



Key Investor Topics

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LEAD THE VALUE

Agenda

Update on Global Expansion

Update on Securities Business

Promise and Consumer Finance Business

**Domestic Economic Environment and
Domestic Loan Business**

Bond Portfolio

Capital Policy

■ Update on Global Expansion

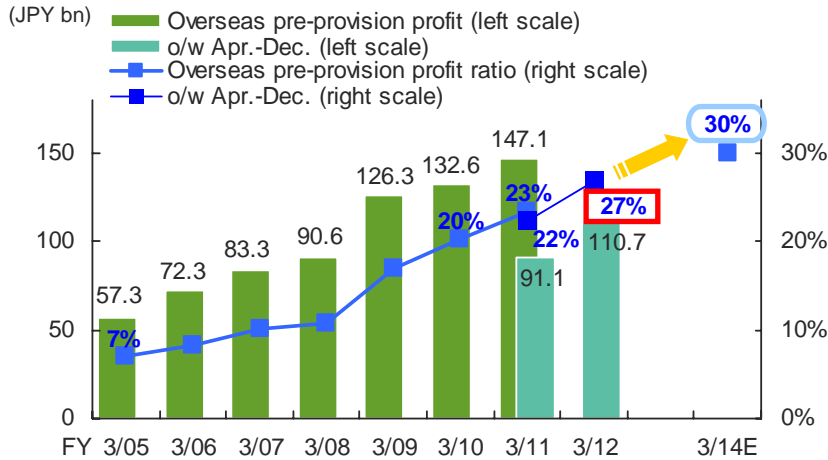
- **Progress in achieving overseas banking profit ratio of 30% in FY3/2014**

- Organic Growth
- Inorganic Growth
- Foreign Currency Funding

Overseas Profit and Loans

Overseas profit is growing through strategic allocation of assets, human resources and channels

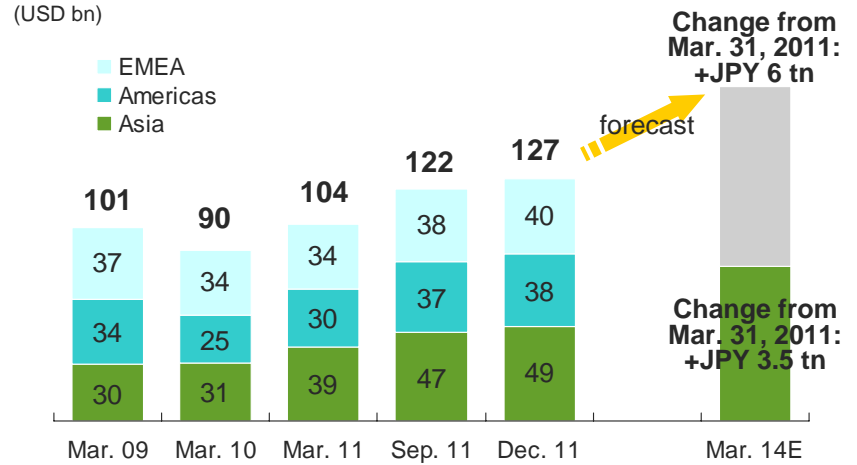
Pre-provision profit of overseas business and overseas pre-provision profit ratio*1



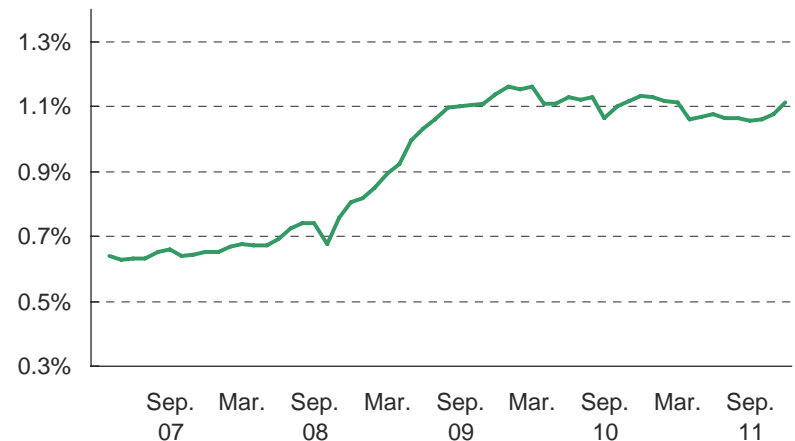
Enhancement of channel network and organization (Since Oct. 2011)

Expanded channel network	Chongqing Br.*2,3	Phnom Penh Rep. Office
	Istanbul Rep. Office	Bahrain Rep. Office
	Doha QFC Office	
Established departments	Transaction Business Planning Dept.	South China Dept.

Overseas loan balance*4, 5



Overseas loan spread (average loan spread of existing loans)*4



*1 Managerial accounting basis. Sum of SMBC and major overseas subsidiary banks. Based on the assumption under the medium-term management plan (USD 1 = JPY 85) for the overseas banking profit ratio

*2 Branch of SMBC (China) *3 Received approval to commence preparation for opening

*4 Managerial accounting basis. Sum of SMBC, SMBC Europe and SMBC (China)

*5 Based on location of our channels. JPY based loan balance is exchanged to USD at respective term-end JPY/USD rate

Acquisition of Aircraft Leasing Business from RBS Group

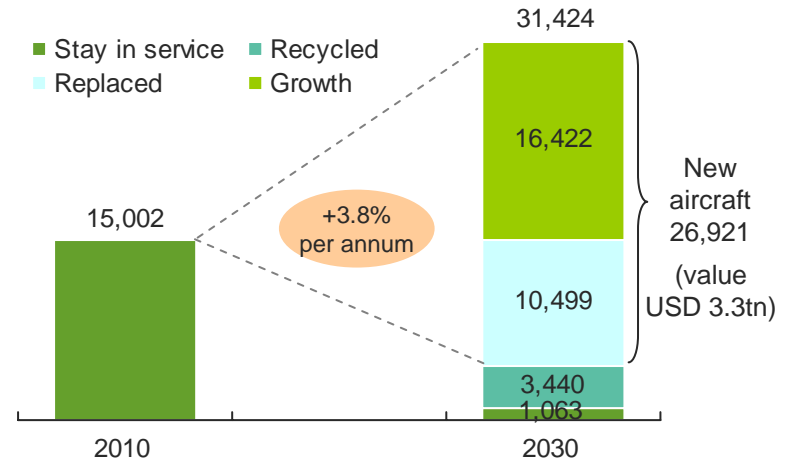
Enhancing our overseas businesses by taking inorganic initiatives

Ranking after acquisition*1

	Leasing Company	Nationality	No. of aircrafts
1	GECAS	U.S.	1,825
2	ILFC	U.S.	1,029
3	BBAM	U.S.	380
	RBS AC + SMFG/SC Group*2		318
4	AerCap	Netherlands	312
5	CIT Aerospace	U.S.	249
6	Aviation Capital	U.S.	244
7	RBS AC	Ireland	240
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15	SMFG/SC Group*2	Netherlands	78

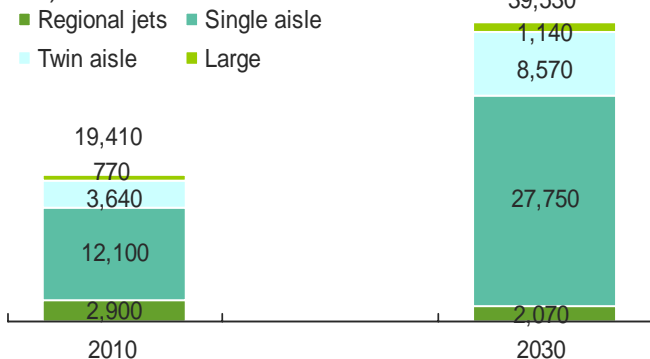
Estimate of passenger aircraft demand*4

(No. of aircraft)

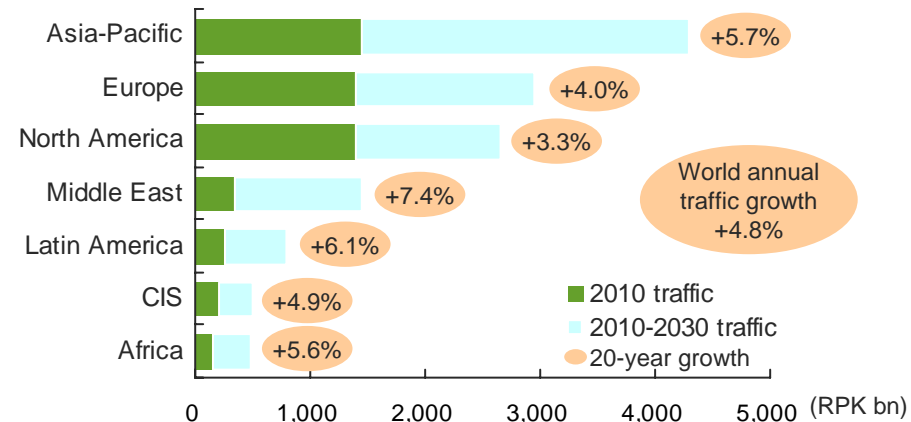


Estimate of aircraft demand by size*3

(No. of aircraft)



Estimate of airline traffic by airline domicile*4



*1 As of Dec. 31, 10, Source: Ascend

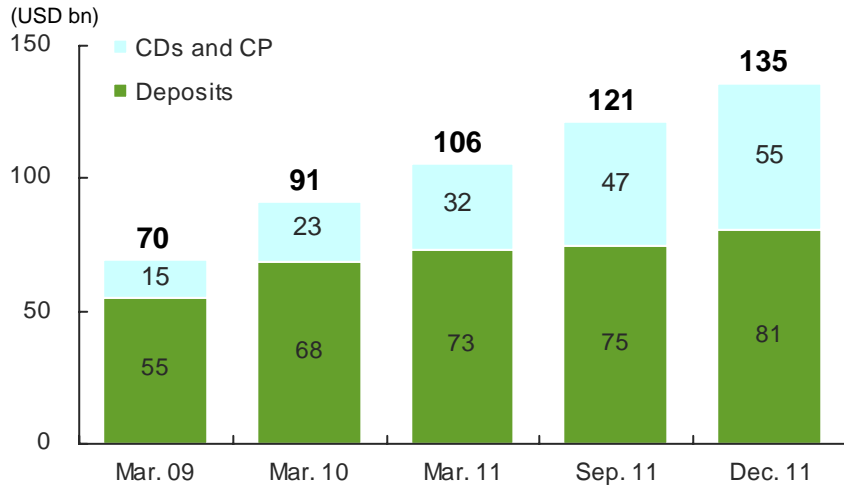
*2 Aggregate of 1) Sumitomo Mitsui Finance and Leasing's subsidiary, SMFL Aircraft Capital Corporation B.V. and 2) Sumitomo Corporation's subsidiary, Sumisho Aircraft Asset Management B.V.

*3 Source: Boeing Current Market Outlook 2011-2030 *4 Source: Airbus Global Market Forecast 2011-2030

Foreign Currency Funding

Expanding and diversifying our foreign currency funding sources

Overseas deposit balance*1



Diversification of foreign currency funding

- USD CP program: Established Nov. 2009 (USD 5bn), expanded Nov. 2011 (USD 15bn)
- Euro CP program: Established Nov. 2011 (EUR 10bn)
- Issued foreign currency denominated bonds to overseas institutional investors and domestic retail investors

Issue amount of foreign currency denominated bonds (mn)



Ref.

Recent examples of USD senior bond issuance by financial institutions (since Jan. 2012)*2

● 5 year senior bonds

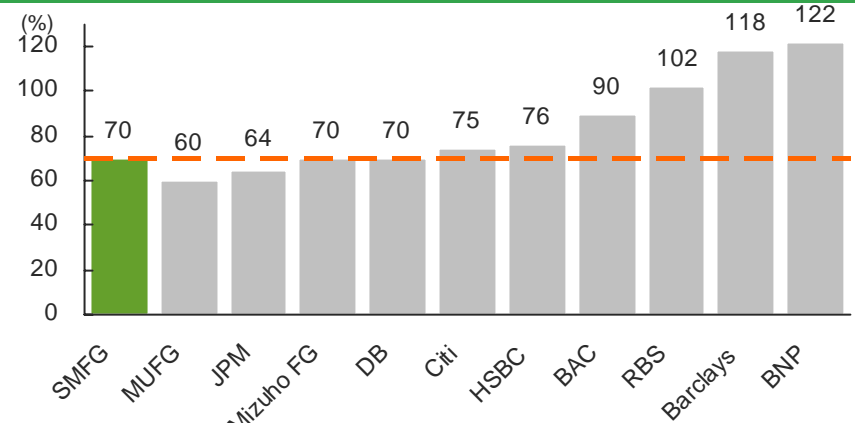
Pricing date	Issuer	Issue amount (USD mn)	Coupon (%)	Spread (bp)	Credit ratings ³	
					Moody's	S&P
2012/1/3	Citigroup Inc	2,500	4.45	T+360	A3	A-
2012/1/5	Bank of Nova Scotia	1,250	2.55	T+172	Aa1	AA-
2012/1/5	SMBC	500	2.65	T+180	Aa3	A+
2012/1/6	Bank of Montreal	1,500	2.50	T+170	Aa2	A+
2012/1/30	ABN AMRO Bank NV	1,500	4.25	T+355	Aa3	A+

● 10 year senior bonds

Pricing date	Issuer	Issue amount (USD mn)	Coupon (%)	Spread (bp)	Credit ratings ³	
					Moody's	S&P
2012/1/5	SMBC	500	3.95	T+200	Aa3	A+
2012/1/13	JPMorgan Chase & Co	3,000	4.50	T+270	Aa3	A
2012/1/19	Goldman Sachs Group Inc	4,250	5.75	T+380	A1	A-
2012/1/19	Bank of America Corp	1,500	5.70	T+378	Baa1	A-
2012/2/2	Bank of America Corp	750	5.70	T+325	Baa1	A-

Ref.

Loan to deposit ratio (consolidated basis)*4



*1 Managerial accounting basis (translated to USD at respective term-end JPY/USD rate). Sum of SMBC, SMBC Europe and SMBC (China). Including deposits from central banks

*2 Source: Dealogic *3 Credit ratings at issuance *4 Based on each company's financial statements (as of Dec. 31, 2011 for JPM, Citi, BAC, Barclays and BNP, as of Sep. 30, 2011 for others)

■ Update on Securities Business

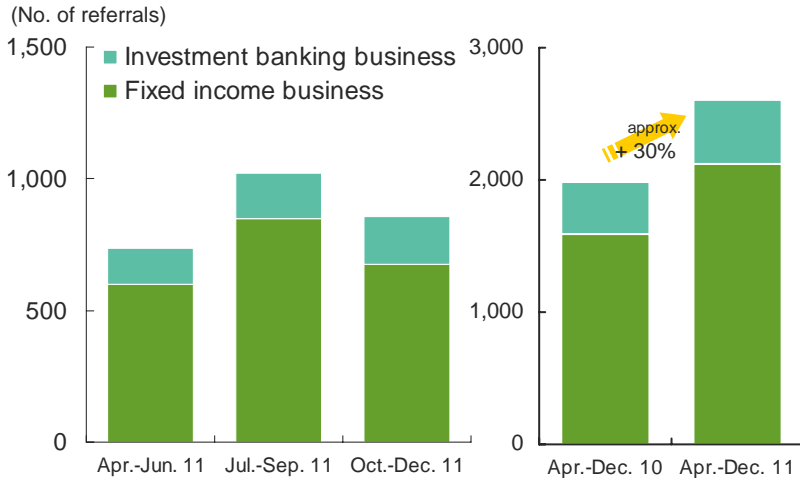
- **Fortifying SMBC Nikko Securities as principal driver of our securities business through cross-selling**

- Enhancing wholesale securities business focused on Japan-related business
- Further reinforcing retail securities business where we have strength

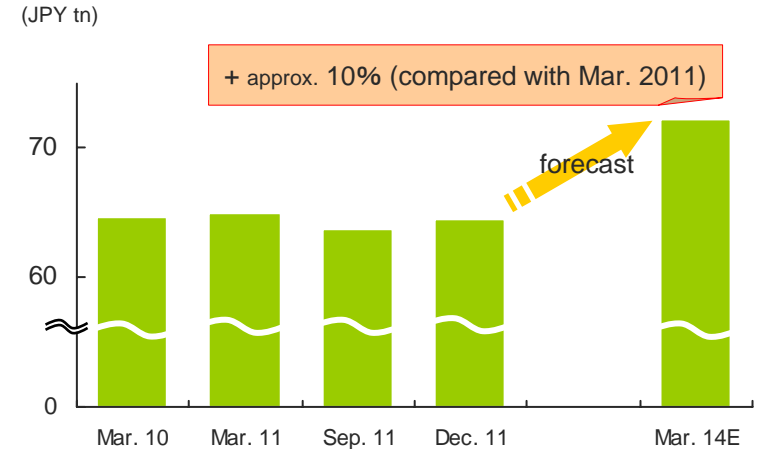
Cross-selling between SMBC and SMBC Nikko Securities

Reinforcing our group-wide capabilities through collaboration between SMBC and SMBC Nikko

No. of referrals from SMBC to SMBC Nikko



Assets under management (retail)*4

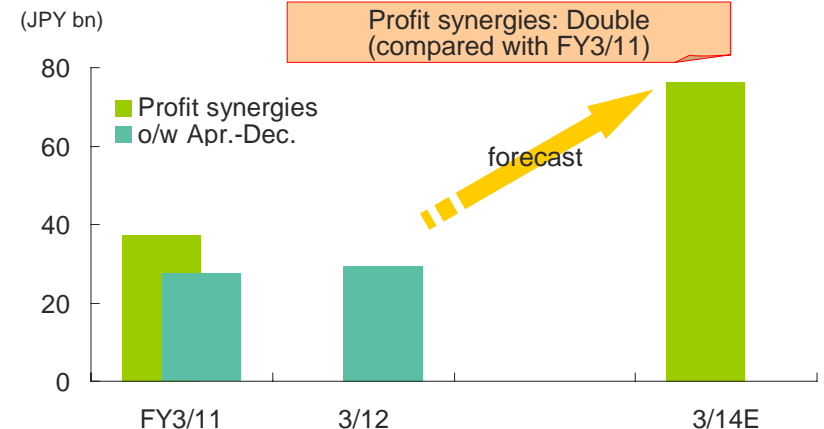


Wholesale business ranking

League tables (Apr.-Dec. 2011)

		Rank	Mkt share
JPY denominated bonds (lead manager, underwriting amount)*1	SMBC Nikko	#5	12.5%
Global equity & equity-related (book runner, underwriting amount)*2	SMFG	#3	13.1%
Financial advisor (M&A, No. of deals)*3	SMBC Nikko	#2	3.5%

Profit synergies*5



*1 Source: SMBC Nikko (corporate bonds, FILP agency bonds, municipality bonds [proportional shares as lead manager], samurai bonds)

*2 Source: SMBC Nikko based on the data of Thomson Reuters (Japanese related, group basis) *3 Source: Thomson Reuters (any Japanese involvement announced (excluding real estate related))

*4 Managerial accounting basis (total of SMBC, SMBC Nikko and SMBC Friend) *5 Managerial accounting basis

3Q, FY3/2012 Results of SMBC Nikko Securities

SMBC Nikko recorded the highest ordinary profit among peers

SMBC Nikko's results (non-consolidated)

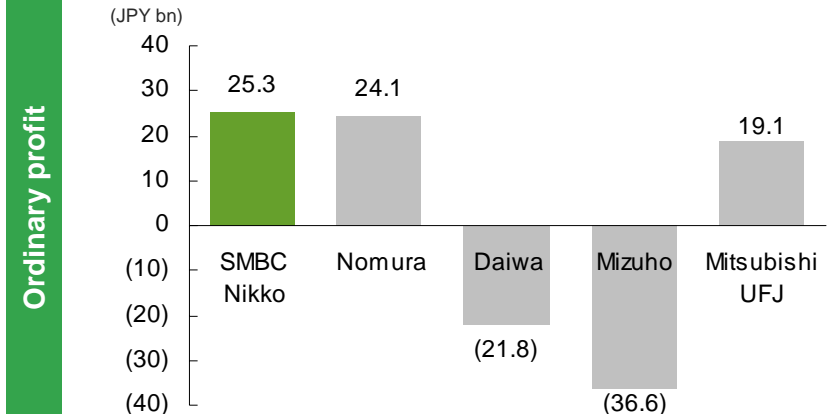
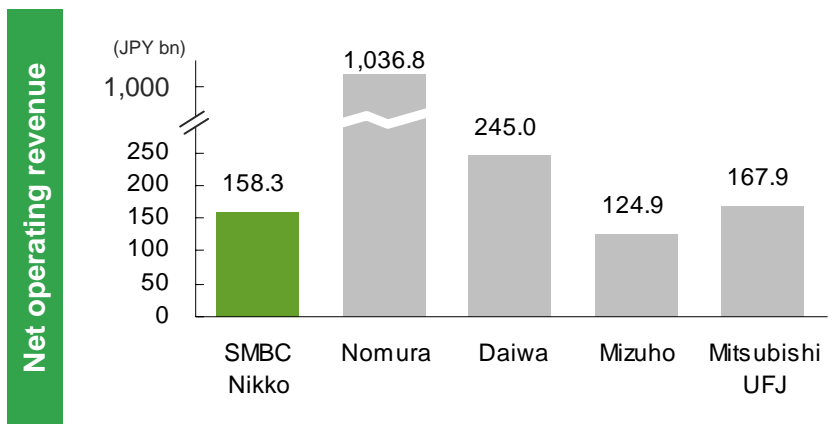
(JPY bn)	FY3/2011	Apr.-Dec. 2011	YOY change
Net operating revenue	205.1	158.3	+0.4
SG&A expenses	166.6	133.2	+9.8
Ordinary profit	38.3	25.3	(8.0)
Net income	23.5	7.6	(14.3)

Including negative impact of JPY 4.7 bn from a write-down of deferred tax assets owing to the national corporation tax rate reduction

Business and capital alliance with Moelis & Company

- Focus on providing cross-border M&A and other advisory services to Japanese companies
- Geographic areas for alliance:
Japan, North America, Europe, Middle East, North Africa, Australia, Hong Kong and China
- SMBC invested approx. USD 93 mn in Moelis

Peer comparison (Apr.-Dec. 2011) *



* Based on each company's financial statements. The figures shown in the charts above are: consolidated figures (US GAAP, comparison with Net revenue and Income before income taxes) of Nomura Holdings for Nomura, consolidated figures of Daiwa Securities Group for Daiwa, consolidated figures of Mizuho Securities for Mizuho, and consolidated figures of Mitsubishi UFJ Securities Holdings for Mitsubishi UFJ

■ Promise and Consumer Finance Business

- **Enhancing consumer finance business by making Promise a wholly-owned subsidiary**

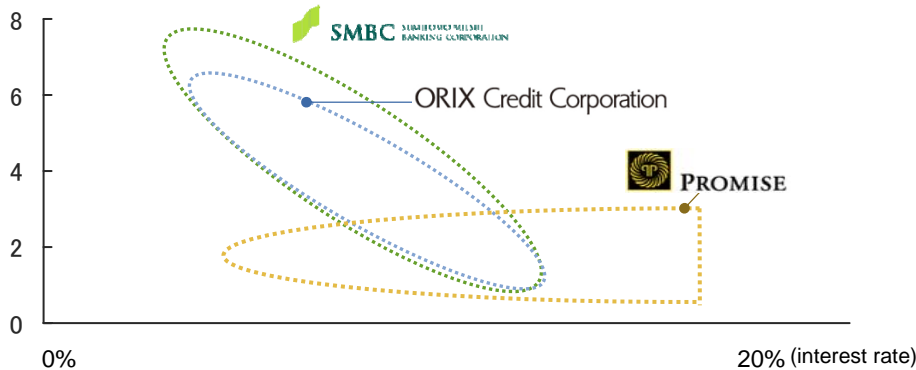
- Moving forward and reinforcing our consumer finance business on a group-wide basis amid declining interest repayment claims
- Expect profit contribution from Promise as a middle-risk, middle-return business

Consumer Finance Business

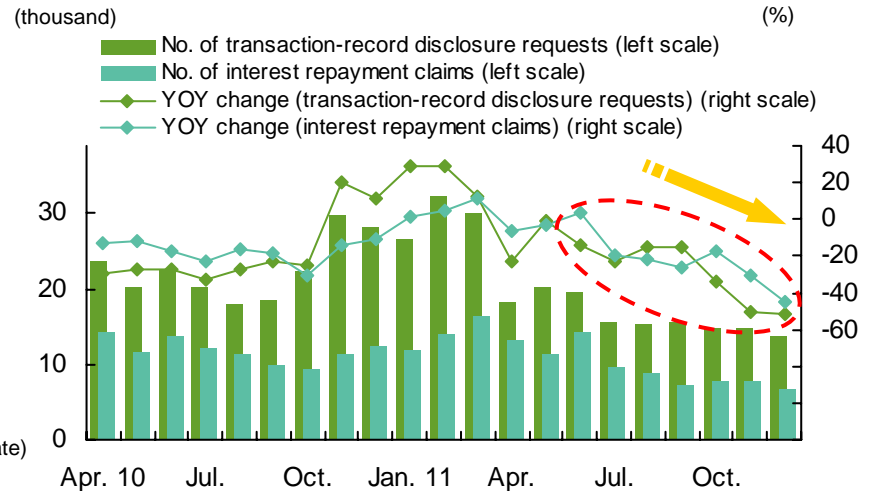
Consumer finance business is a relatively high margin business and generates stable earnings

Overview of consumer finance business in SMFG

(Clients' borrowing limit, JPY mn)

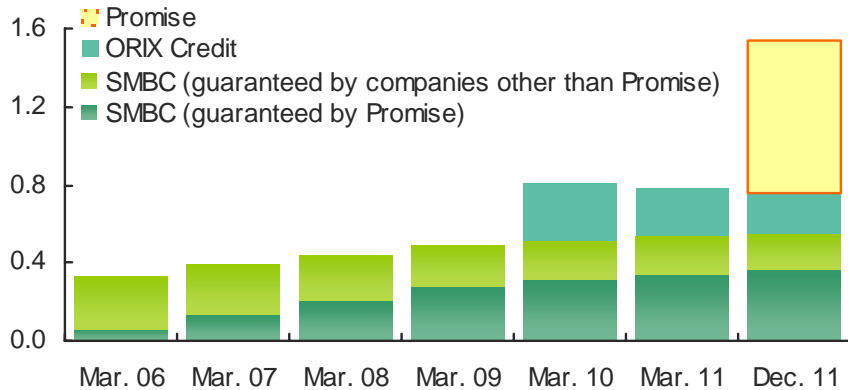


No. of transaction-record disclosure requests and interest repayment claims (Promise)

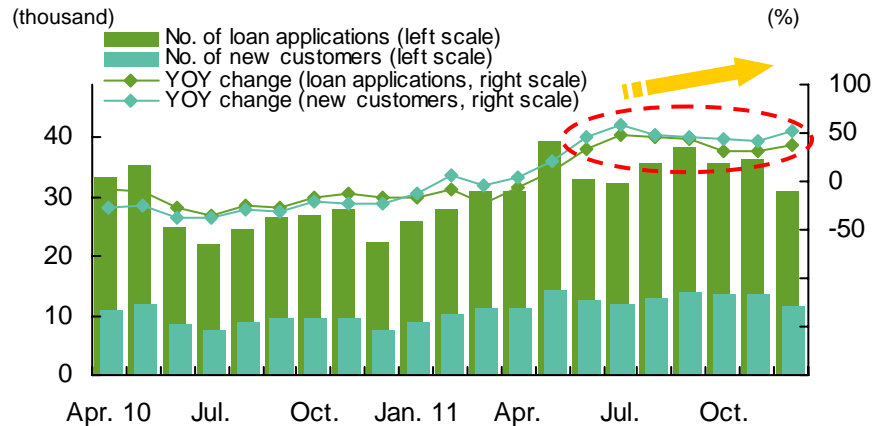


Outstanding card loan balances of major SMFG companies

(JPY tn)



No. of loan applications and new customers / approval rate (Promise)



Progress of Consolidation and 3Q, FY3/2012 Results of Promise

Steadily progressed procedures for making Promise a wholly-owned subsidiary of SMFG

Making Promise a wholly-owned subsidiary of SMFG

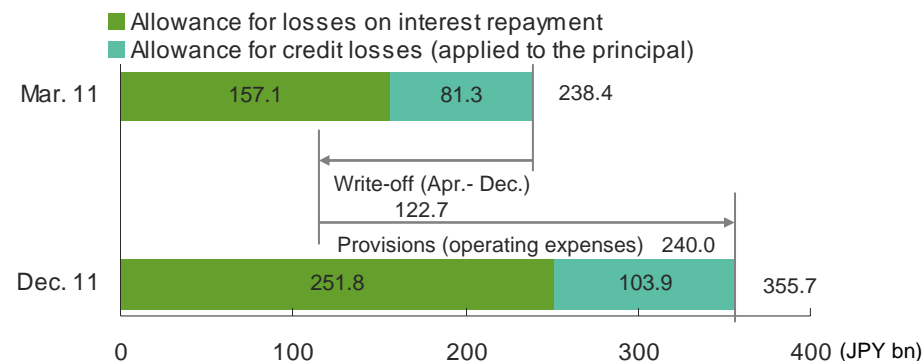
- SMBC's tender offer for Promise shares
SMFG's subscription of third-party allotment of Promise shares
 → Owned approx. 98% of voting rights (as of Dec. 31, 2011)
- SMFG's repurchase of its own shares
(scheduled to repurchase in two separate transactions to acquire 45.7 mn shares [equivalent to approx. JPY 100 bn] for share exchange*)
 - 1st phase
Amount repurchased: 22.7 mn shares [equivalent to JPY 50 bn]
 - 2nd phase
Repurchase period: Jan. 31 - Mar. 23, 2012 (at latest)
Maximum amount to be repurchased: 22.9 mn shares or JPY 80 bn
- Effective date of the share exchange*: Apr. 1, 2012

3Q, FY3/2012 results (Promise consolidated)

(JPY bn)	1H results	Apr.-Dec. 2011 results
Operating income	100.4	147.8
Recurring profit	(205.7)	(179.6)
Net income	(208.6)	(182.1)
Customer loans outstanding	801.3	773.6

Expected net income per annum going forward: approx. JPY 20-30 bn

Ref. Interest repayment-related allowance



* The share exchange ratio is 0.36 share of SMFG common stock per share of Promise common stock

■ Domestic Economic Environment and Domestic Loan Business

- **Projected real GDP change: - 0.4% in FY3/2012
+1.8% in FY3/2013 ***
- **Domestic loan balance shows signs of recovery but
downward pressure on margins persists**

(*) Source: Japan Research Institute. As of Feb.13, 2012

- Domestic economy picking up and expected to maintain its steady recovery
- Domestic loans to corporations show signs of recovery
Downward pressure on margins persists
Low levels of credit cost and NPL ratio sustained

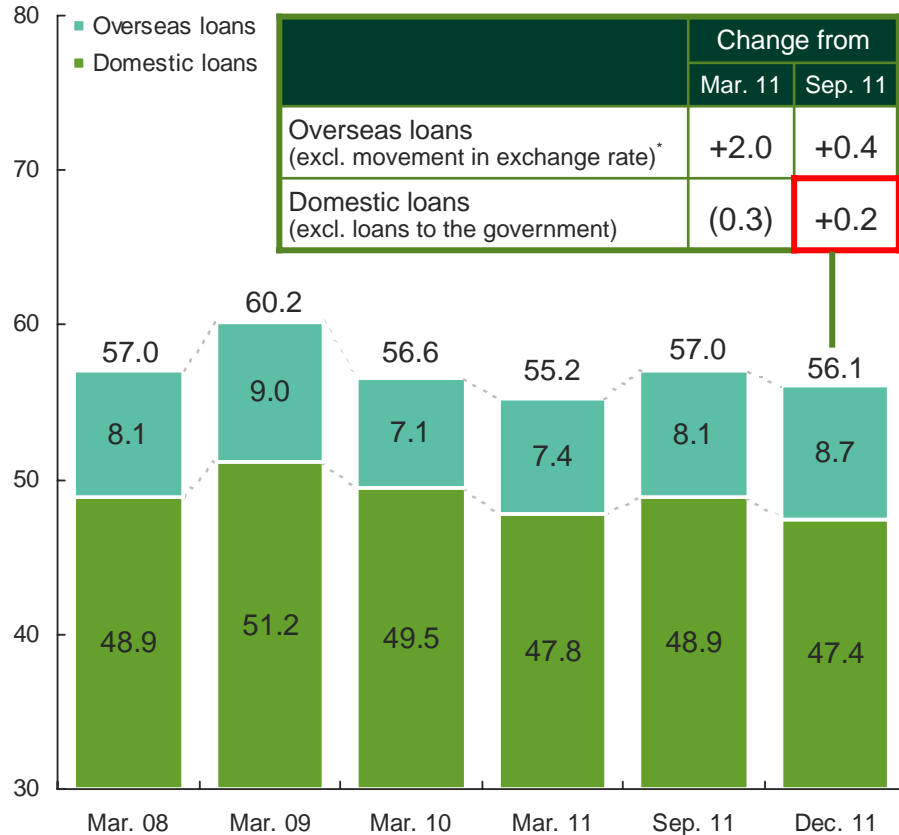
Loan Balance and Domestic Loan Spread

Domestic loan balance shows signs of recovery

Loan balance

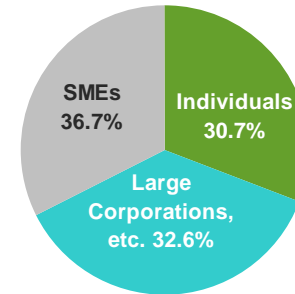
(JPY tn, term-end balance)

(SMBC non-consolidated)



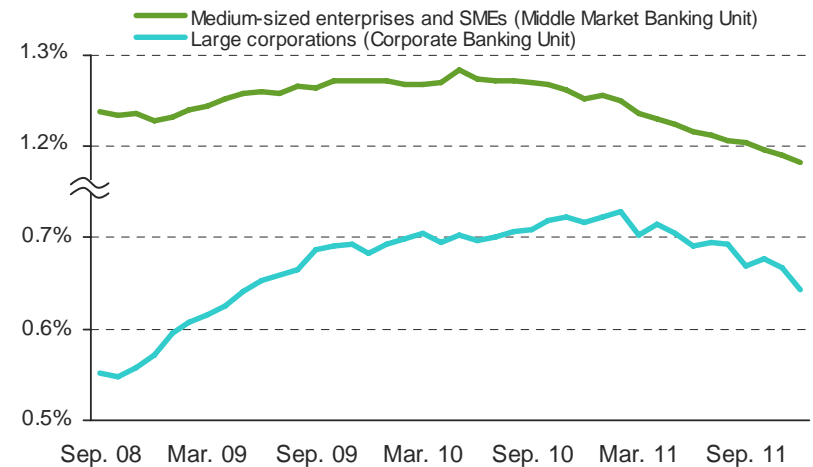
Domestic loan breakdown by borrower type (Sep. 2011)

(SMBC non-consolidated)



Domestic loan spread (managerial accounting basis)

(SMBC non-consolidated)



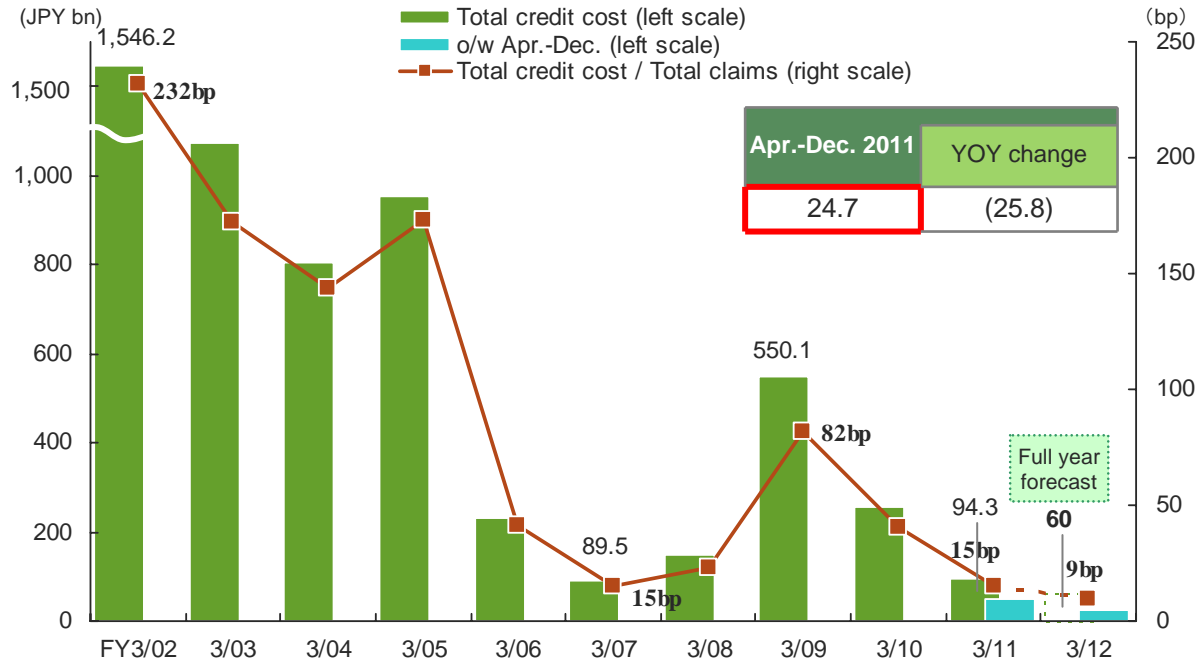
* Managerial accounting basis

Total Credit Cost

SMBC non-consolidated: Decrease of new incurrence and reversal of provision for loan losses
 SMFG consolidated : Decrease in domestic subsidiary banks

Total credit cost

SMBC non-consolidated



Five main entities (JPY bn)	Apr.-Dec. 2011	
	Apr.-Dec. 2011	YOY change
Cedyna*	19	+2
Kansai Urban Banking Corporation	13	(4)
Sumitomo Mitsui Card	8	(6)
Sumitomo Mitsui Finance and Leasing	(6)	(10)
SMBC Guarantee	(4)	(10)

* Became a subsidiary in May 2010

SMFG consolidated (JPY bn)

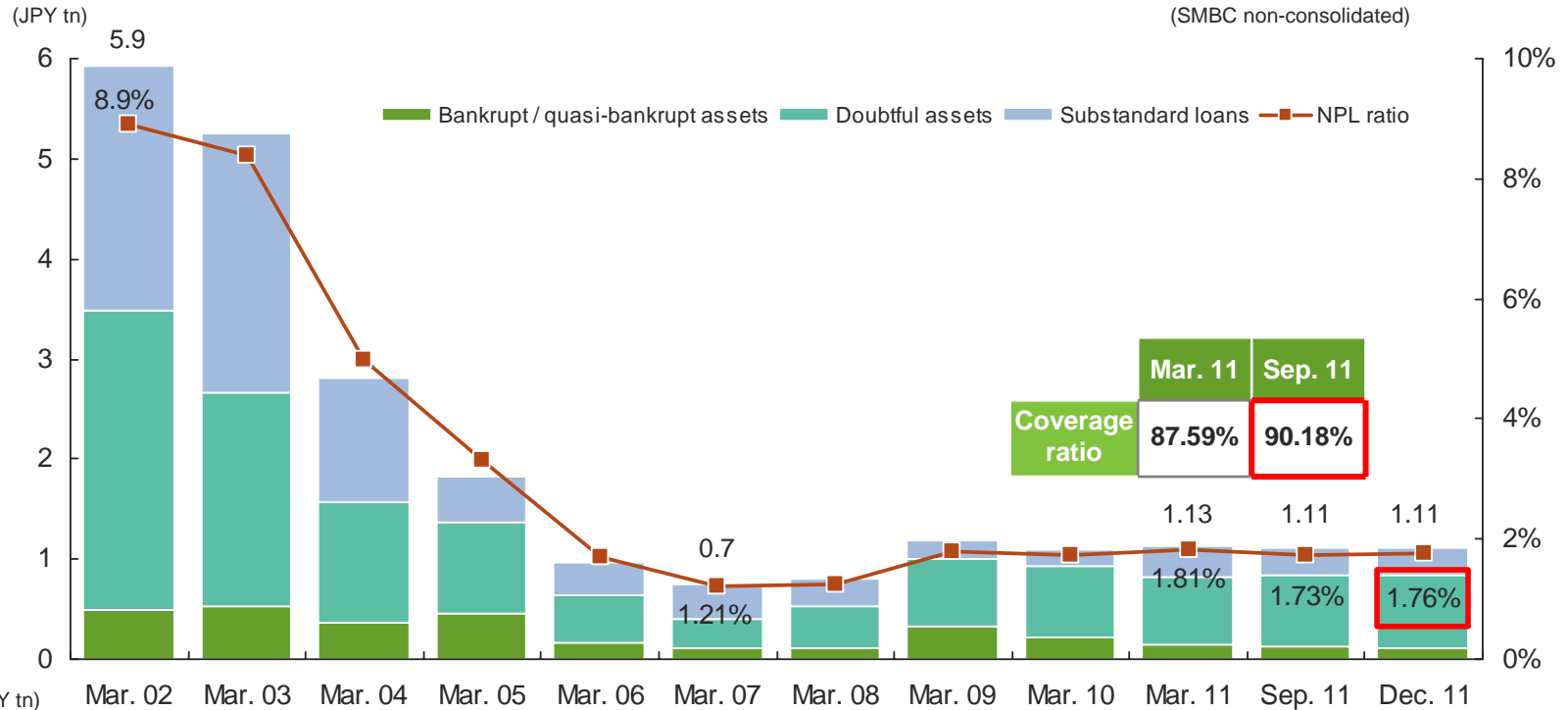
												YOY change
Total credit cost	1,703.4	1,200.9	956.6	1,196.8	302.0	145.0	248.6	767.8	473.0	217.3	<58.6>	<(76.3)>
Excluding SMBC non-consolidated	157.2	126.4	153.2	242.0	71.1	55.5	100.8	217.7	218.3	123.0	<33.9>	<(50.5)>
											<84.4>	

(Apr.-Dec. results for the figures in < > at the bottom of the table)

Non-Performing Loan Balance

We have controlled risks associated with our loan portfolio

Balance of non-performing loans



(JPY tn)	Mar. 02	Mar. 03	Mar. 04	Mar. 05	Mar. 06	Mar. 07	Mar. 08	Mar. 09	Mar. 10	Mar. 11	Sep. 11	Dec. 11
Claims to borrowers requiring caution*1	7.8	5.6	4.3	2.4	2.2	2.4	2.6	3.7	3.7	3.1	2.7	2.7
Total claims	67	63	56	55	57	61	65	67	63	62	64	63

Impact of SME Financing Facilitation Act (JPY bn)

Estimate of decrease in provisions (as of each term end)*2	approx. 17	approx. 35	approx. 33	approx. 34
Estimate of decrease in NPL (as of each term end)*2	approx. 110	approx. 290	approx. 310	approx. 320

*1 Excluding claims on substandard borrowers

*2 Estimated by one rank downgrade of the classification of certain borrowers whose loans have been restructured after implementation of the SME Financing Facilitation Act in Dec. 2009

- **Managing our bond portfolio prudently and proactively**

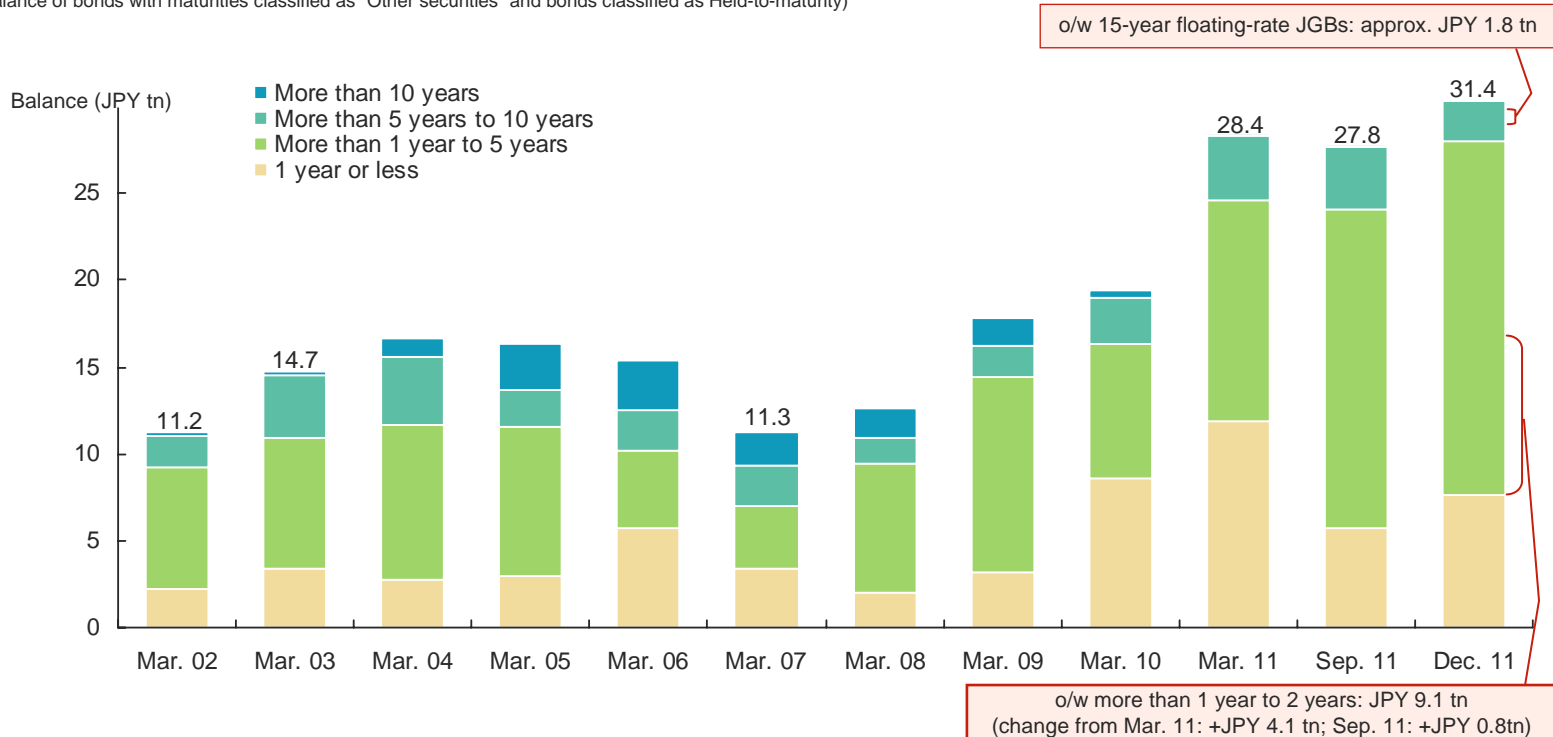
- Examining amount of risks regularly, while taking into account BOJ's monetary policy
- Maintaining duration at low level of 2.0 years

Bond Portfolio

Average duration remained at low level of 2.0 years

Yen bond portfolio

(Total balance of bonds with maturities classified as "Other securities" and bonds classified as Held-to-maturity)



Average duration (years)*1	2.7	3.6	3.4	2.3	1.5	1.7	2.4	1.8	1.1	1.4	2.0	2.0
Unrealized gains / losses (JPY bn)*2	37.6	108.7	(101.9)	7.7	(282.2)	(151.4)	(129.5)	(1.2)	116.1	71.9	91.0	92.5

*1 Excluding bonds classified as held to maturity, bonds for which hedge-accounting is applied, and private placement bonds. Duration of 15-year floating rate JGBs is regarded as zero (duration of JGB portfolio for Mar. 02)

*2 15-year floating-rate JGBs have been carried at their reasonably estimated amounts from Mar. 09

- **Aim to achieve a Core Tier I ratio of 8%* in FY3/2014 by building up retained earnings**
- **Sustain a consolidated payout ratio of over 20%**

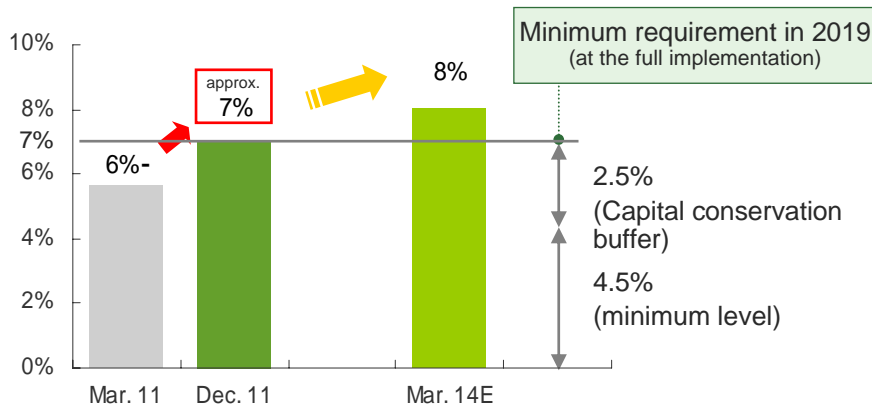
(*) Calculated based on the definition under Basel III full implementation in 2019

- Aim to achieve a Core Tier I ratio of 8% in FY3/2014
Approx. 7% as of Dec. 31, 2011
- Sustain a consolidated payout ratio of over 20%
Dividend per share forecast of JPY100 in FY3/2012

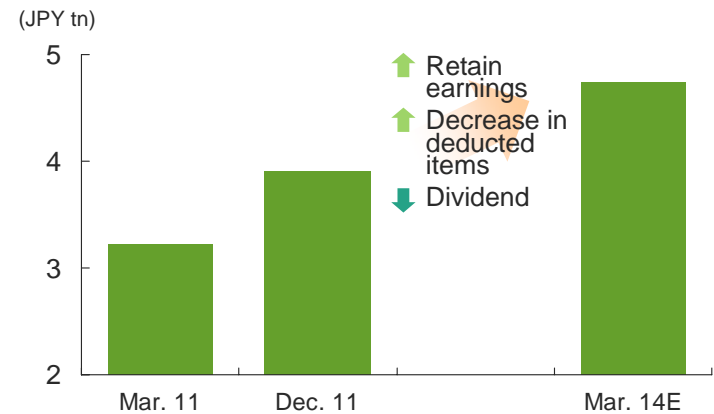
Capital and Risk-Weighted Assets

We expect to meet Basel III capital requirements 5 years in advance to the full implementation date through accumulation of earnings

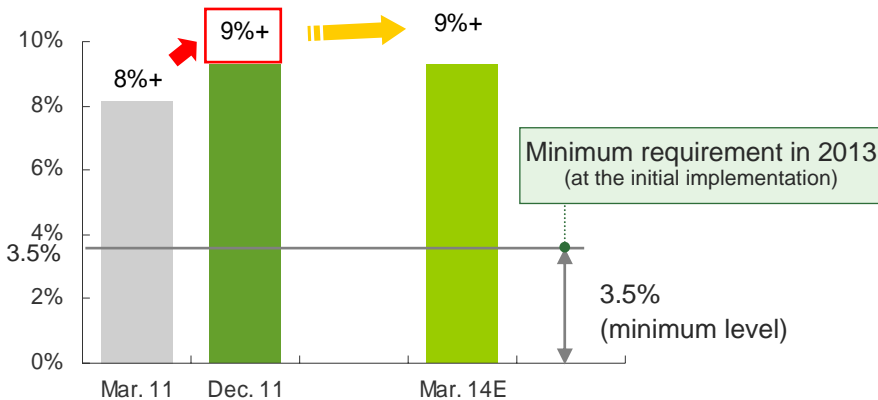
Core Tier I ratio
(based on full implementation of Basel III*1, 2)



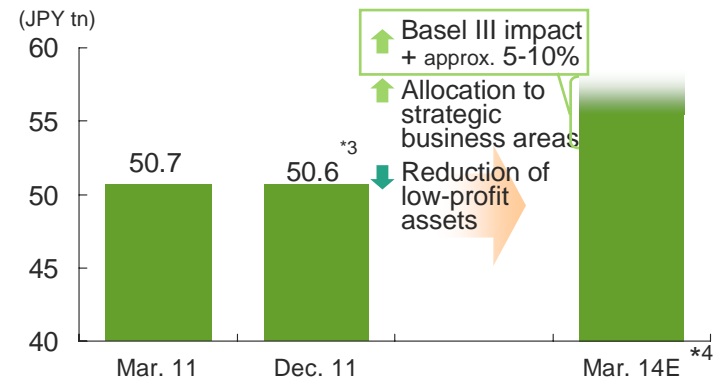
Illustrative Core Tier I capital
(based on full implementation of Basel III*1, 2)



(Ref.) Based on initial implementation of Basel III*1



Risk-weighted assets



*1 Estimate. Excluding Unrealized gains for Mar. 11. Including Unrealized gains for Dec. 11 *2 Regulatory adjustments are fully deducted
*3 Including Basel 2.5 impact of approx. JPY 400 bn *4 Estimates. Basel III basis

Team SMFG , Team SMBC



Cross Sell

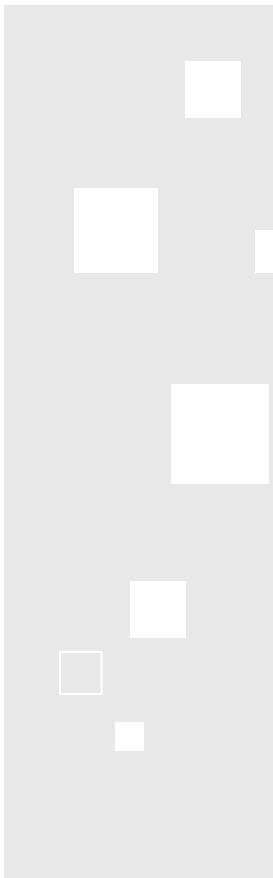
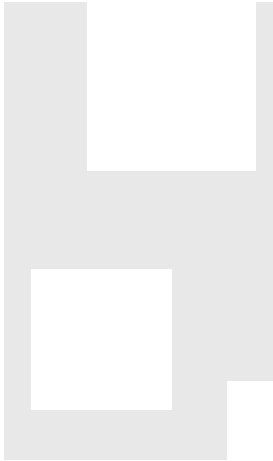
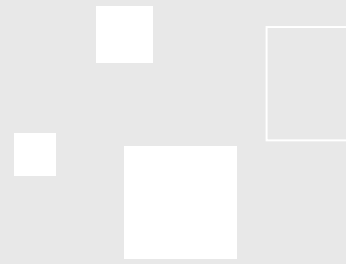


Credit Control



Cost Control

Appendix



Overview of 3Q, FY3/2012 Results (Cumulative)

Steady progress toward achieving earnings forecast

Overview of 3Q, FY3/2012 results (cumulative)

Banking profit*1	SMBC non-consolidated
79% of full-year forecast	FY3/2012 forecast JPY 800.0 bn
	JPY 631.8 bn

Total credit cost	SMBC non-consolidated
41% of full-year forecast	FY3/2012 forecast JPY 60.0 bn
	JPY 24.7 bn

Net income	SMFG consolidated
82% of full-year forecast	FY3/2012 forecast JPY 500.0 bn
	JPY 411.0 bn

Overseas banking profit ratio	Managerial accounting basis
Steadily increased	FY3/2014 target 30% (FY3/2011 result: 23.3%)
	26.8%*2

Overhead ratio	SMBC non-consolidated/ SMFG consolidated
Controlled within target	FY3/2014 target Overhead ratio: 45%-50%
	FY3/2014 target Consolidated overhead ratio: 50%-55%
	45.8%
	52.7%

* Effects of changes in the corporate income tax rate: JPY (31.6) bn

Ref.

Per share information

	Apr.-Dec. 2011 results	YOY change	FY3/2012 (Nov. forecast)
Net income per share	JPY 295.01	JPY (71.53)	JPY 360.92

	Dec. 31, 2011	Change from Mar. 2011
Net assets per share	JPY 3,553.96	+JPY 20.49

*1 Before provision for general reserve for possible loan losses

*2 Based on the assumption under the medium-term management plan (USD 1 = JPY 85)

Financial results of 3Q, FY3/2012 (Cumulative)

P/L

		(JPY bn)		
		Apr.-Dec. 2011 results	YOY change	FY3/2012 forecast
SMBC <non-consolidated>	Gross banking profit	1,164.7	+9.1	1,520.0
	o/w Gains (losses) on bonds	142.3	+4.7	
	Expenses* ¹	532.9	+10.8	720.0
	<OHR>	45.8%	+ 0.6%	47.4%
	Banking profit* ²	631.8	(1.7)	800.0
	Total credit cost* ³	24.7	(25.8)	60.0
	Gains (losses) on stocks	(55.8)	(44.8)	
	Ordinary profit	523.4	+2.3	640.0
	Net income	343.9	(85.6)	430.0

SMFG <consolidated>	Ordinary profit	761.2	+23.0	900.0
	Difference from SMBC non-consolidated	237.8	+20.7	260.0
	Net income	* ⁴ 411.0	(104.1)	500.0
	Difference from SMBC non-consolidated	67.1	(18.5)	70.0

Contribution of subsidiaries/affiliates to SMFG's Net income

	(JPY bn)	
	Apr.-Dec. 2011 results	YOY change
SMBC Guarantee	18	+6
Sumitomo Mitsui Finance and Leasing	16	+1
Sumitomo Mitsui Card	12	+3
SMBC Nikko Securities	9	(15)
Cedyna	8	+9
Promise* ⁵	(15)	(17)

Ref. Credit ratings (SMBC)

Moody's	Aa3 / P-1	R&I	A+ / a-1
S&P	A+ / A-1	JCR	AA- / J-1+
Fitch	A / F1		

*1 Excluding non-recurring losses

*2 Before provision for general reserve for possible loan losses

*3 Including portion recorded in Extraordinary gains (losses) in the results of Apr.-Dec. 2010

*4 Effects of the national corporation tax rate reduction: JPY (31.6) bn

*5 Including gains related to step acquisition of JPY 25.1 bn associated with procedures for making Promise a subsidiary

Expenses

Tight control of expenses both in SMBC and on a group-wide basis

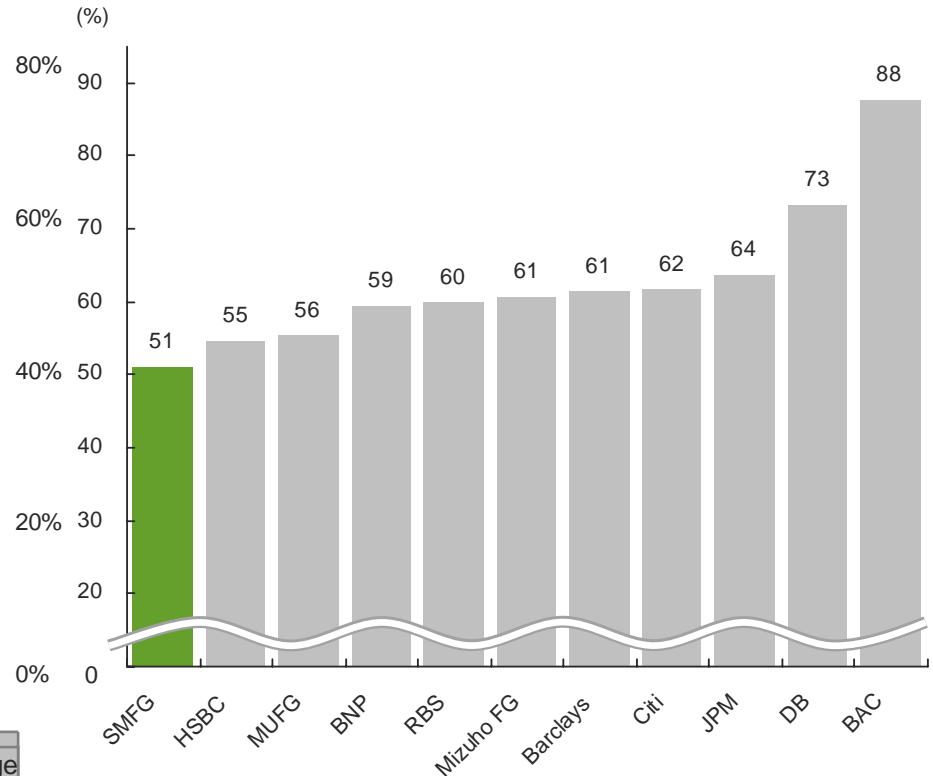
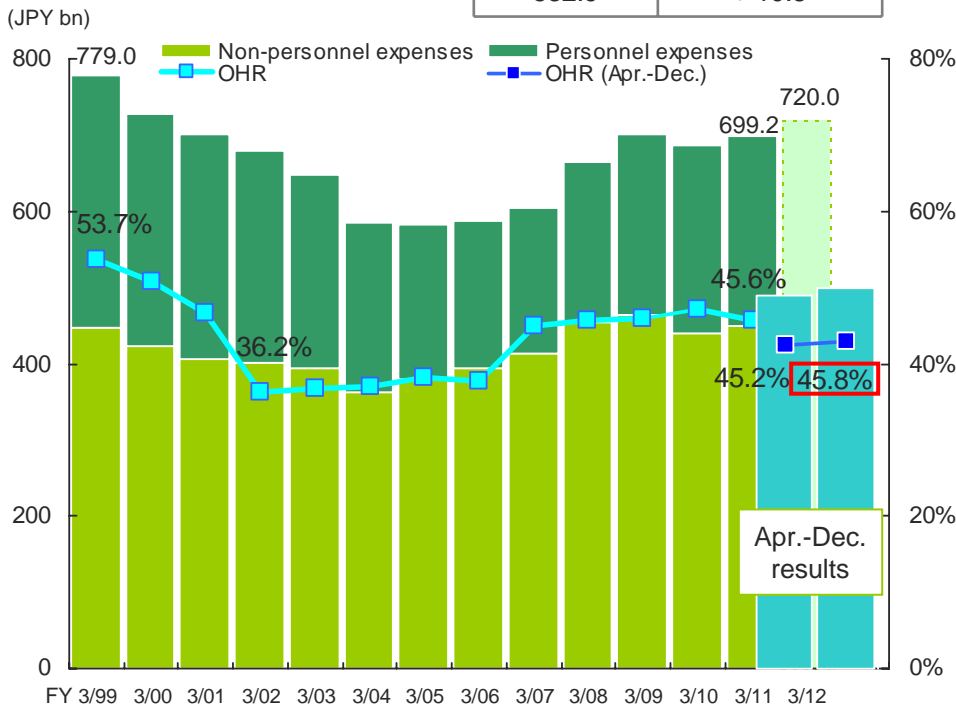
Expenses*1

Ref.

OHR on group consolidated basis*3

SMBC non-consolidated

Apr.-Dec. 2011	YOY change
532.9	+ 10.8



SMFG consolidated (JPY bn)

	FY3/11	FY3/12	YOY change
Consolidated expenses*2	1,316.1 <971.4>	<1,012.5>	<+41.1>
OHR	52.5% <51.7%>	<52.7%>	<+1.0%>

(Apr.-Dec. results for the figures in < > at the bottom of the table)

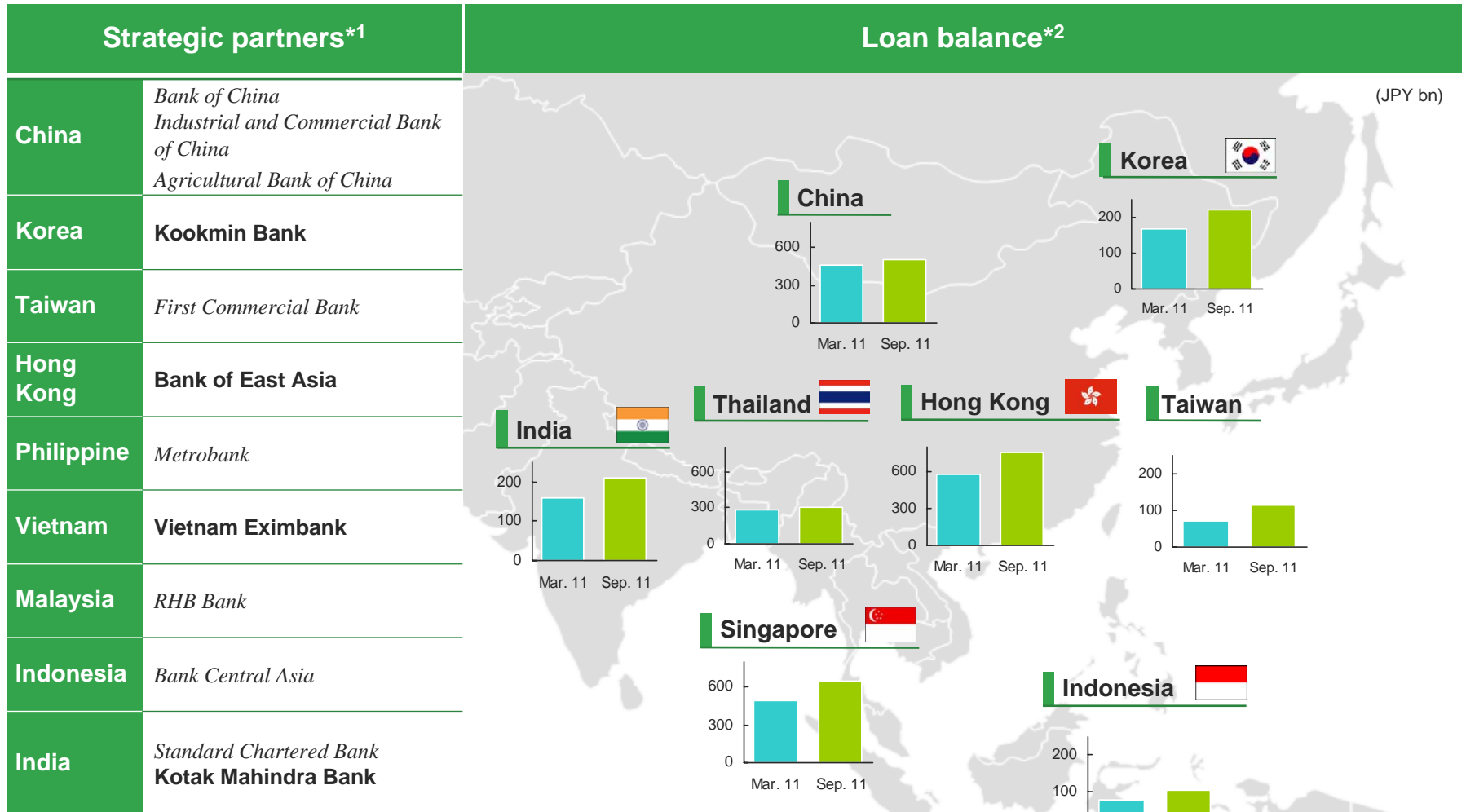
*1 Excluding non-recurring losses. FY3/01 and before: the aggregate of former Sakura Bank and Sumitomo Bank

*2 Consolidated G&A expenses net of SMBC's non-recurring losses

*3 Top-line profit (net of insurance claims) divided by G&A expenses (for Japanese banks, excluding non-recurring losses), based on each company's financial statements. As of 1H FY3/12 results for SMFG, MUFG and Mizuho FG, and as of Jan.-Sep. 2011 results for others

Our Footprint in Asia

Promoting alliances with leading banks in Asia, while enhancing our own channel network.
Loan balance has increased steadily



*1 Boldfaced banks: SMBC has equity stake

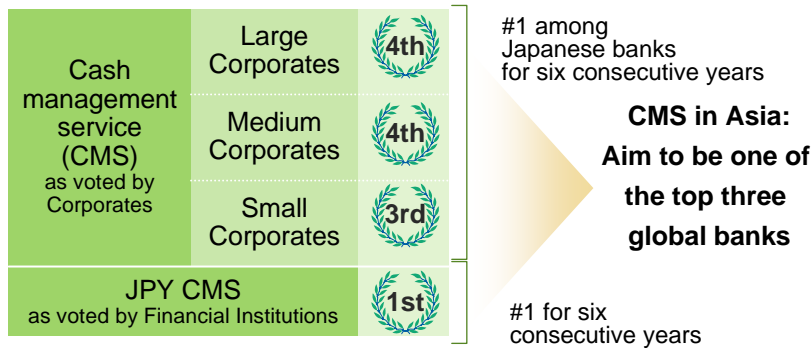
*2 Bar charts represent loan balance (the aggregate by country/region based on domicile of borrowers (not by channels)).
Figures of China includes those of SMBC (China). Loan balances as of Mar. 31, 11 is exchanged to JPY from each country's local currency at the exchange rate of Sep. 30, 11

Transaction Services Business and Project Finance

We aim to further enhance our products with a competitive advantage

Transaction services business

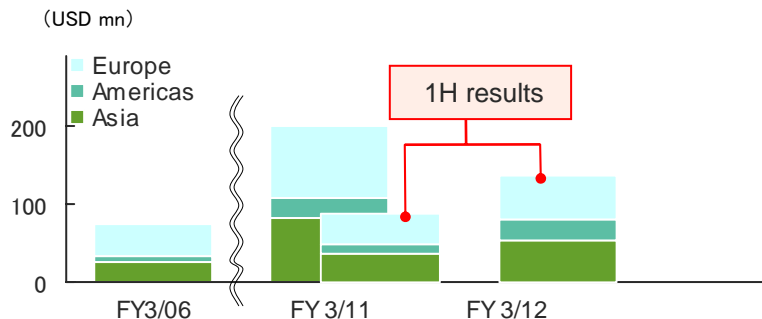
Cash management providers' ranking (in Asia Pacific)*1



Project finance and loan syndication*3

	Global	Asia*4
Project finance	#3	#7
Loan syndication	#9	#5

Trade finance related profit*2

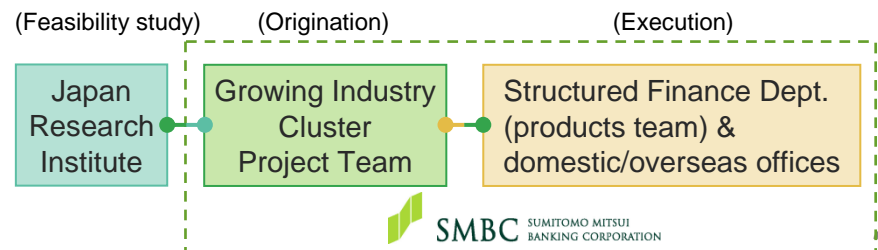


Example Initiatives for infrastructure finance

Project Finance Company in Singapore

- Working in consortium with Temasek Holdings and consortium partner banks to establish a specialized Project Finance Company

One-stop service



*1 Source: "ASIAMONEY": "Cash Management Poll 2011" (Aug. 2011)

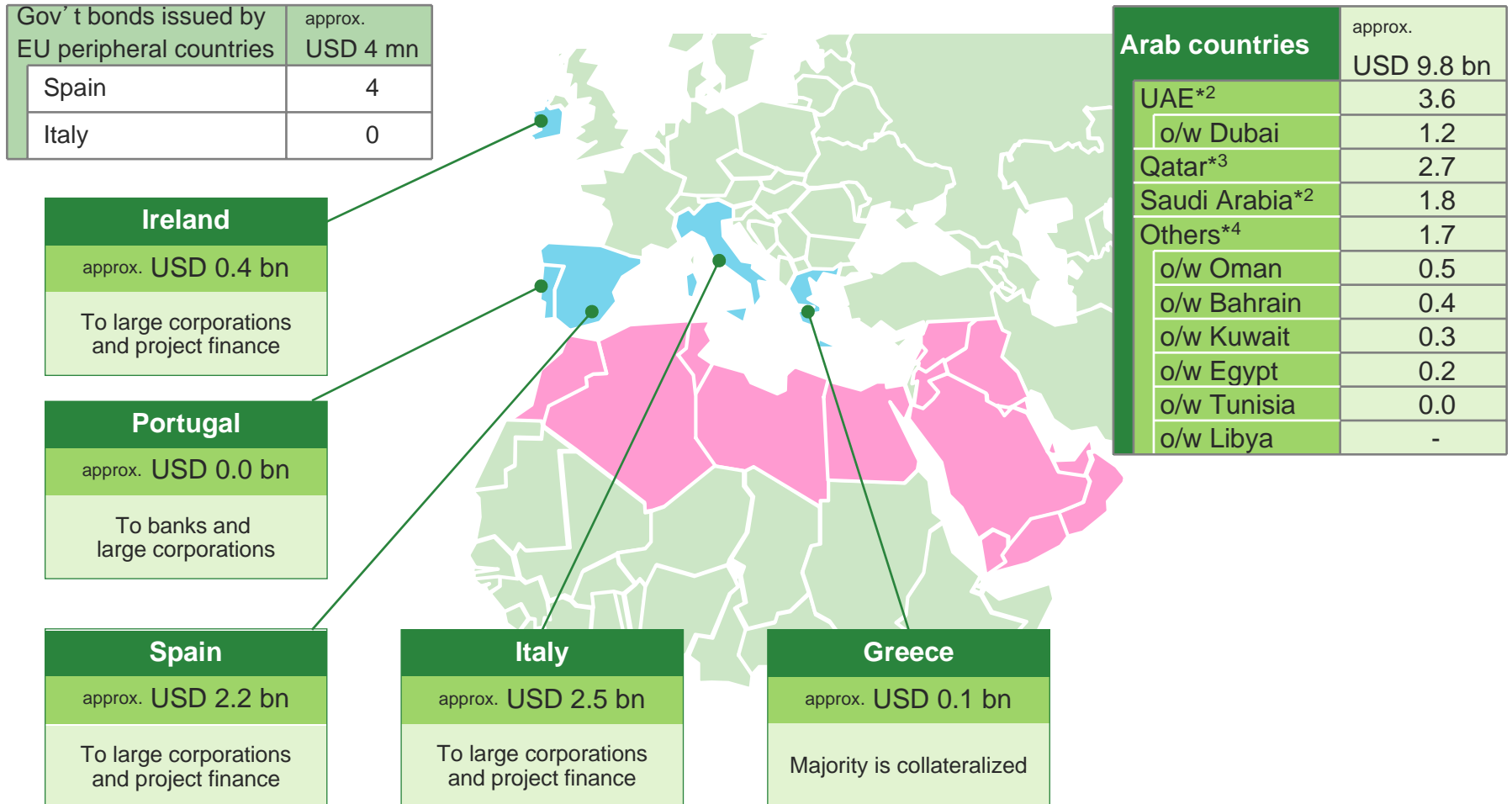
*2 Managerial accounting basis (calculated in USD at respective term-end JPY/USD rate). Sum of SMBC and its overseas subsidiaries

*3 Results in 2011. Source: Thomson Reuters (Mandated arranger)

*4 Project finance - Asia Pacific (incl. Australia and Japan), Loan syndication - Asia (excl. Japan)

Exposure to European Peripheral Countries and Arab Countries*1

Limited exposure to European peripheral countries— approx. USD 5.3 billion as of Dec. 2011



*1 European peripheral countries: blue-colored countries, Arab countries: pink-colored countries

*2 Majority is to government-affiliated entities, local banks and Japanese companies

*3 Project finance

*4 Trade finance and project finance

Loan to Deposit Spread

Domestic loan to deposit spread decreased

- Decline in short-term interest rates, fierce competition, and tight credit control

Loan to deposit spread (financial accounting basis)

(JPY tn, %)

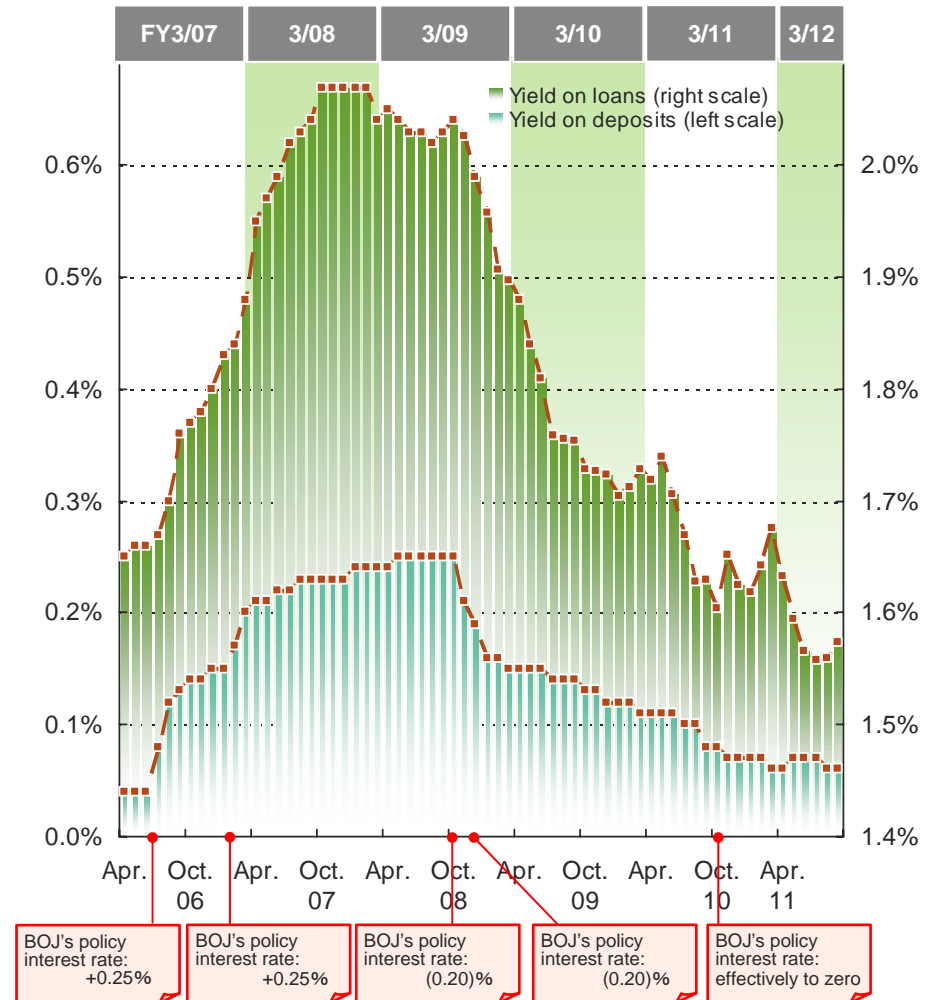
<Domestic>	1H FY3/12		YOY change	
	Average balance	Yield	Average balance	Yield
Loans* (a)	45.3	1.57	(1.1)	(0.11)
Deposits, etc. (b)	71.6	0.06	+3.4	(0.04)
Loan to deposit spread (a) - (b)		1.51		(0.07)

(Ref.)
<Overseas>

Loans (a)	9.1	2.00	+0.7	+0.03
Deposits, etc. (b)	10.1	0.47	+0.6	+0.02
Loan to deposit spread (a) - (b)		1.53		+0.01

* Excluding loans to financial institutions

Yield on domestic loans and deposits (managerial accounting basis)



Performance by Business Unit*1

Marketing Units' gross bank profit: YOY increase of JPY 5.3 billion

- Mainly driven by investment trust sales and IBU's non-interest income

		(JPY bn)	1H FY3/11	1H FY3/12	YOY change*2
Consumer Banking Unit	Gross banking profit	190.2	192.3	+ 0.4	
	Expenses	143.4	143.0	(0.5)	
	Pre-provision profit	46.8	49.3	+ 0.9	
Middle Market Banking Unit	Gross banking profit	220.7	208.8	(11.4)	
	Expenses	109.5	110.8	+ 0.9	
	Pre-provision profit	111.2	98.0	(12.3)	
Corporate Banking Unit	Gross banking profit	99.0	102.6	+ 0.6	
	Expenses	17.7	18.9	+ 0.9	
	Pre-provision profit	81.3	83.7	(0.3)	
International Banking Unit (IBU)	Gross banking profit	88.8	93.5	+ 15.7	
	Expenses	29.1	31.0	+ 5.0	
	Pre-provision profit	59.7	62.5	+ 10.7	
Marketing Units	Gross banking profit	598.7	597.2	+ 5.3	
	Expenses	299.7	303.7	+ 6.3	
	Pre-provision profit	299.0	293.5	(1.0)	
Treasury Unit	Gross banking profit	251.7	227.3	(24.4)	
	Expenses	8.9	9.5	+ 0.7	
	Pre-provision profit	242.8	217.8	(25.1)	
Headquarters	Gross banking profit	(11.8)	(5.0)	0.0	
	Expenses	36.7	41.4	+ 2.3	
	Pre-provision profit	(48.5)	(46.4)	(2.3)	
Total (Business Units)	Gross banking profit	838.6	819.5	(19.1)	
	Expenses	345.3	354.6	+ 9.3	
	Pre-provision profit	493.3	464.9	(28.4)	

Gross banking profit by product		(JPY bn) <YOY change*2>	
o/w:			
Income on domestic loans		245.7	(14.2)
Income on domestic yen deposits		83.4	(1.8)
IBU's Interest related income*3		53.2	+5.0
Interest income		413.1	(11.2)
o/w:			
Investment trust		27.6	+3.8
Pension-type insurance		4.9	(0.9)
Income relating to Financial consulting for individuals		40.4	+4.4
o/w:			
Loan syndication		20.2	+0.6
Structured finance*4		24.4	+2.9
Real estate finance*4		15.7	(0.9)
Income related to IB*5 business*4		71.4	+2.3
o/w:			
Sales of derivatives		7.7	+0.4
Money remittance, Electronic banking		46.4	(0.6)
Foreign exchange		23.2	+0.5
IBU's Non-interest income*3		42.9	+11.4
Non-interest income		184.1	+16.5
Gross banking profit of Marketing Units		597.2	+5.3
Adjustment of interest rates and exchange rates, etc.:		(6.8)	
			Nominal YOY change: (1.5)

Average loan balance and spread by business unit

	Average balance		Average spread	
	1H FY3/12	YOY change*2	1H FY3/12	YOY change*2
(JPY tn, %)				
Domestic loans	48.1	(0.9)	1.05	(0.04)
o/w:				
Consumer Banking Unit	15.3	(0.1)	1.47	(0.03)
Middle Market Banking Unit	16.7	(1.0)	1.14	(0.05)
Corporate Banking Unit	11.8	(0.1)	0.71	0.00

*1 Managerial accounting basis *2 After adjustment of interest rates and exchange rates, etc. *3 Including profit from Japanese corporations in Hong Kong Branch and Taipei Branch

*4 Including interest income *5 IB stands for "investment banking"

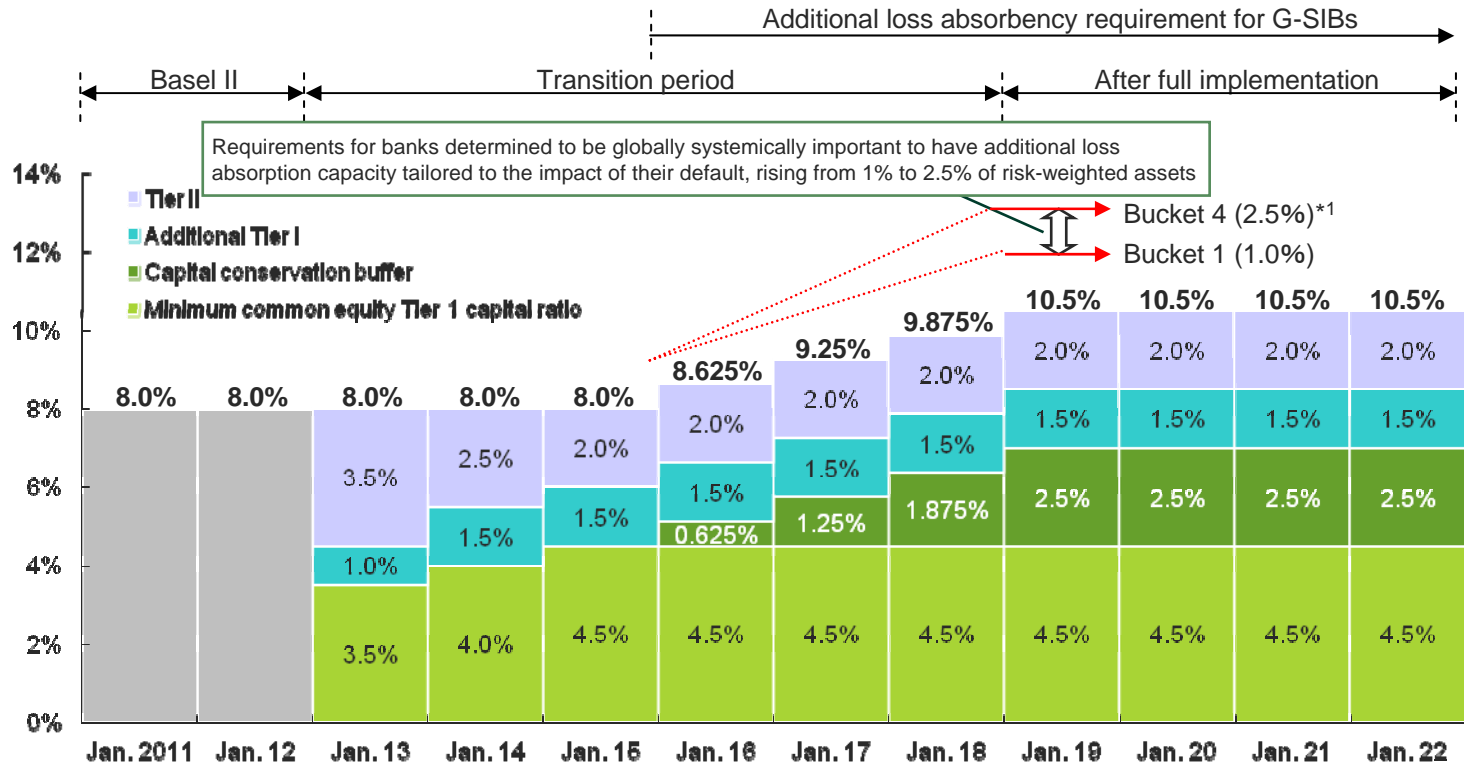
Capital

		(JPY bn)	Mar. 31, 2011	Sep. 30, 2011	Dec. 31, 2011
Tier I			6,324.0	6,371.8	6,326.3
o/w:	Capital stock & Capital surplus		3,316.7	3,097.7	
	<Preferred Stock>		[210.0]	[-]	
	Retained earnings		1,702.8	1,947.3	
	Preferred securities issued by overseas SPCs		1,593.6	1,564.4	
	Foreign currency translation adjustment		(122.9)	(109.1)	
	Increase in equity capital resulting from a securitization exposure		(36.3)	(37.7)	
Tier II			2,537.0	2,364.4	2,549.1
o/w:	Unrealized gains on other securities after 55% discount		169.3	66.2	
	General reserve for loan losses		100.0	102.6	
	Excess amount of provision		21.7	3.4	
	Perpetual subordinated debt		243.0	156.5	
	Dated subordinated debt		1,967.2	1,999.9	
Deduction			428.1	345.6	365.3
Total capital			8,432.9	8,390.6	8,510.1
Risk-weighted assets			50,693.7	48,860.6	50,624.6
Capital ratio*1			16.63%	17.17%	16.81%
	Tier I ratio		12.47%	13.04%	12.49%

*1 Based on Basel II standard (Credit risk: AIRB, Operational risk: AMA)

Summary of Regulatory Capital Framework

Transitional arrangements for implementing the new standards



Phase-in of deductions from common equity Tier I*2

-	-	-	20%	40%	60%	80%	100%	100%	100%	100%	100%
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Grandfathering of capital instruments that no longer qualify as additional Tier I capital or Tier II capital

100%	100%	90%	80%	70%	60%	50%	40%	30%	20%	10%	-
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*1 With an empty bucket of 3.5% to discourage further systemicness

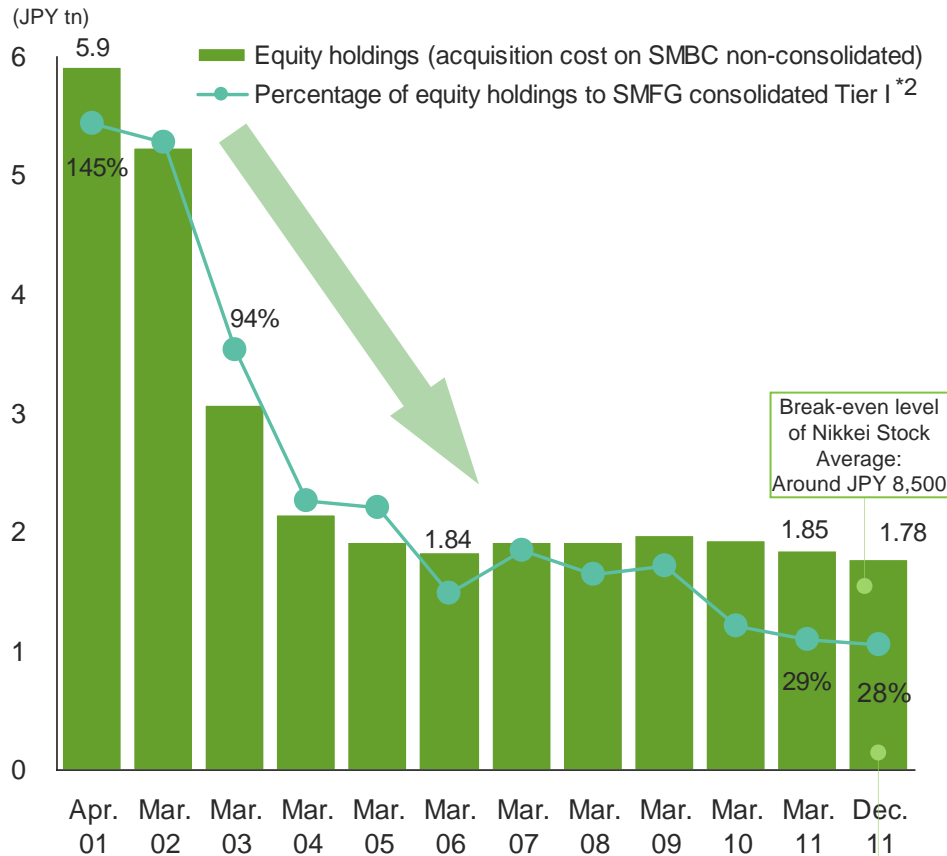
*2 Including amounts exceeding the limit for deferred tax assets, mortgage servicing rights and investment in the common shares of unconsolidated financial institutions

Equity Holdings

Reduce impact of stock price fluctuation on our capital base

- Aim to reduce un-hedged equity to about 25% of SMFG consolidated Tier 1 capital by March 2013

Balance of equity holdings*1



*1 Balance of domestic stocks classified as other securities with fair value

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

Changes in environment

- Tightening of capital regulations
- Introduction of IFRS

Need to minimize the impact of stock price fluctuation on our capital base

Reduce un-hedged equity to about 25% of Tier 1 capital

Medium-term Management Plan (Overview)

Announced May 2011

Basic policy

To be a globally competitive and trusted financial services group by maximizing our strengths of Spirit of Innovation, Speed and Solution & Execution.

Strongly support Japan's reconstruction on the financial front

New Medium-term Management Plan (FY3/12–FY3/14)

Management targets

- ✓ Aim for top quality in strategic business areas
- ✓ Establish a solid financial base and corporate infrastructure enough to address the new financial regulations and competitive environment

Financial objectives

Well-balanced and steady improvement of financial soundness, profitability and growth

- Achieve sufficient Core Tier I ratio as required for a global player
- Enhance risk-return profile by improving asset quality
- Aim for top-level cost efficiency among global players
- Expand overseas business by capturing growing business opportunities, especially in Asia

Key initiatives to achieve management and financial targets

Strategic initiatives

Strategic business areas

- Financial Consulting for Individuals
- Solution Providing for Corporations
- Commercial Banking in Emerging Markets, especially in Asia
- Broker-Dealer/ Investment Banking
- Non-asset Businesses such as Payment & Settlement Services and Asset Management

Corporate infrastructure

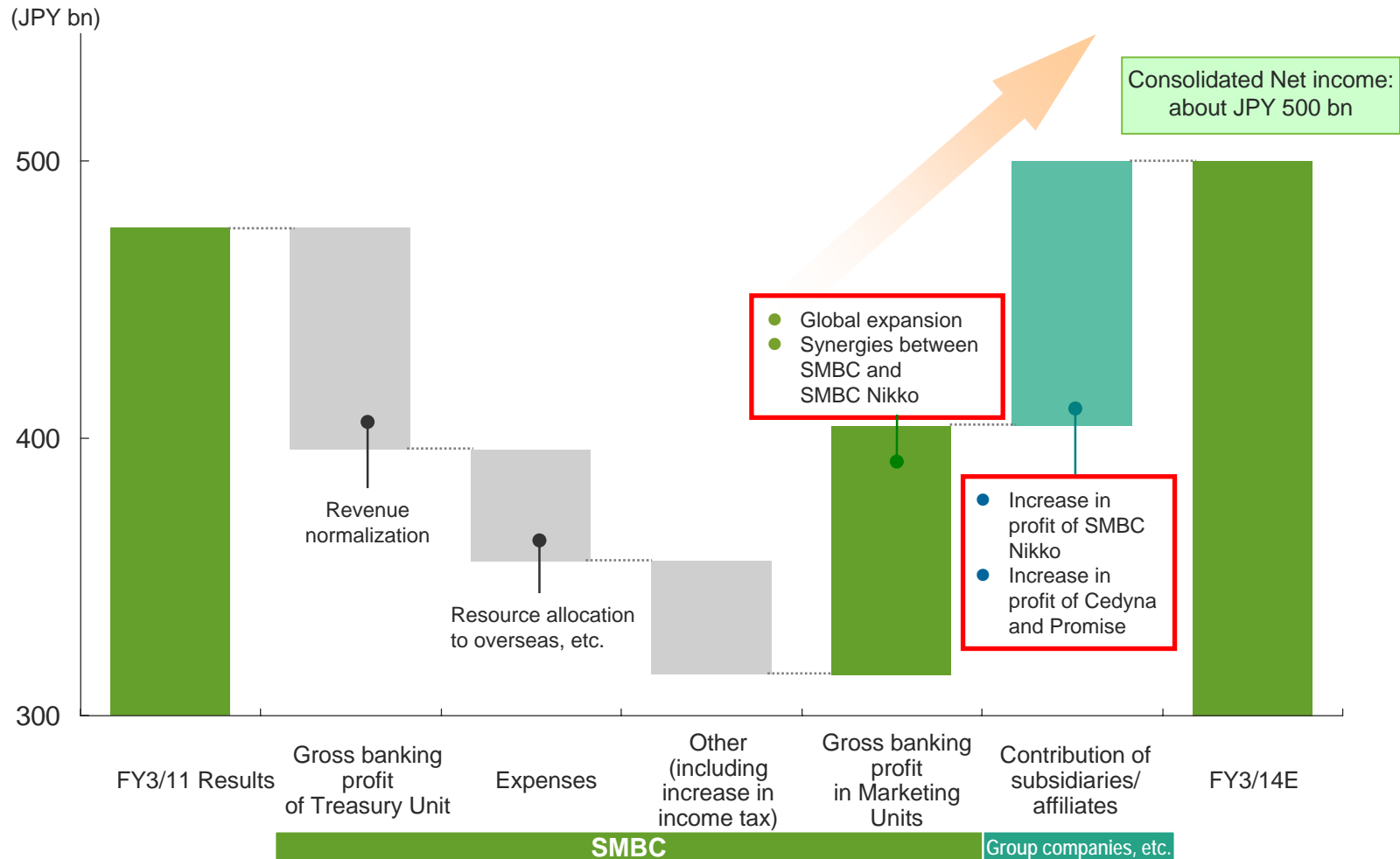
- Strengthen group-wide management capabilities
- Strengthen the corporate infrastructure to support our global expansion
- Pursue efficient operation

Profit Drivers of Medium-term Management Plan

Announced May 2011

About JPY 500 billion consolidated net income in FY3/2014

3-year forecast of profit growth (SMFG consolidated Net income basis)



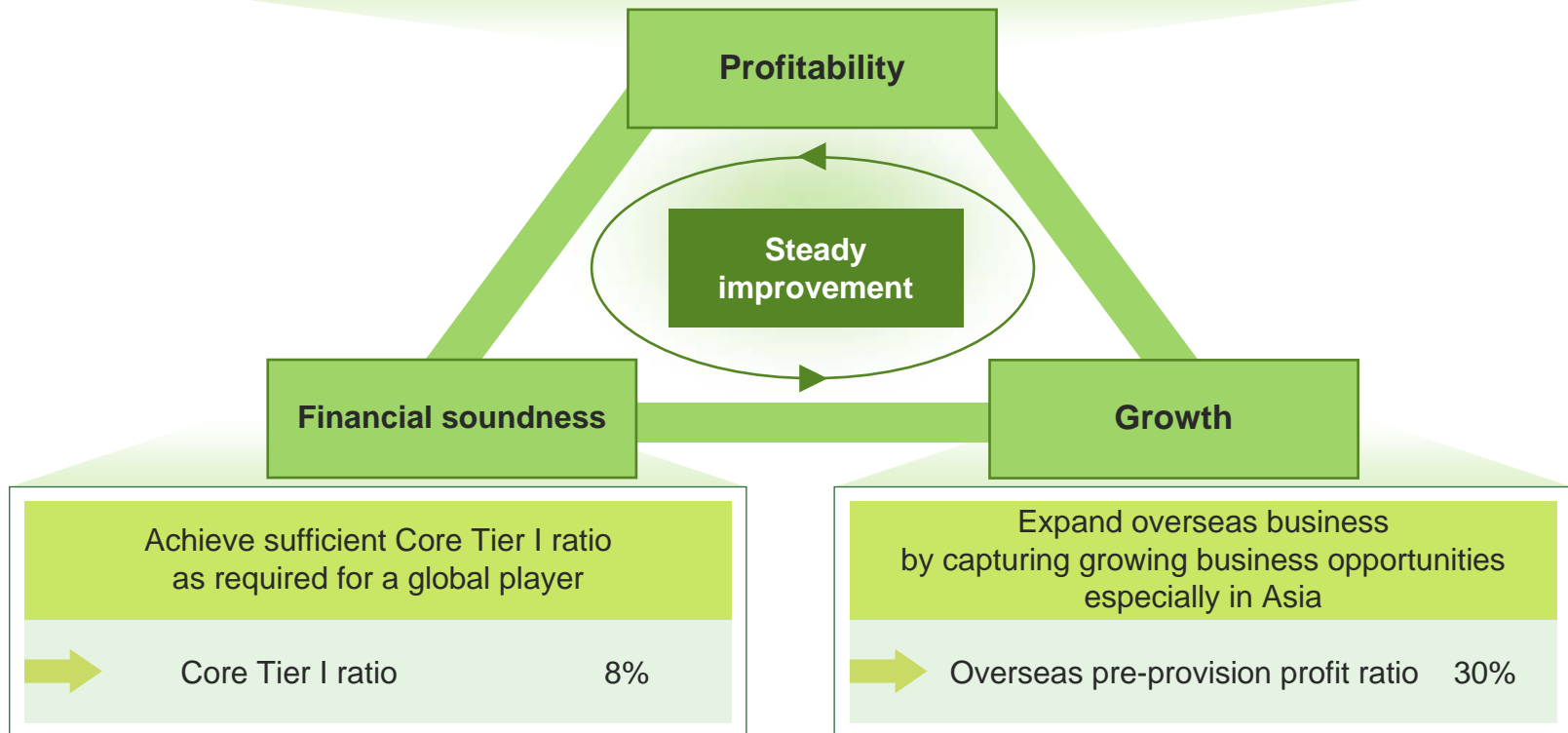
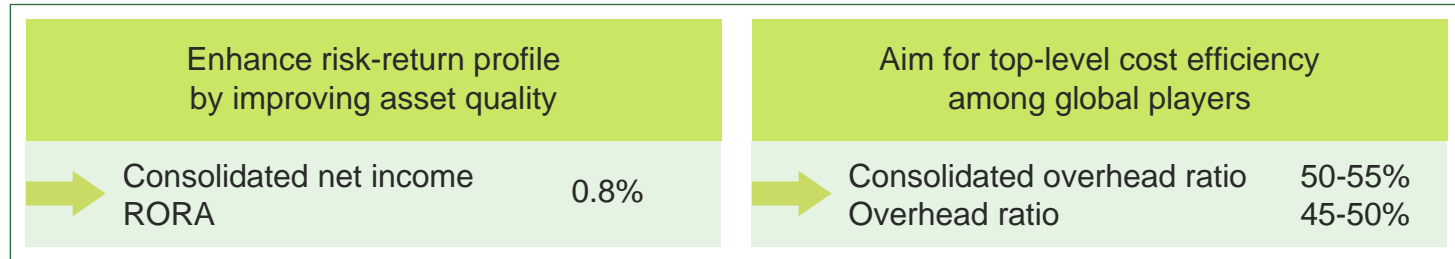
Management Approach for Sustainable Growth

Announced May 2011

Achieve stable growth of consolidated net income

- Focus even more on return on risk and return on cost

⇒ “Better balance between” + “enhancement of” financial soundness, profitability, and growth



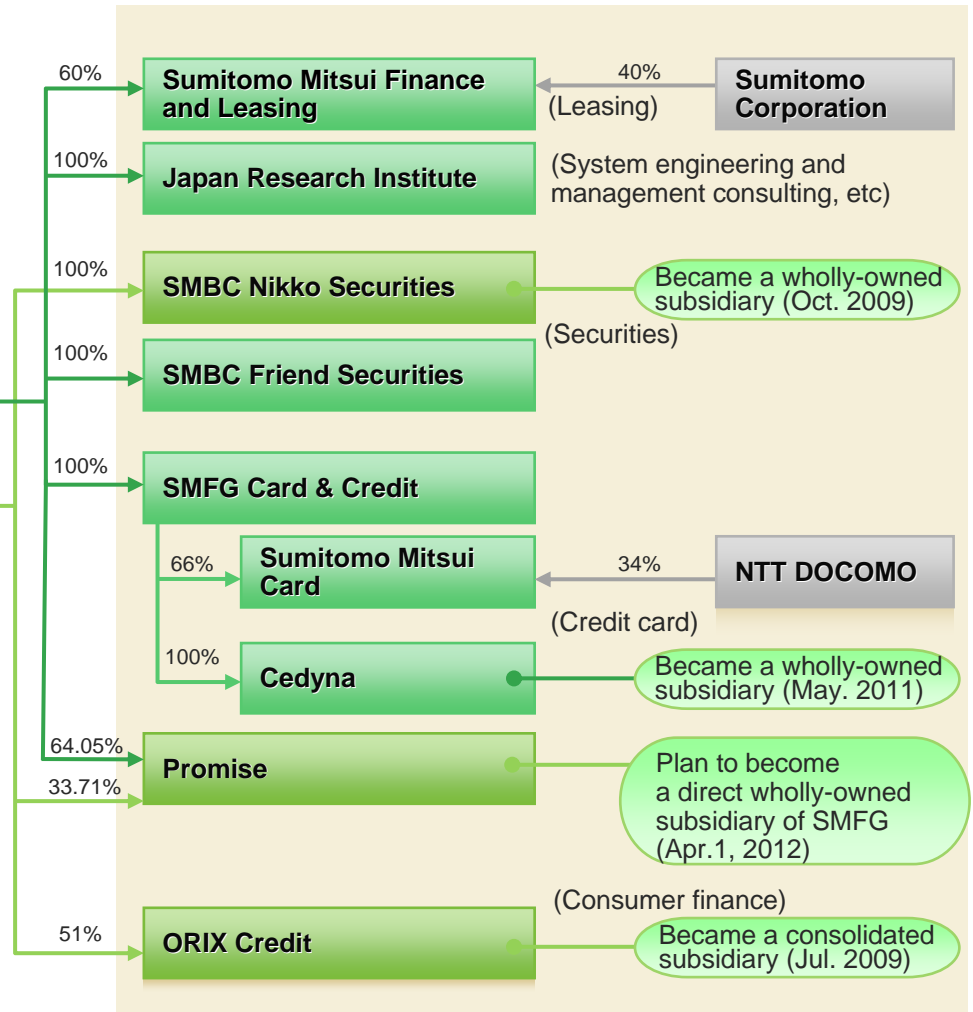
Group Structure *1



Sumitomo Mitsui Financial Group	
Consolidated total assets	JPY 133 tn
Consolidated Tier I ratio	13.04%



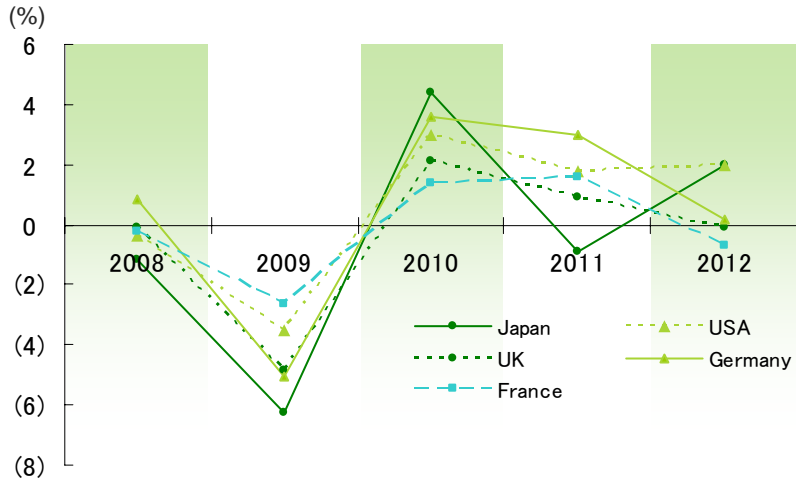
Sumitomo Mitsui Banking Corporation	
Assets	JPY 111 tn
Deposits	JPY 73 tn
Loans	JPY 57 tn
No. of retail accounts	approx. 26 mn
No. of corporate loan clients	approx. 114,000



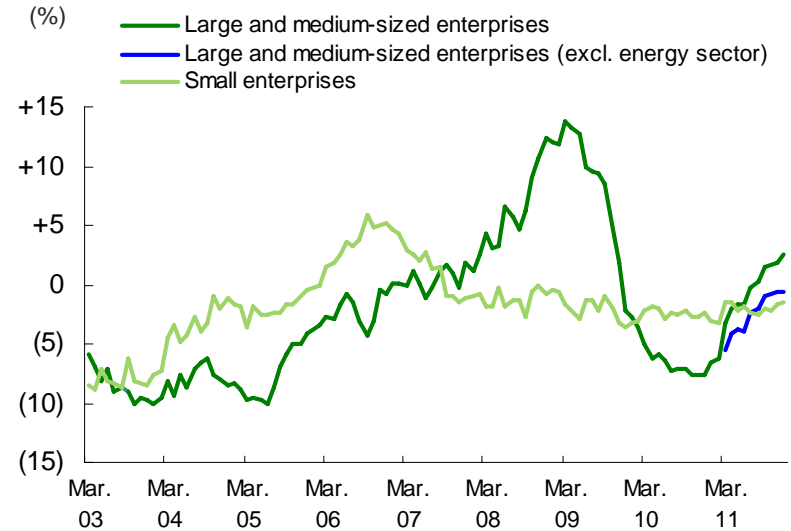
*1 As of December 31, 2011 for percentage of voting rights and as of September. 30, 2011 for other figures

Macro Data (1)

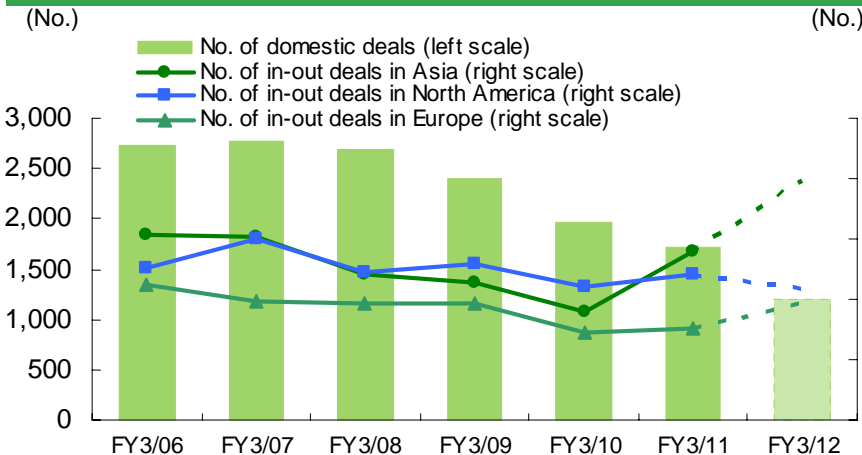
Real GDP growth rate*1



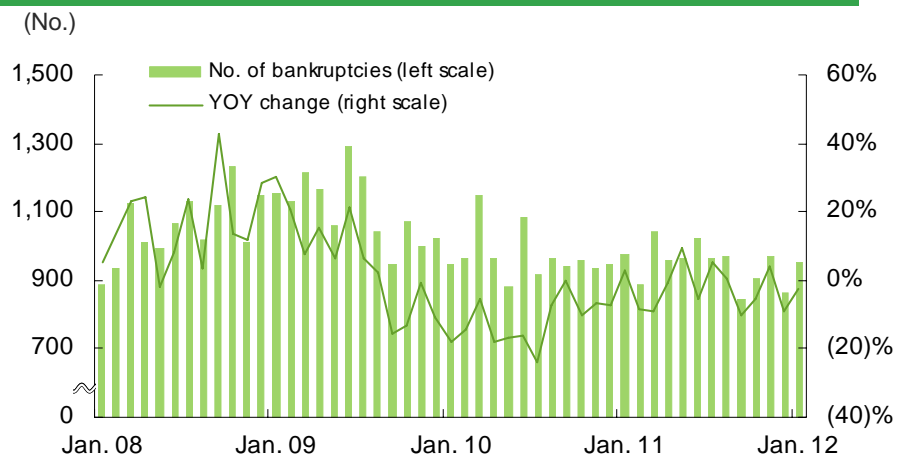
Domestic corporate loans*2 (YoY % change in loan balance)



No. of M&A Deals*2



Corporate bankruptcies in Japan*4



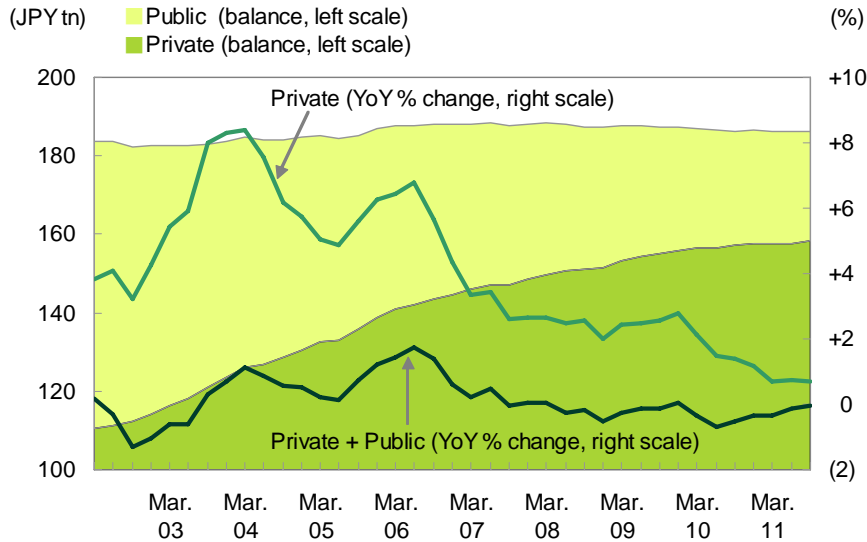
*1 Figures before 2011 are actual by IMF World Economic Outlook as of January 2012. Figures for 2012 are estimates by the Japan Research Institute

*2 Source: RECOF Corporation. FY3/12 results represent No. of deals in Apr.-Dec. 2011 *3 Source: Bank of Japan "Loans and Bills Discounted by Sector

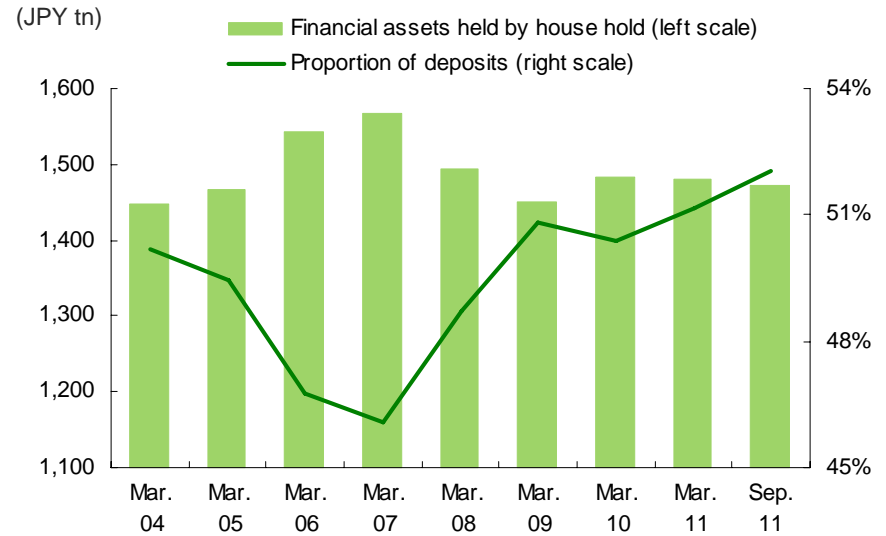
*4 Source: Teikoku Databank

Macro Data (2)

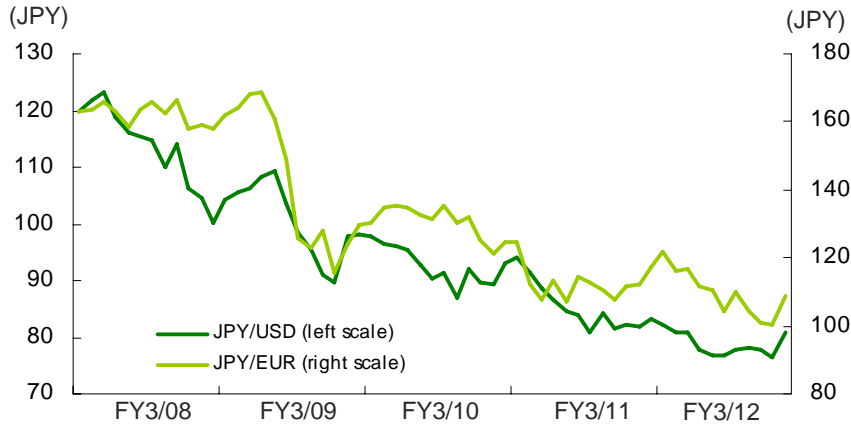
Housing loans*1



Financial assets held by household*1,2



Exchange rate (month-end)

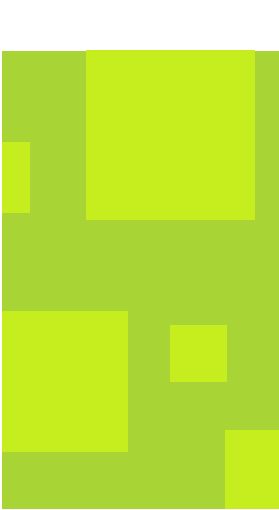



Nikkei stock average (month-end)



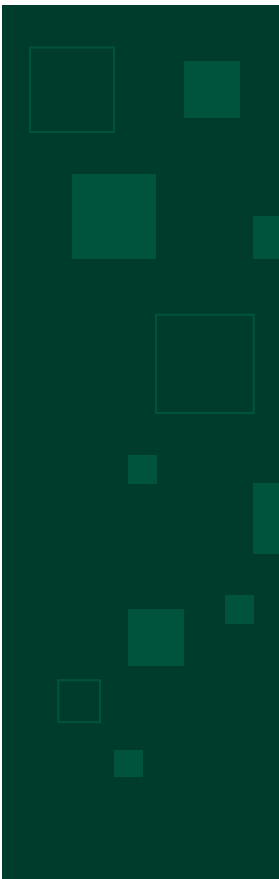
*1 Source: Bank of Japan "Flow of Funds"

*2 Deposits does not include CDs and foreign currency deposits



This document 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 document. 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 and other documents submitted to the U.S. Securities and Exchange Commission, as well as our earnings press releases for a more detailed description of the risks and uncertainties that may affect our financial conditions, our operating results, and investors’ decisions.



LEAD THE VALUE