



Corporate Action Announcement

Citibank, N.A., acting as unsponsored depository bank, announces the following:

Date: December 17, 2008 **Status:** Preliminary

Announcement For: [Ratio Change](#)

Company Name: [Sumitomo Mitsui Financial Group](#)

Security Information

Company:	Sumitomo Mitsui Financial Group
Ticker Symbol:	SMFJY
CUSIP:	86562M100
Country:	Japan
Exchange:	OTC
Ratio (ADR:ORD):	1000:1
Underlying Ticker	8316 JP
Underlying ISIN::	JP3890350006
DR ISIN:	US86562M1009
Custodians:	Citibank Tokyo; Sumitomo Mitsui Bank

Announcement

The Company will effectuate a stock split in the local market of 100 new shares for every 1 share held to holders of record on January 3, 2009 payable on January 5, 2009. Thus a shareholder with 1 share on the record date will own 100 shares on the payable date.

For the ADR program, the Depository Banks for the Sumitomo Mitsui Financial Group Inc. unsponsored programs will be changing the ADS to Share ratio. The number of existing ADSs (cusip # 86562M100) will not change as a result of the stock split. Instead, the ADR ratio will be changed so that each 10 existing ADS will represent 1 share

continued



following the stock split. Please note that there will be no change in the cusip number and that the certificates will be updated to reflect the ratio change. No action is required by the ADR holder. The effective date of the ratio change is January 5, 2009.

Ratio Change Information:

Old Ratio: 1 share : 1000 ADSs

New Ratio: 1 share : 10 ADSs

Ratio Change Effective Date: January 5, 2009

Closure of Books:

The books will be closed to deposits/cancellations from close of business December 23, 2008 through close of business January 5, 2009 and will reopen January 6th.

Shareholder Services

Questions may be directed to Shareholder Services toll free at 1-877-248-4237

For further information on Citi's Depositary Receipt Services, visit www.citi.com/dr.