

Fixed Income Investor Presentation

March 2013

Sumitomo Mitsui Banking Corporation

The financial figures for SMFG and SMBC included in this presentation are prepared in accordance with generally accepted accounting principles in Japan, or Japanese GAAP

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SMFG / SMBC overview

SMFG (Sumitomo Mitsui Financial Group)

- SMFG is one of the three largest banking groups in Japan with an established global presence
- Designated as one of the G-SIBs

Market capitalization (TSE:8316 / NYSE:SMFG)	JPY 5.2 tn (USD 57 bn)
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Total assets	JPY 139 tn
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Tier I ratio	13.18 %
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(As of Jan. 31, 2013 for market capitalization and as of Sep. 30, 2012 for others)
(Consolidated)

SMBC's business franchise

- Core operating entity within the SMFG franchise
- Heritage dating back more than 400 years
- **28 million** retail customer deposit accounts
- **105 thousand** domestic corporate loan clients
- **437** domestic branches
- **61** overseas franchises*1

Ratings (Moody's / S&P)*2	Aa3 / A+
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(As of Sep. 30, 2012, except for the ratings)

SMBC's asset quality and liquidity

Total assets	JPY 116 tn
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Loans	JPY 56 tn
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Deposits	JPY 86 tn
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Loan-to-deposit ratio	65.1 %
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Non-performing loan ratio	1.78 %
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(As of Sep. 30, 2012, non-consolidated)

SMBC's profitability

	FY3/12	Apr.-Dec. 2012
Gross banking profit	JPY 1,533 bn	JPY 1,165 bn
Banking profit (before provisions)*3	JPY 813 bn	JPY 628 bn
Net income	JPY 478 bn	JPY 405 bn
Overhead ratio*4	46.9 %	46.2 %

*1 SMBC's branches and subsidiaries

*2 SMBC's long-term senior unsecured bond ratings

*3 Before provision for general reserve for possible loan losses

*4 Expenses divided by gross banking profit

Credit ratings of G-SIBs by Moody's*

	Apr. 2001		Jul. 2007		Jan. 2013	
Aaa			Bank of America Bank of New York Mellon Citibank JPMorgan Chase Bank	Royal Bank of Scotland UBS Wells Fargo Bank		
Aa1	Bank of America Crédit Agricole	Wells Fargo Bank UBS	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	Bank of New York Mellon	
Aa2	Bank of New York Mellon Barclays Bank BBVA Citibank HSBC Bank	ING Bank JPMorgan Chase Bank Royal Bank of Scotland State Street Bank & Trust	SMBC BPCE(Banque Populaire) BTMU	Mizuho CB/BK UniCredit	State Street Bank & Trust	
Aa3	Banco Santander BNP Paribas BPCE(Banque Populaire)	Deutsche Bank Société Générale UniCredit	Goldman Sachs Bank	Morgan Stanley Bank	SMBC BTMU	JPMorgan Chase Bank Nordea Bank Wells Fargo Bank
A1	Credit Suisse		Bank of China		Bank of China Credit Suisse	Mizuho CB/BK Standard Chartered
A2	BTMU	Standard Chartered	Standard Chartered		Barclays Bank BNP Paribas BPCE(Banque Populaire) Crédit Agricole Deutsche Bank	Goldman Sachs Bank ING Bank Société Générale UBS
A3	SMBC	Mizuho CB/BK			Bank of America Citibank	Morgan Stanley Bank Royal Bank of Scotland
Baa1	Bank of China					
Baa2					Banco Santander	UniCredit
Baa3					BBVA	

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

Financial soundness

- Capital
- Asset quality
- Liquidity
- Foreign currency funding

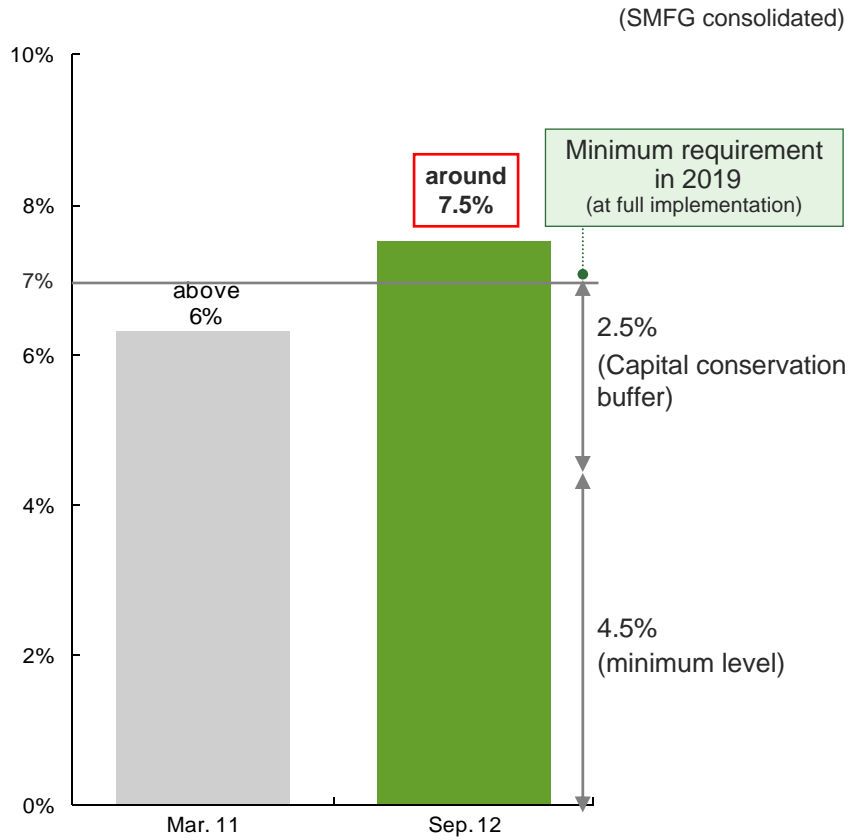
Profitability

- Productivity
- Loan balance & spread
- Expenses
- Credit costs

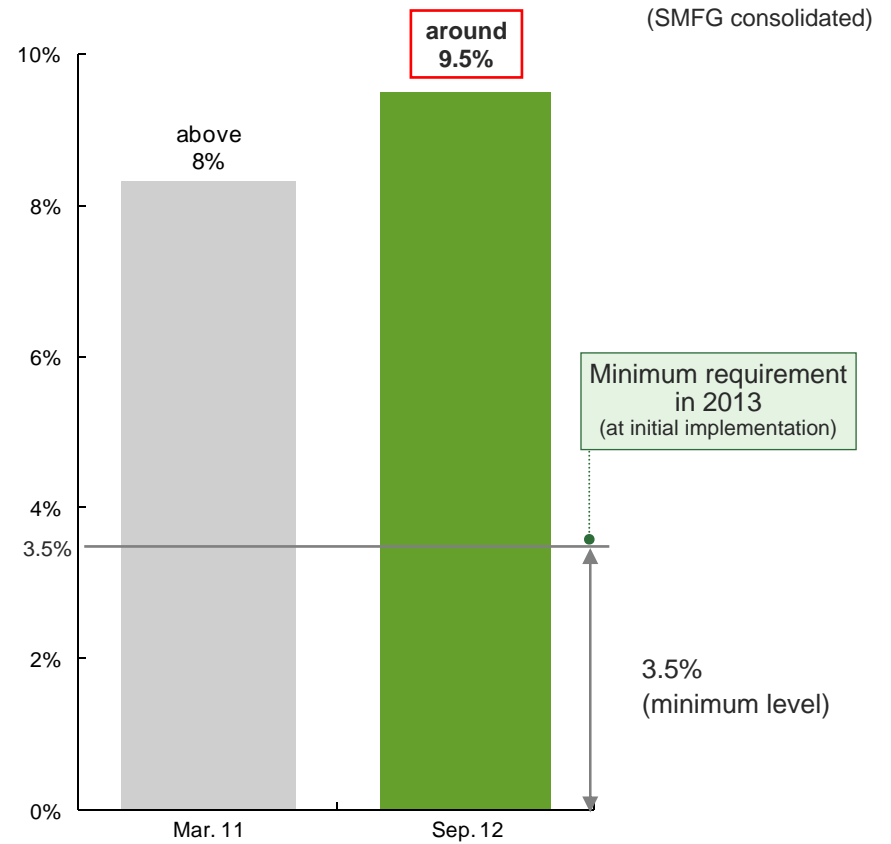
Growth

- International business
- Synergies between SMBC and SMBC Nikko

SMFG Core Tier I ratio* Basel III fully loaded basis



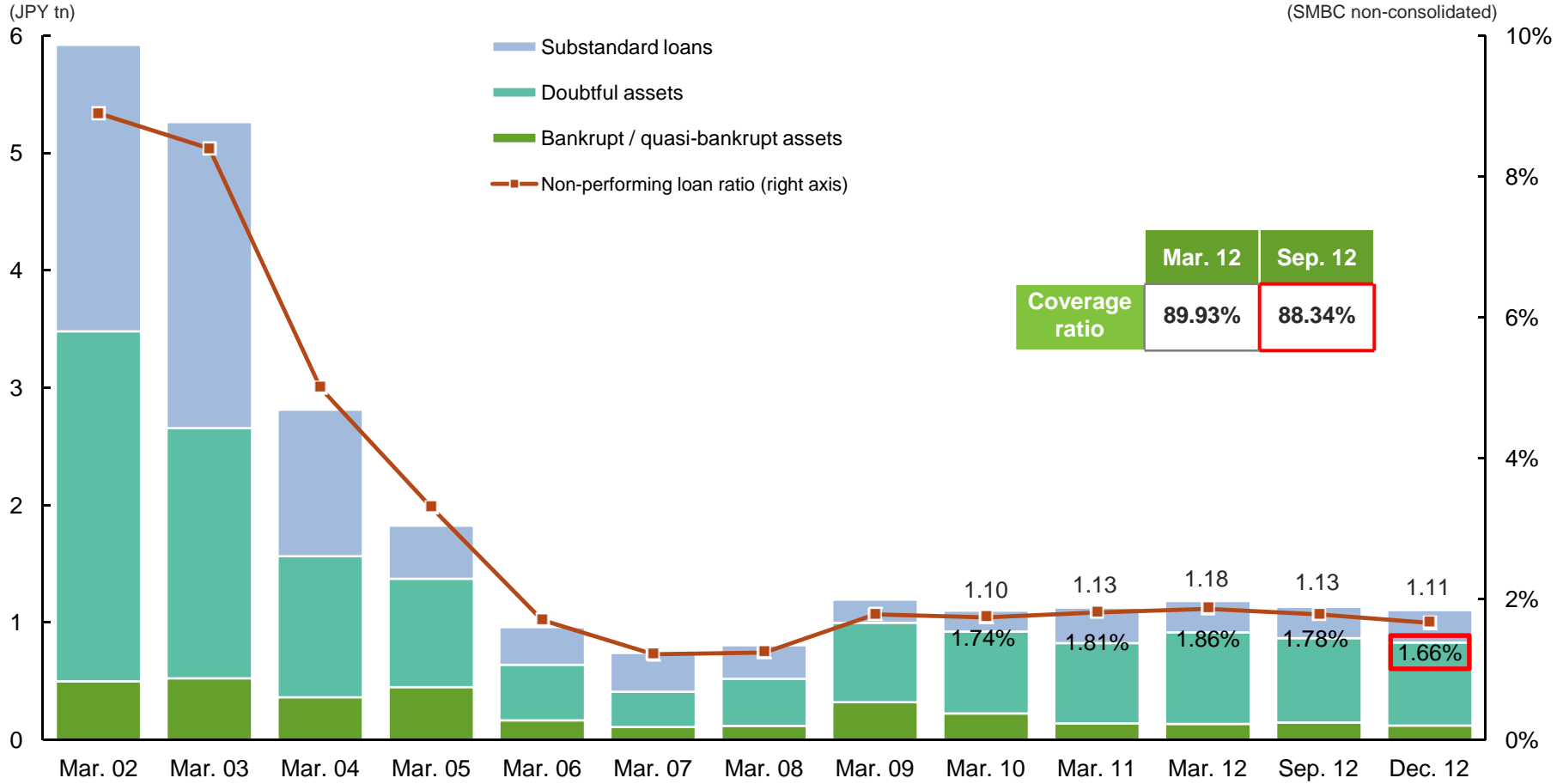
SMFG Core Tier I ratio* Basel III transitional basis



* Common Equity Tier I ratio under Basel III

Asset quality - solid loan portfolio

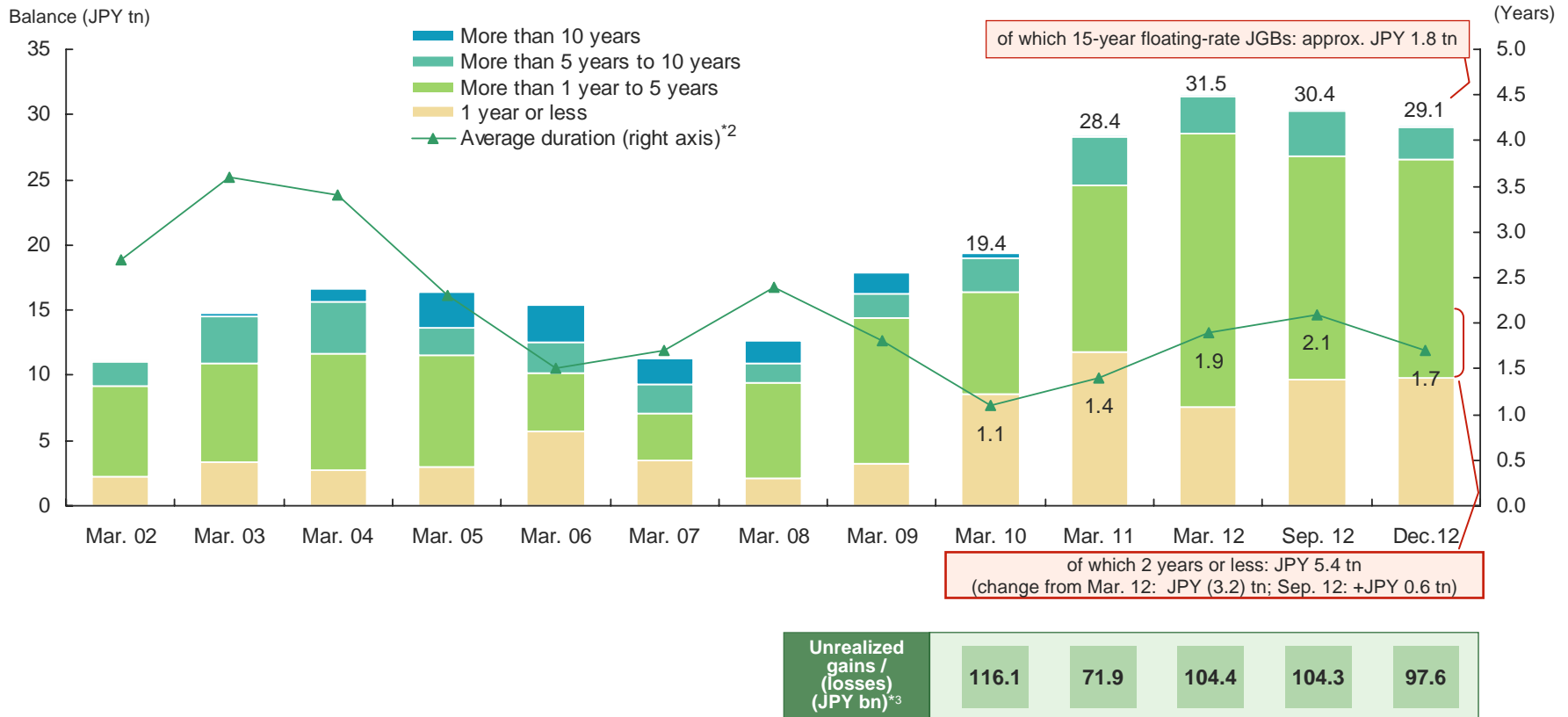
Balance of non-performing loans



Asset quality - bond portfolio

Yen bond portfolio*1

(SMBC non-consolidated)



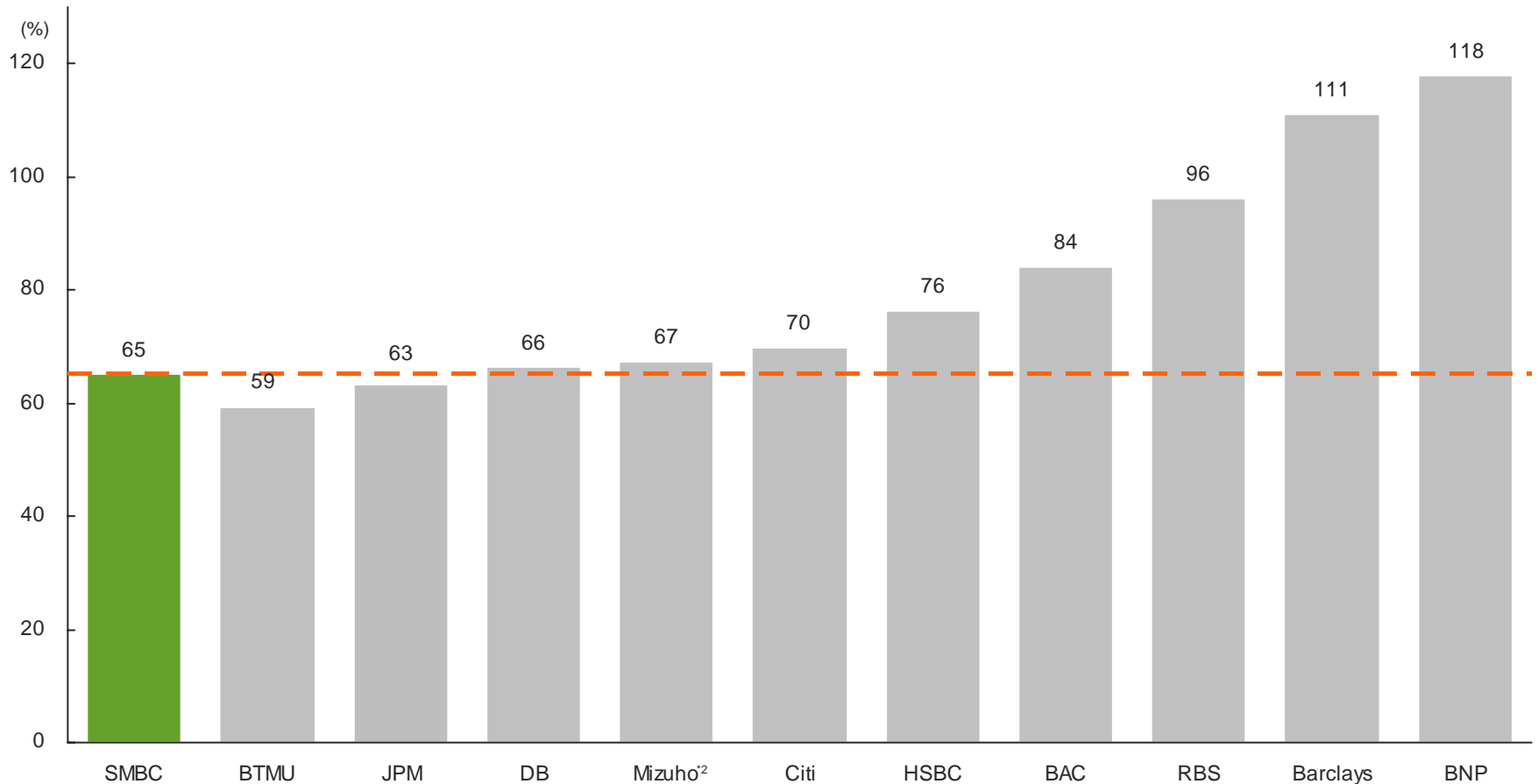
*1 Total balance of bonds with maturities classified as "Other securities" and bonds of held-to-maturity; total of JGBs, Japanese local government bonds and Japanese corporate bonds

*2 Excluding bonds of 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

*3 15-year floating-rate JGBs have been carried at their reasonably estimated amounts from Mar. 09

Liquidity - supported by a sticky domestic deposit base

Loan-to-deposit ratio^{*1}



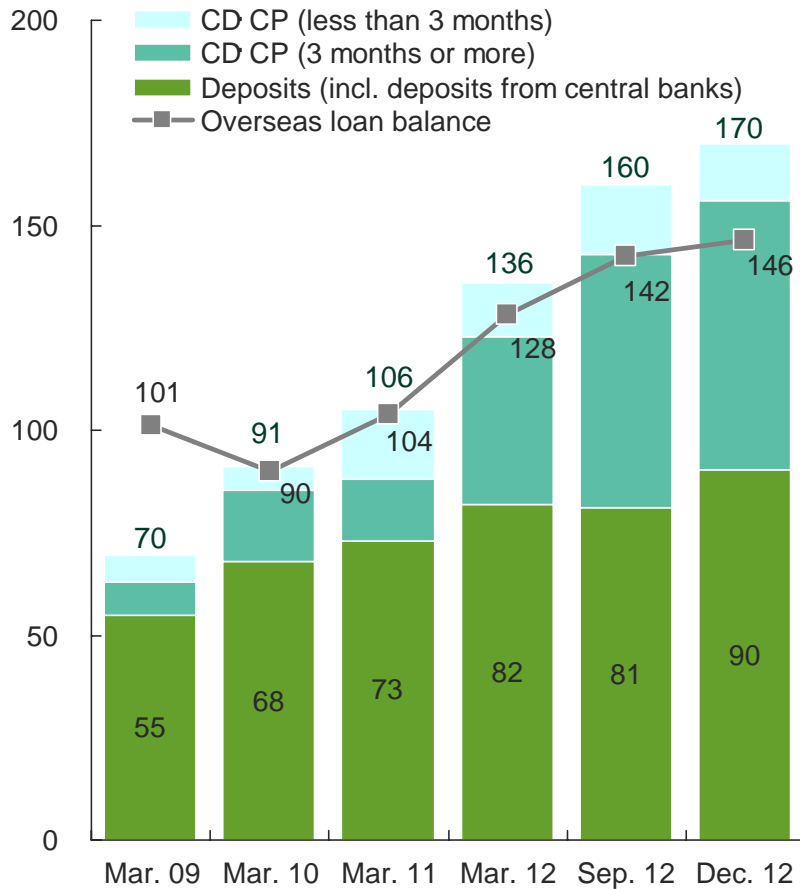
^{*1} Based on each company's financial statements, as of Sep. 30, 2012
Figures of SMBC, The Bank of Tokyo-Mitsubishi UFJ ("BTMU") and Mizuho are on a non-consolidated basis. The others are on a consolidated basis

^{*2} Aggregate of Mizuho Bank and Mizuho Corporate Bank

Foreign currency funding (1)

Overseas deposit & loan balance*

(USD bn)



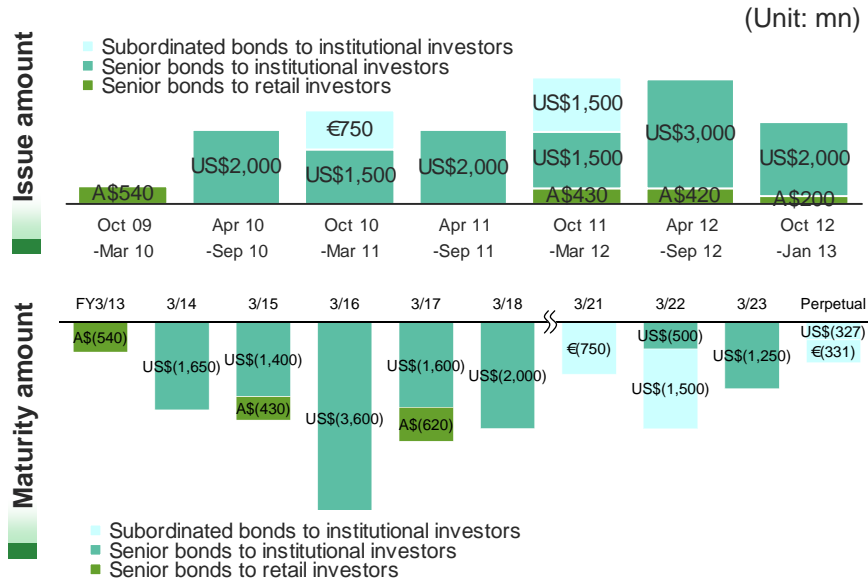
Diversification of foreign currency funding

- CP program for short-term funding
 - USD CP Program:
 - Established Nov. 2009 (USD 5bn)
 - Expanded Nov. 2011 (USD 15bn)
 - Euro CP Program:
 - Established Nov. 2011 (EUR 10bn)
- Benchmark bond transactions
 - USD denominated senior bonds:
 - Issued periodically since 2010
 - In order to build a more robust and broader investor base, issued senior bonds via 3(a)(2) format since July 2012
 - USD and EUR denominated subordinated bonds: issued to international investors
 - AUD denominated senior bonds: issued to Japanese domestic retail investors
- Other transactions
 - AUD denominated transferable deposits: issued by Sydney branch to international investors

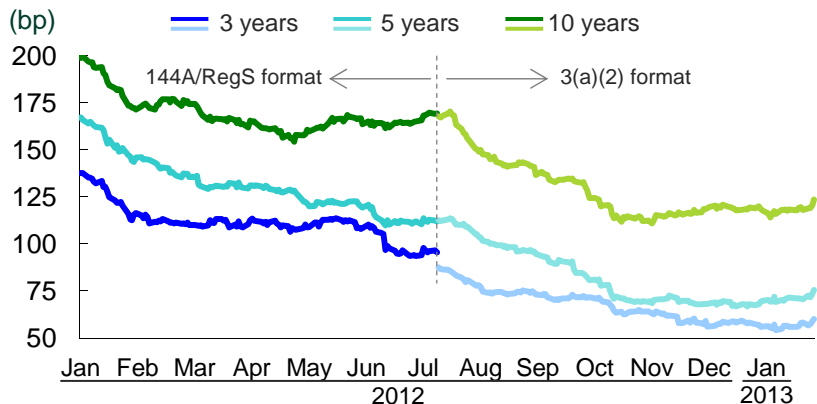
* Managerial accounting basis, calculated at respective period-end exchange rates. Sum of SMBC, SMBC Europe and SMBC (China)

Foreign currency funding (2)

Issuance and maturity of foreign currency bonds



Secondary spread of selected SMBC bonds*1



*1 Source: Bloomberg

*2 Foreign currency bonds other than AUD denominated bonds are issued to international investors

*3 Spread over US Treasury except for Euro denominated bonds issued at Nov. 9, 2010 (over Mid Swap)

Foreign currency bonds issued since 2010*2

Issue date	Sub/Senior	Format	Tenor	Amount (mn)	Coupon	Spread*3
USD denominated						
Jul. 22, 2010	Senior	144A/RegS	3 years	USD 1,000	2.15%	+118bp
			5 years	USD 1,000	3.15%	+137.5bp
Jan. 14, 2011	Senior	144A/RegS	3 years	USD 650	1.95%	+90bp
			5 years	USD 850	3.10%	+103bp
Jul. 22, 2011	Senior	144A/RegS	3 years	USD 400	1.90%	+130bp
			3 years	USD 500	LIBOR+0.95%	LIBOR+0.95%
			5 years	USD 1,100	2.90%	+150bp
Jan. 12, 2012	Senior	144A/RegS	3 years	USD 500	1.90%	+155bp
			5 years	USD 500	2.65%	+180bp
			10 years	USD 500	3.95%	+200bp
Mar. 1, 2012	Sub	RegS	10 years	USD 1,500	4.85%	+285bp
Jul. 18, 2012	Senior	3(a)(2)	3 years	USD 1,000	1.35%	+100bp
			5 years	USD 1,250	1.80%	+120bp
			10 years	USD 750	3.20%	+170bp
Jan. 18, 2013	Senior	3(a)(2)	3 years	USD 750	0.90%	+58bp
			5 years	USD 750	1.50%	+77bp
			10 years	USD 500	3.00%	+117bp
Euro denominated						
Nov. 9, 2010	Sub	144A/RegS	10 years	Euro 750	4.00%	+130bp
AUD denominated						
Mar. 16, 2010	Senior	Domestic Retail	3 years	AUD 540	5.76%	--
Dec. 21, 2011	Senior	Domestic Retail	3 years	AUD 430	4.28%	--
Jun. 21, 2012	Senior	Domestic Retail	4 years	AUD 420	4.07%	--
Dec. 19, 2012	Senior	Domestic Retail	4 years	AUD 200	3.47%	--

■ Highlights

Financial soundness

- Capital
- Asset quality
- Liquidity
- Foreign currency funding

Profitability

- Productivity
- Loan balance & spread
- Expenses
- Credit costs

Growth

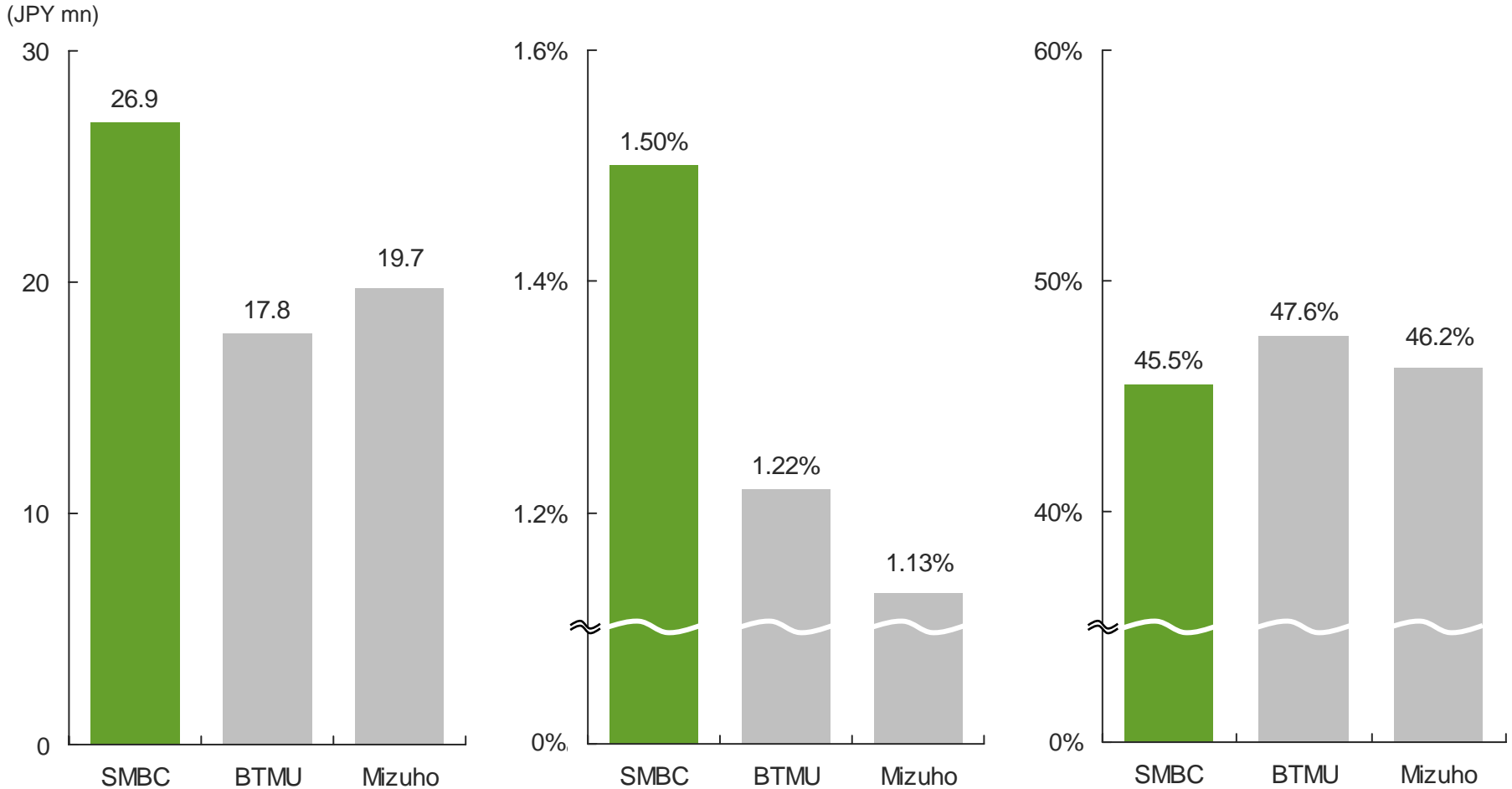
- International business
- Synergies between SMBC and SMBC Nikko

Profitability - highest profitability among Japanese peers

Banking profit (before provisions)
per employee^{*1,2,3}

Domestic loan-to-deposit spread^{*1}

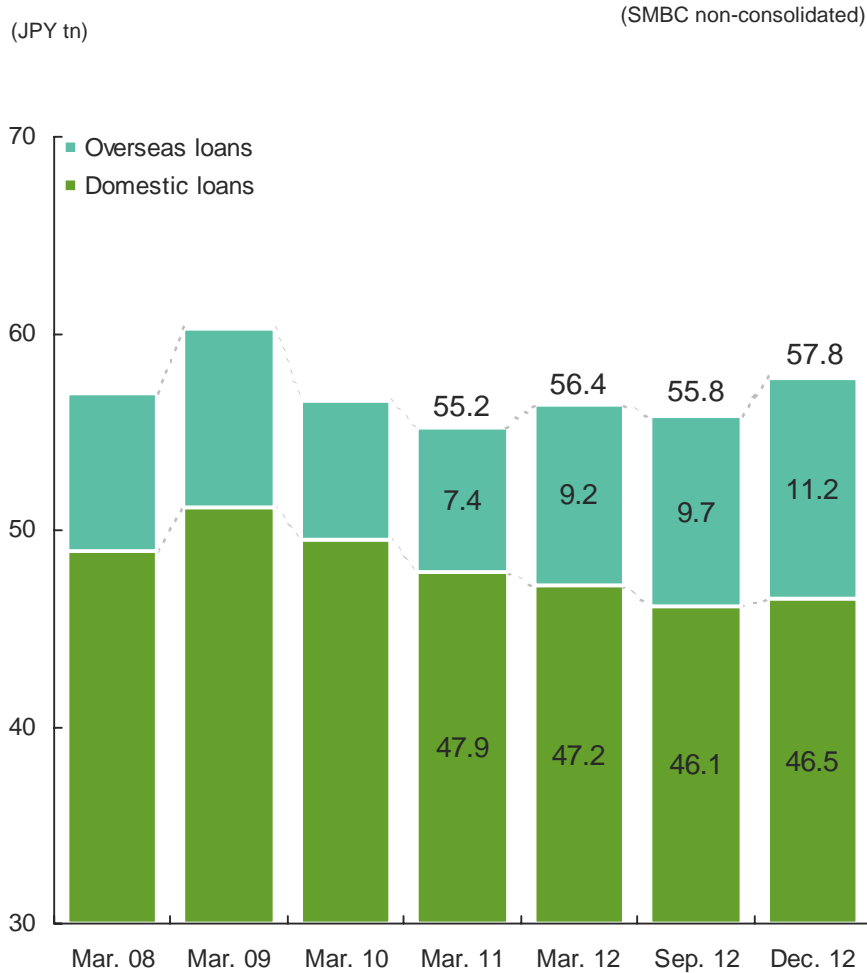
Overhead ratio^{*1}



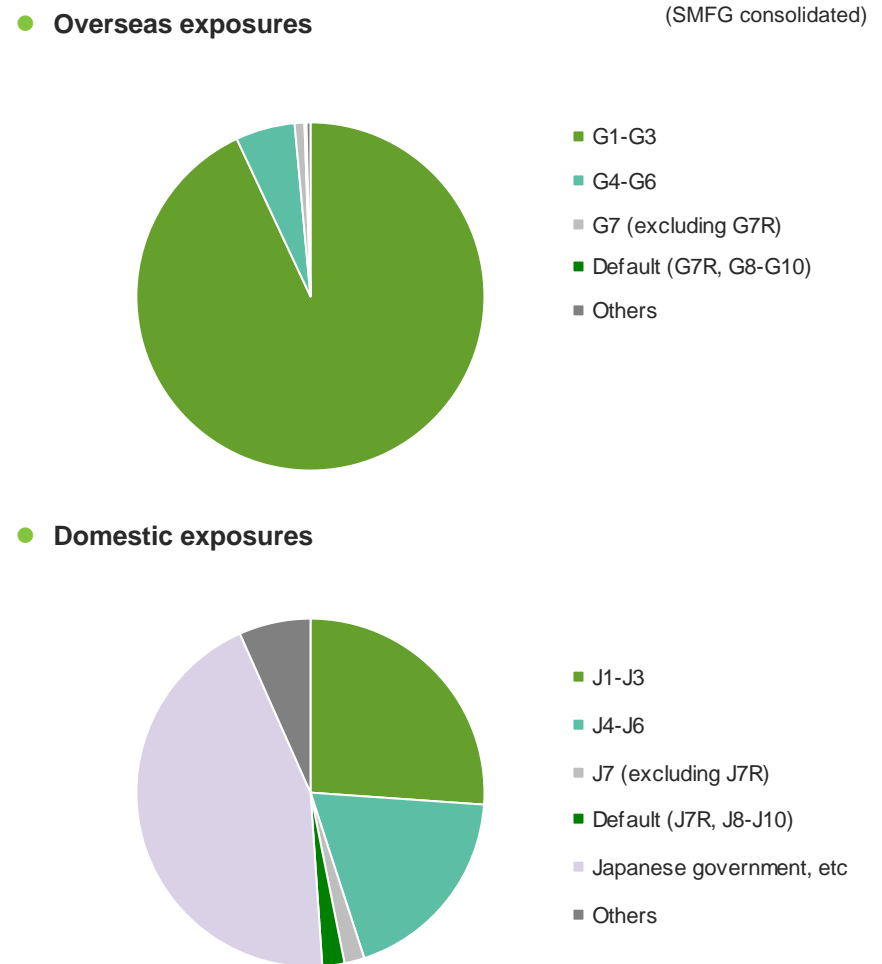
*1 Based on each company's 1H, FY3/2013 disclosure. The figures shown in the graph are: non-consolidated figures of SMBC and BTMU, and sum of Mizuho Bank and Mizuho Corporate Bank for Mizuho
 *2 Before provision for general reserve for possible loan losses, excluding gains (losses) on bonds, divided by average number of employees (average number of beginning and end of the period for BTMU and Mizuho)
 *3 Annualized

Loan balance and exposures

Loan balance



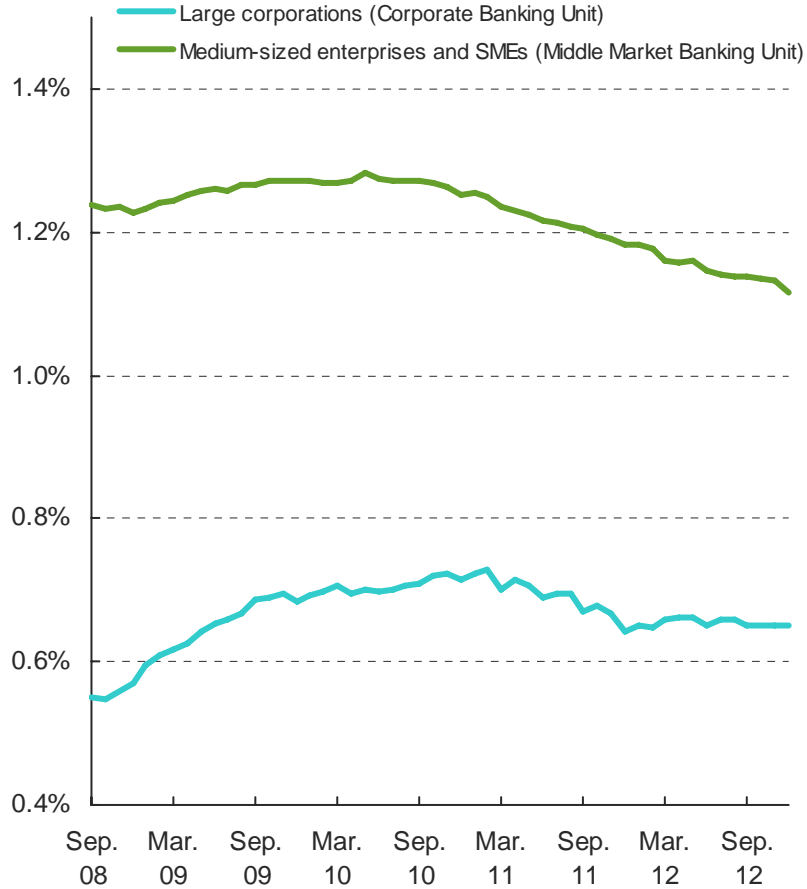
Exposures by obligor grade* (corporate, sovereign and bank)



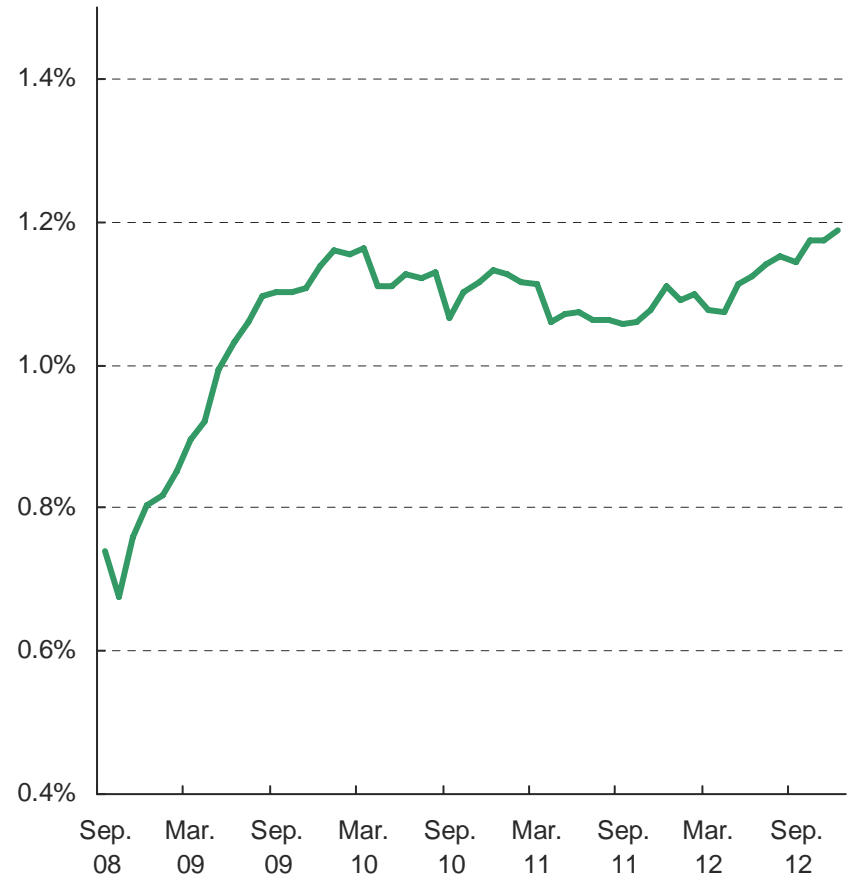
* As of Sep. 2012. Exposures include credit to domestic and overseas commercial/industrial companies, individuals for business purposes, sovereigns, public sector entities, and financial institutions. See appendix for details on obligor grade

Loan spread*1

Domestic*2



Overseas*3



*1 Managerial accounting basis. Average loan spread of existing loans

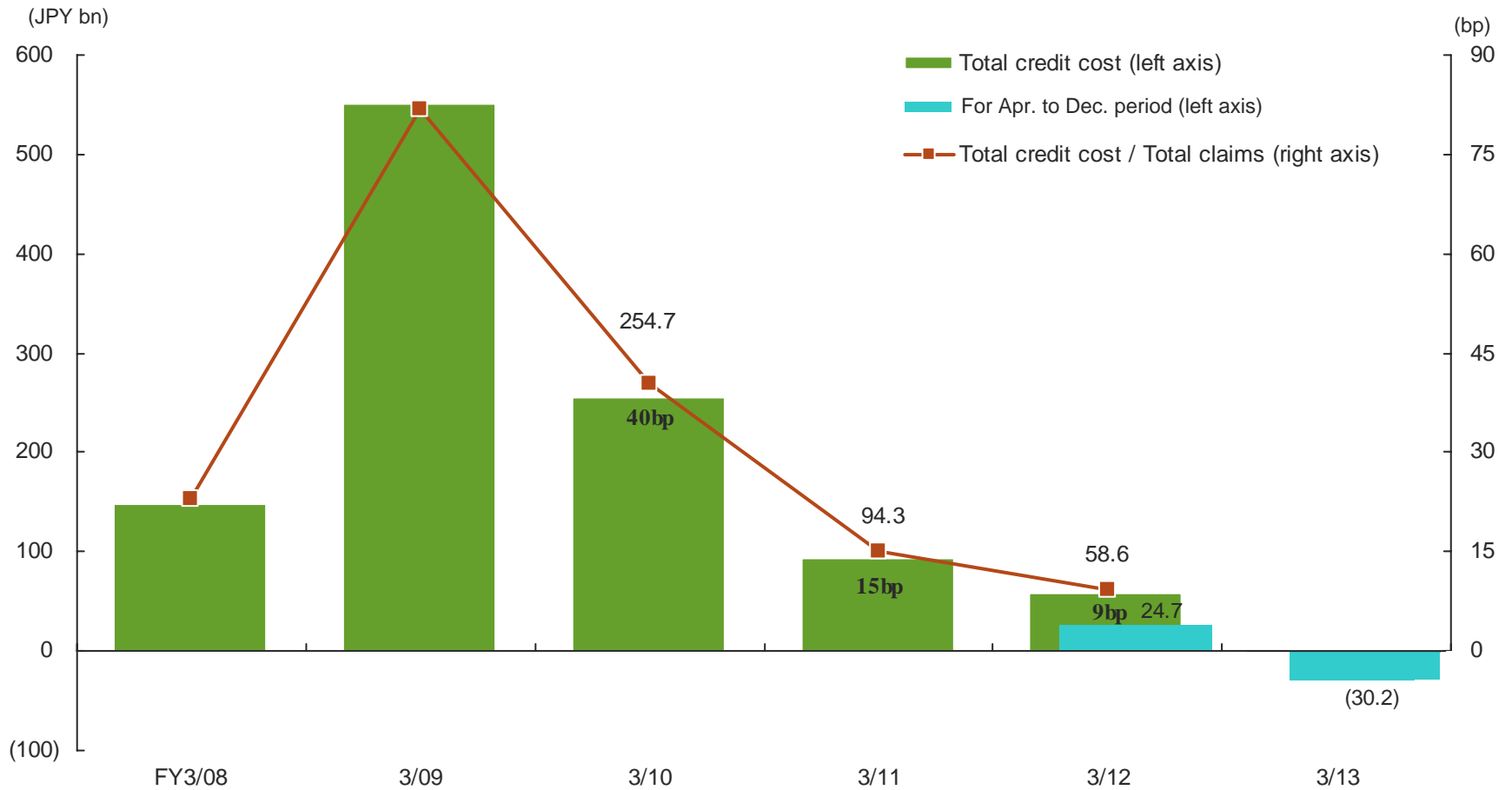
*2 SMBC non-consolidated

*3 Sum of SMBC, SMBC Europe and SMBC (China)

Credit costs

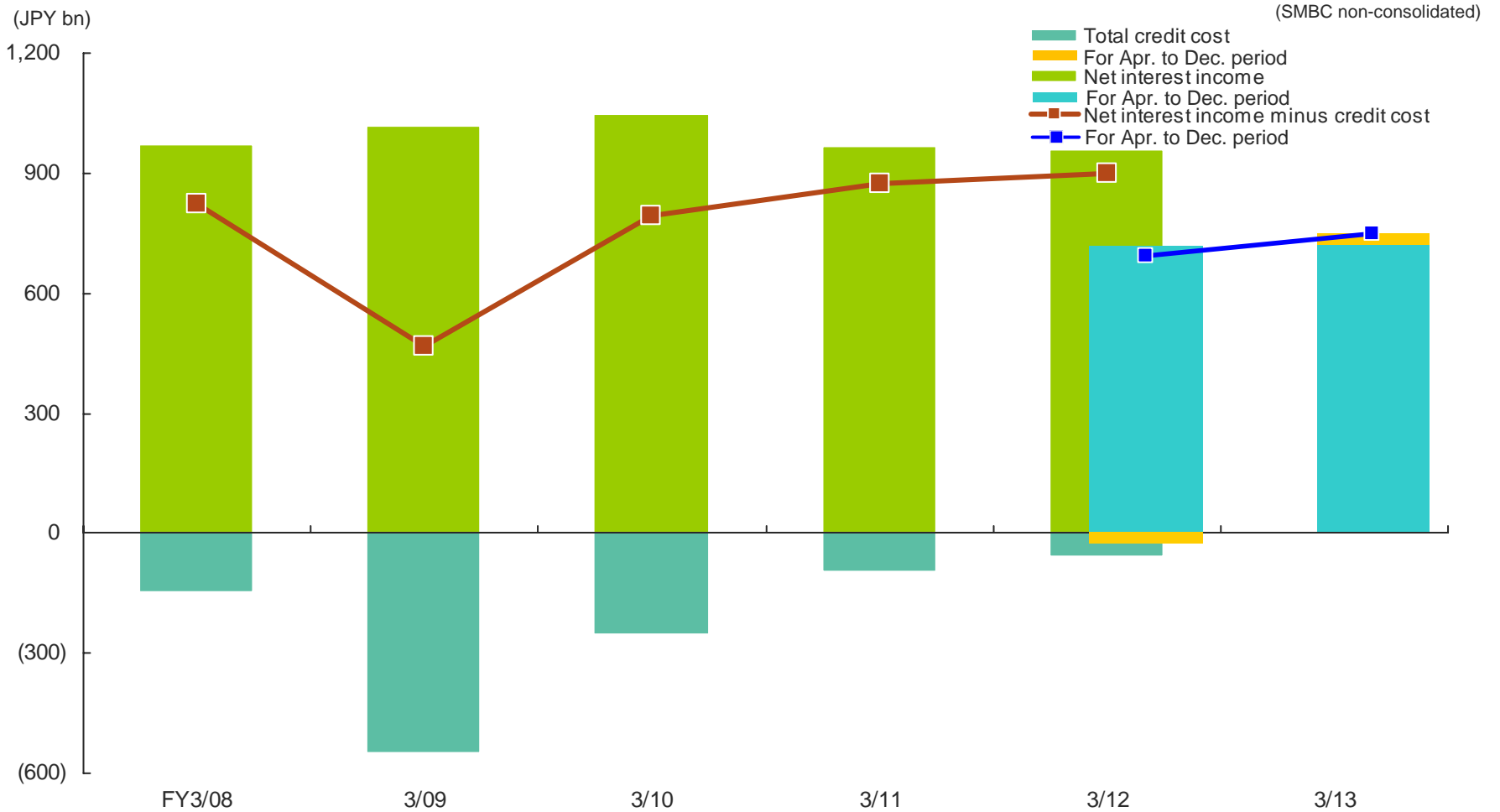
Total credit cost

(SMBC non-consolidated)



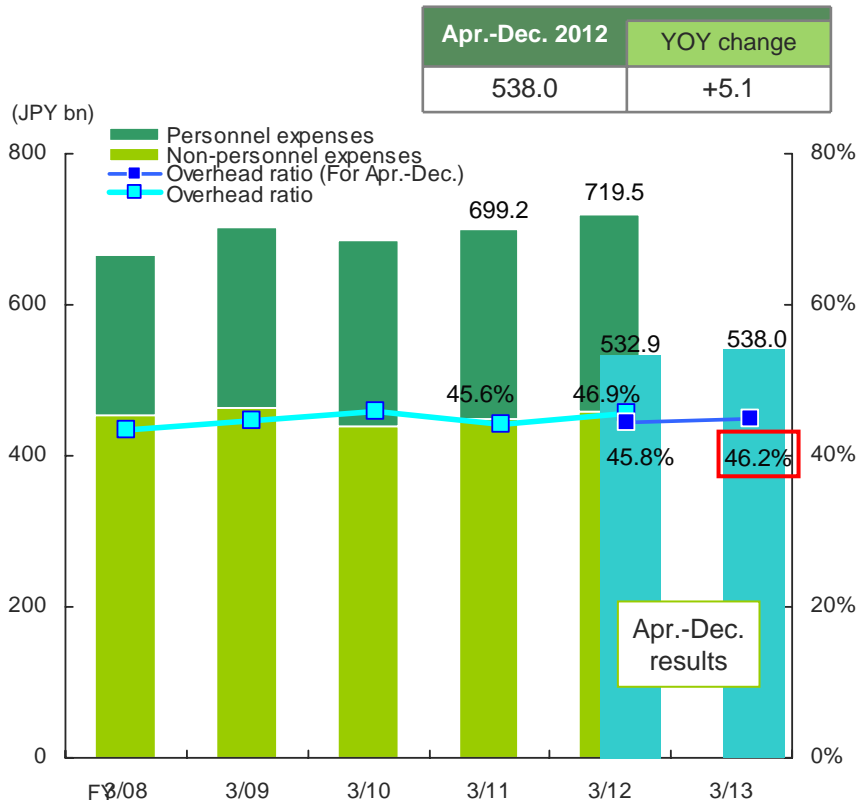
Interest income net of credit costs

Net interest income / Total credit cost

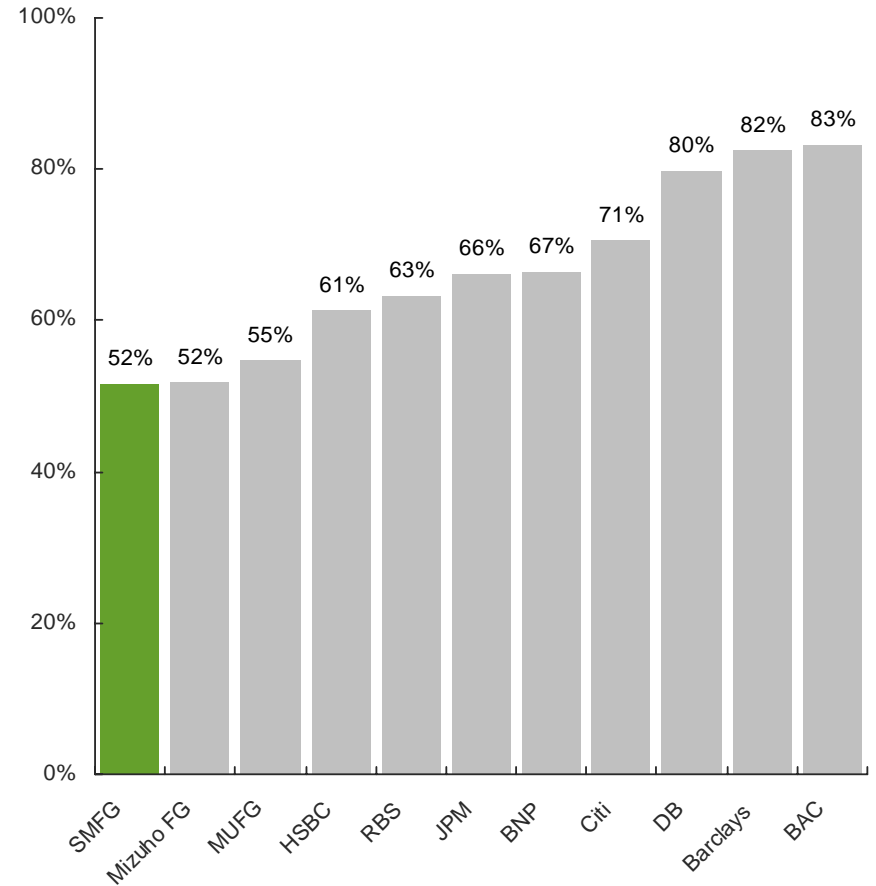


Expenses - control both in SMBC and on a group-wide basis

Expenses*1



Overhead ratio on group consolidated basis*2



*1 Excluding non-recurring losses

*2 Based on each company's disclosure. Top-line profit (net of insurance claims) divided by G&A expenses (for Japanese banks, excluding non-recurring losses of subsidiary banks). 1H, FY3/2013 results for SMFG, MUFG and Mizuho FG, and three quarters ended September 30, 2012 for others

Financial results of 3Q, FY3/2013 (Cumulative)

		(JPY bn)	FY3/2012 Results	Apr.-Dec. 2012 Results	YOY change
SMBC <non-consolidated>	Gross banking profit		1,532.5	1,165.5	+0.8
	Gains (losses) on bonds		152.5	133.2	(9.1)
	Expenses ^{*1}		(719.5)	(538.0)	(5.1)
	<Overhead ratio> ^{*2}		46.9 %	46.2 %	+0.4 %
	Banking profit (before provisions) ^{*3}		813.0	627.5	(4.3)
	Total credit cost		(58.6)	30.2	+54.9
	Gains (losses) on stocks		(15.2)	(68.9)	(13.1)
	Ordinary profit		695.3	513.0	(10.4)
	Net income		478.0	405.4	+61.5
<Ref.> SMFG <consolidated>	Ordinary profit		935.6	829.7	+68.5
	Net income		518.5	550.4	+139.4

*1 Excluding non-recurring losses

*2 Expenses divided by gross banking profit

*3 Before provision for general reserve for possible loan losses

■ Highlights

Financial soundness

- Capital
- Asset quality
- Liquidity
- Foreign currency funding

Profitability

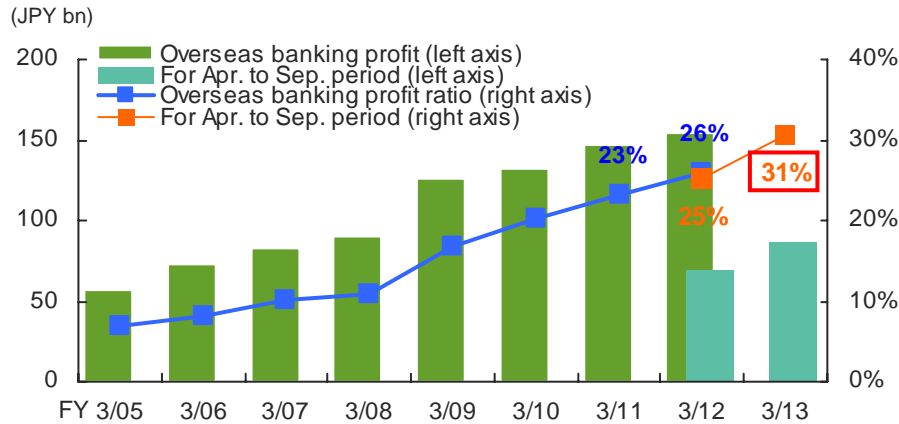
- Productivity
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Growth

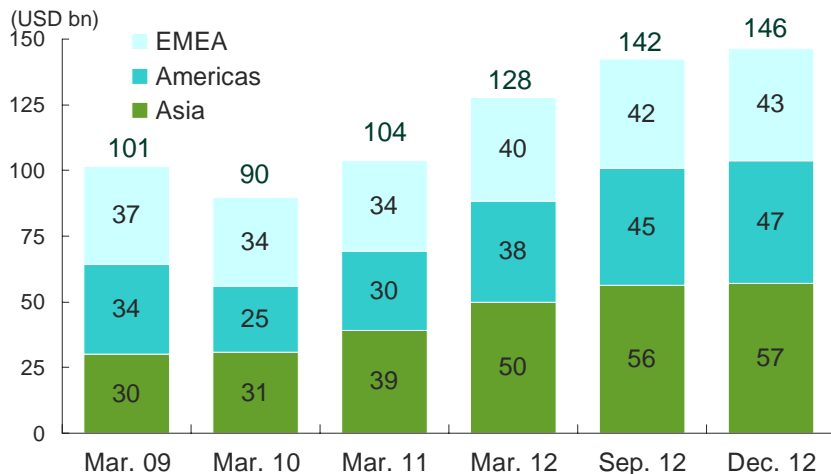
- International business
- Synergies between SMBC and SMBC Nikko

International business (1)

Overseas banking profit (before provisions) and ratio *1



Overseas loan balance (USD)*2,3



Expansion of international network (since Apr. 2011)

Expansion of network mainly in Asia (# of channels in emerging markets: Mar. 2011: 24 → Jan. 2013: 31)	Shenzhen Br. *4	Subsidiary bank in Malaysia
	New Delhi Rep. Office	Amsterdam Br.
	Istanbul Rep. Office	Phnom Penh Rep. Office
	Bahrain Rep. Office	Doha QFC Office
	Lima Rep. Office	New Delhi Branch *5
	Yangon Rep. Office	Chongqing Br. *4
Business alliances with major local banks	Banco BTG Pactual (Brazil)	Bank of China (China)
	Scotiabank Inverlat (Mexico)	China Development Bank (China)
	ACLEDA Bank (Cambodia)	Garanti Bank (Turkey)
Strengthening of marketing functions in Asia Pacific	Investment Banking Department, Asia Financial Solution Department, Asia	

*1 Managerial accounting basis. Sum of SMBC and major overseas banking subsidiaries. Based on the medium-term management plan assumed exchange rate of USD1=JPY85

*2 Managerial accounting basis. Sum of SMBC, SMBC Europe and SMBC (China). Geographic classification based on booking office

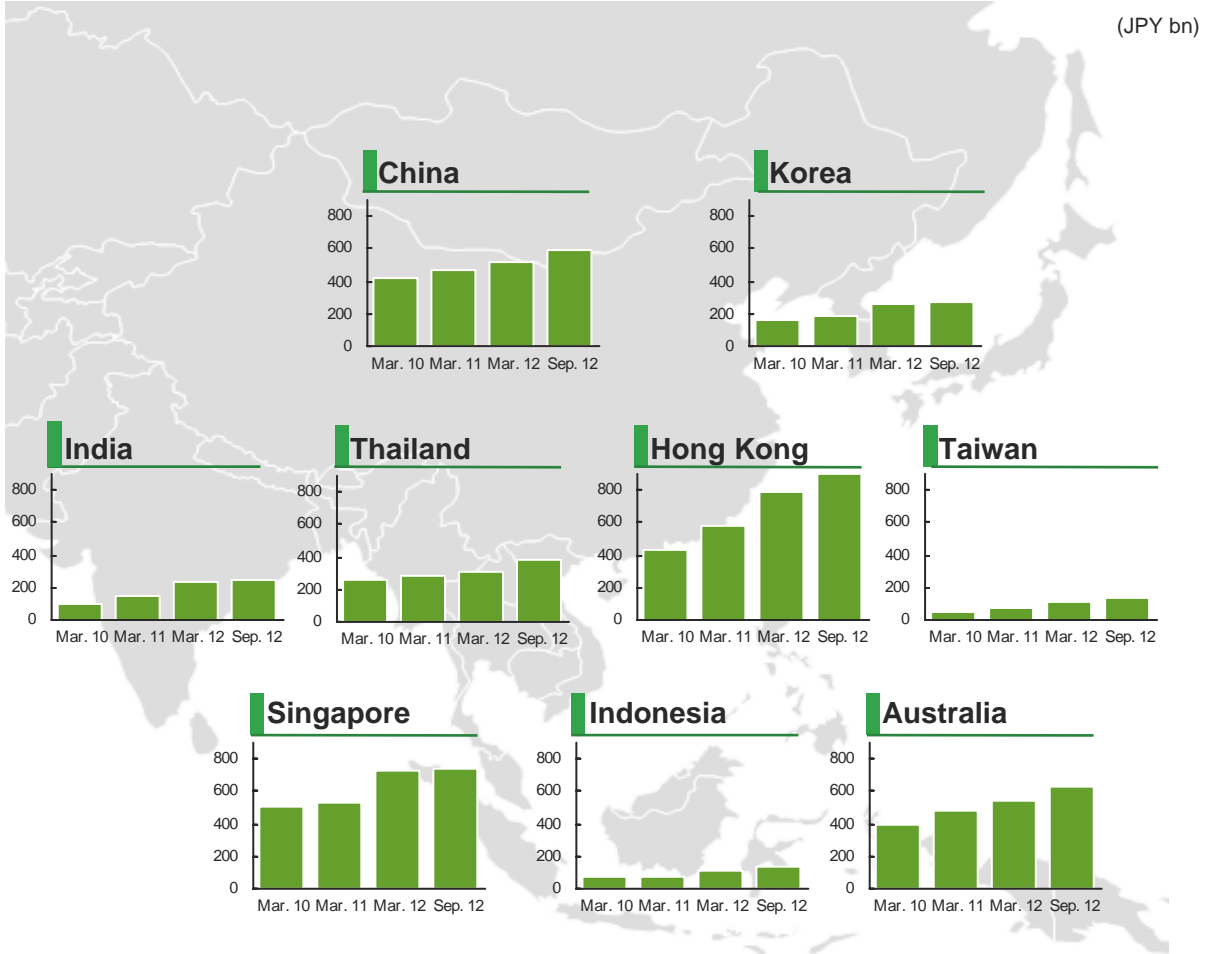
*3 Calculated at respective period-end exchange rates, *4 Branch of SMBC (China), *5 Received approval for preparation for opening

International business (2) - our footprint in Asia

Strategic partners*1

China	<i>Bank of China</i> <i>Industrial and Commercial Bank of China</i> <i>Agricultural Bank of China</i>
Korea	Kookmin Bank
Taiwan	<i>First Commercial Bank</i>
Hong Kong	Bank of East Asia
Philippines	<i>Metrobank</i>
Vietnam	Vietnam Eximbank
Malaysia	<i>RHB Bank</i>
Indonesia	<i>Bank of Central Asia</i>
Cambodia	<i>ACLEDA Bank</i>
India	Kotak Mahindra Bank

Loan balance in major countries*2



*1 Boldfaced banks: SMBC has equity stake

*2 Sum of SMBC, SMBCE and SMBC (China). Loan balances as of Mar. 31, 2012 and before are calculated in JPY from each country's local currency at the exchange rate of Sep. 30, 2012

International business (3) - alliance & acquisition strategy

Investment criteria

- 1 Fits our Group strategy and associated risks are deemed controllable
- 2 Expected to deliver sufficient investment returns; Expected to achieve 0.8% Net income RORA
- 3 Contributes to strengthen our client service
- 4 Foreign currency funding is secured to accommodate the deal

Example Acquisition of aircraft leasing business from The RBS group

Overview of the transaction

- Completed the acquisition on June 1, 2012. Commenced operation as SMBC Aviation Capital
- Acquisition price: approx. USD 7.3 billion*¹
Shareholders: SMFL 60%, SMBC 30%, Sumitomo Corporation 10%
- SMBC Aviation Capital refinanced USD 3.0 billion of its existing borrowings through The Japan Bank for International Cooperation
- Launched plans to merge SMFL Aircraft Capital Corporation B.V. (Netherlands), SMFL Aircraft Capital Japan Co., Ltd. (Japan) and Sumisho Aircraft Asset Management B.V. (Netherlands) into SMBC Aviation Capital in October 2012

Ranking after acquisition*²

	Leasing Company	Nationality	# of Aircrafts
1	GECAS	U.S.	1,755
2	ILFC	U.S.	1,031
	former RBS AC + SMFG/SC Group*³		335
3	BBAM	U.S.	327
4	AerCap	Netherlands	326
5	CIT Aerospace	U.S.	263
6	former RBS AC	Ireland	246
17	SMFG/SC Group* ³	Netherlands	89

*¹ Adjusted based on the assets and liabilities of the acquired business as of May 31, 2012

*² As of Dec. 31, 2011 (Source: Ascend)

*³ Aggregate of 1) SMFL Aircraft Capital Corporation B.V., a subsidiary of Sumitomo Mitsui Finance and Leasing, and 2) Sumisho Aircraft Asset Management B.V., a subsidiary of Sumitomo Corporation

Synergies between SMBC and SMBC Nikko

SMBC Nikko's consolidated financial performance

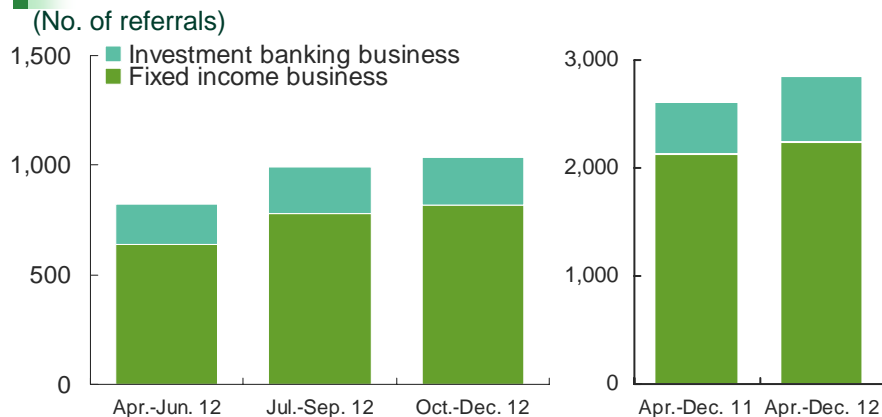
(JPY bn)	FY3/2012	Apr.-Dec. 2012	YOY change
Net operating revenue	228.8	175.0	+11.2
SG&A expenses	(185.1)	(141.0)	(5.6)
Ordinary profit	44.5	34.8	+6.0
Net income*1	19.4	18.8	+9.7

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

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

Synergies between SMBC and SMBC Nikko

Number of referrals from SMBC to SMBC Nikko



SMBC Nikko's topics

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

*1 of which JPY (4.8) bn resulted from changes in the corporate income tax rate in FY3/2012

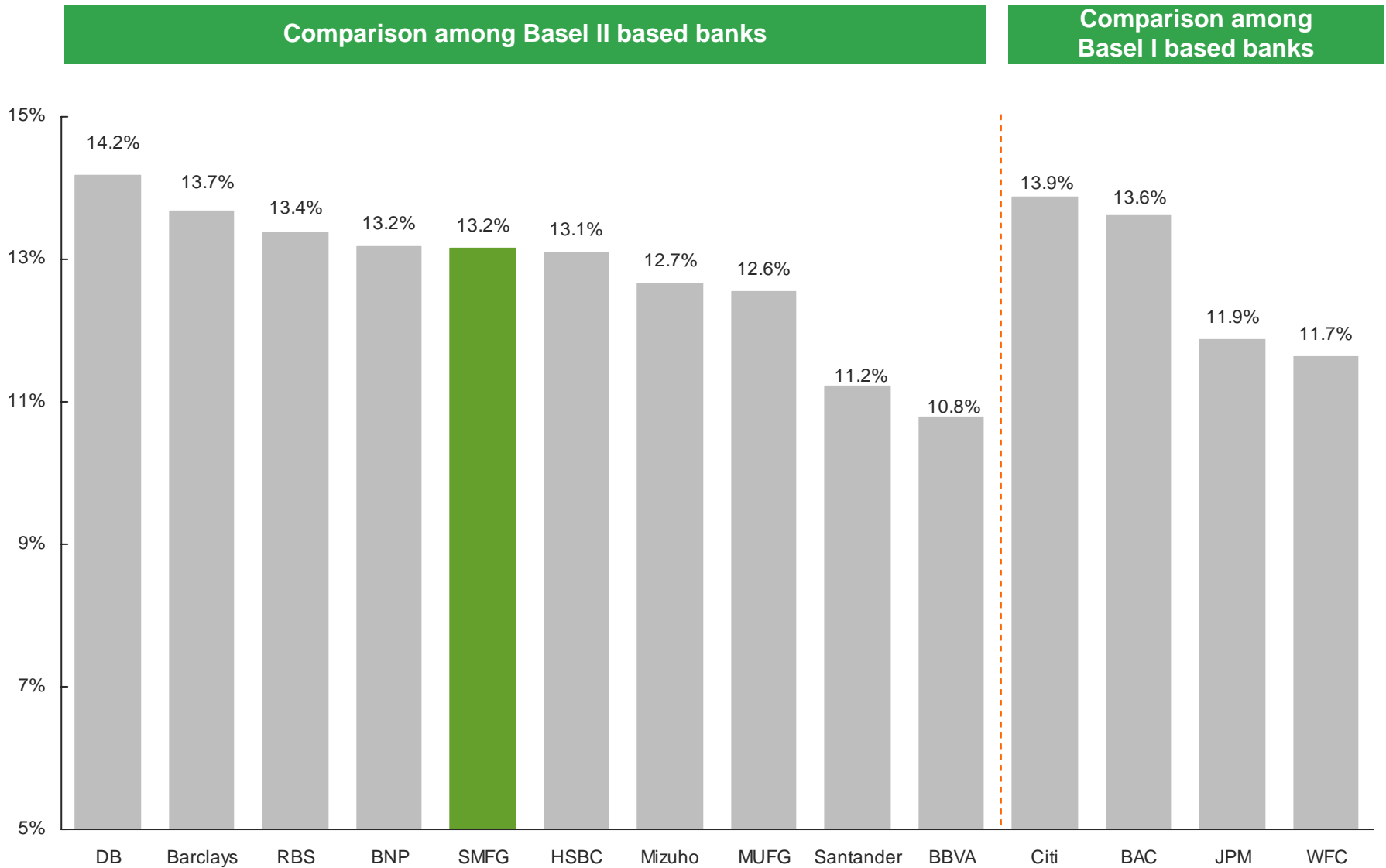
*2 Source: SMBC Nikko, based on data from Thomson Reuters. Relating only activities of Japanese corporations

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

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

Appendix

Tier I ratio comparison



* Based on each company's financial disclosure, as of Sep. 30, 2012

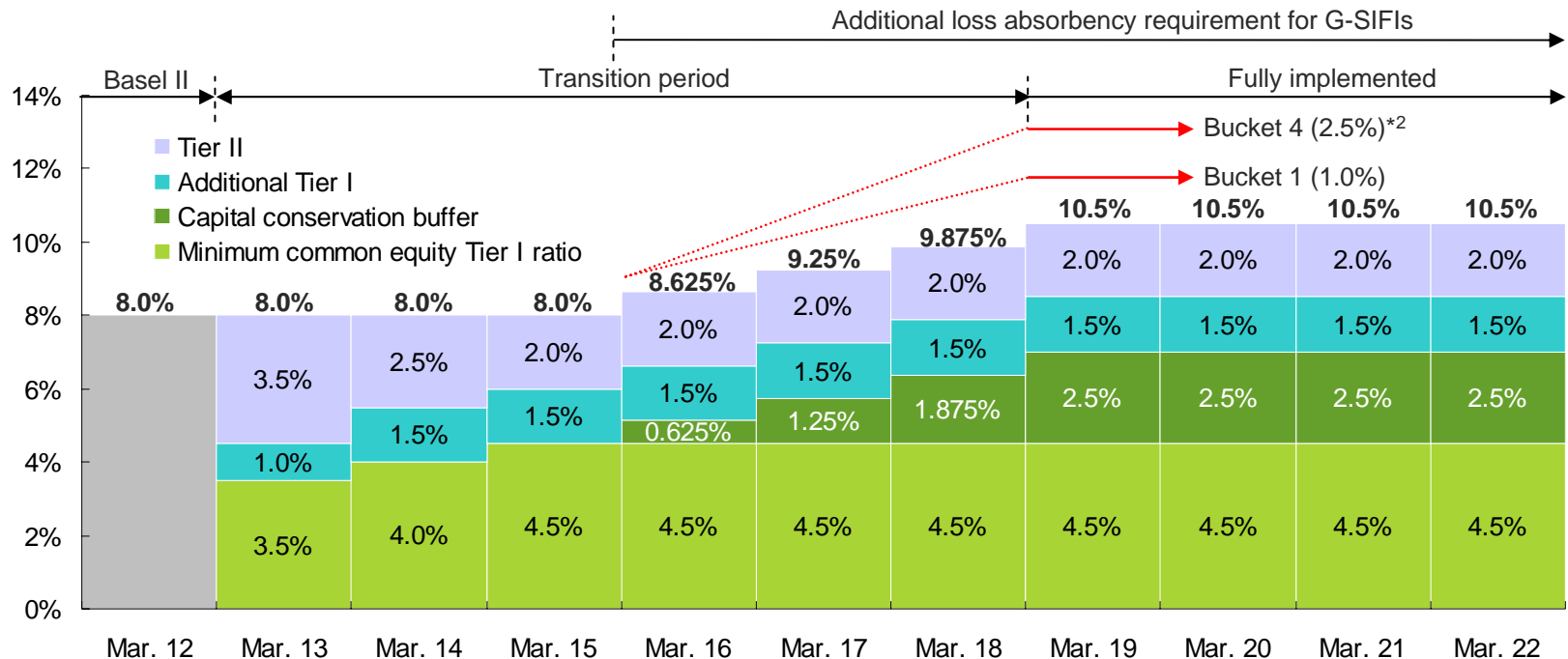
Capital and risk-weighted assets

		Mar. 31, 12	Sep. 30, 12	Dec. 31, 12
(JPY bn)				
Tier I		6,272.3	6,506.3	6,800.4
	Capital stock & capital surplus	3,097.7	3,096.5	
	Retained earnings	2,084.4	2,348.3	
	Preferred securities issued by overseas SPCs	1,588.9	1,557.4	
	Foreign currency translation adjustment	(141.4)	(126.1)	
	Increase in equity capital resulting from securitization exposure	(38.3)	(39.1)	
Tier II		2,771.1	2,588.3	2,667.3
	Unrealized gains on other securities after 55% discount	214.6	131.5	
	General reserve for loan losses	66.7	59.3	
	Perpetual subordinated debt	149.2	142.5	
	Dated subordinated debt	2,304.9	2,219.1	
Deduction		(399.6)	(390.5)	(397.1)
Total capital		8,643.8	8,704.2	9,070.6
Risk-weighted assets		51,043.2	49,344.8	53,068.1
Capital ratio		16.93 %	17.63 %	17.09%
	Tier I ratio	12.28 %	13.18 %	12.81%
	Core Tier I ratio (pro forma)			
	Basel III fully loaded basis	nearly 7.5 %	around 7.5 %	
	Basel III transitional basis	above 9 %	around 9.5 %	
Net deferred tax assets		350.2	419.1	

Summary of regulatory capital framework

In March 2012, the Japanese FSA amended requirements regarding bank capital*1

- Basically consistent with Basel III text
- Effective from the end of March 2013 to conform with the fiscal year end of Japanese banks



Phase-in of deductions*3

Grandfathering of capital instruments

Phase-in of deductions*3	-	20%	40%	60%	80%	100%	100%	100%	100%	100%
Grandfathering of capital instruments	90%	80%	70%	60%	50%	40%	30%	20%	10%	-

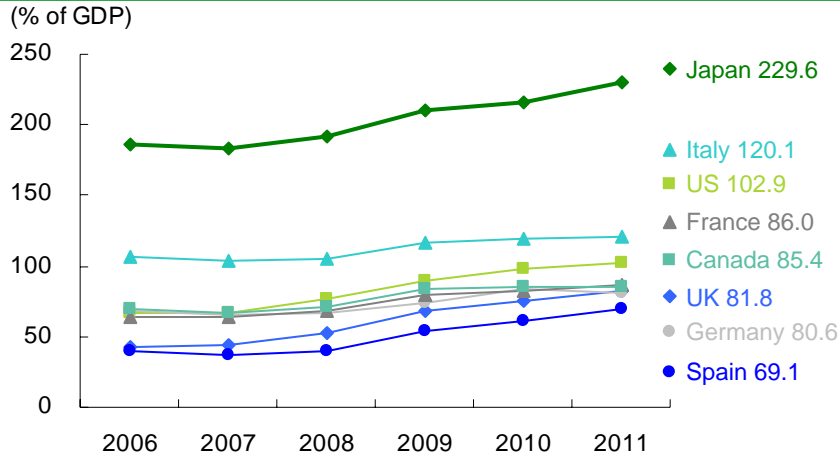
*1 Drafts of other rules that are to be implemented after 2014, such as rules on capital buffers and liquidity standards, will be published at a later stage

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

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

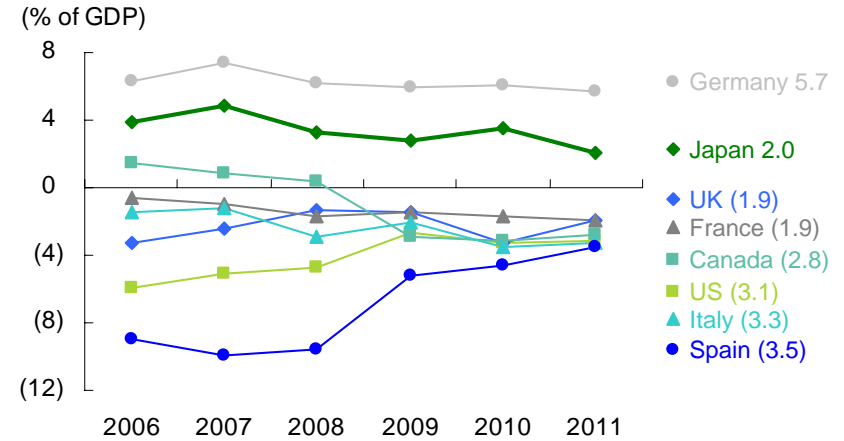
Fiscal condition of major nations

General government gross debt



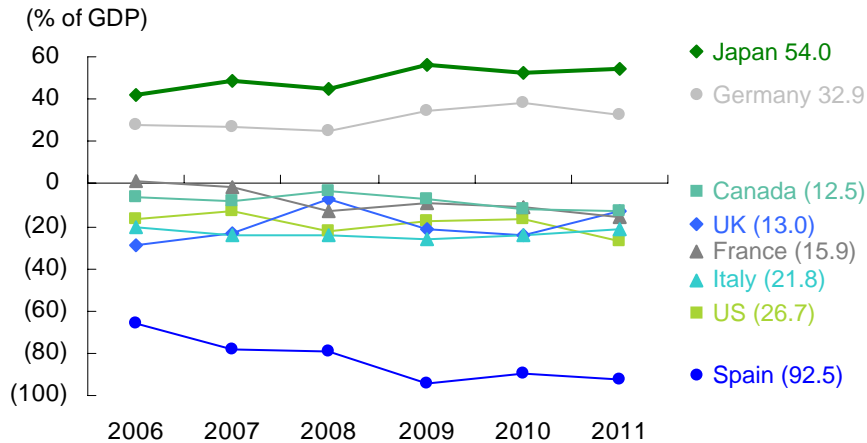
* Applied estimated figures of 2011 for Japan and the US
Source: IMF "World Economic Outlook, October 2012"

Current account balance



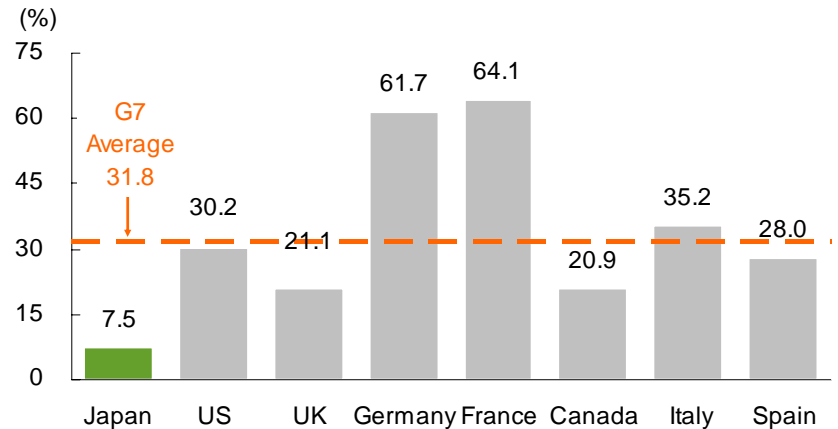
Source: IMF "World Economic Outlook, October 2012"

Net international investment position



Source: IMF.Stat

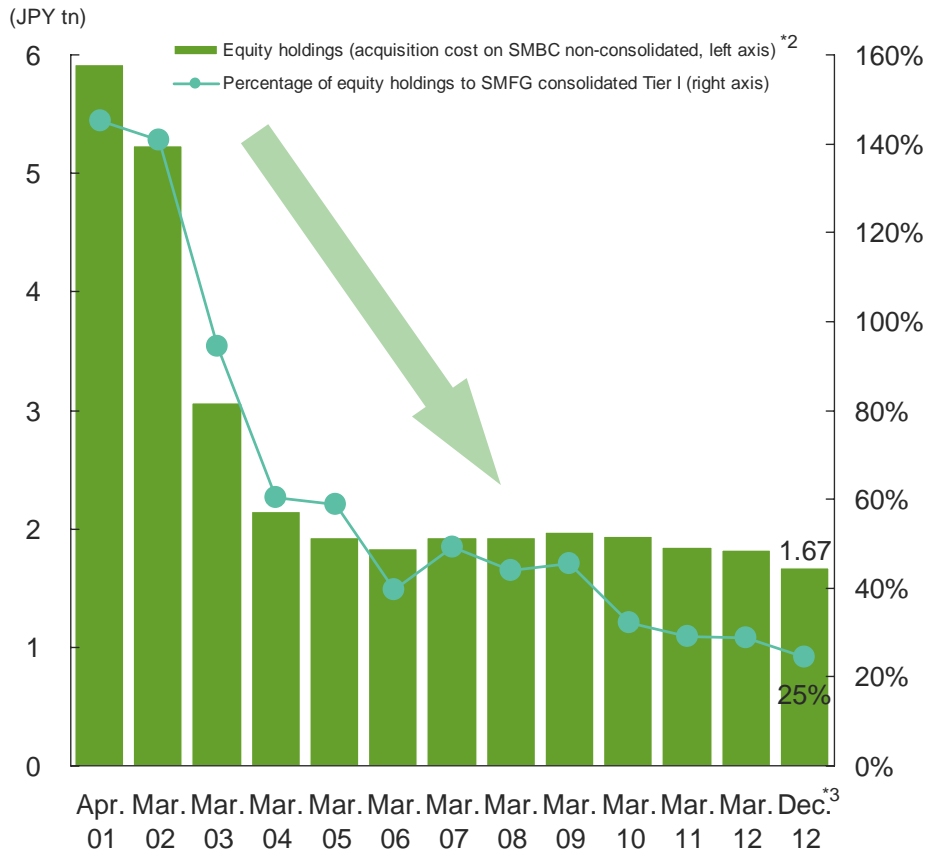
Non-resident holding of general government debt, 2012



Source: IMF "October 2012 Fiscal Monitor"

Equity holdings

Balance of equity holdings*1



Amount sold or hedged
in Apr.-Dec. 2012:
approx. JPY 50 bn

Changes in the environment

- **Tightening of capital regulations**

Need to minimize the impact of
stock price fluctuation on our
capital base

**Reduce un-hedged equity to
about 25% of SMFG Tier I capital**

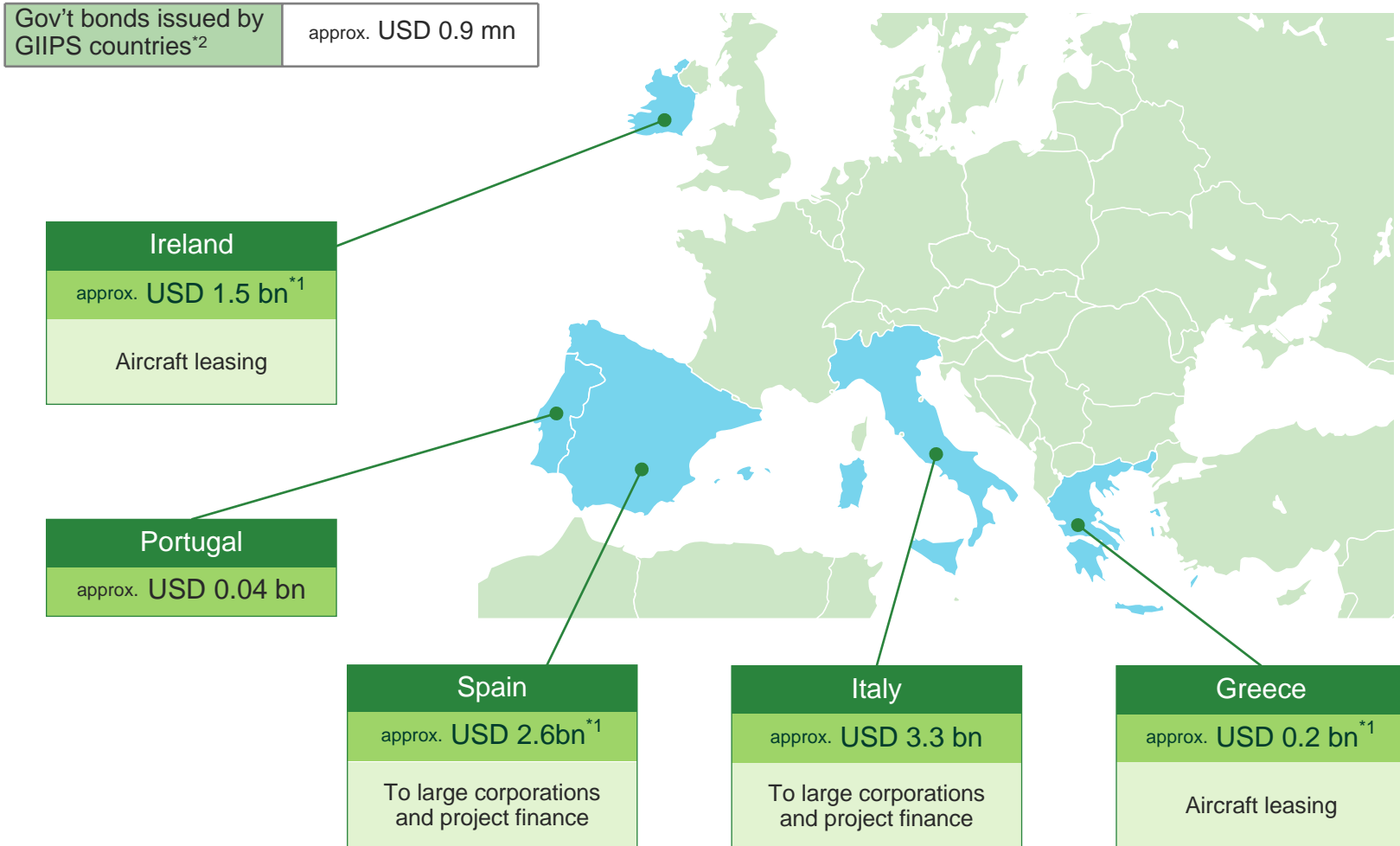
*1 Balance of domestic stocks classified as other securities with fair value

*2 Until Mar. 02, percentage to SMBC consolidated Tier I

*3 Shares of SMFG related to share exchange for acquiring former Promise are excluded. Amount of un-hedged equity

Exposure to GIIPS countries

Exposure to GIIPS countries - approx. USD 7.6 billion^{*1} as of December 2012

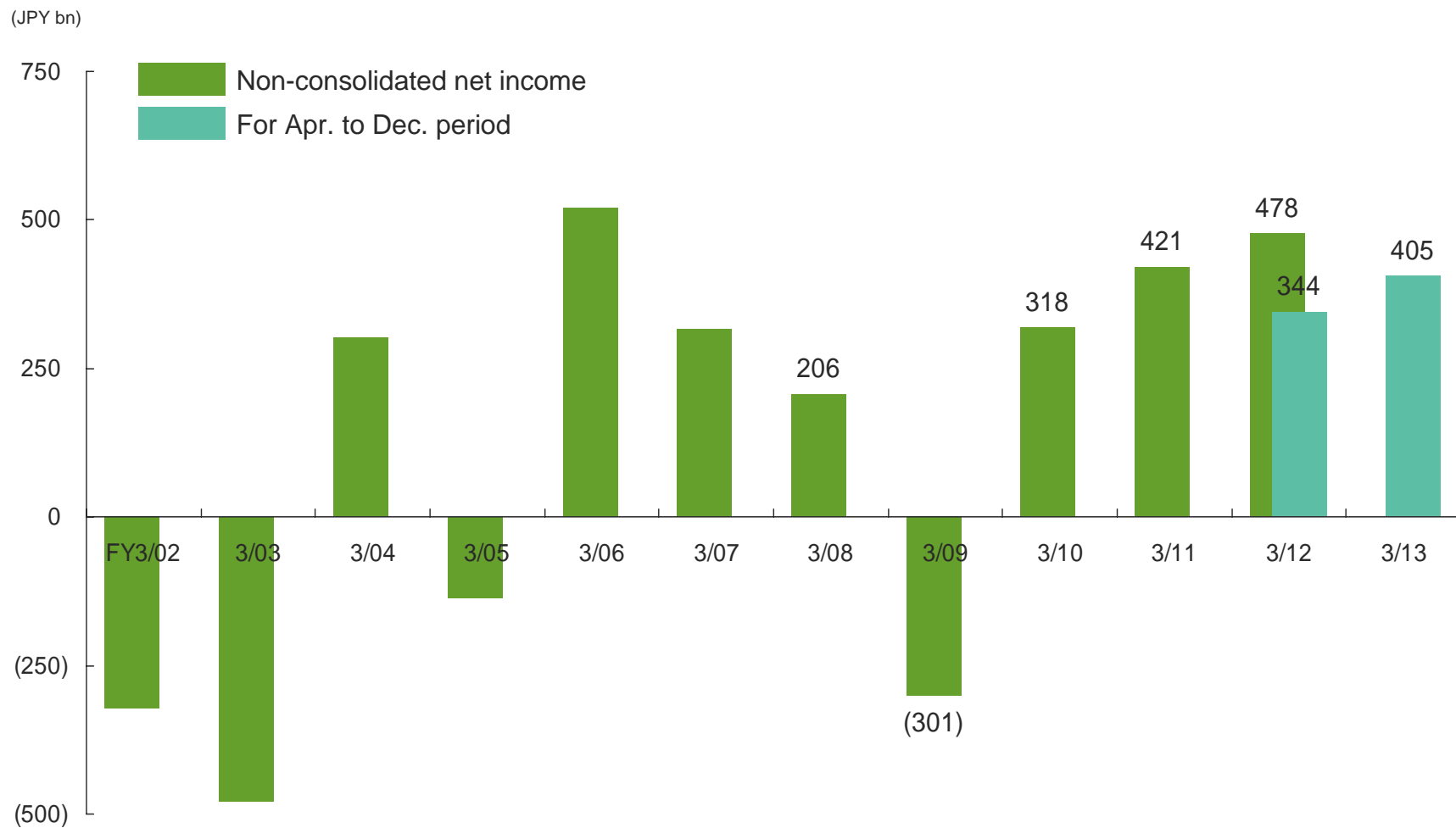


^{*1} Aircraft leasing by newly consolidated SMBC Aviation Capital is approx. USD 1.5 bn in total; USD 1 bn in Ireland, USD 0.3 bn in Spain and USD 0.2 bn in Greece

^{*2} Secondary holdings of government bonds in SMBC Nikko. USD 0.9 mn in Italy and USD 0.01 mn in Greece

Trend of bottom line profits

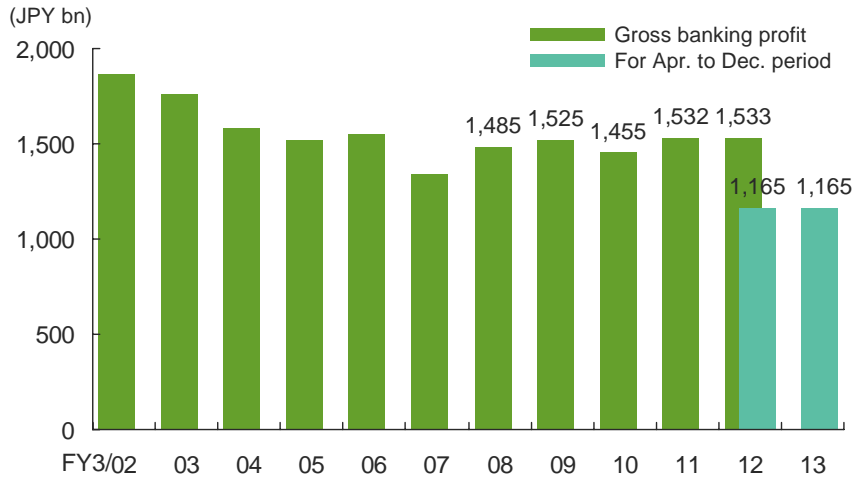
SMBC's non-consolidated net income



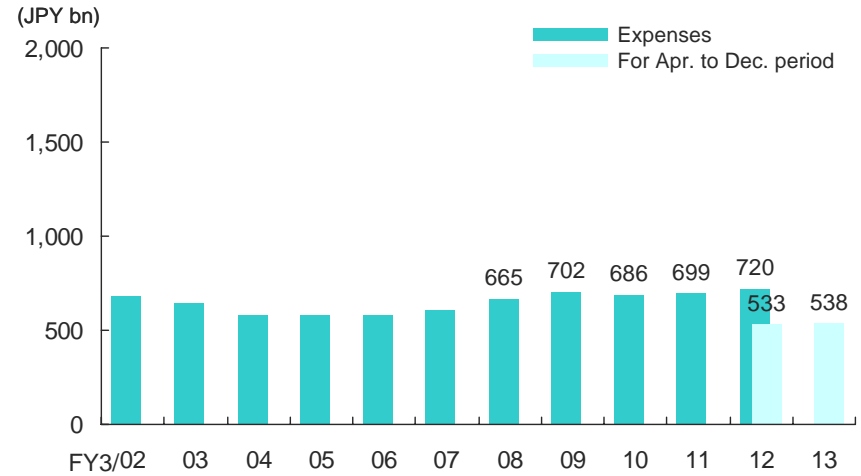
Trend of major income components

(SMBC non-consolidated)

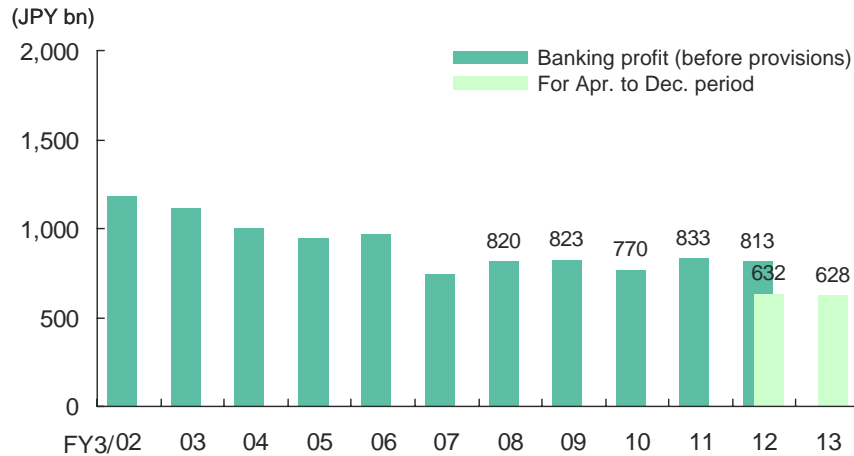
Gross banking profit



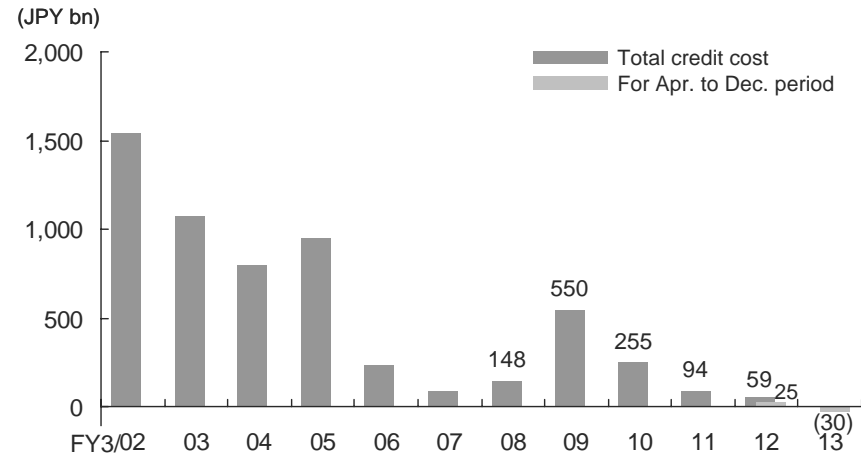
Expenses



Banking profit (before provisions)



Total credit cost



Performance by business unit*1

		(JPY bn)	1H, FY3/2012	1H, FY3/2013	YOY change*2
Consumer Banking Unit	Gross banking profit		192.3	174.8	(10.6)
	Expenses		(143.0)	(140.9)	+ 2.4
	Banking profit (before provisions)		49.3	33.9	(8.2)
Middle Market Banking Unit	Gross banking profit		208.8	201.8	(4.0)
	Expenses		(110.8)	(106.7)	+ 2.4
	Banking profit (before provisions)		98.0	95.1	(1.6)
Corporate Banking Unit	Gross banking profit		102.6	96.1	(1.8)
	Expenses		(18.9)	(19.5)	(0.2)
	Banking profit (before provisions)		83.7	76.6	(2.0)
International Banking Unit (IBU)	Gross banking profit		93.5	107.3	+ 12.0
	Expenses		(31.0)	(36.3)	(4.5)
	Banking profit (before provisions)		62.5	71.0	+ 7.5
Marketing Units	Gross banking profit		597.2	580.0	(4.4)
	Expenses		(303.7)	(303.4)	+ 0.1
	Banking profit (before provisions)		293.5	276.6	(4.3)
Treasury Unit	Gross banking profit		227.3	201.7	(25.6)
	Expenses		(9.5)	(10.2)	(0.8)
	Banking profit (before provisions)		217.8	191.5	(26.4)
Headquarters	Gross banking profit		(5.0)	5.0	(2.8)
	Expenses		(41.4)	(44.4)	(2.7)
	Banking profit (before provisions)		(46.4)	(39.4)	(5.5)
Total (Business Units)	Gross banking profit		819.5	786.7	(32.8)
	Expenses		(354.6)	(358.0)	(3.4)
	Banking profit (before provisions)		464.9	428.7	(36.2)

*1 Managerial accounting basis

*2 After adjustment of interest rates and exchange rates, etc.

Obligor grading system

Obligor grade		Definition	Borrower category
Domestic (C&I*), etc.	Overseas (C&I*), etc.		
J1	G1	Very high certainty of debt repayment	Normal borrowers
J2	G2	High certainty of debt repayment	
J3	G3	Satisfactory certainty of debt repayment	
J4	G4	Debt repayment is likely but this could change in cases of significant changes in economic trends or business environment	
J5	G5	No problem with debt repayment over the short term, but not satisfactory over the mid to long term and the situation could change in cases of significant changes in economic trends or business environment	
J6	G6	Currently no problem with debt repayment, but there are unstable business and financial factors that could lead to debt repayment problems	
J7	G7	Close monitoring is required due to problems in meeting loan terms and conditions, sluggish/unstable business, or financial problems	Borrowers requiring caution
J7R	G7R	(Of which substandard borrowers)	Substandard borrowers
J8	G8	Currently not bankrupt, but experiencing business difficulties, making insufficient progress in restructuring, and highly likely to go bankrupt	Potentially bankrupt borrowers
J9	G9	Though not yet legally or formally bankrupt, has serious business difficulties and rehabilitation is unlikely; thus, effectively bankrupt	Effectively bankrupt borrowers
J10	G10	Legally or formally bankrupt	Bankrupt borrowers

Overview of medium-term management plan

Announced May 2011

Basic policy

To be a globally competitive and trusted financial services group by maximizing our strengths of spirit of innovation, speed and solution & execution

Management plan for coming three years

Strongly support Japan's reconstruction on the financial front

New medium-term management plan (FY3/12–FY3/14)

Management targets

- ✓ Aim for top quality in strategic business areas
- ✓ Establish a solid financial base and corporate infrastructure to meet the challenges of financial regulations and highly competitive environment

Financial objectives

Steadily improve financial soundness, profitability and growth in a balanced way

- Achieve sufficient Core Tier I ratio as required for a global player
- Enhance risk-return profile by improving asset quality
- Aim for top-level cost efficiency among global players
- Expand overseas business especially in Asia by capturing growing business opportunities

Key initiatives to achieve management and financial targets

Strategic initiatives

Strategic business areas

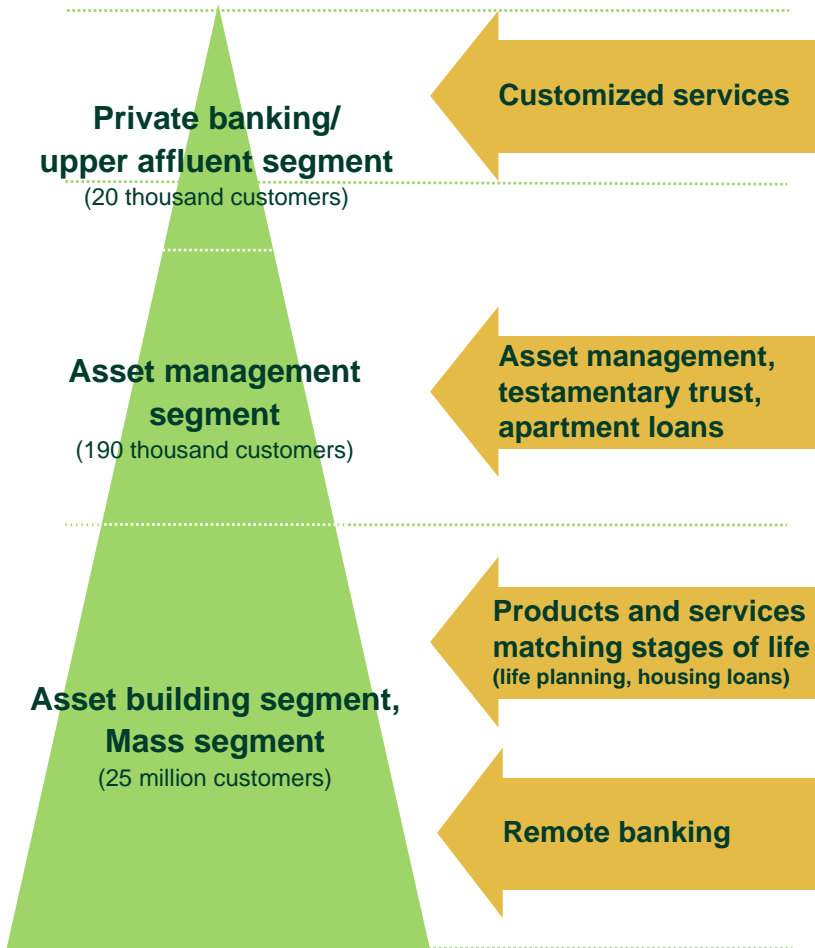
- Financial consulting for retail customers
- Tailor-made solutions for corporate clients
- Commercial banking in emerging markets, especially Asia
- Broker-dealer/ Investment banking
- Non-asset business (payment & settlement services and asset management)

Corporate base

- Extend best practice in management throughout the SMFG group
- Develop corporate infrastructure to support growing international network
- Maximize operational efficiency

Financial consulting for retail customers

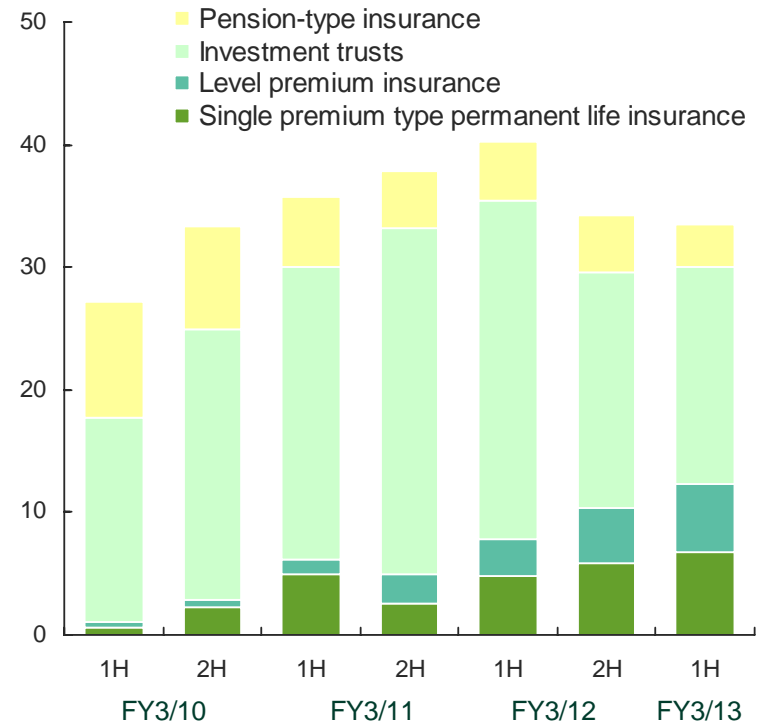
Business model by customer segment



approx. 25 million customers

Profit from financial consulting for retail customers

(JPY bn)



Customer Satisfaction **No.1***

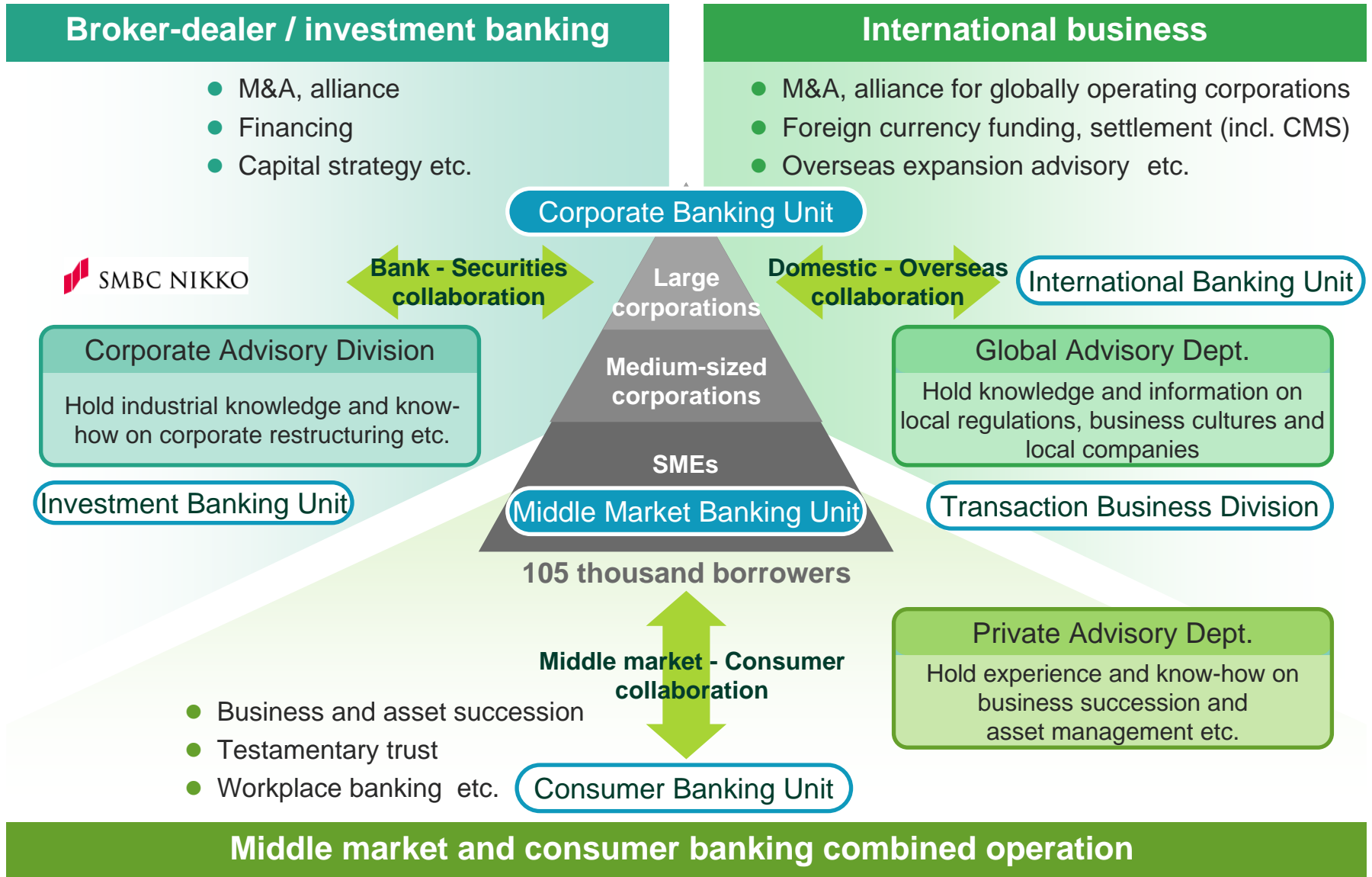
* Highest in Investor Satisfaction for Full Service Bank

Disclaimer: J.D. Power Asia Pacific 2012 Japan Investor Satisfaction StudySM.

Study based on a total of 5,839 investors who had used investment service at full service bank.

<http://japan.jdpower.com>

Tailor-made solutions for corporate clients



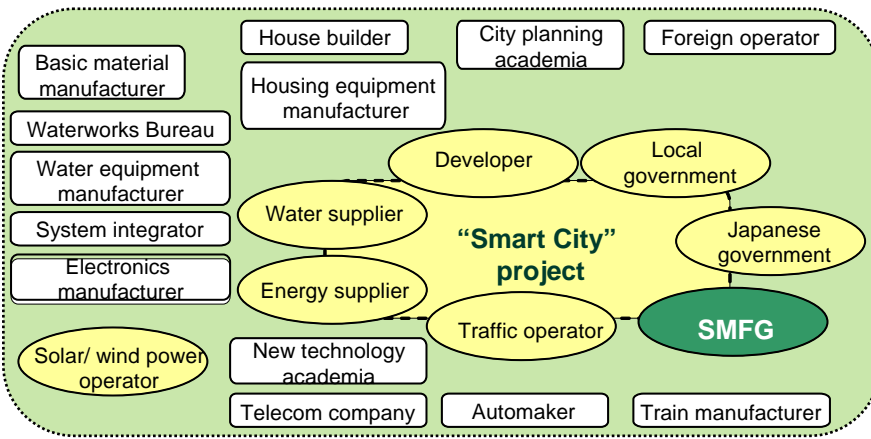
Support for growing markets

Growth Industry Cluster Dept.

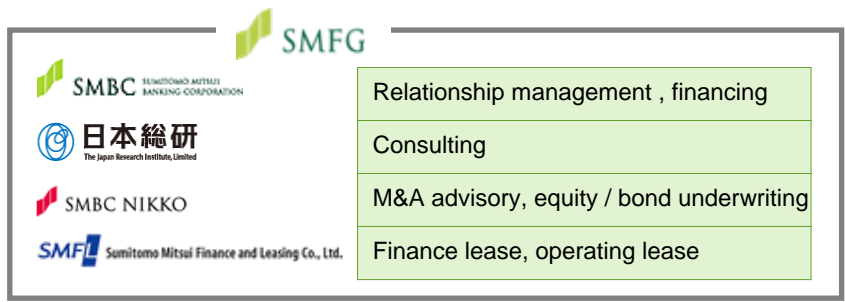
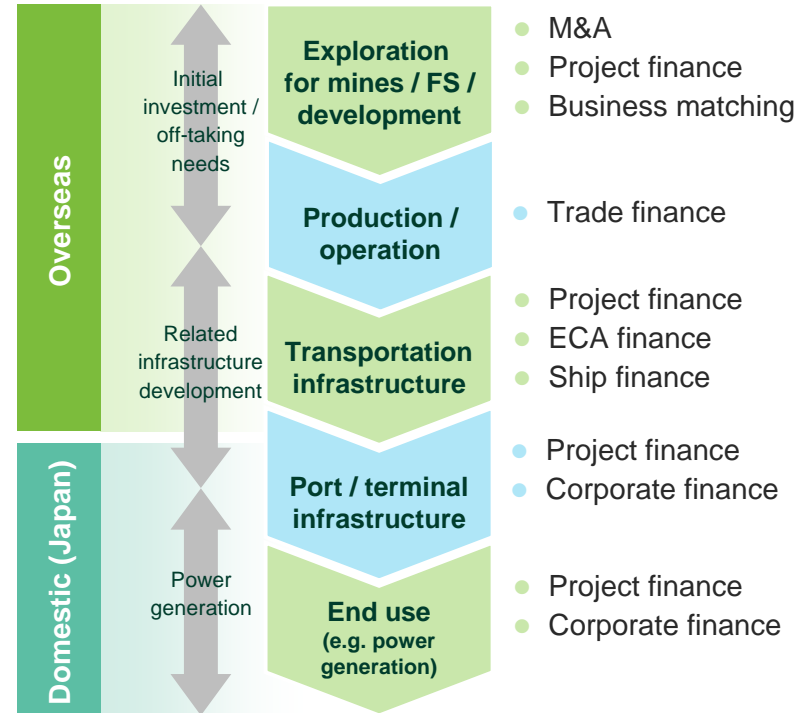
New energy sources	Renewable energy
Water	Water supply and sewerage, recycled water, desalination, etc.
Environment	Eco-city development, transportation system, rechargeable battery, etc.
Natural resources	Value chain of coal, natural gas, etc.
Carbon credit	Global warming related business
Frontier	Newly growing businesses / markets

Example “Smart City” cluster

Coordinate project by leveraging our business-academia network and various capabilities. Aim for “One-to-Multi” approach from “One-to-One” (bilateral relationship) approach.



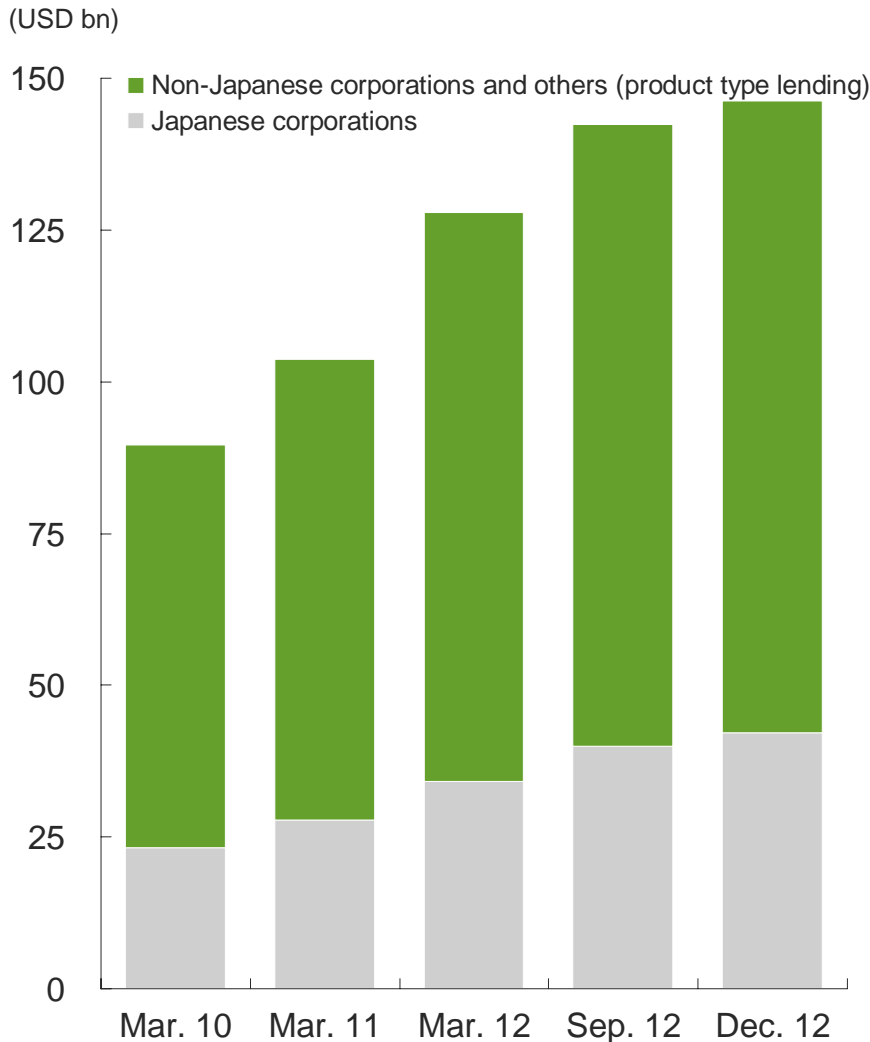
Example Approaches for energy related business



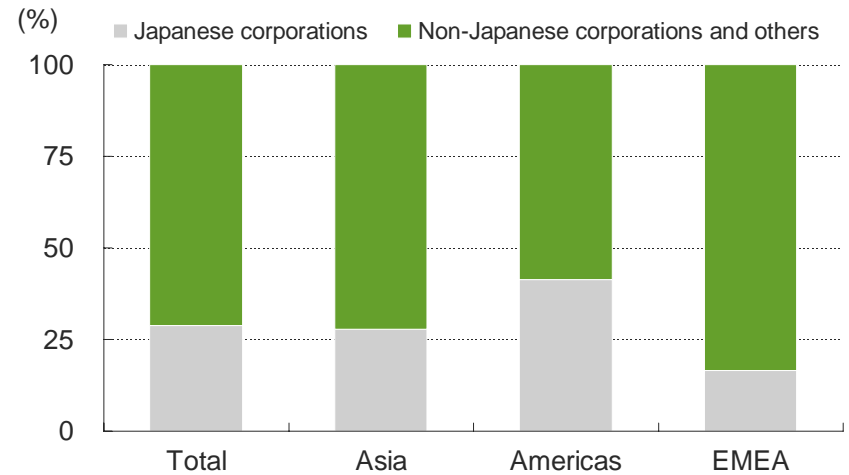
Overseas loan balance classified by borrower type

(Geographic classification based on booking office)*

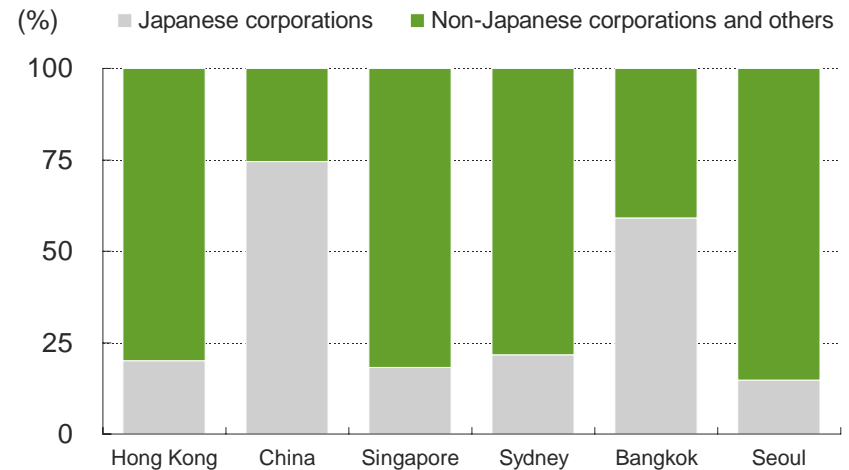
Total



By region (Dec. 2012)



Major marketing channels in Asia (Dec. 2012)



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

Products with a competitive advantage

Project finance

- Team with high expertise committed to obtain mandates
- Leverage relationships with customers and ECAs to work on transactions with both Japanese and non-Japanese sponsors
- SMBC was awarded as the Global Bank of the Year 2012 by Project Finance International, the leading publication of global project finance industry



League tables (Jan. – Dec. 2012)*1

	Global	Asia*2	Japan
Project Finance	#3	#5	
Loan Syndication	#7	#1	#2

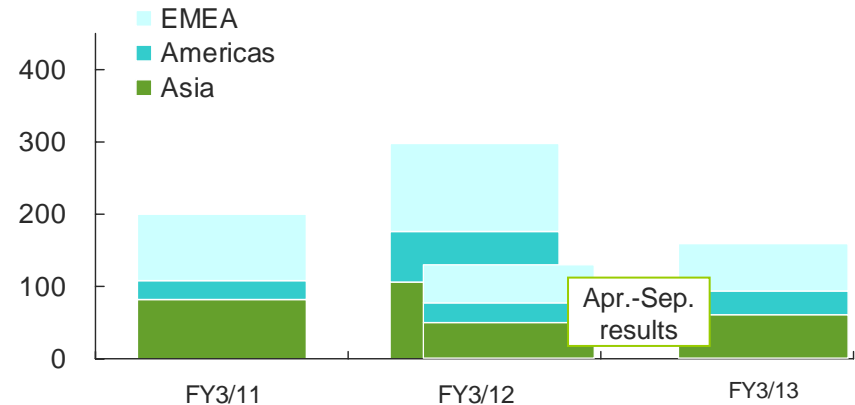
*1 Source: Thomson Reuters (Mandated Arrangers)

*2 Project finance: Asia Pacific, Loan syndication: Asia (excl. Japan), all international currency syndicated and club loans

*3 Source: "ASIAMONEY": Cash management Poll 2011 (Aug. 2012)

Trade finance related profit

(USD mn)



Cash Management Service

Cash management providers' ranking (in Asia Pacific)*3

Cash management service (CMS) as voted by corporations	Large corporations	4th	#1 among Japanese banks for seven consecutive years
	Medium corporations	4th	
	Small corporations	4th	
JPY CMS as voted by financial institutions		1st	#1 for seven consecutive years

CMS in Asia: Aim to be one of the top three global banks

- "SMAR&TS" (Sumitomo Mitsui Advanced Report & Transfer Services): Accommodating eight languages

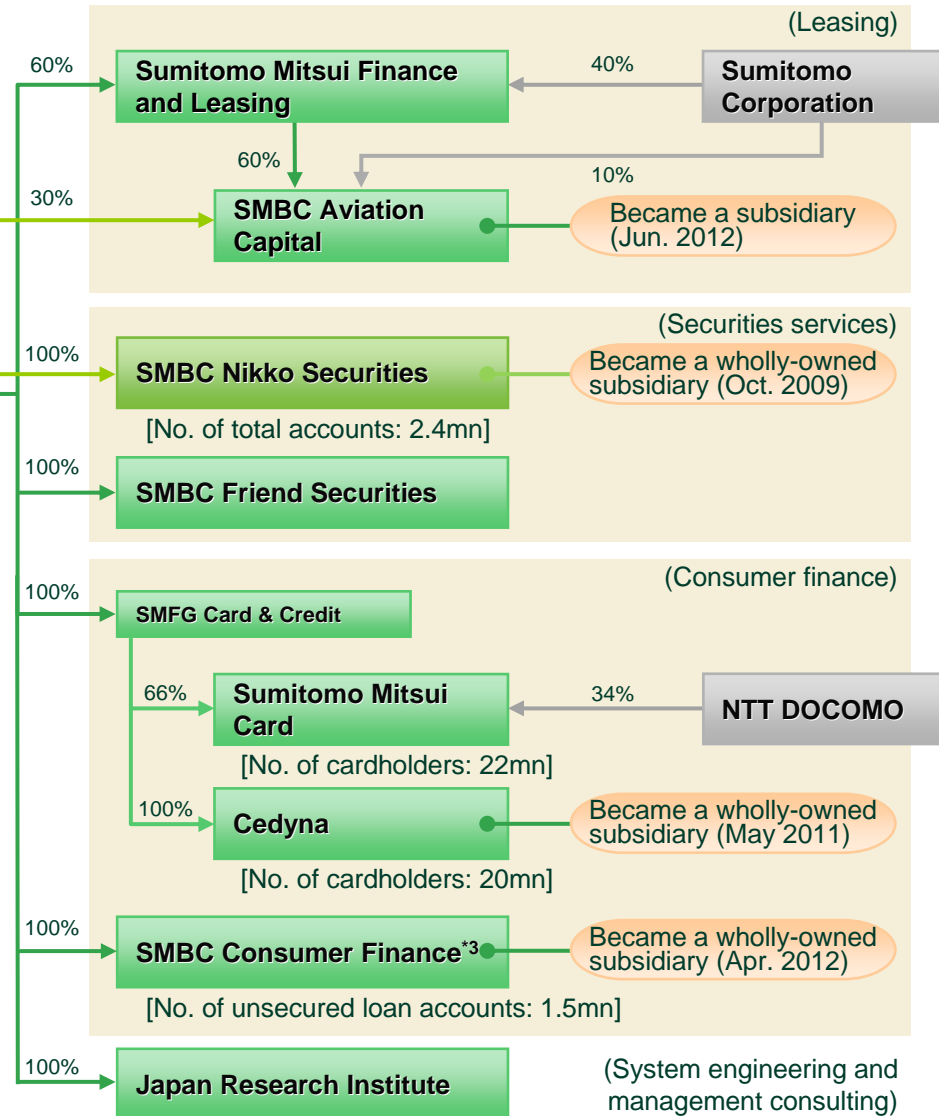
Group structure*1



Sumitomo Mitsui Financial Group	
Consolidated total assets	JPY 139 tn
Consolidated Tier I ratio	13.18%



Sumitomo Mitsui Banking Corporation	
Assets	JPY 116 tn
Deposits*2	JPY 75 tn
Loans	JPY 56 tn
No. of retail accounts	28 mn
No. of corporate loan clients	105,000



*1 As of Sep. 30, 2012

*2 Excluding negotiable certificates of deposits

*3 Renamed to SMBC Consumer Finance from Promise on July 1, 2012

