

Overview of 1Q, FY3/2013 performance

Sumitomo Mitsui Financial Group, Inc.

July 30, 2012

* Page 7 is updated on Aug. 23, 2012

Overview of 1Q, FY3/2013 results

Key financial figures

Banking profit*1

SMBC non-consolidated

**29% of
full-year forecast**

FY3/2013 forecast
JPY 750 bn

JPY 213.8 bn

Total credit cost

SMBC non-consolidated

**1% of
full-year forecast**

FY3/2013 forecast
JPY 100 bn
(1H, FY3/2013 forecast: 30 bn)

JPY 0.5 bn

Overhead ratio

SMBC non-consolidated/ SMFG consolidated

**Controlled
within targets**

SMBC non-consolidated
FY3/2014 target
45%-50%

46.5%

SMFG consolidated
FY3/2014 target
50%-55%

52.2%

Net income

SMFG consolidated

**25% of
full-year forecast**

FY3/2013 forecast
JPY 480 bn

JPY 117.8 bn

Per share information (SMFG consolidated)

	Apr.–Jun. 2012 results	YOY change	FY3/2013 forecast		Jun. 30, 2012	Change from Mar 31, 2012
Net income per share	JPY 87.04	JPY (61.43)	JPY 354.52		JPY 3,776.36	JPY (80.01)
Net assets per share						

*1 Before provision for general reserve for possible loan losses

*2 Based on the medium-term management plan assumed exchange rate of 1 USD = JPY 85 for FY3/2012 to FY3/2014

1Q, FY3/2013 financial performance

P/L

		(JPY bn)		FY3/2013 forecasts	
		Apr.-Jun. 2012 results	YOY change	1H	Full year
SMBC <non-consolidated>	Gross banking Profit	399.3	+9.8	730	1,470
	of which Gains (losses) on bonds	79.2	+20.9		
	Expenses^{*1}	185.6	+2.7	360	720
	<OHR>	46.5%	(0.4)%	49.3%	49.0%
	Banking profit^{*2}	213.8	+7.1	370	750
	Total credit cost	0.5	+31.9	30	100
	Gains (losses) on stocks	(69.3)	(37.6)		
	Ordinary profit	132.4	(61.6)	310	600
	Net income	71.0	(96.4)	200	380
SMFG <consolidated>	Ordinary profit	237.7	(63.5)	460	910
	Variance with SMBC non-consolidated	105.3	(1.9)	150	310
	Net income	117.8	(88.8)	250	480
	Variance with SMBC non-consolidated	46.8	+7.6	50	100

Contribution of subsidiaries to SMFG's Net income

	(JPY bn)	
	Apr.-Jun. 2012 results	YOY change
SMBC Consumer Finance (former Promise)^{*3}	21	+20
Sumitomo Mitsui Finance and Leasing	6	+0
Cedyna	6	+4
SMBC Nikko Securities	4	(0)
Sumitomo Mitsui Card	4	(0)

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		

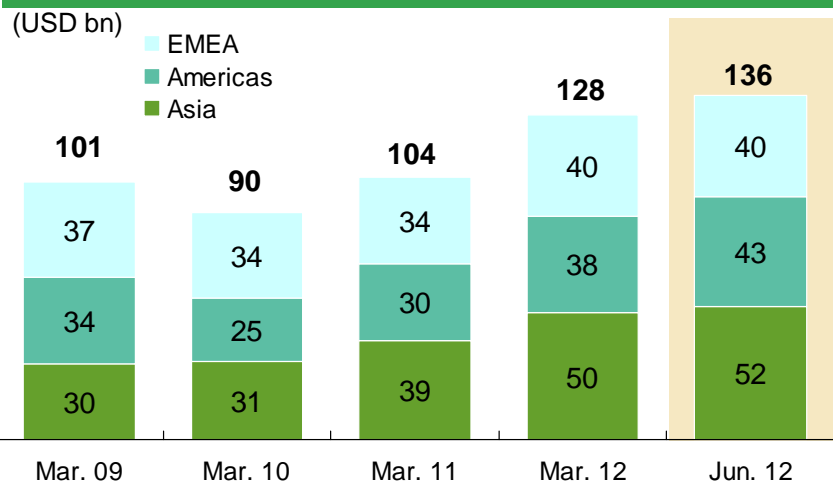
*1 Excluding non-recurring losses

*2 Before provision for general reserve for possible loan losses

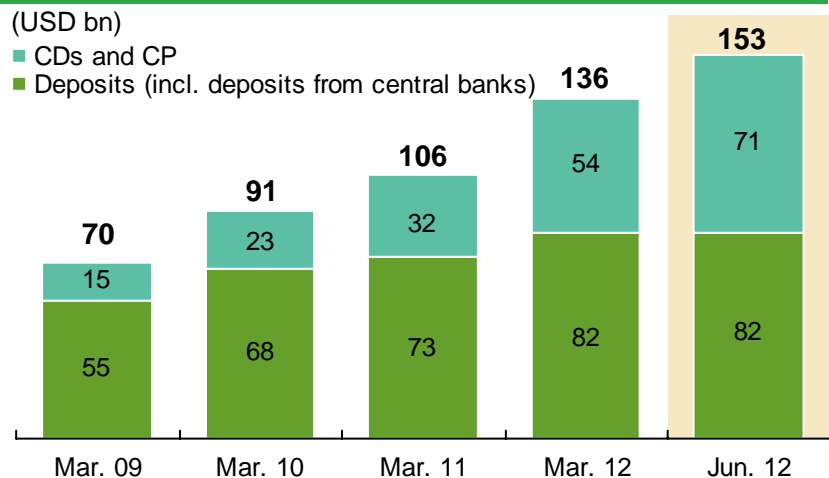
*3 Became subsidiary of SMFG in Dec. 2011. Therefore, figures for 1Q, FY3/2012 were included as a 22% owned affiliated company and figures for 1Q, FY3/2013 were included as a subsidiary

Development of international business

Overseas loan balance*1



Overseas deposit balance*1



Development of international business

Acquisition of aircraft leasing business from The RBS Group

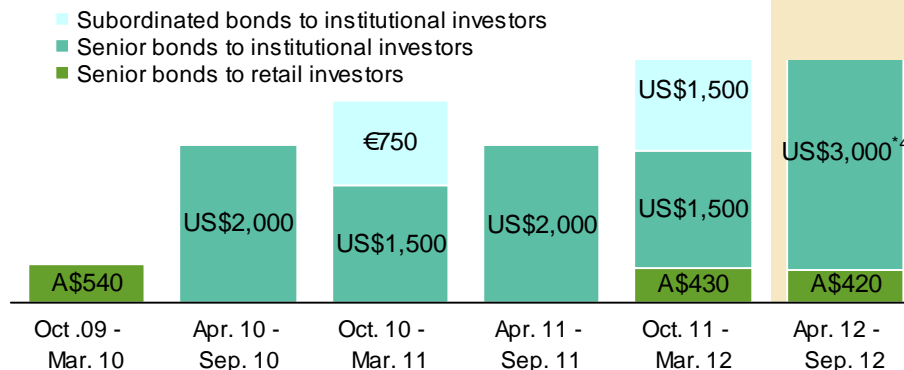
- Completed the acquisition on June 1, 2012 and commenced operations as SMBC Aviation Capital
- Acquisition price was approx. USD 7.3 billion in total³. SMFL, SMBC and Sumitomo Corporation hold 60%, 30% and 10% respectively
- SMBC Aviation Capital refinanced USD 3.0 billion of its existing borrowings through The Japan Bank for International Cooperation

Expanded network	Lima Rep. Office	New Delhi Branch*2
Established departments	Investment Banking Department, Asia	
Entered into capital / business alliances, etc	Equity investment in China Post & Capital Fund Management Co., Ltd.	
	Memorandum of understanding for provision of technical services to Kanbawza Bank	

Diversification of foreign-currency funding

- Issued foreign-currency denominated senior bonds to overseas institutional investors in Jul. 2012 and domestic retail investors in Jun. 2012

Issue amount of foreign-currency denominated bonds (mn)



*1 Managerial accounting basis (exchanged at respective term-end fx rates).

Sum of loans at each channel of SMBC, SMBC Europe and SMBC (China)

*2 Received approval for the establishment of a new branch

*3 The figure will be adjusted based on the assets and liabilities of the acquired business as of May 31, 2012

*4 Issue completed in July

Synergies between SMBC and SMBC Nikko

SMBC Nikko's financial performance on a consolidated basis

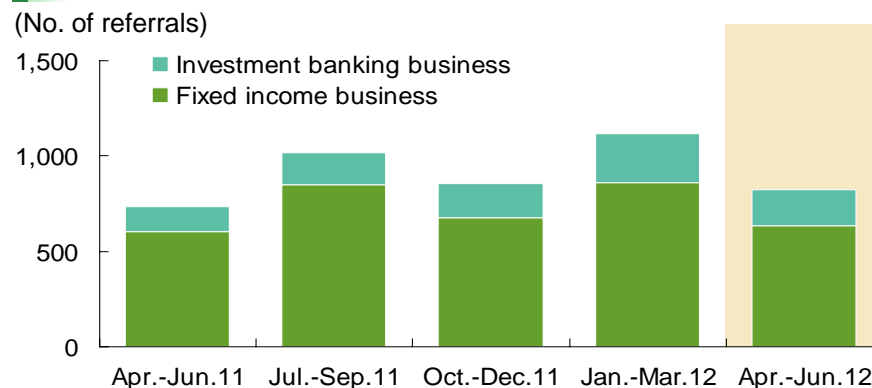
(JPY bn)	FY3/2012	Apr.-Jun. 2012	YOY change
Net operating revenue	228.8	55.2	(0.3)
SG&A expenses	185.1	45.8	+0.1
Ordinary profit	44.5	9.8	(0.3)
Net income	19.4*1	3.9	(0.1)

Topics

- SMBC Nikko sold JPY 180.7 bn or 35% of the total issued amount of JGB Reconstruction Bonds / Reconstruction Supporters' Bonds for retail investors in the Jul. 2012 issue, subscribed in Jun. 2012
- Nikko JF Asia Discovery Fund became the largest among all domestic funds launched since Sep. 2008 measured by launch value (JPY 131.3 bn)

Synergies between SMBC and SMBC Nikko

Number of referrals from SMBC to SMBC Nikko



League tables (Apr.-Jun. 2012, SMBC Nikko)

	Rank	Mkt share
Global equity & equity-related (book runner, underwriting amount)*2	#5	5.7%
JPY denominated bonds (lead manager, underwriting amount)*3	#5	6.4%
Financial advisor (M&A, transaction volume)*4	#5	33.0%
Financial advisor (M&A, No. of deals)*4	#5	2.0%

*1 of which JPY (4.8) bn resulted from changes in the corporate income tax rate in FY3/2012

*2 Source: SMBC Nikko, based on data from Thomson Reuters. Relating to Japanese corporations' activities only

*3 Source: SMBC Nikko. Consisting of corporate bonds, FILP agency bonds, municipality bonds, and samurai bonds

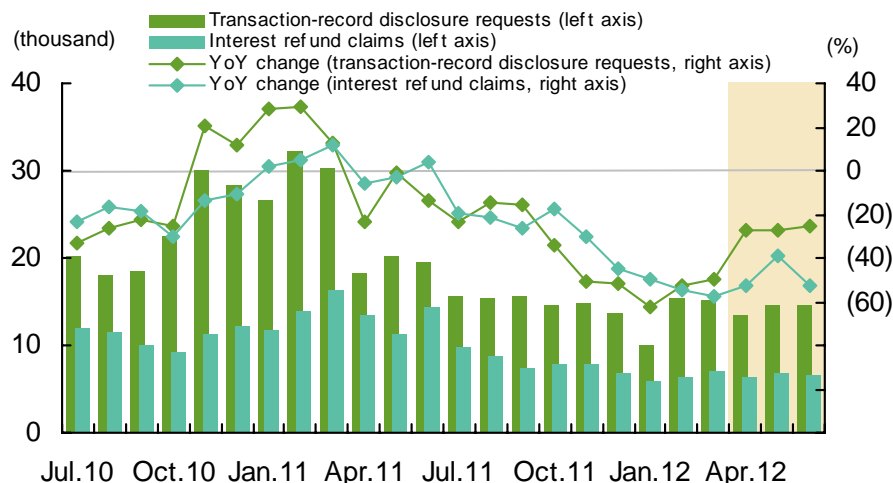
*4 Source: Thomson Reuters. Relating to Japanese corporations' activities only. Excluding real estate deals

Consumer Finance

Reorganization of the consumer finance business

- SMFG made Promise a wholly owned subsidiary (Apr.2012). Former Promise was renamed SMBC Consumer Finance (Jul. 2012)
 - We aim to increase the flexibility of business management and strengthen cooperation among group companies
- SMBC sold its share in ORIX Credit to ORIX (Jun. 2012)
 - We aim to concentrate resources into SMBC and SMBC Consumer Finance

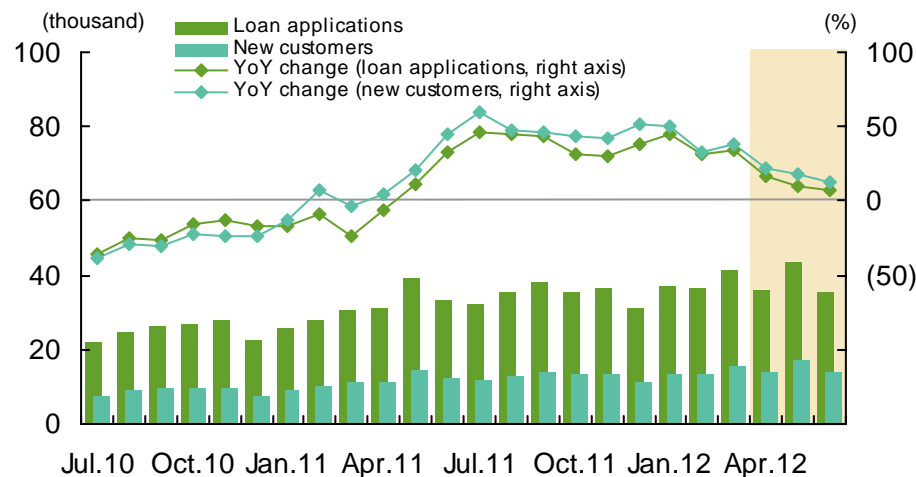
Transaction-record disclosure requests and interest refund claims in SMBC Consumer Finance*2



SMBC Consumer Finance's financial performance on a consolidated basis

(JPY bn)	FY3/2012	Apr.-Jun. 2012	YOY change
Operating income	196.2	46.9	(3.5)
Ordinary profit*1	(155.5)	22.0	+18.4
Net income*1	(169.6)	21.3	+17.3
Consumer loans outstanding	759.3	752.2	

Loan applications and new customers/approval rate in SMBC Consumer Finance

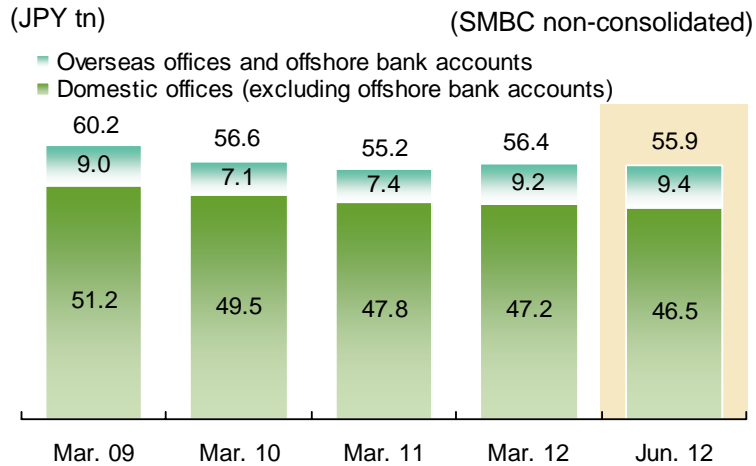


*1 Made an additional provision to cover all expected interest repayment claims in FY3/2012

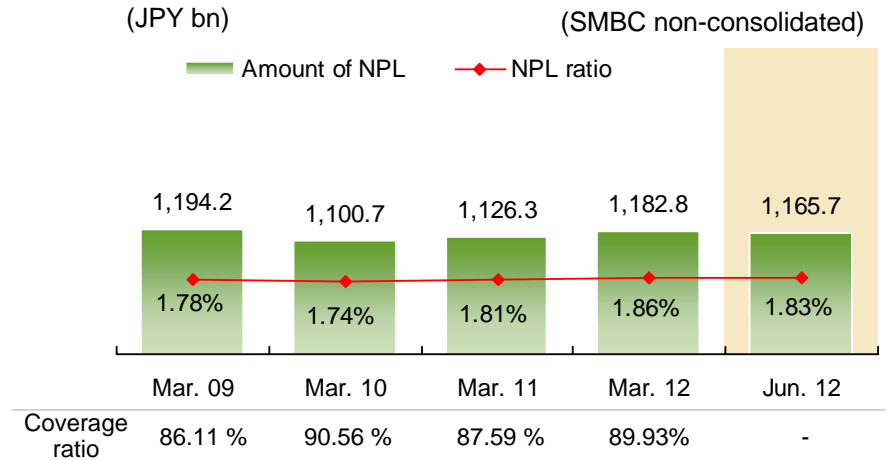
*2 Numbers of SMBC Consumer Finance on a non-consolidated basis (until Sep. 2010, the aggregate of former Promise and former SANYO Shinpan)

Trends in balance sheet related items

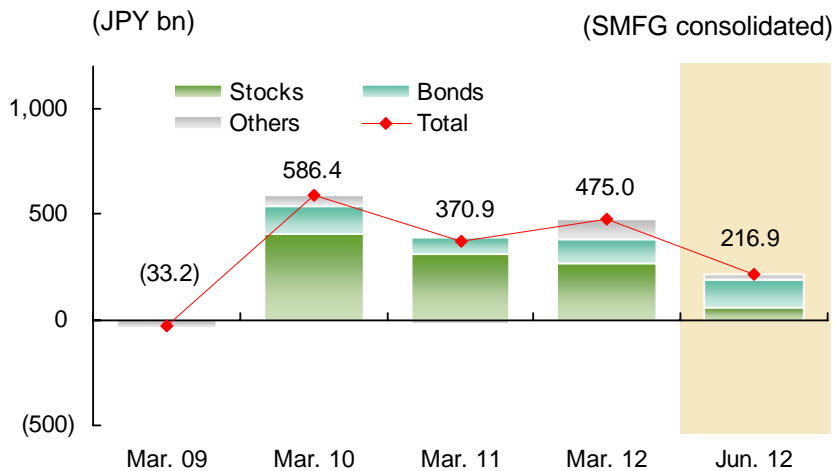
Loan balance



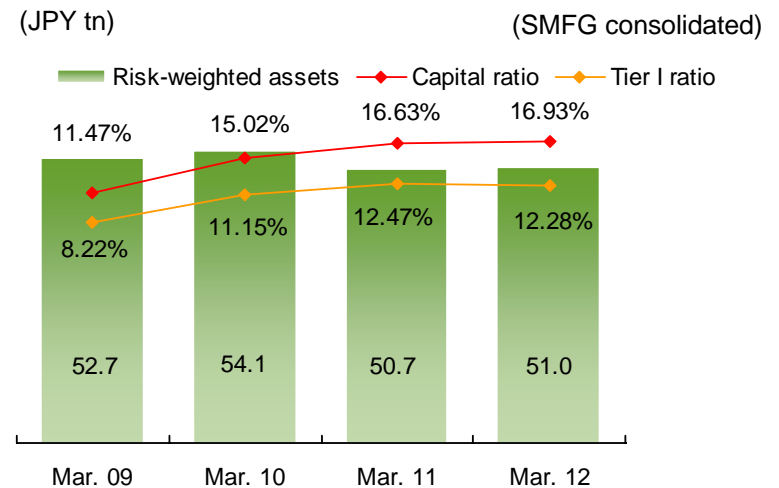
NPLs and NPL ratio*1



Unrealized gains (losses) on other securities



Risk-weighted assets and Capital / Tier I ratio*2



*1 NPL ratio = NPLs based on the Financial Reconstruction Law (excluding normal assets) / Total claims

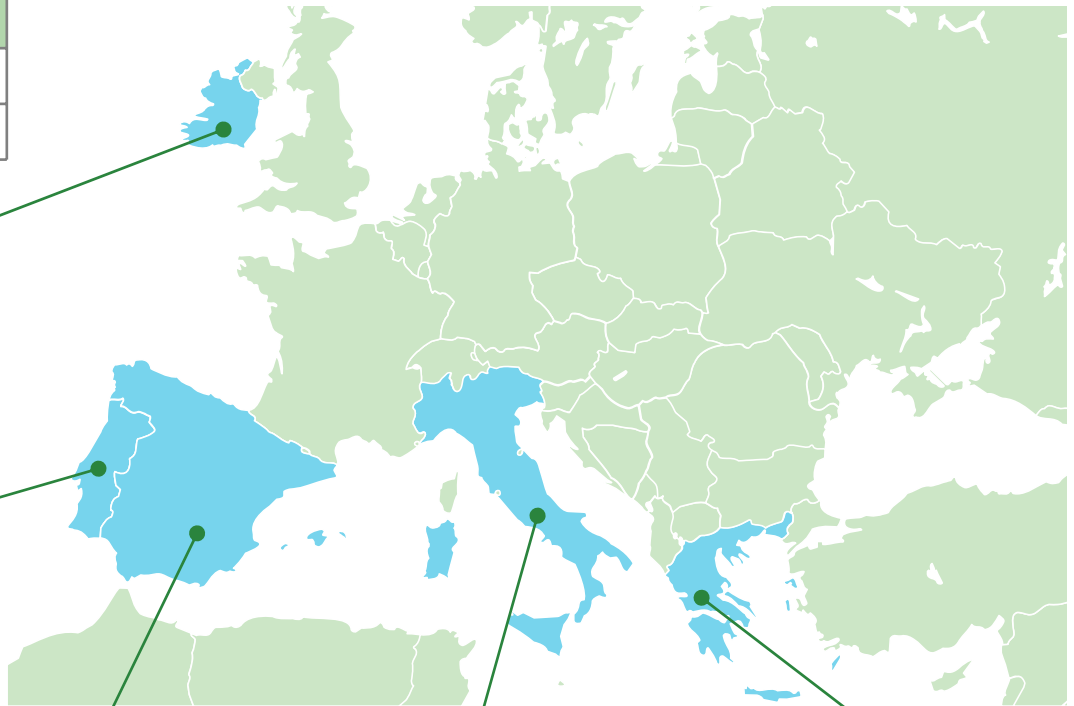
*2 Based on Basel II standard (Credit risk: AIRB, Operational risk: AMA)

Exposure to GIIPS countries

Exposure to GIIPS countries: approx. USD 7.2 billion*1 as of June 2012

SMFG consolidated

Gov't bonds issued by GIIPS countries*2	approx. USD 4.3 mn
Spain	USD 4.1 mn
Italy	USD 0.2 mn



Ireland
 approx. USD 1.4 bn *1
 Aircraft leasing

Portugal
 approx. USD 0.05 bn

Spain
 approx. USD 2.6 bn *1
 To large corporations and project finance

Italy
 approx. USD 2.9 bn
 To large corporations and project finance

Greece
 approx. USD 0.24 bn *1
 Aircraft leasing

*1 Aircraft leasing by newly consolidated SMBC Aviation Capital is; approx. USD 1 bn in Ireland, approx. USD 0.3 bn in Spain and approx. 0.18 bn in Greece

*2 Secondary holdings of government bonds in SMBC Nikko

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: deterioration of Japanese and global economic conditions and financial markets; declines in the value of our securities portfolio; our ability to successfully implement our business strategy through our subsidiaries, affiliates and alliance partners; exposure to new risks as we expand the scope of our business; and incurrence of significant credit-related costs. 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 registration statement on Form 20-F and other documents submitted to the U.S. Securities and Exchange Commission, as well as earnings press releases, for a more detailed description of the risks and uncertainties that may affect our financial conditions and results of operations, and investors’ decisions.