

Fixed Income Investor Presentation

June 2015

Sumitomo Mitsui Financial Group, Inc.

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



Disclaimer

This presentation is being provided to you for your information and may not be reproduced, redistributed or passed on to any other person or published, in whole or in part, for any purpose, without the prior written consent of Sumitomo Mitsui Financial Group (“SMFG” or “us”). All information included in this presentation speaks as of the date of this presentation (or earlier, if so indicated) and is subject to change without notice.

This presentation is based on information provided by SMFG and publicly available sources. Neither SMFG nor its affiliates make any representation or warranty, express or implied as to, and no reliance should be placed on, the fairness, accuracy, completeness or correctness of any of the information or opinions in this presentation.

The information contained herein does not constitute an offer or solicitation of securities for sale in the United States or anywhere else. Securities may not be offered or sold in the United States unless they are registered under applicable law or exempt from registration. No money, securities or other consideration is being solicited, and, if sent in response to the information contained herein, will not be accepted.

This presentation contains “forward-looking statements” (as defined in the U.S. Private Securities Litigation Reform Act of 1995), regarding the intent, belief or current expectations of us and our management with respect to our future financial condition and results of operations. In many cases but not all, these statements contain words such as “anticipate”, “believe”, “estimate”, “expect”, “intend”, “may”, “plan”, “probability”, “risk”, “project”, “should”, “seek”, “target”, “will” and similar expressions. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those expressed in or implied by such forward-looking statements contained or deemed to be contained herein. The risks and uncertainties which may affect future performance include: deterioration of Japanese and global economic conditions and financial markets; declines in the value of our securities portfolio; our ability to successfully implement our business strategy through our subsidiaries, affiliates and alliance partners; exposure to new risks as we expand the scope of our business; and incurrence of significant credit-related costs. Given these and other risks and uncertainties, you should not place undue reliance on forward-looking statements, which speak only as of the date of this document. We undertake no obligation to update or revise any forward-looking statements.

Please refer to our most recent disclosure documents such as our annual report on Form 20-F and other documents submitted to the U.S. Securities and Exchange Commission, as well as earnings press releases, for a more detailed description of the risks and uncertainties that may affect our financial conditions and results of operations, and investors' decisions.

SMFG / SMBC overview*1

SMFG consolidated

- 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 8.0 tn / USD 64.8 bn
(As of May 29, 2015)

Total assets JPY 183 tn / USD 1,527 bn

Capital ratio
(Basel III transitional basis) 16.58%

Common Equity Tier 1 ratio
(Basel III fully-loaded basis) 12.0%

NPL ratio 1.38%

Loan-to-deposit ratio 63.6%

(As of Mar. 31, 2015)

SMBC non-consolidated

Total assets JPY 155 tn / USD 1,288 bn

Loans JPY 68 tn / USD 568 bn

Deposits*2 JPY 91 tn / USD 760 bn

NPL ratio 0.97%

(As of Mar. 31, 2015)

Ratings (Moody's / S&P) A1 / A+
(As of May 29, 2015)

Profitability

(FY3/2015)

SMFG Consolidated	Ordinary Profit	JPY 1,321 bn / USD 11.0 bn
	Net Income	JPY 754 bn / USD 6.3 bn
SMBC Non-consolidated	Gross banking profit	JPY 1,634 bn / USD 13.6 bn
	Banking profit *3 (before provisions)	JPY 843 bn / USD 7.0 bn
	Net income	JPY 643 bn / USD 5.4 bn

SMBC's business franchise

- Core operating entity within the SMFG franchise
- Heritage dating back more than 400 years
- **Approx. 27 million** retail customer deposit accounts
- **Approx. 92 thousand** domestic corporate loan clients
- **441** domestic branches
- **Approx. 70** overseas franchises*4

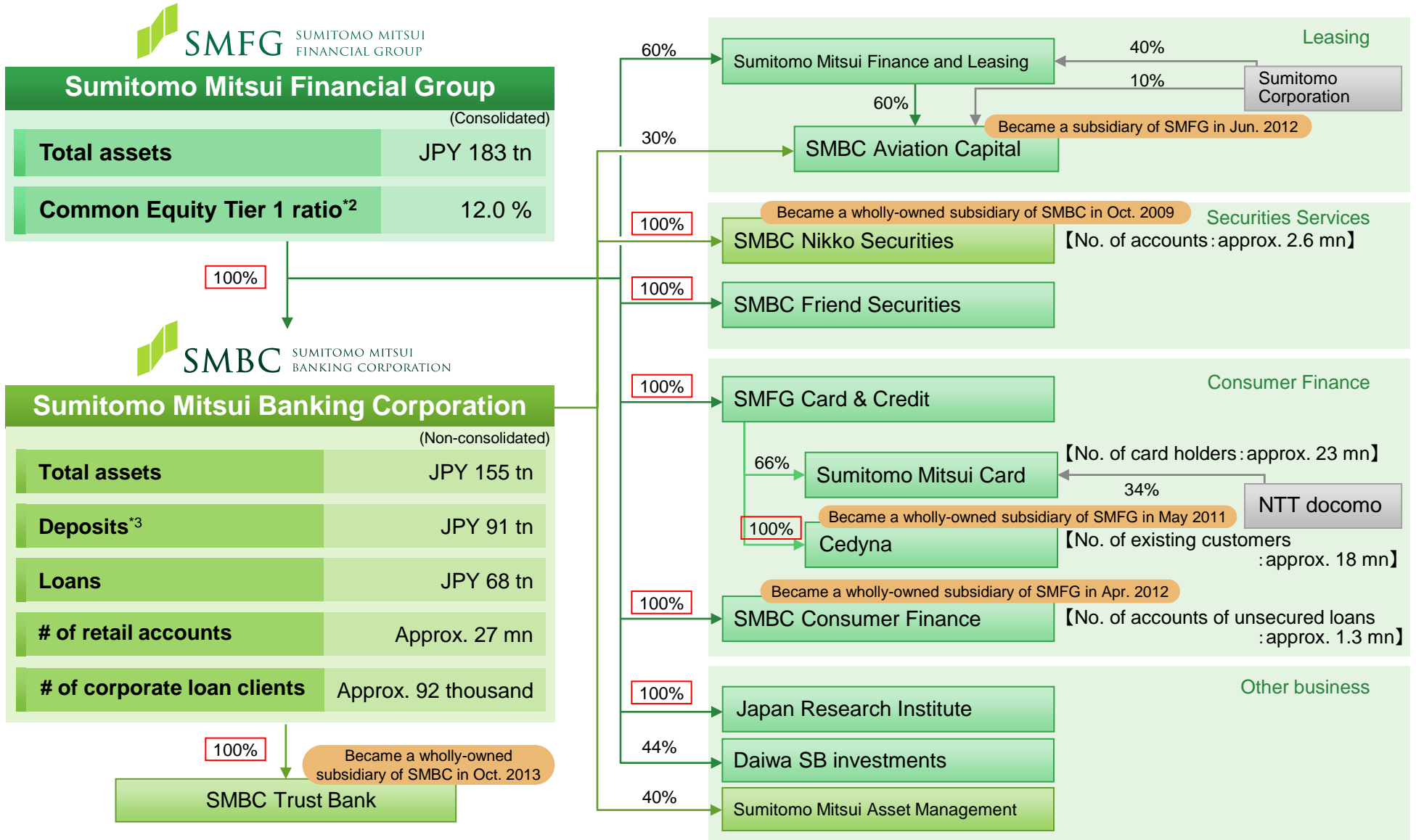
(As of Mar. 31, 2015)

*1 Exchange rate as of March 31, 2015: USD 1.00 = JPY 120.15. Exchange rate applied to market capitalization as of May 29, 2015 is USD 1.00=JPY 123.73

*2 Excludes negotiable certificates of deposits *3 Before provision for general reserve for possible loan losses

*4 SMBC's overseas offices, offices of overseas subsidiary banks, and other subsidiaries and affiliates

Group structure*1



*1 As of March 31, 2015

*2 Basel III fully-loaded basis

*3 Excludes negotiable certificates of deposits

Profitability

- Financial results of FY3/2015
- Loan balance & spread
- Sources of profitability

Financial soundness

- Asset quality
- Capital
- Liquidity
- Foreign currency funding

Growth

- Medium-term management plan
- Wholesale business
- Retail business
- International business

Financial results of FY3/2015

Income statement

		(JPY bn)	FY3/2015	YOY change
SMFG consolidated	Consolidated gross profit		2,980.4	+82.2
	Variance ^{*1}		1,346.1	+6.1
	General and administrative expenses		(1,659.3)	(89.4)
	Consolidated net business profit		1,310.5	(28.1)
	Total credit cost		(7.8)	(56.9)
	Ordinary profit		1,321.2	(111.2)
	Variance ^{*1}		365.2	(114.7)
SMFG consolidated	Net income		753.6	(81.7)
	Variance ^{*1}		110.6	(119.4)
SMBC non-consolidated	Gross banking profit		1,634.3	+76.1
	Expenses ^{*2}		(791.2)	(45.5)
	Banking profit ^{*3}		843.1	+30.6
	Total credit cost		80.1	(43.8)
	Gains (losses) on stocks		52.6	(53.8)
	Other non-recurring gains (losses)		(19.8)	+70.4
	Ordinary profit		956.0	+3.5
	Net income		643.0	+37.7

Contribution of subsidiaries to SMFG's Gross profit

	(JPY bn)	FY3/2015	YOY change
SMBC Nikko Securities		331	+1
Sumitomo Mitsui Finance and Leasing		136	+8
Sumitomo Mitsui Card		194	+7
SMBC Consumer Finance		215	+33
SMBC Friend Securities		50	(8)
Cedyna		165	(4)

Contribution of subsidiaries to SMFG's Net income

	(JPY bn)	FY3/2015	YOY change
SMBC Nikko Securities		65	+0
Sumitomo Mitsui Finance and Leasing		28	+3
Sumitomo Mitsui Card		17	+1
SMBC Consumer Finance		11	(18)
SMBC Friend Securities		7	(3)
Cedyna		(3)	(23)

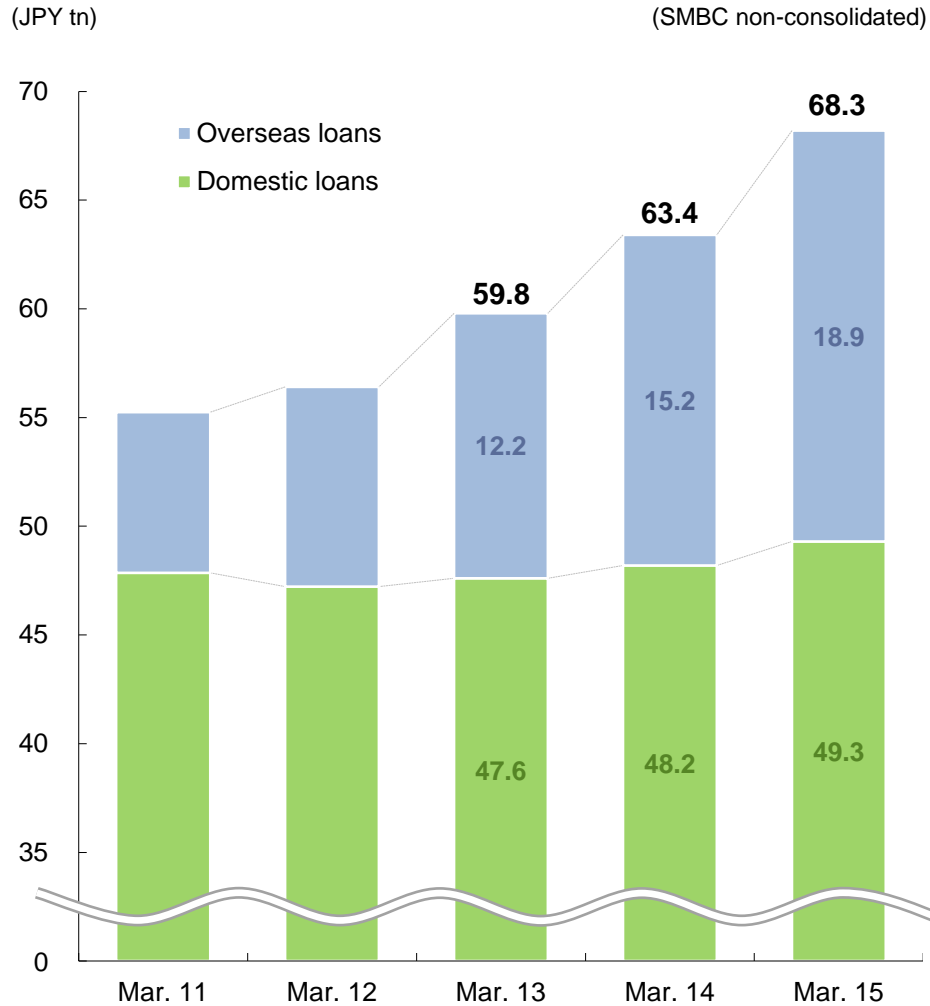
*1 SMFG consolidated figures minus SMBC non-consolidated figures

*2 Excludes non-recurring losses

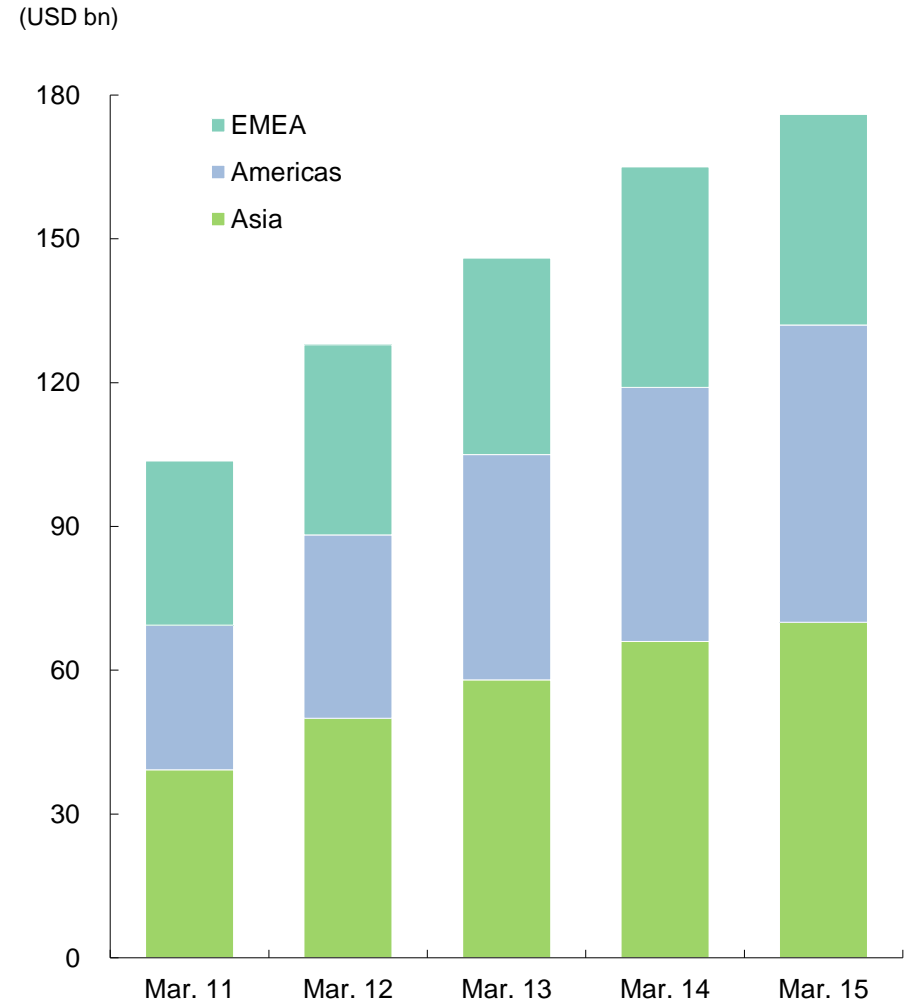
*3 Before provision for general reserve for possible loan losses

Loan balance

Loan balance



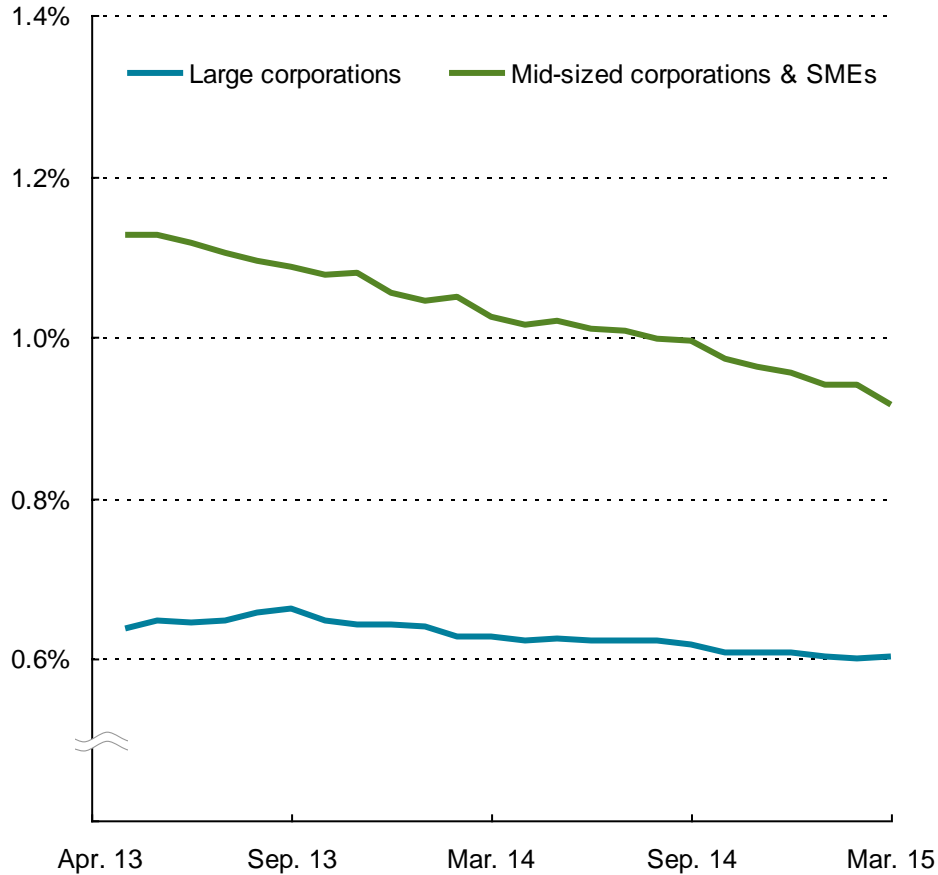
Overseas loan balance*



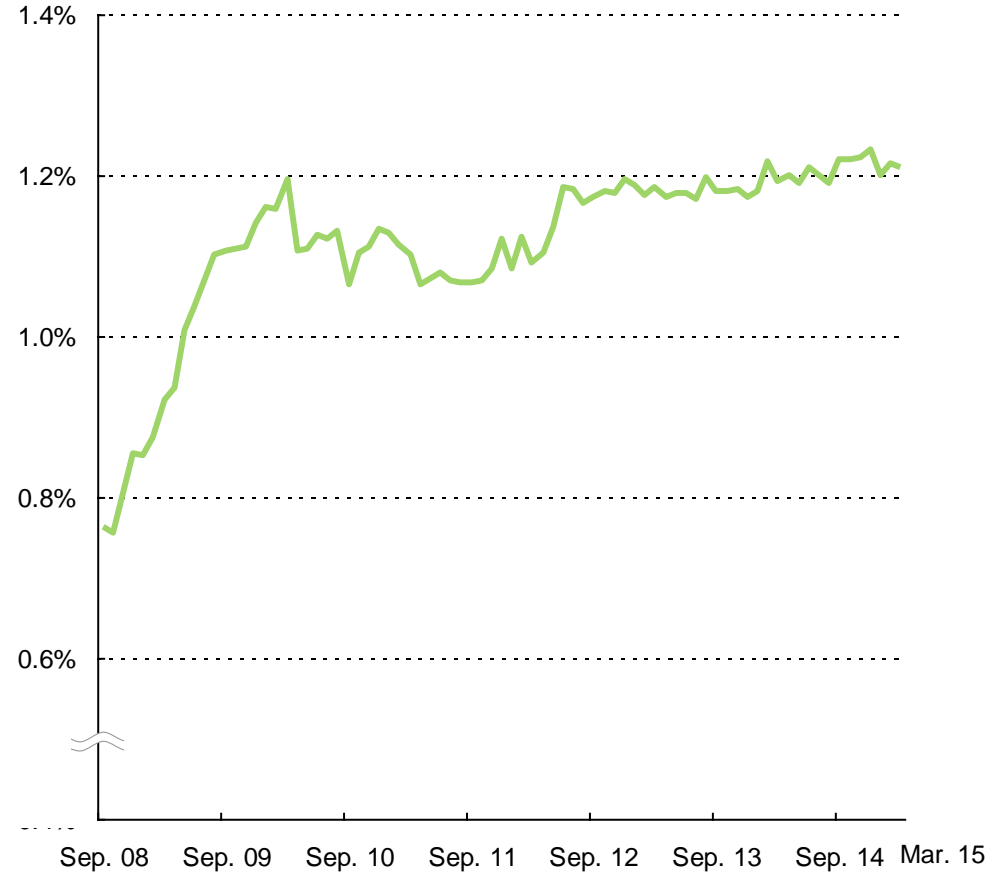
* Managerial accounting basis, translated into USD at respective period-end exchange rates. Sum of SMBC, SMBC Europe and SMBC (China)

Loan spread*1

Domestic*2



Overseas*3



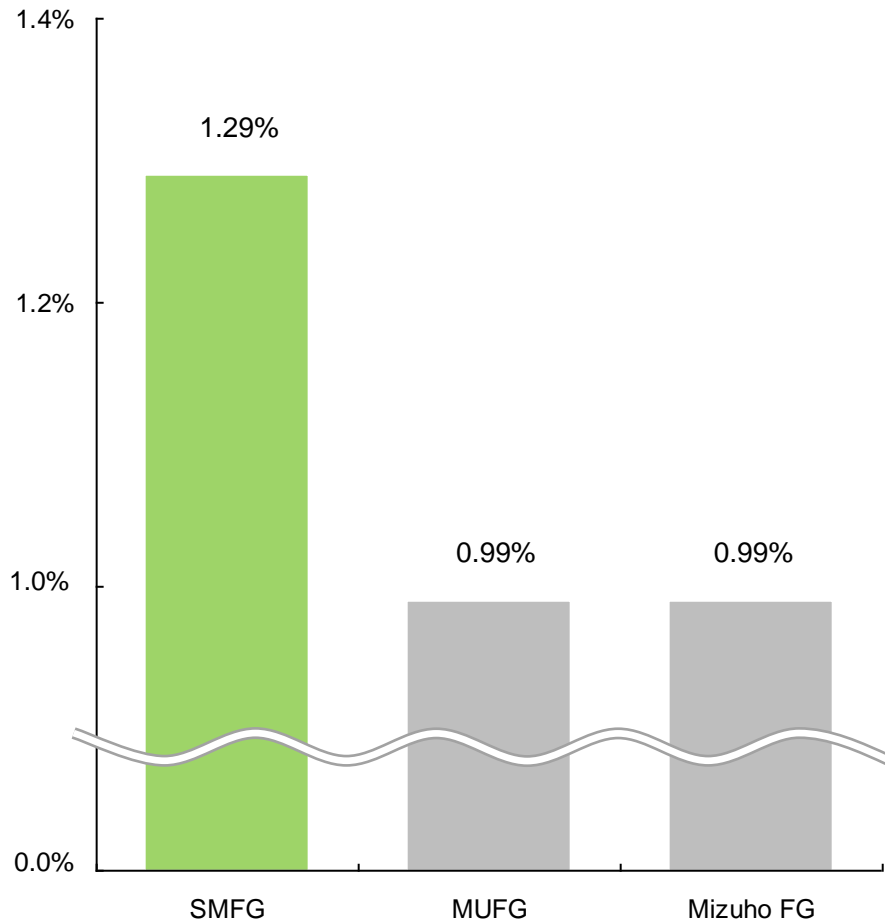
*1 Managerial accounting basis. Average loan spread of existing loans on a monthly basis

*2 SMBC non-consolidated

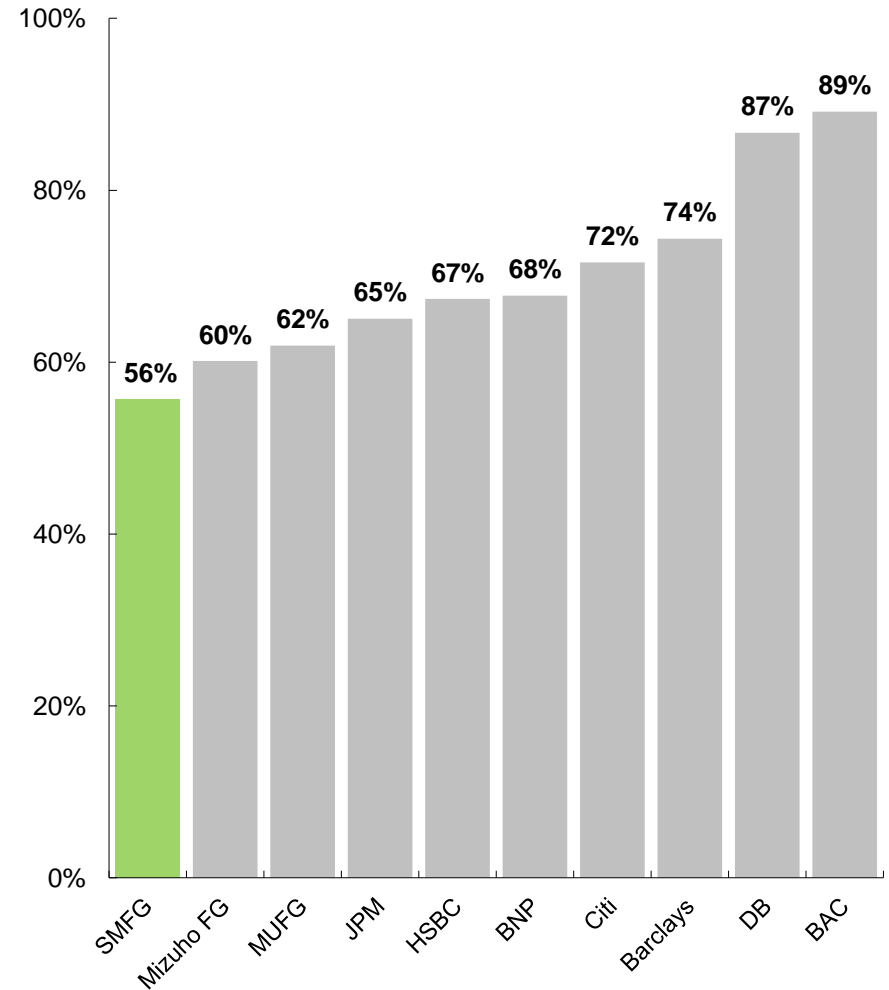
*3 Sum of SMBC, SMBC Europe and SMBC (China)

Sources of profitability

Domestic loan-to-deposit spread*1



Overhead ratio on a group consolidated basis*2



*1 Based on each company's FY3/2015 disclosure. The figures shown in the graph are: non-consolidated figures of SMBC for SMFG, non-consolidated figures of The Bank of Tokyo-Mitsubishi UFJ for MUFG, and non-consolidated figures of Mizuho Bank for Mizuho FG

*2 Based on each company's disclosure. G&A expenses divided by top-line profit (net of insurance claims). FY3/2015 results for SMFG, MUFG and Mizuho FG, FY12/2014 results for others

■ Highlights

Profitability

- Financial results of FY3/2015
- Loan balance & spread
- Sources of profitability

Financial soundness

- Asset quality
- Capital
- Liquidity
- Foreign currency funding

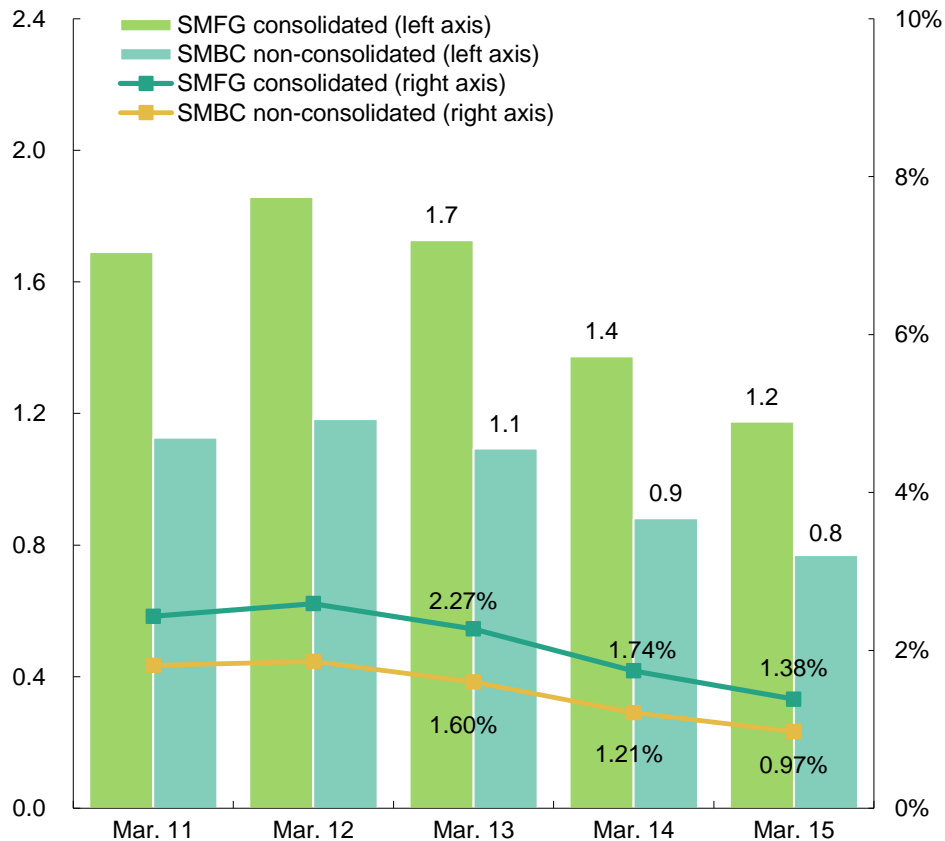
Growth

- Medium-term management plan
- Wholesale business
- Retail business
- International business

Asset quality – solid loan portfolio

NPLs and NPL ratio*1

(JPY tn)

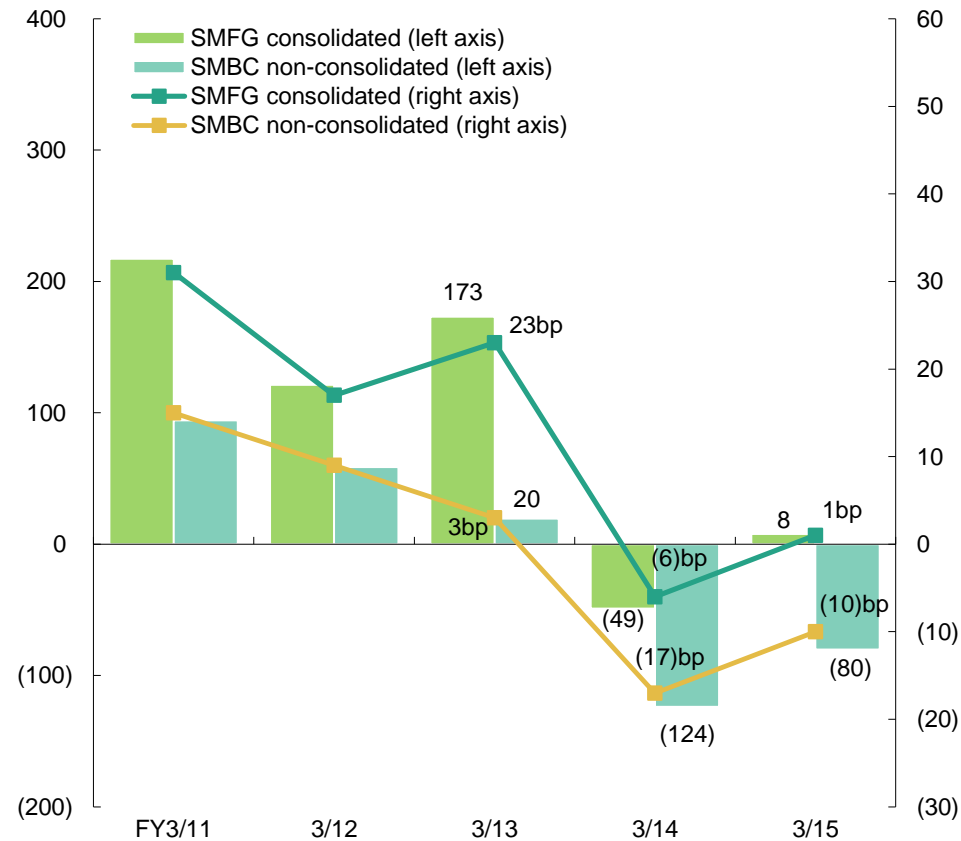


Coverage ratio*3	SMFG consolidated	83.74%	83.14%
	SMBC non-consolidated		88.54%

Total credit cost and Total credit cost ratio*2

(JPY bn)

(bp)

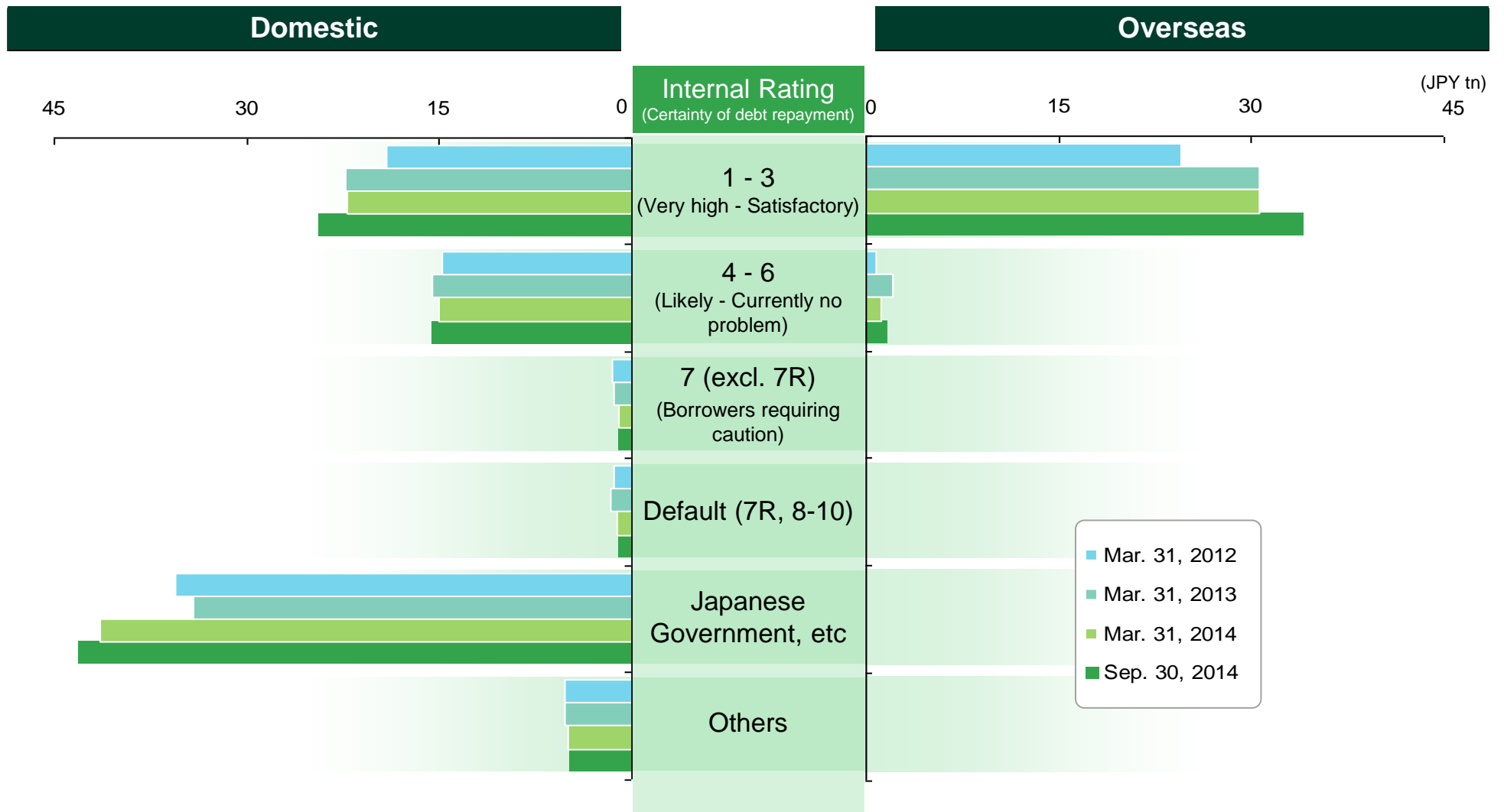


*1 NPL ratio = NPLs based on the Financial Reconstruction Act (excluding normal assets) / Total claims

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

*3 Ratio of the collateral, guarantees and specific and general reserves to total NPLs

Corporate, sovereign and bank exposures*



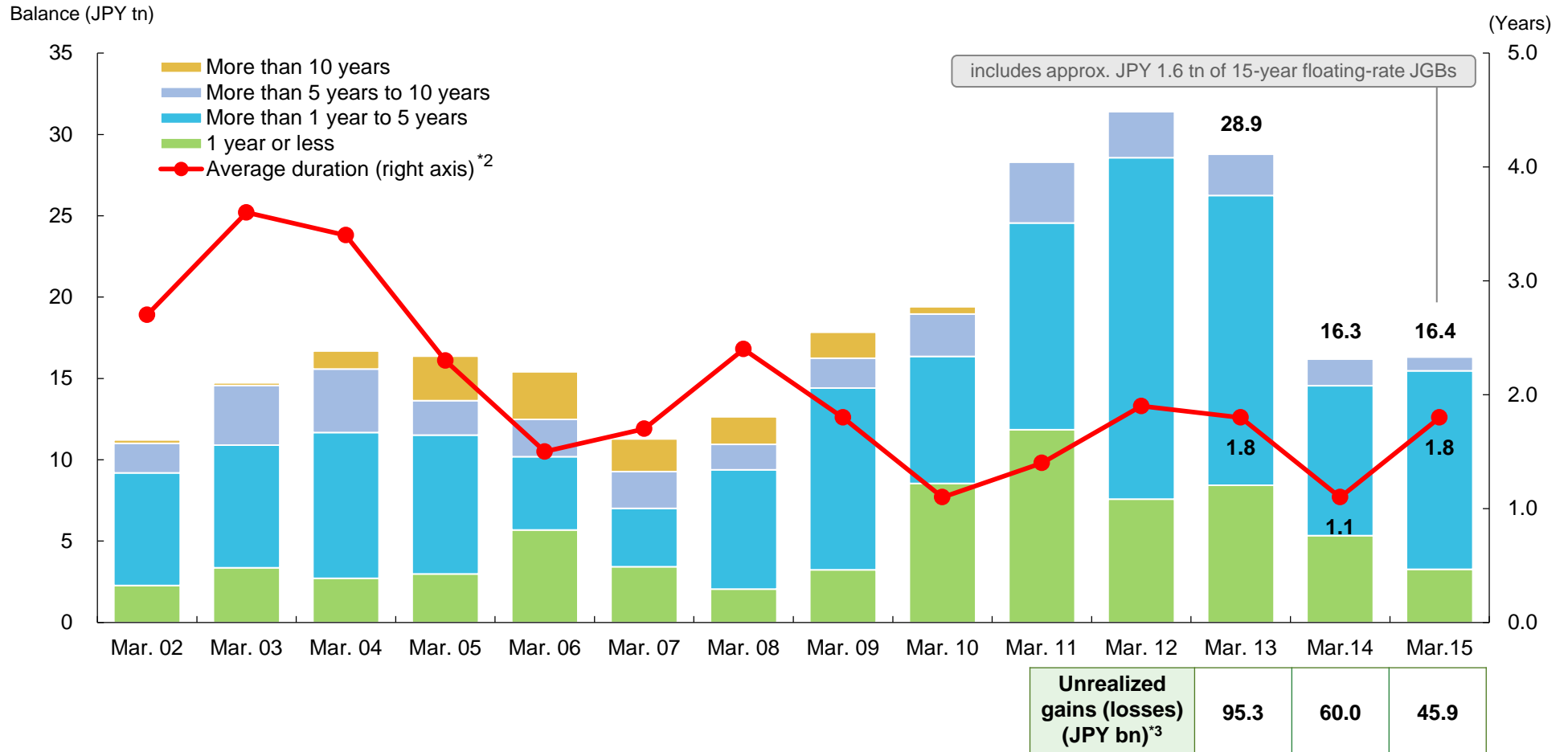
(SMFG consolidated)

* 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

Asset quality – bond portfolio

Yen bond portfolio*1

(SMBC non-consolidated)



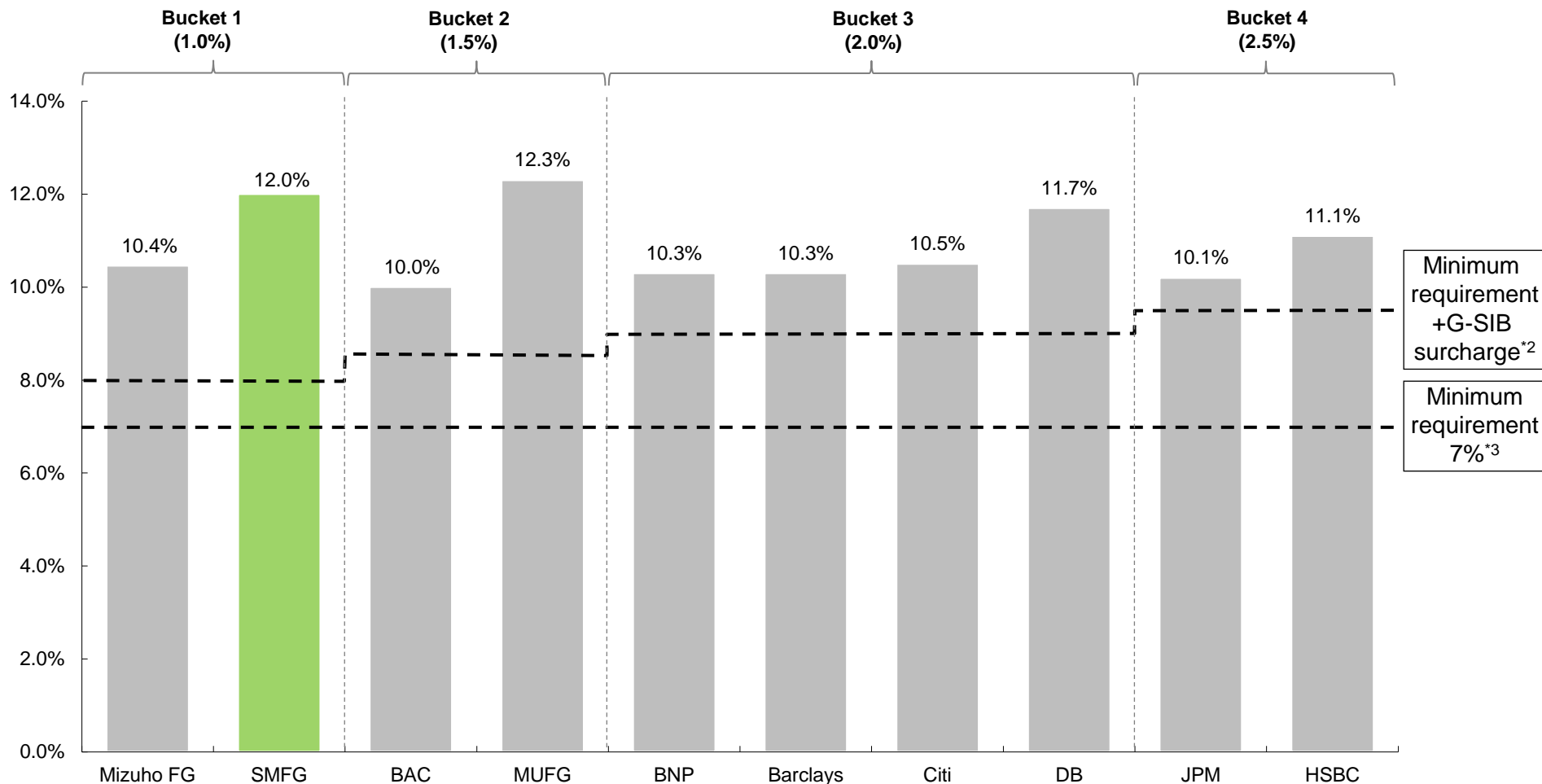
*1 Total balance of Other securities with maturities and bonds classified as held-to-maturity; total of JGBs, Japanese local government bonds and Japanese corporate bonds

*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. Duration at Mar. 02 is for JGB portfolio only

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

Resilient capital base

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



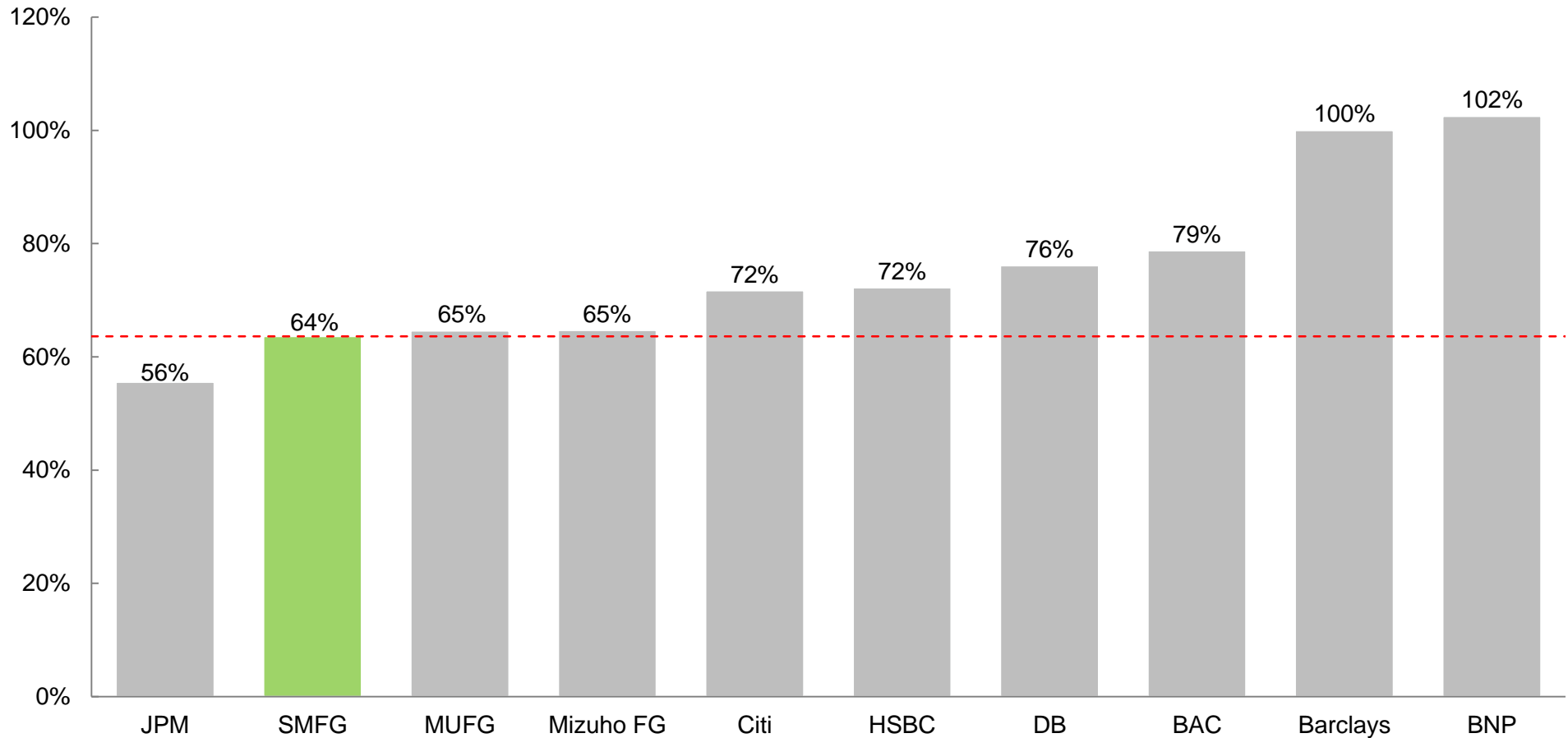
*1 Based on each company's disclosure. Figures of SMFG, MUFG and Mizuho FG are on a consolidated basis as of Mar. 31, 2015. The others are on a consolidated basis as of Dec. 31, 2014. The ratio for Mizuho FG includes Eleventh Series Class XI Preferred Stock of JPY 277.8bn

*2 The list published by the Financial Stability Board in Nov. 2014

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

Liquidity – supported by a sticky domestic deposit base

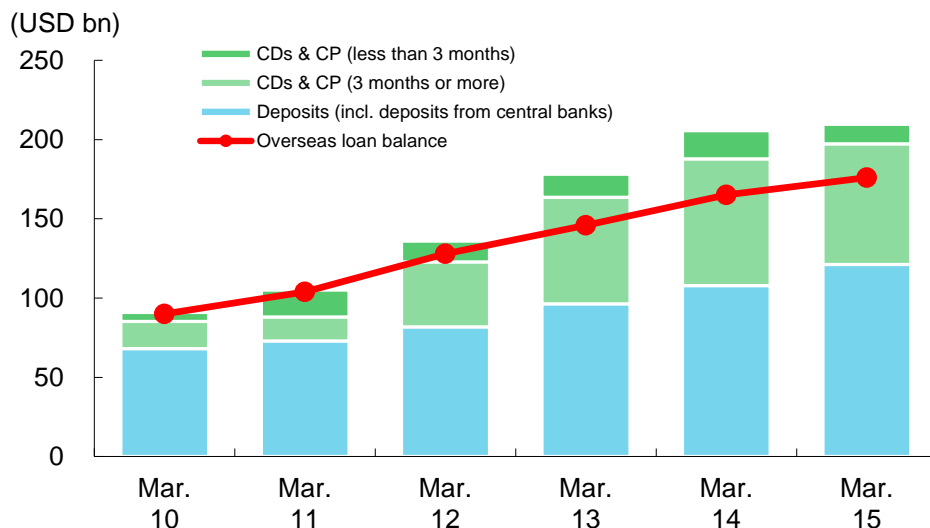
Loan-to-deposit ratio*



* Based on each company's disclosure. Figures of SMFG, MUFG and Mizuho FG are on a consolidated basis as of Mar. 31, 2015. The others are on a consolidated basis as of Dec. 31, 2014

Foreign currency funding

Overseas deposit & loan balance*1



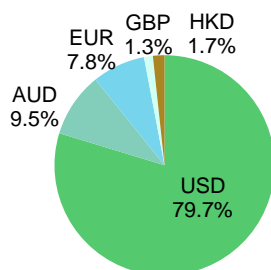
Foreign currency funding by region

Region (Main currency)	Major capital markets funding tool
Head Office (USD/EUR/GBP/AUD/HKD)	Global MTN Programme (USD50bn)
	Euro MTN Programme (JPY1,500bn)
Europe (USD/EUR/GBP)	Euro CP Programme (EUR10bn)
	Euro CD
US (USD)	US Domestic CP Programme (USD15bn)
	US Domestic CD
Australia (USD/AUD)	Debt Issuance Programme (USD8bn)
	Australian Domestic CD
Hong Kong (HKD)	CD Programme (HKD15bn)
Singapore (SGD)	CD Programme (SGD5bn)

Long-term capital markets funding*2

(Outstanding Amount)

Total: USD 27.6 bn



Outstanding Amount		
USD	22.0 bn	--
AUD	3.5 bn	= USD 2.6 bn
EUR	2.0 bn	= USD 2.1 bn
HKD	3.6 bn	= USD 0.5 bn
GBP	0.3 bn	= USD 0.4 bn

Recent deals (Senior unsecured)

- May 28, 2015 / USD / 655mn / 30NC10 FIX at 4.30% / Formosa
- Apr. 30, 2015 / HKD / 1.5bn / 5y FIX at 2.09%, 10y FIX at 2.92% / Private Placement
- Apr. 7, 2015 / AUD / 850mn / 5y FRN at BBSW+1.02% / TCD
- Feb. 25, 2015 / USD / 1.25bn / 3y FRN at 3ML+58bp, 5y FIX at 2.45% / Re-opening
- Jan. 16, 2015 / USD / 2.25bn / 3y FIX at 1.75%, 3y FRN at 3ML+58bp, 5y FIX at 2.45%

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

*2 Senior unsecured issuance with original maturity of three years or more as of May 29, 2015. Translated into USD at the exchange rates as of March 31, 2015

■ Highlights

Profitability

- Financial results of FY3/2015
- Loan balance & spread
- Sources of profitability

Financial soundness

- Asset quality
- Capital
- Liquidity
- Foreign currency funding

Growth

- Medium-term management plan
- Wholesale business
- Retail business
- International business

■ Highlights of SMFG's medium-term management plan

- 1 As the first step toward realizing our vision for the next decade, develop client-centric business model in the first 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, Nikko, Consumer finance, Asia**
- 5 Aim for stable increase in dividend per share and sustainable growth of shareholder value, while focusing on capital efficiency**

Wholesale 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

Business for large corporations

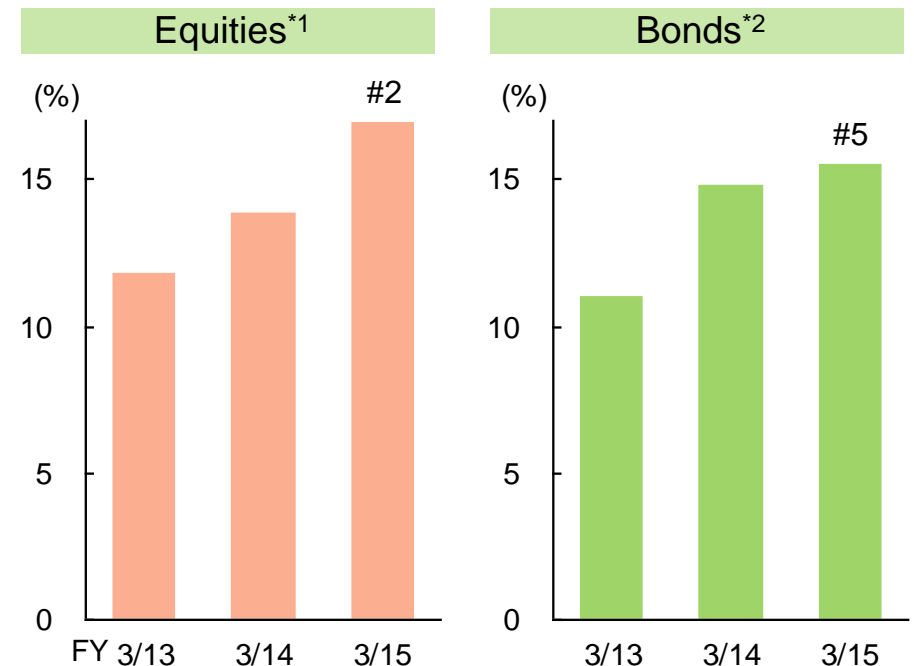
- Seamless operation of bank-securities and domestic and overseas offices, and solutions offered based on extensive knowledge of industries globally



SMBC Nikko Securities

- Aim for a market share of 20% and a top-3 position for underwriting of Japanese equities and corporate bonds

SMBC Nikko's market share for underwriting



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

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

Retail business

Bank-securities retail integration

Clients

Serve inheritance/succession-related and steady asset management needs

Serve active asset management needs



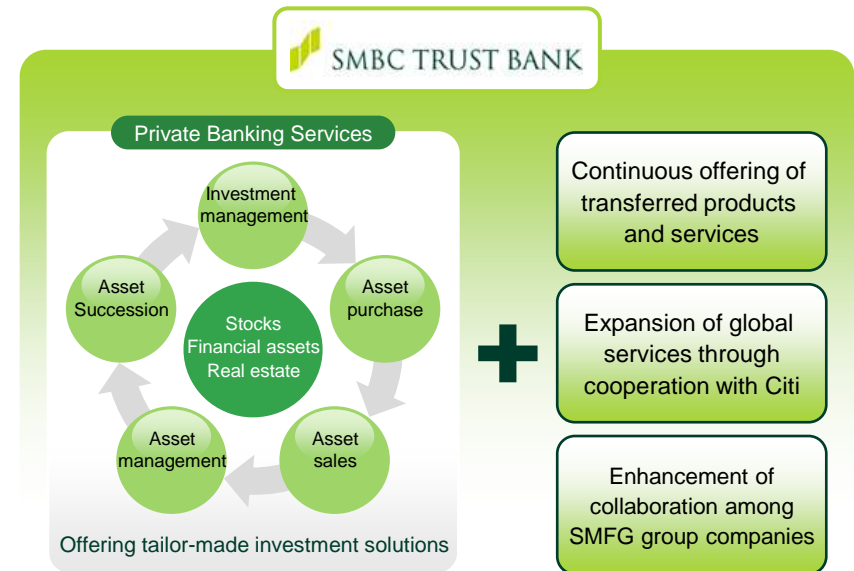
SMBC's client base:
27 mn accounts

SMBC Nikko's client base:
2.6 mn accounts

- Expanded the integration model to all offices in Jul. 2014
- SMBC Nikko has established 11 branches since Apr. 2014

Acquisition of Citibank Japan's retail banking business

- SMBC Trust Bank will acquire the retail banking business of Citibank Japan on Nov. 1, 2015, subject to necessary regulatory approvals
- The new bank that SMBC Trust Bank envisions
 - To become a bank that is highly unique compared with other Japanese banks
 - To grow into the core trust bank within the SMFG group by improving its profitability through cost reductions, including by the shared use of system infrastructure with SMBC



Retail business – consumer finance / credit card business

- Maximize group synergies toward securing top market share

Consumer finance business

- Achieve strong market share by expanding the variety of our client base under the brand strategies of SMBC, Promise and Mobit

Clients

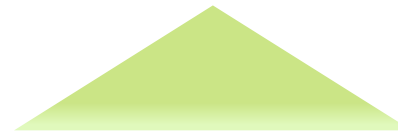


Integrated operation of planning and promotion functions

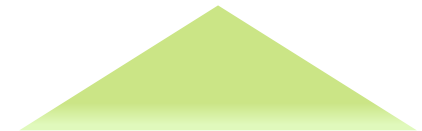
Credit card business

- 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

International business – Overview of SMFG’s global strategy

- Further improve our ability to serve our clients
- Build a sustainable business model
- Transform from Japan-centric to Asia-centric

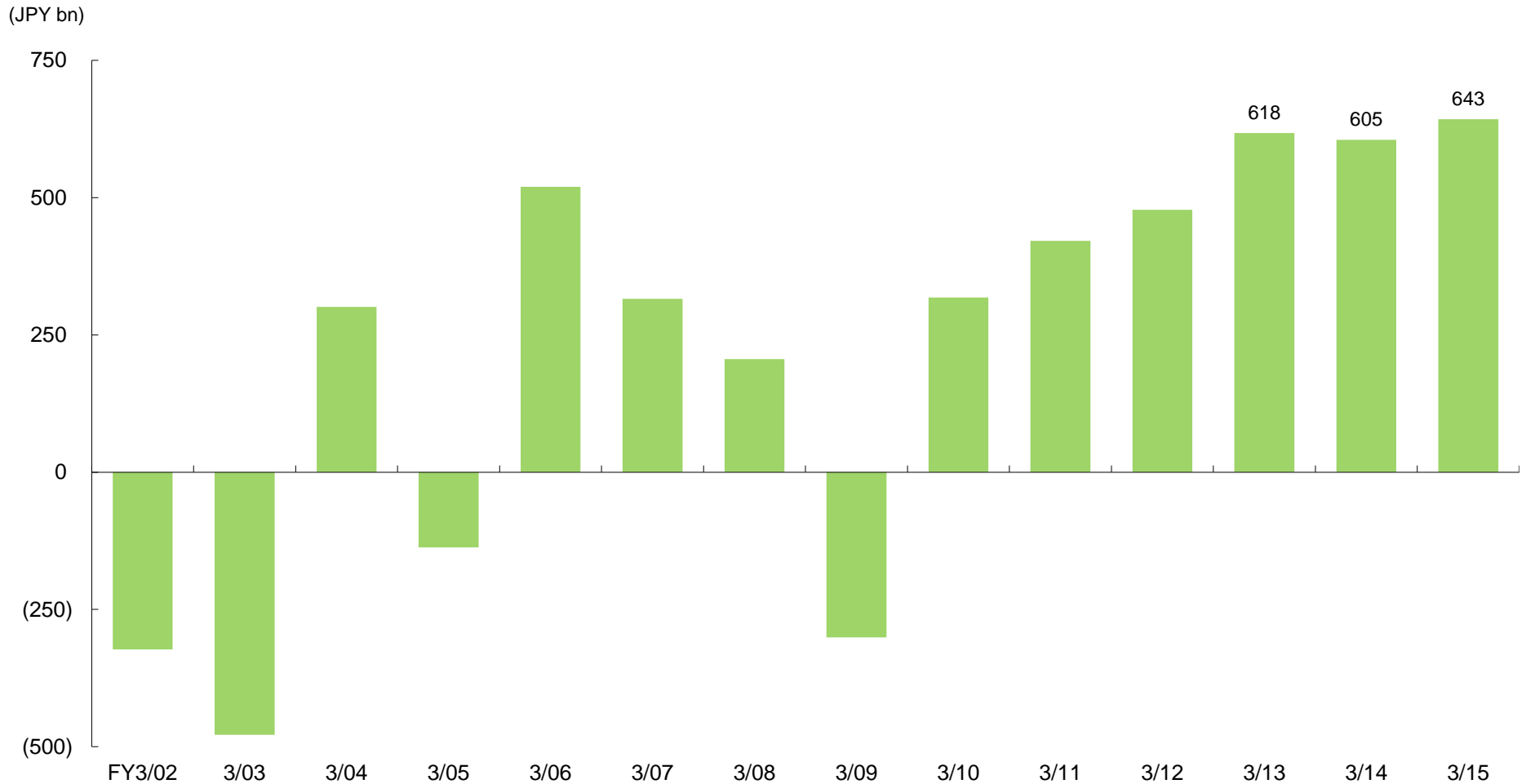
Become a global financial group that leads the growth of Japan and the Asian region



Appendix

Trend of bottom line profits

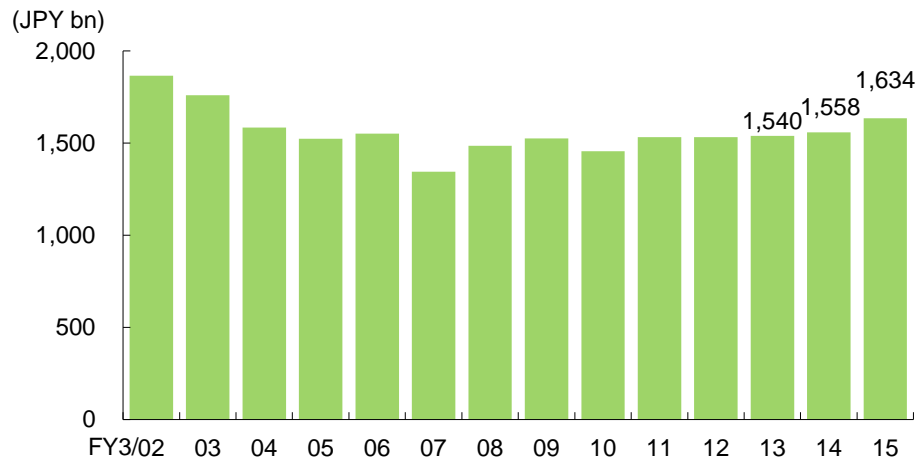
SMBC's non-consolidated net income



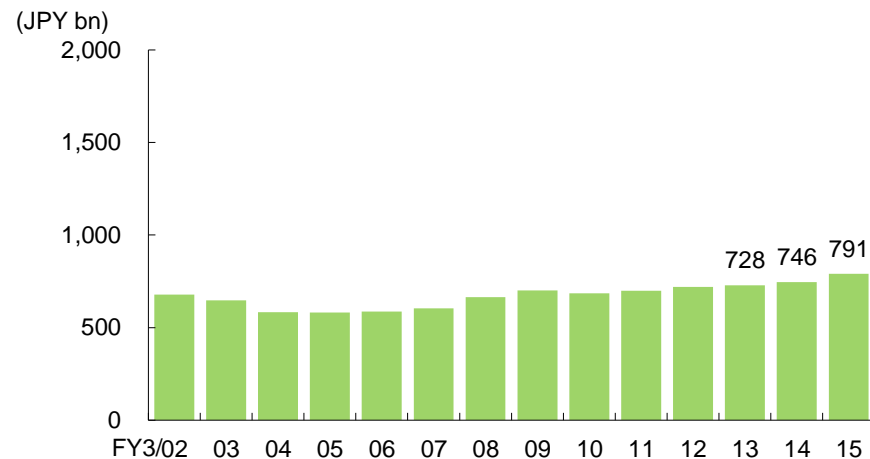
Trend of major income components

(SMBC non-consolidated)

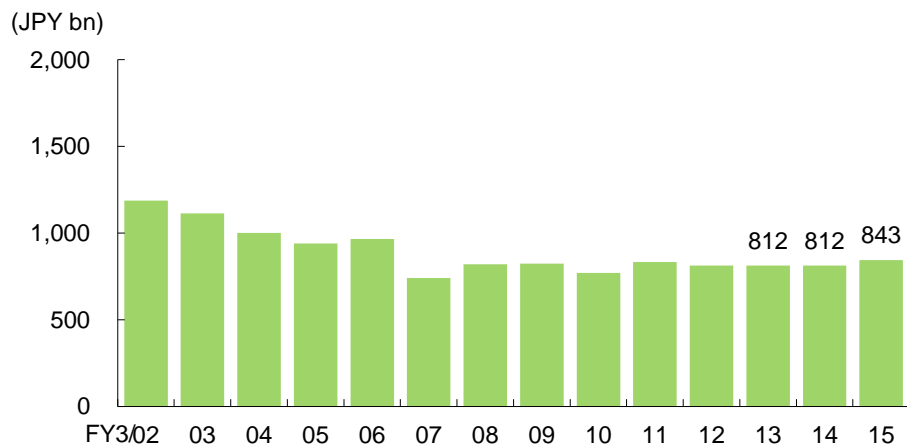
Gross banking profit



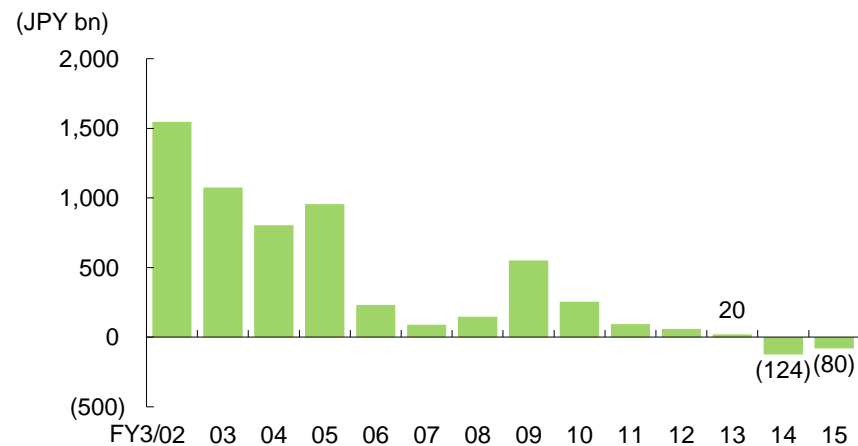
Expenses



Banking profit (before provisions)



Total credit cost



SMFG's performance by business unit*1

		(JPY bn)	FY3/2014	FY3/2015	YOY change*2
	Wholesale Banking Unit	Gross profit	717.6	729.0	+2.9
		Expenses	(285.1)	(300.6)	(10.3)
		Net business profit	432.5	428.4	(7.4)
	Retail Banking Unit	Gross profit	480.0	478.4	(1.5)
		Expenses	(354.1)	(373.4)	(20.6)
		Net business profit	125.9	105.0	(22.1)
	International Banking Unit	Gross profit	495.9	593.1	+41.0
		Expenses	(183.1)	(226.2)	(25.0)
		Net business profit	312.8	366.9	+16.0
	of which Marketing units	Gross profit	1,693.5	1,800.5	+42.4
		Expenses	(822.3)	(900.2)	(55.9)
		Net business profit	871.2	900.3	(13.5)
	of which Treasury Unit	Gross profit	339.2	374.8	+35.6
		Expenses	(25.9)	(30.7)	(2.9)
		Net business profit	313.3	344.1	+32.7
	of which Sumitomo Mitsui Finance and Leasing	of which Gross profit	125.9	137.0	+11.1
		of which Expenses	(54.8)	(57.9)	(3.1)
		Net business profit	73.0	80.5	+7.5
	of which SMBC Nikko Securities	Gross profit	339.6	350.0	+6.1
		Expenses	(235.9)	(249.5)	(10.6)
		Net business profit	103.7	100.5	(4.5)
of which Consumer finance / Credit card*3	Gross profit	539.9	576.1	+14.6	
	Expenses	(338.3)	(363.8)	(11.2)	
	Net business profit	201.6	212.3	+3.4	
Total	of which Gross profit	2,898.2	2,980.4	+82.2	
	of which Expenses	(1,569.9)	(1,659.3)	(89.4)	
	Net business profit*4	1,338.5	1,310.5	(28.1)	

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

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

*4 Consolidated net business profit = Consolidated gross profit - General and administrative expenses + Equity in gains (losses) of affiliates. SMFG changed the definition of "Consolidated net business profit" from FY3/15. The figures for FY3/2014 were recalculated based on the new rules

■ SMBC's performance by business unit*1

			(JPY bn)	FY3/2014	FY3/2015	YOY change ²
Wholesale Banking Unit		Gross banking profit		558.5	555.4	(9.3)
		Expenses		(200.7)	(206.8)	(2.4)
		Banking profit (before provisions)		357.8	348.6	(11.7)
Retail Banking Unit		Gross banking profit		405.4	386.8	(18.5)
		Expenses		(336.4)	(350.1)	(15.0)
		Banking profit (before provisions)		69.0	36.7	(33.5)
International Banking Unit		Gross banking profit		296.0	345.3	+20.8
		Expenses		(89.1)	(106.6)	(11.5)
		Banking profit (before provisions)		206.9	238.7	+9.3
Marketing Units		Gross banking profit		1,259.9	1,287.5	(7.0)
		Expenses		(626.2)	(663.5)	(28.9)
		Banking profit (before provisions)		633.7	624.0	(35.9)
Treasury Unit		Gross banking profit		325.5	354.0	+28.5
		Expenses		(22.9)	(25.9)	(1.1)
		Banking profit (before provisions)		302.6	328.1	+27.4
Headquarters		Gross banking profit		(27.3)	(7.2)	+54.7
		Expenses		(96.6)	(101.8)	(15.5)
		Banking profit (before provisions)		(123.9)	(109.0)	+39.2
Total		Gross banking profit		1,558.1	1,634.3	+76.2
		Expenses		(745.7)	(791.2)	(45.5)
		Banking profit (before provisions)		812.4	843.1	+30.7

*1 SMBC non-consolidated. Managerial accounting basis

*2 After adjustment of interest rates, 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

■ Medium-term management plan – FY3/2015 to FY3/2017

Vision for the next decade

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

We will become a truly Asia-centric institution

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

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

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

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

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

Three-year management goals

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

Key initiatives

Expand client base, enhance advisory capabilities, and promote initiatives on a group-wide basis

	FY3/2015		FY3/2016
	Implemented new business models		The year to realize the outcome of our business model transformation to clients
Wholesale	<ul style="list-style-type: none"> Expanded the large corporate segment; promoted seamless operation of bank-securities and domestic & international offices Increased and intensified contact with clients Actively supported growth industries (established Japan growth strategy CFT*) 	➔	<ul style="list-style-type: none"> Expand target clients of bank-securities collaboration Begin trials of “domestic-international integration” model and “global-wide sector” model Deepen the “One to One” approach Further develop talented professionals to reinforce our on-the-ground capabilities Accelerate initiatives in growth areas
Retail	<ul style="list-style-type: none"> Expanded bank-securities integration model to all offices Launched SME & consumer banking combined operation under the new “Area” system; promoted inheritance- and succession-related businesses Enhanced marketing to mass-affluent clients Group-based management of consumer finance and credit card businesses 	➔	<ul style="list-style-type: none"> Strengthen the asset management business on a group basis Further implement and sophisticate the “Area” system Acquire the retail banking business of Citibank Japan Reinforce SMBC’s branding; enhance marketing activities utilizing IT
International	<ul style="list-style-type: none"> Developed core initiatives under the lead of the Asian strategy CFT* <ul style="list-style-type: none"> Initiated “Asia Core Client Program” Actively hired locally Made progress with the multi-franchise strategy Promoted cross-selling 	➔	<ul style="list-style-type: none"> Fully launch “Asia Core Client Program” Strengthen transaction banking and solution-providing Promote cross-selling and expand relationships globally with western multinational corporations (“Platinum Partner Club”)

* CFT: cross-functional team (task force comprised of members from across business units)

SMBC Nikko Securities

Financial results (consolidated)

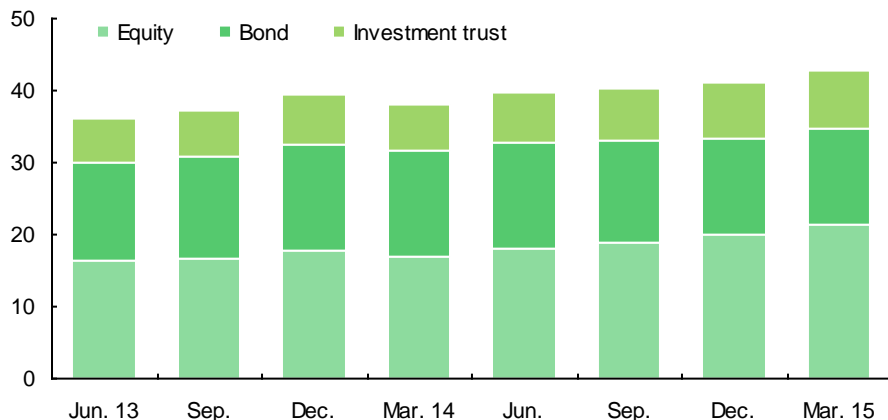
(JPY bn)	FY3/2014	FY3/2015	YOY change
Net operating revenue	327.9	329.2	+1.3
SG&A expenses	(227.8)	(235.2)	(7.4)
Ordinary income	102.1	96.2	(5.9)
Net income	64.6	64.7	+0.1

League tables (Apr. 2014 - Mar. 2015)

	Rank	FY3/2014 results	Mkt share	YOY change
Global equity & equity-related (book runner, underwriting amount)*1	#2	#3	17.0%	+3.1%
JPY denominated bonds (lead manager, underwriting amount)*2	#5	#5	15.6%	+0.7%
Financial advisor (M&A, No. of deals)*3	#3	#3	2.8%	(0.2)%

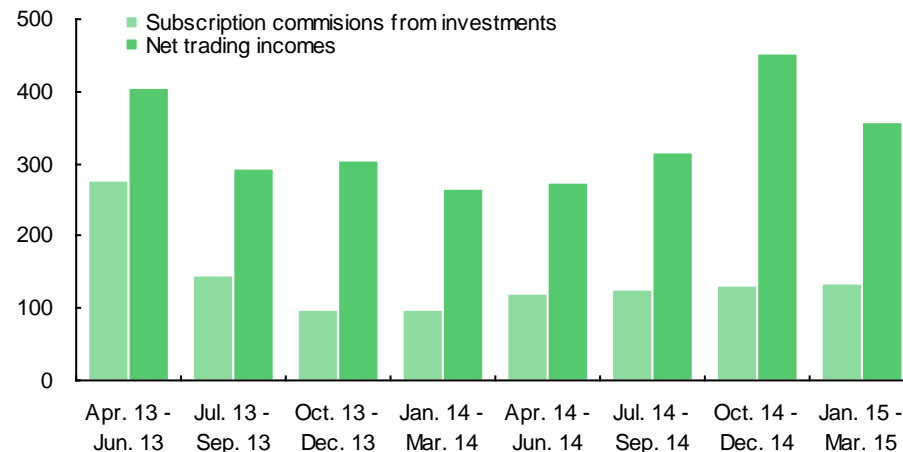
Client assets

(JPY tn)



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

(JPY bn)



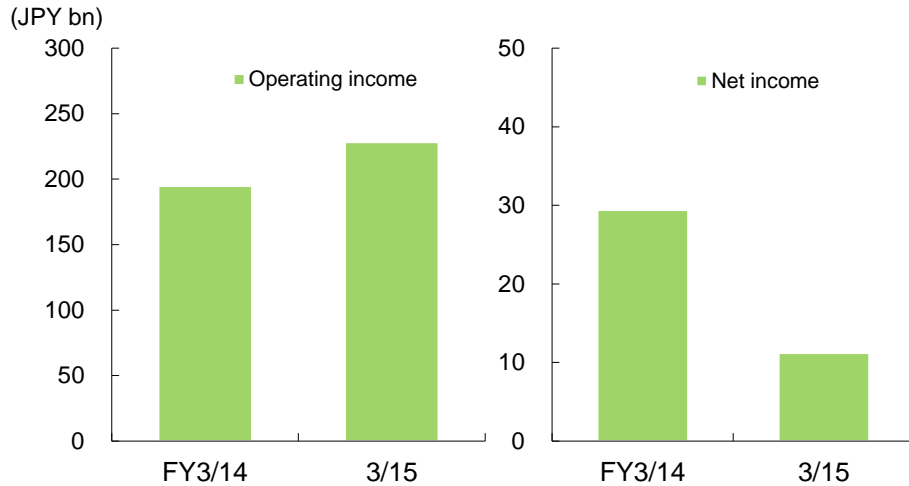
*1 Source: SMBC Nikko, based on data from Thomson Reuters. Japanese corporate related only

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

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

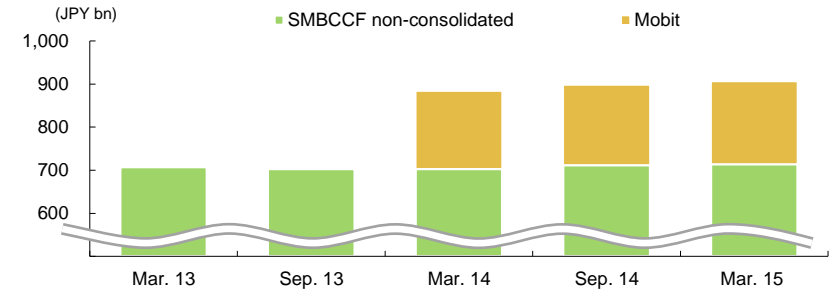
SMBC Consumer Finance

Consolidated operating income and net income

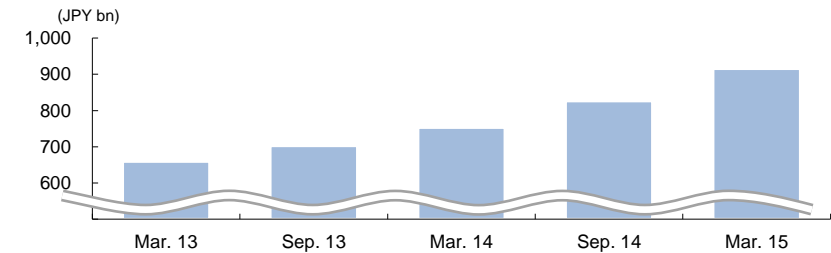


Financing / Loan guarantee business

Consumer loans outstanding (domestic)



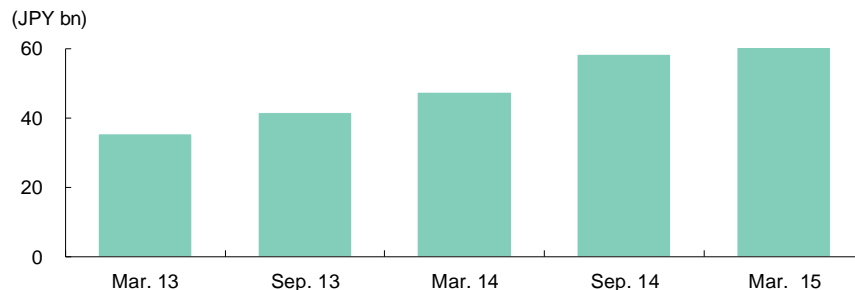
Loan guarantee amount



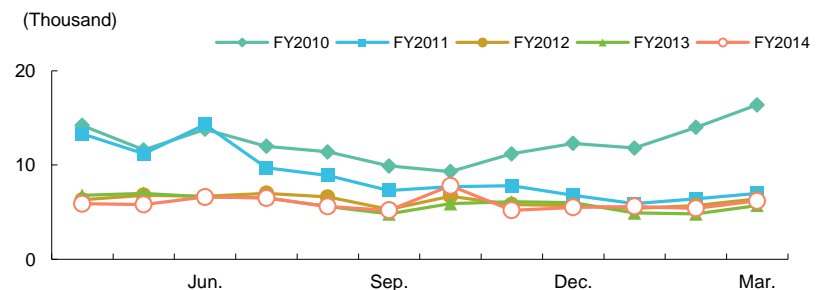
Overseas business

- Started operation in Shanghai in Oct. 2014

Consumer loans outstanding (overseas)*



No. of interest refund claims

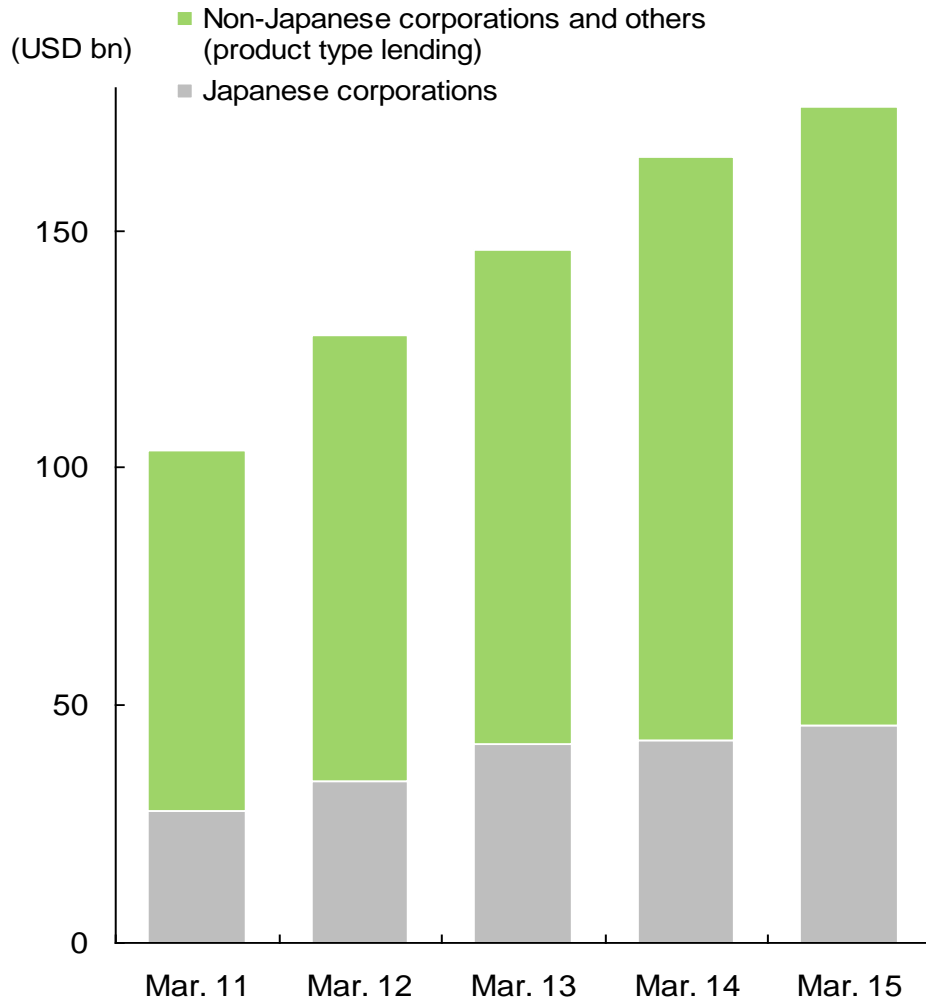


* Aggregate of overseas subsidiaries. Translated into JPY at respective period-end exchange rates

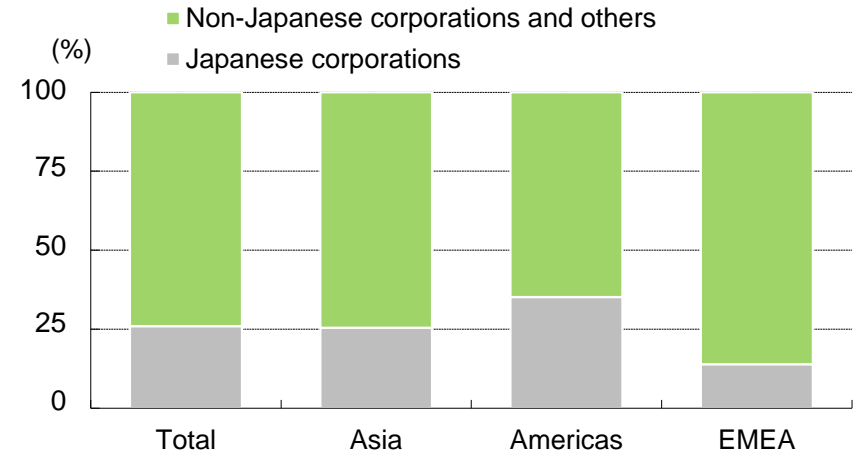
Overseas loan balance classified by borrower type

(Geographic classification based on booking office)

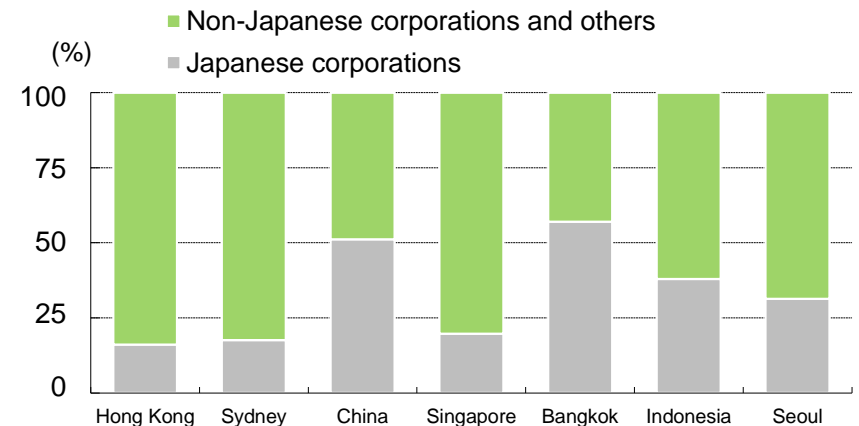
Total*1



By region (Mar. 2015)*1



Major marketing channels in Asia (Mar. 2015)*1*2



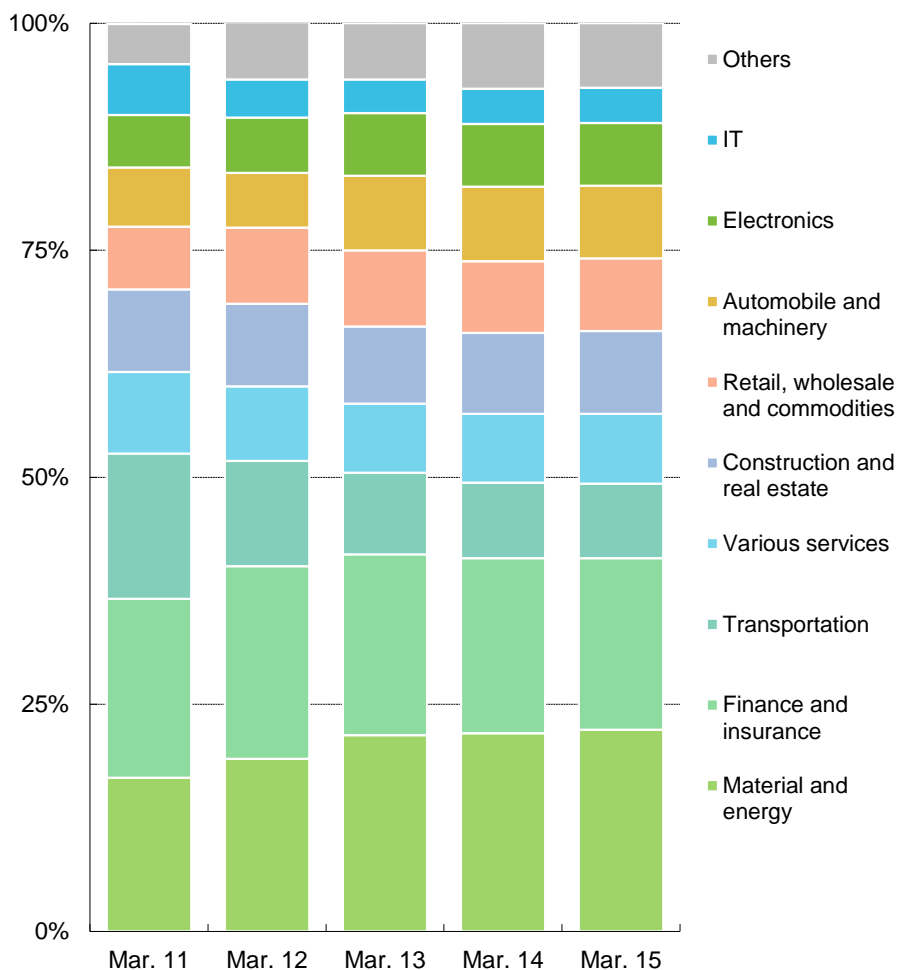
*1 Managerial accounting basis, translated into USD at respective period-end exchange rates. Sum of SMBC, SMBC Europe and SMBC (China)

*2 Sum of SMBC and SMBC Indonesia for Indonesia

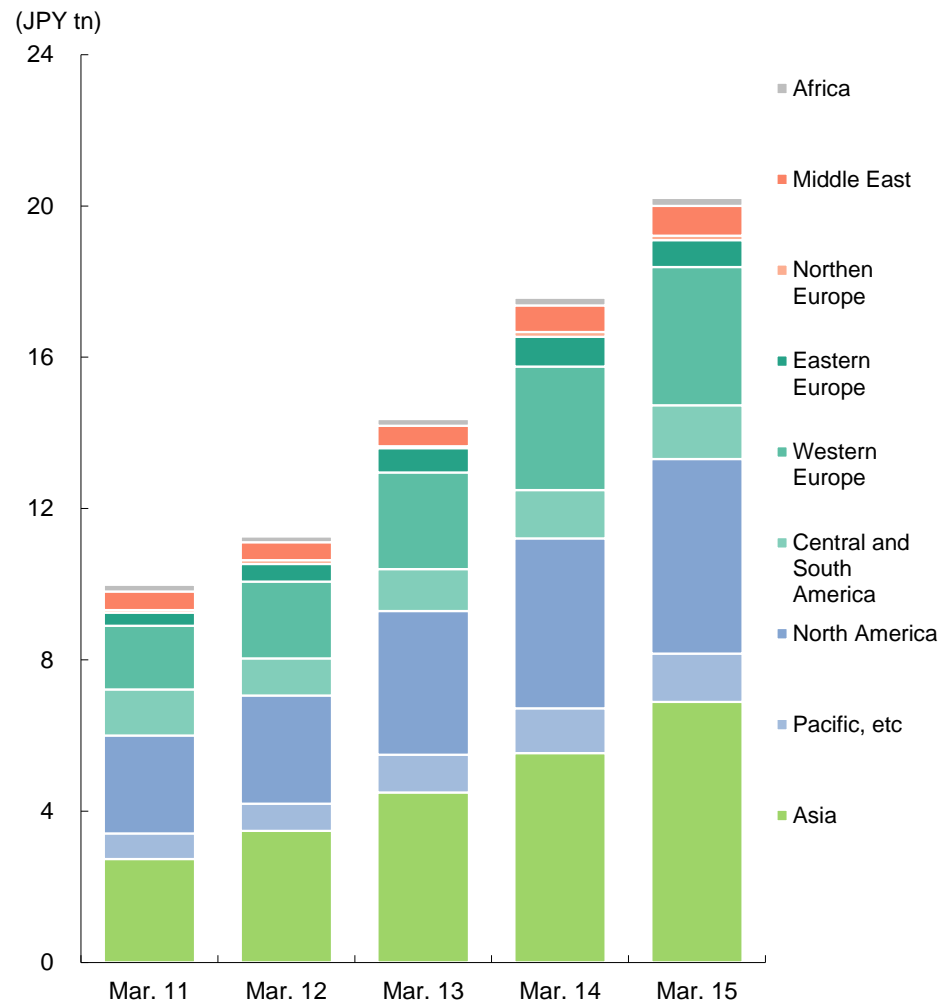
Overseas loan balance classified by industry and domicile

(Geographic classification based on domicile of borrowers)*

By industry



By domicile

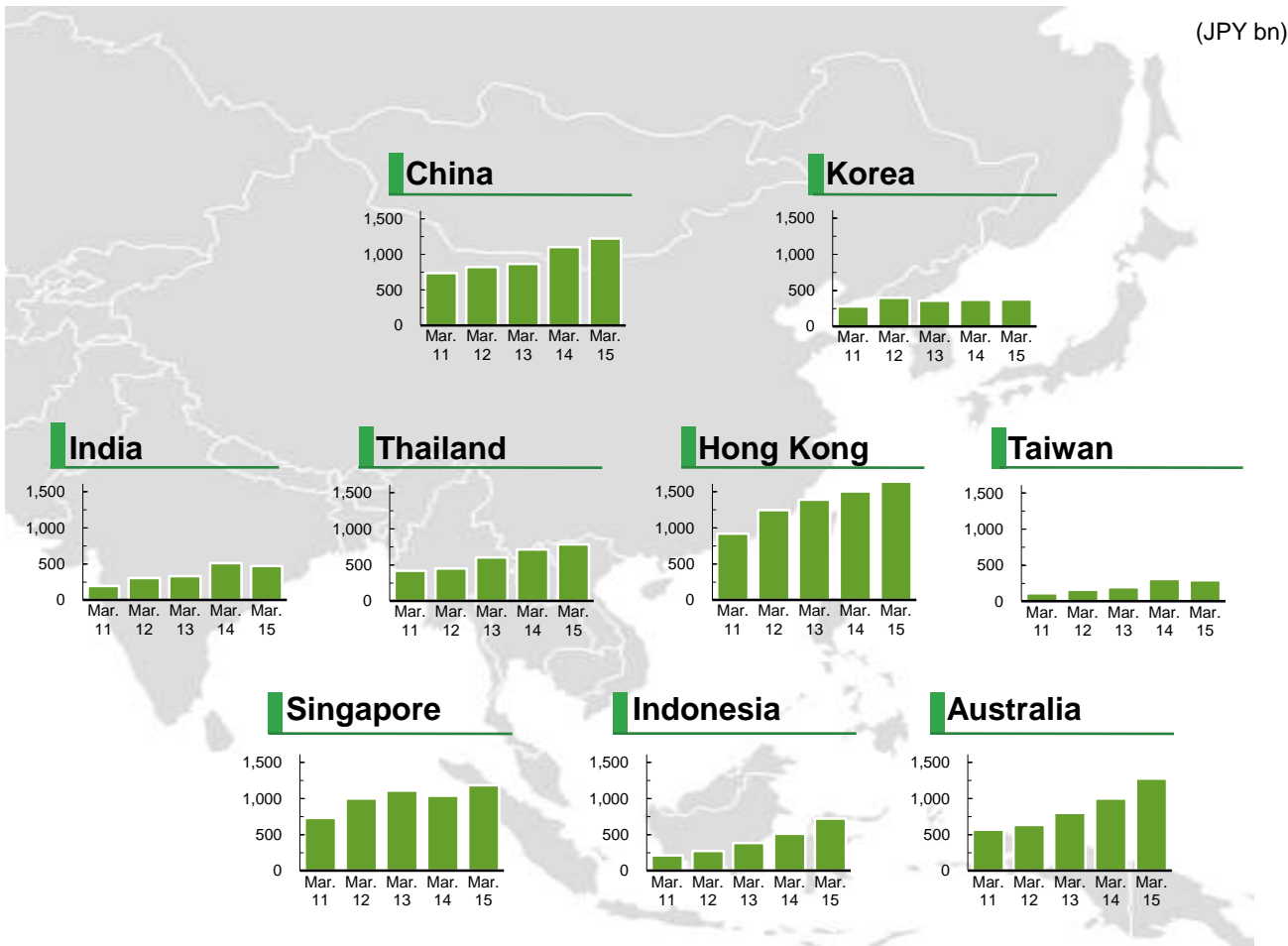


* Managerial accounting basis, translated into JPY at respective period-end exchange rates. Sum of SMBC, SMBC Europe and SMBC (China). Before direct reduction

International business – our footprint in Asia

Loan balance in Asian countries

(Geographic classification based on domicile of borrowers)*1



Strategic partners*2

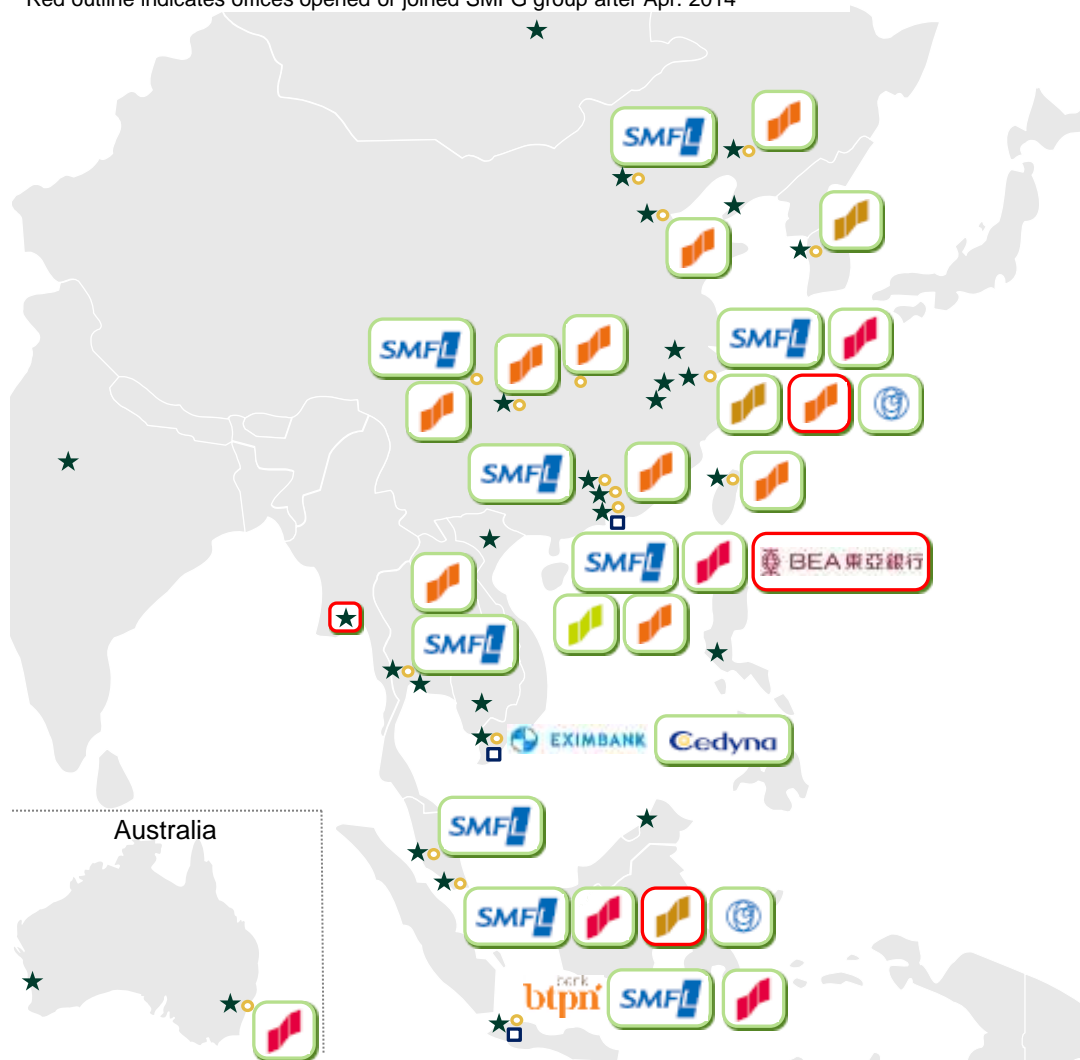
China	Bank of China Industrial and Commercial Bank of China Agricultural Bank of China
Korea	<u>Kookmin Bank</u>
Taiwan	First Commercial Bank
Hong Kong	<u>Bank of East Asia</u>
Philippines	Metrobank
Vietnam	<u>Vietnam Eximbank</u>
Malaysia	RHB Bank
Indonesia	<u>Bank Tabungan Pensiunan Nasional</u> Bank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

*1 Managerial account basis. Sum of SMBC, SMBC Europe, SMBC (China) and SMBC Indonesia. Loan balances are translated into JPY from each country's local currency at the exchange rate as of March 31, 2015

*2 SMBC has an equity stake in the underlined banks

SMFG's network in Asia

- ★: Banking business offices
 - : Overseas offices of SMFG group companies excludes banking business
 - : Equity method affiliates
- Red outline indicates offices opened or joined SMFG group after Apr. 2014



SMBC 三井住友銀行	Banking	< Asia and Oceania > 14 countries/areas, 38 offices* ¹
Sumitomo-Mitsui Finance and Leasing	Leasing	<ul style="list-style-type: none"> <li style="width: 50%;">• Beijing <li style="width: 50%;">• Bangkok <li style="width: 50%;">• Shanghai <li style="width: 50%;">• Kuala Lumpur <li style="width: 50%;">• Chengdu <li style="width: 50%;">• Singapore <li style="width: 50%;">• Guangzhou <li style="width: 50%;">• Jakarta <li style="width: 50%;">• Hong Kong
SMBC NIKKO	Securities	<ul style="list-style-type: none"> <li style="width: 50%;">• Hong Kong <li style="width: 50%;">• Singapore <li style="width: 50%;">• Sydney <li style="width: 50%;">• Jakarta
	M&A advisory	<ul style="list-style-type: none"> <li style="width: 50%;">• Shanghai <li style="width: 50%;">• Singapore <li style="width: 50%;">• Hong Kong <li style="width: 50%;">• Jakarta
SMBC FRIEND SECURITIES	Market research	• Hong Kong
YUMETONG MITSUI CARD COMPANY LIMITED	Prepaid card services	• Seoul ²
	Consulting	• Shanghai
Cedyna	Market research	• Singapore
	Auto loans	• Ho Chi Minh ³
SMBC CONSUMER FINANCE	Consumer finance	<ul style="list-style-type: none"> <li style="width: 50%;">• Hong Kong <li style="width: 50%;">• Chengdu <li style="width: 50%;">• Shenzhen <li style="width: 50%;">• Wuhan <li style="width: 50%;">• Shenyang <li style="width: 50%;">• Shanghai <li style="width: 50%;">• Tianjin <li style="width: 50%;">• Bangkok <li style="width: 50%;">• Chongqing
	Loan management and collection	• Taipei
The Japan Research Institute, Limited	Consulting	• Shanghai
	System integration	<ul style="list-style-type: none"> <li style="width: 50%;">• Shanghai <li style="width: 50%;">• Singapore

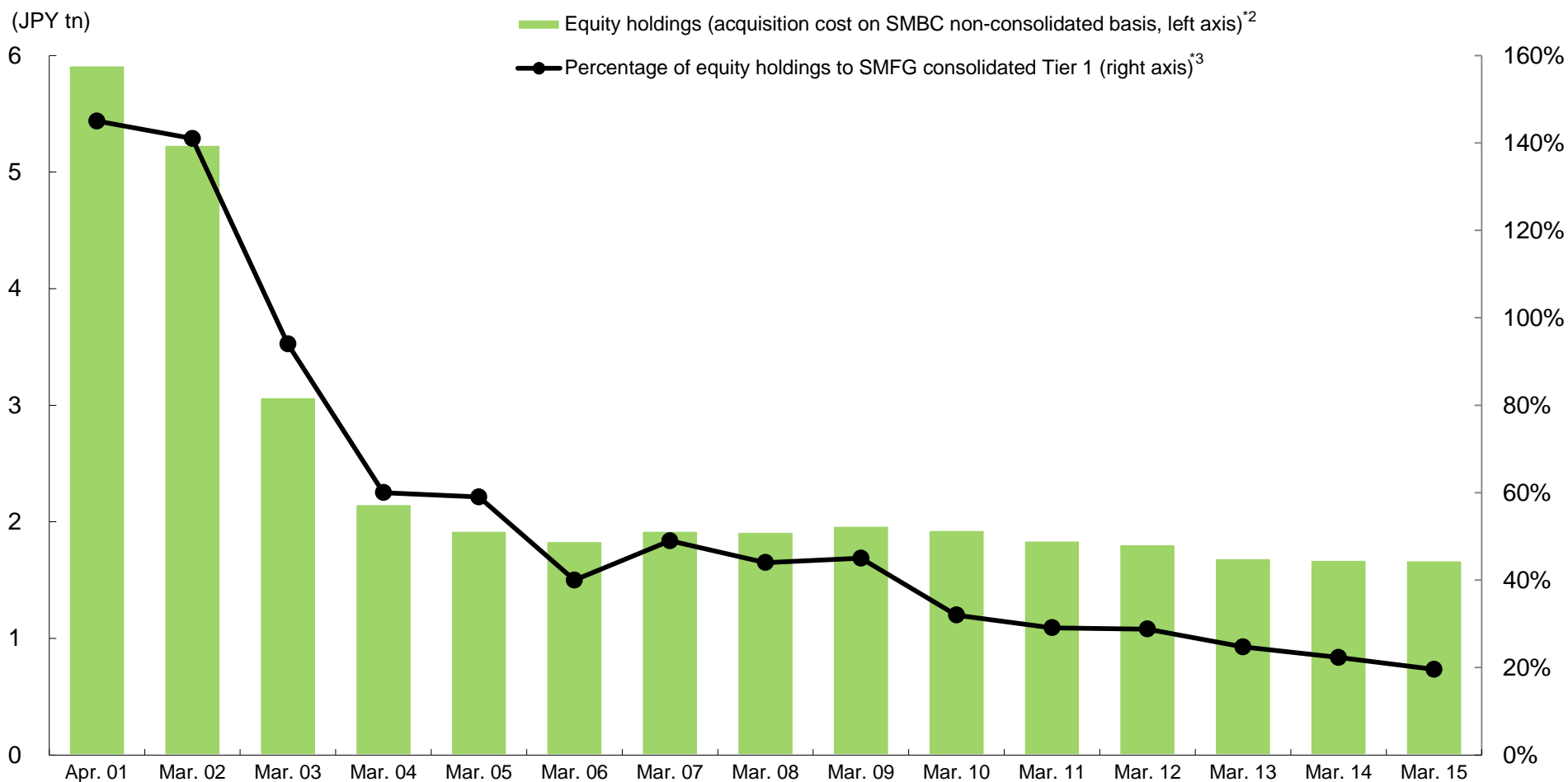
*1 As of Apr. 30, 2015. Includes SMBC, SMBC's banking subsidiaries and equity method affiliates. Excludes offices planned to be closed

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

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

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 I. In and after Mar. 2013, percentage to SMFG consolidated Tier 1 based on Basel III

Capital and risk-weighted assets, SMFG consolidated

Capital ratio (transitional basis)

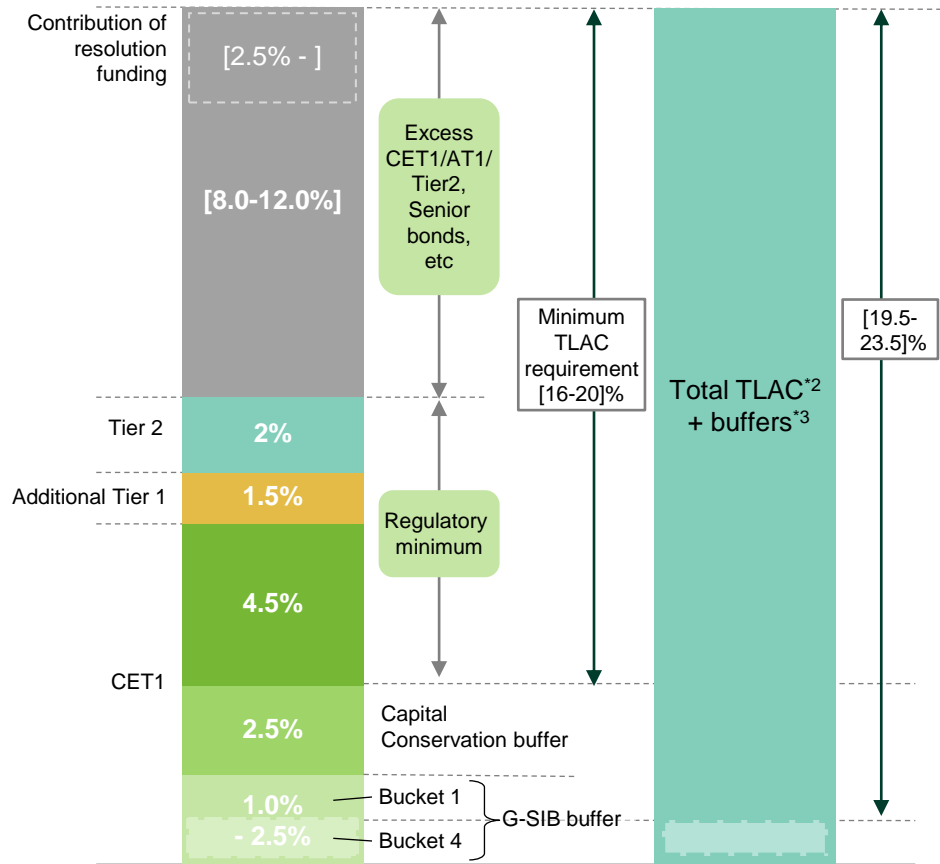
		(JPY bn)	Mar. 31, 2014	Mar. 31, 2015 <i>Preliminary</i>
	Common Equity Tier 1 capital (CET1)		6,550.8	7,476.5
	of which:	Total stockholders' equity related to common stock	6,312.3	6,909.0
		Accumulated other comprehensive income ^{*1}	175.6	801.5
		Regulatory adjustments related to CET1 ^{*1}	(193.8)	(460.4)
	Tier 1 capital		7,514.3	8,528.6
	of which:	Eligible Tier 1 capital instruments (grandfathered) ^{*3}	1,212.1	1,124.3
		Regulatory adjustments ^{*1, 2}	(415.4)	(348.2)
	Tier 2 capital		2,047.1	2,437.3
	of which:	Tier 2 capital instruments	-	375.0
		Eligible Tier 2 capital instruments (grandfathered) ^{*3}	1,627.4	1,424.0
		Unrealized gains on other securities after 55% discount and land revaluation excess after 55% discount ^{*2}	506.6	699.4
		Regulatory adjustments ^{*1, 2}	(182.1)	(165.2)
	Total capital		9,561.4	10,965.9
	Risk-weighted assets		61,623.3	66,136.8
	Common Equity Tier 1 capital ratio		10.63%	11.30%
	Tier 1 capital ratio		12.19%	12.89%
	Total capital ratio		15.51%	16.58%

*1-3 Subject to transitional arrangements. Regulatory adjustments of Tier 1 and Tier 2 include items that are either phased-in or phased-out as described in *1 and *2 below. Percentages indicate the treatment as of Mar. 31, 2014 / Mar. 31, 2015

*1 20% / 40% of the original amounts are included *2 20% / 40% phase-out is reflected in the figures *3 Cap is 80% / 70%

TLAC requirements for G-SIBs ^{*1}

Illustrative TLAC requirement



Highlights of TLAC proposal by FSB

- G-SIBs are required to have sufficient loss absorbing and recapitalization capacity available in resolution to implement an orderly resolution
- Items that constitute regulatory capital as well as certain unsecured liabilities may count towards satisfying the minimum TLAC requirement
- An access to credible ex-ante commitments to recapitalize a G-SIB in resolution may count towards a firm's TLAC as 2.5% or more of RWA. Japanese deposit insurance system is reported as such*4
- A final version is scheduled to be submitted to the G-20 by the 2015 Summit.
- Implementation phase starts on Jan. 1, 2019 at the earliest

*1 Based on the FSB's proposal in Nov. 2014

*2 TLAC requirement will also be at least twice the level required for the leverage ratio that is, if the Basel 3 leverage ratio were set at 3% for G-SIBs, at least 6% of the Basel 3 leverage ratio denominator

*3 Countercyclical buffer is omitted. 21.0%-25.0% for Bucket 4 G-SIBs which are required to hold 2.5% G-SIB buffer

*4 As reported by The Nikkei on Nov. 11, 2014

Meeting international financial regulations

		Regulations	Contents of regulation	Effective date	Current status
G20	G-SIFI regulation and supervision	G-SIB surcharge	Required for additional loss absorption capacity above the Basel III minimum	2016	Finalised at FSB / Domestic regulation under development
		Adequacy of loss-absorbing capacity (TLAC)	Required to hold loss absorbing capacity, which consists of eligible liabilities and regulatory capital, on both a going concern and gone concern basis	No earlier than 2019	Consultation commenced in Nov. 2014
		Recovery and Resolution Plan	SMFG Group Recovery Plan	Implemented	Submitted
ISDA Protocol: Stays on early termination rights following the start of resolution proceedings of derivatives counterparty	Implemented		Adhered		
G20	Prudential regulation Basel III	Capital requirement	Required to raise the level and quality of capital and enhance risk coverage under Basel III	2013	Under phased implementation
			Fundamental review of trading book (Strengthened capital standards for market risk)	TBD	3 rd consultation completed Finalisation targeted by end-2015
			Revisions to the Standardised Approaches	TBD	Consultation for operational/credit risk commenced in Oct./Dec. 2014
			Capital floors	TBD	Consultation commenced in Dec. 2014
			Interest-rate risk in the banking book	TBD	Under discussion at BCBS
		Leverage ratio requirement	Non-risk-based measure based on "on-and off-accounting balance sheet items" against Tier I capital. Minimum requirement: 3% (on a trial basis)	2018	Domestic regulation for disclosure finalised in Mar. 2015
		Minimum standards for liquidity (LCR/NSFR)	LCR: Required to have sufficient high-quality liquid assets to survive a significant stress scenario lasting for one month. >=100% needed	2015	Under phased implementation Disclosure starts in Jun. 2015
			NSFR: Required to maintain a sustainable maturity structure of assets and liabilities >=100% needed	2018	Finalised at BCBS in Oct. 2014 Consultation on disclosure commenced in Dec. 2014
Large exposure regulation	Tightening of exposure limit to a single borrower (25% of Tier1) and expansion of scope of applicable exposure type, etc.	Jan. 2019	Partly implemented in Dec. 2014		
US	Financial market / Financial system reform	OTC derivatives markets reforms	Centralizing of OTC derivatives clearing	Dec. 2012	Scope of application being expanded Implementation date postponed in Mar. 2015
			Margin requirement for non-centrally cleared derivatives	Sep. 2016	
		Regulation of the shadow banking system	Strengthen the oversight and regulation of the shadow banking system such as MMFs, repos and securitizations	TBD	Discussion underway on five specific areas
		Limitation on banking activities / Ring fencing regulation	<ul style="list-style-type: none"> US operations of depository institutions and affiliates prohibited from proprietary trading, sponsorship and ownership in funds (Volcker Rule) Requirements for foreign banking organizations (FBO Rule) 	Jul. 2015	Final regulation published
				Jul. 2016	
Bank Levy	Ring-fenced banks prohibited from providing certain services and required to be isolated from the rest of the financial group in UK and EU	TBD	UK: Enacted in Dec. 2013, EU: Proposal published in Jan. 2014		
EU		Bank Levy	Financial transaction Tax (FTT)	TBD	Under discussion

Ongoing major regulatory discussions

Regulations		Contents	Schedule	Finalised at BCBS	Domestic regulation	
Capital requirement	Credit risk	Revisions to the Standardised Approach	<ul style="list-style-type: none"> Seeks to improve the standardised approach for credit risk, including reducing reliance on external credit ratings; increasing risk sensitivity; reducing national discretions; strengthening the link between the standardised approach and the internal-rating based (IRB) approach; and enhancing comparability of capital requirements across banks 	<ul style="list-style-type: none"> Under consultation (comment period closed in Mar. 2015) Comprehensive data collection and analysis will be made through the QIS in 2015; targeted to be finalised in 2016* 	Unfinished	Unfinished
	Market risk	IRRBB (Interest-rate risk in the banking book)	<ul style="list-style-type: none"> Consideration of a Pillar 1 capital charge for interest rate risk and credit spread risk in the banking book to reduce opportunities to arbitrage the trading book/banking book boundary 	<ul style="list-style-type: none"> Release of consultative document is expected in 2015 	Unfinished	Unfinished
	Operational risk	Revisions to the Standardised Approach	<ul style="list-style-type: none"> Seeks to address the weaknesses identified in the existing approach by (i) refining the operational risk proxy indicator by replacing Gross Income (GI) with a superior indicator, and (ii) improving calibration of the regulatory coefficients based on the results of the quantitative analysis 	<ul style="list-style-type: none"> Under consultation (comment period closed in Jan. 2015) Targeted to be finalised in mid-2015 through 2016* 	Unfinished	Unfinished
	Overall	Capital floors based on standardised approaches	<ul style="list-style-type: none"> Replacement of the Basel I-based transitional capital floor with a permanent floor based on the Basel II/III standardised approaches for credit, market and operational risks 	<ul style="list-style-type: none"> Under consultation (comment period closed in Mar. 2015) To be discussed according to the revisions to the standardised approaches 	Unfinished	Unfinished
Leverage ratio requirement		Leverage ratio	<ul style="list-style-type: none"> Continue to test a minimum requirement of 3% to be introduced in 2018 (from Jan. 2013 to Jan. 2017) Public disclosure requirement started on Jan. 2015 	<ul style="list-style-type: none"> Appropriate level of leverage ratio to be finalised by 2017 at the latest* Scheduled to be implemented in 2018 Domestic regulations on calculation and disclosure implemented 	Finished in part	Finished in part
G-SIFI regulation		TLAC (total loss-absorbing capacity)	<ul style="list-style-type: none"> A requirement for loss absorbing capacity on both a going concern and gone concern basis Proposed requirement is set within 16-20% of RWA and at least twice the Basel 3 Tier 1 leverage ratio requirement. This does not include regulatory capital buffers (overall requirement for a resolution entity with a 1% G-SIB surcharge would be 19.5-23.5%) Should be issued and maintained by resolution entities Authorities may permit prior reserving fund under the deposit insurance system as a quantum equivalent of up to 2.5% RWA or more 	<ul style="list-style-type: none"> Under consultation (comment period closed in Feb. 2015) FSB will submit a final version to the G-20 Summit in Nov. 2015 Will not become effective before Jan.1, 2019 	Unfinished	Unfinished

* Source: FSB's release as of February 4, 2015

Revision to the Standardised Approach for credit risk / Capital floors

Revision to the Standardised Approach for credit risk*

Exposures	Current risk weights	Proposed revision of risk weights
Corporate exposures	• From 20% to 150% by reference to the external credit ratings	• From 60% to 300% based on a corporate's revenue and leverage
Specialised lending	• 100%	• Project finance, Object finance, commodities finance, income-producing real estate finance: 120% • Exposures to land acquisition, development and construction finance: 150%
Bank exposures	• From 20% to 150% according to the sovereign rating or the bank's credit rating	• From 30% to 300% based on the bank's CET1 ratio and a net non-performing assets ratio
Retail exposures	• 75% for exposures that meet the regulatory retail criteria	• Considering whether to maintain
Exposures secured by residential real estate	• 35%	• From 25% to 100% based on the loan-to-value (LTV) ratio; preferential risk weights for loans with debt service coverage (DSC) ratio of 35% or less
Exposures secured by commercial real estate	• 100%	• A) No recognition of the real estate collateral, treating the exposure as unsecured with a national discretion for a preferential 50% risk weight: or; B) From 75% to 120% based on the LTV ratio
Subordinated debt, equity and other capital instruments	• Either 100% or 250% when issued by banks or securities firms; no distinct treatment when issued by corporates	• Sub debts and capital instruments other than equities: 250% • Publicly traded equity: 300% • Other equity: 400%
Off-balance sheet exposures	• Commitment that a bank may cancel unconditionally, or effectively provide automatic cancellation due to the deterioration of borrower: 0%	• Commitment that a bank may cancel unconditionally, or effectively provide automatic cancellation due to the deterioration of borrower: 10%

Capital floors

Current framework

- For banks using the internal rating-based (IRB) approach for the credit risk and/or an advanced measurement approach (AMA) for operational risk
(The simplified framework for Japanese banks shown below)

(i) RWA based on IRB approach and/or AMA

compare

(ii) 80% of RWA based on the most recent approach before migration to the IRB approach and/or AMA
(e.g. (i) AIRB/(ii) FIRB, (i) FIRB/(ii) Basel I)

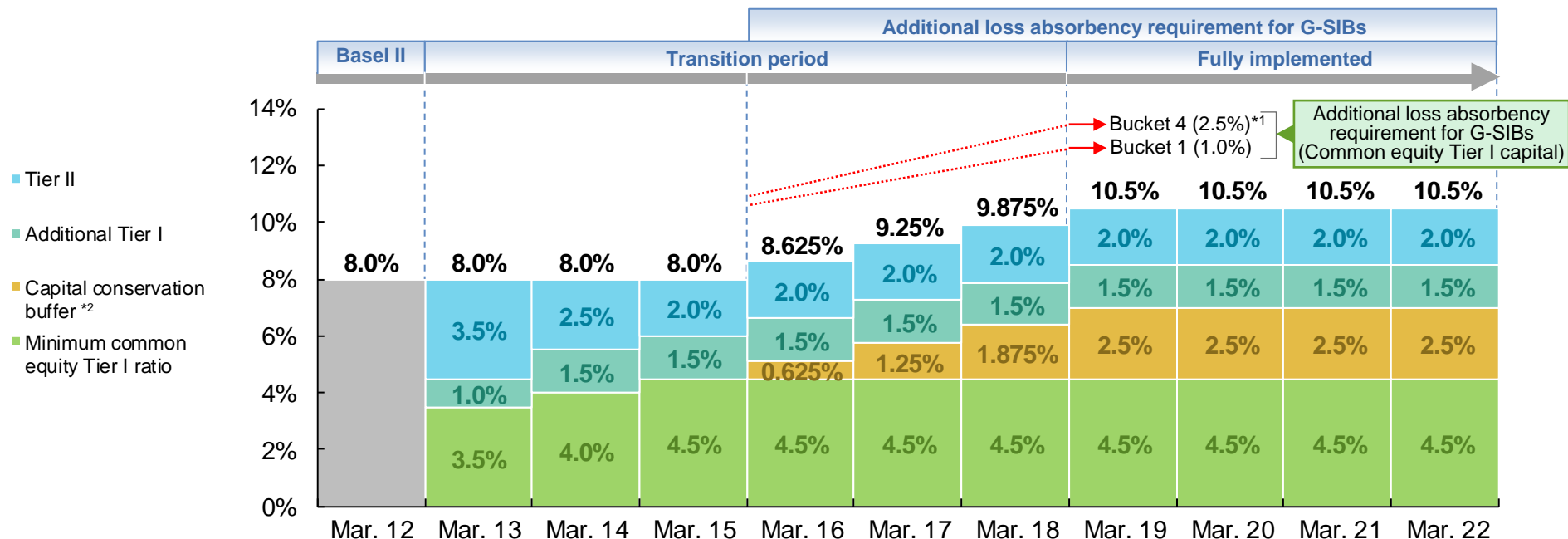
- If (i) is less than (ii), the bank should add the amount of difference to (i) when calculating its RWA

Revision under consultation

- While the revision for the capital floors is consulted separately from the revisions to the standardised approaches, it will be finalised in accordance with the revisions to the standardised approaches
- Details including the level of capital floors and implementation schedule are unclear

* The credit risk standardised approach treatment for sovereigns, central banks and public sector entities are not within the scope of the proposals. It will be considered as part of a broader and holistic review of sovereign-related risks.

Application of Basel III



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%	-

Leverage ratio and liquidity rules (Schedule based on final documents by BCBS, and domestic regulation)^{*4}

Leverage ratio	Mar. 2015 Domestic regulation finalized	Mar. 2015: Start disclosure (<i>minimum:3%</i>) 2015 through 1 st half 2017: <i>Final adjustments to definition and calibration</i>	Jan. 2018: <i>Migration to pillar 1</i>										
Liquidity coverage ratio (LCR)	Oct. 2014 Domestic regulation finalized	Phased-in from Mar. 2015	<table border="1"> <tr> <td>Mar. 15</td> <td>Mar. 16</td> <td>Mar. 17</td> <td>Mar. 18</td> <td>Mar. 19</td> </tr> <tr> <td>60%</td> <td>70%</td> <td>80%</td> <td>90%</td> <td>100%</td> </tr> </table>	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	60%	70%	80%	90%	100%
Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19									
60%	70%	80%	90%	100%									
Net stable funding ratio (NSFR)	Oct. 2014 Finalized at BCBS	Oct. 2014: <i>Final document published</i>	Jan. 2018: <i>Full implementation</i>										

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

*2 Countercyclical buffer (CCyB) omitted in the chart above; if applied, expected to be phased-in in the same manner as the Capital conservation buffer. In accordance with the CCyB set by each country, Japanese banks may have to meet additional capital requirements depending on the exposures in those countries.

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

*4 Draft on other domestic rules to be applied after 2016, such as the NSFR, will be published in due course. Timeline based on BCBS documents is in italic.

Public sector support and point of non-viability in Japan

Framework	Systemic risk	Subject entities	Conditions	Point of non-viability	No. of cases		
Existing framework	Act on Special Measures for Strengthening Financial Functions <i>Capital injection</i>	Not Required	Banks (Capital injection may be made through BHC)	No suspension of payment of deposits and not having negative net worth	No	31	
	Article 102 of Deposit Insurance Act (DIA)	Required (Credit system in Japan or in a certain region)	Banks only	Item 1 measures <i>Capital injection</i>	Undercapitalized	No	1
				Item 2 measures <i>Financial assistance exceeding payout cost</i>	Suspension of payment of deposits or having negative net worth*1	Yes*3	-
				Item 3 measures <i>Nationalization</i>	Suspension of payment of deposits and having negative net worth*1		1
Newly established framework	Article 126-2 of DIA	Required (Financial system such as financial market in Japan)	Financial institutions including banks and BHCs	Specified Item 1 measures <i>Liquidity support</i> <i>Capital injection</i>	Not having negative net worth	No	-
				Specified Item 2 measures <i>Supervision or control and</i> <i>Financial assistance for orderly resolution</i>	Suspension of payment or having negative net worth*2	Yes*3	-

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

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

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

Credit ratings of G-SIBs by S&P – holding companies*1

	July 2007		May 2015*2	
AA+	• <i>BNP Paribas</i>	• Wells Fargo		
AA	• <i>Banco Santander</i> • Bank of America	• Citigroup • <i>Société Générale</i>		
AA-	• <i>BBVA</i> • <i>Crédit Agricole</i> • <i>Deutsche Bank</i> • Goldman Sachs • HSBC	• ING • JPMorgan • <i>Nordea</i> • RBS • State Street	• <i>Nordea</i>	
A+	• Bank of New York Mellon • Credit Suisse	• Morgan Stanley • UniCredit	• Bank of New York Mellon • <i>BNP Paribas</i>	• State Street • Wells Fargo
A	• SMFG • Mizuho FG	• MUFG • Standard Chartered	• SMFG • <i>Agricultural Bank of China</i> • <i>Bank of China</i> • <i>BPCE</i> • <i>Crédit Agricole</i> • <i>Deutsche Bank</i>	• HSBC • <i>ICBC</i> • JPMorgan • Mizuho FG • MUFG • <i>Société Générale</i>
A-			• Bank of America • Citigroup • Goldman Sachs	• ING • Morgan Stanley • Standard Chartered
BBB+	• <i>Bank of China</i>	• <i>ICBC</i>	• <i>Banco Santander</i> • Credit Suisse	• UBS
BBB			• Barclays	• <i>BBVA</i>
BBB-			• RBS	• UniCredit
BB+				

*1 Long-term issuer ratings for holding companies (if not available, operating banks, which are italicized)

*2 As of May 29, 2015

Credit ratings of G-SIBs by S&P – operating banks*1

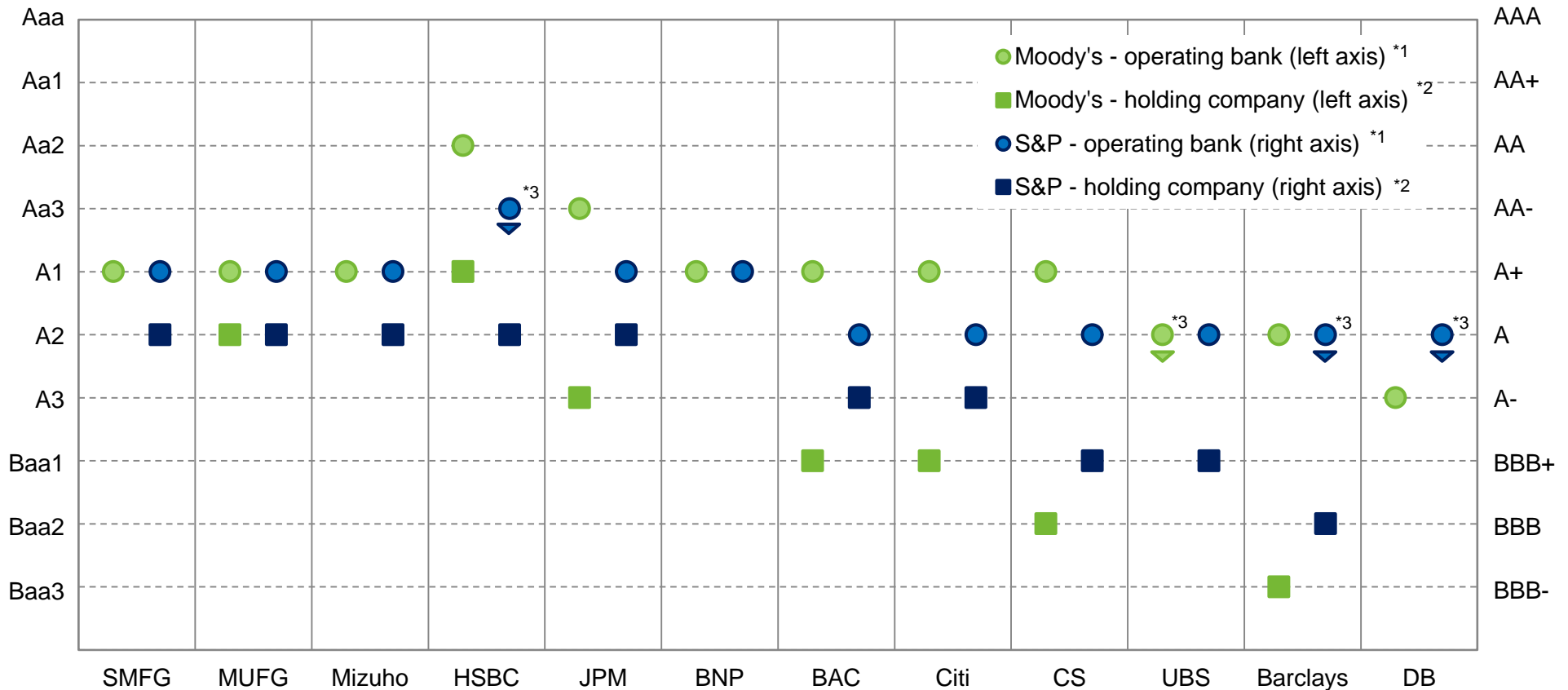
	April 2001	July 2007	May 2015*2		
AAA		<ul style="list-style-type: none"> Wells Fargo Bank 			
AA+	<ul style="list-style-type: none"> UBS 	<ul style="list-style-type: none"> Bank of America BNP Paribas 	<ul style="list-style-type: none"> Citibank UBS 		
AA	<ul style="list-style-type: none"> Barclays Bank Crédit Agricole Credit Suisse 	<ul style="list-style-type: none"> Deutsche Bank JPMorgan Chase Bank State Street Bank & Trust 	<ul style="list-style-type: none"> Banco Santander Barclays Bank HSBC Bank ING Bank 	<ul style="list-style-type: none"> JPMorgan Chase Bank Royal Bank of Scotland Société Générale State Street Bank & Trust 	
AA-	<ul style="list-style-type: none"> Bank of America Bank of New York Mellon BBVA BNP Paribas Citibank 	<ul style="list-style-type: none"> HSBC Bank ING Bank Royal Bank of Scotland Société Générale Wells Fargo Bank 	<ul style="list-style-type: none"> Bank of New York Mellon BBVA Crédit Agricole Credit Suisse 	<ul style="list-style-type: none"> Deutsche Bank Morgan Stanley Bank Nordea Bank 	<ul style="list-style-type: none"> Bank of New York Mellon HSBC Bank Nordea Bank State Street Bank & Trust Wells Fargo Bank
A+	<ul style="list-style-type: none"> Banco Santander UniCredit 	<ul style="list-style-type: none"> SMBC BTMU Mizuho Bank 	<ul style="list-style-type: none"> Standard Chartered Bank UniCredit 	<ul style="list-style-type: none"> SMBC BNP Paribas BTMU JPMorgan Chase Bank Mizuho Bank Standard Chartered Bank 	
A	<ul style="list-style-type: none"> Standard Chartered Bank 		<ul style="list-style-type: none"> Agricultural Bank of China Bank of America Bank of China Barclays Bank BPCE (Banque Populaire) Citibank Crédit Agricole Credit Suisse 	<ul style="list-style-type: none"> Deutsche Bank Goldman Sachs Bank ICBC ING Bank Morgan Stanley Bank Société Générale UBS 	
A-	<ul style="list-style-type: none"> BTMU 			<ul style="list-style-type: none"> Royal Bank of Scotland UniCredit Bank 	
BBB+	<ul style="list-style-type: none"> SMBC Mizuho Bank 	<ul style="list-style-type: none"> Bank of China 	<ul style="list-style-type: none"> ICBC 	<ul style="list-style-type: none"> Banco Santander 	
BBB				<ul style="list-style-type: none"> BBVA 	
BBB-					
BB+	<ul style="list-style-type: none"> Bank of China ICBC 				

*1 Long-term issuer ratings of operating banks

*2 As of May 29, 2015

Credit ratings of G-SIBs

Credit ratings of selected G-SIBs (as of May 29, 2015)



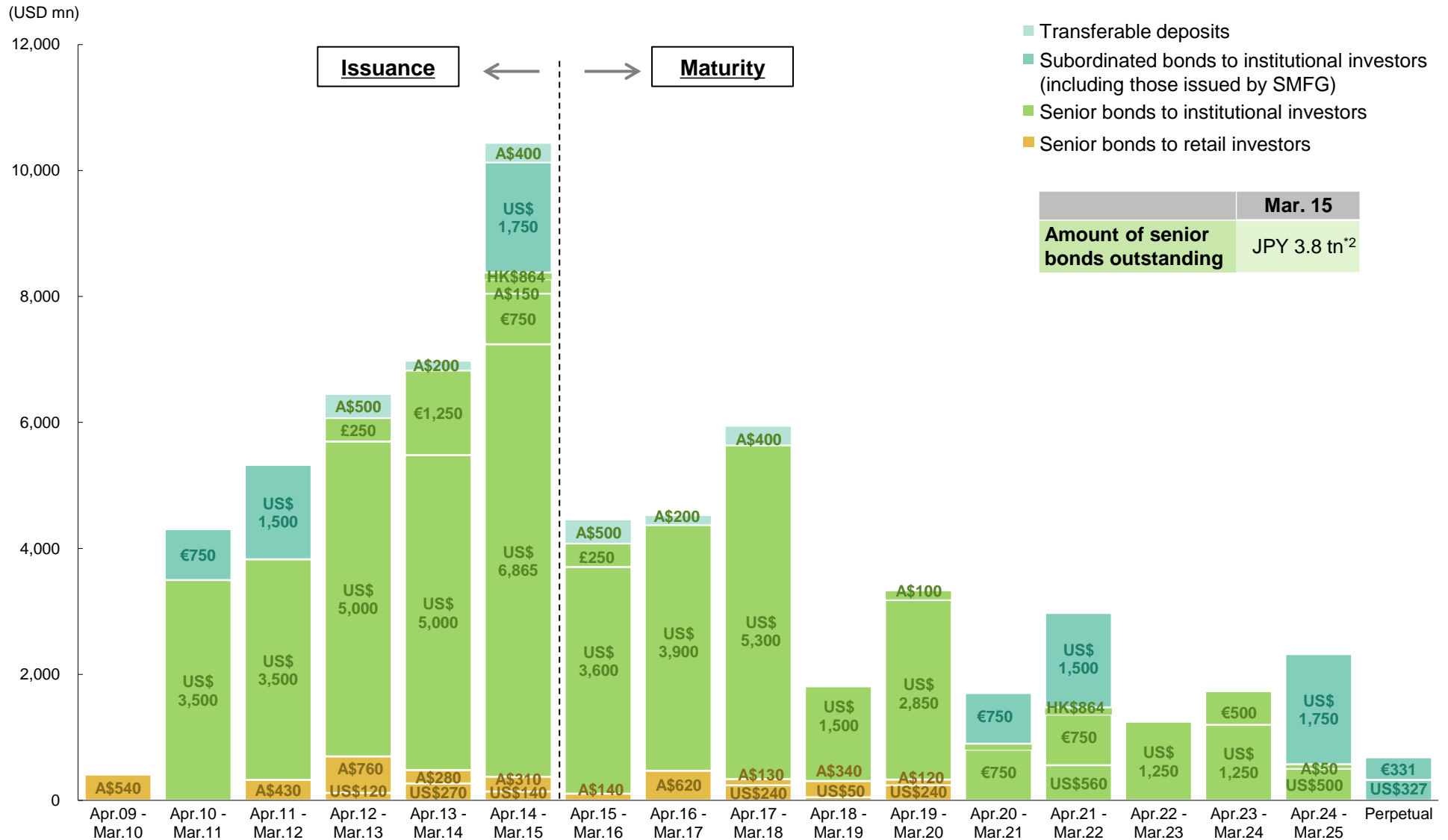
*1 Long-term issuer rating (if not available, senior unsecured ratings) for Moody's. Issuer credit rating for S&P

Ratings of SMBC, The Bank of Tokyo-Mitsubishi UFJ, Ltd., Mizuho Bank, Ltd., HSBC Bank plc, JPMorgan Chase Bank NA, BNP Paribas SA, Bank of America NA, Citibank NA, Credit Suisse AG, UBS AG, Barclays Bank plc, Deutsche Bank AG, respectively

*2 Long-term issuer rating for Moody's. Bank holding company rating (if not available, senior unsecured ratings) for S&P.

*3 Under review for possible downgrade

Capital markets funding profile*1



*1 Excludes JPY funding. Translated into USD at the exchange rate as of March 31, 2015

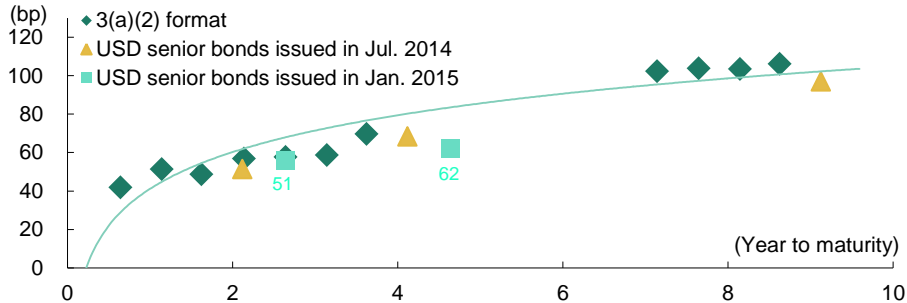
*2 SMBC non-consolidated, including JPY denominated bonds

USD senior bonds issuances

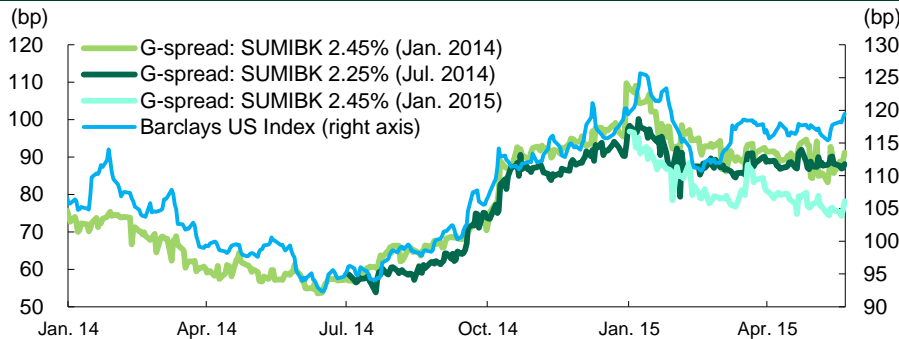
Highlights

- 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.

SUMIBK credit curve (USD Libor spread)*1

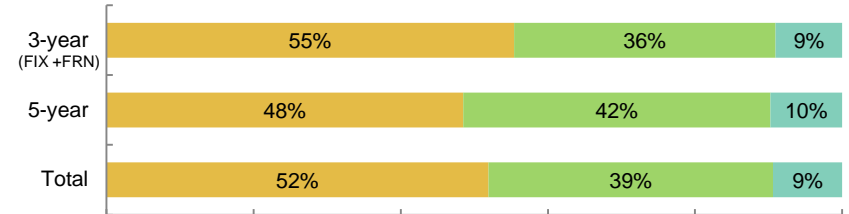


SUMIBK secondary spread (5 year Fixed) vs. Index*1

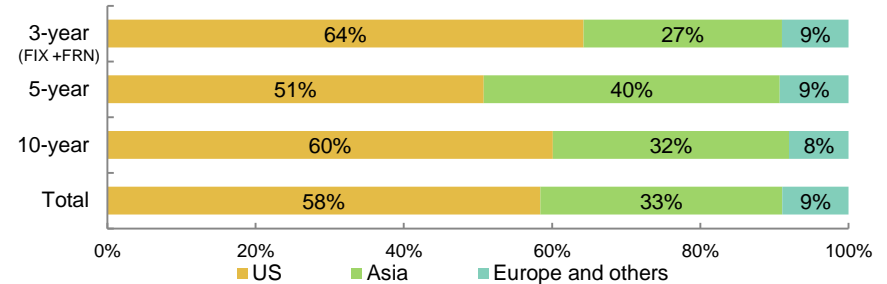


Geographical breakdown of allocation

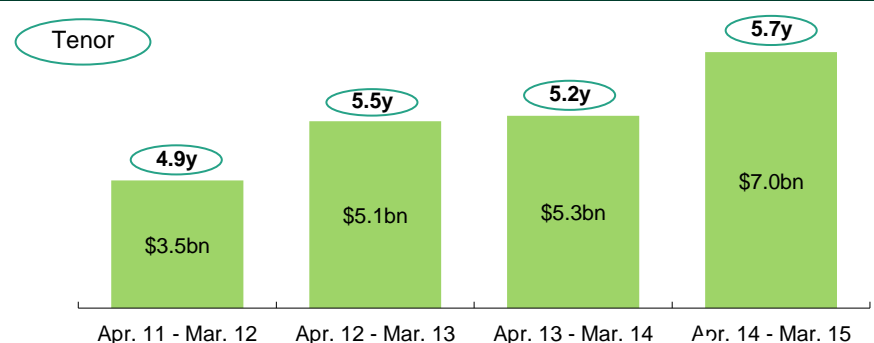
USD senior bonds – in Jan. 2015 & Feb. 2015



USD senior bonds – after Jul. 2012*2



USD term funding – volume and tenor of new issuance*3



*1 Source: Bloomberg, Barclays US Aggregate Financial Institutions Index as of May 29, 2015

*2 Percentages are calculated by weighted average of amount issued of Jul. 2012, Jan. 2013, Jan. 2014, Jul. 2014, Jan. 2015 and Feb. 2015

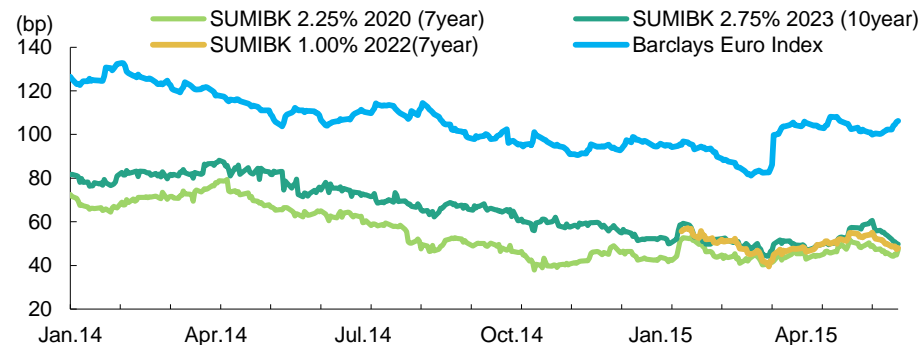
*3 Weighted average maturity (years) of senior term funding issuance

EUR senior bonds issuances

Funding strategy

- The objective of EUR Benchmark Issuance
 - Diversify investor base for SUMIBK
 - Construct the credit curve in the EUR market by periodic access

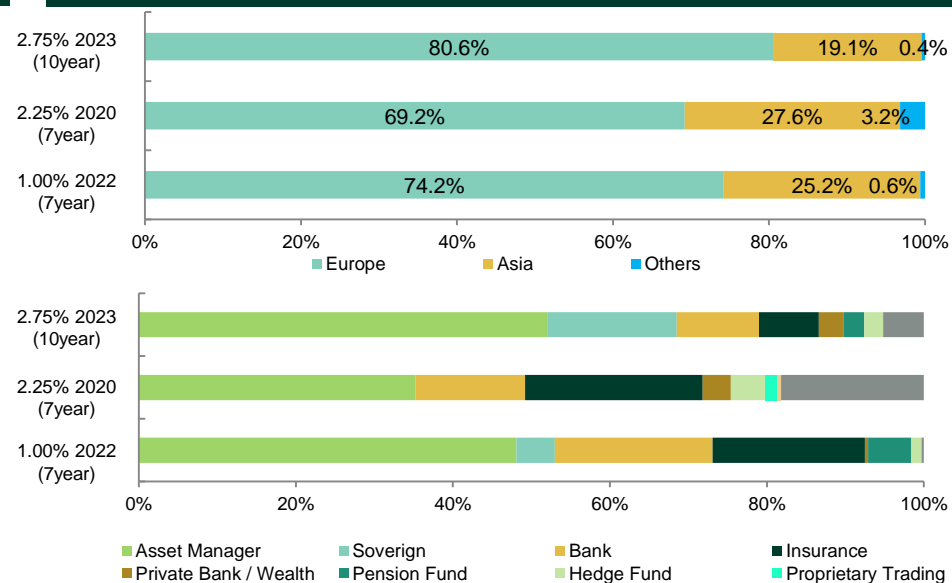
Secondary spread (Z-spread) *1



Summary terms – Jan.2015, Jul. 2013 & Dec. 2013

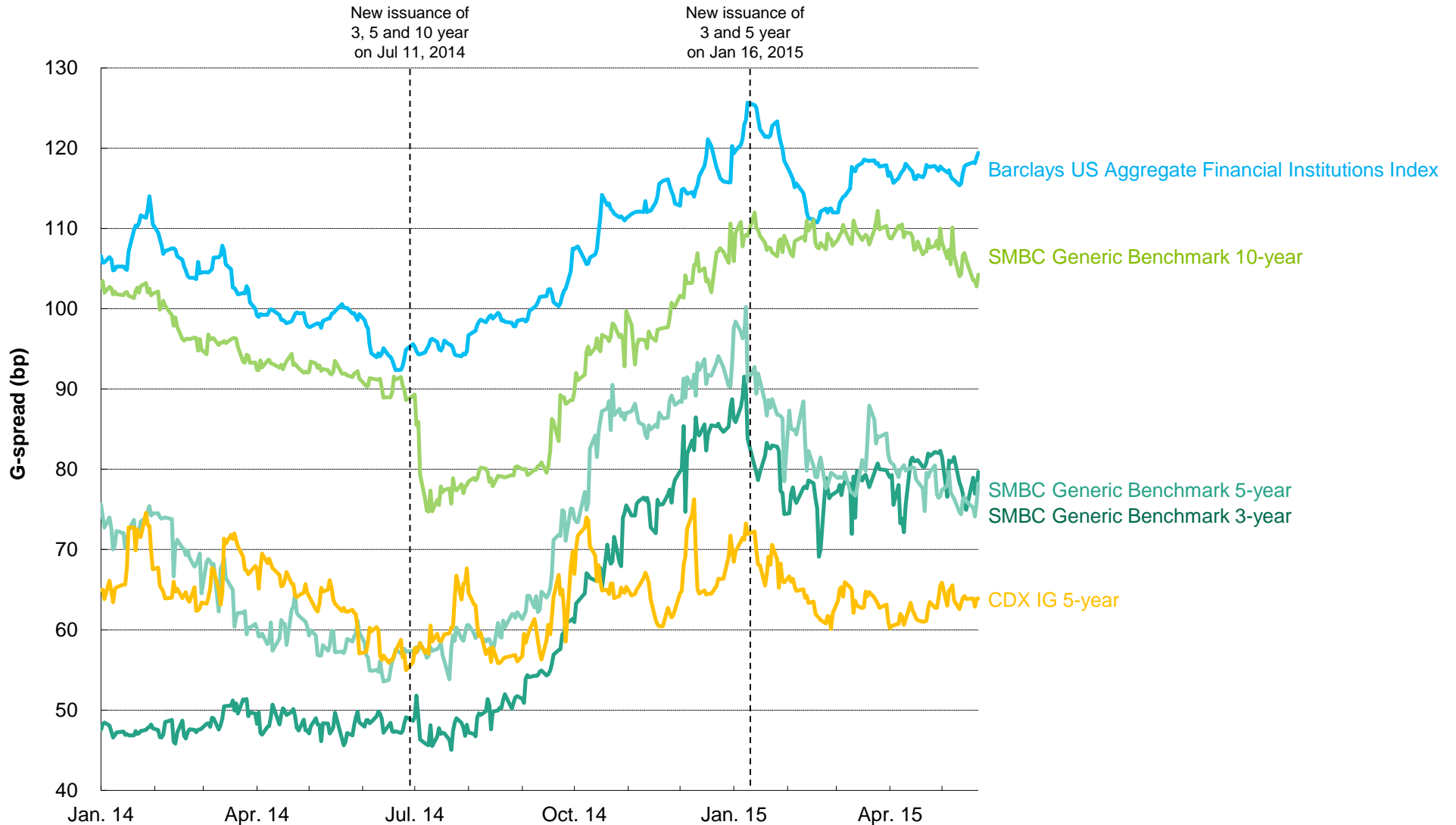
Issuer	SMBC		
Securities Offered	Senior Notes		
Rating	A1 / A+ (Moody's / S&P)		
Tenor	7-year	10-year	7-year
Amount	€750mn	€500mn	€750mn
Coupon	2.250%	2.750%	1.00%
Reoffer spread	MS+78bps	MS+98bps	MS+60bps
Price	99.330	99.312	99.497
Pricing Date	09-Dec-2013	18-Jul-2013	13-Jan-2015
Issue Date	16-Dec-2013	24-Jul-2013	19-Jan-2015
Maturity Date	16-Dec-2020	24-Jul-2023	19-Jan-2022
Format	EMTN / Regulation S		
Listing	Luxembourg Stock Exchange (Euro-MTF)		

Breakdown of allocation



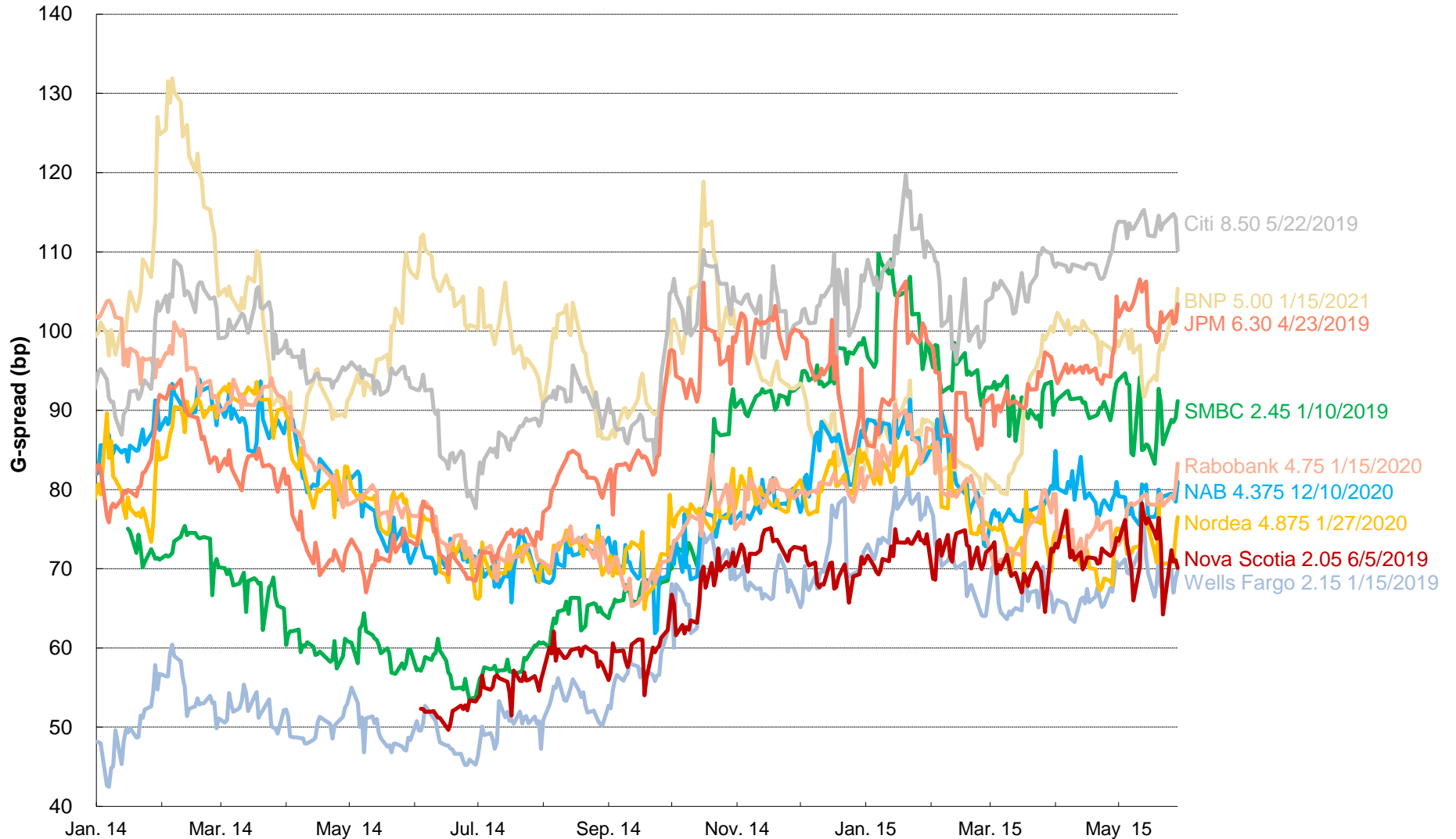
*1 Source: Bloomberg as of May 29, 2015

SMBC USD senior secondary (G-spread) – since 2014



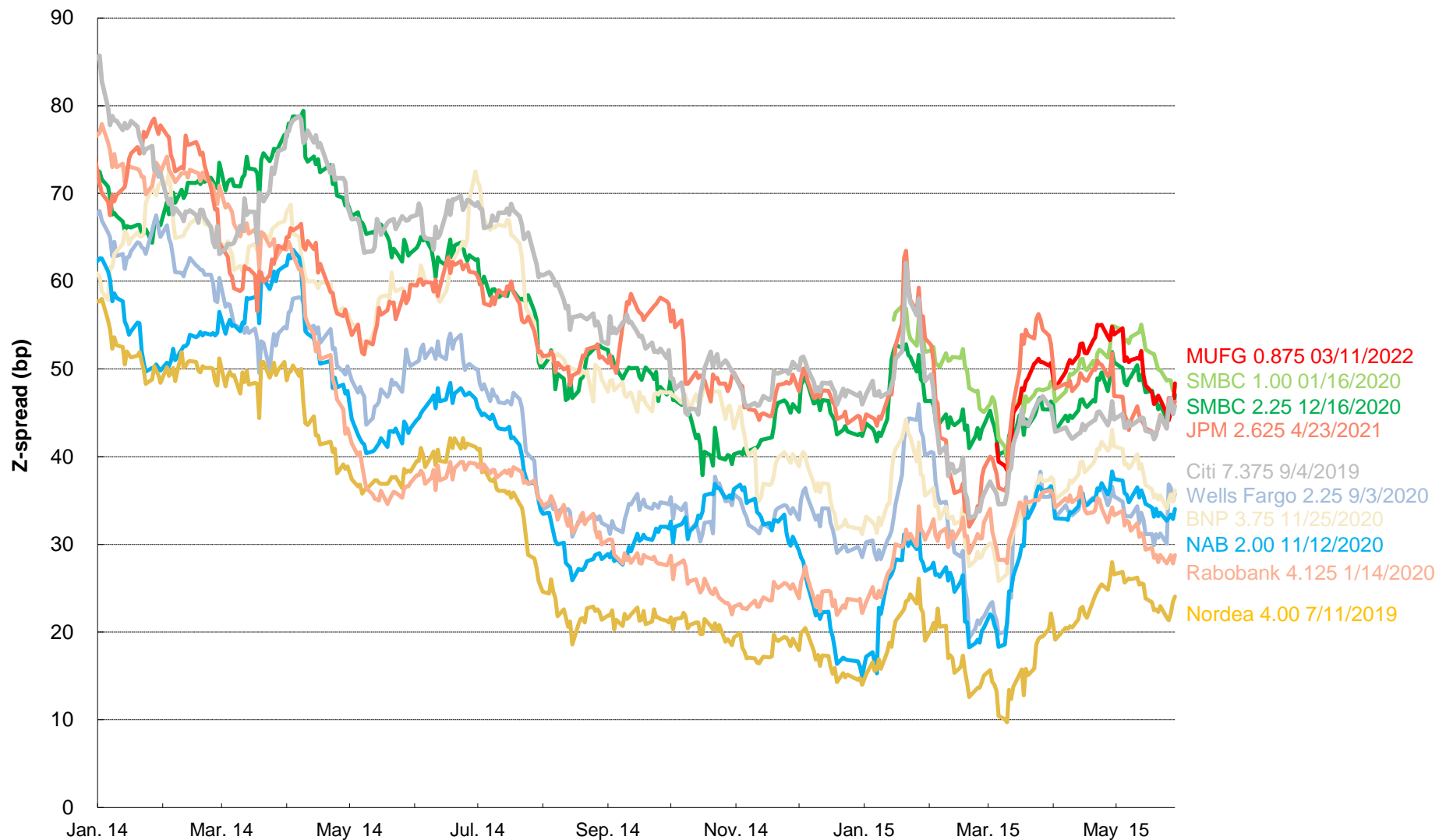
* Source: Bloomberg, Barclays US Aggregate Financial Institutions Index as of May 29, 2015

■ USD senior secondary comps (G-spread) – since 2014



* Source: Bloomberg as of May 29, 2015

EUR senior secondary comps (Z-spread) – since 2014



* Source: Bloomberg as of May 29, 2015

Long-term capital markets funding since 2010*1

Issue date	Sub/Senior	Format	Tenor	Maturity date	Amount (mn)	Coupon	Spread* 2	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(01/14/14)
			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(07/18/15)
			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(01/18/18)
			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
			3 years	Jan. 10, 2017	USD 750	LIBOR+0.43%	LIBOR+0.43%	SUMIBK Float 01/10/17 Corp
			5 years	Jan. 10, 2019	USD 1,000	2.45%	+80bp	SUMIBK 2.45 Corp (01/10/19)
			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

*1 Gray background bonds mean that the bonds have already been redeemed

*2 Spread over US Treasury except for Euro denominated bonds (over Mid Swap), AUD denominated bonds(over BBSW) and HKD denominated bonds(over HIHD)

Long-term capital markets funding since 2010 (cont'd)

Issue date	Sub/Senior	Format	Tenor	Maturity date	Amount (mn)	Coupon	Spread*	Ticker
USD denominated (cont'd)								
Apr. 2, 2014	Sub(SMFG)	144A/RegS	10 years	Apr. 2, 2024	USD1,750	4.436%	+175bp	SUMIBK 4.436(04/02/24)
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(06/09/21)
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
Jul. 11, 2014	Senior	3(a)(2)	3 years	Jul. 11, 2017	USD 1,000	1.35%	+45bp	SUMIBK 1.35 Corp(07/11/17)
			3 years	Jul. 11, 2017	USD 500	LIBOR+0.32%	LIBOR+0.32%	SUMIBK Float 07/11/17 Corp
			5 years	Jul. 11, 2019	USD 1,000	2.25%	+60bp	SUMIBK 2.25 Corp(07/11/19)
			10 years	Jul. 11, 2024	USD 500	3.40%	+85bp	SUMIBK 3.4 Corp(07/11/24)
Dec. 29, 2014	Senior	Domestic Retail	4 years	Dec. 5, 2018	USD 50	1.67%	--	SUMIBK 1.67 Corp
Jan. 16, 2015	Senior	3(a)(2)	3 years	Jan. 16, 2018	USD 750	1.75%	+80bp	SUMIBK 1.75 Corp(01/16/18)
			3 years	Jan. 16, 2018	USD 500	LIBOR+0.58%	LIBOR+0.58%	SUMIBK Float 01/16/18 Corp
			5 years	Jan. 16, 2020	USD 1,000	2.45%	+100bp	SUMIBK 2.45 Corp(01/16/20)
Feb. 25, 2015	Senior	3(a)(2) Re-opening of Jan. 2015	3 years	Jan. 16, 2018	USD 500	LIBOR+0.58%	--	SUMIBK Float 01/16/18 Corp
			5 years	Jan. 16, 2020	USD 750	2.45%	--	SUMIBK 2.45 Corp(01/16/20)
Mar. 5, 2015	Senior	Private Placement	15 years	Mar. 5, 2030	USD 55	3.31%	--	SUMIBK 3.31 Corp
Mar. 23, 2015	Senior	Domestic Retail	5 years	Mar. 11, 2020	USD 90	2.05%	--	SUMIBK 2.05(03/11/20)
May 28, 2015	Senior	Formosa	30NC10	May 28, 2045	USD 655	4.30%	--	SUMIBK 4.3(05/28/2045)
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(07/24/23)
Dec. 16, 2013	Senior	RegS (EMTN)	7 years	Dec. 16, 2020	Euro 750	2.25%	+78bp	SUMIBK 2.25 Corp(12/16/20)
Jan. 19, 2015	Senior	RegS (EMTN)	7 years	Jan. 19, 2022	Euro 750	1.00%	+60bp	SUMIBK 1.00 Corp

* Spread over US Treasury except for Euro denominated bonds (over Mid Swap), AUD denominated bonds(over BBSW) and HKD denominated bonds(over HIHD)

Long-term capital markets funding since 2010 (cont'd)*1

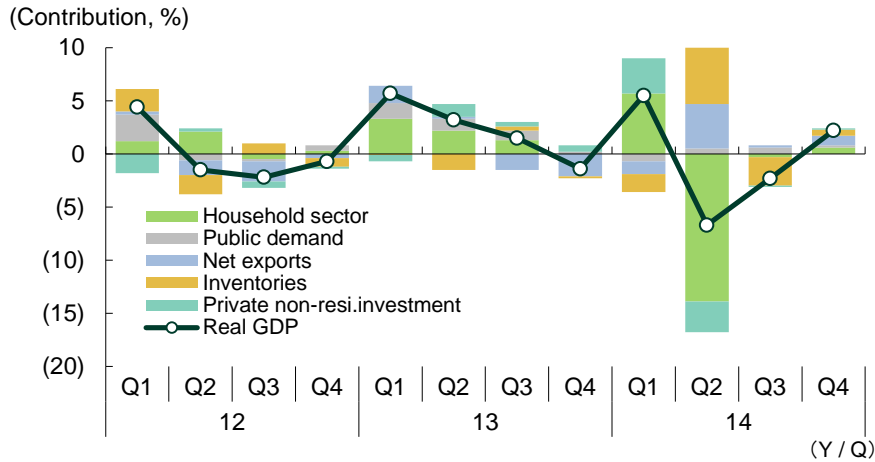
Issue date	Sub/Senior	Format	Tenor	Maturity date	Amount (mn)	Coupon	Spread ²	Ticker
AUD denominated								
Mar. 16, 2010	Senior	Domestic Retail	3 years	Mar. 14, 2013	AUD 540	5.76%	--	SUMIBK 5.76 Corp
Dec. 21, 2011	Senior	Domestic Retail	3 years	Dec. 18, 2014	AUD 430	4.28%	--	SUMIBK 4.28 Corp
Jun. 21, 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
Feb. 26, 2013	Senior	TCD	3 years	Feb. 26, 2016	AUD 500	BBSW+0.78%	BBSW+0.78%	SUMIBK Float 02/26/16 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
Nov. 7, 2013	Senior	TCD	3 years	Nov. 7, 2016	AUD 200	BBSW+0.77%	BBSW+0.77%	SUMIBK Float 11/07/16 Corp
Mar. 10, 2014	Senior	Domestic Retail	5 years	Mar. 11, 2019	AUD 150	4.13%	--	SUMIBK 4.13 Corp(03/11/19)
Sep. 4, 2014	Senior	TCD	3 years	Sep. 4, 2017	AUD 400	BBSW+0.68%	BBSW+0.68%	SUMIBK Float 09/04/17 Corp
Sep. 16, 2014	Senior	Private Placement	5 years	Sep. 16, 2019	AUD 100	3.875%	--	SUMIBK 3.875 Corp
Dec. 29, 2014	Senior	Domestic Retail	4 years	Dec. 5, 2018	AUD 190	3.12%	--	SUMIBK 3.12 Corp(12/05/18)
Mar. 5, 2015	Senior	Private Placement	10 years	Mar. 5, 2025	AUD 50	3.67%	--	SUMIBK 3.67 Corp
Mar. 23, 2015	Senior	Domestic Retail	5 years	Mar. 11, 2020	AUD 120	2.97%	--	SUMIBK 2.97 Corp
Apr. 7, 2015	Senior	TCD	5 years	Apr. 7, 2020	AUD 850	BBSW+1.02%	BBSW+1.02%	SUMIBK Float 04/07/20 Corp
HKD denominated								
Feb. 12, 2014	Senior	CD	3 years	Feb. 13, 2017	HKD 220	1.35%	--	SUMIBK 1.35 Corp(02/13/17)
Feb. 14, 2014	Senior	CD	3 years	Feb. 14, 2017	HKD 123	1.35%	--	SUMIBK 1.35 Corp(02/14/17)
Jul. 31, 2014	Senior	CD	3 years	Jul. 31, 2017	HKD 561	1.56%	--	SUMIBK 1.56 Corp(07/31/17)
Aug. 29, 2014	Senior	CD	3 years	Aug. 29, 2017	HKD 200	1.50%	--	SUMIBK 1.50 Corp(08/29/17)
Nov. 28, 2014	Senior	CD	3 years	Nov. 9, 2017	HKD 106	1.50%	--	SUMIBK 1.50 Corp(11/09/17)
Mar. 5, 2015	Senior	Private Placement	7 years	Mar. 7, 2022	HKD 864	2.55%	--	SUMIBK 2.55 Corp
Apr. 30, 2015	Senior	Private Placement	5 years	Apr. 20, 2020	HKD 745	2.09%	--	SUMIBK 2.09 Corp
Apr. 30, 2015	Senior	Private Placement	10 years	Apr. 30, 2025	HKD 755	2.92%	--	SUMIBK 2.92 Corp

*1 Gray background bonds mean that the bonds have already been redeemed

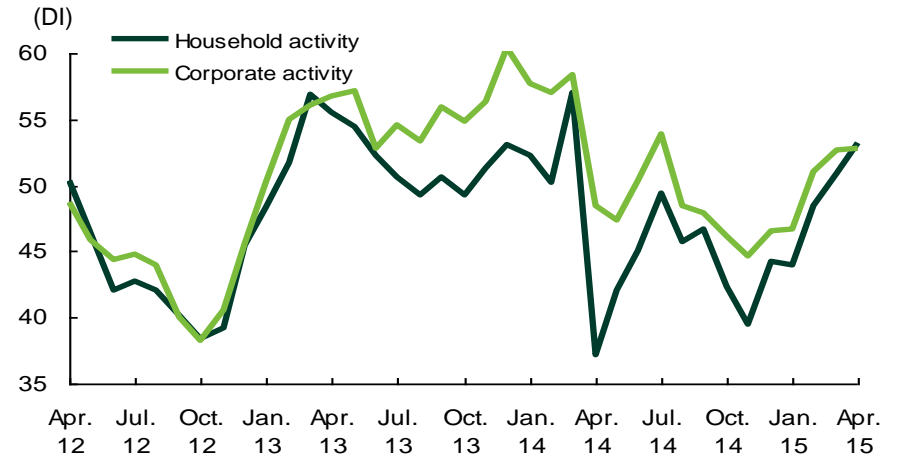
*2 Spread over US Treasury except for Euro denominated bonds (over Mid Swap), AUD denominated bonds(over BBSW) and HKD denominated bonds(over HIHD)

Current Japanese economy

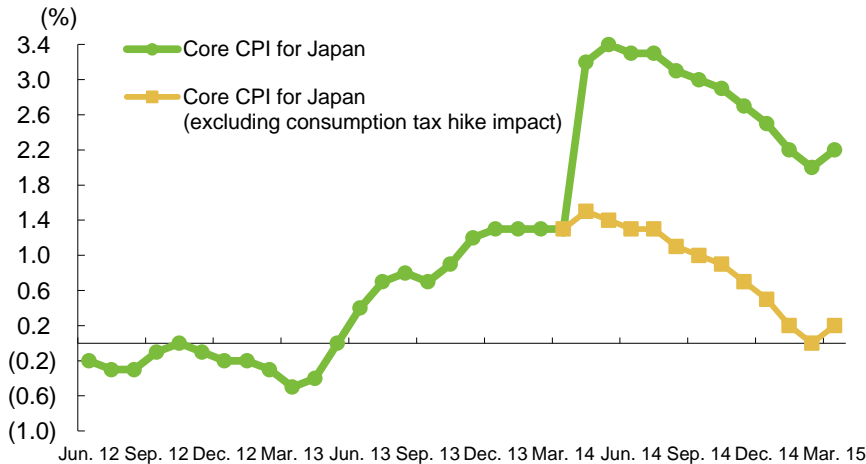
Real GDP growth rate (annualized QoQ change)*1



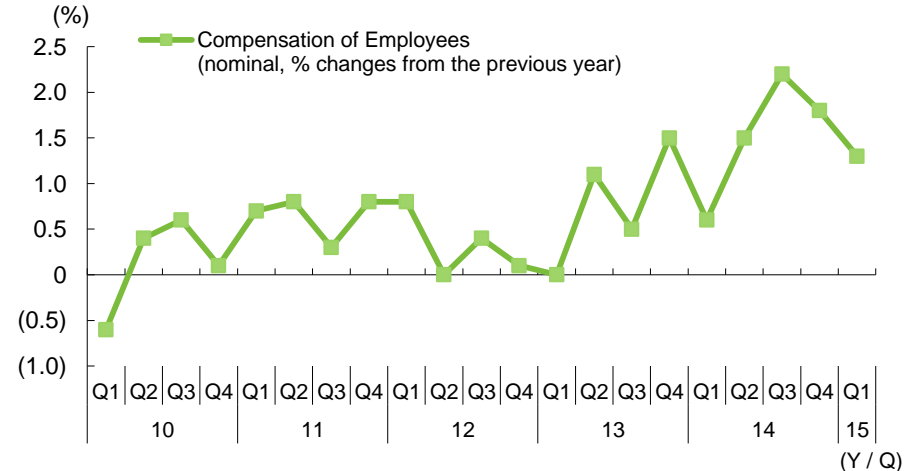
Economy watchers survey*2



Consumer price index (YOY change)*3



Compensation of Employees*4



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

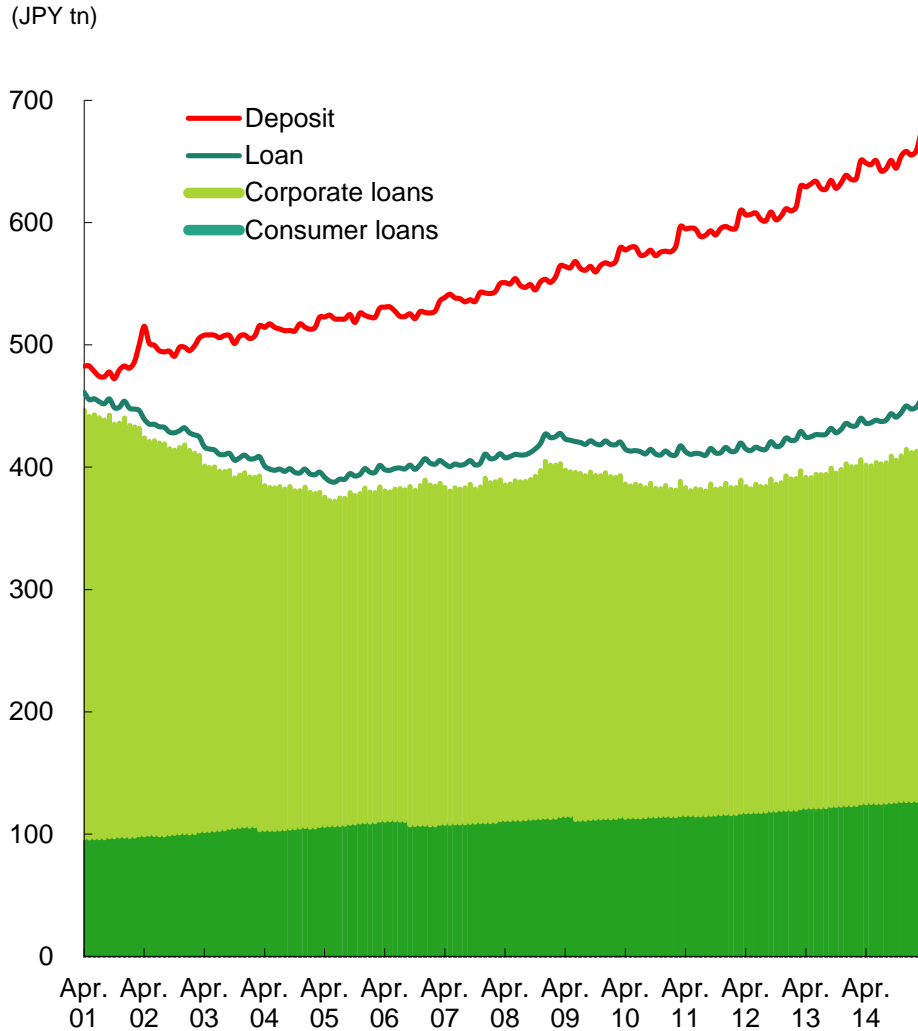
*2 Source: Cabinet Office. Diffusion index for current economic conditions

*3 Source: Statistics Bureau & SMBC Nikko. Core CPI: All items, less fresh foods

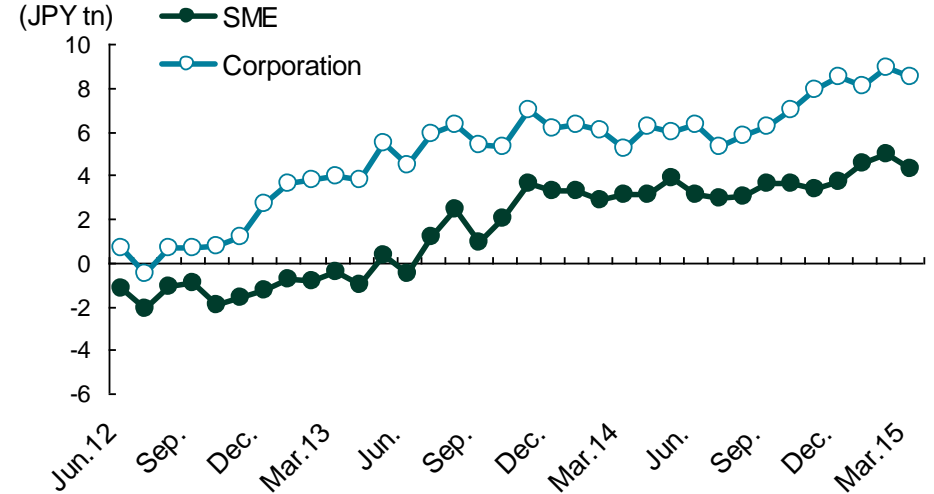
*4 Source: Cabinet Office

Trends of loan and deposit balance in Japan*1

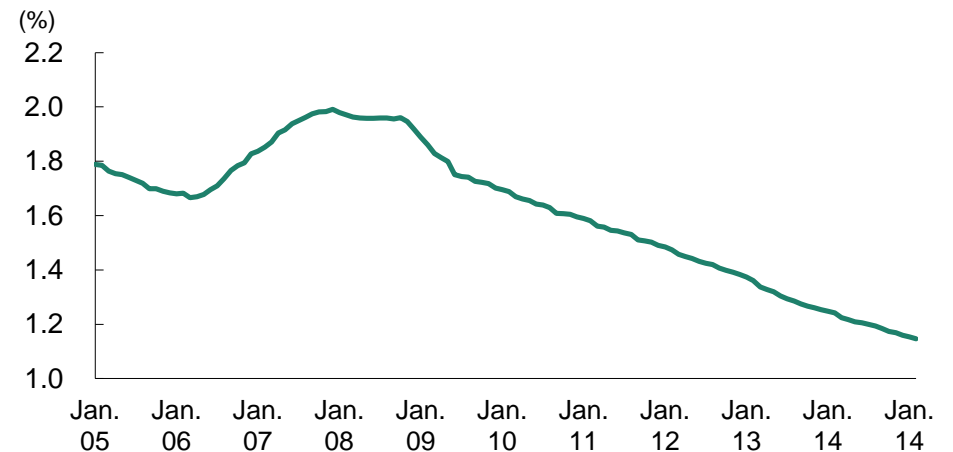
Loan and deposit balance of domestic banks



YoY increase/decrease of loan balance*2



Average loan spread of domestic banks*3



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

*2 Period end balance *3 Stock basis

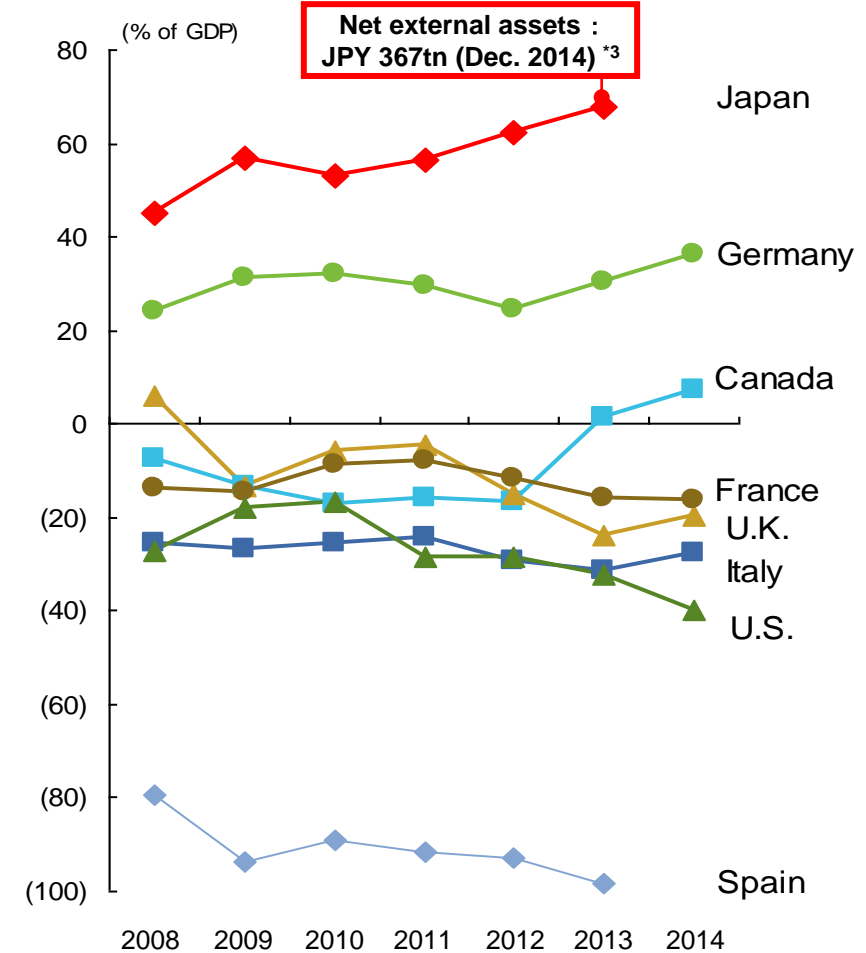
Japanese national wealth

Balance sheet of Japan (as of Dec. 2013, JPY tn)^{*1}

Closing Assets		9,295	Closing liabilities plus net worth		9,295
Households		2,687	Households		359
Financial assets		1,656	Non-financial corporations		1,490
Non-financial assets		1,031	Stocks		678
Land		676	Financial corporations		3,202
Non-financial corporations		2,045	Stocks		201
Financial assets		1,028	General government		1,167
Non-financial assets		1,017			
Land		267	Closing liabilities		6,246
Financial corporations		3,296	Net worth		3,049
General government		1,168	Households		2,328
Financial assets		577	Non-financial corporations		555
Financial assets		6,571	Financial corporations		94
Non-financial assets		2,724	General government		0

To Nominal GDP: 241.6%

Net international investment position^{*2}



*1 Source: Cabinet Office

*2 Source: IMF Stat

*3 Source: Ministry of Finance Japan