

Investors Meeting Presentation for 1H, FY3/2015 Performance

November 17th, 2014

Sumitomo Mitsui Financial Group, Inc.
Sumitomo Mitsui Banking Corporation

■ Agenda

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I. 1H, FY3/2015 performance and FY3/2015 targets

I. 1H, FY3/2015 performance and FY3/2015 targets

■ 1. 1H, FY3/2015 summary

- Reported strong net income of JPY 479.5 bn on a SMFG consolidated basis
 - Made a good start for the first year of our medium-term management plan
 - Increased annual dividend forecast by JPY 10 per share
- SMBC's net income reached JPY 408.2 bn mainly due to realized gains on equity index-linked investment trusts in the Treasury Unit and net reversal of Total credit cost
 - Increased annual dividend forecast by JPY 10 per share, taking into account the revision of SMFG's consolidated net income target for FY3/15 by JPY 20 bn to JPY 700 bn

(JPY bn)	1H, FY3/15 results	YOY change	Change from May target
Consolidated net income	479.5	(26.2)	+149.5
Consolidated ROE^{*1}	14.4%	(2.7)%	

	Sep. 30, 2014	Change from Mar. 31, 2014
Common Equity Tier1 Capital Ratio^{*2}	10.7%	+0.4%

■ Per share information (SMFG consolidated)

	1H, FY3/15 results	YOY change	FY3/15 Targets
Net income	JPY 350.73	JPY (19.73)	JPY 511.97
Dividend	JPY 60	+JPY 5	JPY 130

	Sep. 30, 2014	Change from Mar. 31, 2014
Net assets	JPY 5,805.99	+JPY 482.12

Revised to JPY 130 from May forecast of JPY 120

I. 1H, FY3/2015 performance and FY3/2015 targets

2. Update on financial targets

		FY3/14	1H, FY3/15	FY3/17 targets
Growth	Growth rate of Consolidated gross profit	-	+0.1%^{*1}	around +15% ^{*2}
Profitability	Consolidated ROE	13.8%	14.4%^{*1}	around 10%
	Consolidated net income RORA	1.4%	1.5%^{*1}	around 1%
	Consolidated overhead ratio	54.2%	55.5%	in the mid 50%
Soundness	Common Equity Tier 1 Capital Ratio ^{*3}	10.3%	10.7%	around 10%

^{*1} Annualized ^{*2} FY3/17 targeted consolidated gross profit increase in comparison with FY3/14 figure

^{*3} Basel III fully-loaded basis. Based on the definition as of March 31, 2019

I. 1H, FY3/2015 performance and FY3/2015 targets

3. 1H, FY3/2015 financial results

Income statement

		(JPY bn)	1H, FY3/15	YOY change	Change from May targets
SMFG consolidated	Consolidated gross profit	USD 13.2 bn ^{*1}	1,450.1	(59.9)	
	Variance ^{*2}		622.3	(65.9)	
	General and administrative expenses		(804.3)	(23.6)	
	Consolidated net business profit		645.9	(91.6)	
	Total credit cost		88.8	+49.2	+98.8
	Ordinary profit	USD 7.1 bn ^{*1}	780.5	(55.4)	+220.5
	Variance ^{*2}		188.0	(124.3)	+28.0
	Net income	USD 4.4 bn ^{*1}	479.5	(26.2)	+149.5
	Variance ^{*2}		71.3	(104.2)	+21.3
SMBC non-consolidated	Gross banking profit	USD 7.6 bn ^{*1}	827.8	+6.0	+67.8
	of which Net interest income		586.9	+16.0	
	Expenses ^{*3}		(386.9)	(18.3)	+3.1
	Banking profit ^{*4}	USD 4.0 bn ^{*1}	440.9	(12.3)	+70.9
	Total credit cost		124.2	+45.9	+74.2
	Gains (losses) on stocks		48.2	(28.3)	
	Other non-recurring gains (losses)		(20.8)	+63.7	
	Ordinary profit	USD 5.4 bn ^{*1}	592.5	+68.9	+192.5
	Net income	USD 3.7 bn ^{*1}	408.2	+78.0	+128.2

Contribution of subsidiaries to SMFG's Gross profit

(JPY bn)	1H, FY3/15	YOY change
SMBC Nikko Securities	146	(35)
SMBC Consumer Finance	106	+19
Sumitomo Mitsui Card	95	+3
Cedyna	83	(2)
Sumitomo Mitsui Finance and Leasing	66	(1)

Contribution of subsidiaries to SMFG's Net income

(JPY bn)	1H, FY3/15	YOY change
SMBC Consumer Finance	28	(3)
SMBC Nikko Securities	24	(17)
Sumitomo Mitsui Finance and Leasing	15	+0
Cedyna	15	+0
SMBC Guarantee	9	+2
Sumitomo Mitsui Card	8	(1)
SMBC Friend Securities	4	(3)

*1 Translated into USD at period-end exchange rate of USD 1 = JPY 109.45 *2 SMFG consolidated figures minus SMBC non-consolidated figures

*3 Excludes non-recurring losses *4 Before provision for general reserve for possible loan losses

I. 1H, FY3/2015 performance and FY3/2015 targets

4. Breakdown of SMFG's consolidated gross profit

(JPY bn)				
	1H, FY3/14	FY3/14	1H, FY3/15	YOY change
SMFG's consolidated gross profit*1	1,510.0	2,898.2	1,450.1	(59.9)
Net interest income	780.3	1,484.2	763.6	(16.6)
of which:				
SMBC	570.9	1,064.9	586.9	+16.0
SMBC Consumer Finance	61.0	124.0	73.0	+13.0
Trust fees	1.1	2.5	1.4	+0.3
Net fees and commissions	490.1	984.6	461.5	(28.6)
of which:				
SMBC	163.8	357.4	157.1	(6.7)
Sumitomo Mitsui Card	84.0	170.0	87.0	+3.0
SMBC Nikko Securities	104.0	189.0	77.0	(26.0)
Cedyna	59.0	119.0	58.0	(1.0)
Net trading income	120.2	211.9	84.4	(35.8)
of which:				
SMBC	25.5	36.8	5.1	(20.4)
SMBC Nikko Securities	75.0	134.0	66.0	(10.0)
Net other operating income	118.3	215.1	139.2	+20.9

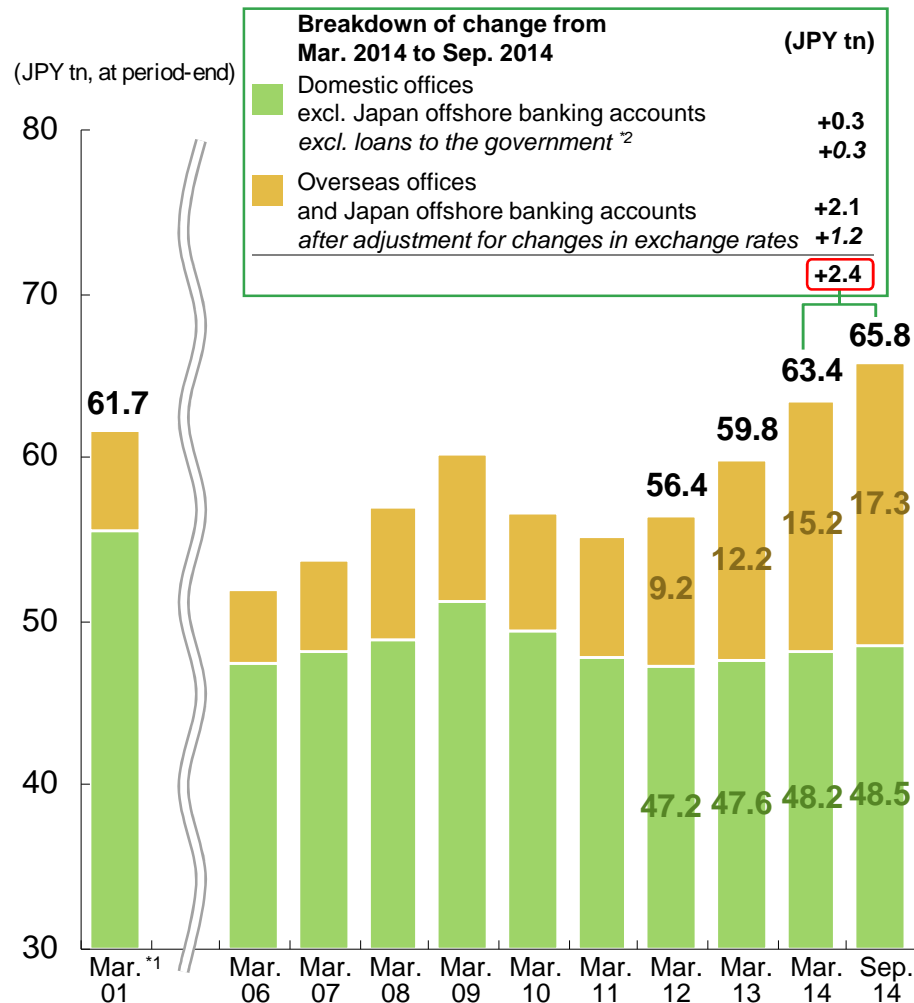
*1 In round numbers excl. SMBC

I. 1H, FY3/2015 performance and FY3/2015 targets

5. Loan balance

SMBC non-consolidated

Loan balance



Loan balance by domestic Marketing units, managerial accounting basis

(JPY tn, at period-end)	Sep. 2014	Change from Mar. 2014
Large corporations ^{*3}	13.6	+0.1
Mid-sized corporations & SMEs ^{*4}	16.3	+0.2
Individuals	14.6	(0.1) ^{*5}

Overseas loans, classified by region, ^{*6} managerial accounting basis

(JPY tn, at period-end)	Sep. 2014	Change from Mar. 2014	After adjustment for changes in exchange rates
Overseas total	19.3	+ 2.3	+ 1.3
to Japanese corporations	4.9	+ 0.5	+ 0.2
Asia	7.8	+ 1.0	+ 0.6
to Japanese corporations	1.9	+ 0.2	+ 0.1
Americas	6.5	+ 1.0	+ 0.7
to Japanese corporations	2.3	+ 0.3	+ 0.2
EMEA	5.0	+ 0.2	+ 0.1
to Japanese corporations	0.7	(0.0)	(0.0)

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

*3 Global Corporate Banking Division *4 Sum of Corporate Banking Division and Small and Medium Enterprises Banking Division

*5 After adding back the portion of housing loans securitized in 1H, FY3/15, of approx. JPY 90 bn

*6 Sum of SMBC, SMBC Europe and SMBC (China). Based on location of banking office

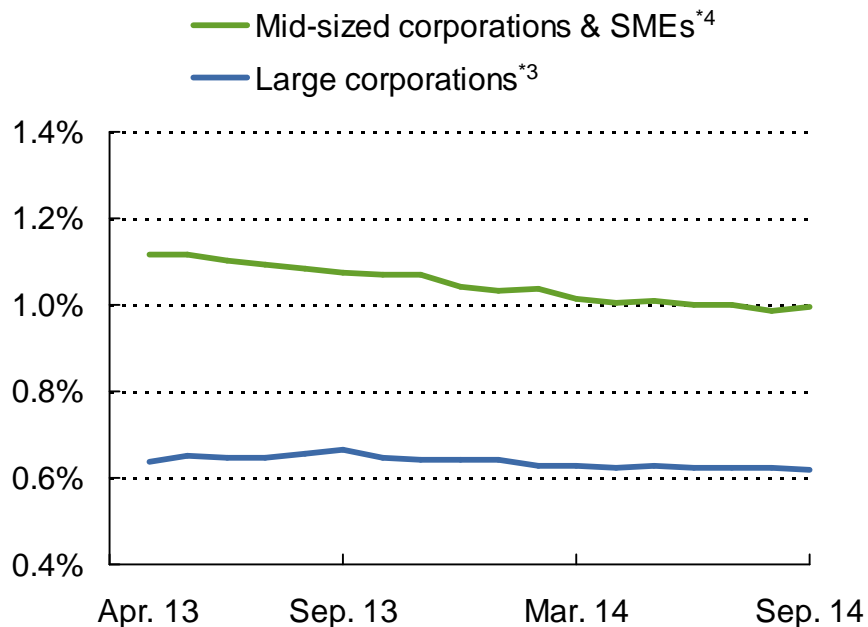
I. 1H, FY3/2015 performance and FY3/2015 targets

6. Average loan balance and spread

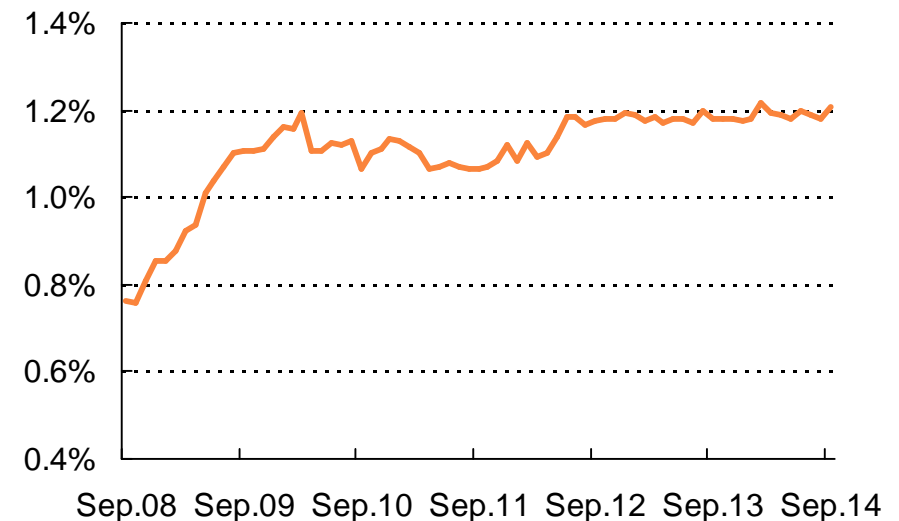
Average loan balance and spread ^{*1}

	(JPY tn, %)	Balance		Spread	
		1H, FY3/15	YOY change ^{*7}	1H, FY3/15	YOY change ^{*7}
Domestic loans ^{*2}		47.2	+0.2	0.93	(0.06)
of which					
Large corporations ^{*3}		13.2	+0.0	0.62	(0.03)
Mid-sized corporations & SMEs ^{*4}		15.7	+0.1	0.94	(0.08)
Individuals		14.7	(0.3)	1.39	(0.03)
IBU's interest earning assets ^{*5, 6} (USD bn, %)		212.4	+32.4	1.19	+0.01

Loan spread (domestic)^{*1, 2, 8}



Loan spread (overseas)^{*1, 5, 8}



I. 1H, FY3/2015 performance and FY3/2015 targets

7. Net fees and commissions

(JPY bn)	FY3/14	1H, FY3/15	YOY change
SMFG consolidated*1	984.6	461.5	(28.6)
of which:			
SMBC	357.4	157.1	(6.7)
Sumitomo Mitsui Card	170.0	87.0	+3.0
SMBC Nikko Securities	189.0	77.0	(26.0)
Cedyna	119.0	58.0	(1.0)
SMBC Consumer Finance	42.0	24.0	+5.0
SMBC Friend Securities	34.0	17.0	(3.0)

Reference: Gross banking profit of SMBC's Marketing units

(JPY bn)	FY3/14	1H, FY3/15	YOY Change*2
Loan syndication	38.8	17.8	+0.9
Structured finance	25.3	7.3	(6.1)
Asset finance*3	15.6	6.0	0.0
Sales of derivatives products	20.4	8.3	(1.6)
Income related to domestic corporate business	100.1	39.4	(6.8)
Investment trusts	44.9	18.1	(6.4)
Pension-type insurance	7.7	6.4	+3.7
Single premium type permanent life insurance	8.3	4.2	+0.9
Level premium insurance	8.4	3.3	(0.9)
Income related to domestic consumer business	69.3	32.0	(2.7)
of which:			
Money remittance, electronic banking	91.9	45.9	+0.2
Foreign exchange	53.3	25.5	(0.5)
Domestic Non-interest income	319.2	136.0	(12.6)
of which:			
IBU's loan related income*4	63.0	33.2	+1.9
IBU's Non-interest income*4	121.4	60.7	+0.5
Non-interest income	440.6	196.7	(12.1)
of which:			
Income on domestic loans	446.6	213.6	(11.7)
Income on domestic yen deposits	120.8	60.6	+0.5
IBU's interest related income*4	174.6	106.0	+12.0
Interest income	819.3	418.3	+0.6
Gross banking profit of SMBC's Marketing units*5	1,259.9	615.0	(11.5)

*1 In round numbers excl. SMBC *2 After adjustments of interest rates and exchange rates, etc. *3 Profit from real estate finance, securitization of monetary claims, etc.

*4 IBU: International Banking Unit

*5 Managerial accounting basis. Revised managerial accounting rules in Apr. 2014, following revision of domestic business structure.

Figures for FY3/14 are recalculated based on the new rules

I. 1H, FY3/2015 performance and FY3/2015 targets

8. Gains (losses) on bonds

SMBC non-consolidated

Gains (losses) on bonds

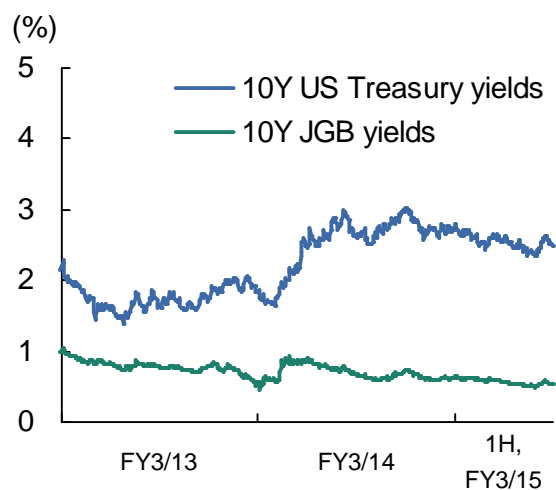
(JPY bn)	FY3/14	1H, FY3/15	YOY change
Gains (losses) on bonds	0.7	28.9	+22.6
Domestic operations	(4.9)	2.5	+1.8
International operations	5.6	26.4	+20.8

Gross banking profit of SMBC's Treasury Unit

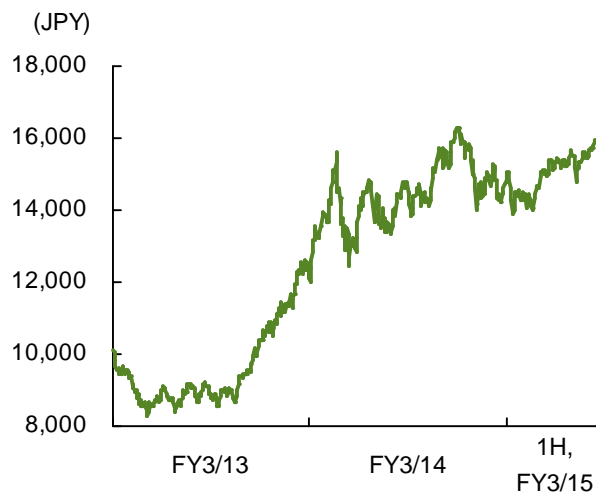
(JPY bn)	FY3/14	1H, FY3/15	YOY change
Gross banking profit of SMBC's Treasury Unit	325.5	211.0	(21.3)

Interest rate, stock price and exchange rate

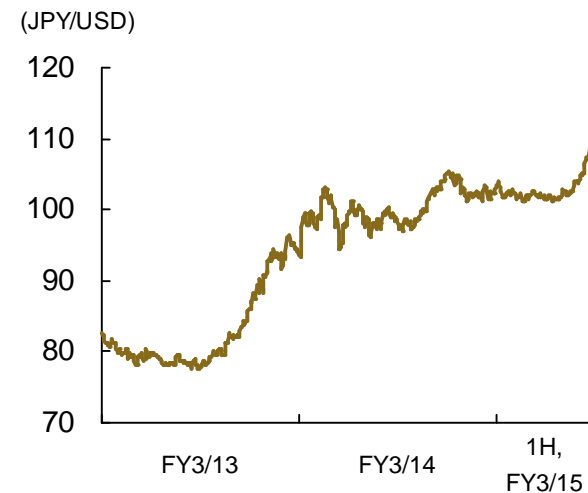
Interest rate of JGB and US Treasury



Nikkei Stock Average



Exchange rate JPY / USD



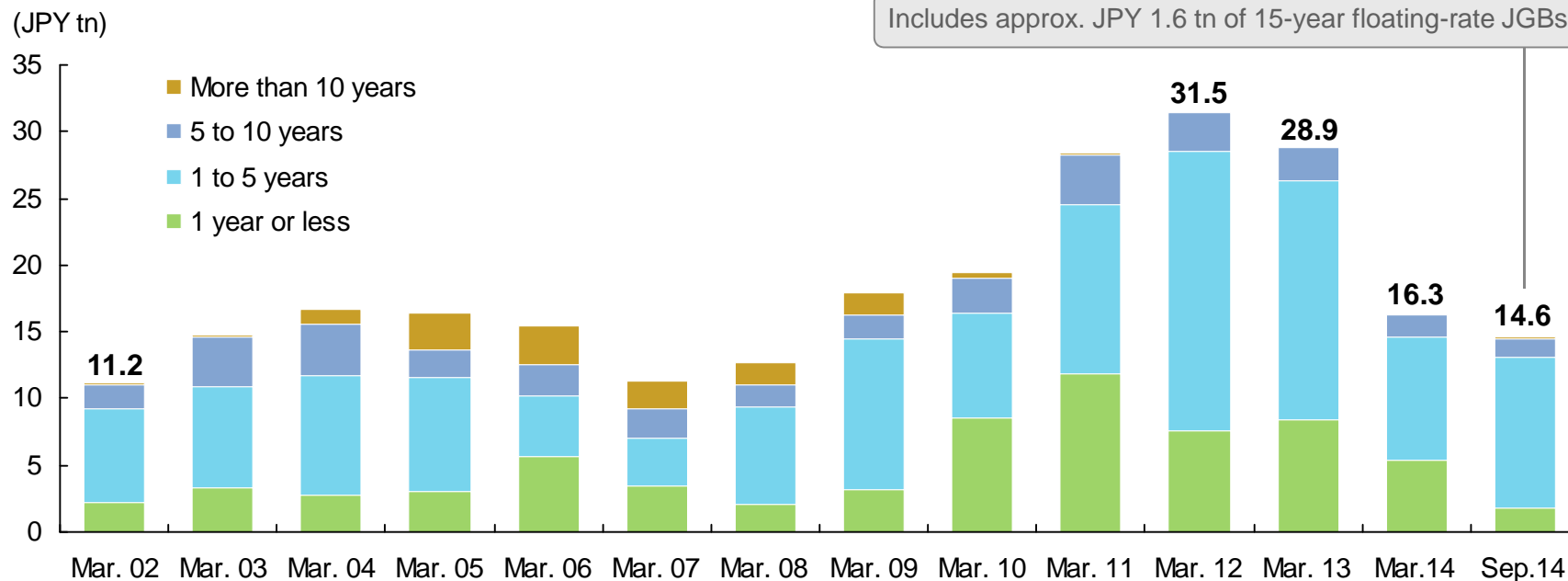
I. 1H, FY3/2015 performance and FY3/2015 targets

9. Bond portfolio

Yen bond portfolio

SMBC non-consolidated

(Total balance of Other securities with maturities and bonds classified as held-to-maturity – i.e. 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	1.8	1.1	1.6
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	95.3	60.0	48.4

^{*1} Excludes bonds classified as 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 only

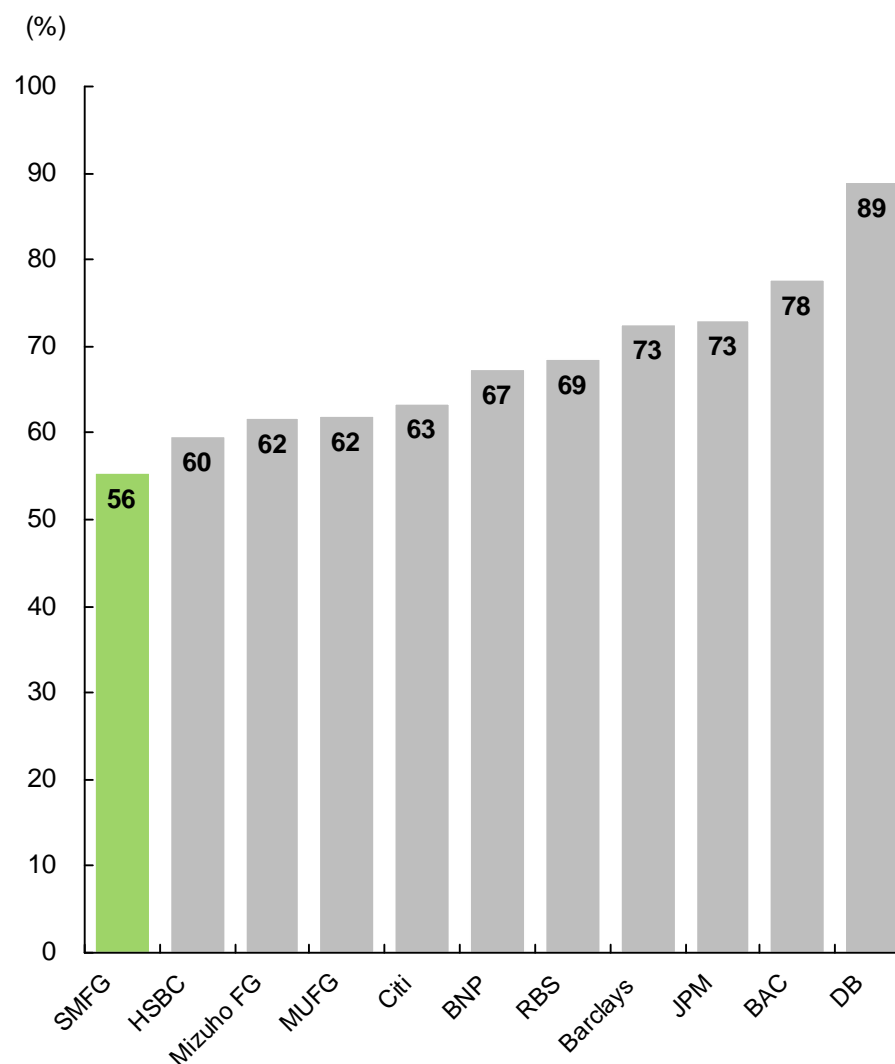
^{*2} 15-year floating-rate JGBs have been evaluated at their reasonably estimated price from Mar. 09

I. 1H, FY3/2015 performance and FY3/2015 targets

10. Expenses

Expenses, overhead ratio

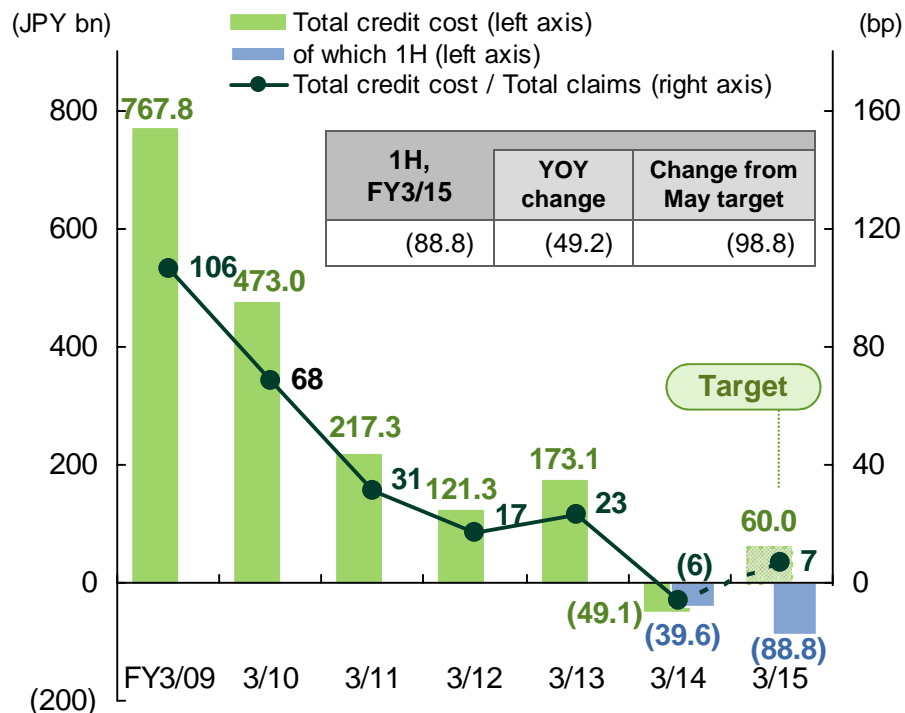
(JPY bn)		1H, FY3/15	YOY change
SMFG consolidated	Expenses	804.3	+23.6
	Overhead ratio	55.5%	+3.8%
SMBC non-consolidated ^{*1}	Expenses	386.9	+18.3
	Overhead ratio	46.7%	+1.8%

Overhead ratio comparison^{*2}

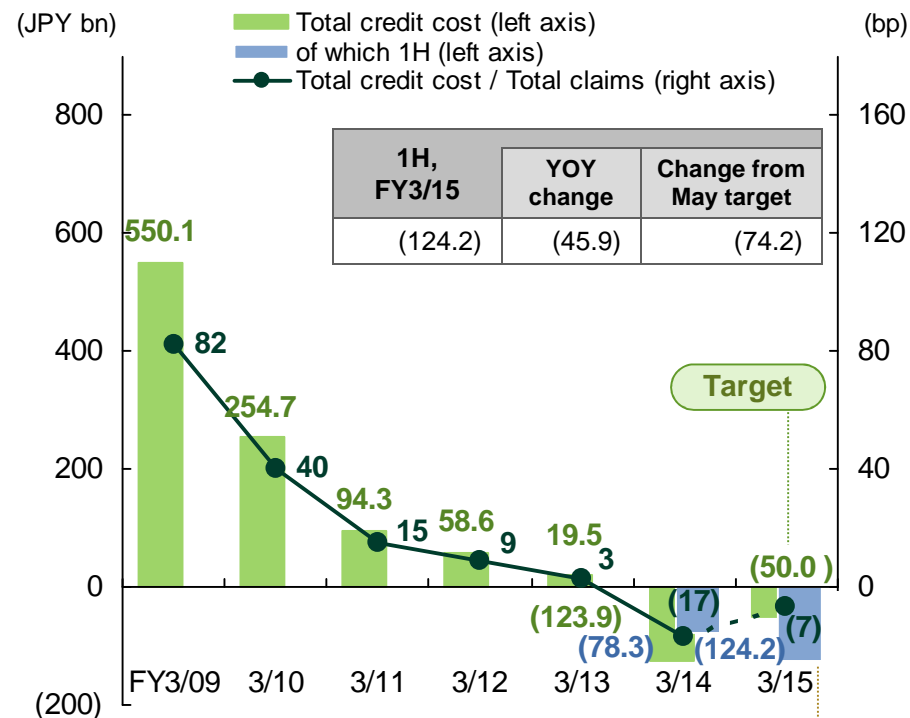
I. 1H, FY3/2015 performance and FY3/2015 targets

11. Credit costs

SMFG consolidated



SMBC non-consolidated



Variance between SMFG consolidated and SMBC non-consolidated*

(JPY bn)	1H, FY3/15	YOY Change
Variance with SMBC non-consolidated	35.4	(3.3)
SMBC Consumer Finance	29.0	+8.0
Cedyna	5.0	(3.0)
Kansai Urban Banking Corporation	2.0	(5.0)

- Recorded net reversal of Total credit cost due to
 - reversal of provisions made in previous years for large borrowers as a result of improvement of their internal ratings
 - decline in reserve ratio as a result of decreased defaults

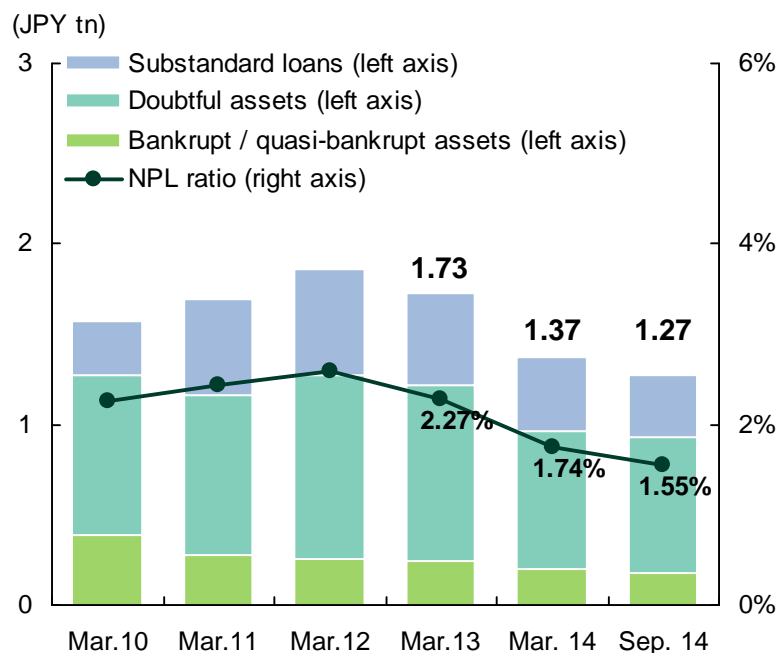
* In round numbers

I. 1H, FY3/2015 performance and FY3/2015 targets

12. Non-performing loan balance and ratio

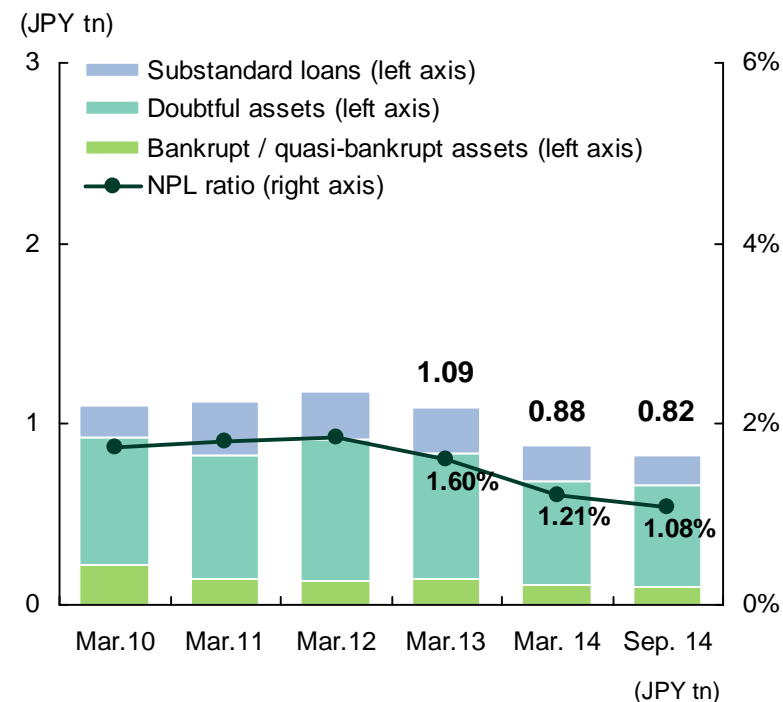
SMFG consolidated

	Mar. 14	Sep. 14
Coverage ratio	83.74%	83.31%



SMBC non-consolidated

	Mar. 14	Sep. 14
Coverage ratio	88.54%	87.57%



Claims on borrowers requiring caution*	3.7	3.1	2.8	1.9	1.6	1.4
Total claims	63	62	64	68	73	76

* Excludes claims to Substandard borrowers

I. 1H, FY3/2015 performance and FY3/2015 targets

13. Earnings targets for FY3/2015

(JPY bn)		FY3/14 results	1H, FY3/15 results	FY3/2015 targets	Change from May targets	YOY Change
SMFG consolidated	Ordinary Profit	USD 13.1 bn ^{*1} 1,432.3	780.5	USD 11.0 bn ^{*1} 1,200	+90	(232.3)
	Variance with SMBC non-consolidated	479.8	188.0	400	+20	(79.8)
	Net income	USD 7.6 bn ^{*1} 835.4	479.5	USD 6.4 bn ^{*1} 700	+20	(135.4)
	Variance with SMBC non-consolidated	230.1	71.3	170	± 0	(60.1)
SMBC non-consolidated	Gross banking profit	USD 14.2 bn ^{*1} 1,558.1	827.8	USD 14.1 bn ^{*1} 1,540	± 0	(18.1)
	Expenses ^{*2}	(745.7)	(386.9)	(790)	± 0	(44.3)
	Banking profit ^{*3}	USD 7.4 bn ^{*1} 812.4	440.9	USD 6.9 bn ^{*1} 750	± 0	(62.4)
	Total credit cost	123.9	124.2	50	+50	(73.9)
	Gains (losses) on stocks	106.4	48.2			
	Ordinary profit	USD 8.7 bn ^{*1} 952.5	592.5	USD 7.3 bn ^{*1} 800	+70	(152.5)
	Net income	USD 5.5 bn ^{*1} 605.3	408.2	USD 4.8 bn ^{*1} 530	+20	(75.3)

Assumption of earnings targets^{*4}

		May 2014 targets	Nov. 2014 targets
3M TIBOR		0.22%	0.21%
Federal funds target rate		0.00~0.25%	0.00~0.25%
Exchange rate	JPY/USD	100.00	100.00
	JPY/EUR	135.00	135.00

^{*1} Translated into USD at period-end exchange rate of USD 1 = JPY 109.45 ^{*2} Excludes non-recurring losses ^{*3} Before provision for general reserve for possible loan losses
^{*4} Nominal GDP growth rate: FY3/2014 result was +1.9%; FY3/2015 forecast estimated by Japan Research Institute was +1.7% as of May, 2014 and +2.3% as of Nov., 2014
 Nikkei stock average: JPY14,827.83 as of Mar. 31, 2014 and JPY16,173.52 as of Sep. 30, 2014

II. Capital policy

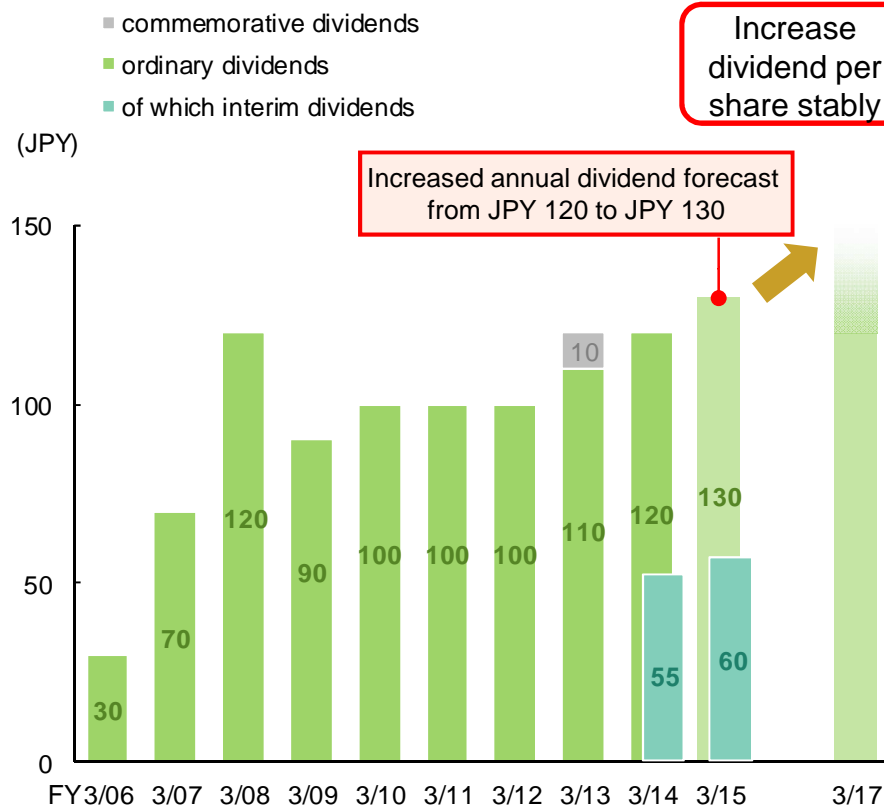
II. Capital policy

■ 1. Capital policy (1)

- Increase shareholder value by achieving higher growth and profitability, while maintaining financial soundness, and at the same time, strengthen shareholder return
 - Secure ROE of around 10%
 - Aim to increase dividend per share stably
- Secure at least a Common Equity Tier 1 capital ratio of around 10%, and in addition, a capital buffer which we can use flexibly
 - Secure capacity for growth investments, and reserves for downside risks depending on economic conditions
 - Paying attention to international financial regulations

II. Capital policy

1. Capital policy (2)

Return to shareholders^{*1,2}

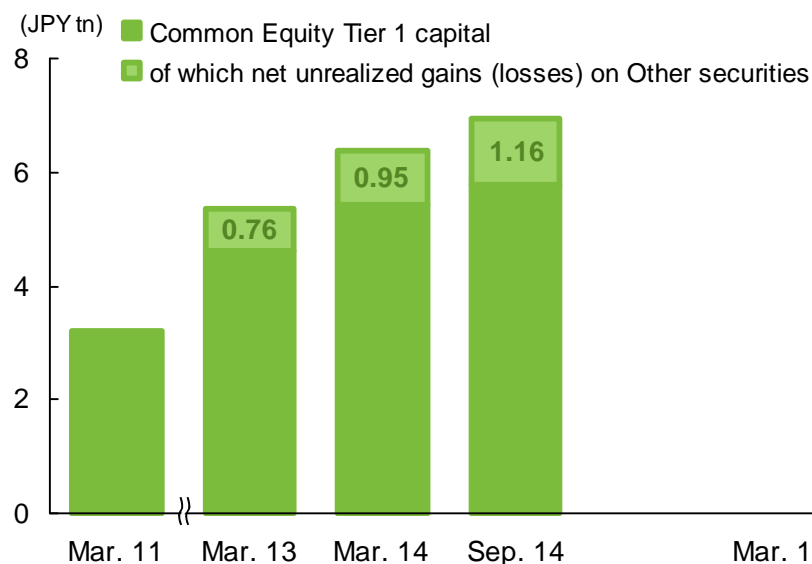
Payout ratio ^{*3}	3.4%	12.5%	20.5%	-	46.8%	30.0%	26.8%	21.3%	20.3%	26.2%
ROE ^{*4}	22.8%	13.8%	15.8%	-	7.5%	9.9%	10.4%	14.8%	13.8%	Secure around 10%

Common Equity Tier 1 capital ratio

(fully-loaded^{*5}, pro forma)

	Mar. 11	Mar. 13	Mar. 14	Sep. 14
CET 1 capital ratio [excluding net unrealized gains]	above 6%	8.6%	10.3% [8.7%]	10.7% [8.8%]
Risk-weighted assets	-	JPY 62.1 tn	JPY 61.3 tn	JPY 64.4 tn

Secure around 10%



^{*1} SMFG implemented a 100 for 1 stock split of common stock on Jan. 4, 2009. Figures shown above reflect the stock split, assuming that it had been implemented at the beginning of FY3/06 ^{*2} Common stock only ^{*3} Consolidated payout ratio ^{*4} On a stockholders' equity basis ^{*5} Based on the Mar. 31, 2019 definition

II. Capital policy

Ref: Capital and risk-weighted assets, SMFG consolidated

Capital ratio (transitional basis)

(JPY bn)	Mar. 31, 2014	Sep. 30, 2014 <i>preliminary</i>
Common Equity Tier 1 capital (CET1)	6,550.8	6,989.4
of which:		
Total stockholders' equity related to common stock	6,312.3	6,744.1
Accumulated other comprehensive income* ¹	175.6	222.4
Regulatory adjustments related to CET1* ¹	(193.8)	(214.2)
Tier 1 capital	7,514.3	7,957.3
of which:		
Eligible Tier 1 capital instruments (grandfathered)* ³	1,212.1	1,227.3
Regulatory adjustments* ^{1,2}	(415.4)	(429.9)
Tier 2 capital	2,047.1	2,385.6
of which:		
Tier 2 capital instruments	-	318.9
Eligible Tier 2 capital instruments (grandfathered)* ³	1,627.4	1,544.2
Unrealized gains on other securities after 55% discount and land revaluation excess after 55% discount* ²	506.6	628.4
Regulatory adjustments* ^{1,2}	(182.1)	(198.5)
Total capital	9,561.4	10,343.0
Risk-weighted assets	61,623.3	64,713.5
Common Equity Tier 1 capital ratio	10.63%	10.80%
Tier 1 capital ratio	12.19%	12.29%
Total capital ratio	15.51%	15.98%

Common Equity Tier 1 capital ratio
(fully-loaded*⁴, pro forma)

(JPY bn)	Mar. 31, 2014	Sep. 30, 2014
Variance with CET1 on a transitional basis* ⁵	(177.6)	(52.9)
of which:		
Accumulated other comprehensive income	702.4	889.7
of which:		
Net unrealized gains on other securities	759.6	930.5
of which:		
Minority interests (subject to be phased-out)	(104.8)	(85.7)
Regulatory adjustments related to CET1	(775.1)	(856.9)
Common Equity Tier 1 capital	6,373.2	6,936.5
Risk-weighted assets	61,339.2	64,432.1
Common Equity Tier 1 capital ratio	10.3%	10.7%

Preferred securities which become callable in FY3/15

Issuer / Series	Issue date	Amount outstanding	Dividend rate* ⁶	First call date* ⁷	Step-up
SMFG Preferred Capital JPY3 Limited					
Series C	Sep. 2009	JPY 79.5 bn	3.98%	Jan. 2015	None
Series D	Oct. 2009	JPY 45.0 bn	3.94%	Jan. 2015	None

Leverage ratio (as of Sep. 30, 2014)

- Around 4.4% (transitional basis, pro forma)

*1~3 Subject to transitional arrangements. Regulatory adjustments of Tier1 and Tier2 include items that are either phased-in or phased-out as described in *1 and *2 below

*1 20% of the original amounts are included *2 20% phase-out is reflected in the figures *3 Cap is 80% *4 Based on the Mar. 31, 2019 definition

*5 Each figure represents 80% of the original amounts that are not included due to phase-in or included due to phase-out in the calculation of CET1 on a transitional basis

*6 Until the first call date. Floating rate thereafter *7 Callable at any dividend payment date on and after the first call date, subject to prior confirmation of the FSA

III. Progress of the business strategy

III. Progress of the business strategy

1. Vision for the next decade and three-year management goals

Vision for the next decade

We will become a global financial group that, by earning the highest trust of our customers, leads the growth of Japan and the Asian region

We will become a truly Asia-centric institution

Strengthening our business in Asia is the key strategy to become a leading financial group in Asia

We will develop the best-in-class earnings base in Japan

We aim to proactively contribute to the revitalization of the Japanese economy and capture a high market share by implementing specific strategies for enhancing our capability to meet our clients' needs

We will realize true globalization and continue to evolve our business model

We will expand our global franchise and implement measures to realize the globalization of our corporate infrastructure that supports our growth. At the same time, we will continue to develop our business model by anticipating changes in our business environment, both domestic and international

Three-year management goals

- ① Develop and evolve client-centric business models for main domestic and international businesses
- ② Build a platform for realizing Asia-centric operations and capture growth opportunities
- ③ Realize sustainable growth of top-line profit while maintaining soundness and profitability
- ④ Upgrade corporate infrastructure to support next stage of growth

III. Progress of the business strategy

2. Profit growth targets for FY3/2015-FY3/2017

3 year estimation of SMFG's profit growth

(JPY bn)

	FY3/14 results	FY3/17 targets	three-year growth amount
Consolidated gross profit	2,898.2	3,340	+441.8
Net income	around 600 ^{*1}	around 800	around +200

Assumption of macroeconomic indicators

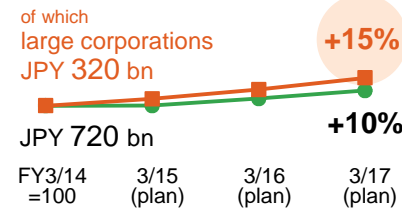
	FY3/15	FY3/16	FY3/17
Nominal GDP growth rate	+2.0%	+1.6%	+1.7%
Uncollateralized overnight call rate	0.10%	0.10%	0.20%
Exchange rate (JPY/USD)	JPY 100	JPY 100	JPY 100

Consolidated gross profit*2

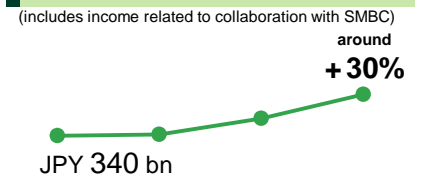
- Aim to increase consolidated gross profit by 15% in 3 years

Organic growth

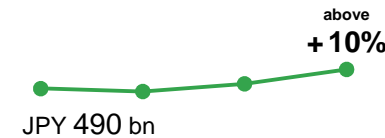
Wholesale Banking Unit



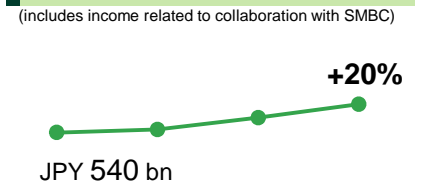
SMBC Nikko Securities



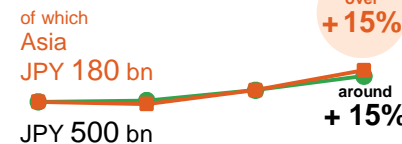
Retail Banking Unit



Consumer finance / Credit card



International Banking Unit



Treasury Unit



+










Inorganic growth

*1 After adjustments for normalization of credit costs, gains on equity, etc.

*2 FY3/17 targeted consolidated gross profit in comparison with FY3/14 figure. After adjustments for changes in interest rates and exchange rates, etc.

III. Progress of the business strategy

3. Performance by business unit*1

(JPY bn)				1H, FY3/14	FY3/14	1H, FY3/15	YOY change*2	Gross profit performance vs. targets
	Wholesale Banking Unit	Gross profit		347.8	717.6	332.8	(16.5)	
		Expenses		(138.0)	(285.1)	(140.8)	(0.8)	
		Net business profit		209.8	432.5	192.0	(17.3)	
	Retail Banking Unit	Gross profit		235.4	480.0	223.3	(12.2)	
		Expenses		(175.9)	(354.1)	(178.0)	(2.7)	
		Net business profit		59.5	125.9	45.3	(14.9)	
	International Banking Unit	Gross profit		232.9	495.9	282.7	+23.3	
		Expenses		(88.2)	(183.1)	(106.1)	(11.9)	
		Net business profit		144.7	312.8	176.6	+11.4	
	of which Marketing units	Gross profit		816.1	1,693.5	838.8	(5.4)	
		Expenses		(402.1)	(822.3)	(424.9)	(15.4)	
		Net business profit		414.0	871.2	413.9	(20.8)	
	of which Treasury Unit	Gross profit		236.9	339.2	221.2	(15.7)	
		Expenses		(12.5)	(25.9)	(14.9)	(1.7)	
		Net business profit		224.4	313.3	206.3	(17.4)	
	of which Sumitomo Mitsui Finance and Leasing	of which Gross profit		65.6	125.9	65.5	(0.1)	
		of which Expenses		(26.4)	(54.8)	(27.4)	(1.0)	
		Net business profit		40.2	73.0	39.1	(1.1)	
	of which SMBC Nikko Securities	Gross profit		185.7	339.6	153.0	(32.0)	
		Expenses		(120.6)	(235.9)	(115.3)	+5.1	
		Net business profit		65.1	103.7	37.7	(26.9)	
	of which Consumer finance / Credit card*3	Gross profit		265.9	539.9	283.8	+4.3	
		Expenses		(164.7)	(338.3)	(180.4)	(7.2)	
		Net business profit		101.2	201.6	103.4	(2.9)	
	Total (SMFG consolidated)	of which Gross profit		1,510.0	2,898.2	1,450.1	(59.9)	
		of which Expenses		(780.7)	(1,569.9)	(804.3)	(23.6)	
		Net business profit*4		737.4	1,338.5	645.9	(91.6)	

*1 Managerial accounting basis. *2 After adjustments for changes in interest rates and exchange rates, etc.

*3 Sum of Sumitomo Mitsui Card, Cedyne, and SMBC Consumer Finance

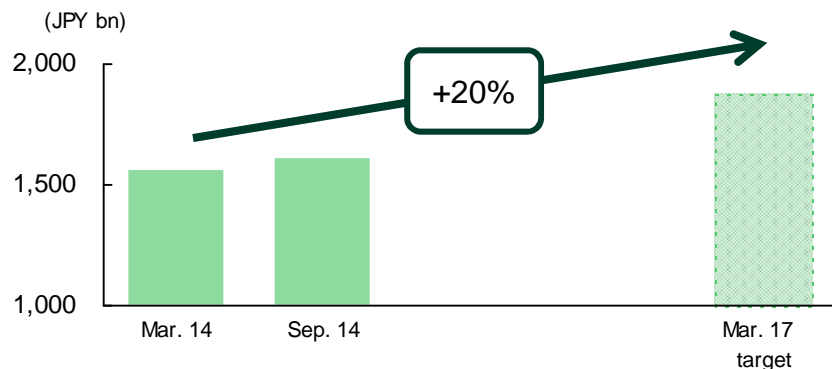
*4 Consolidated net business profit = Consolidated gross profit - General and administrative expenses + Equity in earnings (losses) of affiliates.

SMFG changed the definition of "Consolidated net business profit" from FY3/15. The figures for FY3/14 were recalculated based on the new rules

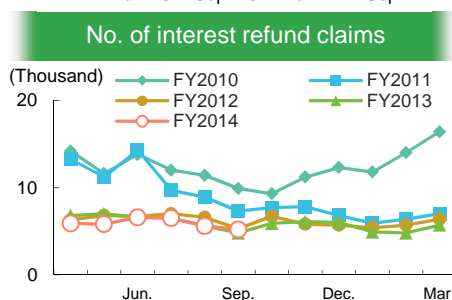
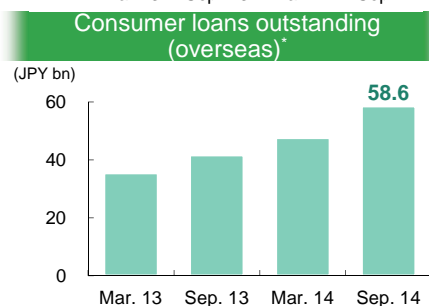
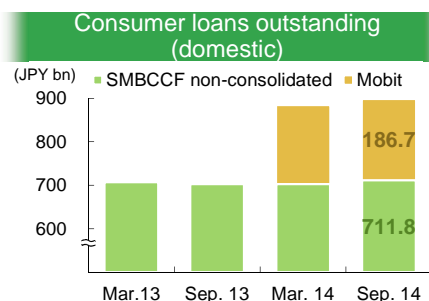
III. Progress of the business strategy

4. Consumer finance / Credit card businesses

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



SMBC Consumer Finance: Financing / Loan guarantee / Overseas businesses



SMBC Consumer Finance: Financial results (consolidated)

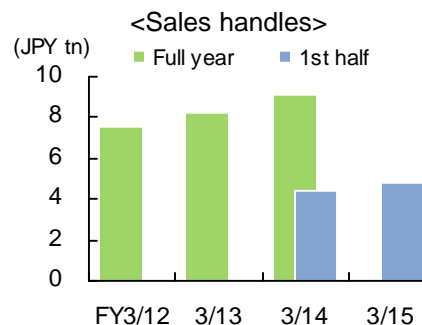
(JPY bn)	1H, FY3/14	FY3/14	1H, FY3/15	YOY change
Operating income	95.5	194.8	112.2	+16.7
Losses on interest repayments within Expenses	-	(38.7)	-	-
Ordinary profit	32.5	26.5	29.8	(2.7)
Net income	30.7	29.4	27.5	(3.2)

Consumer loans outstanding	744.4	937.6	962.3
Allowance on interest repayments	154.3	152.8	117.1
Loan guarantee	702.2	752.6	826.4
for regional financial institutions, etc.	252.7	274.3	314.5

No. of companies with guarantee agreements: 189 (as of Sep. 2014)

Credit card business

Sumitomo Mitsui Card



Cedyna

- Issuance of a new credit card integrated with SMBC's cash card
- Started issuing "SMBC JCB Card"
- Business integration with Sakura Card
- Moving forward with business integration with full merger planned in Apr. 2016

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

III. Progress of the business strategy

5. Sumitomo Mitsui Finance and Leasing

Expanding global network / Initiatives for growth industry

- Established New York Branch and began operations
- Expanding supplier business through increasing deals with global manufacturers and supporting sales finance of Japanese manufacturers
- Established a joint venture for used medical equipment sales

Aircraft business

Hosted an aircraft finance seminar

- Held a seminar for Japanese investors
[Co-sponsors]
SMBC Aviation Capital, SMBC,
Sumitomo Corporation, SMFL



Signed contracts to purchase Airbus and Boeing aircraft

- Signed contracts with Airbus SAS and Boeing to purchase 115 aircraft and 80 aircraft respectively
- Planned delivery of Airbus aircraft between 2016 and 2022 and Boeing aircraft between 2018 and 2022



SMBC Aviation Capital

FY3/2014 results

(USD mn)	1H, FY3/15	FY3/14
Total revenue*1	439	852
Net income	87	192
Aircraft assets	9,753	8,822
Net assets	1,375	1,290

Ranking by number of owned and managed aircraft*2

Aircraft leasing company	Nationality	No. of aircraft
1 GECAS	U.S.	1,692
2 ILFC	U.S.	1,009
3 SMBC AC	Ireland	344
4 BBAM	U.S.	330
5 AerCap	Netherlands	311

*1 Leasing revenue + gains (losses) on sales of aircraft

*2 As of Dec. 31, 2013 (Source: Ascend "Airline Business")

III. Progress of the business strategy

6. Progress of the business centered on SMBC

- Made a good start for the first year of our medium-term management plan
- Implemented initiatives for our medium- to long-term growth both domestically and internationally

Wholesale business

- Creating a unique G-CIB model, and progressing with bank-securities collaboration and seamless operation of domestic / overseas offices
- Strengthening our domestic lending through offering higher quality solutions; slowing the decline in loan spread
- Leveraging our unique strengths in growth sectors such as Agriculture, Healthcare, Energy Sectors etc., aim to realize a SMBC/SMFG that is strong in growth areas

Retail business

- Expanding asset management client base and retail AuM through expansion of bank-securities integration model to all offices
- Enhancing combined operations in middle market and consumer banking through the “Area” system, strengthening inheritance and succession advisory services
- Realizing strength in mass-affluent / mass segment business through enhancing marketing channels and improving level of services; Implementing plans to raise SMBC’s brand image, particularly for the young generation

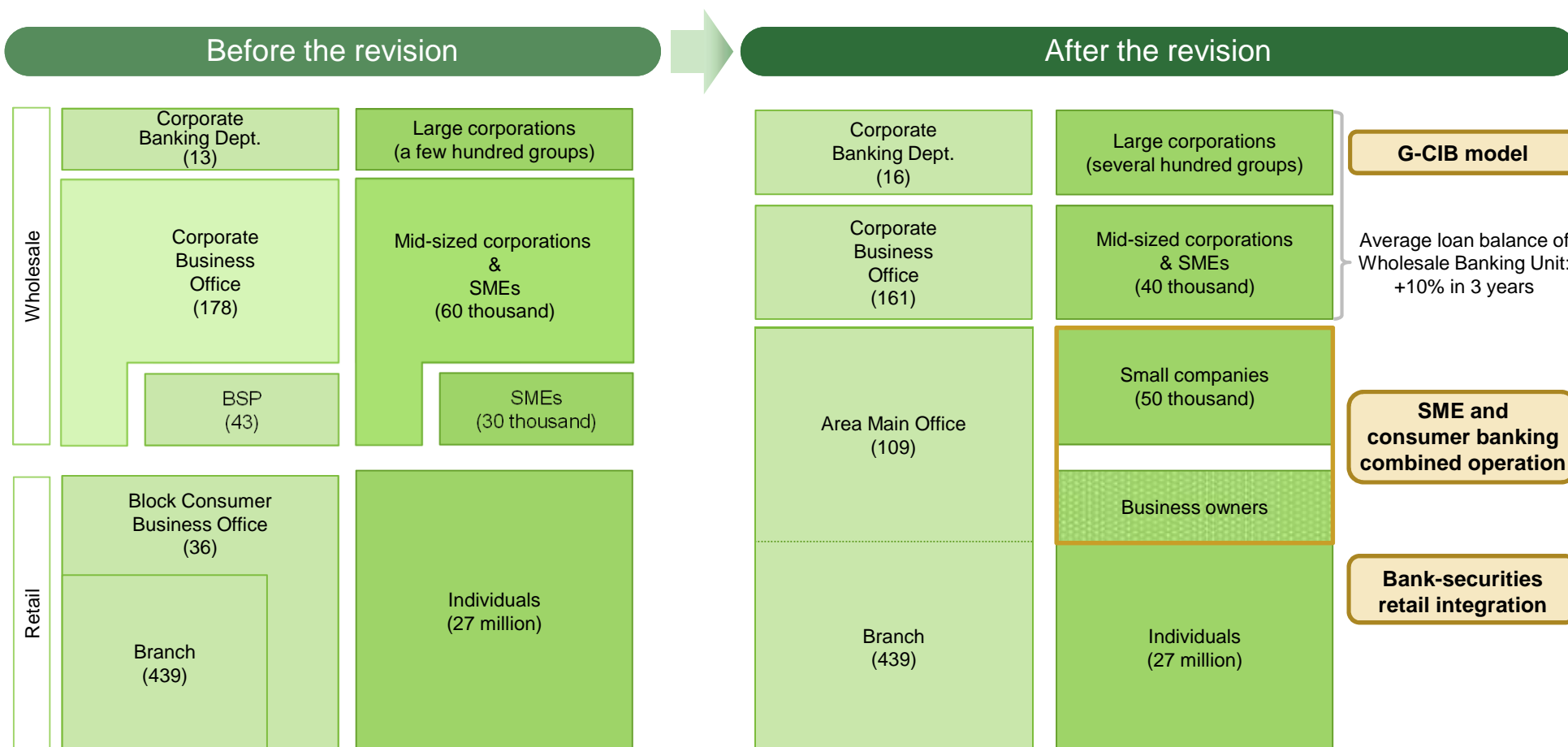
International business

- Steady profitability and lending growth
- Building a business model less dependent on lending by promoting cross-selling and enhancing product line-up
- Implementing initiatives for realizing Asia-centric operations such as strengthening our existing business and expanding our global network
- Enhancing the awareness of the SMBC brand in overseas markets

III. Progress of the business strategy

7. Revision of domestic business structure of SMBC

- Reviewed client segmentation in accordance with clients' needs and fully revised domestic business structure in April 2014, for the first time since establishment of SMBC
- Effectively allocate our resources into large corporates, business/asset succession and investment products sales businesses



III. Progress of the business strategy

8. Wholesale business (1) Bank-Securities collaboration and seamless operation of domestic / overseas offices

Unique G-CIB model (large corporations)

- Seamless operation of bank-securities and domestic and overseas offices to offer higher quality solutions based on extensive knowledge of industries globally

Large corporate clients

offer higher quality solutions

Bank-securities
collaboration

Seamless operation
of domestic /
overseas offices

Extensive knowledge
of industries

SMBC NIKKO SMBC SUMITOMO MITSUI
BANKING CORPORATION

Strengthen
client
coverage

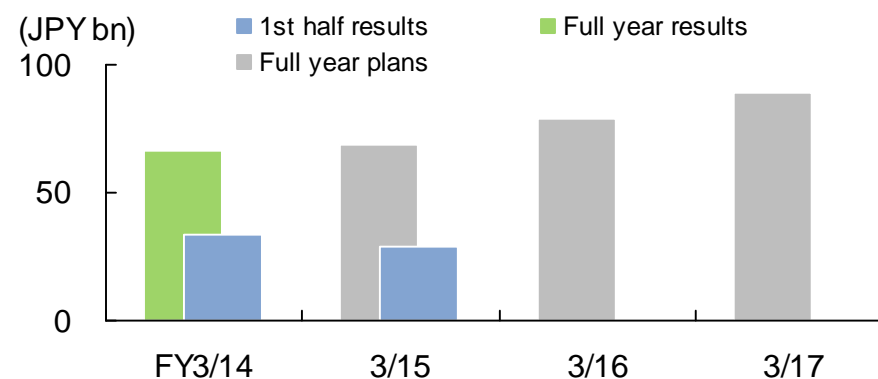
Dual-role,
HR exchange

Expand RM
coverage

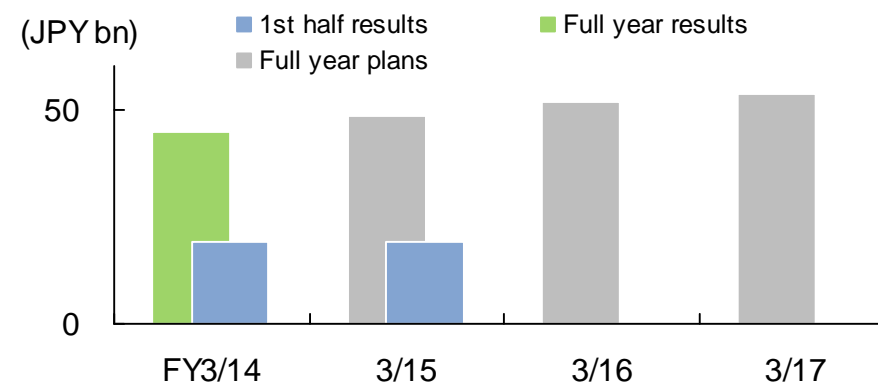
Strengthen the bank-securities collaboration and seamless operation of domestic and overseas offices

- Driving the bank-securities and domestic-overseas office collaboration
- Developing personnel with knowledge on securities and sharing industry specific knowledge on a global basis

Income related to collaboration with SMBC Nikko



Income related to seamless operation of domestic / overseas offices

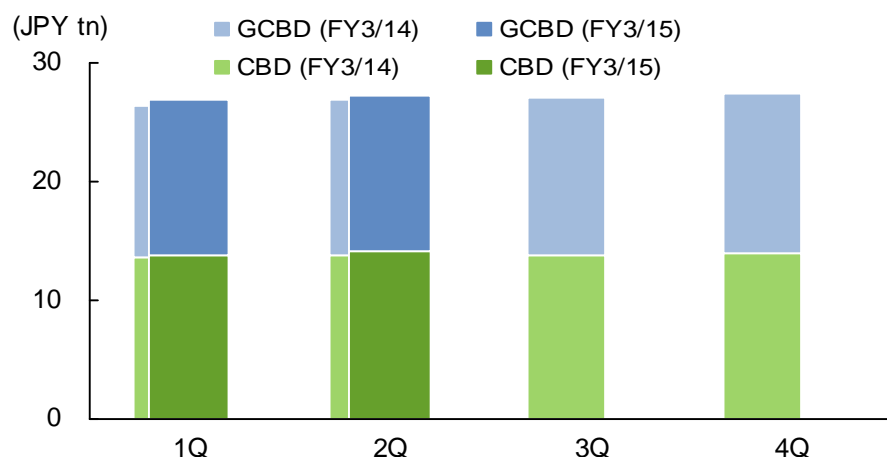


III. Progress of the business strategy

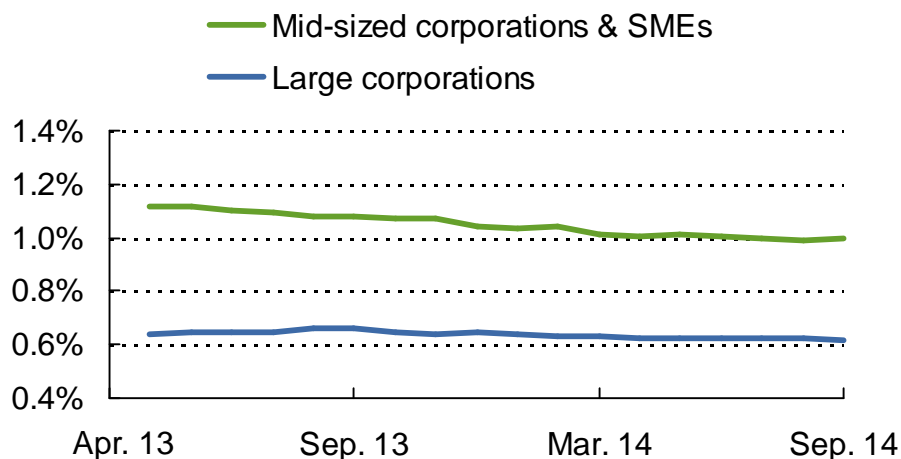
8. Wholesale business (2) Enhancing loan business

Loan balance and spread

Loan balance of Wholesale Banking Unit^{*1, 2}



Domestic corporate loan spread^{*1, 3}

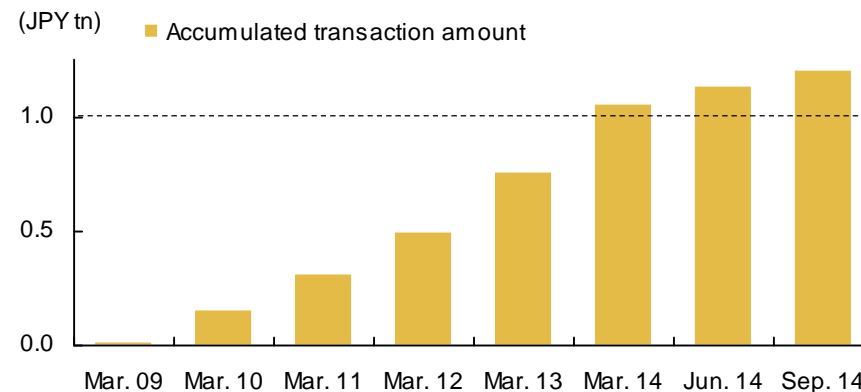


Initiatives to increase loan balance

- Supporting cross-border M&A, MBO/LBO activities for business restructuring, business succession, and business revitalization through loan offerings leveraging solution providing capabilities
- Actively extended loans to enhance our customer base, finance capital investments and support growth industries by utilizing the loan support program of the BOJ
- Holding financing strategy meetings among the front office, credit departments, and other departments at early stage of deals; Extending loans for clients with low credit ratings or no business relationships
- Increasing applicable clients for business-select loans

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} Managerial accounting basis. SMBC non-consolidated. We revised managerial accounting rules in Apr. 2014, following revision of domestic business structure.

Figures for FY3/14 are recalculated based on the new rules

^{*2} Quarterly average ^{*3} Monthly average

III. Progress of the business strategy

8. Wholesale business (3) Initiatives in growth areas

- Proactively contribute to the growth and development of the Japanese economy by financially supporting growth industries and companies through establishing “Japan Growth Strategy CFT”; Realizing a SMBC/SMFG that is strong in growth areas

Agriculture

- SMBC Agri-Fund received approval from the Minister of Agriculture, Forestry, and Fisheries based on plans to enhance investments for agricultural corporations; First private fund, to be able to invest in agricultural corporates
- “SMBC Sixth Sector Industrialization Fund” invested in sixth sector industrialization involving vertical integration from processing to selling of agricultural products

<Investment projects>



Multi-stage type fogging hydroponics

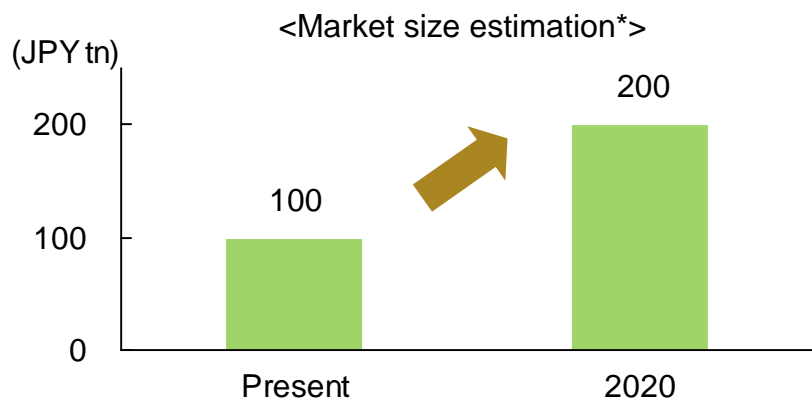


Packing operation



Circulation of solution

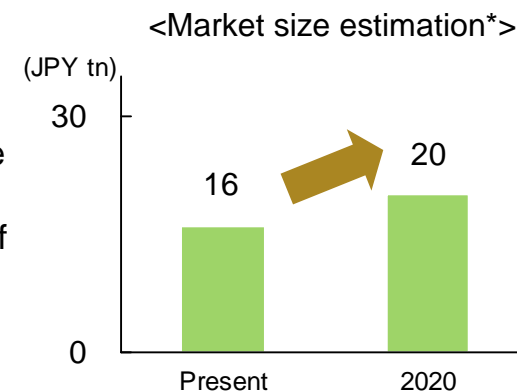
- Promote business matching and introduce Japanese corporations to Indonesia through the business collaboration with Indonesia's Bogor Agricultural University



* Source: “Japan Revitalization Strategy”

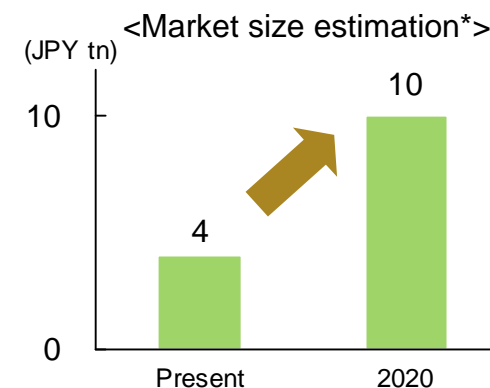
Healthcare

- Preparing to set up a healthcare REIT
- Investing in regenerative medicine ventures that aim for practical application of iPS cells



Renewable energy

- Establishing project finance deals for large wind turbine power generators
- Syndicating loans for wooden biomass power generators utilizing forest resources
- Begin handling SMBC solar loans as a standard product



III. Progress of the business strategy

9. Retail business (1) Bank-securities retail integration

Business model

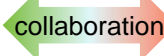
Clients

Serve inheritance/succession
and steady asset
management needs

Serve active asset
management needs



SMBC's client base:
28 mn accounts

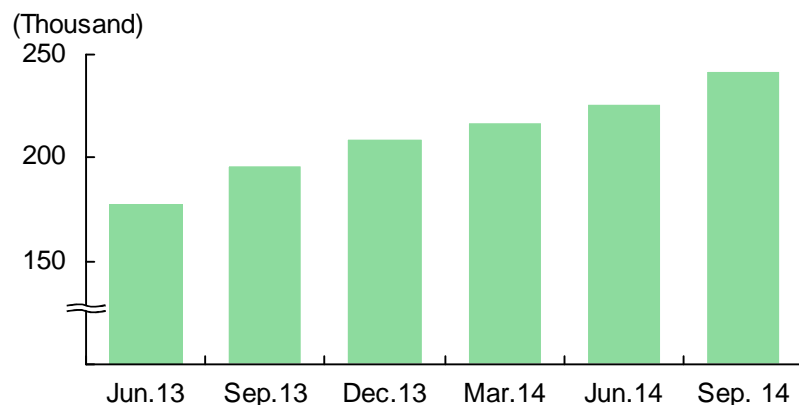


SMBC Nikko's client base:
2.5 mn accounts

Ref.: No. of NISA accounts: 820 thousand (as of Sep. 30, 2014)*

* Aggregate of SMBC (230,000), SMBC Nikko Securities (420,000), SMBC Friend Securities (110,000), Kansai Urban Banking Corporation (40,000) and Minato Bank (30,000)

No. of individual accounts opened at SMBC Nikko through bank-securities collaboration*

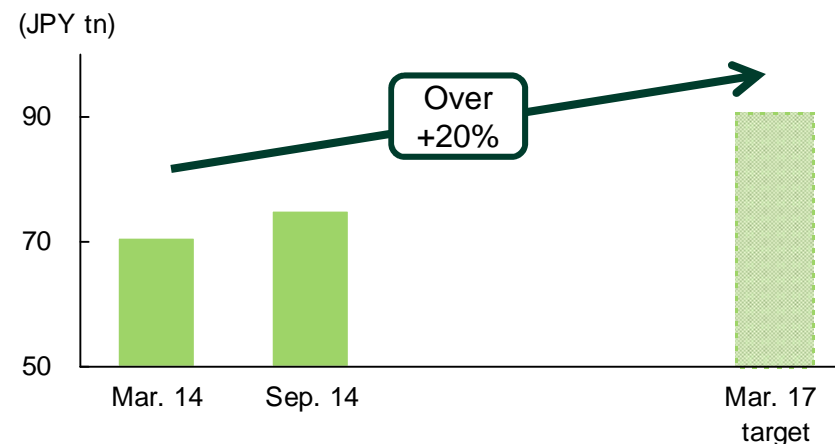


No. of offices for bank-securities integration

- Expanded the integration model to all offices in Jul. 2014
- SMBC Nikko has established 7 branches since Apr. 2014, and will open 2 more branches in Nov. 2014.

	May 2013-	Oct. 2013-	May 2014-	Jul. 2014- all offices
SMBC	15	31	265	548
SMBC Nikko	10	22	112	119*2

Retail AuM (SMBC + SMBC Nikko)



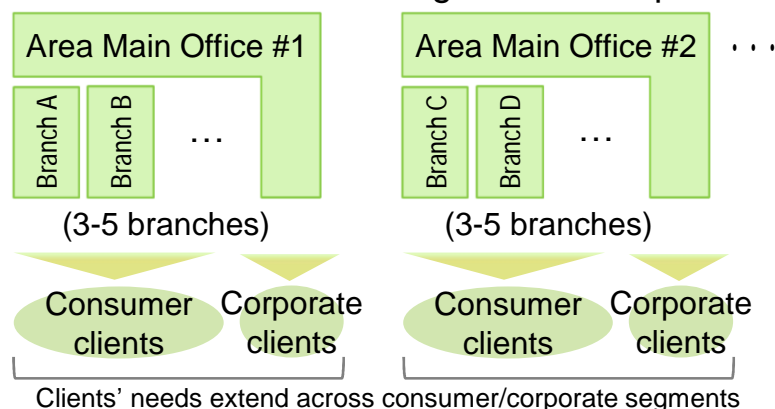
III. Progress of the business strategy

9. Retail business (2) Establishing a consolidated business / inheritance and succession advisory services

Business model: "Area system"

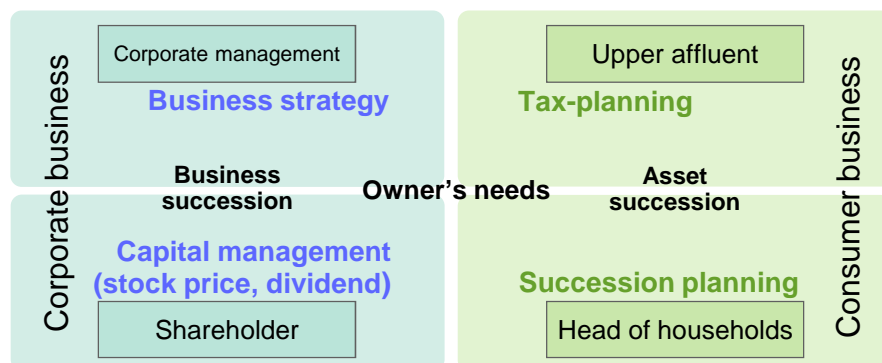
- Implemented the Area system, a community-based area marketing strategy to comprehensively address client needs which extend across consumer/corporate segments

SME & consumer banking combined operation



Basic concepts of SME & Consumer Banking combined operations

- Comprehensively address 4 needs of business owners

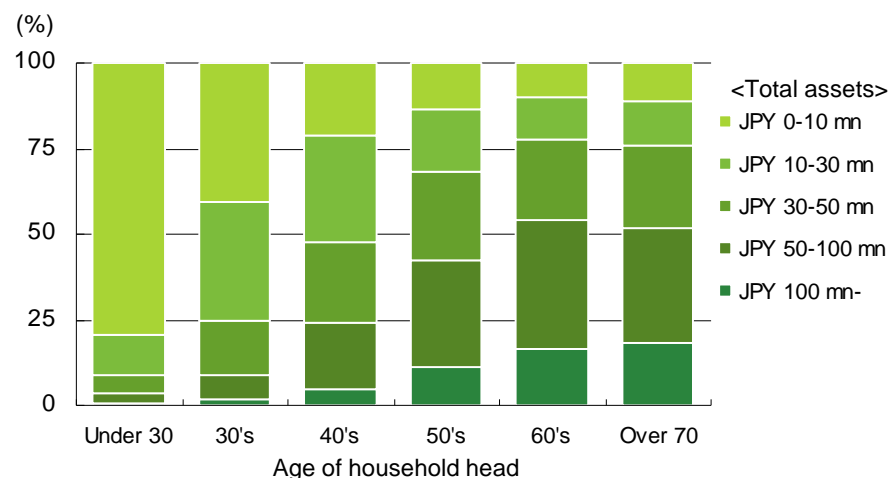


Inheritance and succession advisory services

Initiatives to strengthen inheritance and succession advisory services

- Strengthen collaboration between group companies
 - Continue to promote referrals from SMBC Nikko to SMBC
 - From June 2014 onwards, introducing Private Banking segment clients to SMBC Trust Bank
- Business organization development
 - Create a model to integrate business succession for corporates and asset succession for retail clients
 - Increase personnel to expand business operations in the testamentary trust business
- Strengthen promotion
 - Participated in the "Nikkei Succession Business Fair"
 - Hosted "Succession Tax Reform Seminar" (Nov. 2014 onwards)

Total assets by age groups in Japan^{*1}



^{*1} Source: Ministry of Economy, Trade and Industry "Basic Survey of Overseas Business Activities"

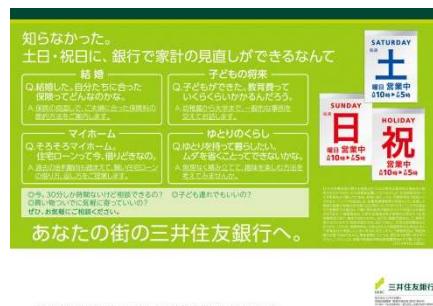
III. Progress of the business strategy

9. Retail business (3) Asset building segment business

Enhance channels

Extension of business hours (weeknights and holidays)

- In April 2014, we newly added 26 branches with extended business hours for weekdays and holidays, in addition to 74 branches (resulting in a total of 100 such branches throughout Japan)



Further increase offered banking services

Ranked No.1 in investor satisfaction

- Ranked No.1 in investor satisfaction for Full Service National Bank in J.D. Power Asia Pacific 2014 Japan Investor Satisfaction studySM. Awarded for 3 consecutive years*.



* Source: J.D. Power Asia Pacific 2014 Japan Investor Satisfaction studySM. Study based on a total of 2,715 investors who had used investment service at full service national bank. (japan.jdpower.com.)

Improvement of the call center system

- Reviewed the call center system in Apr. 2014
 - Remote Business Department: Specializing in “out bound” business of providing comprehensive financial consultations on the telephone
 - Call center: Specializing in “in bound” business of promptly responding to clients’ inquiries
- Awarded “Best Customer Support of The Year 2014” (*award hosted by Japan Institute of Information Technology)



Best Customer Support
of The Year 2014

Increase offered services over the counter at branches

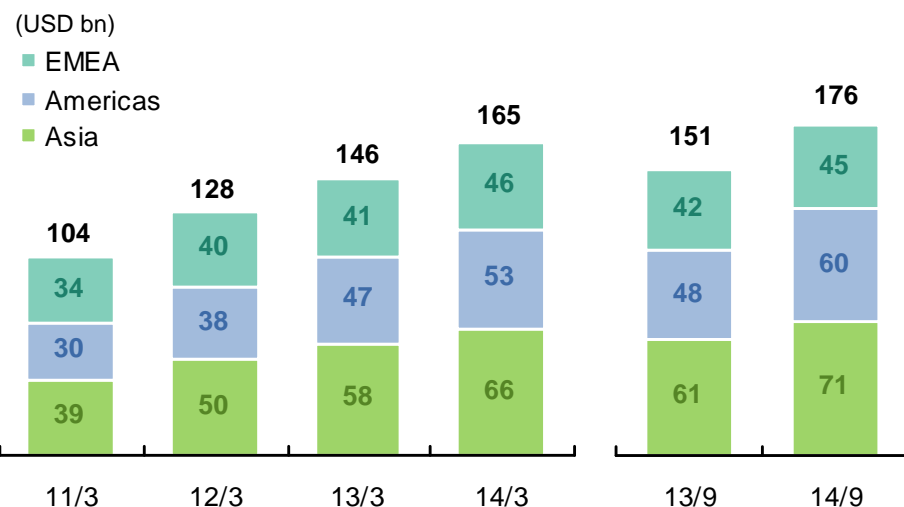
- First Megabank to issue a cash card instantly at a new deposit account opening
- Developed “SMBC Station”, a next generation bank terminal
 - “SMBC Station” in 460 branches with 3,700 terminals to be installed



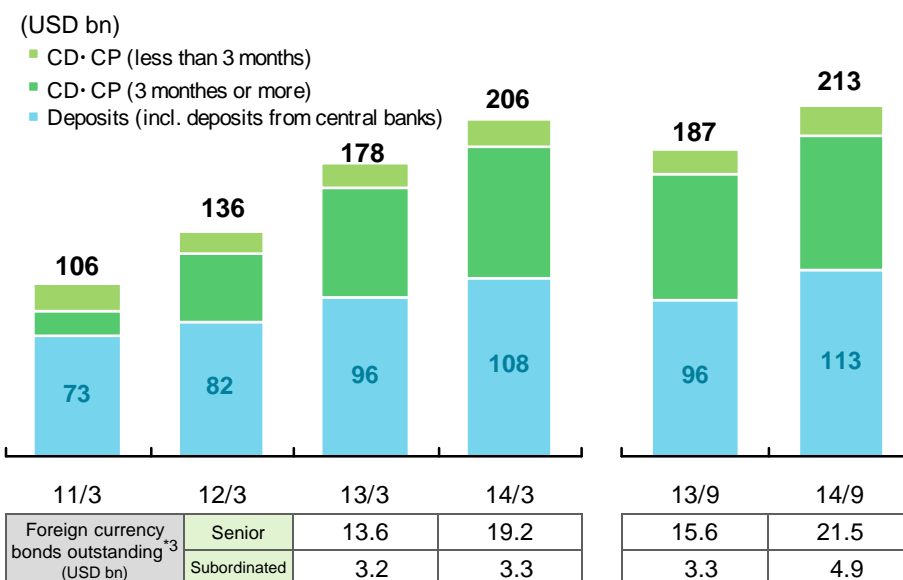
III. Progress of the business strategy

10. International business (1) Strengthen our existing business-1

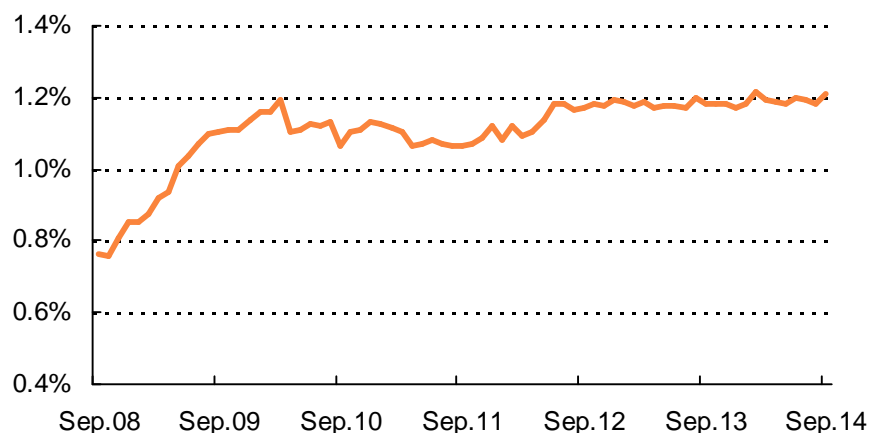
Overseas loan balance^{*1, 2}



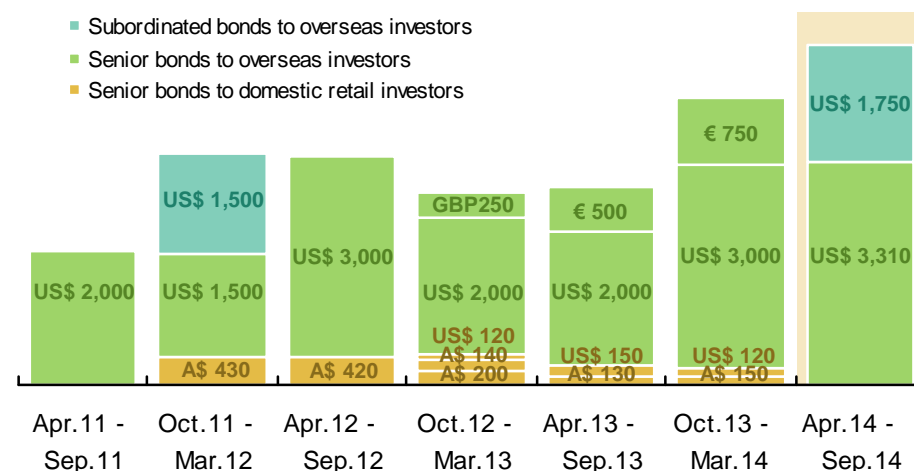
Overseas deposit balance^{*1, 2}



Overseas loan spread^{*1, 3}



Issue amount of foreign-currency denominated bonds (mn)^{*4}



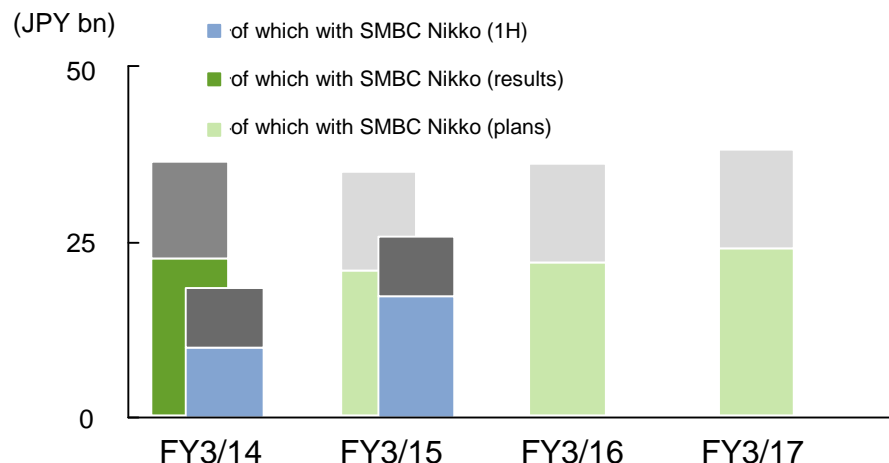
^{*1} Managerial accounting basis. Sum of SMBC, SMBC Europe and SMBC (China) ^{*2} Translated into USD at respective period-end exchange rates

^{*3} Monthly average ^{*4} Bonds issued by SMBC and SMFG

III. Progress of the business strategy

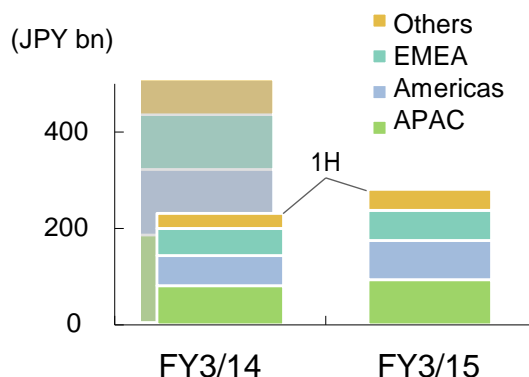
10. International business (1) Strengthen our existing business-2

Income related to collaboration with group companies

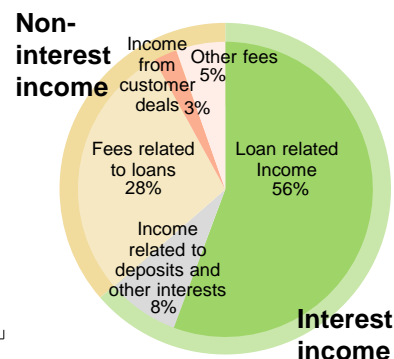


Breakdown of gross profit from international business

IBU's gross profit classified by region*1



Ref. Interest / Non-interest income (1H, FY3/15)*2



Our advantages

Project finance / Loan syndication

League tables (Jan. – Sep. 2014, SMBC non-consolidated)*3

	Global	Asia*4	Japan
Project Finance	#1	#1	
Loan Syndication	#12	#4	#2

Cash management service

Cash management providers' ranking (in Asia Pacific)*5

Cash management service (CMS) as voted by corporations	Large corporations	3rd	#1 among Japanese banks for seven consecutive years	2014 Ranked one of the top three global banks (3rd) as the first Japanese bank
	Medium corporations	3rd		
	Small corporations	2nd		
JPY CMS as voted by financial institutions		1st	#1 for nine consecutive years	

Expansion of global network

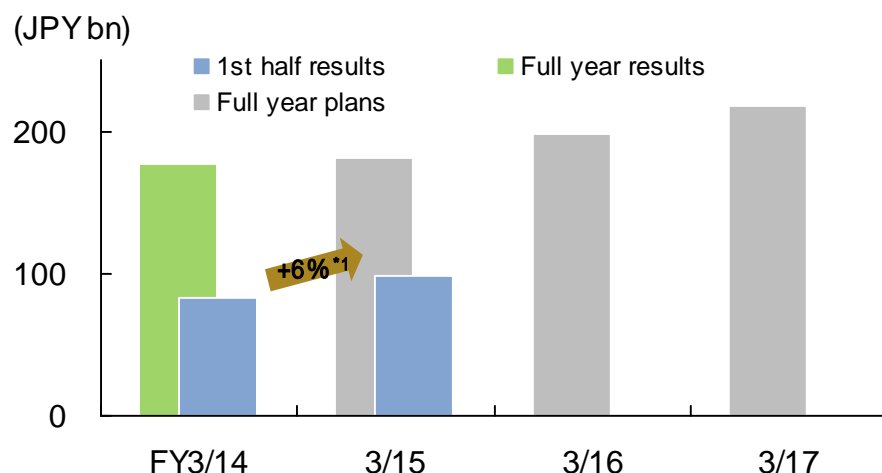
- SMBC Europe established Prague branch in Jun. 2014

III. Progress of the business strategy

10. International business (2) Asia strategy

- Three objectives of “Asia-centric”: 1. Support Japanese corporations for expanding businesses in Asia, 2. Capture growth opportunities related to Asian countries and corporations, 3. Become a gateway to access Asia for Western companies

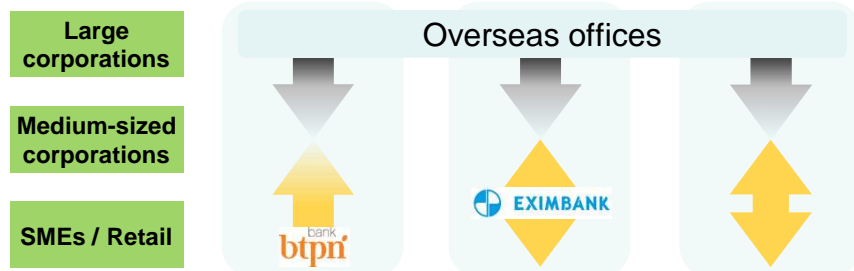
Gross profit in Asia



Key points of Multi-Franchise strategy

Full Bank Localization Commitment

Indonesia Vietnam Other countries



Medium- to long-term strategy

- 1 Develop existing businesses
- 2 Enter Tier 2 large, and middle sized corporate business
- 3 Strengthen transaction banking business
- 4 Further promote multi-franchise strategy
- 5 Upgrade business infrastructure

Expansion of global franchise (since Apr. 2014)

- Investment in ACLEDA Bank (Cambodia)
 - Acquired 12.25% shares of ACLEDA Bank Plc, the largest Cambodian Bank, in Sep. 2014; Strengthened business base in Cambodia
- Entered into non-binding MoU to increase investment in The Bank of East Asia (BEA)
 - Upon regulatory approval, SMBC will hold approximately 17.5% of total issued shares of BEA from 9.6%^{*2}
 - SMBC plans to have a representative in the board of BEA and change the bank to an equity method affiliate
- Received preliminary approval for Foreign Bank License in Myanmar

*1 After adjustments of exchange rates, etc.

*2 SMBC plans to increase its investment in BEA through a subscription of some 222,000,000 new shares. Subscription price is to be determined by reference to the volume weighted average price of BEA shares as quoted on the Hong Kong Stock Exchange over a prescribed period before the Definitive Agreements are entered into

III. Progress of the business strategy

11. SMBC Nikko Securities

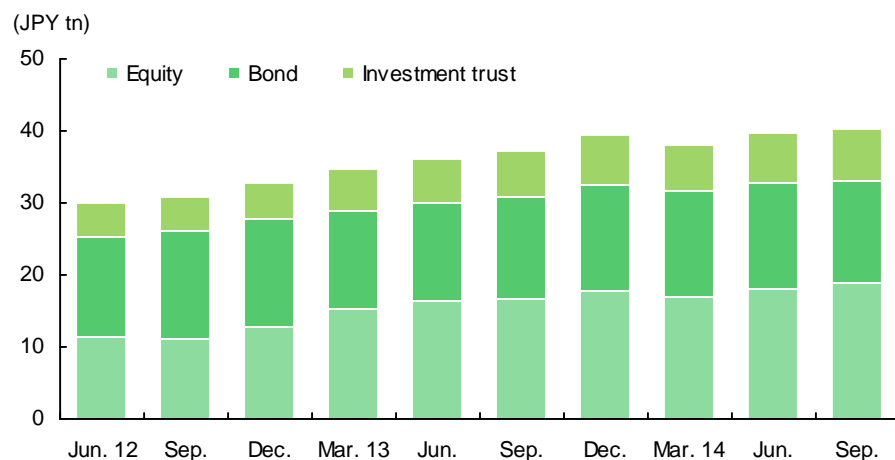
Financial results (consolidated)

(JPY bn)	1H, FY3/14	FY3/14	1H, FY3/15	YOY change
Net operating revenue	180.6	327.9	145.2	(35.4)
SG&A expenses	(116.1)	(227.8)	(110.0)	+6.1
Ordinary income	65.3	102.1	36.5	(28.8)
Net income	41.2	64.6	24.0	(17.2)

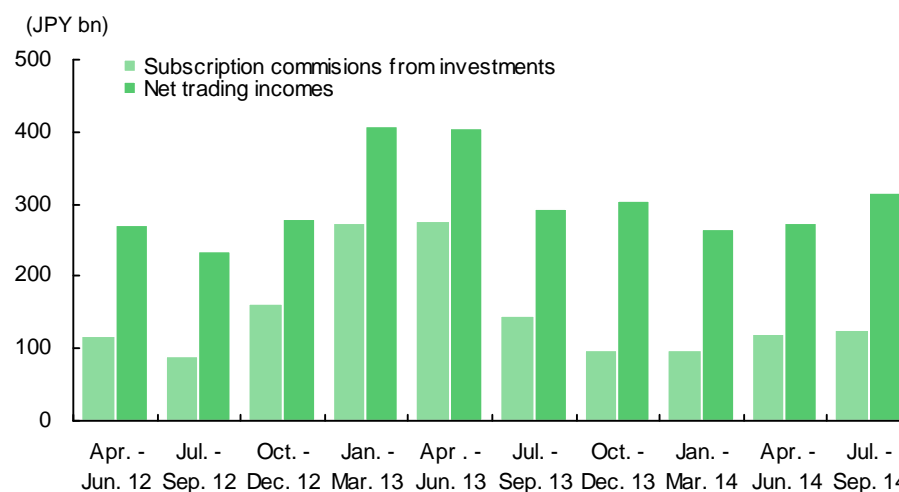
League tables (Apr. - Sep. 2014)

	Rank	Mkt share
Global equity & equity-related (book runner, underwriting amount)*¹	#2	17.8%
JPY denominated bonds (lead manager, underwriting amount)*²	#4	16.1%
Financial advisor (M&A, No. of deals)*³	#7	1.8%
Financial advisor (M&A, transaction volume)*³	#14	6.4%

Client assets



Net operating revenue related to sales of investment trusts and foreign bonds



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

*2 Source: SMBC Nikko, based on data from Thomson Reuters. Consisting of corporate bonds, FILP agency bonds, municipality bonds for proportional shares as lead manager, and samurai bonds

*3 Source: Thomson Reuters. Japanese corporate related only. Excludes real estate deals

III. Progress of the business strategy

12. Branding strategy / Five Values

Strengthen SMBC brand

Sponsorship and new TV commercial

- Sponsoring the “Nippon Series”, a popular sport event to determine the top professional baseball team in Japan
- In line with the opening of “SMBC NIPPON SERIES 2014”, started a new TV commercial featuring a young popular actress



Social media

- SMBC officially opened a Facebook and LINE account
- Original character “MIDOSUKE”



Advertisement in international airport in Japan

- SMBC and SMBC Nikko* put an advertisement on the boarding bridges at Narita International Airport and Kansai International Airport



Outside(above):
SMBC

Inside(below):
SMBC Nikko



Five Values

- In order to realize our vision for the next decade, we determine Five Values that our employees share and abide by to meet the needs of our clients

Five Values

Customer First

Proactive and Innovative

Speed

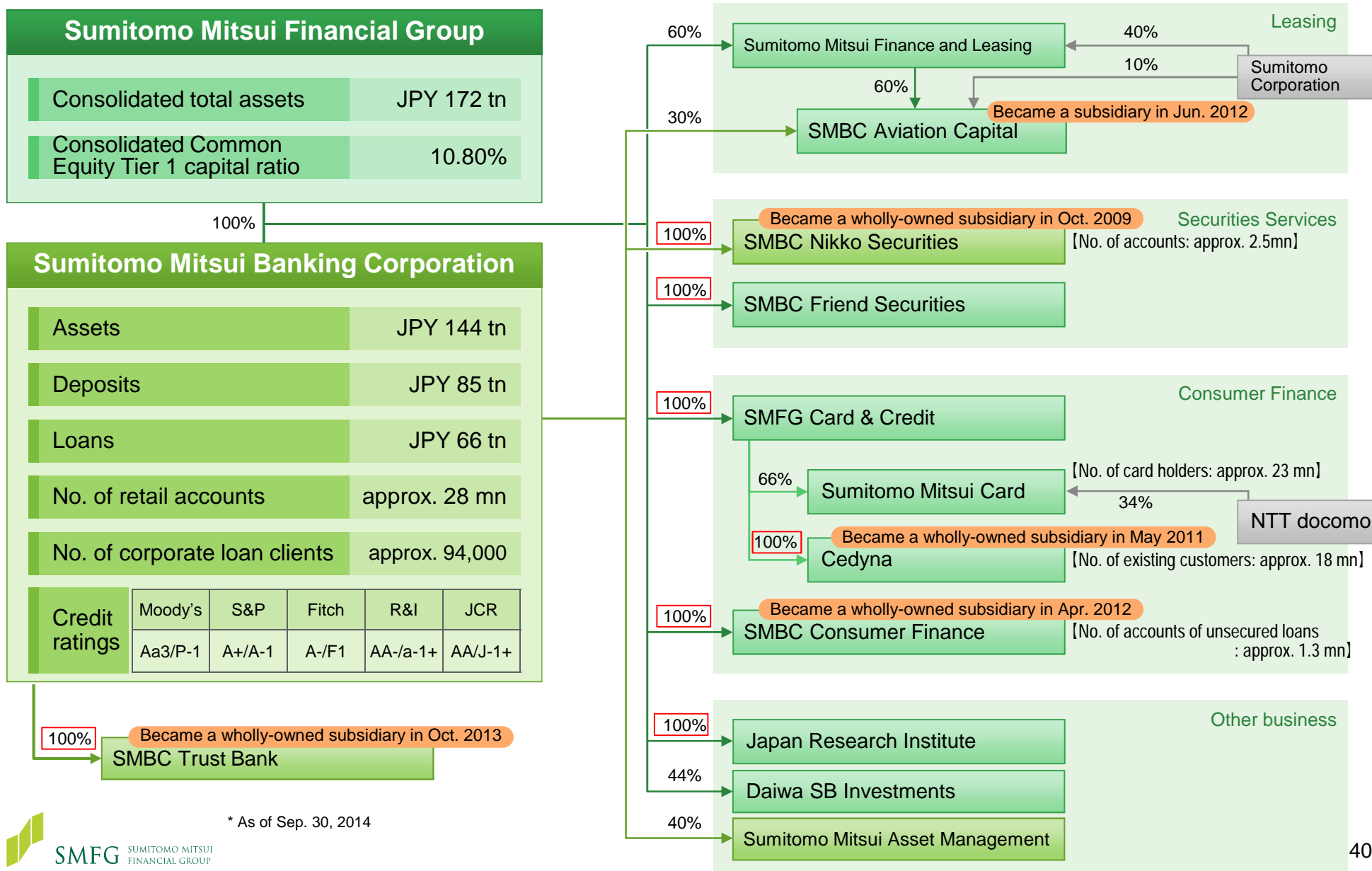
Quality

Team SMBC/SMFG

* SMBC Nikko's advertisement is at Narita International Airport only

Appendix

Group structure*



* As of Sep. 30, 2014

1H, FY3/2015 performance by segment

	(JPY bn)	Gross profit	YOY change	Expenses	YOY change	Consolidated net business profit*1	YOY change
Total		1,450.1	(59.9)	(804.2)	(31.7)	645.9	(91.6)
Banking business		960.4	+25.9	(486.8)	(24.5)	473.6	+1.4
of which							
SMBC		827.8	+6.0	(386.9)	(18.3)	440.9	(12.3)
Leasing		70.5	(0.8)	(27.7)	(3.5)	42.8	(4.2)
of which							
Sumitomo Mitsui Finance and Leasing*2		65.5	(1.2)	(26.4)	(1.0)	39.1	(2.3)
Securities services		177.2	(41.1)	(141.5)	+7.2	35.7	(33.9)
of which							
SMBC Nikko Securities*3		153.3	(31.3)	(114.9)	+4.7	38.4	(26.6)
Consumer finance business		285.1	+19.5	(188.9)	(17.7)	96.2	+1.8
of which							
Sumitomo Mitsui Card		95.4	+2.6	(72.1)	(4.4)	23.3	(1.8)
Cedyna*4		82.7	(1.5)	(61.0)	(0.2)	21.7	(1.7)
SMBC Consumer Finance*2		105.7	+18.6	(47.3)	(13.3)	58.4	+5.3
Other businesses*5		(43.1)	(63.4)	40.7	+6.8	(2.4)	(56.6)

*1 SMFG changed the definition of "Consolidated net business profit" from the six-months ended Sep.30, 2014. The figures for the six-months ended Sep. 30, 2013 have been adjusted retrospectively *2 On a consolidated basis

*3 Represents non-consolidated figures of SMBC Nikko Securities plus figures of the overseas incorporated securities companies

*4 Cedyna provides consolidated figures minus figures of its immaterial subsidiaries *5 Includes profits / losses to be offset as internal transactions between segments 41

■ SMBC's performance by business unit*1

(JPY bn)				1H, FY3/14	FY3/14	1H, FY3/15	YOY change*2
	Wholesale Banking Unit	Gross banking profit		274.2	558.5	262.5	(12.4)
		Expenses		(98.7)	(200.7)	(102.0)	(1.7)
		Banking profit		175.5	357.8	160.5	(14.1)
	Retail Banking Unit	Gross banking profit		197.4	405.4	185.8	(11.6)
		Expenses		(166.7)	(336.4)	(169.7)	(3.5)
		Banking profit		30.7	69.0	16.1	(15.1)
	International Banking Unit	Gross banking profit		140.2	296.0	166.7	+12.5
		Expenses		(45.0)	(89.1)	(50.2)	(4.2)
		Banking profit		95.2	206.9	116.5	+8.3
	Marketing units	Gross banking profit		611.8	1,259.9	615.0	(11.5)
		Expenses		(310.4)	(626.2)	(321.9)	(9.4)
		Banking profit		301.4	633.7	293.1	(20.9)
Treasury Unit		Gross banking profit		232.3	325.5	211.0	(21.3)
		Expenses		(11.5)	(22.9)	(12.7)	(0.5)
		Banking profit		220.8	302.6	198.3	(21.8)
Headquarters		Gross banking profit		(22.3)	(27.3)	1.8	+38.8
		Expenses		(46.7)	(96.6)	(52.3)	(8.4)
		Banking profit		(69.0)	(123.9)	(50.5)	+30.4
Total (SMBC non-consolidated)		Gross banking profit		821.8	1,558.1	827.8	+6.0
		Expenses		(368.6)	(745.7)	(386.9)	(18.3)
		Banking profit		453.2	812.4	440.9	(12.3)

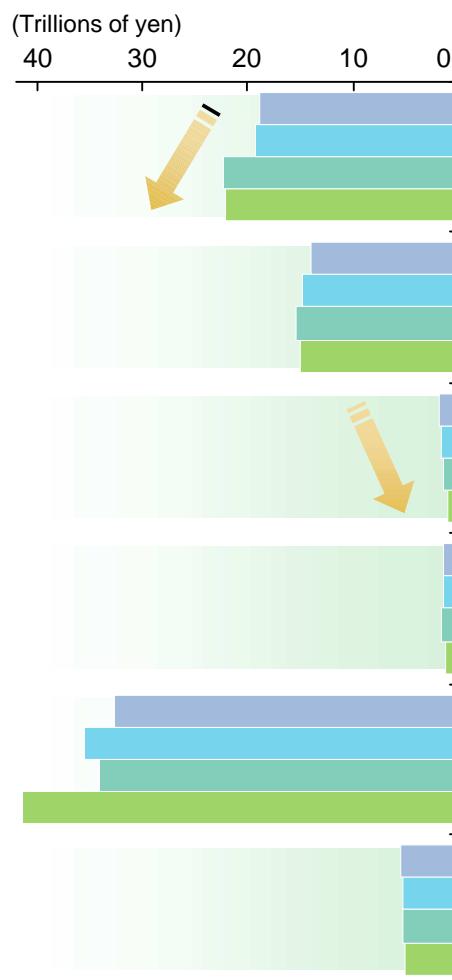
*1 SMBC non-consolidated. Managerial accounting basis *2 After adjustments for interest rates and exchange rates, etc.

Corporate, sovereign and bank exposures

Domestic

[as of Mar. 31, 2014]

PD	LGD	Risk weight
0.06%	35.62%	18.85%
0.71%	31.26%	46.05%
12.85%	29.73%	125.89%
100.00%	46.93%	5.60%
0.00%	35.35%	0.03%
0.96%	38.55%	52.84%

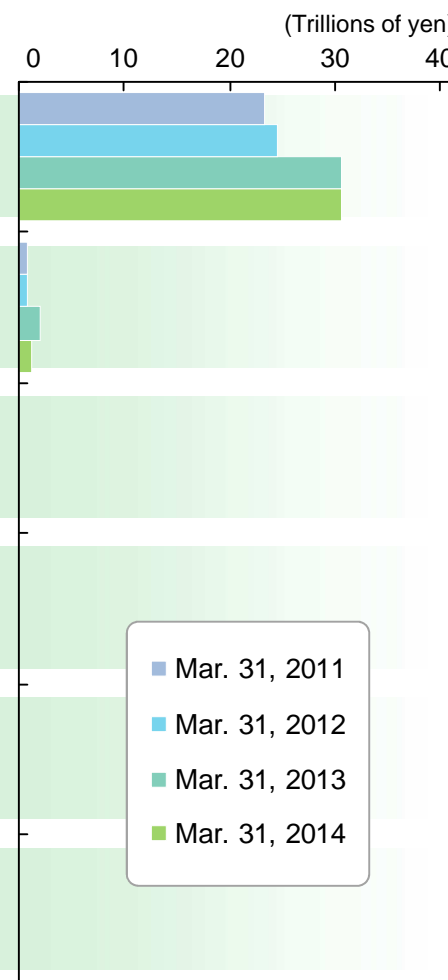


JPY 85.9 trillion

Total
(as of Mar. 31, 2014)

Overseas

[as of Mar. 31, 2014]



PD	LGD	Risk Weight
0.16%	30.92%	21.49%
2.49%	24.06%	61.93%
23.65%	23.58%	124.43%
100.00%	66.10%	53.00%
-	-	-
1.91%	35.46%	85.55%

JPY 32.1 trillion

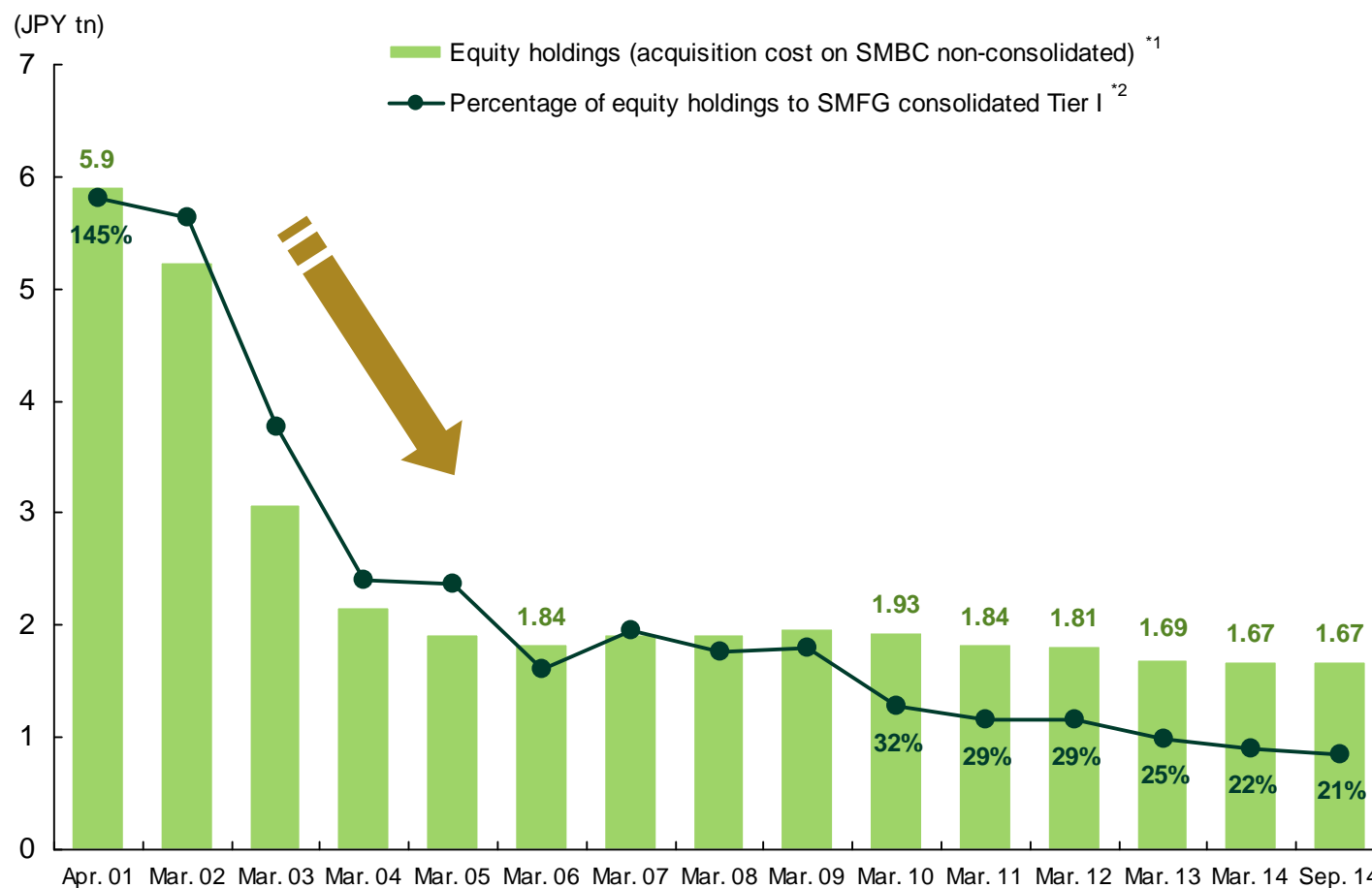
Bond portfolio

(JPY tn)		Mar. 2013		Mar. 2014		Sep. 2014		Change from Mar. 2014	
		Balance sheet amount	Net unrealized gains (losses)	Balance sheet amount	Net unrealized gains (losses)	Balance sheet amount	Net unrealized gains (losses)	Balance sheet amount	Net unrealized gains (losses)
SMFG consolidated	Yen-denominated bonds	30.4	0.17	17.4	0.10	15.3	0.08	(2.1)	(0.02)
	of which JGB	27.0	0.12	14.2	0.05	12.5	0.04	(1.8)	(0.01)
	Held-to-maturity	5.5	0.06	4.3	0.03	3.8	0.03	(0.5)	(0.01)
	Others	21.5	0.06	9.9	0.02	8.6	0.02	(1.3)	(0.01)

SMBC non-consolidated	Yen-denominated bonds	28.9	0.16	16.3	0.09	14.6	0.07	(1.7)	(0.02)
	of which JGB	26.2	0.11	13.8	0.05	12.1	0.04	(1.7)	(0.01)
	Held-to-maturity	5.5	0.06	4.3	0.03	3.8	0.03	(0.5)	(0.01)
	Others	20.7	0.06	9.5	0.02	8.3	0.01	(1.2)	(0.01)

Equity holdings

Balance of domestic listed stocks classified as other securities



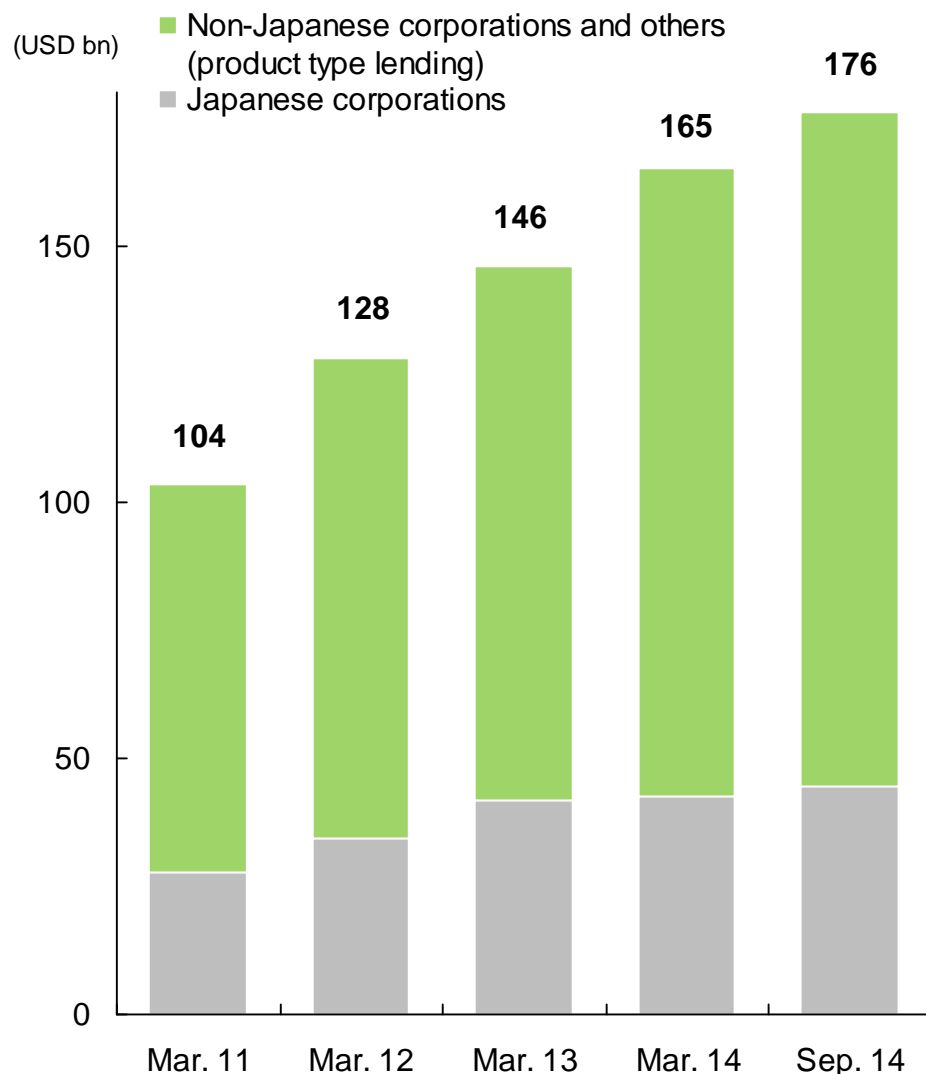
^{*1} Shares of SMFG related to share exchange for acquiring former Promise are excluded

^{*2} Until Mar. 2002, percentage to SMBC consolidated Tier I. After Mar. 2013, percentage to SMFG consolidated Tier 1 based on Basel 3

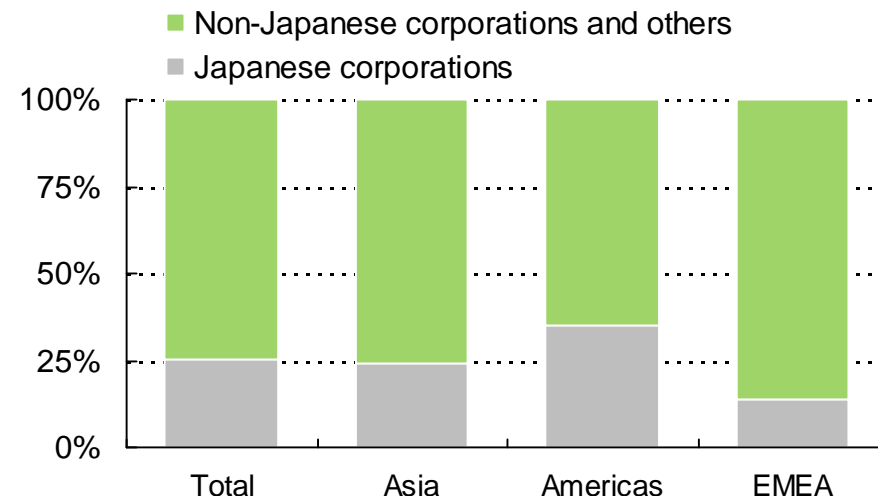
Overseas loan balance classified by borrower type

(Geographic classification based on booking office)

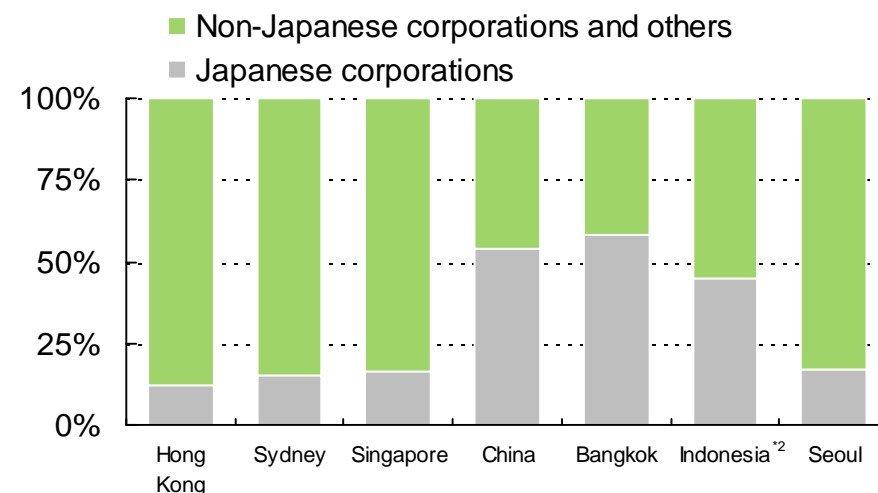
Total*1



By region (Sep. 2014)*1



Major marketing channels in Asia (Sep. 2014)*1



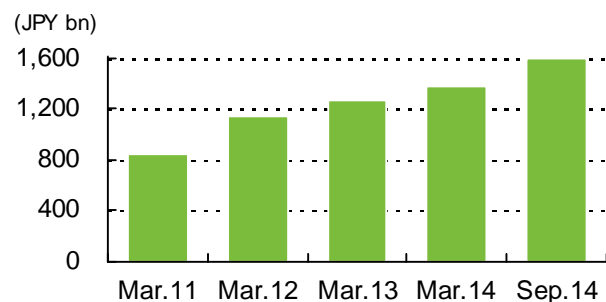
*1 Managerial accounting basis. Sum of SMBC, SMBC Europe and SMBC (China)

*2 Sum of SMBC and SMBC Indonesia

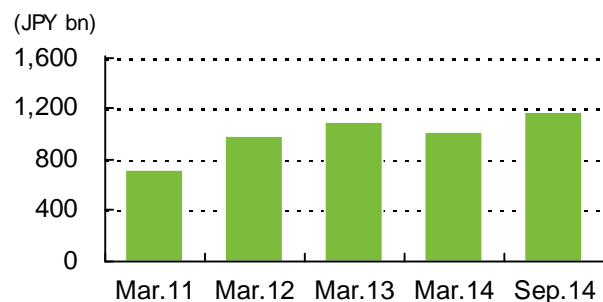
Loan balance in Asian countries

(Geographic classification based on borrowers' domicile)*

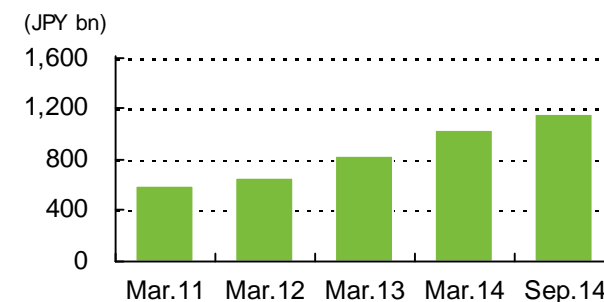
Hong Kong



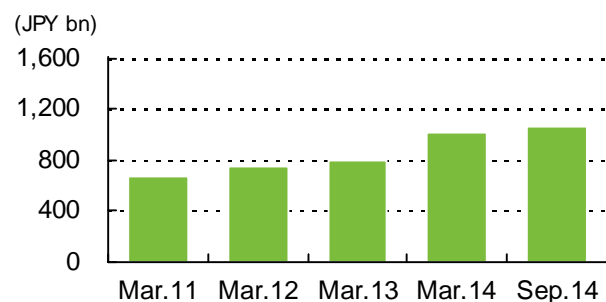
Singapore



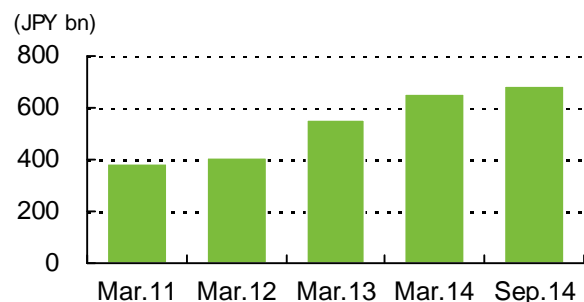
Australia



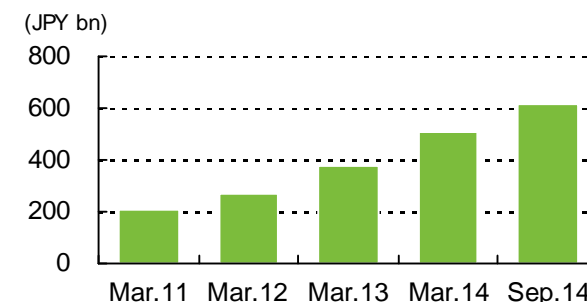
China



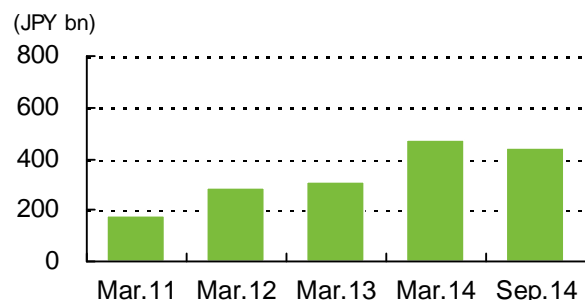
Thailand



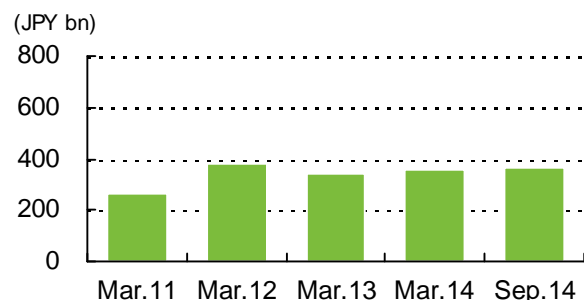
Indonesia



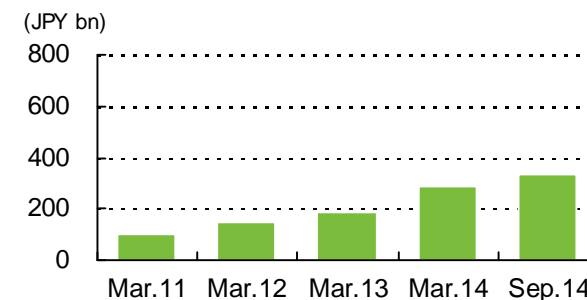
India



Korea



Taiwan

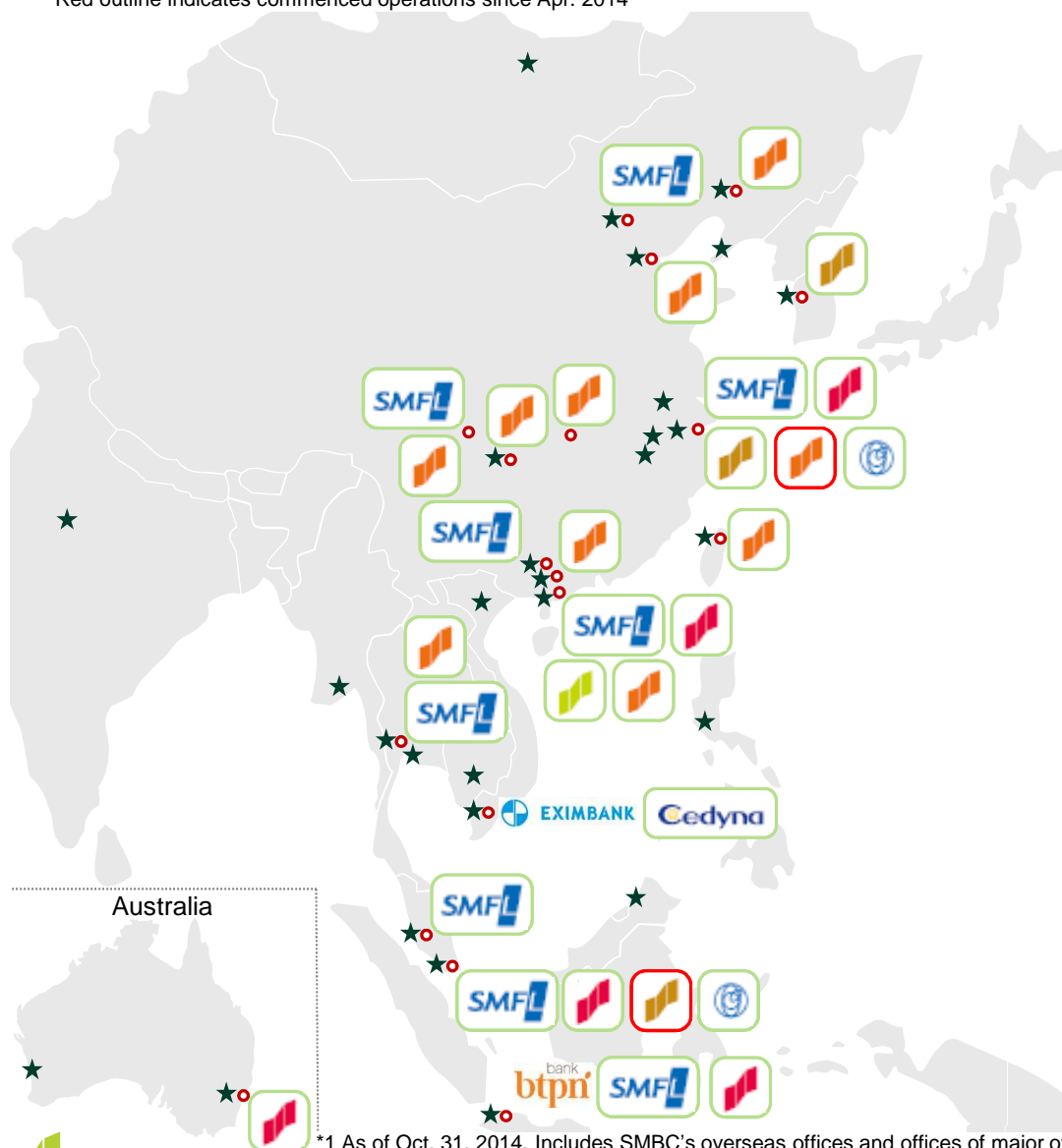


* Managerial accounting basis. Sum of SMBC, SMBC Europe, SMBC (China) and SMBC Indonesia
Loan balances are translated into JPY from each country's local currency at the exchange rate of Sep. 30, 2014

SMFG's footprint in Asia

★: SMBC

○: Overseas offices of SMFG group companies other than SMBC.
Red outline indicates commenced operations since Apr. 2014



SMBC SUMITOMO MITSUI BANKING CORPORATION	Banking	< Asia and Oceania > 14 countries/areas, 37 offices* ¹
Sumitomo Mitsui Finance and Leasing	Leasing	<ul style="list-style-type: none"> Beijing Shanghai Chengdu Guangzhou Hong Kong Bangkok Kuala Lumpur Singapore Jakarta
SMBC NIKKO	Securities	<ul style="list-style-type: none"> Hong Kong Sydney Singapore Jakarta
	M&A advisory	<ul style="list-style-type: none"> Shanghai Hong Kong Singapore Jakarta
SMBC FRIEND SECURITIES	Market research	<ul style="list-style-type: none"> Hong Kong
SUMITOMO MITSUI CARD COMPANY, LIMITED	Prepaid card services	<ul style="list-style-type: none"> Seoul*²
	Consulting	<ul style="list-style-type: none"> Shanghai
	Market research	<ul style="list-style-type: none"> Singapore
Cedyna	Auto loans	<ul style="list-style-type: none"> Ho Chi Minh*³
SMBC CONSUMER FINANCE	Consumer finance	<ul style="list-style-type: none"> Hong Kong Shenzhen Shenyang Tianjin Chongqing Chengdu Wuhan Shanghai Bangkok
	Loan management and collection	<ul style="list-style-type: none"> Taipei
The Japan Research Institute, Limited	Consulting	<ul style="list-style-type: none"> Shanghai
	System integration	<ul style="list-style-type: none"> Shanghai Singapore

*¹ As of Oct. 31, 2014. Includes SMBC's overseas offices and offices of major overseas subsidiary banks. Excludes offices planned to be closed

*² Prepaid cards targeted at travelers to Korea from Japan offered through an alliance with Hana SK Card Co., Ltd. since Nov. 2012

*³ Expanded auto loan business through alliance with Vietnam Eximbank since May 2013

Investments in Asia

BTPN

(IDR bn)	FY12/2013	Jan.-Sep. 2014	YOY
Net income*¹	2,131	1,427	(246)
ROE*¹	26.2%	19.0%	(8.9)%
Total assets*¹	69,665	71,698	+5,494

• Market capital*²:
IDR 27 tn (JPY 241.8 bn)
(as of Sep. 30, 2014)

• Number of offices: 1,279
(as of Sep. 30, 2014)

Interest expense before tax (1,175)

- SMBC acquired 24.26% stake in May 2013 (IDR 6,500 per share), increased ownership to 40% in Mar. 2014 (total investment amount: approx. USD 1.5bn)
- An equity method affiliate of SMBC
- Post SMBC's investment, Fitch ratings raised BTPN's Indonesian domestic rating by 1 notch (AA-(S)→AA(S))
- In collaboration with IFC, SMBC are providing funding support to BTPN via loan agreement
- Additionally, looking into collaboration in BTPN's deposit business

Kotak Mahindra Bank

(INR mn)	FY3/2014	Apr.-Sep. 2014	YOY
Net income*²	24,650	14,162	+2,058
ROE*²	14.9%	13.9%	(1.5)%
Total assets*²	1,222,366	1,344,011	+197,699

• Market capital*²:
INR 0.8 tn (JPY 1,349.8 bn)
(as of Sep. 30, 2014)

• Number of offices: 641
(as of Sep. 30, 2014)

- SMBC acquired 4.5% stake in 2010 (total investment amount: approx. INR 13.6 bn)
- SMBC Nikko Securities sells Kotak Mahindra's Asset Management subsidiary's Investment Trust in Japan
- SMBC and SMBC Nikko Securities collaborate with Kotak Mahindra's group in M&A business
- SMBC, Kotak Mahindra group and Brookfield AM (Canadian asset management firm) established infrastructure fund

The Bank of East Asia

(HKD mn)	FY12/2013	Jan.-Jun. 2014	YOY
Net income*²	6,364	3,580	+592
ROE*²	11.0%	10.7%	+0.3%
Total assets*²	753,954	805,349	+107,916

• Market capital*²:
HKD 73.8 bn (JPY 1.422 tn)
(as of Sep. 30, 2014)

• Number of offices: 224
(of which mainland China 126)
(as of Jun. 30, 2014)

- SMBC entered into a non-binding Memorandum of Understanding to increase size of investment in BEA on Sep. 2014, subject to regulatory approval
- Estimated total investment amount: approx. JPY 190 bn
- Increase investment will be through a subscription of some 222,000,000 new shares
- Upon completion of the proposed subscription, SMBC will hold approximately 17.5% of total issued shares of BEA from 9.6%
- SMBC plans to have a representative in the board of BEA and change to the bank to an equity method affiliate

Vietnam Eximbank

(VND bn)	FY12/2013	Jan.-Jun. 2014	YOY
Net income*²	658	515	(66)
ROE*²	4.3%	4.1%	(4.7)%
Total assets*²	169,835	132,045	(24,267)

• Market capital*²:
VND 15 tn (JPY 77.4 bn)
(as of Sep. 30, 2014)

• Number of offices: 208
(as of Sep. 30, 2014)

- SMBC acquired 15% stake in May 2008 (total investment amount: approx. USD 230 mn)
- SMBC's equity method affiliate, SMBC delegates one board member and staffs
- SMBC collaborates and provides technical assistance for retail and wholesale banking, employee training, IT system, and risk management
 - Business alliance / collaboration: strengthen capabilities to address Japanese corporations, collaborate to provide cash management service, Cedyna collaborates in providing auto loan, collaborate to promote business matching with local companies

Meeting international financial regulations

Regulations	Contents of regulation	Effective	Current status	Action taken & impact on SMFG
G-SIB capital surcharge	Required for additional loss absorption capacity above the Basel III minimum ("G-SIBs buffer")	2016	Finalized at FSB / Domestic regulation under development	Requirement for SMFG to be 8% on a fully-loaded basis. Achieved 8% CET 1 ratio by the end of Mar. 2013
Adequacy of loss-absorbing capacity (TLAC)	Required to hold loss absorbing capacity, which consists of eligible liabilities and regulatory capital, on both a going concern and gone concern basis	No earlier than 2019	Consultation commenced in Nov. 2014	Specific requirement and implementation schedule remain unclear. Paying attention to discussions
Recovery and Resolution Plan	SMFG Group Recovery Plan	Imple-mented	Submitted	Work in accordance with due dates, including those of overseas operations
	ISDA Protocol: Stays on early termination rights following the start of resolution proceedings of derivatives counterparty	2015	Open for adherence	Works in progress at each of the relevant major entities
Capital requirement	Required to raise the level and quality of capital and enhance risk coverage under Basel III	2013	Under phased implementation	Achieved our target of 8% CET 1 ratio by Mar. 2013, one year ahead of schedule
	Fundamental review of trading book (Strengthened capital standards for market risk)	TBD	2nd consultation completed / Finalization targeted by end-2015	Implementation schedule remains unclear. Paying attention to discussions
	Review of the Standardized Approaches	TBD	Consultation for credit risk to be published by end-2014	Details and implementation schedule of regulation remain unclear. Paying attention to discussions
	Capital floors	TBD	Consultation to be published by end-2014	Details and implementation schedule of regulation remain unclear. Paying attention to discussions
	Interest-rate risk of banking book	TBD	Under discussion at BCBS	Details and implementation schedule of regulation remain unclear. Paying attention to discussions
Leverage ratio requirement	Non-risk-based measure based on "on-and off-accounting balance sheet items" against Tier I capital. Minimum requirement: 3% (on a trial basis)	2018	Finalized at BCBS / Domestic regulation for disclosure under development	Currently have no issues in meeting requirements although paying attention to national finish. Minimum requirement of 3% subject to reexamination internationally
Minimum standards for liquidity (LCR/NSFR)	LCR : Required to have sufficient high-quality liquid assets to survive a significant stress scenario lasting for one month. >=100% needed	2015	Domestic regulation finalized in Oct. 2014	In good position due to domestic deposit base. Intend to further strengthen foreign currency ALM
	NSFR : Required to maintain a sustainable maturity structure of assets and liabilities >=100% needed	2018	Finalized at BCBS in Oct. 2014	Currently have no issues in meeting requirements although paying attention to national finish
Large exposure regulation	Tightening of exposure limit to a single borrower (25% of Tier1) and expansion of scope of applicable exposure type, etc.	Jan. 2019	Partly reflected in amendment of Banking Act in 2013, and scheduled to be effective in Dec. 2014	Limited impact from early adoption of derivatives, etc. Paying attention to remaining issues including treatment of interbank exposures
OTC derivatives markets reforms	<ul style="list-style-type: none">Centralizing of OTC derivatives clearingMargin requirement for non-centrally cleared derivatives	Dec. 2012 Dec. 2015	Scope of application being expanded / Domestic regulation for disclosure under development	Taking actions needed although impact will be smaller compared to investment banks
Regulation of shadow banking system	Strengthen the oversight and regulation of the shadow banking system such as MMFs, repos and securitizations	TBD	Discussion underway on five specific areas	FSB's proposal to apply haircut floors on repo transactions excluded JGBs as applicable collateral (Aug. 2013)
Limitation on banking activities / Ring fencing regulation	<ul style="list-style-type: none">US operations of depository institutions and affiliates prohibited from proprietary trading, sponsorship and ownership in funds (Volcker Rule)Requirements for foreign banking organizations (FBO Rule)	Jul. 2015 Jul. 2016	Final regulation published	Business related to regulation is limited. Taking actions needed.
	Ring-fenced banks prohibited from providing certain services and required to be isolated from the rest of the financial group in UK and EU	TBD	UK : Enacted in Dec. 2013, EU : Proposal published in Jan. 2014	SMBC will be out of scope ,but still paying close attention to the discussion
Bank Levy	Financial transaction Tax (FTT)	TBD	Under discussion	While details of regulation remain unclear, the impact is assumed to be manageable

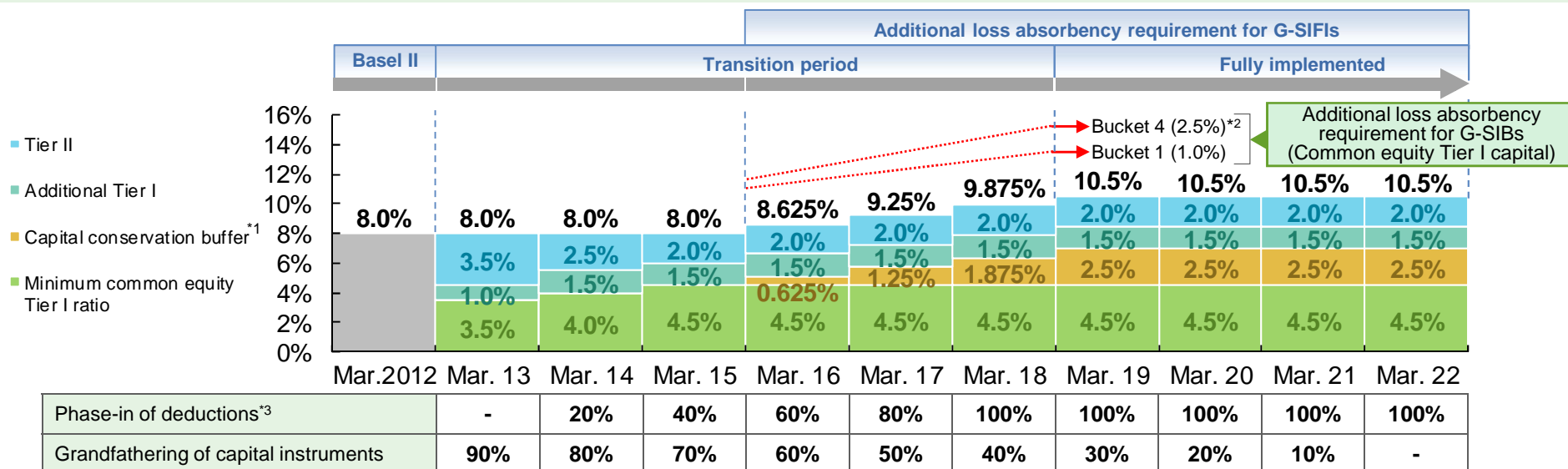
Able to meet requirements easily

Able to meet requirements

Impact unclear

Application of Basel III

- Capital requirements have been phased-in since March 2013 in line with international agreements
- Leverage ratio, liquidity requirements, such as liquidity coverage ratio and net stable funding ratio, and capital buffers, such as capital conservation buffer and countercyclical buffer, are expected to be published according to their adoption schedule
 - No additional requirements anticipated on top of minimum Basel requirement in Japan
 - Able to pass Basel requirement easily according to provisional calculation based on current draft rules



Leverage ratio and liquidity rules (Schedule based on consultation and final documents by BCBS, and domestic regulation)

Leverage ratio	Jan. 2014 Finalized at BCBS	Jan. 2015: Start disclosure (minimum : 3%) Jan. 2018: Migration to pillar 1 1 st half 2017: Final adjustments to definition and calibration						
Liquidity coverage ratio (LCR)	Oct. 2014 Domestic regulation finalized	Phased-in from Mar. 2015	Mar. 2015 60%	Jan. 2016 70%	Jan. 2017 80%	Jan. 2018 90%	Jan. 2019 100%	
Net stable funding ratio (NSFR)	Oct. 2014 Finalized at BCBS	Oct. 2014: Final document published 2018/1: Full implementation						

*1 Draft on other domestic rules to be applied after 2015, such as the Capital conservation buffer, will be published in due course.

Countercyclical capital buffer omitted in the chart above; if applied, expected to be phased-in in the same manner as the Capital conservation buffer.

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

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

Public sector support and point of non-viability in Japan

Framework			Systemic risk	Subject entities	Conditions	Point of non-viability	No. of cases
Existing framework	Act on Special Measures for Strengthening Financial Functions <i>Capital injection</i>		Not Required	Banks (Capital injection may be made through BHC)	No suspension of payment of deposits and not having negative net worth	No	29
	Article 102 of Deposit Insurance Act (DIA)	Item 1 measures <i>Capital injection</i>	Required (Credit system in Japan or in a certain region)	Banks only	Undercapitalized	No	1
		Item 2 measures <i>Financial assistance exceeding payout cost</i>			Suspension of payment of deposits or having negative net worth ^{*1}	Yes ^{*3}	-
		Item 3 measures <i>Nationalization</i>			Suspension of payment of deposits and having negative net worth ^{*1}		1
Newly established framework	Article 126-2 of DIA	Specified Item 1 measures <i>Liquidity support</i> <i>Capital injection</i>	Required (Financial system such as financial market in Japan)	Financial institutions including banks and BHCs	Not having negative net worth	No	-
		Specified Item 2 measures <i>Supervision or control and</i> <i>Financial assistance for orderly resolution</i>			Suspension of payment or having negative net worth ^{*2}	Yes ^{*3}	-

^{*1} Including the likelihood of a suspension of payment of deposits

^{*2} Including the likelihood of a suspension of payment or negative net worth

^{*3} Specified in Q&A published by FSA on March 6, 2014

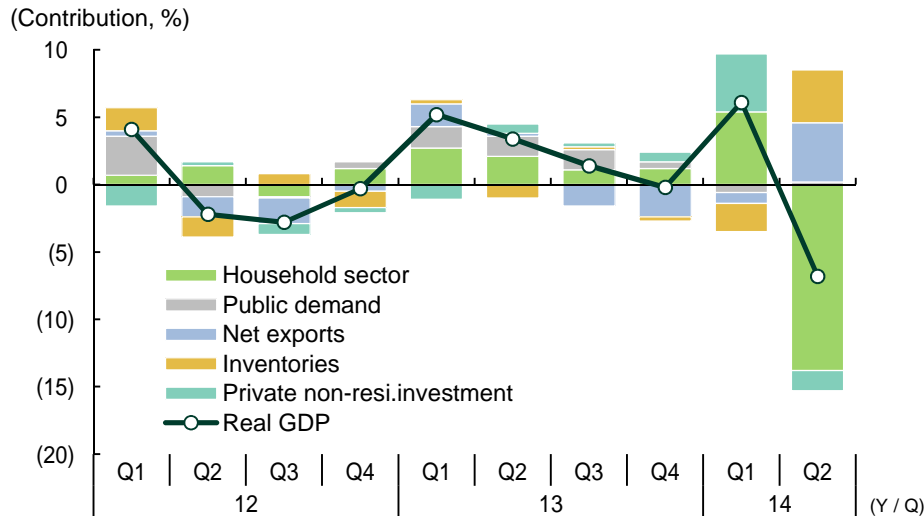
Credit ratings of G-SIBs (Moody's)*

	Apr. 2001	Jul. 2007	Oct. 2014
Aaa		<ul style="list-style-type: none"> Bank of America Bank of New York Mellon Citibank JPMorgan Chase Bank Royal Bank of Scotland UBS Wells Fargo Bank 	
Aa1	<ul style="list-style-type: none"> Bank of America Crédit Agricole Wells Fargo Bank UBS 	<ul style="list-style-type: none"> Banco Santander Barclays Bank BBVA BNP Paribas Crédit Agricole Credit Suisse Deutsche Bank HSBC Bank ING Bank Nordea Bank Société Générale State Street Bank & Trust 	
Aa2	<ul style="list-style-type: none"> Bank of New York Mellon Barclays Bank BBVA Citibank HSBC Bank ING Bank JPMorgan Chase Bank Royal Bank of Scotland State Street Bank & Trust 	<ul style="list-style-type: none"> SMBC BPCE(Banque Populaire) BTMU Mizuho Bank UniCredit 	<ul style="list-style-type: none"> Bank of New York Mellon
Aa3	<ul style="list-style-type: none"> Banco Santander BNP Paribas BPCE(Banque Populaire) Deutsche Bank Société Générale UniCredit 	<ul style="list-style-type: none"> Goldman Sachs Bank Morgan Stanley Bank 	<ul style="list-style-type: none"> SMBC BTMU HSBC Bank JPMorgan Chase Bank Nordea Bank State Street Bank & Trust Wells Fargo Bank
A1	<ul style="list-style-type: none"> Credit Suisse 	<ul style="list-style-type: none"> Agricultural Bank of China Bank of China ICBC 	<ul style="list-style-type: none"> Agricultural Bank of China Bank of China BNP Paribas Credit Suisse ICBC Mizuho Bank Standard Chartered
A2	<ul style="list-style-type: none"> BTMU Standard Chartered 	<ul style="list-style-type: none"> Standard Chartered 	<ul style="list-style-type: none"> Bank of America Barclays Bank BPCE(Banque Populaire) Citibank Crédit Agricole Goldman Sachs Bank ING Bank Société Générale UBS
A3	<ul style="list-style-type: none"> SMBC Mizuho Bank 		<ul style="list-style-type: none"> Deutsche Bank Morgan Stanley Bank
Baa1	<ul style="list-style-type: none"> Agricultural Bank of China Bank of China ICBC 		<ul style="list-style-type: none"> Banco Santander Royal Bank of Scotland
Baa2			<ul style="list-style-type: none"> BBVA UniCredit

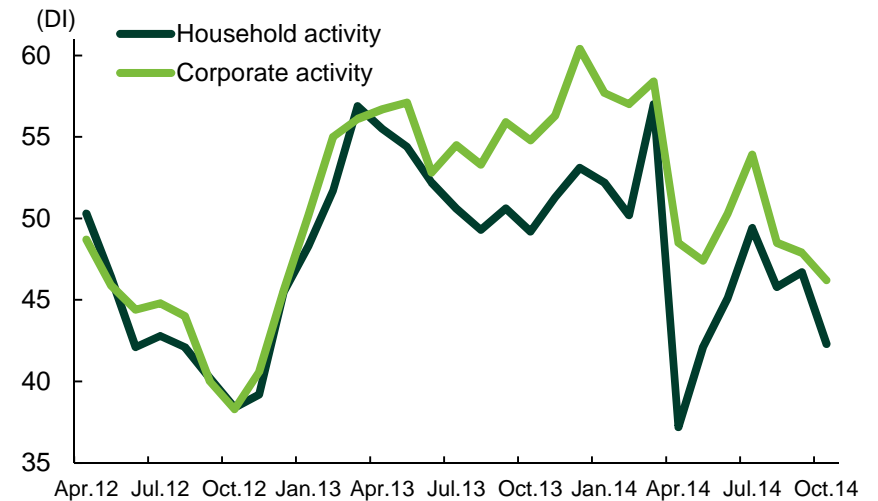
* Long-term issuer ratings (if not available, long-term deposit ratings) of operating banks

Current Japanese economy

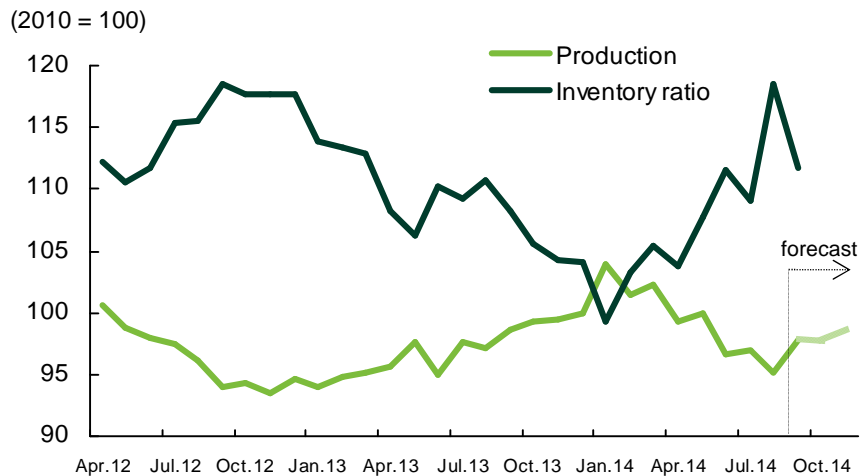
Real GDP growth rate (annualized QoQ change)*1



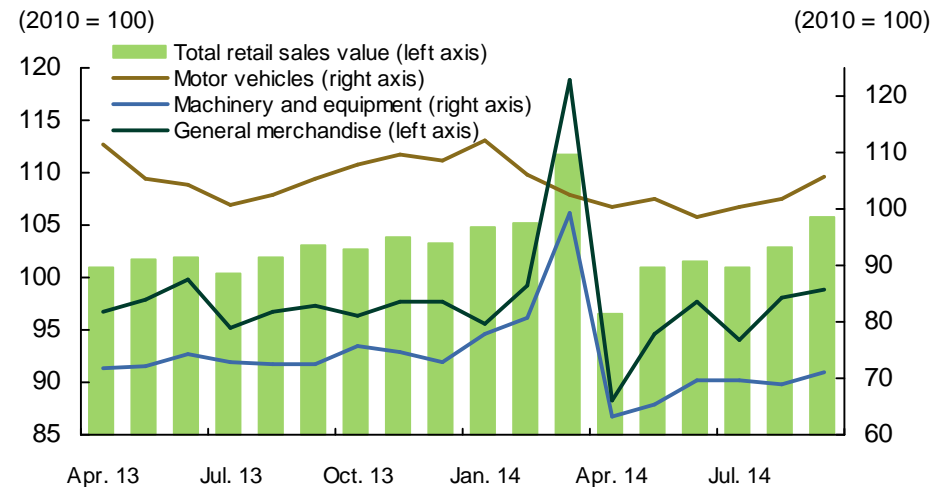
Economy watchers survey*2



Indices of industrial production*3, 4



Indices of retail sales value by type of business*3, 5



*1 Source: Cabinet Office. Seasonally adjusted series. Household sector = Private consumption + Private residential investment, Inventories = Change in private and public inventory, Public demand = Government consumption + Public investment

*2 Source: Cabinet Office. Diffusion index for current economic conditions

*3 Source: Ministry of Economy, Trade and Industry. *4 Seasonally adjusted indices. In Aug. and Sep. 2014, based on the indices of production forecast

*5 Seasonally adjustment indices. Machinery and equipment: such as household electrical appliance, General merchandise: such as department store

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.