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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.

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

SMFG consolidated

(Billions of yen)

	FY3/08	FY3/09	FY3/10	FY3/11	Difference ^{*1}
Consolidated gross profit	2,116.2	2,165.9	2,236.6	2,504.7	+972.9
Net interest income	1,210.4	1,338.5	1,380.9	1,317.7	+349.9
Trust fees	3.8	2.1	1.8	2.3	+0.0
Net fees and commissions	612.0	557.2	608.6	766.2	+463.5
Net trading income	469.6	211.7	194.1	237.1	+86.0
Net other operating income	(179.5)	56.4	51.2	181.4	+73.5
General and administrative expenses	(978.9)	(1,063.4)	(1,161.3)	(1,355.3)	(656.1)
Gains (losses) on stocks	(7.1)	(183.7)	(10.1)	(91.9)	(4.6)
Equity in earnings (losses) of affiliates	(41.8)	(94.9)	(21.5)	(13.3)	(13.3)
Ordinary profit	831.2	45.3	558.8	825.4	+229.7
Extraordinary gains (losses)	97.8	(15.8)	(0.7)	1.9	+8.8
Net income (loss)	461.5	(373.5)	271.6	475.9	+54.7
Total credit cost	(248.6)	(767.8)	(473.0)	(217.3)	(123.0)
Consolidated net business profit^{*2}	1,022.9	728.7	832.3	1,002.0	+169.4
Total stockholders' equity at the beginning of the term	2,741.6	3,095.3	2,599.2	4,644.7	
Total stockholders' equity at the end of the term	3,095.3	2,599.2	4,644.7	4,921.4	
ROE (denominator: Total stockholders' equity)^{*3}	15.8%	-	7.5%	9.9%	

*1 Difference between SMFG consolidated figures and SMBC non-consolidated figures. See page 9 for main factors contributing to difference

*2 Consolidated net business profit = (SMBC non-consolidated banking profit (before provision for general reserve for possible loan losses)) + (Other consolidated subsidiaries' ordinary profit (excluding non-recurring items)) + (Affiliates' ordinary profit) X (Ownership ratio) - (Internal transaction (dividends, etc.))

*3
$$\text{ROE} = \frac{\text{Net income}}{\text{((Total stockholders' equity at the beginning of the term) + (Total stockholders' equity at the end of the term))} / 2} \times 100$$

SMBC non-consolidated

(Billions of yen)

	FY3/08	FY3/09	FY3/10	FY3/11	YOY change ^{*7}
Gross banking profit	1,484.8	1,524.9	1,455.3	1,531.8	+76.5
<Marketing Units ^{*4} >	<1,389.2>	<1,340.9>	<1,231.0>	<1,219.5>	<+15.8>
Non-interest income ^{*5}	441.8	380.9	339.6	370.0	+34.3
<Proportion of Non-interest income to Gross banking profit>	<29.8%>	<25.0%>	<23.3%>	<24.2%>	<(1.1)%>
Expenses	(665.1)	(701.5)	(685.8)	(699.2)	(13.4)
Overhead ratio	44.8%	46.0%	47.1%	45.6%	(1.5)%
Banking profit^{*6}	819.7	823.4	769.5	832.6	+63.1
Marketing Units ^{*4}	827.6	731.2	635.8	613.6	+1.6
Treasury Unit	127.8	228.9	256.5	312.8	+56.1
Gains (losses) on stocks	(141.0)	(220.4)	3.9	(87.3)	(91.2)
Ordinary profit	510.7	36.1	462.7	595.7	+133.0
Net income (loss)	205.7	(301.1)	318.0	421.2	+103.2
Total credit cost	(147.8)	(550.1)	(254.7)	(94.3)	+160.4

*4 Marketing Units: Consumer Banking Unit, Middle Market Banking Unit, Corporate Banking Unit and International Banking Unit

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

*6 Before provision for general reserve for possible loan losses

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

Gross banking profit

(Billions of yen)

	FY3/08	FY3/09	FY3/10	FY3/11	YOY change
Gross banking profit	1,484.8	1,524.9	1,455.3	1,531.8	+76.5
<Excluding gains (losses) on bonds>	<1,514.9>	<1,498.8>	<1,418.0>	<1,384.7>	<(33.3)>
Gross domestic profit	1,198.3	1,147.2	1,117.2	1,114.4	(2.8)
<Excluding gains (losses) on bonds>	<1,208.3>	<1,179.6>	<1,108.1>	<1,086.0>	<(22.1)>
Net interest income	914.6	930.3	910.0	867.6	(42.4) (1)
<Interest on interest rate swaps>	<(54.5)>	<(38.6)>	<(5.0)>	<(2.7)>	<+2.3>
Trust fees	3.7	2.1	1.7	2.3	+0.6
Net fees and commissions	263.1	220.2	213.2	208.8	(4.4)
Net trading income	8.5	10.8	2.4	1.0	(1.4)
Net other operating income	8.4	(16.2)	(10.1)	34.7	+44.8
<Gains (losses) on bonds>	<(10.0)>	<(32.4)>	<-9.1>	<28.4>	<+19.3> (2)
Gross international profit^{*1}	286.5	377.7	338.1	417.4	+79.3
<Excluding gains (losses) on bonds>	<306.6>	<319.2>	<309.9>	<298.7>	<(11.2)>
Net interest income	58.8	92.5	138.3	102.5	(35.8)
<Interest on interest rate swaps>	<(34.8)>	<(40.9)>	<28.3>	<(9.9)>	<(38.2)>
Net fees and commissions	69.3	73.6	73.5	93.9	+20.4 (3)
Net trading income	55.5	63.1	42.8	35.3	(7.5)
Net other operating income	102.9	148.5	83.5	185.7	+102.2
<Gains (losses) on bonds>	<(20.1)>	<58.5>	<28.2>	<118.7>	<+90.5> (2)

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

Net interest income	+2.6	+4.4	+1.9	+2.3	+0.4
Net trading income (loss)	(377.0)	(101.2)	(70.2)	(114.8)	(44.6)
Net other operating income	+374.4	+96.8	+68.3	+112.5	+44.2

^{*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 tightened loan to deposit spread associated with declined interest rate in the domestic market |
| (2) Increase in Gains on bonds as a result of our ALM operations that quickly responded to market interest rates |
| (3) Increase in Net fees and commissions due mainly to an increase in loan related fees in International Banking Unit |

Banking profit by business units^{*2}

(Billions of yen)

		FY3/08	FY3/09	FY3/10	FY3/11
Consumer	Banking profit	169.3	138.7	103.0	97.5
Banking Unit	Gross banking profit	440.7	429.4	391.7	387.8
	Expenses	(271.4)	(290.7)	(288.7)	(290.3)
Middle Market	Banking profit	421.2	317.1	254.2	222.2
Banking Unit	Gross banking profit	624.3	539.8	472.9	443.9
	Expenses	(203.1)	(222.7)	(218.7)	(221.7)
Corporate	Banking profit	155.6	165.2	164.0	165.3
Banking Unit	Gross banking profit	186.7	196.7	197.3	201.3
	Expenses	(31.1)	(31.5)	(33.3)	(36.0)
International	Banking profit	81.5	110.2	114.6	128.6
Banking Unit	Gross banking profit	137.5	175.0	169.1	186.5
	Expenses	(56.0)	(64.8)	(54.5)	(57.9)
Treasury Unit	Banking profit	127.8	228.9	256.5	312.8
	Gross banking profit	145.4	246.8	272.8	330.7
	Expenses	(17.6)	(17.9)	(16.3)	(17.9)
Headquarters	Banking profit	(135.7)	(136.7)	(122.8)	(93.8)
	Gross banking profit	(49.8)	(62.8)	(48.5)	(18.4)
	Expenses	(85.9)	(73.9)	(74.3)	(75.4)
Total	Banking profit	819.7	823.4	769.5	832.6
	Gross banking profit	1,484.8	1,524.9	1,455.3	1,531.8
	Expenses	(665.1)	(701.5)	(685.8)	(699.2)

^{*2} On managerial accounting basis

(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. 2011	Change from Mar. 2010	FY3/11	YOY change
Total loans	55.2	(1.4)	56.2	(2.9)
Domestic offices	47.9	(1.7)	49.3	(2.1)
Overseas offices	7.3	+0.3	6.9	(0.8)
Domestic loans (on managerial accounting basis)				
Domestic Marketing Units^{*1}	44.5	(1.3)	44.7	(1.9)
Consumer Banking Unit	15.5	0.0 ^{*2}	15.4	+0.2
Middle Market Banking Unit	17.1	(1.2)	17.6	(1.6)
Corporate Banking Unit	11.9	(0.1)	11.7	(0.5)

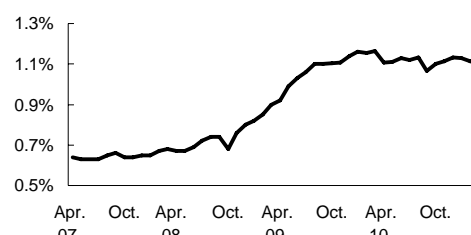
*1 Domestic Marketing Units: Consumer Banking Unit, Middle Market Banking Unit and Corporate Banking Unit

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

Loan spread

(On managerial accounting basis)	<Average loan spread>	
	FY3/11	YOY change
Middle Market Banking Unit	117bp	(2)bp
Corporate Banking Unit	72bp	+5bp

Overseas loan spread^{*3} (on 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		FY3/11	
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield
Interest earning assets	65,571.0	1.78%	69,174.3	1.71%	74,033.5	1.43%	77,088.0	1.27%
Loans and bills discounted ^{*4}	46,675.9	2.04%	48,534.3	1.99%	49,843.4	1.74%	47,537.0	1.65%
Securities	15,123.1	1.27%	17,380.7	1.09%	21,750.9	0.80%	27,380.3	0.66%
Interest bearing liabilities	67,276.1	0.38%	70,686.4	0.35%	74,843.5	0.20%	76,271.9	0.15%
Deposits, etc.	59,848.4	0.23%	61,809.4	0.23%	67,205.6	0.14%	69,104.3	0.09%
Expense ratio ^{*5}	0.87%		0.88%		0.82%		0.82%	
Total cost of funding	1.25%		1.23%		1.02%		0.97%	
Overall interest spread	0.53%		0.48%		0.41%		0.30%	
Interest spread	1.81%		1.76%		1.60%		1.56%	

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

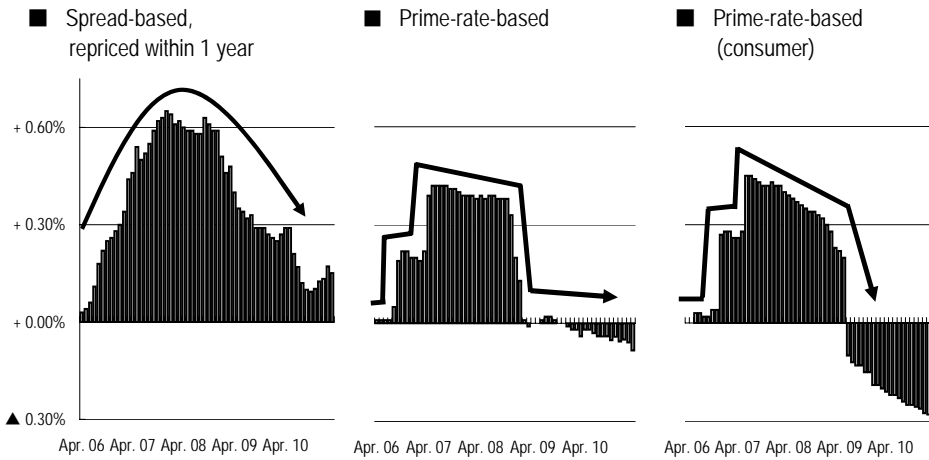
*5 Expense ratio is calculated by subtracting yield of interest bearing liabilities from total cost of funding

Interest spread (Overseas operations)

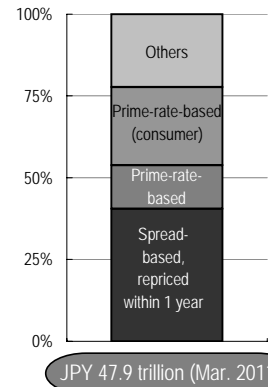
	FY3/08		FY3/09		FY3/10		FY3/11	
	Average balance	Yield	Average balance	Yield	Average balance	Yield	Average balance	Yield
Interest earning assets	16,324.4	4.30%	19,248.2	3.03%	17,035.2	1.90%	17,816.3	1.54%
Loans and bills discounted	7,573.0	5.03%	10,196.5	3.67%	9,214.5	2.12%	8,698.0	1.99%
Securities	3,528.4	3.68%	5,079.3	2.04%	4,330.5	1.26%	5,456.2	1.06%
Interest bearing liabilities	16,253.4	3.97%	19,236.9	2.57%	16,725.6	1.11%	17,214.4	1.01%
Deposits, etc.	9,278.7	3.58%	9,586.5	1.79%	10,356.2	0.48%	9,717.1	0.48%
Interest spread	1.45%		1.88%		1.64%		1.51%	

General trends of yields on loans and deposits

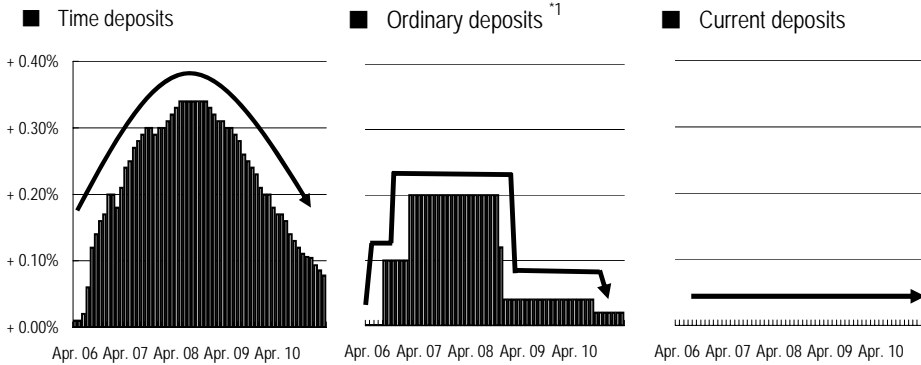
Trends of yields on domestic loans (month-end, compared with March 31, 2006)



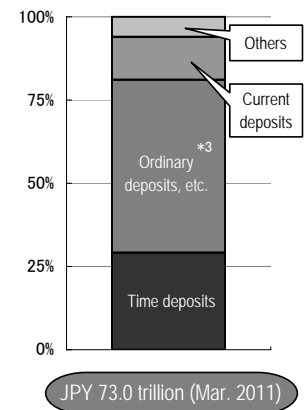
Domestic loans outstanding



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



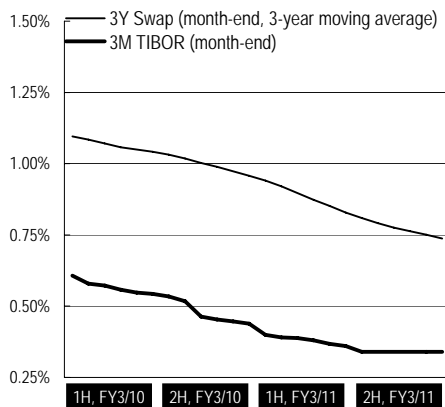
Domestic deposits outstanding²



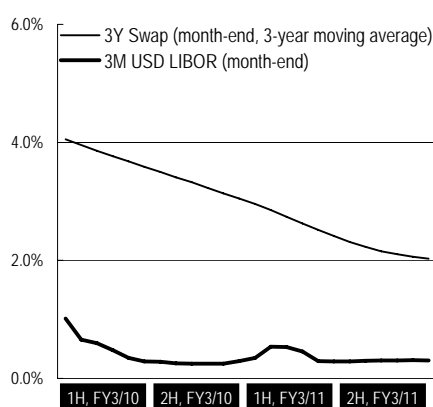
*1 Except for settlement-purpose ordinary deposit (of which principal is fully covered by deposit insurance but no interest is charged, launched February 2005), etc.
 *2 Figures are before adjustment on interoffice accounts in transit. Excludes "negotiable certificates of deposit" and Japan offshore banking accounts
 *3 Including settlement-purpose ordinary deposit

Trends of interest rates

Trend of JPY interest rates



Trend of USD interest rates



(1-3) Business related to non-interest income

<SMBC non-consolidated>

	Investment trusts [Related fees, etc.]			
	(Billions of yen)			
	FY3/08	FY3/09	FY3/10	FY3/11
Full Year	47.6	26.0	38.8	52.0
1st Half	28.2	16.2	16.7	23.8
2nd Half	19.4	9.8	22.1	28.2

	Pension-type insurance [Related fees, etc.]			
	(Billions of yen)			
	FY3/08	FY3/09	FY3/10	FY3/11
Full Year	21.7	17.2	17.8	10.5
1st Half	11.8	9.7	9.5	5.8
2nd Half	9.9	7.5	8.3	4.7

	Loan syndication [Related fees, etc.]			
	(Billions of yen, number of origination)			
	FY3/08	FY3/09	FY3/10	FY3/11
Full Year	45.9	43.9	47.6	44.7
1st Half	18.4	17.9	22.8	19.6
2nd Half	27.5	26.0	24.8	25.1
Number of annual origination (round number)	750	690	530	560
Number of 1st Half origination (round number)	300	300	230	230
Number of 2nd Half origination (round number)	450	390	300	330

	Structured finance [Interest income, related fees, etc., including real estate finance]			
	(Billions of yen)			
	FY3/08	FY3/09	FY3/10	FY3/11
Full Year	61.2	54.2	72.8	87.4
1st Half	26.9	28.4	32.5	38.1
2nd Half	34.3	25.8	40.3	49.3

	Securitization of monetary claims [Interest income, related fees, etc.]			
	(Billions of yen)			
	FY3/08	FY3/09	FY3/10	FY3/11
Full Year	21.8	19.8	18.2	20.0
1st Half	9.8	9.5	8.6	9.6
2nd Half	12.0	10.3	9.6	10.4

	Sales of derivatives products [Income related to sales of derivatives products to clients]			
	(Billions of yen)			
	FY3/08	FY3/09	FY3/10	FY3/11
Full Year	58.3	38.5	19.8	17.0
1st Half	26.6	23.1	8.9	7.3
2nd Half	31.7	15.4	10.9	9.7

* On 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	FY3/11	YOY change
Total credit cost	(147.8)	(550.1)	(254.7)	(94.3)	+160.4
Provision for general reserve for possible loan losses	-	(75.7)	9.0	12.3	+3.3
Credit cost in Non-recurring gains (losses)	(155.0)	(474.4)	(263.8)	(107.6)	+156.2
Write-off of loans	(121.8)	(231.4)	(102.7)	(70.8)	+31.9
Provision for specific reserve for possible loan losses	-	(182.4)	(92.1)	(27.1)	+65.0
Losses on sales of delinquent loans	(33.2)	(60.2)	(69.2)	(9.6)	+59.6
Provision for loan loss reserve for specific overseas countries	-	(0.4)	0.2	(0.1)	(0.3)
Credit cost in Extraordinary gains (losses)	7.2	0.0	0.1	1.0	+0.9
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	1.0	+0.9

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

(Billions of yen)

	FY3/08	FY3/09	FY3/10	FY3/11	YOY change
Non-recurring gains (losses)	(309.0)	(711.6)	(315.8)	(249.2)	+66.6
Credit costs	(155.0)	(474.4)	(263.8)	(107.6)	+156.2
Gains (losses) on stocks	(141.0)	(220.4)	3.9	(87.3)	(91.2)
Other non-recurring gains (losses)	(13.0)	(16.8)	(55.9)	(54.3)	+1.6
Ordinary profit	510.7	36.1	462.7	595.7	+133.0
Extraordinary gains (losses)	(3.3)	(8.3)	(8.0)	(6.9)	+1.1
Gains (losses) on disposal of fixed assets	(5.8)	(2.2)	2.4	(2.3)	(4.7)
Losses on impairment of fixed assets	(4.7)	(6.1)	(10.5)	(4.3)	+6.2
Gains (losses) on reversal of reserve for possible loan losses	7.2	-	-	-	-
Recoveries of written-off claims	0.0	0.0	0.1	1.0	+0.9
Income (loss) before income taxes	507.4	27.8	454.7	588.8	+134.1
Income taxes-current	(16.0)	(23.7)	(45.0)	(42.4)	+2.6
Income taxes-deferred	(285.7)	(305.2)	(91.7)	(125.2)	(33.5)
Net income (loss)	205.7	(301.1)	318.0	421.2	+103.2

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

<Consolidated subsidiaries>

SMBC Nikko Securities^{*1}

	(Billions of yen)					(Billions of yen)	
	FY3/08	FY3/09	FY3/10 ^{*3}	FY3/11		Mar. 2011	
				1H	2H ^{*5}		
Operating revenue	222.8	164.1	190.5	85.6	104.9	218.6	
Commissions	156.7	107.7	-	60.3	76.9	135.8	
Net gain on trading	56.9	49.3	-	23.3	23.7	62.6	
Interest and dividend income, etc.	9.1	7.0	-	1.9	4.2	20.1	
Interest expense	4.9	5.1	-	1.2	4.4	13.4	
Net operating revenue	217.8	158.9	184.9	84.4	100.5	205.1	
SG&A expenses	166.9	139.2	140.4	63.4	76.9	166.6	
Ordinary profit	51.1	22.1	45.3	21.2	24.1	38.3	
Net income	23.8	(3.6) ^{*2}	58.3 ^{*4}	31.5	26.7	23.5	
Capital adequacy ratio	574.6%	607.6%	567.7%	685.8%	566.9%	520.0%	
						Total assets	7,921.7
						Capital stock	10.0
						Number of employees	6,975
						Number of branches	109

*1 Changed name from Nikko Cordial Securities (Apr. 2011)

*2 Recorded JPY 25.8 billion of Extraordinary losses including lump-sum payment for early retired employees, restructuring cost for overseas branch write-off of investments in subsidiaries and affiliates, and loss from sales of investment securit

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

*4 Income taxes-deferred decreased due to an effect of Deferred tax assets of temporary differences resulting from corporate demerger

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

SMBC Friend Securities

	(Billions of yen)				(Billions of yen)
	FY3/08	FY3/09	FY3/10	FY3/11	Mar. 2011
Net operating revenue	60.2	42.8	67.2	53.0	265.8
SG&A expenses	41.1	40.5	44.4	42.7	27.2
Ordinary profit	19.7	2.8	23.1	10.6	2,034
Net income	11.2	1.5	13.0	5.0	70
Capital adequacy ratio	924.3%	1,092.6%	1,054.8%	1,196.0%	

Sumitomo Mitsui Card

	(Billions of yen)				(Billions of yen)
	FY3/08	FY3/09	FY3/10	FY3/11	Mar. 2011
Operating revenue	168.4	180.2	183.6	185.2	915.4
Operating profit	16.9	22.3	24.3	32.6	34.0
Ordinary profit	16.8	22.5	24.3	32.6	2,300
Net income	25.1	12.9	14.1	19.1	
Card sales handled	5,375.2	5,858.7	6,209.0	6,896.3	
Number of cardholders (millions)	16.41	18.66	20.50	20.77	

Cedyna^{*6}

<Consolidated>	(Billions of yen)				(Billions of yen)
	FY3/08	FY3/09 ^{*7}	FY3/10	FY3/11	Mar. 2011
Operating revenue	303.9	261.9	232.7	212.6	2,073.9
Operating expense	322.4	262.3	273.1	210.9	82.8
Provision for operating receivables	70.2	34.0	38.7	35.9	3,573
Provision for loss on interest refunds	52.3	36.4	57.1	13.0	
Operating profit (loss)	(18.5)	(0.4)	(40.4)	1.8	
Ordinary profit (loss)	(17.9)	(1.7)	(38.5)	1.7	
Net income (loss)	(46.2)	(29.7)	(67.9) ^{*8}	1.0	
Sales handled	-	6,651.9	6,508.3	6,364.1	
Number of Card holders (millions)	-	23.82	24.93	22.51	

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

Central Finance consolidated and QUOO non-consolidated. Became SMFG's consolidated subsidiary on May 31, 2010 through third-party allotment.

Became SMFG's wholly-owned subsidiary on May 1, 2011

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

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

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

Sumitomo Mitsui Finance & Leasing

	(Billions of yen)				(Billions of yen)	
	FY3/08 ^{*1}	FY3/09	FY3/10	FY3/11	Mar. 2011	
Operating revenue	708.4	947.6	894.7	812.8	Total assets	2,484.8
Operating profit	36.2	36.4	43.9	50.2	Lease assets	2,281.8
Ordinary profit	38.0	36.3	43.2	50.6	Capital stock	15.0
Net income	40.8	14.7	24.8	29.6	Number of employees	1,485
Contracted amount	1,054.1	895.8	733.6	800.9		

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

Japan Research Institute

	(Billions of yen)				(Billions of yen)	
	FY3/08	FY3/09	FY3/10	FY3/11	Mar. 2011	
Operating revenue	88.1	88.0	81.7	84.8	Total assets	77.9
Operating profit	3.8	1.0	0.9	1.5	Capital stock	10.0
Ordinary profit	4.5	1.4	1.2	1.5	Number of employees	2,101
Net income	2.5	1.3	0.8	(0.4)		

<Affiliated companies accounted for equity method>

Promise

<Consolidated>	(Billions of yen)			
	FY3/08	FY3/09	FY3/10	FY3/11
Operating income	391.2	388.0	339.0	238.4
Interest on consumer loans	346.7	322.8	261.5	180.4
Operating expenses	328.3	456.0	320.5	289.6
Advertising expenses	12.4	13.4	9.6	5.9
Credit losses including provision for uncollectible loans	102.5	169.2	127.8	101.8
Losses on interest repayments	48.0	103.0	24.6	80.4
Personnel expenses	41.2	44.9	37.6	23.0
Operating profit (loss)	63.0	(68.0)	18.5	(51.2)
Ordinary profit (loss)	64.3	(67.7)	17.9	(48.8)
Net income (loss)	16.0	(125.1)*2	14.6	(96.0)

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

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

Difference between SMFG consolidated and SMBC non-consolidated (FY3/11)

(Billions of yen)

	SMFG consolidated		Difference
		SMBC non-consolidated	
Consolidated gross profit	2,504.7	1,531.8	972.9
Net interest income	1,317.7	967.8	349.9 (1)
Trust fees	2.3	2.3	0.0
Net fees and commissions	766.2	302.7	463.5 (2)
Net trading income	237.1	151.1	86.0 (3)
Net other operating income	181.4	107.9	73.5
General and administrative expenses	(1,355.3)	(699.2)	(656.1) (4)
Gains (losses) on stocks	(91.9)	(87.3)	(4.6)
Equity in earnings (losses) of affiliates	(13.3)	-	(13.3)
Ordinary profit	825.4	595.7	229.7
Extraordinary gains (losses)	1.9	(6.9)	8.8
Minority interests in net income	(110.6)	-	(110.6)
Net income (loss)	475.9	421.2	54.7 (5) ¹
Total credit cost	(217.3)	(94.3)	(123.0) (6)
Consolidated net business profit²	1,002.0	832.6	169.4

¹ Figures are before offsetting internal transactions among group companies and after adjustment of ownership ratio

² Consolidated net business profit = (SMBC non-consolidated banking profit (before provision for general reserve for possible loan losses)) + (Other consolidated subsidiaries' ordinary profits (excluding non-recurring items)) + (Affiliates' ordinary profits) X (Ownership ratio) - (Internal transactions (dividends, etc.))

³ Figures of Cedyne are included as an affiliated company accounted for equity method in the first quarter of FY3/11 and as a consolidated subsidiary on and after the second quarter of FY3/11

⁴ Changed name from Nikko Cordial Securities (Apr. 2011)

Main factors of difference

- (1) Kansai Urban Banking Corporation: 72, Sumitomo Mitsui Finance and Leasing: 63, MINATO BANK: 42, ORIX Credit: 24, Sumitomo Mitsui Card: 23, Cedyne: 22
- (2) Sumitomo Mitsui Card: 152, SMBC Nikko Securities⁴: 138, Cedyne: 67, SMBC Guarantee: 35, SMBC Friend Securities: 28
- (3) SMBC Nikko Securities: 72, SMBC Friend Securities: 24
- (4) SMBC Nikko Securities: (173), Sumitomo Mitsui Card: (129), Cedyne: (98), Kansai Urban Banking Corporation: (49), SMBC Friend Securities: (43), Sumitomo Mitsui Finance and Leasing: (42), MINATO BANK: (35)
- (5) SMBC Nikko Securities: 24, Sumitomo Mitsui Finance and Leasing: 16, SMBC Guarantee: 15, Sumitomo Mitsui Card: 13, SMBC Europe: 6, Kansai Urban Banking Corporation: 4, SMBC Friend Securities: 5, Cedyne: 0, Promise: (21)
- (6) Kansai Urban Banking Corporation: (28), Cedyne: (25), Sumitomo Mitsui Card: (18), Sumitomo Mitsui Finance and Leasing: (15), SMBC Guarantee: (9), SMBC Europe: (2)

Difference between SMFG consolidated and SMBC non-consolidated (FY3/10)

(Billions of yen)

	SMFG consolidated		Difference
		SMBC non-consolidated	
Consolidated gross profit	2,236.6	1,455.3	781.3
Net interest income	1,380.9	1,046.4	334.5 (1)
Trust fees	1.8	1.7	0.1
Net fees and commissions	608.6	286.7	321.9 (2)
Net trading income	194.1	115.4	78.7 (3)
Net other operating income	51.2	5.1	46.1
General and administrative expenses	(1,161.3)	(685.8)	(475.5) (4)
Gains (losses) on stocks	(10.1)	3.9	(14.0)
Equity in earnings (losses) of affiliates	(21.5)	-	(21.5)
Ordinary profit	558.8	462.7	96.1
Extraordinary gains (losses)	(0.7)	(8.0)	7.3
Minority interests in net income	(107.7)	-	(107.7)
Net income (loss)	271.6	318.0	(46.4) (5) ¹
Total credit cost	(473.0)	(254.7)	(218.3) (6)
Consolidated net business profit²	832.3	769.5	62.8

⁵ Figures of SMBC Nikko Securities are included only in the second half of FY3/10

Main factors of difference

- (1) Sumitomo Mitsui Finance and Leasing: 62, Kansai Urban Banking Corporation: 58, MINATO BANK: 44, ORIX Credit: 26, Sumitomo Mitsui Card: 25
- (2) Sumitomo Mitsui Card: 146, SMBC Nikko Securities: 77, SMBC Guarantee: 35, SMBC Friend Securities: 29
- (3) SMBC Friend Securities: 38, SMBC Nikko Securities: 25
- (4) Sumitomo Mitsui Card: (132), SMBC Nikko Securities: (79), SMBC Friend Securities: (44), Sumitomo Mitsui Finance and Leasing: (42), Kansai Urban Banking Corporation: (37), MINATO BANK: (35)
- (5) SMBC Nikko Securities: 28, SMBC Friend Securities: 13, Sumitomo Mitsui Finance and Leasing: 12, Sumitomo Mitsui Card: 9, Promise: 3, SMBC Guarantee: 0, SMBC Europe: (12), Kansai Urban Banking Corporation: (15), Cedyne: (32)
- (6) Kansai Urban Banking Corporation: (67), SMBC Europe: (29), Sumitomo Mitsui Finance and Leasing: (26), SMBC Guarantee: (24), Sumitomo Mitsui Card: (23)

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

SMFG consolidated

(Billions of yen)

	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Change
Assets	111,955.9	119,637.2	123,159.5	137,803.1	+14,643.6
Loans and bills discounted	62,144.9	65,135.3	62,701.0	61,348.4	(1,352.6)
Securities	23,517.5	28,698.2	28,624.0	39,952.1	+11,328.1
Deferred tax assets	985.5	857.7	728.6	644.7	(83.9)
Liabilities	106,731.8	115,025.5	116,158.7	130,671.0	+14,512.3
Deposits	72,690.6	75,569.5	78,648.6	81,998.9	+3,350.3
NCDs	3,078.1	7,461.3	6,995.6	8,366.3	+1,370.7
Bonds	3,969.3	3,683.5	3,422.7	3,866.1	+443.4
Deferred tax liabilities	52.0	27.3	26.5	20.5	(6.0)
Total net assets	5,224.1	4,611.8	7,000.8	7,132.1	+131.3
Capital stock	1,420.9	1,420.9	2,337.9	2,337.9	-
Capital surplus	57.8	57.2	978.9	978.9	(0.1)
Retained earnings	1,740.6	1,245.1	1,451.9	1,776.4	+324.5
Treasury stock	(124.0)	(124.0)	(124.1)	(171.8)	(47.7)
Total stockholders' equity	3,095.3	2,599.2	4,644.7	4,921.4	+276.7
Net unrealized gains (losses) on other securities	550.6	(14.6)	412.7	272.3	(140.4)
Net deferred losses on hedges	(75.2)	(20.8)	(39.4)	(9.7)	+29.7
Land revaluation excess	34.9	35.2	35.0	33.4	(1.6)
Foreign currency translation adjustments	(27.3)	(129.1)	(101.7)	(122.9)	(21.2)
Total accumulated other comprehensive income	483.0	(129.4)	306.6	173.1	(133.5)
Minority interests	1,645.7	2,141.9	2,049.4	2,037.3	(12.1)
Capital ratio^{*1}	10.56%	11.47%	15.02%	16.63%	+1.61%

*1 Basel II basis. SMFG introduced "Advanced Measurement Approaches" for the measurement of operational risk since Mar. 31, 2008 and "Advanced Internal Ratings-Based Approach" for credit risk-adjusted assets since March 31, 2009. Figure on Mar. 31, 2011 is preliminary

SMBC non-consolidated

(Billions of yen)

	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Change
Assets	100,033.0	107,478.2	103,536.4	115,484.9	+11,948.5
Loans and bills discounted	56,957.8	60,241.3	56,619.1	55,237.6	(1,381.5)
Securities	22,758.2	28,000.5	28,536.2	39,853.4	+11,317.2
Deferred tax assets	823.3	668.3	456.6	376.9	(79.7)
Liabilities	96,539.8	104,931.7	98,138.5	109,925.6	+11,787.1
Deposits	66,417.3	69,500.0	70,457.3	74,036.5	+3,579.2
NCDs	2,965.6	7,405.7	7,173.4	8,406.8	+1,233.4
Bonds	3,539.1	3,319.7	3,246.0	3,670.4	+424.4
Total net assets	3,493.2	2,546.5	5,397.9	5,559.3	+161.4
Capital stock	665.0	665.0	1,771.0	1,771.0	-
Capital surplus	1,367.5	1,367.5	2,473.5	2,481.2	+7.7
Retained earnings	894.8	499.7	704.5	936.0	+231.5
Total stockholders' equity	2,927.3	2,532.2	4,949.0	5,188.2	+239.2
Net unrealized gains (losses) on other securities	558.1	(52.8)	379.3	229.9	(149.4)
Net deferred losses on hedges	(13.8)	45.4	48.0	121.2	+73.2
Land revaluation excess	21.6	21.7	21.6	20.0	(1.6)
Total valuation and translation adjustments	565.9	14.3	448.9	371.1	(77.8)
Capital ratio^{*2}	12.67%	13.85%	18.28%	21.45%	+3.17%

*2 Basel II basis. SMFG introduced "Advanced Measurement Approaches" for the measurement of operational risk since Mar. 31, 2008 and "Advanced Internal Ratings-Based Approach" for credit risk-adjusted assets since March 31, 2009. Figure on Mar. 31, 2011 is preliminary

Main factors of change from Mar. 2010

(1) Loans	JPY (1.4) trillion	: Domestic offices	JPY (1.7) trillion
		<of which Loans to the government>	<JPY (0.6) trillion>
		: Overseas offices	JPY +0.3 trillion
		<Impact from yen appreciation>	<JPY (0.7) trillion>
(2) Securities	JPY +11.3 trillion	: Stocks	JPY (0.2) trillion
		: Bonds	JPY +9.0 trillion
		: Foreign currency denominated bonds, etc.	JPY +2.5 trillion
(3) Deposits	JPY +3.6 trillion	: Increased in domestic offices (both from individuals and corporations)	
		Remained the same level in overseas offices aside from impact from yen appreciation	

Loan balance

(Billions of yen)

	Mar. 08	Mar. 09	Mar. 10	Mar. 11
Domestic offices (excluding offshore banking account)	48,877.6	51,241.8	49,525.8	47,851.1
Manufacturing	5,284.5	6,632.2	6,308.2	5,632.7
Agriculture, forestry, fisheries, and mining	138.4	143.6	146.8	145.2
Construction	1,153.8	1,088.9	898.0	771.0
Transportation, communications and public enterprises	2,891.6	3,208.3	3,067.7	3,612.4
Wholesale and retail	4,902.3	4,632.6	4,061.3	3,814.3
Finance and insurance	6,083.6	5,967.4	5,907.4	5,934.7
Real estate ^{*1}	6,311.0	6,222.1	-	-
Real estate and goods rental and leasing ^{*1}	-	-	6,809.6	6,383.4
Various services ^{*1}	5,453.7	5,260.5	3,769.3	3,436.4
Municipalities	780.9	970.6	984.2	1,105.7
Others	15,877.8	17,115.6	17,573.3	17,015.3
Overseas offices and offshore banking accounts	8,080.2	8,999.5	7,093.3	7,386.5
Public sector	19.8	25.6	21.3	19.5
Financial institutions	679.2	524.2	484.9	555.7
Commerce and industry	6,790.9	7,708.5	6,026.3	6,246.7
Others	590.3	741.2	560.8	564.6
Total	56,957.8	60,241.3	56,619.1	55,237.6

*1 In accordance with the revision of the Japan Standard Industrial Classification (as revised in Nov. 2007), from Mar. 31, 2010, 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	Mar. 11	Mar. 11 Reserve ratio ^{*3}
Domestic offices (excluding offshore banking account)	735.6	991.4	958.8	999.7	73.5%
Manufacturing	70.8	77.7	84.2	111.4	74.4%
Agriculture, forestry, fisheries, and mining	3.9	4.0	4.0	4.0	65.7%
Construction	79.1	95.5	66.2	74.3	75.8%
Transportation, communications and public enterprises	40.5	69.4	81.2	87.9	64.8%
Wholesale and retail	127.6	98.2	102.2	121.5	69.9%
Finance and insurance	17.2	44.5	23.3	10.8	58.0%
Real estate ^{*1}	157.3	347.0	-	-	-
Real estate and goods rental and leasing ^{*1}	-	-	323.9	320.9	83.8%
Various services ^{*1}	169.0	175.1	181.3	178.7	63.7%
Municipalities	-	-	-	-	-
Others	70.2	80.0	92.5	90.2	100.0%
Overseas offices and offshore banking accounts	68.3	202.8	141.9	126.6	58.0%
Public sector	-	-	-	-	-
Financial institutions	-	26.9	11.7	5.9	58.5%
Commerce and industry	68.3	175.9	130.2	120.7	58.0%
Others	-	-	-	-	-
Total	803.9	1,194.2	1,100.7	1,126.3	70.3%

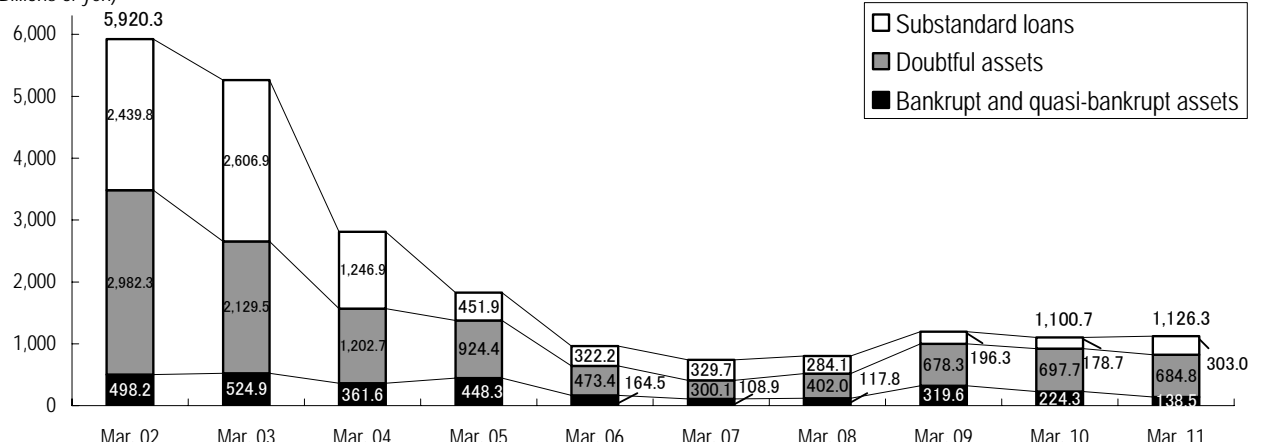
*2 Problem assets based on the Financial Reconstruction Law include loans, acceptances and guarantees, suspense payments, and other credit-type assets

*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	Mar. 11
NPL ratio	8.9%	8.4%	5.0%	3.3%	1.7%	1.21%	1.24%	1.78%	1.74%	1.81%
Coverage ratio	76.7%	76.7%	81.5%	90.5%	91.0%	79.42%	80.60%	86.11%	90.56%	87.59%

Impact from revising for classification of Restructured loans	Decrease in NPLs	approx. 170	approx. 160	approx. 180
	Decrease in provisions associated with the above	approx. 30	approx. 20	approx. 30

Disclosure of NPLs under the Financial Reconstruction Law

As of Mar. 31, 2011

(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	138.5 (i) (Change from Mar. 2010: (85.8))	124.0 (a)		14.5	(*1)		18.6 (*2)	
Potentially Bankrupt Borrowers	Doubtful Assets 684.8 (ii) (Change from Mar. 2010: (12.9))	Portion of claims secured by collateral or guarantees, etc.		Necessary amount reserved		General Reserve for Substandard Loans	77.14% (*3)	
		413.7 (b)		271.1			209.1 (*2)	
Borrowers Requiring Caution	Substandard Loans 303.0 (iii) (Change from Mar. 2010: +124.3)	Portion of Substandard Loans secured by collateral or guarantees, etc.				General Reserve	56.75% (*3)	
	Claims to Substandard Borrowers	118.3 (c)					102.8	19.57% (*3)
	Normal Assets 61,025.8	Claims to Borrowers Requiring Caution, excluding claims to Substandard Borrowers					6.53% [14.14%] (*4)	
							483.5 (*5)	
Normal Borrowers		Claims to Normal Borrowers					0.23% (*4)	

Loan Loss Reserve for Specific Overseas Countries	0.3
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Total	62,152.1 (iv)	NPL ratio	(v)/(iv) 1.81% (Change from Mar. 2010: +0.07%)	Total Reserve for possible loan losses	711.5	Reserve ratio (*6)	(D/C) 70.28%
	A=(i)+(ii)+(iii) 1,126.3 (v) (Change from Mar. 2010: +25.6)	B: Portion secured by collateral or guarantees, etc.	(a)+(b)+(c)	D: Specific Reserve + General Reserve for Substandard Loans	330.5	Coverage ratio	(B+D)/A 87.59%
			656.0				
					470.3		

*1 Includes amount of direct reduction totaling JPY 496.2 billion

*2 Includes reserve for assets that are not subject to disclosure based on the Financial Reconstruction Law standards (Bankrupt/Effectively Bankrupt Borrowers: JPY 4.1 billion, Potentially Bankrupt Borrowers: JPY 18.3 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 0.2 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. 2010		Mar. 2011	
	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	3,785.3	61.4
of which JGBs	2,551.1	49.2	3,384.3	52.8
Bonds whose fair value is below the balance sheet amount	338.3	(0.7)	404.0	(1.5)
of which JGBs	320.1	(0.6)	379.9	(1.5)
Total	3,282.6	58.6	4,189.3	59.9

¹ Fair value - Balance sheet amount

	(SMBC non-consolidated) (Billions of yen)			
	Mar. 2010		Mar. 2011	
	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	2,860.1	58.5	3,691.9	60.4
of which JGBs	2,551.1	49.2	3,384.3	52.8
Bonds whose fair value is below the balance sheet amount	320.1	(0.6)	379.9	(1.5)
of which JGBs	320.1	(0.6)	379.9	(1.5)
Total	3,180.2	57.9	4,071.7	58.9

(2) Other securities

	(SMFG consolidated)			
	Mar. 2010		Mar. 2011	
	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	16,832.5	720.9
of which Stocks	1,604.1	543.7	1,342.0	487.8
of which Bonds	13,863.7	131.8	12,365.0	108.6
of which JGBs	10,770.0	62.2	9,468.3	45.2
Securities whose balance sheet amount is below the acquisition cost	6,909.1	(212.9)	18,513.3	(350.0)
of which Stocks	786.3	(132.8)	869.9	(175.8)
of which Bonds	3,580.3	(8.2)	13,195.0	(31.9)
of which JGBs	3,097.1	(2.7)	12,701.9	(27.3)
Total	24,871.8	586.4	35,345.9	370.9

² Balance sheet amount - Acquisition cost

	(SMBC non-consolidated) (Billions of yen)			
	Mar. 2010		Mar. 2011	
	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	16,917.2	738.9	15,788.2	662.0
of which Stocks	1,540.8	518.1	1,283.2	468.6
of which Bonds	13,073.0	123.1	11,598.1	99.9
of which JGBs	10,446.0	59.7	9,099.9	41.4
Securities whose balance sheet amount is below the acquisition cost	6,157.2	(217.5)	17,667.5	(356.4)
of which Stocks	770.5	(146.7)	842.2	(193.2)
of which Bonds	3,156.3	(6.9)	12,705.1	(28.0)
of which JGBs	2,768.5	(1.8)	12,356.1	(24.4)
Total	23,074.4	521.4	33,455.7	305.6

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

(SMBC non-consolidated)

As of Mar. 2011	(Billions of yen)									
	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. 2010	Change from Mar. 2010	Change from Mar. 2010	Change from Mar. 2010	Change from Mar. 2010	Change from Mar. 2010				
Bonds	11,847.0	+3,292.1	12,718.8	+4,924.7	3,737.5	+1,115.5	71.6	(366.6)	28,374.9	+8,965.5
of which JGBs	11,623.1	+3,317.9	10,547.1	+5,019.8	3,049.9	+1,150.7	-	(353.8)	25,220.1	+9,134.5
Others	1,331.2	+673.9	3,300.8	+599.9	1,571.3	+1,024.7	372.9	+205.5	6,576.2	+2,503.9
Total	13,178.2	+3,965.9	16,019.6	+5,524.5	5,308.8	+2,140.2	444.5	(161.2)	34,951.1	+11,469.3

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

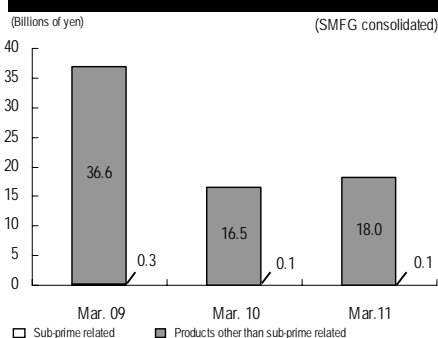
(SMBC non-consolidated)

As of Mar. 2011	(Billions of yen)								
	1 year or less	More than 1 year to 5 years	More than 5 years	Total					
	Change from Mar. 2010	Change from Mar. 2010	Change from Mar. 2010	Change from Mar. 2010	Change from Mar. 2010	Change from Mar. 2010			
Total contract amount		5,574.6	(309.5)	19,885.7	(293.6)	10,723.7	+3,470.1	36,184.0	+2,867.0
Receivable fixed rate / payable floating rate (a)		4,960.9	+493.2	14,496.3	(786.6)	4,676.4	+1,539.2	24,133.6	+1,245.8
Receivable floating rate / payable fixed rate (b)		613.2	(773.2)	5,360.0	+493.4	6,047.3	+1,930.9	12,020.5	+1,651.1
Receivable floating rate / payable floating rate		0.5	(29.5)	29.4	(0.4)	-	-	29.9	(29.9)
Net receivable fixed rate (a)-(b)		4,347.7	+1,266.4	9,136.3	(1,280.0)	(1,370.9)	(391.7)	12,113.1	(405.3)

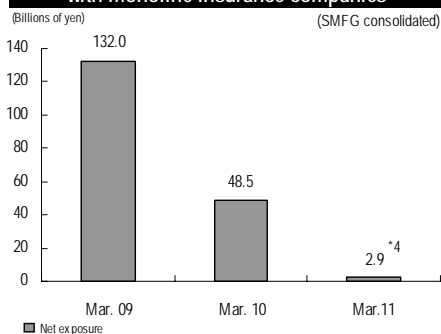
Overview of derivative transactions (on deferred hedge accounting basis)

(SMBC non-consolidated)

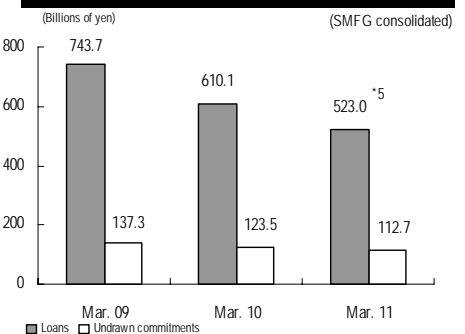
As of Mar. 2011	(Billions of yen)			
	Net assets	Assets	Liabilities	Net deferred gains (losses)
Total	365.6	412.0	46.4	115.1
Interest rate swaps	26.7	57.6	30.9	(17.6)
Currency swaps	338.4	352.3	13.9	6.0
Others	0.5	2.1	1.6	126.7

Exposure of securitized products^{*3}^{*3} Balance (after provisions and write-offs)
Excluding GSE (the balance as of Mar. 2011: JPY 212.1 billion)

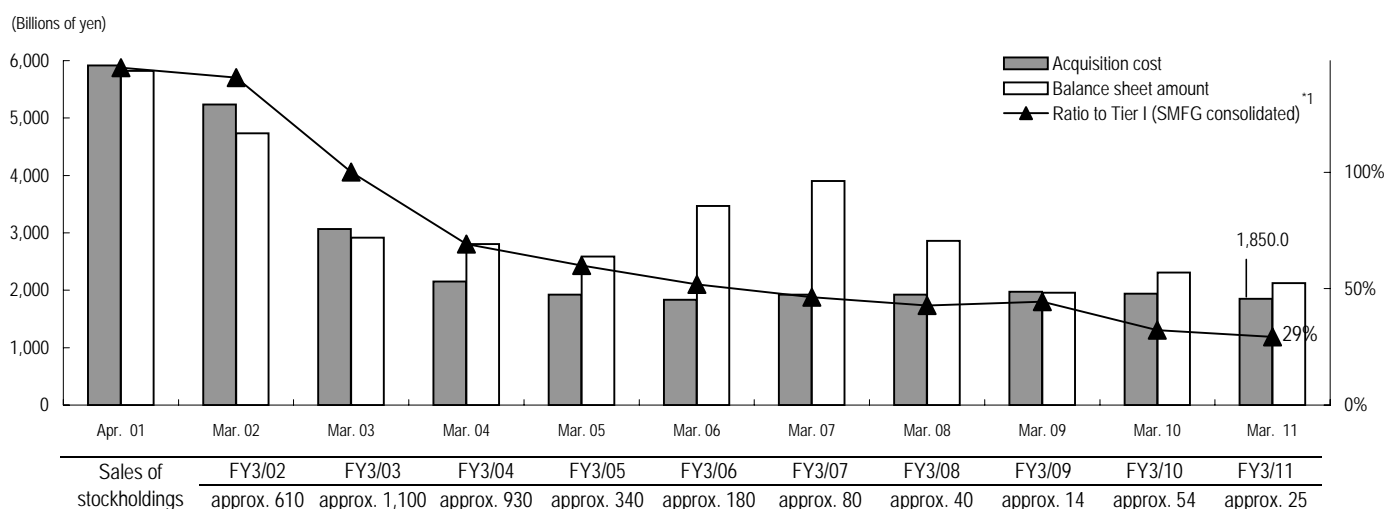
Credit derivatives transactions with monoline insurance companies

^{*4} Reserve for possible loan losses as of Mar. 2011:
JPY 0.8 billion

Leveraged loans

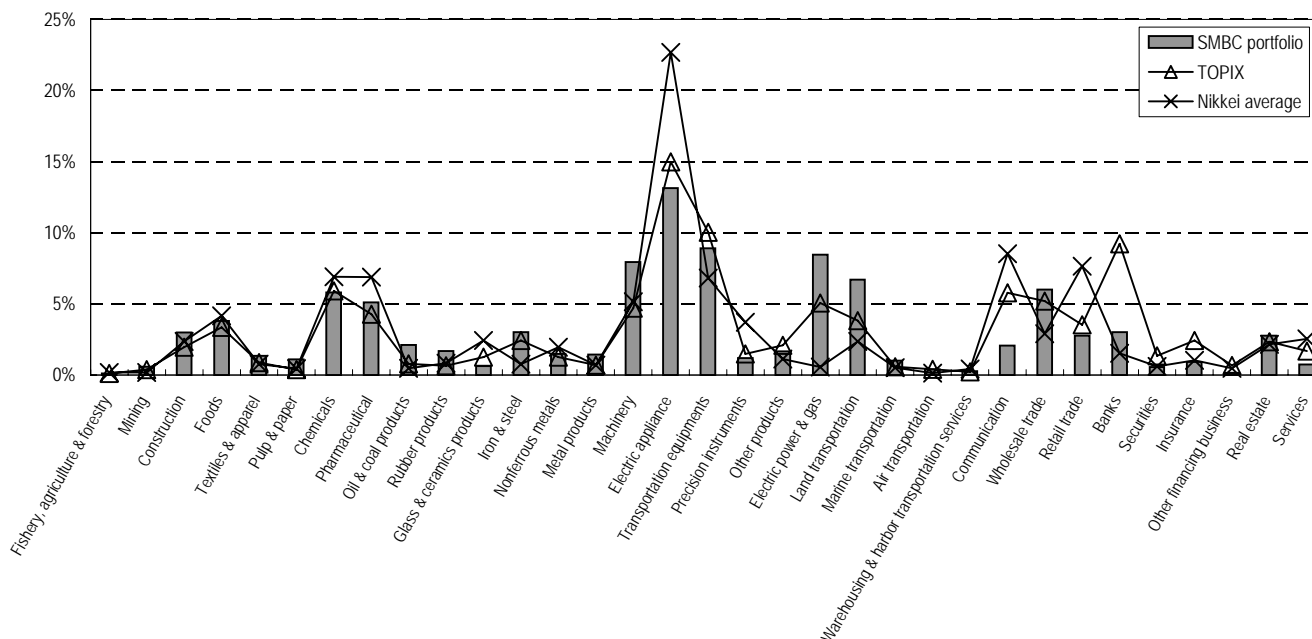
^{*5} Reserve for possible loan losses as of Mar. 2011:
JPY 32.2 billion (excluding general reserve for possible loan losses against normal borrowers)

Balance of domestic stocks classified as other securities with fair value



*1 Until Mar. 2002, percentage to SMBC consolidated Tier I

Composition by industry (as of Mar. 31, 2011, fair value basis)

List of issues within the top thirty largest amounts on the balance sheet (as of Mar. 31, 2011)²

Issue	Number of shares	Balance sheet amount (Millions of yen)
TOYOTA MOTOR CORPORATION	40,010,000	138,354
Barclays PLC	168,918,918	66,840
Panasonic Corporation	57,024,846	58,621
MITSUI & CO., LTD.	38,500,000	55,594
East Japan Railway Company	10,530,315	52,956
Canon Inc.	12,678,379	46,871
Komatsu Ltd.	17,835,711	46,818
JX Holdings, Inc.	65,398,360	36,492
KUBOTA Corporation	45,006,000	35,914
Takeda Pharmaceutical Company Limited	8,195,070	32,288
The Bank of East Asia Limited	90,144,520	32,013
BRIDGESTONE CORPORATION	18,000,000	31,068
CHUBU Electric Power Co., Inc.	14,943,462	30,350
Mitsui Fudosan Co., Ltd.	18,546,308	28,079
FUJIFILM Holdings Corporation	10,478,226	27,411

Issue	Number of shares	Balance sheet amount (Millions of yen)
Kotak Mahindra Bank Limited	32,800,000	26,296
Nippon Steel Corporation	93,474,480	25,425
DAIKIN INDUSTRIES, LTD	9,000,000	22,851
The Kansai Electric Power Co., Inc.	11,127,985	22,511
TOSHIBA CORPORATION	51,003,170	22,339
Sumitomo Realty & Development Co., Ltd.	11,990,199	22,193
DAIICHI SANKYO COMPANY, LIMITED	13,413,368	21,971
Central Japan Railway Company	32,300	21,930
Seven & i Holdings Co., Ltd.	9,825,476	20,938
West Japan Railway Company	64,000	20,604
JGC Corporation	11,000,000	20,185
ASAHI KASEI CORPORATION	35,404,956	19,437
Olympus Corporation	8,350,648	19,198
KB Financial Group Inc.	4,416,719	18,793
Toray Industries, Inc.	30,022,000	17,682

² The shares which SMBC holds primarily for strategic purposes

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

Capital ratio <SMFG consolidated>¹

(Billions of yen)

	Mar. 08	Mar. 09	Mar. 10 (a) <Preliminary>	Mar. 11 (b)	(b)-(a)
Tier I	4,381.5	4,335.1	6,032.3	6,324.0	+291.7
Capital stock & Capital surplus	1,478.7	1,478.1	3,316.8	3,316.7	(0.1)
<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	1,702.8	+331.5 (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	2,029.5	(12.8)
<Preferred securities issued by overseas SPCs>	<1,217.0>	<1,763.3>	<1,633.3>	<1,593.6>	<(39.7)>
Treasury stock	(124.0)	(124.0)	(124.1)	(171.8)	(47.7)
Unrealized losses on other securities	-	(14.6)	-	-	-
Business concession	(0.3)	(0.2)	(12.8)	(12.0)	+0.8
Goodwill and others	(178.4)	(186.6)	(350.7)	(340.8)	+9.9
Intangible assets resulting from business combinations	-	-	(35.2)	(41.6)	(6.4)
Increase in equity capital resulting from a securitization exposure	(44.0)	(42.1)	(37.5)	(36.3)	+1.2
Amount equivalent to 50% of expected losses in excess of qualifying reserves	-	(17.6)	(36.2)	-	+36.2
Deductions of deferred tax assets	(47.7)	-	-	-	-
Others	(27.2)	(129.0)	(101.6)	(122.5)	(20.9)
Tier II	3,021.9	2,421.0	2,563.9	2,537.0	(26.9)
Unrealized gains on other securities after 55% discount	334.3	-	254.0	169.3	(84.7) (2)
Land revaluation excess after 55% discount	37.2	37.2	37.0	35.7	(1.3)
General reserve for loan losses	59.5	80.4	69.4	100.0	+30.6
Excess amount of provisions	67.8	-	-	21.7	+21.7
Perpetual subordinated debt	998.3	762.6	427.6	243.0	(184.6) (3)
Dated subordinated debt	1,524.8	1,540.8	1,775.8	1,967.2 ^{*3}	+191.4 (4)
Deductions	(737.8)	(708.2)	(467.9)	(428.1)	+39.8
Total capital	6,665.5	6,047.8	8,128.2	8,432.9	+304.7
Risk-adjusted assets	63,117.3	52,726.5	54,084.5	50,693.7	(3,390.8)
Credit risk-adjusted assets	59,335.2	49,397.2	50,518.1	46,418.6	(4,099.5)
Market risk equivalent	430.2	265.7	448.4	584.0	+135.6
<Reference> Outlier ratio ²	5.4%	8.6%	6.1%	7.8%	+1.7%
Operational risk equivalent	3,352.0	3,063.6	3,118.0	3,691.1	+573.1
Capital ratio	10.56%	11.47%	15.02%	16.63%	+1.61%
Tier I ratio	6.94%	8.22%	11.15%	12.47%	+1.32%

¹ Basel II basis. SMFG introduced "Advanced Measurement Approaches" for the measurement of operational risk since Mar. 2008 and "Advanced Internal Ratings-Based Approach" for credit risk-adjusted assets since Mar. 2009

² SMBC consolidated

³ Overview of major Dated subordinated bonds issued in FY3/11 (issued by SMBC)

<Public offering in domestic market>

Issue amount	Interest rate	Issue date	Redemption Date	Redemption clause at the option of the issuer
JPY 100 bn	1.43%	Sep. 28, 2010	Sep. 28, 2020	No early redemption clause
JPY 50 bn	1.61%	Dec. 27, 2010	Dec. 27, 2020	No early redemption clause

<Issuance in overseas market>

Issue amount	Interest rate	Issue date	Redemption Date	Redemption clause at the option of the issuer
EUR 750 mn	4.000%	Nov. 9, 2010	Nov. 9, 2020	No early redemption clause

Main factors of change from Mar. 2010

(1) Consolidated net income: +475.9, Dividends: (147.2)
(2) Decrease in Unrealized gains on other securities mainly due to declined share prices: (84.7)
(3) Mainly due to redemption of Perpetual subordinated debt: (184.6)
(4) Issuance of Dated subordinated bonds: JPY 150 billion in domestic market and EUR 750 million in overseas market

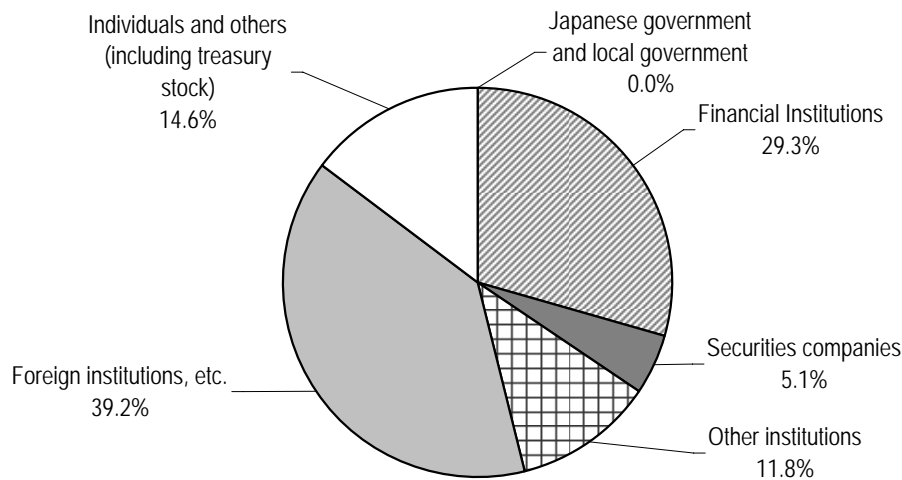
<Reference>

(Billions of yen)

	Mar. 08	Mar. 09	Mar. 10	Mar. 11 <Preliminary>
Net deferred tax assets	933.5	830.4	702.1	624.2
Net deferred tax assets / Tier I	21.3%	19.2%	11.6%	9.9%
	Mar. 08	Mar. 09	Mar. 10	Mar. 11
Distributable amounts				
SMFG non-consolidated	905.5	914.3	908.3	945.5
SMBC non-consolidated	1,597.3	1,149.4	1,407.0	1,646.2

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

Composition of shareholders (classified by type of shareholders, as of Mar. 31, 2011)



List of preferred stocks (SMFG)	Issue date	Aggregate issue amount	Outstanding balance as of Mar. 31, 2011	Redemption at the option of SMFG
Type 6 Preferred stock ^{*1} (non-convertible)	Mar. 2005	JPY 210 bn	JPY 210 bn	At any date on and after March 31, 2011

*1 SMFG acquired and canceled all of the Type 6 Preferred stock on Apr. 1, 2011

List of preferred securities	Issue date	Aggregate issue amount	Dividend rate ^{*2}	Redemption at the option of issuer ^{*3}	Type
Issued by SMFG's subsidiaries					
SMFG Preferred Capital USD 1 Limited ^{*4}	Dec. 2006	USD 1,650 mn	6.078%	Jan. 2017	Step-up
SMFG Preferred Capital GBP 1 Limited ^{*5}	Dec. 2006	GBP 500 mn	6.164%	Jan. 2017	Step-up
SMFG Preferred Capital JPY 1 Limited	Feb. 2008	JPY 135.0 bn	3.520%	Jan. 2018	Non step-up
SMFG Preferred Capital USD 2 Limited	May. 2008	USD 1,800 mn	8.750%	Jul. 2013	Non step-up
SMFG Preferred Capital USD 3 Limited	Jul. 2008	USD 1,350 mn	9.500%	Jul. 2018	Step-up
SMFG Preferred Capital GBP 2 Limited	Jul. 2008	GBP 250 mn	10.231%	Jan. 2029	Step-up
SMFG Preferred Capital JPY 2 Limited	Dec. 2008 - Jan. 2009	JPY 698.9 bn	4.570% - 5.070%	Jan. 2014	Step-up / Non step-up
Series A	Dec. 2008	JPY 113.0 bn	4.570%	Jan. 2019	Step-up
Series B		JPY 140.0 bn	5.070%	Jul. 2019	Non step-up
Series C		JPY 140.0 bn	4.870%	Jan. 2016	Non step-up
Series D		JPY 145.2 bn	4.760%	Jan. 2014	Non step-up
Series E	Jan. 2009	JPY 33.0 bn	5.050%	Jul. 2019	Non step-up
Series F		JPY 2.0 bn	4.800%	Jan. 2016	Non step-up
Series G		JPY 125.7 bn	4.650%	Jan. 2014	Non step-up
SMFG Preferred Capital JPY 3 Limited	Sep. 2009 - Oct. 2009	JPY 388.0 bn	3.940% - 4.560%	Jan. 2015	Step-up / Non step-up
Series A	Sep. 2009	JPY 99.0 bn	4.060%	Jan. 2020	Step-up
Series B		JPY 164.5 bn	4.560%	Jan. 2020	Non step-up
Series C		JPY 79.5 bn	3.980%	Jan. 2015	Non step-up
Series D		JPY 45.0 bn	3.940%	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	3.460%	Jul. 2012	Step-up

*2 Floating rate after the date of redemption at the option of issuer (excluding SMFG Preferred Capital USD 2 Limited)

*3 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

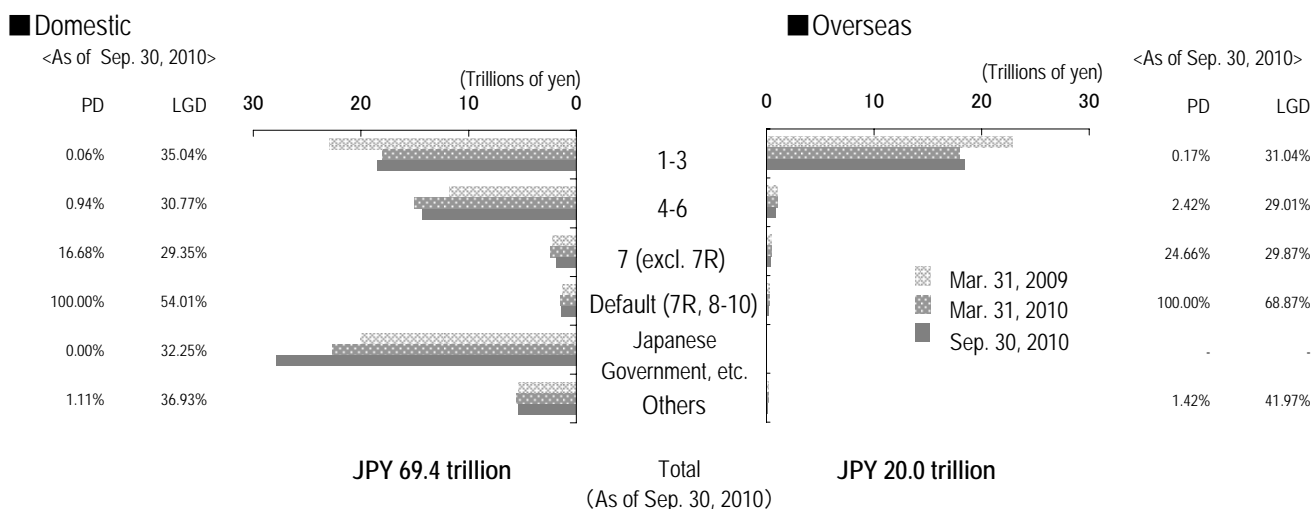
*4 The balance as of Mar 31, 2011 was USD 649.141 million

*5 The balance as of Mar 31, 2011 was GBP 73.576 million

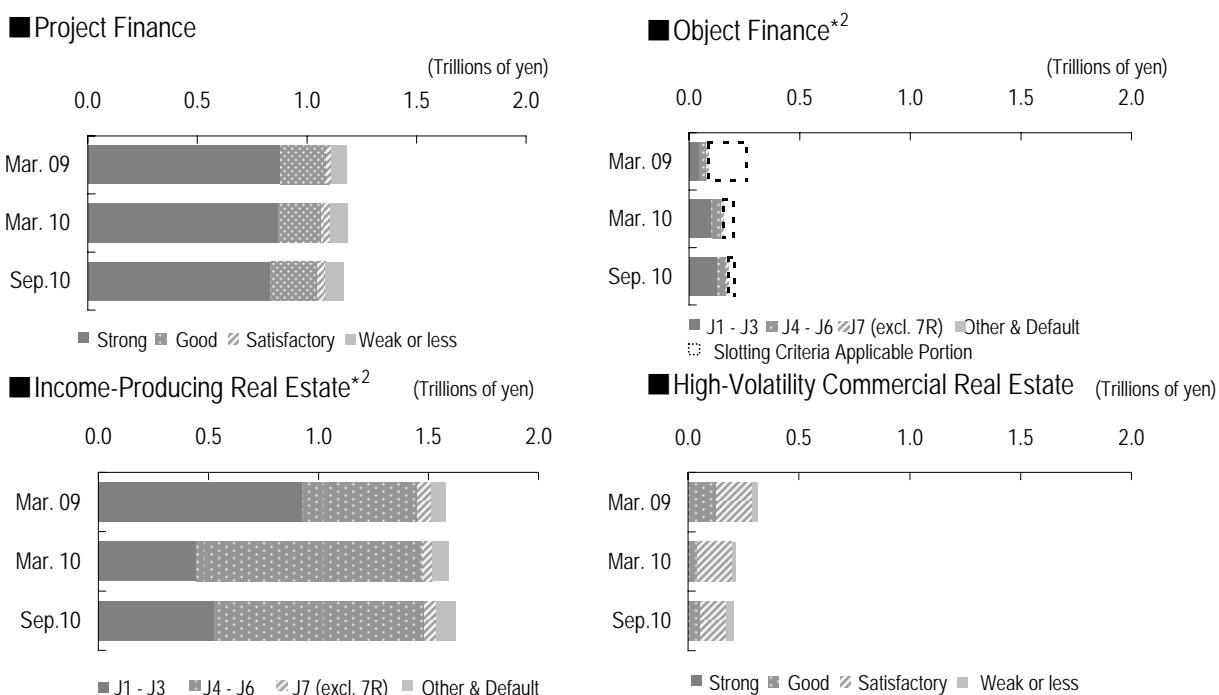
*6 Preferred securities, wholly owned by SMBC and not counted as SMFG's consolidated Tier I capital, are not listed

- Corporate exposures

Corporate, Sovereign and Bank Exposures^{*1}



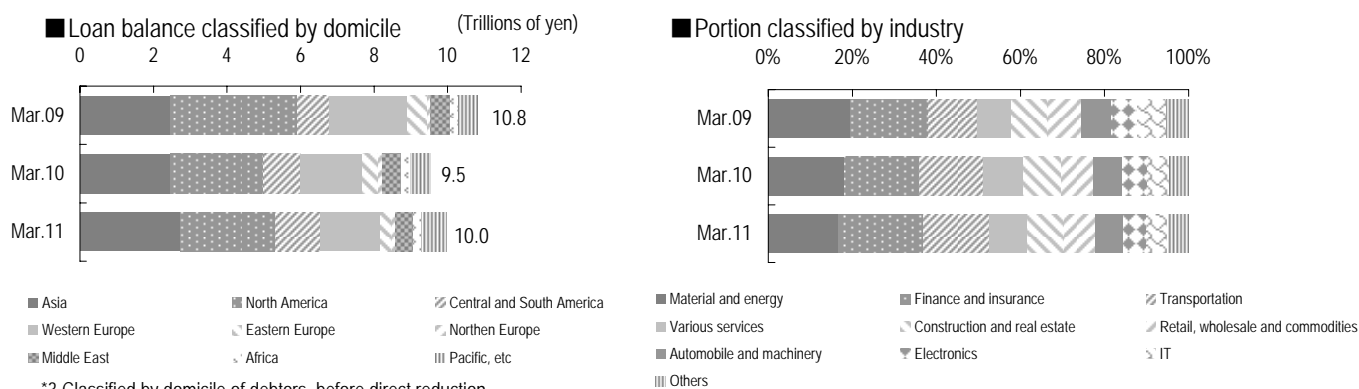
Specialized Lending^{*1}



*1 Source: SMFG Annual Report 2010 P.174-177 and SMFG Fiscal Year 2010 Interim Financial Report P.96-98

*2 A portion of "Object Finance" and all of "Income-Producing Real Estate" have been calculated using the PD/LGD approach since Mar. 2009

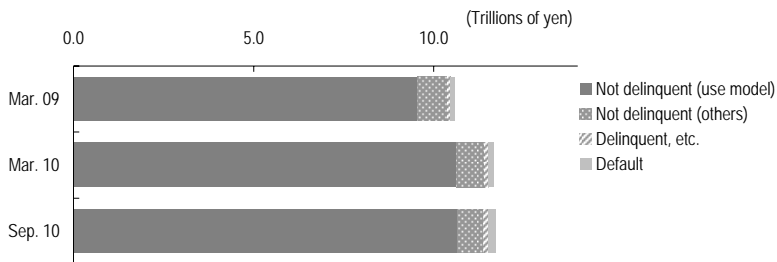
Sum of loan balance of SMBC, SMBC Europe and SMBC (China) (excluding Japan)^{*3}



*3 Classified by domicile of debtors, before direct reduction

- Retail Exposures

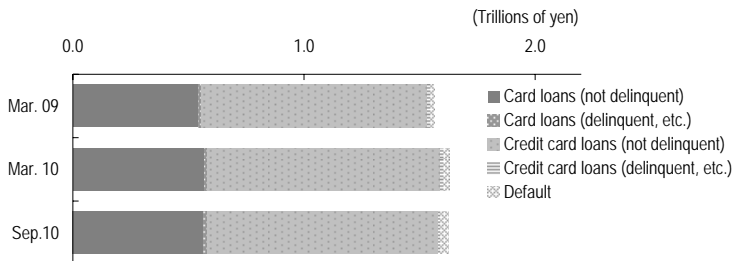
Residential mortgage exposures



Sep. 30, 2010

	PD segment	Weighted-average PD	Weighted-average LGD
Mortgage loans	Not delinquent		
	Use model	0.40%	42.19%
	Others	0.92%	58.89%
	Delinquent, etc.	30.39%	46.62%
Default		100.00%	41.16%

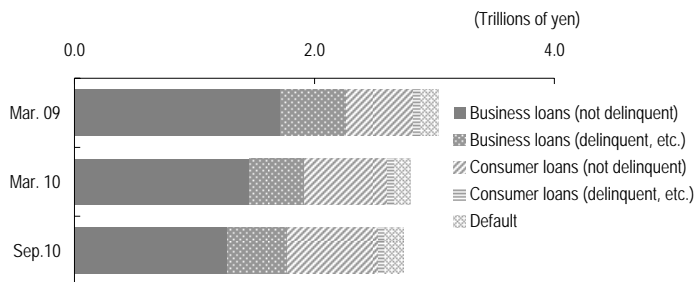
Qualifying revolving retail exposures



Sep. 30, 2010

	PD segment	Weighted-average PD	Weighted-average LGD
Card loans	Not delinquent	3.09%	85.07%
	Delinquent, etc.	27.06%	78.11%
Credit card balances	Not delinquent	1.77%	76.98%
	Delinquent, etc.	95.66%	79.50%
Default		100.00%	85.72%

Other retail exposures



Sep. 30, 2010

	PD segment	Weighted-average PD	Weighted-average LGD
Business loans	Not delinquent		
	Use model	0.70%	49.36%
	Others	0.75%	56.33%
	Delinquent, etc.	32.00%	64.71%
Consumer loans	Not delinquent		
	Use model	1.16%	68.58%
	Others	2.14%	60.90%
Delinquent, etc.	20.31%	51.06%	
Default		100.00%	65.44%

* Source: SMFG Annual Report 2010 P.177-179 and SMFG Fiscal Year 2010 Interim Financial Report P.98-100

Assets under SMBC account

(Billions of yen)

	Mar. 08	Mar. 09	Mar. 10	Mar. 11
Individual deposits^{*1}	33,987.9	34,889.2	35,638.0	36,653.7
Liquid deposits	20,472.2	20,649.6	21,020.0	22,011.3
Fixed-term deposits	13,092.2	13,720.7	14,148.5	14,157.0
Foreign currency deposits	423.5	518.9	469.5	485.4
Investment trusts^{*2}	3,150.6	2,241.5	2,931.4	3,039.4
Investment trusts for individuals	2,974.0	2,040.4	2,620.7	2,725.0

*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	FY3/11
Sales of pension-type insurances	389.4	325.5	381.8	192.1
Accumulated sales of pension-type insurances	2,579.4	2,904.9	3,286.7	3,478.8

Loans

(Billions of yen)

	Mar. 08	Mar. 09	Mar. 10	Mar. 11
Housing loans	13,647.8	14,077.1	14,497.5	14,490.8
Residential purpose	10,033.8	10,509.8	11,010.7	11,141.7
Other consumer loans	934.0	925.7	903.0	878.5

(Billions of yen)

	FY3/08	FY3/09	FY3/10	FY3/11
Originated amount of housing loans for residential purpose^{*3}	1,510.6	1,574.8	1,543.0	1,192.4
Originated amount of housing loan with insurance for major serious illness	approx. 280	approx. 330	approx. 380	approx. 450
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 Mar. 31, 2011)

		Open architecture
Third-party products	Investment trusts	100 funds (including 33 Internet-only funds): 11 Domestic bonds, 16 Domestic stocks, 25 International bonds, 30 International stocks, 6 Balanced, 1 Convertible bond, 7 Foreign investment trusts, 4 Others
	Pension-type insurances	15 Products
	Single premium type permanent life insurance	8 Products
	Level premium insurance, etc. ^{*4}	26 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.
		<Number of supplier companies> 27
		8
		5
		7

*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	Mar. 11
Domestic branches ^{*1}	416	425	437	435
SMBC Consulting Plaza	81	82	73	73
Loan Promotion Office	103	103	103	99
<Reference> Employees ^{*2}	17,886	21,816	22,460	22,524
Locations where ATMs are available outside				
SMBC branches	1,770	1,791	1,780	1,551
Available for 24 hours	777	750	720	524
ATMs (Total)	33,704	36,128	38,655	41,594
SMBC ATMs	6,671	6,776	6,829	6,584
Inside SMBC branches	3,635	3,668	3,734	3,718
Outside SMBC branches	3,036	3,108	3,095	2,866
Other ATMs	27,033	29,352	31,826	35,010

*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, 2011, Number)		
Consumer clients	Private banking segment Approx. 10,000 clients	Company owners, Large-scale real estate owners, Ultra high net worth individuals	Private banker	Private Banking Dept.	
		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. 0.17 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 435	SMBC Consulting Plaza 73
			Loan planner	Loan Promotion Office 99	
Mass segment Approx. 16 million clients	Singles, Students, Housewives	"SMBC Direct" & ATM			

(3-2) Payment & settlement, Consumer finance

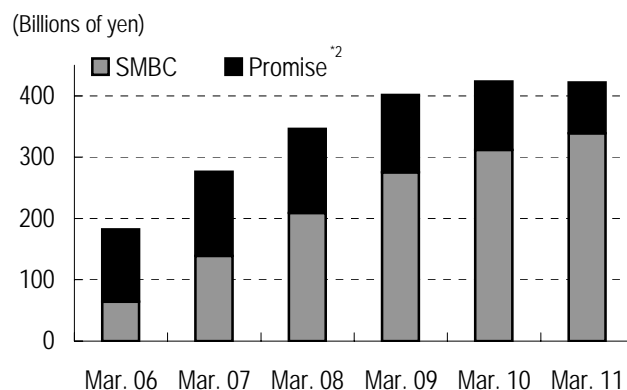
For individuals

Consumer finance

	(Billions of yen)
	Mar. 2011
SMBC ^{*1}	Approx. 540
Sumitomo Mitsui Card	Approx. 320
ORIX Credit	Approx. 240
At-Loan ^{*1}	Approx. 80

*1 Including loan balance related to the alliance with Promise

Total loan balance related to the alliance with Promise



*2 Claims provided by former At-Loan (including loans provided before collaboration). Halted origination in May 31, 2010

	Mar. 08	Mar. 09	Mar. 10	Mar. 11
Number of ACMs under the alliance with Promise	697	712	716	719

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

	(Thousands)			
	Mar. 08	Mar. 09	Mar. 10	Mar. 11
Registered users of "SMBC Direct"	8,423	9,323	10,124	10,862

	(Millions)			
	FY3/08	FY3/09	FY3/10	FY3/11
Transactions through SMBC remote banking	155	170	183	189
Transactions through Internet and mobile banking	151	166	179	186
Transactions through telephone banking	4	4	4	3

For corporations

Electronic banking

(For domestic)	(Thousands)			
	Mar. 08	Mar. 09	Mar. 10	Mar. 11
Internet banking Web 21 ^{*3}	141	149	154	163
Global e-Trade service	15	16	17	18

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

(For overseas)	(Number)			
	Mar. 08	Mar. 09	Mar. 10	Mar. 11
Electronic banking for overseas ^{*4}	6,086	7,083	8,022	9,148

*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 Mar. 31, 2011)	
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

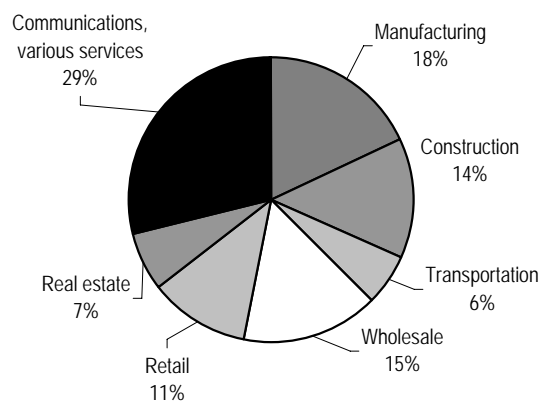
Business Select Loan		(Billions of yen)	
	Mar. 2010	Mar. 2011	
Term-end balance	approx. 730	approx. 530	
Origination	approx. 120	approx. 100	

Business Select Loan - Product description

- Accumulated number of origination: approx. 260,000
- Accumulated amount of origination: approx. JPY 7 trillion (as of May. 31, 2011)
- 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
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 Mar. 31, 2011)



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

Lending services for SMEs with less dependence on personal guarantees (as of May. 31, 2011)

Types of loans	Number of transactions	Balance (Billions of yen)	Major products & services
Loans collateralized by movable property/assigned claim ^{*3}	215	343.2	Asset Linked Loan, etc.
Loans utilizing covenants	1,984	2,593.6	Documentation Loan, etc.
Loans utilizing credit scoring models	28,319	527.7	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	245,337
2	Bank of America Merrill Lynch	242,630
3	Citi	137,282
4	Mitsubishi UFJ	105,580
5	Mizuho	104,193
6	Wells Fargo	97,448
7	BNP Paribas	92,722
8	Deutsche Bank	72,612
9	SMBC	71,747
10	RBS	65,202

Source: Thomson Reuters

(Jan. - Dec. 2010)

Project finance mandated lead arranger ranking

(Global)		(Millions of USD)
1	BNP Paribas	10,302
2	Credit Agricole	7,077
3	Societe Generale	5,766
4	Mitsubishi UFJ	4,504
5	Grupo Santander	4,177
6	UniCredit	3,841
7	ING Bank	3,312
8	SMBC	3,225
9	Natixis	2,984
10	La Caixa	2,937

Source: Infrastructure Journal

(Jan - Dec. 2010)

League tables: SMBC Nikko Securities^{*1, 2}

Underwriting volume: Japanese Corporate Bonds^{*3}

(Billions of yen)		
	Proceeds	Market Share
1.	Mizuho Securities	2,062.1 21.1%
2.	Mitsubishi UFJ Morgan Stanley	1,789.0 18.3%
3.	Nomura	1,669.0 17.1%
4.	Daiwa Capital Markets	1,643.1 16.8%
5.	SMBC Nikko Securities	1,623.0 16.6%

Book runner: All Yen-denominated Bonds^{*4}

(Billions of yen)		
	Proceeds	Market Share
1.	Mitsubishi UFJ Morgan Stanley	3,621.9 18.3%
2.	Mizuho Securities	3,603.4 18.2%
3.	Nomura	3,519.6 17.8%
4.	Daiwa Capital Markets	3,075.3 15.5%
5.	SMBC Nikko Securities	2,218.3 11.2%

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

(Billions of yen)		
	Proceeds	Market Share
1.	Nomura	1,041.4 25.9%
2.	Mizuho Securities	588.9 14.6%
3.	Daiwa Capital Markets	384.3 9.5%
4.	Nomura International	322.1 8.0%
5.	SMBC Nikko Securities	224.8 5.6%

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

(Billions of yen)		
	Proceeds	Market Share
1.	Nomura	1,403.0 34.9%
2.	Nomura International	361.7 9.0%
3.	Daiwa Capital Markets	356.6 8.9%
4.	Mizuho Securities	332.2 8.3%
5.	Goldman Sachs International	273.7 6.8%
11	SMBC Nikko Securities	74.7 1.9%

Financial Advisor (Number of deals): Japanese Corporate Related^{*7}

	Number of deals	Market Share
1.	Nomura	114 4.3%
2.	Mizuho Securities	75 2.8%
3.	SMBC Nikko Securities	74 2.8%
4.	Mitsubishi UFJ Morgan Stanley	58 2.2%
5.	Daiwa Capital Markets	52 2.0%

Financial Advisor (Transaction value): Japanese Corporate Related^{*7}

(Billions of yen)		
	Transaction value	Market Share
1.	Nomura	5,331.9 51.2%
2.	JP Morgan	2,827.1 27.2%
3.	Mitsubishi UFJ Morgan Stanley	2,444.0 23.5%
4.	Bank of America Merrill Lynch	2,411.2 23.2%
5.	SMBC Nikko Securities	1,980.4 19.0%

*1 Changed name from Nikko Cordial Securities (Apr. 2011)

*2 Source: Thomson Reuters (Apr. 2010 - Mar. 2011)

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

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

*5 All equity issued by Japanese firms

*6 Including inter-group deals

*7 Announced deals excluding property deals

<Reference> Global network

SMBC International Network (as of April. 30, 2011)

Branches	15	(Reference)	
Sub-branches	7	Sumitomo Mitsui Banking Corporation Europe Limited	4
Representative offices	12	Sumitomo Mitsui Banking Corporation (China)	11
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
- Changshu 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 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
- Sumitomo Mitsui Banking Corporation Malaysia Berhad
- New Delhi Representative Office

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

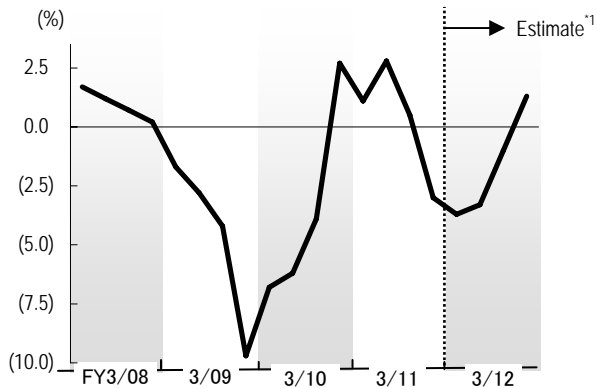
<Sumitomo Mitsui Banking Corporation Europe Limited>

- 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



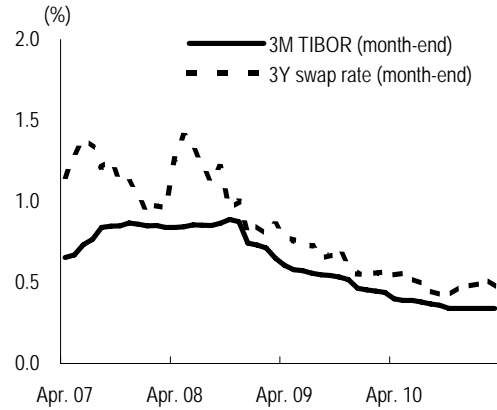
<Reference> Financial and economic indices in Japan

Nominal GDP Growth Rate

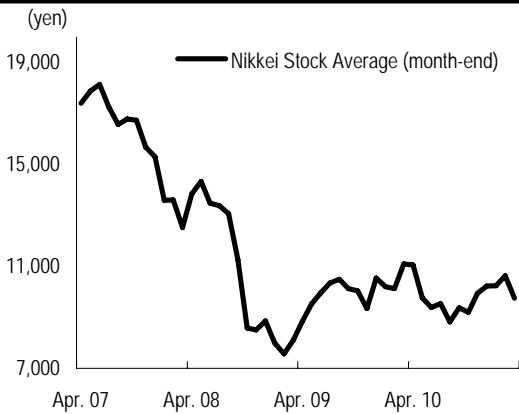


*1 Figures after Apr. 2011 are estimate by the Japan Research Institute as of May. 19, 2011

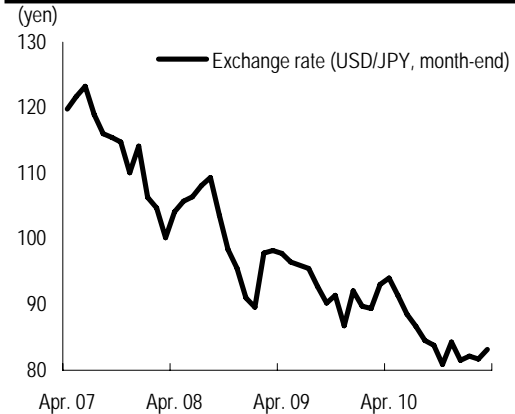
Trends of JPY Interest Rates



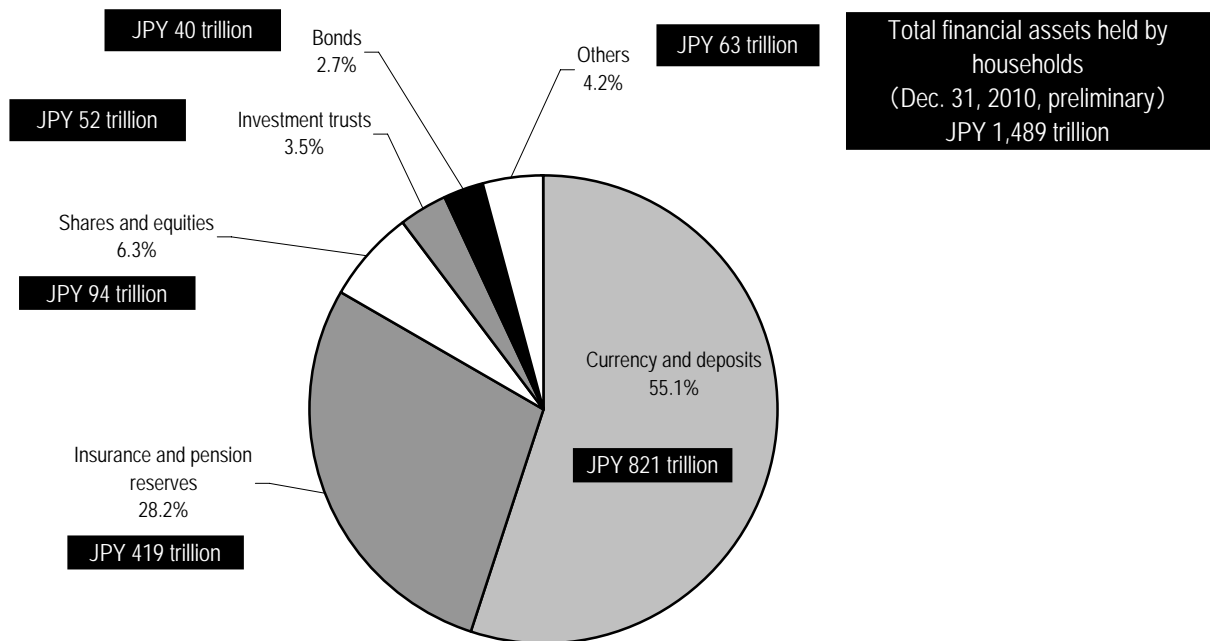
Nikkei Stock Average



USD/JPY Exchange Rate



Financial assets held by households in Japan



Source: Flow of Funds, Bank of Japan

<Reference> Data related to the Great East Japan Earthquake

Impact from the Great East Japan Earthquake on real GDP

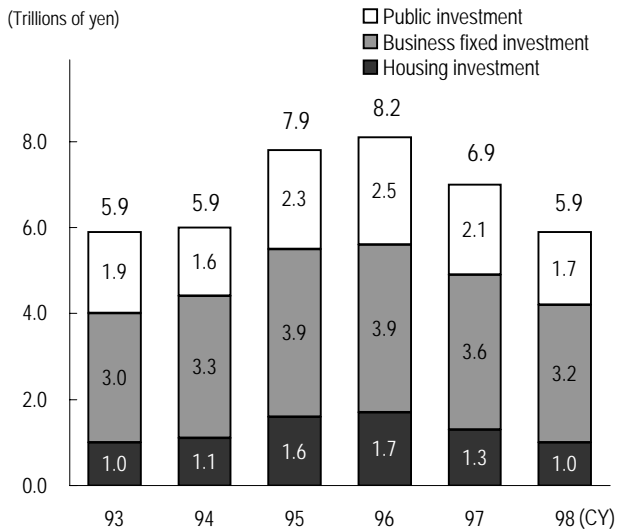
Damage to stocks: JPY 16 - 25 tn

(trillions of yen)	FY3/2012 (Apr. 2011 - Mar. 2012)		FY3/2013 (Apr. 2012 - Mar. 2013)	FY3/2014 (Apr. 2013 - Mar. 2014)
	1H	2H		
Impact in the affected areas Decline in production due to damage to private plants & equipment	(0.5) - (1.25)	(0.5) - (1.25)	(1.25) - (2.25)	(1.25) - (2.25)
Impact in the non-affected areas via supply-chain connections	(0.25)	-	-	-
Impact via constraint on electric power supply	Negative impact			
Impact on recovery of damaged stocks (assuming a scenario where recovery takes 3 years)	2 - 3	3 - 5	6 - 9.5	5 - 7.75

Source: The Cabinet Office

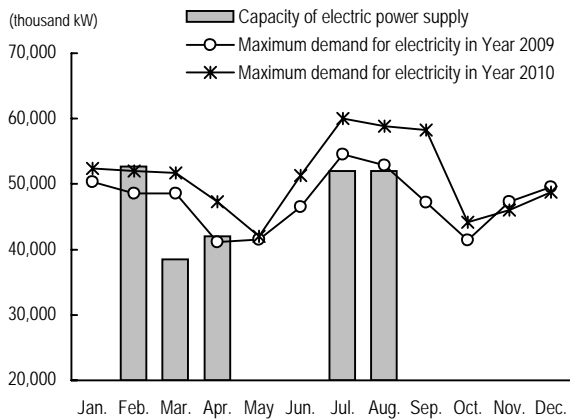
Fixed capital investment in Hyogo Prefecture before and after the Great Hanshin Awaji Earthquake

(Trillions of yen)



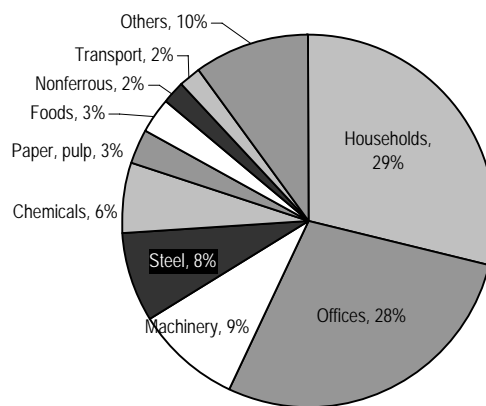
Source: The Cabinet Office

Capacity of electric power supply of the Tokyo Electric Power Company



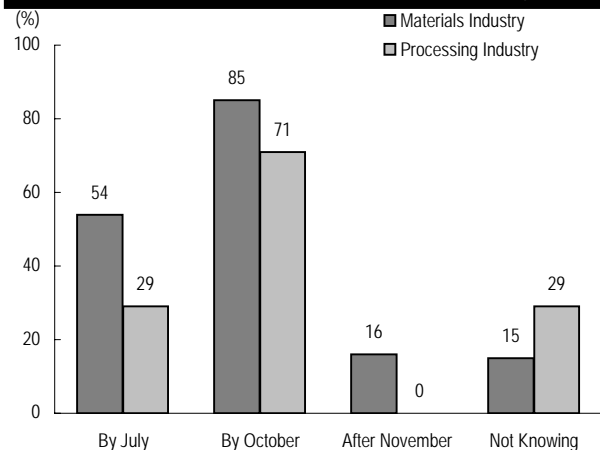
Source: The Japan Research Institute "Monthly Report of Prospects for Japan's Economy April / May 2011"

Demand of electricity by sector <FY2010, national>



Source: The Energy Conservation Centre, Japan "EDMC '09 Handbook of Energy & Economic Statistics in Japan"

Expected timing to settle procurement shortage of raw materials, components and parts (results of inquiry)*

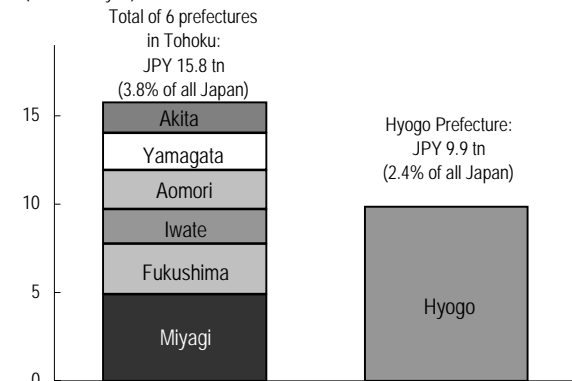


* Subject to the survey: 55 in the manufacturing industry (Because some companies replied that expected timing are different by item, total of percentages exceeds 100)

Source: Ministry of Economy, Trade and Industry "Results of an Emergency Survey on the Actual Status of Industries after the Great East Japan Earthquake"

Loan balance in the affected areas (as of Mar. 31, 2011)

(Trillions of yen)



Source: Bank of Japan

<Reference> Historical data (1) - P/L

SMFG consolidated

(Billions of yen)

	FY3/02* ¹	FY3/03	FY3/04	FY3/05	FY3/06	FY3/07	FY3/08	FY3/09	FY3/10	FY3/11
Consolidated gross profit	2,077.7	2,184.0	2,069.5	2,025.0	2,090.1	1,906.2	2,116.2	2,165.9	2,236.6	2,504.7
Net interest income	1,449.8	1,399.5	1,281.1	1,171.4	1,161.6	1,168.6	1,210.4	1,338.5	1,380.9	1,317.7
Trust fees	-	0.0	0.3	2.6	8.6	3.5	3.8	2.1	1.8	2.3
Net fees and commissions	319.5	352.9	424.2	516.1	619.6	609.2	612.0	557.2	608.6	766.2
Net trading income	129.4	205.8	304.1	144.4	32.8	125.6	469.6	211.7	194.1	237.1
Net other operating income	178.9	225.8	59.8	190.5	267.5	(0.7)	(179.5)	56.4	51.2	181.4
General and administrative expenses	(935.6)	(889.2)	(866.5)	(852.7)	(853.8)	(888.6)	(978.9)	(1,063.4)	(1,161.3)	(1,355.3)
Ordinary profit (loss)	(580.6)	(515.7)	342.8	(30.3)	963.6	798.6	831.2	45.3	558.8	825.4
Net income (loss)	(463.9)	(465.4)	330.4	(234.2)	686.8	441.4	461.5	(373.5)	271.6	475.9
Total credit cost	(1,703.4)	(1,200.9)	(956.6)	(1,196.8)	(302.0)	(145.0)	(248.6)	(767.8)	(473.0)	(217.3)
Consolidated net business profit* ²	991.9	1,131.0	1,090.6	1,014.4	1,225.4	924.2	1,022.9	728.7	832.3	1,002.0
Number of consolidated subsidiaries	144	170	165	167	162	181	268	288	307	327
Number of affiliated companies accounted for by equity method	38	47	48	53	63	62	74	79	58	47

*1 SMBC consolidated

*2 Consolidated net business profit = (SMBC non-consolidated banking profit (before provision for general reserve for possible loan losses)) +
(Other consolidated subsidiaries' ordinary profit (excluding non-recurring items)) + (Affiliates' ordinary profit) X (Ownership ratio) - (Internal transaction (dividends, etc.))

SMBC non-consolidated

(Billions of yen)

	FY3/02	FY3/03	FY3/04	FY3/05	FY3/06	FY3/07	FY3/08	FY3/09	FY3/10	FY3/11
Gross banking profit	1,864.9	1,760.7	1,584.1	1,522.9	1,552.0	1,344.5	1,484.8	1,524.9	1,455.3	1,531.8
Net interest income	1,487.1	1,223.3	1,087.1	972.5	954.5	937.5	970.8	1,018.4	1,046.4	967.8
Trust fees	-	0.0	0.3	2.6	8.6	3.5	3.7	2.1	1.7	2.3
Net fees and commissions	165.5	194.7	226.6	298.1	366.7	353.4	332.4	293.8	286.7	302.7
Net trading income	121.3	196.0	280.7	131.6	11.9	101.6	441.0	175.1	115.4	151.1
Net other operating income	91.0	146.7	(10.6)	118.1	210.3	(51.5)	(263.1)	35.5	5.1	107.9
Expenses	(678.4)	(647.0)	(584.0)	(582.4)	(586.5)	(603.9)	(665.1)	(701.5)	(685.8)	(699.2)
Banking profit* ³	1,186.5	1,113.6	1,000.1	940.5	965.6	740.6	819.7	823.4	769.5	832.6
Ordinary profit (loss)	(521.6)	(597.2)	185.1	(71.7)	720.9	573.3	510.7	36.1	462.7	595.7
Net income (loss)	(322.9)	(478.3)	301.1	(136.9)	519.5	315.7	205.7	(301.1)	318.0	421.2
Total credit cost	(1,546.2)	(1,074.5)	(803.4)	(954.8)	(230.9)	(89.5)	(147.8)	(550.1)	(254.7)	(94.3)

*3 Before provision for general reserve for possible loan losses

<Reference> Historical data (2) - B/S

SMFG consolidated

(Billions of yen)

	Mar. 02 ^{*1}	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11
Assets	108,005.0	104,607.4	102,215.2	99,731.9	107,010.6	100,858.3	111,955.9	119,637.2	123,159.5	137,803.1
Loans and bills discounted	63,645.6	61,082.9	55,382.8	54,799.8	57,267.2	58,689.3	62,144.9	65,135.3	62,701.0	61,348.4
Securities	20,694.6	24,118.5	27,049.9	24,233.7	25,505.9	20,537.5	23,517.5	28,698.2	28,624.0	39,952.1
Deferred tax assets	1,882.5	1,956.1	1,706.6	1,598.2	1,051.6	887.2	985.5	857.7	728.6	644.7
Liabilities	104,108.5	101,186.7	98,150.5	95,934.9	101,443.2	95,527.0	106,731.8	115,025.5	116,158.7	130,671.0
Deposits	64,986.0	62,931.0	65,333.4	68,474.9	70,834.1	72,156.2	72,690.6	75,569.5	78,648.6	81,998.9
NCDs	6,662.1	4,853.0	3,519.5	2,713.3	2,708.6	2,589.2	3,078.1	7,461.3	6,995.6	8,366.3
Bonds	3,505.8	3,583.8	4,003.0	4,339.5	4,241.4	4,093.5	3,969.3	3,683.5	3,422.7	3,866.1
Total net assets	-	-	-	-	-	5,331.3	5,224.1	4,611.8	7,000.8	7,132.1
Total stockholders' equity	-	-	-	-	-	2,741.6	3,095.3	2,599.2	4,644.7	4,921.4
Capital Stock/ Capital surplus	-	-	-	-	-	1,478.7	1,478.7	1,478.1	3,316.8	3,316.7
Retained earnings	-	-	-	-	-	1,386.4	1,740.6	1,245.1	1,451.9	1,776.4
Total valuation and translation adjustments	-	-	-	-	-	1,181.4	483.0	(129.4)	306.6	173.1
Total stockholders' equity	2,912.6	2,424.1	3,070.9	2,775.7	4,454.4	-	-	-	-	-
Capital Stock/ Capital surplus	2,653.5	2,103.9	2,112.9	2,327.0	2,650.1	-	-	-	-	-
Retained earnings	475.4	311.7	611.2	330.0	992.1	-	-	-	-	-

*1 SMBC consolidated

<Capital ratio>

(Billions of yen)

	Mar. 02 ^{*1}	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11 ^{*2}
Tier I	3,719.4	3,255.9	3,571.6	3,262.3	4,645.9	3,903.3	4,381.5	4,335.1	6,032.3	6,324.0
<Preferred stock>	1,301.0	1,796.3	1,796.3	1,781.6	1,460.3	360.3	360.3	310.2	210.0	210.0
<Preferred securities issued by overseas SPCs>	863.6	840.1	814.0	816.9	835.2	1,159.6	1,217.0	1,763.3	1,633.3	1,593.6
Tier II	3,504.8	2,961.6	3,416.5	3,262.3	4,067.7	3,640.2	3,021.9	2,421.0	2,563.9	2,537.0
Deductions	(163.3)	(238.6)	(250.8)	(504.4)	(619.3)	(690.8)	(737.8)	(708.2)	(467.9)	(428.1)
Total capital	7,060.8	5,978.9	6,737.4	6,020.1	8,094.4	6,852.7	6,665.5	6,047.8	8,128.2	8,432.9
Risk-adjusted assets	67,548.0	59,166.9	59,204.0	60,552.6	65,322.3	60,540.3	63,117.3	52,726.5	54,084.5	50,693.7
Capital ratio	10.45%	10.10%	11.37%	9.94%	12.39%	11.31%	10.56%	11.47%	15.02%	16.63%
Tier I ratio	5.50%	5.50%	6.03%	5.38%	7.11%	6.44%	6.94%	8.22%	11.15%	12.47%

*2 Preliminary

*3 Basel II basis. SMFG introduced "Advanced Measurement Approaches" for the measurement of operational risk since Mar. 2008 and "Advanced Internal Ratings-Based Approach" for credit risk-adjusted assets since Mar. 2009

SMBC non-consolidated

(Billions of yen)

	Mar. 02	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11
Assets	102,580.8	97,891.2	94,109.1	91,129.8	97,443.4	91,537.2	100,033.0	107,478.2	103,536.4	115,484.9
Loans and bills discounted	60,302.3	57,282.4	50,810.1	50,067.6	51,857.6	53,756.4	56,957.8	60,241.3	56,619.1	55,237.6
Securities	20,496.3	23,656.4	26,592.6	23,676.7	25,202.5	20,060.9	22,758.2	28,000.5	28,536.2	39,853.4
Deferred tax assets	1,741.1	1,814.6	1,590.5	1,502.2	976.2	743.6	823.3	668.3	456.6	376.9
Liabilities	99,364.2	95,611.9	91,238.2	88,377.0	93,808.7	87,544.3	96,539.8	104,931.7	98,138.5	109,925.6
Deposits	61,512.0	58,610.7	60,067.4	62,788.3	65,070.8	66,235.0	66,417.3	69,500.0	70,457.3	74,036.5
NCDs	6,586.1	4,913.5	3,589.4	2,803.3	3,151.4	2,574.3	2,965.6	7,405.7	7,173.4	8,406.8
Bonds	2,133.8	2,624.1	3,177.7	3,718.4	3,776.7	3,647.5	3,539.1	3,319.7	3,246.0	3,670.4
Total net assets ^{*4}	3,216.6	2,279.2	2,870.9	2,752.7	3,634.8	3,992.9	3,493.2	2,546.5	5,397.9	5,559.3

*4 Stockholders' equity on and before Mar. 2006

<Disclosure of NPLs under the Financial Reconstruction Law>

(Billions of yen)

	Mar. 02	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11
Bankrupt and quasi-bankrupt assets	498.2	524.9	361.6	448.3	164.5	108.9	117.8	319.6	224.3	138.5
Doubtful Assets	2,982.3	2,129.5	1,202.7	924.4	473.4	300.1	402.0	678.3	697.7	684.8
Substandard Loans	2,439.8	2,606.9	1,246.9	451.9	322.2	329.7	284.1	196.3	178.7	303.0
Problem assets based on the Financial Reconstruction Law	5,920.3	5,261.3	2,811.2	1,824.6	960.1	738.7	803.9	1,194.2	1,100.7	1,126.3
Total claims	66,834.6	62,574.7	55,685.6	55,277.2	56,945.0	61,280.9	64,732.1	67,222.7	63,216.7	62,152.1
NPL ratio	8.9%	8.4%	5.0%	3.3%	1.7%	1.21%	1.24%	1.78%	1.74%	1.81%
Coverage ratio	76.7%	76.7%	81.5%	90.5%	91.0%	79.42%	80.60%	86.11%	90.56%	87.59%