

Overview of 3Q, FY3/2013 performance

Sumitomo Mitsui Financial Group, Inc.
January 30, 2013

Overview of 3Q, FY3/2013 performance (Cumulative)

- SMFG's net income for Apr.-Dec. 2012 was ahead of our full-year forecast made in November, due mainly to the lower-than-expected losses on stocks and an increase in the contribution from group companies such as SMBC Consumer Finance.
- In view of the uncertainty surrounding stock prices and exchange rates, we are not revising our full-year forecast at this stage.

Key financial figures

Net income		SMFG consolidated		Banking profit*		SMBC non-consolidated	
102% of full-year forecast	FY3/2013 forecast (Nov. forecast) JPY 540 bn	JPY 550.4 bn		81% of full-year forecast	FY3/2013 forecast (Nov. forecast) JPY 770 bn	JPY 627.5 bn	
Overhead ratio		SMFG consolidated/ SMBC non-consolidated		Total credit cost		SMBC non-consolidated	
Controlled within medium-term targets	SMFG consolidated FY3/2014 target 50%-55%	51.8%		Net reversal	FY3/2013 forecast (Nov. forecast) JPY 80 bn	JPY 30.2 bn	(Reversal)
	SMBC non-consolidated FY3/2014 target 45%-50%	46.2%					

Per share information (SMFG consolidated)

	Apr.-Dec. 2012 results	YOY change	FY3/2013 (Nov. forecast)		Dec. 31, 2012	Change from Mar 31, 2012
Net income per share	JPY 406.52	+JPY 111.51	JPY 398.85	Net assets per share	JPY 4,152.70	+JPY 296.33

* Before provision for general reserve for possible loan losses

3Q, FY3/2013 financial performance (Cumulative)

P/L

		(JPY bn)	Apr.-Dec. 2012 results	YOY change	FY3/2013 (Nov. forecast)
SMFG <consolidated>	Ordinary profit		829.7	+68.5	830
	Variance with SMBC non-consolidated		316.7	+78.9	340
	Net income		550.4	+139.4	540
	Variance with SMBC non-consolidated		145.0	+77.9	140
SMBC <non-consolidated>	Gross banking Profit		1,165.5	+0.8	1,490
	of which Gains (losses) on bonds		133.2	(9.1)	
	Expenses^{*1}		(538.0)	(5.1)	(720)
	<OHR>		46.2%	+0.4%	48.3%
	Banking profit^{*2}		627.5	(4.3)	770
	Total credit cost		30.2	+54.9	(80)
	Gains (losses) on stocks		(68.9)	(13.1)	
	Ordinary profit		513.0	(10.4)	490
	Net income		405.4	+61.5	400

Contribution of subsidiaries to SMFG's Net income

	(JPY bn)	Apr.-Dec. 2012 results	YOY change
SMBC Consumer Finance^{*3}		49	+89
SMBC Nikko Securities		19	+10
SMBC Guarantee		18	+0
Sumitomo Mitsui Finance and Leasing		18	+2
Sumitomo Mitsui Card		14	+2
Cedyna		14	+6

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	Upgrade one notch • JCR: Sep. 2012 • R&I : Dec. 2012	

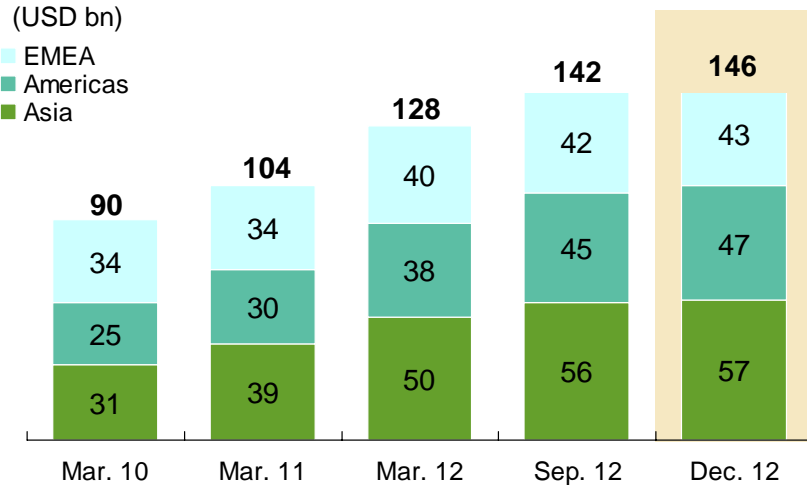
*1 Excluding non-recurring losses

*2 Before provision for general reserve for possible loan losses

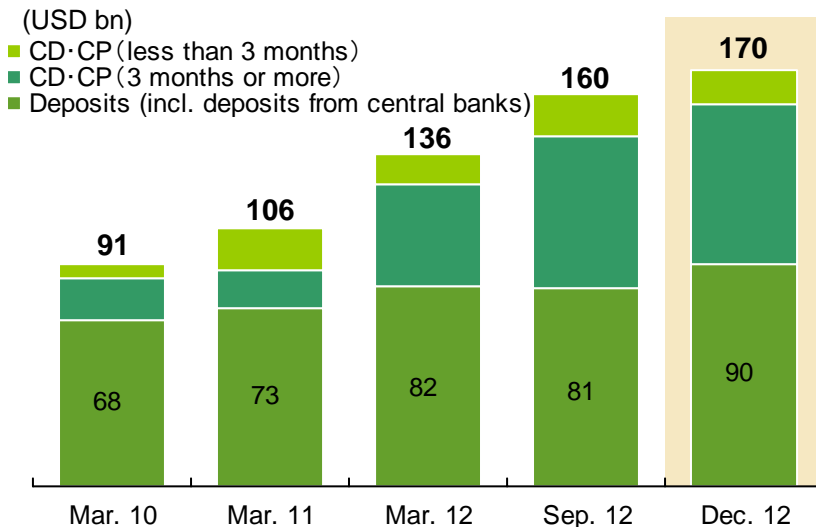
*3 Became subsidiary of SMFG in Dec. 2011. Figures for 3Q, FY3/2012 were included as a 22% owned affiliated company and figures for 3Q, FY3/2013 were included as a wholly-owned subsidiary

Development of international business

Overseas loan balance*



Overseas deposit balance*



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

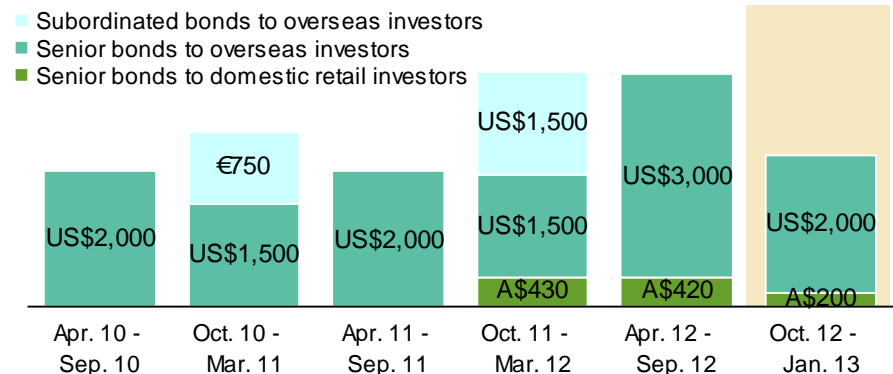
Topics

- SMBC, SMFL and Sumitomo Corporation commenced the discussion in Oct. 2012 on integrating their existing aircraft leasing businesses into SMBC Aviation Capital
- SMBC increased its investment in The Bank of East Asia in Dec. 2012 from 4.7% to 9.5%
- In Dec. 2012, SMBC, SMBC Nikko and Kotak Mahindra group concluded an exclusive strategic alliance to deliver cross-border M&A advisory services to Indian and Japanese companies
- SMBC was awarded as the Global Bank of the Year 2012 by Project Finance International, the leading publication of global project finance industry

Diversification of foreign-currency funding

- Issued foreign-currency denominated senior bonds to:
 - domestic retail investors in Dec. 2012
 - overseas institutional investors in Jan. 2013

Issue amount of foreign-currency denominated bonds (mn)



Synergies between SMBC and SMBC Nikko

SMBC Nikko's consolidated financial performance

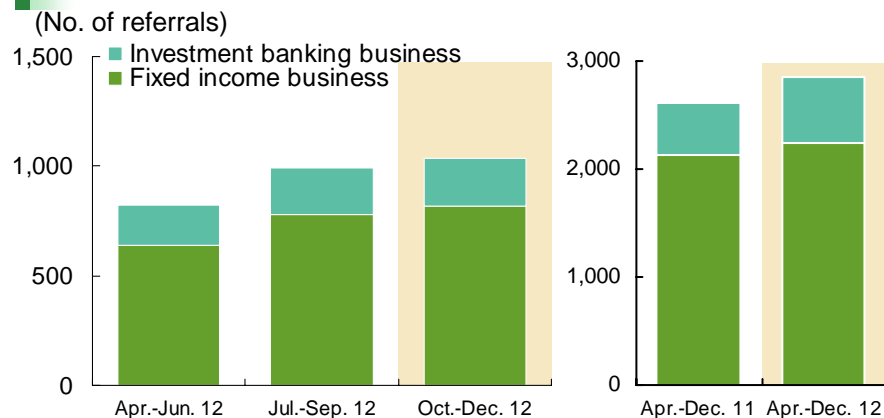
(JPY bn)	FY3/2012	Apr.-Dec. 2012	YOY change
Net operating revenue	228.8	175.0	+11.2
SG&A expenses	(185.1)	(141.0)	(5.6)
Ordinary profit	44.5	34.8	+6.0
Net income^{*1}	19.4	18.8	+9.7

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

	Rank	Mkt share
Global equity & equity-related (book runner, underwriting amount) ^{*2}	#2	16.6%
JPY denominated bonds (lead manager, underwriting amount) ^{*3}	#5	9.8%
Financial advisor (M&A, transaction volume) ^{*4}	#7	18.2%
Financial advisor (M&A, No. of deals) ^{*4}	#5	2.4%

Synergies between SMBC and SMBC Nikko

Number of referrals from SMBC to SMBC Nikko



SMBC Nikko's topics

- Achieved the highest net operating revenue and ordinary profit in 3Q, FY3/2013 on a quarterly basis since joining SMFG group
- Commenced Japanese stock brokerage and M&A advisory business in Singapore in Oct. 2012
- SMBC and SMBC Nikko released an on-line account linkage service called "Bank and Trade" in Oct. 2012
- Launched testamentary trust agency business in Nov. 2012
- "Nikko Gravity Americas Fund", launched in Dec. 2012 with launch value of JPY 200.1 bn, was the first investment trust which exceeded launch value of JPY 200 bn since Oct. 2006

*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 only activities of Japanese corporations

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

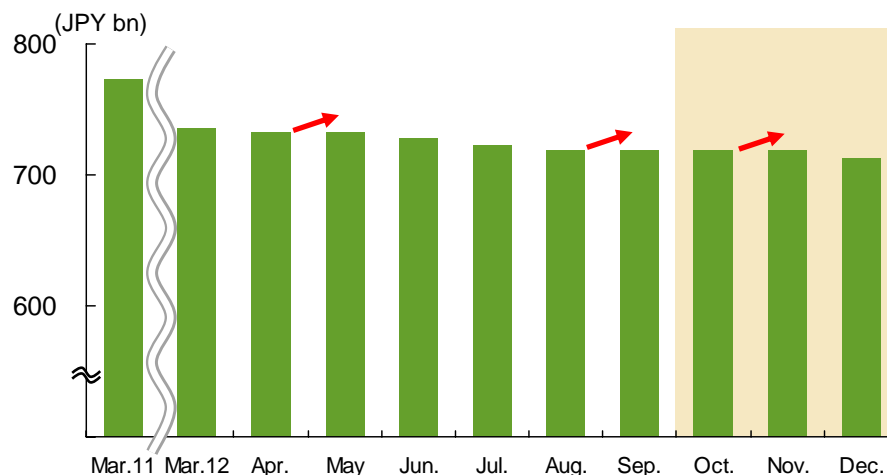
*4 Source: Thomson Reuters. Relating only activities of Japanese corporations. Excluding real estate deals

Consumer finance business

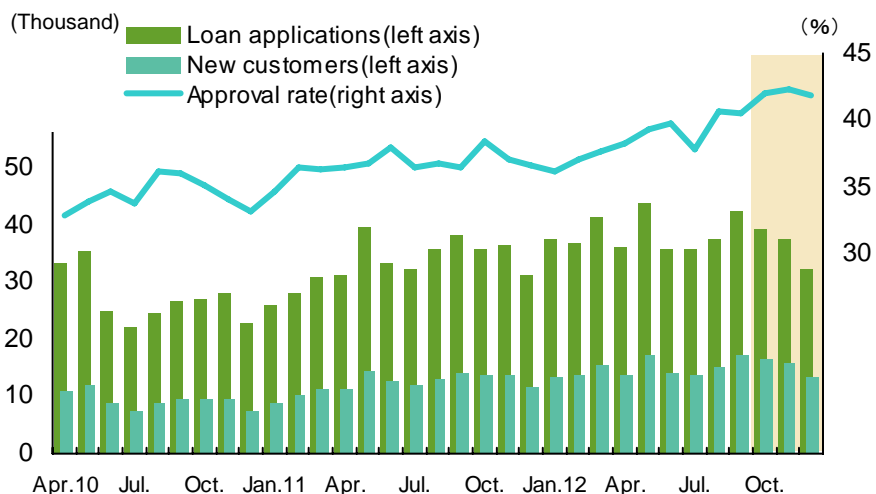
SMBC Consumer Finance's consolidated financial performance

(JPY bn)	FY3/2012	Apr.-Dec. 2012	YOY change
Operating income	196.1	140.6	(7.1)
Ordinary profit*1	(155.4)	51.0	+230.7
Net income*1	(169.5)	48.9	+231.1
Consumer loans outstanding	759.3	743.6	
Loan guarantee	581.5	636.9	

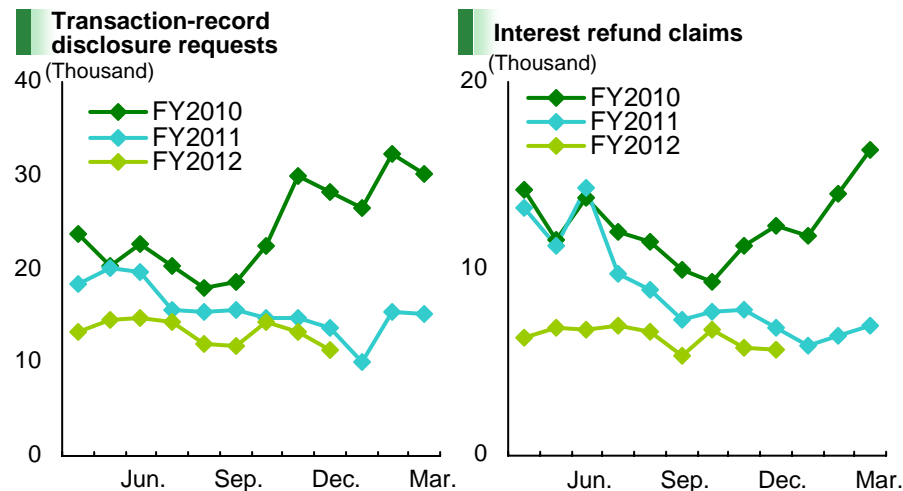
Consumer loans outstanding in SMBC Consumer Finance*2



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



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

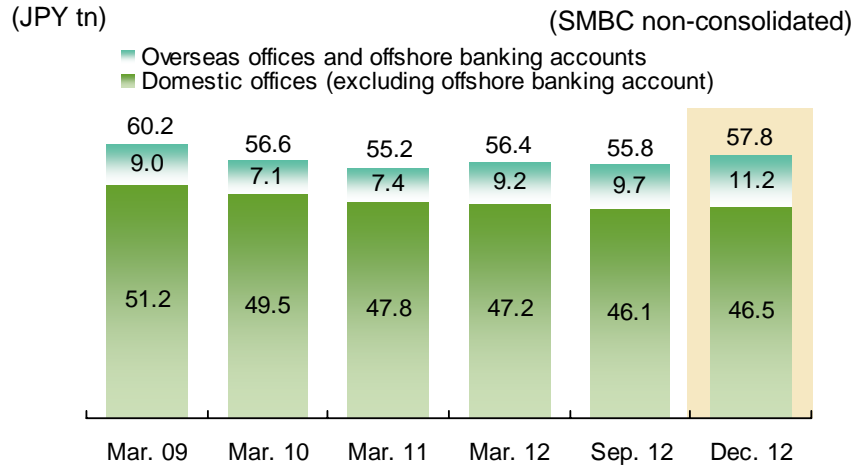


*1 Implemented an additional provision for the interest refund-related allowance of JPY 240 bn in FY3/2012 to prepare sufficiently for interest refund claims

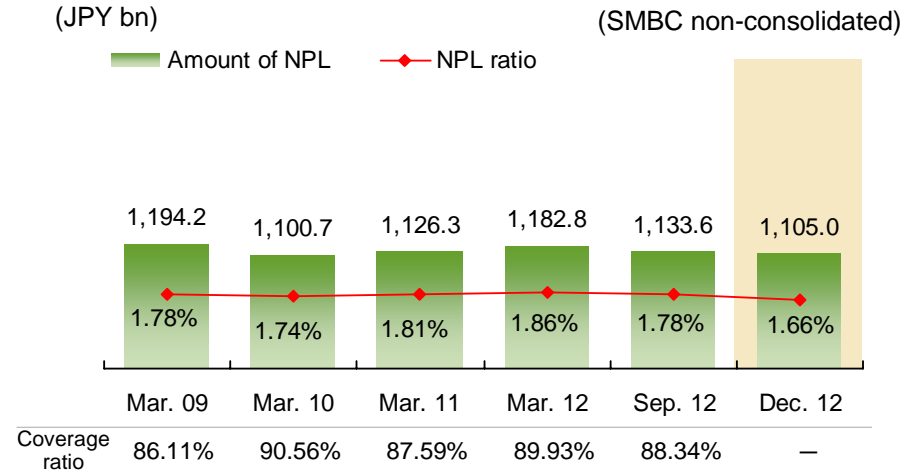
*2 Non-consolidated basis

Trends in balance sheet related Items

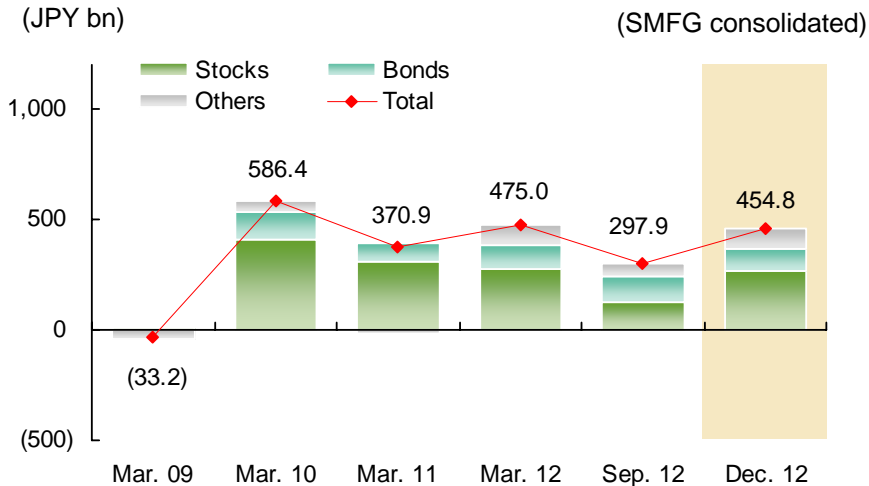
Loan balance



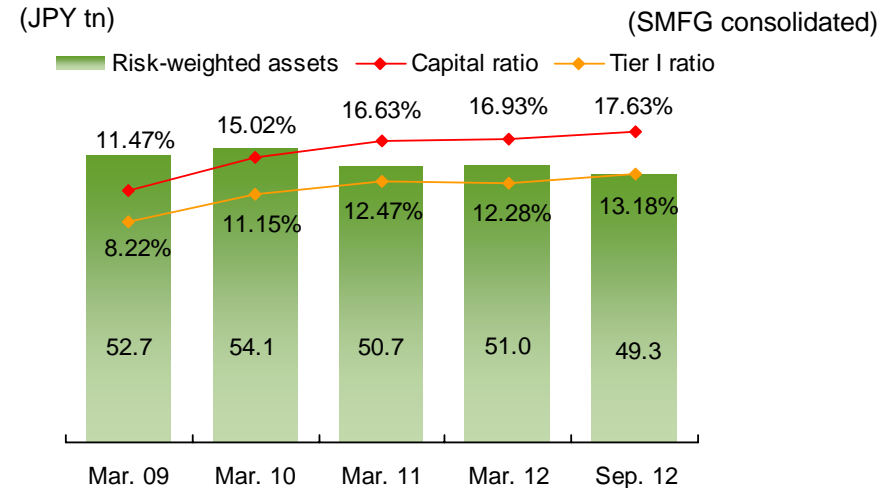
NPLs and NPL ratio*1



Unrealized gains (losses) on other securities



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

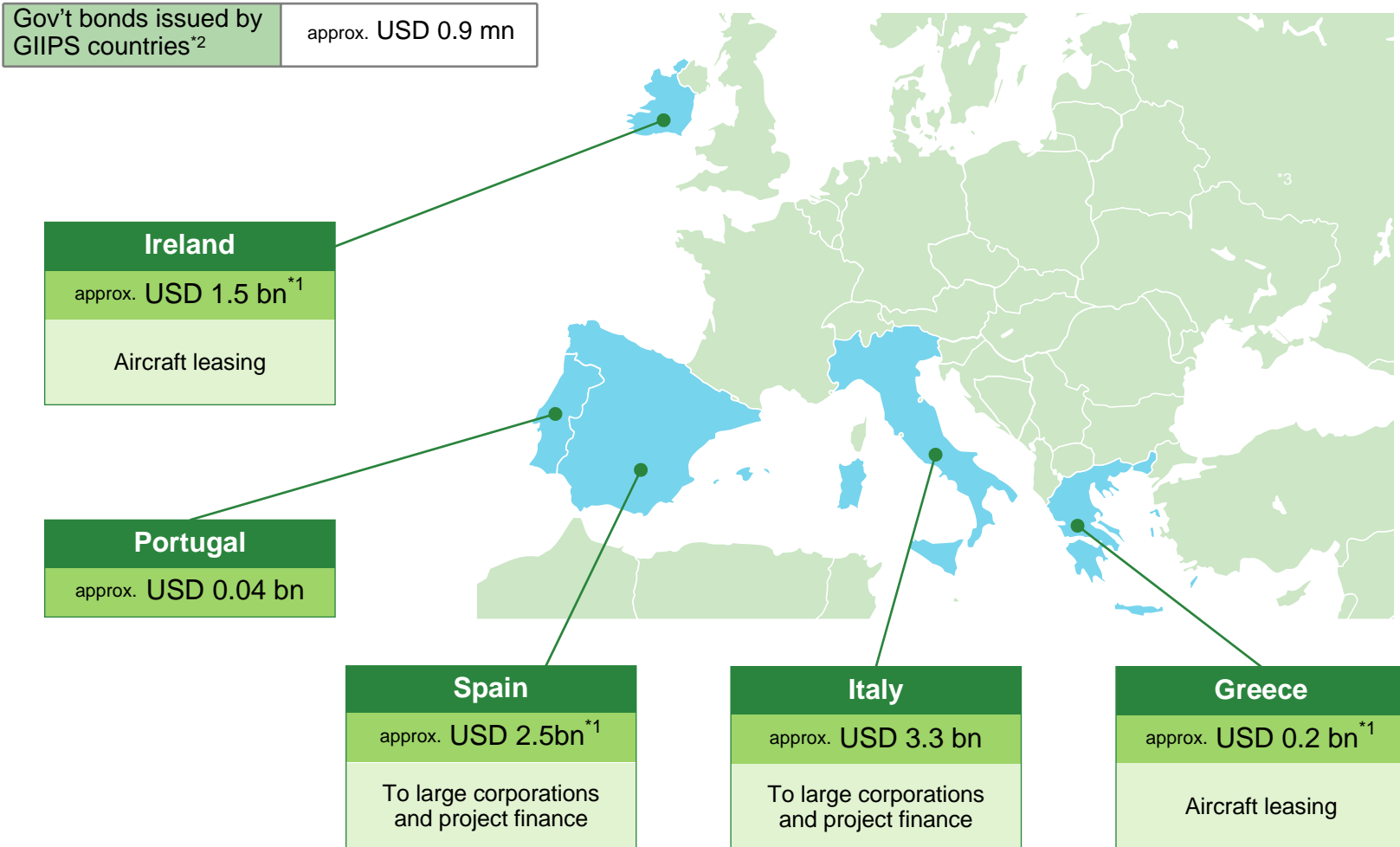


*1 NPL ratio = NPLs based on the Financial Reconstruction Act (excluding normal assets) / Total claims

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

Exposure to GIIPS Countries

Exposure to GIIPS countries - approx. USD 7.5 billion*1 as of November 2012



*1 Aircraft leasing by newly consolidated SMBC Aviation Capital is approx. USD 1.5 bn in total; USD 1 bn in Ireland, USD 0.3 bn in Spain and USD 0.2 bn in Greece

*2 Secondary holdings of government bonds in SMBC Nikko. USD 0.9 mn in Italy, USD 0.01 mn in Greece and USD 0.01 mn in Ireland

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