



Sumitomo Mitsui Financial Group, Inc. (SMFG)
Consolidated Financial Results for the Three Months Ended June 30, 2013
 <Under Japanese GAAP>

July 29, 2013



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 Stock Exchange Listings: Tokyo Stock Exchange, Nagoya Stock Exchange, New York Stock Exchange
 URL: <http://www.smfg.co.jp/english/>
 President and Representative Director: Koichi Miyata
 Quarterly Securities Report (*Shihanki hokokusho*) issuing date: August 14, 2013
 Investors meeting presentation for quarterly financial results: Not scheduled

Note: Amounts less than one million yen have been omitted.

1. Consolidated financial results (for the three months ended June 30, 2013)

(1) Operating results

(Millions of yen, except per share data and percentages)

| | Ordinary income | | Ordinary profit | | Net income | |
|----------------------------------|-----------------|--------|-----------------|--------|------------|---------|
| Three months ended June 30, 2013 | ¥ 1,218,359 | 16.3 % | ¥ 459,330 | 93.3 % | ¥ 288,333 | 144.7 % |
| Three months ended June 30, 2012 | 1,047,772 | 0.5 | 237,679 | (21.1) | 117,842 | (43.0) |

Notes: 1. Comprehensive income:

(a) for the three months ended June 30, 2013: ¥361,434 million [- %]

(b) for the three months ended June 30, 2012: ¥(21,483) million [- %]

2. Percentages shown in ordinary income, ordinary profit, net income and comprehensive income are the increase (decrease) from the previous fiscal year.

| | Net income per share | Net income per share (Diluted) |
|----------------------------------|----------------------|--------------------------------|
| Three months ended June 30, 2013 | ¥ 211.56 | ¥ 211.47 |
| Three months ended June 30, 2012 | 87.04 | 87.01 |

(2) Financial position

(Millions of yen, except percentages)

| | Total assets | Net assets | Net assets ratio |
|----------------|---------------|-------------|------------------|
| June 30, 2013 | ¥ 146,677,441 | ¥ 8,750,810 | 4.5 % |
| March 31, 2013 | 148,696,800 | 8,443,218 | 4.3 |

Notes: 1. Stockholders' equity:

(a) as of June 30, 2013: ¥6,606,675 million (b) as of March 31, 2013: ¥6,345,197 million

2. Net assets ratio = {(Net assets – stock acquisition rights – minority interests) / total assets} X 100

2. Dividends on common stock per share

(Yen)

| | Cash dividends per share | | | | |
|--|--------------------------|-------------|-------------|-------------|--------|
| | 1st quarter | 2nd quarter | 3rd quarter | 4th quarter | Annual |
| Fiscal year ended March 31, 2013 | ¥ – | ¥ 50 | ¥ – | ¥ 70 | ¥ 120 |
| Fiscal year ending March 31, 2014 | – | | | | |
| Fiscal year ending March 31, 2014 (Forecast) | | 55 | – | 55 | 110 |

Notes: 1. Dividend forecast remains unchanged.

2. Details of dividends for the 4th quarter of the fiscal year ended March 31, 2013:

(a) Ordinary dividends: ¥60 (b) Commemorative dividends: ¥10

3. Earnings forecast (for the fiscal year ending March 31, 2014)

(Millions of yen, except per share data and percentages)

| | Ordinary profit | | Net income | | Net income per share |
|--------------------------------------|-----------------|--------|------------|----------|----------------------|
| Six months ending September 30, 2013 | ¥ 530,000 | 13.2 % | ¥ 290,000 | (12.4) % | ¥ 212.44 |
| Fiscal year ending March 31, 2014 | 1,030,000 | (4.1) | 580,000 | (27.0) | 424.52 |

Notes: 1. Earnings forecast remains unchanged.

2. Percentages shown in ordinary profit and net income are the increase (decrease) from the previous fiscal year.

* Notes

- (1) There were no changes in material consolidated subsidiaries in the period.
- (2) Special accounting methods used for preparing quarterly consolidated financial statements were not adopted.
- (3) Changes in accounting policies, changes in accounting estimates and restatements
- | | |
|--|-------|
| (a) Changes in accounting policies due to revision of accounting standards | : Yes |
| (b) Changes in accounting policies due to reasons other than above (a) | : No |
| (c) Changes in accounting estimates | : No |
| (d) Restatements | : No |

Note: The details are reported in "4.Other" (page3).

(4) Number of shares issued (common stock)

| | <u>As of June 30, 2013</u> | <u>As of March 31, 2013</u> |
|---|---|---|
| (a) Number of shares issued (including treasury stocks) | 1,414,055,625 shares | 1,414,055,625 shares |
| (b) Number of treasury stocks | 46,696,265 shares | 60,179,376 shares |
| | <u>Three months ended June 30, 2013</u> | <u>Three months ended June 30, 2012</u> |
| (c) Average number of shares issued in the period | 1,362,863,472 shares | 1,353,950,015 shares |

Note on quarterly review process:

This quarterly earnings report is out of the scope of the external auditor's review procedure which is required by "Financial Instruments and Exchange Act." Therefore, the audit process of the quarterly consolidated financial statements has not been completed as of the disclosure of this quarterly earnings report.

<Reference> Calculation for index

- Forecasted net income per share:

$$\frac{\text{Forecasted net income}}{\text{Forecasted average number of common stocks during the period (excluding treasury stock)(*)}}$$

* Sumitomo Mitsui Banking Corporation ("SMBC"), a subsidiary of SMFG, sold a portion of SMFG shares owned by SMBC. Accordingly, the forecasted average number of common stocks (excluding treasury stock) during the six months ending September 30, 2013 and fiscal year ending March 31, 2014, used for the above calculations, were assumed to be 1,365,111,416 shares and 1,366,235,388 shares, respectively.

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 Sumitomo Mitsui Financial Group, Inc. ("SMFG") and its management with respect to SMFG's future financial condition and results of operations. In many cases but not all, these statements contain words such as "anticipate," "believe," "estimate," "expect," "intend," "may," "plan," "probability," "risk," "project," "should," "seek," "target," "will" 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 SMFG's securities portfolio; SMFG's ability to successfully implement its business strategy through its subsidiaries, affiliates and alliance partners; exposure to new risks as SMFG expands the scope of its 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. SMFG undertakes no obligation to update or revise any forward-looking statements. Please refer to SMFG's most recent disclosure documents such as its annual report or registration statement on Form 20-F and other documents submitted to the U.S. Securities and Exchange Commission, as well as its earnings press releases, for a more detailed description of the risks and uncertainties that may affect its financial conditions, its operating results, and investors' decisions.

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Appendix: Financial results for the three months ended June 30, 2013 supplementary information

Sumitomo Mitsui Financial Group, Inc. (“SMFG”) reports the financial results for the three months ended June 30, 2013.

1. Operating results

In the three months ended June 30, 2013, gross profit increased by ¥92.7 billion year-on-year to ¥785.3 billion. This was mainly due to an increase in gross banking profit of Sumitomo Mitsui Banking Corporation (“SMBC”) by ¥28.7 billion led by profits from index-linked investment trusts despite a decrease in gains on bonds, and an increase in profit of SMBC Nikko Securities, Inc. led by income from sales of investment trusts and bonds.

General and administrative expenses increased by ¥23.7 billion year-on-year to ¥391.4 billion, due mainly to expenditures aimed at enhancing top-line profit of SMBC Nikko Securities, Inc.

Total credit cost decreased by ¥27.6 billion year-on-year to a net reversal of ¥8.0 billion. This was mainly due to a year-on-year decrease in the total credit cost of SMBC which decreased by ¥25.4 billion year-on-year to a net reversal of ¥24.9 billion, as a result of our individualized efforts to assist certain borrowers to improve their business and financial conditions.

Gains on stocks were ¥56.1 billion, an improvement of ¥124.9 billion year-on-year, mainly due to gains from sale of stocks, and a decrease in devaluation losses at SMBC reflecting market recovery.

Finally, ordinary profit increased by ¥221.7 billion year-on-year to ¥459.3 billion, and net income increased by ¥170.5 billion year-on-year to ¥288.3 billion.

Consolidated

(Billions of yen)

| | Three months ended June 30, 2013 | Change from the three months ended June 30, 2012 | Fiscal year ended March 31, 2013 (reference) |
|-------------------------------------|----------------------------------|--|--|
| Gross profit | ¥ 785.3 | ¥ 92.7 | ¥ 2,792.9 |
| General and administrative expenses | (391.4) | (23.7) | (1,496.3) |
| Total credit cost | 8.0 | 27.6 | (173.1) |
| Gains (losses) on stocks | 56.1 | 124.9 | (21.0) |
| Ordinary profit | 459.3 | 221.7 | 1,073.7 |
| Net income | 288.3 | 170.5 | 794.1 |

SMBC, non-consolidated

| | | | |
|---|---------|--------|-----------|
| Gross banking profit | ¥ 428.0 | ¥ 28.7 | ¥ 1,540.1 |
| Net gains on bonds | 14.5 | (64.7) | 113.8 |
| Expenses (excluding non-recurring losses) | (185.6) | (0.1) | (727.7) |
| Banking profit * | 242.4 | 28.6 | 812.4 |
| Total credit cost | 24.9 | 25.4 | (19.5) |
| Gains (losses) on stocks | 72.2 | 141.5 | (35.7) |
| Ordinary profit | 314.1 | 181.7 | 670.9 |
| Net income | 214.8 | 143.8 | 617.8 |

* Banking profit (before provision for general reserve for possible loan losses)

2. Financial position

As of June 30, 2013, SMFG's total assets were ¥146,677.4 billion, a decrease of ¥2,019.4 billion compared with March 31, 2013, due mainly to a decrease in the balance of securities, mostly bonds. Net assets increased by ¥307.6 billion to ¥8,750.8 billion compared with March 31, 2013. Stockholders' equity increased by ¥247.6 billion to ¥5,928.3 billion due mainly to the recording of net income.

Deposits increased by ¥287.0 billion to ¥ 89,368.8 billion compared with March 31, 2013. Loans and bills discounted decreased by ¥725.6 billion to ¥64,906.5 billion, despite an increase in balance of loans and bills discounted at SMBC. This was because certain special purpose entities were consolidated in accordance with revisions in accounting standards.

Problem assets (non-performing loans as defined under the Financial Reconstruction Act) decreased by ¥68.2 billion to ¥1,658.1 billion compared with March 31, 2013. The problem assets ratio was 2.22%, a decrease of 0.05 % compared with March 31, 2013.

3. Earnings forecasts

The consolidated earnings forecast announced on May 15, 2013 remains unchanged.

4. Other

Changes in accounting policies reflecting revisions in accounting standards

The revision of the Accounting Standard for Consolidated Financial Statements and related rules

SMFG has adopted the Accounting Standard for Consolidated Financial Statements (ASBJ Statement No.22, revised on March 25, 2011, "the Accounting Standard") applicable to the fiscal year commencing on or after April 1, 2013. Accordingly, 13 companies including Chelsea Capital Corporation were newly included in the scope of consolidation since the three months ended June 30, 2013.

In accordance with the transitional treatment stipulated in Article 44-4 (3) of the Accounting Standards, assets, liabilities and minority interests of those newly consolidated subsidiaries are valued by the appropriate book values reported in the consolidated financial statements at the beginning of the fiscal year.

As a result, retained earnings at the beginning of this period decreased by ¥168 million.

5. Consolidated financial statements**(1) Consolidated balance sheets**

| | (Millions of yen) | |
|---|----------------------|----------------------|
| | March 31, 2013 | June 30, 2013 |
| Assets: | | |
| Cash and due from banks | ¥ 10,799,291 | ¥ 19,871,706 |
| Call loans and bills bought | 1,353,746 | 1,222,864 |
| Receivables under resale agreements | 273,217 | 452,921 |
| Receivables under securities borrowing transactions | 3,494,398 | 3,732,448 |
| Monetary claims bought | 1,540,516 | 3,390,745 |
| Trading assets | 7,765,554 | 6,855,724 |
| Money held in trust | 22,789 | 22,854 |
| Securities | 41,306,731 | 29,298,674 |
| Loans and bills discounted | 65,632,091 | 64,906,518 |
| Foreign exchanges | 2,226,427 | 1,419,544 |
| Lease receivables and investment assets | 1,684,800 | 1,724,625 |
| Other assets | 4,367,634 | 5,408,882 |
| Tangible fixed assets | 1,983,772 | 2,042,413 |
| Intangible fixed assets | 790,860 | 786,450 |
| Deferred tax assets | 374,258 | 344,641 |
| Customers' liabilities for acceptances and guarantees | 6,009,575 | 6,089,449 |
| Reserve for possible loan losses | (928,866) | (893,024) |
| Total assets | ¥ 148,696,800 | ¥ 146,677,441 |
| Liabilities: | | |
| Deposits | ¥ 89,081,811 | ¥ 89,368,802 |
| Negotiable certificates of deposit | 11,755,654 | 10,729,365 |
| Call money and bills sold | 2,954,051 | 2,024,146 |
| Payables under repurchase agreements | 2,076,791 | 1,999,482 |
| Payables under securities lending transactions | 4,433,835 | 3,323,593 |
| Commercial paper | 1,499,499 | 2,310,927 |
| Trading liabilities | 6,119,631 | 5,474,937 |
| Borrowed money | 4,979,460 | 5,154,111 |
| Foreign exchanges | 337,901 | 480,020 |
| Short-term bonds | 1,126,300 | 1,051,300 |
| Bonds | 4,750,806 | 4,794,681 |
| Due to trust account | 643,350 | 629,165 |
| Other liabilities | 3,989,794 | 4,068,935 |
| Reserve for employee bonuses | 59,855 | 22,948 |
| Reserve for executive bonuses | 4,037 | — |
| Reserve for employee retirement benefits | 44,579 | 43,037 |
| Reserve for executive retirement benefits | 2,420 | 1,518 |
| Reserve for point service program | 19,319 | 19,985 |
| Reserve for reimbursement of deposits | 11,195 | 9,758 |
| Reserve for losses on interest repayment | 245,423 | 214,479 |
| Reserves under the special laws | 481 | 588 |
| Deferred tax liabilities | 68,120 | 75,808 |
| Deferred tax liabilities for land revaluation | 39,683 | 39,587 |
| Acceptances and guarantees | 6,009,575 | 6,089,449 |
| Total liabilities | 140,253,582 | 137,926,631 |
| Net assets: | | |
| Capital stock | 2,337,895 | 2,337,895 |
| Capital surplus | 758,630 | 758,345 |
| Retained earnings | 2,811,474 | 3,006,716 |
| Treasury stock | (227,373) | (174,697) |
| Total stockholders' equity | 5,680,627 | 5,928,260 |
| Net unrealized gains on other securities | 755,753 | 751,339 |
| Net deferred losses on hedges | (32,863) | (63,430) |
| Land revaluation excess | 39,129 | 37,277 |
| Foreign currency translation adjustments | (97,448) | (46,771) |
| Total accumulated other comprehensive income | 664,570 | 678,414 |
| Stock acquisition rights | 1,260 | 1,393 |
| Minority interests | 2,096,760 | 2,142,740 |
| Total net assets | 8,443,218 | 8,750,810 |
| Total liabilities and net assets | ¥ 148,696,800 | ¥ 146,677,441 |

(2) Consolidated statements of income and consolidated statements of comprehensive income**(Consolidated statements of income)**

| Three months ended June 30, | (Millions of yen) | |
|--|--------------------------|-------------|
| | 2012 | 2013 |
| Ordinary income | ¥ 1,047,772 | ¥ 1,218,359 |
| Interest income | 411,321 | 476,783 |
| Interest on loans and discounts | 312,490 | 307,320 |
| Interest and dividends on securities | 57,017 | 122,415 |
| Trust fees | 392 | 681 |
| Fees and commissions | 223,762 | 287,455 |
| Trading income | 63,920 | 59,616 |
| Other operating income | 318,520 | 297,419 |
| Other income | 29,854 | 96,403 |
| Ordinary expenses | 810,092 | 759,029 |
| Interest expenses | 80,301 | 77,059 |
| Interest on deposits | 23,397 | 25,213 |
| Fees and commissions payments | 33,057 | 37,105 |
| Trading losses | 606 | 611 |
| Other operating expenses | 211,403 | 221,926 |
| General and administrative expenses | 367,690 | 391,358 |
| Other expenses | 117,032 | 30,967 |
| Ordinary profit | 237,679 | 459,330 |
| Extraordinary gains | 103 | 1,093 |
| Extraordinary losses | 2,265 | 1,726 |
| Income before income taxes and minority interests | 235,517 | 458,697 |
| Income taxes-current | 75,388 | 99,901 |
| Income taxes-deferred | 11,632 | 33,654 |
| Income taxes | 87,021 | 133,556 |
| Income before minority interests | 148,496 | 325,141 |
| Minority interests in net income | 30,654 | 36,807 |
| Net income | ¥ 117,842 | ¥ 288,333 |

(Consolidated statements of comprehensive income)

| Three months ended June 30, | (Millions of yen) | |
|---|--------------------------|-------------|
| | 2012 | 2013 |
| Income before minority interests | ¥ 148,496 | ¥ 325,141 |
| Other comprehensive income | (169,979) | 36,293 |
| Net unrealized losses on other securities | (204,119) | (7,188) |
| Net deferred gains (losses) on hedges | 15,609 | (29,362) |
| Foreign currency translation adjustments | 22,173 | 74,048 |
| Share of other comprehensive income of affiliates | (3,643) | (1,205) |
| Total comprehensive income | (21,483) | 361,434 |
| Comprehensive income attributable to shareholders of the parent | (37,563) | 304,030 |
| Comprehensive income attributable to minority interests | 16,079 | 57,404 |

(3) Note on the assumption as a going concern

Not applicable.

(4) Material changes in stockholders' equity

Not applicable.

Financial results for the three months ended June 30, 2013 - Supplementary information -

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Notes

1. Consolidated : SMFG's consolidated figures
2. Non-consolidated : SMBC's non-consolidated figures
3. Capital ratio as of June 30, 2013 will be announced when it is fixed.

1. Operating results

Consolidated

(Millions of yen)

| | | Three months ended June 30, 2013 (A) | Change (A) - (B) | Three months ended June 30, 2012 (B) | Year ended March 31, 2013 <Reference> |
|---|-----------|---|---------------------|---|--|
| Consolidated gross profit | 1 | 785,253 | 92,705 | 692,548 | 2,792,891 |
| Net interest income | 2 | 399,724 | 68,705 | 331,019 | 1,392,636 |
| Trust fees | 3 | 681 | 289 | 392 | 1,871 |
| Net fees and commissions | 4 | 250,349 | 59,644 | 190,705 | 908,168 |
| Net trading income | 5 | 59,004 | (4,310) | 63,314 | 166,617 |
| Net other operating income | 6 | 75,492 | (31,624) | 107,116 | 323,597 |
| General and administrative expenses | 7 | (391,358) | (23,668) | (367,690) | (1,496,294) |
| Credit costs | 8 | (23,148) | (792) | (22,356) | (183,552) |
| Write-off of loans | 9 | (18,702) | (3,945) | (14,757) | (133,639) |
| Provision for specific reserve for possible loan losses | 10 | — | 21,105 | (21,105) | (104,180) |
| Provision for general reserve for possible loan losses | 11 | — | (14,755) | 14,755 | 67,530 |
| Other credit costs | 12 | (4,445) | (3,197) | (1,248) | (13,262) |
| Gains on reversal of reserve for possible loan losses | 13 | 27,586 | 27,586 | — | — |
| Recoveries of written-off claims | 14 | 3,594 | 851 | 2,743 | 10,436 |
| Gains (losses) on stocks | 15 | 56,091 | 124,938 | (68,847) | (20,973) |
| Equity in earnings (losses) of affiliates | 16 | 4,093 | 738 | 3,355 | 5,309 |
| Other income (expenses) | 17 | (2,781) | (708) | (2,073) | (34,072) |
| Ordinary profit | 18 | 459,330 | 221,651 | 237,679 | 1,073,745 |
| Extraordinary gains (losses) | 19 | (633) | 1,529 | (2,162) | (9,711) |
| Gains (losses) on disposal of fixed assets | 20 | 664 | 1,172 | (508) | (5,480) |
| Losses on impairment of fixed assets | 21 | (1,190) | 549 | (1,739) | (4,314) |
| Income before income taxes and minority interests | 22 | 458,697 | 223,180 | 235,517 | 1,064,033 |
| Income taxes-current | 23 | (99,901) | (24,513) | (75,388) | (279,898) |
| Income taxes-deferred | 24 | (33,654) | (22,022) | (11,632) | 133,930 |
| Income before minority interests | 25 | 325,141 | 176,645 | 148,496 | 918,065 |
| Minority interests in net income | 26 | (36,807) | (6,153) | (30,654) | (124,006) |
| Net income | 27 | 288,333 | 170,491 | 117,842 | 794,059 |

Note: Consolidated gross profit = (Interest income - Interest expenses) + Trust fees + (Fees and commissions - Fees and commissions payments)
+ (Trading income - Trading losses) + (Other operating income - Other operating expenses)

| | | | | | |
|-----------------------------|----|-------|--------|----------|-----------|
| Total credit cost (8+13+14) | 28 | 8,032 | 27,645 | (19,613) | (173,115) |
|-----------------------------|----|-------|--------|----------|-----------|

Note: Amounts less than one million yen have been omitted. Figures in parenthesis indicate the amount of loss or decrease.

Reference:

(Billions of yen)

| | | | | | |
|----------------------------------|----|-------|------|-------|---------|
| Consolidated net business profit | 29 | 382.1 | 81.1 | 301.0 | 1,166.2 |
|----------------------------------|----|-------|------|-------|---------|

Note: Consolidated net business profit = (SMBC Non-consolidated banking profit (before provision for general reserve for possible loan losses))
+ (SMFG and other consolidated subsidiaries' ordinary profit (excluding non-recurring items)) + (Affiliates' ordinary profit) X (Ownership ratio)
- (Internal transaction (dividends, etc.))

Number of consolidated subsidiaries and affiliates

| | | June 30, 2013 | Change | March 31, 2013 | June 30, 2012 <Reference> |
|---------------------------|----|---------------|--------|----------------|------------------------------|
| Consolidated subsidiaries | 30 | 334 | 11 | 323 | 350 |
| Equity method affiliates | 31 | 46 | 2 | 44 | 45 |

SMBC non-consolidated

(Millions of yen)

| | | Three months ended June 30, 2013 (A) | Change (A) - (B) | Three months ended June 30, 2012 (B) | Year ended March 31, 2013 <Reference> |
|--|----|---|---------------------|---|--|
| Gross banking profit | 1 | 428,074 | 28,759 | 399,315 | 1,540,095 |
| Net interest income | 2 | 293,345 | 64,307 | 229,038 | 971,202 |
| Trust fees | 3 | 666 | 285 | 381 | 1,823 |
| Net fees and commissions | 4 | 74,276 | 13,898 | 60,378 | 343,738 |
| Net trading income | 5 | 6,689 | (18,675) | 25,364 | (3,781) |
| Net other operating income | 6 | 53,096 | (31,056) | 84,152 | 227,112 |
| <i>Gains (losses) on bonds</i> | 7 | 14,461 | (64,701) | 79,162 | 113,849 |
| Expenses (excluding non-recurring losses) | 8 | (185,646) | (95) | (185,551) | (727,736) |
| Personnel expenses | 9 | (71,212) | (883) | (70,329) | (270,091) |
| Non-personnel expenses | 10 | (105,060) | 1,069 | (106,129) | (419,203) |
| Taxes | 11 | (9,373) | (280) | (9,093) | (38,440) |
| Banking profit (before provision for general reserve for possible loan losses) | 12 | 242,427 | 28,664 | 213,763 | 812,358 |
| <i>Gains (losses) on bonds</i> | 13 | 14,461 | (64,701) | 79,162 | 113,849 |
| Provision for general reserve for possible loan losses | 14 | — | (10,489) | 10,489 | — |
| Banking profit | 15 | 242,427 | 18,174 | 224,253 | 812,358 |
| Non-recurring gains (losses) | 16 | 71,677 | 163,506 | (91,829) | (141,505) |
| Credit costs | 17 | (835) | 10,204 | (11,039) | (46,326) |
| Gains on reversal of reserve for possible loan losses | 18 | 24,794 | 24,794 | — | 26,747 |
| Recoveries of written-off claims | 19 | 960 | 953 | 7 | 54 |
| Gains (losses) on stocks | 20 | 72,222 | 141,529 | (69,307) | (35,662) |
| Gains on sale of stocks and other securities | 21 | 73,319 | 56,745 | 16,574 | 28,282 |
| Losses on sale of stocks and other securities | 22 | (462) | 1,435 | (1,897) | (27,812) |
| Losses on devaluation of stocks and other securities | 23 | (634) | 83,350 | (83,984) | (36,131) |
| Other non-recurring gains (losses) | 24 | (25,465) | (13,975) | (11,490) | (86,319) |
| Ordinary profit | 25 | 314,105 | 181,682 | 132,423 | 670,852 |
| Extraordinary gains (losses) | 26 | (409) | 1,070 | (1,479) | (5,451) |
| Gains (losses) on disposal of fixed assets | 27 | 767 | 980 | (213) | (2,200) |
| Losses on impairment of fixed assets | 28 | (1,176) | 89 | (1,265) | (3,250) |
| Income before income taxes | 29 | 313,696 | 182,752 | 130,944 | 665,400 |
| Income taxes-current | 30 | (57,061) | (8,197) | (48,864) | (209,704) |
| Income taxes-deferred | 31 | (41,881) | (30,815) | (11,066) | 162,095 |
| Net income | 32 | 214,753 | 143,740 | 71,013 | 617,791 |
| Total credit cost (14+17+18+19) | 33 | 24,920 | 25,462 | (542) | (19,523) |
| Provision for general reserve for possible loan losses | 34 | 4,058 | (6,431) | 10,489 | 71,680 |
| Write-off of loans | 35 | (39) | 1,223 | (1,262) | (40,258) |
| Provision for specific reserve for possible loan losses | 36 | 21,534 | 30,656 | (9,122) | (45,102) |
| Losses on sales of delinquent loans | 37 | (796) | 20 | (816) | (6,067) |
| Provision for loan loss reserve for specific overseas countries | 38 | (798) | (959) | 161 | 168 |
| Recoveries of written-off claims | 39 | 960 | 953 | 7 | 54 |

Note: Amounts less than one million yen have been omitted. Figures in parenthesis indicate the amount of loss or decrease.

2. Interest spread (Domestic)

SMBC non-consolidated

(%)

| | Three months ended June 30, 2013 (A) | Change (A) - (B) | Three months ended June 30, 2012 (B) | Year ended March 31, 2013 <Reference> |
|---|--|---------------------|--|---|
| Interest earned on loans and bills discounted (A) | 1.45 | (0.10) | 1.55 | 1.54 |
| Interest paid on deposits, etc. (B) | 0.05 | 0.00 | 0.05 | 0.05 |
| Interest spread (A) - (B) | 1.40 | (0.10) | 1.50 | 1.49 |

3. Problem assets based on the Financial Reconstruction Act

Consolidated

(Billions of yen)

| | | June 30, 2013 | Change from March 31, 2013 | March 31, 2013 | June 30, 2012 <Reference> |
|------------------------------------|---|---------------|-------------------------------|----------------|------------------------------|
| Bankrupt and quasi-bankrupt assets | 1 | 245.6 | (2.6) | 248.2 | 263.8 |
| Doubtful assets | 2 | 907.5 | (65.5) | 973.0 | 991.6 |
| Substandard loans | 3 | 505.0 | (0.1) | 505.1 | 558.0 |
| Total problem assets (A) | 4 | 1,658.1 | (68.2) | 1,726.3 | 1,813.4 |

| | | | | | |
|---------------|---|----------|-----------|----------|----------|
| Normal assets | 5 | 72,956.1 | (1,317.5) | 74,273.6 | 69,075.2 |
| Total (B) | 6 | 74,614.2 | (1,385.8) | 76,000.0 | 70,888.6 |

| | | | | | |
|---------------------------|---|-------|---------|-------|-------|
| Problem asset ratio (A/B) | 7 | 2.22% | (0.05)% | 2.27% | 2.56% |
|---------------------------|---|-------|---------|-------|-------|

| | | | | |
|----------------------------|-------|-------|-------|-------|
| Amount of direct reduction | 645.2 | (7.9) | 653.1 | 687.7 |
|----------------------------|-------|-------|-------|-------|

SMBC non-consolidated

(Billions of yen)

| | | June 30, 2013 | Change from March 31, 2013 | March 31, 2013 | June 30, 2012 <Reference> |
|------------------------------------|----|---------------|-------------------------------|----------------|------------------------------|
| Bankrupt and quasi-bankrupt assets | 8 | 143.2 | (2.3) | 145.5 | 145.2 |
| Doubtful assets | 9 | 644.0 | (47.4) | 691.4 | 754.7 |
| Substandard loans | 10 | 268.3 | 11.7 | 256.6 | 265.8 |
| Total problem assets (A) | 11 | 1,055.5 | (38.0) | 1,093.5 | 1,165.7 |

| | | | | | |
|---------------|----|----------|-------|----------|----------|
| Normal assets | 12 | 67,809.2 | 519.7 | 67,289.5 | 62,373.1 |
| Total (B) | 13 | 68,864.7 | 481.7 | 68,383.0 | 63,538.8 |

| | | | | | |
|---------------------------|----|--------|---------|--------|-------|
| Problem asset ratio (A/B) | 14 | 1.53 % | (0.07)% | 1.60 % | 1.83% |
|---------------------------|----|--------|---------|--------|-------|

| | | | | |
|----------------------------|-------|-------|-------|-------|
| Amount of direct reduction | 350.0 | (6.0) | 356.0 | 335.6 |
|----------------------------|-------|-------|-------|-------|

Note: Problem assets based on the Financial Reconstruction Act include loans, acceptances and guarantees, suspense payments, and other credit-type assets.

4. Unrealized gains (losses) on securities

Consolidated

(Billions of yen)

| | | June 30, 2013 | | | | | March 31, 2013 | | | |
|-----------------------------|----|----------------------|-------------------------------|----------------------|---------|--------|----------------------|-------------------------------|---------|--------|
| | | Balance sheet amount | Net unrealized gains (losses) | Change from Mar.2013 | Gains | Losses | Balance sheet amount | Net unrealized gains (losses) | Gains | Losses |
| Held-to-maturity securities | 1 | 5,361.3 | 41.1 | (20.1) | 43.2 | 2.1 | 5,852.1 | 61.2 | 61.2 | 0.0 |
| Other securities | 2 | 24,188.6 | 1,126.3 | 4.7 | 1,309.4 | 183.1 | 35,776.8 | 1,121.6 | 1,256.6 | 135.0 |
| Stocks | 3 | 2,936.8 | 902.1 | 130.8 | 1,001.0 | 98.9 | 2,806.7 | 771.2 | 867.1 | 95.9 |
| Bonds | 4 | 15,138.0 | 62.9 | (45.4) | 71.1 | 8.2 | 24,525.3 | 108.3 | 112.2 | 3.9 |
| Others | 5 | 6,113.9 | 161.3 | (80.7) | 237.3 | 76.0 | 8,444.8 | 242.0 | 277.3 | 35.2 |
| Other money held in trust | 6 | 22.9 | 0.1 | 0.1 | 0.1 | — | 22.8 | 0.0 | 0.0 | — |
| Total | 7 | 29,572.8 | 1,167.5 | (15.3) | 1,352.7 | 185.2 | 41,651.7 | 1,182.8 | 1,317.8 | 135.0 |
| Stocks | 8 | 2,936.8 | 902.1 | 130.8 | 1,001.0 | 98.9 | 2,806.7 | 771.2 | 867.1 | 95.9 |
| Bonds | 9 | 20,490.6 | 104.0 | (65.5) | 114.3 | 10.3 | 30,365.3 | 169.5 | 173.4 | 3.9 |
| Others | 10 | 6,145.5 | 161.4 | (80.7) | 237.4 | 76.0 | 8,479.6 | 242.1 | 277.3 | 35.2 |

SMBC non-consolidated

(Billions of yen)

| | | June 30, 2013 | | | | | March 31, 2013 | | | |
|---------------------------------------|----|----------------------|-------------------------------|----------------------|---------|--------|----------------------|-------------------------------|---------|--------|
| | | Balance sheet amount | Net unrealized gains (losses) | Change from Mar.2013 | Gains | Losses | Balance sheet amount | Net unrealized gains (losses) | Gains | Losses |
| Held-to-maturity securities | 11 | 5,251.0 | 40.1 | (19.8) | 42.2 | 2.1 | 5,735.9 | 59.9 | 59.9 | 0.0 |
| Stocks of subsidiaries and affiliates | 12 | 2,661.6 | (55.4) | (39.1) | 8.7 | 64.1 | 2,474.1 | (16.3) | 7.3 | 23.6 |
| Other securities | 13 | 22,080.4 | 1,038.0 | (2.7) | 1,208.5 | 170.5 | 33,655.4 | 1,040.7 | 1,165.8 | 125.1 |
| Stocks | 14 | 2,881.7 | 890.2 | 120.5 | 984.8 | 94.6 | 2,792.9 | 769.7 | 862.3 | 92.6 |
| Bonds | 15 | 13,843.9 | 60.8 | (34.5) | 66.1 | 5.3 | 23,126.3 | 95.3 | 98.6 | 3.3 |
| Others | 16 | 5,354.8 | 87.0 | (88.7) | 157.6 | 70.6 | 7,736.2 | 175.7 | 204.9 | 29.2 |
| Other money held in trust | 17 | 2.4 | 0.1 | 0.1 | 0.1 | — | 2.4 | 0.0 | 0.0 | — |
| Total | 18 | 29,995.4 | 1,022.8 | (61.5) | 1,259.5 | 236.7 | 41,867.8 | 1,084.3 | 1,233.0 | 148.7 |
| Stocks | 19 | 3,987.0 | 881.2 | 116.9 | 993.5 | 112.3 | 3,900.8 | 764.3 | 869.6 | 105.3 |
| Bonds | 20 | 19,094.9 | 100.9 | (54.3) | 108.3 | 7.4 | 28,862.2 | 155.2 | 158.5 | 3.3 |
| Others | 21 | 6,913.5 | 40.7 | (124.1) | 157.7 | 117.0 | 9,104.8 | 164.8 | 204.9 | 40.1 |

- Notes: 1. The figures above include negotiable certificates of deposit in “Cash and due from banks” and beneficiary claims on loan trust in “Monetary claims bought.”
2. Stocks within other securities and foreign stocks within others of other securities are valued with the average market price during the final month of the fiscal year. Rest of the securities are valued at market prices as of the balance sheet date.
3. Other securities and other money held in trust are valued and recorded on the balance sheet at market prices. Unrealized gains (losses) indicate the difference between the acquisition costs (or amortized costs) and the balance sheet amounts. Net unrealized gains (losses) on other securities include gains or losses which are recognized in the statements of income by applying fair value hedge accounting and not recorded directly to net assets, accordingly. The amounts as of June 30, 2013 and March 31, 2013, are gains of 44.6 billion yen and 29.8 billion yen, respectively, in the statements of income.
4. Floating-rate Japanese government bonds which SMBC held as other securities are carried on the balance sheet at their reasonably estimated amounts in accordance with the “Practical Solution on Measurement of Fair Value of Financial Assets” (Accounting Standard Board of Japan Practical Issues Task Force No. 25).

5. Overview of derivative transactions (on deferred hedge accounting basis)

SMBC non-consolidated

(Billions of yen)

| | June 30, 2013 | | | | March 31, 2013 | | | |
|---------------------|---------------|-------------|------------|-----------------------------|----------------|-------------|------------|-----------------------------|
| | Assets | Liabilities | Net assets | Net deferred gains (losses) | Assets | Liabilities | Net assets | Net deferred gains (losses) |
| Interest rate swaps | 64.8 | 38.4 | 26.4 | (62.9) | 78.4 | 22.6 | 55.9 | (7.7) |
| Currency swaps | 44.0 | 384.9 | (340.9) | (33.8) | 20.2 | 200.0 | (179.9) | (37.2) |
| Others | 0.5 | 0.4 | 0.1 | 29.9 | 0.9 | — | 0.9 | 51.8 |
| Total | 109.2 | 423.7 | (314.5) | (66.8) | 99.5 | 222.6 | (123.1) | 6.8 |

Notes: 1. Derivative transactions are valued at fair value in the balance sheet.

2. SMBC applies individual deferred hedge or fair value hedge accounting based on Practical Guidelines for Accounting Standard for Financial Instruments as well as deferred hedge accounting for banking industry based on JICPA Industry Audit Committee Report No.24 and No.25.

3. Figures for Net deferred gains (losses) are those before application of tax effect accounting.

(Appendix) Contract amount of interest rate swaps (on deferred hedge accounting basis), classified by maturity

(Billions of yen)

| | June 30, 2013 | | | | March 31, 2013 | | | |
|---|----------------|-----------|--------------|----------|----------------|-----------|--------------|----------|
| | 1 year or less | 1-5 years | Over 5 years | Total | 1 year or less | 1-5 years | Over 5 years | Total |
| Receivable fixed rate /payable floating rate | 3,279.4 | 13,474.6 | 8,588.8 | 25,342.9 | 2,347.4 | 15,046.7 | 8,201.6 | 25,595.6 |
| Receivable floating rate /payable fixed rate | 814.6 | 5,797.8 | 7,615.1 | 14,227.5 | 870.7 | 5,401.9 | 7,198.2 | 13,470.9 |
| Receivable floating rate /payable floating rate | — | 16.2 | — | 16.2 | — | 16.6 | — | 16.6 |
| Total contract amount | 4,094.0 | 19,288.6 | 16,203.9 | 39,586.6 | 3,218.1 | 20,465.3 | 15,399.8 | 39,083.1 |

6. Deposits and loans

SMBC non-consolidated

(Billions of yen)

| | June 30, 2013 | Change from Mar. 31, 2013 | March 31, 2013 | June 30, 2012 <Reference> |
|-------------------|---------------|---------------------------|----------------|---------------------------|
| Domestic deposits | 72,807.4 | 160.0 | 72,647.4 | 69,159.9 |
| Individual | 40,122.7 | 1,295.0 | 38,827.7 | 38,316.9 |

Notes: 1. Calculation based on the numbers before elimination of temporary inter-office accounts, excluding “negotiable certificates of deposit” and offshore banking accounts.

2. The figures above are after adjustment on inter-office accounts in transit. Previously released figures for June 30, 2012 on before-adjustment basis, have been adjusted retrospectively.

| | | | | |
|---|----------|---------|----------|----------|
| Loans and bills discounted | 60,200.1 | 429.4 | 59,770.8 | 55,920.4 |
| Domestic offices (excluding offshore banking account) | 47,472.1 | (121.3) | 47,593.3 | 46,510.5 |
| Overseas offices and offshore banking accounts | 12,728.0 | 550.6 | 12,177.4 | 9,409.9 |

7. Return on Equity

Consolidated

(%)

| | Three months ended June 30, 2013 | Change | Three months ended June 30, 2012 | Year ended March 31, 2013 <Reference> |
|---|----------------------------------|--------|----------------------------------|---------------------------------------|
| ROE (denominator: Total stockholders' equity) | 19.9 | 10.5 | 9.4 | 14.8 |

Note:
$$\text{ROE} = \frac{(\text{Net income}) \times (\text{number of days in a year})}{\{(\text{Total stockholders' equity at the beginning of the term}) + (\text{Total stockholders' equity at the end of the term})\} / 2} \times 100$$

8. Exposure of securitized products

Consolidated

Managerial accounting basis

(1) Securitized products

(Billions of yen)

| | June 30, 2013 | | | | | | March 31, 2013 | | |
|--------------|--|-----------------------|--------------|-----------------------|--|-----------------------|--|--------------|--|
| | Balances (after provisions and write-offs) | Change from Mar. 2013 | Overseas | Change from Mar. 2013 | Net unrealized gains/losses (after write-offs) | | Balances (after provisions and write-offs) | Overseas | Net unrealized gains/losses (after write-offs) |
| | | | | | | Change from Mar. 2013 | | | |
| Cards, etc. | 112.5 | 14.7 | 89.8 | (8.0) | 0.7 | 0.3 | 97.8 | 97.8 | 0.4 |
| CLO | 0.6 | 0.0 | 0.6 | 0.0 | 2.1 | (0.0) | 0.5 | 0.5 | 2.1 |
| CMBS | 8.8 | 0.4 | 8.8 | 0.4 | 0.6 | 0.1 | 8.5 | 8.5 | 0.5 |
| RMBS, etc. | 13.0 | 12.9 | 13.0 | 12.9 | 0.3 | 0.1 | 0.1 | 0.1 | 0.2 |
| Total | 134.8 | 27.9 | 112.1 | 5.2 | 3.6 | 0.4 | 106.9 | 106.9 | 3.2 |

Notes: 1. There is no amount of ABCP.

2. Excludes RMBS issued by GSE and Japan Housing Finance Agency, and SMBC's exposure to subordinated beneficiaries owned through the securitization of SMBC's loan receivables, etc.

(2) Leveraged loans

(Billions of yen)

| | June 30, 2013 | | | | March 31, 2013 | |
|------------------------|---------------|-----------------------|---------------------|-----------------------|----------------|---------------------|
| | Loans | Change from Mar. 2013 | Undrawn commitments | Change from Mar. 2013 | Loans | Undrawn commitments |
| | | | | | | |
| Europe | 131.3 | 22.0 | 22.2 | 5.6 | 109.4 | 16.6 |
| Japan | 193.2 | 12.4 | 34.3 | (1.9) | 180.8 | 36.2 |
| United States | 96.5 | 22.7 | 90.9 | 14.4 | 73.8 | 76.5 |
| Asia (excluding Japan) | 66.4 | 6.6 | 5.1 | (0.6) | 59.8 | 5.6 |
| Total | 487.5 | 63.7 | 152.5 | 17.5 | 423.8 | 135.0 |