

Announcement of Possible Irrecoverability or Delayed Collection of Claims

TOKYO, June 1, 2009: Sumitomo Mitsui Financial Group, Inc. (SMFG) announced today that claims on JOINT CORPORATION CO., LTD. and JOINT RESIDENTIAL FUDOSAN CO., LTD. held by its subsidiaries Sumitomo Mitsui Banking Corporation (SMBC), Kansai Urban Banking Corporation (KUBC) and Sumitomo Mitsui Finance and Lease Co., Limited (SMFL) may become irrecoverable or their collection may be delayed due to the event described below.

1. Outline of the companies

• JOINT CORPORATION CO., LTD.

- (1) Address: 2-10-11, Meguro, Meguro-ku, Tokyo
- (2) Representative: Mr. Yoshinobu Shouji, President
- (3) Capital stock: JPY 20,834 million
- (4) Line of Business: Real estate

• JOINT RESIDENTIAL FUDOSAN CO., LTD.

- (1) Address: 2-10-11, Meguro, Meguro-ku, Tokyo
- (2) Representative: Mr. Katsufumi Kawashima, President
- (3) Capital stock: JPY 3,000 million
- (4) Line of Business: Real estate

2. Event

The companies filed the petition for commencement of Corporate Reorganization proceedings with the Tokyo District Court on May 29, 2009.

3. Amount of claims on the companies

(1) JOINT CORPORATION CO., LTD.

SMBC	Loans	JPY 19.8 billion
KUBC	Loans, etc.	JPY 9.1 billion

(2) JOINT RESIDENTIAL FUDOSAN CO., LTD.

SMBC	Loans	JPY 1.8 billion
SMFL	Lease assets	JPY 0.004 billion

4. Forecast of SMFG's financial results

Most of the claims shown above are collateralized.

Earnings forecast for the fiscal year ending March 31, 2010 remains unchanged.