMs	23,693	27,033	29,352	31,826

*1 Excludes representative offices, agencies, etc.

*2 SMBC non-consolidated full-time workers basis, but excluding executive officers.

Segmentation of consumer clients and marketing channels

		Client segments	Channels (as of Mar. 31, 10, Number)		
Consumer clients	Ultra high net worth segment Approx. 1,000 clients	Company owners, Large-scale real estate owners, Ultra high net worth individuals	Private banker	Private Banking Dept.	
	Private banking segment Approx. 10,000 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 437	SMBC Consulting Plaza 73
			Loan planner	Loan Promotion Office 103	
Mass segment Approx. 16 million clients	Singles, Students, Housewives	"SMBC Direct" & ATM			

(3-2) Payment & settlement, Consumer finance

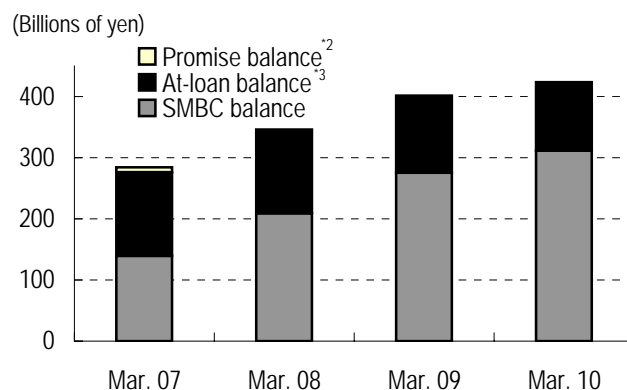
For individuals

Consumer finance

	(Billions of yen)
	Mar. 10
SMBC ^{*1}	Approx. 520
Sumitomo Mitsui Card	Approx. 340
ORIX Credit	Approx. 280
At-Loan ^{*1}	Approx. 110

*1 Including loan balance related to the alliance with Promise

Total loan balance related to the alliance with Promise



*2 Stopped origination in Feb. 07

*3 Including loans which At-Loan provided before collaboration.

Scheduled to stop origination in May 31, 10

	(Number)			
	Mar. 07	Mar. 08	Mar. 09	Mar. 10
Number of ACMs under the alliance with Promise	623	697	712	716

Number of registered users and transactions of SMBC's remote banking <SMBC>

	(Thousands)			
	Mar. 07	Mar. 08	Mar. 09	Mar. 10
Registered users of "SMBC Direct"	7,437	8,423	9,323	10,124

	(Millions)			
	FY3/07	FY3/08	FY3/09	FY3/10
Transactions through SMBC remote banking	133	155	170	183
Transactions through Internet and mobile banking	129	151	166	179
Transactions through telephone banking	4	4	4	4

For corporations

Electronic banking

(For domestic)	(Thousands)				
	Sep. 07	Mar. 08	Sep. 08	Mar. 09	Mar. 10
Internet banking Web 21 ^{*4}	134	141	147	149	154
Global e-Trade service	15	15	16	16	17

*4 Total number of contracts for web-based electronic banking services including Internet banking PC Navi Web

(For overseas)	(Thousands)				
	Sep. 07	Mar. 08	Sep. 08	Mar. 09	Mar. 10
Electronic banking for overseas ^{*5}	5,768	6,086	6,565	7,083	8,022

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

(3-3) Solution providing for corporations - Marketing channels, products line-up

<SMBC non-consolidated>

Marketing channels for corporate clients - number

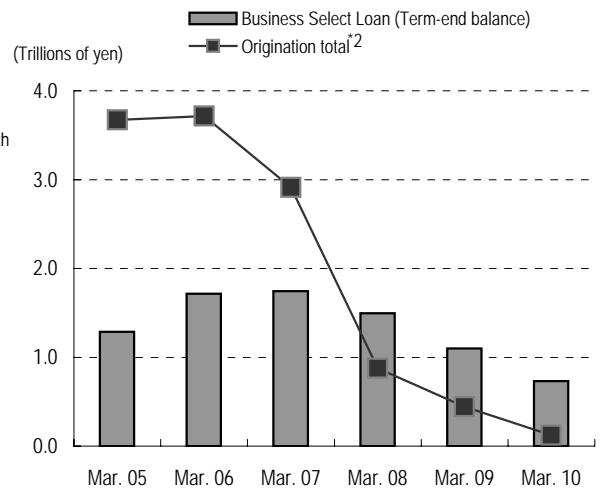
(as of Mar. 31, 10, number)

Marketing channels for corporate clients	266
Corporate Business Office (Total)	178
Corporate Business Offices not dealing with BSL ^{*1}	101
Corporate Business Offices dealing with BSL ^{*1}	77
Corporate Sales Office	5
Business Support Office	38
Sub-office & Corporate Sales Desk	45

Channels dealing with BSL^{*1} 165

*1 BSL stands for "Business Select Loan"

Unsecured loans to SMEs - Total



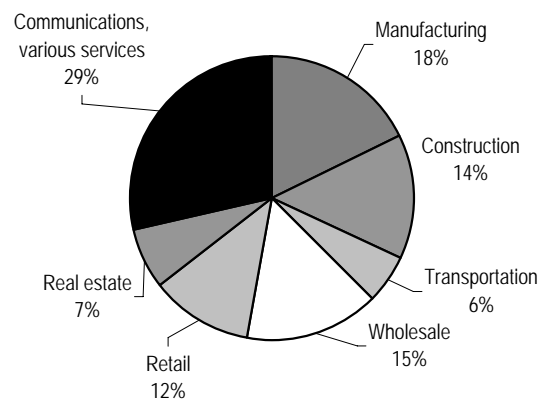
*2 Until Mar. 07, the amount of origination includes N-fund, SMBC-CLO etc.

Business Select Loan - Product description

- Accumulated number of origination: approx. 250,000
- Accumulated amount of origination: approx. JPY 6.9 trillion (as of Mar. 31, 10)
- Quick approval using SMBC original credit scoring model
- Targeted at corporate clients with annual sales of JPY 1 billion or less
- Risk control based on diversified loan portfolio

Product launch	March 2002
Loan amount	maximum JPY 50 million (with monthly repayment)
Interest rate	2.225% ~ - Different according to level of credit risk - Occasional discount 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 required (Guarantee by representative director is required)

Business Select Loan - Industry mix (as of Mar. 31, 10)



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

Lending services for SMEs with less dependence on personal guarantees (as of Mar. 31, 10)

Types of loans	Number of transactions	Balance (Billions of yen)	Major products & services
Loans collateralized by movable property/assigned claim ^{*3}	224	333	Asset Linked Loan, etc.
Loans utilizing covenants	1,956	2,588	Documentation Loan, etc.
Loans utilizing credit scoring models	36,166	732	Business Select Loan, etc.

*3 Including asset-based lending

(3-4) Investment banking business

League tables: SMBC

Syndicated loans bookrunner ranking

(Global)		(Millions of USD)
1	JP Morgan	146,979
2	Bank of America, Merrill Lynch	121,523
3	Citi	95,865
4	Mizuho Financial Group	95,050
5	Mitsubishi UFJ Financial Group	88,069
6	SMBC	83,058
7	BNP Paribas SA	80,825
8	RBS	50,736
9	Barclays Capital	46,324
10	Wells Fargo & Co	42,360

Source: Thomson Reuters

(Jan. - Dec. 09)

Project finance mandated arranger ranking

(Global)		(Millions of USD)
1	State Bank of India	19,945
2	Calyon	7,360
3	BNP Paribas SA	5,836
4	Societe Generale	4,284
5	SMBC	4,025
6	IDBI Bank Ltd	3,989
7	Mitsubishi UFJ Financial Group	3,876
8	BBVA	3,641
9	Santander	3,344
10	Mizuho Financial Group	2,819

Source: Project Finance International

(Jan - Dec. 09)

League tables: Nikko Cordial Securities^{*1}

Book runner: Japanese Corporate Debt^{*2,4}

	(Billions of yen)	
	Proceeds	Market Share
1.	Mitsubishi UFJ Financial Group	913.6 21.4%
2.	Mizuho Financial Group	878.0 20.5%
3.	SMFG	855.2 20.0%
4.	Nomura	819.2 19.1%
5.	Daiwa Securities Group Inc	760.9 17.8%
6.	Barclays Capital	14.6 0.3%
7.	Shinkin Central Bank	10.0 0.2%
8.	Citi	8.8 0.2%
9.	Goldman Sachs & Co	6.0 0.1%
10.	Bank of America Merrill Lynch	5.0 0.1%
10.	Toyota	5.0 0.1%

Source: Thomson Reuters

(Oct. 09 - Mar. 10)

Book runner: All Bonds in Yen^{*3,4}

	(Billions of yen)	
	Proceeds	Market Share
1.	Mitsubishi UFJ Financial Group	1,920.3 21.5%
2.	Mizuho Financial Group	1,817.4 20.3%
3.	Nomura	1,707.2 19.1%
4.	Daiwa Securities Group Inc	1,589.0 17.8%
5.	SMFG	1,027.5 11.5%
6.	Goldman Sachs & Co	187.8 2.1%
7.	Citi	145.1 1.6%
8.	Deutsche Bank AG	84.1 0.9%
9.	Barclays Capital	70.0 0.8%
10.	Credit Suisse	64.1 0.7%

Source: Thomson Reuters

(Oct. 09 - Mar. 10)

Volume: Japan Equity & Equity-Related^{*5,6}

	(Millions of USD)	
	Proceeds	Market Share
1.	Nomura	19,816.7 34.8%
2.	Mitsubishi UFJ Financial Group	5,856.2 10.3%
3.	Daiwa Securities Group Inc	5,375.9 9.4%
4.	SMFG	5,004.8 8.8%
5.	Mizuho Financial Group	4,745.7 8.3%
6.	Goldman Sachs & Co	4,091.0 7.2%
7.	Morgan Stanley	3,465.3 6.1%
8.	Citi	2,117.8 3.7%
9.	JPMorgan	1,792.0 3.1%
10.	Bank of America Merrill Lynch	1,761.6 3.1%

Source: Thomson Reuters

(Oct. 09 - Mar. 10)

Book runner: Japan Equity & Equity-Related^{*4,5}

	(Millions of USD)	
	Proceeds	Market Share
1.	Nomura	19,908.3 35.0%
2.	Goldman Sachs & Co	5,215.1 9.2%
3.	Mizuho Financial Group	4,695.1 8.2%
4.	Daiwa Securities Group Inc	3,843.3 6.8%
5.	Morgan Stanley	2,402.1 4.2%
6.	Barclays Capital	1,905.0 3.3%
7.	Citi	1,843.1 3.2%
8.	Bank of America Merrill Lynch	1,687.0 3.0%
9.	JPMorgan	1,508.7 2.7%
10.	Mitsubishi UFJ Financial Group	1,434.4 2.5%
11.	SMFG	930.2 1.6%

Source: Thomson Reuters

(Oct. 09 - Mar. 10)

*1 Group wide basis. Nikko's results were counted in SMFG

*2 Corporate debts issued by Japanese firms in the domestic market

*3 All bonds denominated in Yen including issues by foreign firms

*4 Excluding inter-group deals

*5 All equity issues by Japanese firms

*6 Including inter-group deals

<Reference> Global network

SMBC International Network (as of Apr. 30, 10)

Branches	15	(Reference)	
Sub-branches	6	Sumitomo Mitsui Banking Corporation Europe Limited	4
Representative offices	13	Sumitomo Mitsui Banking Corporation (China)	8
Total	34		

* Based on the definition in Japan. In addition to SMBC's overseas offices, major overseas subsidiaries are also listed below (SMBC's overseas offices are marked "*" at the list below)

Asia and Oceania

<Sumitomo Mitsui Banking Corporation (China)>

- Head Office (Shanghai)
- Tianjin Branch
- Guangzhou Branch
- Suzhou Branch
- Hangzhou Branch
- Beijing Branch
- Tianjin Binhai Sub-Branch
- Suzhou Industrial Park Sub-Branch
- Shanghai Branch
- Dalian Representative Office
- Chongqing Representative Office
- Shenyang Representative Office
- Hong Kong Branch
- Taipei Branch
- Seoul Branch
- Singapore Branch
- Bangkok Branch
- Sydney Branch
- Labuan Branch
- Kuala Lumpur Marketing Office
- Kuala Lumpur Representative Office
- Ho Chi Minh City Branch
- Hanoi Branch
- Vietnam Eximbank
- PT Bank Sumitomo Mitsui Indonesia
- Manila Representative Office
- SMBC Metro Investment Corporation
- Yangon Representative Office
- SMBC Capital India Private Limited

Americas

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

Europe, Middle East and Africa

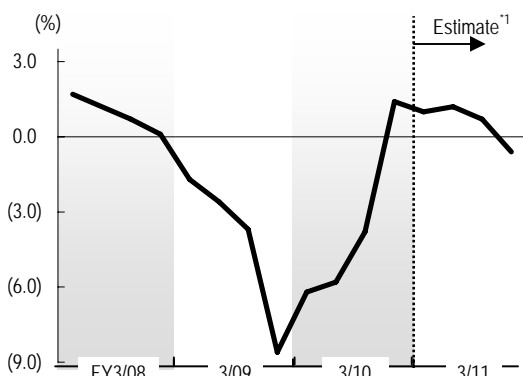
<Sumitomo Mitsui Banking Corporation Europe Limited>

- Head Office (London)
- Paris Branch
- Milan Branch
- Moscow Representative Office
- ZAO Sumitomo Mitsui Rus Bank
- Düsseldorf Branch
- Brussels Branch
- Dubai Branch
- Johannesburg Representative Office
- Madrid Representative Office
- Sumitomo Mitsui Finance Dublin Limited
- Bahrain Representative Office
- Tehran Representative Office
- Cairo Representative Office
- Prague Representative Office
- SMBC Amsterdam Representative Office
- Doha QFC Office



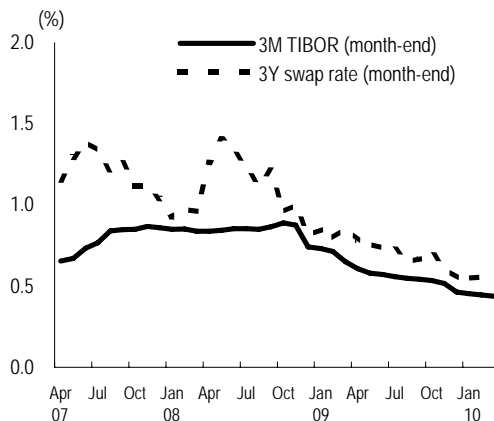
<Reference> Financial and economic indices in Japan

Nominal GDP Growth Rate

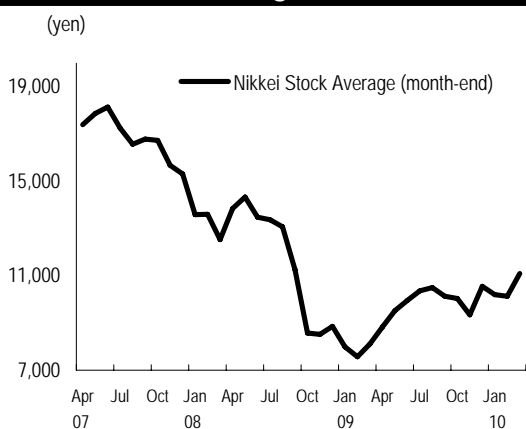


*1 From Apr. 10, estimate by the Japan Research Institute as of May 20, 10

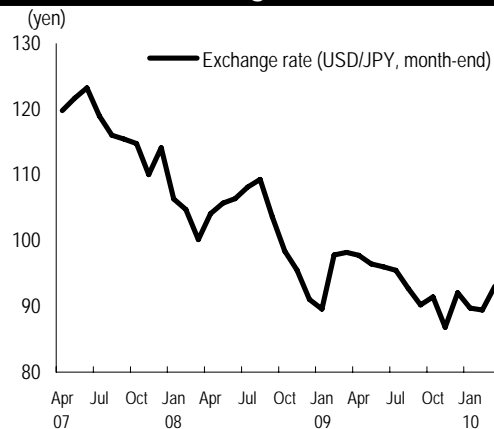
Trends of JPY Interest Rates



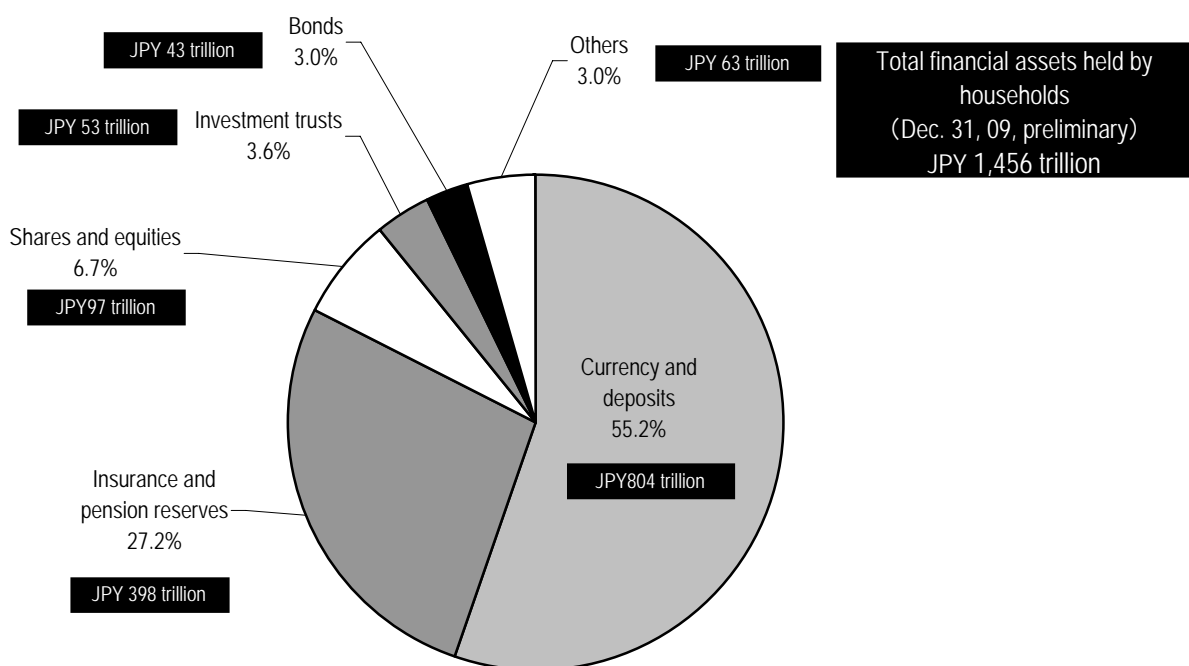
Nikkei Stock Average



USD/JPY Exchange Rate



Financial assets held by households in Japan



Source: Flow of Funds, Bank of Japan