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SMFG SUMITOMO MITSUI
FINANCIAL GROUP

This material contains "forward-looking statements" (as defined in the U.S. Private Securities Litigation Reform Act of 1995), regarding the intent, belief or current expectations of us and our managements with respect to our future financial condition and results of operations. In many cases but not all, these statements contain words such as "anticipate", "estimate", "expect", "intend", "may", "plan", "probability", "risk", "project", "should", "seek", "target" and similar expressions. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those expressed in or implied by such forward-looking statements contained or deemed to be contained herein. The risks and uncertainties which may affect future performance include the fragility of any economic recovery, both globally and in Japan; our ability to successfully implement its business and capital strategy; the success of our business alliances including those in the consumer finance industry; exposure to new risks as we expand the scope of our business; significant credit-related costs; declines in the value of our securities portfolio. Given these and other risks and uncertainties, you should not place undue reliance on forward-looking statements, which speak only as of the date of this material. We undertake no obligation to update or revise any forward-looking statements.

Please refer to our most recent disclosure documents such as our annual report or the registration statement on Form 20-F filed with the U.S. Securities and Exchange Commission, as well as our earnings press release for a more detailed description of the risks and uncertainties that may affect our financial conditions, our operating results, and investors' decisions.

Gross banking profit

(Billions of yen)

	FY3/08	FY3/09	FY3/10	1H, FY3/11	YOY change
Gross banking profit	1,484.8	1,524.9	1,455.3	838.6	+119.3
<Excluding gains (losses) on bonds>	<1,514.9>	<1,498.8>	<1,418.0>	<687.4>	<+7.0>
Gross domestic profit	1,198.3	1,147.2	1,117.2	572.9	+21.4
<Excluding gains (losses) on bonds>	<1,208.3>	<1,179.6>	<1,108.1>	<533.9>	<(8.8)>
Net interest income	914.6	930.3	910.0	432.9	(26.5) (1)
<Interest on interest rate swaps>	<(54.5)>	<(38.6)>	<(5.0)>	<(10.2)>	<(4.6)>
Trust fees	3.7	2.1	1.7	1.0	+0.5
Net fees and commissions	263.1	220.2	213.2	98.2	+2.2 (2)
Net trading income	8.5	10.8	2.4	0.7	(0.9)
Net other operating income	8.4	(16.2)	(10.1)	40.1	+46.1
<Gains (losses) on bonds>	<(10.0)>	<(32.4)>	<9.1>	<39.0>	<+30.2> (3)
Gross international profit^{*1}	286.5	377.7	338.1	265.7	+97.9
<Excluding gains (losses) on bonds>	<306.6>	<319.2>	<309.9>	<153.5>	<+15.8>
Net interest income	58.8	92.5	138.3	57.2	(3.6)
<Interest on interest rate swaps>	<(34.8)>	<(40.9)>	<28.3>	<(6.0)>	<(8.0)>
Net fees and commissions	69.3	73.6	73.5	41.5	+6.8 (2)
Net trading income	55.5	63.1	42.8	20.3	+3.5
Net other operating income	102.9	148.5	83.5	146.7	+91.2
<Gains (losses) on bonds>	<(20.1)>	<58.5>	<28.2>	<112.2>	<+82.1> (3)

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

Net interest income	+2.6	+4.4	+1.9	+1.9	(0.5)
Net trading income (loss)	(377.0)	(101.2)	(70.2)	(114.2)	(25.1)
Net other operating income	+374.4	+96.8	+68.3	+112.3	+25.6

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

Main factors of year-over-year change

- (1) Decrease in Net interest income due mainly to decrease in average loan balance with limited loan demand and tightening of loan to deposit spread
- (2) Increase in Net fees and commissions due mainly to an increase in sales of investment trusts and loan related fees on International Banking Unit
- (3) Increase in Gains on bonds resulting from our ALM operations that quickly responded to the decline in interest rates in both domestic and overseas markets

Banking profit by business units^{*2}

(Billions of yen)

	FY3/08	FY3/09	FY3/10	1H, FY3/11	
Consumer Banking Unit	Banking profit	169.3	138.7	103.0	46.8
	Gross banking profit	440.7	429.4	391.7	190.2
	Expenses	(271.4)	(290.7)	(288.7)	(143.4)
Middle Market Banking Unit	Banking profit	421.2	317.1	254.2	111.2
	Gross banking profit	624.3	539.8	472.9	220.7
	Expenses	(203.1)	(222.7)	(218.7)	(109.5)
Corporate Banking Unit	Banking profit	155.6	165.2	164.0	81.3
	Gross banking profit	186.7	196.7	197.3	99.0
	Expenses	(31.1)	(31.5)	(33.3)	(17.7)
International Banking Unit	Banking profit	81.5	110.2	114.6	59.7
	Gross banking profit	137.5	175.0	169.1	88.8
	Expenses	(56.0)	(64.8)	(54.5)	(29.1)
Treasury Unit	Banking profit	127.8	228.9	256.5	242.8
	Gross banking profit	145.4	246.8	272.8	251.7
	Expenses	(17.6)	(17.9)	(16.3)	(8.9)
Headquarters	Banking profit	(135.7)	(136.7)	(122.8)	(48.5)
	Gross banking profit	(49.8)	(62.8)	(48.5)	(11.8)
	Expenses	(85.9)	(73.9)	(74.3)	(36.7)
Total	Banking profit	819.7	823.4	769.5	493.3
	Gross banking profit	1,484.8	1,524.9	1,455.3	838.6
	Expenses	(665.1)	(701.5)	(685.8)	(345.3)

*2 Managerial accounting basis

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

SMBC non-consolidated

(Billions of yen)

	FY3/08	FY3/09	FY3/10	1H, FY3/11	YOY change
Gross banking profit	1,484.8	1,524.9	1,455.3	838.6	+119.3
<Marketing Units ^{*1} >	<1,389.2>	<1,340.9>	<1,231.0>	<598.7>	<+6.4> ^{*3}
Non-interest income ^{*2}	441.8	380.9	339.6	171.5	+13.3 ^{*3}
<Proportion of Non-interest income to Gross banking profit>	<29.8%>	<25.0%>	<23.3%>	<20.5%>	<(1.5)%> ^{*3}
Expenses	(665.1)	(701.5)	(685.8)	(345.3)	(3.6)
Overhead ratio	44.8%	46.0%	47.1%	41.2%	(6.3)%
Banking profit^{*4}	819.7	823.4	769.5	493.3	+115.7
Marketing Units ^{*1}	827.6	731.2	635.8	299.0	+2.7 ^{*3}
Treasury Unit	127.8	228.9	256.5	242.8	+84.0 ^{*3}
Gains (losses) on stocks	(141.0)	(220.4)	3.9	(18.3)	+18.5
Ordinary profit	510.7	36.1	462.7	393.0	+245.9
Net income (loss)	205.7	(301.1)	318.0	351.2	+238.6
Total credit cost	(147.8)	(550.1)	(254.7)	(43.3)	+113.6

*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 After adjustment of interest rates and exchange rates, etc.

*4 Before provision for general reserve for possible loan losses

SMFG consolidated

(Billions of yen)

	FY3/08	FY3/09	FY3/10	1H, FY3/11	Difference ^{*5}
Consolidated gross profit	2,116.2	2,165.9	2,236.6	1,316.8	+478.2
Net interest income	1,210.4	1,338.5	1,380.9	660.5	+172.3 (1)
Trust fees	3.8	2.1	1.8	1.1	+0.0
Net fees and commissions	612.0	557.2	608.6	358.5	+218.8 (2)
Net trading income	469.6	211.7	194.1	188.7	+53.5 (3)
Net other operating income	(179.5)	56.4	51.2	108.0	+33.5
General and administrative expenses	(978.9)	(1,063.4)	(1,161.3)	(655.6)	(310.3) (4)
Gains (losses) on stocks	(7.1)	(183.7)	(10.1)	(22.6)	(4.3)
Equity in earnings (losses) of affiliates	(41.8)	(94.9)	(21.5)	1.6	+1.6
Ordinary profit	831.2	45.3	558.8	540.6	+147.7
Extraordinary gains (losses)	97.8	(15.8)	(0.7)	7.6	+10.5
Net income (loss)	461.5	(373.5)	271.6	417.5	+66.3
Total credit cost	(248.6)	(767.8)	(473.0)	(105.8)	(62.5) (5)
Consolidated net business profit^{*6}	1,022.9	728.7	832.3	600.6	+107.3

Main factors contributing to difference

- (1) Kansai Urban Banking Corporation: 36, Sumitomo Mitsui Finance and Leasing: 33, MINATO BANK: 21, Cedyne: 14, ORIX Credit: 12, Sumitomo Mitsui Card: 12
- (2) Sumitomo Mitsui Card: 74, Nikko Cordial Securities: 69, Cedyne: 22, SMBC Guarantee: 18, SMBC Friend Securities: 13
- (3) Nikko Cordial Securities: 38, SMBC Friend Securities: 13
- (4) Nikko Cordial Securities: (83), Sumitomo Mitsui Card: (64), Cedyne: (34), Kansai Urban Banking Corporation: (24), SMBC Friend Securities: (22), Sumitomo Mitsui Finance and Leasing: (21), MINATO BANK: (18)
- (5) Kansai Urban Banking Corporation: (14), Sumitomo Mitsui Card: (10)

*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.))

*7 Impact of new consolidation of Cedyne has been included since the second quarter of FY3/11

(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)	
	Sep. 10	Change from Mar. 10	1H, FY3/11	YOY change
Total loans	57.4	+0.8	56.3	(3.3)
Domestic offices	50.6	+1.0	49.6	(2.0)
Overseas offices	6.8	(0.2)	6.7	(1.4)
Domestic loans (Managerial accounting basis)				
Domestic Marketing Units^{*1}	44.7	(1.0)	45.0	(1.7)
Consumer Banking Unit	15.4	+0.0 ^{*2}	15.4	+0.3
Middle Market Banking Unit	17.5	(0.8)	17.8	(1.7)
Corporate Banking Unit	11.8	(0.2)	11.8	(0.3)

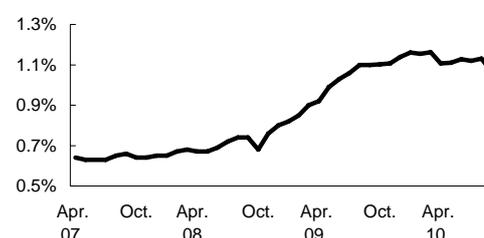
*1 Domestic Marketing Units: Consumer Banking Unit, Middle Market Banking Unit and Corporate Banking Unit

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

Loan spread

(Managerial accounting basis)	<Average loan spread>	
	1H, FY3/11	YOY change
Middle Market Banking Unit	118bp	(2)bp
Corporate Banking Unit	71bp	+6bp

Loan spread of overseas loans^{*3} (Managerial accounting basis)



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

Interest spread (Domestic operations)

	FY3/08		FY3/09		FY3/10		1H, FY3/11	
	Average balance	Yield						
Interest earning assets	65,571.0	1.78%	69,174.3	1.71%	74,033.5	1.43%	75,777.9	1.33%
Loans and bills discounted ^{*4}	46,675.9	2.04%	48,534.3	1.99%	49,843.4	1.74%	47,859.8	1.68%
Securities	15,123.1	1.27%	17,380.7	1.09%	21,750.9	0.80%	25,766.3	0.72%
Interest bearing liabilities	67,276.1	0.38%	70,686.4	0.35%	74,843.5	0.20%	74,934.3	0.19%
Deposits, etc.	59,848.4	0.23%	61,809.4	0.23%	67,205.6	0.14%	68,222.2	0.10%
Expense ratio ^{*5}	0.87%		0.88%		0.82%		0.82%	
Total cost of funding	1.25%		1.23%		1.02%		1.01%	
Overall interest spread	0.53%		0.48%		0.41%		0.32%	
Interest spread	1.81%		1.76%		1.60%		1.58%	

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

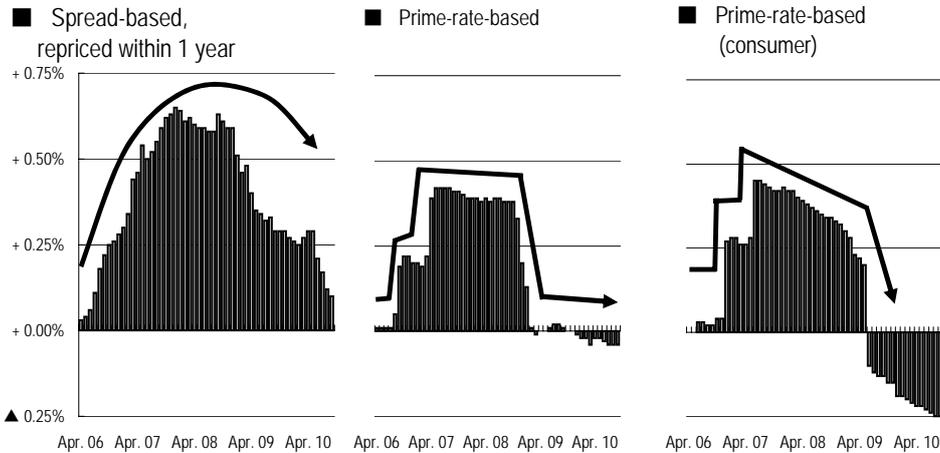
*5 Expense ratio is calculated by subtracting yield of interest bearing liabilities from total cost of funding.

Interest spread (Overseas operations)

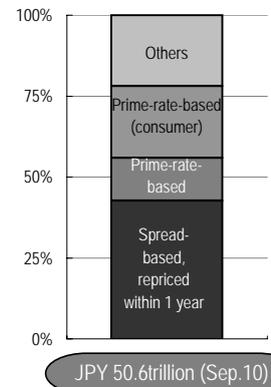
	FY3/08		FY3/09		FY3/10		1H, FY3/11	
	Average balance	Yield						
Interest earning assets	16,324.4	4.30%	19,248.2	3.03%	17,035.2	1.90%	16,761.8	1.65%
Loans and bills discounted	7,573.0	5.03%	10,196.5	3.67%	9,214.5	2.12%	8,411.9	1.97%
Securities	3,528.4	3.68%	5,079.3	2.04%	4,330.5	1.26%	4,911.1	1.42%
Interest bearing liabilities	16,253.4	3.97%	19,236.9	2.57%	16,725.6	1.11%	16,238.1	1.03%
Deposits, etc.	9,278.7	3.58%	9,586.5	1.79%	10,356.2	0.48%	9,462.4	0.45%
Interest spread	1.45%		1.88%		1.64%		1.52%	

General trends of yields on loans and deposits

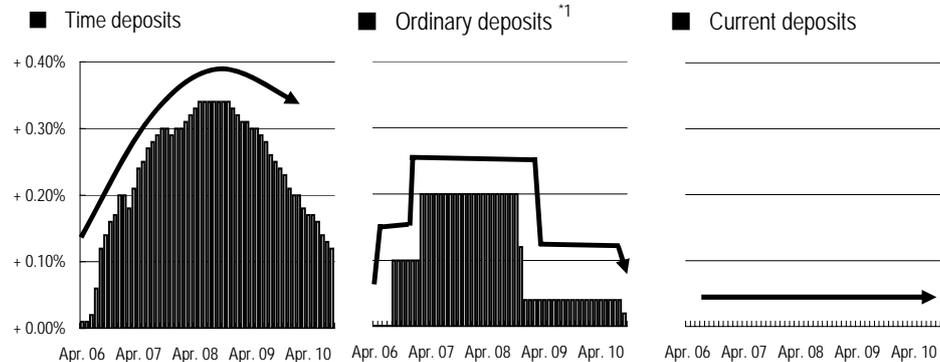
Trends of yields on domestic loans (month-end, compared with March 31, 2006)



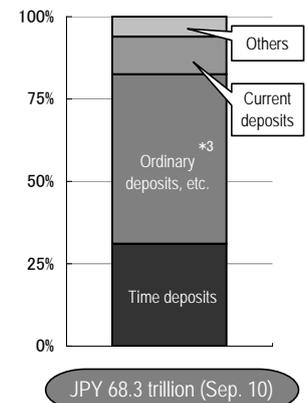
Domestic loans outstanding



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



Domestic deposits outstanding^{*2}



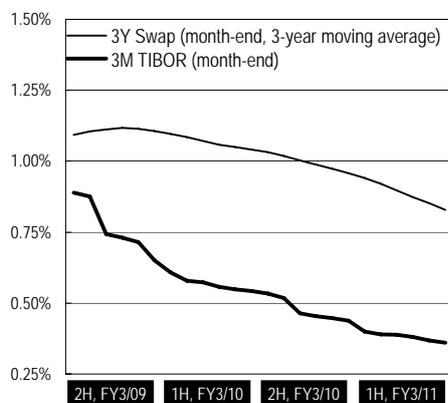
*1 Except for settlement-purpose ordinary deposit (of which principal is fully covered by deposit insurance but no interest is charged, launched February 2005), etc.

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

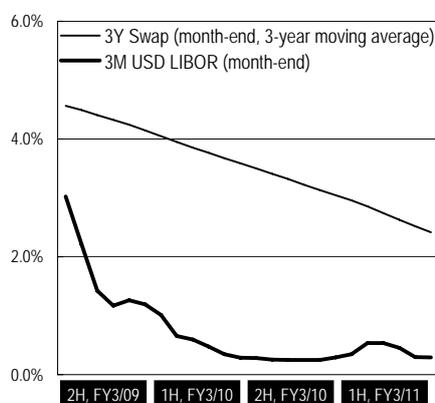
*3 Including settlement-purpose ordinary deposit

Trends of interest rates

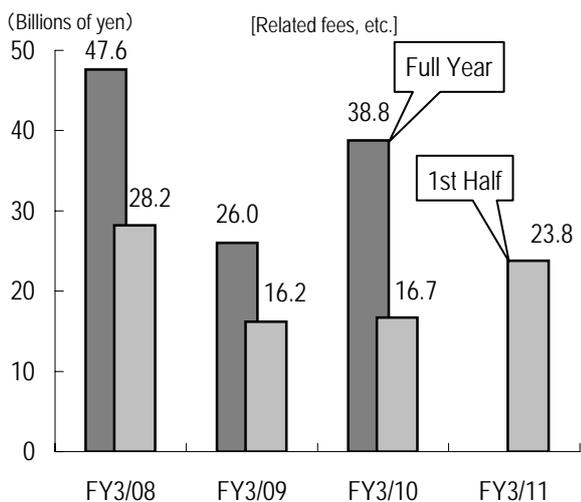
Trend of JPY interest rates



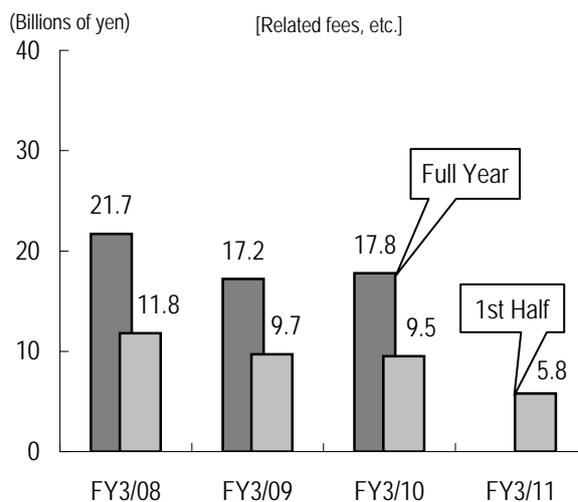
Trend of USD interest rates



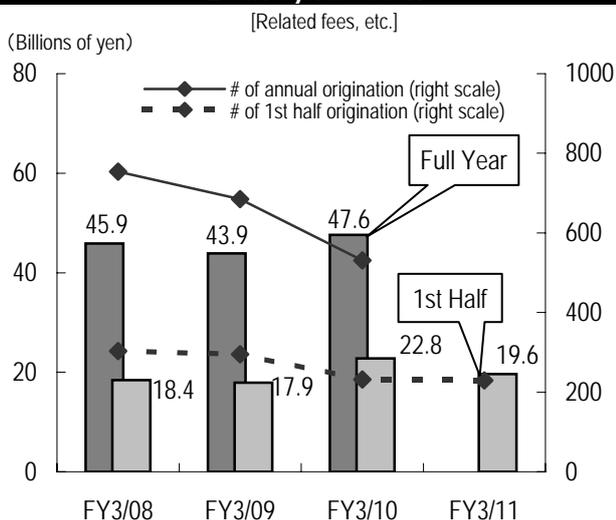
Investment trusts



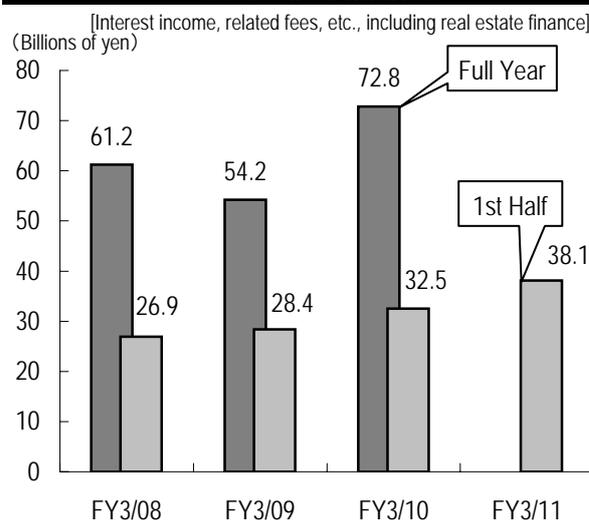
Pension-type insurance



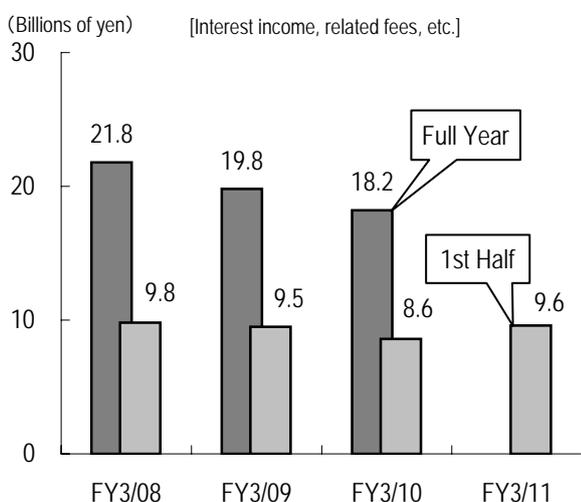
Loan syndication



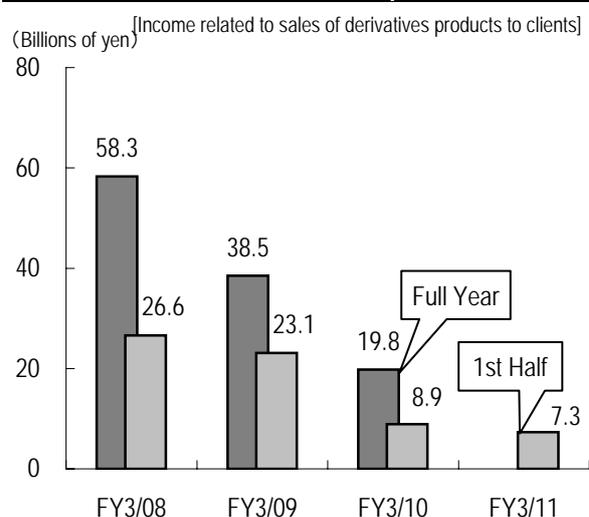
Structured finance



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)

	FY3/08	FY3/09	FY3/10	1H, FY3/11	YOY change
Total credit cost	(147.8)	(550.1)	(254.7)	(43.3)	+113.6
Provision for general reserve for possible loan losses	-	(75.7)	9.0	4.9	(42.7)
Credit cost in Non-recurring gains (losses)	(155.0)	(474.4)	(263.8)	(48.8)	+155.8
Write-off of loans	(121.8)	(231.4)	(102.7)	(22.9)	+59.6
Provision for specific reserve for possible loan losses	-	(182.4)	(92.1)	(23.8)	+65.7
Losses on sales of delinquent loans	(33.2)	(60.2)	(69.2)	(2.1)	+30.7
Provision for loan loss reserve for specific overseas countries	-	(0.4)	0.2	(0.0)	(0.2)
Credit cost in Extraordinary gains (losses)	7.2	0.0	0.1	0.6	+0.5
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	0.0	0.0	0.1	0.6	+0.5

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

(Billions of yen)

	FY3/08	FY3/09	FY3/10	1H, FY3/11	YOY change
Non-recurring gains (losses)	(309.0)	(711.6)	(315.8)	(105.2)	+172.9
Credit costs	(155.0)	(474.4)	(263.8)	(48.8)	+155.8
Gains (losses) on stocks	(141.0)	(220.4)	3.9	(18.3)	+18.5
Other non-recurring gains (losses)	(13.0)	(16.8)	(55.9)	(38.1)	(1.4)
Ordinary profit	510.7	36.1	462.7	393.0	+245.9
Extraordinary gains (losses)	(3.3)	(8.3)	(8.0)	(3.0)	(1.0)
Gains (losses) on disposal of fixed assets	(5.8)	(2.2)	2.4	(1.0)	(0.3)
Losses on impairment of fixed assets	(4.7)	(6.1)	(10.5)	(1.3)	+0.1
Gains (losses) on reversal of reserve for possible loan losses	7.2	-	-	-	-
Recoveries of written-off claims	0.0	0.0	0.1	0.6	+0.5
Income (loss) before income taxes	507.4	27.8	454.7	390.0	+244.9
Income taxes-current	(16.0)	(23.7)	(45.0)	(19.8)	+1.9
Income taxes-deferred	(285.7)	(305.2)	(91.7)	(19.0)	(8.2)
Net income (loss)	205.7	(301.1)	318.0	351.2	+238.6

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

Nikko Cordial Securities

	(Billions of yen)					(Billions of yen)
	FY3/08	FY3/09	FY3/10 ²	1H, FY3/11		Sep. 10
				1H	2H ⁴	
Operating revenue	222.8	164.1	190.5	85.6	104.9	111.3
Commissions	156.7	107.7	-	60.3	76.9	68.5
Net gain on trading	56.9	49.3	-	23.3	23.7	32.4
Interest and dividend income, etc.	9.1	7.0	-	1.9	4.2	10.3
Interest expense	4.9	5.1	-	1.2	4.4	6.7
Net operating revenue	217.8	158.9	184.9	84.4	100.5	104.6
SG&A expenses	166.9	139.2	140.4	63.4	76.9	81.6
Ordinary profit	51.1	22.1	45.3	21.2	24.1	22.6
Net income	23.8	(3.6) ¹	58.3 ³	31.5	26.7	16.1
Capital adequacy ratio	574.6%	607.6%	567.7%	685.8%	566.9%	515.4%

*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 Deferred tax assets for temporary differences, which were allowed to be recognized by corporate demerger, contributed to decrease in income tax-deferred

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

1st Half, FY3/11 highlights

- In retail business, maintained sales of products at high level, especially investment trusts and bonds
- In wholesale business, steadily enhanced investment banking business such as bond underwriting and trading business centered on bond trading. Expanded capability such as equity research and trading system
- Substantially enhanced collaboration with SMBC

Initiatives in 2nd Half, FY3/11

- Further enhance business targeting individuals with high net worth
- Enhance trading business and reinforce products providing capability in overseas operation (LDN, NY and HK)
- Further collaborate with SMBC
 - Start of SMBC's agency services (Oct. 2010)
 - Integration of SMBC Friend Securities' collaborative business with SMBC into Nikko Cordial Securities (Jan. 2011)

SMBC Friend Securities

	(Billions of yen)				(Billions of yen)
	FY3/08	FY3/09	FY3/10	1H, FY3/11	Sep. 10
Net operating revenue	60.2	42.8	67.2	26.3	493.9
SG&A expenses	41.1	40.5	44.4	21.5	27.2
Ordinary profit	19.7	2.8	23.1	5.0	2,219
Net income	11.2	1.5	13.0	2.5	70
Capital adequacy ratio	924.3%	1,092.6%	1,054.8%	918.5%	

1st Half, FY3/11 highlights

- Transactions with individual investors remained at low level due to stagnant stock market
- Increased sales of investment trusts whose major investment is natural resource related companies' equity and emerging markets bonds
- Decrease in transactions of Hong Kong listed stocks and foreign currency denominated bonds, etc.

Initiatives in 2nd Half, FY3/11

- Expand products line-up and provide high quality services
- Diversify information providing measures including investor seminars
- Ensure compliance
- Enhance business efficiency and develop human resources

Japan Research Institute

	(Billions of yen)				(Billions of yen)
	FY3/08	FY3/09	FY3/10	1H, FY3/11	Sep. 10
Operating revenue	88.1	88.0	81.7	39.9	70.0
Operating profit	3.8	1.0	0.9	0.4	10.0
Ordinary profit	4.5	1.4	1.2	0.6	2,091
Net income	2.5	1.3	0.8	0.7	

1st Half, FY3/11 highlights

- Promoted large-sized projects of group companies as planned
- Implemented initiatives in order to strengthen development capability and increase productivity, such as offshoring leverage and establishment of teams specialized in testing
- Adopted cloud computing and virtualization for internal system
- Implemented initiatives in order to streamline administrative work, such as establishment of Office Automation center

Initiatives in 2nd Half, FY3/11

- Further promote large-sized projects of 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
- Further review and streamline administrative work

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

Sumitomo Mitsui Finance & Leasing

	(Billions of yen)				(Billions of yen)	
	FY3/08 ^{*1}	FY3/09	FY3/10	1H, FY3/11	Sep. 10	
Operating revenue	708.4	947.6	894.7	412.5	Total assets	2,441.1
Operating profit	36.2	36.4	43.9	27.5	Lease assets	2,237.9
Ordinary profit	38.0	36.3	43.2	27.9	Capital stock	15.0
Net income	40.8	14.7	24.8	16.2	Number of employees	1,540
Contracted amount	1,054.1	895.8	733.6	310.3		

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

1st Half, FY3/11 highlights

- Enhanced alliances with SMFG and Sumitomo Corp.
 - Established subsidiary in Indonesia (commenced operation in Jul. 2010)
 - Conducted the first deal compliant with Islamic finance
 - Expanded aircraft leasing business
- Agreed with Sony to establish SFI Leasing Company (became SMFL's subsidiary in Nov. 2010)
- Issued the first unsecured bond

Initiatives in 2nd Half, FY3/11

- Strengthen value added sales promotion through enhancement of advisory division
 - Newly build and enhance alliances with suppliers and enhancement of sales finance
 - Promote new products and financing services to meet market needs
- Further enhance alliances with SMFG and Sumitomo Corp.
- Promote shared services with group companies
- Continue to develop human resources systematically

Sumitomo Mitsui Card

	(Billions of yen)				(Billions of yen)	
	FY3/08	FY3/09	FY3/10	1H, FY3/11	Sep. 10	
Operating revenue	168.4	180.2	183.6	91.6	Total assets	936.4
Operating profit	16.9	22.3	24.3	14.3	Capital stock	34.0
Ordinary profit	16.8	22.5	24.3	14.3	Number of employees	2,322
Net income	25.1	12.9	14.1	8.1		
Card sales handled	5,375.2	5,858.7	6,209.0	3,383.7		
Number of cardholders (millions)	16.41	18.66	20.50	20.59		

1st Half, FY3/11 highlights

- Promoted finance business and pursued new markets
- Expanded processing and alliance business
- Developed new products and services, promoted CSR and improved securities
- Responded to the revision of Money Lending Law
- Strengthened internal management system such as cost reduction and risk management
- Improved quality and efficiency of operations

Initiatives in 2nd Half, FY3/11

- Further promote finance business and pursue new markets
- Expand processing and alliance business
- Further develop new products and services, promote CSR and improve securities
- Respond to the revision of Installment Sales Law
- Further strengthen internal management system such as cost reduction and risk management
- Further improve quality and efficiency of operations

Cedyna^{*2}

	(Billions of yen)			
<Consolidated>	FY3/08	FY3/09 ^{*3}	FY3/10	1H, FY3/11
Operating revenues	303.9	261.9	232.7	109.1
Operating expenses	322.4	262.3	273.1	102.2
Provision for operating receivables	70.2	34.0	38.7	18.1
Provision for loss on interest refunds	52.3	36.4	57.1	0.0
Operating profit (loss)	(18.5)	(0.4)	(40.4)	6.9
Ordinary profit (loss)	(17.9)	(1.7)	(38.5)	7.0
Net income (loss)	(46.2)	(29.7)	(67.9) ^{*4}	6.7
Sales handled	-	6,651.9	6,508.3	3,266.7
Number of Card holders (millions)	-	23.82	24.93	24.89

*2 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. Became SMFG's consolidated subsidiary on May 31, 10 through third-party allotment

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

*4 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 consolidated subsidiaries'/ affiliates' financial results (3)

Promise

(Billions of yen)

<Consolidated>	FY3/08	FY3/09	FY3/10	1H, FY3/11
Operating income	391.2	388.0	339.0	129.0
Interest on consumer loans	346.7	322.8	261.5	98.9
Operating expenses	328.3	456.0	320.5	123.2
Advertising expenses	12.4	13.4	9.6	3.0
Credit losses including provision for uncollectible loans	102.5	169.2	127.8	41.3
Losses on interest repayments	48.0	103.0	24.6	26.1
Personnel expenses	41.2	44.9	37.6	13.4
Operating profit (loss)	63.0	(68.0)	18.5	5.8
Ordinary profit (loss)	64.3	(67.7)	17.9	7.1
Net income (loss)	16.0	(125.1)^{*1}	14.6	(3.4)

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

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

SMBC non-consolidated

(Billions of yen)

	Mar. 08	Mar. 09	Mar. 10	Sep. 10	Change
Assets	100,033.0	107,478.2	103,536.4	108,824.3	+5,287.9
Loans and bills discounted	56,957.8	60,241.3	56,619.1	57,392.4	+773.3 (1)
Securities	22,758.2	28,000.5	28,536.2	33,436.8	+4,900.6 (2)
Deferred tax assets	823.3	668.3	456.6	435.8	(20.8)
Liabilities	96,539.8	104,931.7	98,138.5	103,208.6	+5,070.1
Deposits	66,417.3	69,500.0	70,457.3	70,257.5	(199.8) (3)
NCDs	2,965.6	7,405.7	7,173.4	9,201.4	+2,028.0
Bonds	3,539.1	3,319.7	3,246.0	3,336.7	+90.7
Total net assets	3,493.2	2,546.5	5,397.9	5,615.7	+217.8
Capital stock	665.0	665.0	1,771.0	1,771.0	-
Capital surplus	1,367.5	1,367.5	2,473.5	2,473.5	-
Retained earnings	894.8	499.7	704.5	993.0	+288.5
Total stockholders' equity	2,927.3	2,532.2	4,949.0	5,237.6	+288.6
Net unrealized gains (losses) on other securities	558.1	(52.8)	379.3	208.8	(170.5)
Net deferred losses on hedges	(13.8)	45.4	48.0	147.8	+99.8
Land revaluation excess	21.6	21.7	21.6	21.5	(0.1)
Total valuation and translation adjustments	565.9	14.3	448.9	378.1	(70.8)
Capital ratio^{*1}	12.67%	13.85%	18.28%	20.53%	+2.25%

*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. Figure on Sep. 30, 10 is preliminary.

Main factors of change from Mar. 10

(1) Loans	JPY +0.8 trillion	: Domestic offices <of which Loans to the government>	JPY +1.0 trillion <JPY +2.0 trillion>
		: Overseas offices <Impact from yen appreciation>	JPY (0.2) trillion <JPY (0.6) trillion>
(2) Securities	JPY +4.9 trillion	: Stocks	JPY (0.2) trillion
		: Bonds	JPY +4.0 trillion
		: Foreign currency denominated bonds & investment trusts, etc.	JPY +1.1 trillion
(3) Deposits	JPY (0.2) trillion	: Increased in domestic offices while decreased in overseas offices (for domestic, increased both from individuals and corporations)	

SMFG consolidated

(Billions of yen)

	Mar. 08	Mar. 09	Mar. 10	Sep. 10	Change
Assets	111,955.9	119,637.2	123,159.5	131,409.2	+8,249.7
Loans and bills discounted	62,144.9	65,135.3	62,701.0	63,532.7	+831.7
Securities	23,517.5	28,698.2	28,624.0	33,435.7	+4,811.7
Deferred tax assets	985.5	857.7	728.6	716.0	(12.6)
Liabilities	106,731.8	115,025.5	116,158.7	124,210.6	+8,051.9
Deposits	72,690.6	75,569.5	78,648.6	78,096.9	(551.7)
NCDs	3,078.1	7,461.3	6,995.6	8,977.7	+1,982.1
Bonds	3,969.3	3,683.5	3,422.7	3,489.5	+66.8
Deferred tax liabilities	52.0	27.3	26.5	24.5	(2.0)
Total net assets	5,224.1	4,611.8	7,000.8	7,198.6	+197.8
Capital stock	1,420.9	1,420.9	2,337.9	2,337.9	-
Capital surplus	57.8	57.2	978.9	978.9	(0.0)
Retained earnings	1,740.6	1,245.1	1,451.9	1,789.4	+337.5
Treasury stock	(124.0)	(124.0)	(124.1)	(124.1)	+0.0
Total stockholders' equity	3,095.3	2,599.2	4,644.7	4,982.1	+337.4
Net unrealized gains (losses) on other securities	550.6	(14.6)	412.7	235.4	(177.3)
Net deferred losses on hedges	(75.2)	(20.8)	(39.4)	17.1	+56.5
Land revaluation excess	34.9	35.2	35.0	34.9	(0.1)
Foreign currency translation adjustments	(27.3)	(129.1)	(101.7)	(100.2)	+1.5
Total valuation and translation adjustments	483.0	(129.4)	306.6	187.3	(119.3)
Minority interests	1,645.7	2,141.9	2,049.4	2,029.1	(20.3)
Capital ratio^{*2}	10.56%	11.47%	15.02%	16.02%	+1.00%

*2 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. Figure on Sep. 30, 10 is preliminary.

Loan balance

(Billions of yen)

	Mar. 08	Mar. 09	Mar. 10	Sep. 10
Domestic offices (excluding offshore banking account)	48,877.6	51,241.8	49,525.8	50,516.2
Manufacturing	5,284.5	6,632.2	6,308.2	6,056.5
Agriculture, forestry, fisheries, and mining	138.4	143.6	146.8	117.4
Construction	1,153.8	1,088.9	898.0	842.6
Transportation, communications and public enterprises	2,891.6	3,208.3	3,067.7	3,048.3
Wholesale and retail	4,902.3	4,632.6	4,061.3	3,902.7
Finance and insurance	6,083.6	5,967.4	5,907.4	5,759.1
Real estate ^{*1}	6,311.0	6,222.1	-	-
Real estate and goods rental and leasing ^{*1}	-	-	6,809.6	6,552.9
Various services ^{*1}	5,453.7	5,260.5	3,769.3	3,619.5
Municipalities	780.9	970.6	984.2	1,041.7
Others	15,877.8	17,115.6	17,573.3	19,575.5
Overseas offices and offshore banking accounts	8,080.2	8,999.5	7,093.3	6,876.2
Public sector	19.8	25.6	21.3	26.6
Financial institutions	679.2	524.2	484.9	507.9
Commerce and industry	6,790.9	7,708.5	6,026.3	5,850.0
Others	590.3	741.2	560.8	491.7
Total	56,957.8	60,241.3	56,619.1	57,392.4

*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)

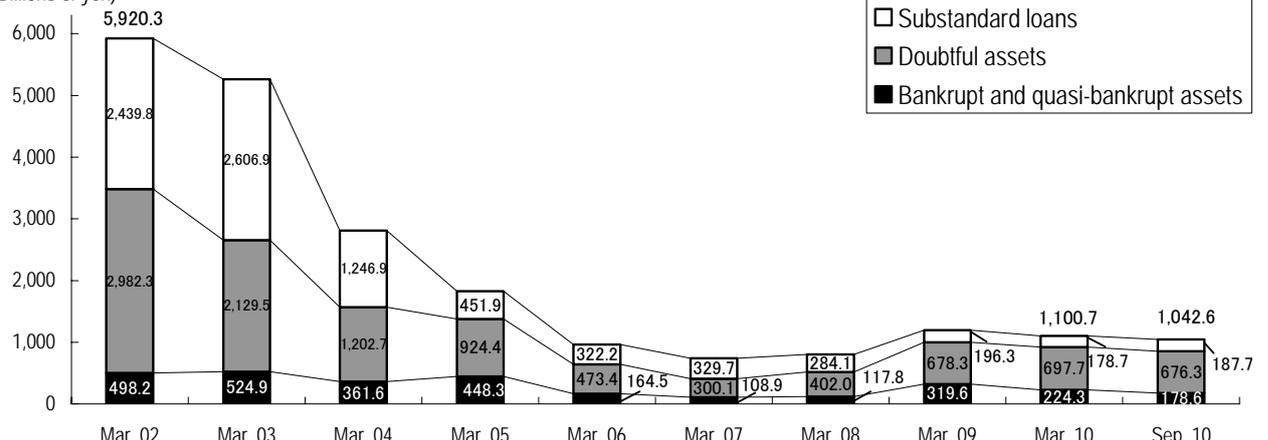
	Mar. 08	Mar. 09	Mar. 10	Sep. 10	Sep. 10 Reserve ratio ^{*3}
Domestic offices (excluding offshore banking account)	735.6	991.4	958.8	891.9	76.7%
Manufacturing	70.8	77.7	84.2	93.1	72.3%
Agriculture, forestry, fisheries, and mining	3.9	4.0	4.0	3.9	72.7%
Construction	79.1	95.5	66.2	55.4	82.0%
Transportation, communications and public enterprises	40.5	69.4	81.2	70.1	71.5%
Wholesale and retail	127.6	98.2	102.2	104.1	78.9%
Finance and insurance	17.2	44.5	23.3	14.6	64.8%
Real estate ^{*1}	157.3	347.0	-	-	-
Real estate and goods rental and leasing ^{*1}	-	-	323.9	303.2	84.6%
Various services ^{*1}	169.0	175.1	181.3	163.6	64.7%
Municipalities	-	-	-	-	-
Others	70.2	80.0	92.5	83.9	100.0%
Overseas offices and offshore banking accounts	68.3	202.8	141.9	150.7	60.7%
Public sector	-	-	-	-	-
Financial institutions	-	26.9	11.7	9.0	65.0%
Commerce and industry	68.3	175.9	130.2	141.7	60.5%
Others	-	-	-	-	-
Total	803.9	1,194.2	1,100.7	1,042.6	72.6%

*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)

(Billions of yen)



	Mar. 02	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Sep. 10
NPL ratio	8.9%	8.4%	5.0%	3.3%	1.7%	1.21%	1.24%	1.78%	1.74%	1.63%
Coverage ratio	76.7%	76.7%	81.5%	90.5%	91.0%	79.42%	80.60%	86.11%	90.56%	88.82%

Impact from revising for classification of Restructured loans	Decrease in NPLs	approx. 170	approx. 160	approx. 90
	Decrease in provisions associated with the above	approx. 30	approx. 20	approx. 15

Disclosure of NPLs under the Financial Reconstruction Law

As of Sep. 30, 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	178.6 (i) (Change from Mar. 10: (45.7))	164.1 (a)		14.5	(*1)		19.1 (*2)	
Potentially Bankrupt Borrowers	Doubtful Assets	Portion of claims secured by collateral or guarantees, etc.		Necessary amount reserved		Specific Reserve	78.14% (*3)	
	676.3 (ii) (Change from Mar. 10: (21.4))	395.5 (b)		280.8			219.4 (*2)	
Borrowers Requiring Caution	Substandard Loans	Portion of Substandard Loans secured by collateral or guarantees, etc.				General Reserve for Substandard Loans	58.31% (*3)	
	187.7 (iii) (Change from Mar. 10: +9.0)	57.0 (c)					71.0	18.27% (*3)
	Claims to Substandard Borrowers	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers				General Reserve	6.91% [14.33%] (*4)	
	Normal Assets						508.4 (*5)	
Normal Borrowers	62,899.0	Claims to Normal Borrowers					0.25% (*4)	

Loan Loss Reserve for Specific Overseas Countries	0.2
---------------------------------------------------	-----

Total	63,941.6 (iv)	NPL ratio	(v)/(iv) 1.63% (Change from Mar. 10) (0.11%)	Total Reserve for possible loan losses	747.1	Reserve ratio (*6)	(D/C) 72.64%
				D: Specific Reserve + General Reserve for Substandard Loans	309.5		
A=(i)+(ii)+(iii)	1,042.6 (v) (Change from Mar. 10: (58.1))	B: Portion secured by collateral or guarantees, etc.	(a)+(b)+(c)	616.6	C: Unsecured portion (A-B)	426.0	Coverage ratio (B+D)/A 88.82%

*1 Includes amount of direct reduction totaling JPY 477.0 billion.

*2 Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Law standards. (Bankrupt/Effectively Bankrupt Borrowers: JPY 4.6 billion, Potentially Bankrupt Borrowers: JPY 20.4 billion)

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

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

*5 Includes amount of Specific Reserve for Borrowers Requiring Caution totaling JPY 17.6 billion.

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

Market value information on Securities**(1) Bonds classified as held-to-maturity**

	(SMFG consolidated)			
	Mar. 10		Sep. 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	3,634.8	88.6
JGBs	2,551.1	49.2	3,230.6	76.5
Japanese local government bonds	151.6	3.1	161.3	4.1
Japanese corporate bonds	239.4	7.0	240.2	8.0
Others	2.2	0.0	2.7	0.0
Bonds whose fair value is below the balance sheet amount	338.3	(0.7)	12.5	(0.0)
JGBs	320.1	(0.6)	-	-
Japanese local government bonds	2.7	(0.0)	0.3	(0.0)
Japanese corporate bonds	0.4	(0.0)	0.2	(0.0)
Others	15.1	(0.1)	12.0	(0.0)
Total	3,282.6	58.6	3,647.3	88.6

¹ Fair value - Balance sheet amount

	(SMBC non-consolidated)			
	Mar. 10		Sep. 10	
	Balance sheet amount	Net unrealized gains (losses) ¹	Balance sheet amount	Net unrealized gains (losses) ¹
	2,860.1	58.5	3,538.9	87.0
	2,551.1	49.2	3,230.6	76.5
	94.4	2.7	93.5	3.3
	214.6	6.6	214.8	7.2
	-	-	-	-
	320.1	(0.6)	-	-
	320.1	(0.6)	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
	-	-	-	-
Total	3,180.2	57.9	3,538.9	87.0

(2) Other securities

	(SMFG consolidated)			
	Mar. 10		Sep. 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	22,360.0	654.4
Stocks	1,604.1	543.7	1,259.2	397.9
Bonds	13,863.7	131.8	16,632.4	138.2
of which JGBs	10,770.0	62.2	13,286.2	58.3
Others	2,494.8	123.8	4,468.4	118.2
Securities whose balance sheet amount is below the acquisition cost	6,909.1	(212.9)	6,978.6	(278.0)
Stocks	786.3	(132.8)	915.2	(225.8)
Bonds	3,580.3	(8.2)	4,390.0	(3.8)
of which JGBs	3,097.1	(2.7)	4,101.7	(0.4)
Others	2,542.5	(72.0)	1,673.3	(48.4)
Total	24,871.8	586.4	29,338.6	376.4

² Balance sheet amount - Acquisition cost

	(SMBC non-consolidated)			
	Mar. 10		Sep. 10	
	Balance sheet amount	Net unrealized gains (losses) ²	Balance sheet amount	Net unrealized gains (losses) ²
	16,917.2	738.9	21,103.7	599.4
	1,540.8	518.1	1,210.3	380.6
	13,073.0	123.1	15,559.5	121.9
	10,446.0	59.7	12,735.1	50.1
	2,303.4	97.7	4,333.9	96.9
	6,157.2	(217.5)	6,498.8	(286.6)
	770.5	(146.7)	877.0	(242.9)
	3,156.3	(6.9)	4,287.0	(3.6)
	2,768.5	(1.8)	4,041.0	(0.4)
	2,230.4	(63.9)	1,334.8	(40.1)
Total	23,074.4	521.4	27,602.5	312.8

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

As of Sep. 10	(SMBC non-consolidated)									
	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. 10		Change from Mar. 10		Change from Mar. 10		Change from Mar. 10		Change from Mar. 10
Bonds	11,604.2	+3,049.3	7,788.7	(5.4)	3,911.7	+1,289.7	80.8	(357.4)	23,385.4	+3,976.0
JGBs	11,384.4	+3,079.2	5,388.1	(139.2)	3,234.3	+1,335.1	-	(353.8)	20,006.8	+3,921.2
Japanese local government bonds	1.1	(3.9)	253.6	+85.2	53.5	+5.9	0.0	0.0	308.2	+87.0
Japanese corporate bonds	218.7	(25.9)	2,147.0	+48.7	623.9	(51.3)	80.8	(3.6)	3,070.4	(32.2)
Others	591.6	(65.7)	2,930.8	+229.9	1,491.0	+944.4	229.0	+61.6	5,242.4	+1,170.1
Total	12,195.8	+2,983.5	10,719.5	+224.4	5,402.7	+2,234.1	309.8	(295.9)	28,627.8	+5,146.0

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

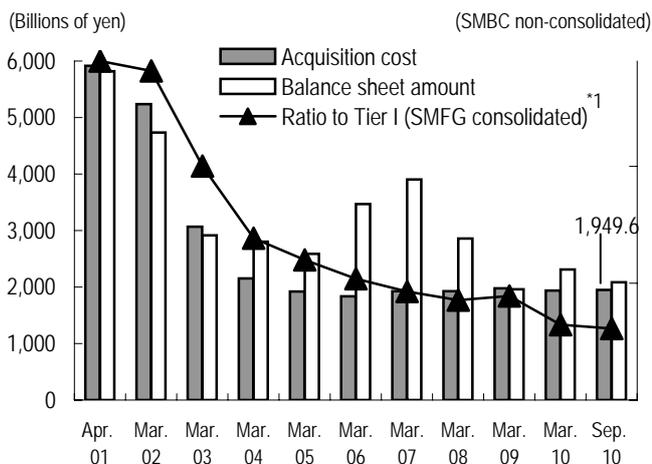
As of Sep. 10	(SMBC non-consolidated)									
	1 year or less		More than 1 year to 5 years		More than 5 years		Total			
		Change from Mar. 10		Change from Mar. 10		Change from Mar. 10		Change from Mar. 10		Change from Mar. 10
Total contract amount		5,122.1	(762.0)	20,392.2	+212.9	7,863.5	+609.9	33,377.8	+60.8	
Receivable fixed rate / payable floating rate	(a)	4,072.7	(395.0)	15,611.0	+328.1	4,161.3	+1,024.1	23,845.0	+957.2	
Receivable floating rate / payable fixed rate	(b)	1,048.9	(337.5)	4,752.3	(114.3)	3,702.2	(414.2)	9,503.4	(866.0)	
Receivable floating rate / payable floating rate		0.5	(29.5)	28.9	(0.9)	-	-	29.4	(30.4)	
Net receivable fixed rate	(a)-(b)	3,023.8	(57.5)	10,858.7	+442.4	459.1	+1,438.3	14,341.6	+1,823.2	

Overview of derivative transactions (on deferred hedge accounting basis)

As of Sep. 10	(SMBC non-consolidated)				
	Net assets		Net deferred gains (losses)		
		Assets		Liabilities	
Total		428.9		49.0	160.3
Interest rate swaps		76.9		36.0	11.4
Currency swaps		342.9		12.8	9.8
Others		9.1		0.2	139.1

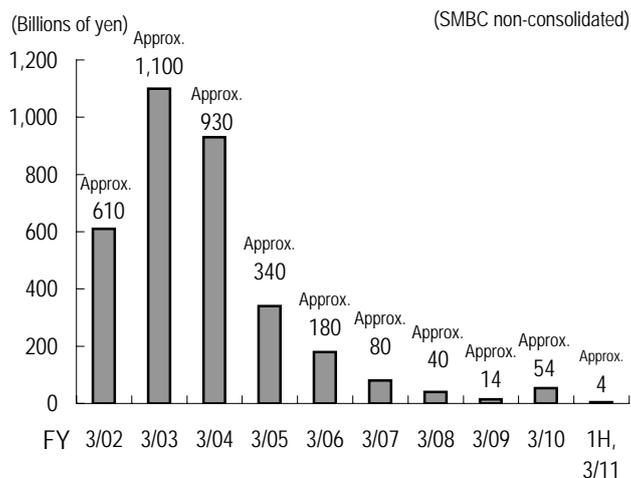
(2-5) Equity portfolio, Securitized products, etc.

Balance of domestic stocks classified as other securities with fair value

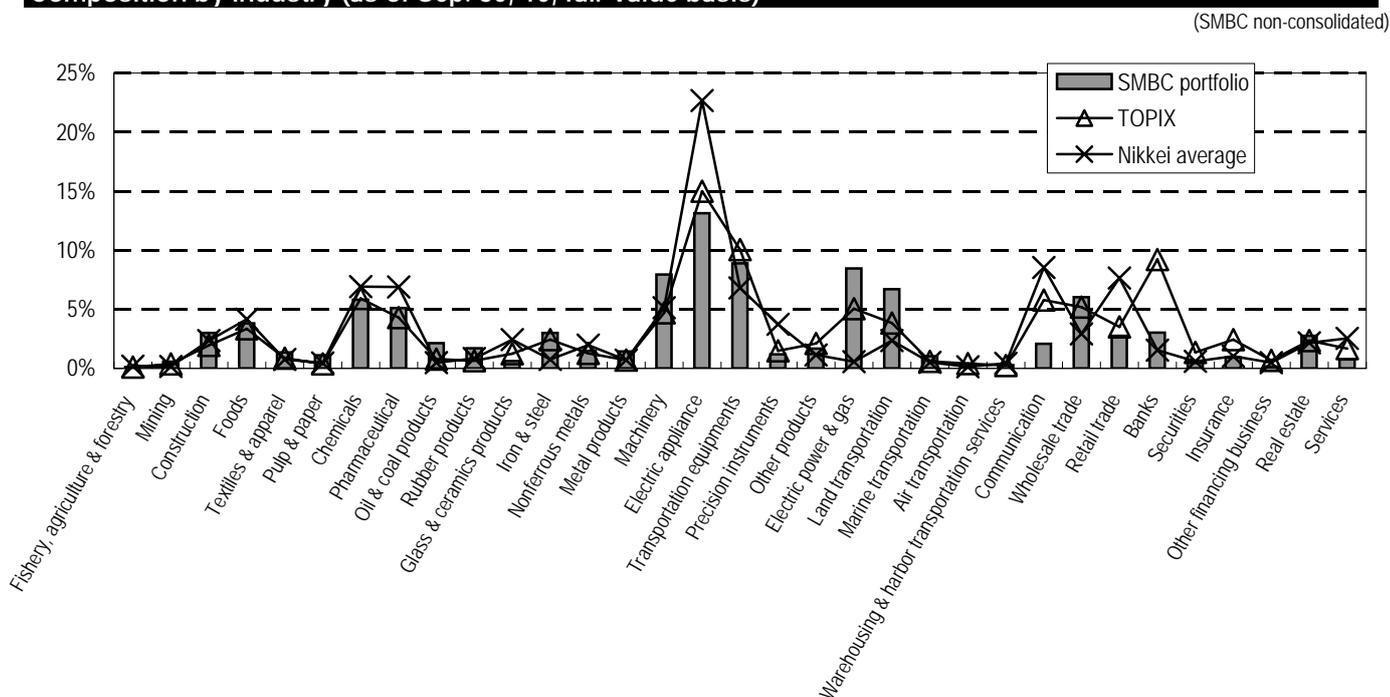


*1 Until Mar. 02, percentage to SMBC consolidated Tier I

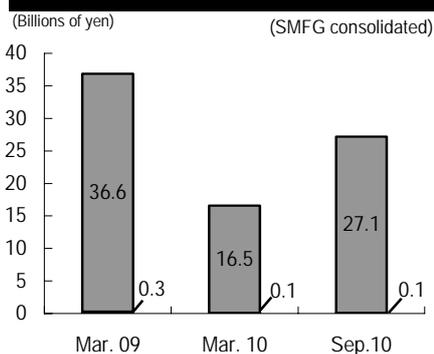
Sales of stockholdings



Composition by industry (as of Sep. 30, 10, fair value basis)



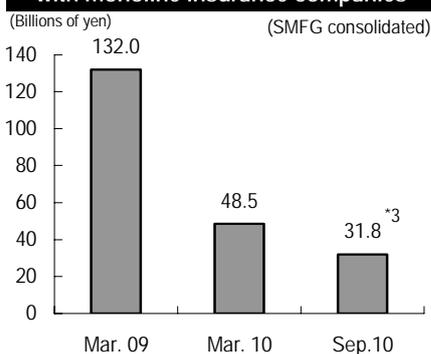
Exposure of securitized products^{*2}



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

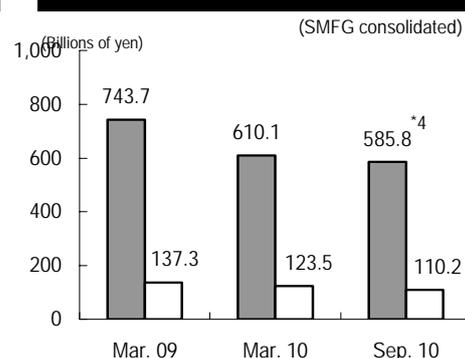
*2 Balance (after provisions and write-offs)

Credit derivatives transactions with monoline insurance companies



*3 Reserve for possible loan losses as of Sep. 10: JPY 8.7 bn

Leveraged loans



*4 Reserve for possible loan losses as of Sep. 10: JPY 39.1 bn (excluding general reserve for possible loan losses against normal borrowers)

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

Capital ratio <SMFG consolidated>¹

(Billions of yen)

	Mar. 08	Mar. 09	Mar. 10 (a) <Preliminary>	Sep. 10 (b)	(b)-(a)
Tier I	4,381.5	4,335.1	6,032.3	6,362.2	+329.9
Capital stock & Capital surplus	1,478.7	1,478.1	3,316.8	3,316.8	(0.0)
<Preferred stock>	<360.3>	<310.2>	<210.0>	<210.0>	<->
<Convertible preferred stock>	<150.3>	<100.2>	<->	<->	<->
Retained earnings (after deduction of cash dividends to be paid)	1,680.5	1,224.0	1,371.3	1,715.8	+344.5 (1)
<Cash dividends to be paid>	<(60.1)>	<(21.1)>	<(80.7)>	<(73.6)>	<+7.1>
Minority interests	1,643.9	2,147.1	2,042.3	2,019.5	(22.8)
<Preferred securities issued by overseas SPCs>	<1,217.0>	<1,763.3>	<1,633.3>	<1,595.6>	<(37.7)>
Treasury stock	(124.0)	(124.0)	(124.1)	(124.1)	0.0
Unrealized losses on other securities	-	(14.6)	-	-	-
Business concession	(0.3)	(0.2)	(12.8)	(12.4)	+0.4
Goodwill and others	(178.4)	(186.6)	(350.7)	(350.6)	+0.1
Intangible assets resulting from business combinations	-	-	(35.2)	(43.7)	(8.5)
Increase in equity capital resulting from a securitization exposure	(44.0)	(42.1)	(37.5)	(38.9)	(1.4)
Amount equivalent to 50% of expected losses in excess of qualifying reserves	-	(17.6)	(36.2)	(20.1)	+16.1
Deductions of deferred tax assets	(47.7)	-	-	-	-
Others	(27.2)	(129.0)	(101.6)	(100.1)	+1.5
Tier II	3,021.9	2,421.0	2,563.9	2,360.8	(203.1)
Unrealized gains on other securities after 55% discount	334.3	-	254.0	165.1	(88.9) (2)
Land revaluation excess after 55% discount	37.2	37.2	37.0	37.0	(0.0)
General reserve for loan losses	59.5	80.4	69.4	89.2	+19.8
Excess amount of provisions	67.8	-	-	-	-
Perpetual subordinated debt	998.3	762.6	427.6	275.0	(152.6) (3)
Dated subordinated debt	1,524.8	1,540.8	1,775.8	1,794.5	+18.7 (4)
Deductions	(737.8)	(708.2)	(467.9)	(451.1)	+16.8
Total capital	6,665.5	6,047.8	8,128.2	8,271.9	+143.7
Risk-adjusted assets	63,117.3	52,726.5	54,084.5	51,612.8	(2,471.7)
Credit risk-adjusted assets	59,335.2	49,397.2	50,518.1	47,546.1	(2,972.0)
Market risk equivalent	430.2	265.7	448.4	650.2	+201.8
<Reference> Outlier ratio ²	5.4%	8.6%	6.1%	9.6%	+3.5%
Operational risk equivalent	3,352.0	3,063.6	3,118.0	3,416.6	+298.6
Capital ratio	10.56%	11.47%	15.02%	16.02%	+1.00%
Tier I ratio	6.94%	8.22%	11.15%	12.32%	+1.17%

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 change from Mar. 10

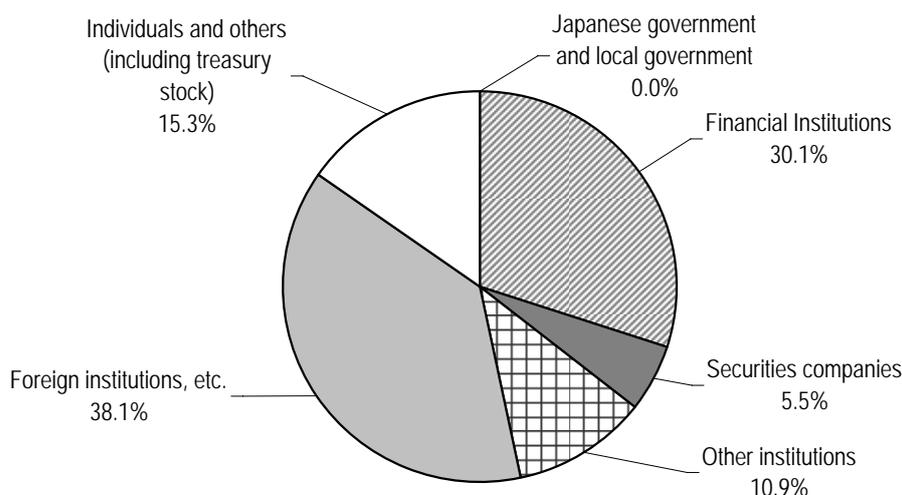
- | |
|--------------------------------------------------------------------------------------------------------|
| (1) Consolidated net income: +417.5, Dividends: (73.6) |
| (2) Decrease in Unrealized gains on other securities due to fall in fair value of stocks, etc.: (88.9) |
| (3) Redemption of Perpetual subordinated debt: (152.6) |
| (4) Issuance of Dated subordinated debt: +110.0, Redemption of Dated subordinated debt, etc.: (82.4) |

<Reference>	Mar. 08	Mar. 09	Mar. 10	Sep. 10 <Preliminary>
Net deferred tax assets	933.5	830.4	702.1	691.5
Net deferred tax assets / Tier I	21.3%	19.2%	11.6%	10.9%

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

(2-6) Capital (2) - Common stocks, preferred stocks and preferred securities

Percentage of total on common stocks (classified by type of shareholders, as of Sep. 30, 10)



List of preferred stocks (SMFG)	Issue date	Aggregate issue amount	Outstanding balance as of Sep. 30, 2010	Acquisition price of Sep. 30, 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		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

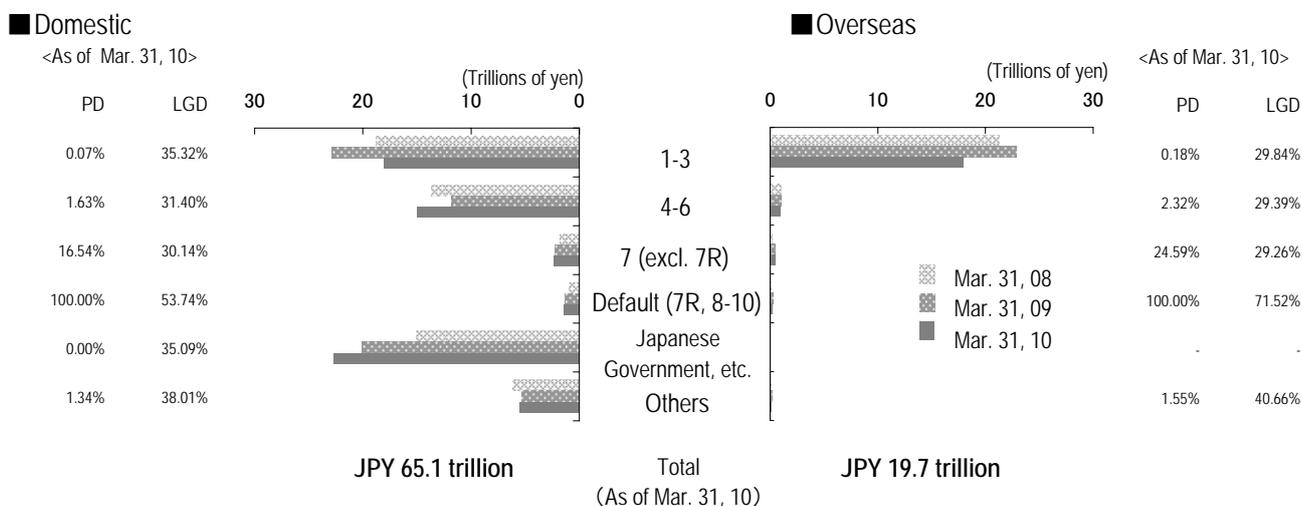
*2 The balance as of Sep 30, 2010 was USD 649.141 millions

*3 The balance as of Sep 30, 2010 was GBP 73.576 millions

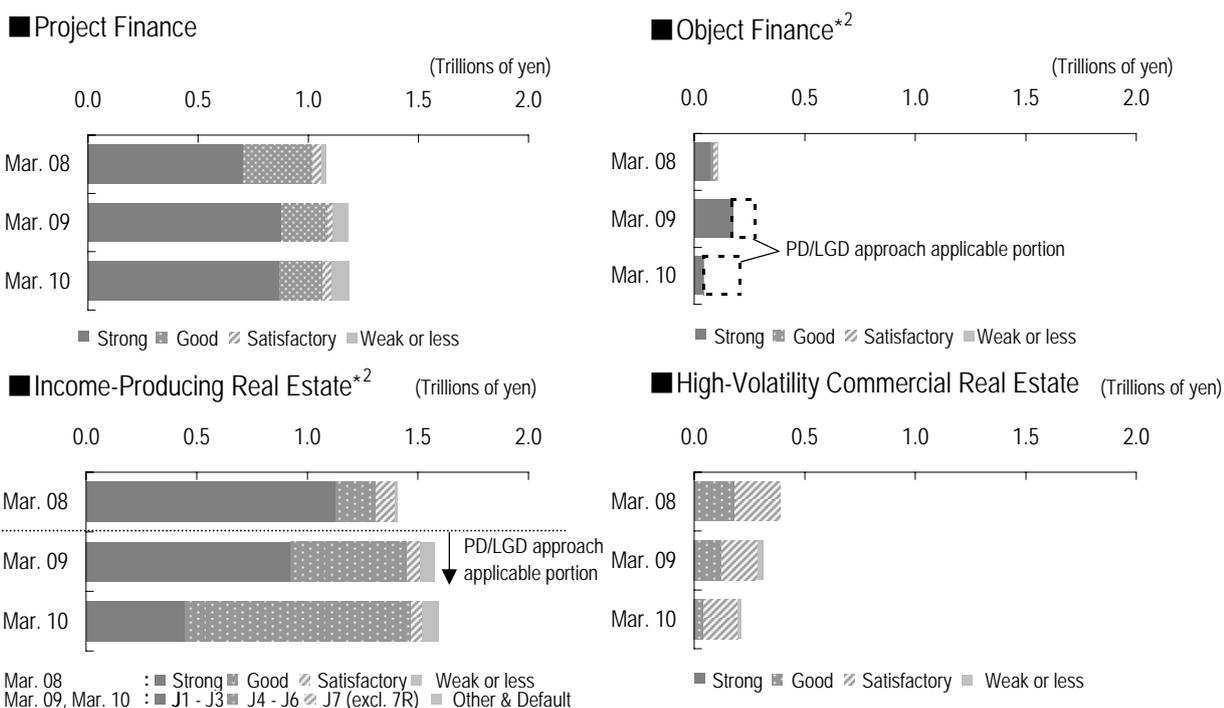
*4 Preferred securities, wholly owned by SMBC and not counted as SMFG's consolidated Tier 1 capital, are not listed

- Corporate exposures

Corporate, Sovereign and Bank Exposures^{*1}



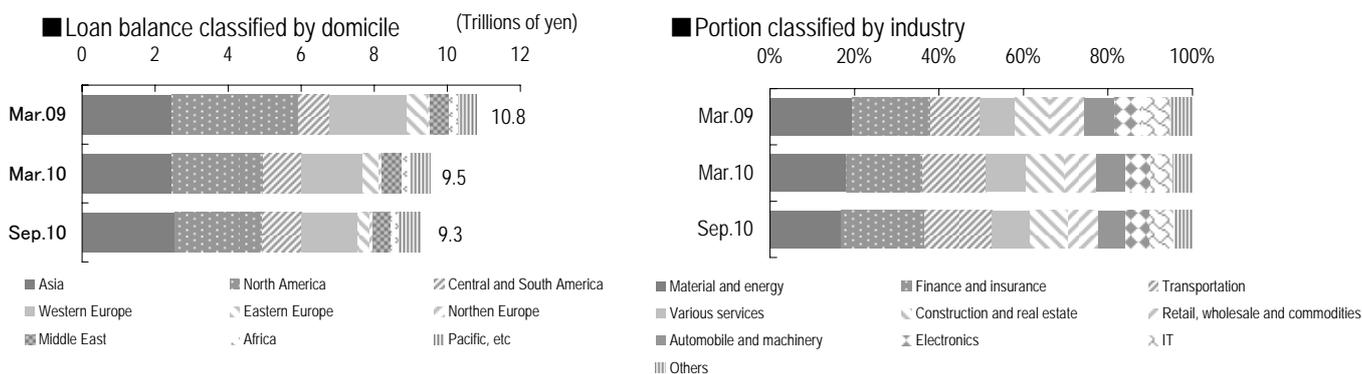
Specialized Lending^{*1}



*1 Source: SMFG Annual Report 2009 P.165-168 and SMFG Annual Report 2010 P174-177

*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.

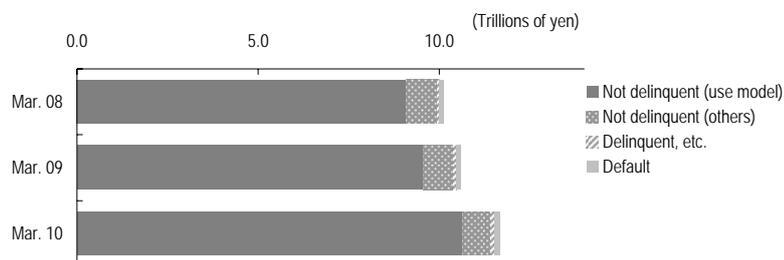
Sum of loan balance of SMBC, SMBC Europe and SMBC (China) (excluding Japan)^{*3}



*3 Classified by domicile of debtors, before direct reduction

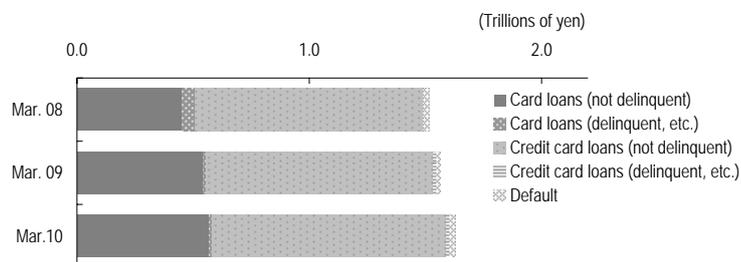
- Retail Exposures

Residential mortgage exposures



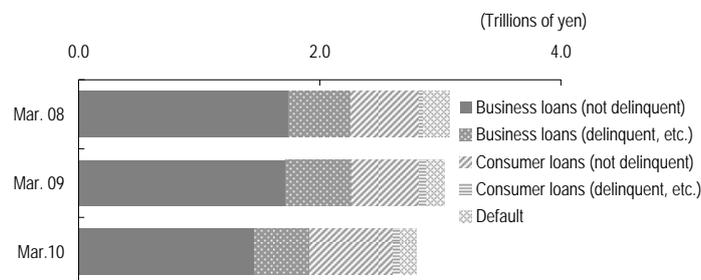
Mar. 31, 10			
	PD segment	Weighted-average PD	Weighted-average LGD
Mortgage loans	Not delinquent		
	Use model	0.37%	44.59%
	Others	0.83%	60.25%
	Delinquent, etc.	31.53%	48.55%
Default		100.00%	45.69%

Qualifying revolving retail exposures



Mar. 31, 10			
	PD segment	Weighted-average PD	Weighted-average LGD
Card loans	Not delinquent	2.12%	85.76%
	Delinquent, etc.	22.22%	76.31%
Credit card balances	Not delinquent	1.42%	77.93%
	Delinquent, etc.	85.68%	80.67%
Default		100.00%	86.86%

Other retail exposures



Mar. 31, 10			
	PD segment	Weighted-average PD	Weighted-average LGD
Business loans	Not delinquent		
	Use model	0.92%	53.50%
	Others	0.61%	57.28%
	Delinquent, etc.	33.13%	63.32%
Consumer loans	Not delinquent		
	Use model	1.16%	67.20%
	Others	1.76%	62.66%
	Delinquent, etc.	22.36%	54.27%
Default		100.00%	66.53%

* Source: SMFG Annual Report 2009 P168-170 and SMFG Annual Report 2010 P177-179

Assets under SMBC account

(Billions of yen)

	Mar. 08	Mar. 09	Mar. 10	Sep. 10
Individual deposits^{*1}	33,987.9	34,889.2	35,638.0	35,812.0
Liquid deposits	20,472.2	20,649.6	21,020.0	21,196.2
Fixed-term deposits	13,092.2	13,720.7	14,148.5	14,136.0
Foreign currency deposits	423.5	518.9	469.5	479.8
Investment trusts^{*2}	3,150.6	2,241.5	2,931.4	2,883.2
Investment trusts for individuals	2,974.0	2,040.4	2,620.7	2,579.2

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

*2 Balance of investment trusts is recognized on a contract basis and measured according to each fund's net asset balance at the term-end.

(Billions of yen)

	FY3/08	FY3/09	FY3/10	1H, FY3/11
Sales of pension-type insurances	389.4	325.5	381.8	110.2
Accumulated sales of pension-type insurances	2,579.4	2,904.9	3,286.7	3,396.9

Loans

(Billions of yen)

	Mar. 08	Mar. 09	Mar. 10	Sep. 10
Housing loans	13,647.8	14,077.1	14,497.5	14,472.8
Residential purpose	10,033.8	10,509.8	11,010.7	11,050.3
Other consumer loans	934.0	925.7	903.0	887.9

(Billions of yen)

	FY3/08	FY3/09	FY3/10	1H, FY3/11
Originated amount of residential housing loans^{*3}	1,510.6	1,574.8	1,543.0	590.4
Originated amount of housing loan with insurance for major serious illness	approx. 280	approx. 330	approx. 380	approx. 200
Securitization	approx. 300	approx. 90	approx. 40	approx. 50

*3 Excluding bridge loans for loans by Japan Housing Finance Agency.

SMBC Products line-up (as of Sep. 30, 10)

		Open architecture
Third-party products	Investment trusts	94 funds:(including 30 Internet-only funds) 10 Domestic bonds, 16 Domestic stocks, 21 International bonds, 29 International stocks, 6 Balanced, 1 Convertible bond, 7 Foreign investment trusts, 4 Others
	Pension-type insurances	14 Products
	Single premium type permanent life insurance	6 Products
	Level premium insurance, etc. ^{*4}	23 Products
In-house products	Securities intermediary	Foreign bonds by public offering (World Bank bonds, etc.), Foreign bonds at secondary markets (US Treasury notes, etc.), 16 Structured notes
	Investment advisory service	1 Product
	Investment products	Foreign currency deposits (6 currencies), Structured deposits (2 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.

*4 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. 08	Mar. 09	Mar. 10	Sep. 10
Domestic branches ^{*1}	416	425	437	436
SMBC Consulting Plaza	81	82	73	73
Loan Promotion Office	103	103	103	103
<Reference> Employees ^{*2}	17,886	21,816	22,460	22,961
Locations where ATMs are available outside				
SMBC branches	1,770	1,791	1,780	1,683
Available for 24 hours	777	750	720	630
ATMs (Total)	33,704	36,128	38,655	40,228
SMBC ATMs	6,671	6,776	6,829	6,738
Inside SMBC branches	3,635	3,668	3,734	3,733
Outside SMBC branches	3,036	3,108	3,095	3,005
Other ATMs	27,033	29,352	31,826	33,490

*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 Sep. 30, 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 436	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

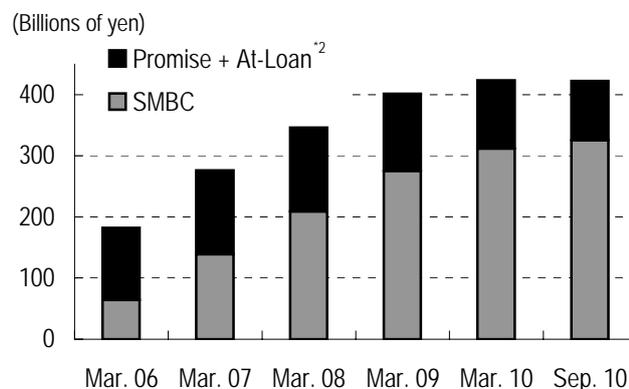
For individuals

Consumer finance

	(Billions of yen)
	Sep. 10
SMBC ^{*1}	Approx. 530
Sumitomo Mitsui Card	Approx. 340
ORIX Credit	Approx. 260
At-Loan ^{*1}	Approx. 100

*1 Including loan balance related to the alliance with Promise

Total loan balance related to the alliance with Promise



*2 Promise: Not including the balance from Mar. 08 to Sep. 10 due to the halt of origination (restarted in Oct. 2010). At-Loan: Including loans provided before collaboration. Halted origination in May 31, 10

	Mar. 08	Mar. 09	Mar. 10	Sep. 10
Number of ACMs under the alliance with Promise	697	712	716	714

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

	(Thousands)			
	Mar. 08	Mar. 09	Mar. 10	Sep. 10
Registered users of "SMBC Direct"	8,423	9,323	10,124	10,497

	(Millions)			
	FY3/08	FY3/09	FY3/10	1H, FY3/11
Transactions through SMBC remote banking	155	170	183	95
Transactions through Internet and mobile banking	151	166	179	93
Transactions through telephone banking	4	4	4	2

For corporations

Electronic banking

(For domestic)	(Thousands)			
	Mar. 08	Mar. 09	Mar. 10	Sep. 10
Internet banking Web 21 ^{*3}	141	149	154	159
Global e-Trade service	15	16	17	17

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

(For overseas)				
	Mar. 08	Mar. 09	Mar. 10	Sep. 10
Electronic banking for overseas ^{*4}	6,086	7,083	8,022	8,581

*4 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

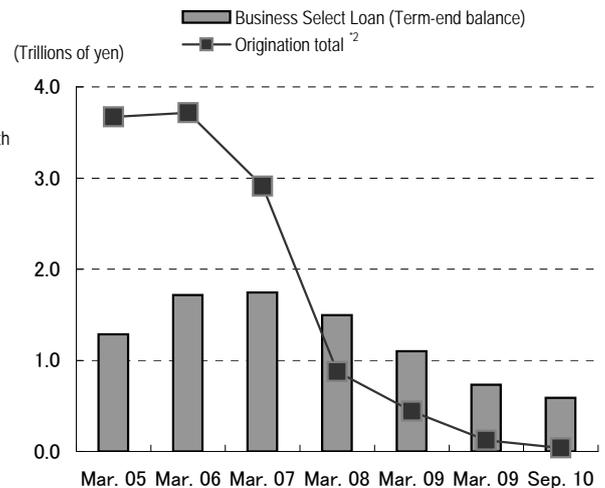
(as of Sep. 30, 10)

Marketing channels for corporate clients	272
Corporate Business Office (Total)	180
Corporate Business Offices not dealing with BSL ^{*1}	107
Corporate Business Offices dealing with BSL ^{*1}	73
Corporate Sales Office	5
Business Support Office	43
Sub-office & Corporate Sales Desk	44

} Channels dealing with BSL^{*1} 165

*1 BSL stands for "Business Select Loan".

Unsecured loans to SMEs - Total



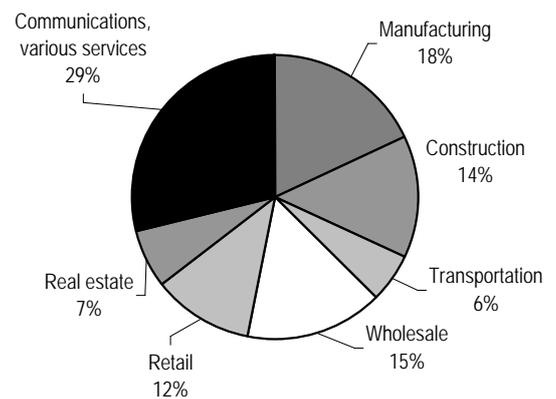
*2 Until Mar. 07, the amount of origination includes N-fund, SMBC Crecer Loan, etc.

Business Select Loan - Product description

- Accumulated number of origination: approx. 250,000
- Accumulated amount of origination: approx. JPY 7.0 trillion (as of Sep. 30, 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 (including collateralized loan)
Guarantee	No third party guarantee required (Guarantee by representative director is required)

Business Select Loan - Industry mix (as of Sep. 30, 10)



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

Lending services for SMEs with less dependence on personal guarantees (as of Sep. 30, 10)

Types of loans	Number of transactions	Balance (Billions of yen)	Major products & services
Loans collateralized by movable property/assigned claim ^{*3}	202	306.4	Asset Linked Loan, etc.
Loans utilizing covenants	1,818	2,360.0	Documentation Loan, etc.
Loans utilizing credit scoring models	32,209	609.2	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	Bank of America Merrill Lynch	163,646
2	JP Morgan	161,232
3	Citi	92,274
4	Mizuho Financial Group	84,029
5	Mitsubishi UFJ Financial Group	70,422
6	Wells Fargo & Co	60,455
7	BNP Paribas SA	51,931
8	SMBC	50,561
9	Deutsche Bank AG	47,835
10	Barclays Capital	37,175

Source: Thomson Reuters

(Jan. - Sep. 10)

Project finance mandated arranger ranking

(Global)		(Millions of USD)
1	State Bank of India	20,686
2	Bank of Taiwan	12,060
3	IDBI Bank	8,974
4	IDFC	5,735
5	Credit Agricole	5,575
6	Axis Bank	5,289
7	BNP Paribas	5,122
8	Mitsubishi UFJ	4,343
9	ICICI	3,627
10	Societe Generale	3,535
11	SMBC	3,046

Source: Thomson Reuters

(Jan - Sep. 10)

League tables: Nikko Cordial Securities

Underwriting volume: Japanese Corporate Debt¹

	(Billions of yen)	
	Proceeds	Market Share
1.	Mizuho Securities	1,132.2 22.1%
2.	Nikko Cordial Securities	877.6 17.1%
3.	Nomura	822.2 16.0%
4.	Daiwa Capital Markets	809.8 15.8%
5.	Mitsubishi UFJ Morgan Stanley	782.7 15.2%
6.	Mitsubishi UFJ Securities	197.9 3.9%
7.	Goldman Sachs Japan	97.1 1.9%
8.	Merrill Lynch Japan Securities	88.4 1.7%
9.	Tokai Tokyo Securities	54.7 1.1%
10.	BNP Paribas (Tokyo Branch)	33.1 0.6%

Source: Thomson Reuters

(Apr - Sep. 10)

Book runner: All Bonds in Yen²

	(Billions of yen)	
	Proceeds	Market Share
1.	Mizuho Securities	1,946.5 20.0%
2.	Nomura	1,633.8 16.8%
3.	Mitsubishi UFJ Morgan Stanley	1,602.6 16.5%
4.	Daiwa Capital Markets	1,425.4 14.7%
5.	Nikko Cordial Securities	1,108.2 11.4%
6.	Goldman Sachs Japan	324.0 3.3%
7.	Mitsubishi UFJ Securities	309.1 3.2%
8.	Barclays Capital Japan	201.2 2.1%
9.	Merrill Lynch Japan Securities	114.5 1.2%
10.	Credit Suisse Securities (Japan)	110.4 1.1%

Source: Thomson Reuters

(Apr. - Sep. 10)

Underwriting volume: Japan Equity & Equity-Related^{3,4}

	(Billions of yen)	
	Proceeds	Market Share
1.	Nomura	462.3 21.4%
2.	Mizuho Securities	410.3 19.0%
3.	JP Morgan Securities	177.5 8.2%
4.	Goldman Sachs International	156.1 7.2%
5.	Nomura International	133.0 6.1%
6.	Daiwa Capital Markets	120.5 5.6%
7.	Mizuho International	118.3 5.5%
8.	Merill Lynch International	91.9 4.2%
9.	Nikko Cordial Securities	88.5 4.1%
10.	Mitsubishi UFJ Securities International	82.0 3.8%

Source: Thomson Reuters

(Apr - Sep. 10)

Book runner: Japan Equity & Equity-Related³

	(Billions of yen)	
	Proceeds	Market Share
1.	Nomura	560.0 25.9%
2.	Mizuho Securities	231.5 10.7%
3.	JP Morgan Securities	200.6 9.3%
4.	Goldman Sachs International	187.9 8.7%
5.	Nomura International	131.7 6.1%
6.	Goldman Sachs Japan	103.8 4.8%
7.	Mitsubishi UFJ Securities International	102.5 4.7%
8.	Merill Lynch International	97.5 4.5%
9.	Daiwa Capital Markets	70.1 3.2%
10.	Deutsche Bank AG (London)	44.9 2.1%
11.	Morgan Stanley international	41.3 1.9%
12.	Nikko Cordial Securities	34.9 1.6%

Source: Thomson Reuters

(Apr - Sep. 10)

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

*2 All bonds denominated in Yen including bonds issued by foreign firms

*3 All equity issued by Japanese firms

*4 Including inter-group deals

<Reference> Global network

SMBC International Network (as of Oct. 31, 2010)

Branches	15	(Reference)	
Sub-branches	7	Sumitomo Mitsui Banking Corporation Europe Limited	4
Representative offices	12	Sumitomo Mitsui Banking Corporation (China)	10
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
- Shenyang Branch
- Tianjin Binhai Sub-Branch
- Suzhou Industrial Park Sub-Branch
- Shanghai Puxi Sub-Branch
- Shanghai Branch
- Dalian Representative Office
- Chongqing 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
- Bogota Representative Office
- Cayman Branch
- Manufacturers Bank
- Sumitomo Mitsui Banking Corporation of Canada
- Banco Sumitomo Mitsui Brasileiro S.A.

Europe, Middle East and Africa

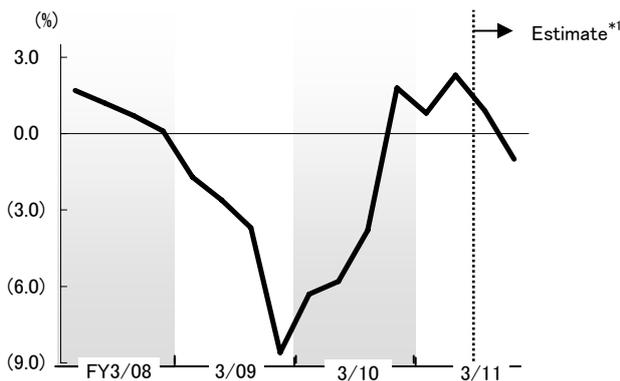
<Sumitomo Mitsui Banking Corporation Europe Limited>

- 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



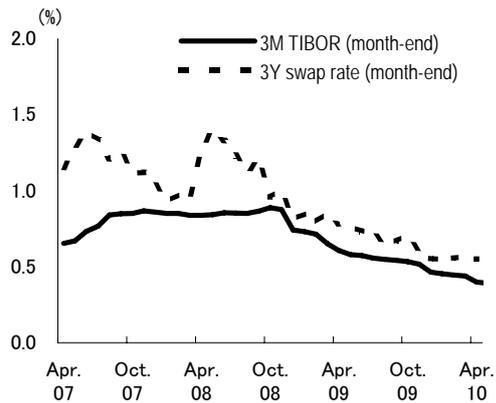
<Reference> Financial and economic indices in Japan

Nominal GDP Growth Rate

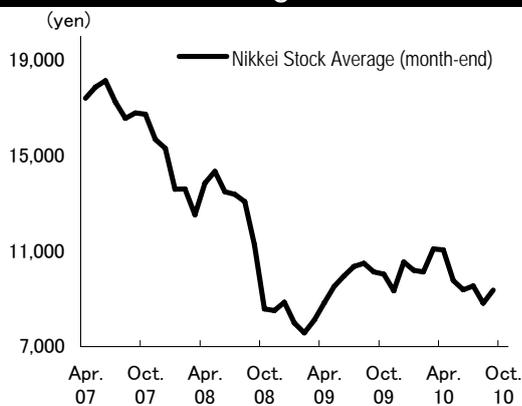


*1 From Oct. 10, estimate by the Japan Research Institute as of Nov. 15, 10

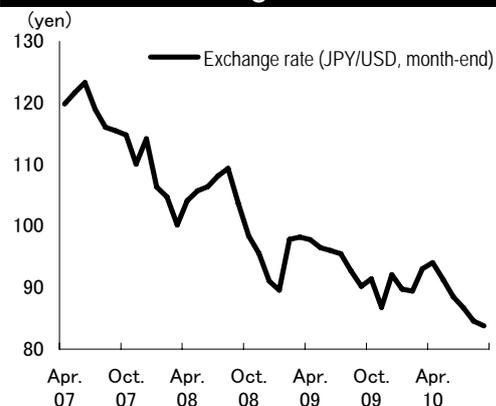
Trends of JPY Interest Rates



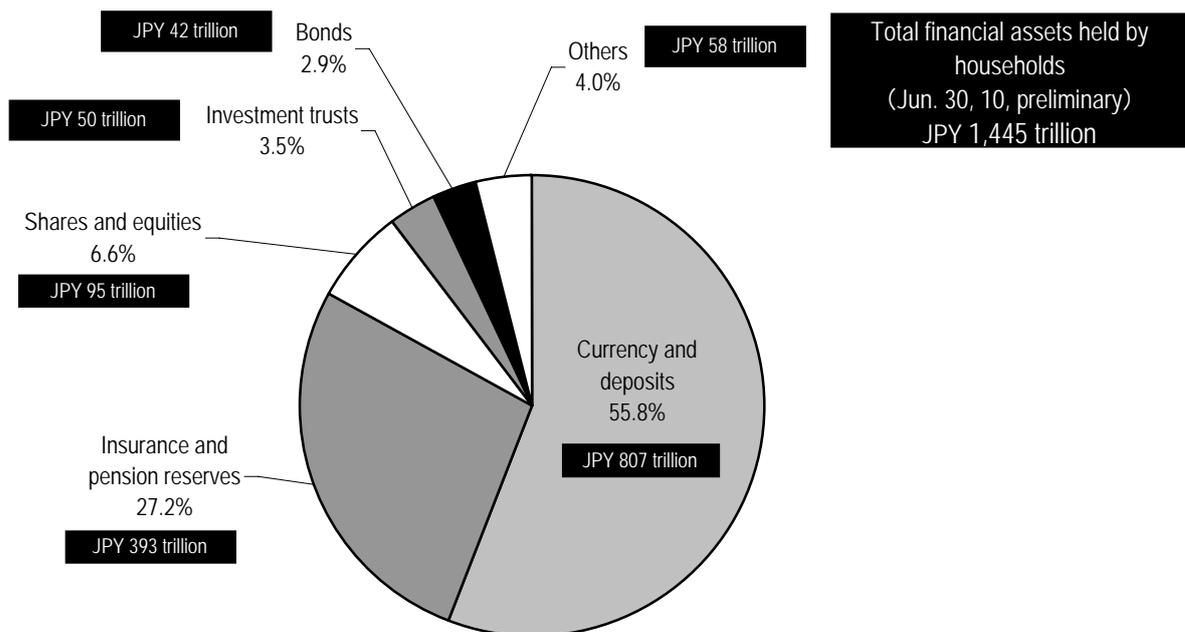
Nikkei Stock Average



USD/JPY Exchange Rate



Financial assets held by households in Japan



Source: Flow of Funds, Bank of Japan