

Overview of 3Q, FY3/2014 performance

January 29, 2014

Sumitomo Mitsui Financial Group, Inc.

Overview of 3Q, FY3/2014 performance (Cumulative)

- SMBC Nikko Securities and SMBC Friend Securities continue to perform well in sales of investment trusts
- SMBC is also performing well in loan syndication and overseas loan related fees
- SMFG's net income was JPY 704.7 bn, 94% of full-year forecast

Key financial figures

Net income

SMFG consolidated

JPY 704.7 bn

USD 6.7 bn^{*1}

FY3/2014 forecast
JPY 750 bn

**94% of
full-year forecast**

Banking profit^{*2}

SMBC non-consolidated

JPY 636.2 bn

USD 6.0 bn^{*1}

FY3/2014 forecast
JPY 800 bn

**80% of
full-year forecast**

Per share information (SMFG consolidated)

	Apr.-Dec. 2013 results	YOY change	FY3/2014 forecast
Net income per share	JPY 515.96	+JPY 109.44	JPY 548.97

	Dec. 31, 2013	Change from Mar. 31, 2013
Net assets per share	JPY 5,323.82	+JPY 637.13

Credit ratings (SMBC)

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

*1 Translated into USD at period-end exchange rate of USD 1 = JPY 105.37

*2 Before provision for general reserve for possible loan losses

3Q, FY3/2014 financial results (Cumulative)

Income statement

	(JPY bn)	Apr.-Dec. 2013 results	YOY change	FY3/2014 forecast	
SMFG <consolidated>	Consolidated gross profit	USD 21.1 bn ^{*1}	2,221.2	+150.7	
	Net fees and commissions		732.1	+106.2	
	General and administrative expenses		(1,169.8)	(79.5)	
	Overhead ratio ^{*2}		51.5%	(0.3%)	
	Total credit cost		(reversal) 29.9	+87.1	(70)
	Ordinary profit		1,167.1	+337.4	1,280
	Variance with SMBC non-consolidated		431.0	+114.3	470
	Net income	USD 6.7 bn ^{*1}	704.7	+154.3	750
	Variance with SMBC non-consolidated		224.7	+79.7	240
	SMBC <non-consolidated>	Gross banking profit	USD 11.3 bn ^{*1}	1,193.9	+28.4
Expenses ^{*3}			(557.7)	(19.7)	(740)
Overhead ratio			46.7%	+0.5%	
Banking profit^{*4}		USD 6.0 bn ^{*1}	636.2	+8.7	800
Total credit cost			(reversal) 80.7	+50.5	50
Gains (losses) on stocks			91.4	+160.3	
Ordinary profit			736.1	+223.1	810
Net income	USD 4.6 bn ^{*1}	480.0	+74.6	510	

Contribution of subsidiaries to SMFG's Net income

	(JPY bn)	Apr.-Dec. 2013	YOY change
SMBC Nikko Securities		54	+34
SMBC Consumer Finance		50	+1
Sumitomo Mitsui Finance and Leasing		23	+5
SMBC Guarantee		18	+0
Cedyna ^{*5}		16	+3
Sumitomo Mitsui Card		14	+0
SMBC Friend Securities		10	+5

- Includes profits from equity index-linked investment trusts

Domestic loan-to-deposit spread

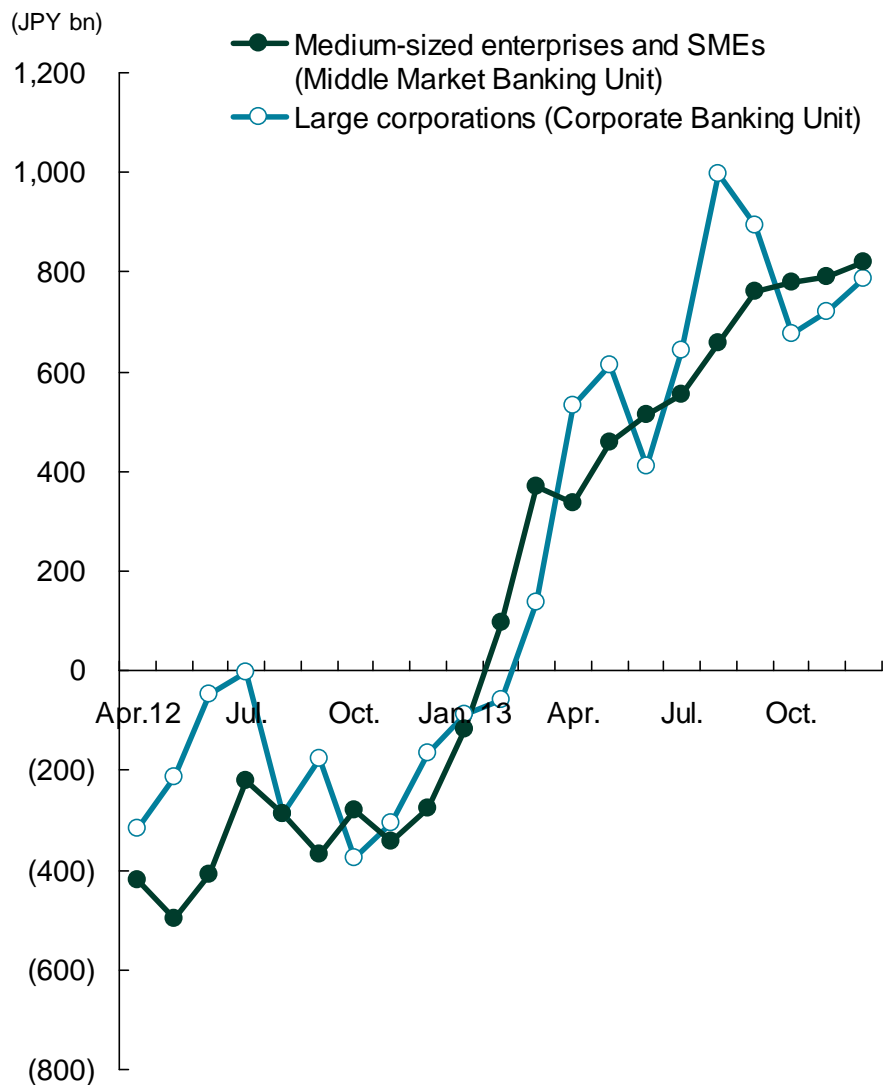
(%)	Apr.-Dec. 2013	Apr.-Jun.	Jul.-Sep.	Oct.-Dec.
Interest earned on loans and bills discounted	1.42	1.45	1.43	1.39
Interest paid on deposits, etc	0.04	0.05	0.04	0.04
Loan-to-deposit spread	1.38	1.40	1.39	1.35

*1 Translated into USD at period-end exchange rate of USD 1 = JPY 105.37 *2 Based on consolidated G&A expenses net of SMBC's non-recurring losses

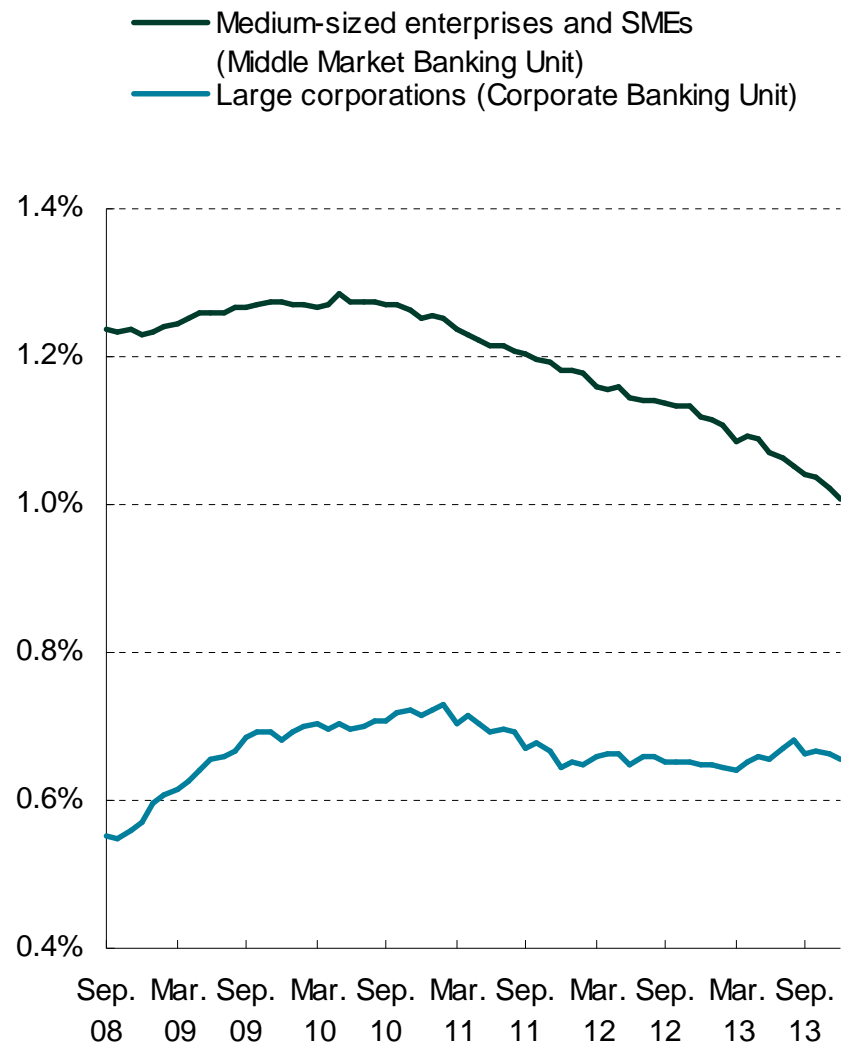
*3 Excluding non-recurring losses *4 Before provision for general reserve for possible loan losses *5 After adjustment for consolidation

Domestic corporate loan balance and spread

YOY increase/decrease of average loan balance*1



Domestic loan spread*2



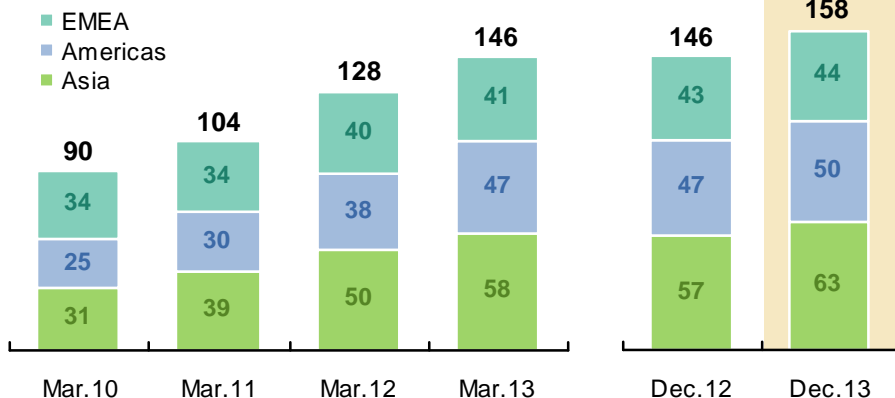
*1 SMBC's Middle Market Banking Unit and Corporate Banking Unit

*2 Managerial accounting basis. Average loan spread of existing loans. SMBC non-consolidated

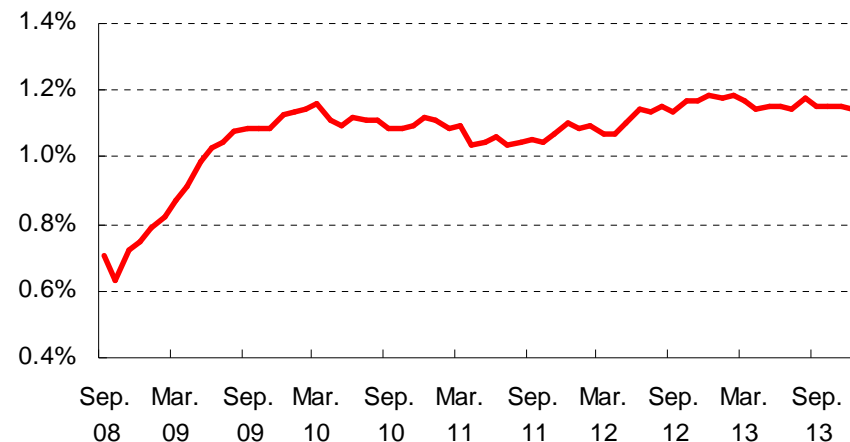
Overseas loan balance and spread/ foreign-currency funding

Overseas loan balance*1, 2

(USD bn)

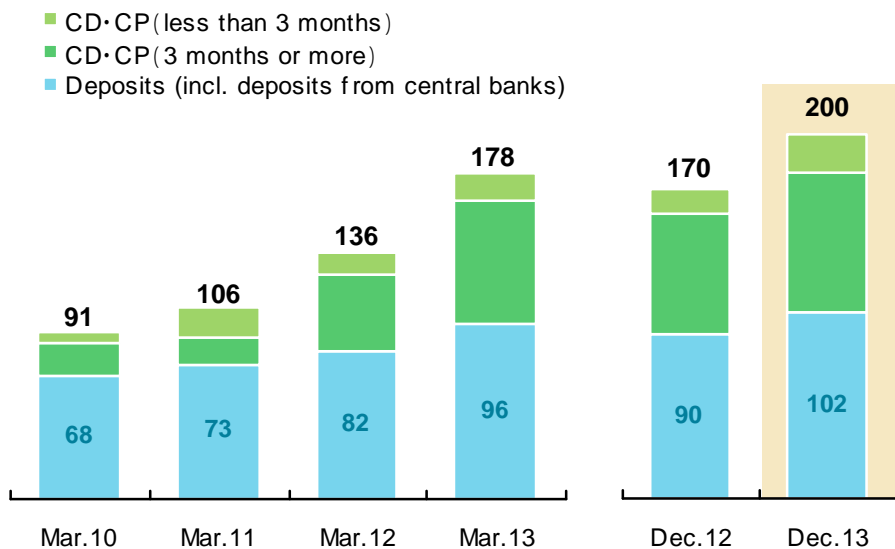


Overseas loan spread*1, 3



Overseas deposit balance*1, 2

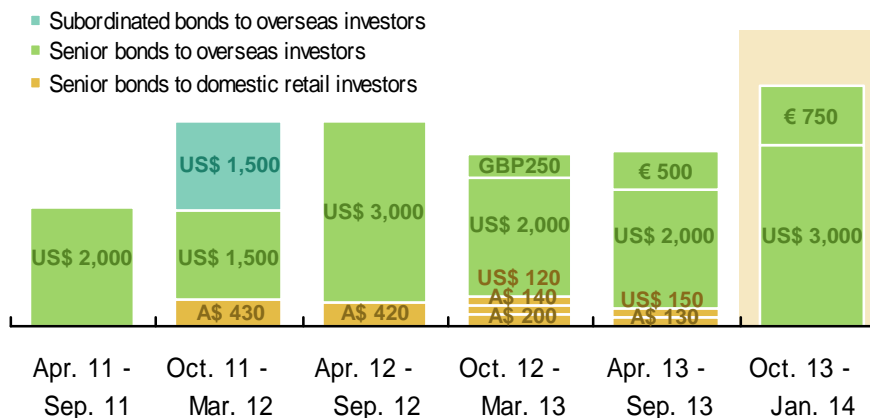
(USD bn)



Diversification of foreign-currency funding

- Continued to Issue senior bonds to overseas investors: EUR 750 mn in Dec. 2013 and USD 3 bn in Jan. 2014
- AUD transferable deposits*4 by Sydney branch in Oct. 2013

Issue amount of foreign-currency denominated bonds (mn)



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

*2 Translated into USD at respective period-end exchange rates *3 Average loan spread of existing loans

*4 A type of negotiable certificate deposit that is traded equally as corporate bonds in the Australian market

SMBC Nikko Securities

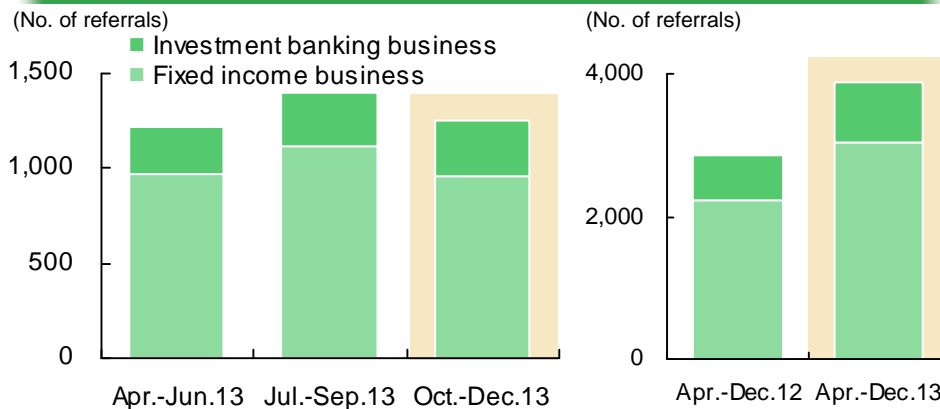
Financial results (consolidated)

(JPY bn)	FY3/2013	Apr.-Dec. 2013	YOY change
Net operating revenue	274.7	257.2	+82.2
SG&A expenses	(200.2)	(171.7)	(30.7)
Ordinary income	75.7	86.4	+51.6
Net income	45.7	54.4	+35.5

Synergies between SMBC and SMBC Nikko

- Expanded bank-securities integration in Oct. 2013
(Doubled number of offices. SMBC: 31 offices, SMBC Nikko: 22 offices)
- Established a new bank-securities dual-role department in Nov. 2013

Number of referrals from SMBC to SMBC Nikko *1



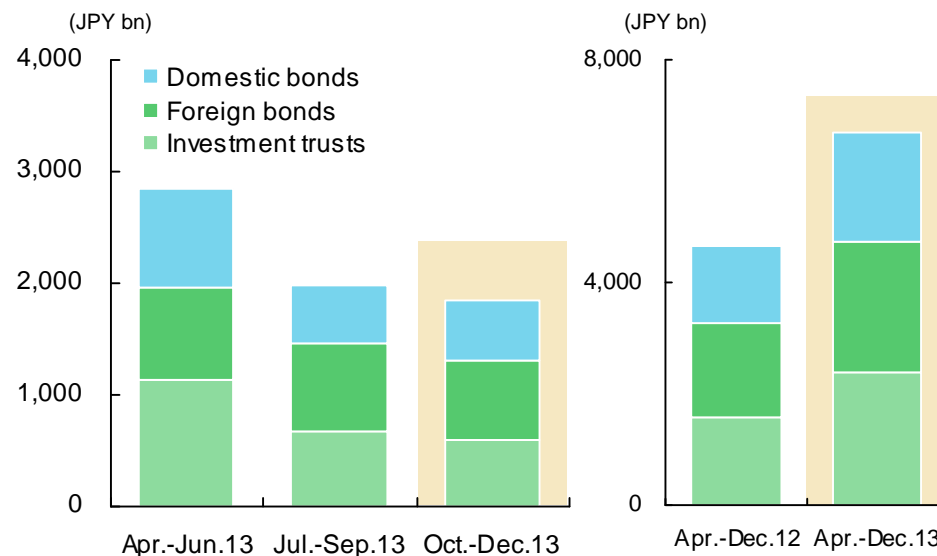
League tables (Apr.-Dec. 2013)

- SMBC Nikko Securities was awarded "Yen Bond House of the Year 2013" by *International Financing Review*



	Rank	Mkt share
Global equity & equity-related (book runner, underwriting amount)*2	#3	14.5%
JPY denominated bonds (lead manager, underwriting amount)*3	#5	14.4%
Financial advisor (M&A, transaction volume)*4	#5	15.3%
Financial advisor (M&A, No. of deals)*4	#4	2.4%

Product Sales



*1 Excludes number of referrals between offices conducting bank-securities integration model as a trial run

*2 Source: SMBC Nikko, based on data from Thomson Reuters. Japanese corporate related only

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

*4 Source: Thomson Reuters. Japanese corporate related only. Excluding real estate deals

SMBC Consumer Finance

Financial results (consolidated)

(JPY bn)	FY3/2013	Apr.-Dec. 2013	YOY change
Operating income	187.0	144.4	+3.7
Ordinary profit	51.8	50.4	(0.6)
Net income	48.1	50.1	+1.1
Consumer loans outstanding	742.8	747.7	
Loan guarantee	659.6	721.1	
for regional financial institutions, etc.	232.7	260.1	

No. of companies with guarantee agreements: 189 (as of Dec. 2013)

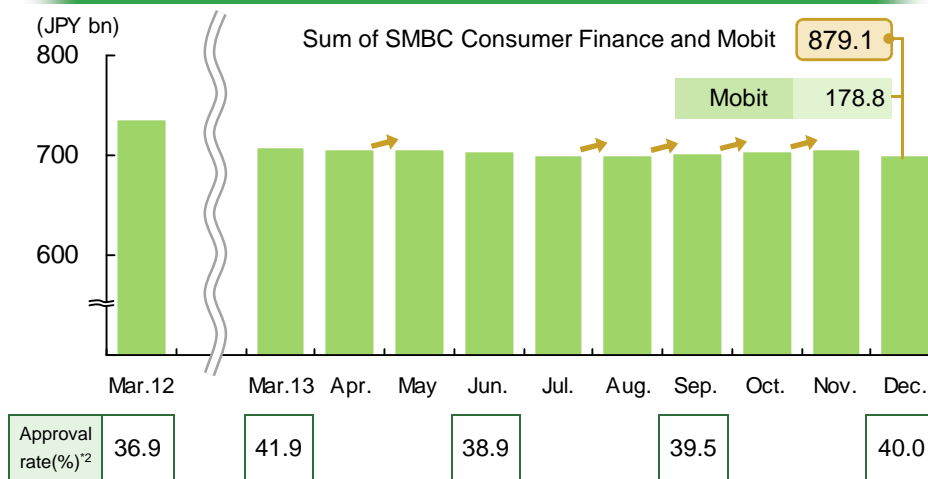
Overseas business

- Started operation in Chengdu and Wuhan in Dec. 2013. Expanded network in mainland China to six offices

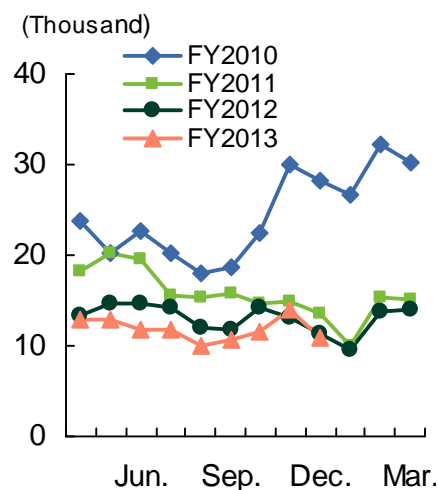
(JPY bn)	Mar. 31, 2013	Dec. 31, 2013	Change from Mar. 31, 2013
Consumer loans outstanding^{*3}	35.4	47.4	+12.0
of which			
Hong Kong	24.4	29.5	+5.1
Thailand	6.3	9.4	+3.1
Shenzhen	4.0	5.8	+1.8
Shenyang	0.6	2.2	+1.6

Financing business^{*1}

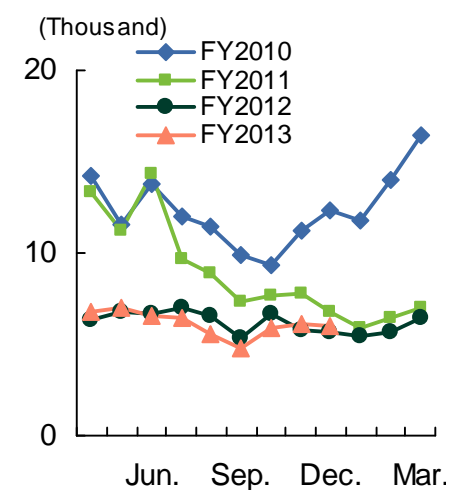
Consumer loans outstanding on a non-consolidated basis



No. of transaction-record disclosure requests



No. of interest refund claims



*1 SMBC Consumer Finance non-consolidated basis

*2 Approval ratio = Number of new customers / Number of loan applications. Quarterly basis

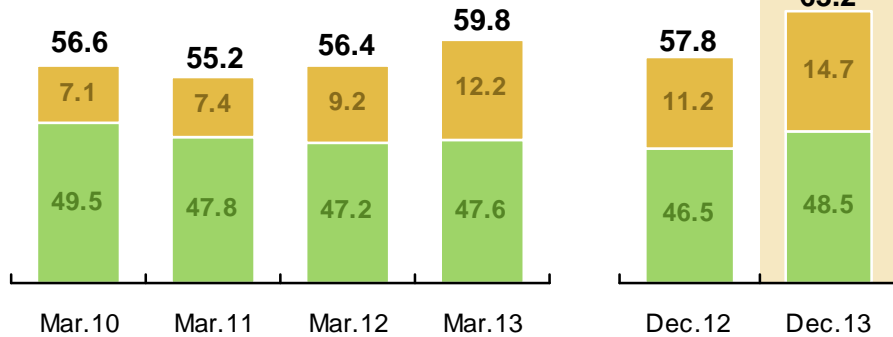
*3 Translated into Japanese yen at respective period-end exchange rates

Trends in key figures

Loan balance

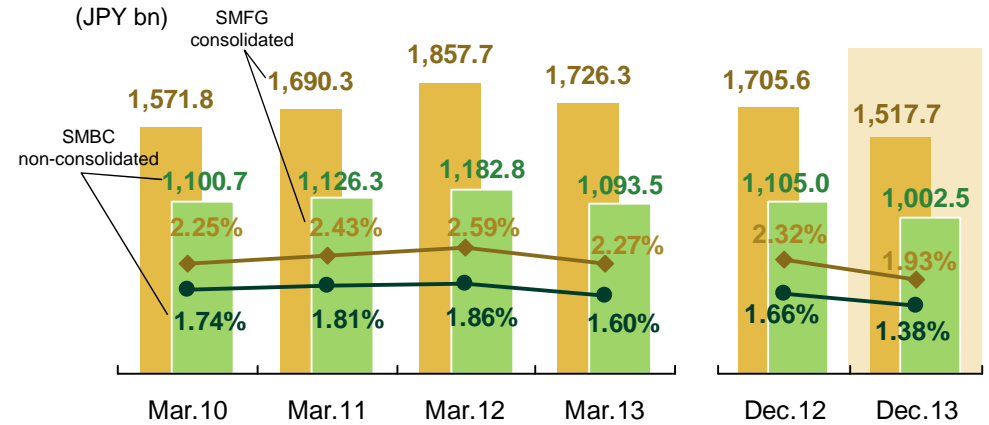
(JPY tn) (SMBC non-consolidated)

- Overseas offices and offshore banking accounts
- Domestic offices (excluding offshore banking account)



NPLs and NPL ratio*2

(JPY bn)

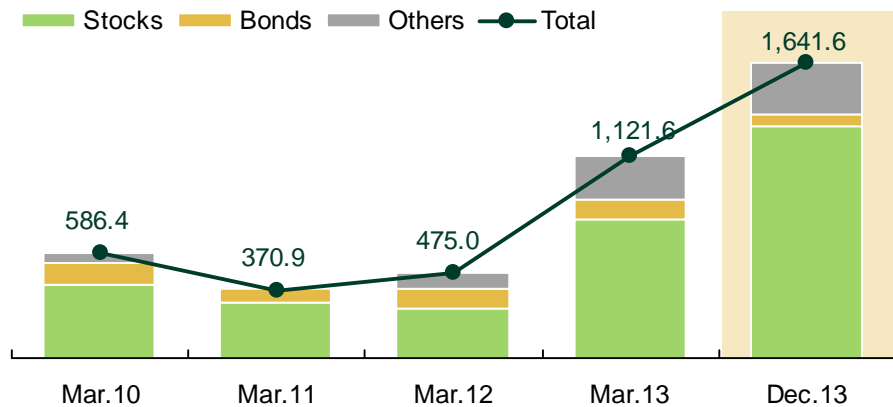


Coverage ratio	SMFG consolidated	85.84%
	SMBC non-consolidated	92.63%

Unrealized gains (losses) on Other securities

(JPY bn) (SMFG consolidated)

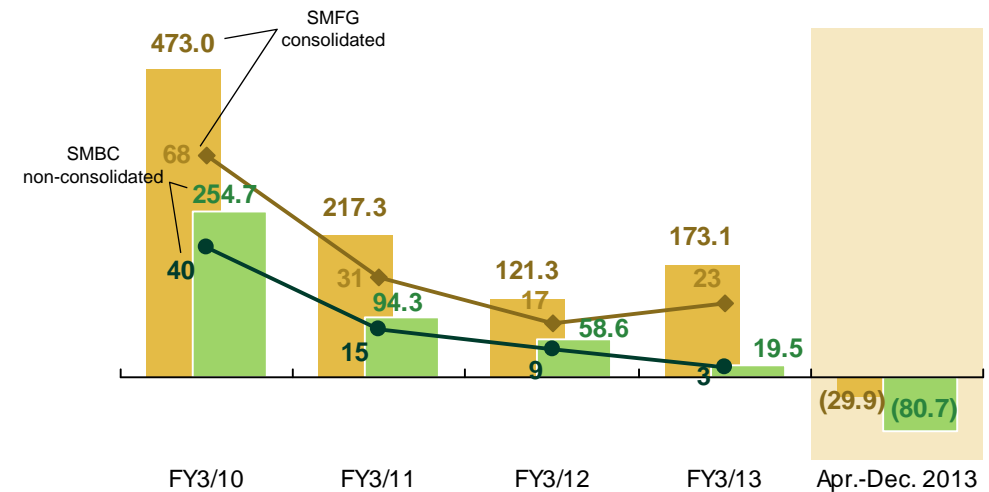
- Stocks
- Bonds
- Others
- Total



JGBs classified as other securities*1	JPY 23.6 tn	JPY 20.7 tn	JPY 9.2 tn
---------------------------------------	-------------	-------------	------------

Total credit cost and Total credit cost ratio*3

(JPY bn)

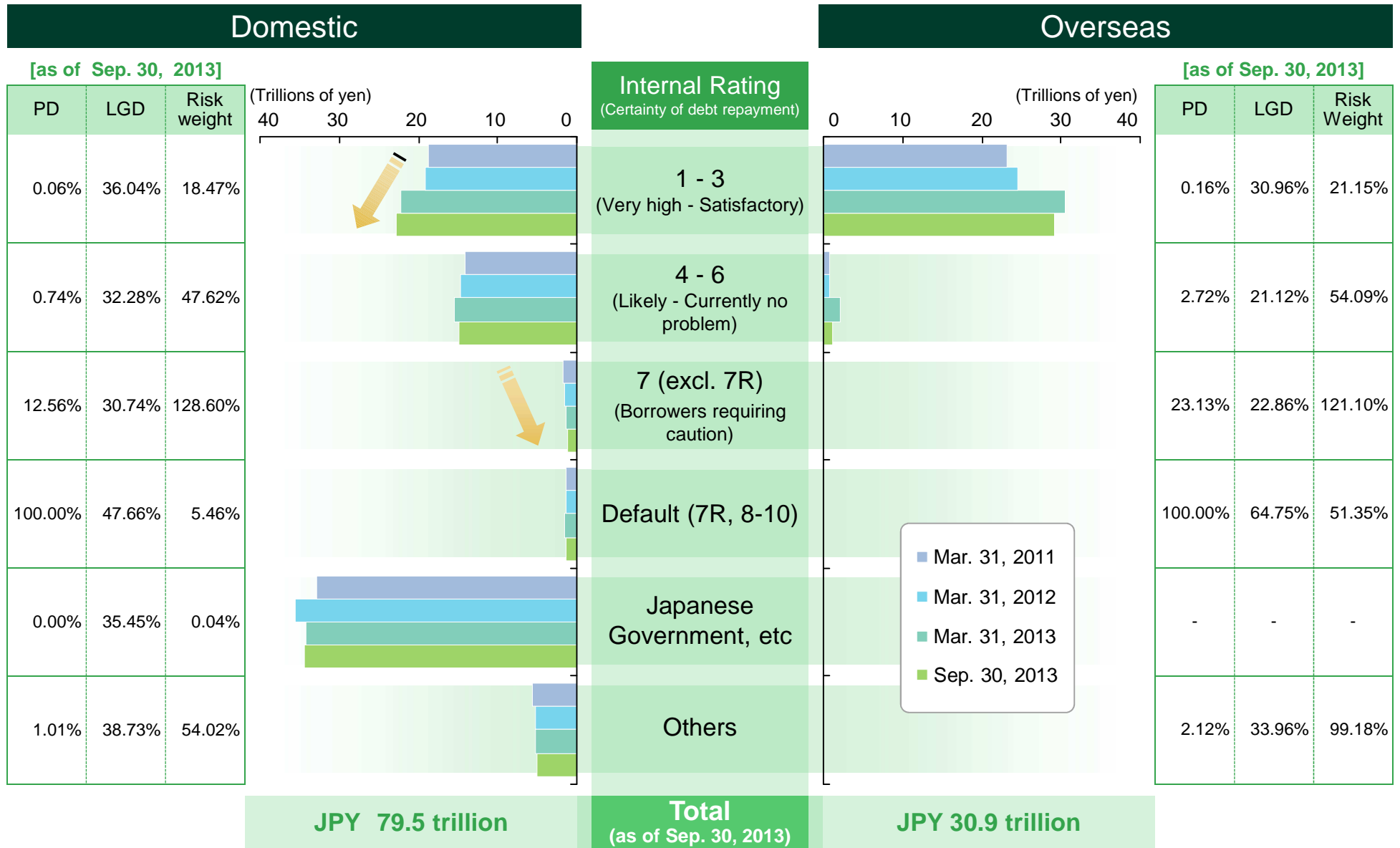




*1 SMBC non-consolidated basis. Balance sheet amount

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

*3 Total credit cost ratio = Total credit cost / Total claims

Corporate, sovereign and bank exposures





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,” “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 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 our earnings press releases, for a more detailed description of the risks and uncertainties that may affect our financial conditions and our operating results, and investors’ decisions.