



Investors Presentation

Sumitomo Mitsui Financial Group, Inc.
January , 2013

Agenda

I. 1H, FY3/2013 performance

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III. Capital policy and return to shareholders

Appendix



Per share information (SMFG consolidated)

	1H, FY3/2013 results	FY3/2013 (Nov. forecast)
Net income per share	JPY 244.50	JPY 398.84
ROE *	12.8%	
Dividend per share	JPY 50	JPY 100
* Annualized		
	Sep. 30, 2012	
Net Assets per share	JPY 3,966.30	

I. 1H, FY3/2013 performance

1. 1H, FY3/2013 financial performance

P/L

		FY3/2012	1H, FY3/2013	Difference from May forecast	YOY change
(JPY bn)					
SMBC <non-consolidated>	Gross banking profit	1,532.5	786.7	+56.7	(32.8)
	of which Gains (losses) on bonds	152.5	117.3		(7.1)
	Expenses*1	(719.5)	(358.0)	+2.0	(3.4)
	<OHR>	46.9%	45.5%	(3.8)%	+2.2%
	Banking profit*2	813.0	428.7	+58.7	(36.2)
	Total credit cost	(58.6)	24.4	+54.4	+27.3
	Gains (losses) on stocks	(15.2)	(133.6)		(87.5)
	Ordinary profit	695.3	274.5	(35.5)	(123.0)
	Net income	478.0	239.7	+39.7	(50.9)
SMFG <consolidated>	Ordinary profit	935.6	468.2	+8.2	(78.3)
	Variance with SMBC non-consolidated	240.3	193.7	+43.7	+44.8
	Net income	518.5	331.0	+81.0	+17.3
	Variance with SMBC non-consolidated	40.5	91.3	+41.3	+68.1

Credit ratings (SMBC)

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

Contribution of subsidiaries to SMFG's net income

	1H, FY3/2013	YOY change
(JPY bn)		
SMBC Consumer Finance*3	31	+77
SMBC Guarantee	12	(1)
Sumitomo Mitsui Finance and Leasing	11	(1)
Cedyna	9	+3
Sumitomo Mitsui Card	8	(0)
SMBC Nikko Securities	8	(3)
SMBC (China)	5	+2
SMBC Europe	5	+2

*1 Excluding non-recurring losses *2 Before provision for general reserve for possible loan losses

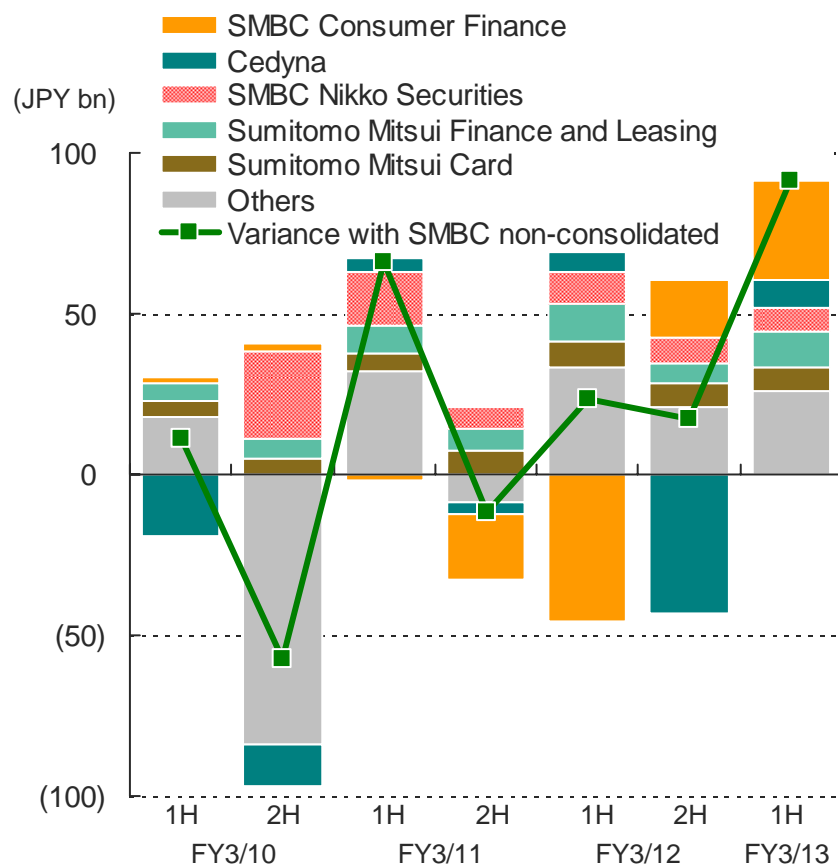
*3 Became subsidiary of SMFG in Dec. 2011. Figures for 1H, FY3/2012 were included as a 22% owned affiliated company and figures for 1H, FY3/2013 were included as a wholly-owned subsidiary

I. 1H, FY3/2013 performance

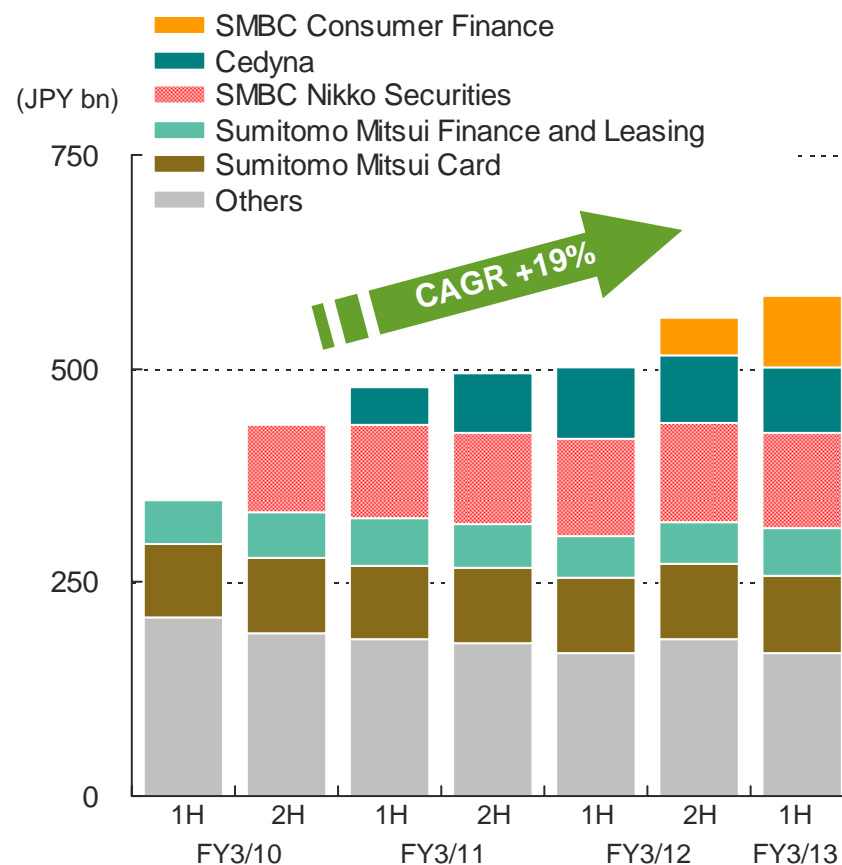
2. Contribution of subsidiaries and affiliates

- Net income : All major subsidiaries made profits in 1H, FY3/2013
- Gross profit : Double-digit CAGR in subsidiaries

Contribution to SMFG's Net income



Contribution to SMFG's Gross profit



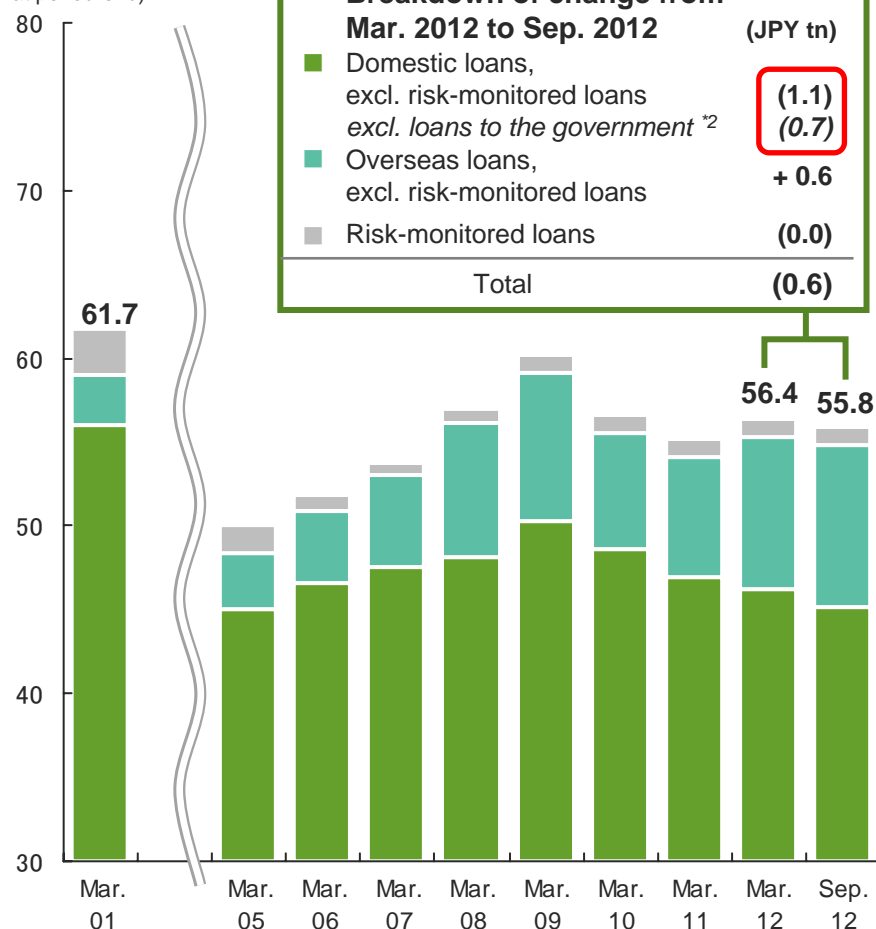
I. 1H, FY3/2013 performance

3-1. Loan balance and spread

SMBC non-consolidated

Loan balance ^{*1}

(JPY tn,
at period-end)



Loan balance by domestic marketing units, managerial accounting basis

(JPY tn, at period-end)	Sep. 2012	Change from Mar. 2012
Consumer Banking Unit	15.1	(0.2) ^{*3}
Middle Market Banking Unit ^{*4}	16.3	(0.3)
Corporate Banking Unit	11.6	(0.1)

Overseas loans, classified by region, ^{*5} managerial accounting basis

(JPY tn, at period-end)	Sep. 2012	Change from Mar. 2012	After adjustment of yen appreciation
Overseas total	11.0	+ 0.5	+ 1.2
<i>to Japanese corporations</i>	3.1	+ 0.3	+ 0.5
Asia	4.4	+ 0.3	+ 0.5
<i>to Japanese corporations</i>	1.1	+ 0.1	+ 0.1
Americas	3.5	+ 0.3	+ 0.5
<i>to Japanese corporations</i>	1.5	+ 0.3	+ 0.3
EMEA	3.2	(0.0)	+ 0.2
<i>to Japanese corporations</i>	0.5	(0.0)	+ 0.0

^{*1} The aggregate of former Sakura bank and Sumitomo Bank for Mar. 01 ^{*2} Loans to the Special Account for Allotment of Local Allocation Tax and Local Transfer Tax, etc.

^{*3} After add-back adjustment of portion of housing loans securitized in 1H, FY3/13 of approx. JPY 60 bn ^{*4} Excluding loans to the Special Account for Allotment of Local Allocation Tax and Local Transfer Tax, etc.

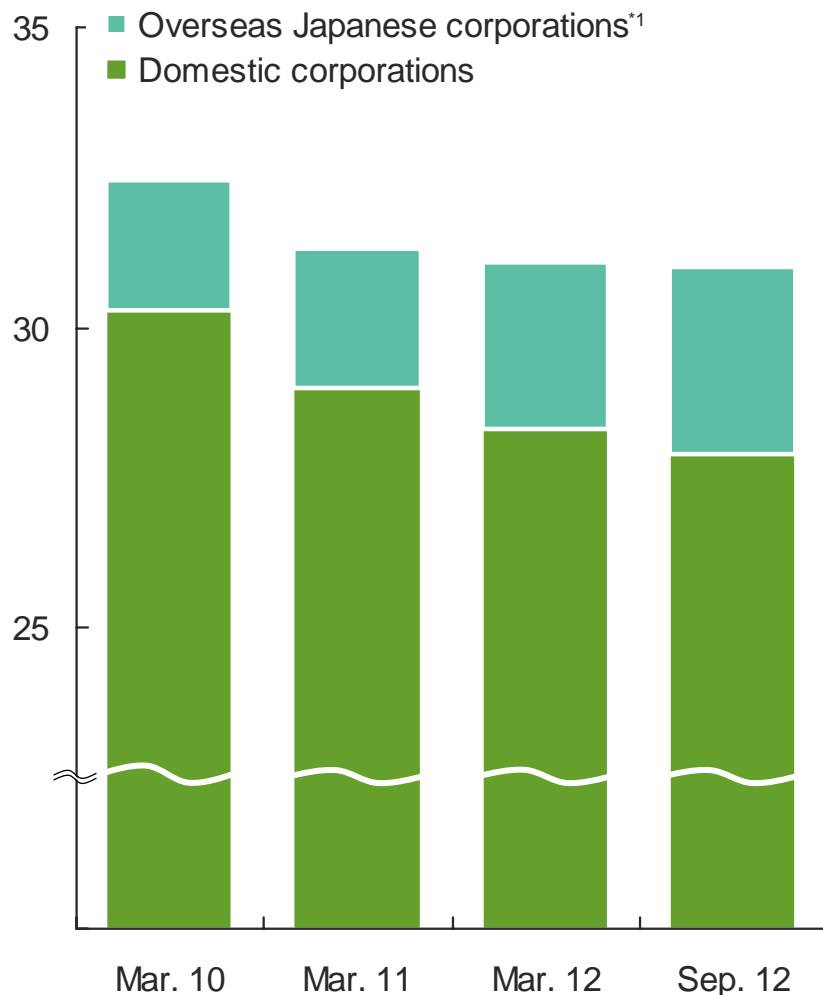
^{*5} Sum of SMBC, SMBC Europe and SMBC (China). Based on location of the channels

I. 1H, FY3/2013 performance

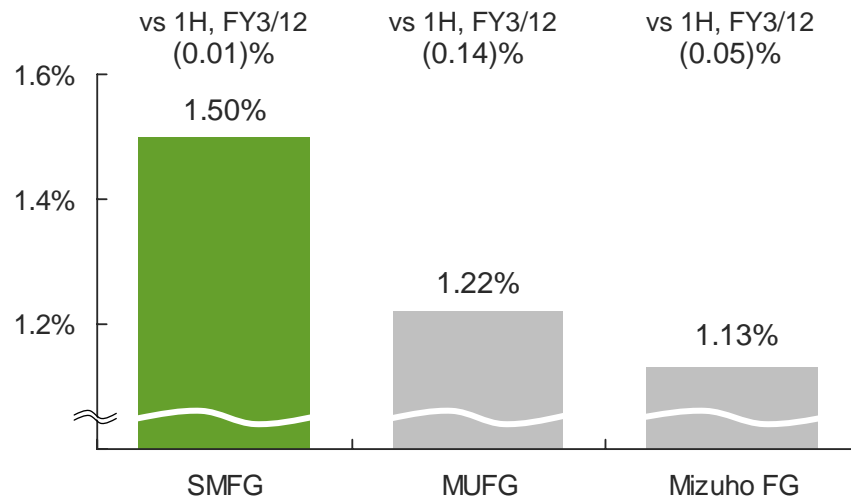
3-2. Loan balance and spread

Loans to domestic and overseas Japanese corporations

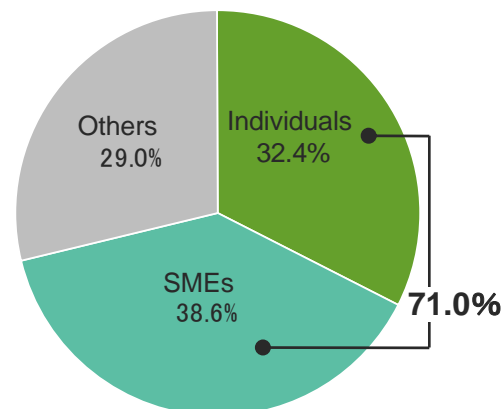
(JPY tn)



Domestic loan-to-deposit spread (1H, FY3/2013)^{*2}



Composition of SMBC's domestic loans (Sep. 2012)



*Proportion of loans to individuals & SMEs*²
 MUFG: 61.1%, Mizuho FG: 59.0%

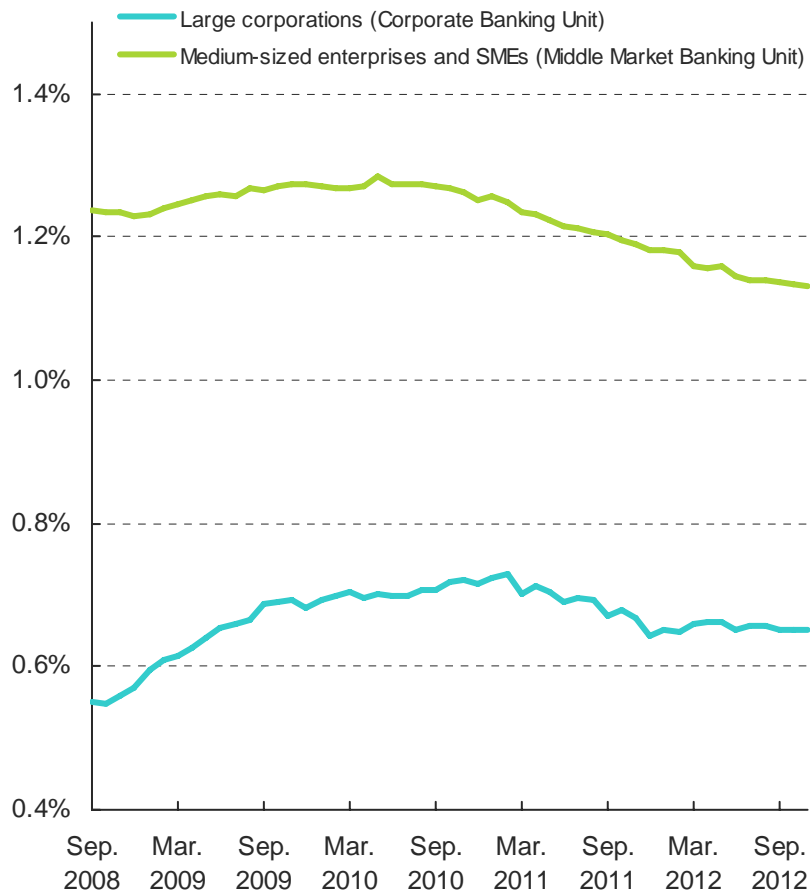
*1 Sum of Middle Market Banking Unit and Corporate Banking Unit

*2 Non-consolidated figures of The Bank of Tokyo Mitsubishi UFJ for MUFG and sum of non-consolidated figures of Mizuho Bank and Mizuho Corporate Bank for Mizuho FG

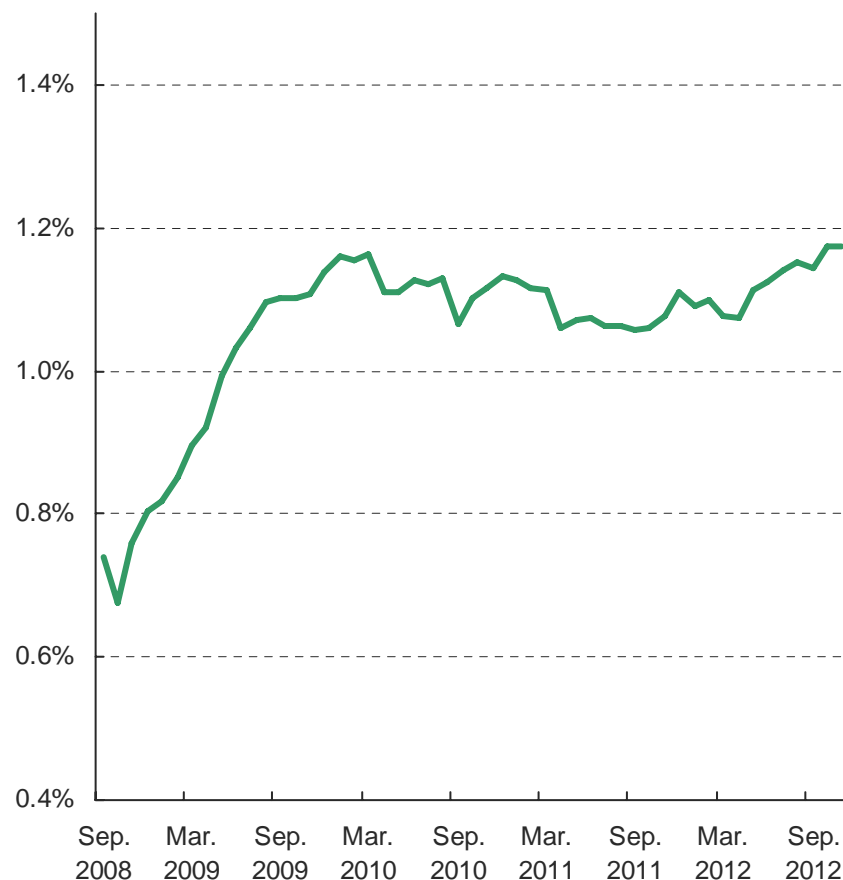
I. 1H, FY3/2013 performance

3-3. Loan balance and spread*1

Domestic*2



Overseas*3

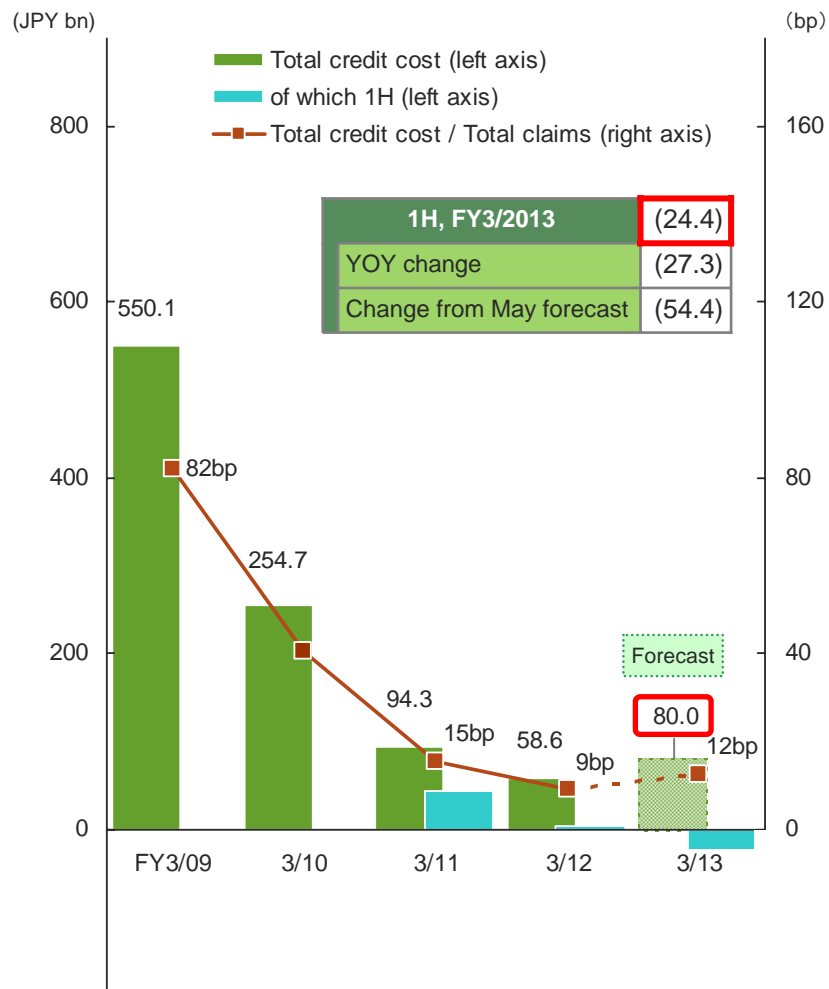


*1 Managerial accounting basis. Average loan spread of existing loans *2 SMBC non-consolidated *3 Sum of SMBC, SMBC Europe and SMBC (China)

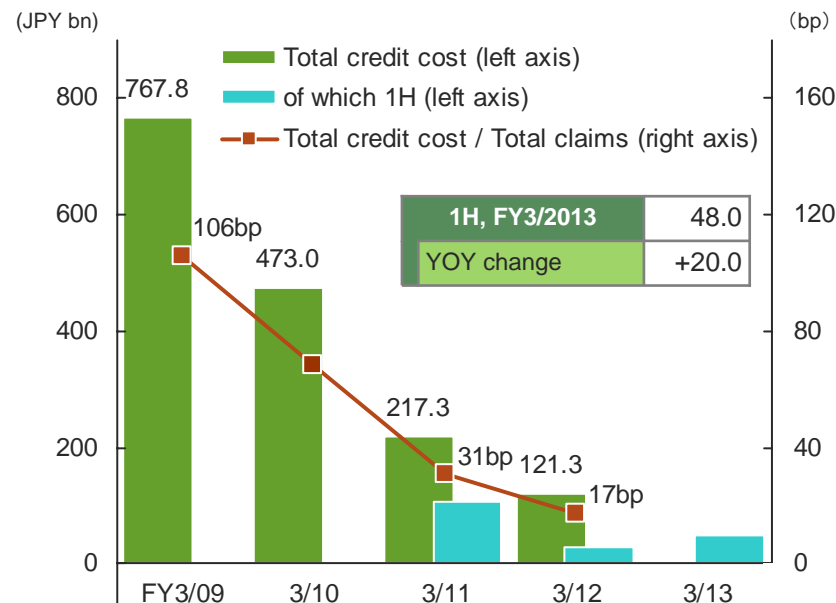
I. 1H, FY3/2013 performance

4. Credit costs

SMBC non-consolidated



SMFG consolidated



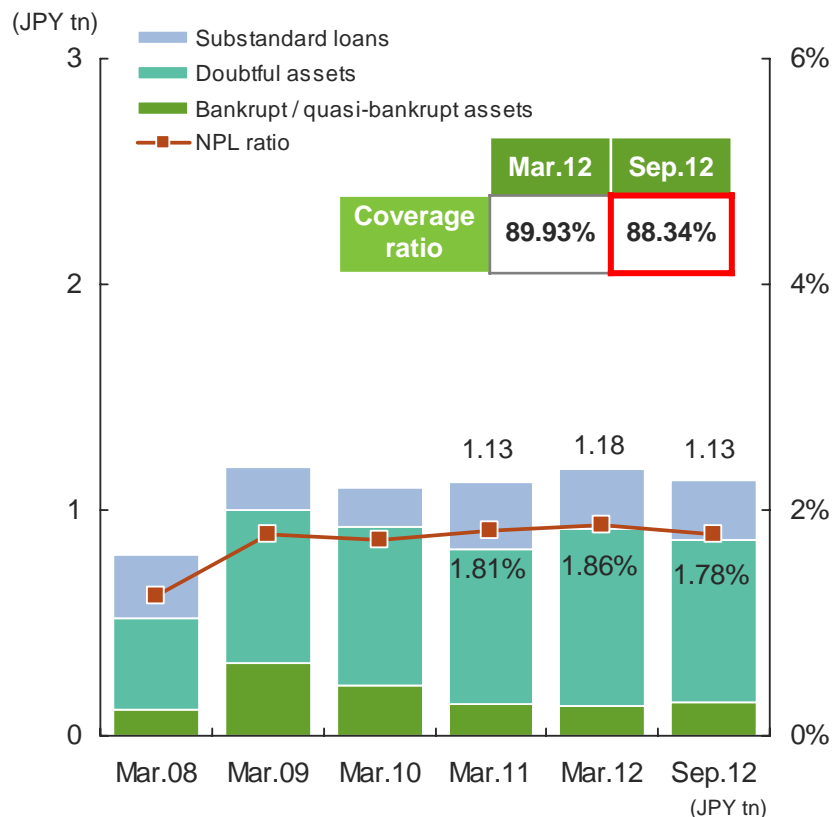
Major subsidiaries

	1H, FY3/2013	YOY Change
Variance with SMBC non-consolidated	72.4	+47.3
SMBC Consumer Finance*	20	+20
Cedyna	9	(5)
Kansai Urban Banking Corporation	7	(3)
MINATO BANK	3	+2

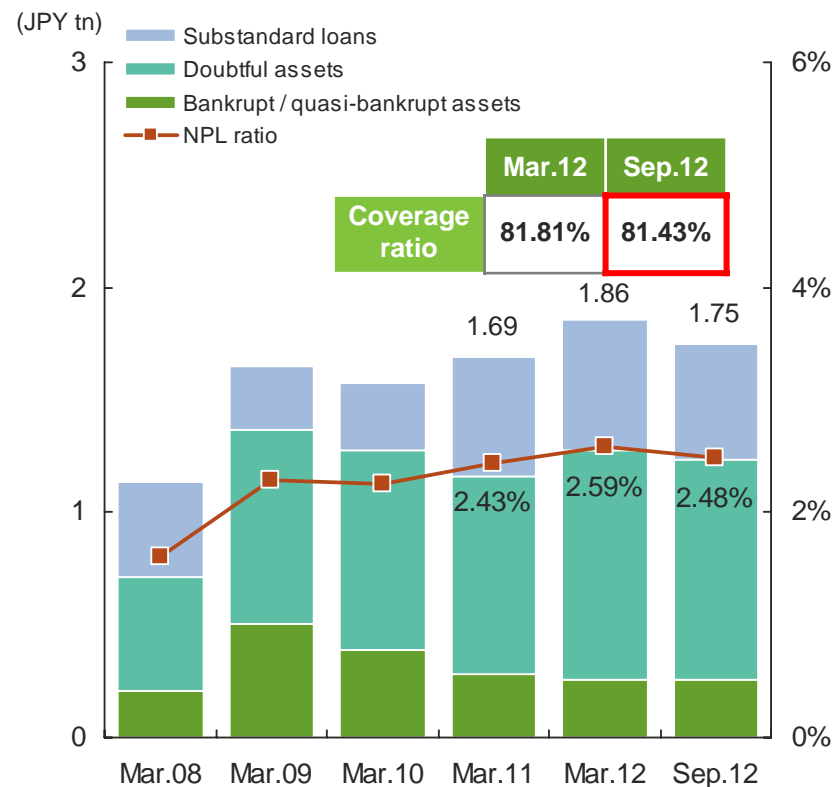
* Former Promise, which became subsidiary of SMFG in Dec. 2011.

5. Non-performing loan balance and ratio

SMBC non-consolidated



SMFG consolidated



Claims to borrowers requiring caution*1	2.6	3.7	3.7	3.1	2.8	2.1
Total Claims	65	67	63	62	64	64

Impact of SME Financing Facilitation Act

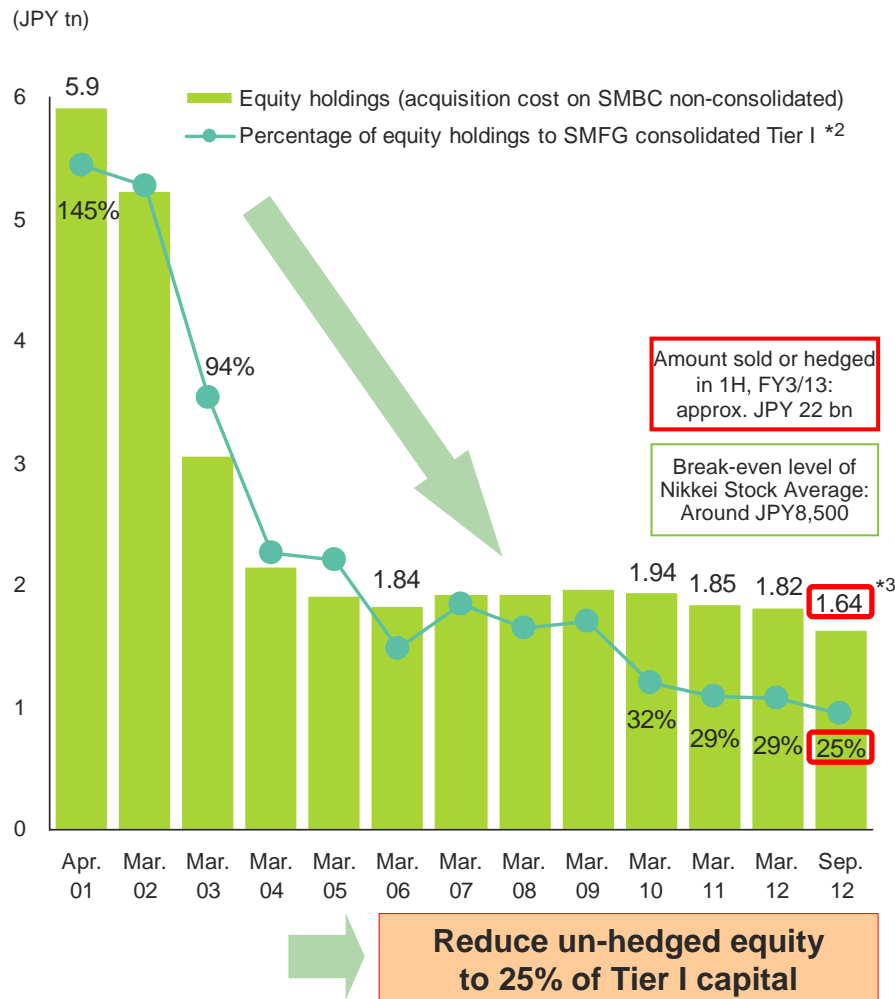
Estimate of Increase in provisions*2	approx. 40
Estimate of decrease in NPL*2	approx. 25

*1 Excluding claims on Substandard borrowers

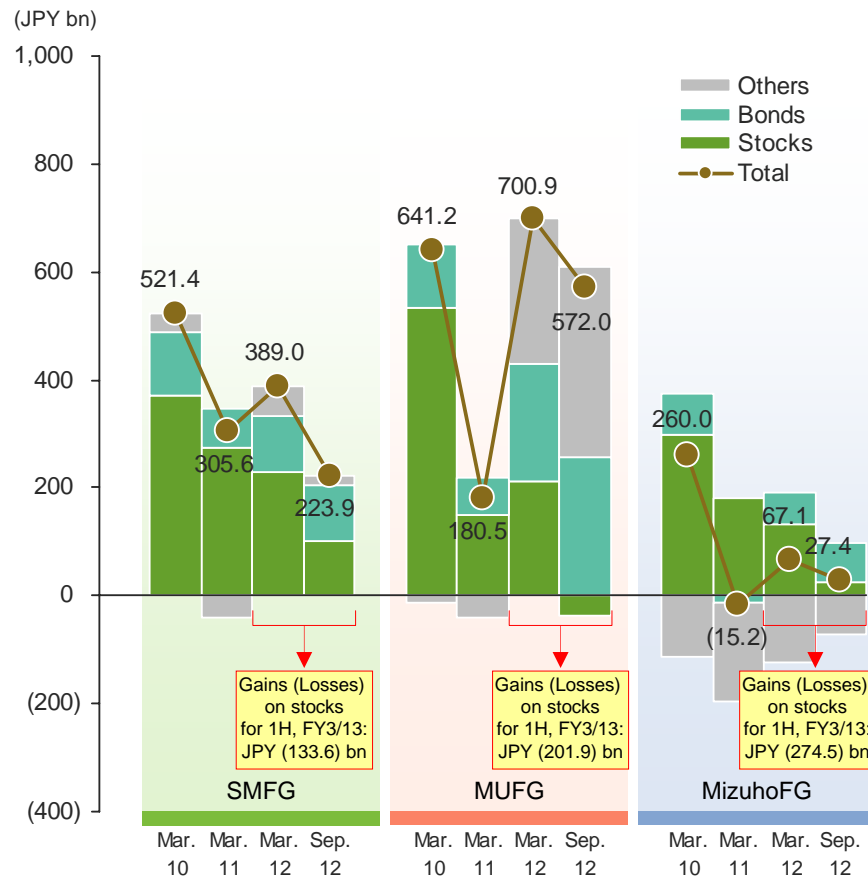
*2 Estimated by one rank downgrade of the classification of certain borrowers whose loans have been restructured. The scope of estimate has been broadened since Sep. 2012

6. Equity holdings

Balance of equity holdings*1



Unrealized gains (losses) on other securities*4



*1 Balance of domestic stocks classified as other securities with fair value *2 Until Mar. 02, percentage to SMBC consolidated Tier I

*3 Shares of SMFG related to share exchange for acquiring former Promise are excluded. Amount of un-hedged equity

*4 Based on each company's disclosure. The figures shown in the graph are: non-consolidated figures of SMBC for SMFG, sum of non-consolidated figures of The Bank of Tokyo-Mitsubishi UFJ and Mitsubishi UFJ Trust and Banking for MUFG, and sum of non-consolidated figures of Mizuho Bank, Mizuho Corporate Bank and Mizuho Trust & Banking for Mizuho FG

I. 1H, FY3/2013 performance

7. Earnings forecast for FY3/2013

(JPY bn)		FY3/12 results	1H results	FY3/13 forecast <as of Nov. 2012>	Change from May forecast	YOY change
SMBC non-consolidated	Gross banking profit	1,532.5	786.7	1,490.0	+20.0	(42.5)
	Expenses*1	(719.5)	(358.0)	(720.0)	-	(0.5)
	<OHR>	46.9%	45.5%	48.3%	(0.7)%	+1.4%
	Banking profit*2	813.0	428.7	770.0	+20.0	(43.0)
	Total credit cost	(58.6)	24.4	(80.0)	+20.0	(21.4)
	Gains (losses) on stocks	(15.2)	(133.6)			
	Ordinary profit	695.3	274.5	490.0	(110.0)	(205.3)
	Net income	478.0	239.7	400.0	+20.0	(78.0)
SMFG consolidated	Ordinary profit	935.6	468.2	830.0	(80.0)	(105.6)
	Variance with SMBC non-consolidated	240.3	193.7	340.0	+30.0	+99.7
	Net income	518.5	331.0	540.0	+60.0	+21.5
	Variance with SMBC non-consolidated	40.5	91.3	140.0	+40.0	+99.5

Assumption of earnings forecast*3

		May 2012 forecast	Nov. 2012 forecast
3M TIBOR		0.33%	0.33%
FF target rate		0.00~0.25%	0.00~0.25%
Exchange rate	(JPY/USD)	80	80
	(JPY/EUR)	100	100

Per share information (common stock)

(JPY/share)	FY3/13 forecast <as of Nov. 2012>	Change from May forecast
Net income (consolidated)	398.84	+44.32
Annual dividend	100	-

*1 Excluding non-recurring losses *2 Before provision for general reserve for possible loan losses

*3 Nikkei stock average: JPY10,083.56 as of March 30, 2012 and JPY8,870.16 as of Sep. 28, 2012.

Nominal GDP growth rate: FY3/2012 result was (2.0)%; FY3/2013 forecast which was estimated by Japan Research Institute was +0.8% as of May 15, 2012 and (0.1)% as of Nov. 14, 2012

II. Progress of the medium-term management plan and the strategic initiatives

1. Progress of the financial targets

- We are achieving the financial targets of our medium-term management plan ahead of schedule

Core Tier I ratio (pro forma)	Mar. 2011	Sep. 2012	Mar. 2014 Target
Basel III fully loaded basis	above 6%	around 7.5%	8%
Basel III transitional basis	above 8%	around 9.5%	

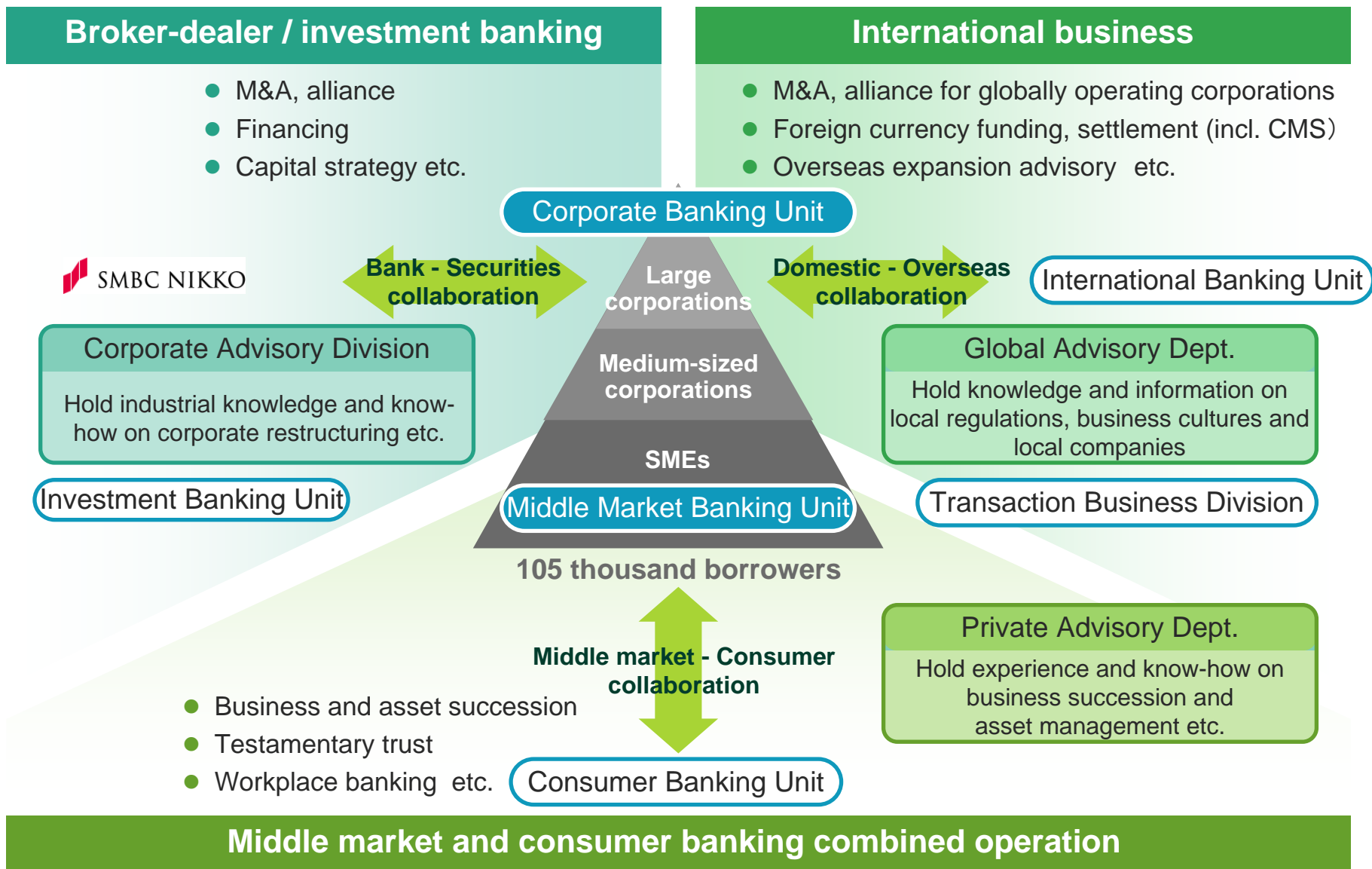
	FY3/2011	1H, FY3/2013	FY3/2014 Targets
Consolidated net income RORA	0.8%	1.2%*2	0.8%
Consolidated ROE	10.4%	12.8%*2	
Consolidated overhead ratio	52.5%	51.7%	50% - 55%
SMBC non-consolidated overhead ratio	45.6%	45.5%	45% - 50%
Overseas banking profit ratio*1	23.3%	30.7%	30%

*1 Based on the medium-term management plan assumed exchange rate of 1USD=JPY85 for FY3/2012 to FY3/2014

*2 Annualized

II. Progress of the medium-term management plan and the strategic initiatives

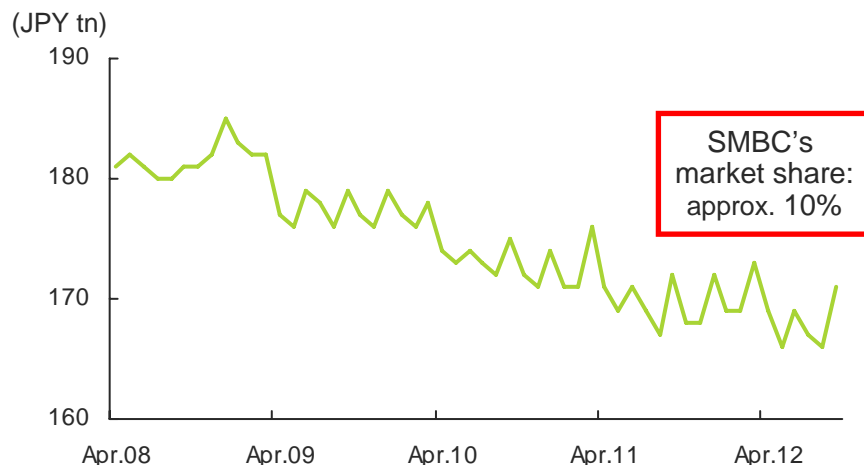
2-1. Cross-selling: Team SMBC approach



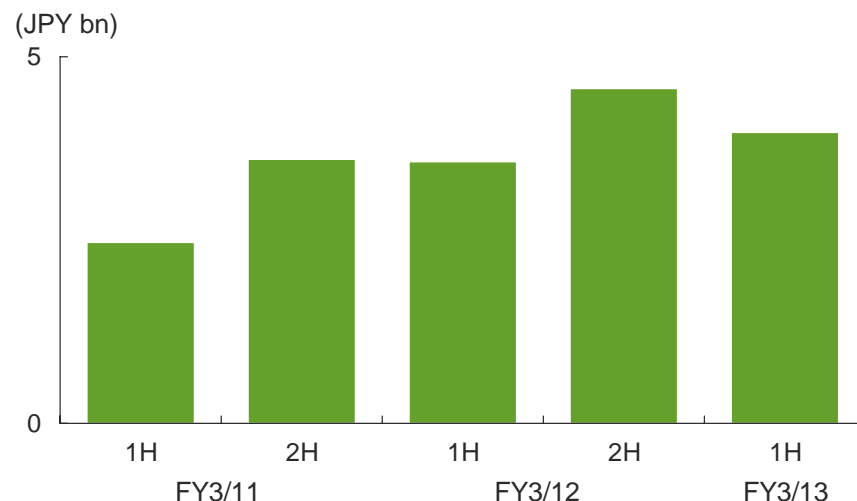
II. Progress of the medium-term management plan and the strategic initiatives

2-2. Cross-selling: Middle market - consumer banking combined operation

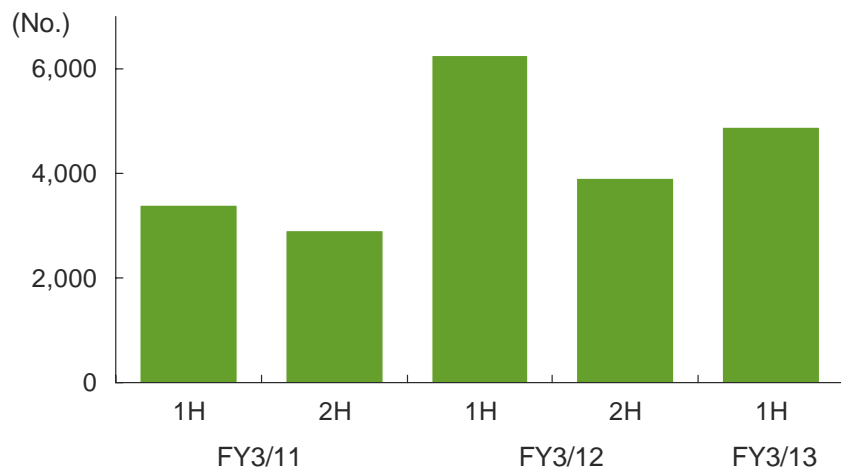
Loans to domestic small enterprises* and SMBC's market share



Profit from collaboration between middle market and consumer banking



Business matching



Collaborative initiatives

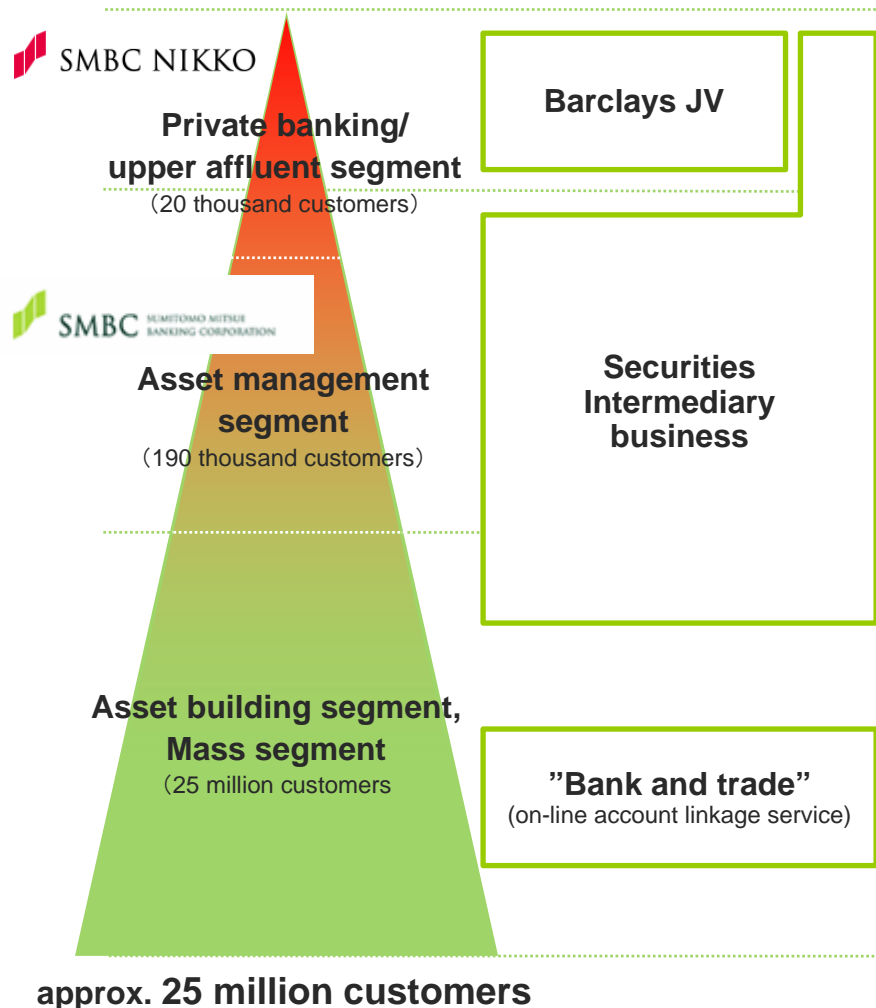
- For business owners
 - Business succession: M&A, loans to support business succession
 - Asset succession: testamentary trust, insurance products
 - Asset Management: investment trust, securities intermediary business, Barclays JV
 - Financing: tailored solutions taking into personal assets, etc.
- For corporate employees: workplace banking
 - Defined-contribution pension plan
 - Various loan products, etc.

* Source: Bank of Japan "Loans and bills discounted by sector"

II. Progress of the medium-term management plan and the strategic initiatives

2-3. Cross-selling: Synergies between SMBC and SMBC Nikko

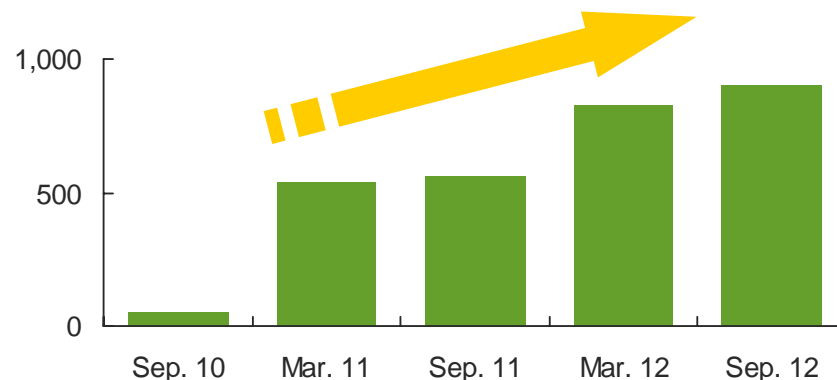
Business model by customer segment



Major services

Securities intermediary business for retail customers

Client assets (JPY bn)



Bank and trade

- On-line account linkage service for customers who have accounts in both "SMBC Direct" and "Nikko EZ Trade". Launched on Oct. 15, 2012

SMBC's award



Customer Satisfaction No.1*

* Highest in Investor Satisfaction for Full Service Bank

Disclaimer: J.D. Power Asia Pacific 2012 Japan Investor Satisfaction StudySM.

Study based on a total of 5,839 investors who had used investment service at full service bank.

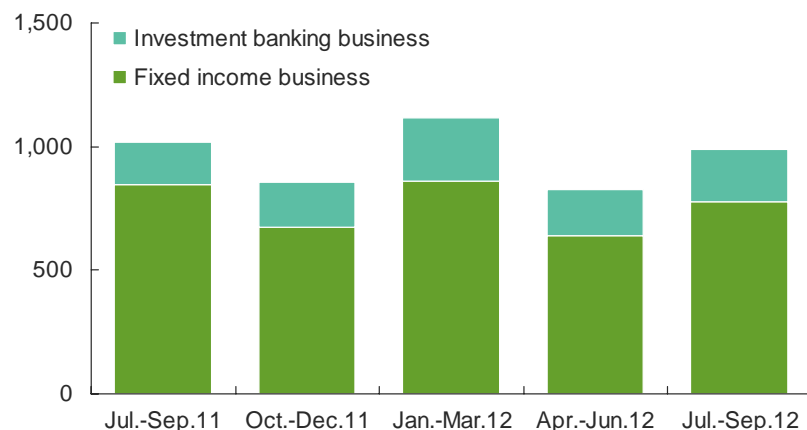
<http://japan.jdpower.com>

II. Progress of the medium-term management plan and the strategic initiatives

2-4. Cross-selling: Synergies between SMBC and SMBC Nikko

Number of referrals from SMBC to SMBC Nikko

(No. of referrals)



SMBC Nikko's financial performance (consolidated basis)

(JPY bn)	1H	FY3/12	1H, FY3/13	YOY Change
Net operating revenue	112.5	228.8	108.5	(4.0)
SG&A expenses	(91.0)	(185.1)	(91.8)	(0.8)
Ordinary profit	21.8	44.5	17.3	(4.5)
Net income*	10.7	19.4	6.6	(4.1)

*1 Managerial accounting basis *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

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

	Rank	Market share
Global equity & equity-related (book runner, underwriting amount)* ²	#5	13.6%
JPY denominated bonds (lead manager, underwriting amount)* ³	#5	7.3%
Financial advisor (M&A, transaction volume)* ⁴	#4	27.6%
Financial advisor (M&A, No. of deals)* ⁴	#6	2.2%

Post acquisition review

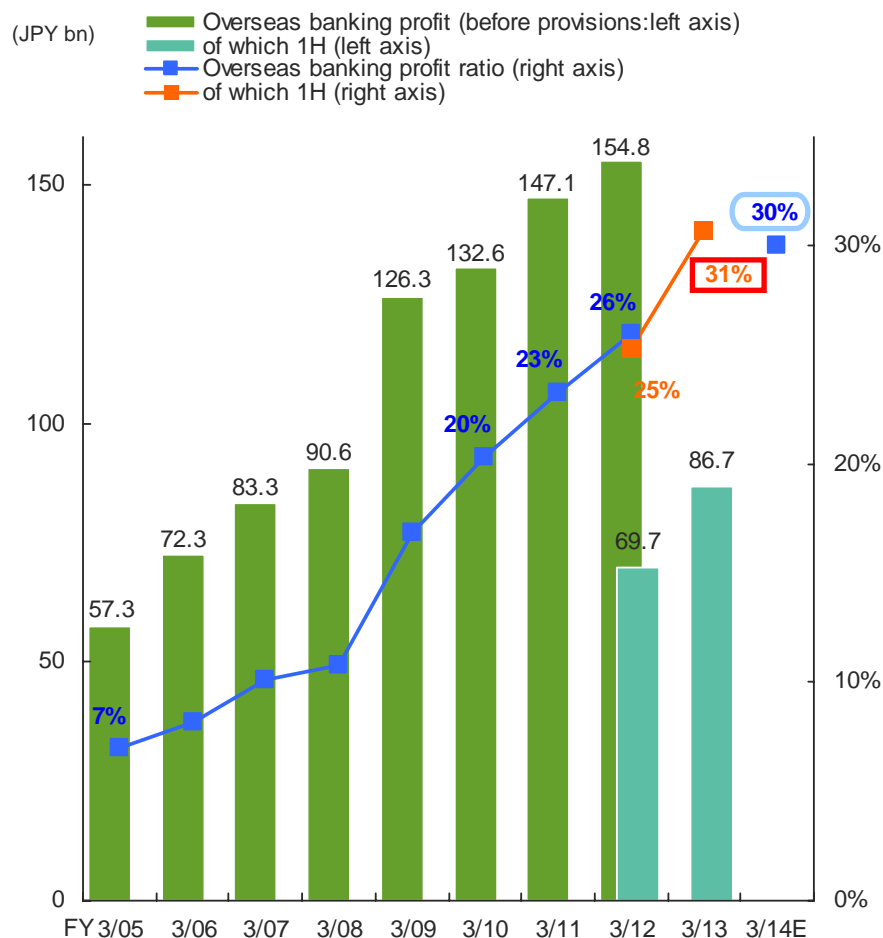
- Established global platform as a full-line securities company
 - Expanded overseas network in London, New York, Hong Kong, Shanghai, Sydney and Singapore
 - Forged alliances with Moelis, BTG Pactual and Kotak Mahindra group for cross-boarder M&A advisory services business
- Performed relatively well despite the difficult business environment, enabling towards sustainable profits
- Creation of unique SMFG business model with a combination of the mega bank and one of the four biggest brokerage firms to be developed further

* SMBC Nikko was acquired in Oct. 2009 at a cost of JPY 545 bn

II. Progress of the medium-term management plan and the strategic initiatives

3-1. International business: Strength and challenges

Overseas banking profit and ratio* (before provisioning)



Strengths and challenges

Strengths

- Expertise in project finance, trade finance and CMS, etc.
- Speedy decision making through delegation to regional divisions
- Innovative organization ahead of peers;
Asia Pacific Training Dept., Global Business Strategy Dept.,
Global Korea Corporate Banking Dept.

Challenges

- Human resources
- IT infrastructure
- Foreign currency funding
 - Increasing overseas staffs
 - Promote non-Japanese executives/general managers;
Two Managing Directors in the Americas and Hong Kong,
Non-Japanese general manager in Tokyo

	Mar. 2003		Sep. 2012	vs. Mar. 2003
Local staff	2,704		5,296	2.0 x
Expatriates	439		845	1.9 x
Total	3,143		6,141	2.0 x

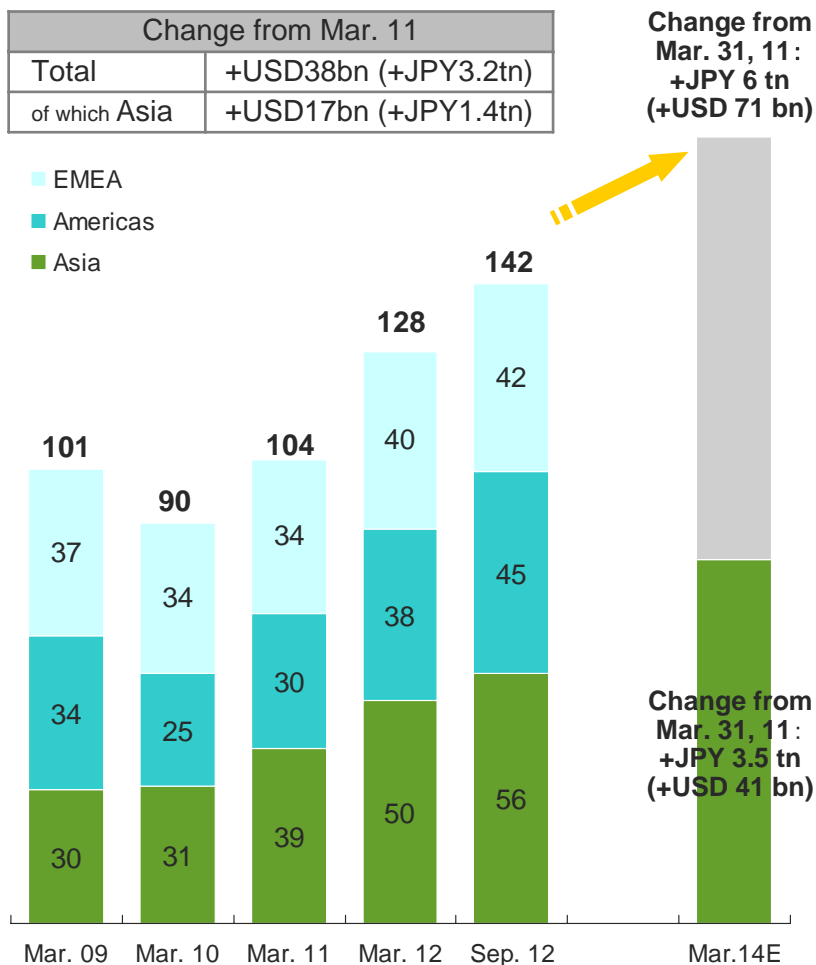
* Managerial accounting basis. Sum of SMBC and major overseas subsidiary banks. Based on the medium-term management plan assumed exchange rate of USD1=JPY85 since FY3/12

II. Progress of the medium-term management plan and the strategic initiatives

3-2. International business: Overseas loan and deposit balance

Overseas loan balance*1

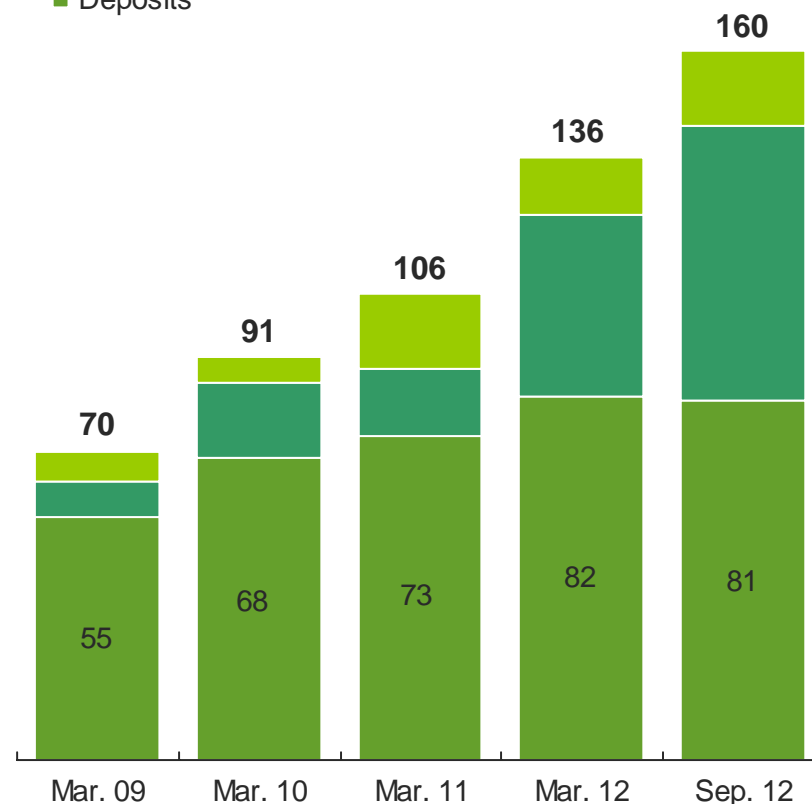
(USD bn)



Overseas deposit balance*1

(USD bn)

- CDs & CP : less than 3 months
- CDs & CP : 3 months or more
- Deposits*2



*1 Managerial accounting basis, exchanged at respective period-end exchange rates. Sum of SMBC, SMBC Europe and SMBC (China)

*2 Includes deposits from central banks

II. Progress of the medium-term management plan and the strategic initiatives

3-3. International business: SMBC Aviation Capital

1H, FY3/2013 performance

- Commenced operation as “SMBC Aviation Capital” on June 1, 2012
- Launched plans to merge SMFL Aircraft Capital Corporation B.V. (Netherlands), SMFL Aircraft Capital Japan Co., Ltd. (Japan) and Sumisho Aircraft Asset Management B.V. (Netherlands) into SMBC Aviation Capital in October 2012

Key financial information during Jun. - Sep. 2012

(USD mn)

Total Revenue ^{*1}	230
Net Income ^{*2}	60

Aircraft Assets	7,200
Net Assets	1,012

Business model

- Capitalize on buying power as the third largest lessor in the industry
- Refinanced approx. USD 3 bn of existing debt by loan from the Japan Bank for International Cooperation to reduce interest expenses
- Control profit volatility through a “Buy and sell” business model

Ranking after acquisition^{*3}

	Leasing Company	Nationality	No. of Aircraft
1	GECAS	U.S.	1,755
2	ILFC	U.S.	1,031
	former RBS AC + SMFG/SC Group^{*4}		335
3	BBAM	U.S.	327
4	AerCap	Netherlands	326
5	CIT Aerospace	U.S.	263
6	former RBS AC	Ireland	246
:			
17	SMFG/SC Group ^{*4}	Netherlands	89

^{*1} Leasing revenue + gains (losses) of sales of aircraft ^{*2} Net income of SMBC Aviation capital, 66% of which contributed to SMFG consolidate net income ^{*3} As of Dec 31, 2011 (Source: Ascend)

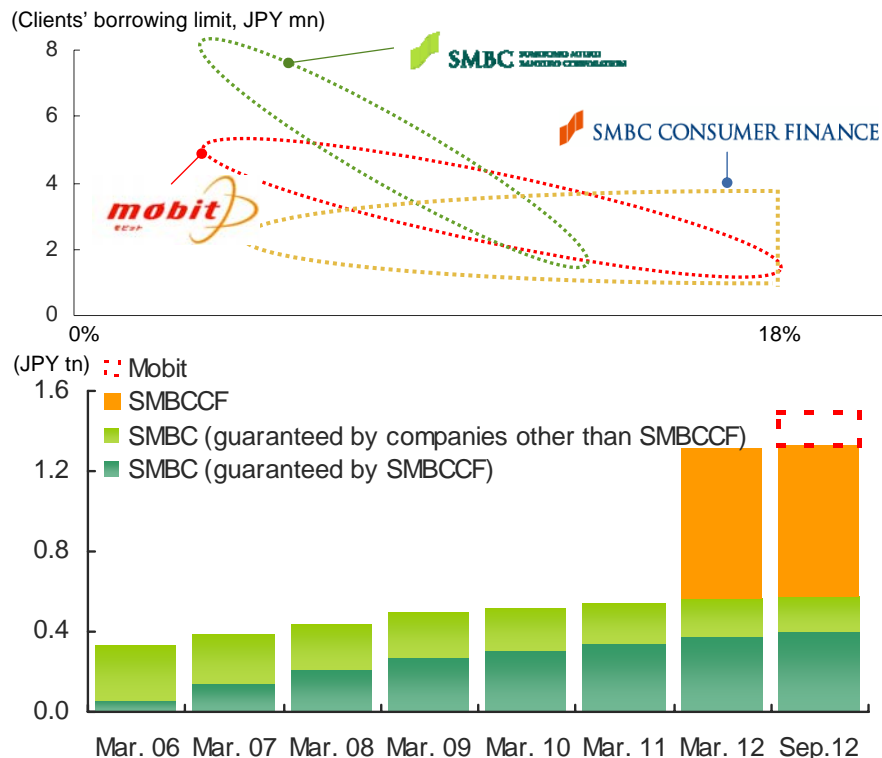
^{*4} Aggregate of SMFL Aircraft Capital Corporation B.V., a subsidiary of Sumitomo Mitsui Finance and Leasing, and Sumisho Aircraft Asset Management B.V., a subsidiary of Sumitomo Corporation

II. Progress of the medium-term management plan and the strategic initiatives

4-1. Consumer finance business: SMFG's strategy

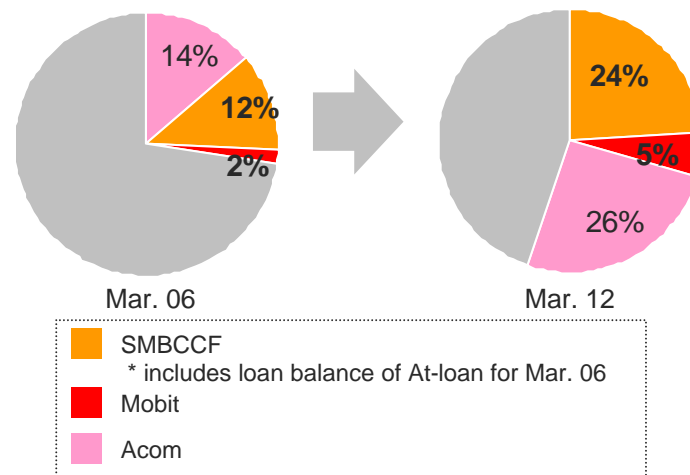
Reorganization of SMFG's consumer finance business

- SMFG made Promise a wholly owned subsidiary in Apr. 2012. Former Promise was renamed SMBC Consumer Finance (SMBCCF) in Jul. 2012
- SMBC sold its share in ORIX Credit to ORIX in Jun. 2012
- In Sep. 2012, SMBCCF agreed with Bank of Tokyo-Mitsubishi UFJ to dissolve the Mobit Co., Ltd. joint venture and SMBCCF will acquire Mobit's loan business in or around Oct. 2013



* Source: FSA, each company's financial statement

Market share of SMBCCF*



Four advantages of becoming a wholly-owned subsidiary of SMFG

- Expansion of potential customers by sharing customer base with group companies
- Expected growth in the guarantee business. Become a frontrunner for the group's international business expansion
- Stabilization of funding
- Improvement in employee morale

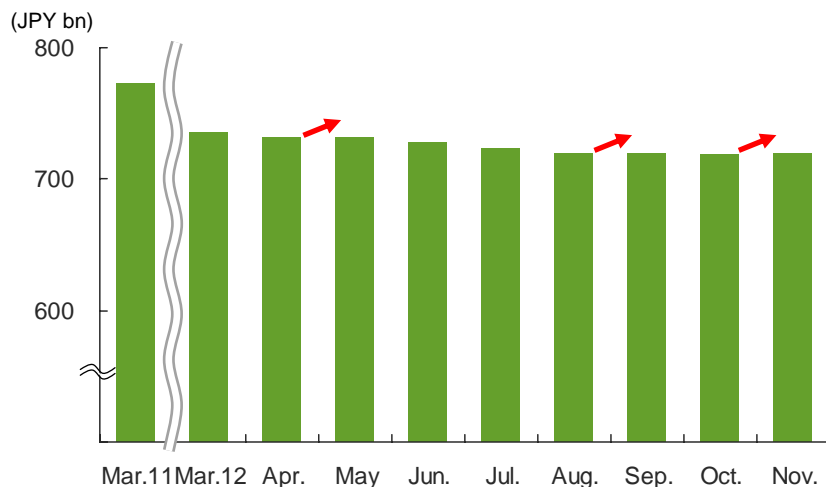
II. Progress of the medium-term management plan and the strategic initiatives

4-2. Consumer finance business: SMBC Consumer Finance

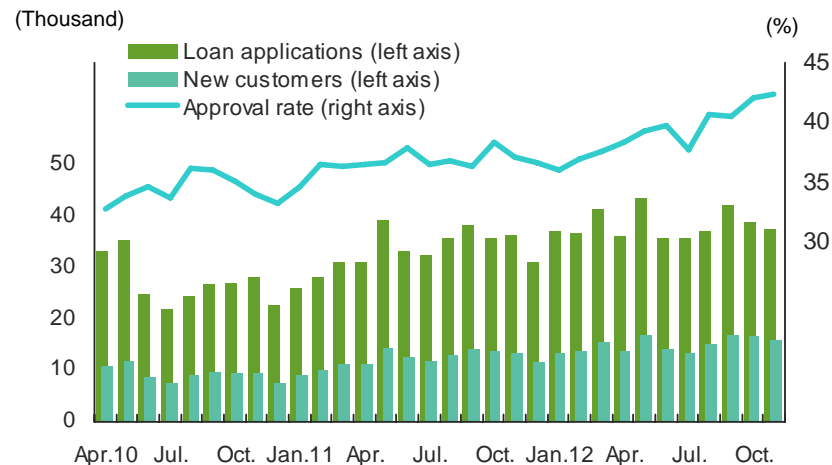
Financial performance, SMBCCF consolidated

(JPY bn)	1H	FY3/12	1H, FY3/13	YOY change
Operating income	100.4	196.2	93.4	(7.0)
Ordinary profit*1	(205.7)	(155.5)	32.0	+237.7
Net income*1	(208.6)	(169.6)	30.6	+239.2
Consumer loans outstanding	801.3	759.3	746.4	

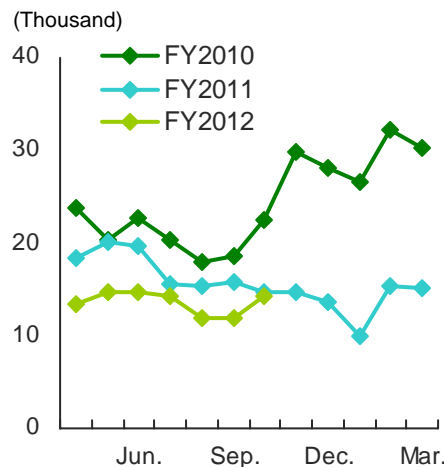
Consumer loans outstanding*2



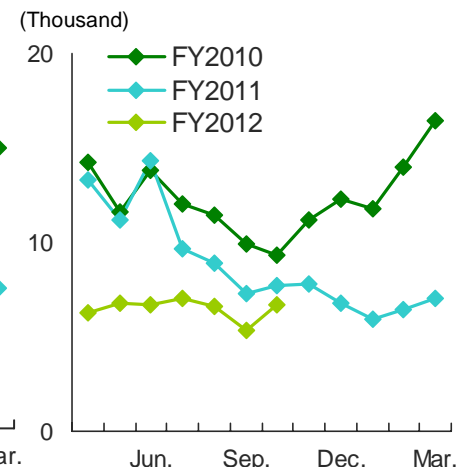
Loan applications, new customers and approval rate*2



No. of transaction-record disclosure requests*2, 3



No. of interest refund claims*2, 3



*1 In 1H, FY3/2012, implemented an additional provision of the interest refund-related allowance to sufficiently prepare for the interest refund claims *2 SMBCCF non-consolidated basis

*3 Sum of former Promise and former SANYO Shinpan until Sep. 2010

II. Progress of the medium-term management plan and the strategic initiatives

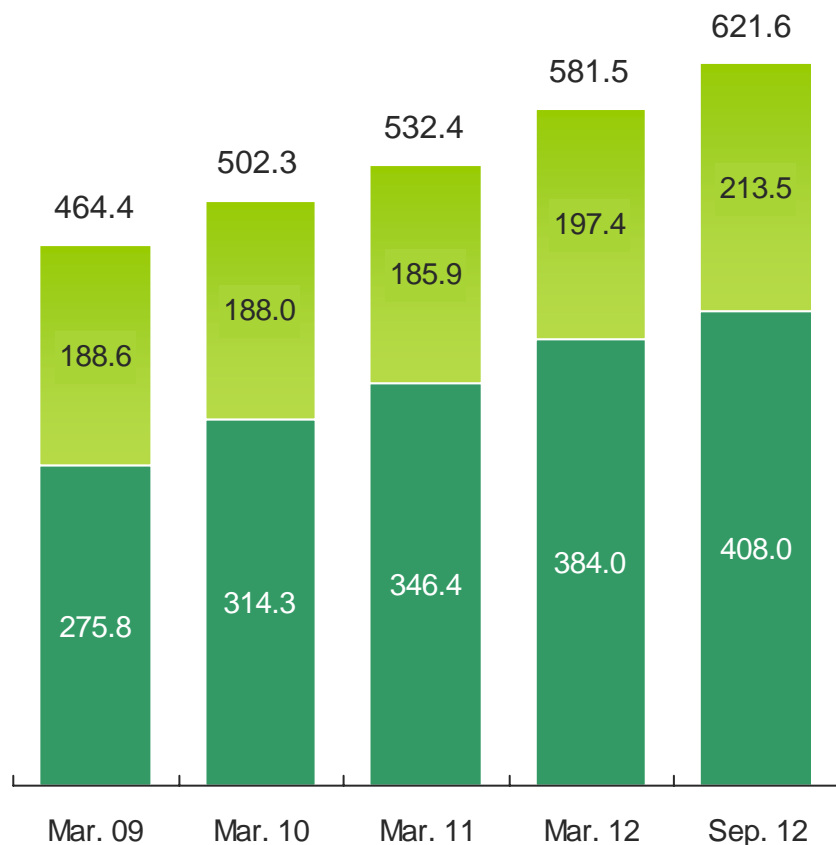
4-3. Consumer finance business: SMBC Consumer Finance

Loan guarantee business

Guaranteed loans outstanding (JPY bn)

* Number of companies with guarantee agreements: 183

- Regional financial institutions, etc.
- SMBC

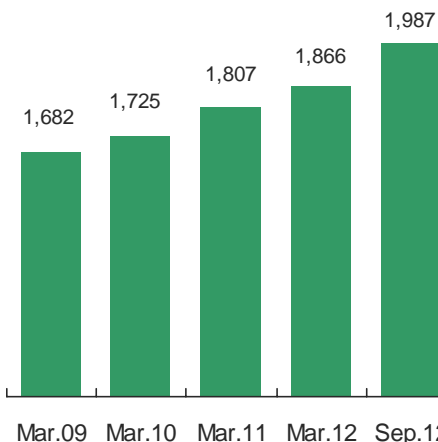


Overseas business

Overseas loans outstanding as of Sep. 12*1 (JPY bn)

Hong Kong	19.89
Thailand	4.42
Shenzhen	2.31
Shenyang	0.37

Loans outstanding (HKD mn)



Financial performance of Promise (Hong Kong)*2

(JPY bn)	FY3/11	FY3/12 (15-month period)	1H, FY3/13
Operating income	7.4	8.9	3.7
Ordinary Profit	4.2	5.2	1.9
Net income	3.4	4.3	1.6

*1 Local currencies converted into JPY *2 Figures before consolidation adjustments. Local currencies converted into JPY. FY3/12 was an irregular 15-months period due to a change in fiscal year-end

III. Capital policy and return to shareholders

Capital policy

Common equity Tier 1 capital (Core Tier I capital^{*1})

- Aim for Core Tier I ratio of 8% at March 2014 by accumulating earnings
- Estimates increase of risk-weighted assets by 10% from Basel III implementation

Additional Tier 1 capital

- Sufficient amount of preferred securities to be grandfathered beyond introduction of Basel III
- No need for issuance of "new-style" Tier I securities for a while

Tier 2 capital

- Sufficient amount of sub debt to be grandfathered
- Also able to issue "old-style" sub debt^{*2} in FY3/2013

Treasury stock (SMFG shares)

- Held by SMFG: 3.8 million shares^{*3}
- Held by SMBC: 56.2 million shares^{*3}

Return to shareholders

- Dividends per share planned at JPY 100 in FY3/2013
- Above 20% consolidated payout ratio (FY3/2012: 26.8%, FY3/2013 estimate: 26.1%)

	FY3/08	FY3/09	FY3/10	FY3/11	FY3/12	FY3/13 forecast
Dividend per share (JPY) ^{*4,5}	120	90	100	100	100	100
Consolidated payout ratio ^{*4}	20.5%	-	46.8%	30.0%	26.8%	26.1%
BPS (JPY, period-end) ^{*5}	4,245.46	2,790.27	3,391.75	3,533.47	3,856.37	
ROE ^{*6}	12.3%	-	7.5%	9.9%	10.4%	

Preferred securities which become callable in FY3/14

	Issue date	Aggregate issue amount	Dividend rate ^{*7}	First call date ^{*8}	Type
SMFG Preferred Capital USD 2 Limited	May 2008	USD 1,800 mn	8.75%	Jul. 2013	Non step-up
SMFG Preferred Capital JPY 2 Limited					
Series D	Dec. 2008	JPY 145.2 bn	4.76%	Jan. 2014	Non step-up
Series G	Jan. 2009	JPY 125.7 bn	4.65%	Jan. 2014	Non step-up

^{*1} Common Equity Tier 1 Capital under Basel III ^{*2} Subordinated debt issued based on Basel II to be grandfathered beyond introduction of Basel III, such as those in bullet format, and in callable format without step-up clause and redeemable 5 years after issuance ^{*3} Reflecting impact of 100% acquisition of Promise on April 1, 2012 ^{*4} Common stock only

^{*5} SMFG implemented a 100 for 1 stock split of common stock on January 4, 2009. Figures shown above reflect the stock split, assuming that it had been implemented at the beginning of FY3/08

^{*6} On a stockholders equity basis ^{*7} For SMFG Preferred Capital JPY 2 Limited only, floating rate after the first call date

^{*8} Callable at any dividend payment date on and after the first call date, subject to the prior approval of the FSA

Appendix



SMFG SUMITOMO MITSUI
FINANCIAL GROUP

1. Group structure*1



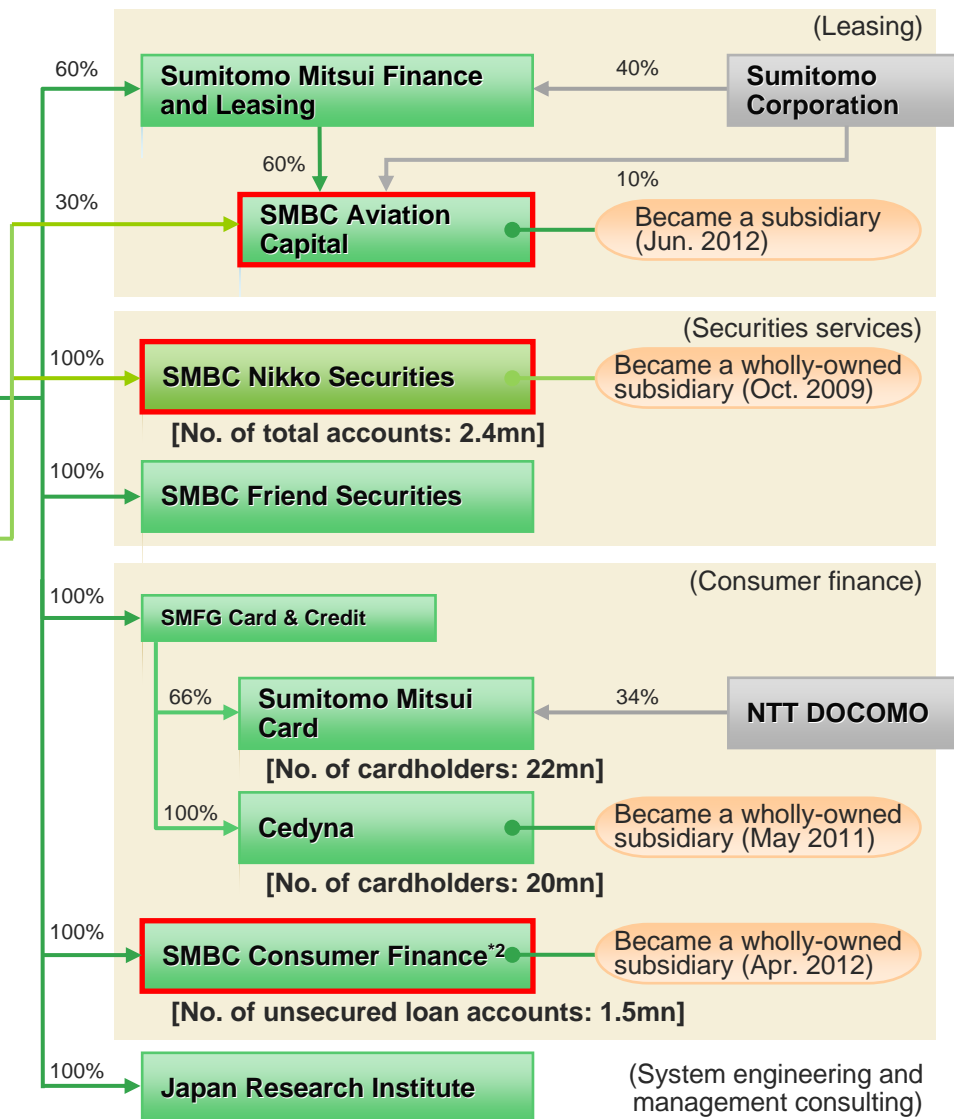
Sumitomo Mitsui Financial Group

Consolidated total assets	JPY 139 tn
Consolidated Tier I ratio	13.18%



Sumitomo Mitsui Banking Corporation

Assets	JPY 116 tn
Deposits	JPY 75 tn
Loans	JPY 56 tn
No. of retail accounts	28 mn
No. of corporate loan clients	105,000



*1 As of Sep. 30, 2012 *2 Renamed to SMBC Consumer Finance from Promise on July 1, 2012

2. 1H, FY3/2013 financial performance by business unit*1

(JPY bn)		1H, FY3/12	1H, FY3/13	YOY change*2
Consumer Banking Unit	Gross banking profit	192.3	174.8	(10.6)
	Expenses	143.0	140.9	(2.4)
	Banking profit	49.3	33.9	(8.2)
Middle Market Banking Unit	Gross banking profit	208.8	201.8	(4.0)
	Expenses	110.8	106.7	(2.4)
	Banking profit	98.0	95.1	(1.6)
Corporate Banking Unit	Gross banking profit	102.6	96.1	(1.8)
	Expenses	18.9	19.5	+ 0.2
	Banking profit	83.7	76.6	(2.0)
International Banking Unit (IBU)	Gross banking profit	93.5	107.3	+ 12.0
	Expenses	31.0	36.3	+ 4.5
	Banking profit	62.5	71.0	+ 7.5
Marketing units	Gross banking profit	597.2	580.0	(4.4)
	Expenses	303.7	303.4	(0.1)
	Banking profit	293.5	276.6	(4.3)
Treasury Unit	Gross banking profit	227.3	201.7	(25.6)
	Expenses	9.5	10.2	+ 0.8
	Banking profit	217.8	191.5	(26.4)
Headquarters	Gross banking profit	(5.0)	5.0	(2.8)
	Expenses	41.4	44.4	+ 2.7
	Banking profit	(46.4)	(39.4)	(5.5)
Total (Business Units)	Gross banking profit	819.5	786.7	(32.8)
	Expenses	354.6	358.0	+ 3.4
	Banking profit	464.9	428.7	(36.2)

Gross banking profit by product

		(JPY bn)	YOY change*2
of which:			
Income on domestic loans		230.6	(12.8)
Income on domestic yen deposits		74.3	+1.3
IBU's interest related income*3		64.1	+9.1
Interest income		398.4	(1.9)
of which:			
Investment trust		17.8	(9.7)
Single premium type permanent life insurance		6.8	+2.0
Level premium insurance		5.5	+2.5
Income relating to Financial consulting for retail customers		33.6	(6.8)
of which:			
Loan syndication		20.6	+0.4
Structured finance*4		25.0	+0.6
Real estate finance*4		14.2	(1.5)
Income related to IB business*4		70.9	(0.5)
of which:			
Sales of derivatives		9.0	+1.3
Money remittance, Electronic banking		45.7	(0.8)
Foreign exchange		21.6	(0.1)
IBU's non-interest income*3		45.9	+3.0
Non-interest income		181.6	(2.5)
Gross banking profit of Marketing units		580.0	(4.4)

Adjustment of interest rates and exchange rates etc.: (12.8)

Nominal
YOY
change:
(17.2)

Average loan balance and spread by business unit

	Balance		Spread	
	1H, FY3/13	YOY change*2	1H, FY3/13	YOY change*2
(JPY tn, %)				
Domestic loans	45.8	(2.3)*5	1.04	(0.01)
of which:				
Consumer Banking Unit	15.2	(0.2)	1.44	(0.02)
Middle Market Banking Unit	16.3	(0.4)	1.08	(0.07)
Corporate Banking Unit	11.5	(0.2)	0.66	(0.02)

IBU's interest earning assets*6	142.5	+23.1	1.16	+0.07
(USD bn, %)				

*1 SMBC non-consolidated. 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

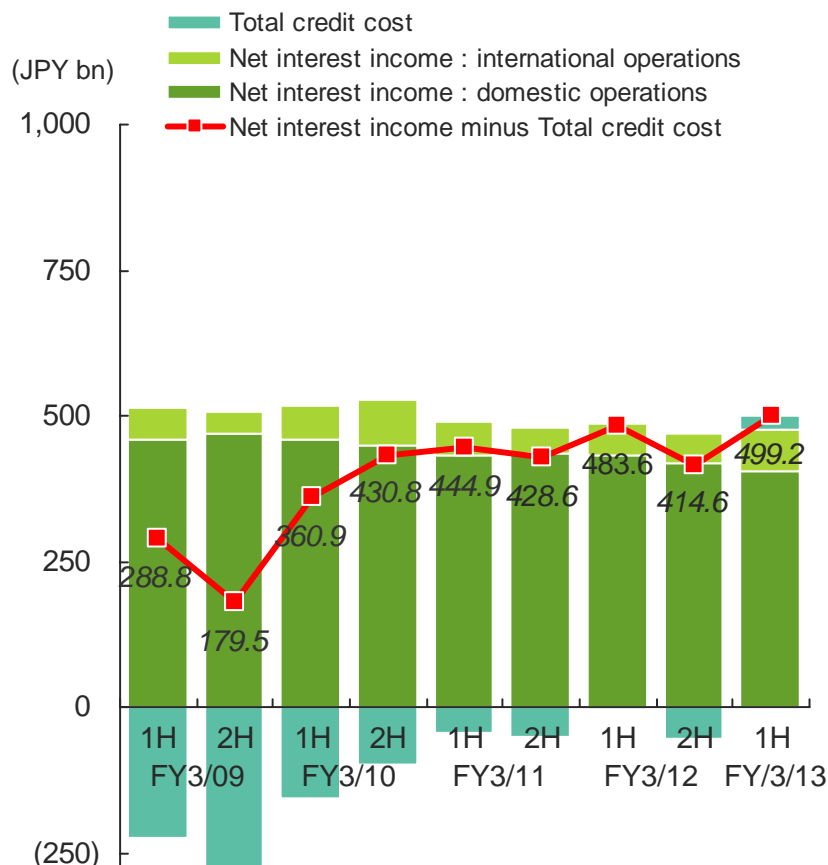
*5 of which JPY (1.8) tn was resulted from a decrease of loans to government

*6 Sum of loans, trade bills and securities

3. Trends of domestic net interest income

SMBC non-consolidated

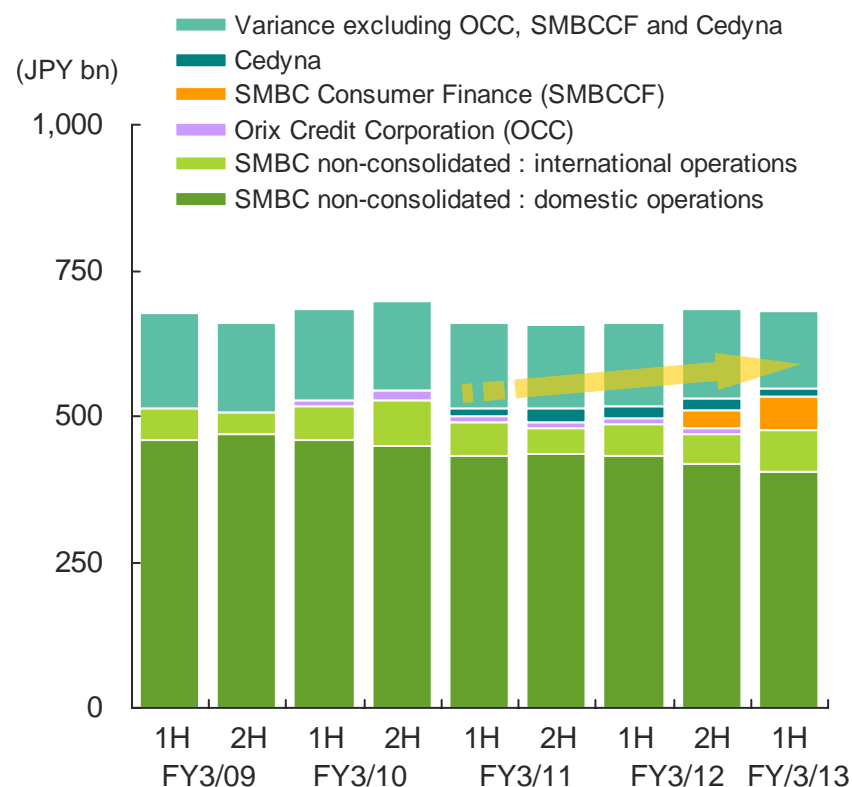
Net interest income and Total credit cost



Origination amount of loan syndication	3.7	5.6	3.4	4.1	2.8	4.5	3.3	4.5	3.3
Domestic loan balance (period-end)	48.3	51.2	51.5	49.5	50.5	47.9	48.9	47.2	46.1

SMFG consolidated

Net interest income



4. Gains (losses) on bonds

SMBC non-consolidated

Gains (losses) on bonds

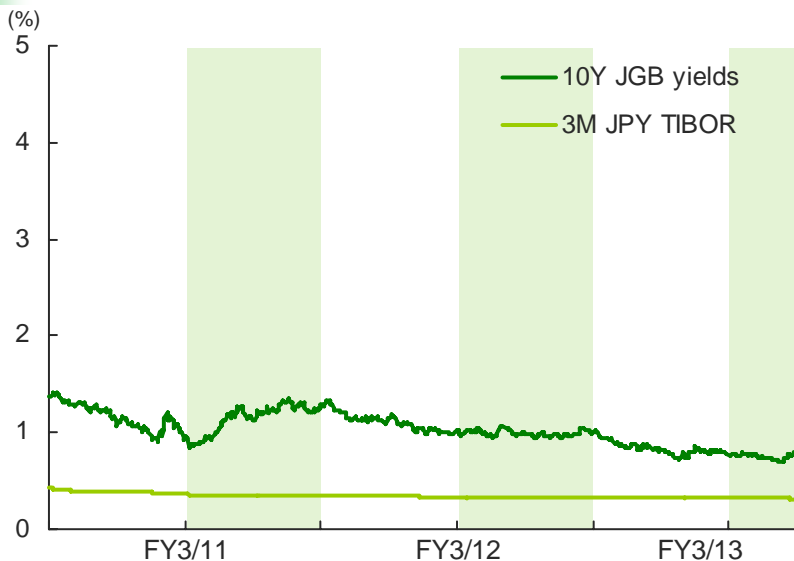
(JPY bn)	FY3/12	1H, FY3/13	YOY change
Gains (losses) on bonds	152.5	117.3	(7.1)
Domestic operations	23.2	30.9	+15.7
International operations	129.3	86.4	(22.8)

Gross banking profit of Treasury Unit

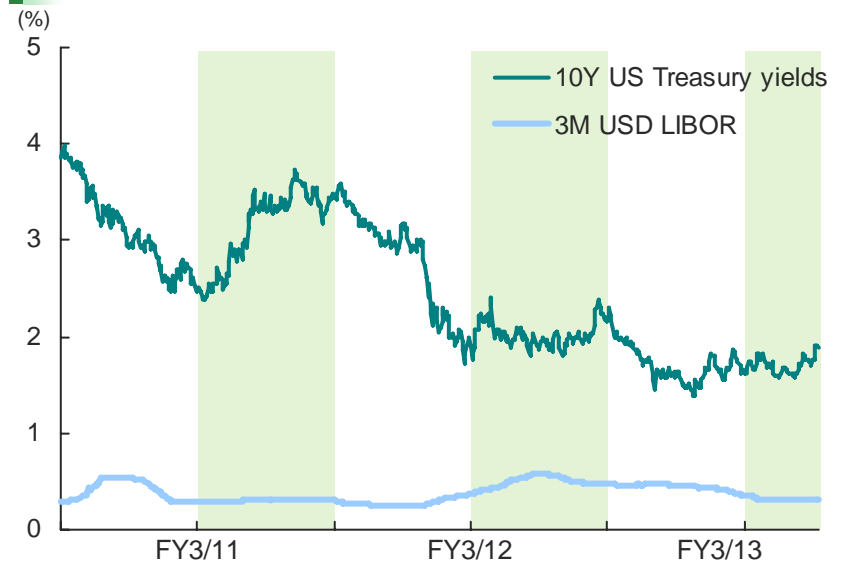
(JPY bn)	FY3/12	1H, FY3/13	YOY change
Gross banking profit of Treasury Unit	319.3	201.7	(25.6)

Market condition : interest rate of JPY and USD

JPY



USD

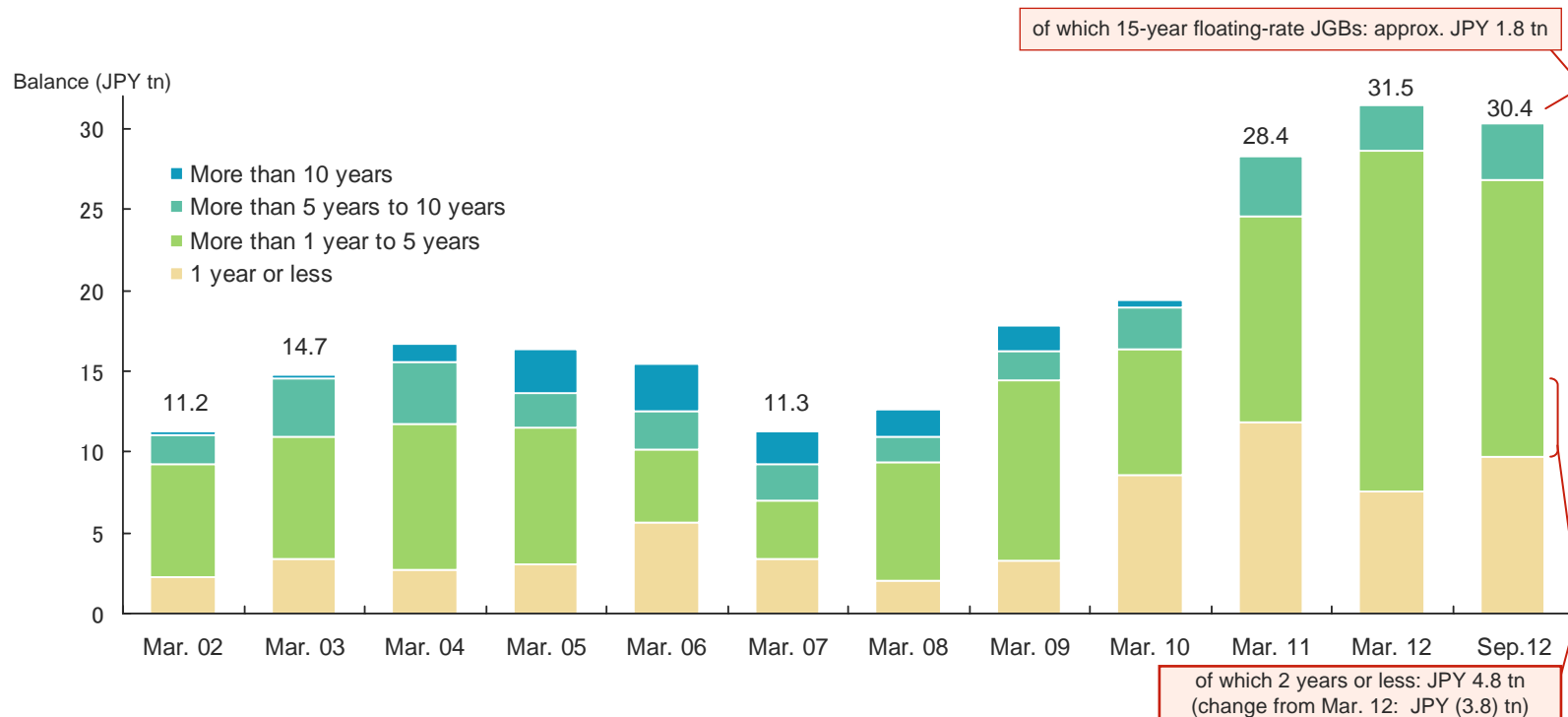


5. Bond portfolio

Yen bond portfolio

SMBC non-consolidated

(Total balance of bonds with maturities classified as "Other securities" and bonds of held-to-maturity; total of JGBs, Japanese local government bonds and Japanese corporate bonds)



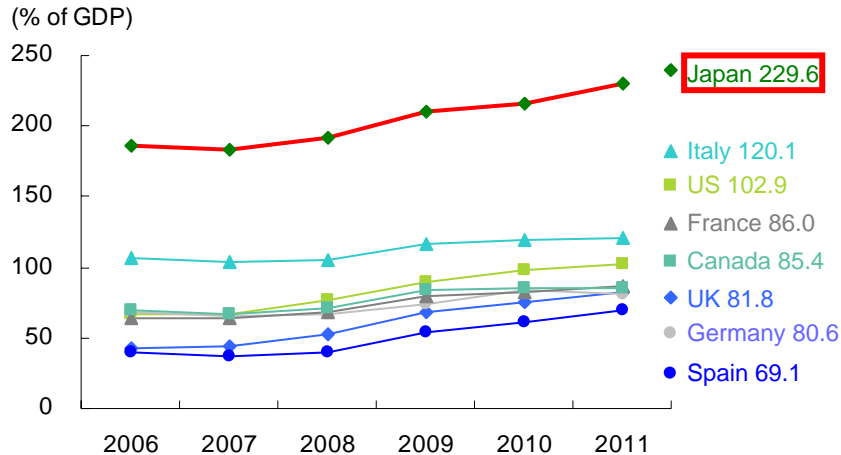
Average duration (years)* ¹	2.7	3.6	3.4	2.3	1.5	1.7	2.4	1.8	1.1	1.4	1.9	2.1
Unrealized gains (losses) (JPY bn)* ²	37.6	108.7	(101.9)	7.7	(282.2)	(151.4)	(129.5)	(1.2)	116.1	71.9	104.4	104.3

*1 Excluding bonds of 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 at Mar. 02 is for JGB portfolio

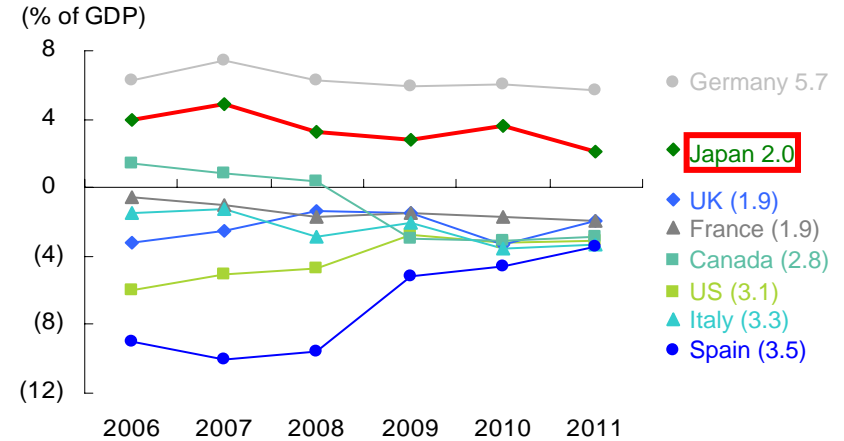
*2 15-year floating-rate JGBs have been evaluated at their reasonably estimated price from Mar. 09

6. JGB related charts

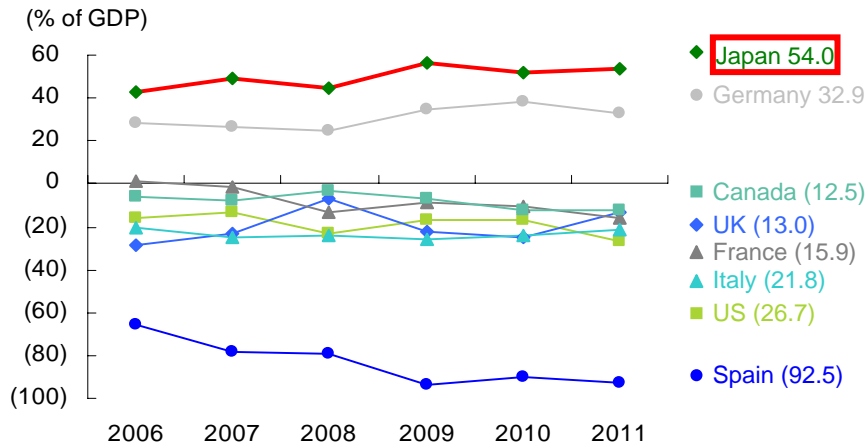
General government gross debt



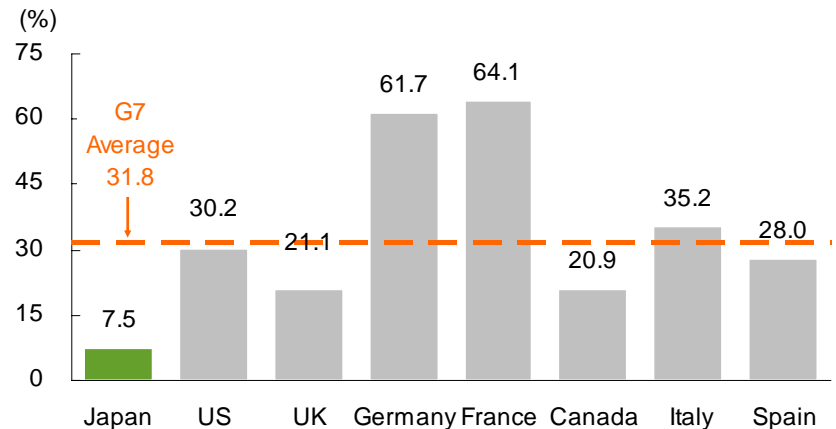
Current account balance



Net international investment position



Non-resident holding of general government debt, 2012

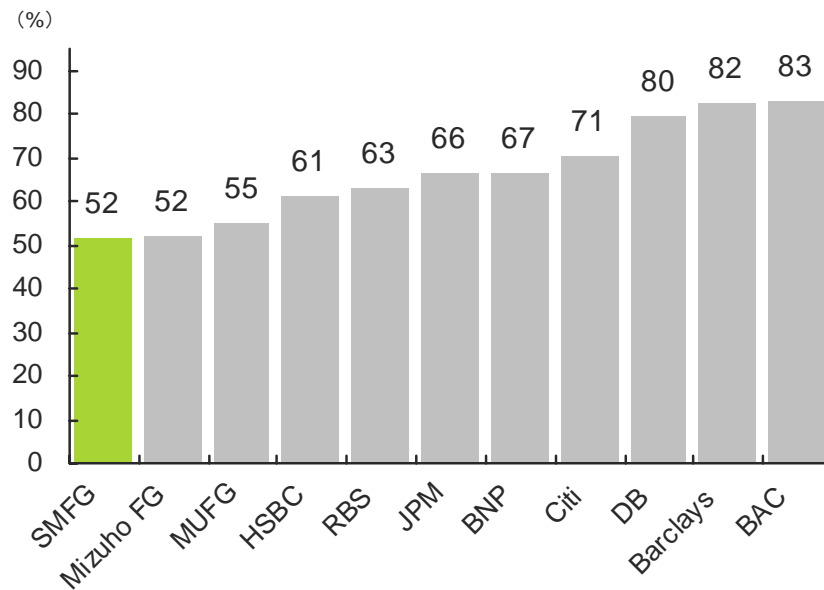


7. Expenses

Expenses*1

		FY3/12		FY3/13	
		1H		1H	forecast
(JPY bn)					
SMBC non-consolidated	Expenses	(354.6)	(719.5)	(358.0)	(720.0)
	OHR	43.3%	46.9%	45.5%	48.3%
SMFG consolidated	Expenses*2	(677.4)	(1,388.4)	(709.7)	
	OHR	51.2%	53.5%	51.7%	

OHR on group consolidated basis *3



**Fiscal 2012 30th Information Technology Award
by Japan Institute of Information Technology**

IT Management Award



- Awarded for our initiatives towards strategic IT governance

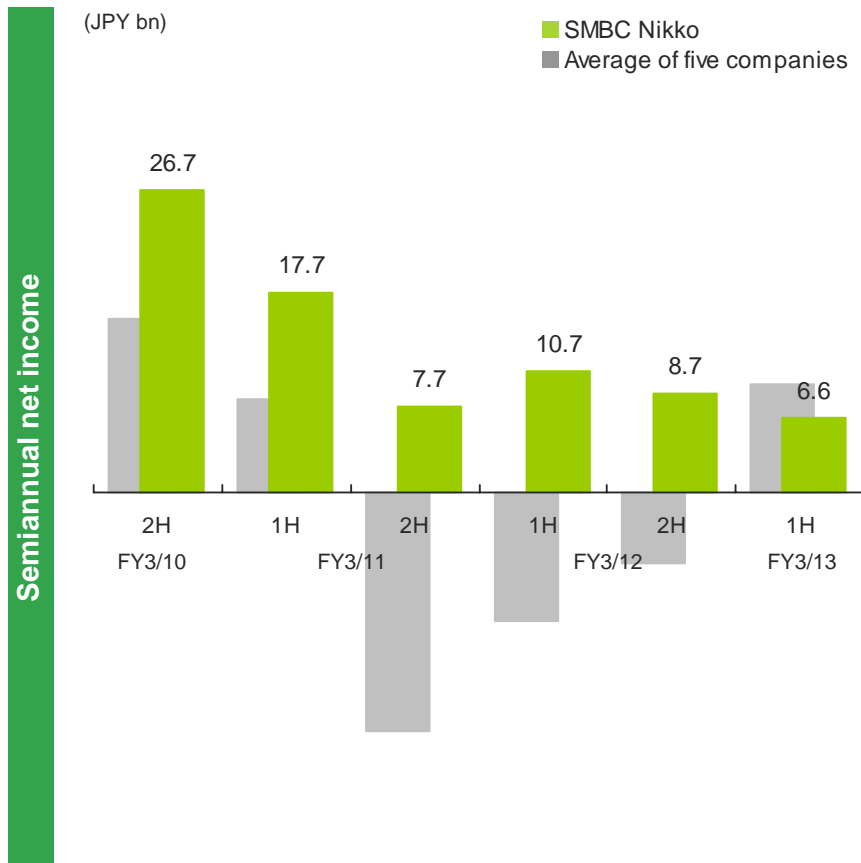
*1 Excluding non-recurring losses *2 Consolidated G&A expenses net of SMBC's non-recurring losses

*3 Based on each company's disclosure. G&A expenses (for Japanese banks, excluding non-recurring losses) divided by top-line profit (net of insurance claims).

1H, FY3/2013 results for SMFG, MUFG and Mizuho FG, and 3Q, FY12/2012 results for others

8. SMBC Nikko's post acquisition financial performance

Peer comparison*



SMBC Nikko's medium-term management plan (Announced in March 2010)

- Future prospect (in 10 years) :
“Becoming the No.1 comprehensive securities company in Japan which is excellent both in quality and quantity and globally competitive”
- Basic policy in the medium-term management plan :
Aiming at becoming a comprehensive securities company that can offer full-line services to customers and obtain their utmost confidence.
 - 1) Sustainable expansion of existing business centering on retail business,
 - 2) Creation of new business centering on wholesale business,
 - 3) Improvement of organizational structure to establish risk management and compliance systems
- FY3/13 plan :
Net operating revenue: JPY300bn,
Ordinary profit: 100bn
*(Assumptions) Nikkei stock average: JPY13,000,
10yr JGB: 1.6%, JPY99/USD, JPY143/EUR, JPY98/AUD

* Based on each company's financial statements. The figures for average of five companies is average of consolidated figures of SMBC Nikko, Nomura Holdings (US GAAP, Net income attributable to its shareholders), Daiwa Securities Group, Mizuho Securities and Mitsubishi UFJ Securities Holdings

9. Growth Industry Cluster Dept.

Growth Industry Cluster Dept.

New energy sources	Renewable energy
Water	Water supply and sewerage, recycled water, desalination, etc.
Environment	Eco-city development, transportation system, rechargeable battery, etc.
Natural resources	Value chain of coal, natural gas, etc.
Carbon credit	Global warming related business
Frontier	Newly growing businesses / markets

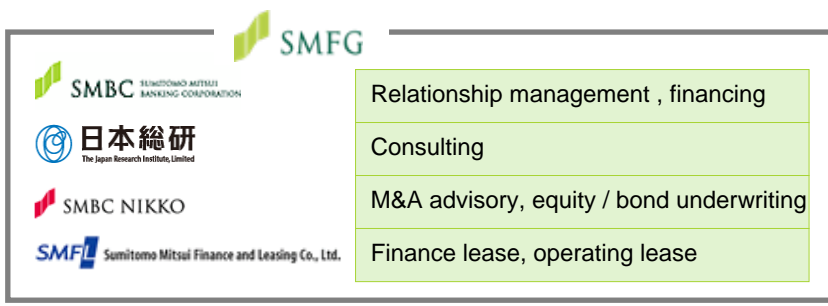
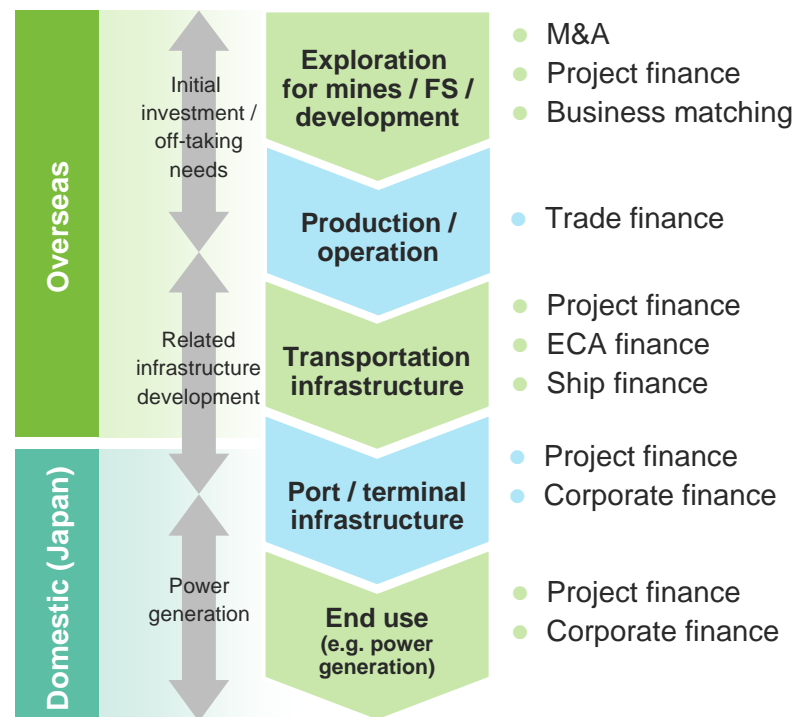
Project finance / Loan syndication

League tables (Jan. – Sep. 2012)*1

	Global	Asia*2	Japan
Project Finance	#3	#5	
Loan Syndication	#7	#6	#2

*1 Source: Thomson Reuters (Mandated Arrangers) *2 Project finance: Asia Pacific, Loan syndication: Asia (excl. Japan)

Example Approaches for energy related business



10. Project finance



Roll of honour

● Global
Bank of the Year: **SMBC**

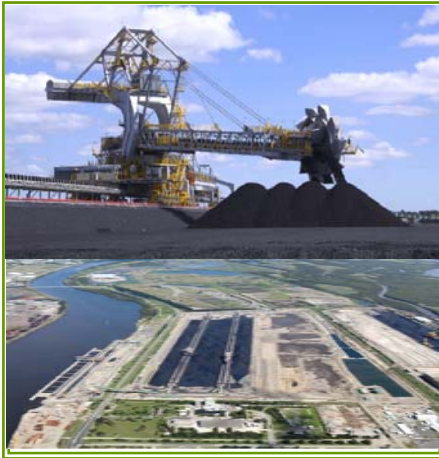
<p>United States Mariposa Energy</p> <p>US\$ 156m</p> <p>Mandated Lead Arranger, Administrative Agent, Collateral Agent, Regulatory Bank</p> <p>November 2012</p>	<p>United Kingdom/Africa Tullow Oil</p> <p>US\$ 3.5bn</p> <p>Mandated Lead Arranger, Technical Committee Bank</p> <p>November 2012</p>	<p>Thailand Gulf UT</p> <p>US\$ 1.3bn</p> <p>Mandated Lead Arranger, Modelling Bank</p> <p>October 2012</p>	<p>Singapore Singapore Power</p> <p>SG\$ 1.6bn</p> <p>Mandated Lead Arranger, Facility Agent, Documentation Bank</p> <p>September 2012</p>	<p>France Oc'via (HSL CNM Nîmes Montpellier)</p> <p>€ 1.2bn</p> <p>Structuring Mandated Lead Arranger, Documentation Bank</p> <p>June 2012</p>	<p>Netherlands Rotterdam World Gateway</p> <p>€ 360m</p> <p>Mandated Lead Arranger, Documentation Bank</p> <p>June 2012</p>	<p>Australia APLNG</p> <p>US\$ 8.5bn</p> <p>Mandated Lead Arranger</p> <p>May 2012</p>	<p>United States Free State Windpower</p> <p>US\$ 353m</p> <p>Mandated Lead Arranger</p> <p>April 2012</p>
<p>United States Ohio State University Parking</p> <p>US\$ 285m</p> <p>Joint Lead Arranger</p> <p>September 2012</p>	<p>Peru Cerro del Aguila</p> <p>US\$ 595m</p> <p>Mandated Lead Arranger, Administrative Agent, SAC Agent, Modelling Bank</p> <p>August 2012</p>	<p>United Kingdom Intercity Express Programme</p> <p>GB£ 2.5bn</p> <p>Mandated Lead Arranger</p> <p>July 2012</p>	<p>Saudi Arabia Prince Mohammed Bin Abdul Aziz International Airport - Madinah</p> <p>US\$ 1.2bn equiv.</p> <p>Financial Advisor</p> <p>June 2012</p>	<p>Chile Sierra Gorda</p> <p>US\$ 1.0bn</p> <p>Financial Advisor, Mandated Lead Arranger, Administrative Agent, BSC Agent, R201 Agent, Market Bank, Modelling Bank</p> <p>March 2012</p>	<p>United Kingdom Gunfleet Sands</p> <p>GB£ 160m</p> <p>Mandated Lead Arranger, Facility Agent, R201 Agent, Security Trustee</p> <p>March 2012</p>	<p>Vietnam Ruby II</p> <p>US\$ 237m</p> <p>Mandated Lead Arranger, Coordinating Bank, Facility Agent, Security Agent, Account Bank</p> <p>March 2012</p>	<p>Indonesia POSCO Krakatau</p> <p>US\$ 1.8bn</p> <p>Mandated Lead Arranger, Facility Agent, Security Agent, Account Bank</p> <p>February 2012</p>

11. Project finance, trade finance and CMS

Project finance and trade finance

- Team with high expertise committed to obtain mandates (USD mn)
- Leverage relationships with customers and ECAs to work on transactions with both Japanese and non-Japanese sponsors

Example Australia: Newcastle coal export terminal

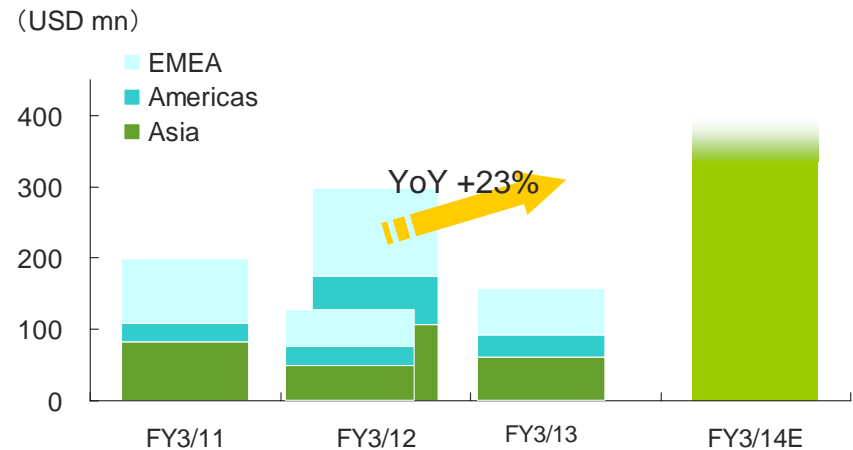


SMBC role

- Mandated lead arranger

- ✓ A project that includes expansion work running through several stages since 2004
- ✓ Project cost per stage is approx. USD 1-2 bn
- ✓ Leading global resources companies including BHP Billiton are sponsors
- ✓ Advise from the initial stage of the project by a specialized team with the knowledge and relationships in the industry

Trade finance related profit



Cash Management Service

Cash management providers' ranking (in Asia Pacific)*

Cash management service (CMS) as voted by corporations	Large corporations	4th	#1 among Japanese banks for seven consecutive years CMS in Asia: Aim to be one of the top three global banks
	Medium corporations	4th	
	Small corporations	4th	
JPY CMS as voted by financial institutions		1st	#1 for seven consecutive years

- "SMAR&TS" (Sumitomo Mitsui Advanced Report & Transfer Services): Accommodating eight languages

* Source: "ASIAMONEY": Cash management Poll 2011 (Aug. 2012)

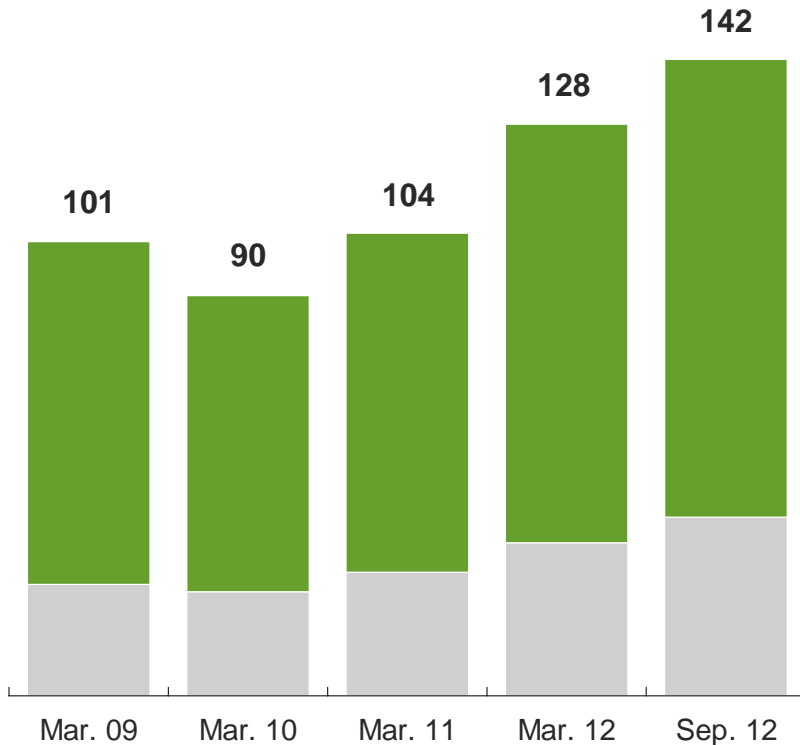
12. Overseas loan balance classified by borrower type

(Geographic classification based on booking office)*

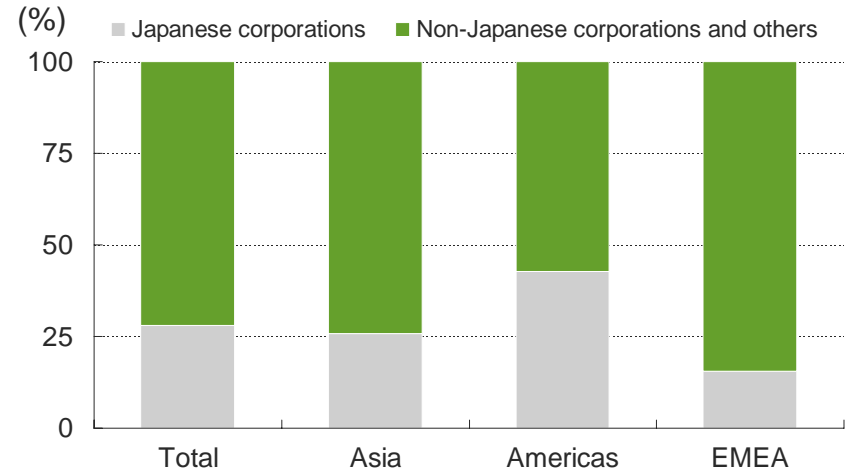
Total

(USD bn)

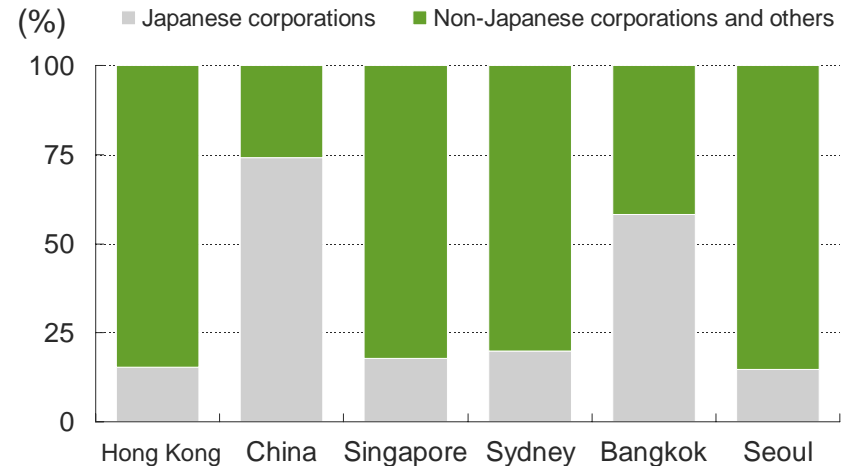
■ Non-Japanese corporations and others (product type lending)
■ Japanese corporations



By region (Sep. 2012)



Major marketing channels in Asia (Sep. 2012)

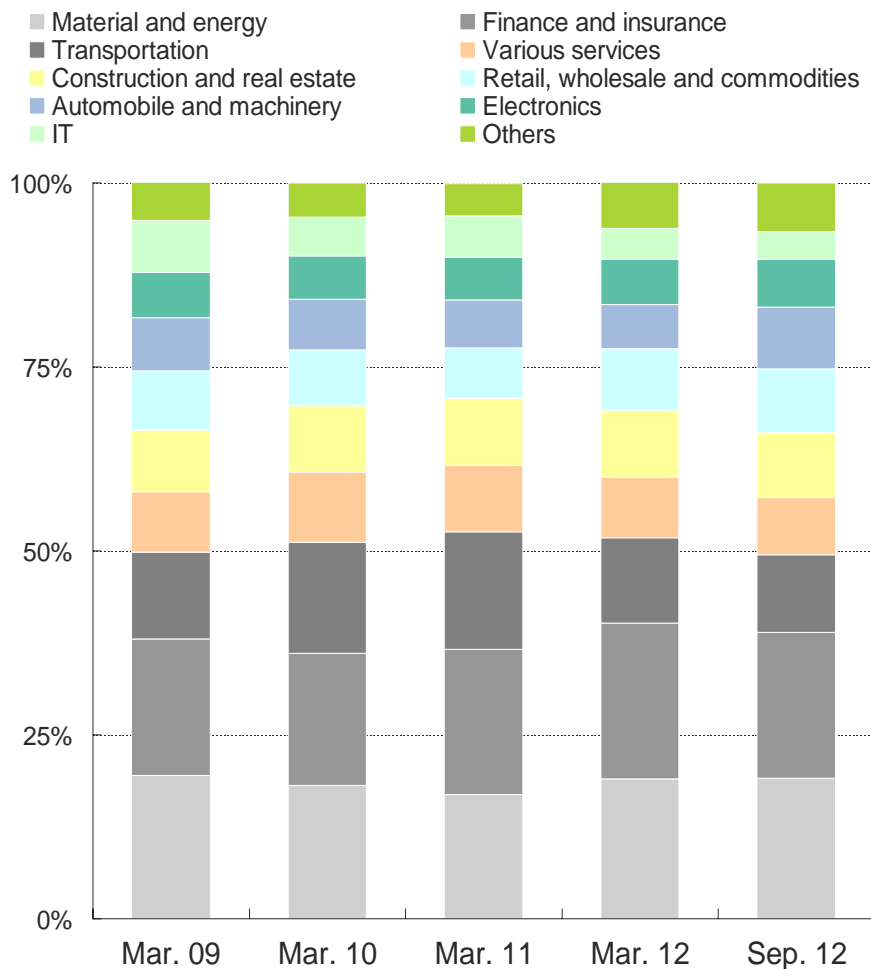


* Managerial accounting basis. Sum of SMBC, SMBC Europe and SMBC (China).

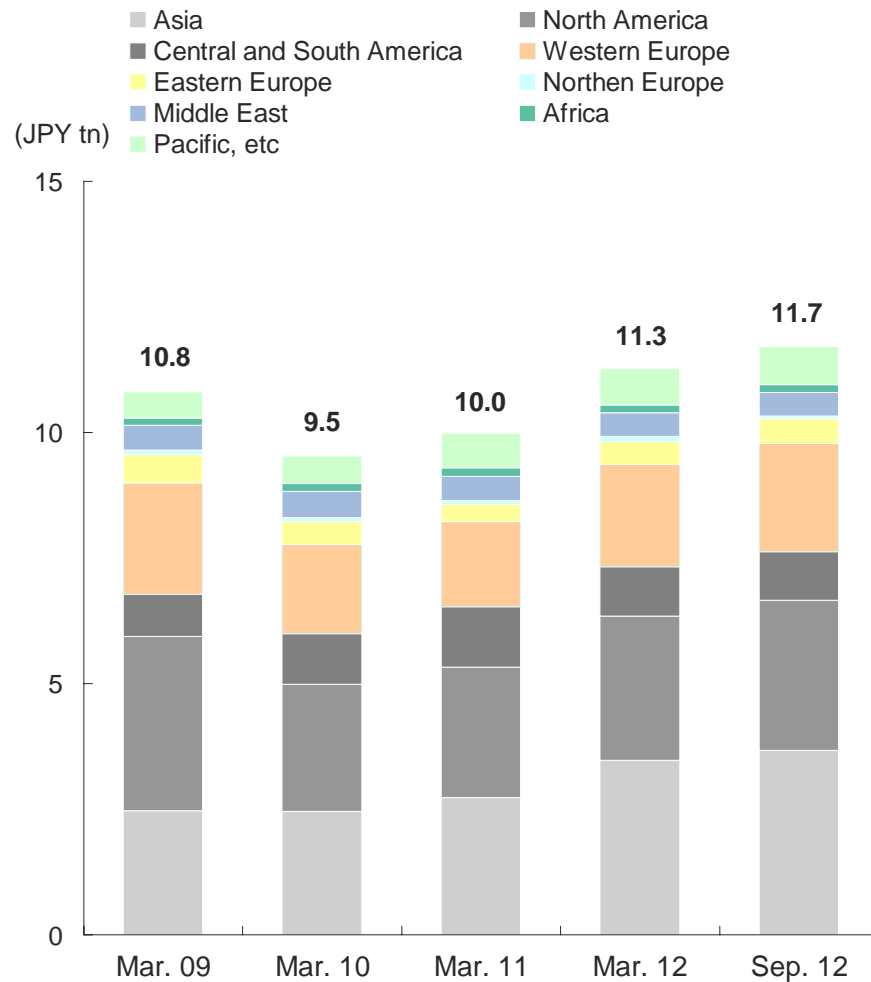
13. Overseas loan balance classified by industry and domicile

(Geographic classification based on domicile of borrowers)*

By industry



By domicile

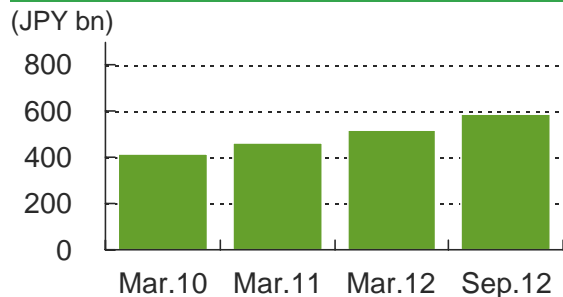


* Managerial accounting basis. Sum of SMBC, SMBC Europe and SMBC (China).

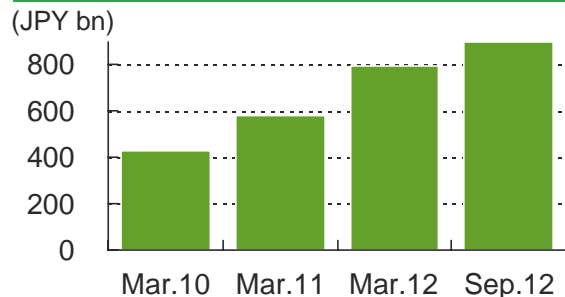
14. Loan balance in Asian countries

(Geographic classification based on domicile of borrowers) *

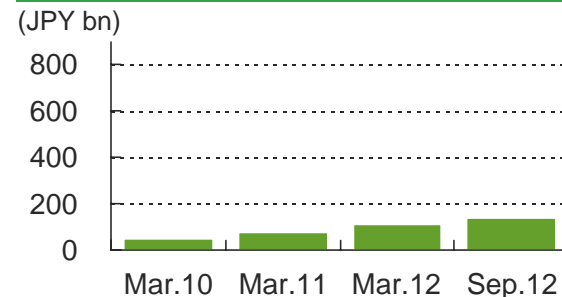
China



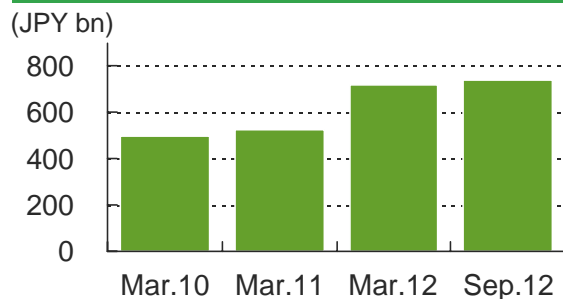
Hong Kong



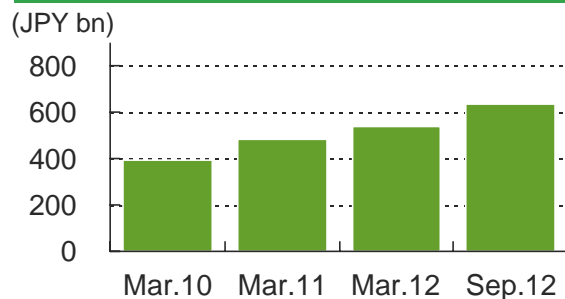
Taiwan



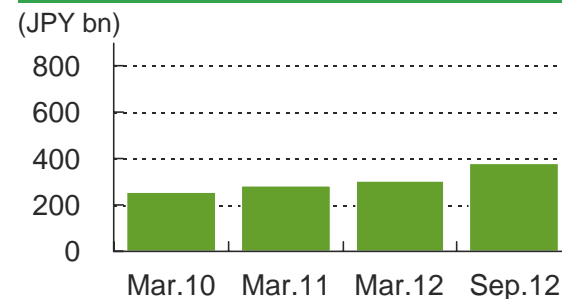
Singapore



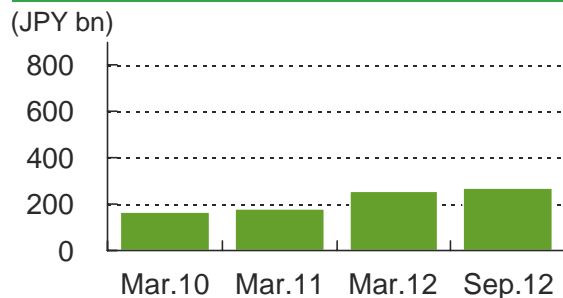
Australia



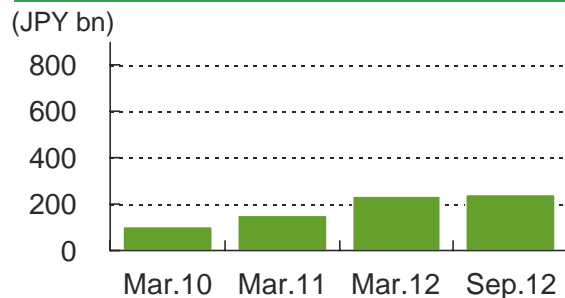
Thailand



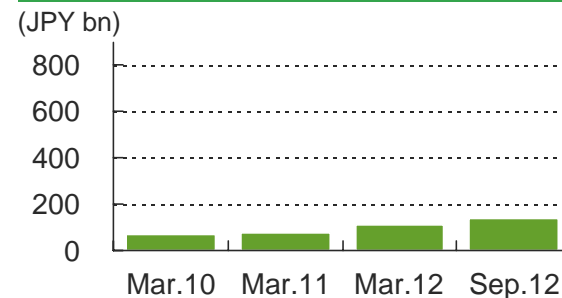
Korea



India

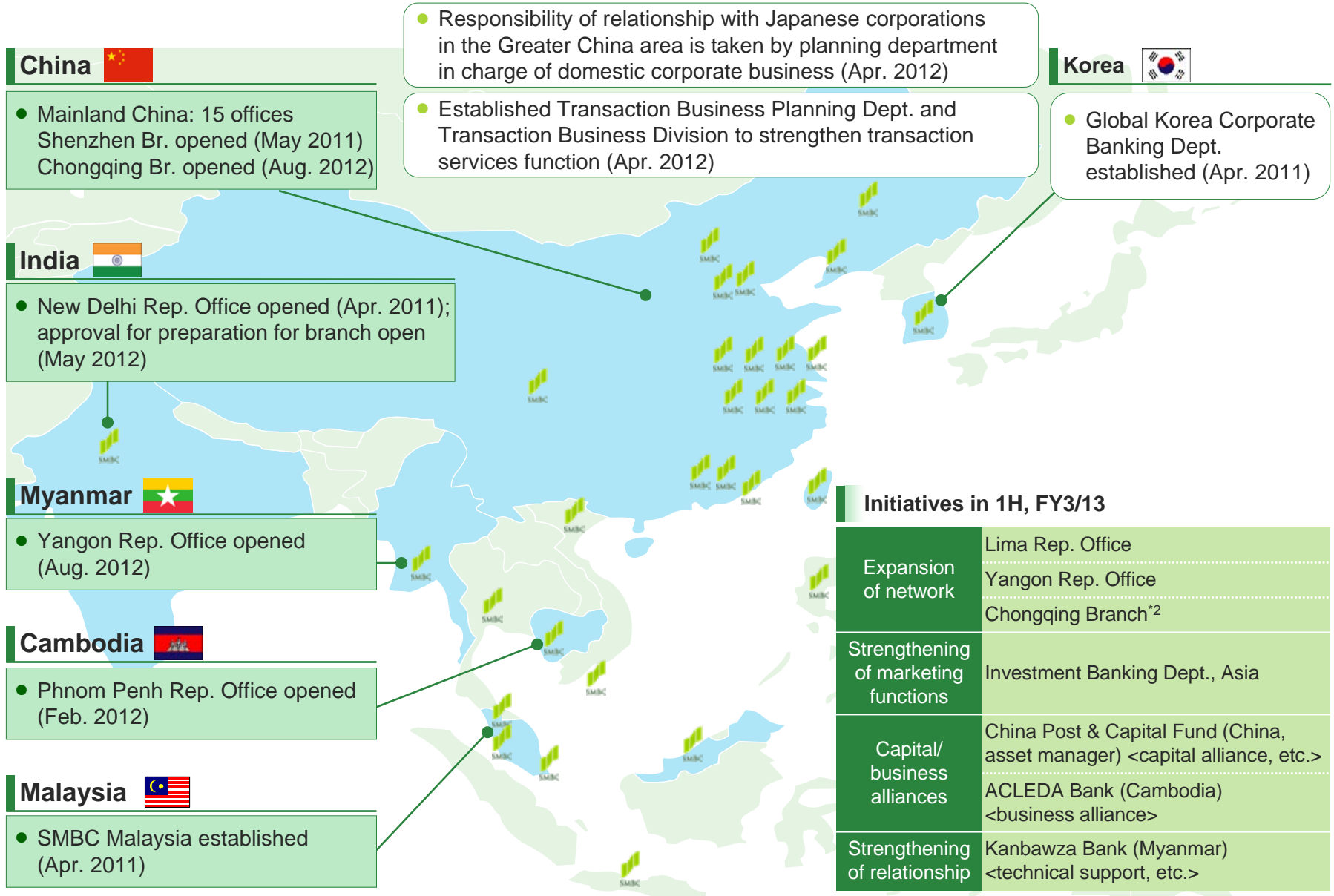


Indonesia



* Sum of SMBC, SMBCE and SMBC (China). Loan balances as of Mar. 31, 2012 and before are exchanged to JPY from each country's local currency at the exchange rate of Sep. 30, 2012

15. Our footprint in Asia*1



*1 Channels opened since Apr. 2011 are listed above *2 Branch of SMBC (China)

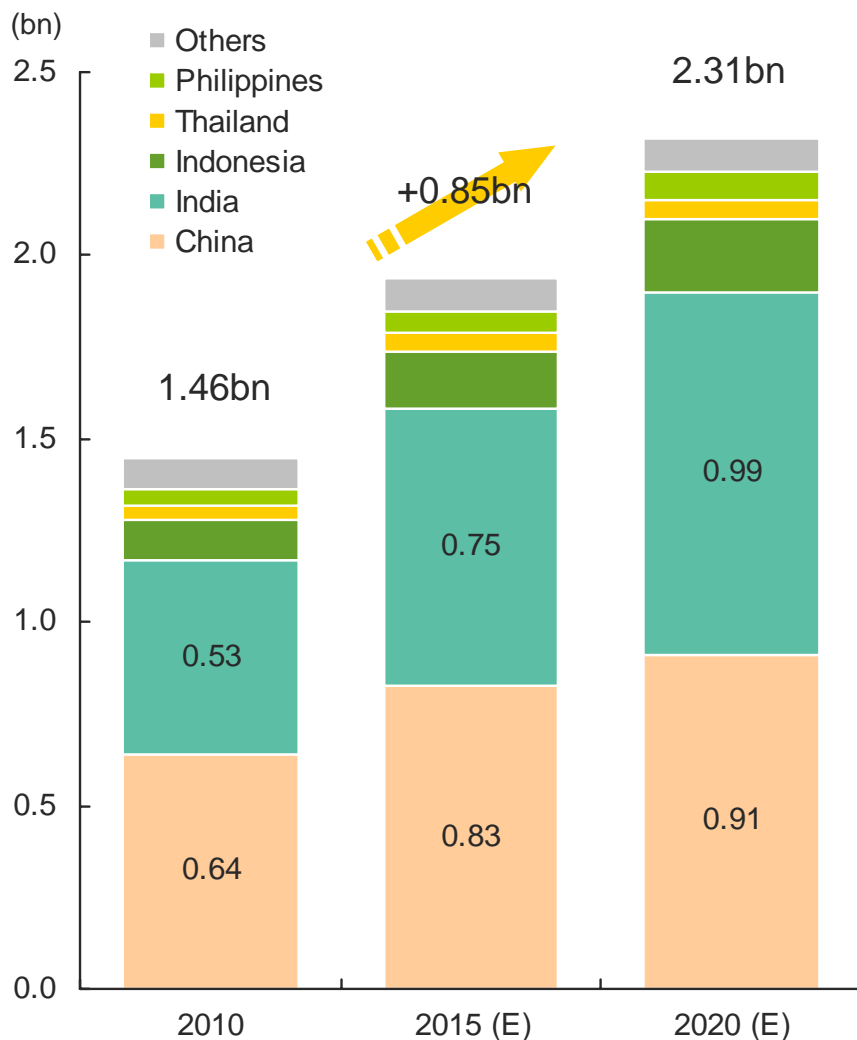
16. Our strategic partners in Asia*

	Strategic Partner	Relationship since	Outline of alliance / cooperation
China	Bank of China	2000	Renminbi business cooperation
	Industrial and Commercial bank of China	1995	Ship finance business in China
	Agricultural Bank of China	2002	Funding activities in China
Korea	Kookmin Bank	2007	Mutual introduction of customers inside/outside Japan/Korea, Loan syndication, funding activities Invested in KB Financial Group, the holding company, in 2008
Taiwan	First Commercial Bank	2007	Local currency funding in China and Taiwan, usage of channel network
Hong Kong	Bank of East Asia	2008	Mutual introduction of customers in China and Hong Kong, credit card business, funding activities Invested in 2009 and 2012
Philippines	Metrobank	1995	Introduction of customers in Philippines, local currency transaction, usage of channel network. Established Japan desk in 2007
Vietnam	Vietnam Eximbank	2007	Retail and SME banking business in Vietnam Invested in 2008. Entered into technical service agreement in 2009
Malaysia	RHB Bank	1974	Local currency funding in Malaysia, transaction services, Islamic finance
Indonesia	Bank Central Asia	2009	Local currency funding in Indonesia, transaction services including CMS
Cambodia	ACLEDA Bank	2012	Usage of channel network in Cambodia, transaction services, trade finance
India	Kotak Mahindra Bank	2010	Asset management business in India such as establishing infrastructure fund, securities and investment banking business. Invested in 2010

* Boldfaced banks: SMBC has equity stake

17. Opportunities in Asia

Estimate of middle class population in Developing Asia*¹



No. of major companies in Asia *²

By country / region

(# of companies)

	2004	2007	2010	2012
US	751	659	536	524
EU	284	306	291	284
UK	137	126	90	90
Japan	316	290	270	258
China	25	44	113	134
ASEAN4	34	30	45	53
NIES3	96	108	108	128
India	27	34	56	61
Brazil	15	22	33	33
Russia	12	20	28	28
Others	303	361	430	407
Total	2,000	2,000	2,000	2,000

*¹ Source: METI "White Paper on International Economy and Trade 2011" *² Source: Forbes "The Global 2000"

18. Foreign currency funding

Diversification of foreign-currency funding

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

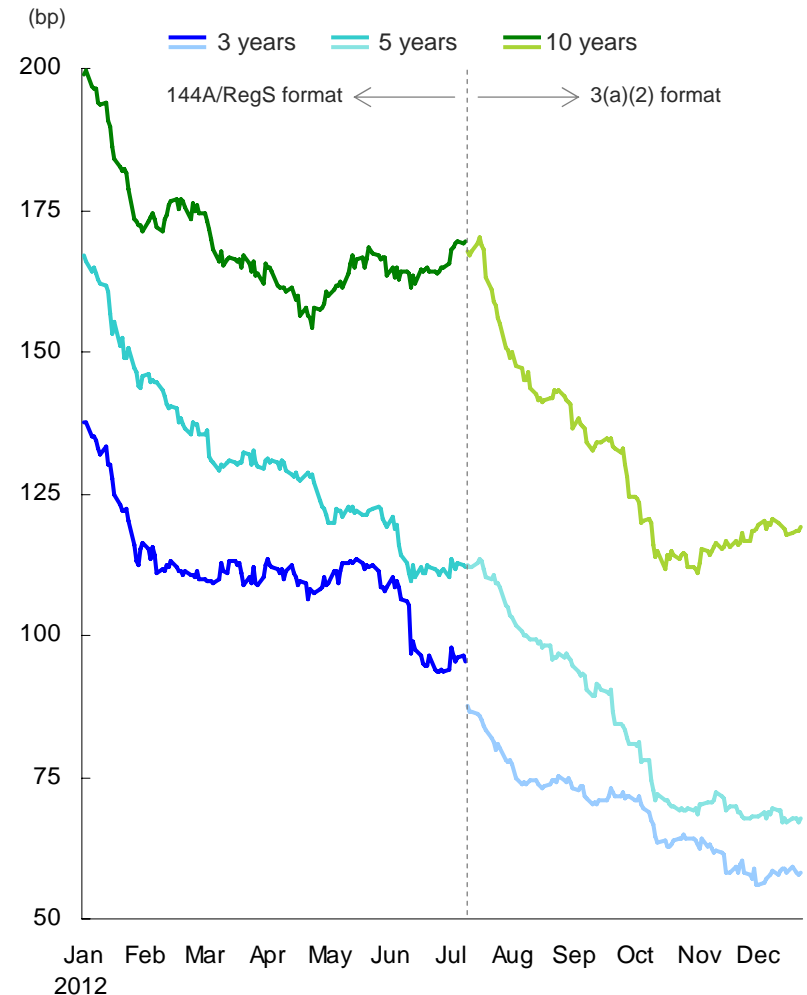
Issue amount of foreign-currency denominated bonds (mn)



Examples of USD senior bonds issuances by financial institutions

Maturity	Pricing date	Issuer	Issue amount (USD mn)	Coupon (%)	Spread (bp)	Credit ratings ^{*2}	
						Moody's	S&P
3 years	2012/6/19	National Bank of Canada	1,000	1.50	T+120	Aa2	A
	2012/6/20	Wells Fargo & Co	2,000	1.50	T+115	A2	A+
	2012/7/10	Sumitomo Mitsui Banking Corp	1,000	1.35	T+100	Aa3	A+
	2012/7/26	National Australia Bank Ltd (NY)	1,250	1.60	T+133	Aa2	AA-
	2012/7/26	ANZ National International Ltd (LDN)	750	1.85	T+158	Aa3	AA-
	2012/7/31	Citigroup Inc	1,250	2.25	T+205	Baa2	A-
5 years	2012/7/10	Sumitomo Mitsui Banking Corp	1,250	1.80	T+120	Aa3	A+
	2012/8/6	Westpac Banking Corp	1,250	2.00	T+138	Aa2	AA-
	2012/8/13	JPMorgan Chase & Co	2,500	2.00	T+135	A2	A
10 years	2012/6/29	Citigroup Inc	750	4.50	T+250	Baa2	A-
	2012/7/10	Sumitomo Mitsui Banking Corp	750	3.20	T+170	Aa3	A+
	2012/7/31	Citigroup Inc	500	4.50	T+235	Baa2	A-

Secondary spread of selected SMBC bonds^{*1}

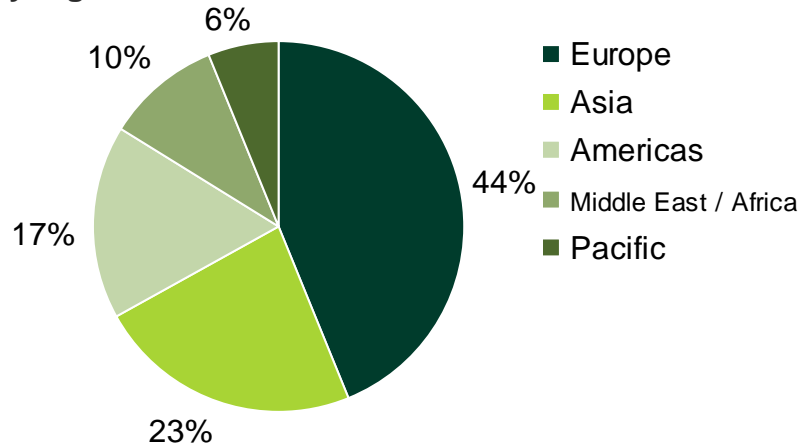


*1 Source: Bloomberg *2 Credit ratings at time of issuance

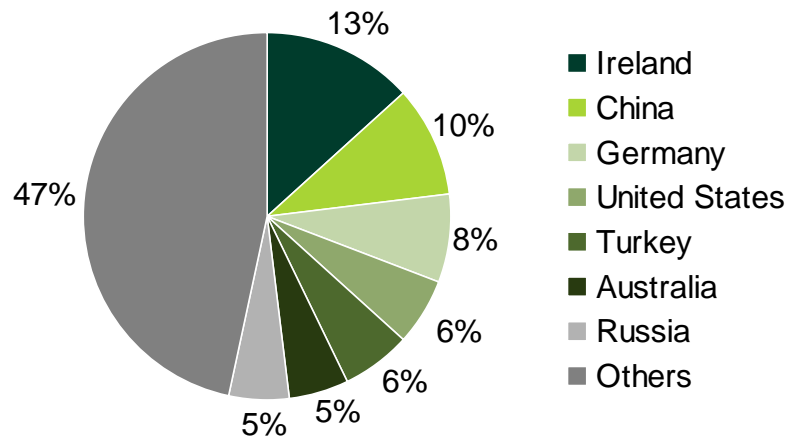
19. SMBC Aviation Capital

Breakdown of lessees*1

By region

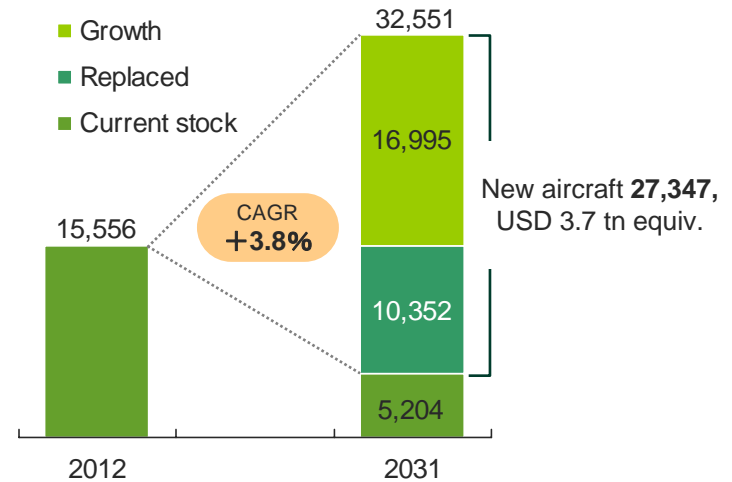


By country

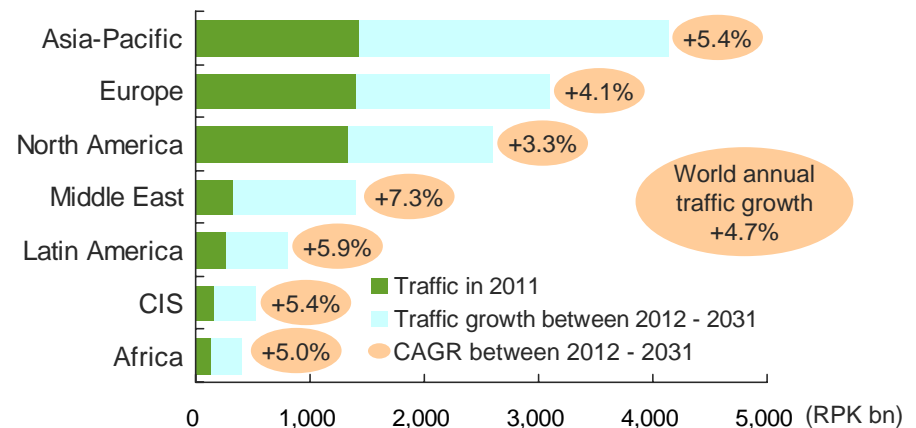


Estimate of passenger aircraft demand*2

(No. of aircraft)



Estimate of airline traffic by airline domicile*2




*1 As of Sep. 30, 2012 *2 Airbus Global Market Forecast 2012-2031

20. Credit ratings of G-SIBs (Moody's)*

	Apr. 2001	Jul. 2007	Dec. 2012
Aaa		Bank of America Bank of New York Mellon Citibank JPMorgan Chase Bank	Royal Bank of Scotland UBS Wells Fargo Bank
Aa1	Bank of America Crédit Agricole	Wells Fargo Bank UBS	Bank of New York Mellon
Aa2	Bank of New York Mellon Barclays Bank BBVA Citibank HSBC Bank	ING Bank JPMorgan Chase Bank Royal Bank of Scotland State Street Bank & Trust	State Street Bank & Trust
Aa3	Banco Santander BNP Paribas BPCE(Banque Populaire)	Deutsche Bank Société Générale UniCredit	Goldman Sachs Bank Morgan Stanley Bank
A1	Credit Suisse	Bank of China	Bank of China Credit Suisse
A2	BTMU	Standard Chartered	Standard Chartered
A3	SMBC	Mizuho CB/BK	Bank of America Citibank
Baa1	Bank of China		Morgan Stanley Bank Royal Bank of Scotland
Baa2			Banco Santander UniCredit
Baa3			BBVA

* Long-term issuer ratings (if not available, long-term deposit ratings) of operating banks

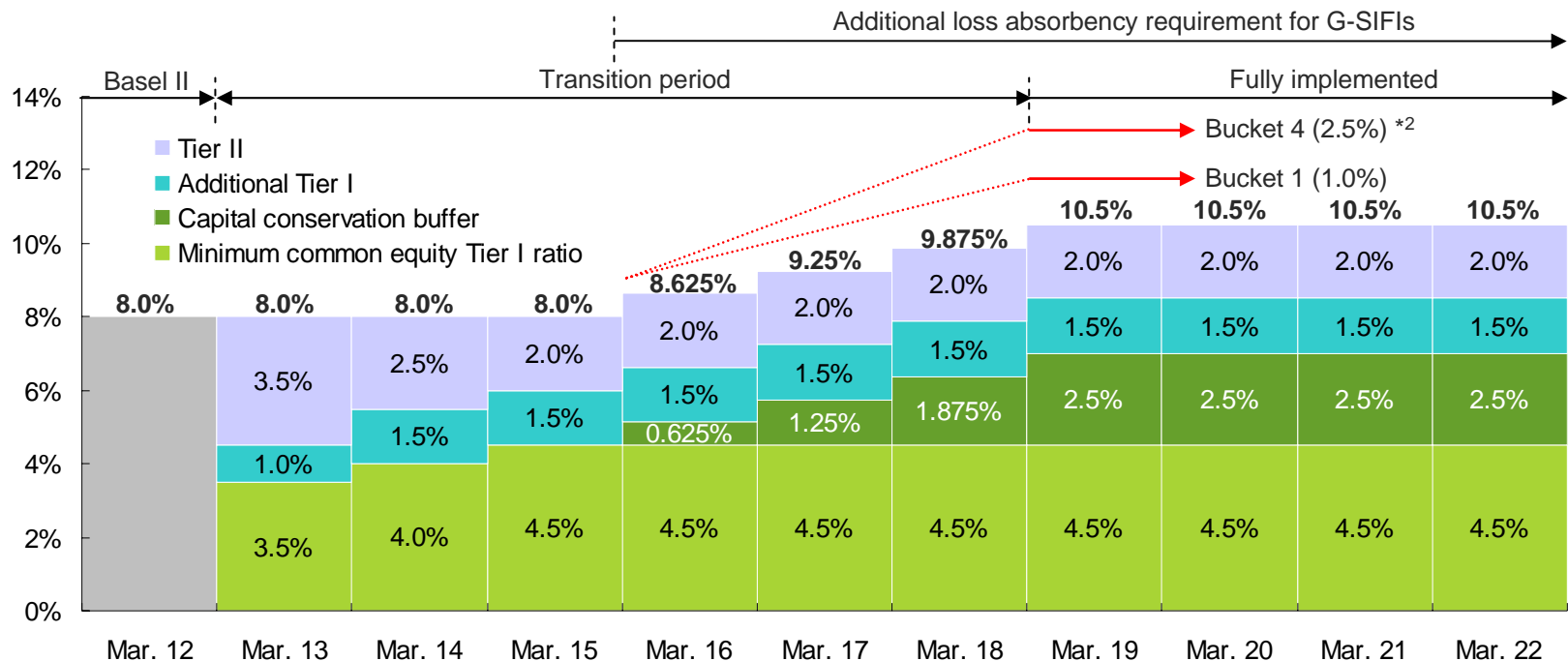
21. International financial regulations

Target institutions	Regulations	Contents of regulation	Effective date	Action taken & impact on SMFG
 G-SIFIs	G-SIFIs capital surcharge G20	<ul style="list-style-type: none"> Required for additional loss absorption capacity above the Basel III minimum Required level of CET1 ratio for SMFG: 8.0% 	2016	⊙ Aiming to achieve 8% Core Tier I ratio by end of Mar. 2014, earlier than deadline
	Recovery and Resolution Plan G20 US UK	<ul style="list-style-type: none"> Should submit Group RRP by the end of 2012 May need to submit RRP related to US operations Need to submit SMBCE's RRP to UKFSA 	End of 2012 US: Dec. 2013? UK: Dec. 2012	○ Work in progress to submit plans at respective due dates
Internationally active banks	OTC derivatives markets reforms G20 US	<ul style="list-style-type: none"> Centralizing of OTC derivatives clearing Restricted banks' derivatives trading (Derivatives Push-Out Provision) 	Dec. 2012 US: Jul. 2012	△ Taking actions needed although impact will be smaller compared to investment banks
	Limitation on banking activities - Retail ring fencing - Volcker Rule EU US	<ul style="list-style-type: none"> Ring-fenced banks prohibited from providing certain services and required to be isolated from the rest of financial group in UK and EU 	TBD	⊙ No retail business in UK (although paying close attention to the discussion)
		<ul style="list-style-type: none"> Depository institution and its affiliates prohibited from "proprietary trading", sponsorship and ownership in fund in US 	Jul. 2012 (phase-in) Jul. 2014 (full implementation)	○ Business related to regulation is limited. Paying close attention to discussions
Domestic banks	Capital requirement G20	<ul style="list-style-type: none"> Required to raise the level and quality of the capital and enhance risk coverage under Basel III 	2013	⊙ Aiming to achieve 8% Core Tier I ratio by end of Mar. 2014, earlier than deadline
	Fundamental review of trading book	<ul style="list-style-type: none"> Strengthened capital standards for market risk, such as reviewing the trading book/banking book boundary for capital regulation 	TBD	△ Details of regulation remain unclear. Certain impact will be possible depending on contents
	Leverage ratio requirement G20	<ul style="list-style-type: none"> Non-risk-based measure based on "on- and off-accounting balance sheet items" against Tier I capital. Minimum requirement: 3% (transition period commenced in 2011) 	2018	○ Currently have no issues in meeting requirements although paying attention to national finish
	Minimum standards for liquidity (LCR / NSFR) G20	<ul style="list-style-type: none"> LCR: Required to have sufficient high-quality liquid assets to survive a significant stress scenario lasting for one month. $\geq 100\%$ needed 	2015	○ In good position due to domestic deposit base. Intend to further strengthen foreign currency ALM
		<ul style="list-style-type: none"> NSFR: Required to maintain a sustainable maturity structure of assets and liabilities $>100\%$ needed 	2018	
	Other regulations G20	<ul style="list-style-type: none"> strengthen the oversight and regulation of the shadow banking system illustrated such as MMFs, repos and securitizations 	TBD	△ Direction of regulation unclear. Still need attention

22. Summary of regulatory capital framework

In March 2012, the Japanese FSA amended requirements regarding bank capital*1

- Basically consistent with Basel III text
- Effective from the end of March 2013 to conform with the fiscal year end of Japanese banks



Phase-in of deductions*3

Grandfathering of capital instruments

-	20%	40%	60%	80%	100%	100%	100%	100%	100%
90%	80%	70%	60%	50%	40%	30%	20%	10%	-

*1 Drafts of other rules that are to be implemented after 2014, such as rules on capital buffers and liquidity standards, will be published at a later stage

*2 With an empty bucket of 3.5% to discourage further systemicness

*3 Including amounts exceeding the limit for deferred tax assets, mortgage servicing rights and investment in capital instruments of unconsolidated financial institutions

23. Overview of “Abenomics”



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.