

Fixed Income Investor Presentation

September 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*1

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 6.2 tn / USD 63 bn
Total assets	JPY 149 tn / USD 1.58 tn
Common Equity Tier I ratio	9.38%
Tier I ratio	10.93%

(As of Aug. 30, 2013 for market capitalization and as of Mar. 31, 2013 for the others)
(Consolidated)

SMBC's business franchise

- Core operating entity within the SMFG franchise
- Heritage dating back more than 400 years
- **27 million** retail customer deposit accounts
- **103 thousand** domestic corporate loan clients
- **439** domestic branches
- **60+** overseas franchises*3

Ratings (Moody's / S&P)*4 Aa3 / A+

(As of Mar. 31, 2013, and as of Aug. 31, 2013 for the ratings)

SMBC's asset quality and liquidity

Total assets	JPY 126 tn / USD 1,339 bn
Loans	JPY 60 tn / USD 636 bn
Yen bonds*2	JPY 29 tn / USD 307 bn
Deposits	JPY 92 tn / USD 978 bn
Loan-to-deposit ratio	65.0%
Non-performing loan ratio	1.60%

(As of Mar. 31, 2013)
(Non-consolidated)

SMBC's profitability

FY3/13

Gross banking profit	JPY 1,540 bn / USD 16.4 bn
Banking profit*5 (before provisions)	JPY 812 bn / USD 8.6 bn
Net income	JPY 618 bn / USD 6.6 bn
Overhead ratio*6	47.3%

(Non-consolidated)

*1 Exchange rate as of Mar. 29, 2013; USD 1.00=JPY 94.01, except for market capitalization, where exchange rate as of Aug 30, 2013; USD 1.00=JPY 98.33 was applied

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

*3 SMBC's branches and subsidiaries

*5 Before provision for general reserve for possible loan losses

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

*6 Expenses divided by gross banking profit

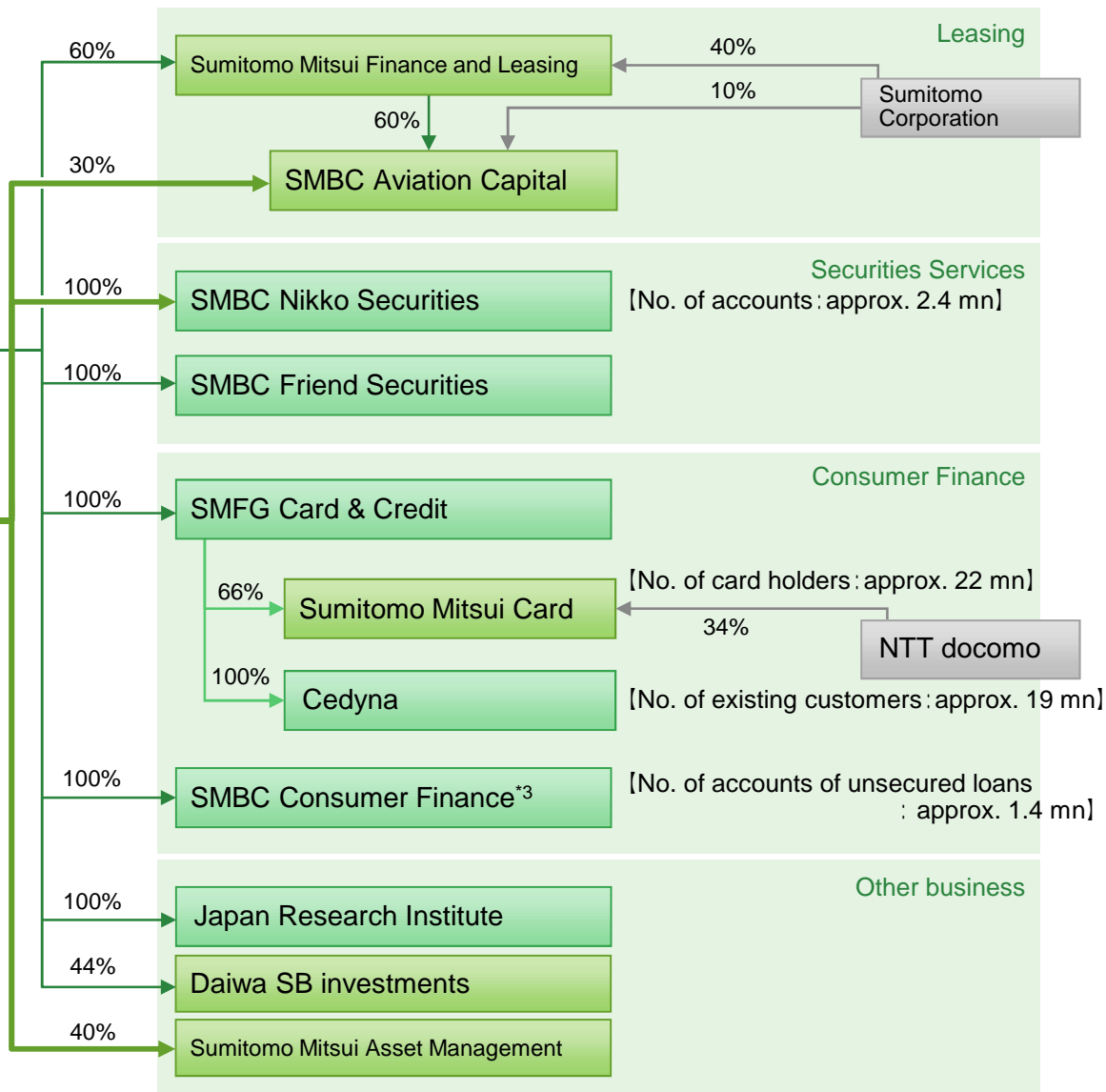
Group structure*1



Sumitomo Mitsui Financial Group	
Consolidated total assets	JPY 149 tn
Consolidated Tier I ratio	10.93%



Sumitomo Mitsui Banking Corporation	
Total assets	JPY 126 tn
Deposits*2	JPY 80 tn
Loans	JPY 60 tn
# of retail accounts	27 mn
# of corporate loan clients	103,000



*1 As of Mar. 31, 2013

*2 Excluding negotiable certificates of deposits

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

Credit ratings of G-SIBs by Moody's*

	Apr. 2001	Jul. 2007	Aug. 2013
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 	<ul style="list-style-type: none"> Bank of New York Mellon
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 <i>Mizuho Bank</i> UniCredit 	<ul style="list-style-type: none"> State Street Bank & Trust
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 Wells Fargo Bank
A1	<ul style="list-style-type: none"> Credit Suisse 	<ul style="list-style-type: none"> Bank of China 	<ul style="list-style-type: none"> Bank of China Credit Suisse <i>Mizuho Bank</i> 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"> Barclays Bank BNP Paribas BPCE(Banque Populaire) Crédit Agricole Deutsche Bank Goldman Sachs Bank ING Bank Société Générale UBS
A3	<ul style="list-style-type: none"> SMBC <i>Mizuho Bank</i> 		<ul style="list-style-type: none"> Bank of America Citibank Morgan Stanley Bank Royal Bank of Scotland
Baa1	<ul style="list-style-type: none"> Bank of China 		
Baa2			<ul style="list-style-type: none"> Banco Santander UniCredit
Baa3			<ul style="list-style-type: none"> BBVA

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

Profitability

- Financial results of FY3/2013 & 1Q, FY3/2014
- Sources of profitability
- Loan balance & spread

Growth

- International business
- Synergies between SMBC and SMBC Nikko

Financial soundness

- Capital
- Asset quality
- Liquidity
- Foreign currency funding

Financial results of FY3/2013 and 1Q, FY3/2014

		(JPY bn)	FY3/2012 Results	FY3/2013 Results	YOY change	Apr.-Jul. 2013 Results	YOY change
SMBC non-consolidated	Gross banking profit		1,532.5	1,540.1	+7.6	428.0	+28.7
	<i>Gains (losses) on bonds</i>		152.5	113.8	(38.7)	14.5	(64.7)
	Expenses* ¹		(719.5)	(727.7)	(8.2)	(185.6)	(0.1)
	<Overhead ratio>* ²		46.9%	47.3%	+0.4%	43.4%	(3.5)%
	Banking profit (before provisions)* ³		813.0	812.4	(0.6)	242.4	+28.6
	Total credit cost		(58.6)	(19.5)	+39.1	24.9	+25.4
	Gains (losses) on stocks		(15.2)	(35.7)	(20.5)	72.2	141.5
	Ordinary profit		695.3	670.9	(24.5)	314.1	+181.7
	Net income		478.0	617.8	+139.8	214.8	+143.8
Reference: SMFG consolidated	Ordinary profit		935.6	1,073.7	+138.2	459.3	+221.7
	Net income		518.5	794.1	+275.5	288.3	+170.5

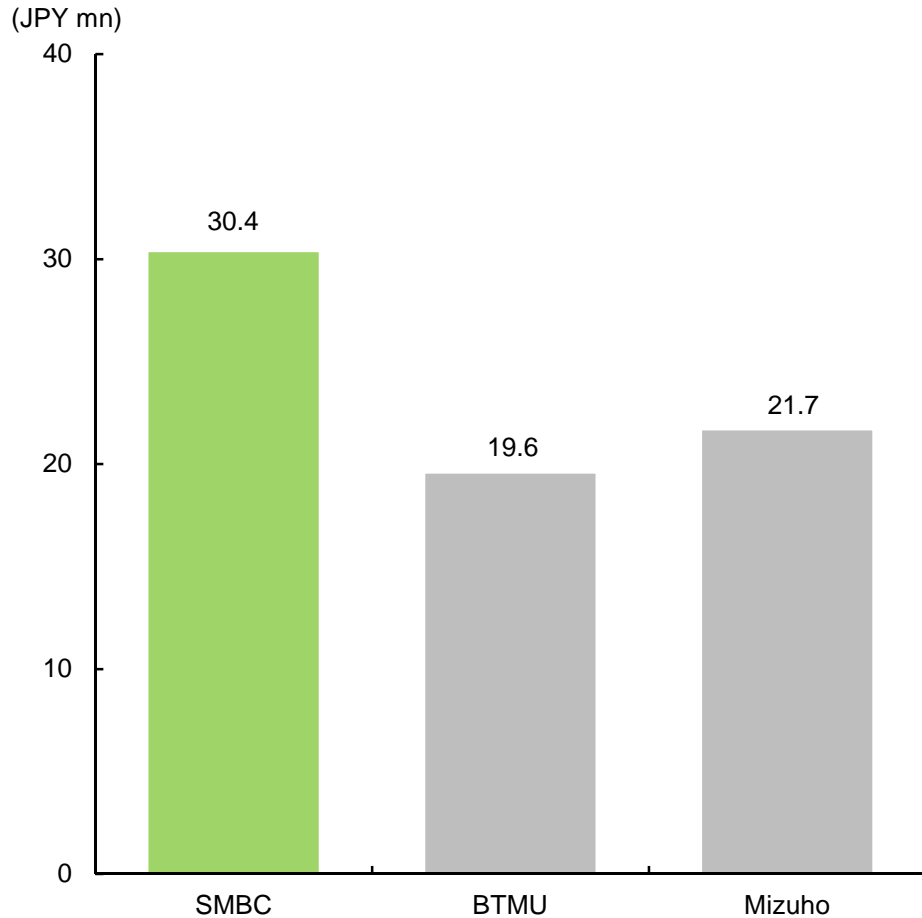
*1 Excluding non-recurring losses

*2 Expenses divided by gross banking profit

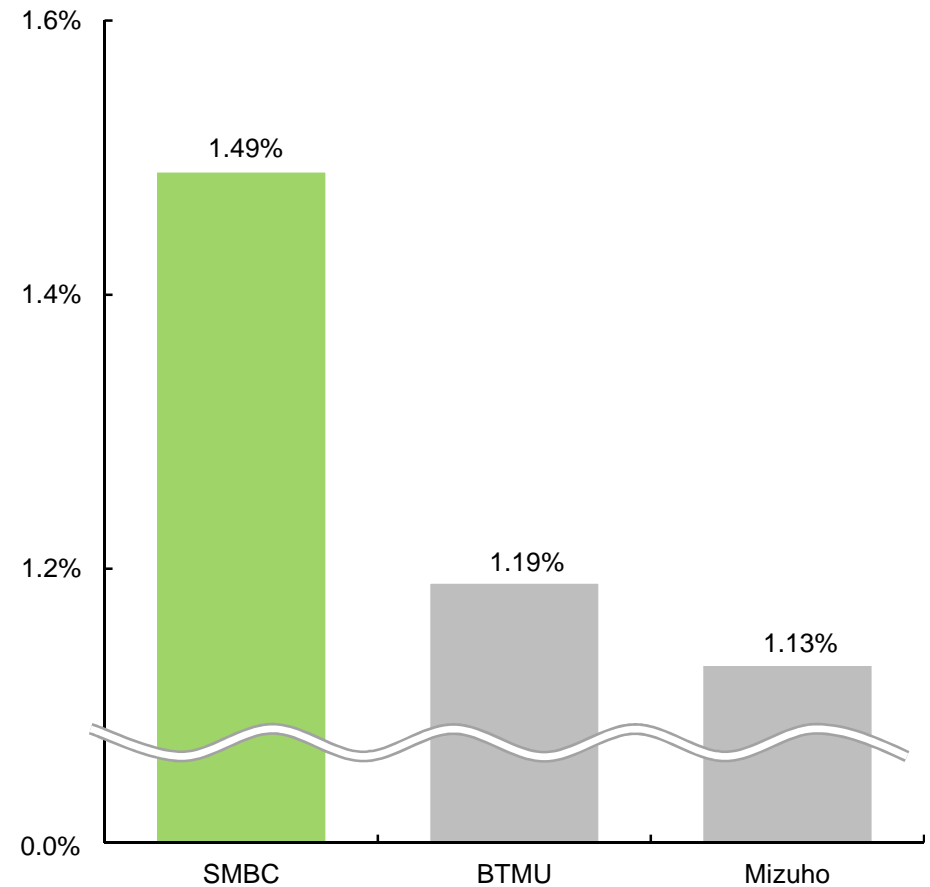
*3 Before provision for general reserve for possible loan losses

Sources of profitability

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



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

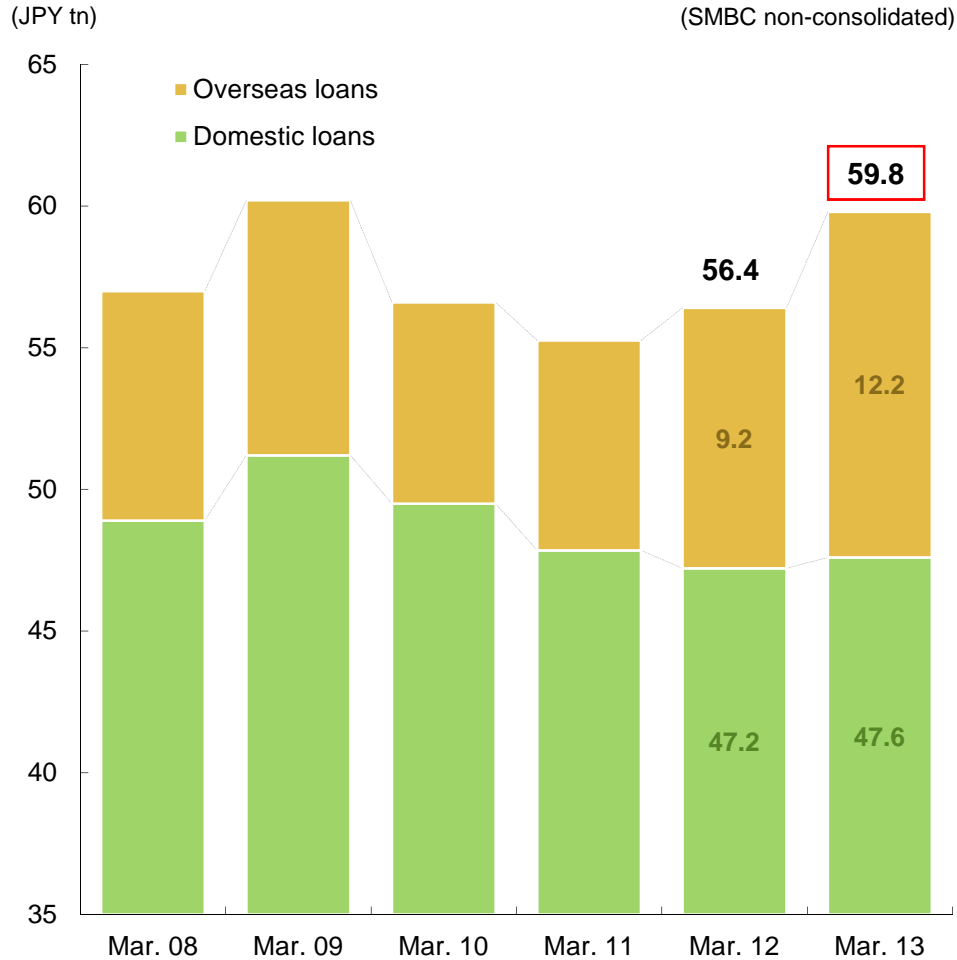


*1 Based on each company's FY3/13 disclosure. The figures shown in the graph are: the non-consolidated figures for SMBC and BTMU, and the sum of Mizuho Bank and Mizuho Corporate Bank for Mizuho

*2 Before provision for general reserve for possible loan losses, excluding gains (losses) on bonds, divided by the average number of employees (average number at the beginning and end of the period for BTMU and Mizuho)

Loan balance & exposures

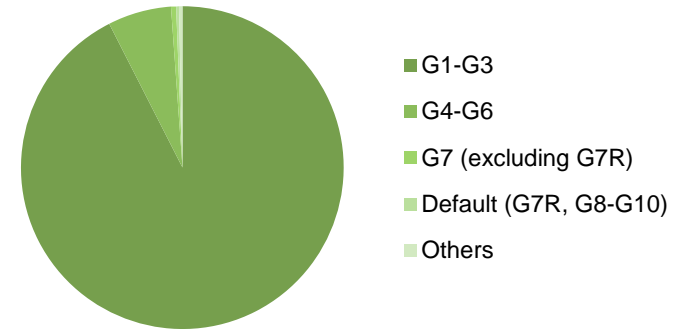
Loan balance



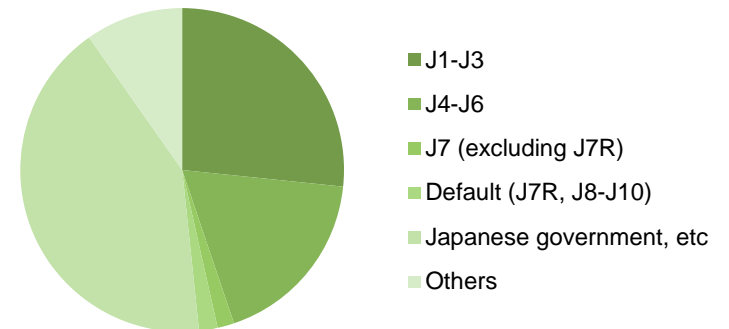
Exposures by obligor grade as of Mar. 2013*1 (corporate, sovereign and bank)

(SMFG consolidated)

Overseas exposures



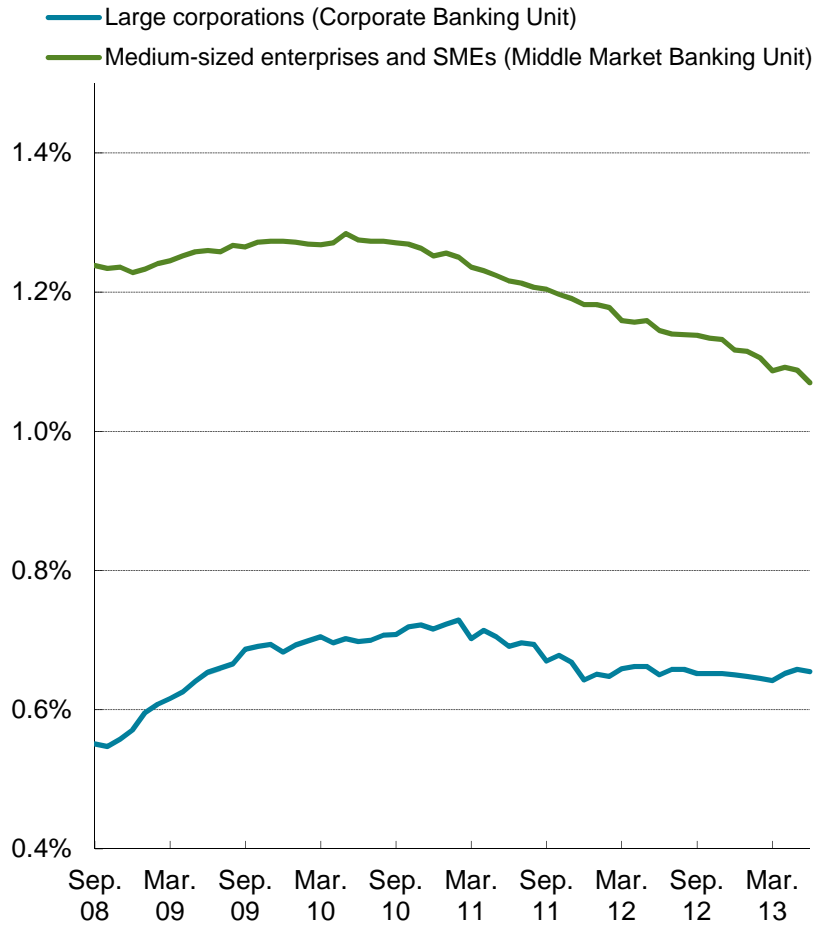
Domestic exposures



*1 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)

■ Highlights

Profitability

- Financial results of FY3/2013 & 1Q, FY3/2014
- Sources of profitability
- Loan balance & spread

Growth

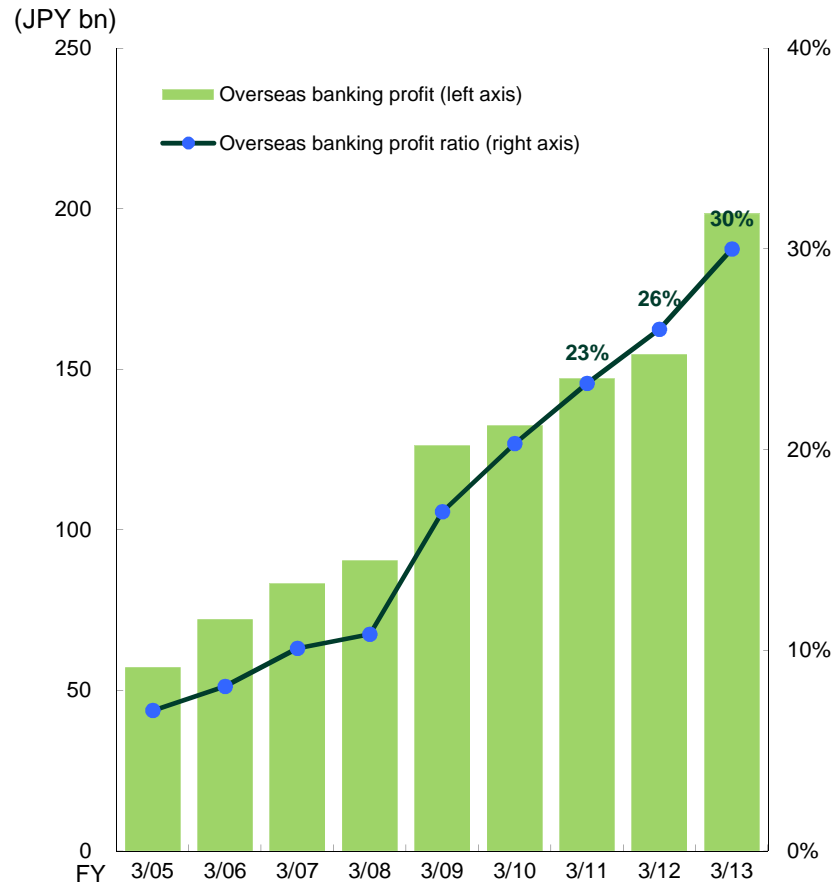
- International business
- Synergies between SMBC and SMBC Nikko

Financial soundness

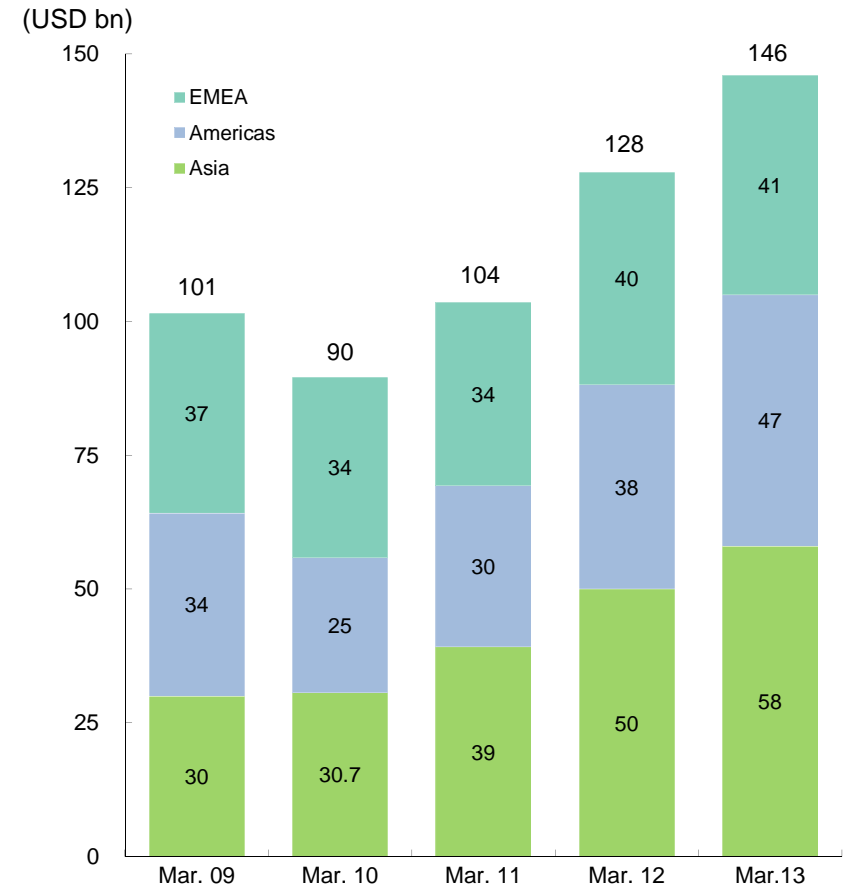
- Capital
- Asset quality
- Liquidity
- Foreign currency funding

International business (1) - profit and loan balance

Overseas banking profit (before provisions) and ratio*1



Overseas loan balance (USD)*2



*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 since FY3/12

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

International business (2) - products with a competitive advantage

Project finance

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



League tables (Jan. – Dec. 2012)*1

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

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	5th	#1 among Japanese banks for eight consecutive years
	Medium corporations	5th	
	Small corporations	5th	
JPY CMS as voted by financial institutions		1st	#1 for eight consecutive years

CMS in Asia

Aim to be one of the top three global banks

*1 Source: Thomson Reuters (Mandated Arrangers)

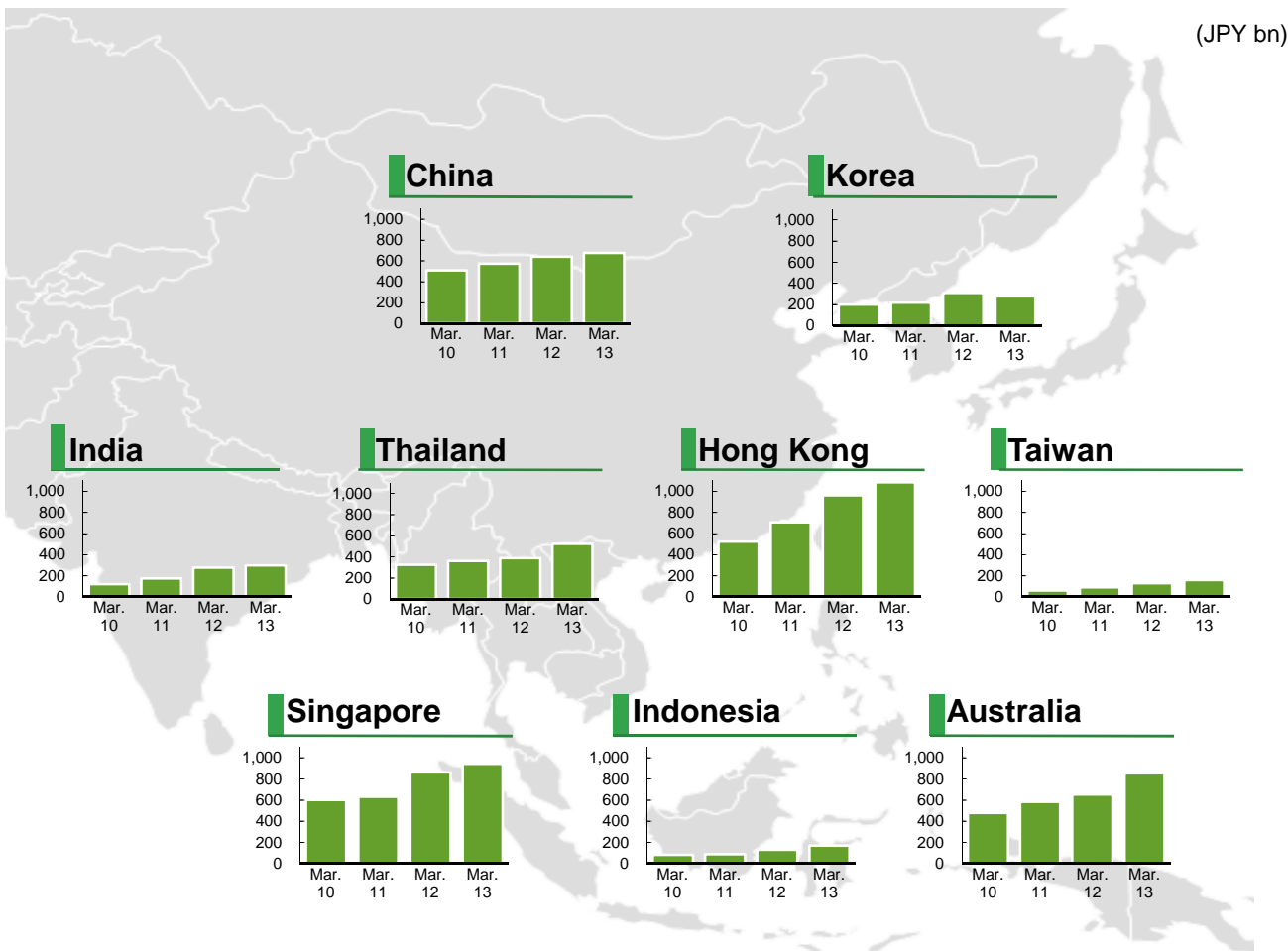
*2 Project finance: Asia Pacific, Loan syndication: Asia (excl. Japan), all international currency syndicated and club loans

*3 Source: "ASIAMONEY": Cash Management Poll (Aug. 2013)

International business (3) - our footprint in Asia

Loan balance in Asian countries

(Geographic classification based on domicile of borrowers)*1



Strategic partners*2

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

*1 Sum of SMBC, SMBC Europe and SMBC (China). Loan balances are calculated in JPY from each country's local currency at the exchange rate as of Mar. 29, 2013

*2 SMBC has an equity stake in the underlined banks

International business (4) - SMBC Aviation Capital

FY3/13 topics and future goals

FY3/13 topics

- SMFG Group merged the following aircraft leasing business into SMBC Aviation Capital in March 2013:
 SMFL Aircraft Capital Corporation B.V. (Netherlands),
 SMFL Aircraft Capital Japan Co., Ltd. (Japan) and
 Sumisho Aircraft Asset Management B.V. (Netherlands)

Future goals

- Realize “One Stop Shop” structure with the three businesses in order to meet various needs of the aircraft industry and aircraft investors
- Capture increasing aircraft demand by leveraging economies of scale
- Build a sustainable profit structure through a “Buy and Sell” business model

Number of aircraft ranking*

	Leasing company	Nationality	No. of Aircrafts
1	GECAS	US	1,742
2	ILFC	US	1,033
3	BBAM	US	332
	SMBC AC + Sumisho Acft Asset Mgt		318
4	AerCap	Netherlands	297
5	Aviation Capital Group	US	270
6	CIT Aerospace	US	268
7	AWAS	Ireland	244
8	Boeing Capital Corp	US	236
9	SMBC AC	Ireland	232
10	BOC Aviation	Singapore	198
23	Sumisho Aircraft Asset Management	Netherlands	86

* As of Dec. 31, 2012 (Source: Flightglobal Insight “Aircraft Finance 2013”)

International business (5) - Investment in BTPN*1

Investment overview

- Investment amount : As of May 10, 2013, approx. JPY 92 bn, IDR 6,500 per share
- Share holding : 24.26% as of May 10, 2013 held by SMBC
- SMBC plans to hold 40% stake subject to the approval by regulatory authorities. BTPN will be treated as an affiliated company

Overview of BTPN

- Established in 1958 to serve retired military personnel through pension banking services.
- Ranked 16th by asset size and 7th by market cap. among Indonesian banks
- Listing in Indonesian Stock Exchange : IDX ticker "BTPN"
Market Cap. as of May 8, 2013 : IDR 33,289.6 bn
(approx. JPY 326 bn)

Unique business model of BTPN

Asset



Pension banking

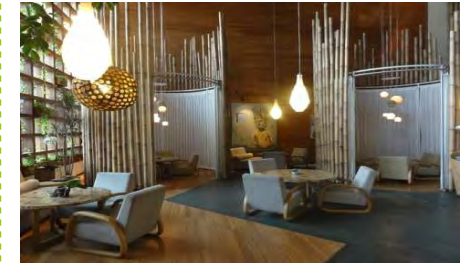
Loan to pension recipients



Micro-financing

Loans to small shop owners

Liability



Deposit taking

Focus on wealthy customers

*1 Bank Tabungan Pensiunan Nasional Tbk PT

*2 Exchange rate as of May 8, 2013; IDR 1,000=JPY 10.2, USD 0.1

Synergies between SMBC and SMBC Nikko

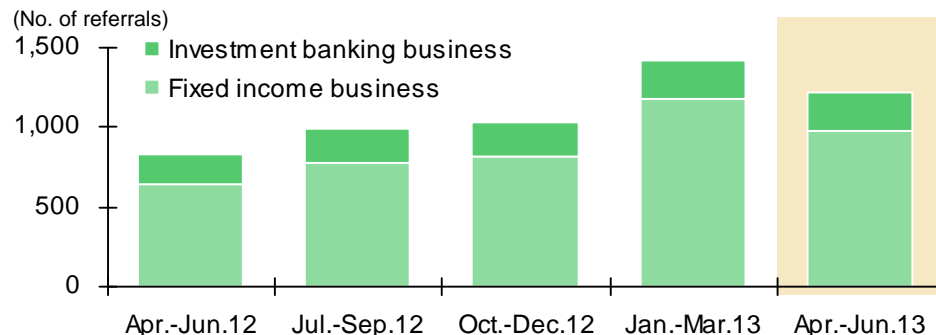
SMBC Nikko's consolidated financial performance

(JPY bn)	FY3/2013	Apr.-Jun. 2013	YOY change	QOQ change
Net operating revenue	274.7	103.2	+48.0	+3.6
SG&A expenses	(200.2)	(61.3)	(15.5)	(2.1)
Ordinary income	75.7	42.2	+32.4	+1.3
Net income*1	45.7	26.7	+22.8	(0.1)

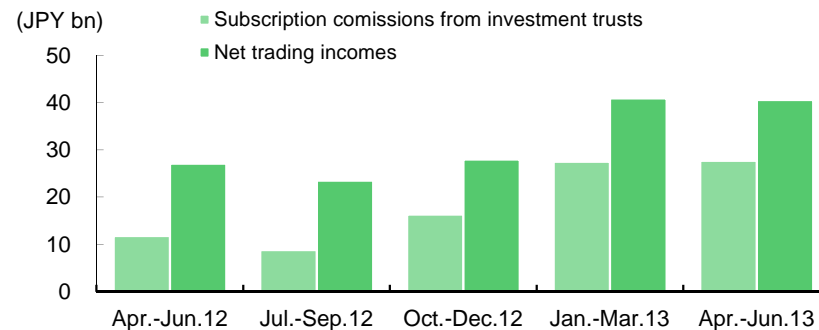
Synergies between SMBC and SMBC Nikko

- Retail
 - Commenced banking-securities integration in May 2013
 - Actively refer customers between SMBC and SMBC Nikko (SMBC: 15 offices, SMBC Nikko: 10 offices)

- Wholesale



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



Product sales (JPY bn)	Investment trusts	521.2	395.9	649.7	1,053.2	1,131.9
	Foreign bonds	622.0	517.9	547.8	700.0	837.1

League tables (Apr.-Jun. 2013, SMBC Nikko)

	Rank	Mkt share
Global equity & equity-related (book runner, underwriting amount)*1	#4	8.4%
JPY denominated bonds (lead manager, underwriting amount)*2	#5	15.4%
Financial advisor (M&A, transaction volume)*3	#3	25.9%
Financial advisor (M&A, No. of deals)*3	#3	3.6%

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

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

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

■ Highlights

Profitability

- Financial results of FY3/2013 & 1Q, FY3/2014
- Sources of profitability
- Loan balance & spread

Growth

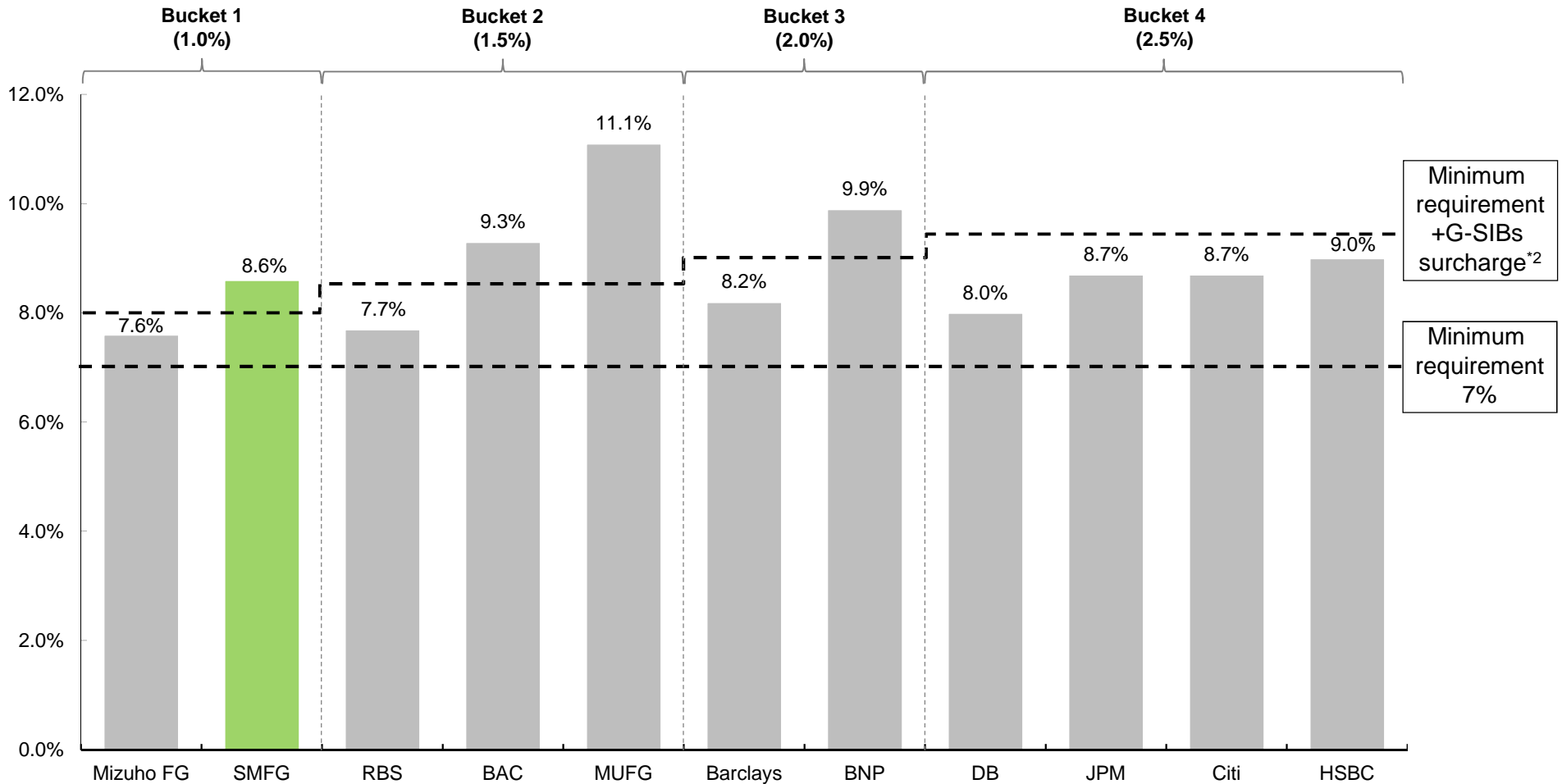
- International business
- Synergies between SMBC and SMBC Nikko

Financial soundness

- Capital
- Asset quality
- Liquidity
- Foreign currency funding

Resilient capital base

Common Equity Tier I capital ratio - Basel III fully-loaded basis (pro forma)*1

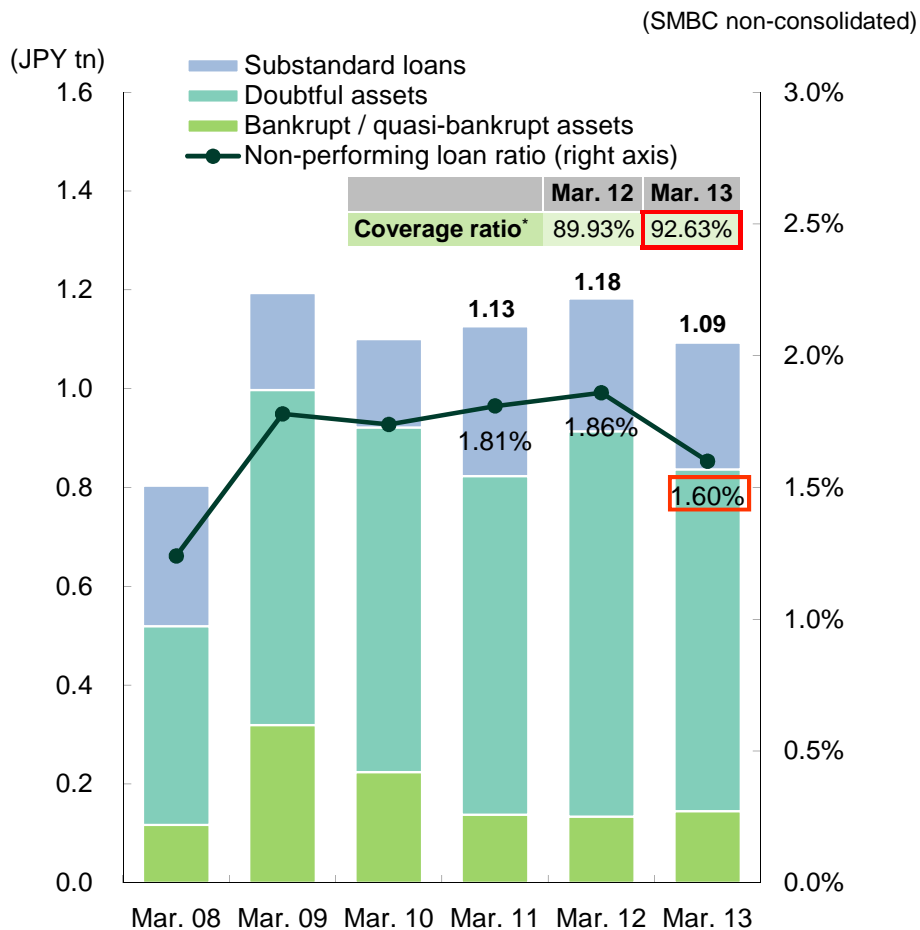


*1 SMFG, Mizuho FG, and MUFG began phased implementation of Basel III pursuant to FSA guidelines on Mar. 31, 2013. Ratios for these banks represent the announced full implementation basis scheduled to be applied from Mar. 2019 without permitted grandfathering and as of 2013. The ratio for Mizuho FG excludes Eleventh Series Class XI Preferred Stock of JPY 340.6 bn. Ratios for SMFG and MUFG are estimates announced by each bank. For the other banks, the ratios represent full implementation basis estimates announced by each bank as of Dec. 2012. Detailed guidelines for the application of Basel III are yet to be adopted by banking regulators in the United States and the European Union

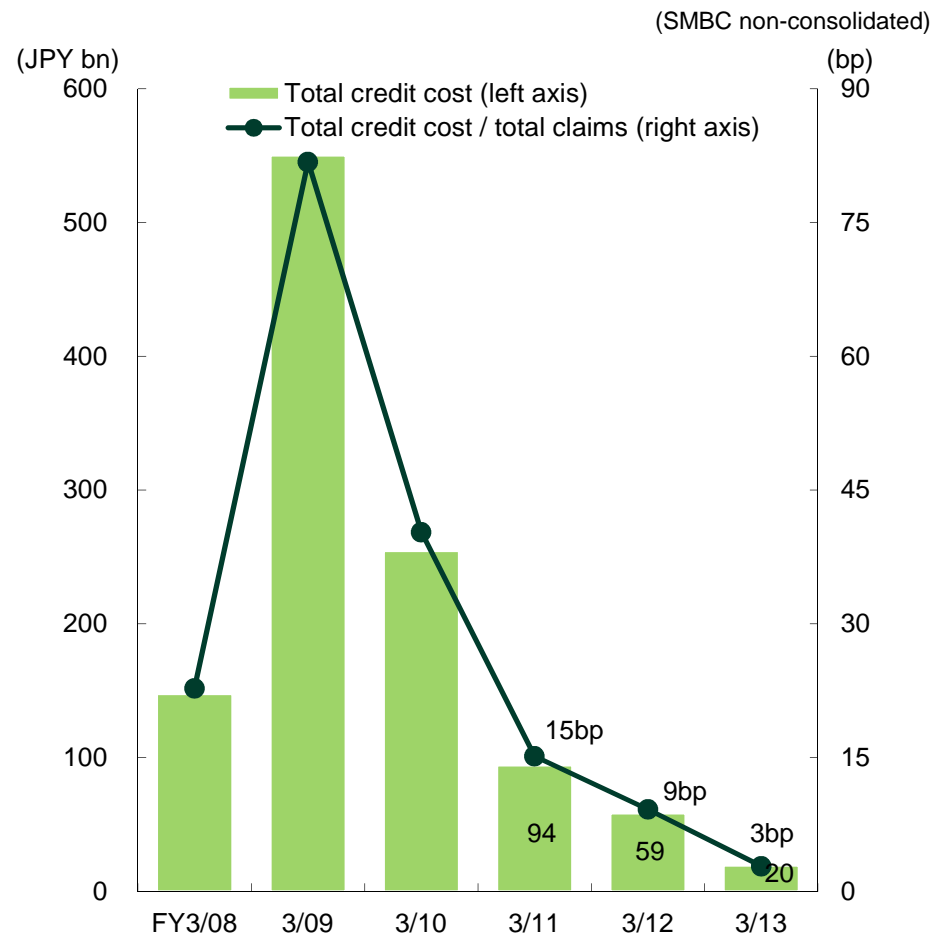
*2 According to the list published by the Financial Stability Board in Nov. 2012

Asset quality - solid loan portfolio

Balance of non-performing loans



Total credit cost

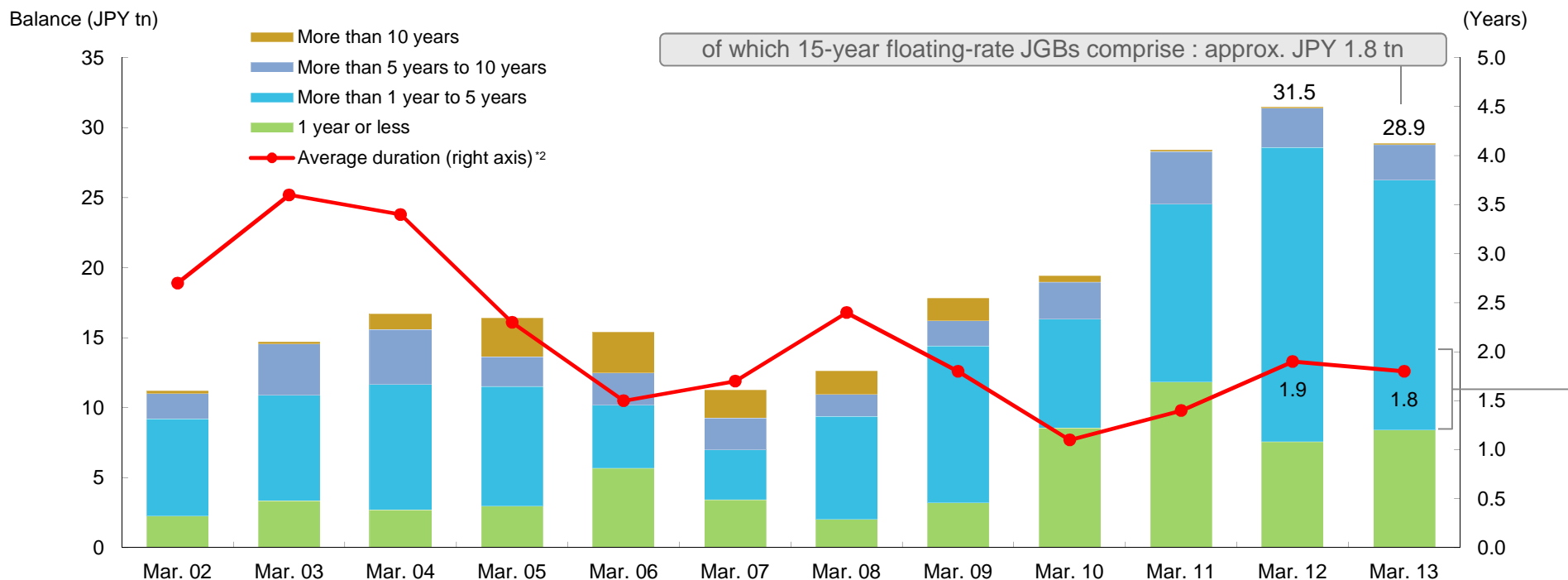


* Ratio of the collateral, guarantees and specific and general reserves to total non-performing loans

Asset quality - bond portfolio

Yen bond portfolio*1

(SMBC non-consolidated)



of which 15-year floating-rate JGBs comprise : approx. JPY 1.8 tn

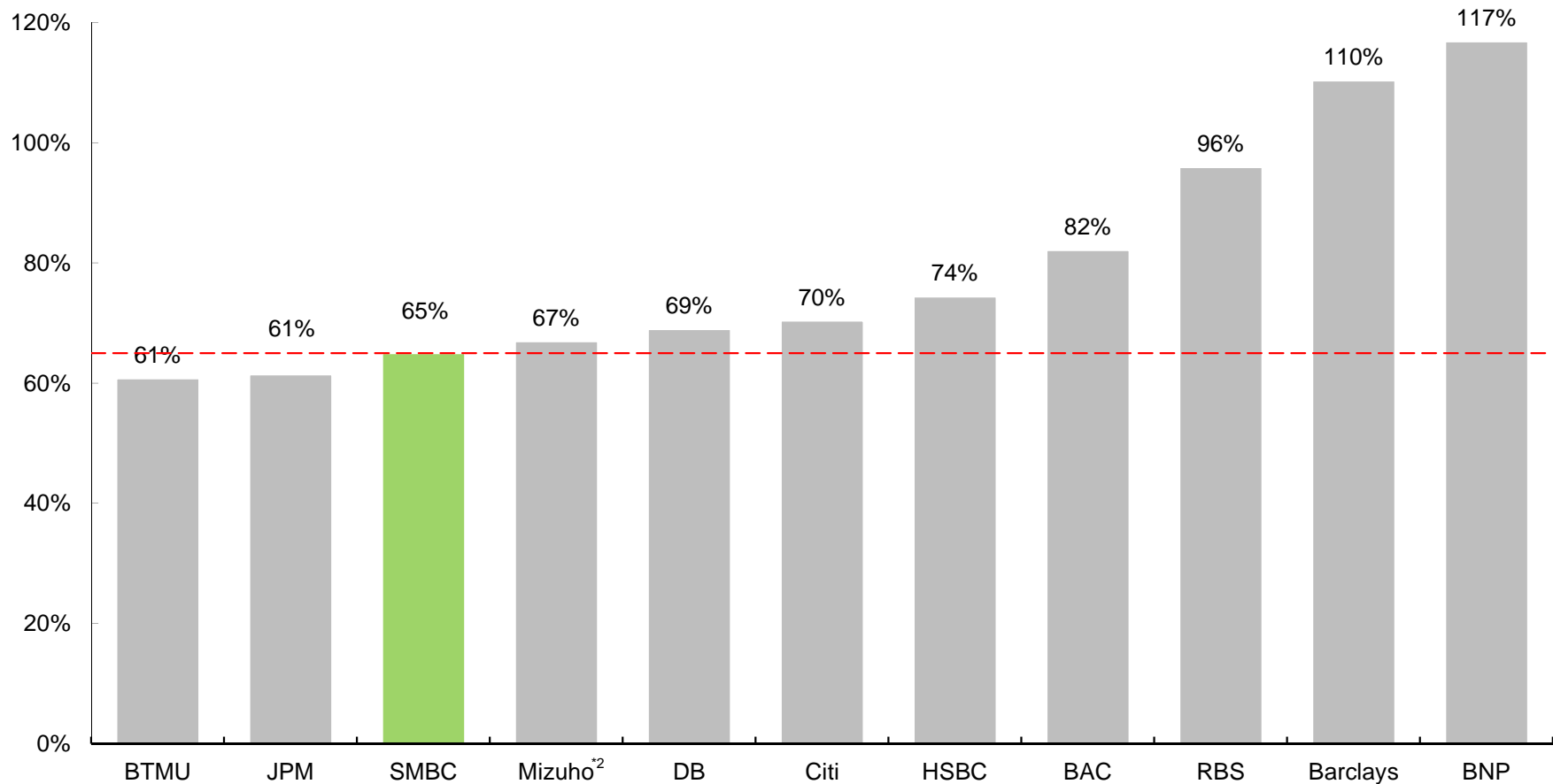
of which more than 1 year to 2 years JGBs comprise : JPY 5.8 tn, a decrease of JPY 2.8 tn compared to Mar.12

Unrealized gains (losses) (JPY bn)^{*3}	104.4	95.3
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*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

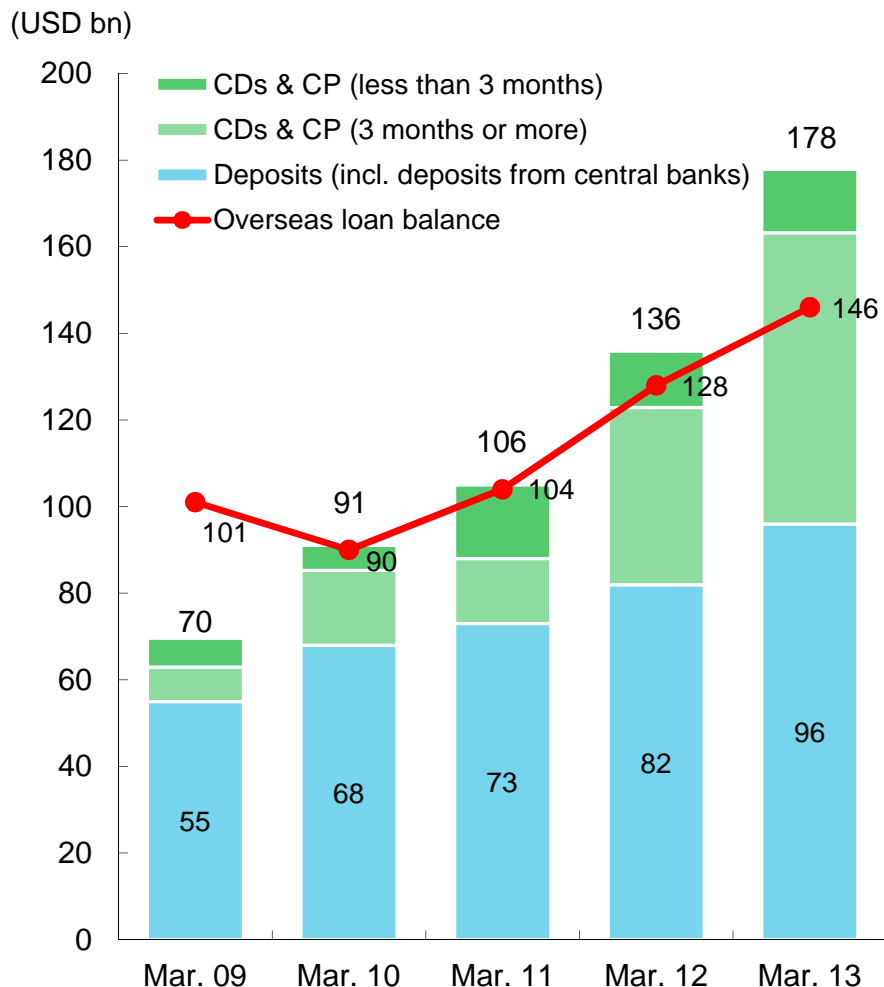


*1 Based on each company's financial statements, as of Mar. 31, 2013 for SMBC, The Bank of Tokyo-Mitsubishi UFJ ("BTMU") and Mizuho, and as of Dec. 31, 2012 for the others. Figures of SMBC, BTMU and Mizuho are on a non-consolidated basis. The others are on a consolidated basis

*2 Aggregate of Mizuho Bank and Mizuho Corporate Bank

Foreign currency funding

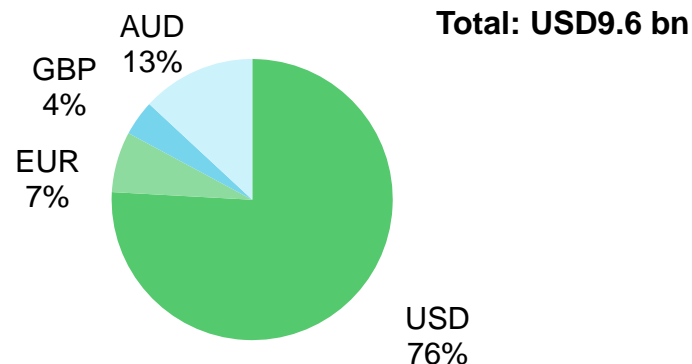
Overseas deposit & loan balance*1



Diversification of foreign currency funding

- USD and EUR CP program for short-term funding
- Periodic benchmark bond transactions to diversify our medium-to long term funding alternatives
 - Non-JPY denominated senior bonds: issued to international investors
 - USD denominated bonds issued via 3(a)(2) format
 - Also issued GBP denominated bonds this March and EUR denominated bonds this July
 - USD and AUD denominated senior bonds: issued to Japanese domestic retail investors
- Other transactions include AUD denominated transferable deposits: issued through our Sydney branch to international investors

Capital markets funding after Apr. 2012*2



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

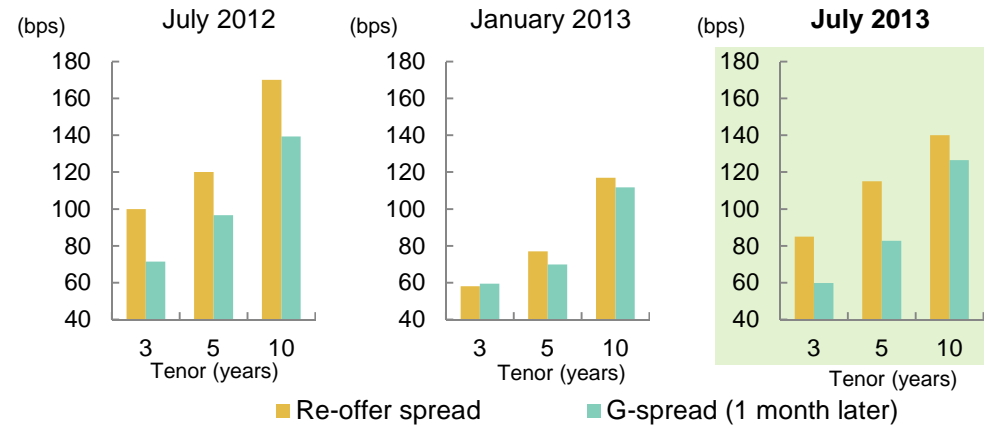
*2 Includes senior funding only

Why SUMIBK?

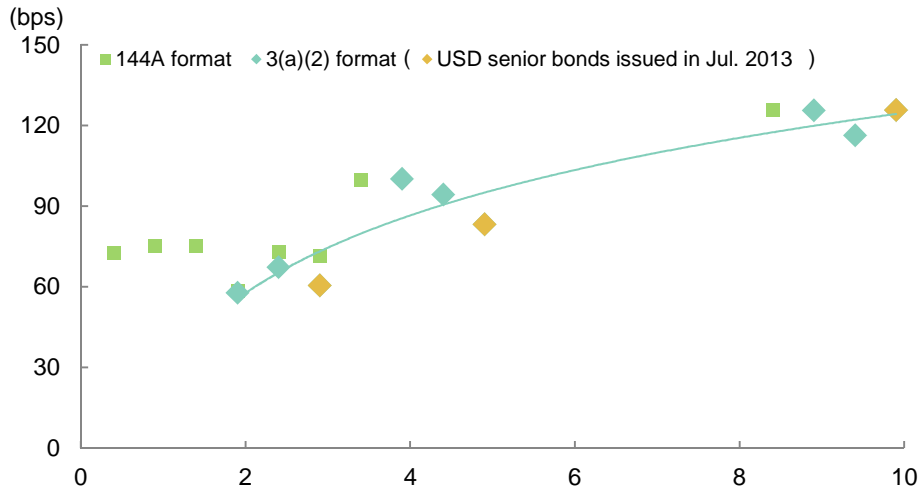
Highlights

- Our periodic issuance since July 2010 provides high degree of liquidity to the bonds
- The only Japanese commercial bank issuer to be included in the Barclays U.S. Aggregate Index – 3(a)(2) format gives additional comfort to the investors especially in the U.S.
- Achieved stable secondary performance in the recent three issuances
 - Demand from Asian investors supports secondary trading

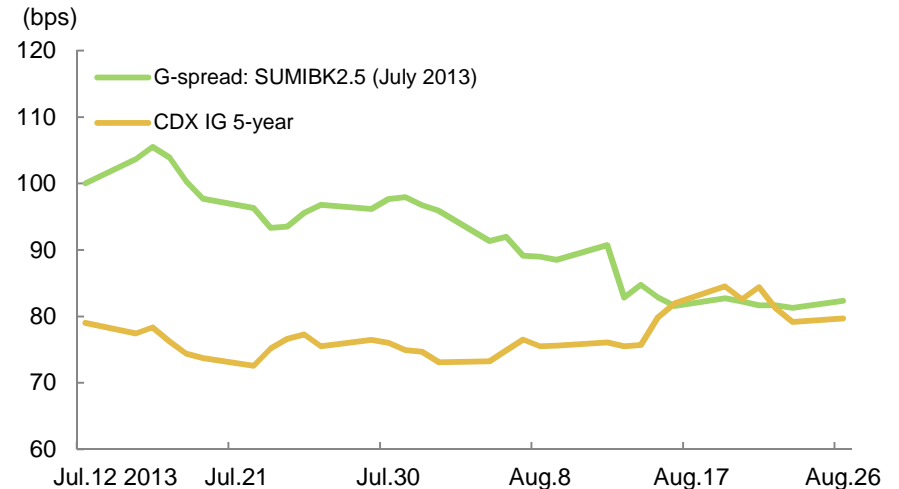
Secondary trading level*



SUMIBK 3(a)(2) format Credit Curve (G-spread)*



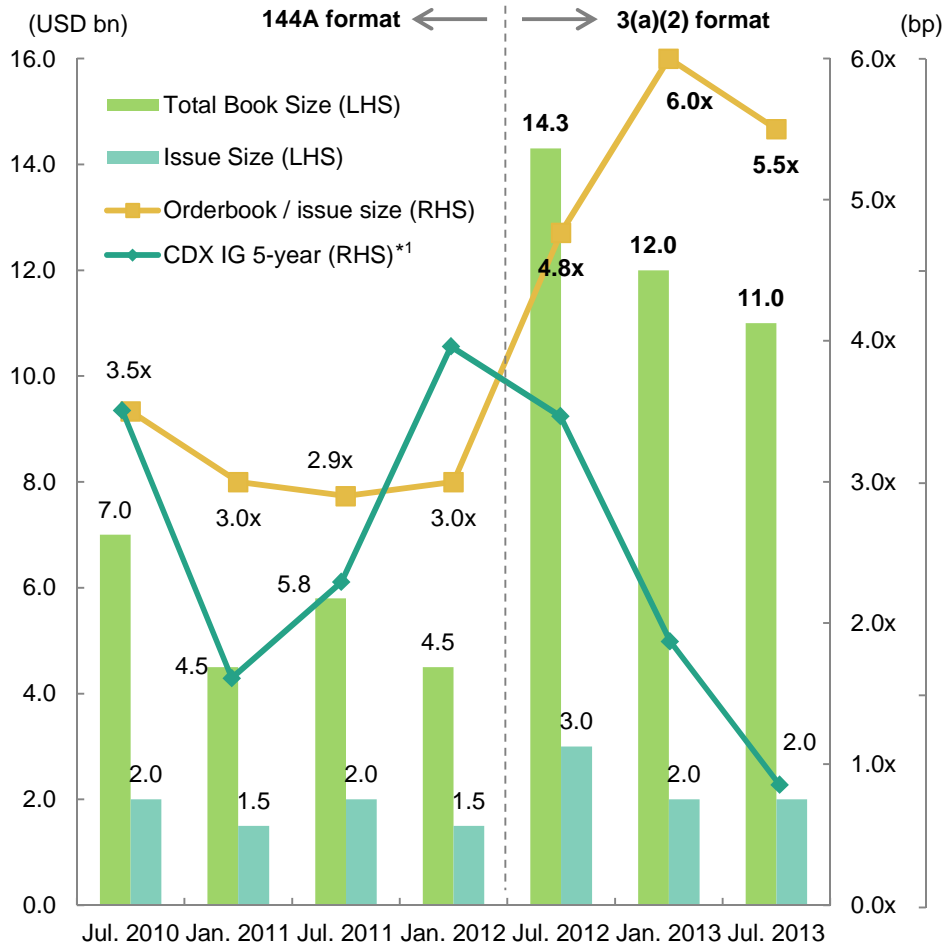
SUMIBK Secondary level (5 year Fixed) vs. Index*



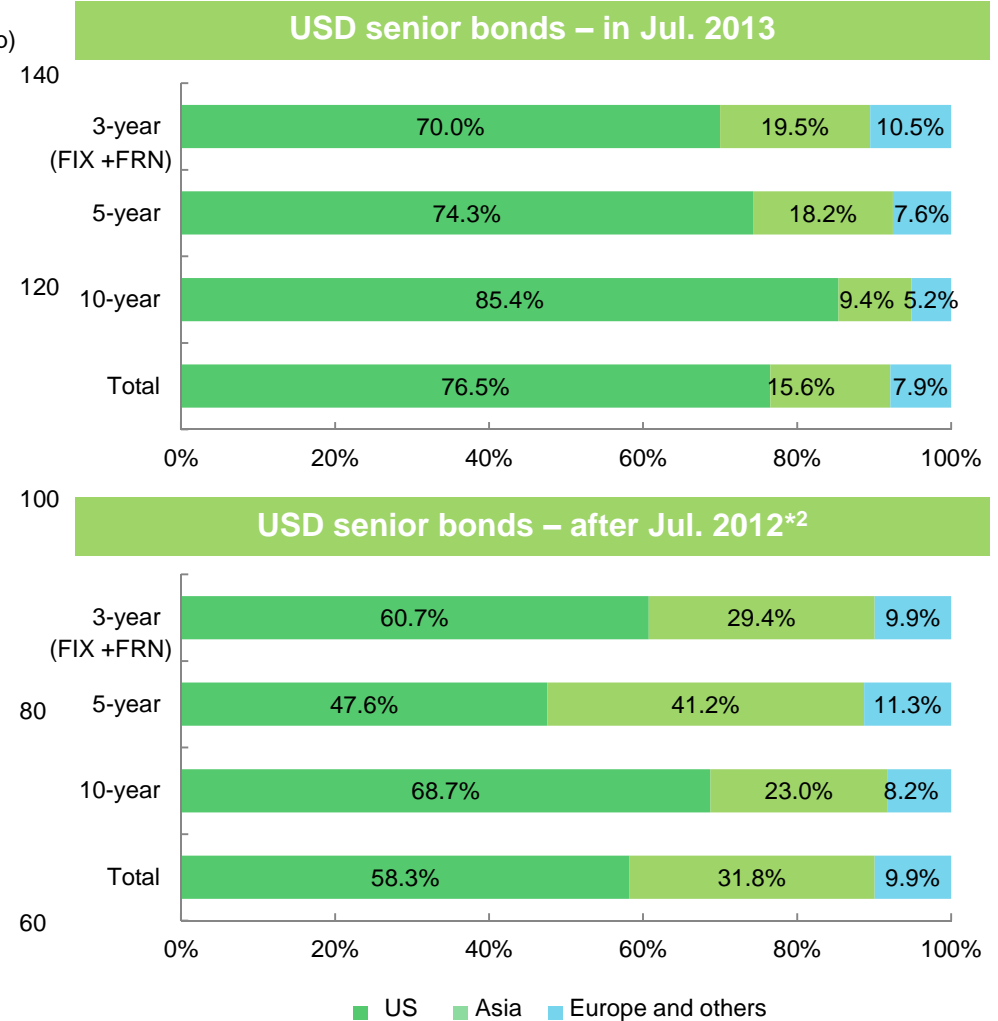
* G-spread as of Aug. 26, 2013, Source: Bloomberg

USD senior bonds issuance record

USD senior bonds overall demands



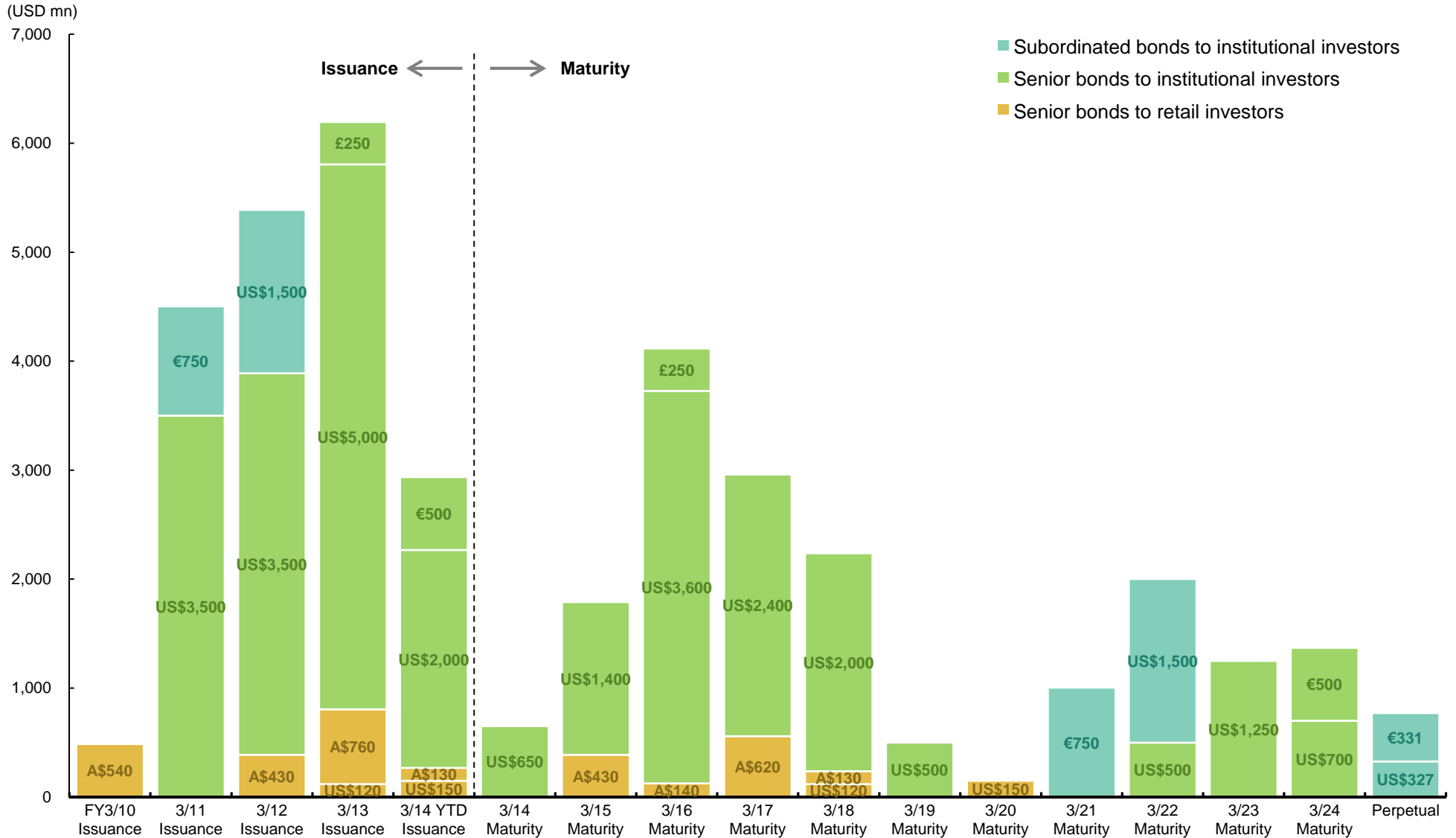
Geographical breakdown of allocation



*1 Source: Bloomberg

*2 Percentages are calculated by weighted average of amount issued of Jul. 2012, Jan. and Jul. 2013.

Capital markets funding profile

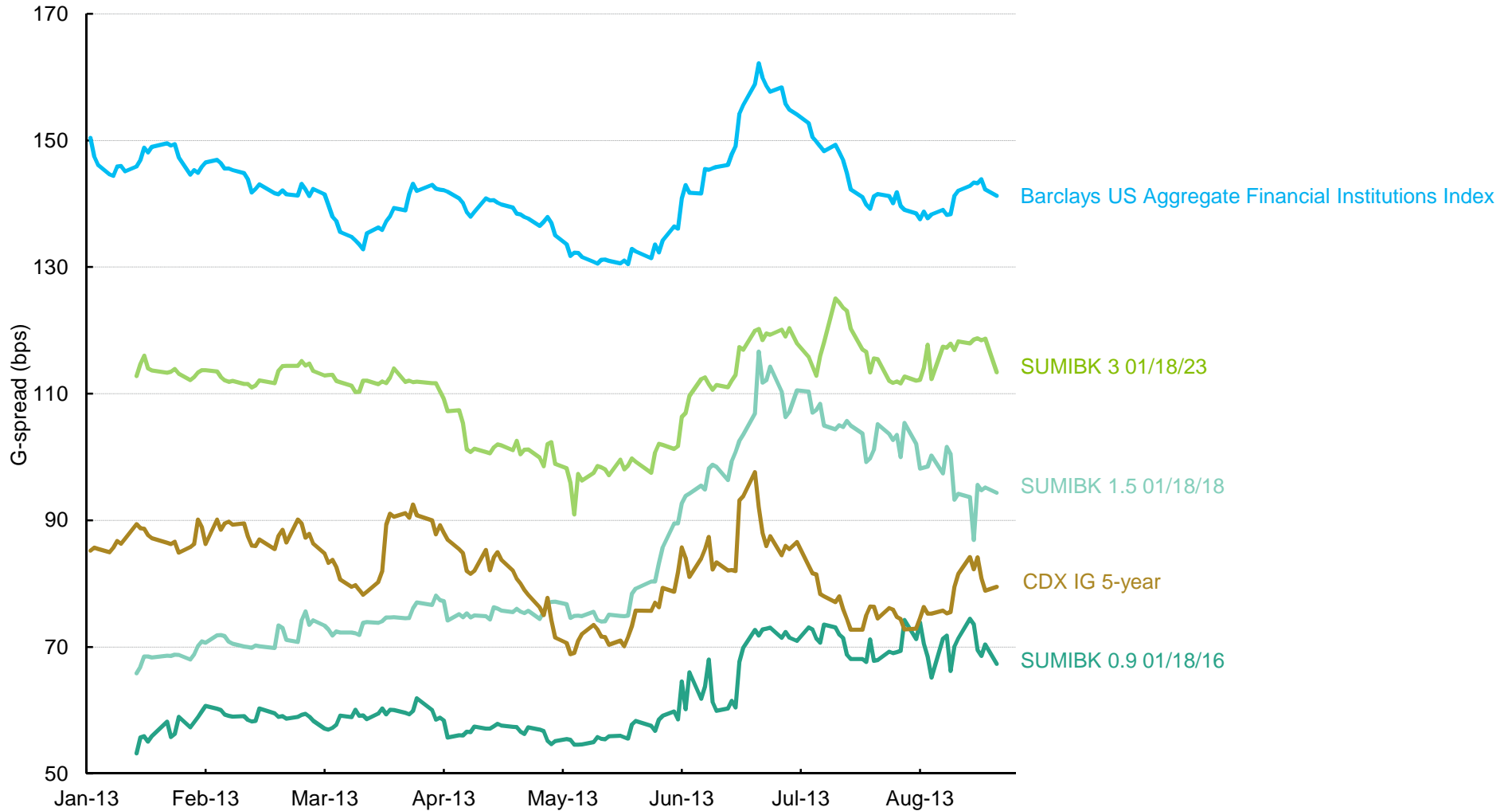


Foreign currency bonds issued since 2010

Issue date	Sub/ Senior	Format	Tenor	Maturity date	Amount (mn)	Coupon	Spread*	Ticker
USD denominated								
Jul. 22, 2010	Senior	144A/RegS	3 years	Jul. 22, 2013	USD 1,000	2.15%	+118bp	SUMIBK 2.15 Corp
			5 years	Jul. 22, 2015	USD 1,000	3.15%	+137.5bp	SUMIBK 3.15 Corp
Jan. 14, 2011	Senior	144A/RegS	3 years	Jan. 14, 2014	USD 650	1.95%	+90bp	SUMIBK 1.95 Corp
			5 years	Jan. 14, 2016	USD 850	3.10%	+103bp	SUMIBK 3.1 Corp
Jul. 22, 2011	Senior	144A/RegS	3 years	Jul. 22, 2014	USD 400	1.90%	+130bp	SUMIBK 1.9 Corp (07/22/14)
			3 years	Jul. 22, 2014	USD 500	LIBOR+0.95%	LIBOR+0.95%	SUMIBK Float 07/22/14 Corp
			5 years	Jul. 22, 2016	USD 1,100	2.90%	+150bp	SUMIBK 2.9 Corp
Jan. 12, 2012	Senior	144A/RegS	3 years	Jan. 12, 2015	USD 500	1.90%	+155bp	SUMIBK 1.9 Corp (01/12/15)
			5 years	Jan. 12, 2017	USD 500	2.65%	+180bp	SUMIBK 2.65 Corp
			10 years	Jan. 12, 2022	USD 500	3.95%	+200bp	SUMIBK 3.95 Corp (01/12/22)
Mar. 1, 2012	Sub	RegS	10 years	Mar. 1, 2022	USD 1,500	4.85%	+285bp	SUMIBK 4.85 Corp
Jul. 18, 2012	Senior	3(a)(2)	3 years	Jul. 18, 2015	USD 1,000	1.35%	+100bp	SUMIBK 1.35 Corp
			5 years	Jul. 18, 2017	USD 1,250	1.80%	+120bp	SUMIBK 1.8 Corp
			10 years	Jul. 18, 2022	USD 750	3.20%	+170bp	SUMIBK 3.2 Corp
Jan. 18, 2013	Senior	3(a)(2)	3 years	Jan. 18, 2016	USD 750	0.90%	+58bp	SUMIBK 0.9 Corp
			5 years	Jan. 18, 2018	USD 750	1.50%	+77bp	SUMIBK 1.5 Corp
			10 years	Jan. 18, 2023	USD 500	3.00%	+117bp	SUMIBK 3 Corp
Mar. 25, 2013	Senior	Domestic Retail	5 years	Mar. 12, 2018	USD 120	1.21%	--	SUMIBK 1.21 Corp
Jun. 24, 2013	Senior	Domestic Retail	6 years	Jun. 13, 2019	USD 150	1.88%	--	SUMIBK 1.88 Corp
Jul. 19, 2013	Senior	3(a)(2)	3 years	Jul. 19, 2016	USD 500	1.45%	+85bp	SUMIBK 1.45 Corp
			3 years	Jul. 19, 2016	USD 300	LIBOR+0.67%	LIBOR+0.67%	SUMIBK Float 07/19/16 Corp
			5 years	Jul. 19, 2018	USD 500	2.50%	+115bp	SUMIBK 2.5 Corp
			10 years	Jul. 19, 2023	USD 700	3.95%	+140bp	SUMIBK 3.95 Corp (07/19/23)
GBP denominated								
Mar. 18, 2013	Senior	RegS (EMTN)	3 years	Mar. 18, 2016	GBP 250	LIBOR+0.55%	LIBOR+0.55%	SUMIBK Float 03/18/16 Corp
Euro denominated								
Nov. 9, 2010	Sub	144A/RegS	10 years	Nov. 9, 2020	Euro 750	4.00%	+130bp	SUMIBK 4 Corp
Jul. 24, 2013	Senior	RegS (EMTN)	10 years	Jul. 24, 2023	Euro 500	2.75%	+98bp	SUMIBK 2.75 Corp
AUD denominated								
Mar. 16, 2010	Senior	Domestic Retail	3 years	Mar. 14, 2013	AUD 540	5.76%	--	SUMIBK 5.76 Corp
Dec. 21, 2011	Senior	Domestic Retail	3 years	Dec. 18, 2014	AUD 430	4.28%	--	SUMIBK 4.28 Corp
Jun. 21, 2012	Senior	Domestic Retail	4 years	Jun. 21, 2016	AUD 420	4.07%	--	SUMIBK 4.07 Corp
Dec. 19, 2012	Senior	Domestic Retail	4 years	Dec. 19, 2016	AUD 200	3.47%	--	SUMIBK 3.47 Corp
Mar. 25, 2013	Senior	Domestic Retail	3 years	Mar. 1, 2016	AUD 140	3.29%	--	SUMIBK 3.29 Corp
Jun. 24, 2013	Senior	Domestic Retail	4 years	Jun. 13, 2017	AUD 130	3.45%	--	SUMIBK 3.45 Corp

* Gray background bonds mean that the bonds have already redeemed.
 * Spread over US Treasury except for Euro denominated bonds (over Mid Swap)

SMBC bonds - secondary spread



* Source: Bloomberg, Barclays US Aggregate Financial Institutions Index

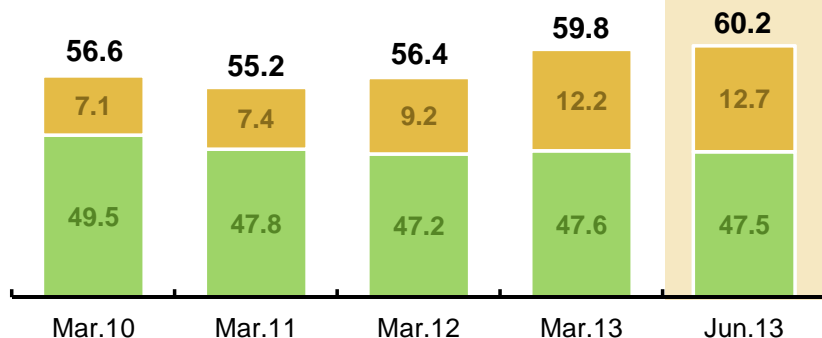
Appendix

Trends in key figures, 1Q FY3/2014

Loan balance

(JPY tn) (SMBC non-consolidated)

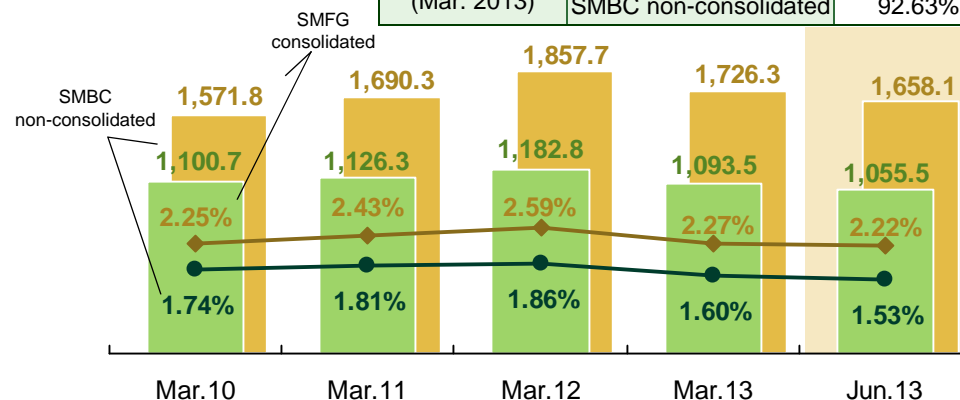
- Overseas offices and offshore banking accounts
- Domestic offices (excluding offshore banking account)



NPLs and NPL ratio*2

(JPY bn)

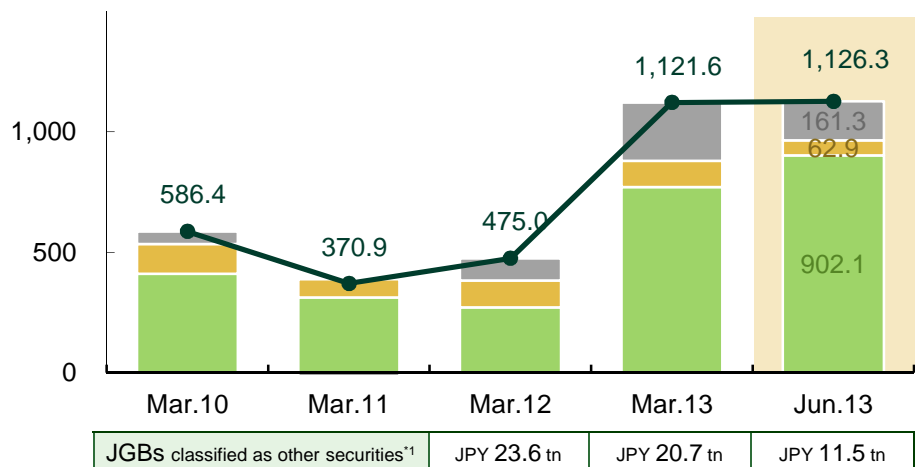
Coverage ratio (Mar. 2013)	SMFG consolidated	85.84%
	SMBC non-consolidated	92.63%



Unrealized gains (losses) on other securities

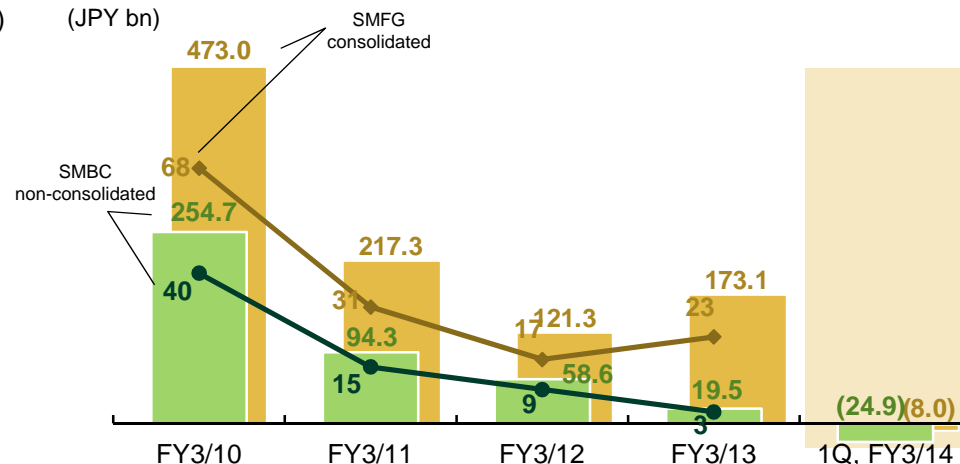
(JPY bn) (SMFG consolidated)

- Stocks
- Bonds
- Others
- Total



Total credit cost and Total credit cost ratio*3

(JPY bn)



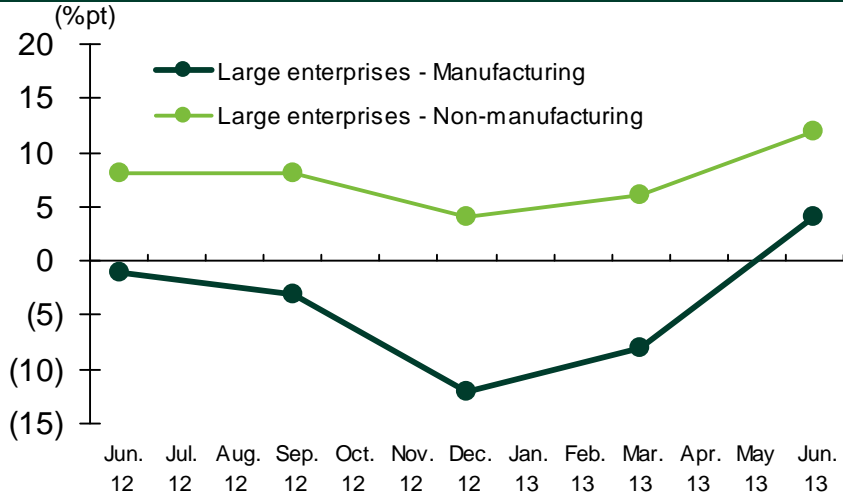
*1 SMBC non-consolidated basis. Balance sheet amount

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

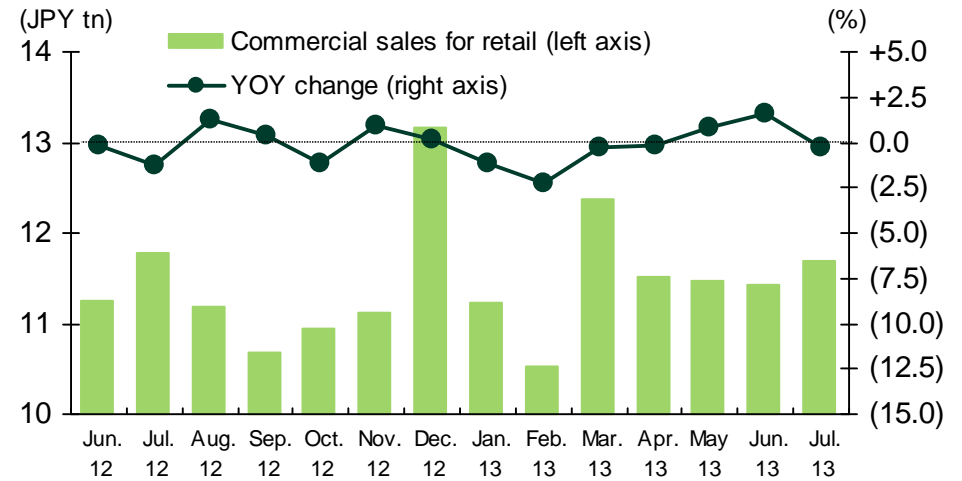
*3 Total credit cost ratio = Total credit cost / Total claims

Current Japanese economy

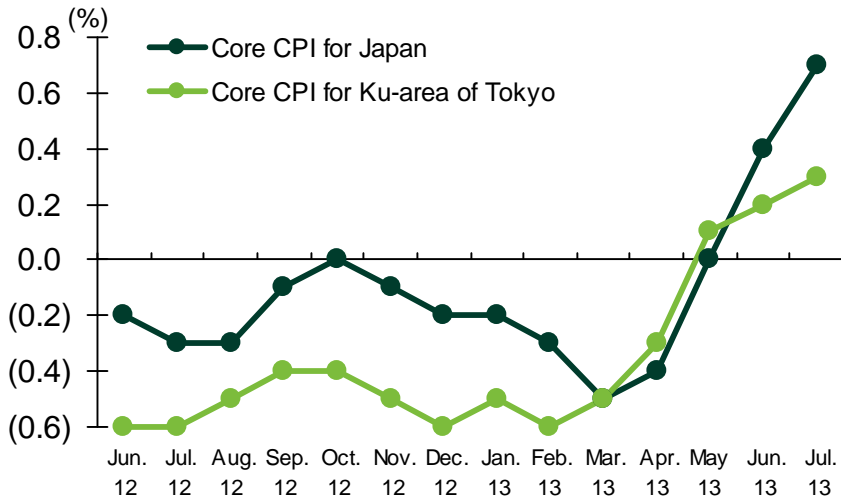
BOJ Tankan survey - Business conditions DI*1



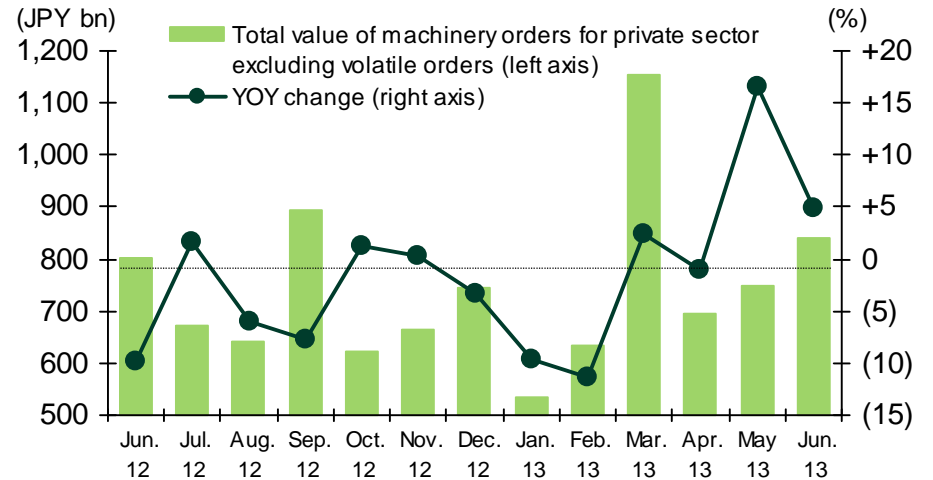
Retail sales*3



Consumer price index (YOY change)*2



Orders received for machinery*4



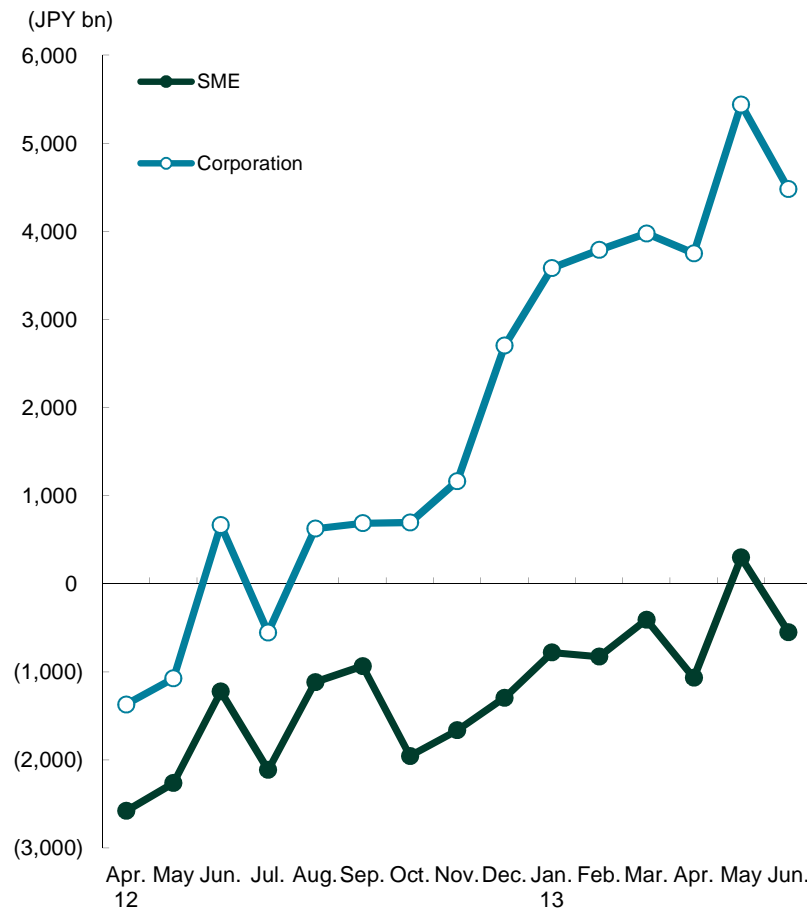
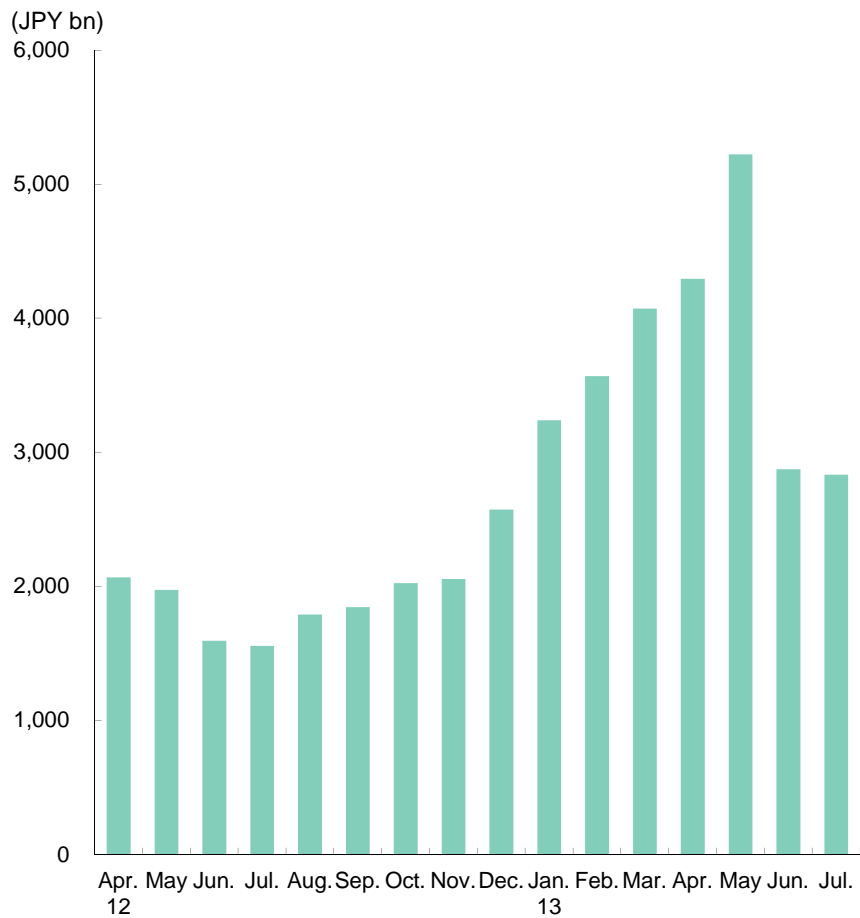
*1 Actual results. Diffusion index of "Favorable" minus "Unfavorable" *2 Source: Statistics Bureau. Core CPI: All items, less fresh foods. Ku-area of Tokyo: 23 wards of Tokyo

*3 Source: Current Survey of Commerce, METI *4 Source: Cabinet Office. Original series. Volatile orders stand for orders for ships and those from electric power companies

Trend of investment trusts sales and lending in Japan

Sales of investment trusts*1

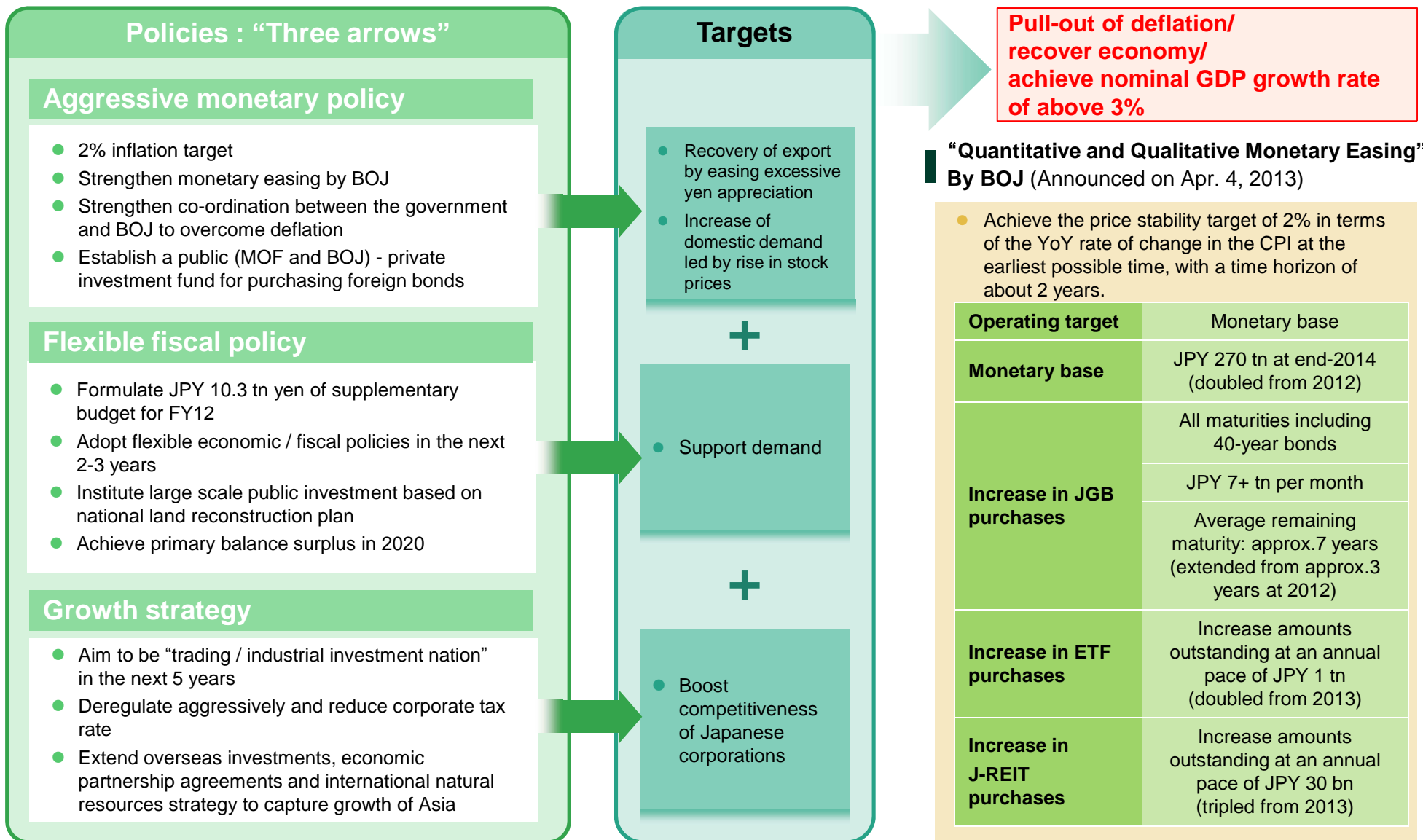
YoY increase/decrease of loan balance*2



*1 Sales of publicly offered investment trusts (Stock investmetn). Source: The Investment Trusts Association, Japan

*2 Period end balance. Source: Bank of Japan

“Abenomics” and “Quantitative and Qualitative Monetary Easing”



Japanese national wealth

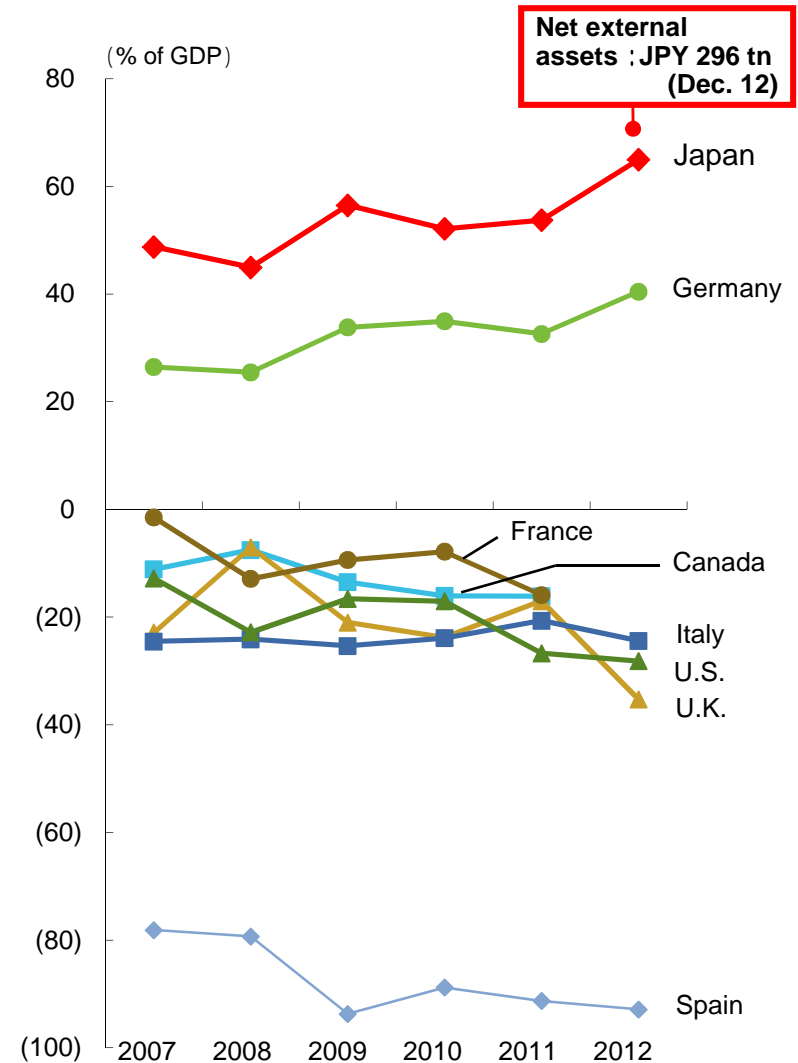
Balance Sheet of Japan (as of Dec. 2011, JPY tn)^{*1}

Closing Assets	8,451	Closing liabilities plus net worth	8,451
Households	2,556	Households	360
Financial assets	1,512	Non-financial corporations	1,157
Non-financial assets	1,044	Stocks	349
Land	694	Financial corporations	2,825
Non-financial corporations	1,836	Stocks	85
Financial assets	816	General government	1,096
Non-financial assets	1,020	Closing liabilities	5,455
Land	282	Net worth	2,996
Financial corporations	2,885	Households	2,195
General government	1,087	Non-financial corporations	678
Financial assets	496	Financial corporations	61
Financial assets	5,721	General government	(19)
Non-financial assets	2,730		

*1 Source: Cabinet office (Jan. 2013)

*2 Source: IMF.Stat

Net international investment position^{*2}



■ Performance by business unit*1

			(JPY bn)	FY3/12	FY3/13	YOY change*2
Consumer Banking Unit		Gross banking profit		383.7	374.9	+4.4
		Expenses		289.5	284.4	(5.4)
		Banking profit (before provisions)		94.2	90.5	+9.8
Middle Market Banking Unit		Gross banking profit		422.9	412.2	(5.0)
		Expenses		222.8	216.7	(2.3)
		Banking profit (before provisions)		200.1	195.5	(2.7)
Corporate Banking Unit		Gross banking profit		212.6	208.0	+2.6
		Expenses		38.2	39.6	+0.6
		Banking profit (before provisions)		174.4	168.4	+2.0
International Banking Unit		Gross banking profit		197.4	240.5	+33.0
		Expenses		64.9	72.9	+8.4
		Banking profit (before provisions)		132.5	167.6	+24.6
Marketing units		Gross banking profit		1,216.6	1,235.6	+35.0
		Expenses		615.4	613.6	+1.3
		Banking profit (before provisions)		601.2	622.0	+33.7
Treasury Unit		Gross banking profit		319.3	295.3	(24.0)
		Expenses		19.2	21.0	+1.5
		Banking profit (before provisions)		300.1	274.3	(25.5)
Headquarters		Gross banking profit		(3.4)	9.2	(3.4)
		Expenses		84.9	93.1	+5.4
		Banking profit (before provisions)		(88.3)	(83.9)	(8.8)
Total		Gross banking profit		1,532.5	1,540.1	+7.6
		Expenses		719.5	727.7	+8.2
		Banking profit (before provisions)		813.0	812.4	(0.6)

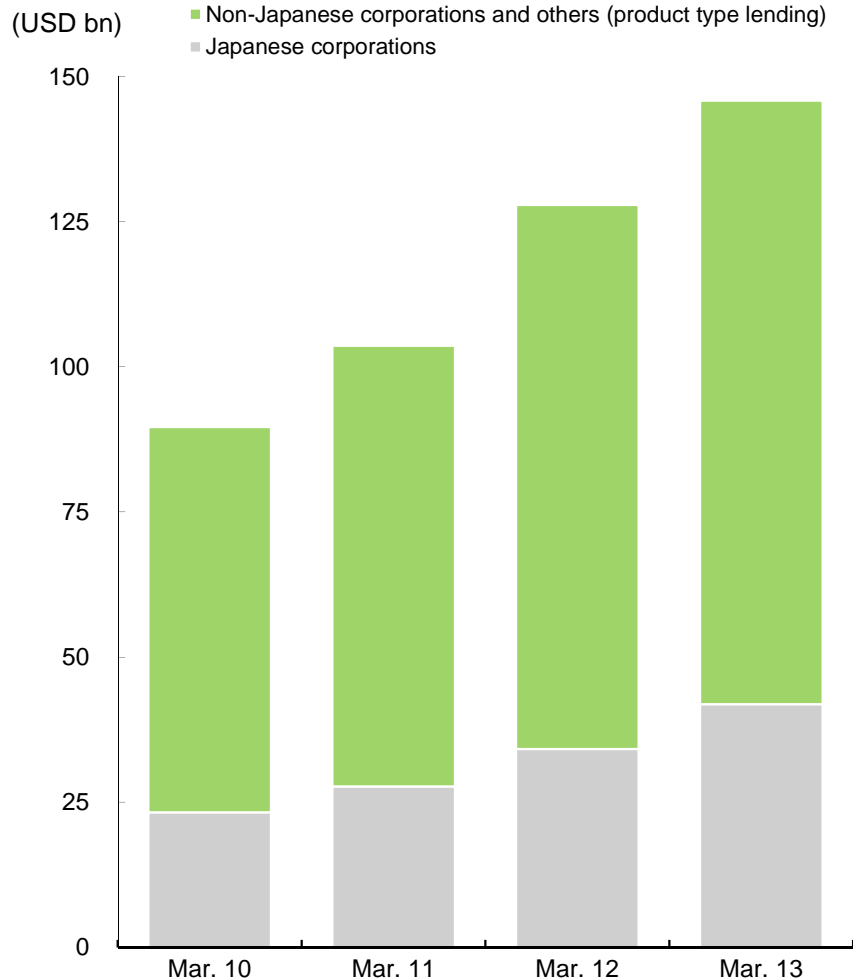
*1 SMBC non-consolidated. Managerial accounting basis

*2 After adjustment of internal rates, etc.

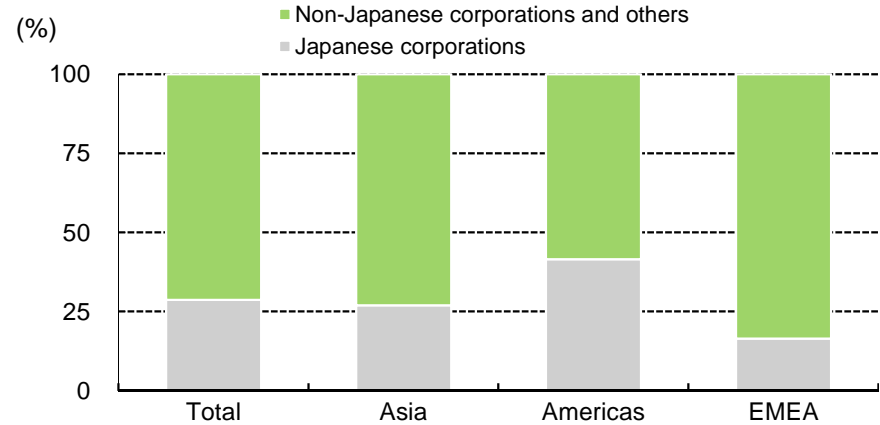
Overseas loan balance classified by borrower type

(Geographic classification based on booking office)*

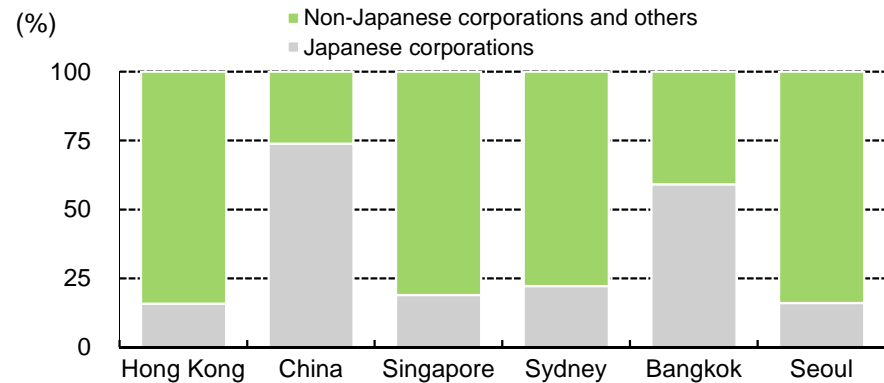
Total



By region (Mar. 2013)



Major marketing channels in Asia (Mar. 2013)

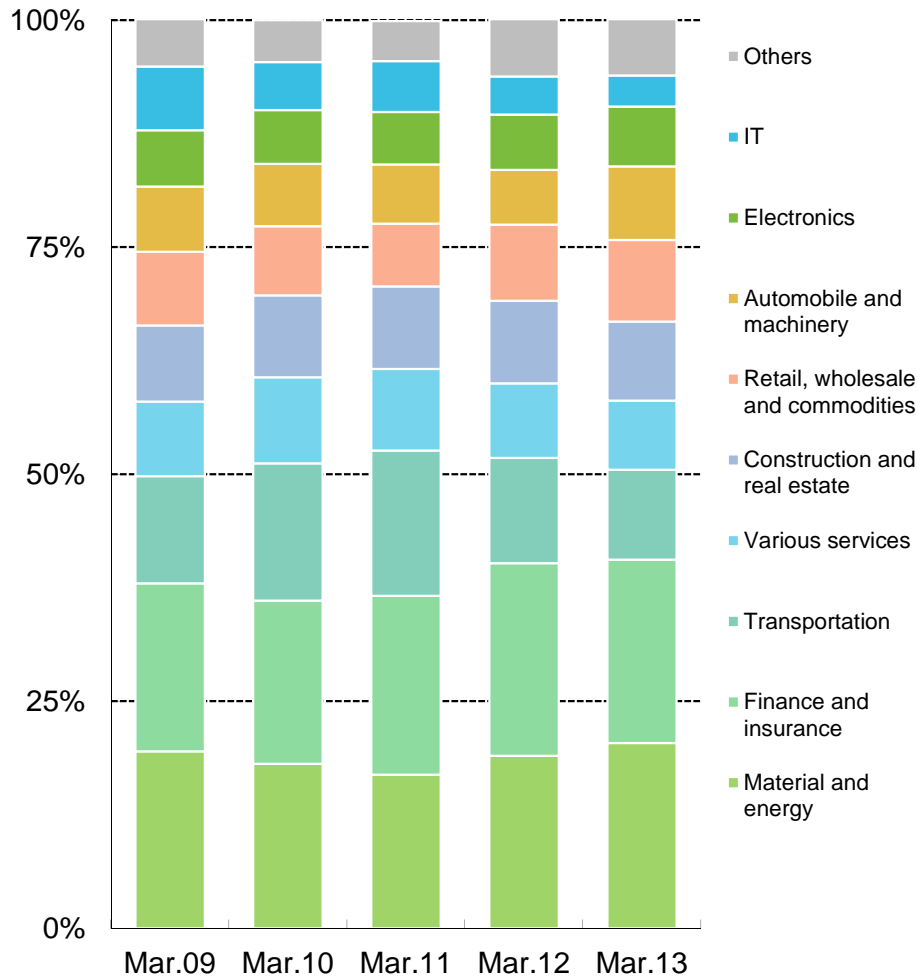


* Managerial accounting basis. Sum of SMBC, SMBC Europe and SMBC (China)

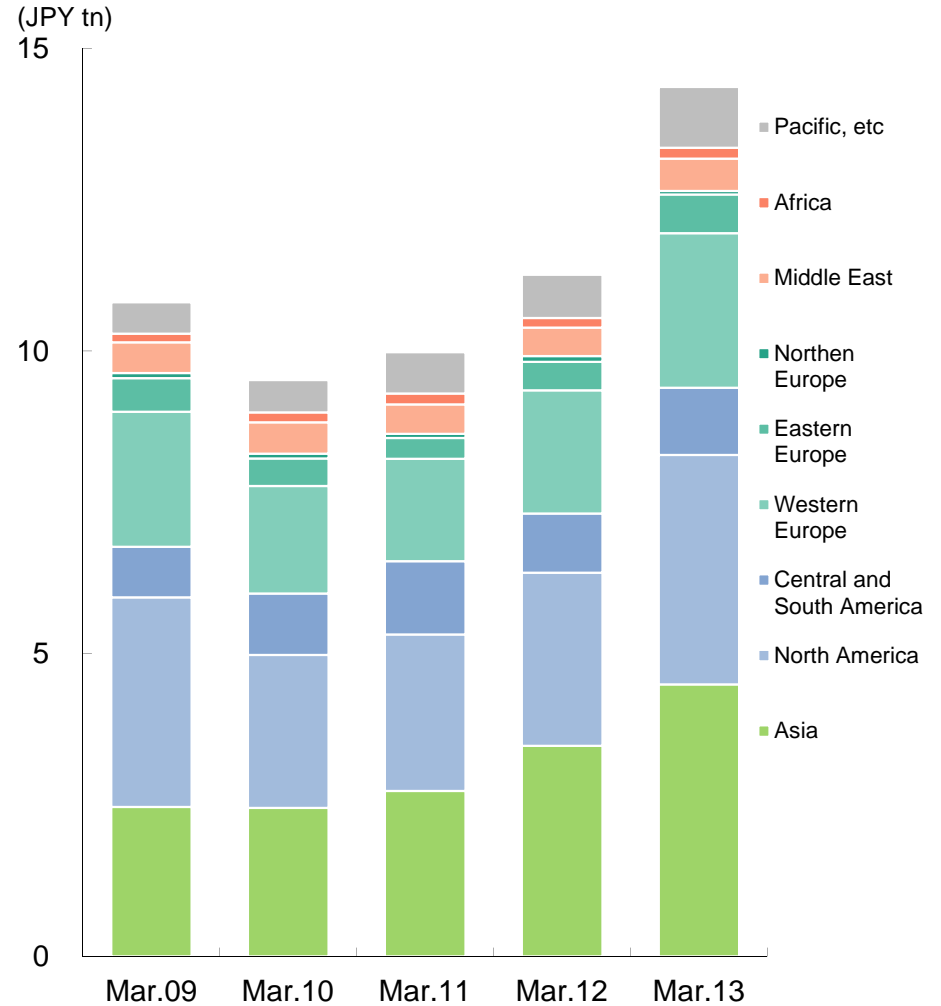
Overseas loan balance classified by industry and domicile

(Geographic classification based on domicile of borrowers)*

By industry



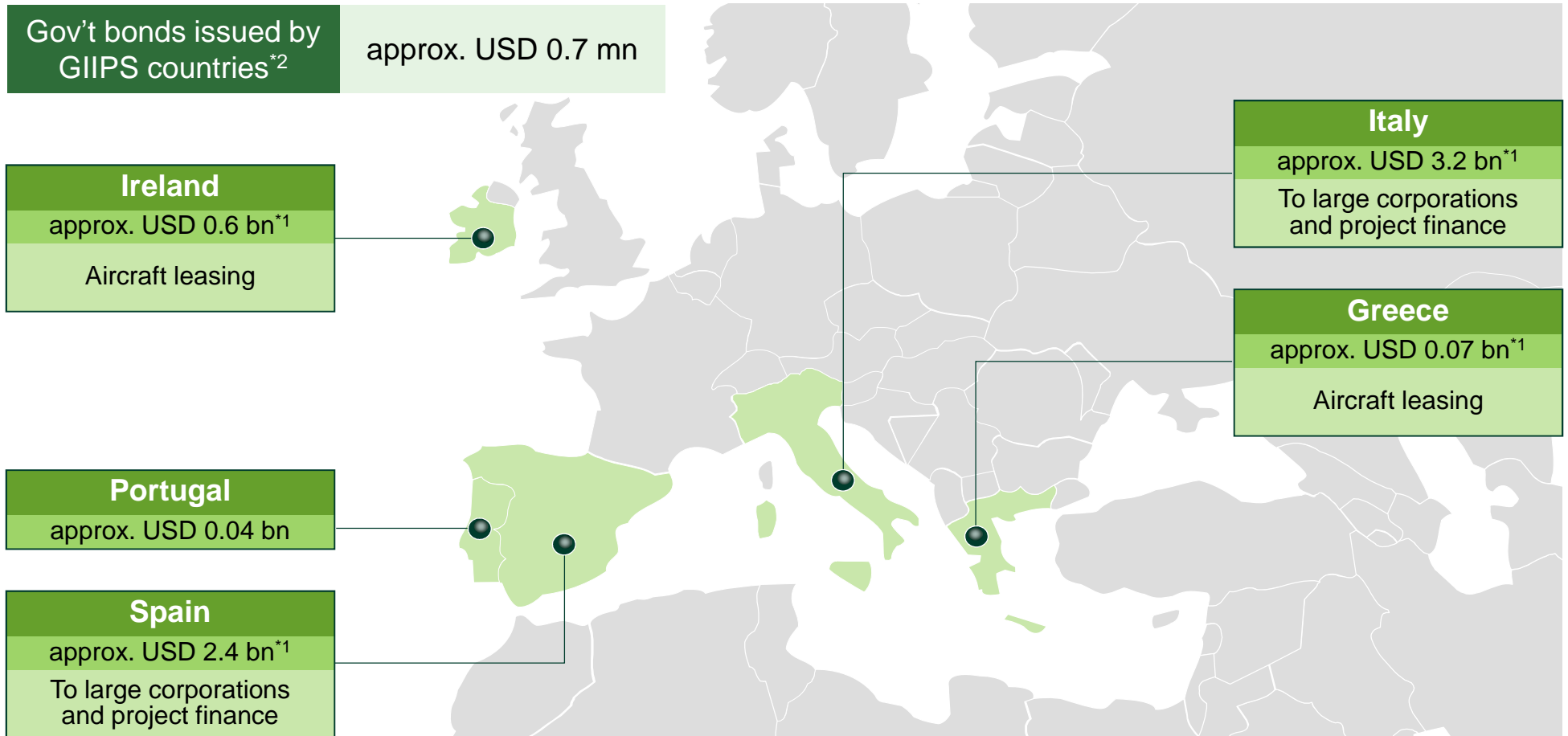
By domicile



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

■ Exposure to GIIPS countries

Exposure to GIIPS countries - approx. USD 6.3 bn*1 as of March 2013



(SMFG consolidated)

*1 Aircraft leasing by the newly consolidated SMBC Aviation Capital is approx. USD 0.49 bn in total; USD 0.33 bn in Ireland, USD 0.11 bn in Spain, USD 0.04 bn in Greece and USD 0.01 bn in Italy

*2 Secondary holdings of government bonds in SMBC Nikko, with USD 0.70 mn in Italy and USD 0.02mn in Greece

Obligor grading system

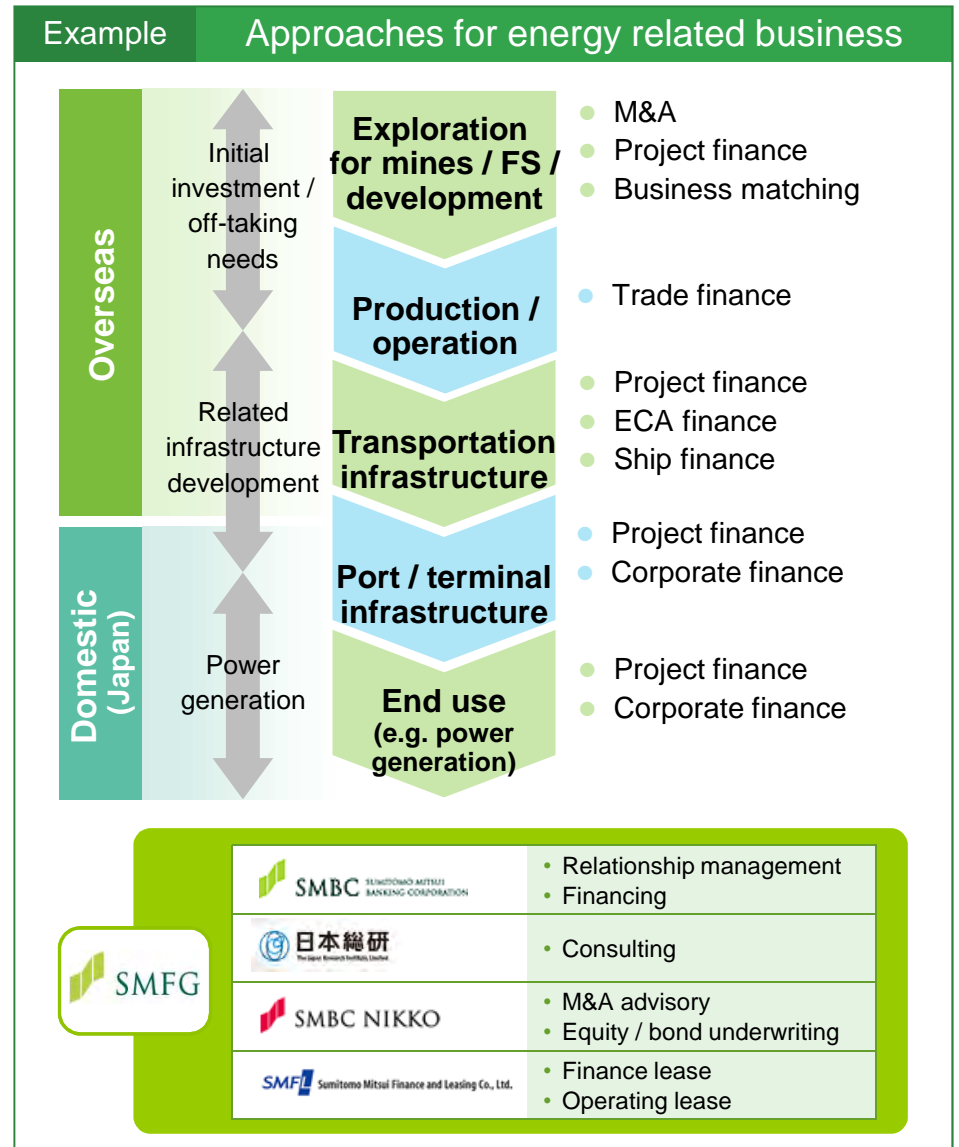
Obligor grade		Definition	Borrower category
Domestic (C&I*), etc.	Overseas (C&I*), etc.		
J1	G1	Very high certainty of debt repayment	Normal borrowers
J2	G2	High certainty of debt repayment	
J3	G3	Satisfactory certainty of debt repayment	
J4	G4	Debt repayment is likely but this could change in cases 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

* Commercial/Industrial

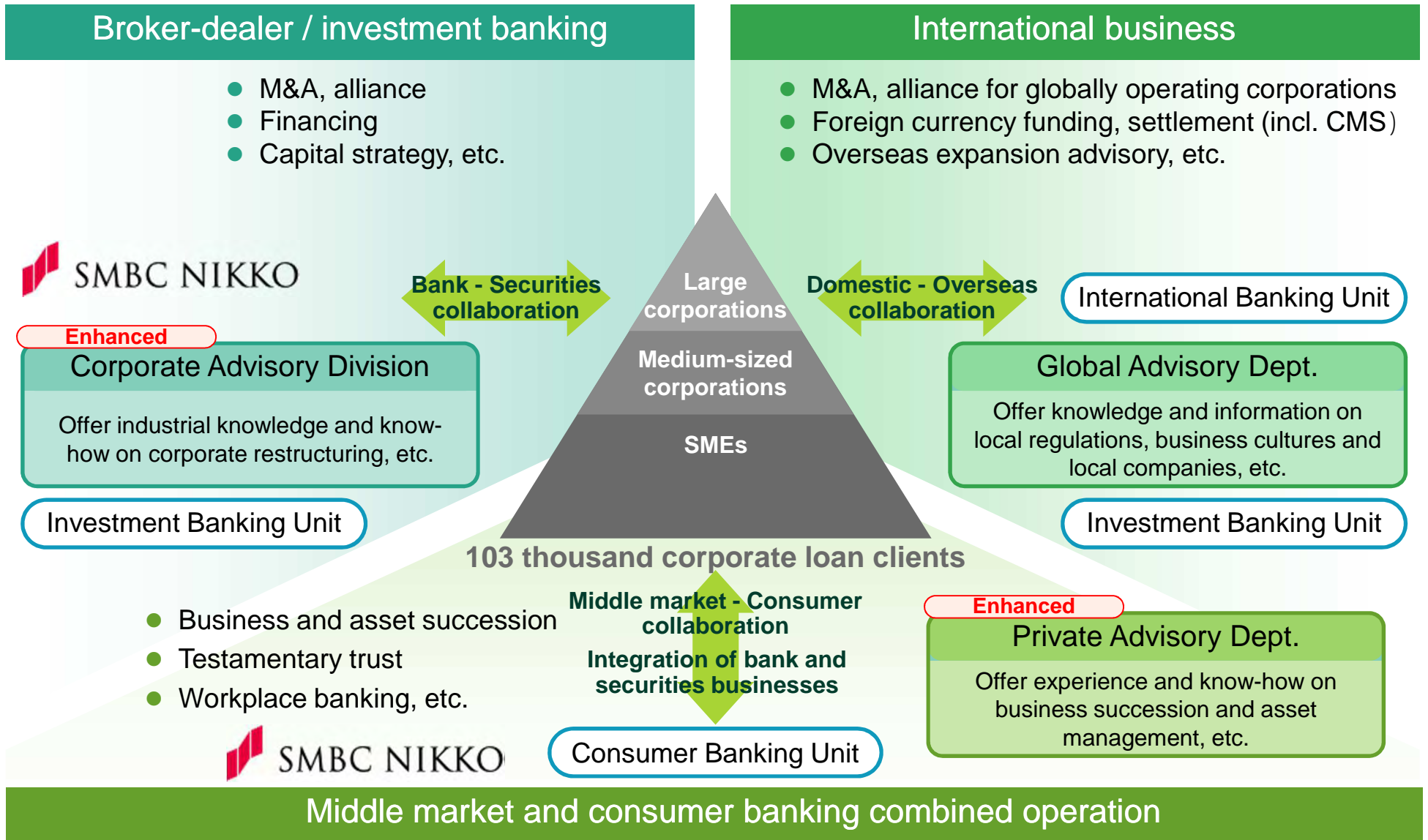
Support for growing markets

Growth Industry Cluster Dept.	
Renewable energy	Solar energy, wind energy, etc.
Water	Water supply and sewerage, recycled water, desalination, etc.
Environment	Eco-city development, energy-saving facilities, etc.
Natural resources	Coal, natural gas, etc.
Healthcare	Medical, nursing, etc.
Agriculture	Global expansion, etc.

Example	Approaches for emerging countries
	Support growth of emerging countries including Asia through leading a consortium of Japanese corporations with technological strength and municipalities.
	<ul style="list-style-type: none"> India: Delhi-Mumbai Industrial Corridor Vietnam: Water, urban development, power Malaysia: Eco-city project Thailand: Upgrade industrial park Mongolia: Refurbish and construct electricity transmission and distribution systems China: Healthcare, eco-city project



Tailor-made solutions for corporate clients



Financial consulting for retail customers

Solid business infrastructure

- We aim to continue maximizing synergies between SMBC, a mega-bank and SMBC Nikko, a top-notch securities company in Japan

Mega-trends

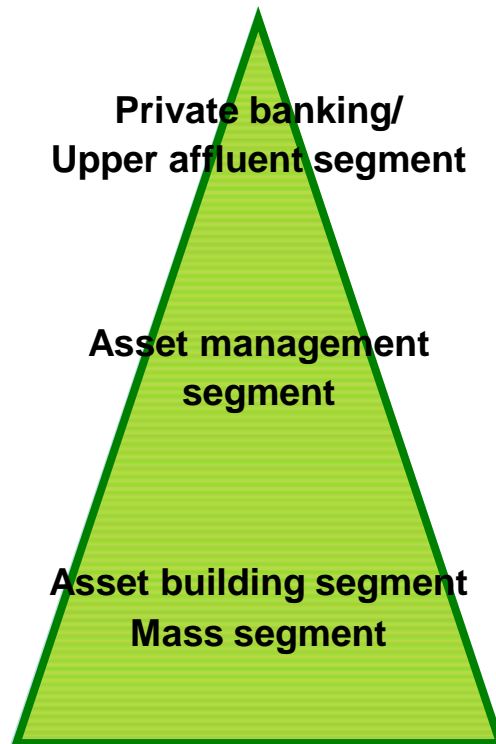
Acceleration on savings to investment

- Japanese Individual Saving Accounts (ISA)

Coming era of inheritance

- Asset and business succession
- Asset transfer between generations

Advanced IT and network-society



Present

Customized services

Since Jun. 2010

JV with Barclays

Investment management, testamentary trust, apartment loans

Since Apr. 2010

Securities intermediary businesses

Housing loans, card loans, insurance products

Since Oct. 2012

“Bank and Trade”

Remote banking

Going forward

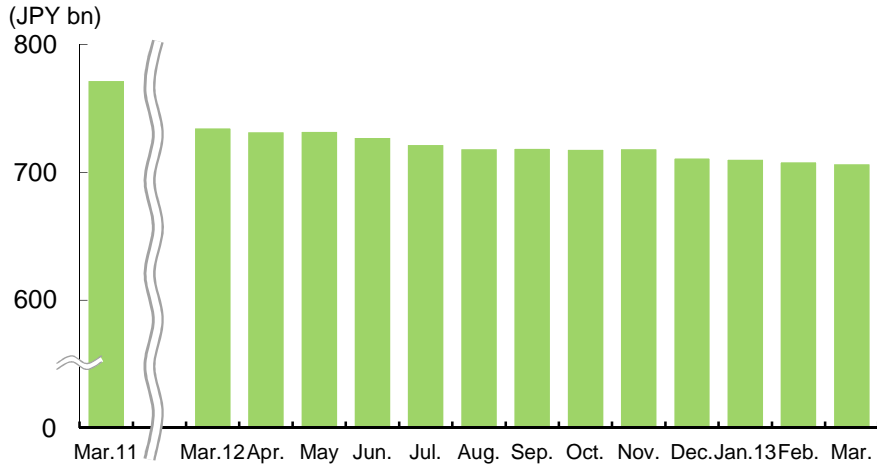
Integration of bank and securities businesses

Inheritance and succession business

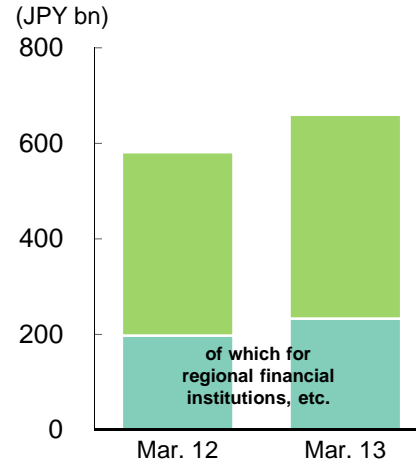
- AUM at SMBC: approx. JPY 70 tn
- No. of consultants: approx. 5,000
- No. of marketing channels: approx. 600

SMBC Consumer Finance

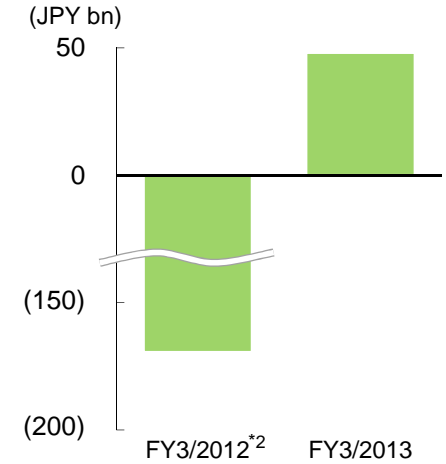
Consumer loans outstanding*1



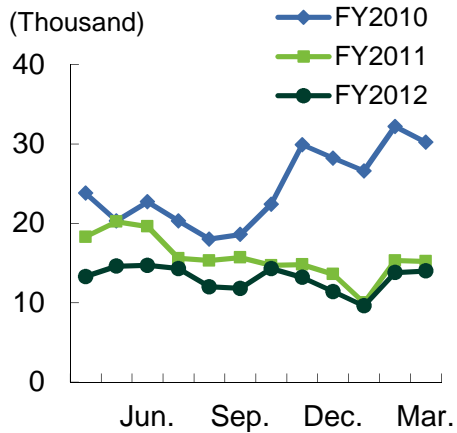
Loan guarantee balance*1



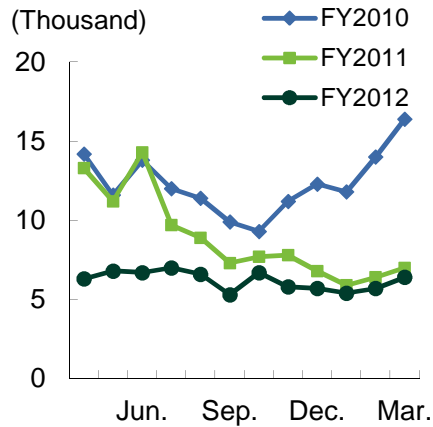
Consolidated net income



Transaction-record disclosure requests*1



Interest refund claims*1



Overseas operations

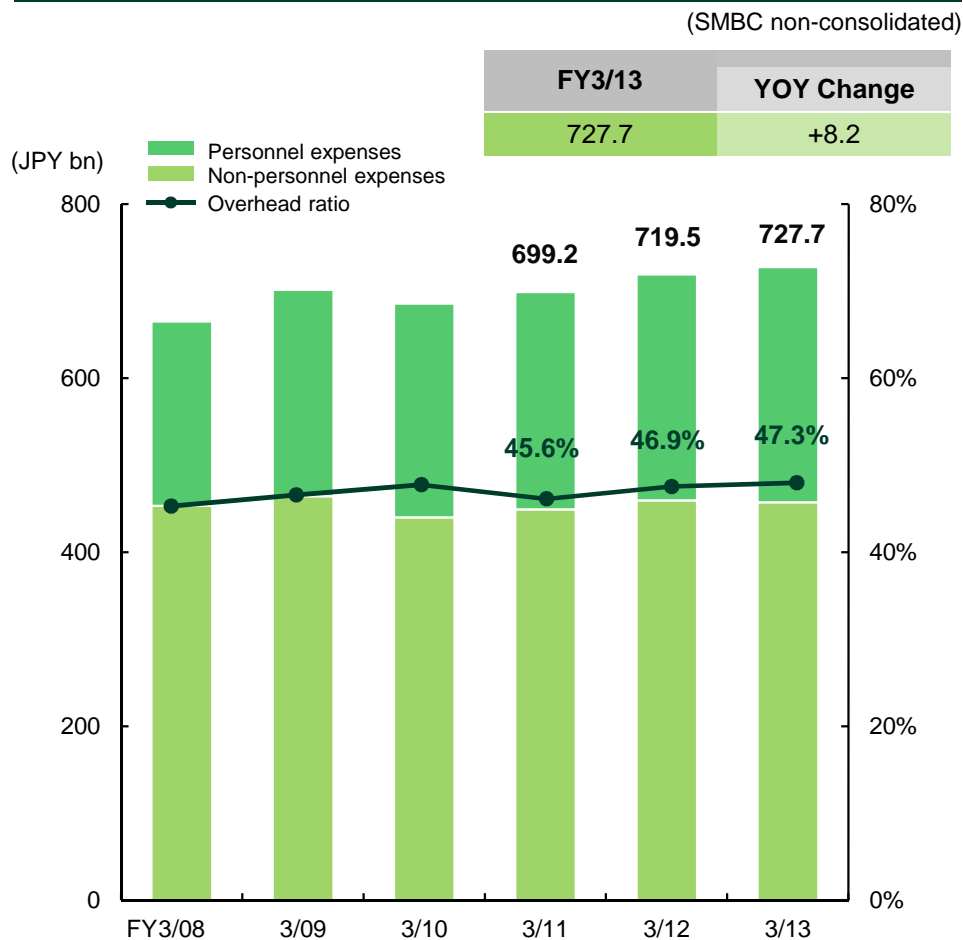


*1 SMBC Consumer Finance non-consolidated basis

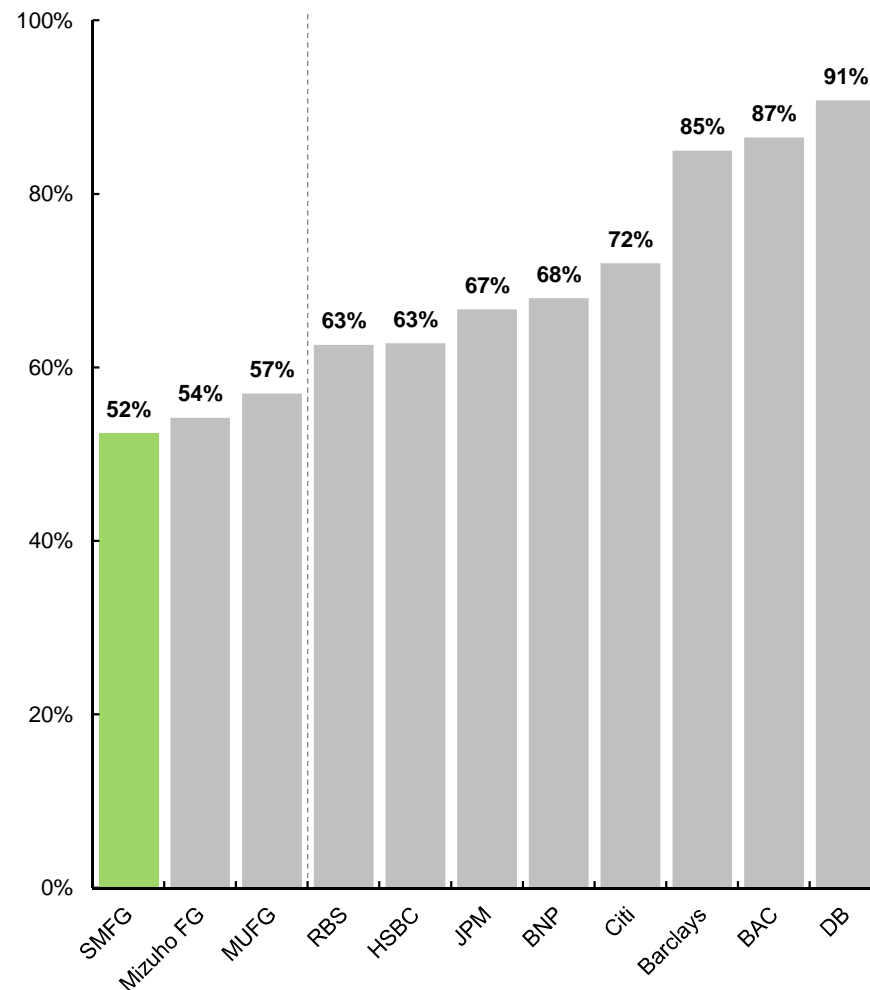
*2 Made provisions in 2Q FY3/12 to prepare for interest refund claims

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

Expenses*1



Overhead ratio on a group consolidated basis*2



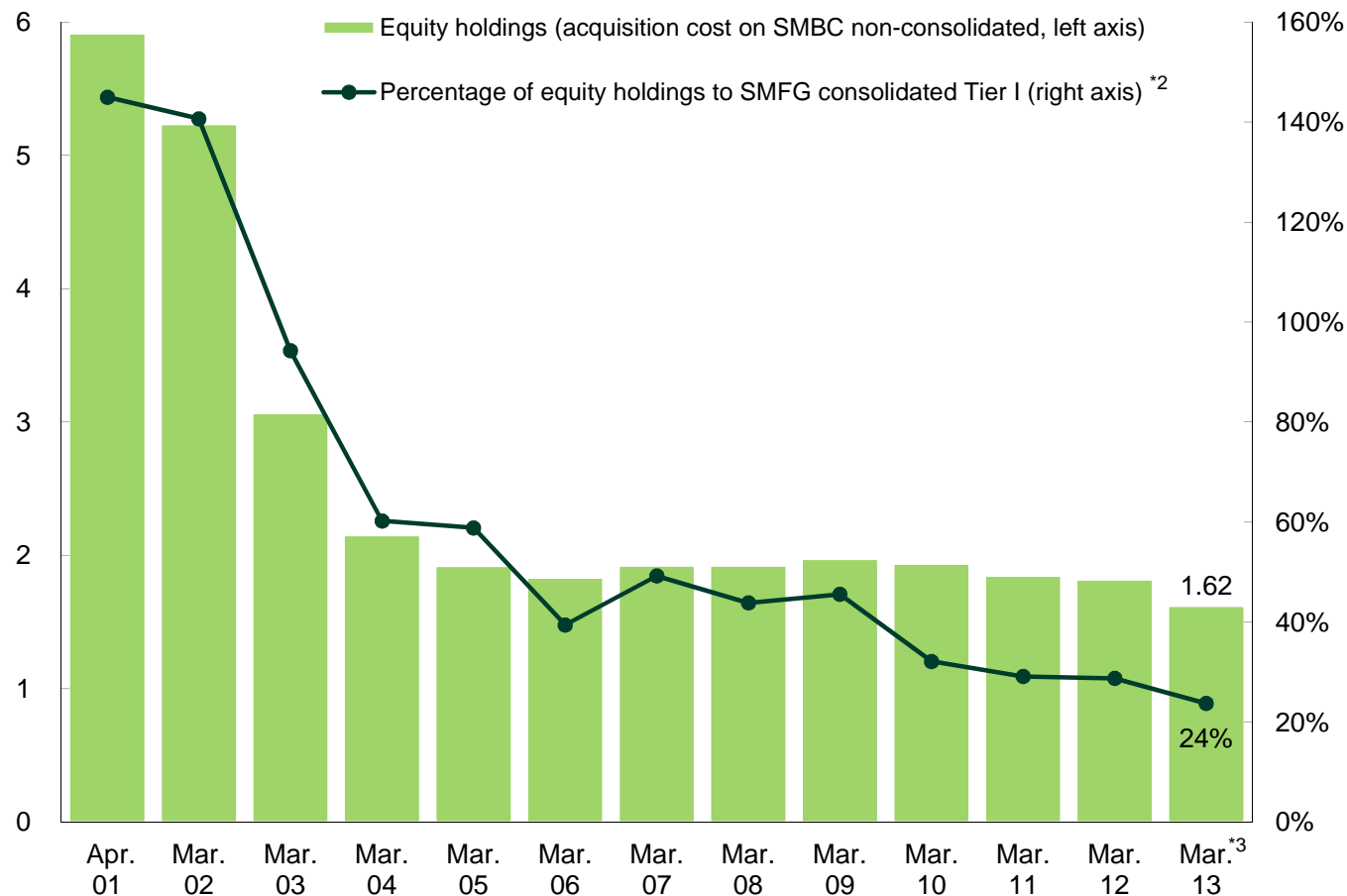
*1 Excluding non-recurring losses

*2 Based on each company's disclosure. G&A expenses (for Japanese banks, excluding non-recurring losses of subsidiary banks) divided by top-line profit (net of insurance claims). FY3/13 results for SMFG, MUFG and Mizuho FG, and FY12/12 for others

Equity holdings

Balance of equity holdings*1

(JPY tn)



Reduced un-hedged equity holdings to below 25% of SMFG Tier I capital

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

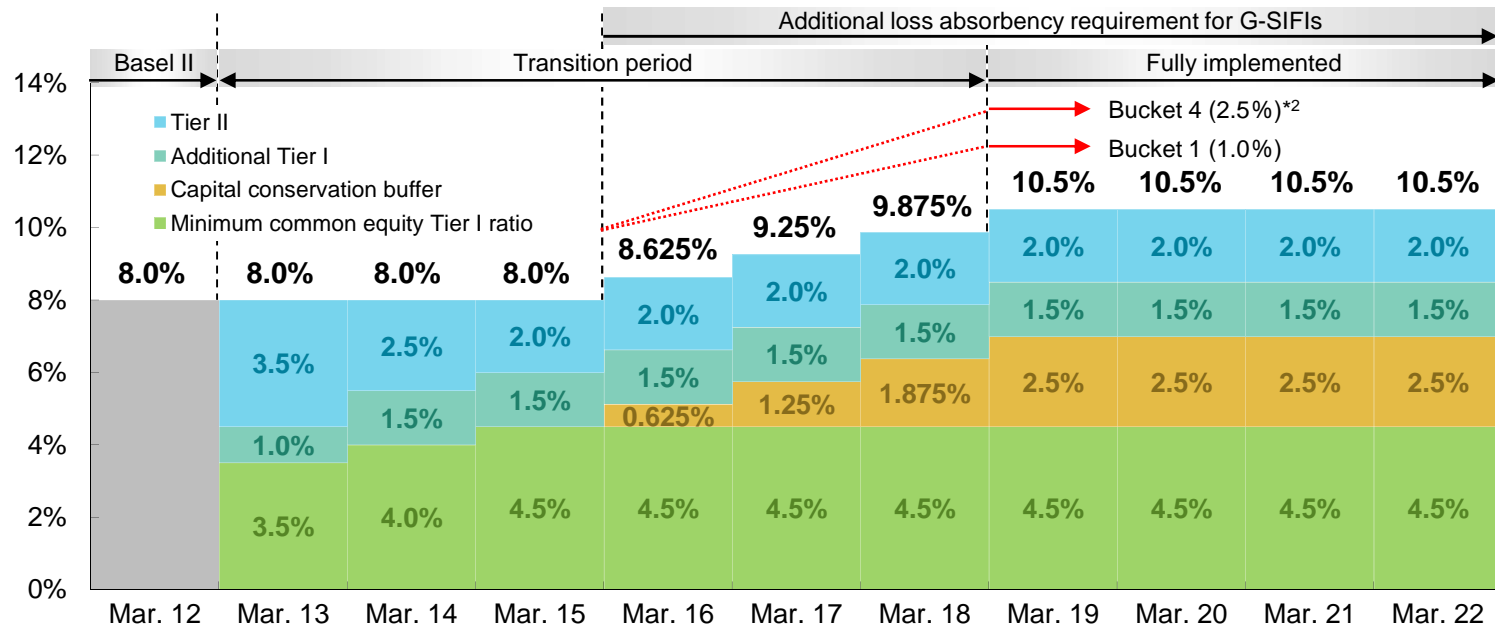
*2 Until Mar. 2002, percentage to SMBC consolidated Tier I. On Mar. 2013, percentage to SMFG consolidated Tier I based on Basel III

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

Summary of the Japanese regulatory capital framework

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

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



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

Public support and point of non-viability in Japan

Measures		Systemic risk	Applied entities	Status of targeted institution	Point of non-viability	No. of cases
Existing measures	Act on Special Measures for Strengthening Financial Functions <i>Pre-emptive capital injection</i>	Not Required	Banks and BHCs	<u>Not</u> failed* ² or with negative net worth	No	27
	Article 102 of Deposit Insurance Act (DIA) Measure under Item 1 <i>Pre-emptive capital injection</i>	Required (Credit system in Japan or in a certain region)		Banks only	Non Item 2 or 3 measure financial institutions (undercapitalized)	No
	Measure under Item 2 <i>Financial assistance exceeding payout cost</i>		Failed <u>or</u> with negative net worth		Yes Q&A published by FSA on Dec. 12, 2012	-
	Measure under Item 3 <i>Nationalization</i>					Failed <u>and</u> with negative net worth
Measures to be newly implemented* ¹	Article 126-2 of DIA Specific measure under Item 1 <i>Liquidity support Pre-emptive capital injection</i>	Required (Financial system such as financial market in Japan)	Financial institutions including banks and BHCs	<u>Not</u> with negative net worth	To be clarified by the cabinet order* ⁴	
	Specific measure under Item 2 <i>Financial assistance</i>			With <u>negative net worth, etc.</u> * ³		

*1 Scheduled to come into effect by Mar. 2014

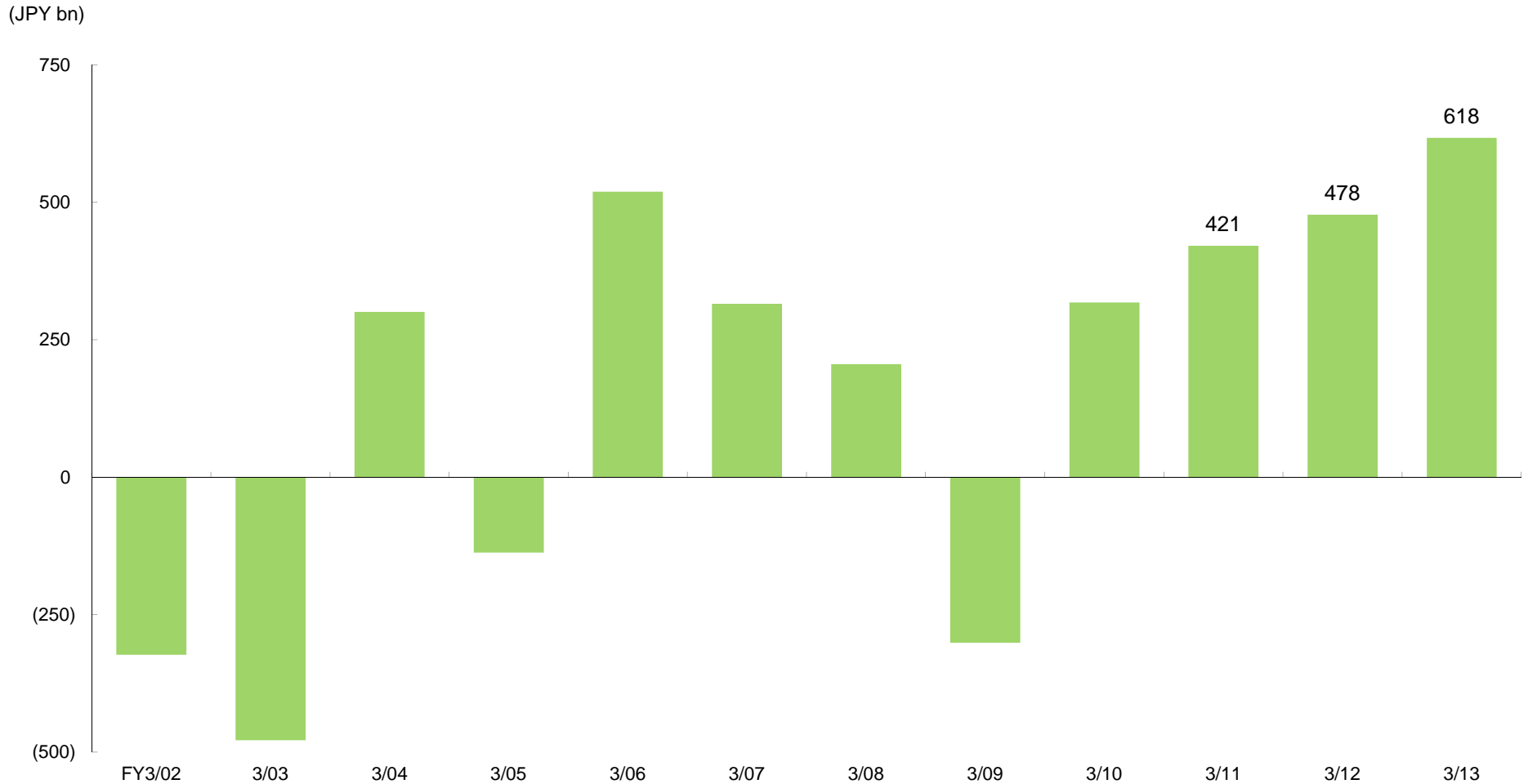
*2 Failed: ceased or likely to cease repaying its deposit.

*3 Negative net worth, etc.: to be or likely to be with negative net worth or to be or likely to be unable to pay its debts as they become due

*4 According to the report on orderly resolution regime for financial institutions in Japan published by the Financial System Council, it is considered appropriate that contractual bail-in options attached to subordinated debts are exercised when a financial institution in question is at insolvency and above measures are implemented.

Trend of bottom line profits

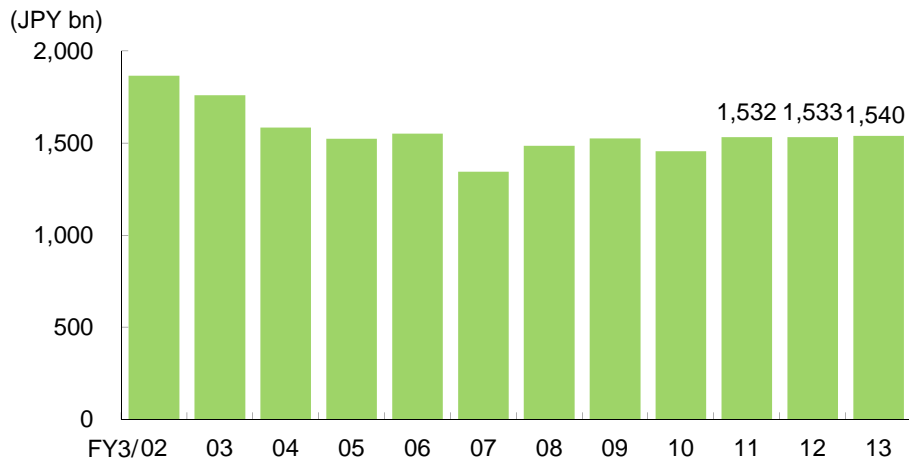
SMBC's non-consolidated net income



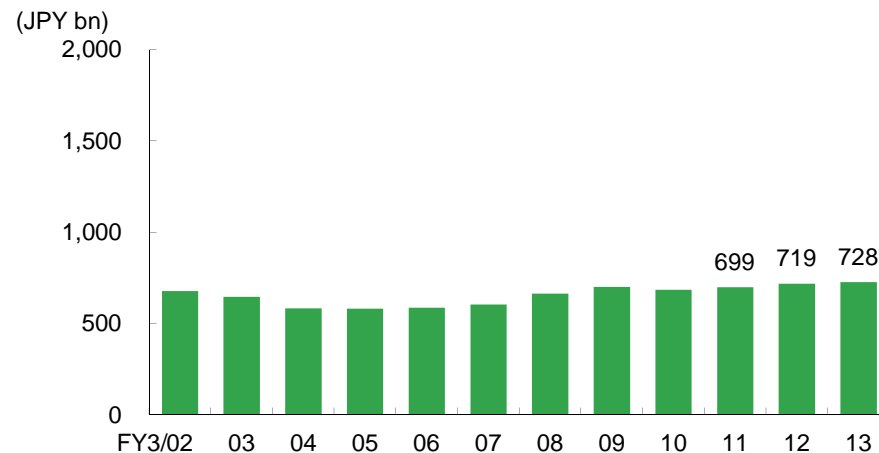
Trend of major income components

(SMBC non-consolidated)

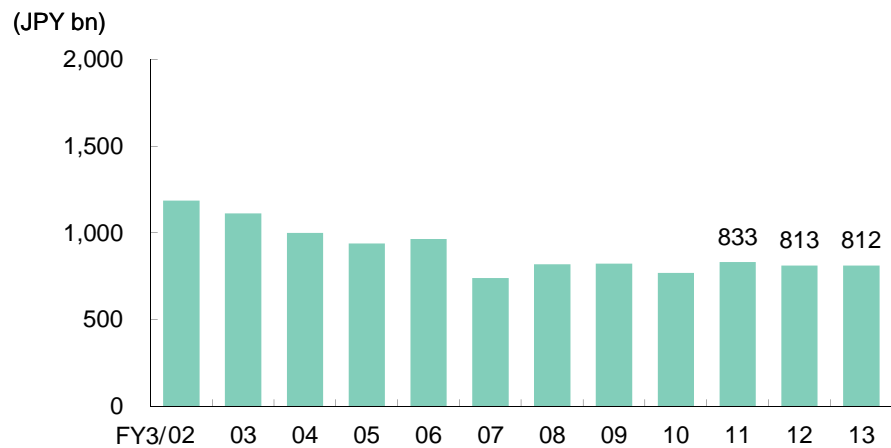
Gross banking profit



Expenses



Banking profit (before provisions)



Total credit cost

