

Fixed Income Investor Presentation

July 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 6.1 tn / USD 60 bn
(As of Jul. 2, 2014)

Total assets

JPY 162 tn / USD 1,570 bn

Common Equity Tier 1 ratio (Basel III fully-loaded basis)

10.3%

(As of Mar. 31, 2014 except for market capitalization)
(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
- **97 thousand** domestic corporate loan clients
- **439** domestic branches
- **Approx. 70** overseas franchises*3

Ratings (Moody's / S&P / Fitch)*4

Aa3 / A+ / A-

(As of Jul. 2, 2014)

SMBC's asset quality and liquidity

(As of Mar. 31, 2014)
(Non-consolidated)

Total assets

JPY 136 tn / USD 1,322 bn

Loans

JPY 63 tn / USD 616 bn

Yen bonds*2

JPY 16 tn / USD 158 bn

Deposits

JPY 98 tn / USD 954 bn

Loan-to-deposit ratio

64.6%

Non-performing loan ratio

1.21%

SMBC's profitability

(FY3/2014)
(Non-consolidated)

Gross banking profit

JPY 1,558 bn / USD 15.1 bn

Banking profit*5 (before provisions)

JPY 812 bn / USD 7.9 bn

Net income

JPY 605 bn / USD 5.9 bn

Overhead ratio*6

47.9%

*1 Exchange rate as of March 31, 2014; USD 1.00 = JPY 102.88. Exchange rate applied to market capitalization as of July 2, 2014 is USD 1.00=JPY 101.59

*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 overseas offices, offices of overseas subsidiary banks, and other subsidiaries and affiliates

*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

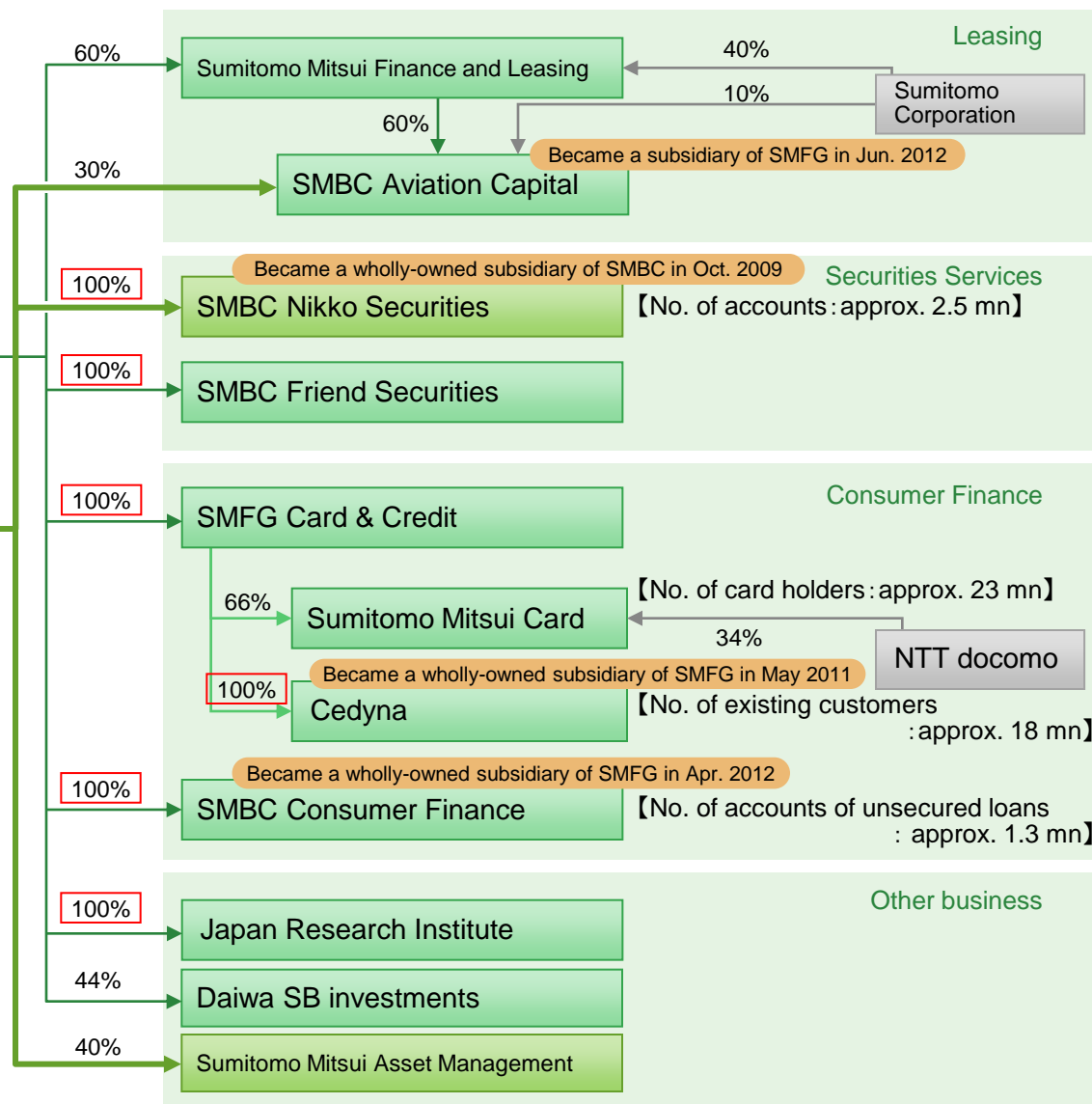
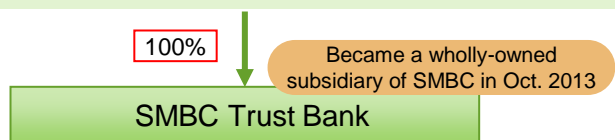
Group structure*1



Sumitomo Mitsui Financial Group (Consolidated)	
Total assets	JPY 162 tn
Common Equity Tier 1 ratio*2	10.3%



Sumitomo Mitsui Banking Corporation (Non-consolidated)	
Total assets	JPY 136 tn
Deposits*3	JPY 84 tn
Loans	JPY 63 tn
# of retail accounts	27 mn
# of corporate loan clients	97 thousand



*1 As of Mar. 31, 2014

*2 Basel III fully-loaded basis

*3 Excludes negotiable certificates of deposits

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

	Apr. 2001	Jul. 2007	Jun. 2014*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 Suiss 	<ul style="list-style-type: none"> Bank of China ICBC 	<ul style="list-style-type: none"> Bank of China BNP Paribas Credit Suisse ICBC Mizuho Bank Standard Chartered
A2	<ul style="list-style-type: none"> BTMU Standard Chartered 	<ul style="list-style-type: none"> Standard Chartered 	<ul style="list-style-type: none"> Bank of America Barclays Bank BPCE (Banque Populaire) Citibank Crédit Agricole 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
Baa1	<ul style="list-style-type: none"> Bank of China ICBC 		<ul style="list-style-type: none"> Banco Santander Royal Bank of Scotland
Baa2			<ul style="list-style-type: none"> BBVA UniCredit

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

*2 As of Jun. 30, 2014

■ Highlights

Growth

- Medium-term management plan
- International business
- Corporate business
- Consumer business

Profitability

- Financial results of FY3/2014
- Loan balance & spread
- Sources of profitability

Financial soundness

- Asset quality
- Capital
- Liquidity
- Foreign currency funding

Highlights of SMFG's new medium-term management plan

- 1 As the first step toward realizing our vision for the next decade, develop client-centric business model in the next three years**
- 2 Build a platform for becoming an Asia-centric institution**
- 3 Focus on organic growth of top-line profit**
- 4 Driving forces: G-CIB, Asia, Nikko, Consumer finance**
- 5 Aim for sustainable growth of shareholder value while focusing on capital efficiency, and stable increase in dividend per share**

Summary of new medium-term management plan

- speedy and effective implementation of growth strategies

- Implemented some growth strategies ahead of the new medium-term management plan
- Execute new strategies and reallocate resources speedily and boldly - traits of SMFG/SMBC

Review of the previous
medium-term management plan

Achievements

- Strengthened capital base
- Actively increased overseas assets
- Increased profits of group companies

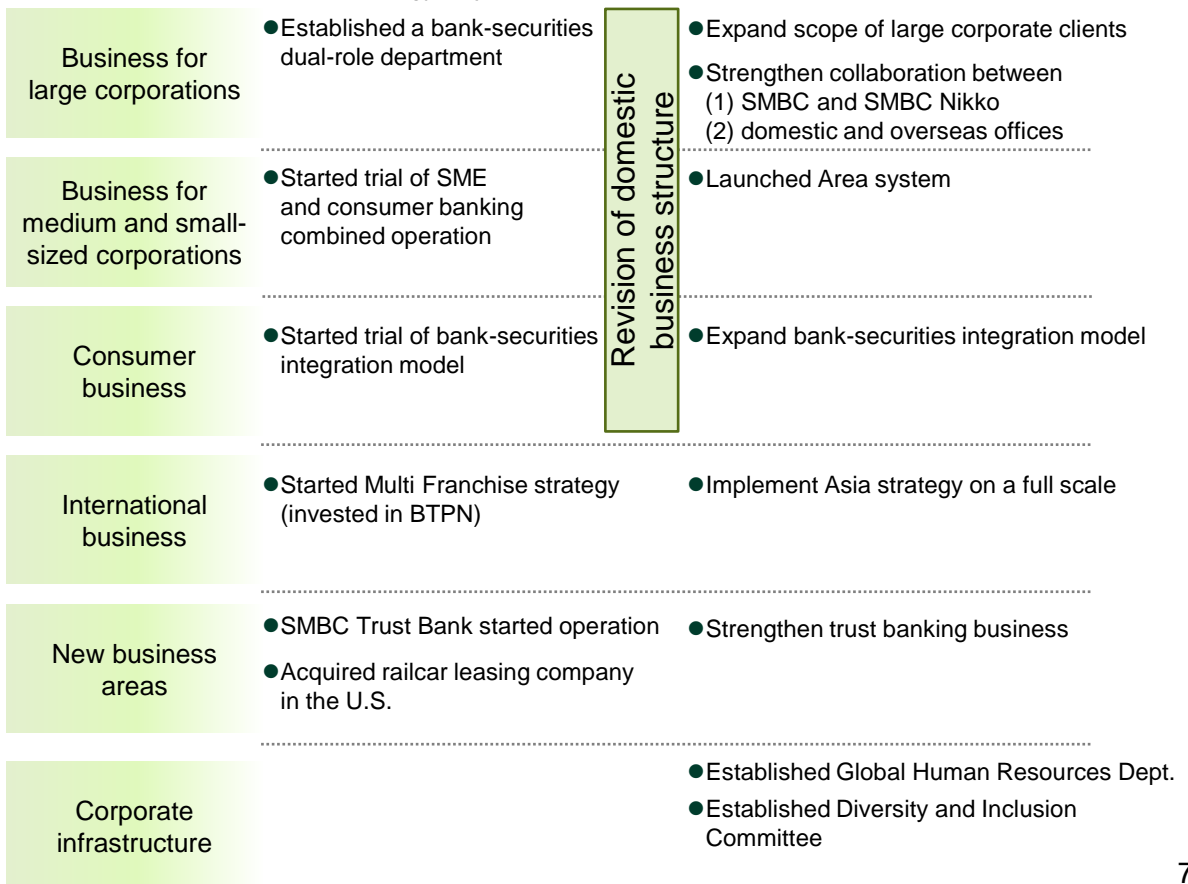
Challenges

- Establish business models from mid to long-term perspectives
- Review each business portfolio
- Expand customer base

Started ahead of
the new plan [FY3/14]

Full-scale implementation
in concurrence with the start
of the new plan [FY3/15 - FY3/17]

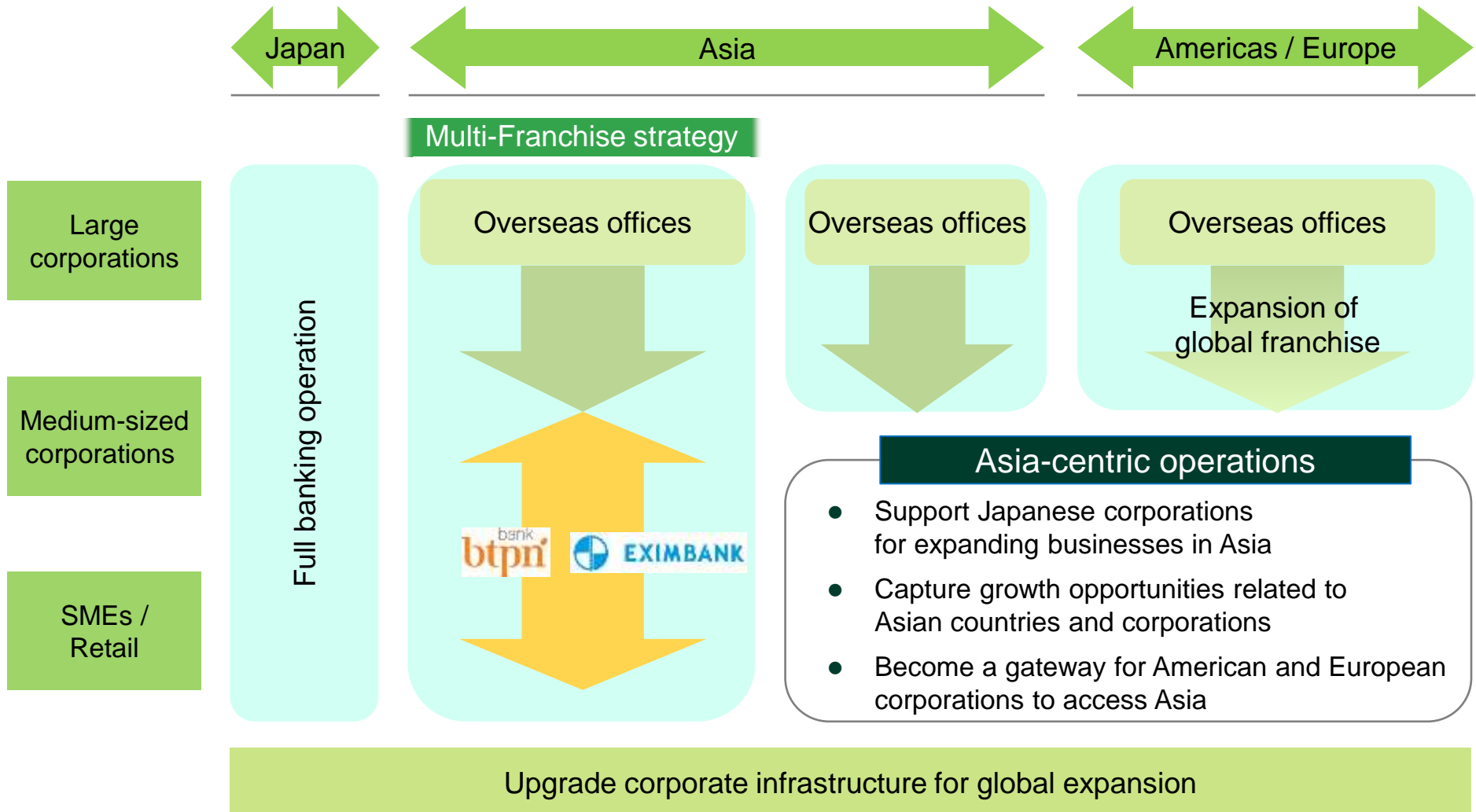
Based on the discussion of
“Growth strategy project” (FY3/13)



International business

■ - true globalization & Asia-centric operations

- Aim to become a leading financial group in Asia by proactively investing our resources in the region, while expanding our global franchise



Corporate business - large corporate business

- Recognizing large corporate business as a growth area, create our unique Global-Corporate and Investment Banking (G-CIB) business model
- Drive top-line growth in corporate business. SMBC Nikko Securities to become a top player in equity and bond underwriting

Unique G-CIB model

- Seamless operation of bank-securities and domestic and overseas offices to offer higher quality solutions based on extensive knowledge of industries globally, via increased number of departments and personnel

Large corporate clients

offer higher quality solutions



Expand RM Depts. Dual-role, HR exchange Expand client coverage

Extensive knowledge of industries

Seamless operation of domestic / overseas offices

SMBC Nikko Securities

- Aim to expand market share for underwriting of Japanese equities and corporate bonds. Secure a top tier position

League tables (FY3/2014)

Global equity and equity-related*1

JPY denominated bonds*2

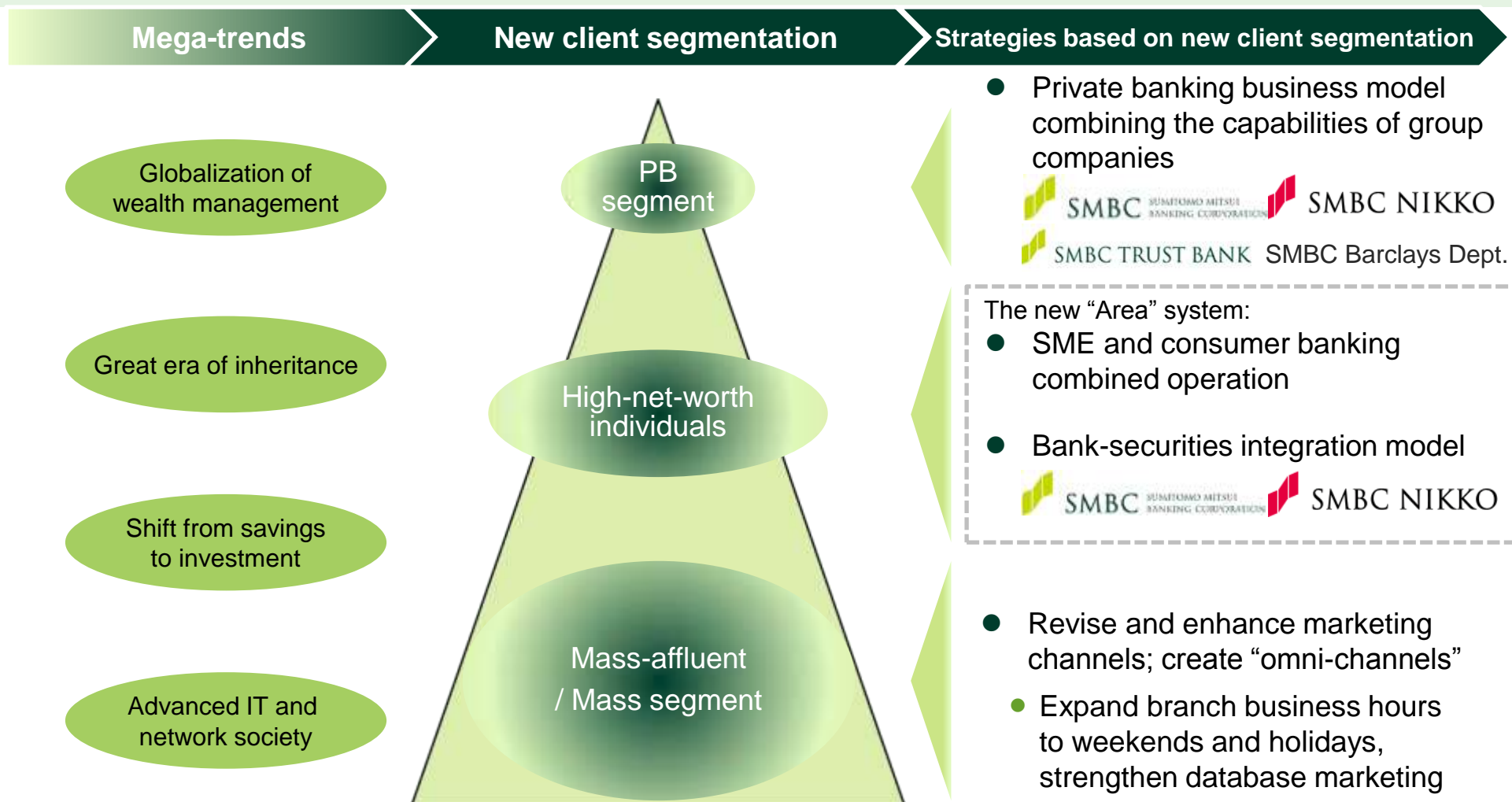
Bookrunner	Underwriting amount (JPY bn)	Market share	Lead manager	Underwriting amount (JPY bn)	Market share
1. Nomura	1,455.5	32.0%	1. Nomura	3,054.4	19.0%
2. MUFJ MS	753.8	16.6%	2. MUFJ MS	3,006.2	18.7%
3. SMBC Nikko	633.0	13.9%	3. Mizuho	2,949.9	18.4%
4. Daiwa	455.3	10.0%	4. Daiwa	2,544.0	15.9%
5. Mizuho	424.3	9.3%	5. SMBC Nikko	2,388.8	14.9%

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

*2 Source: SMBC Nikko. Corporate bonds, FILP agency bonds, municipality bonds for proportional shares as lead manager, and samurai bonds

■ Consumer business - business model by client segment

- Develop the best-in-class business base in Japan, by leveraging our group's collective strength and revising our marketing channels under strategies based on new client segmentation



Consumer business

- consumer finance / credit card business

- Maximize group synergies toward securing top market shares

Consumer finance business

- Achieve strong market share by expanding the variety of our client base under the SMBC-Promise double-brand strategy

Clients



Integrated operation of planning and promotion functions

Credit card business

- Reinforce top-line profit and pursue cost-synergies by leveraging on strengths of Sumitomo Mitsui Card and Cedyne, which are bank-based and retail-based credit card companies, respectively

Bank-based clients

Retail-based clients



Integrated management platforms

New leading-edge services

- Utilize ICT and actively invest in new business areas to generate further business opportunities mainly in retail business

New payment services
(alliance with Square, Inc.)



Enhance Internet banking services (strengthen alliance with Yahoo! JAPAN)



* SMBC Consumer Finance, which operates under the "Promise" brand, Sumitomo Mitsui Card, and Cedyne are consolidated subsidiaries of SMFG

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- Financial results of FY3/2014
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- Sources of profitability

Financial soundness

- Asset quality
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- Liquidity
- Foreign currency funding

Financial results of FY3/2014

		(JPY bn)	FY3/2013 Results	FY3/2014 Results	YOY change
SMBC non-consolidated	Gross banking profit		1,540.1	1,558.1	+18.0
	<i>Net Interest Income</i>		971.2	1,064.9	+93.7
	Expenses ^{*1}		(727.7)	(745.7)	(18.0)
	Overhead ratio ^{*2}		47.3%	47.9%	+0.6%
	Banking profit (before provisions) ^{*3}		812.4	812.4	+0.0
	Total credit cost		(19.5)	123.9	+143.4
	Gains (losses) on stocks		(35.7)	106.4	+142.1
	Ordinary profit		670.9	952.5	+281.6
	Income taxes - current and deferred		(47.6)	(341.2)	(293.6)
	Net income		617.8	605.3	(12.5)
Reference: SMFG consolidated	Ordinary profit		1,073.7	1,432.3	+358.6
	Net income		794.1	835.4	+41.3

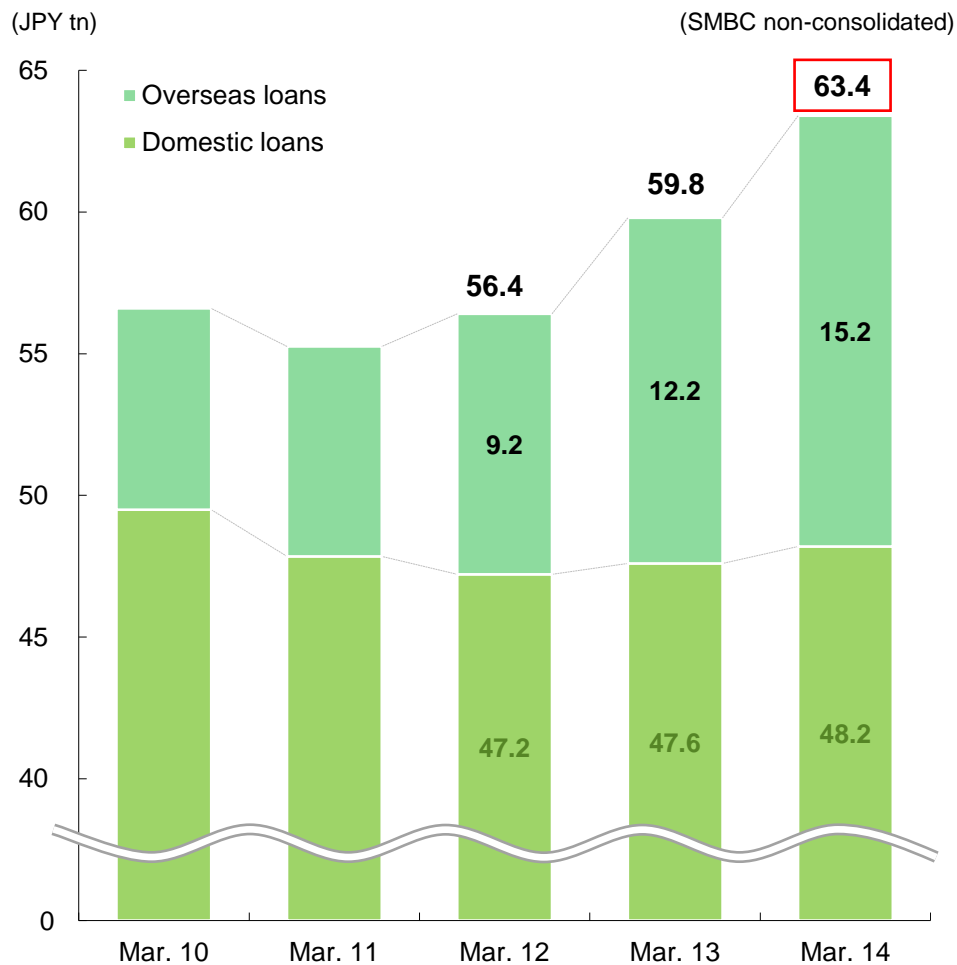
*1 Excludes non-recurring losses

*2 Expenses divided by gross banking profit

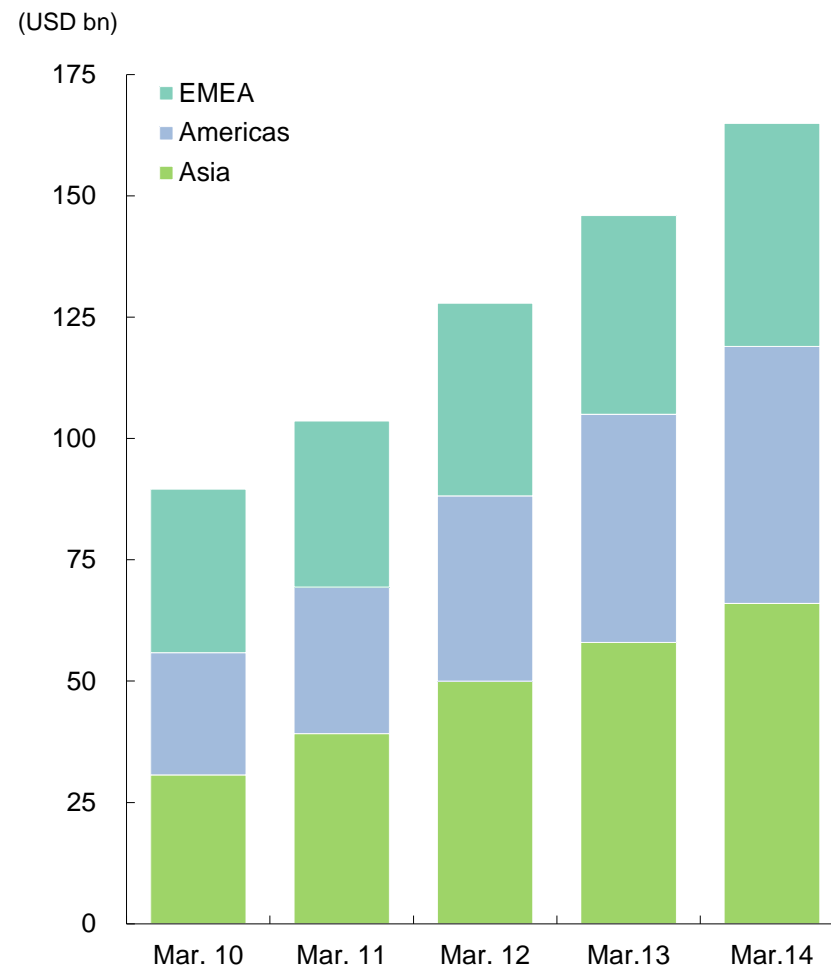
*3 Before provision for general reserve for possible loan losses

Loan balance

Loan balance



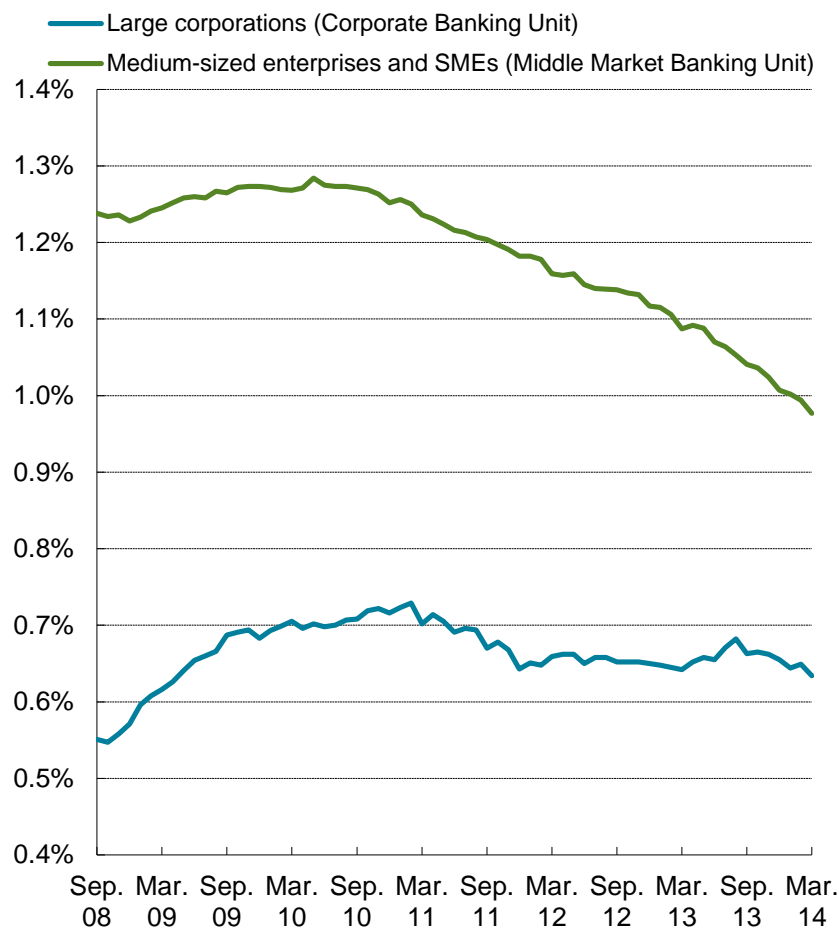
Overseas loan balance*



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

Loan spread*1

Domestic*2



Overseas*3



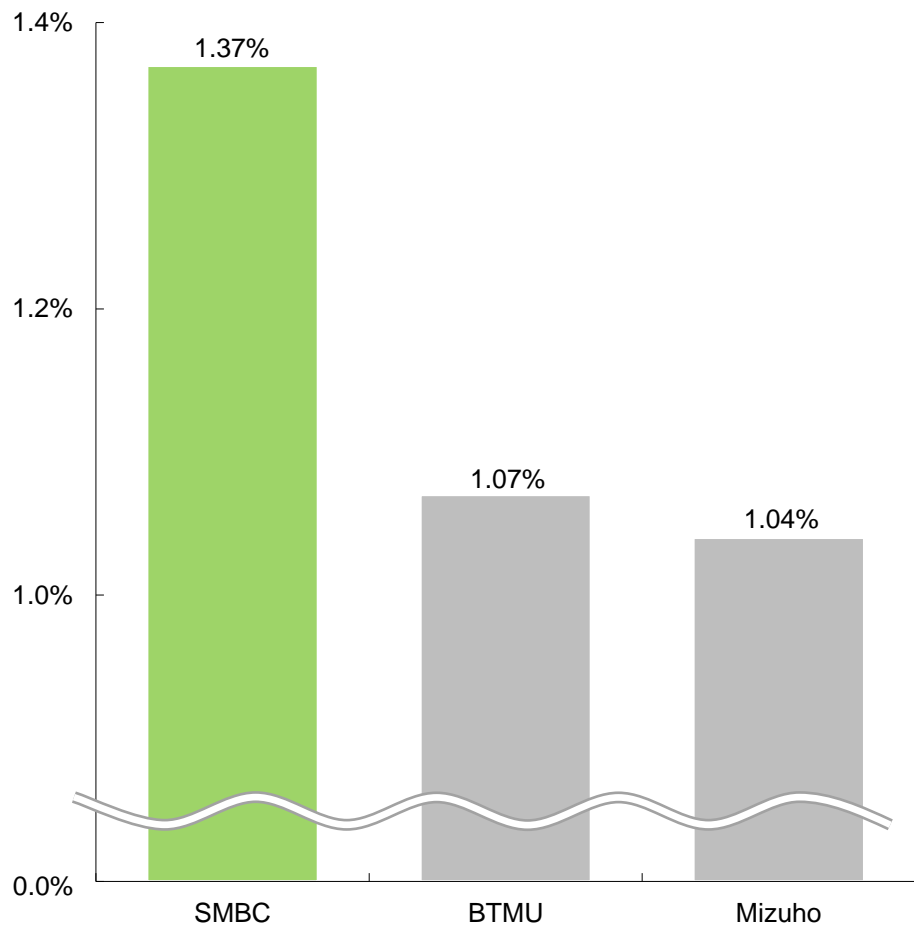
*1 Managerial accounting basis. Average loan spread of existing loans

*2 SMBC non-consolidated

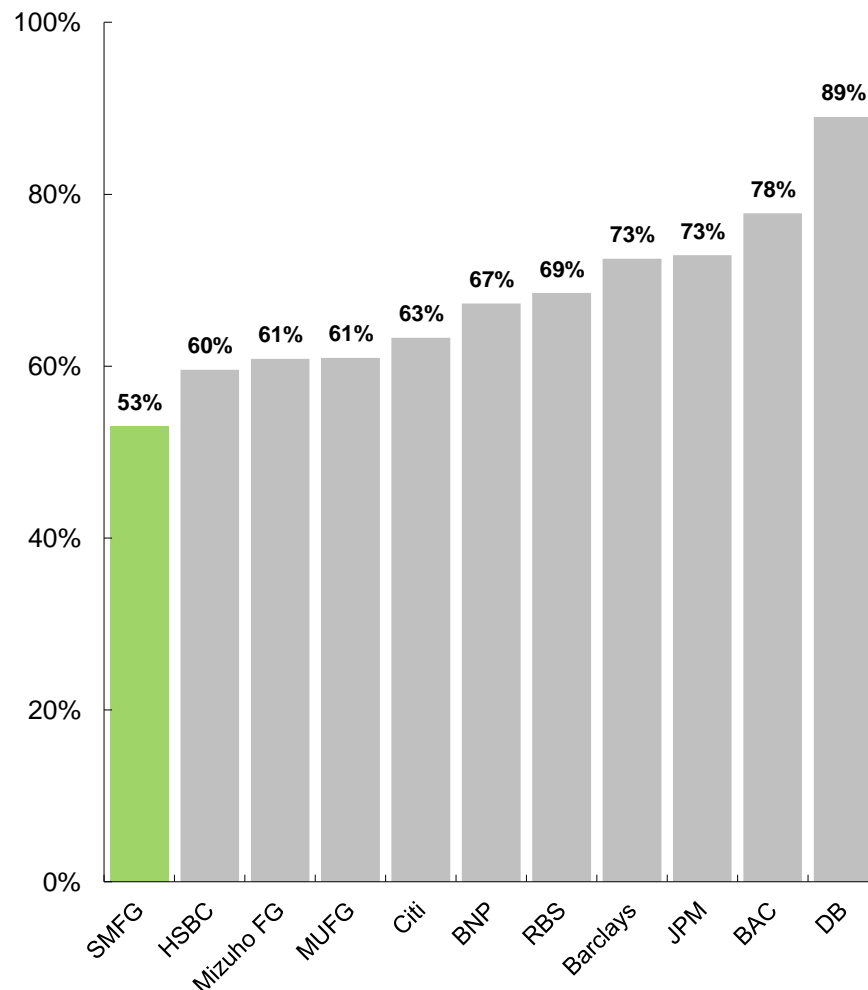
*3 Sum of SMBC, SMBC Europe and SMBC (China)

Sources of profitability

Domestic loan-to-deposit spread*¹



Overhead ratio on a group consolidated basis*²



*¹ All figures are on a non-consolidated basis based on each company's FY3/14 disclosure

*² Based on each company's disclosure. G&A expenses (for Japanese banks, excluding non-recurring losses of subsidiary banks except for Apr. - Jun. 2013 results of former Mizuho Bank) divided by top-line profit (net of insurance claims). FY3/14 results for SMFG, MUFG and Mizuho FG, and FY12/13 results for others

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Profitability

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- Sources of profitability

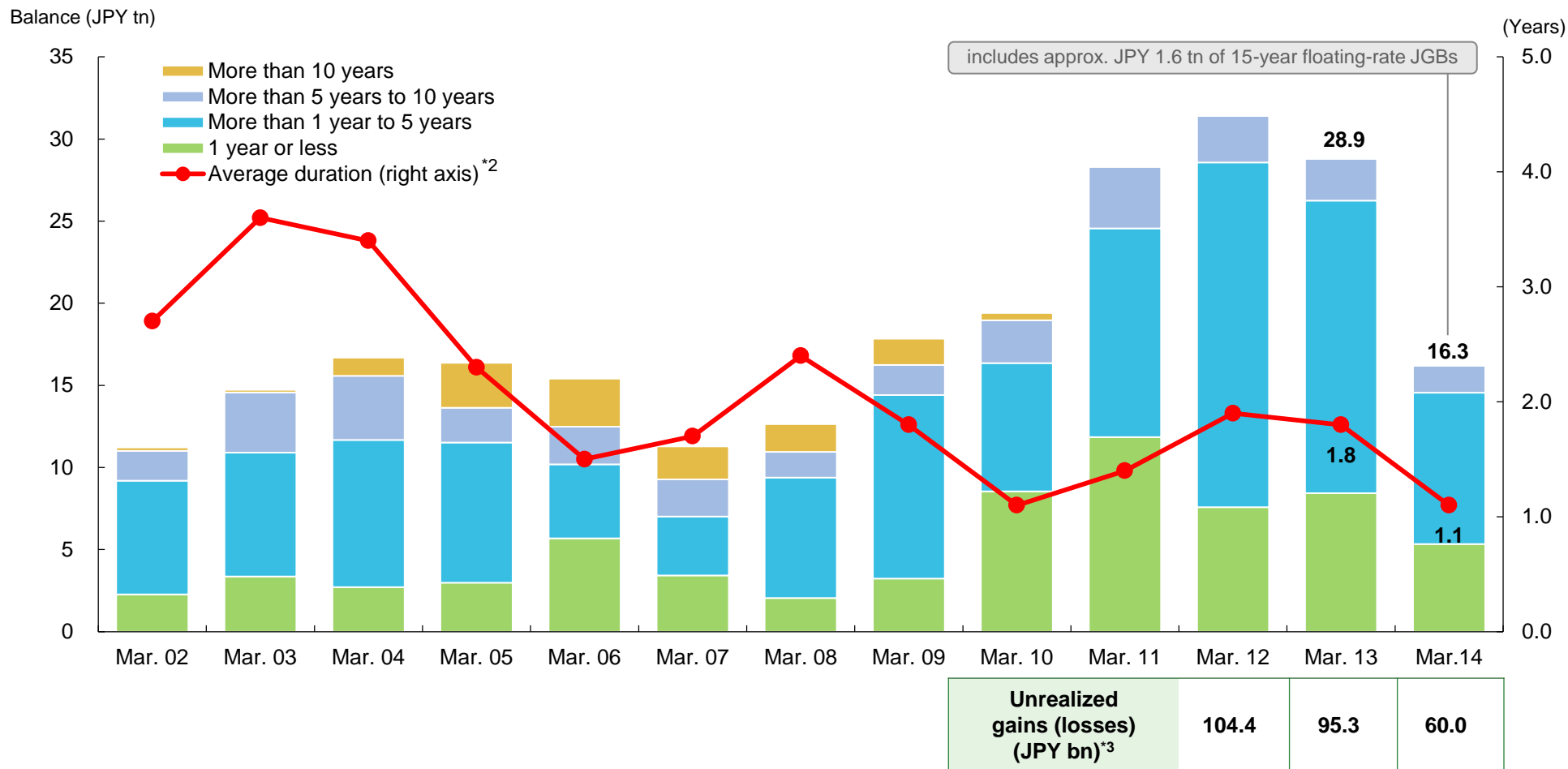
Financial soundness

- Asset quality
- Capital
- Liquidity
- Foreign currency funding

Asset quality - bond portfolio

Yen bond portfolio*1

(SMBC non-consolidated)



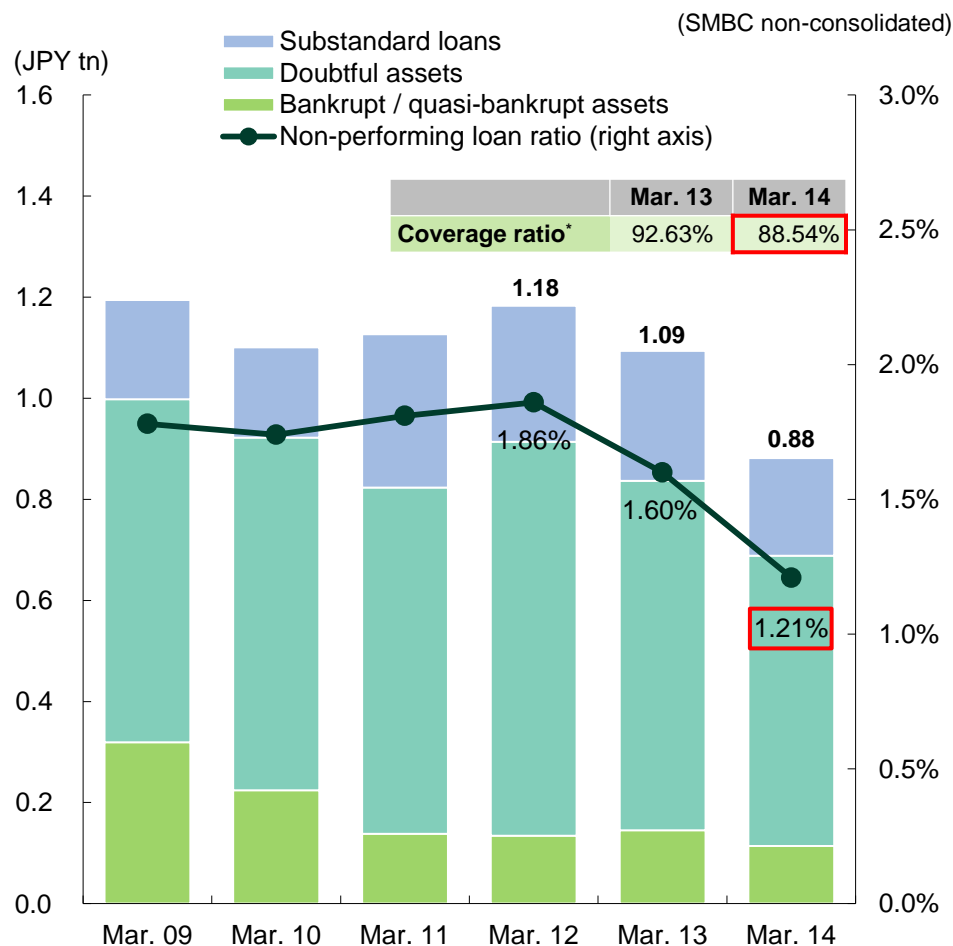
*1 Total balance of bonds with maturities classified as "other securities" and bonds of held-to-maturity; total of JGBs, Japanese local government bonds and Japanese corporate bonds

*2 Excludes bonds classified as held-to-maturity, bonds for which hedge-accounting is applied, and private placement bonds. Duration of 15-year floating rate JGBs is regarded as zero.

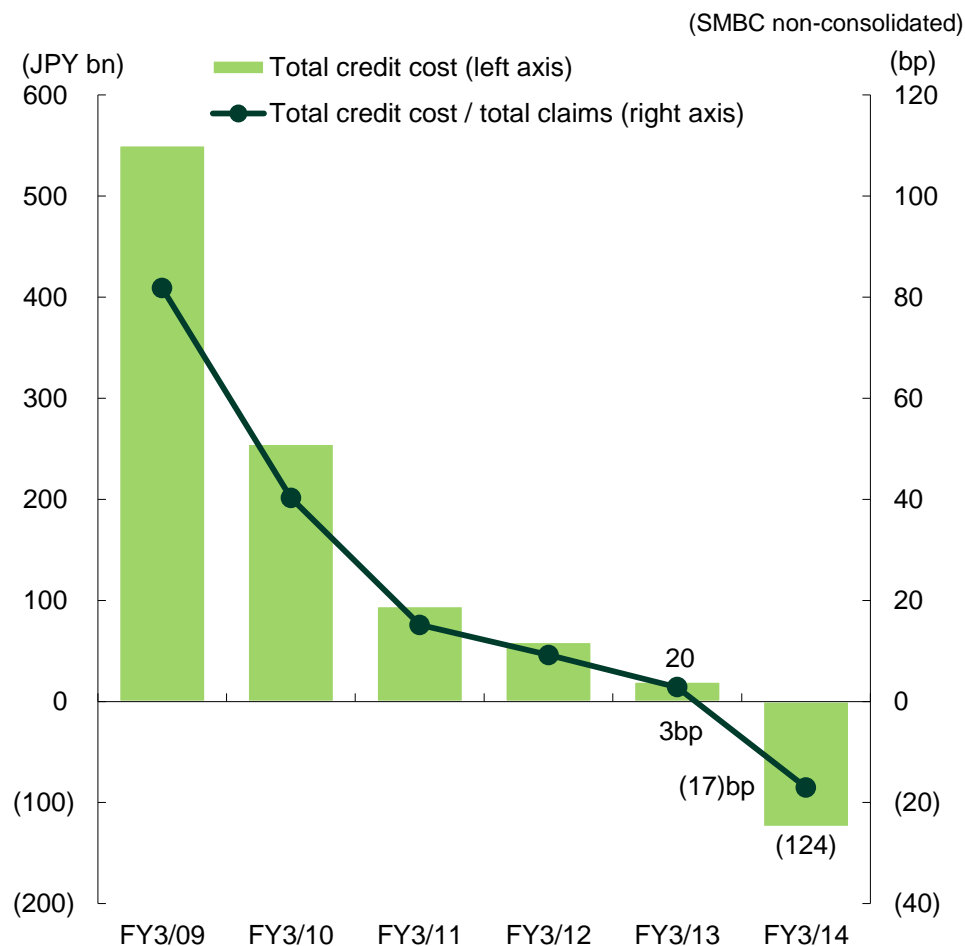
*3 15-year floating-rate JGBs have been carried at their reasonably estimated amounts from Mar. 09

Asset quality - solid loan portfolio

Balance of non-performing loans

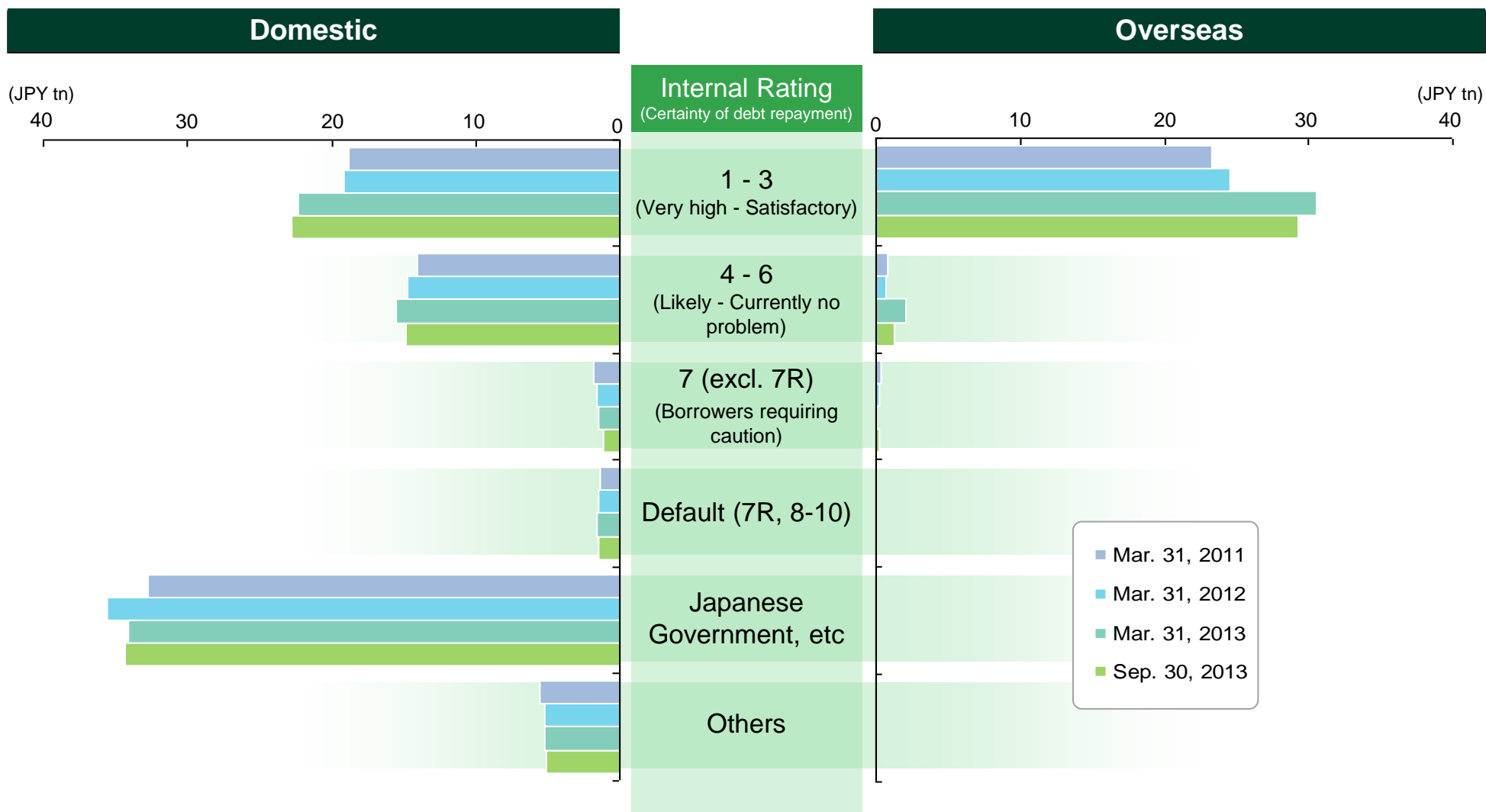


Total credit cost



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

Corporate, sovereign and bank exposures*

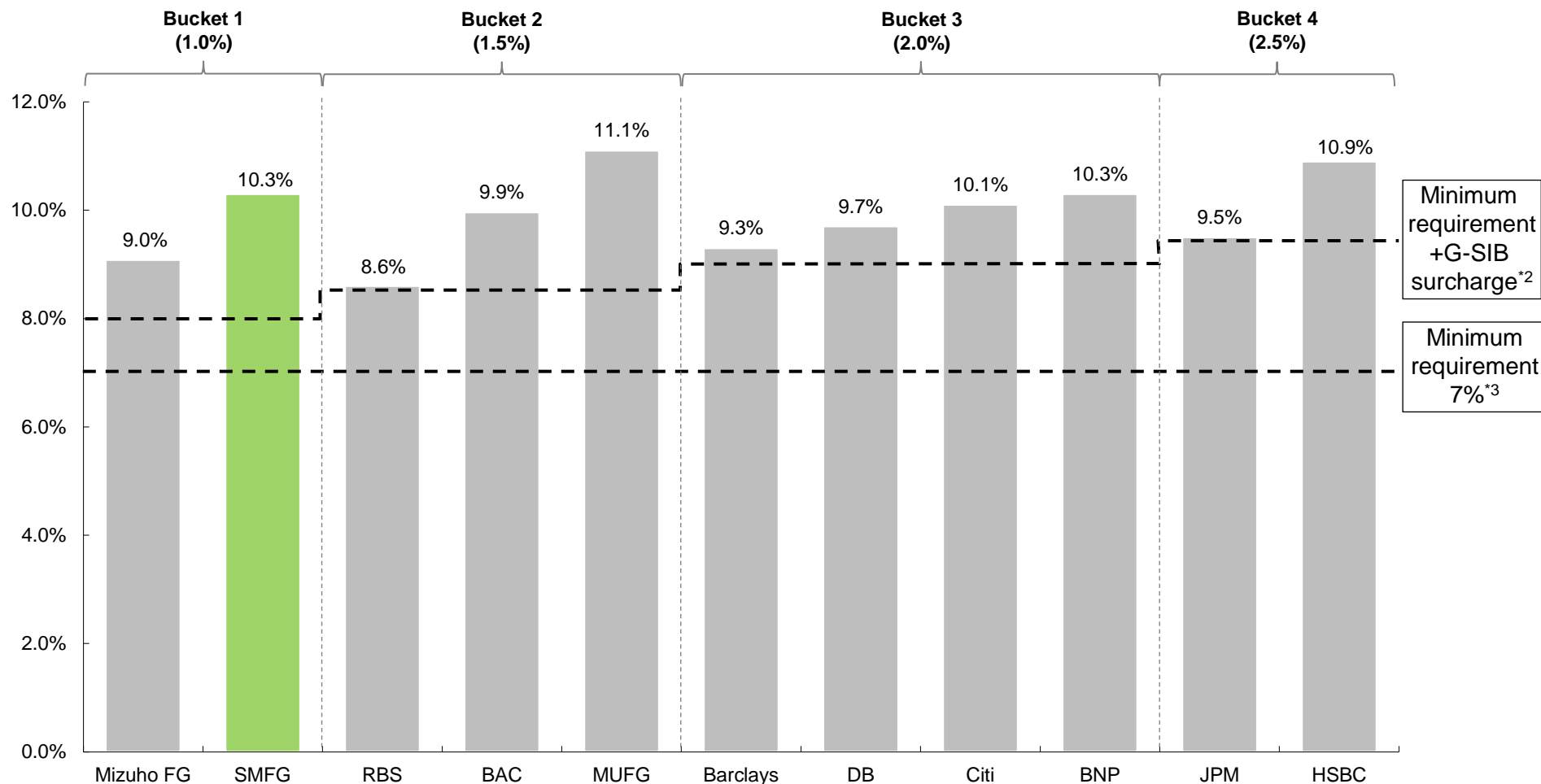


(SMFG consolidated)

* 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

Resilient capital base

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



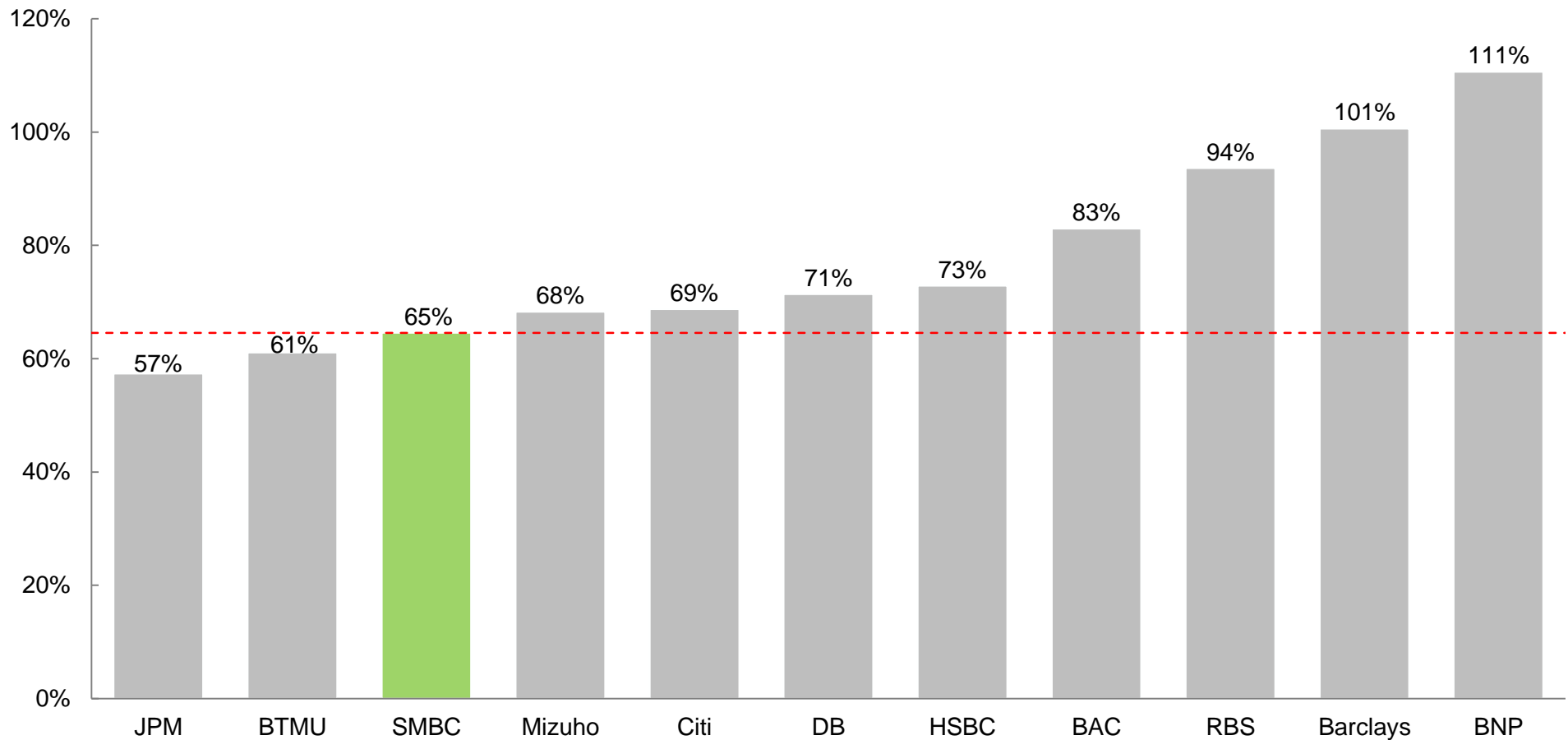
*1 Based on each company's disclosure. As of Mar. 31, 2014 for SMFG, Mizuho FG and MUFG, and as of Dec. 31, 2013 for the others. The ratio for Mizuho FG includes Eleventh Series Class XI Preferred Stock of JPY 313 bn

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

*3 Minimum requirement = Minimum CET 1 Requirements (4.5%) + Capital conservation buffer (2.5%)

Liquidity - supported by a sticky domestic deposit base

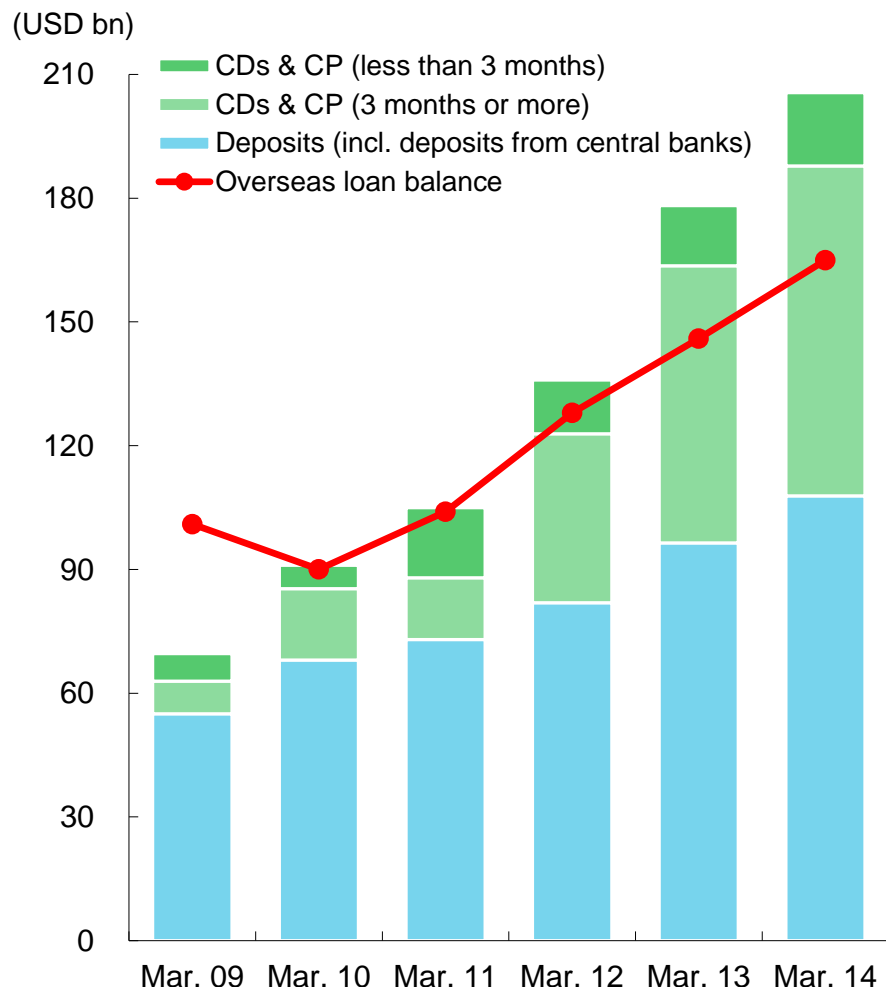
Loan-to-deposit ratio*



* Based on each company's disclosure. Figures of SMBC, BTMU and Mizuho are on a non-consolidated basis as of Mar. 31, 2014. The others are on a consolidated basis as of Dec. 31, 2013

Foreign currency funding

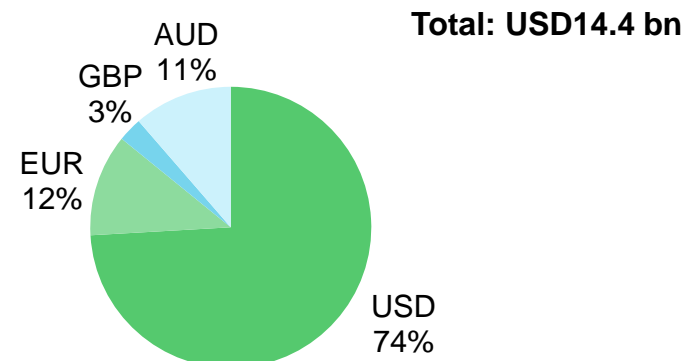
Overseas deposit & loan balance*1



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
 - Issued GBP denominated bonds in March 2013 and EUR denominated bonds in July and December 2013
 - 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
- Also focusing on private placement transactions to strengthen flexible and timely funding capabilities

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)

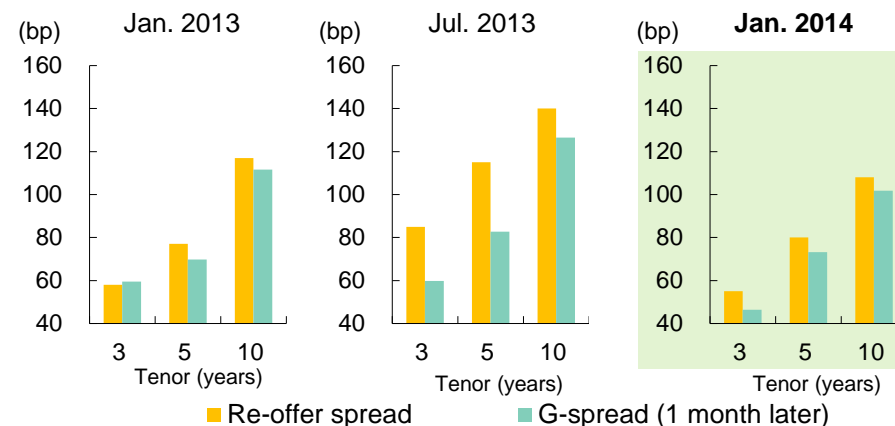
*2 Senior funding only

USD senior bonds issuances

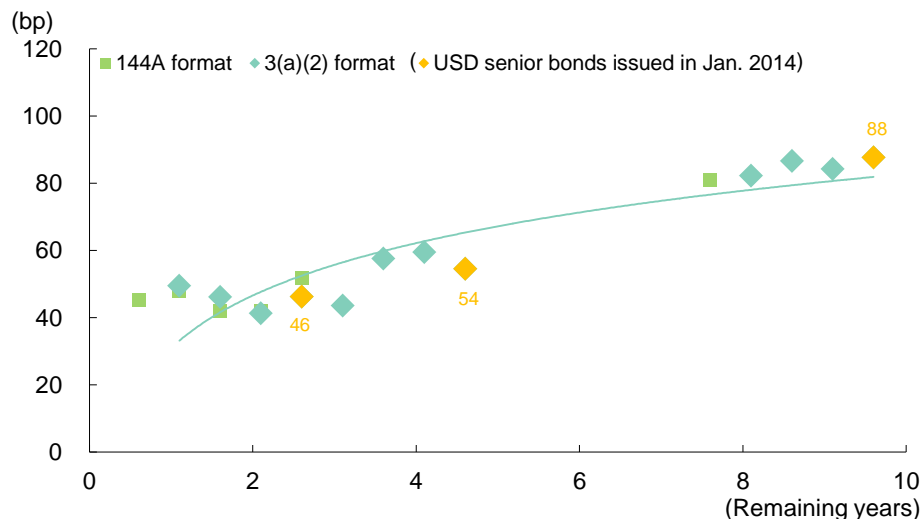
Highlights

- Our periodic issuances since July 2010 provide a 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 investors, especially in the U.S.
- Achieved stable secondary performance in the recent three issuances
 - Demand from Asian investors supports secondary trading

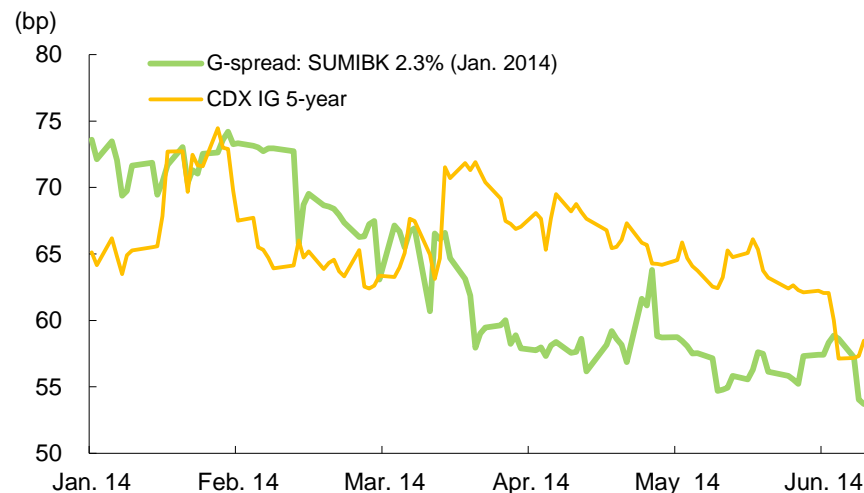
Secondary trading level*



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



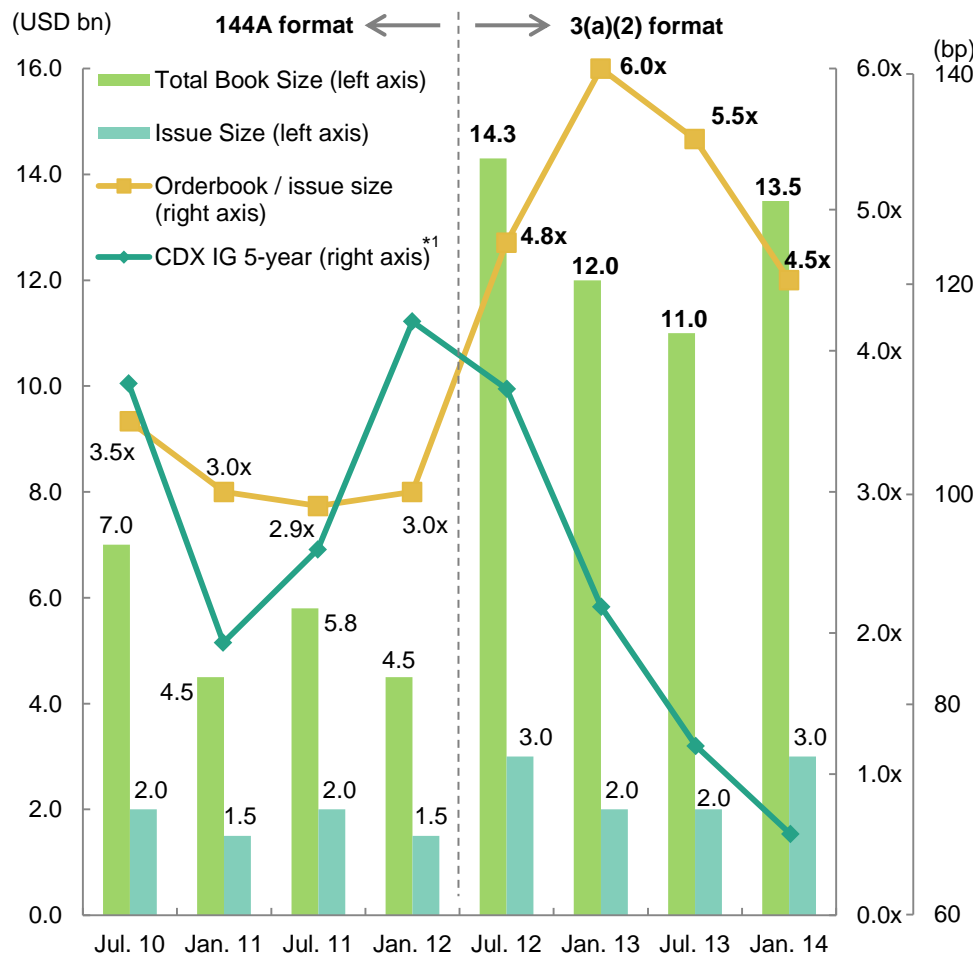
SUMIBK Secondary level (5 year Fixed) vs. Index*



* G-spread as of June 11, 2014, Source: Bloomberg

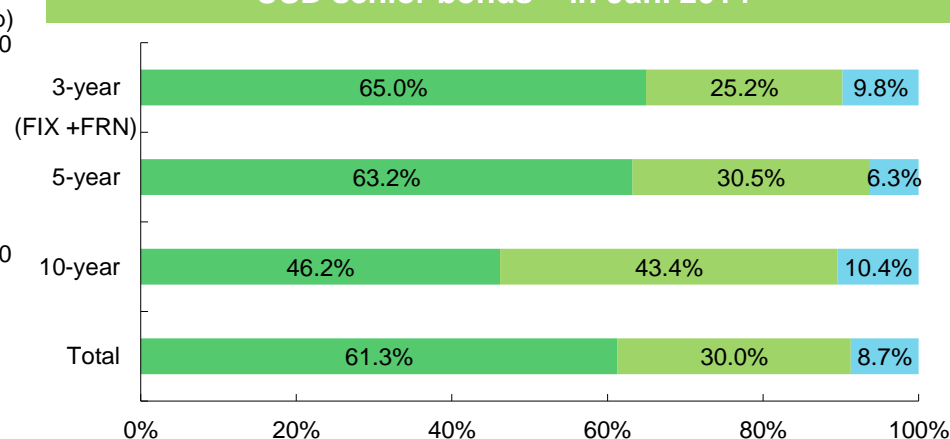
USD senior bonds issuance record

USD senior bonds overall demand

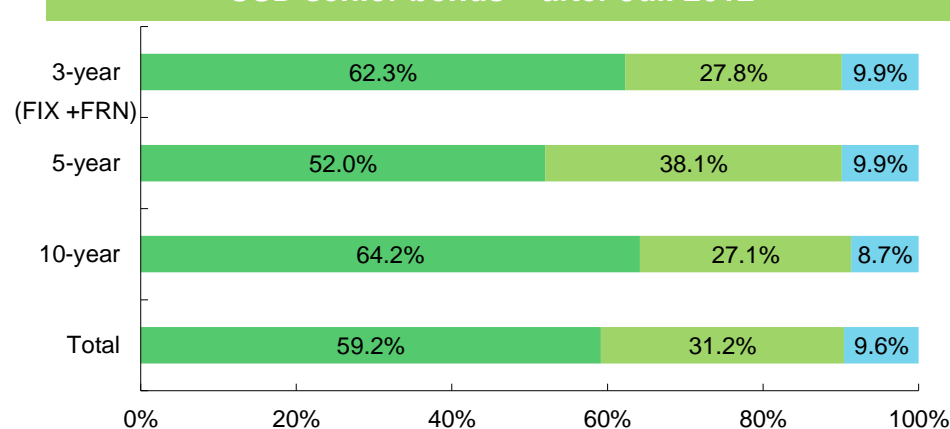


Geographical breakdown of allocation

USD senior bonds – in Jan. 2014



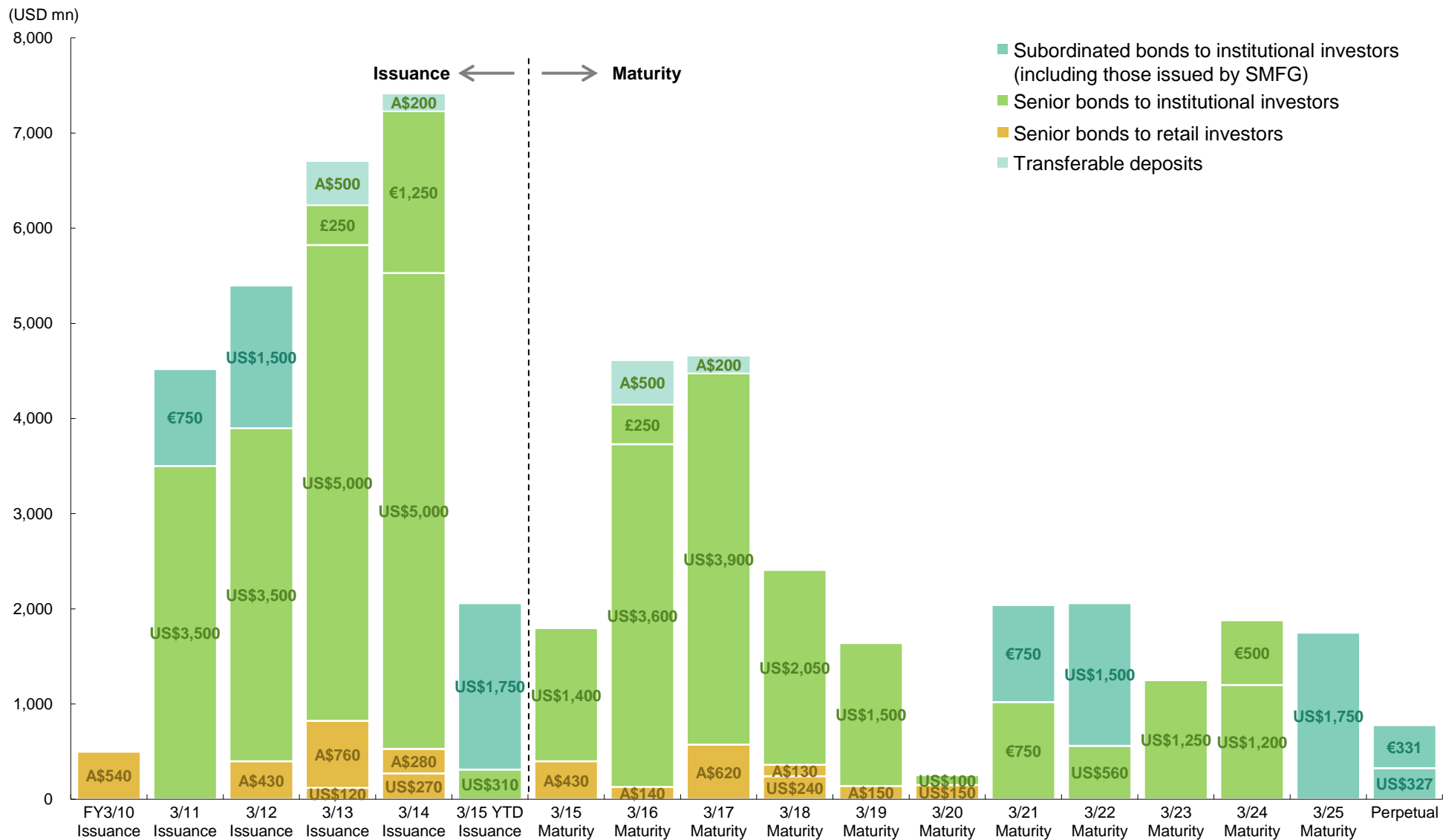
USD senior bonds – after Jul. 2012*2



*1 Source: Bloomberg

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

Capital markets funding profile*



* Excludes JPY funding

Appendix

Foreign currency bonds issued since 2010

Issue date	Sub/ Senior	Format	Tenor	Maturity date	Amount (mn)	Coupon	Spread* 1	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)
Jan. 10, 2014	Senior	3(a)(2)	3 years	Jan. 10, 2017	USD 750	1.30%	+55bp	SUMIBK 1.3 Corp (01/10/17)
			3 years	Jan. 10, 2017	USD 750	LIBOR+0.43%	LIBOR+0.43%	SUMIBK Float 01/10/19 Corp
			5 years	Jan. 10, 2019	USD 1,000	2.45%	+80bp	SUMIBK 2.45 Corp
			10 years	Jan. 10, 2024	USD 500	3.95%	+105bp	SUMIBK 3.95 Corp (01/10/24)
Mar. 10, 2014	Senior	Domestic Retail	5 years	Mar. 11, 2019	USD 120	1.85%	--	SUMIBK 1.85 Corp
May 8, 2014	Senior	Private Placement	15 years	May 8, 2029	USD 100	4.13%	--	SUMIBK 4.13 Corp (05/08/29)
Jun. 5, 2014	Senior	Private Placement	3 years	Jun. 5, 2017	USD 50	LIBOR+0.37%	LIBOR+0.37%	SUMIBK Float 06/05/17 Corp
Jun. 9, 2014	Senior	Private Placement	7 years	Jun. 9, 2021	USD 30	2.80%	--	SUMIBK 2.8 Corp
Jun. 10, 2014	Senior	Private Placement	7 years	Jun. 10, 2021	USD 30	2.808%	--	SUMIBK 2.808 Corp
Jun. 11, 2014	Senior	Private Placement	5 years	Jun. 11, 2019	USD 100	LIBOR+0.52%	LIBOR+0.52%	SUMIBK Float 06/11/19 Corp

*1 Spread over US Treasury except for Euro denominated bonds (over Mid Swap)

* Gray background bonds mean that the bonds have already redeemed

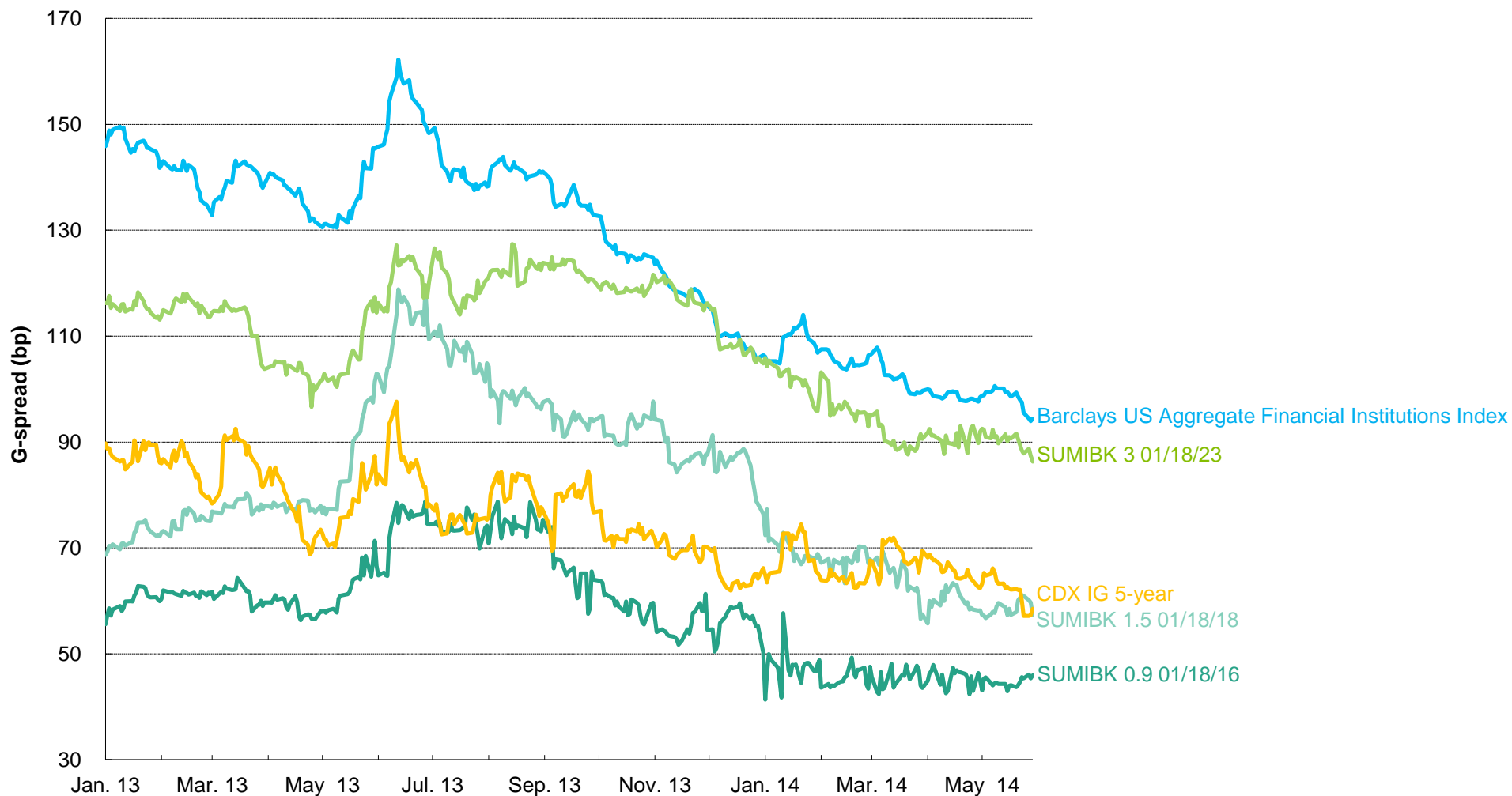
Foreign currency bonds issued since 2010 (cont'd)

Issue date	Sub/ Senior	Format	Tenor	Maturity date	Amount (mn)	Coupon	Spread ^{*1}	Ticker
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
Mar. 10, 2014	Senior	Domestic Retail	5 years	Mar. 11, 2019	AUD 150	4.13%	--	SUMIBK 4.13 Corp

*1 Spread over US Treasury except for Euro denominated bonds (over Mid Swap)

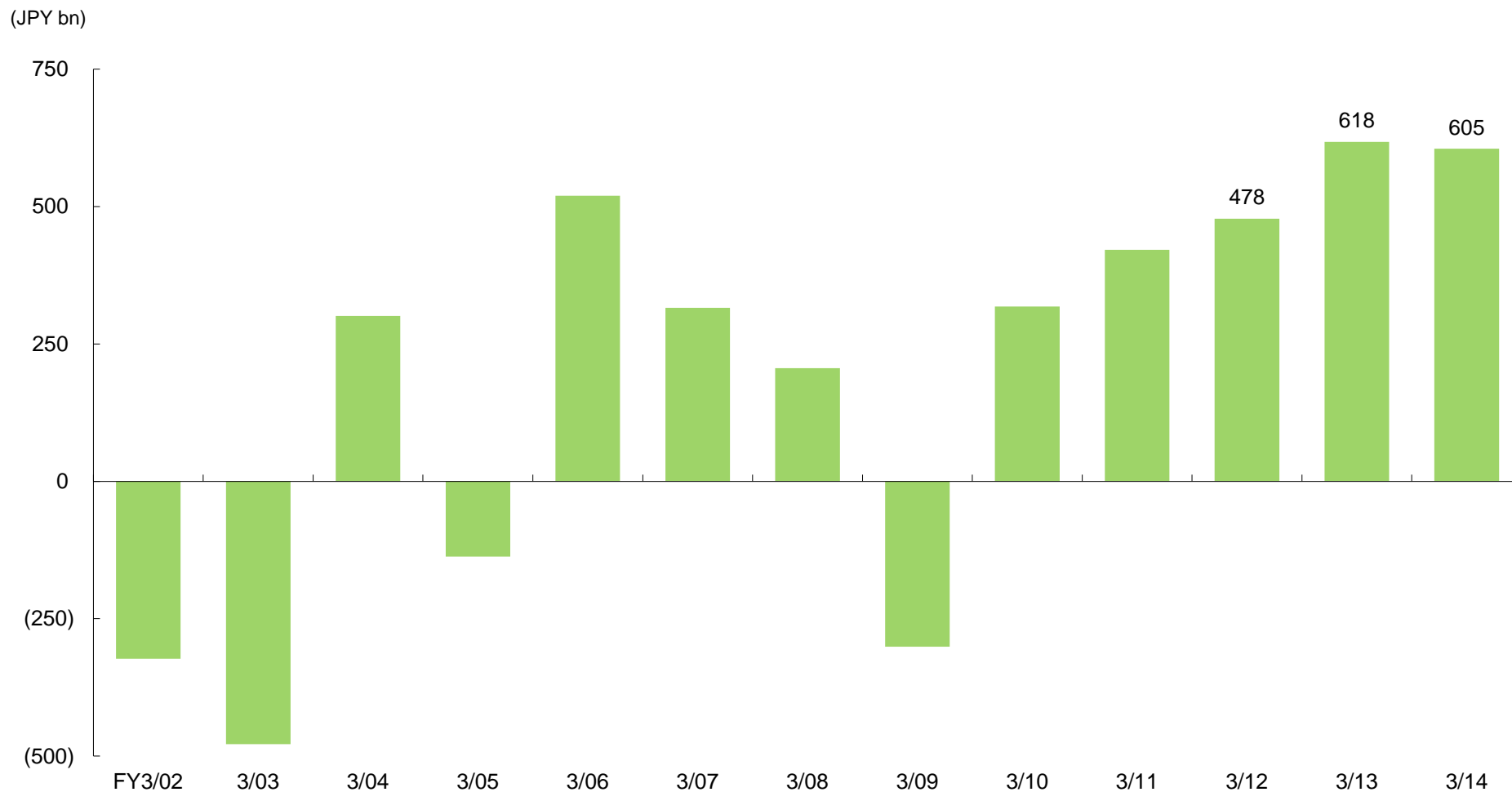
* Gray background bonds mean that the bonds have already redeemed

■ SMBC bonds - USD senior secondary spread



Trend of bottom line profits

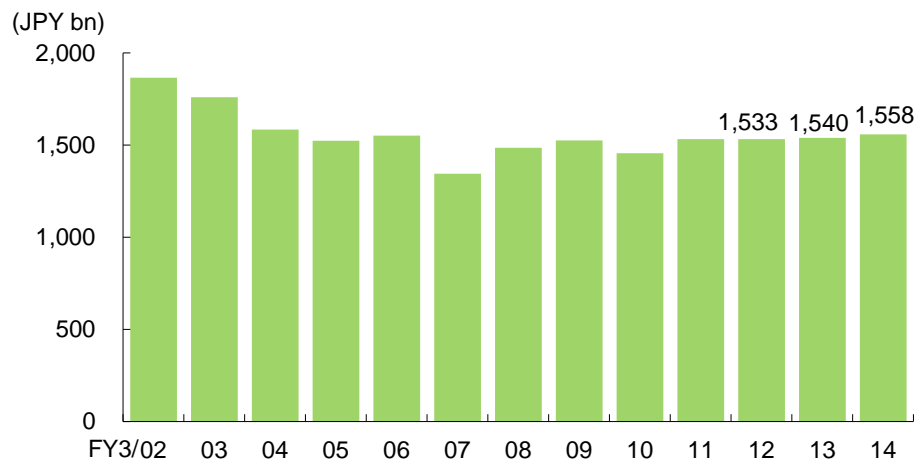
SMBC's non-consolidated net income



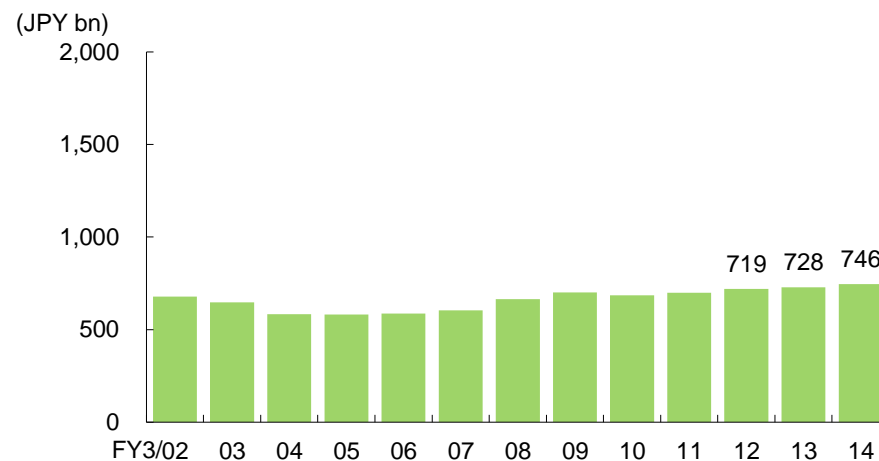
Trend of major income components

(SMBG non-consolidated)

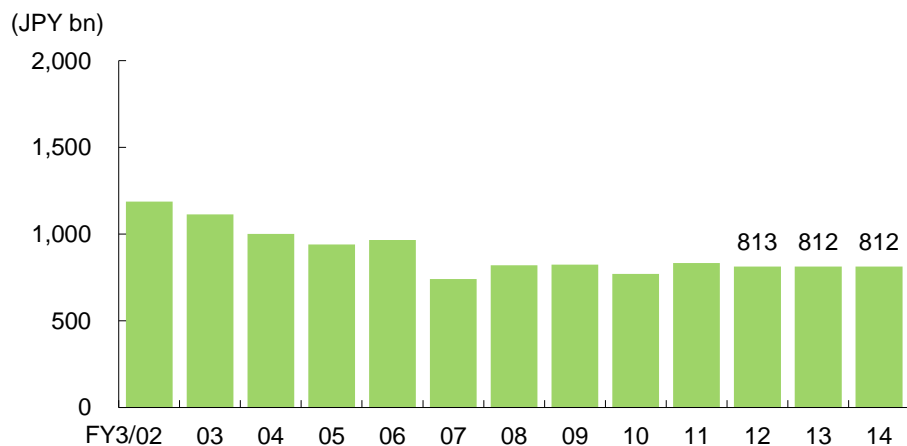
Gross banking profit



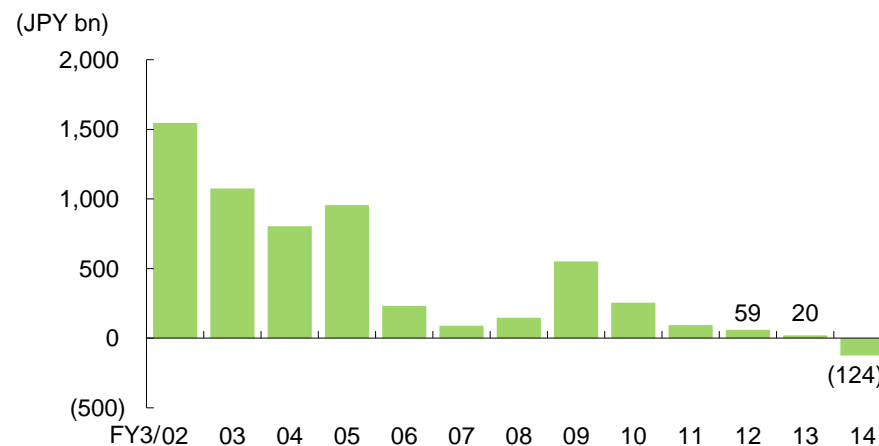
Expenses



Banking profit (before provisions)



Total credit cost



■ Performance by business unit*1

				(JPY bn)	FY3/13	FY3/14	YOY change*2
	Consumer Banking Unit		Gross banking profit		374.9	339.0	(24.5)
			Expenses		(284.4)	(284.7)	+0.7
			Banking profit (before provisions)		90.5	54.3	(23.8)
	Middle Market Banking Unit		Gross banking profit		412.2	399.3	(7.8)
			Expenses		(216.7)	(219.1)	(1.4)
			Banking profit (before provisions)		195.5	180.2	(9.2)
	Corporate Banking Unit		Gross banking profit		208.0	225.6	+7.6
			Expenses		(39.6)	(40.3)	(1.0)
			Banking profit (before provisions)		168.4	185.3	+6.6
	International Banking Unit		Gross banking profit		240.5	296.0	+19.4
			Expenses		(72.9)	(89.3)	(10.3)
			Banking profit (before provisions)		167.6	206.7	+9.1
Marketing units			Gross banking profit		1,235.6	1,259.9	(5.3)
			Expenses		(613.6)	(633.4)	(12.0)
			Banking profit (before provisions)		622.0	626.5	(17.3)
Treasury Unit			Gross banking profit		295.3	325.5	+30.2
			Expenses		(21.0)	(23.0)	(1.7)
			Banking profit (before provisions)		274.3	302.5	+28.5
Headquarters			Gross banking profit		9.2	(27.3)	(6.9)
			Expenses		(93.1)	(89.3)	(4.3)
			Banking profit (before provisions)		(83.9)	(116.6)	(11.2)
Total			Gross banking profit		1,540.1	1,558.1	+18.0
			Expenses		(727.7)	(745.7)	(18.0)
			Banking profit (before provisions)		812.4	812.4	+0.0

*1 SMBC non-consolidated. Managerial accounting basis

*2 After adjustment of internal 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

New medium-term management plan - FY2014 to 2016

Vision for the next decade

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

- We will become a truly Asia-centric institution
- We will develop the best-in-class earnings base in Japan
- We will realize true globalization and continue to evolve our business model

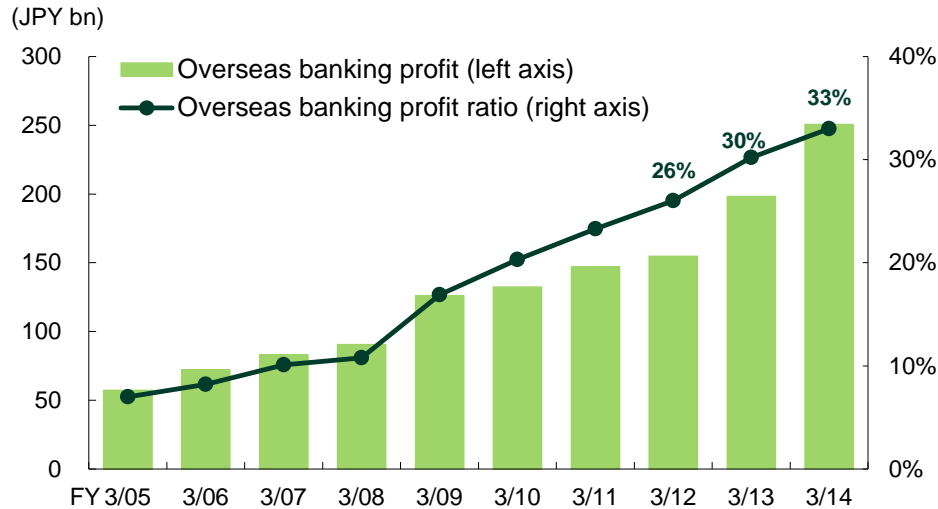
Three-year management goals

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

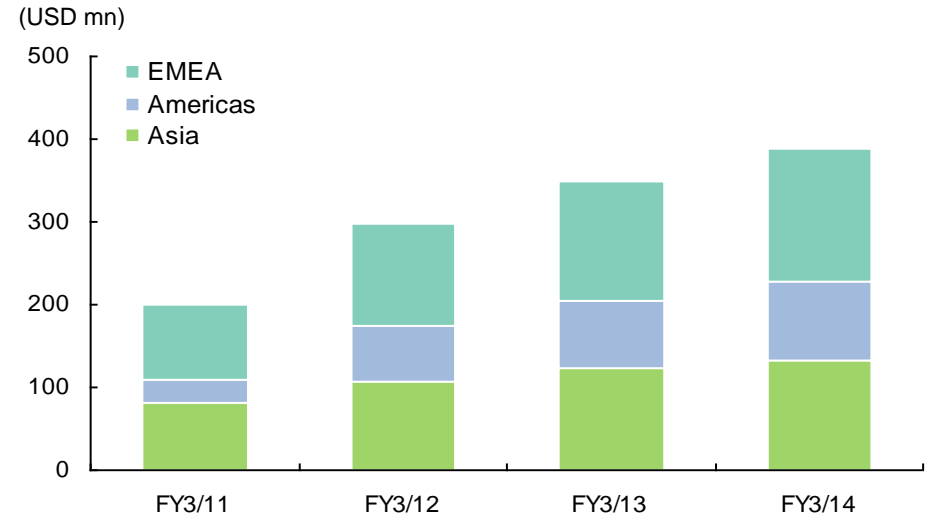
International business

- products with competitive advantages

Overseas banking profit (before provisions) and ratio*1



Trade finance related profit



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

League tables (Jan. – Dec. 2013)*2

	Global	Asia*3	Japan
Project Finance	#4	#9	
Loan Syndication	#9	#5	#3

Cash management service

Cash management providers' ranking (in Asia Pacific)*4

Cash management service (CMS) as voted by corporations	Large corporations	5th	#1 among Japanese banks for 6 consecutive years	<div>CMS in Asia</div> <div>Aim to be one of the top 3 global banks</div>
	Medium corporations	5th		
	Small corporations	5th		
JPY CMS as voted by financial institutions		1st	#1 for 8 consecutive years	

*1 Managerial accounting basis. Sum of SMBC and major overseas subsidiary banks. Based on the former medium-term management plan assumed exchange rate of USD1=JPY85 since FY3/12

*2 Source: Thomson Reuters (Mandated Arrangers)

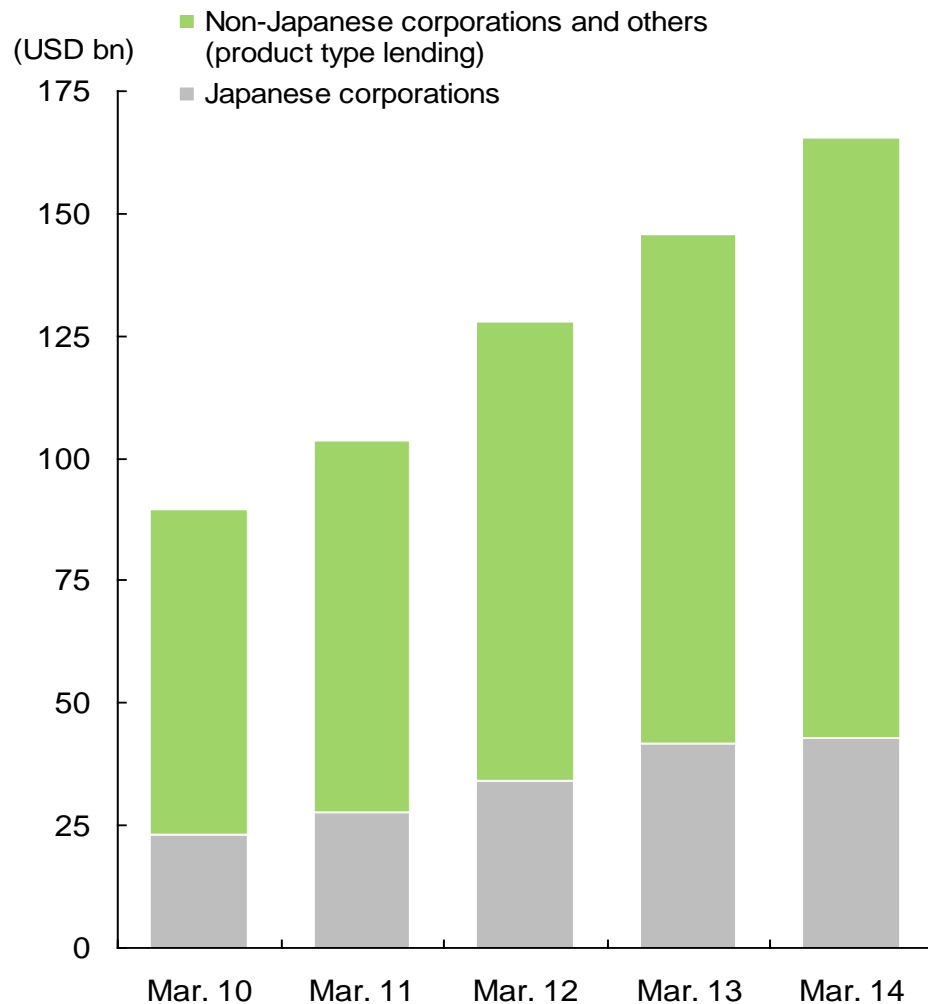
*3 Project finance: Asia Pacific. Loan syndication: Asia (excl. Japan), all international currency syndicated and club loans

*4 Source: "ASIAMONEY" cash management poll (published Aug. 2013)

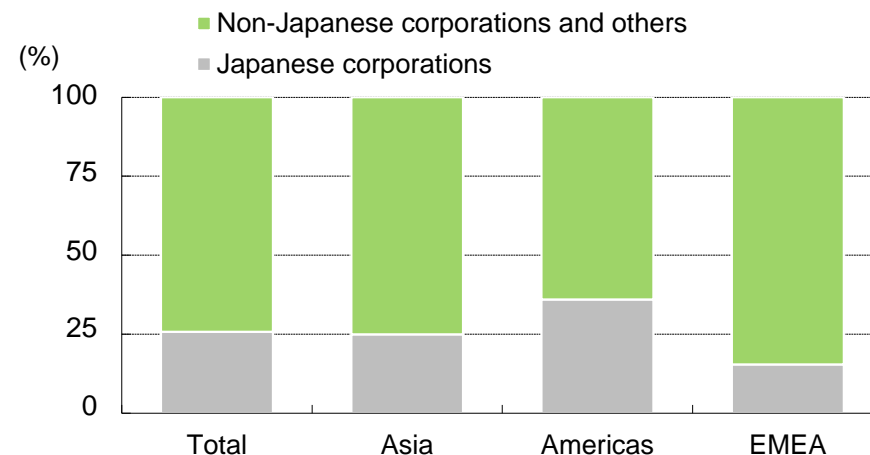
Overseas loan balance classified by borrower type

(Geographic classification based on booking office)

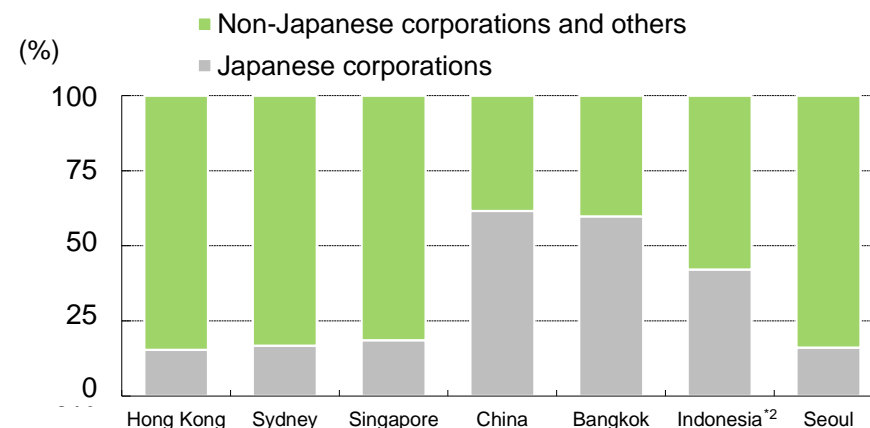
Total*1



By region (Mar. 2014) *1



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



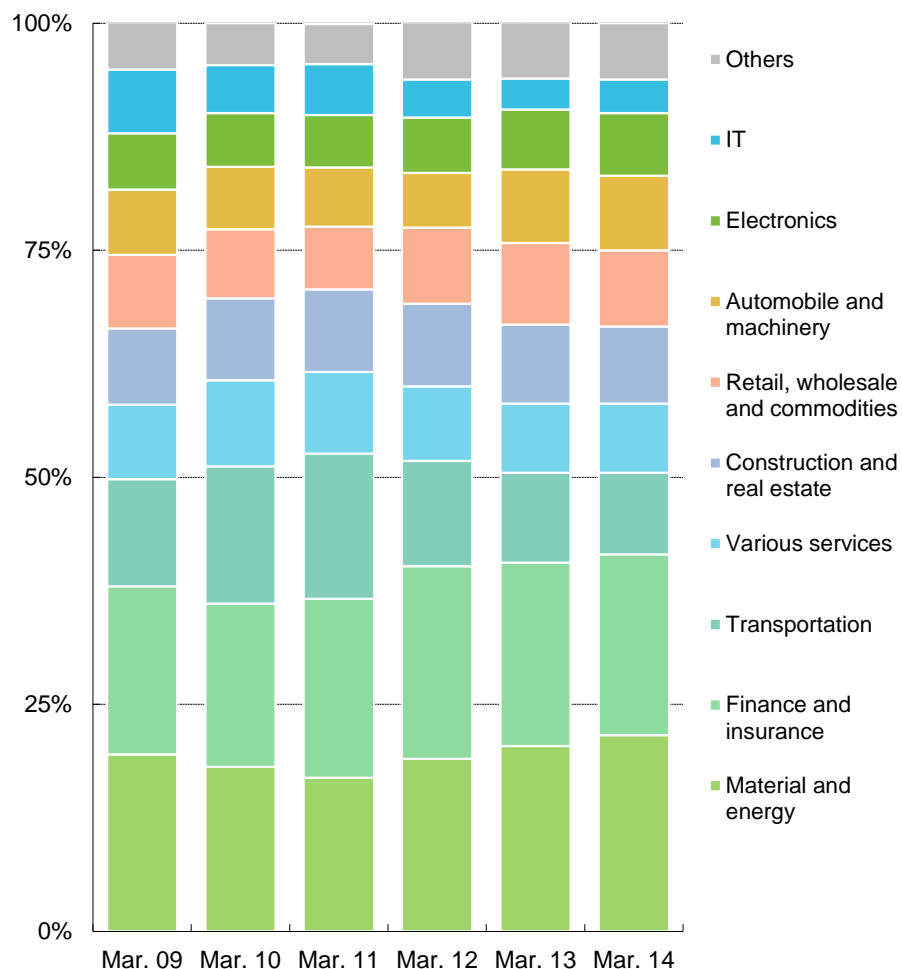
*1 Managerial accounting basis. Sum of SMBC, SMBC Europe and SMBC (China)

*2 Sum of SMBC and SMBC Indonesia

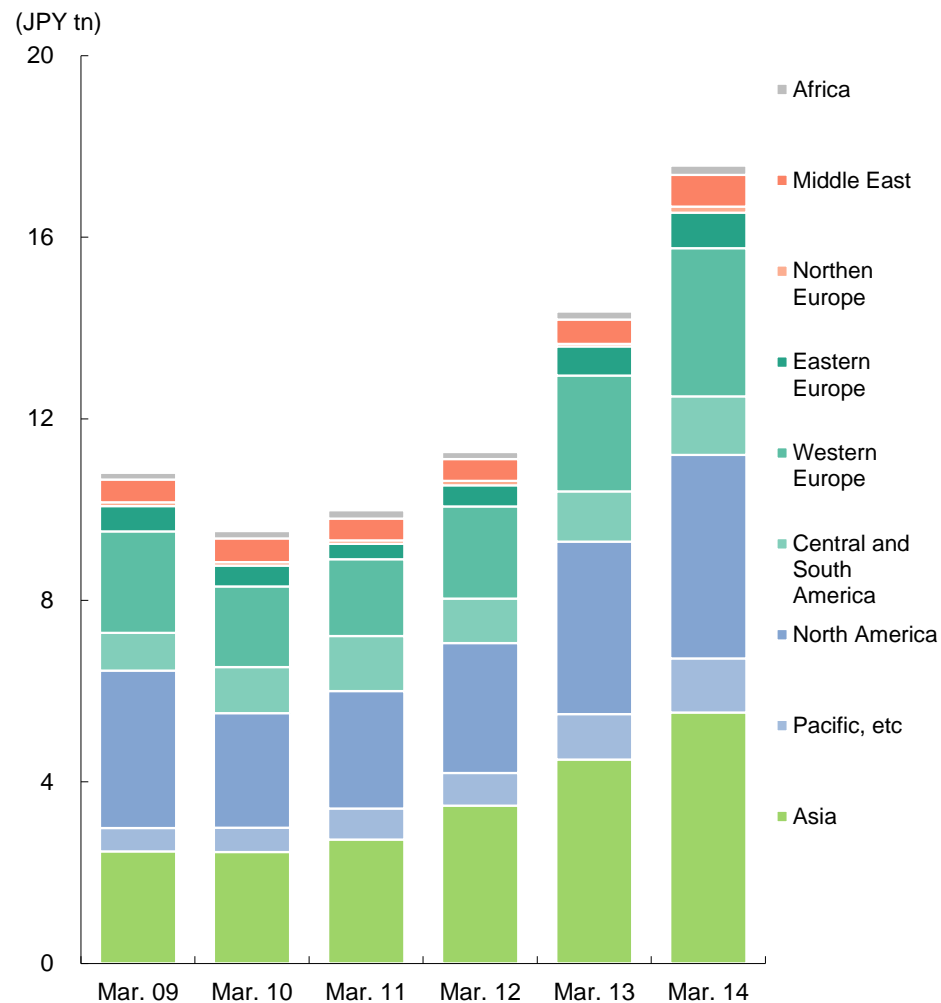
Overseas loan balance classified by industry and domicile

(Geographic classification based on domicile of borrowers)*

By industry



By domicile

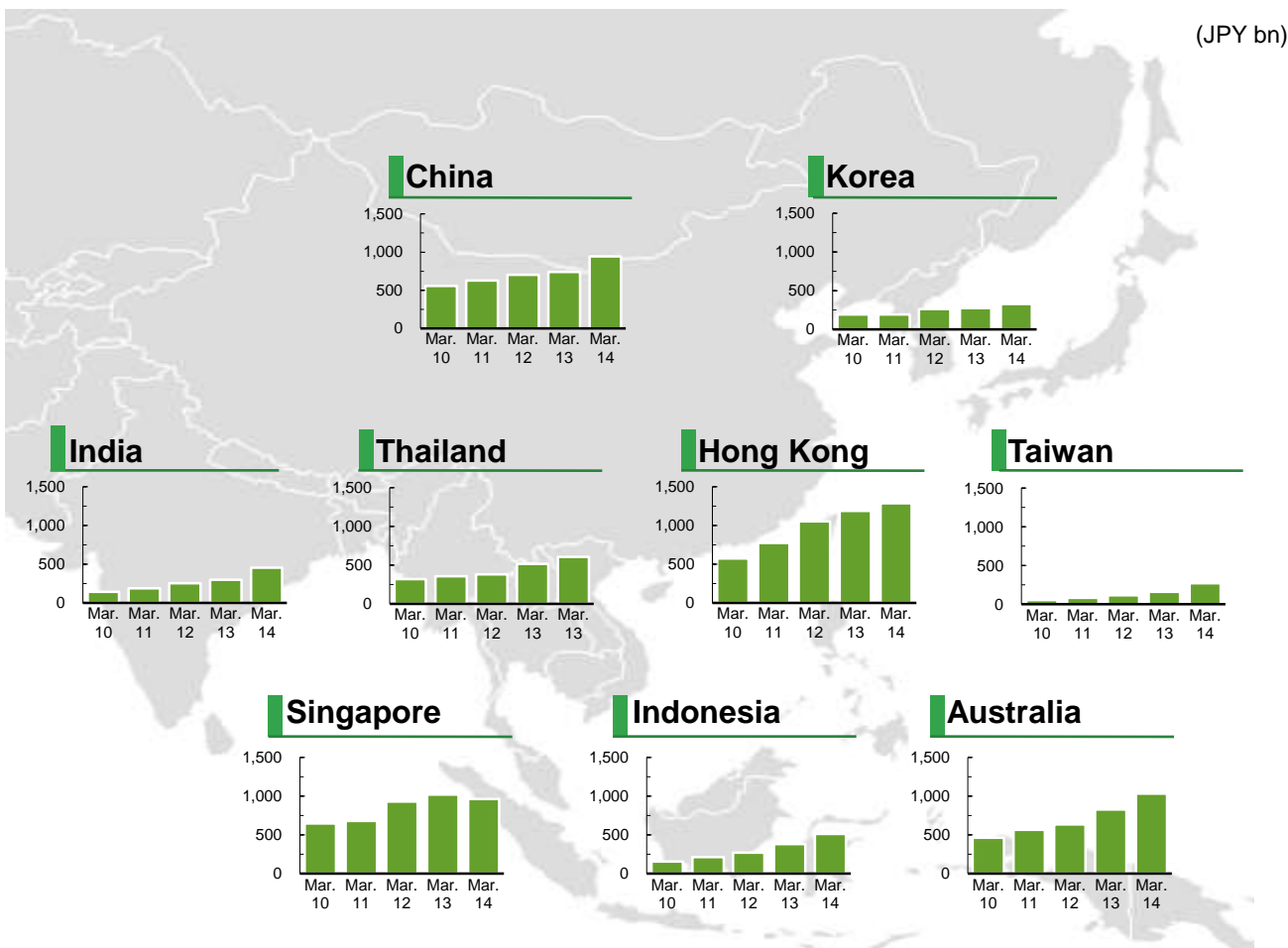


* Managerial accounting basis. Sum of SMBC, SMBC Europe and SMBC (China)

International business - 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 SMBC Indonesia. Loan balances are calculated in JPY from each country's local currency at the exchange rate as of Mar. 2014

*2 SMBC has an equity stake in the underlined banks

Asian strategy: Multi-Franchise strategy

- Aim to establish “second or third” SMBC, accelerating the development of full-line banking services in Indonesia and Vietnam via organic and inorganic growth

Key points of Multi-Franchise strategy

Full bank

Localization

Commitment

Indonesia

Vietnam

Other countries

Large Corporations

Medium-sized corporations

SMEs / Retail

Overseas offices

bank
btpn

EXIMBANK

Indonesia

SMBC Indonesia

- Upgraded administrative system geared towards expansion of business operations and increased personnel last year
- Will be on a business expansion phase going forward

BTPN

- SMBC acquired 40% stake
- Will promote collaboration with SMFG group

Vietnam

Vietnam Eximbank

- Collaborates with Cedyna in auto loan business
- SMBC provides support in risk management and planning of measures to increase revenue

Investment in BTPN / Vietnam Eximbank

BTPN

Investment overview

- SMBC acquired 40% stake in BTPN for approx. USD 1.5 bn* or IDR 6,500 per share, through two acquisitions in May 2013 and March 2014
- An equity method affiliate of SMFG

Overview of BTPN

- Established in 1958 to serve retired military personnel through pension banking services
- Ranked 6th by market cap. among Indonesian banks

Asset



Pension banking

Loans to pension recipients



Micro-financing

Loans to small shop owners

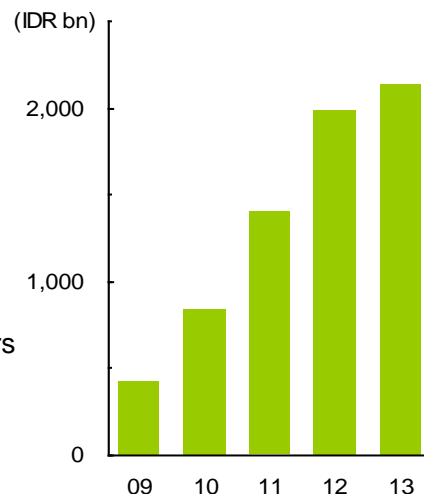
Liability



Deposit taking

Focus on wealthy customers

Consolidated net income



Vietnam Eximbank

Investment overview

- Acquired 15% stake in May 2008
- An equity method affiliate of SMFG
- Delegates a board member and seconds staff

Business alliance

- SMBC collaborates and provides technical assistance for retail and wholesale banking, risk management, IT, etc.
 - Technical assistance
 - Employee training
 - IT system
 - Risk management
 - Business collaboration
 - Introduce Japanese corp. to acquire employees' accounts
 - Collaborate to provide cash management service
 - Collaboration with Cedyna (auto loan)
 - Promote business matching



■ SMBC Aviation Capital / SMBC Rail Services

SMBC Aviation Capital FY3/2014 results

Initiatives

- Integrated SMBC's aircraft finance related businesses into Global Aircraft Finance Department (established in April 2014) to promote collaboration within SMFG group with an aim to differentiate from competition and maximize profits
- Plan to develop a "buy and sell" business model where purchases are based on careful planning in advance and sales are completed in a flexible and timely manner, in an aim to build a sustainable profit structure

SMBC Rail Services

- Acquired Flagship Rail Services, LLC, the ninth largest railcar leasing company in the U.S., from Perella Weinberg Partners Asset Based Value Strategy
- Aim to expand U.S. business and diversify business portfolio

Head office location	Chicago, Illinois, U.S.A.
Founded	2006
Total assets	approx. USD 1.2 bn (Dec. 31, 2013)
Number of cars	approx. 15,000

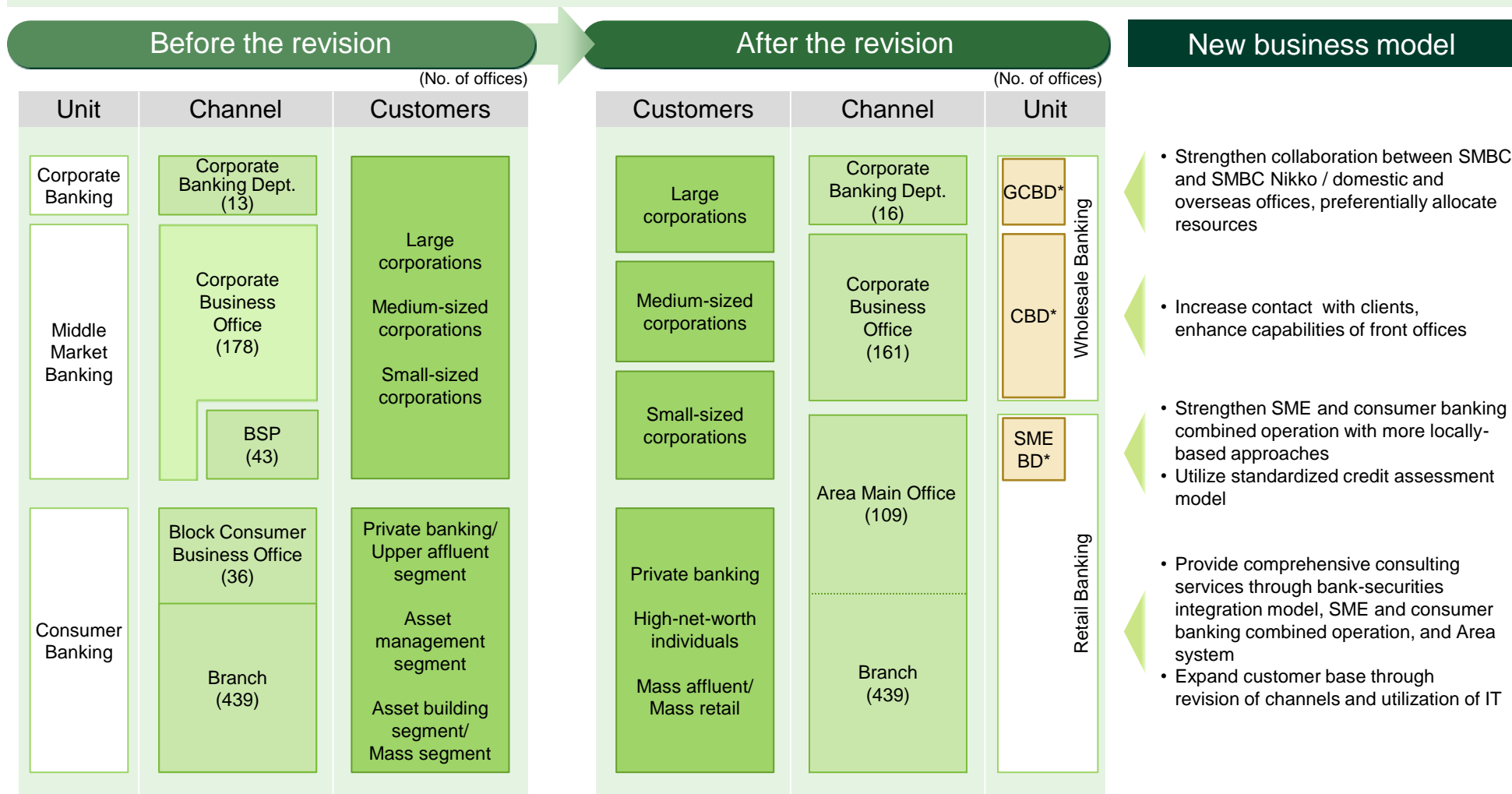
Ranking by number of owned and managed aircraft*1

	Aircraft leasing company	Nationality	No. of aircraft
1	GECAS	U.S.	1,692
2	ILFC	U.S.	1,009
3	SMBC AC	Ireland	344
4	BBAM	U.S.	330
5	AerCap	Netherlands	311
6	CIT Aerospace	U.S.	272
7	AWAS	Ireland	270
8	Aviation Capital Group	U.S.	256

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

Revision of domestic business structure

- Reviewed client segmentation and fully revised domestic business structure in April 2014, for the first time since establishment of SMBC, in order to enhance capability to meet clients' needs



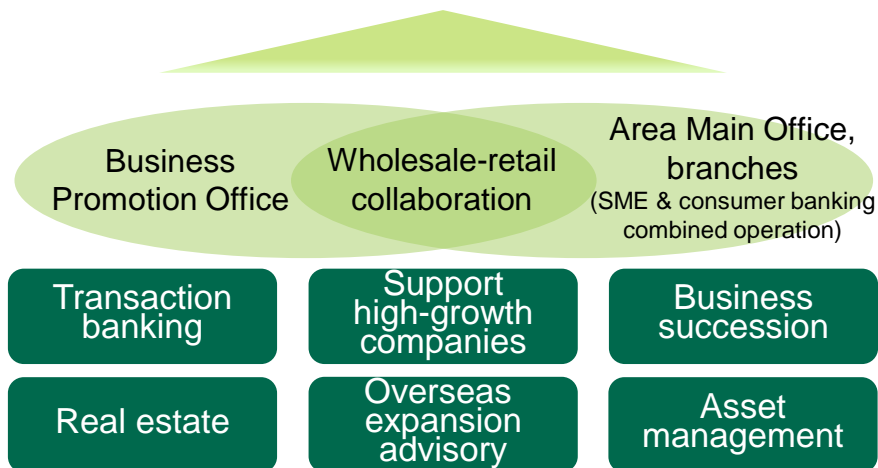
Corporate business - middle market & SME business

- Continue to improve SMBC's strength in middle market and SME business by enhancing capability to respond accurately to clients' needs

Middle market and SME business

- Middle market: provide tailored responses to clients through enhanced client relationship management structures
- SMEs: comprehensively address needs of business owners including business succession and asset management through one-stop-services under the new Area system; enhance speed and quality of response by measures such as expanding use of standardized credit assessment model

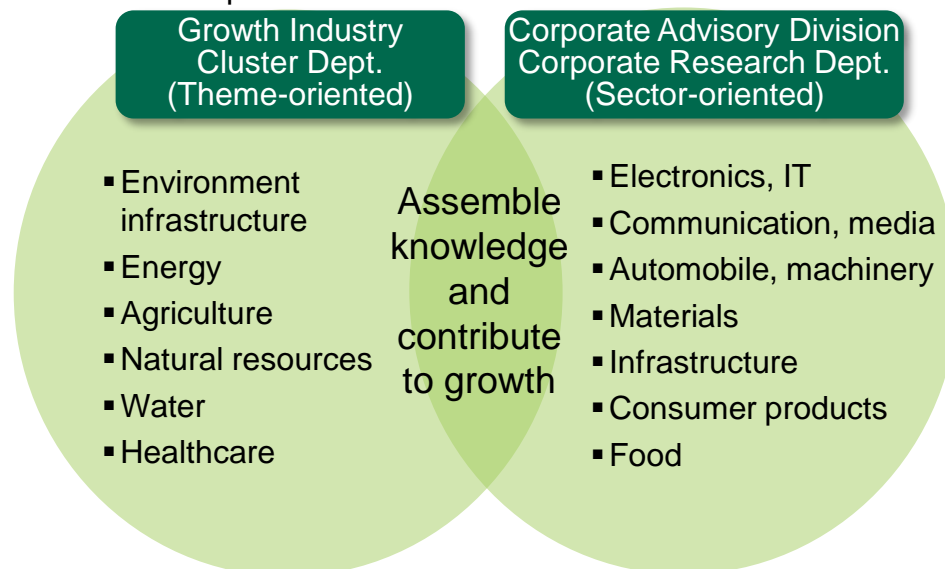
Middle market & SME clients



- Proactively contribute to the growth and development of the Japanese economy by financially supporting growth industries and companies

Growth areas

- Actively participate in national projects such as "Japan Revitalization Strategy" and concession projects by leveraging the unique strengths of the Growth Industry Cluster Dept.



Solar energy equipment leasing



■ Consumer business - strengthen bank-securities integration

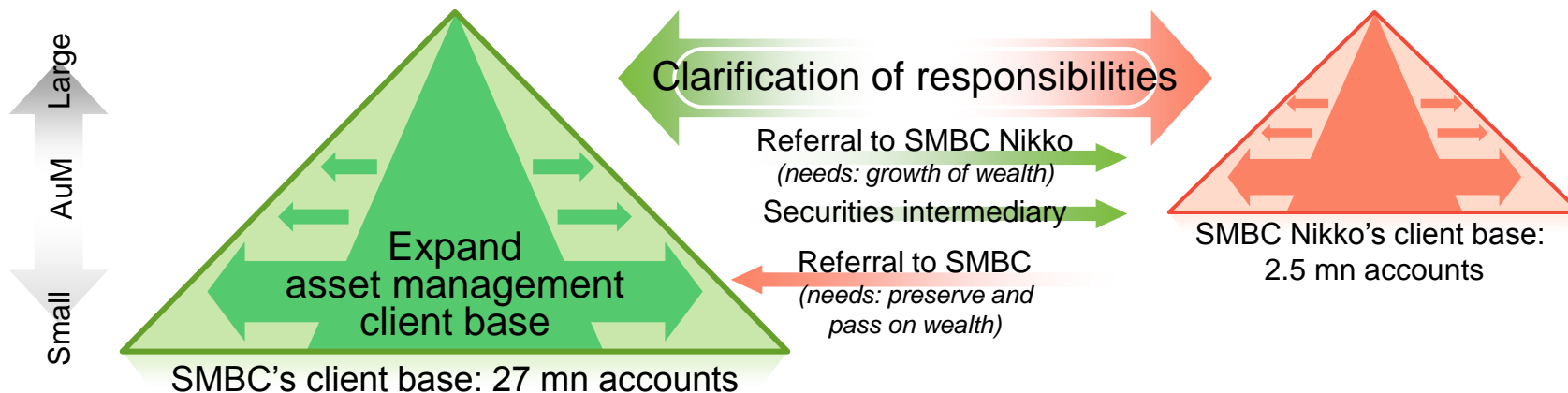
- Expand bank-securities integration model within FY3/2015 based on the favorable reception by customers for the trial operation



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



- Capability to offer sophisticated asset management services



No. of trial offices for bank-securities integration

	May 2013-	Oct 2013-	FY2014
SMBC	15	31	Expand integration
SMBC Nikko	10	22	

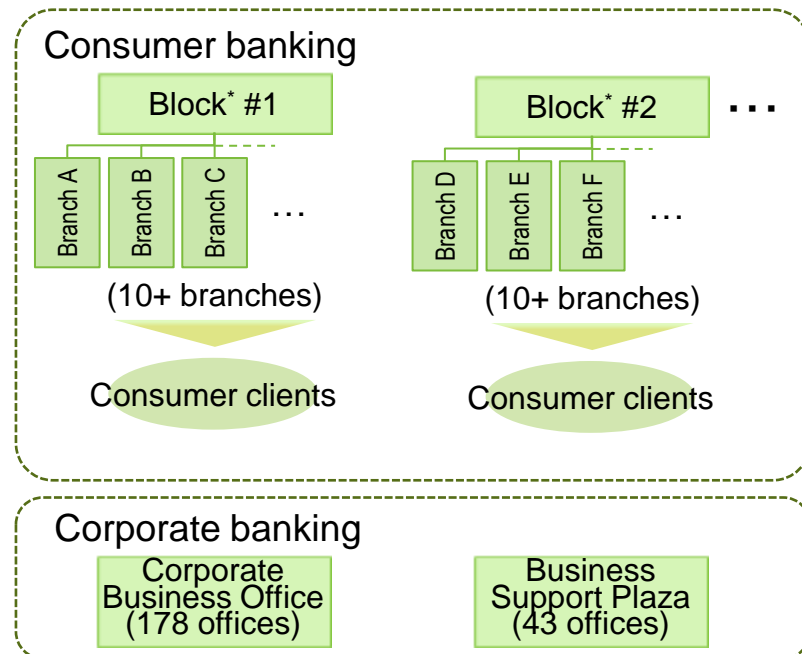
Consumer business

- establish a consolidated business through Area system

- Implement a community-based area marketing strategy under the newly launched Area system
- Expand business opportunities with business owners by leveraging inheritance and succession advisory services. Effectively expand our client base through bank-securities integration model

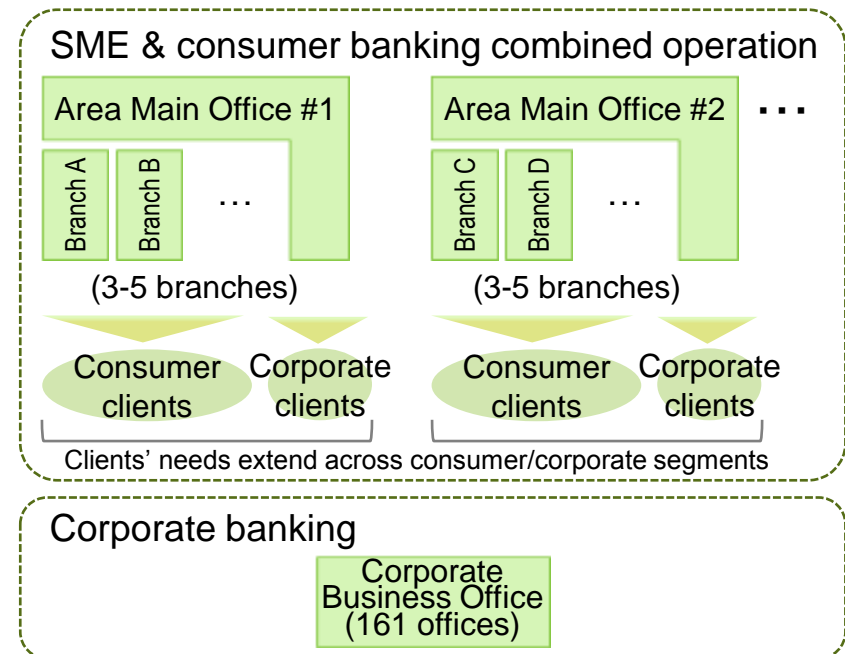
Before the revision

- “Block” system: branches were overseen by 36 Block Consumer Business Offices
- Block Consumer Business Offices took the initiative with business promotion and supervision of branches with respect to the designated “block”



After the revision

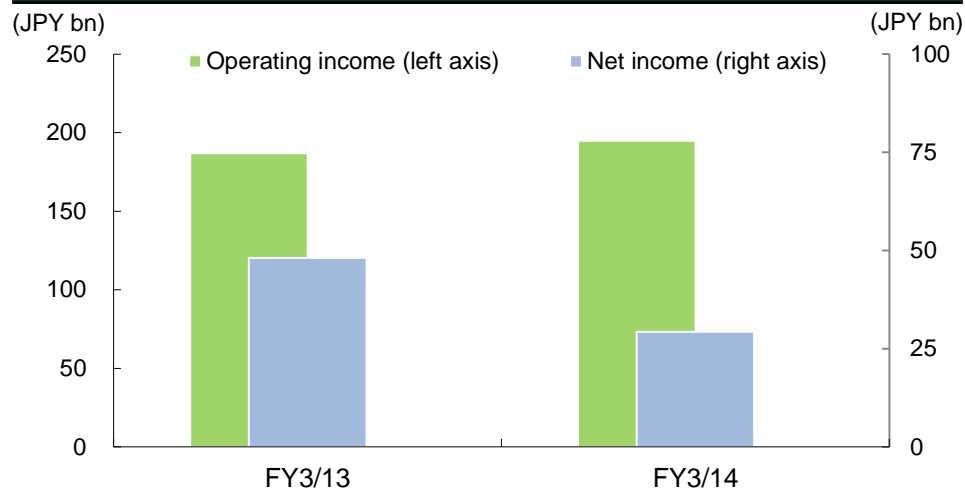
- “Area” system: branches are grouped into 109 Areas; BSPs* were merged into Area Main Offices
- Area Main Offices mainly promote SME and consumer banking combined operation
- Area Main Offices and branches maintain close relationship with clients



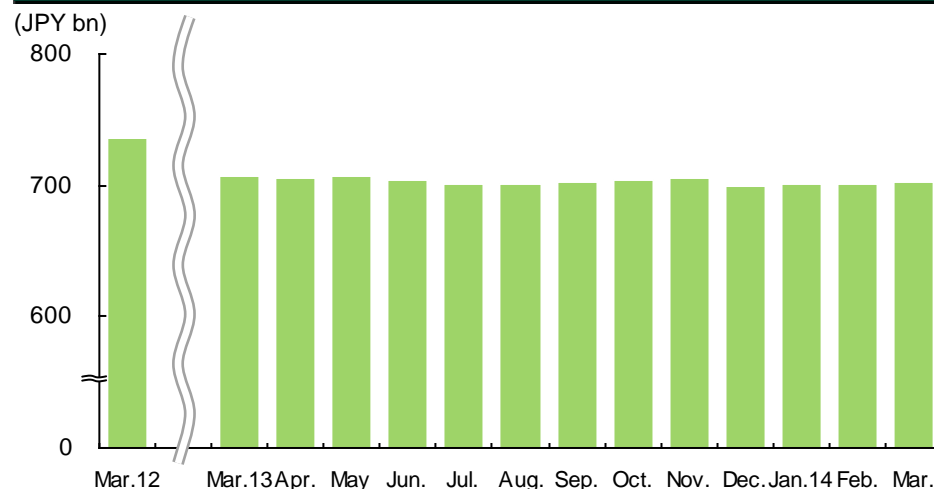
* Block: Block Consumer Promotion Office, BSP: Business Support Plaza

SMBC Consumer Finance^{*1}

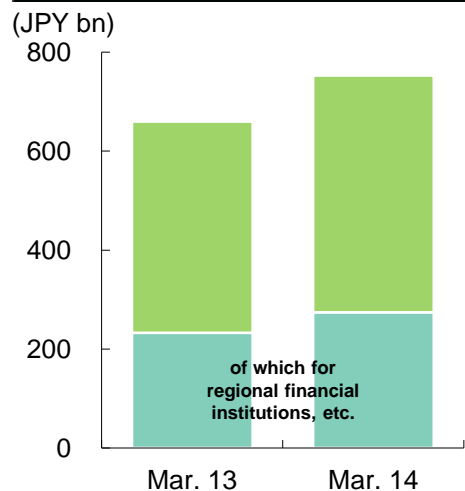
Consolidated operating income and net income



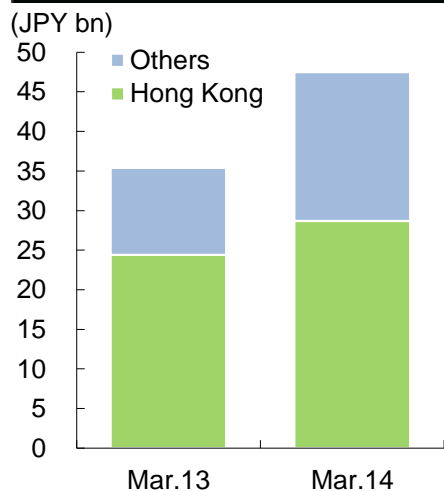
Consumer loans outstanding



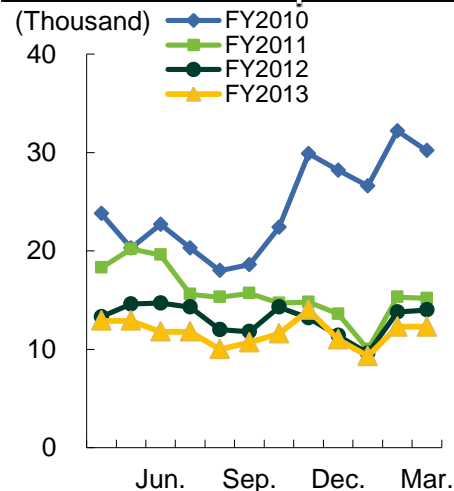
Loan guarantee balance



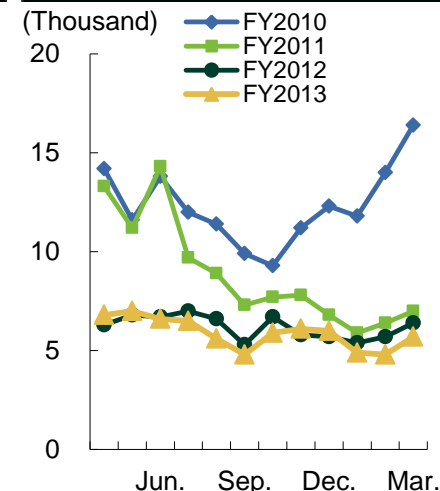
Overseas business – Consumer loans outstanding^{*2}



Transaction-record disclosure requests



Interest refund claims



^{*1} SMBC Consumer Finance non-consolidated basis unless otherwise indicated. SMBC Consumer Finance is a consolidated subsidiary of SMFG

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

SMBC Nikko Securities

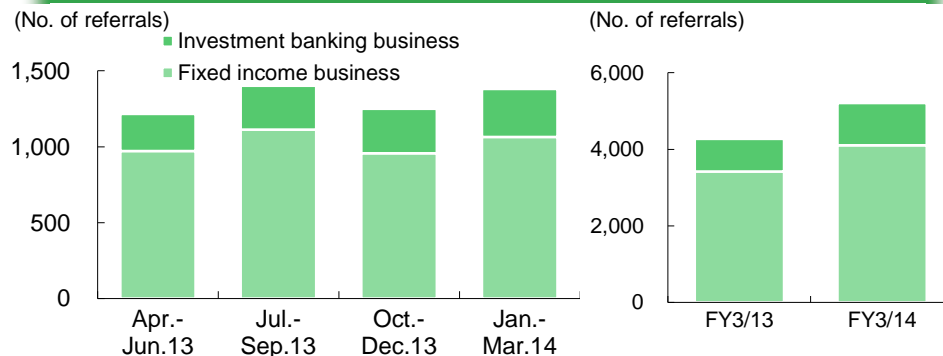
Financial results (consolidated)

(JPY bn)	FY3/2013	FY3/2014	YOY change
Net operating revenue	274.7	327.9	+53.2
SG&A expenses	(200.2)	(227.8)	(27.6)
Ordinary income	75.7	102.1	+26.4
Net income	45.7	64.6	+18.9

Synergies between SMBC and SMBC Nikko

- Expanded bank-securities integration in Oct. 2013
(Doubled number of trial offices to 31 at SMBC and 22 at SMBC Nikko)
- Established a new bank-securities dual-role department in Nov. 2013

Number of referrals from SMBC to SMBC Nikko *1



*1 Excludes number of referrals between offices conducting bank-securities integration model as a trial run

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

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

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

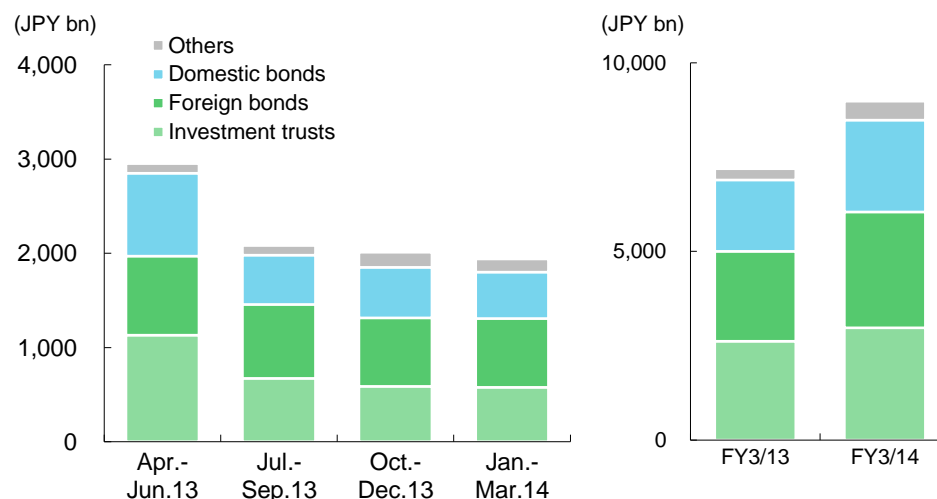
League tables (Apr. 2013-Mar. 2014)

- Awarded “Yen Bond House of the Year 2013” by *International Financing Review*
- Awarded “Samurai Bond House of the Year” by *Thomson Reuters*



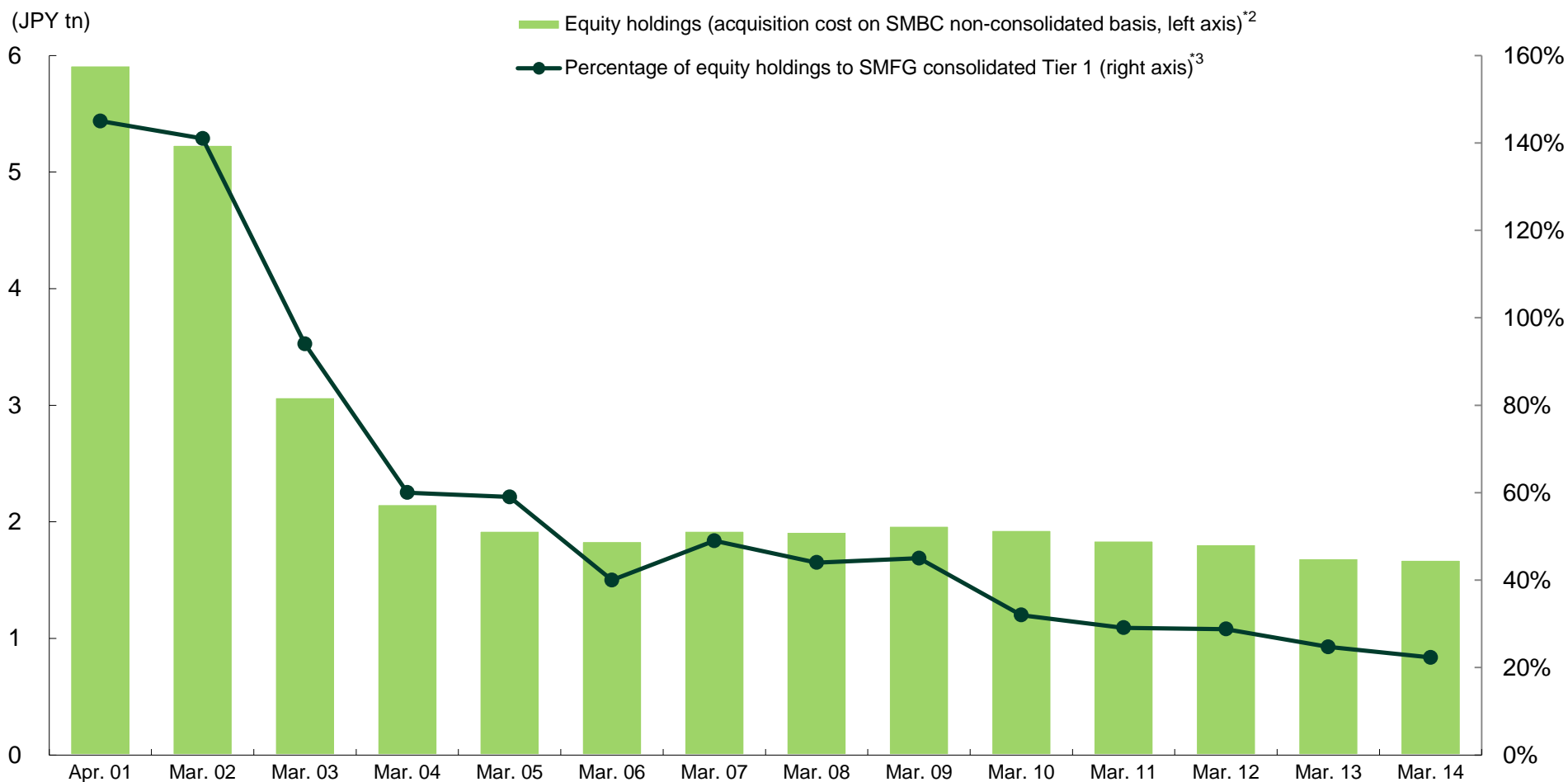
	Rank	Mkt share
Global equity & equity-related (book runner, underwriting amount) ^{*2}	#3	13.9%
JPY denominated bonds (lead manager, underwriting amount) ^{*3}	#5	14.9%
Financial advisor (M&A, transaction volume) ^{*4}	#4	17.1%
Financial advisor (M&A, No. of deals) ^{*4}	#3	3.0%

Product Sales



Equity holdings

Balance of equity holdings^{*1}



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

*2 Shares of SMFG related to share exchange for acquiring former Promise are excluded

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

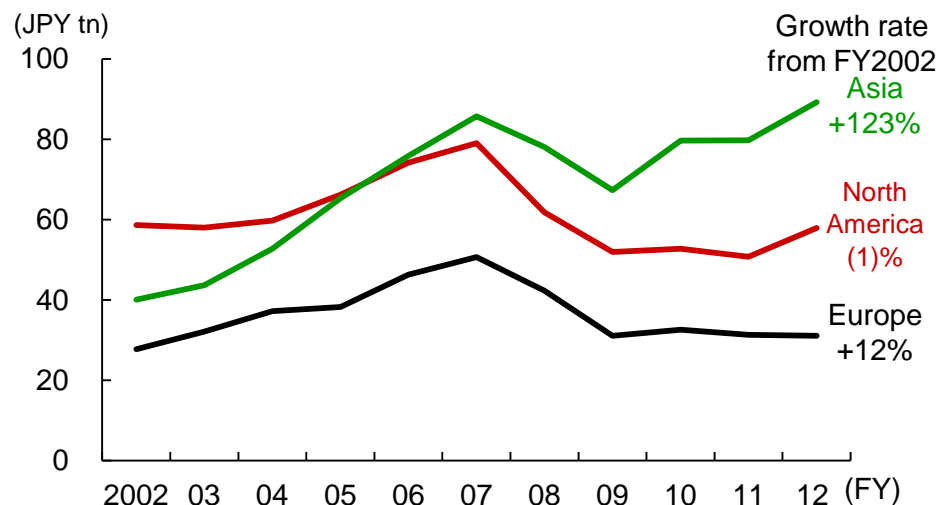
Business environment - summary

Economic environment	Developed countries	<ul style="list-style-type: none"> ● Economy recovering gradually ● Private sector's cash surplus continues for the medium to long term ● Financial intermediary function of the capital markets increasing importance
	Asia's emerging countries	<ul style="list-style-type: none"> ● Potential strong growth of the economy and expansion of finance sector revenue pool in the medium to long term ● Economy may enter a correction phase in the short term
	Japan	<ul style="list-style-type: none"> ● Growth opportunities unique to a mature market exist, such as acceleration of global expansion of corporations, asset management for individuals and business succession
Market environment		<ul style="list-style-type: none"> ● U.S. economy's full scale recovery and Japan's deflation exit are main themes ● In Japan, base scenario is a gradual increase of both the interest rate and the stock market in line with improvement of economic fundamentals
Regulatory environment		<ul style="list-style-type: none"> ● Implementation of international financial regulatory framework / tightening of regulatory requirements in the U.S. and European countries ● Further room for Japanese banks to enlarge presence, backed by sound asset quality and resilient capital base ● Potential easing of foreign investment restrictions in Asian countries in the medium to long term
Technology		<ul style="list-style-type: none"> ● E-commerce market continues to expand / payment methods continue to diversify ● Overall market structure may change rapidly due to emergence of new technologies / services and new entrants from other industries

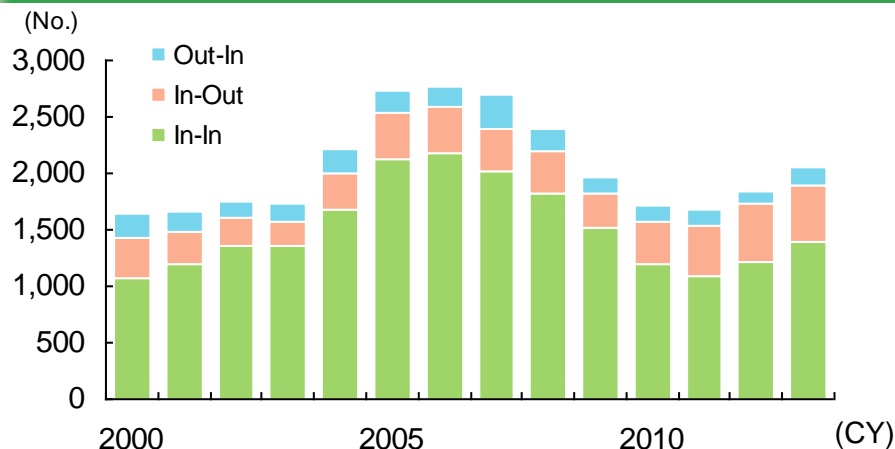
Business environment - growth areas in domestic market

Corporate business

Sales of overseas subsidiaries of Japanese corporations*¹

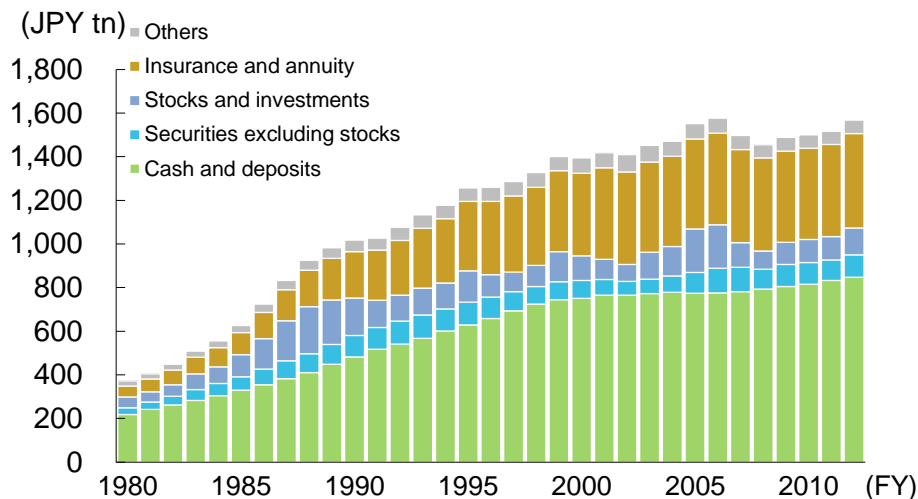


No. of M&A deals*²

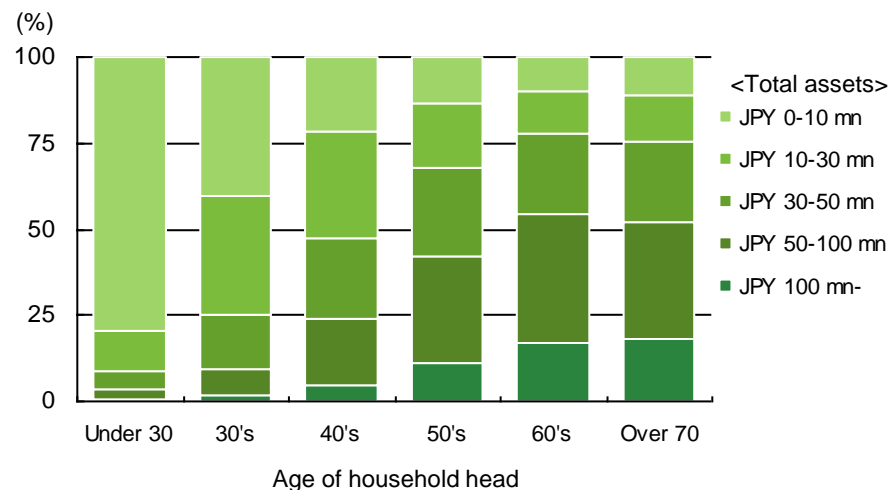


Consumer business

Balance of financial assets owned by individuals*³



Total assets by age groups*⁴



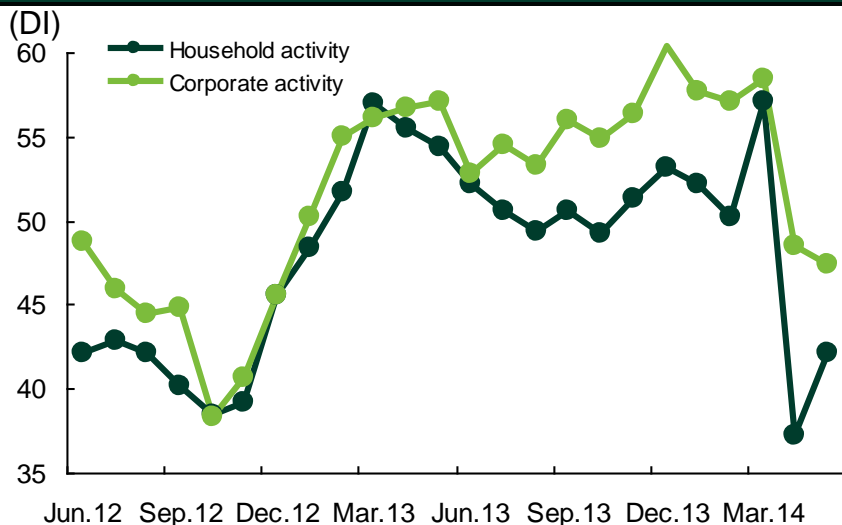
*1 Source: Ministry of Economy, Trade and Industry "Basic Survey of Overseas Business Activities"

*2 Source: Recof data corporation *3 Source: Bank of Japan

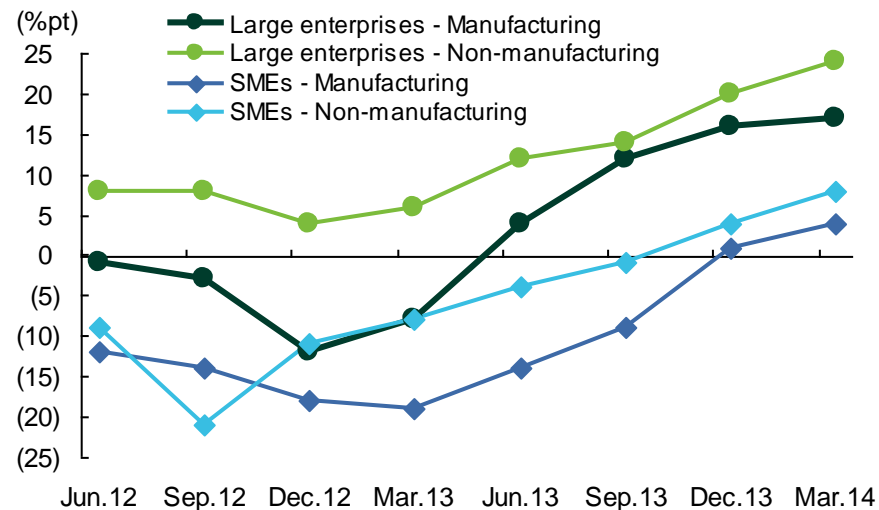
*4 Source: Ministry of Internal Affairs and Communications "National Survey of Family Income and Expenditure"

Current Japanese economy

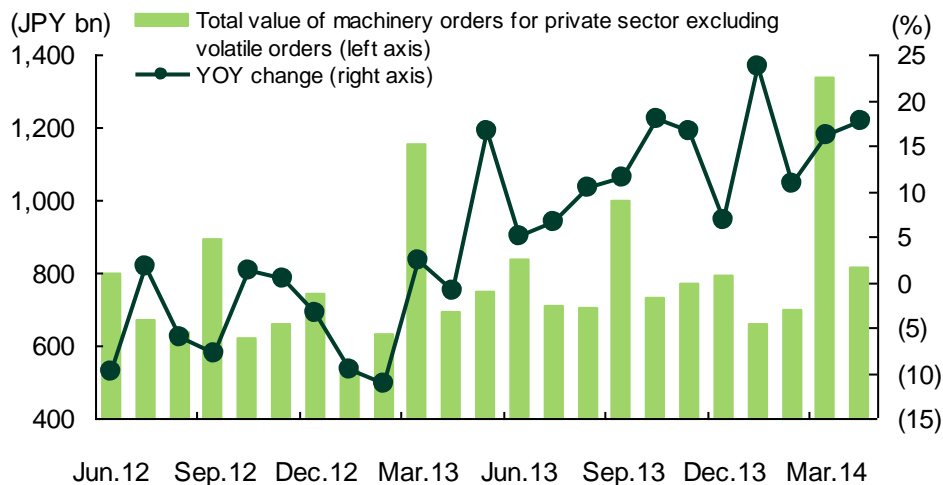
Economy watchers survey*1



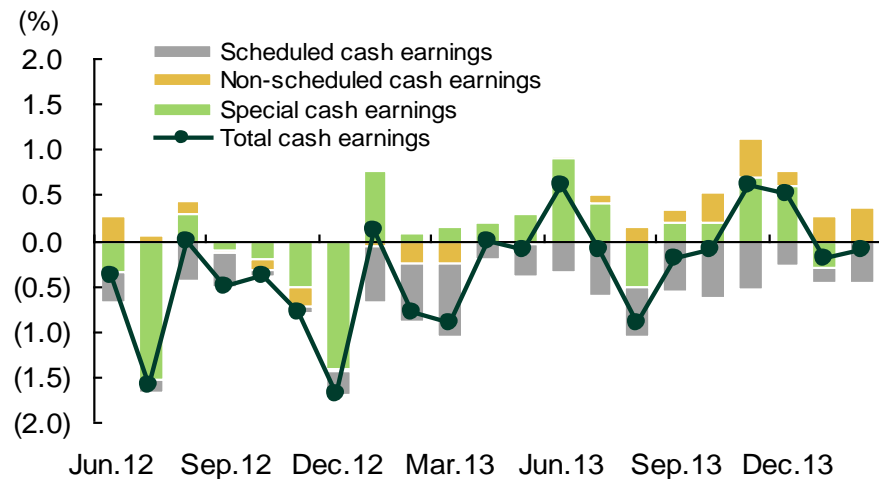
BOJ Tankan survey – Business conditions DI*2



Orders received for machinery*3



Employee earnings (YOY change)*4



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

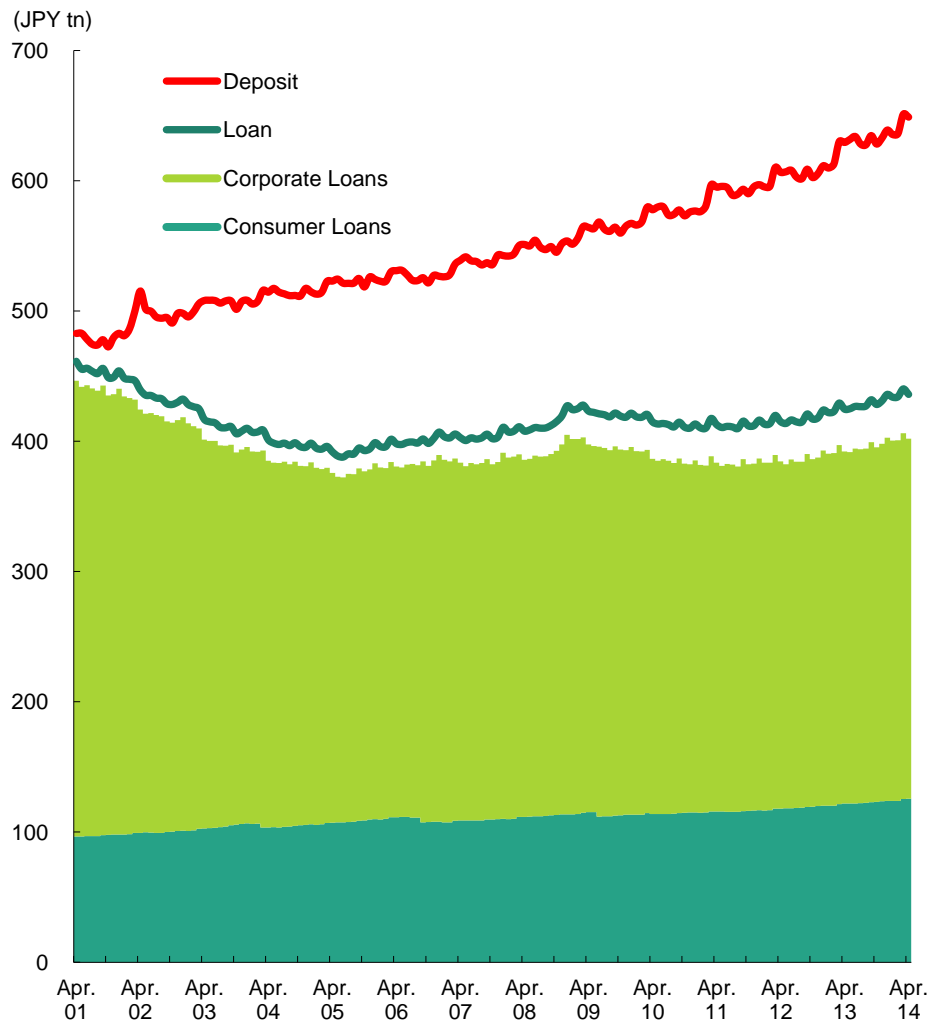
*3 Source: Cabinet Office. Original series (Volatile orders = orders for ships and those from electric power companies)

*4 Source: Ministry of Health, Labour and Welfare "Monthly Labour Survey"

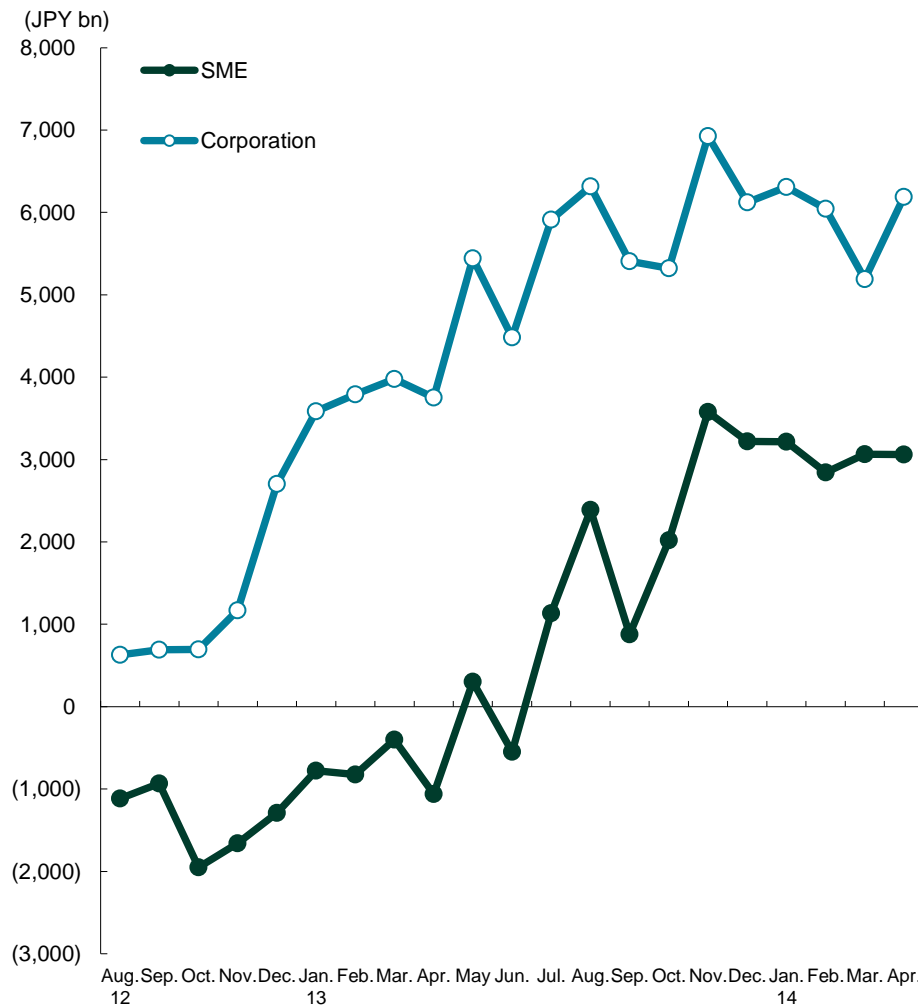
*2 Actual results. Diffusion index of "Favorable" minus "Unfavorable"

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

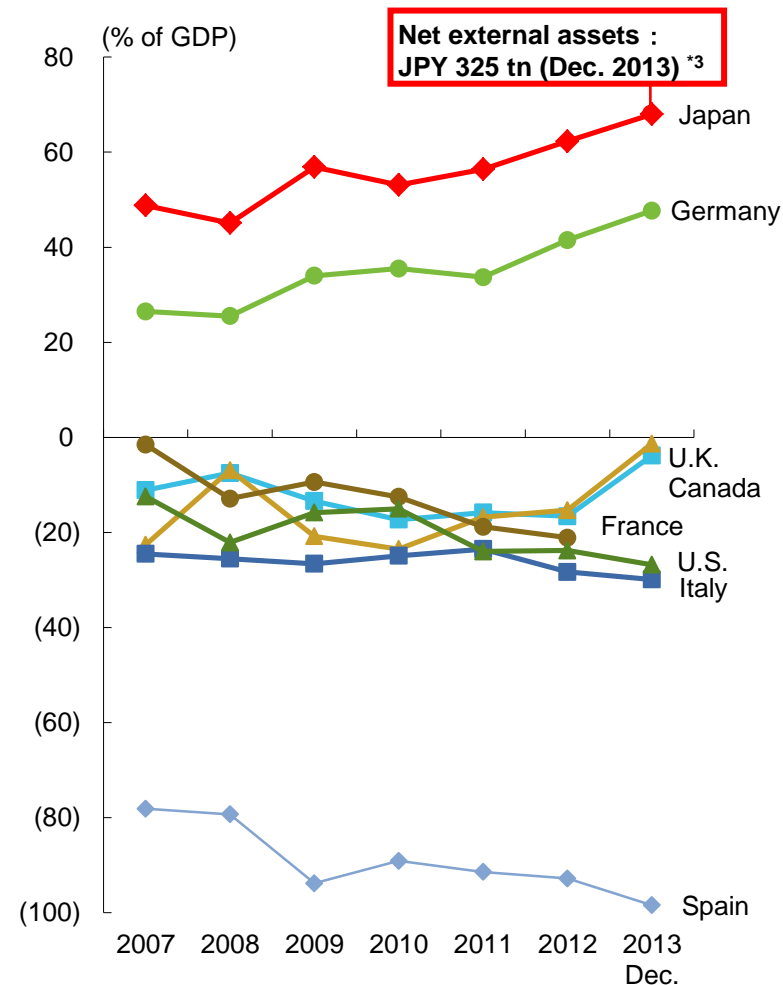
Japanese national wealth

Balance sheet of Japan (as of Dec. 2012, JPY tn)^{*1}

Closing Assets	8,685	Closing liabilities plus net worth	8,685
Households	2,586	Households	354
Financial assets	1,554	Non-financial corporations	1,210
Non-financial assets	1,033	Stocks	421
Land	686	Financial corporations	2,961
Non-financial corporations	1,860	Stocks	121
Financial assets	848	General government	1,131
Non-financial assets	1,012		
Land	277	Closing liabilities	5,685
Financial corporations	3,050	Net worth	3,000
General government	1,093	Households	2,233
Financial assets	518	Non-financial corporations	650
Financial assets	5,981	Financial corporations	89
Non-financial assets	2,704	General government	(39)

To Nominal GDP : 238.8%

Net international investment position^{*2}



*1 Source: Cabinet office

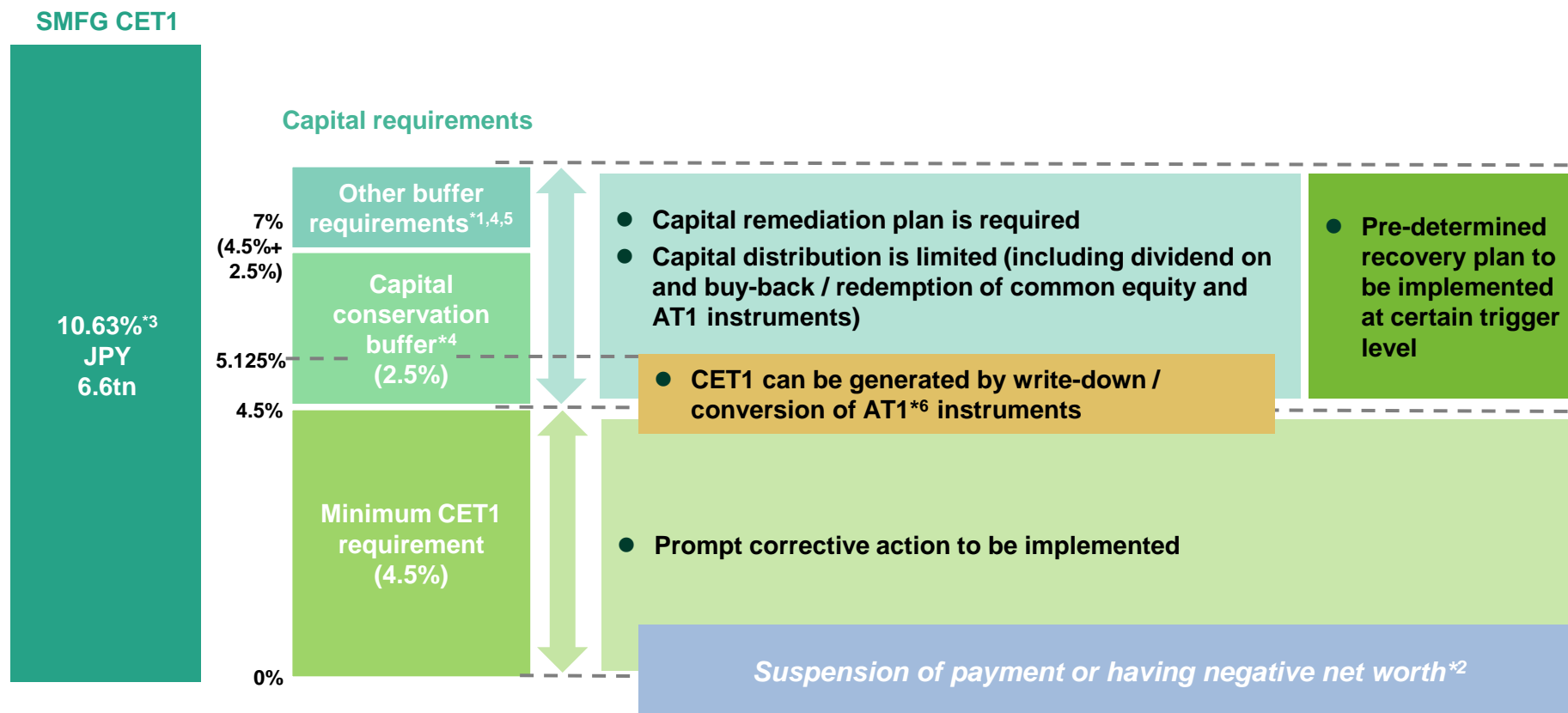
*2 Source: IMF Stat

*3 Source: Ministry of Finance Japan

Regulatory framework in Japan

- capital requirements to remain viable

- We will be required to meet various capital requirements before reaching a point of non-viability (“PoNV”)



*1 G-SIB surcharge and countercyclical buffer

*2 Including the likelihood of a suspension of payment or having negative net worth

*3 Transitional basis as of Mar. 31, 2014 (10.3% on a fully-loaded basis)

*4 Phased in from 2016. These buffers have not yet been incorporated into the FSA's capital adequacy regulations in Japan

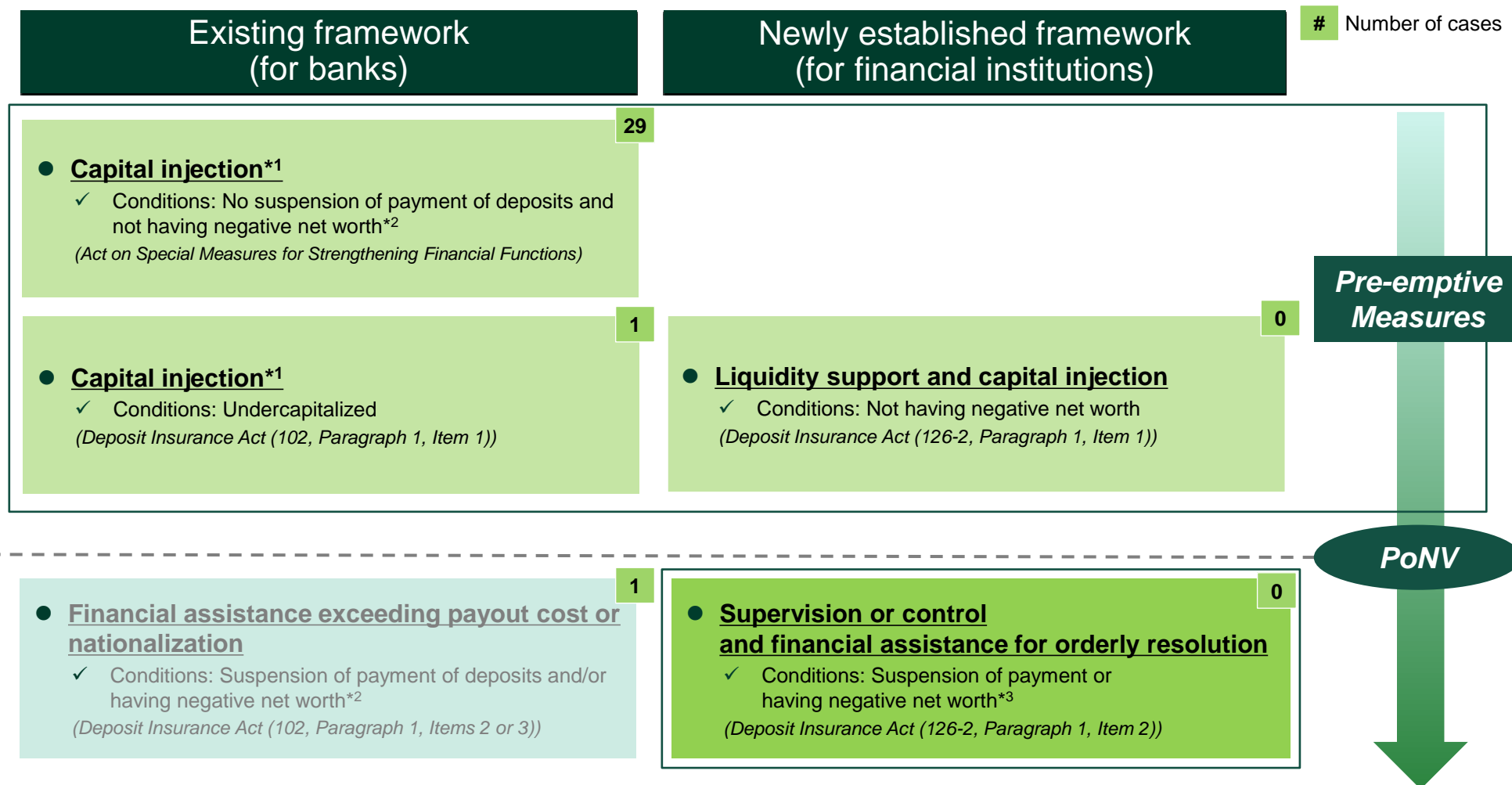
*5 As for G-SIB surcharge, SMFG was allocated to bucket 1 (1%) according to the list published by the Financial Stability Board in Nov 2013

*6 Additional Tier 1 classified as liability under applicable accounting rules. SMFG currently has no Basel III compliant AT1 classified as liability

Regulatory framework in Japan

- pre-emptive measures applicable to banks and BHCs

- Multiple measures including pre-emptive measures are in place before reaching a PoNV



*1 Capital injection may be made through a bank holding company

*2 Including the likelihood of a suspension of payment of deposits

*3 Including the likelihood of a suspension of payment or having negative net worth

■ Key features of Basel III compliant subordinated bonds*1


- The Basel III compliant subordinated bonds have the following features:
 - ✓ The issuer is the holding company (SMFG)
 - ✓ Includes non-viability loss absorption provisions (“Write-Down upon a Non-Viability Event”)
- Non-Viability Event is similar to subordination event included both in Basel III Tier 2 and Basel II Tier 2

	Basel III compliant subordinated bonds (Basel III Tier 2)	Grandfathered instruments (Basel II Tier 2)
Issuer	Sumitomo Mitsui Financial Group, Inc. (“SMFG”)	Sumitomo Mitsui Banking Corporation (“SMBC”)
Securities Offered	Subordinated bonds	Subordinated bonds
Write-Down upon a Non-Viability Event	Permanent 100% write-down upon the occurrence or likelihood of a suspension of payment or having negative net worth (Contractual)	N/A
Subordination Event	The occurrence or likelihood of being unable to pay debts*2 or having negative net worth (Bankruptcy, corporate reorganization and civil rehabilitation)	The occurrence or likelihood of being unable to pay debts*2 or having negative net worth (Bankruptcy, corporate reorganization and civil rehabilitation)

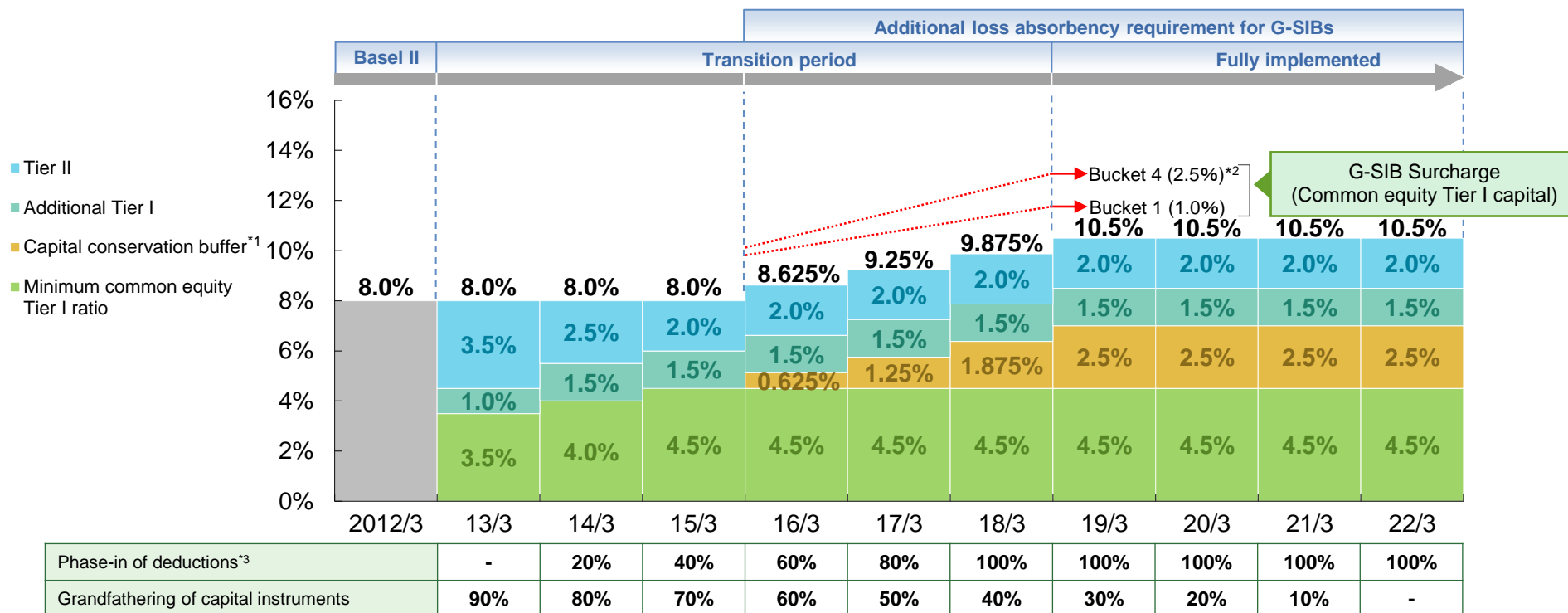
*1 Basel III compliant subordinated bonds issued by SMFG in Apr. 2014 (SUMIBK 4.436% 04/02/2024)

*2 When debtor has suspended payments, the debtor shall be presumed to be unable to pay under the Bankruptcy Act of Japan

Meeting international financial regulations

Target institutions	Regulations	Contents of regulation	Effective date
 G-SIBs	G-SIB 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 Submitted Submitted
Internationally active banks	OTC derivatives markets reforms G20	<ul style="list-style-type: none"> Centralizing of OTC derivatives clearing Margin requirement for non-centrally cleared derivatives 	Dec. 2012 Dec. 2015
	Limitation on banking activities / Ring fencing regulation EU UK US	<ul style="list-style-type: none"> Ring-fenced banks prohibited from providing certain services and required to be isolated from the rest of the financial group in UK and EU 	TBD
		<ul style="list-style-type: none"> Depository institution and its affiliates prohibited from proprietary trading, sponsorship and ownership in fund in US (Volcker Rule) Requirements for foreign banking organizations (FBO Rule) 	Jul. 2015 Jul. 2016
	Bank Levy EU	<ul style="list-style-type: none"> Financial Transaction Tax (FTT) 	TBD
Domestic banks	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
		<ul style="list-style-type: none"> Fundamental review of trading book (Strengthened capital standards for market risk) 	TBD
	Leverage ratio requirement G20	<ul style="list-style-type: none"> Non-risk-based measure based on "on- and off-accounting balance sheet items" against Tier 1 capital. Minimum requirement: 3% (on a trial basis) 	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. $\geq 100\%$ needed 	2015
		<ul style="list-style-type: none"> NSFR: Required to maintain a sustainable maturity structure of assets and liabilities $\geq 100\%$ 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

Application of Basel III



Regulations to be finalized (Schedule based on consultative and ruling documents published by the Basel committee)

Leverage ratio	2015/1 : Start disclosure (minimum: 3%)					2018/1 : Migration to pillar 1	
						1 st half 2017 : Final adjustments to definition and calibration	
Liquidity coverage ratio (LCR)	Phased-in from 2015/1	2015/1 60%	2016/1 70%	2017/1 80%	2018/1 90%	2019/1 100%	
Net stable funding ratio (NSFR)	2014/1 : Consultative Paper for modification					2018/1 : Full implementation	

*1 Drafts on other rules 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 limit for deferred tax assets, mortgage servicing rights and investment in capital instruments of unconsolidated financial institutions