

Overview of 1Q, FY3/2015 performance

July 30, 2014

Sumitomo Mitsui Financial Group, Inc.

Overview of 1Q, FY3/2015 performance

- SMFG made good progress toward full year net income target mainly since SMBC realized the same level of gains on equity index-linked investment trusts as last year and recorded a net reversal of total credit cost
- SMFG's net income, however, decreased by JPY 57.5 bn year-on-year mainly as a result of slow growth in investment trusts sales and a decrease in trading income, which was strong last year, both at SMBC and at securities subsidiaries
- 1Q, FY3/2015 consolidated net income was the second highest 1Q net income, next to 1Q, FY3/2014

Key financial figures

Net income SMFG consolidated		Banking profit^{*3} SMBC non-consolidated	
JPY 230.8 bn USD 2.3 bn ^{*1}	YOY change: JPY (57.5) bn 34% of full-year target	JPY 229.7 bn USD 2.3 bn ^{*1}	YOY change: JPY (12.7) bn 31% of full-year target
ROE^{*2} SMFG consolidated		Total credit cost Top: SMFG consolidated/ bottom: SMBC non-consolidated	
14.2%	Financial target of medium-term management plan: around 10%	(net reversal) JPY 25.2 bn	FY3/2015 forecast: JPY 120 bn
Overhead ratio SMFG consolidated		(net reversal) JPY 37.3 bn	FY3/2015 forecast: JPY 0
56.1%	Financial target of medium-term management plan: in the mid 50%		

Per share information (SMFG consolidated)

	Apr.-Jun. 2014 result	YOY change	FY3/2015 target		Jun. 30, 2014	Change from Mar. 31, 2014
Net income per share	JPY 168.82	JPY (42.74)	JPY 497.34	Net assets per share	JPY 5,487.74	+JPY 163.87

*1 Translated into USD at period-end exchange rate of USD 1 = JPY 101.35 *2 Annualized *3 Before provision for general reserve for possible loan losses

1Q, FY3/2015 financial results

Income statement

	(JPY bn)	Apr.-Jun. 2014 results	YOY change	1H, FY3/2015	FY3/2015 targets	
SMFG <consolidated>	Consolidated gross profit	USD 7.0 bn ¹	708.6	(76.7)		
	General and administrative expenses		(397.9)	(6.5)		
	Net business profit		310.6	(87.4)		
	Total credit cost		25.2	+17.1	(10)	(120)
	Gains (losses) on stocks		32.7	(23.4)		
	Ordinary profit		367.4	(91.9)	560	1,110
	Variance with SMBC non-consolidated		87.9	(57.3)	160	380
	Net income	USD 2.3 bn ¹	230.8	(57.5)	330	680
	Variance with SMBC non-consolidated		29.7	(43.8)	50	170

- Mainly due to a decrease in profit of SMBC and securities subsidiaries

Contribution of subsidiaries to SMFG's Net income

	(JPY bn)	Apr.-Jun. 2014	YOY change
SMBC Consumer Finance		16	+0
SMBC Nikko Securities		10	(17)
Sumitomo Mitsui Finance and Leasing		8	+1
Cedyna		8	+1
Sumitomo Mitsui Card		4	(0)
SMBC Guarantee		4	(1)
SMBC Friend Securities		2	(4)

- Mainly due to a decrease in trading income and income from investment trusts sales, etc., despite an increase in dividends from subsidiaries

	(JPY bn)	Apr.-Jun. 2014 results	YOY change	1H, FY3/2015	FY3/2015 targets	
SMBC <non-consolidated>	Gross banking profit	USD 4.2 bn ¹	421.6	(6.5)	760	1,540
	of which Net interest income		321.9	+28.5		
	Expenses*²		(191.9)	(6.2)	(390)	(790)
	Banking profit*³		229.7	(12.7)	370	750
	Total credit cost		37.3	+12.4	50	0
	Ordinary profit		279.5	(34.6)	400	730
	Net income	USD 2.0 bn ¹	201.1	(13.7)	280	510

Credit ratings (SMBC)

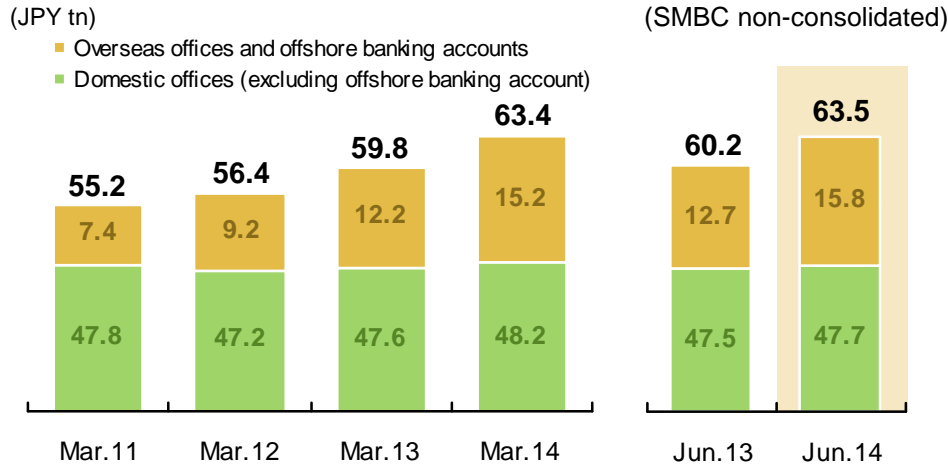
Moody's	Aa3 / P-1
S&P	A+ / A-1
Fitch	A- / F1
R&I	AA- / a-1+
JCR	AA / J-1+

*1 Translated into USD at period-end exchange rate of USD 1 = JPY 101.35 *2 Excluding non-recurring losses

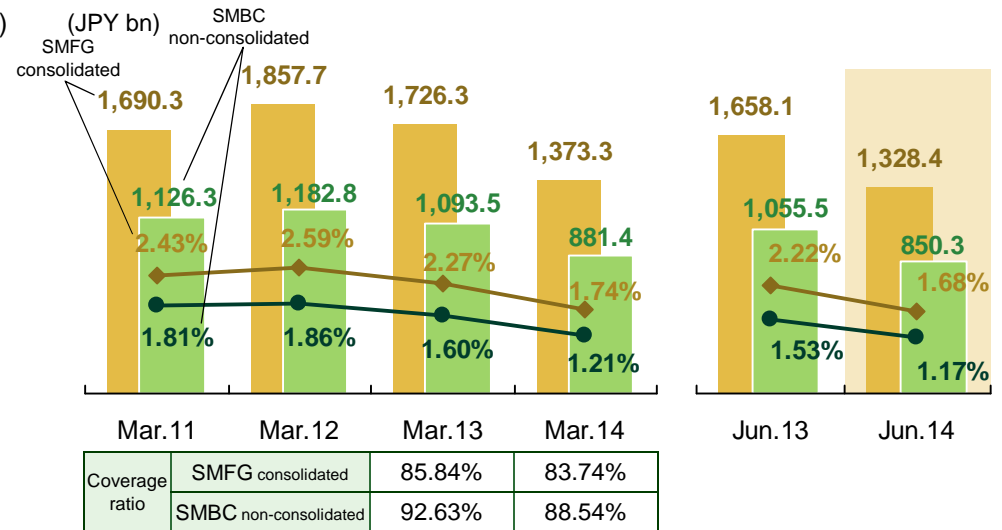
*3 Before provision for general reserve for possible loan losses

Trends in key figures

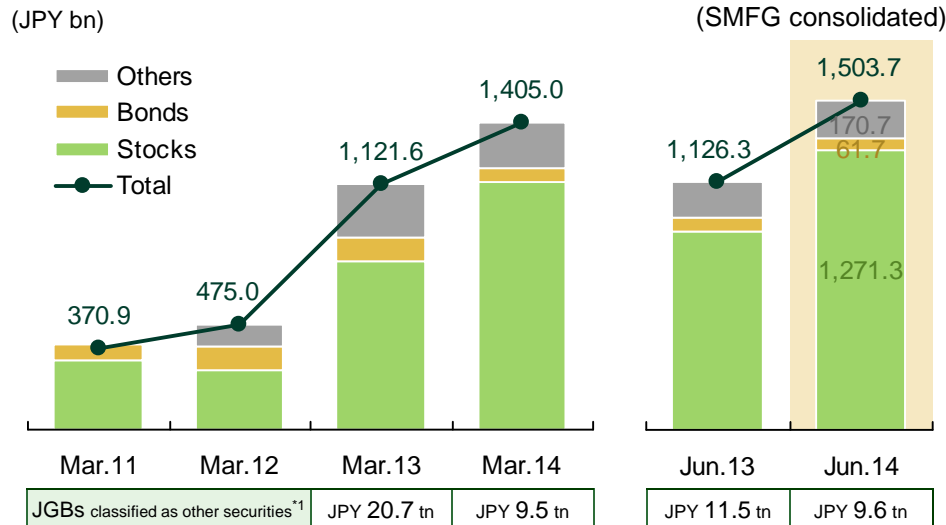
Loan balance



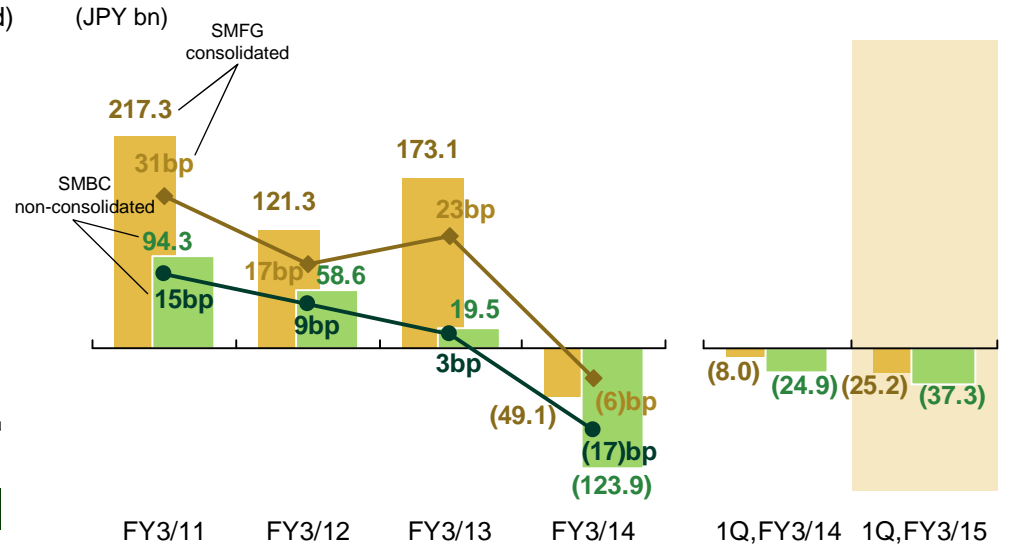
NPLs and NPL ratio*2



Unrealized gains (losses) on other securities



Total credit cost and Total credit cost ratio*3



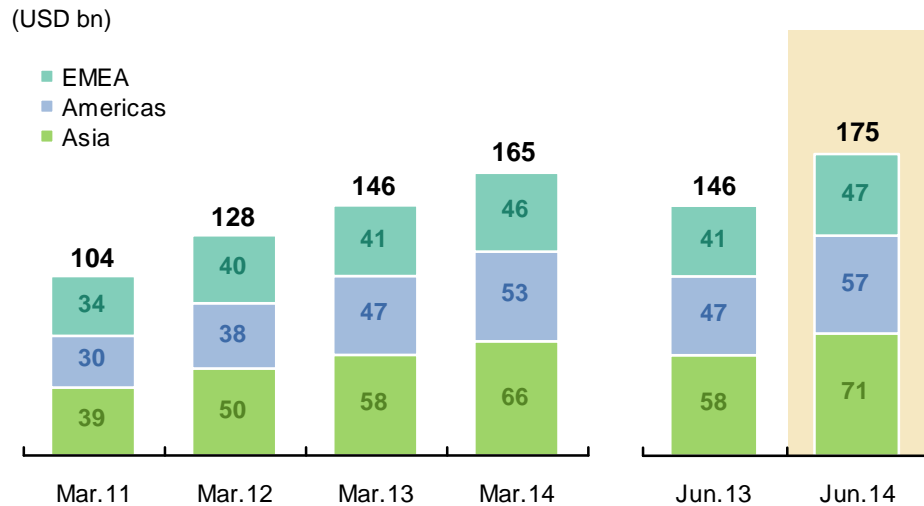
*1 SMBC non-consolidated basis. Balance sheet amount

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

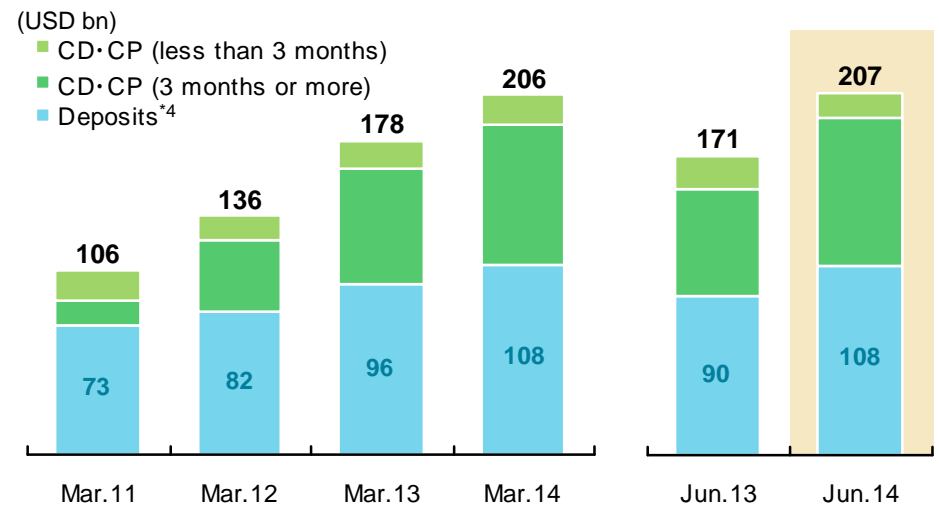
*3 Total credit cost ratio = Total credit cost / Total claims

International business

Overseas loan balance*1, 2

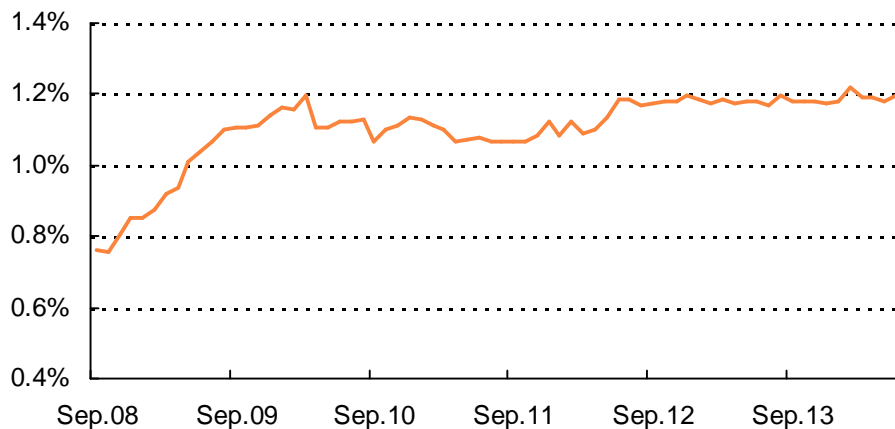


Overseas deposit balance*1, 2

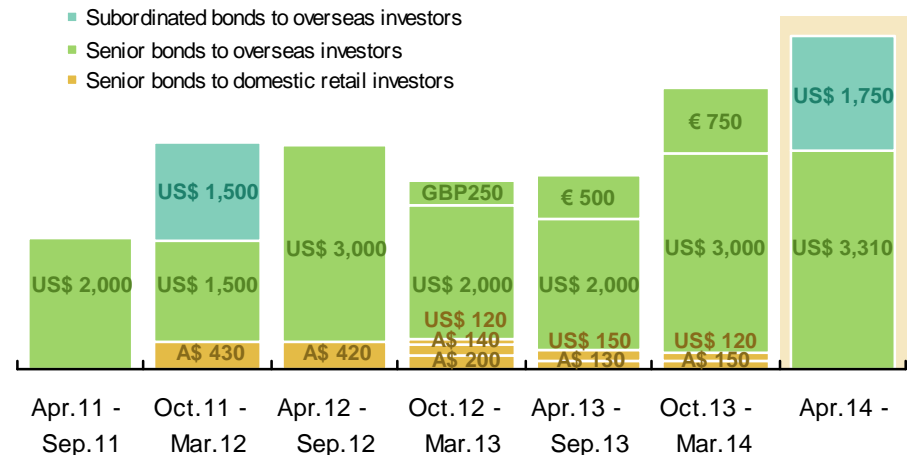


Foreign currency bonds outstanding (USD bn)	Senior		Subordinated	
	Mar. 13	Mar. 14	Mar. 13	Mar. 14
13.6	19.2	3.2	3.3	
13.9	19.6	3.2	5.1	

Overseas loan spread*1, 3

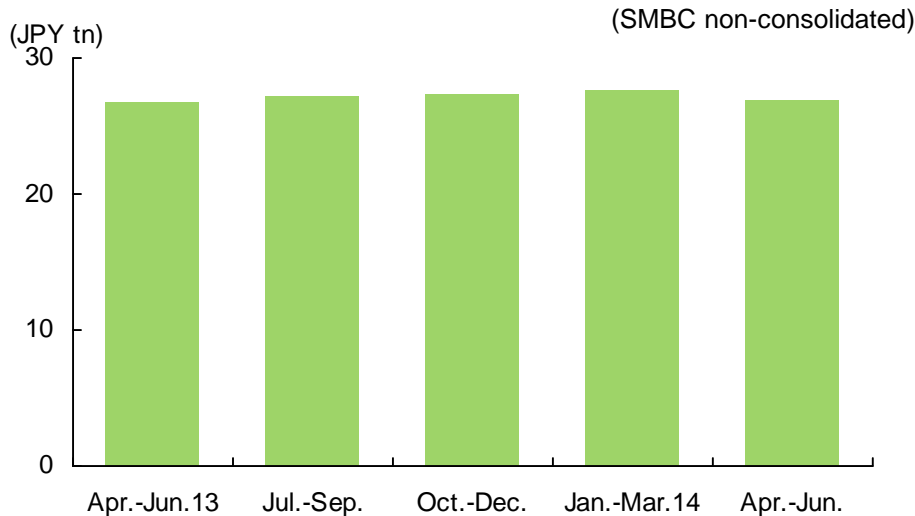


Issue amount of foreign-currency denominated bonds (mn)*5

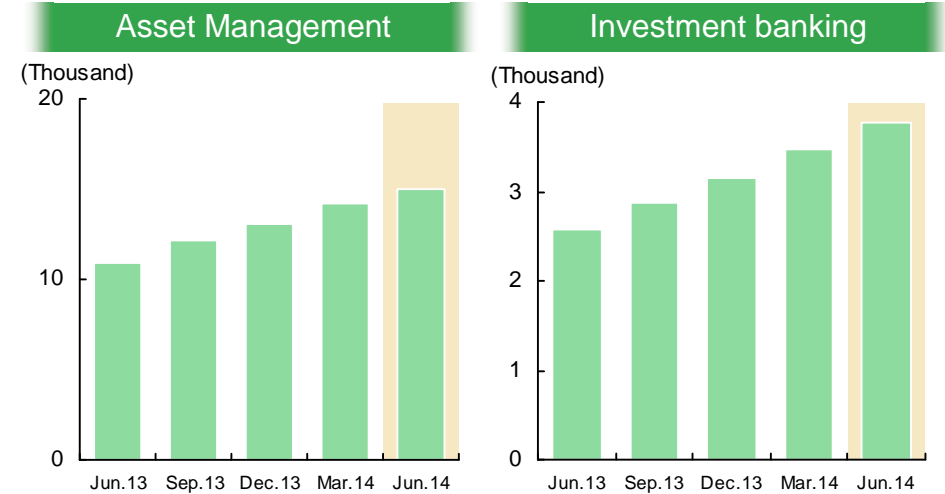


Corporate business

Loan balance of Wholesale Banking Unit*1, 2, 3

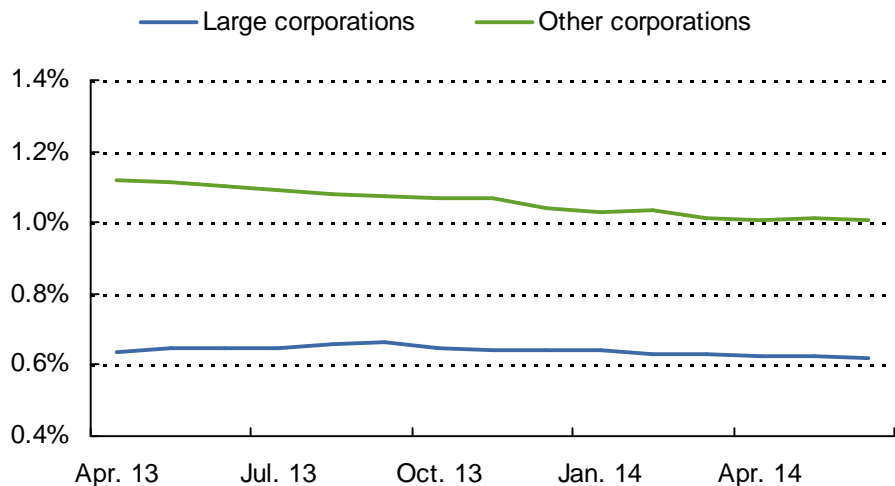


Bank-securities collaboration (accumulated no. of cases via referral / intermediary services from SMBC to SMBC Nikko)



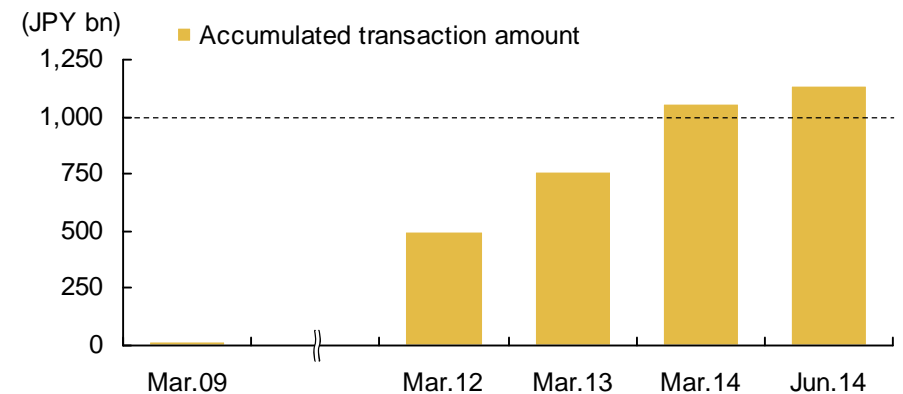
Domestic corporate loan spread*1, 2, 4

(SMBC non-consolidated)



Initiatives for assessment loans (SMBC)

- Commenced providing assessment loans in Oct. 2008. Accumulated transaction amount exceeded JPY 1 trillion in Mar. 2014, by enhancing product line-up

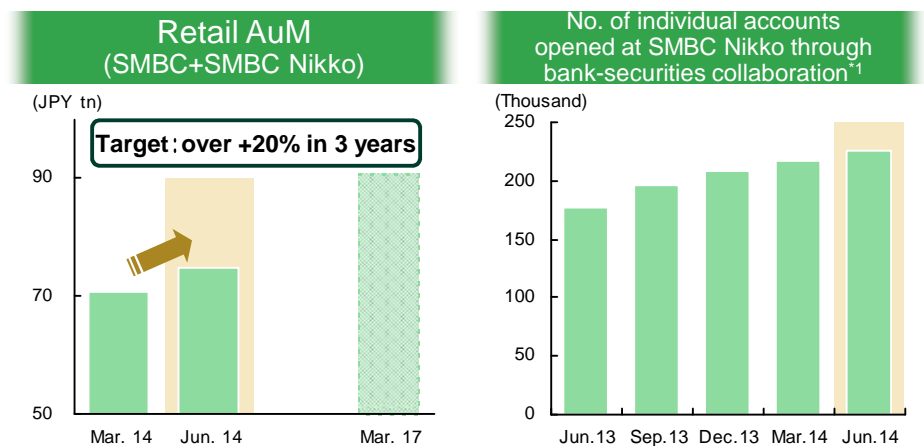


*1 We revised managerial accounting rules since Apr. 2014, following revision of domestic business structure. Figures for FY3/14 were recalculated based on the new rules
 *2 Managerial accounting basis. SMBC non-consolidated *3 Quarterly average *4 Monthly average

Consumer business : Bank-securities integration / SMBC Nikko Securities

Bank-securities collaboration

- Expanded bank-securities retail integration model in May 2014, and expanded the model to all offices in Jul. 2014



Financial results (SMBC Nikko Securities, consolidated)

(JPY bn)	FY3/2014	Apr.-Jun. 2014	YOY change
Net operating revenue	327.9	67.6	(35.6)
SG&A expenses	(227.8)	(53.7)	+7.6
Ordinary income	102.1	14.5	(27.7)
Net income	64.6	9.8	(16.9)

Topics (SMBC Nikko Securities)

- Plan to establish new branches in Aug. 2014, aiming to expand domestic network to 115 offices
 - Akashi Branch, Tennoji Branch, Namba Parks Branch
- Awarded at “The Contact Center World Awards 2014 APAC”
 - Gold prizes in three categories
 - Five prizes in total, the first Japanese company to be honored in five categories at the same time
- Awarded “Samurai Bond House of the Year” and “IPO of the Year” in DEALWATCH AWARDS 2013 by *Thomson Reuters*
- Received Special Prize in “New Public Equity Issues/ Uridashi” in Capital Eye awards “BEST DEALS OF 2013”

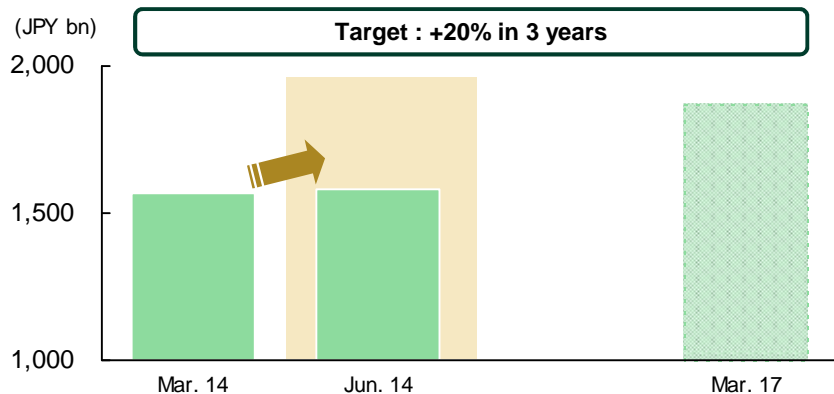
League tables (SMBC Nikko Securities, Apr. -Jun. 2014)

- Acted as one of the joint global coordinators of Mitsui Fudosan ‘s global equity offering

	Rank	Mkt share
Global equity & equity-related (book runner, underwriting amount)^{*2}	#3	23.1%
JPY denominated bonds (lead manager, underwriting amount)^{*3}	#4	15.5%
Financial advisor (M&A, transaction volume)^{*4}	#20	1.8%
Financial advisor (M&A, No. of deals)^{*4}	#9	1.2%

Consumer business : Consumer finance

Balance of unsecured card loans (SMBC + SMBC Consumer Finance)



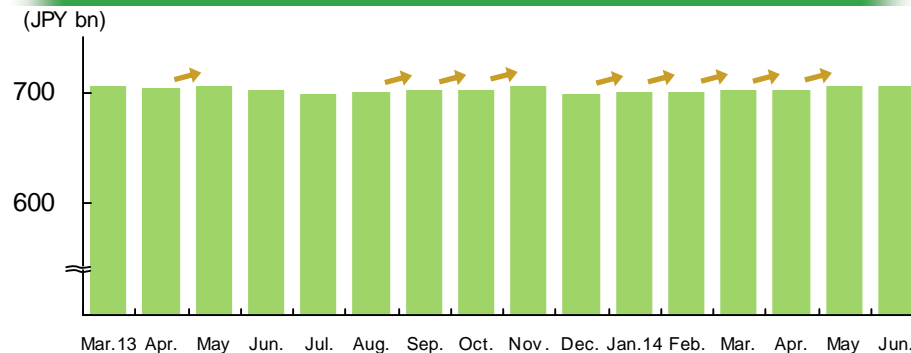
Financial results (SMBC Consumer Finance, consolidated)

(JPY bn)	FY3/2014	Apr.-Jun. 2014	YOY change
Operating income	194.8	55.4	+8.2
Losses on interest repayments within Expenses	(38.7)	-	-
Ordinary profit	26.5	17.9	+0.7
Net income	29.4	16.3	+0.1
Consumer loans outstanding	937.6	945.7	
Allowance on interest repayments	152.8	134.7	
Loan guarantee	752.6	781.4	
for regional financial institutions, etc.	274.3	288.7	

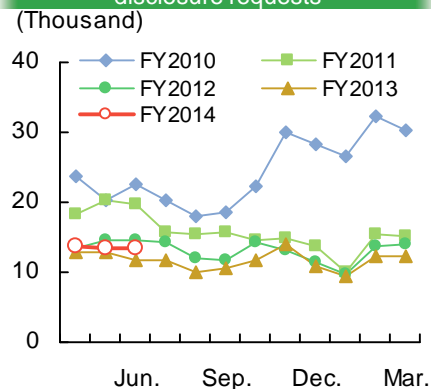
No. of companies with guarantee agreements: **188** (as of Jun. 2014)

Financing business (SMBC Consumer Finance)*1

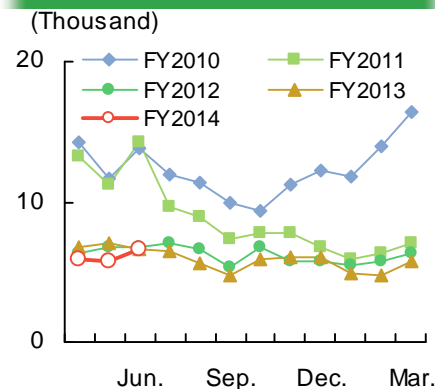
Consumer loans outstanding (non-consolidated)



No. of transaction-record disclosure requests



No. of interest refund claims



Overseas business (SMBC Consumer Finance)

(JPY bn)	Mar. 31, 2014	Jun. 30, 2014	Change from Mar. 31, 2014
Consumer loans outstanding *2	47.5	50.3	+2.8
of which Hong Kong	28.7	29.2	+0.5

*1 SMBC Consumer Finance non-consolidated basis

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

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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.