

Investor Presentation

January 2014

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 7.7 tn / USD 73bn (As of Dec. 30, 2013)
Total assets	JPY 149 tn / USD 1.53 tn
Common Equity Tier 1 ratio (Basel III transitional basis)	10.35%
Tier 1 ratio (Basel III transitional basis)	12.13%

(As of Sep. 30, 2013 except for market capitalization)
(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
- **100 thousand** domestic corporate loan clients
- **439** domestic branches
- **60+** overseas franchises*3

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

(As of Sep. 30, 2013, and as of Dec. 30, 2013 for the ratings)

SMBC's asset quality and liquidity

Total assets	JPY 126 tn / USD 1,287 bn
Loans	JPY 61 tn / USD 623 bn
Yen bonds*2	JPY 17 tn / USD 175 bn
Deposits	JPY 93 tn / USD 953 bn
Loan-to-deposit ratio	65.3%
Non-performing loan ratio	1.47%

(As of Sep 30, 2013)
(Non-consolidated)

SMBC's profitability

	FY3/13	1H, FY3/14
Gross banking profit	JPY 1,540 bn USD 16.4 bn	JPY 822 bn USD 8.4 bn
Banking profit*5 (before provisions)	JPY 812 bn USD 8.6 bn	JPY 453 bn USD 4.6 bn
Net income	JPY 618 bn USD 6.6 bn	JPY 330 bn USD 3.4 bn
Overhead ratio*6	47.3%	44.9%

(Non-consolidated)

*1 Exchange rate as of March 31, 2013; USD 1.00 = JPY 94.01 and Sep.30, 2013; USD 1.00=JPY 97.69. Exchange rate applied to market capitalization as of Dec. 30, 2013 is USD 1.00=JPY 105.37

*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

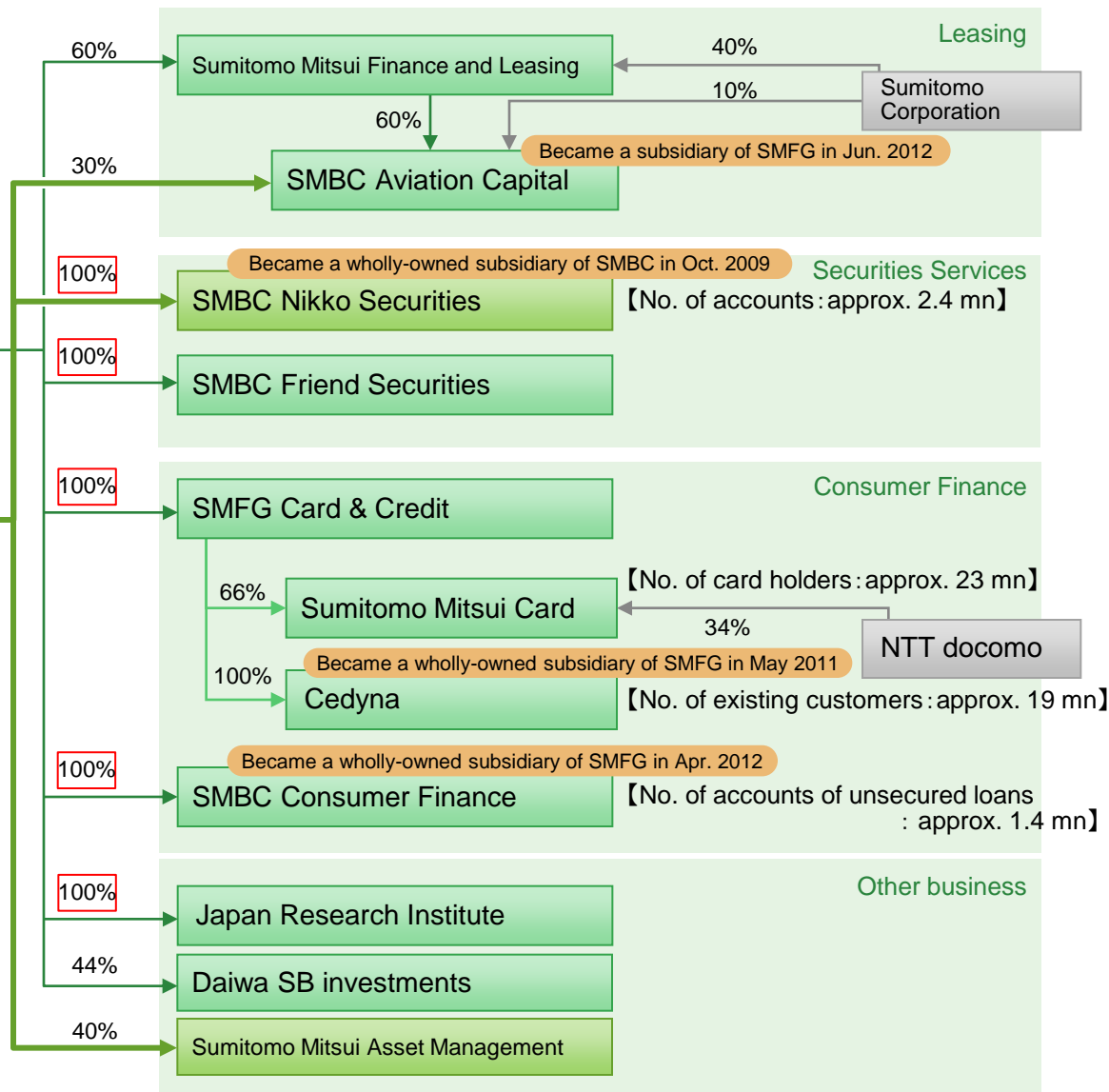
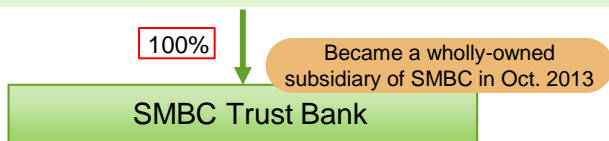
Group structure*1



Sumitomo Mitsui Financial Group	
Consolidated total assets	JPY 149 tn
Consolidated Tier 1 ratio	12.13%



Sumitomo Mitsui Banking Corporation	
Total assets	JPY 126 tn
Deposits*2	JPY 81 tn
Loans	JPY 61 tn
# of retail accounts	28 mn
# of corporate loan clients	100 thousand



*1 As of Oct. 31, 2013 for percentage of voting rights and as of Sep. 30, 2013 for other figures

*2 Excluding negotiable certificates of deposits

Credit ratings of G-SIBs by Moody's*1

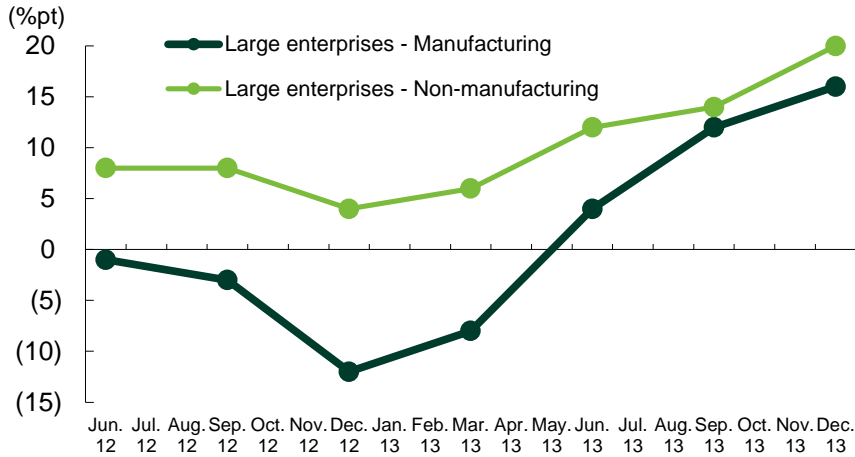
	Apr. 2001	Jul. 2007	Dec. 2013**2
Aaa		<ul style="list-style-type: none"> Bank of America Bank of New York Mellon Citibank JPMorgan Chase Bank Royal Bank of Scotland UBS Wells Fargo Bank 	
Aa1	<ul style="list-style-type: none"> Bank of America Crédit Agricole Wells Fargo Bank UBS 	<ul style="list-style-type: 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"> Bank of China ICBC 	<ul style="list-style-type: none"> Bank of China 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 BNP Paribas BPCE(Banque Populaire) Citibank Crédit Agricole Deutsche Bank Goldman Sachs Bank ING Bank Société Générale UBS
A3	<ul style="list-style-type: none"> SMBC Mizuho Bank 		<ul style="list-style-type: none"> Morgan Stanley Bank Royal Bank of Scotland
Baa1	<ul style="list-style-type: none"> Bank of China ICBC 		
Baa2			<ul style="list-style-type: none"> Banco Santander UniCredit
Baa3			<ul style="list-style-type: none"> BBVA

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

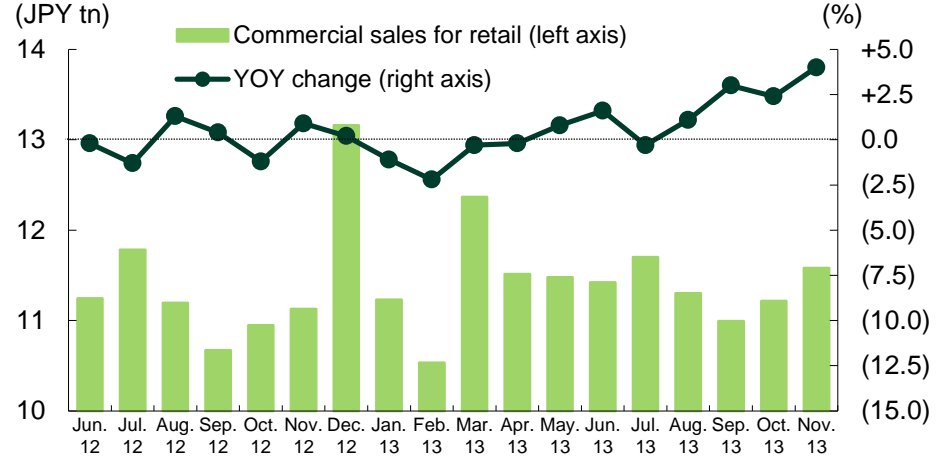
*2 As of Dec. 30, 2013

Current Japanese economy

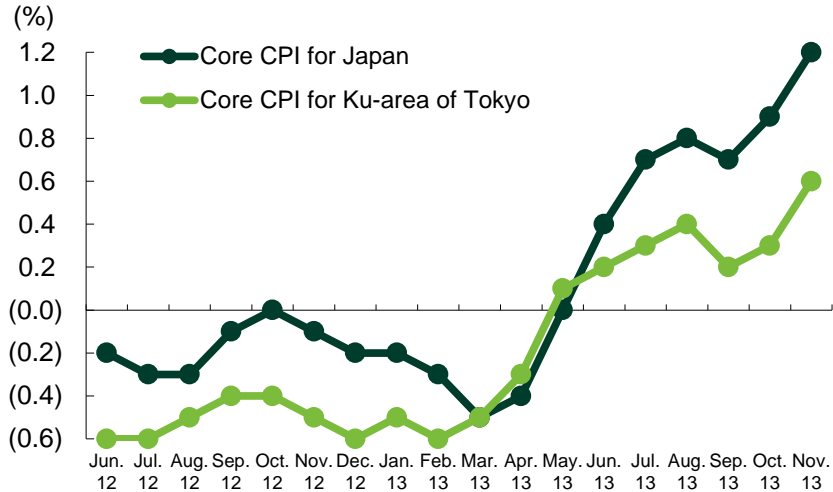
BOJ Tankan survey - Business conditions DI*1



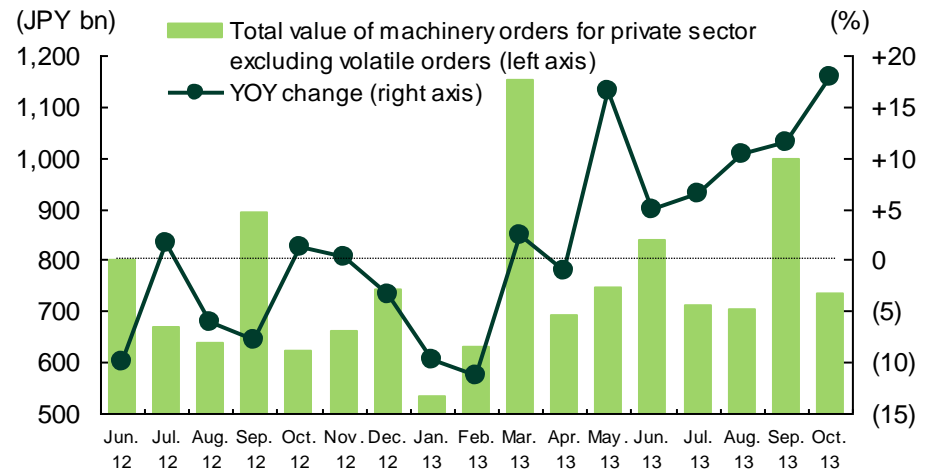
Retail sales*3



Consumer price index (YOY change)*2



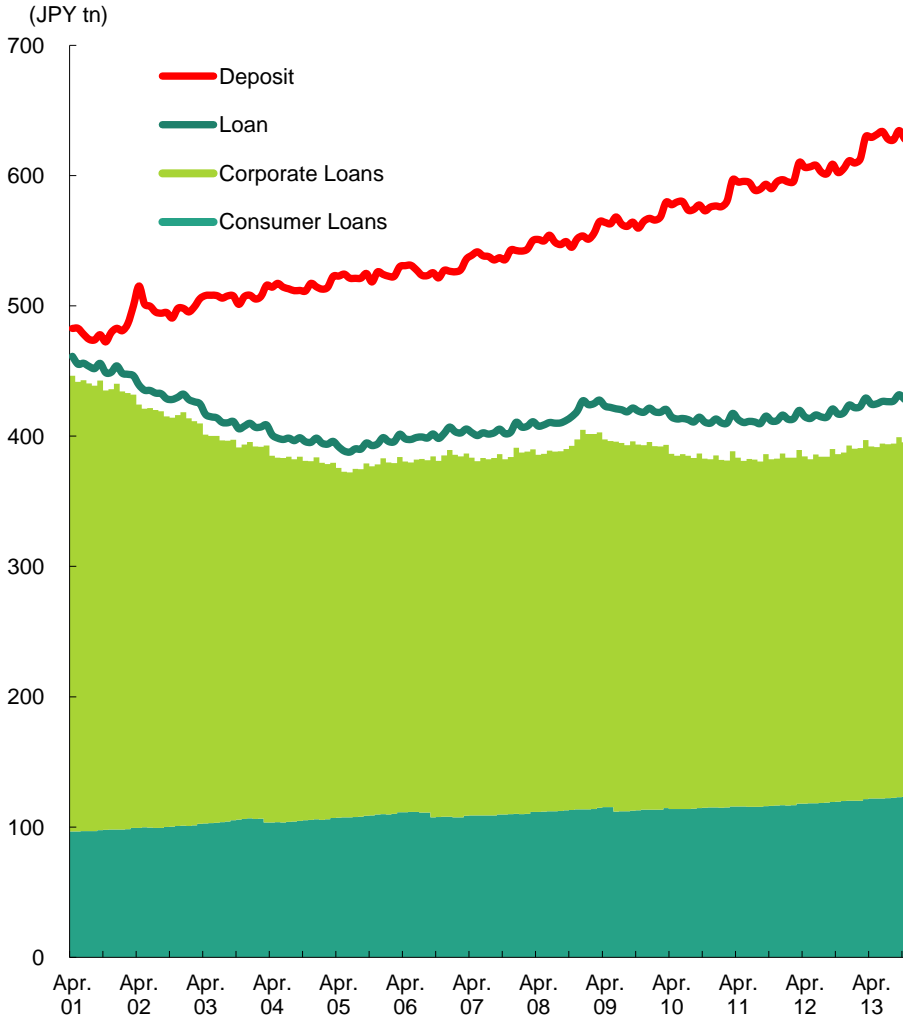
Orders received for machinery*4



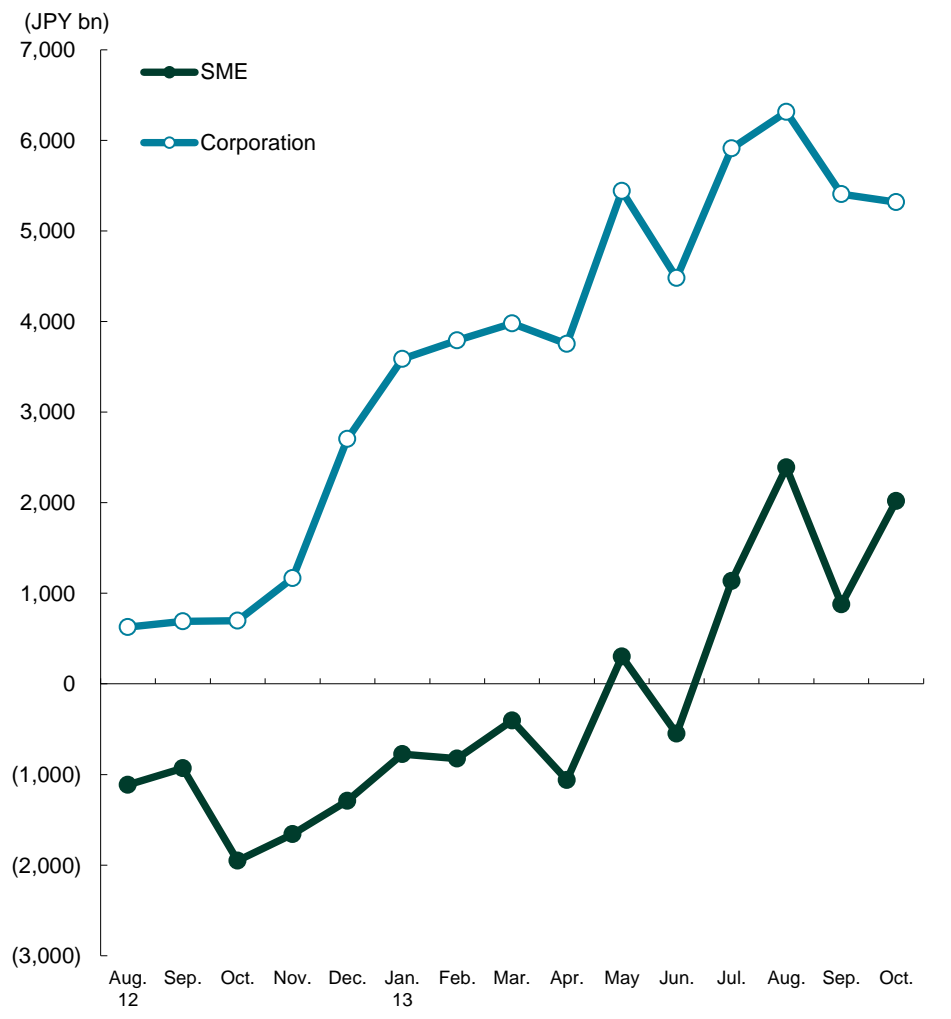
*1 Actual results. Diffusion index of "Favorable" minus "Unfavorable" *2 Source: Statistics Bureau. Core CPI: All items, less fresh foods. Ku-area of Tokyo: 23 wards of Tokyo
 *3 Source: Current Survey of Commerce, METI *4 Source: Cabinet Office. Original series. Volatile orders stand for orders for ships and those from electric power companies

Trend of loan and deposit balance in Japan

Loan and deposit balance of domestic banks*1



YOY increase/decrease of loan balance*2



*1 Source: Bank of Japan "Deposits and Loans Market"

*2 Period end balance. Source: Bank of Japan

Profitability

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

Growth

- International business
- SMBC Nikko Securities

Financial soundness

- Capital
- Asset quality
- Liquidity
- Foreign currency funding

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

		(JPY bn)	FY3/2012 Results	FY3/2013 Results	YOY change	1H, FY3/2014 Results	YOY change
SMBC non-consolidated	Gross banking profit		1,532.5	1,540.1	+7.6	821.8	+35.1
	<i>Net Interest Income</i>		956.9	971.2	+14.3	570.9	+96.1
	<i>Gains (losses) on bonds</i>		152.5	113.8	(38.7)	6.3	(111.0)
	Expenses ^{*1}		(719.5)	(727.7)	(8.2)	(368.6)	(10.6)
	<Overhead ratio> ^{*2}		46.9%	47.3%	+0.4%	44.9%	(0.6)%
	Banking profit (before provisions) ^{*3}		813.0	812.4	(0.6)	453.2	+24.5
	Total credit cost		(58.6)	(19.5)	+39.1	78.3	+53.9
	Gains (losses) on stocks		(15.2)	(35.7)	(20.5)	76.5	+210.1
	Ordinary profit		695.3	670.9	(24.5)	523.5	+249.0
	Net income		478.0	617.8	+139.8	330.2	+90.5
Reference: SMFG consolidated	Ordinary profit		935.6	1,073.7	+138.2	835.9	+367.7
	Net income		518.5	794.1	+275.5	505.7	+174.7

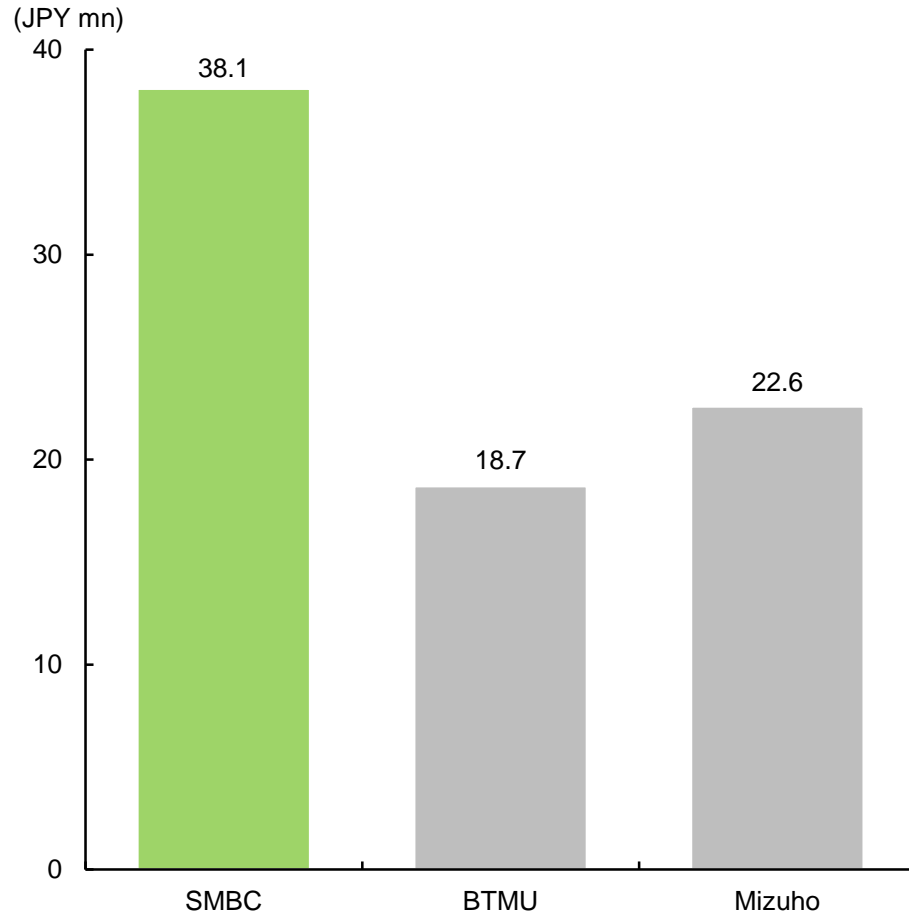
*1 Excluding non-recurring losses

*2 Expenses divided by gross banking profit

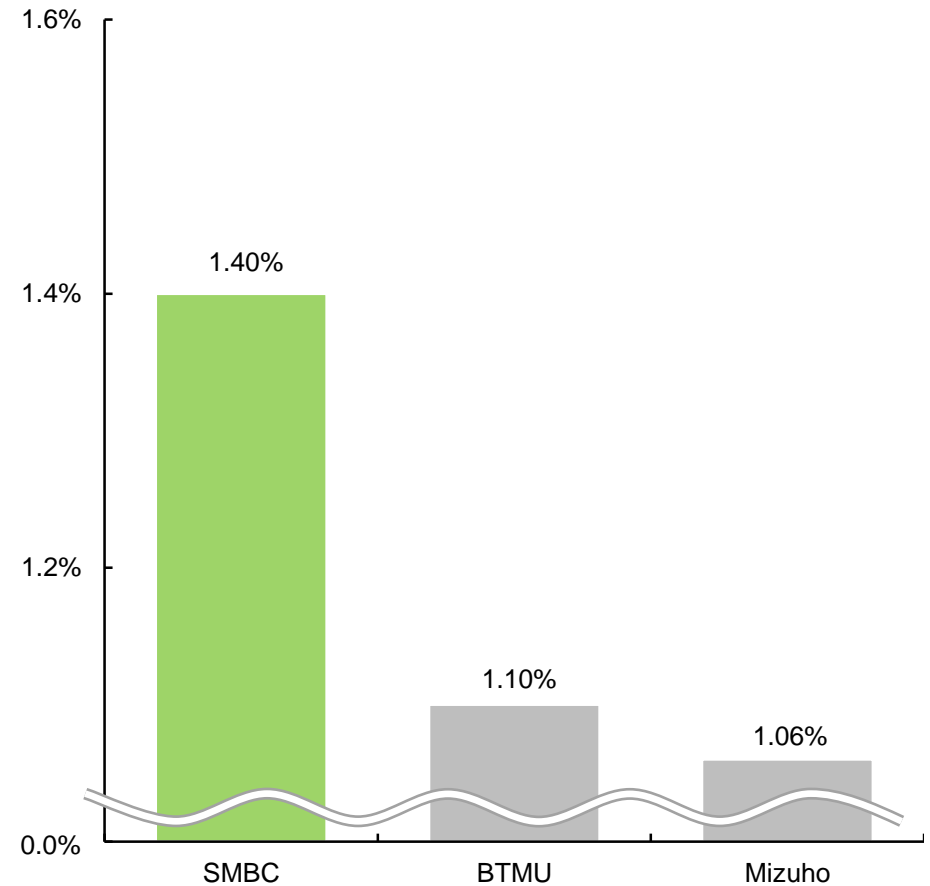
*3 Before provision for general reserve for possible loan losses

Sources of profitability

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



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

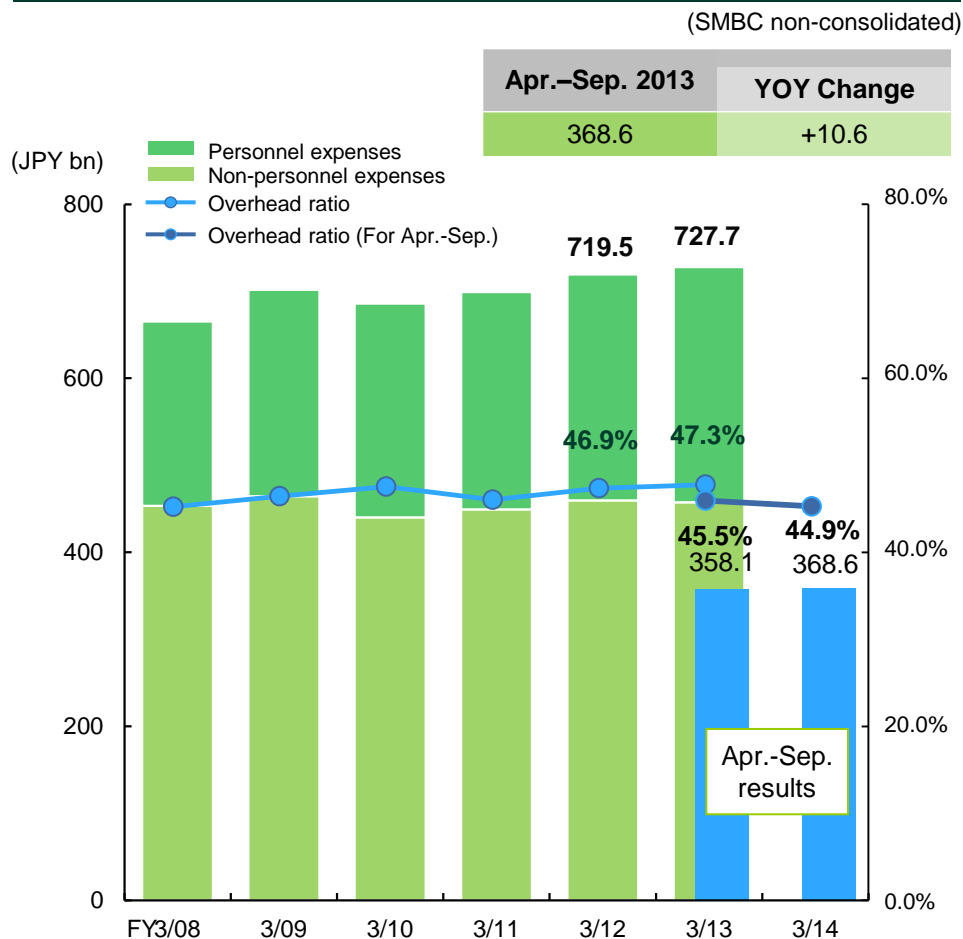


*1 All figures are on a non-consolidated basis based on 1H, FY3/14 disclosure

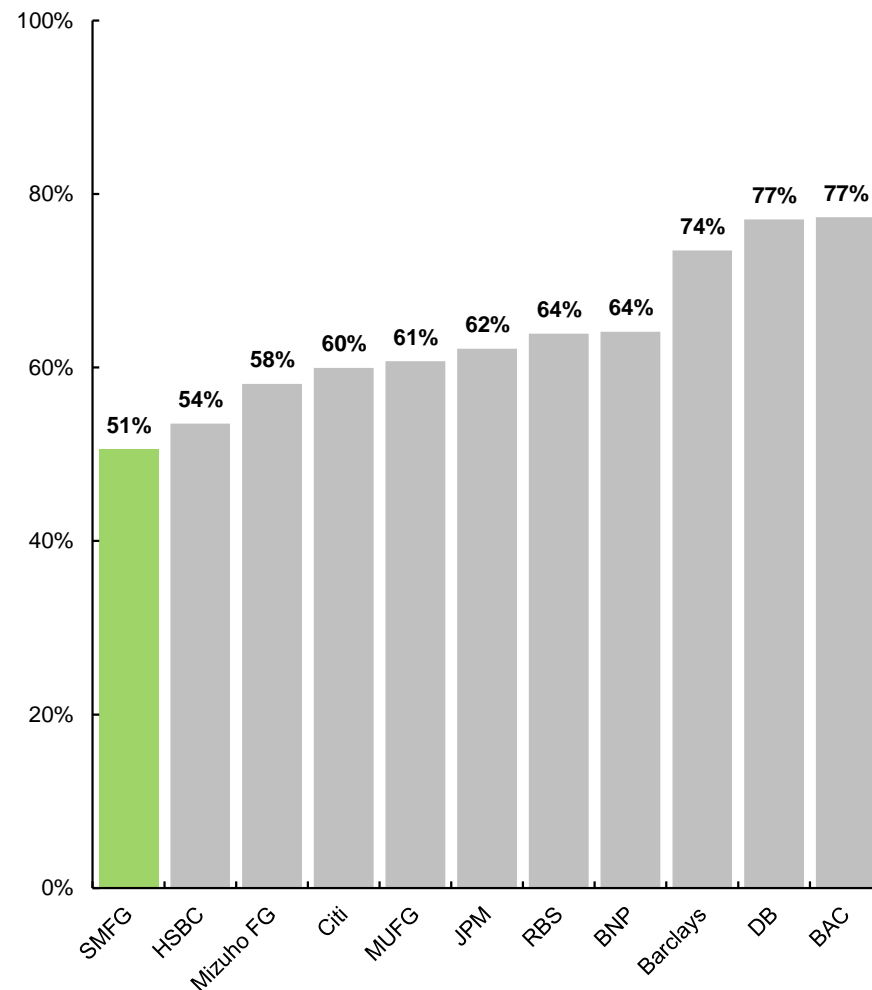
*2 Before provision for general reserve for possible loan losses, excluding gains (losses) on bonds, divided by the average number of employees (average number at the beginning and end of the period for BTMU and Mizuho)

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

Expenses*1



Overhead ratio on a group consolidated basis*2

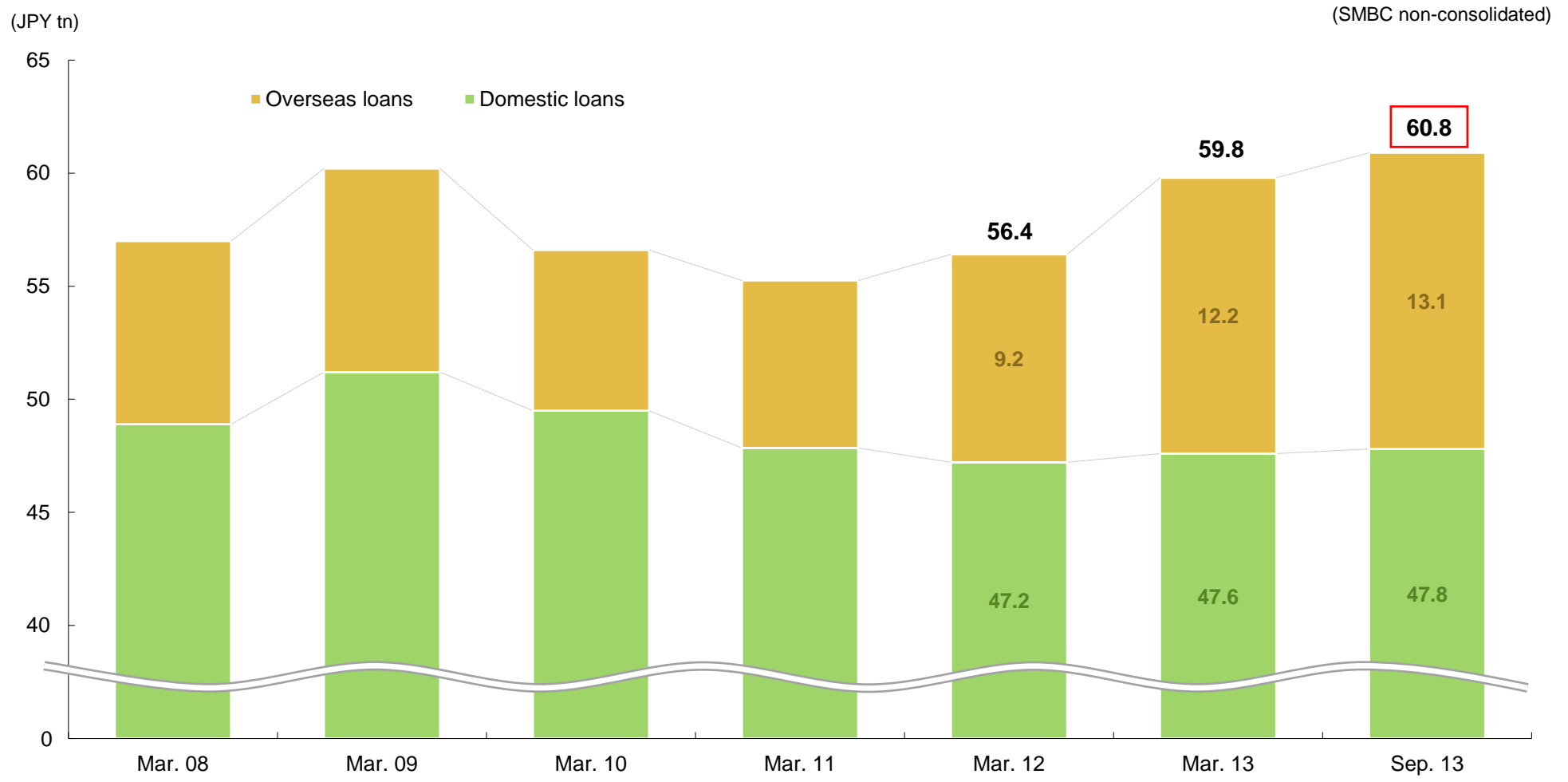


*1 Excluding non-recurring losses

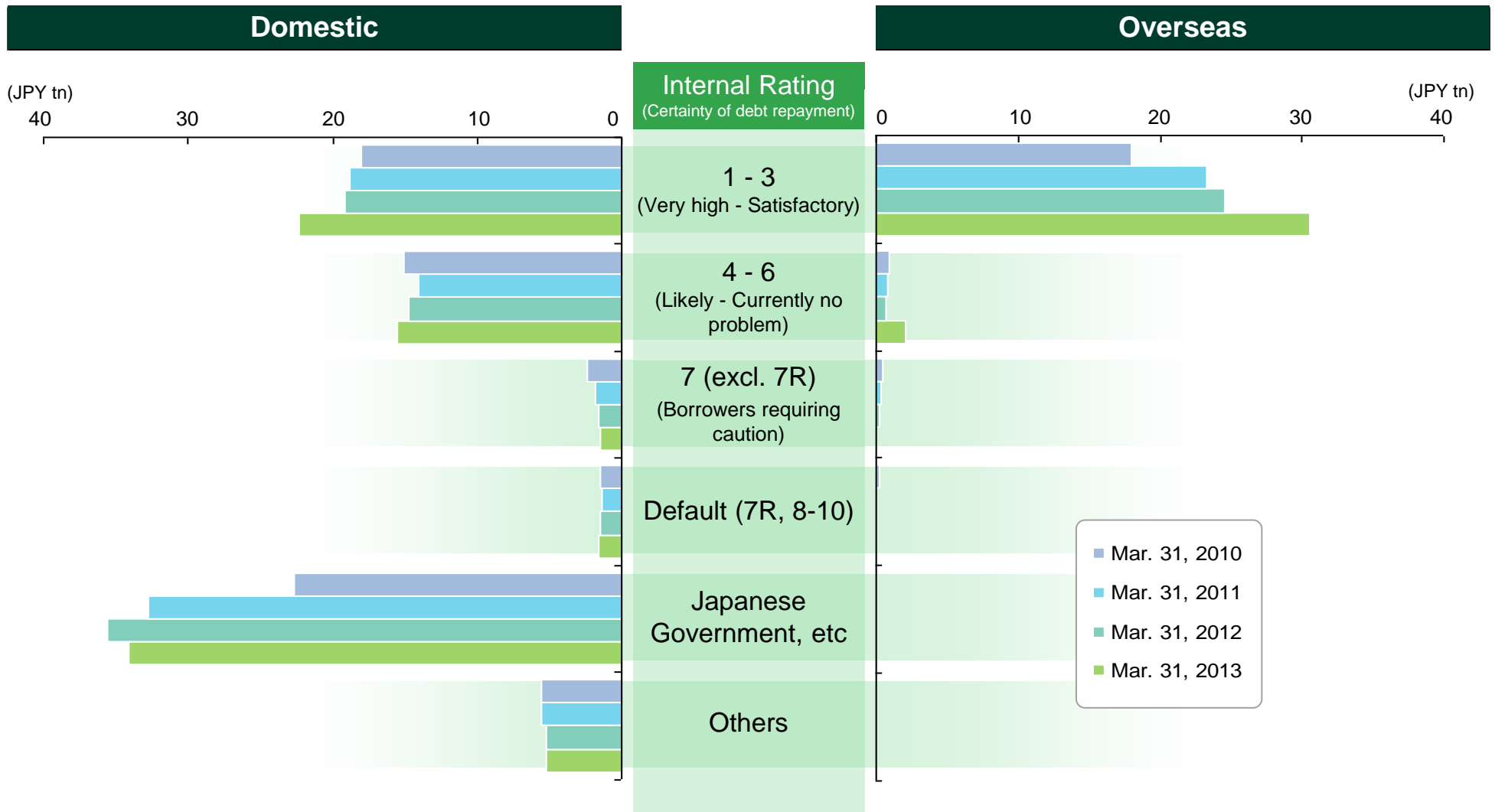
*2 Based on each company's disclosure. G&A expenses (for Japanese banks, excluding non-recurring losses of subsidiary banks except for Apr. – Jun. results of former Mizuho Bank) divided by top-line profit (net of insurance claims). 1H, FY3/14 results for SMFG, MUFG and Mizuho FG, and half-year ended June 30, 2013 for others

Loan balance

Loan balance



Corporate, sovereign and bank exposures*

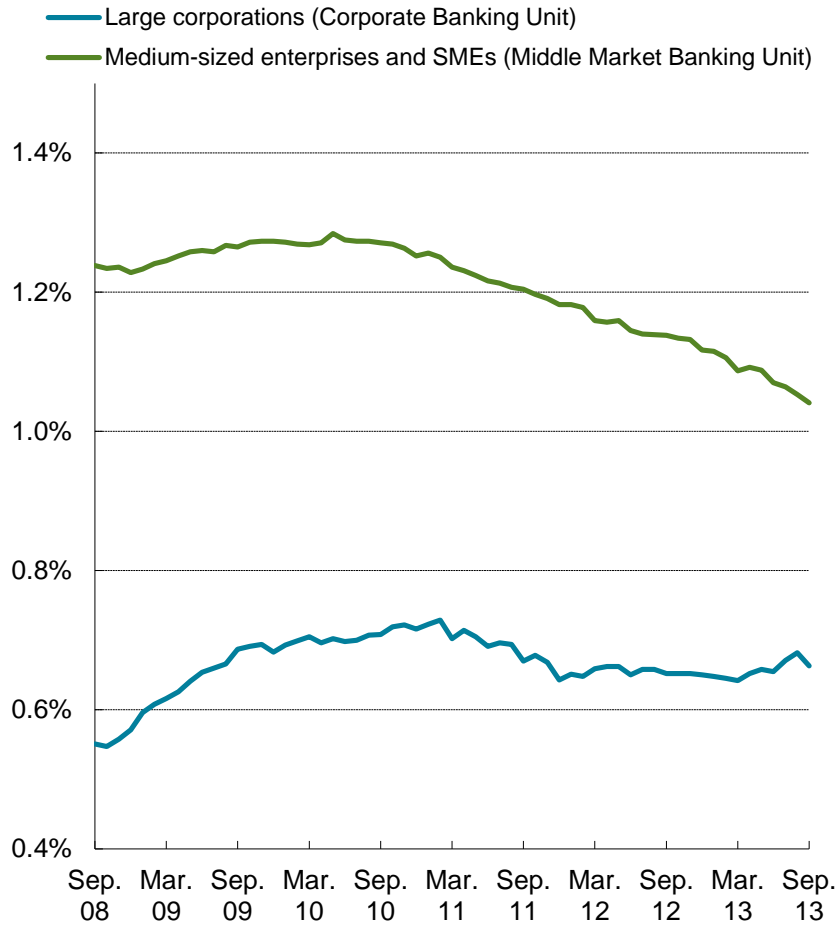


(SMFG consolidated)

* 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 grading system

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 & 1H, FY3/2014
- Sources of profitability
- Loan balance & spread

Growth

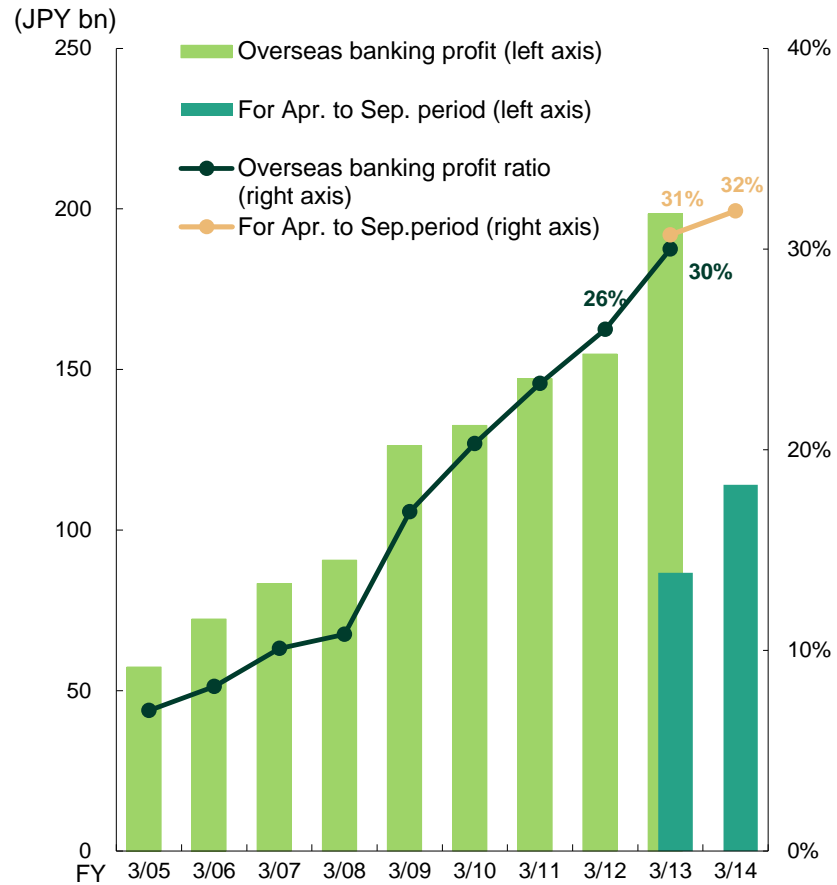
- International business
- SMBC Nikko Securities

Financial soundness

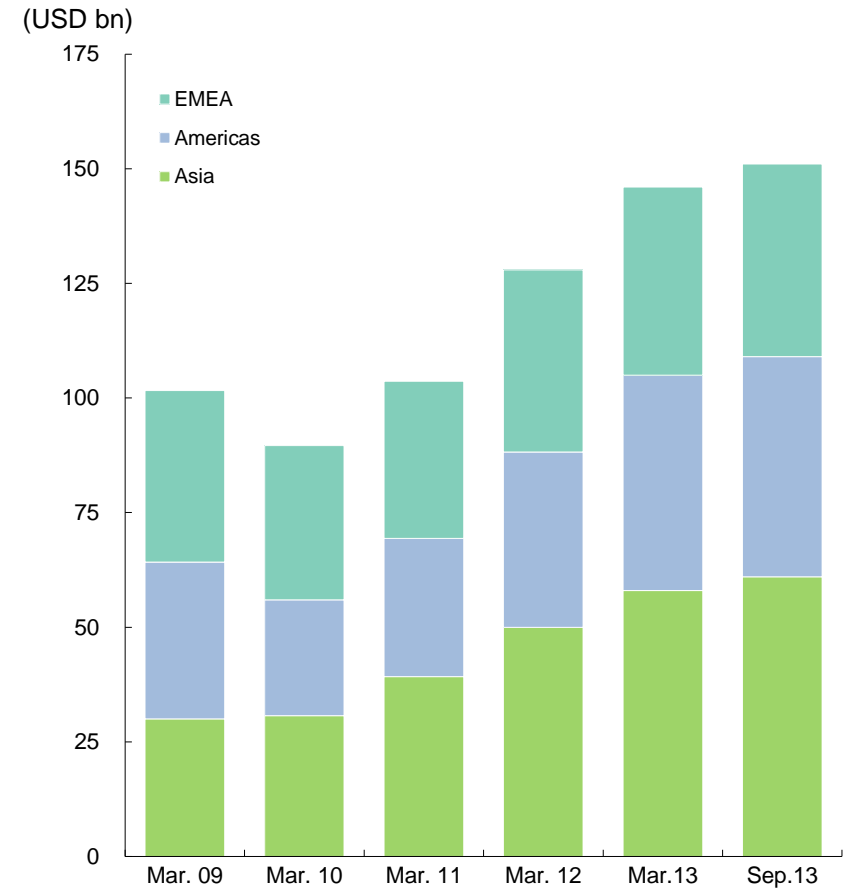
- Capital
- Asset quality
- Liquidity
- Foreign currency funding

International business (1) - profit and loan balance

Overseas banking profit (before provisions) and ratio*1



Overseas loan balance*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

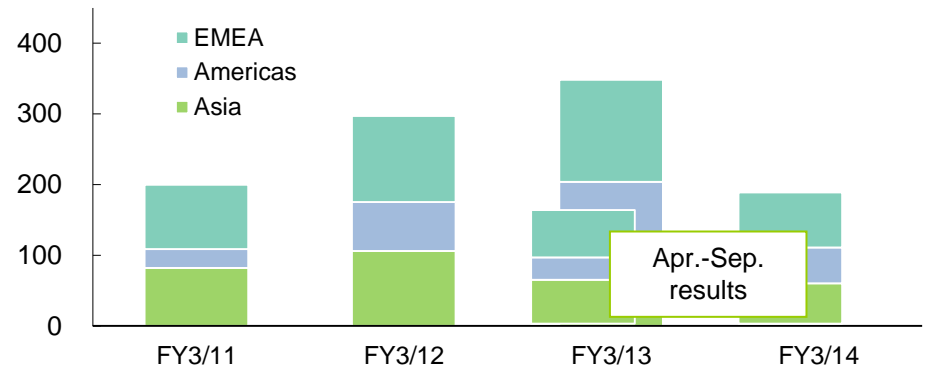
- SMBC was awarded as the Global Bank of the Year by Project Finance International Magazine, the leading publication of global project finance industry in 2008 and 2012
- Team with high expertise committed to obtaining mandates
- Leverage relationships with customers and ECAs to work on transactions with both Japanese and non-Japanese sponsors

League tables (Jan. – Sep. 2013)^{*1}

	Global	Asia ^{*2}	Japan
Project Finance	#4	#5	
Loan Syndication	#9	#6	#3

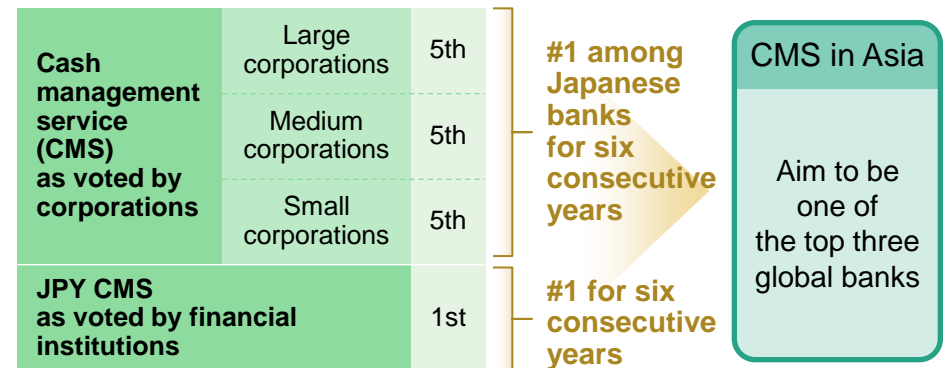
Trade finance related profit

(USD mn)



Cash management service

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



*1 Source: Thomson Reuters (Mandated Arrangers)

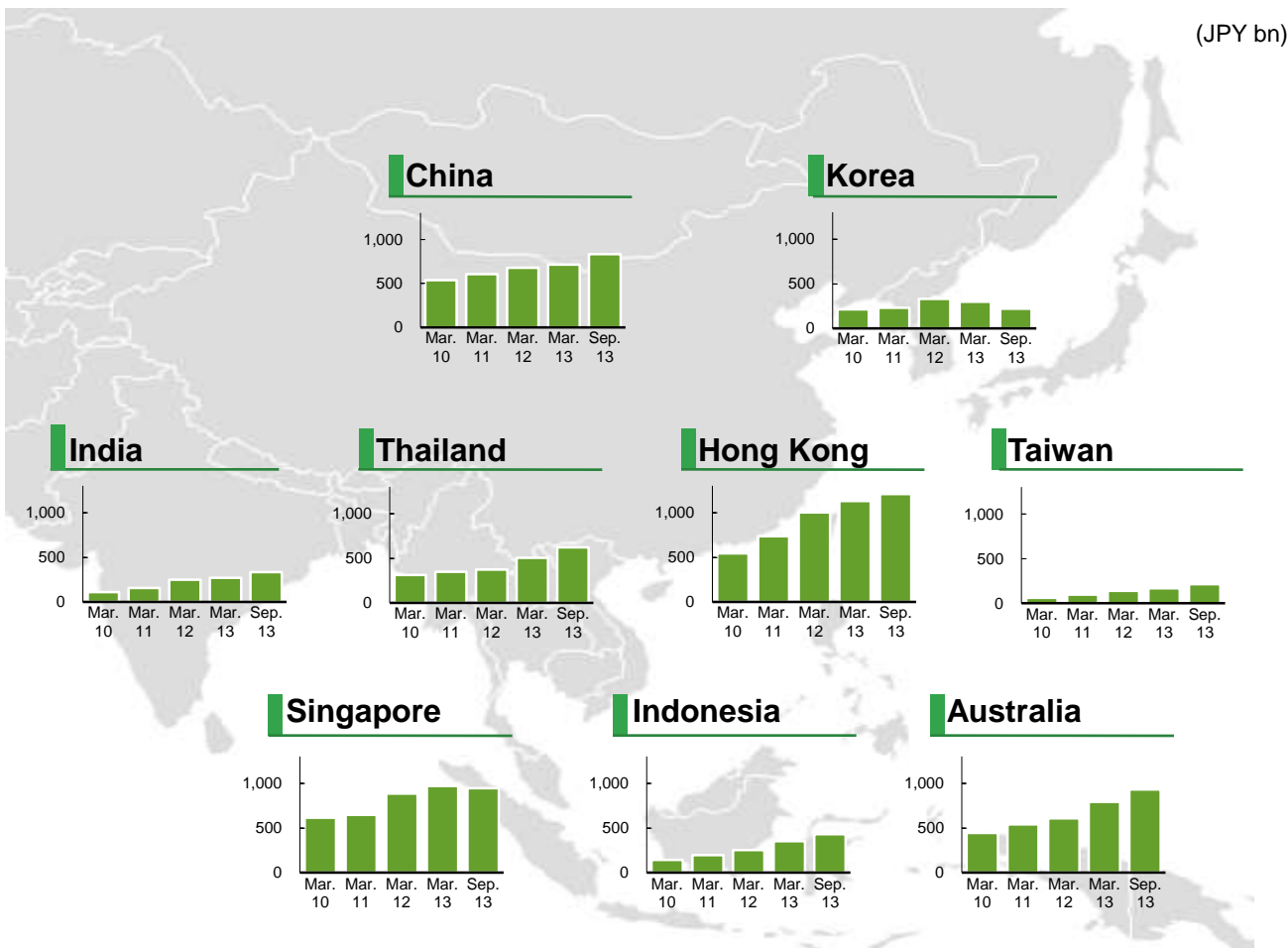
*2 Project finance: Asia Pacific, Loan syndication: Asia (excl. Japan), all international currency syndicated and club loans

*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

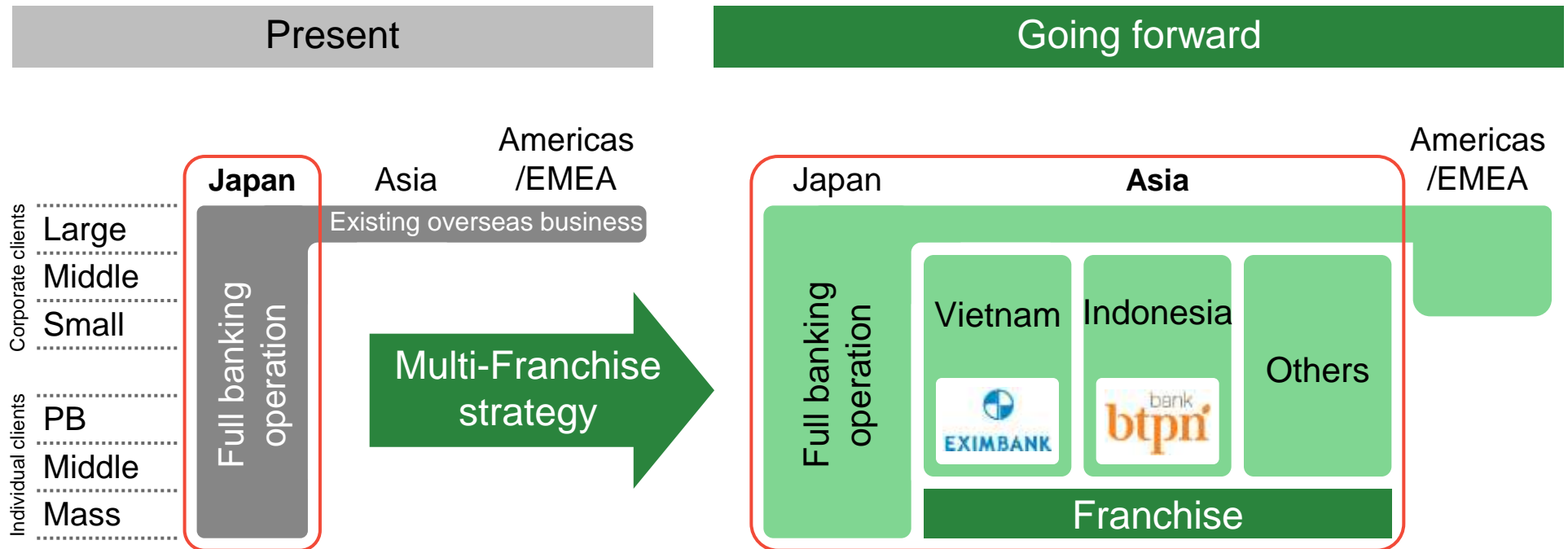
China	Bank of China Industrial and Commercial Bank of China Agricultural Bank of China
Korea	<u>Kookmin Bank</u>
Taiwan	First Commercial Bank
Hong Kong	<u>Bank of East Asia</u>
Philippines	Metrobank
Vietnam	<u>Vietnam Eximbank</u>
Malaysia	RHB Bank
Indonesia	<u>Bank Tabungan Pensiunan Nasional</u> Bank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

*1 Sum of SMBC, SMBC Europe, SMBC (China) and PT Bank Sumitomo Mitsui Indonesia. Loan balances are calculated in JPY from each country's local currency at the exchange rate as of Sep. 30, 2013

*2 SMBC has an equity stake in the underlined banks

International business (4) - Multi-Franchise strategy

- Expand full-line banking services with a focus on Asia
- In the medium term, establish “second and third” SMBC



- Building business with a mid-to-long term perspective
- Commitment to business in Asia

International business (5) - SMBC Aviation Capital

Topics and future goals

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)
- SMBC has a 30% ownership interest

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
	ILFC+AerCap	-	1,330
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”)

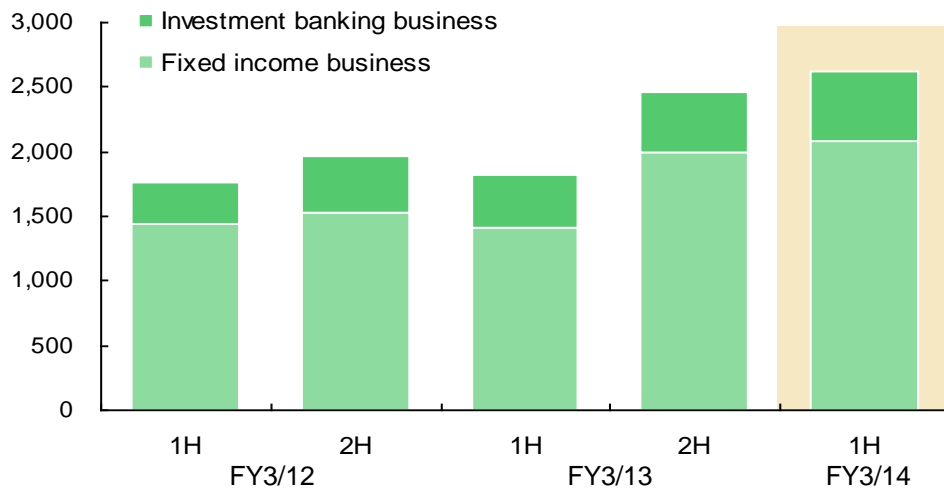
SMBC Nikko Securities

Financial performance on a consolidated basis

(JPY bn)	1H, FY3/13	FY3/13	1H, FY3/14	YOY change
Net operating revenue	108.5	274.7	180.6	+72.1
SG&A expenses	(91.8)	(200.2)	(116.1)	(24.3)
Ordinary income	17.3	75.7	65.3	+48.0
Net income	6.6	45.7	41.2	+34.6

Synergies between SMBC and SMBC Nikko

(No. of referrals)



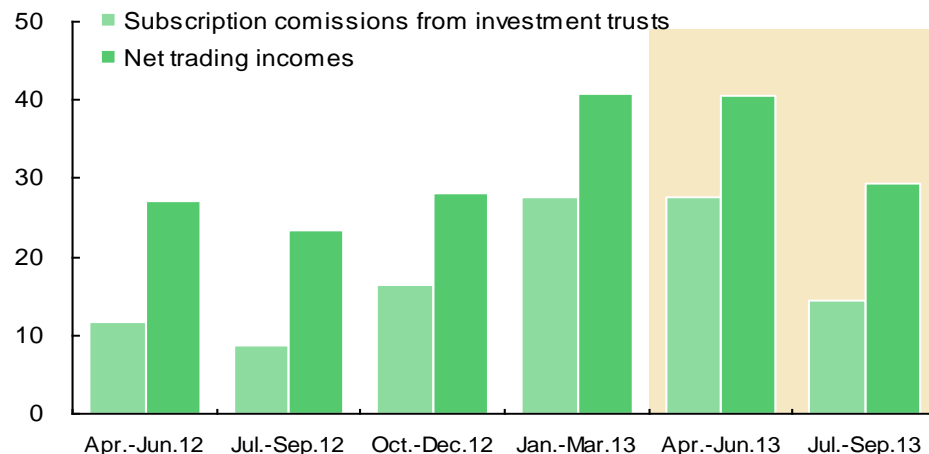
League tables (Apr.-Sep. 2013)

	Rank	Mkt share
Global equity & equity-related (book runner, underwriting amount)^{*1}	#3	12.8%
JPY denominated bonds (lead manager, underwriting amount)^{*2}	#4	15.6%
Financial advisor (M&A, transaction volume)^{*3}	#6	16.0%
Financial advisor (M&A, No. of deals)^{*3}	#3	2.6%

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

(JPY bn)

(Consolidated)



*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 & 1H, FY3/2014
- Sources of profitability
- Loan balance & spread

Growth

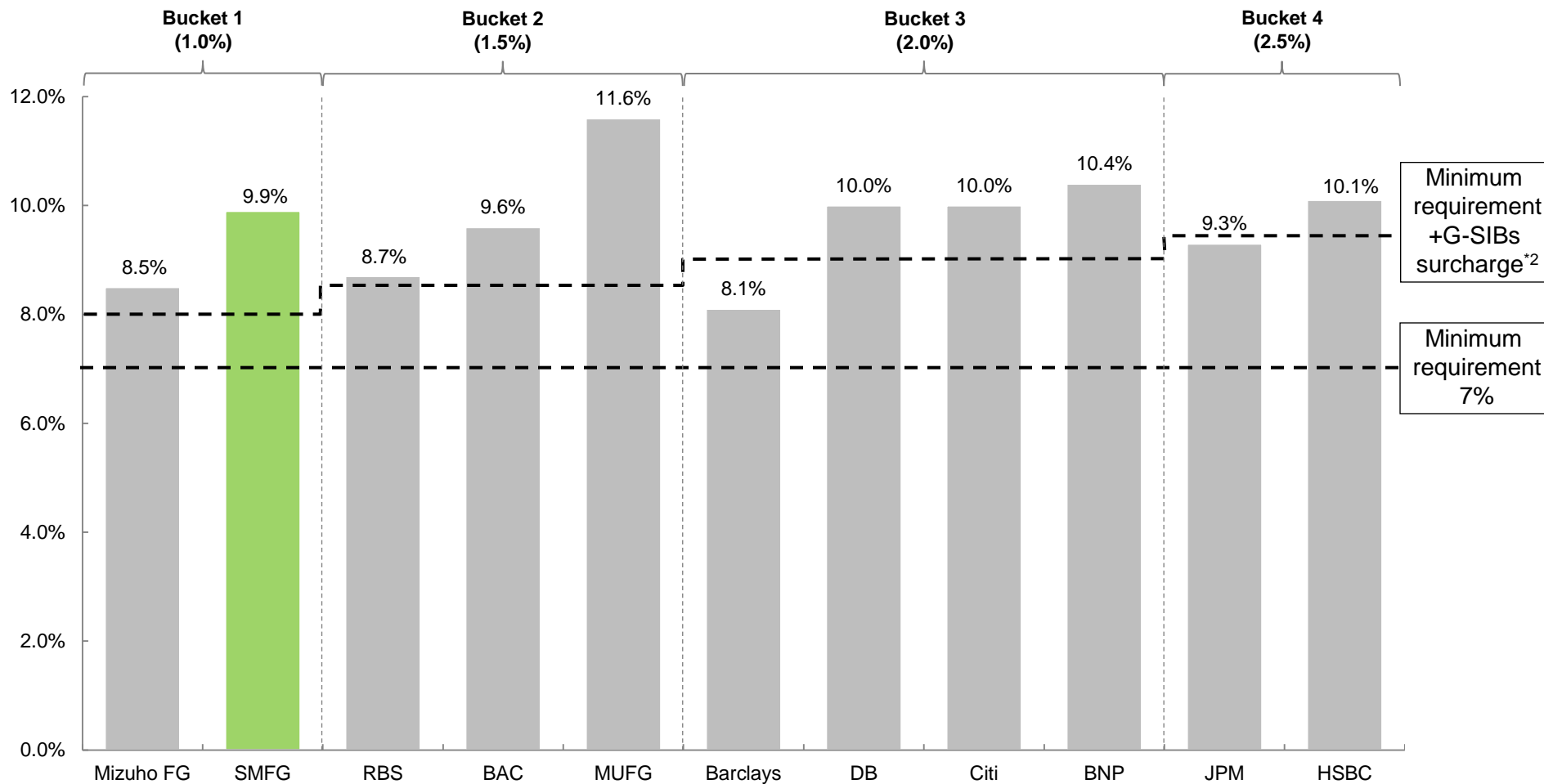
- International business
- SMBC Nikko Securities

Financial soundness

- Capital
- Asset quality
- Liquidity
- Foreign currency funding

Resilient capital base

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

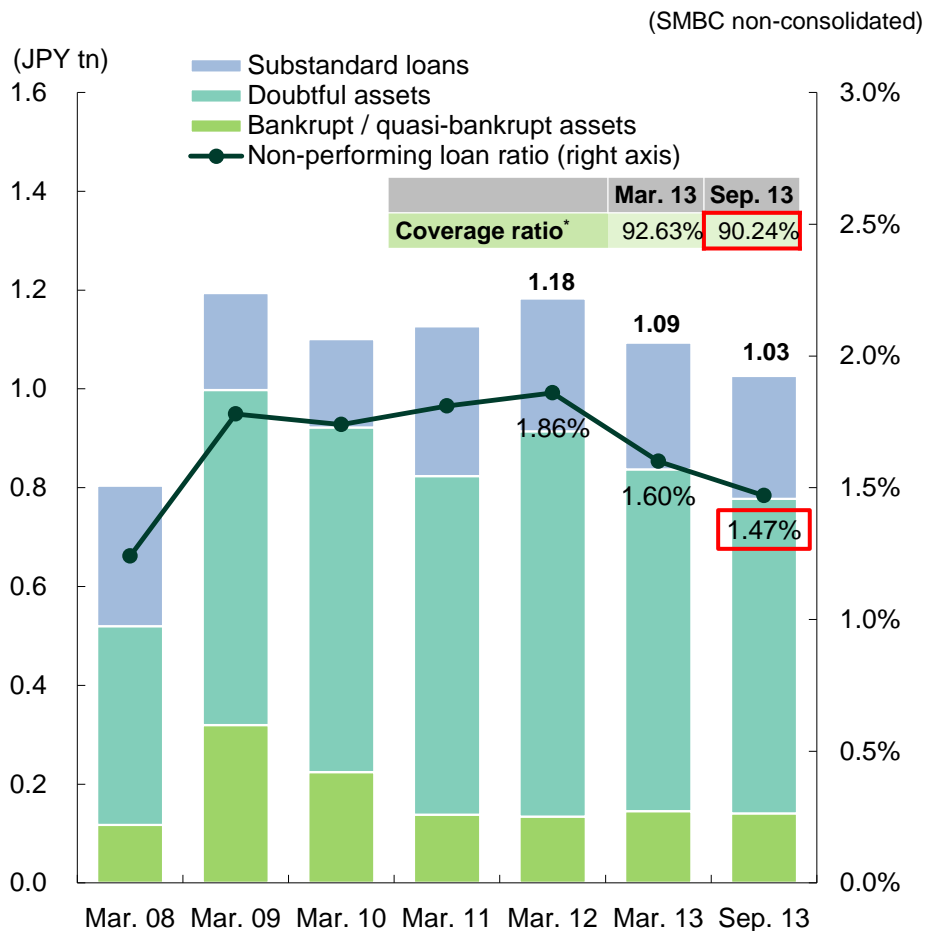


*1 Based on each company's disclosure. As of Sep. 2013 for SMFG, Mizuho FG and MUFG, and as of Jun. 2013 for the others. The ratio for Mizuho FG does not include Eleventh Series Class XI Preferred Stock of JPY 331.0 bn

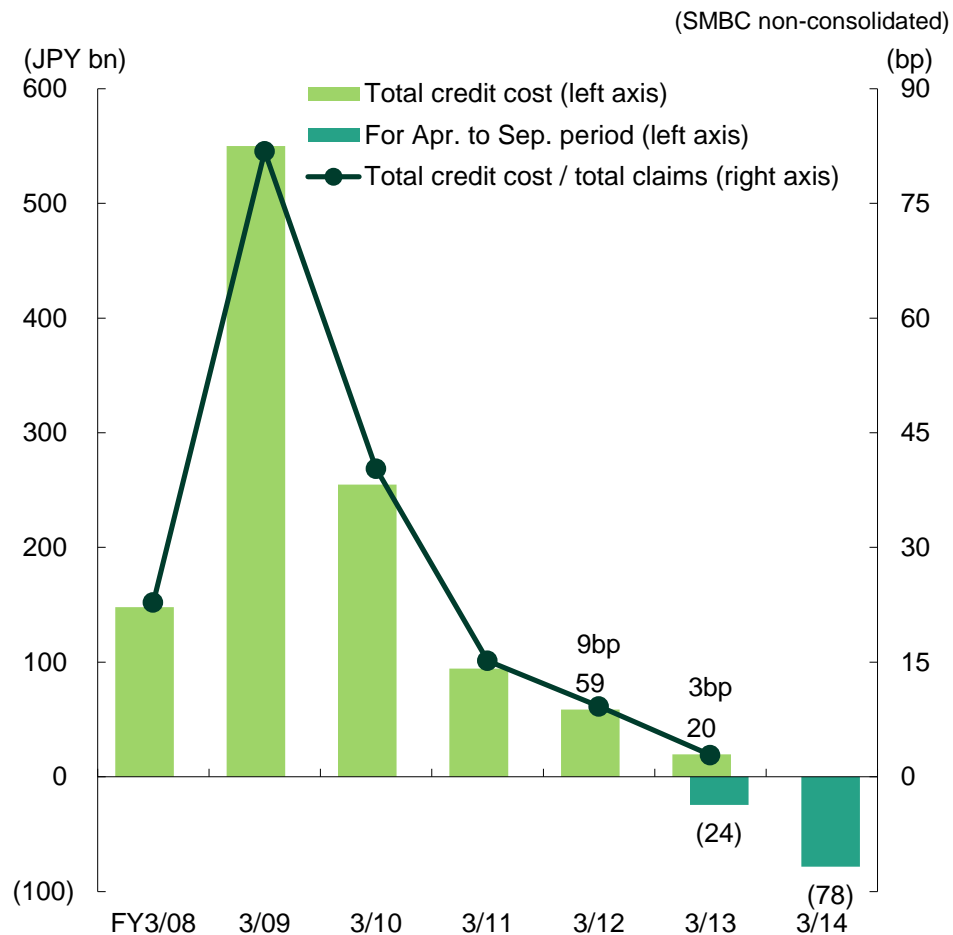
*2 According to the list published by the Financial Stability Board in Nov. 2013

Asset quality - solid loan portfolio

Balance of non-performing loans



Total credit cost

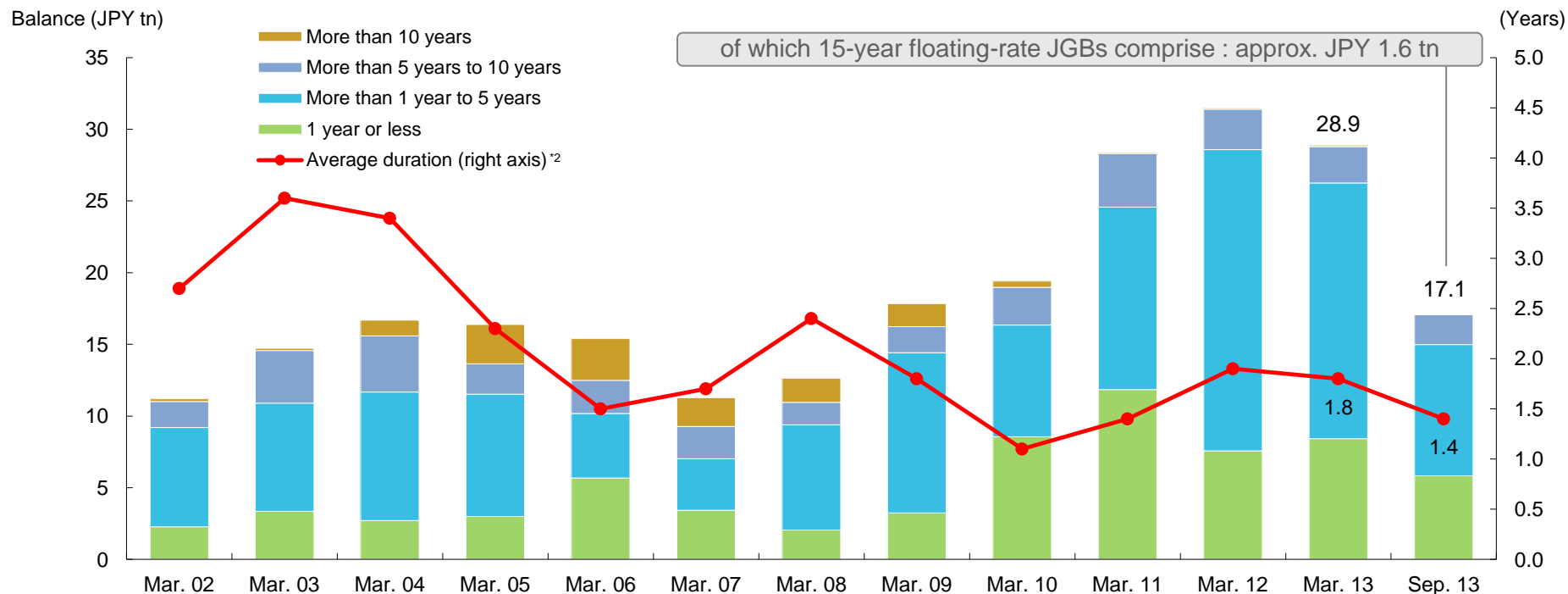


* Ratio of the collateral, guarantees and specific and general reserves to total non-performing loans

Asset quality - bond portfolio

Yen bond portfolio*1

(SMBC non-consolidated)



Unrealized gains (losses) (JPY bn)*3	104.4	95.3	62.1
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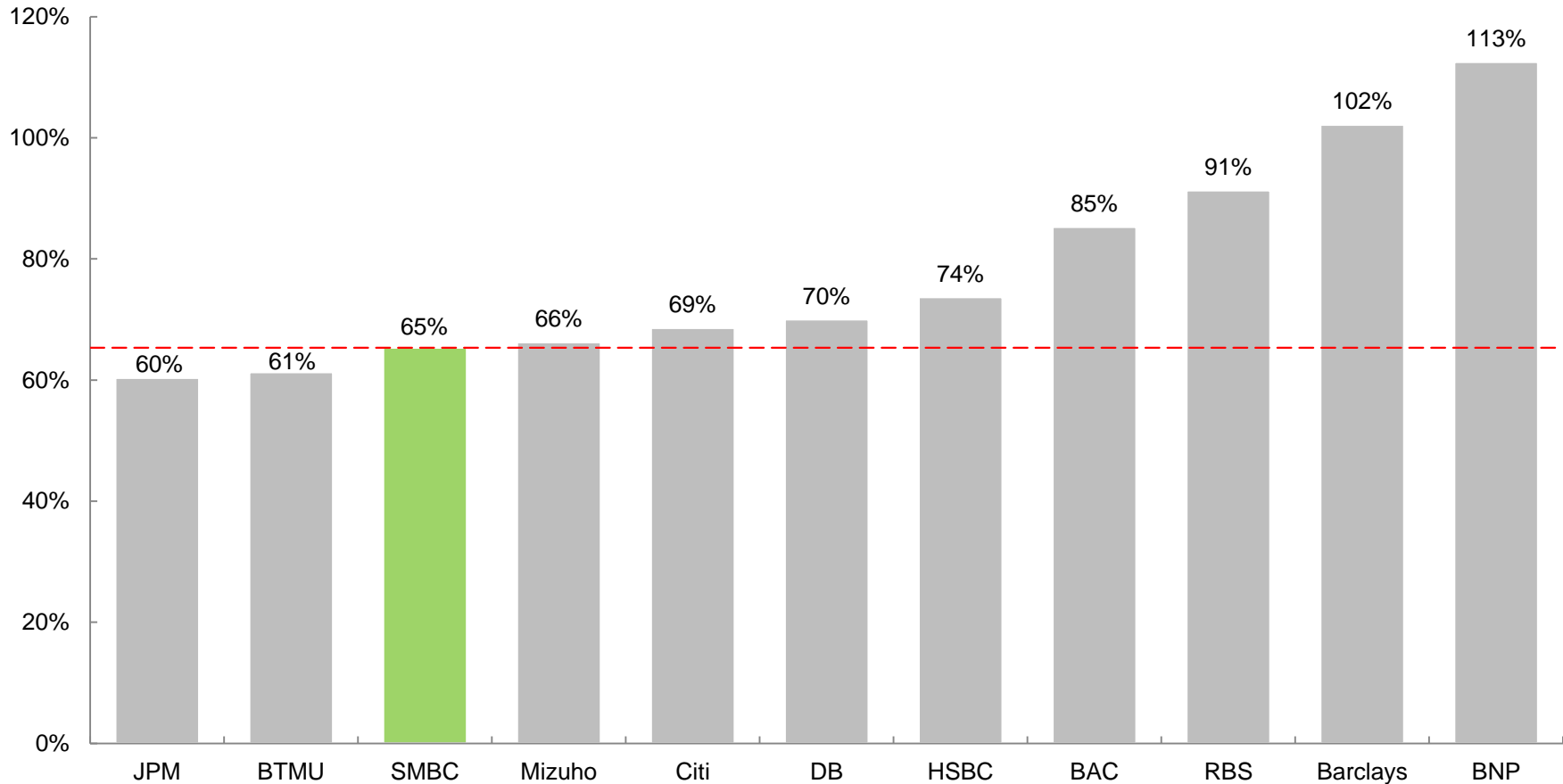
*1 Total balance of bonds with maturities classified as "other securities" and bonds of held-to-maturity; total of JGBs, Japanese local government bonds and Japanese corporate bonds

*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

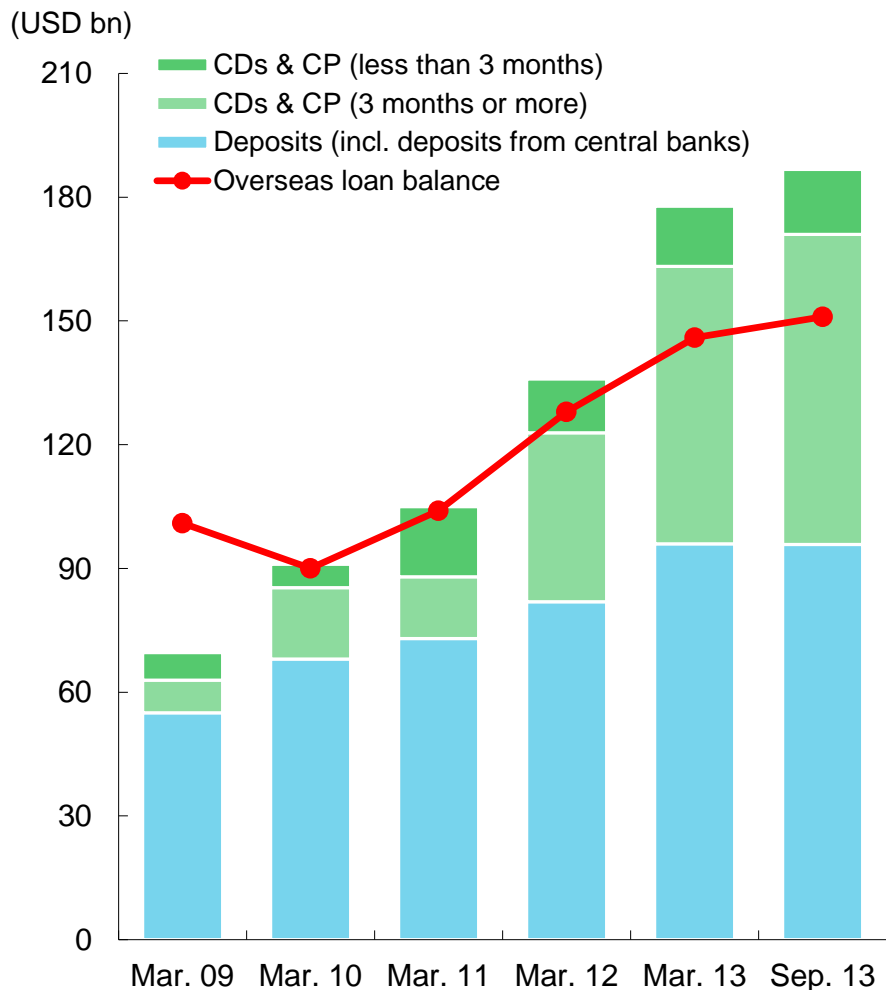
Loan-to-deposit ratio*1



*1 Based on each company's financial statements. Figures of SMBC, BTMU and Mizuho are on a non-consolidated basis as of Sep. 30, 2013. The others are on a consolidated basis as of June 30, 2013

Foreign currency funding

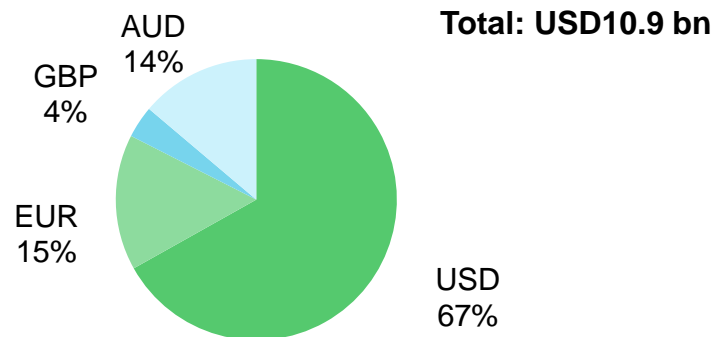
Overseas deposit & loan balance*1



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 last March and EUR denominated bonds in July and December
 - 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)

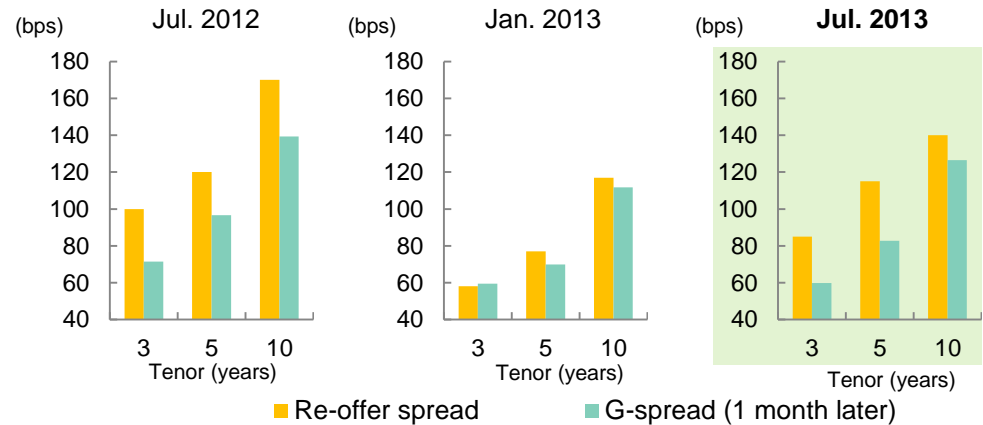
*2 Senior funding only

USD senior bonds issuance

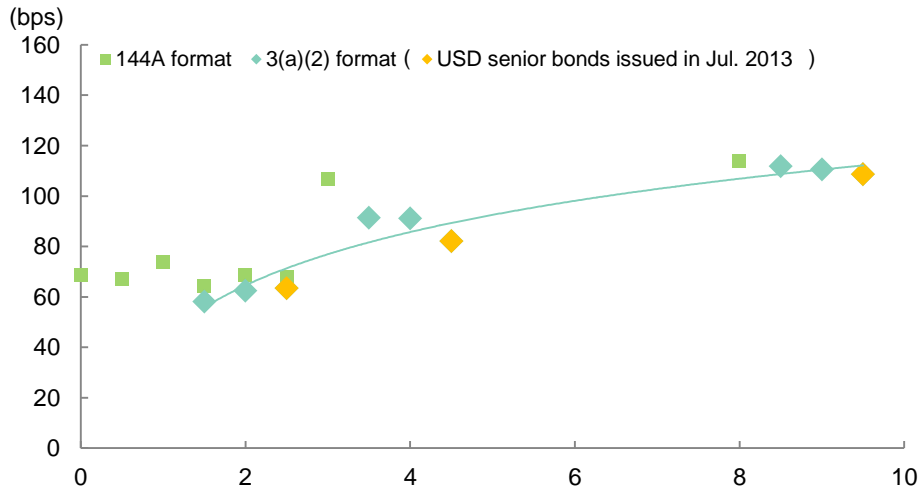
Highlights

- 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

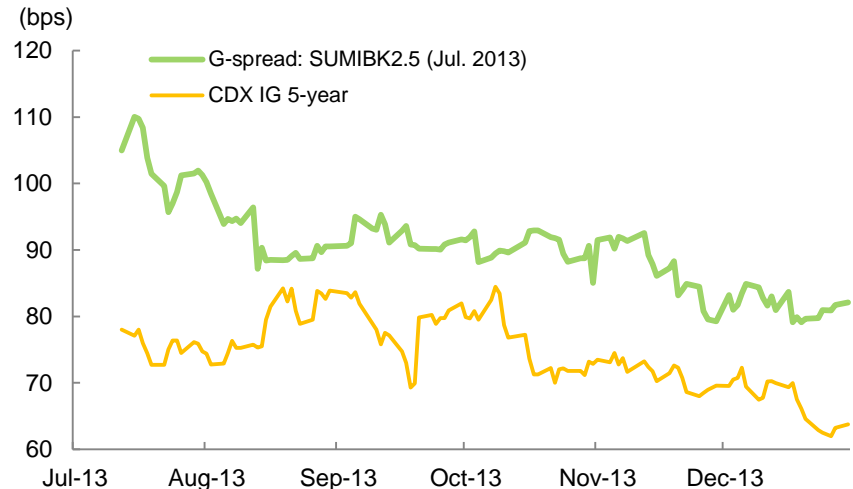
Secondary trading level*



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



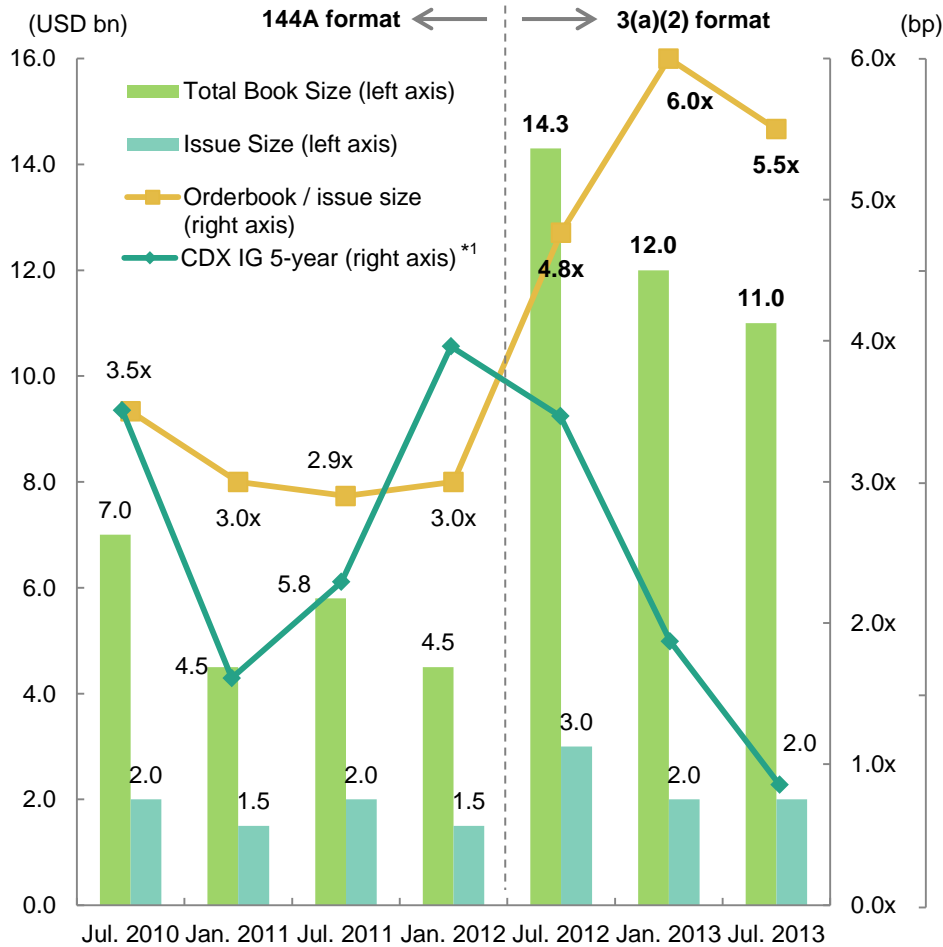
SUMIBK Secondary level (5 year Fixed) vs. Index*



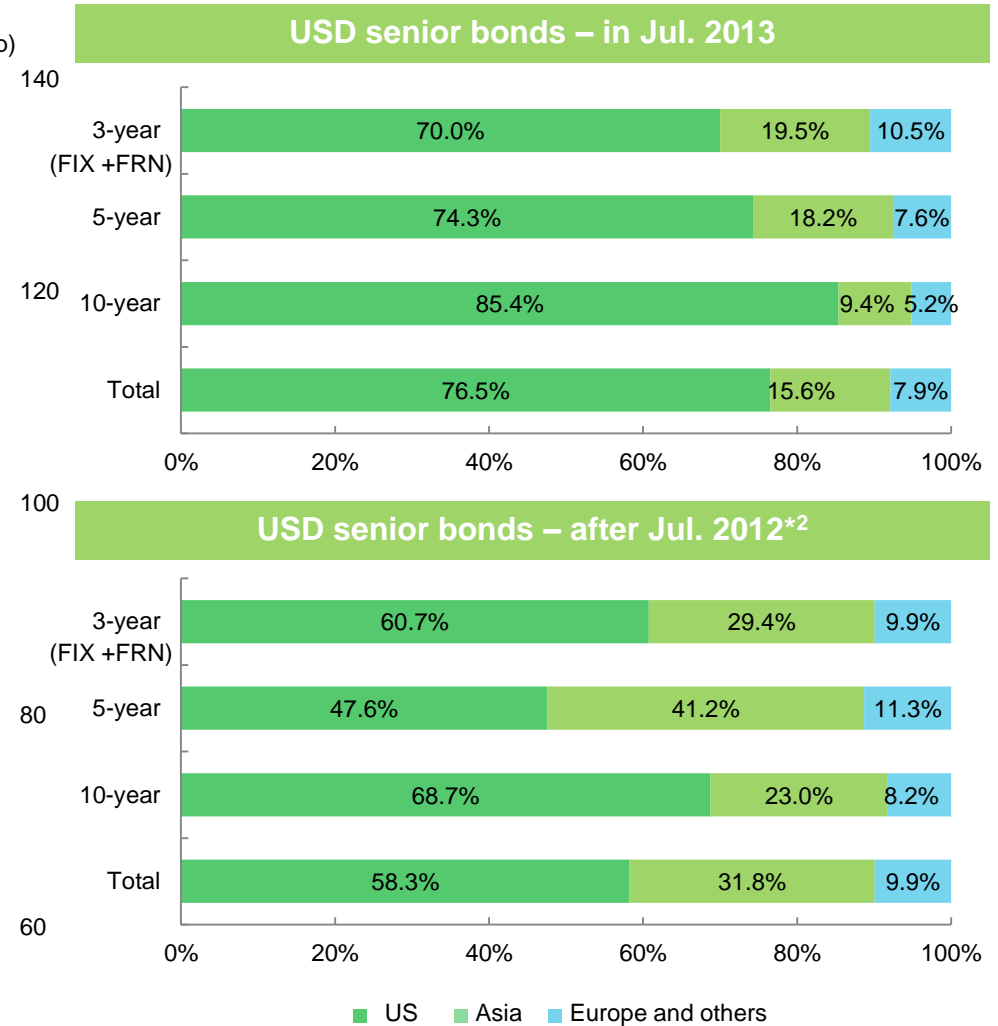
* G-spread as of Dec. 30, 2013, Source: Bloomberg

USD senior bonds issuance record

USD senior bonds overall demands



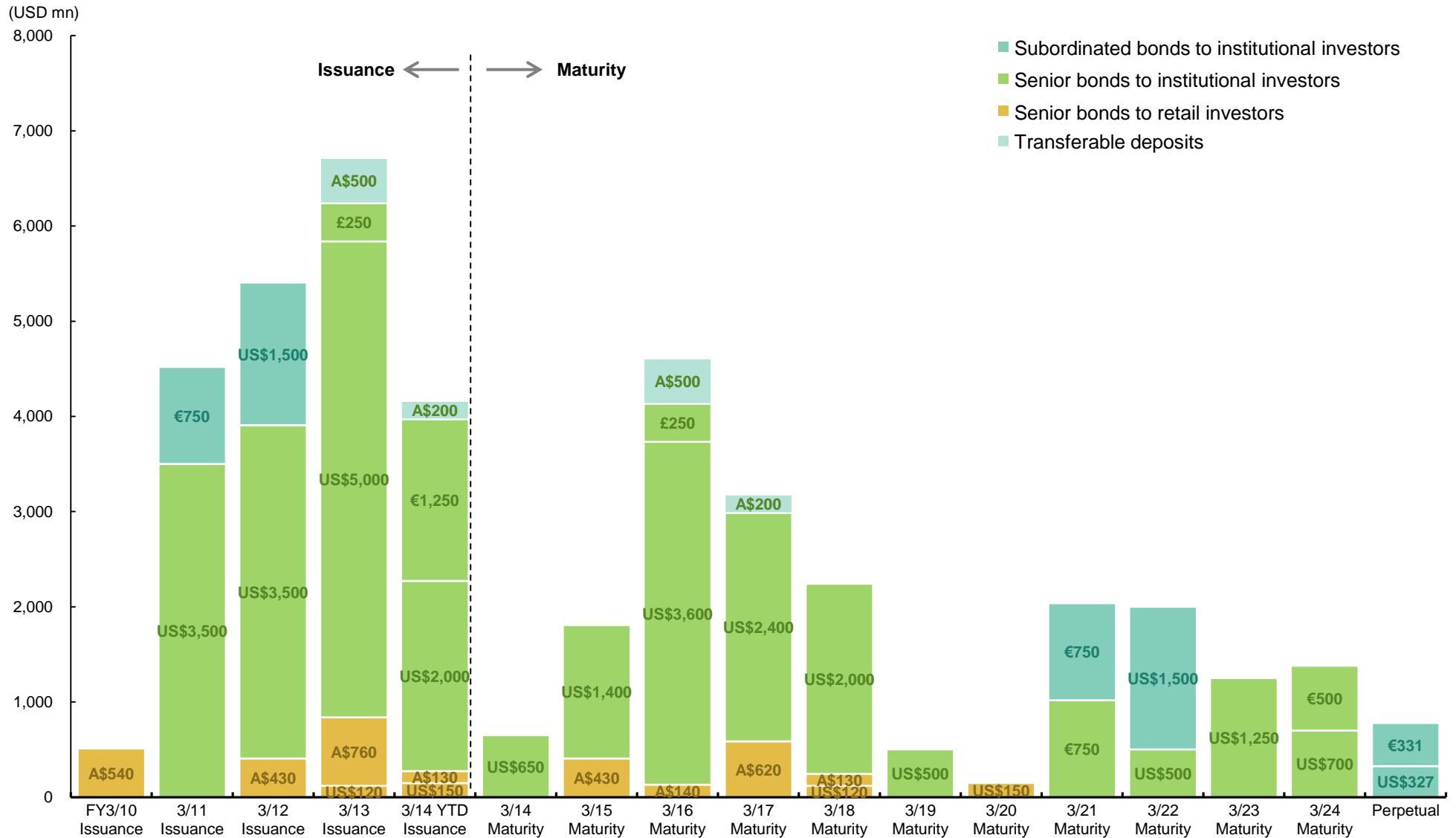
Geographical breakdown of allocation



*1 Source: Bloomberg

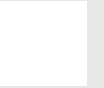
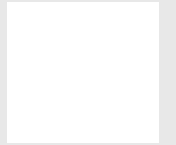
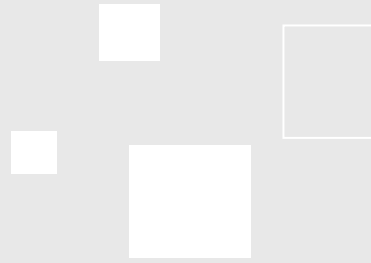
*2 Percentages are calculated by weighted average of amount issued of Jul. 2012, Jan. and Jul. 2013

Capital markets funding profile*



* Excluding JPY funding

Appendix



■ Performance by business unit*1

			(JPY bn)	1H, FY3/13	1H, FY3/14	YOY change*2
Consumer Banking Unit		Gross banking profit		174.8	163.7	(5.4)
		Expenses		140.9	140.7	(0.5)
		Banking profit (before provisions)		33.9	23.0	(4.9)
Middle Market Banking Unit		Gross banking profit		201.8	195.9	(3.6)
		Expenses		106.7	107.7	+0.6
		Banking profit (before provisions)		95.1	88.2	(4.2)
Corporate Banking Unit		Gross banking profit		96.1	111.9	+11.2
		Expenses		19.5	20.1	+0.5
		Banking profit (before provisions)		76.6	91.8	+10.7
International Banking Unit		Gross banking profit		107.3	140.2	+10.2
		Expenses		36.3	45.2	+5.4
		Banking profit (before provisions)		71.0	95.0	+4.8
Marketing units		Gross banking profit		580.0	611.7	+12.4
		Expenses		303.4	313.7	+6.0
		Banking profit (before provisions)		276.6	298.0	+6.4
Treasury Unit		Gross banking profit		201.7	232.3	+30.6
		Expenses		10.2	11.6	+1.0
		Banking profit (before provisions)		191.5	220.7	+29.6
Headquarters		Gross banking profit		5.0	(22.2)	(7.9)
		Expenses		44.4	43.3	+3.6
		Banking profit (before provisions)		(39.4)	(65.5)	(11.5)
Total		Gross banking profit		786.7	821.8	+35.1
		Expenses		358.0	368.6	+10.6
		Banking profit (before provisions)		428.7	453.2	+24.5

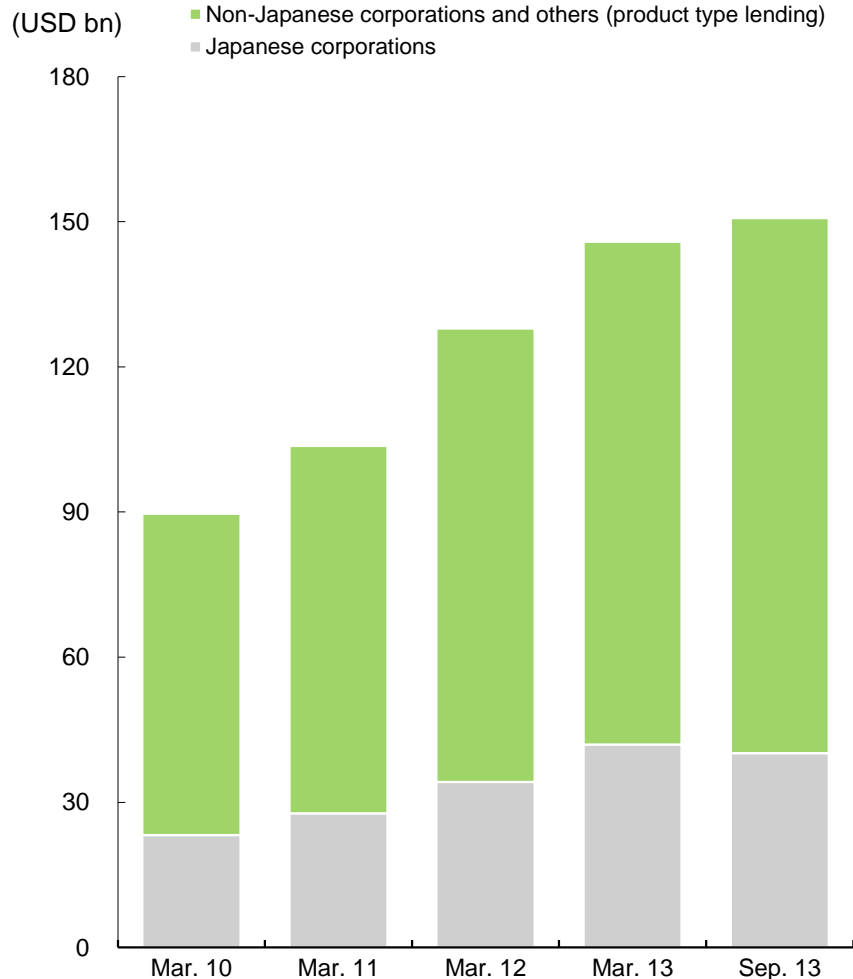
*1 SMBC non-consolidated. Managerial accounting basis

*2 After adjustment of internal rates, etc.

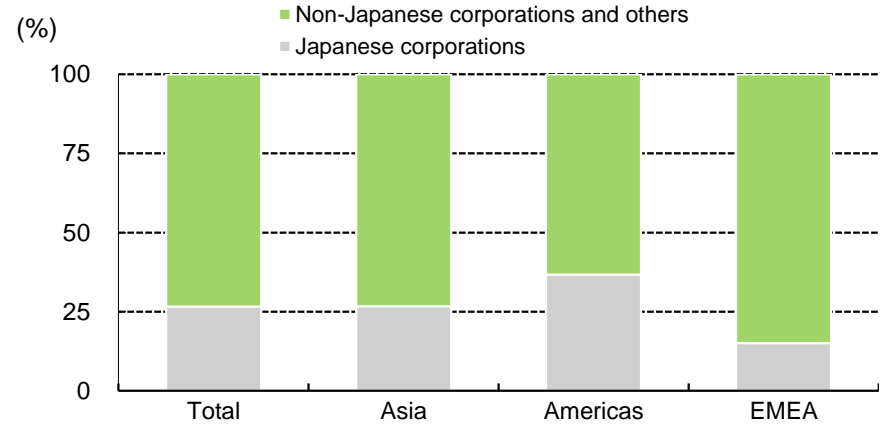
Overseas loan balance classified by borrower type

(Geographic classification based on booking office)

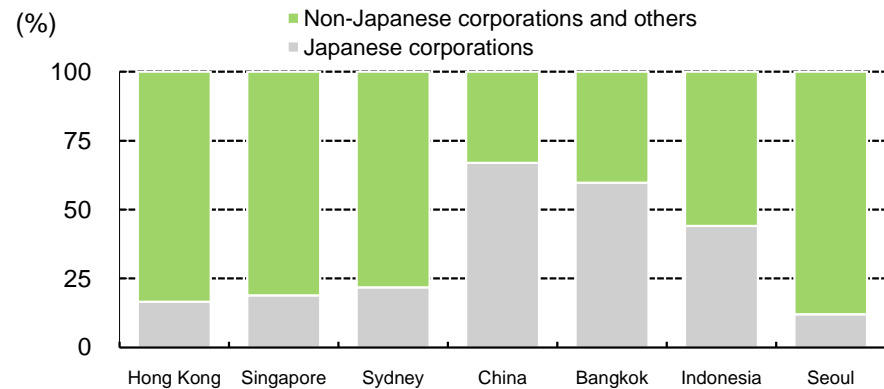
Total *1



By region (Sep. 2013) *1



Major marketing channels in Asia (Sep. 2013) *1,2



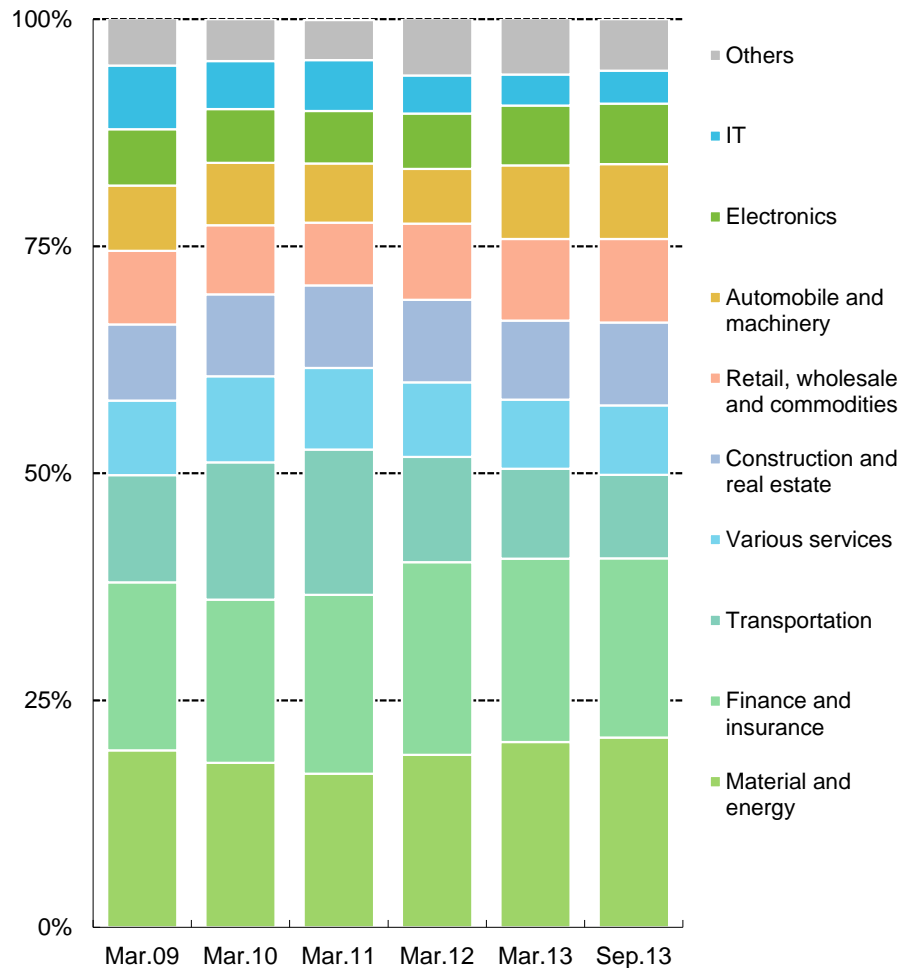
*1 Managerial accounting basis. Sum of SMBC, SMBC Europe and SMBC (China)

*2 Sum of SMBC and PT Bank Sumitomo Mitsui Indonesia for Indonesia

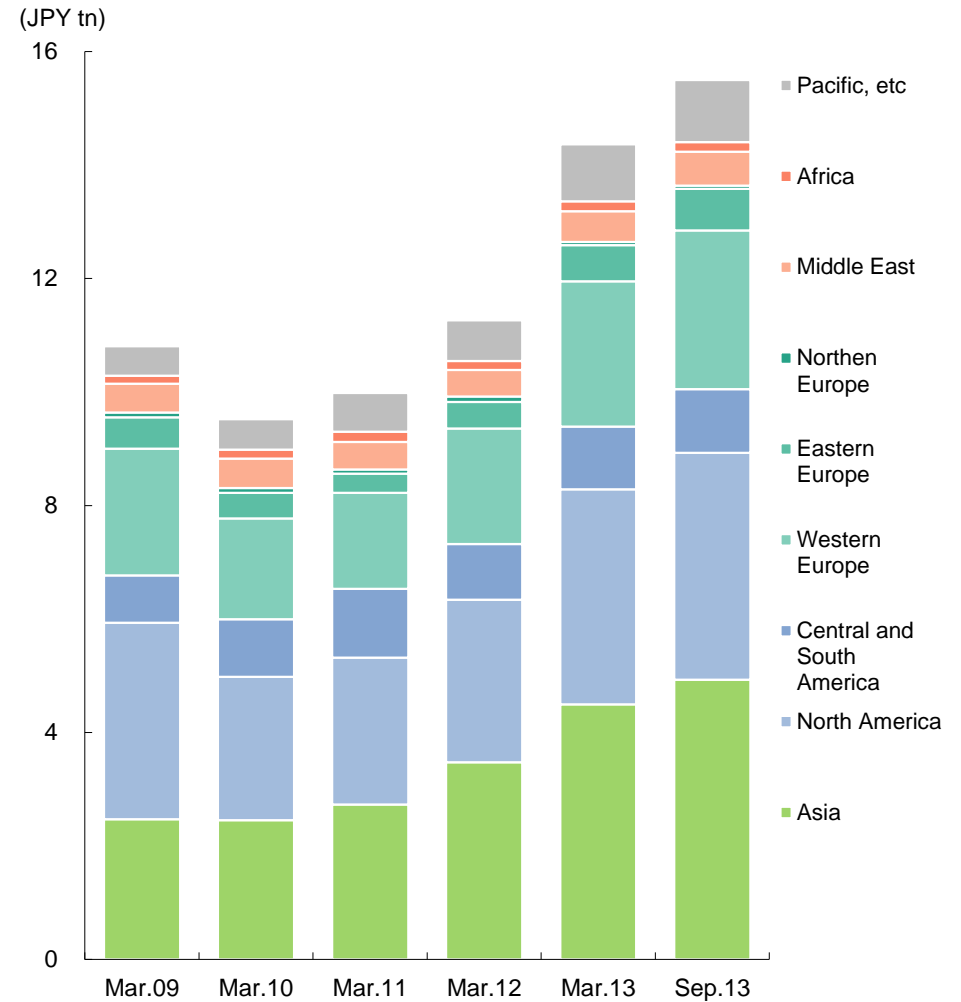
Overseas loan balance classified by industry and domicile

(Geographic classification based on domicile of borrowers)*

By industry



By domicile



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

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

International business - 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

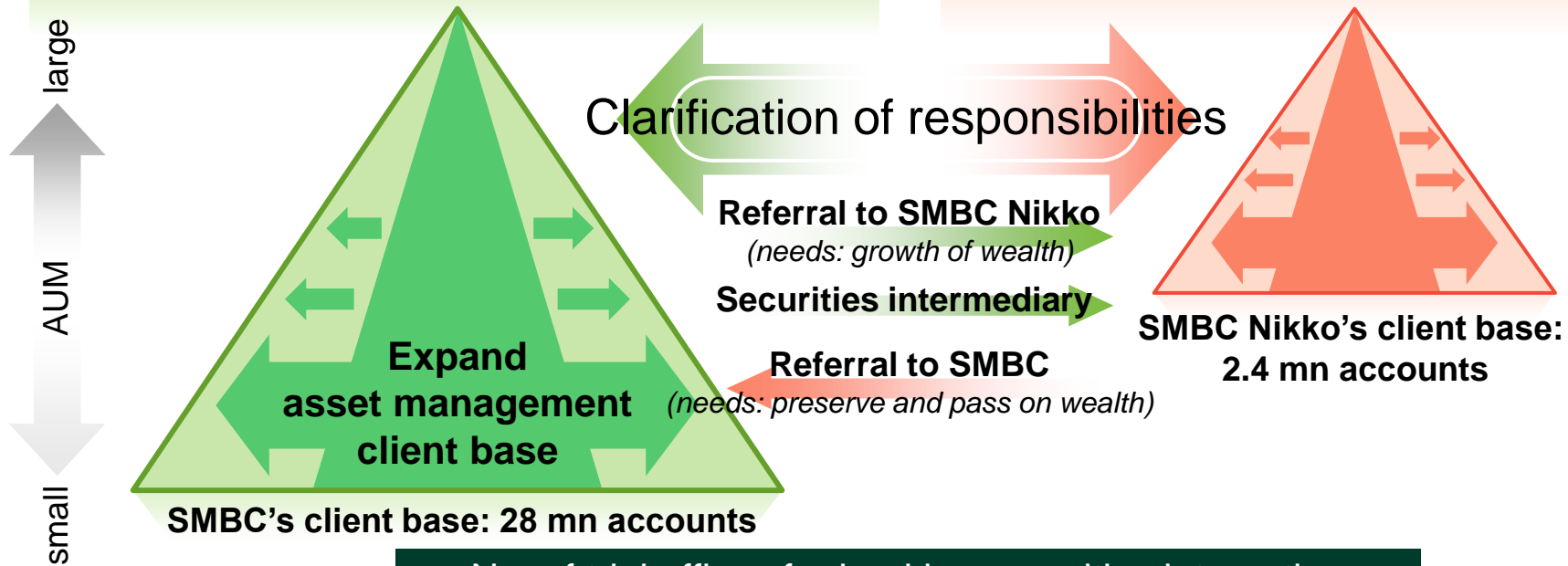
Consumer banking business - Bank-securities integration model



- Strong and large client base
- Consultants with capability to build relationships



- Capability to offer sophisticated asset management services

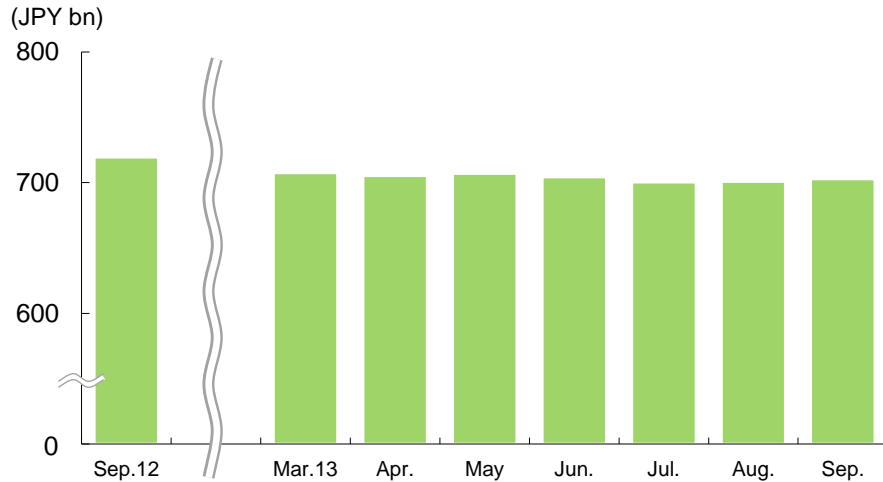


No. of trial offices for banking-securities integration

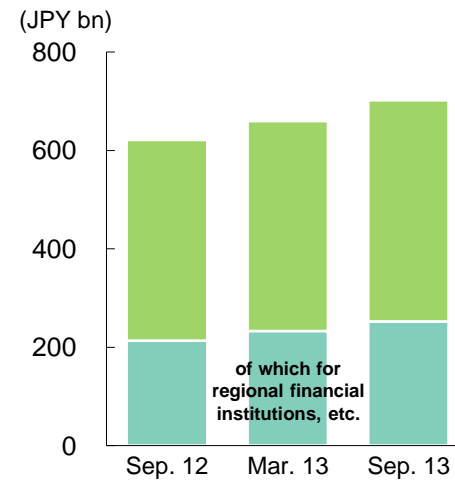
	May 2013 -		Oct. 2013 -
SMBC	15	double	31
SMBC Nikko	10		22

SMBC Consumer Finance*1

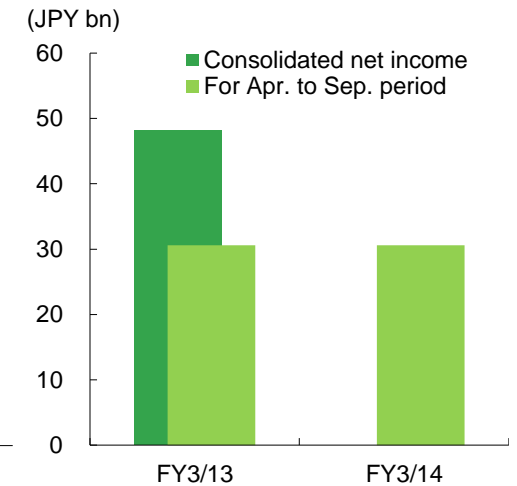
Consumer loans outstanding



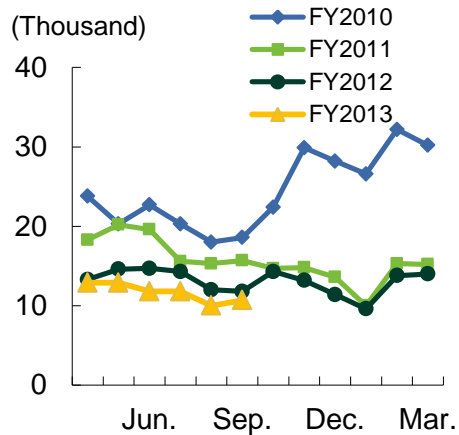
Loan guarantee balance



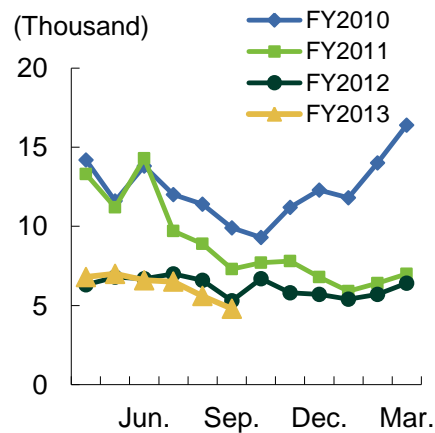
Consolidated net income



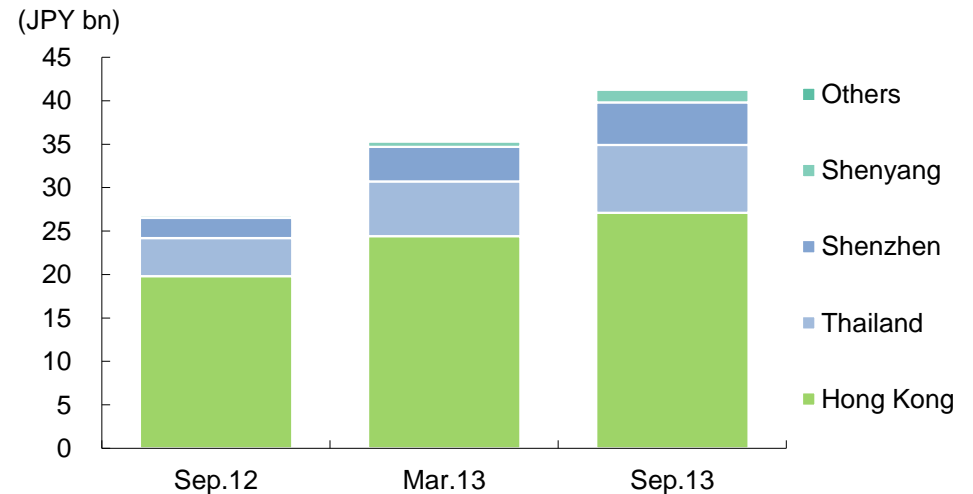
Transaction-record disclosure requests



Interest refund claims



Overseas business – Consumer loans outstanding*2

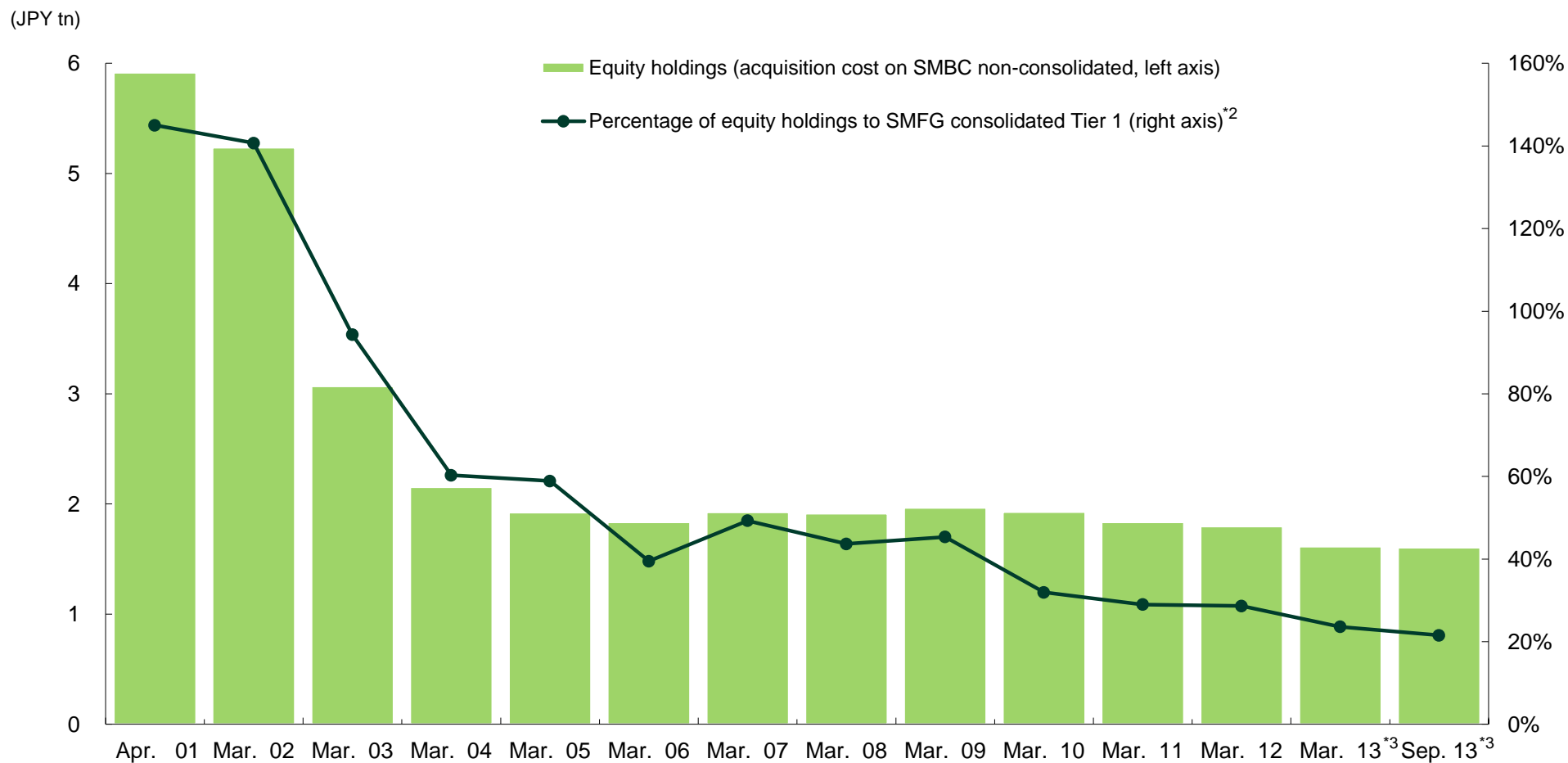


*1 SMBC Consumer Finance non-consolidated basis unless otherwise indicated

*2 Aggregate of overseas subsidiaries. Converted into Japanese yen at period-end FX rate

Equity holdings

Balance of equity holdings*1



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

*2 Until Mar. 2002, percentage to SMBC consolidated Tier 1. In and after Mar. 2013, percentage to SMFG consolidated Tier 1 based on Basel III

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

“Abenomics” and “Quantitative and Qualitative Monetary Easing”

Policies : “Three arrows”

Aggressive monetary policy

- 2% inflation target
- Strengthen monetary easing by BOJ
- Strengthen co-ordination between the government and BOJ to overcome deflation
- Establish a public (MOF and BOJ) - private investment fund for purchasing foreign bonds

Flexible fiscal policy

- Formulate JPY 10.3 tn of supplementary budget for FY12
- Adopt flexible economic / fiscal policies in the next 2-3 years
- Institute large scale public investment based on national land reconstruction plan
- Achieve primary balance surplus in 2020

Growth strategy

- Aim to be “trading / industrial investment nation” in the next 5 years
- Deregulate aggressively and reduce corporate tax rate
- Extend overseas investments, economic partnership agreements and international natural resources strategy to capture growth of Asia

Targets

- Recovery of exports by easing excessive yen appreciation
- Increase of domestic demand led by rise in stock prices

+

- Support demand

+

- Boost competitiveness of Japanese corporations

**Pull-out of deflation/
recover economy/
achieve nominal GDP growth rate
of above 3%**

“Quantitative and Qualitative Monetary Easing”

By BOJ (Announced on Apr. 4, 2013)

- Achieve the price stability target of 2% in terms of the YOY rate of change in the CPI at the earliest possible time, with a time horizon of about 2 years.

Operating target	Monetary base
Monetary base	JPY 270 tn at end-2014 (doubled from 2012)
Increase in JGB purchases	All maturities including 40-year bonds
	JPY 7+ tn per month
	Average remaining maturity: approx.7 years (extended from approx.3 years at 2012)
Increase in ETF purchases	Increase amounts outstanding at an annual pace of JPY 1 tn (doubled from 2013)
Increase in J-REIT purchases	Increase amounts outstanding at an annual pace of JPY 30 bn (tripled from 2013)

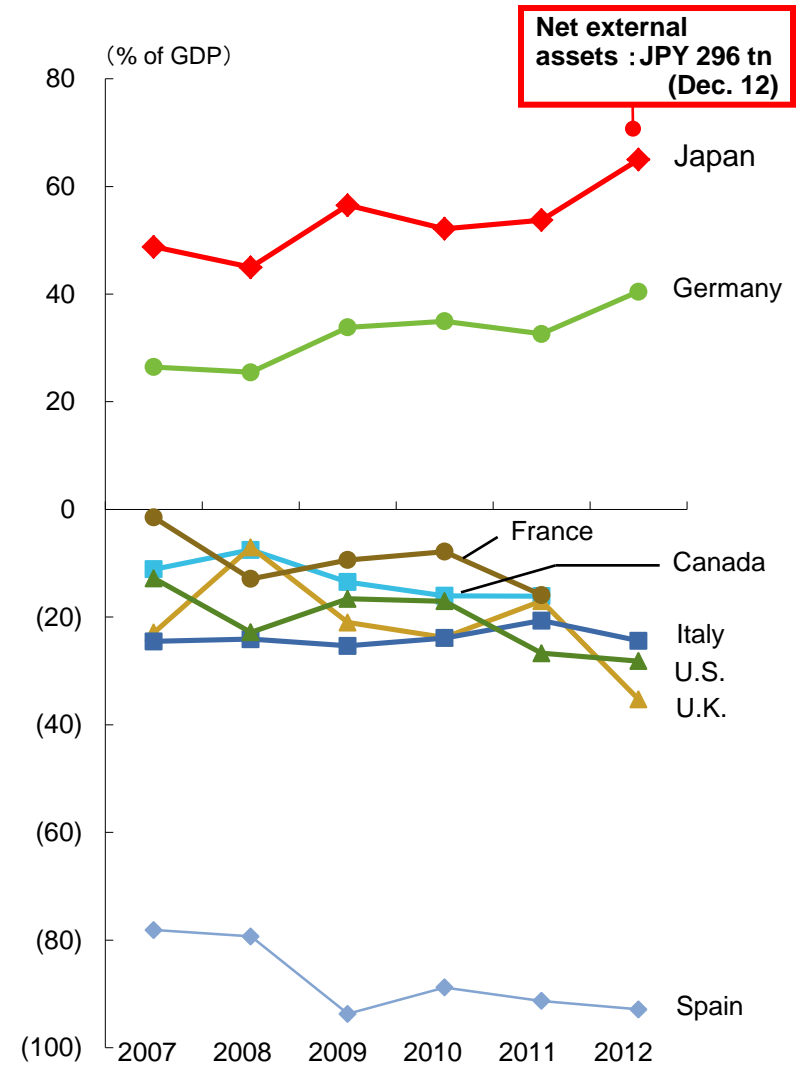
Japanese national wealth

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				
Land	282		Closing liabilities	5,455	
Financial corporations	2,885		Net worth	2,996	
General government	1,087		Households	2,195	
Financial assets	496		Non-financial corporations	678	
Financial assets	5,721		Financial corporations	61	
Non-financial assets	2,730		General government	(19)	

To Nominal GDP: 231.5%


Net international investment position^{*2}



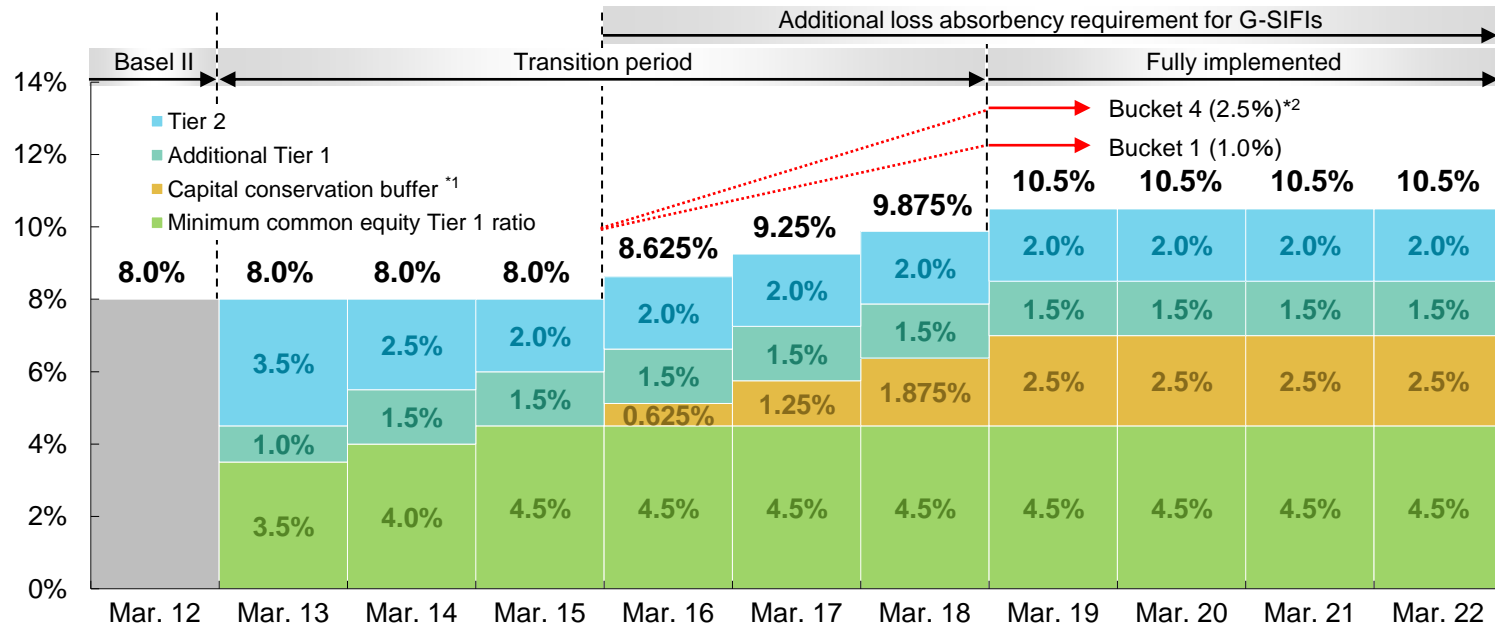
*1 Source: Cabinet office (Jan. 2013)

*2 Source: IMF.Stat

Meeting international financial regulations

Target institutions	Regulations	Contents of regulation	Effective date
 G-SIFIs	G-SIFIs capital surcharge G20	<ul style="list-style-type: none"> Required for additional loss absorption capacity above the Basel III minimum 	2016
	Recovery and Resolution Plan G20 US UK	<ul style="list-style-type: none"> SMFG Group Recovery Plan Resolution Plan related to US operations SMBCE's Recovery Plan 	Submitted US: Dec. 2013 Submitted
Internationally active banks	OTC derivatives markets reforms G20 US	<ul style="list-style-type: none"> Centralizing of OTC derivatives clearing Margin requirement for non-centrally cleared derivatives 	Dec. 2012 Jan. 2015
	Limitation on banking activities / Ring fencing regulation EU US	<ul style="list-style-type: none"> Ring-fenced banks prohibited from providing certain services and required to be isolated from the rest of financial group in UK and EU Depository institution and its affiliates prohibited from proprietary trading, sponsorship and ownership in fund in US Requirements for foreign banking organizations (FBO) 	TBD Jul. 2014 (full implementation) Jul. 2015
	Bank Levy EU	<ul style="list-style-type: none"> Financial Transaction Tax (FTT) 	Mid 2014
	Capital requirement G20	<ul style="list-style-type: none"> Required to raise the level and quality of the capital and enhance risk coverage under Basel III 	2013
Domestic banks	Fundamental review of trading book	<ul style="list-style-type: none"> Strengthened capital standards for market risk, such as reviewing the trading book / banking book boundary for capital regulation 	TBD
	Leverage ratio requirement G20	<ul style="list-style-type: none"> Non-risk-based measure. Minimum requirement: 3% (transition period commenced in 2011) 	2018
	Minimum standards for liquidity (LCR / NSFR) G20	<ul style="list-style-type: none"> LCR: Required to have sufficient high-quality liquid assets to survive a significant stress scenario lasting for one month. > =100% needed 	2015
		<ul style="list-style-type: none"> NSFR: Required to maintain a sustainable maturity structure of assets and liabilities > 100% needed 	2018
	Other regulations G20	<ul style="list-style-type: none"> Strengthen the oversight and regulation of the shadow banking system illustrated such as MMFs, repos and securitizations Large exposure regulation 	TBD Jan. 2019

Summary of the Japanese regulatory capital framework



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	Subject 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
	Measure under Item 1 <i>Pre-emptive capital injection</i>	Required (Credit system in Japan or in a certain region)		Non Item 2 or 3 measure financial institutions (undercapitalized)	No	1
	Measure under Item 2 <i>Financial assistance exceeding payout cost</i>		Banks only	Failed <u>or</u> with negative net worth	Yes	-
	Measure under Item 3 <i>Nationalization</i>			Failed <u>and</u> with negative net worth	Q&A published by FSA on Dec. 12, 2012	1
Measures to be newly implemented*1	Article 126-2 of DIA	Required (Financial system such as financial market in Japan)	Financial institutions including banks and BHCs	<u>Not</u> with negative net worth		[No]*4
	Specific measure under Item 1 <i>Liquidity support Pre-emptive capital injection</i>			With <u>negative net worth, etc.</u> *3	[Yes]*4	
	Specific measure under Item 2 <i>Financial assistance</i>					

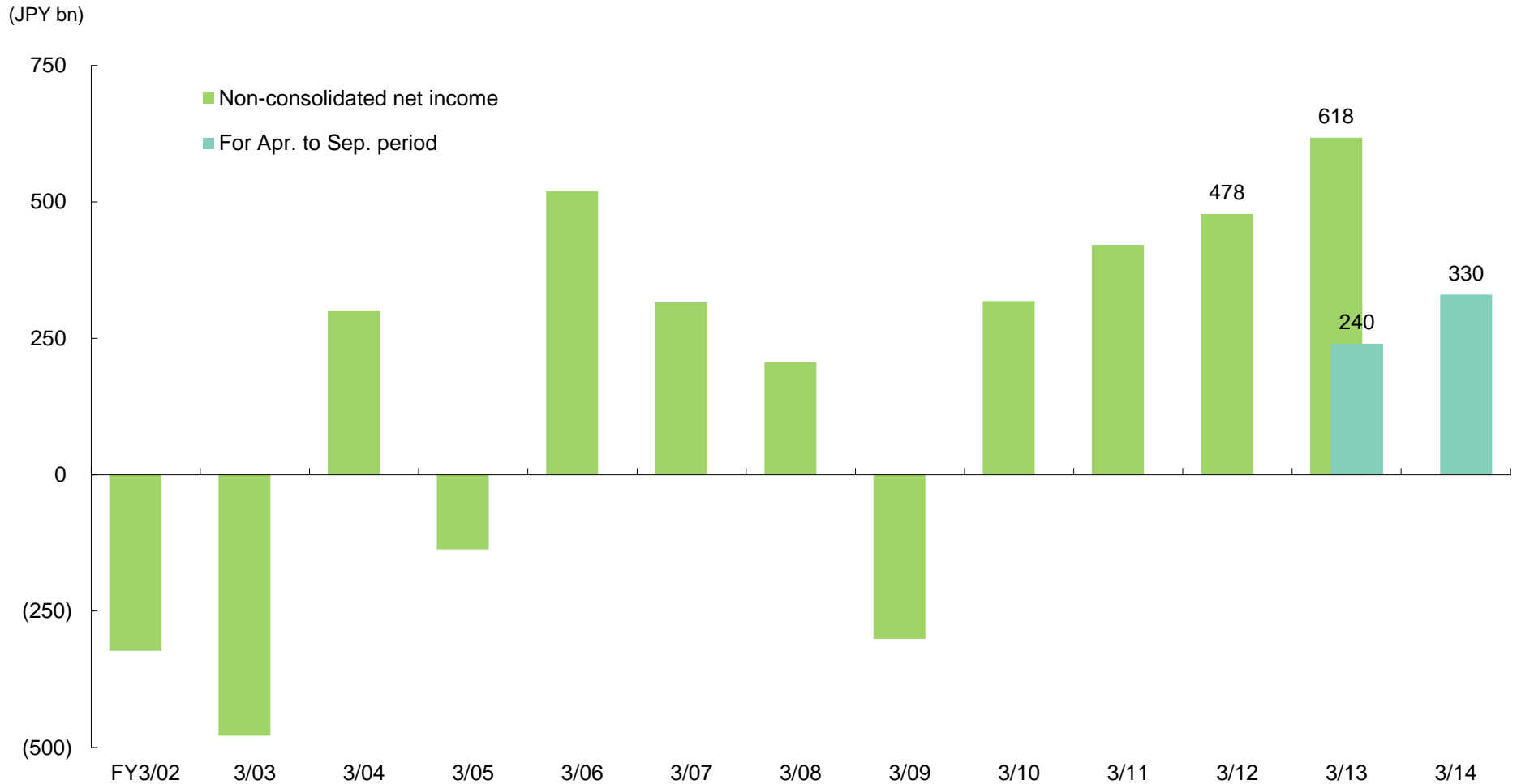
*1 Scheduled to come into effect by Mar. 2014 *2 Failed: ceased or likely to cease repaying its deposit.

*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 draft of related cabinet office ordinance published by FSA on 13 Dec., 2013, contractual bail-in options attached to subordinated debts will be exercised when "Specific measure under Item 2" is applied to the issuing financial institution of such instruments

Trend of bottom line profits

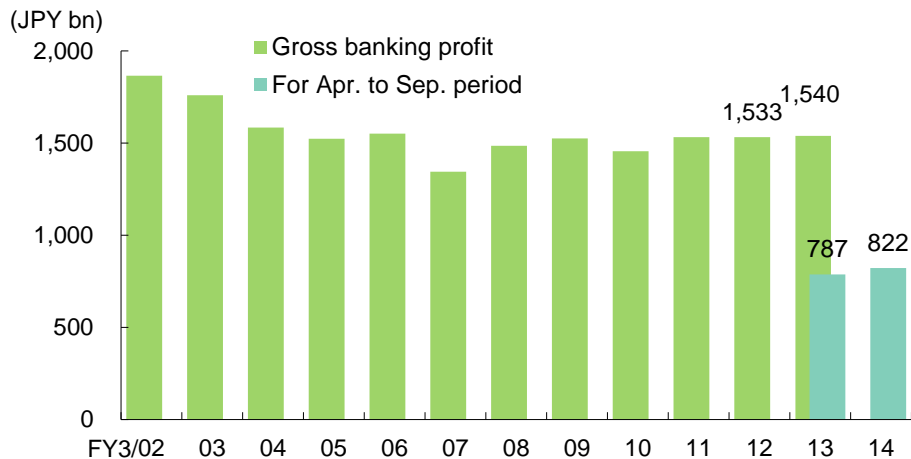
SMBC's non-consolidated net income



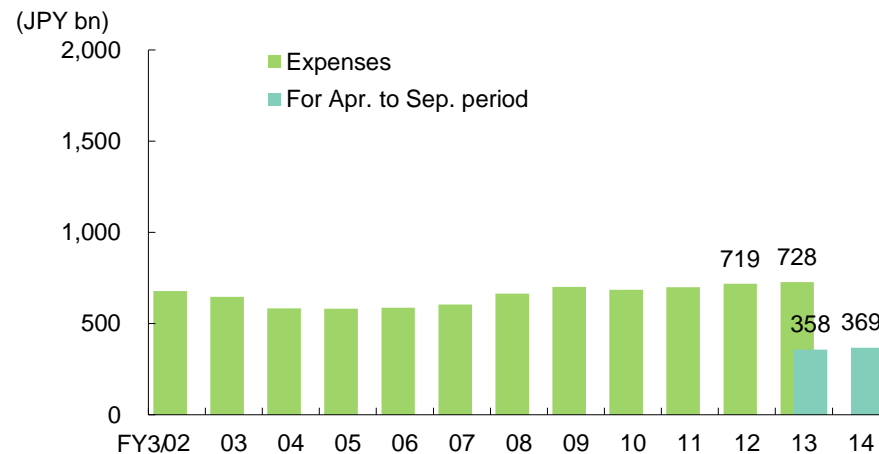
Trend of major income components

(SMBC non-consolidated)

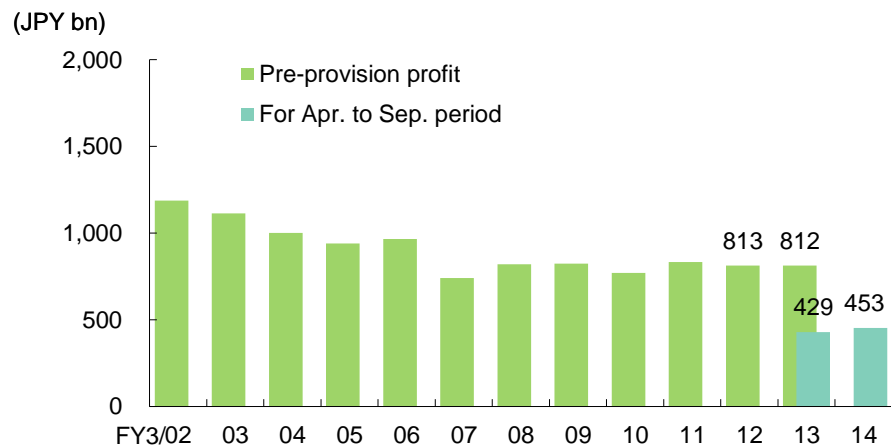
Gross banking profit



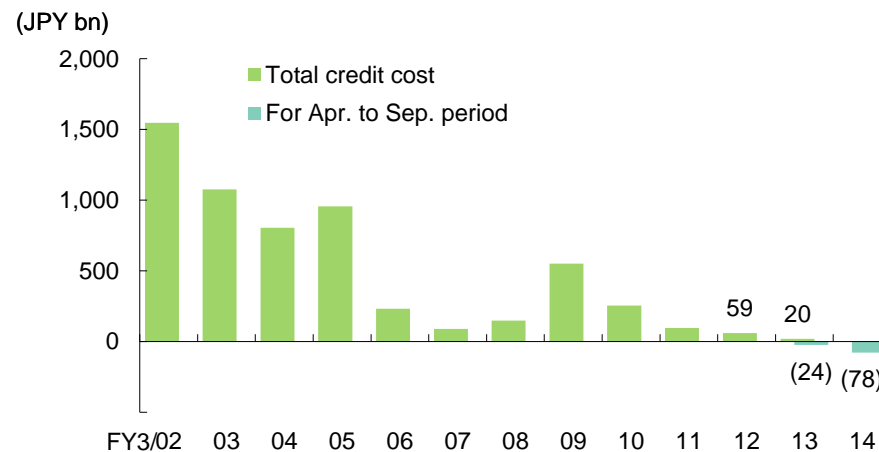
Expenses



Banking profit (before provisions)



Total credit cost

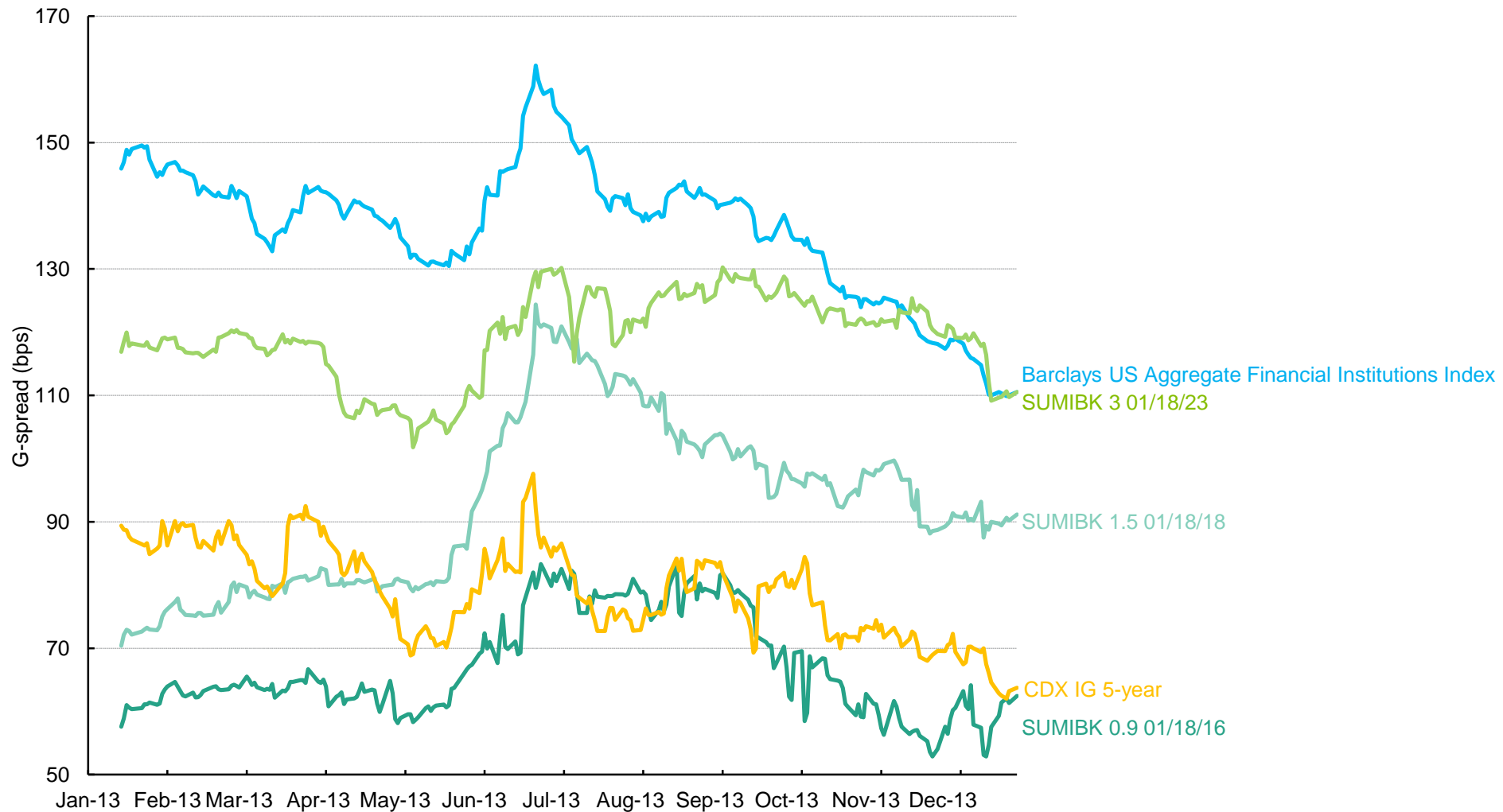


Foreign currency bonds issued since 2010

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
Dec. 16, 2013	Senior	RegS (EMTN)	7 years	Dec. 16, 2020	Euro 750	2.25%	+78bp	SUMIBK 2.25 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 – USD senior secondary spread



* Source: Bloomberg, Barclays US Aggregate Financial Institutions Index

