

Beyond our boundaries. Beyond our imagination.

We are qualified professionals to provide valuable financial services to our customers based on our three core strengths — “Spirit of Innovation,” “Speed” and “Solution & Execution.”

Spirit of Innovation

We lead the market by providing innovative, globally competitive services that meet customer needs.

Solution & Execution

We lead the business by using all the knowledge and experiences of our group to solve the issues of our customers, whether individuals or corporates, identified through a deep understanding of their needs and financial situations.

Our Three Core Strengths

Speed

We lead the pace by providing our customers with desirable services in a timely manner with speed and determination.

CONTENTS

● Message from Top Management	2
● Business Overview	6
Consumer Banking	6
Corporate Banking	8
Services for Business Owners, High-Net Worth Individuals and Employees	10
Investment Banking	11
International Banking	12
Treasury Markets	13
Transaction Business	14
● Group Companies	15
● Financial Highlights	19
● Financial Review	23
● Risk Management	32
● Corporate Social Responsibility (CSR)	46
● Initiatives for Enhancing Customer Satisfaction (CS) and Quality	48
● Corporate Governance	49
● Internal Audit System	50
● Compliance	51
● Environmental Preservation Initiatives	53
● Social Contribution Activities	56
● Human Resources	60
● Financial Section and Corporate Data	67
Financial Section	68
Corporate Data	211

CAUTIONARY STATEMENT REGARDING FORWARD-LOOKING STATEMENTS

This document 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 managements with respect to our future financial condition and results of operations. In many cases but not all, these statements contain words such as "anticipate," "estimate," "expect," "intend," "may," "plan," "probability," "risk," "project," "should," "seek," "target" 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 or registration statement 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.

Sumitomo Mitsui Financial Group, Inc.

September 2012

Public Relations Department
1-2, Marunouchi 1-chome, Chiyoda-ku,
Tokyo 100-0005, Japan
TEL: +81-3-3282-8111

Sumitomo Mitsui Banking Corporation

Public Relations Department
1-2, Marunouchi 1-chome, Chiyoda-ku,
Tokyo 100-0005, Japan
TEL: +81-3-3282-1111