

Fixed Income Investor Presentation

April 2012

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

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-SIFIs

Market Capitalization (TSE:8316 / NYSE:SMFG)	JPY 3.9 tn (USD 47 bn)
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Total Assets	JPY 139 tn
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Tier I Ratio	12.49 %
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(As of Mar. 30, 2012 for Market Capitalization and as of Dec. 31, 2011 for others)
(Consolidated)

SMBC's Business Franchise

- Core operating entity within the SMFG franchise
- Heritage dating back more than 400 years
- **26 million** retail customer deposit accounts
- **114 thousand** domestic corporate loan clients
- **434** domestic branches
- **50+** overseas franchises^{*1}

Ratings (Moody's / S&P / Fitch)^{*2}	Aa3 / A+ / A
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(As of Sep. 30, 2011, except for the ratings)

SMBC's Asset Quality and Liquidity

Total Assets	JPY 111 tn
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Loans	JPY 57 tn
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Deposits	JPY 82 tn
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Loan-to-Deposit Ratio	69.4 %
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Non-Performing Loan Ratio	1.73 %
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(As of Sep. 30, 2011, non-consolidated)

SMBC's Profitability

	FY3/11	Apr.-Dec. 2011
Gross Banking Profit	JPY 1,532 bn	JPY 1,165 bn
Pre-Provision Profit	JPY 833 bn	JPY 632 bn
Net Income	JPY 421 bn	JPY 344 bn
Overhead Ratio	45.6%	45.8 %

(Non-consolidated)

*1 SMBC's branches and subsidiaries

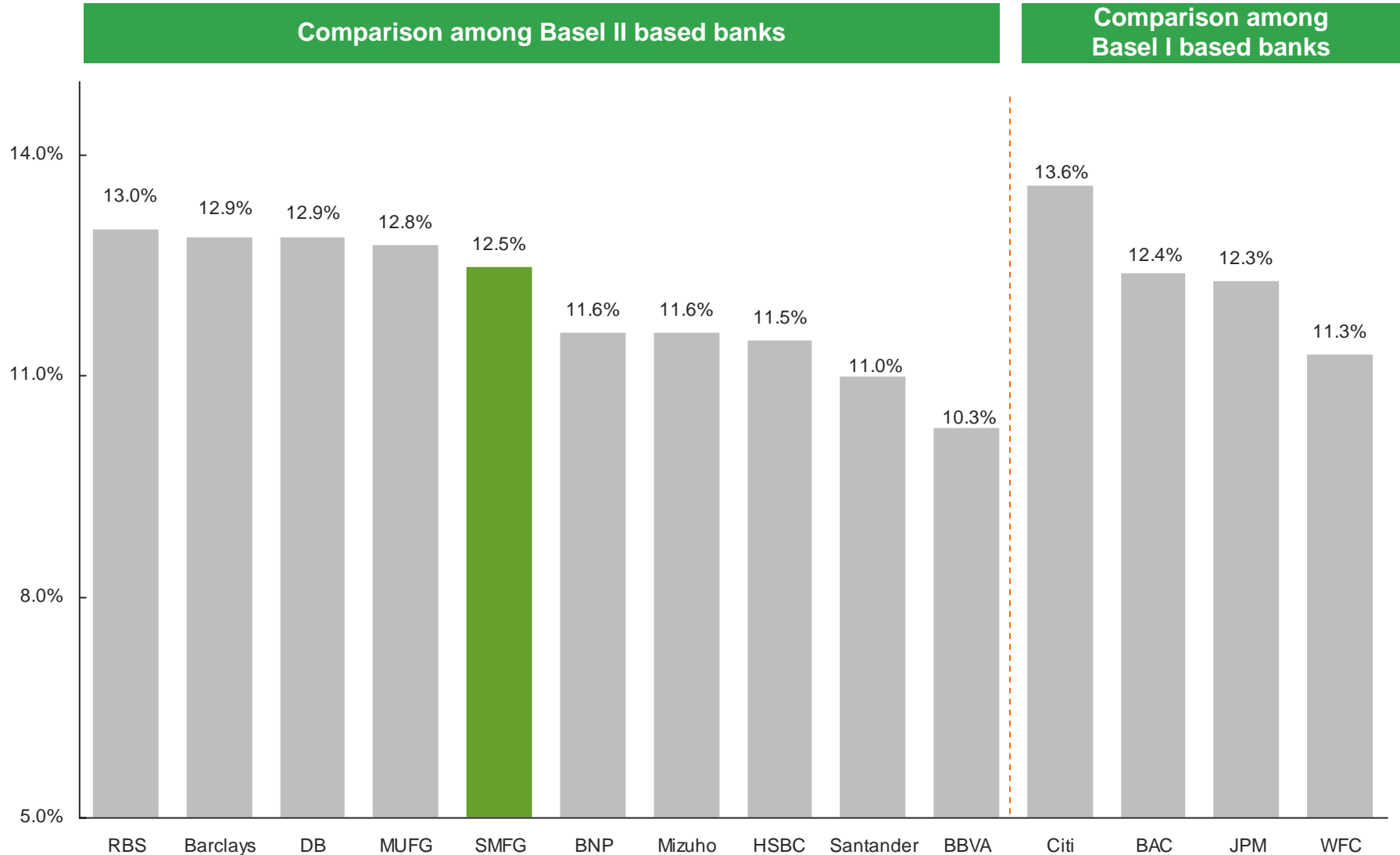
*2 SMBC's long-term senior unsecured bond ratings

Capital, Asset Quality and Liquidity

Profitability

Growth Strategy

Tier I Ratio Comparison

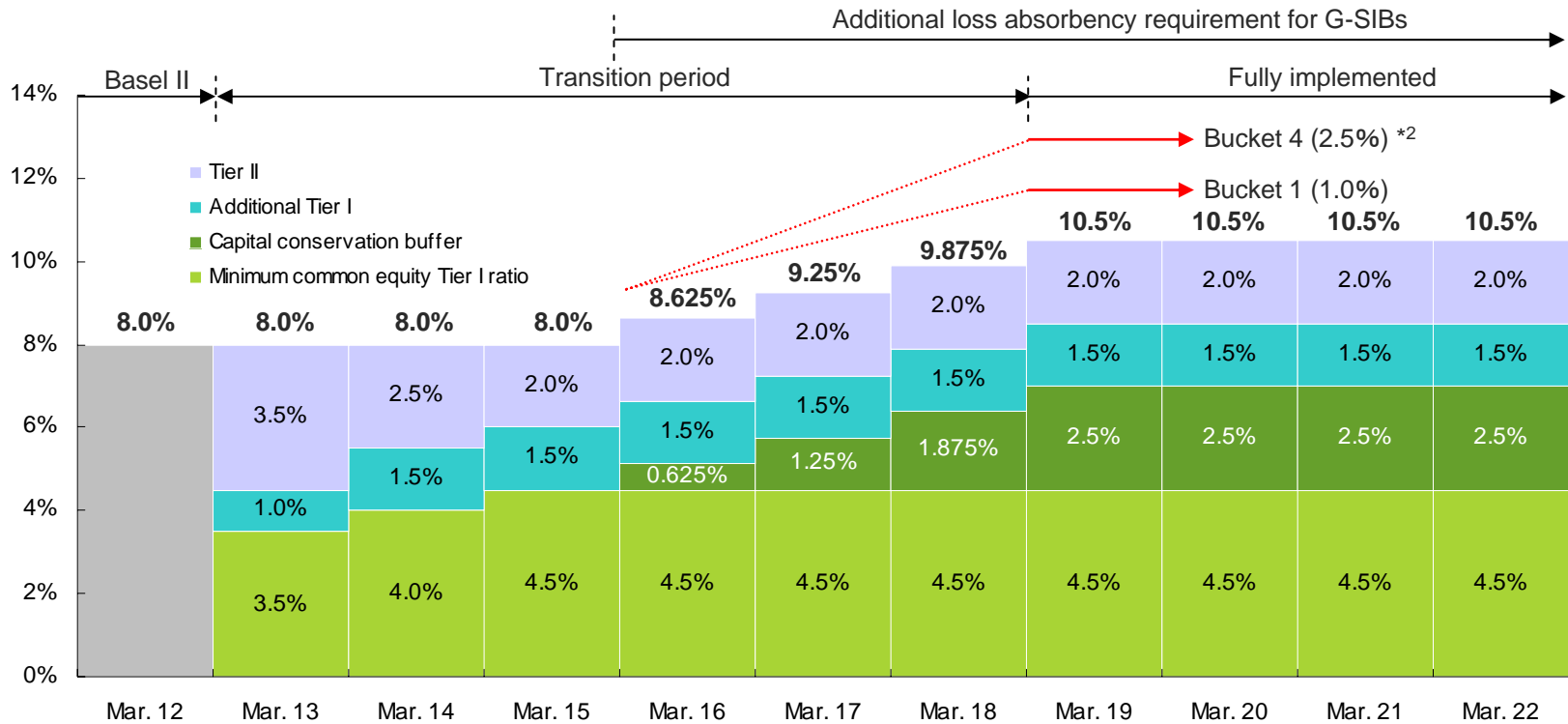


* Based on each company's financial disclosure as of Dec. 31, 2011

Summary of Regulatory Capital Framework

In March 2012, the Japanese Financial Services Agency published final rules regarding bank capital requirements:

- Basically consistent with Basel III text
- Effective from the end of March 2013 to conform with the fiscal year end of Japanese banks
- To be supplemented by details on application that will be published in due course*1



	Mar. 12	Mar. 13	Mar. 14	Mar. 15	Mar. 16	Mar. 17	Mar. 18	Mar. 19	Mar. 20	Mar. 21	Mar. 22
Phase-in of deductions*3	-	20%	40%	60%	80%	100%	100%	100%	100%	100%	100%
Grandfathering of capital instruments	90%	80%	70%	60%	50%	40%	30%	20%	10%	-	-

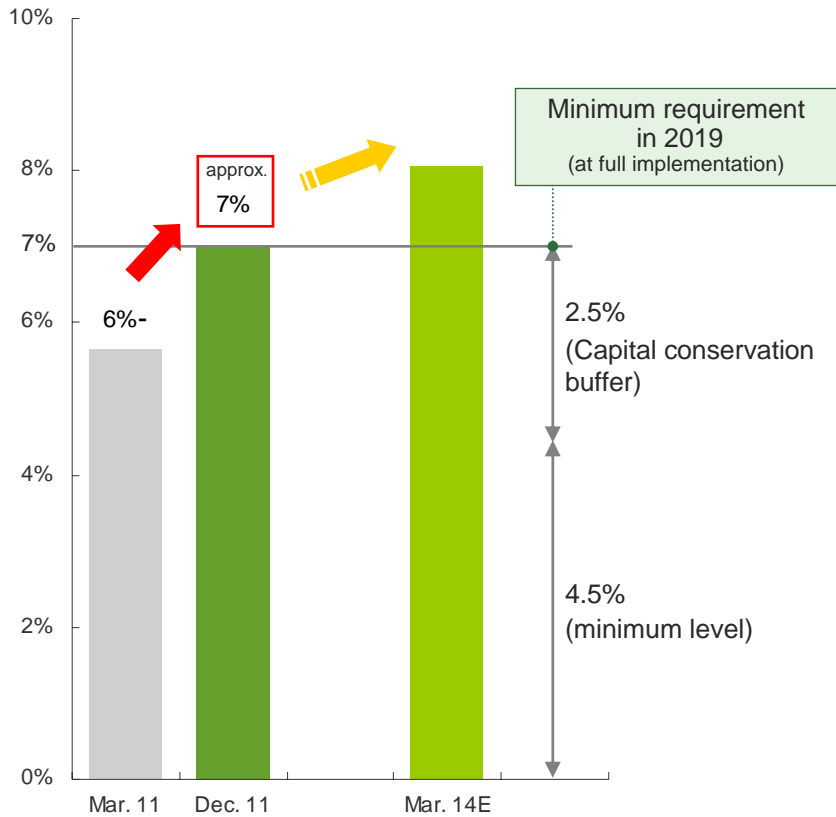
*1 Drafts of other rules that are to be implemented after 2014, such as rules on capital buffers and liquidity standards, will be published at a later stage

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

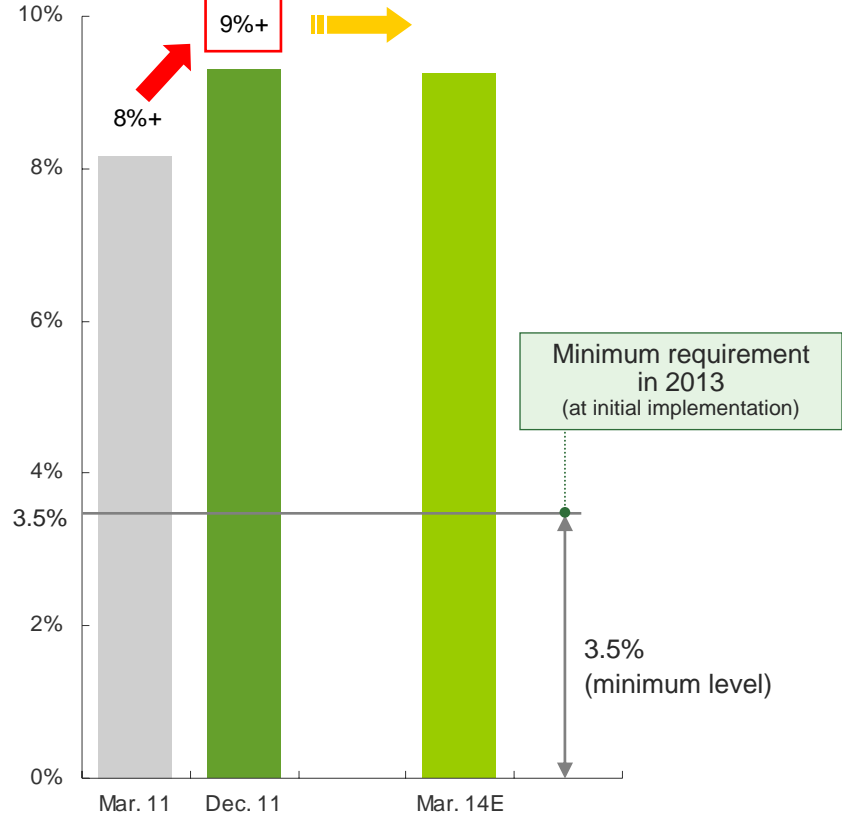
*3 Including amounts exceeding the limit for deferred tax assets, mortgage servicing rights and investment in the capital instruments of unconsolidated financial institutions

Resilient Capital Base

**Core Tier I ratio
(based on full implementation of Basel III*1, 2)**



**Core Tier I ratio
(based on initial implementation of Basel III*1)**

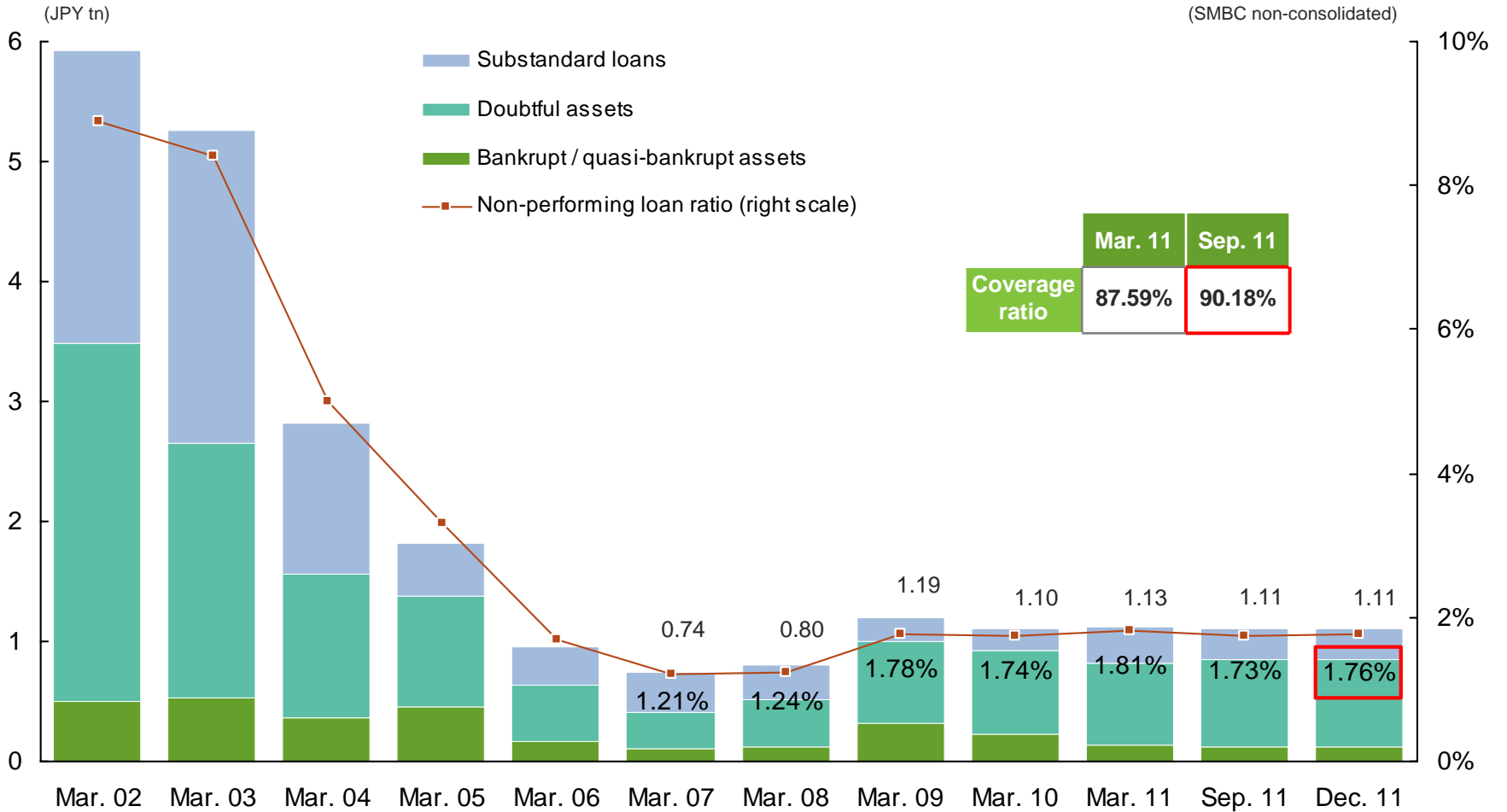


*1 Estimate. Unrealized gains are excluded for Mar. 2011 while they are included in Dec. 2011
 *2 Regulatory adjustments are fully applied

(SMFG consolidated)

Solid Loan Portfolio

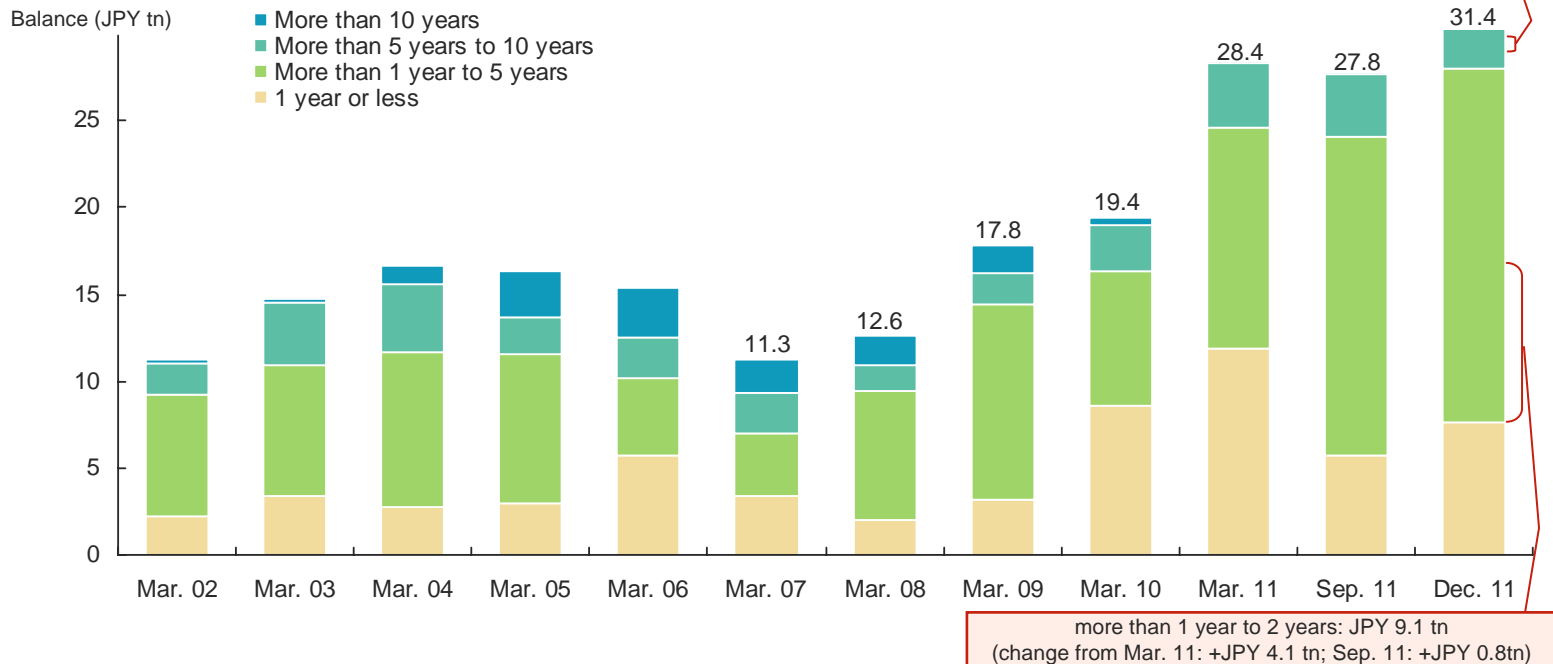
Balance and ratio of non-performing loans



Bond Portfolio - average duration held at around 2 years

Yen bond portfolio

(Total balance of bonds with maturities classified as Other securities and bonds classified as Held-to-maturity)



Average duration (years) ^{*1}	2.7	3.6	3.4	2.3	1.5	1.7	2.4	1.8	1.1	1.4	2.0	2.0
Unrealized gains / (losses) (JPY bn) ^{*2}	37.6	108.7	(101.9)	7.7	(282.2)	(151.4)	(129.5)	(1.2)	116.1	71.9	91.0	92.5

(SMBC non-consolidated)

*1 Excluding 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 of JGB portfolio only for Mar. 02)

*2 15-year floating-rate JGBs have been carried at their reasonably estimated value since Mar. 09

Exposure to European Peripheral Countries* - approx. USD 5.3 bn

Gov't bonds issued by EU peripheral countries	approx. USD 4 mn
Spain	4
Italy	0

Ireland

approx. USD 0.4 bn

To large corporations and project finance

Portugal

approx. USD 0.0 bn

To banks and large corporations

Spain

approx. USD 2.2 bn

To large corporations and project finance

Italy

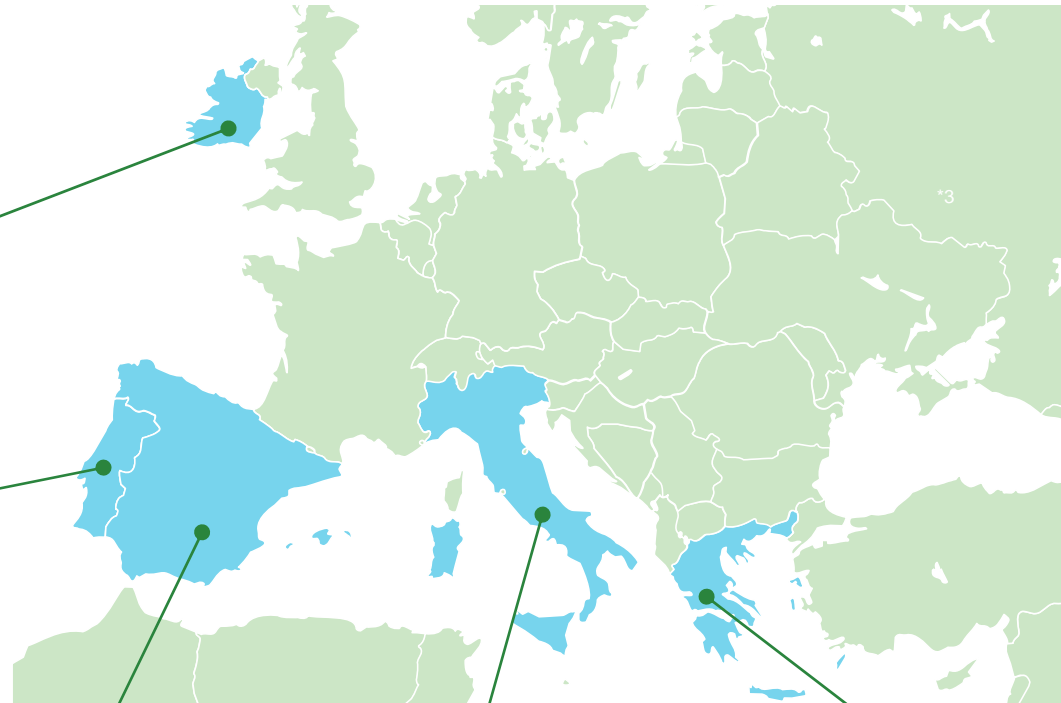
approx. USD 2.5 bn

To large corporations and project finance

Greece

approx. USD 0.1 bn

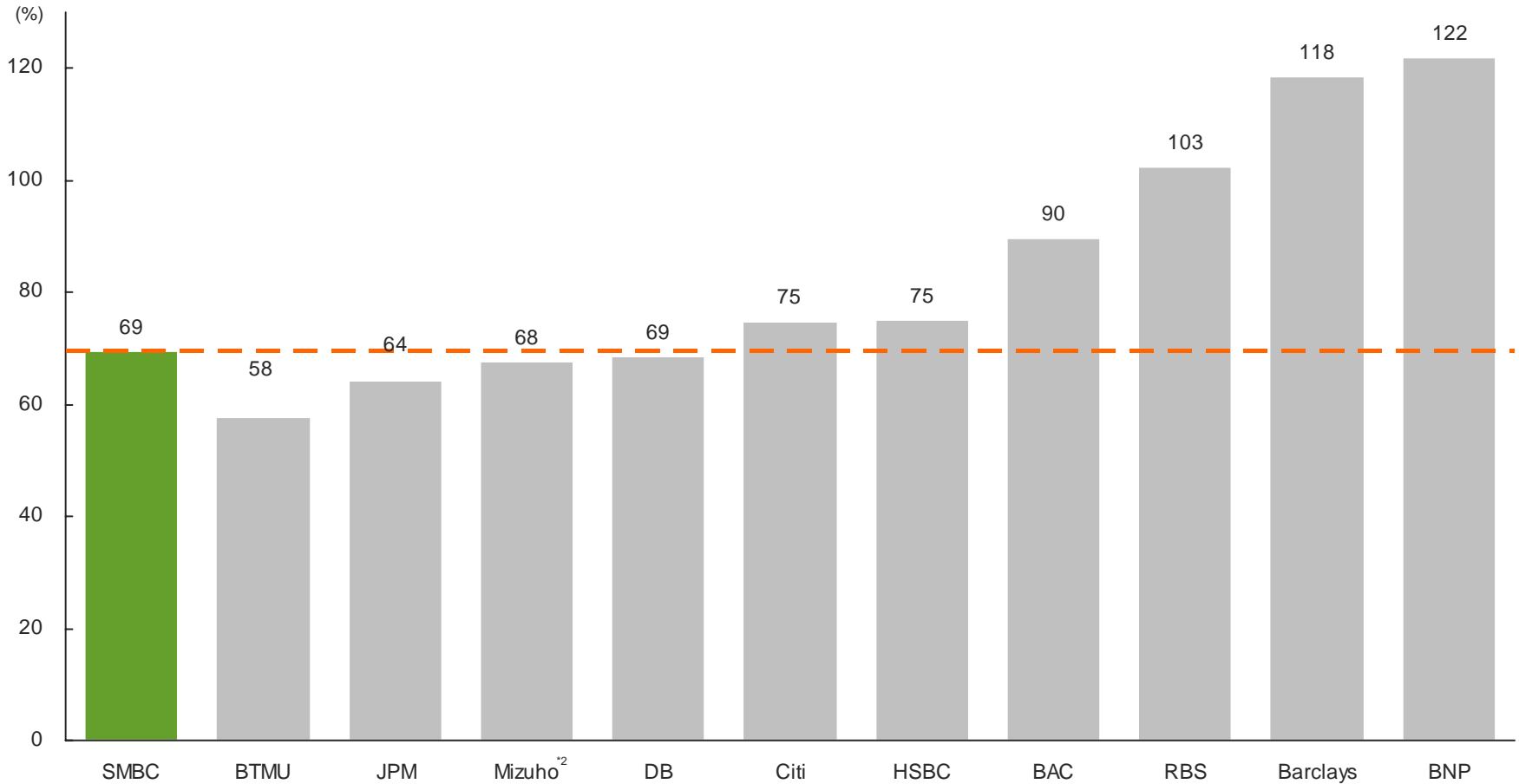
Majority is collateralized



* As of December 31, 2011. European peripheral countries are blue-colored countries : Greece, Ireland, Italy, Portugal and Spain

Liquidity - supported by a sticky domestic deposit base

Loan-to-deposit ratio*1

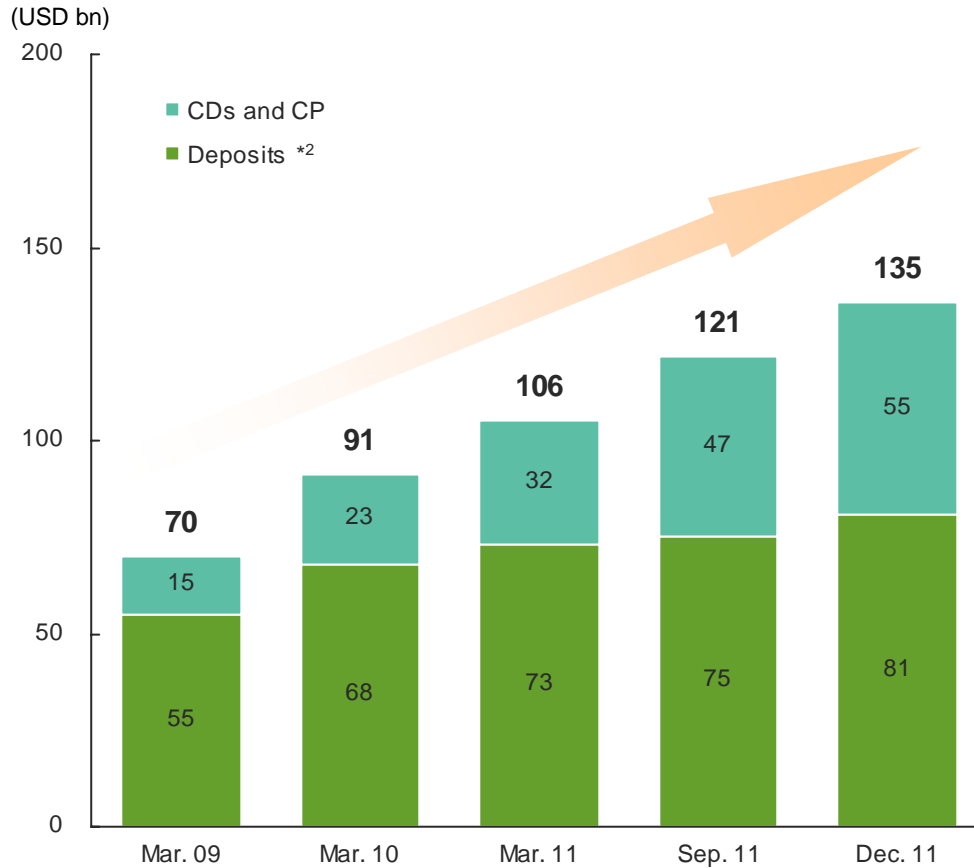


*1 Based on each company's financial statements (as of Sep. 30, 2011 for SMBC, The Bank of Tokyo-Mitsubishi UFJ ("BTMU") and Mizuho, as of Dec. 31, 2011 for others).
Figures of SMBC, BTMU and Mizuho are on a non-consolidated basis. The others are on a consolidated basis

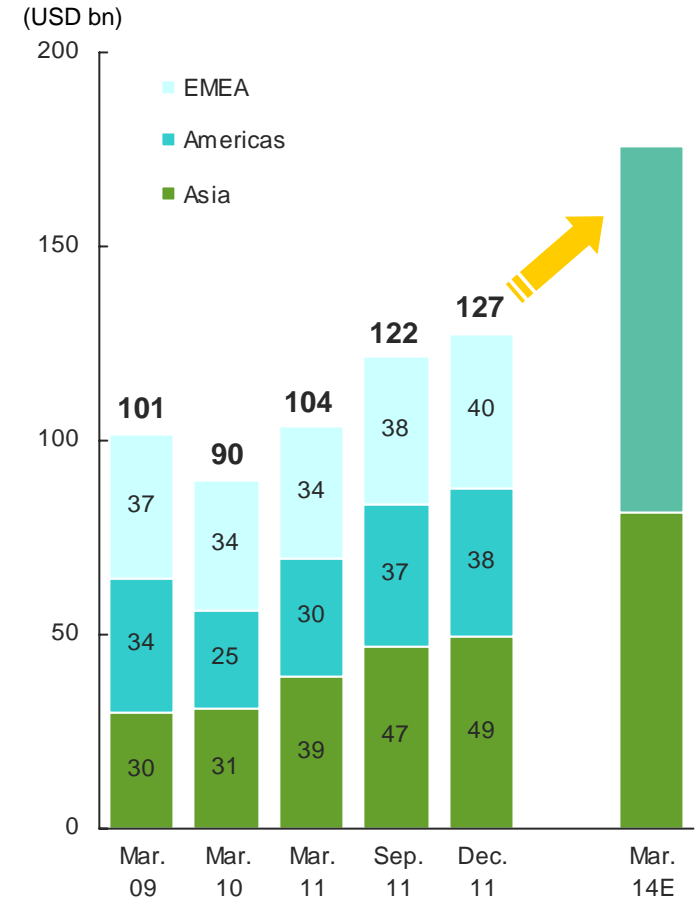
*2 Aggregate of Mizuho Bank and Mizuho Corporate Bank

Foreign Currency Funding (1)

Overseas deposit balance*1



Overseas loan balance*1, 3



*1 Managerial accounting basis (converted to USD at respective term-end JPY/USD rate. Sum of SMBC, SMBC Europe and SMBC (China))

*2 Including deposits from central banks

*3 Classification based on booking office

Foreign Currency Funding (2)

Diversification of foreign currency funding

- CP program for short-term funding
 - USD CP Program:
 - Established Nov. 2009 (USD 5bn)
 - Expanded Nov. 2011 (USD 15bn)
 - Euro CP Program:
 - Established Nov. 2011 (EUR 10bn)
- Benchmark transactions: bond issuances
 - USD denominated senior bonds: issued periodically in 144A/RegS format since 2010
 - USD and EUR denominated subordinated bonds: issued to international investors
 - AUD denominated senior bonds: issued to Japanese domestic retail investors

Continue building a robust and broader investor base with periodic benchmark transactions

SMBC's dated foreign currency bonds issued since 2010*

Issue Date	Sub/Senior	Format	Tenor	Amount (mn)	Coupon
USD denominated					
Jul. 22, 2010	Senior	144A/RegS	3 years	USD 1,000	2.15%
			5 years	USD 1,000	3.15%
Jan. 14, 2011	Senior	144A/RegS	3 years	USD 650	1.95%
			5 years	USD 850	3.10%
Jul. 22, 2011	Senior	144A/RegS	3 years	USD 400	1.90%
			3 years	USD 500	LIBOR+0.95%
			5 years	USD 1,100	2.90%
Jan. 12, 2012	Senior	144A/RegS	3 years	USD 500	1.90%
			5 years	USD 500	2.65%
			10 years	USD 500	3.95%
Mar. 1, 2012	Sub	RegS	10 years	USD 1,500	4.85%
Euro denominated					
Nov. 9, 2010	Sub	144A/RegS	10 years	Euro 750	4.00%
AUD denominated					
Mar. 16, 2010	Senior	Domestic Retail	3 years	AUD 540	5.76%
Dec. 21, 2011	Senior	Domestic Retail	3 years	AUD 430	4.28%

* Foreign currency bonds other than AUD denominated bonds are issued to international investors

■ Agenda

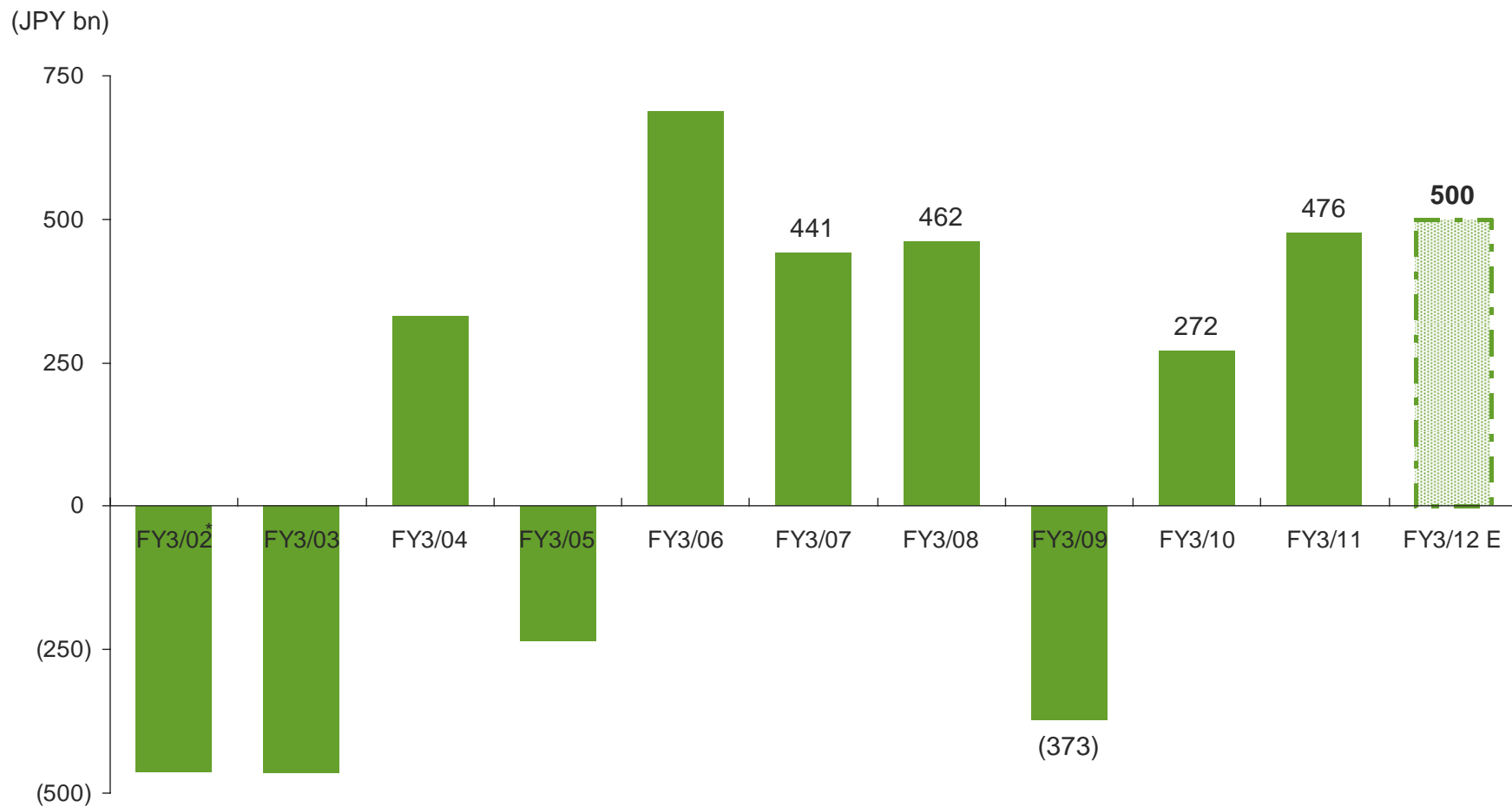
Capital, Asset Quality and Liquidity

Profitability

Growth Strategy

Trend of Bottom Line Profits

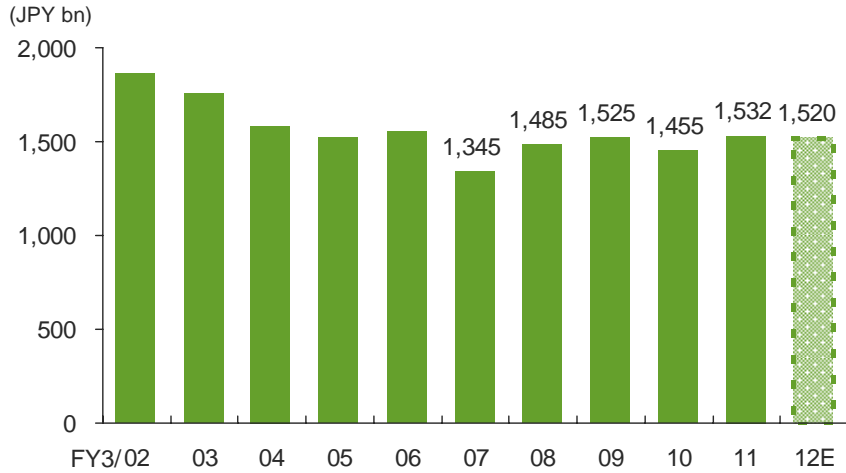
SMFG's consolidated net income



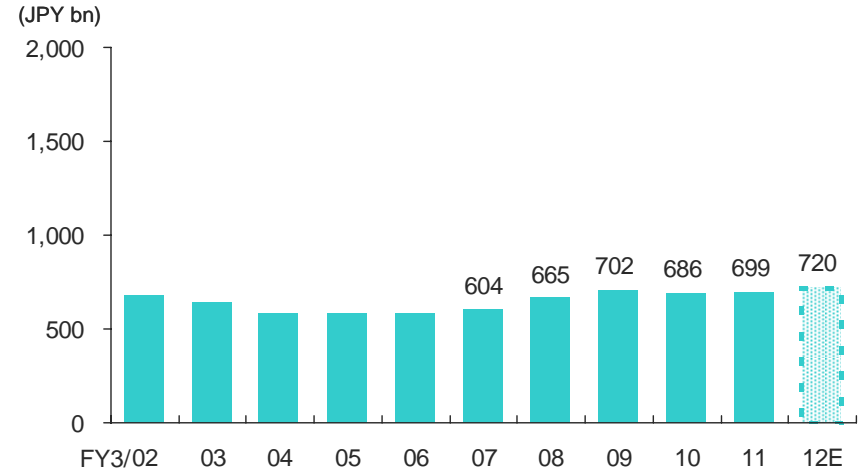
* SMBC consolidated

Trend of Major Income Components

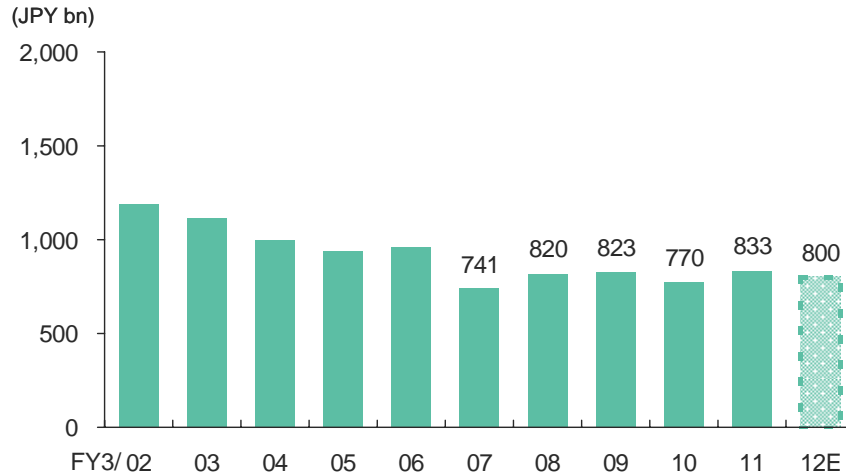
Gross banking profit



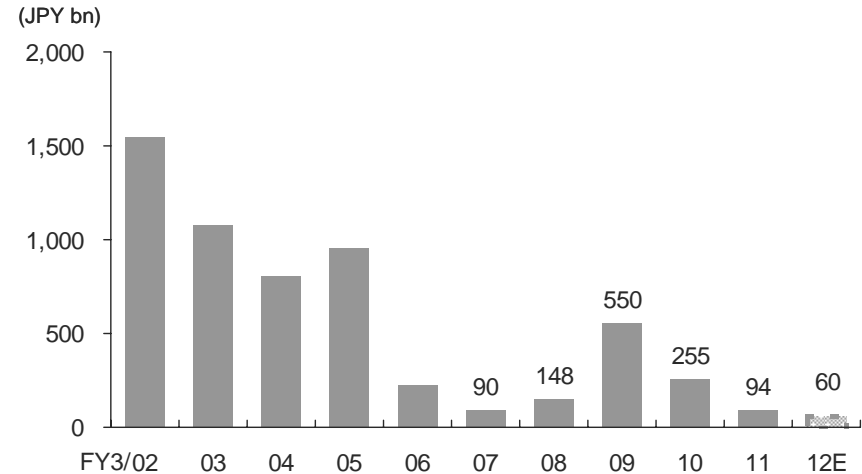
Expenses



Pre-provision profit

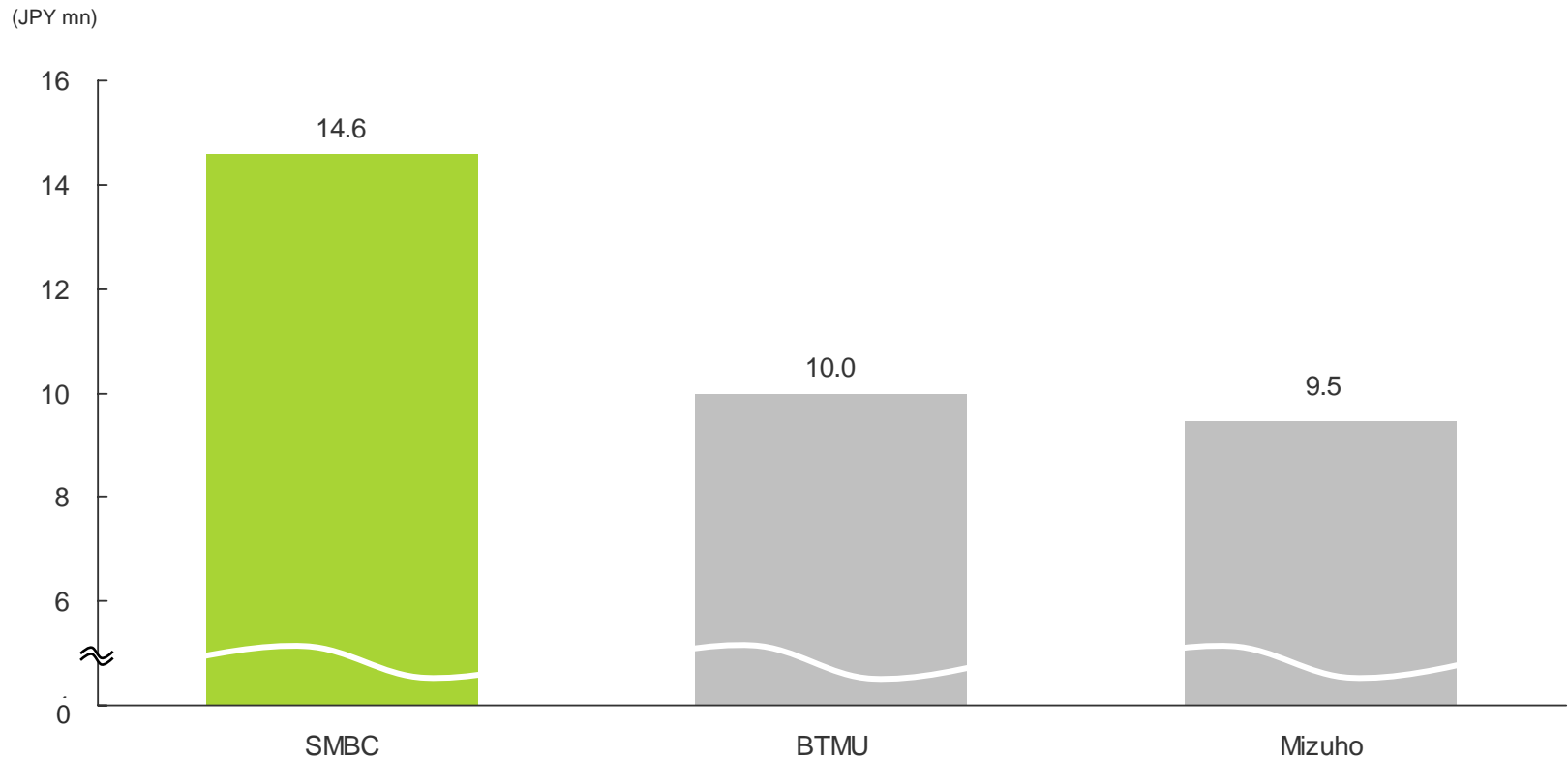


Total credit cost



Competitive Productivity

Pre-provision profit per employee for the 1st Half FY3/12^{*1, 2}



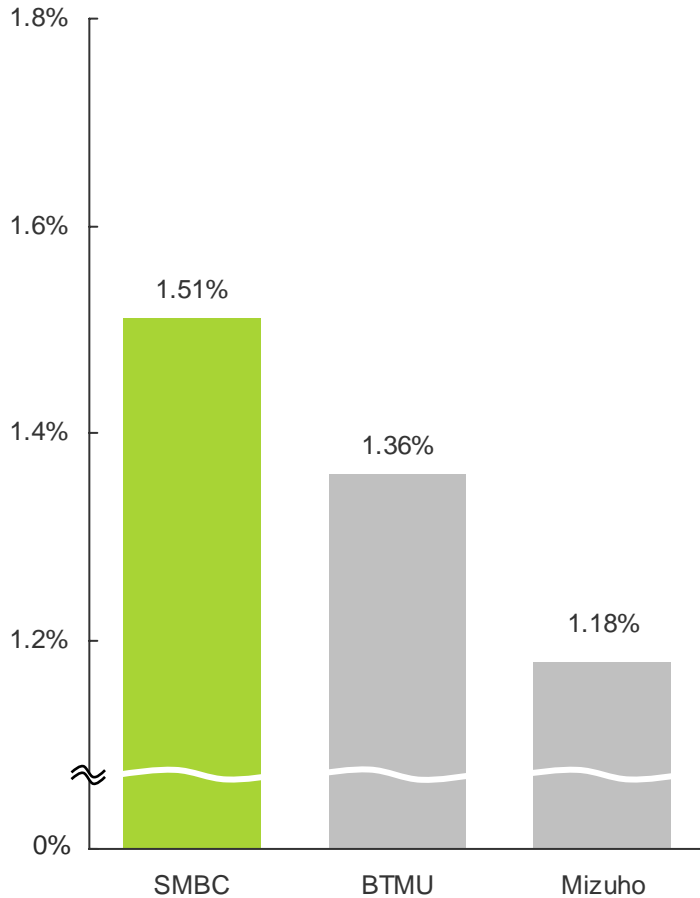
*1 Based on each bank's financial statements.

The figures shown in the charts above are: non-consolidated figures for SMBC and BTMU, and aggregate of Mizuho Bank and Mizuho Corporate Bank for Mizuho

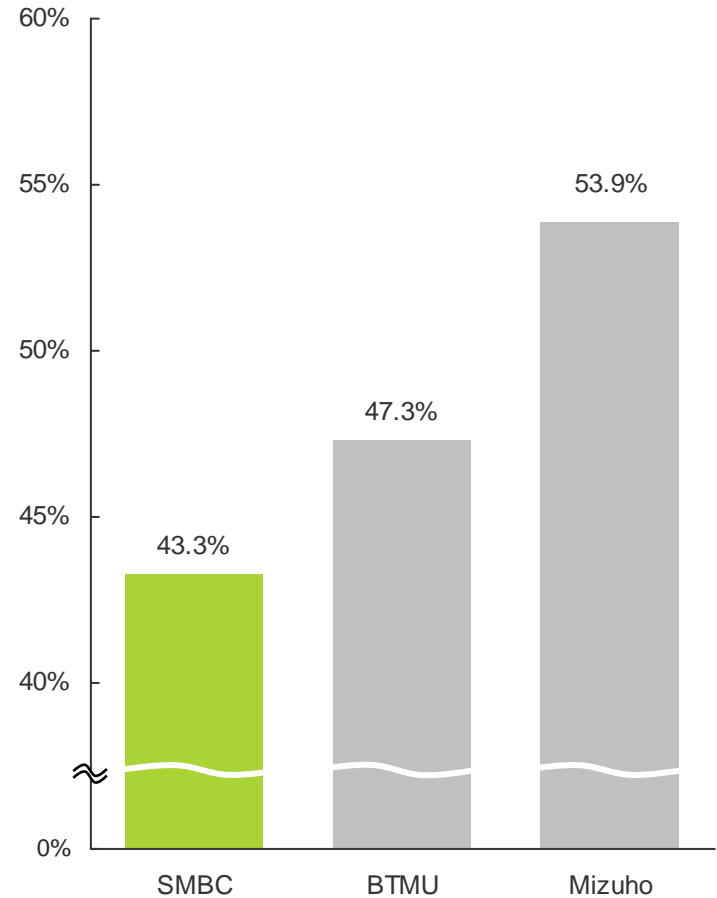
*2 Pre-provision profit excluding gains (losses) on bonds, divided by average number of employees (average number of beginning and end of the period for BTMU and Mizuho)

Two Major Sources of Productivity

Domestic loan-to-deposit spread (1H, FY3/12)*1



Overhead ratio (1H, FY3/12)*1,2



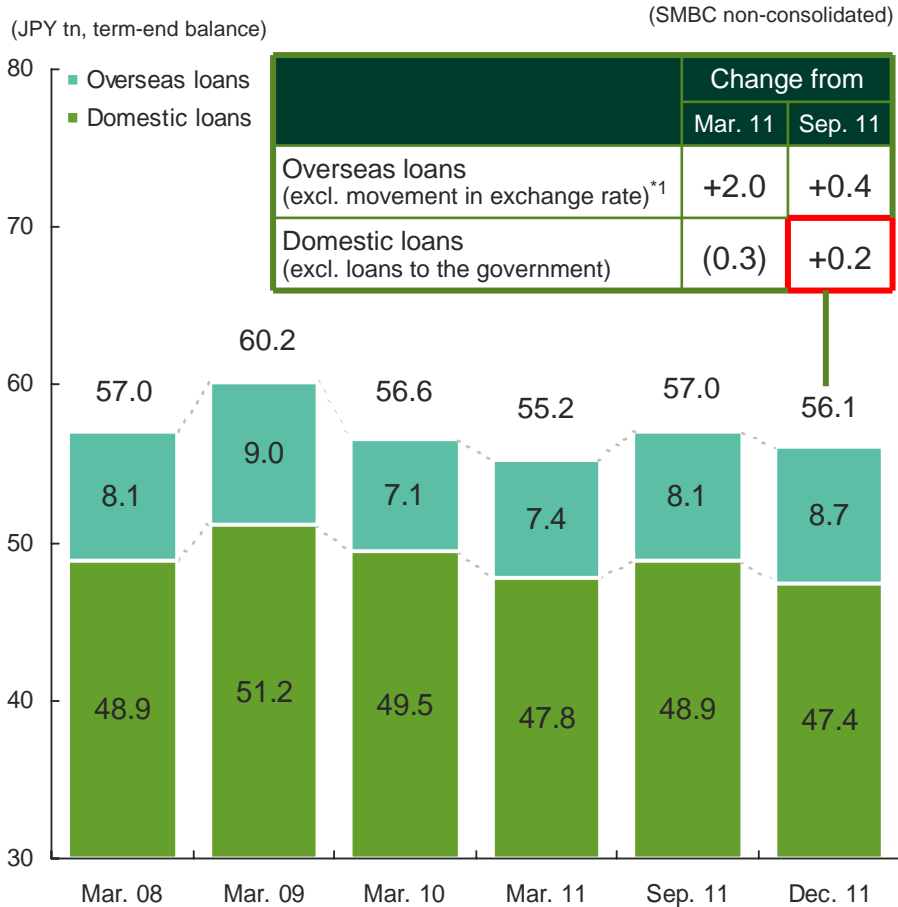
*1 Based on each bank's financial statements

The figures shown in the charts above are: non-consolidated figures for SMBC and BTMU, and aggregate of Mizuho Bank and Mizuho Corporate Bank for Mizuho

*2 Expenses divided by gross banking profit

Loan Balance and Exposures - domestic loans shows recovery

Loan balance



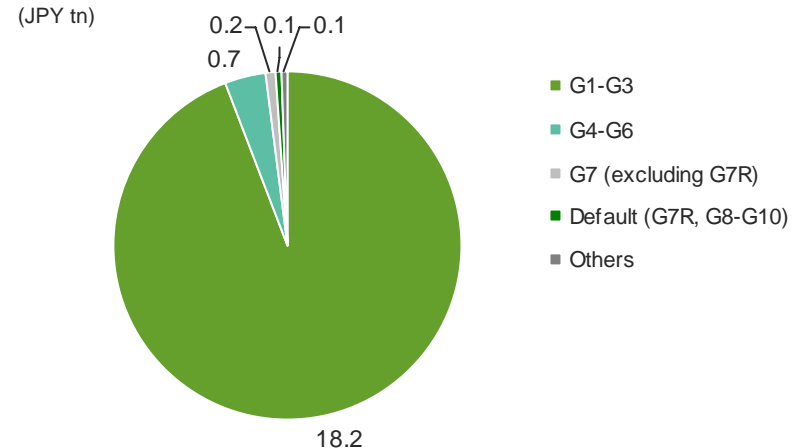
*1 Managerial accounting basis

*2 As of Sep. 2011. Exposures include credits to domestic and overseas commercial/industrial companies, individuals for business purposes, sovereigns, public sector entities, and financial institutions. See appendix for details on Obligor Grade

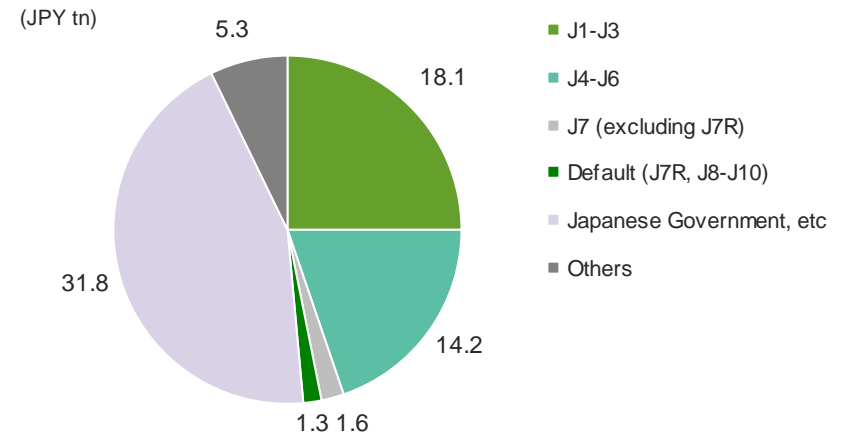
Exposures by Obligor Grade*2 (Corporate, Sovereign and Bank)

Overseas exposures: JPY 19.3 tn

(SMFG consolidated)



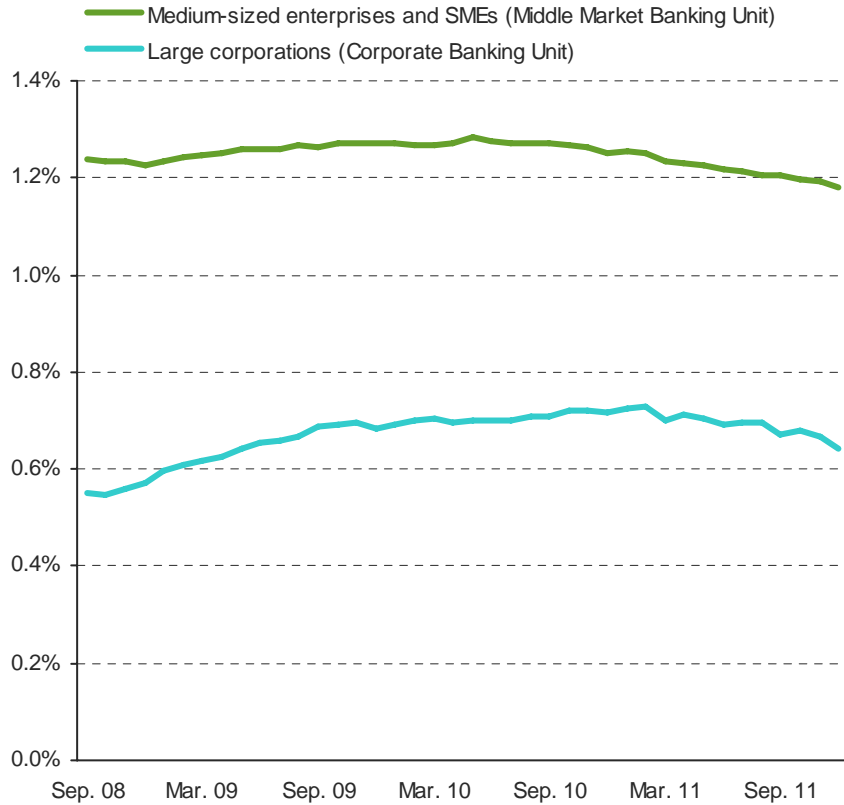
Domestic exposures: JPY 72.2 tn



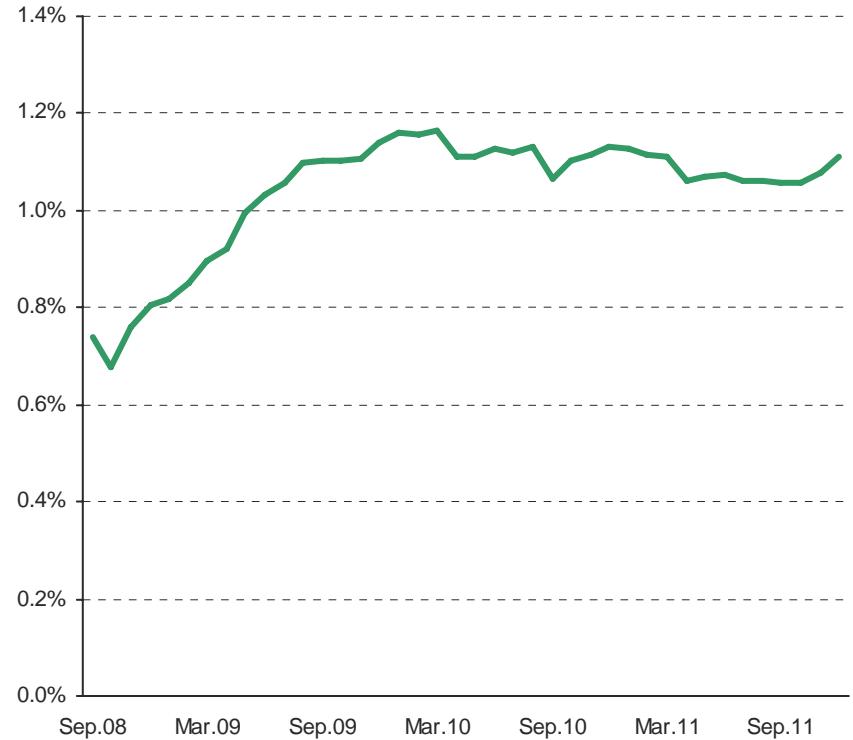
Loan Spread

Domestic*1

(SMBC non-consolidated)



Overseas*1,2



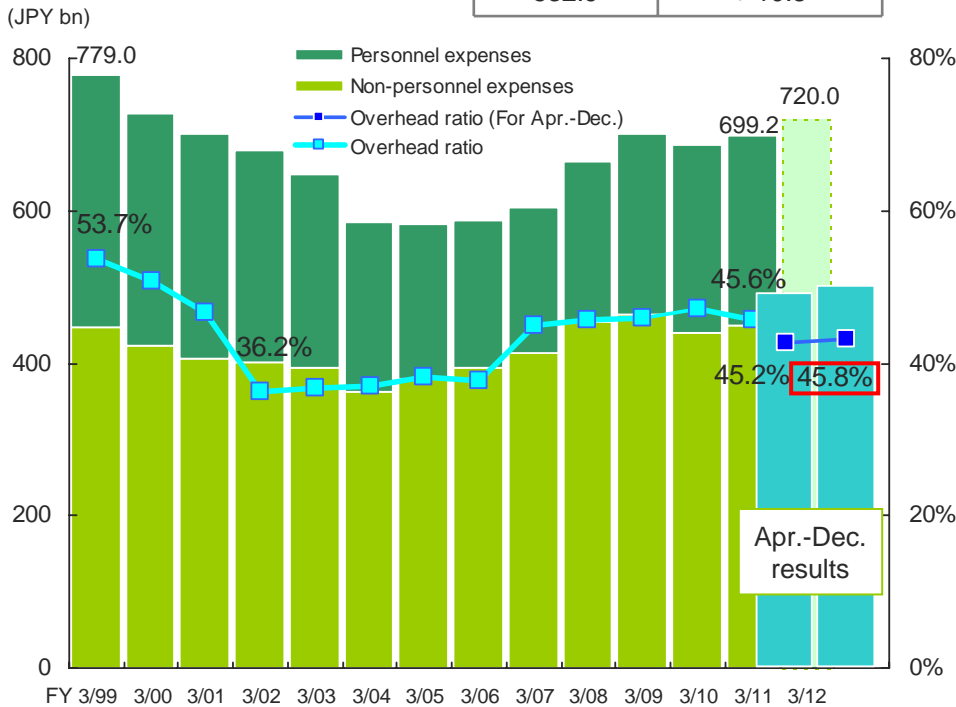
*1 Managerial accounting basis. Average loan spread of existing loans

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

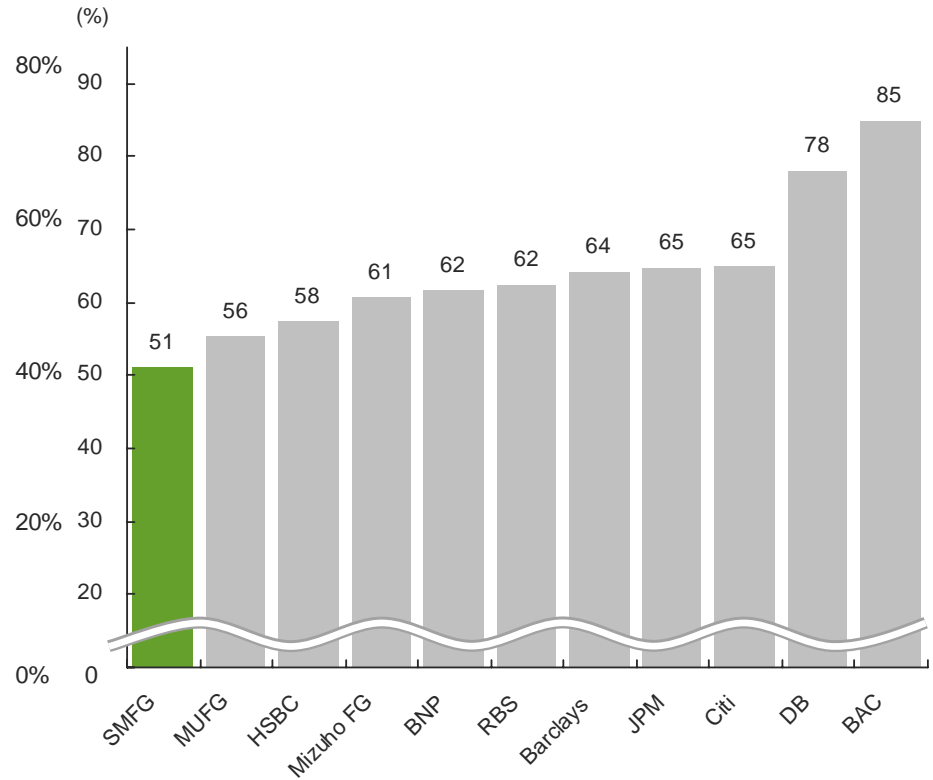
Expenses - controlled in SMBC and on a group-wide basis

Expenses*1

Apr.-Dec. 2011	YOY change
532.9	+ 10.8



Overhead ratio on group consolidated basis*2



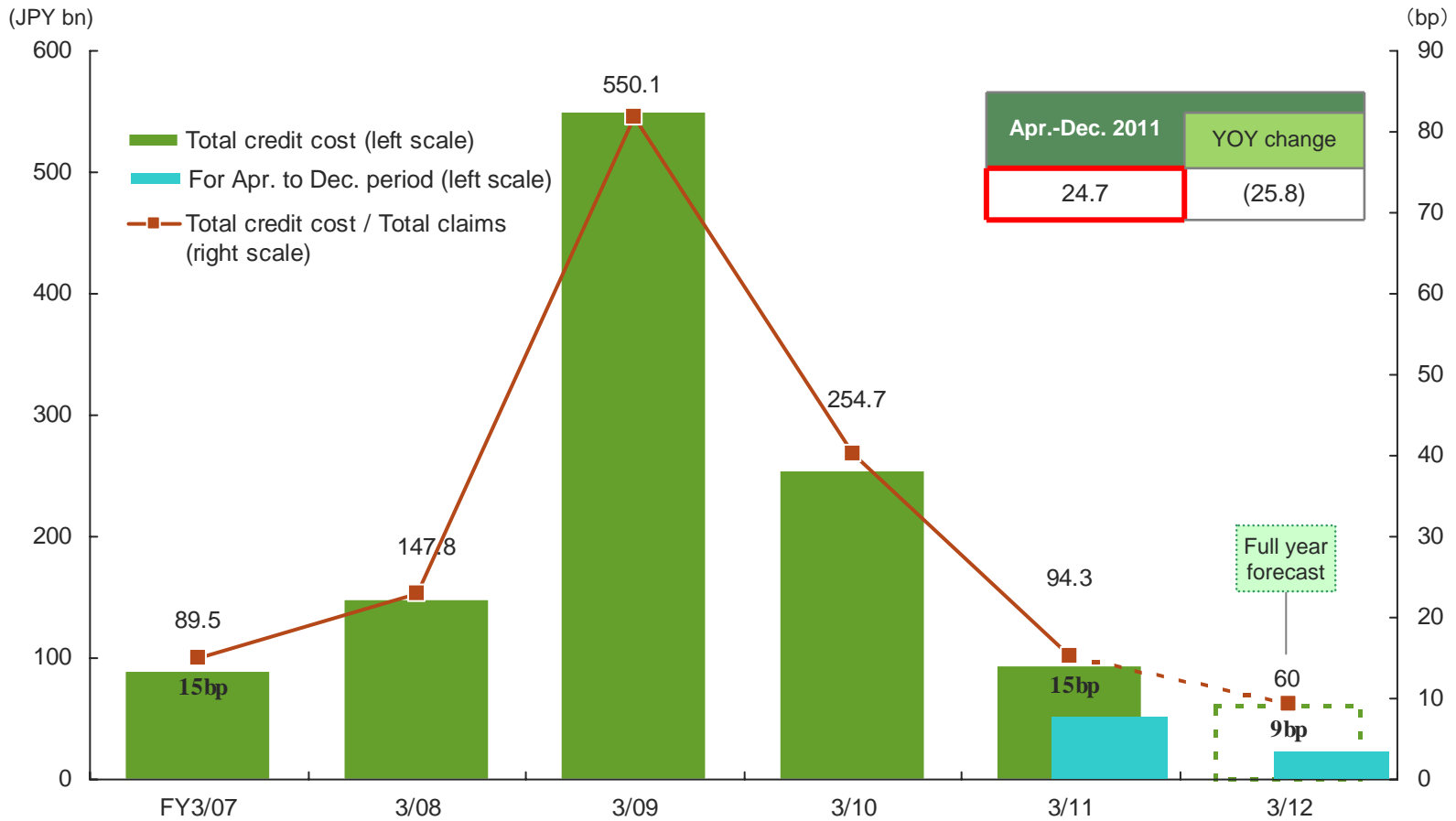
*1 Excluding non-recurring losses. FY3/01 and before: the aggregate of former Sakura Bank and Sumitomo Bank

*2 G&A expenses (for Japanese banks, excluding non-recurring losses) divided by top-line profit (net of insurance claims), based on each company's financial statements. Based on 1H, FY3/12 results for SMFG, MUFG and Mizuho FG, and based on FY11 results for others

Credit Costs

Total credit cost

(SMBC non-consolidated)



Financial Results of FY3/2011 and 3Q, FY3/2012 (Cumulative)

		(JPY bn)	FY3/2011 results	Apr.-Dec. 2011 results	YOY change	FY3/2012 forecast (Announced Nov. 2011)
SMBC <non-consolidated>	Gross banking profit		1,531.8	1,164.7	+9.1	1,520
	Gains (losses) on bonds		147.1	142.3	+4.7	
	Expenses*¹		699.2	532.9	+10.8	720
	<Overhead ratio>		45.6%	45.8%	+ 0.6%	47.4%
	Pre-Provision Profit*²		832.6	631.8	(1.7)	800
	Total credit cost*³		94.3	24.7	(25.8)	60
	Gains (losses) on stocks		(87.3)	(55.8)	(44.8)	
	Ordinary profit		595.7	523.4	+2.3	640
	Net income		421.2	343.9	(85.6)	430
SMFG <consolidated>	Ordinary profit		825.4	761.2	+23.0	900
	Difference from SMBC (non-consolidated)		229.7	237.8	+20.7	260
	Net income		475.9	* ⁴ 411.0	(104.1)	500
	Difference from SMBC (non-consolidated)		54.7	67.1	(18.5)	70

*1 Excluding non-recurring losses

*2 Before provision for general reserve for possible loan losses

*3 Including portion recorded in Extraordinary gains (losses) in the results of FY3/2011

*4 Effects of the national corporation tax rate reduction: JPY (31.6) bn

■ Agenda

Capital, Asset Quality and Liquidity

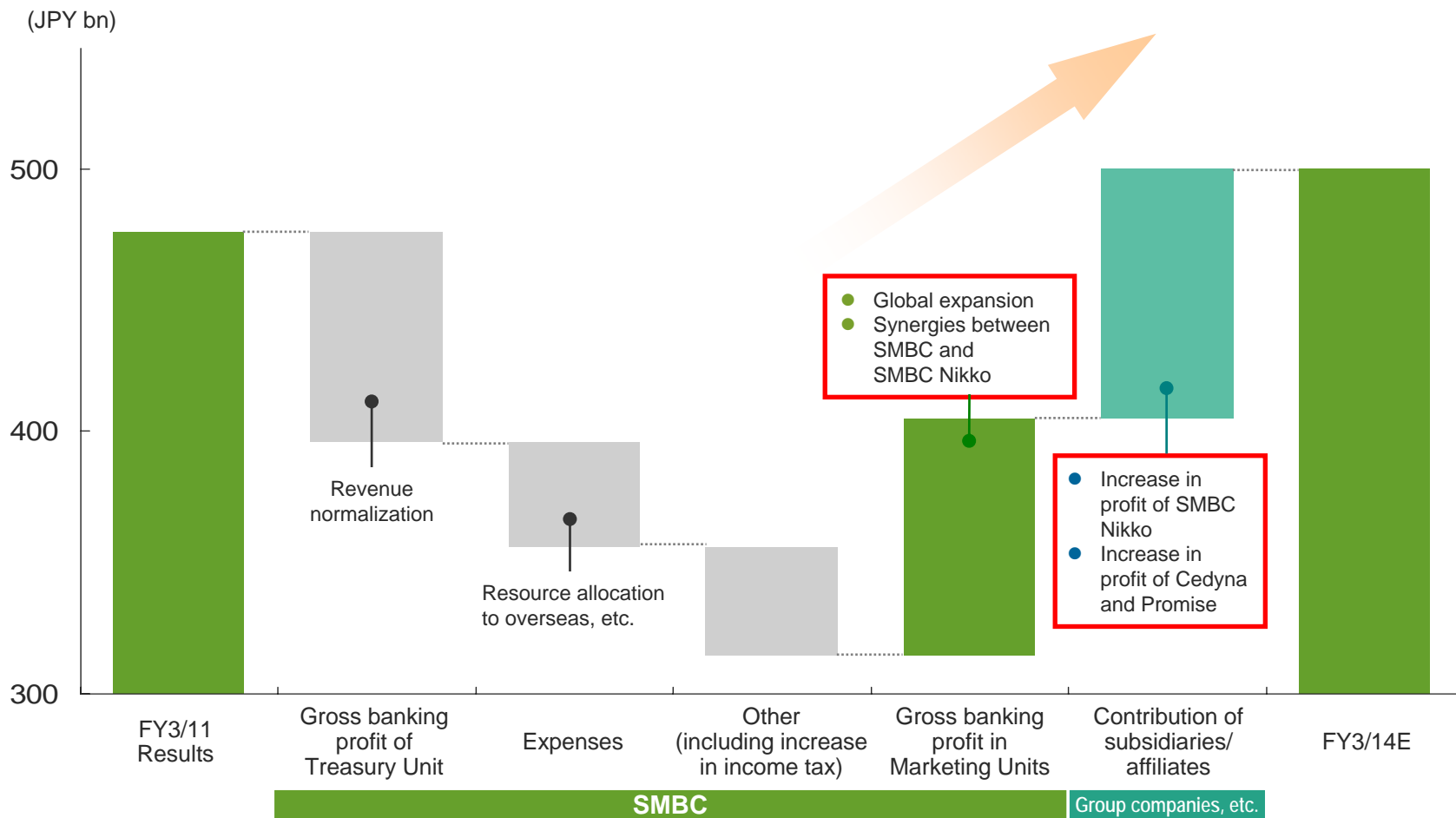
Profitability

Growth Strategy

Profit Drivers of Medium-term Management Plan

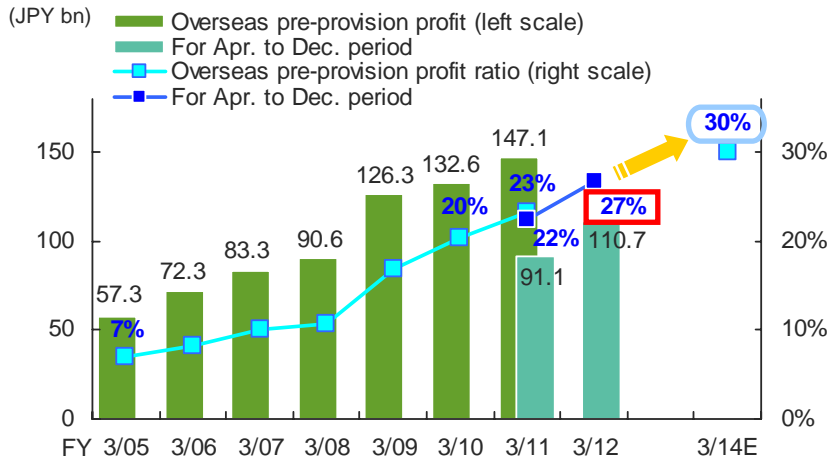
Announced May 2011

3-year forecast of profit growth (SMFG consolidated Net income basis)

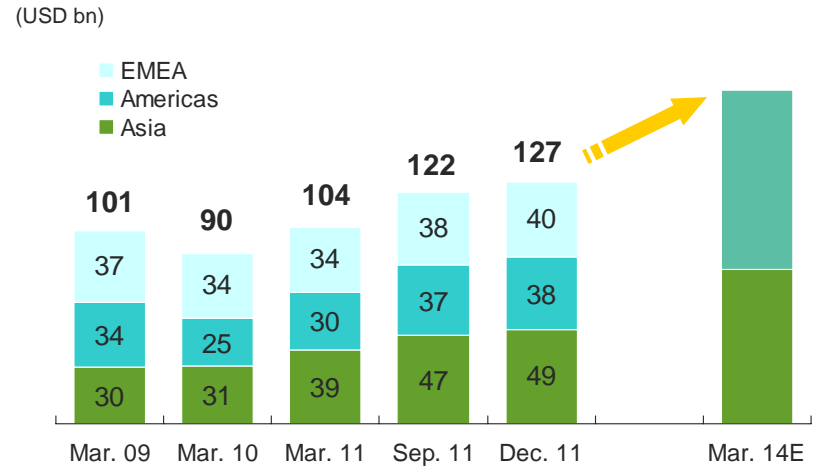


Global Expansion (1)

Overseas pre-provision profit and ratio*1



Overseas loan balance*5, 6

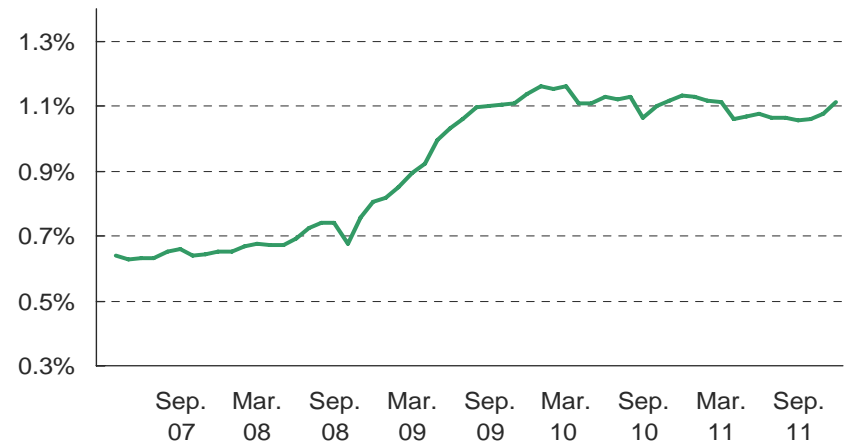


Establishment of new offices (Since Oct. 2011)

New overseas offices

- Chongqing Br.*2,3
- Phnom Penh Rep. Office
- Istanbul Rep. Office
- Bahrain Rep. Office*4
- Doha QFC Office*4

Average overseas loan spread*5



*1 Managerial accounting basis. Sum of SMBC and major overseas subsidiary banks
Exchange rate used for overseas pre-provision profit ratio: USD 1 = JPY 85

*2 Branch of SMBC (China)

*3 Received approval for opening

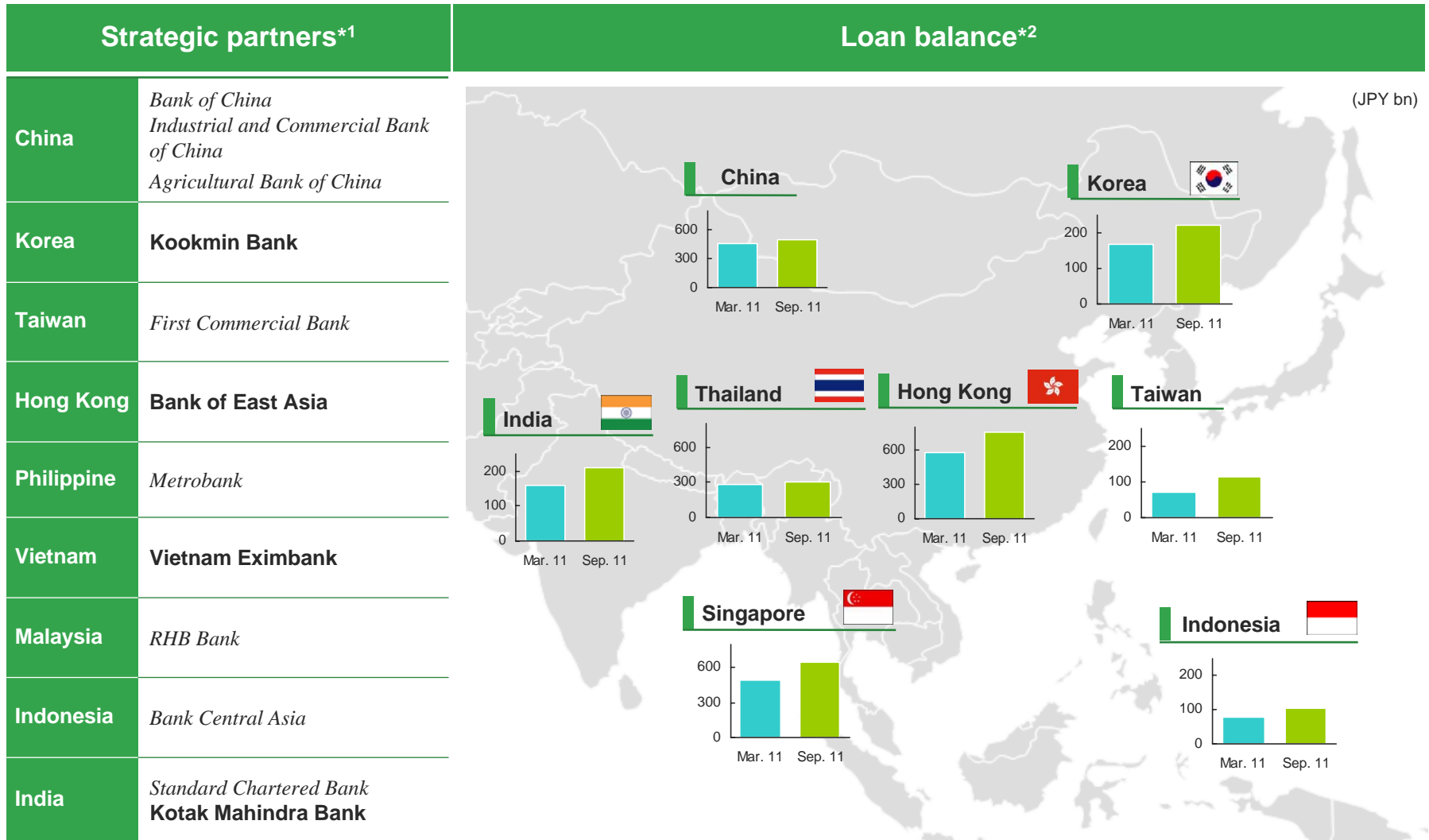
*4 Upgraded from representative office to marketing office

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

*6 Figures based on JPY reported amounts converted at period end JPY/USD rate.

Classification based on booking office

Global Expansion (2) - increasing presence in Asia



*1 Banks in which SMBC holds equity stakes are indicated in bold.

*2 Bar charts represent loan balance (aggregation by country/region based on domicile of borrowers (not by channels)).

Figures of China include those of SMBC (China). Loan balances are calculated in JPY from each country's local currency at the exchange rate of Sep. 30, 2011

Securities Business (1) - promoting cross-selling

No. of referrals from SMBC to SMBC Nikko



Ranking related to wholesale business

Japan related league tables (Apr.-Dec. 11)		Rank	Mkt share
All Bonds in Yen (Manager, Underwriting amount) ^{*1}	SMBC Nikko	#5	12.5%
Global Equity & Equity-Related (Book runner, Underwriting amount) ^{*2}	SMFG	#3	13.1%
Financial Advisor (M&A, No. of deals) ^{*3}	SMBC Nikko	#2	3.5%

*1 Source: SMBC Nikko (corporate bonds, FILP agency bonds, municipality bonds (proportional shares as lead manager), samurai bonds)

*2 Source: SMBC Nikko based on the data of Thomson Reuters (Japanese related, group basis)

*3 Source: Thomson Reuters (any Japanese Involvement announced (excluding real estate related))

Securities Business (2)

SMBC Nikko's results (non-consolidated)

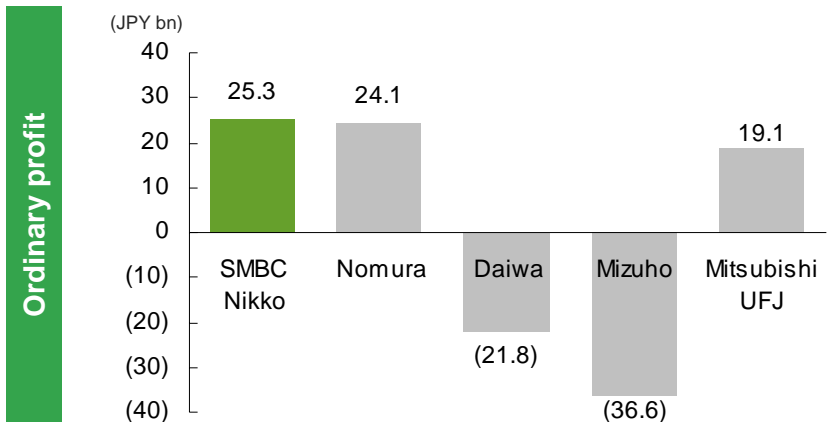
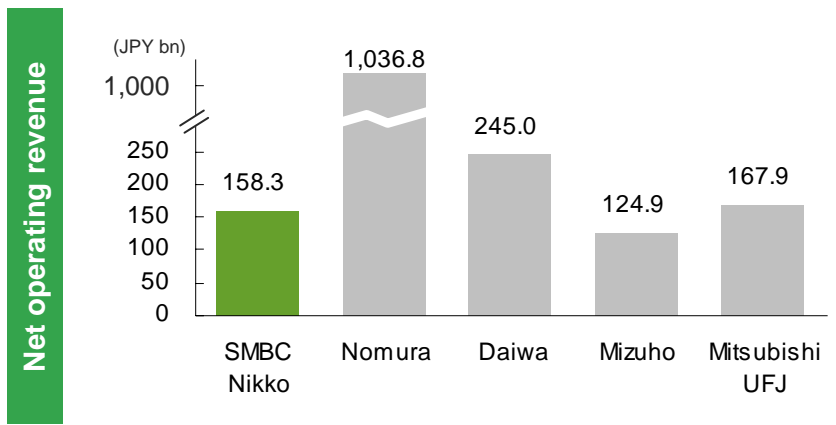
(JPY bn)	FY3/2011	Apr.-Dec. 2011	YOY change
Net operating revenue	205.1	158.3	+0.4
SG&A expenses	166.6	133.2	+9.8
Ordinary profit	38.3	25.3	(8.0)
Net income	23.5	7.6	(14.3)

Including negative impact of JPY 4.7 bn from a write-down of deferred tax assets owing to the national corporation tax rate reduction

Business and capital alliance with Moelis & Company

- Focus on providing cross-border M&A and other advisory services to Japanese companies
- Geographic areas for alliance: Japan, North America, Europe, Middle East, North Africa, Australia, Hong Kong and China
- SMBC invested approx. USD 93 mn in Moelis

Peer comparison (Apr.-Dec. 2011) *



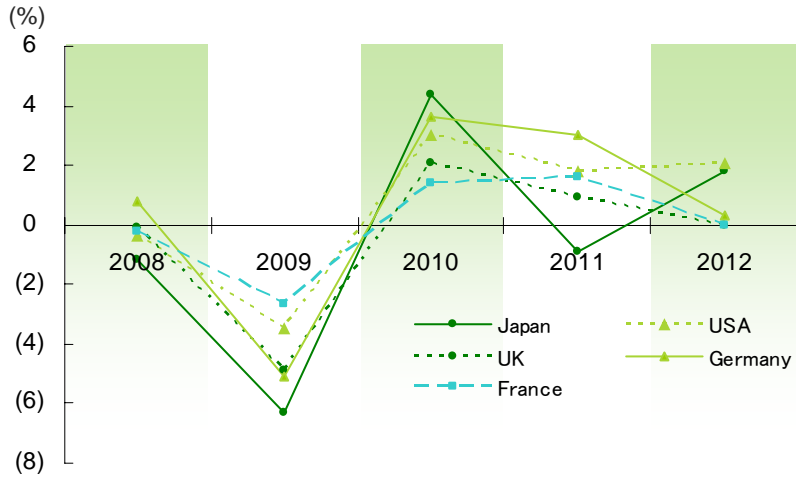
* Based on each company's financial statements. The figures shown in the charts above are: consolidated figures (US GAAP, comparison with Net revenue and Income before income taxes) of Nomura Holdings for Nomura, consolidated figures of Daiwa Securities Group for Daiwa, consolidated figures of Mizuho Securities for Mizuho, and consolidated figures of Mitsubishi UFJ Securities Holdings for Mitsubishi UFJ



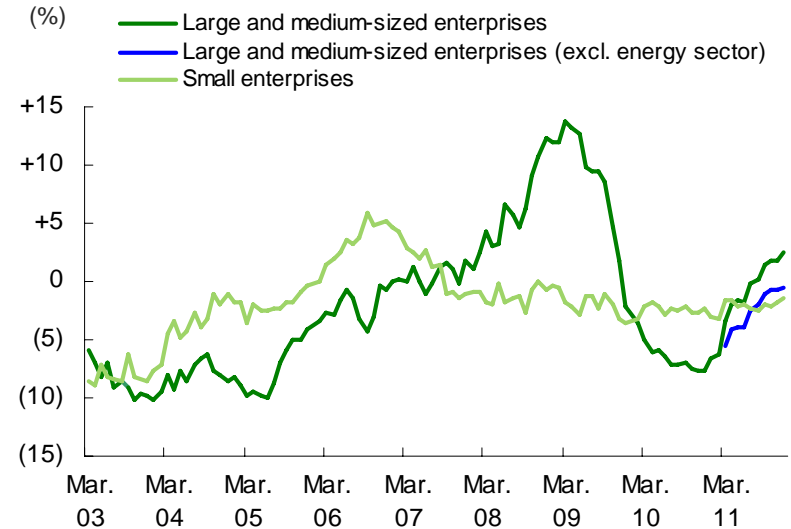
Appendix

Macro Data (1)

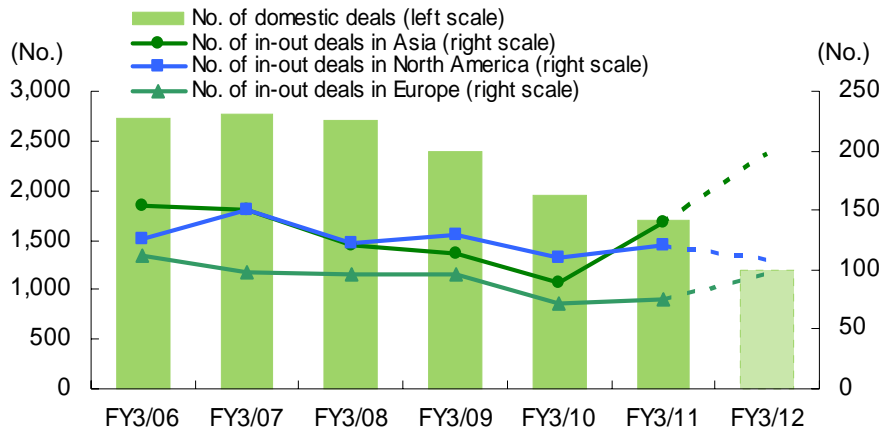
Real GDP growth rate*1



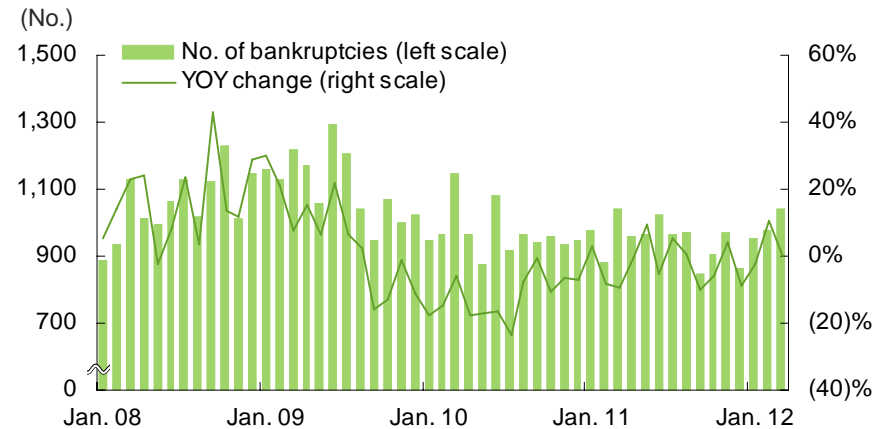
Domestic corporate loans*3 (YoY % change in loan balance)



No. of M&A deals*2



Corporate bankruptcies in Japan*4



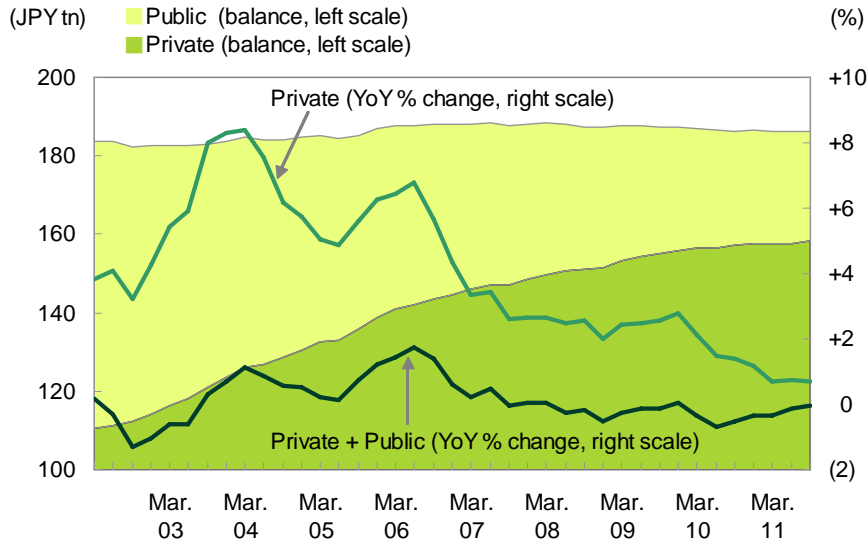
*1 Figures before 2011 are actual by IMF World Economic Outlook as of January 2012. Figures for 2012 are estimates by the Japan Research Institute

*2 Source: RECOF Corporation. FY3/12 results represent No. of deals in Apr.-Dec. 2011 *3 Source: Bank of Japan "Loans and Bills Discounted by Sector "

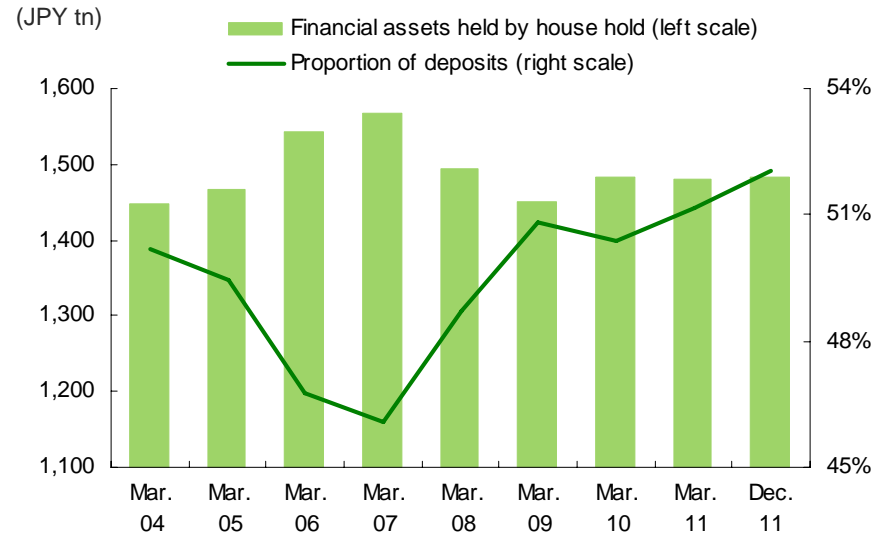
*4 Source: Teikoku Databank

Macro Data (2)

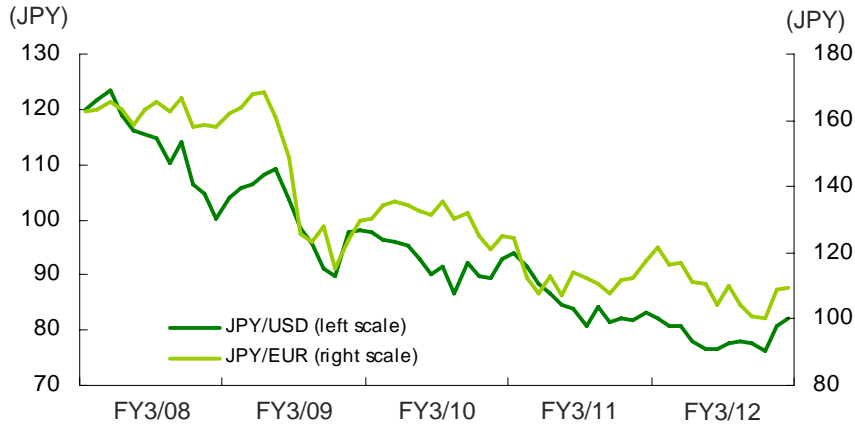
Housing loans*1



Financial assets held by household*1,2



Exchange rate (month-end)



Nikkei stock average (month-end)



*1 Source: Bank of Japan "Flow of Funds"

*2 Deposits does not include CDs and foreign currency deposits

Basel II Capital

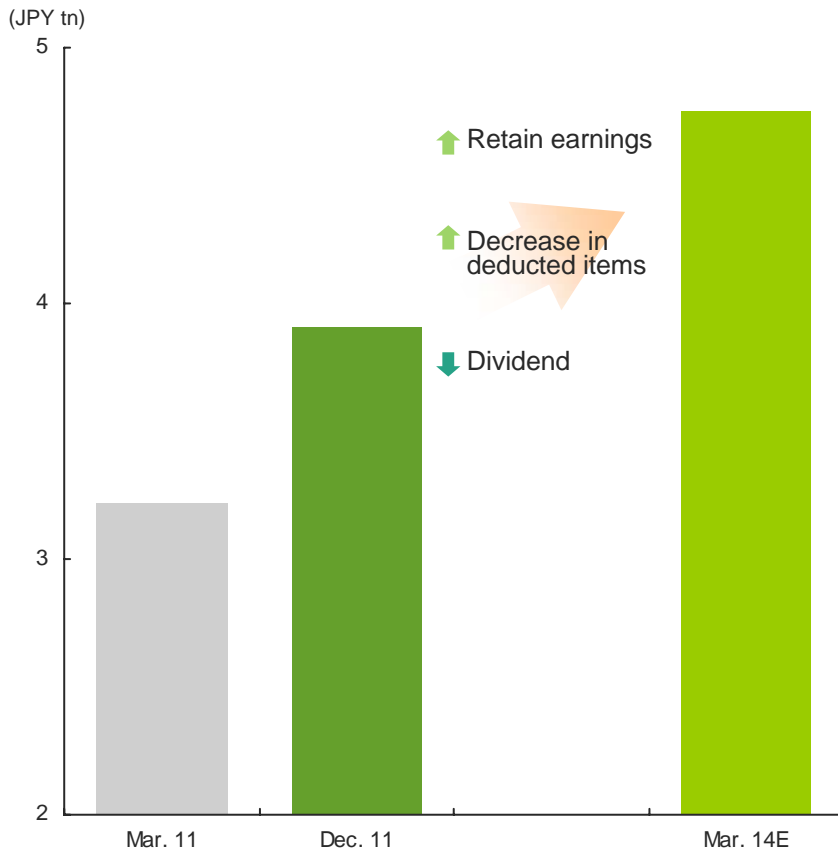
	(JPY bn)	Mar. 31, 2011	Sep. 30, 2011	Dec. 31, 2011
Tier I		6,324.0	6,371.8	6,326.3
Capital stock & Capital surplus		3,316.7	3,097.7	
<Preferred Stock>		[210.0]	[-]	
Retained earnings		1,702.8	1,947.3	
Preferred securities issued by overseas SPCs		1,593.6	1,564.4	
Foreign currency translation adjustment		(122.9)	(109.1)	
Increase in equity capital resulting from a securitization exposure		(36.3)	(37.7)	
Tier II		2,537.0	2,364.4	2,549.1
Unrealized gains on other securities after 55% discount		169.3	66.2	
General reserve for loan losses		100.0	102.6	
Excess amount of provision		21.7	3.4	
Perpetual subordinated debt		243.0	156.5	
Dated subordinated debt		1,967.2	1,999.9	
Deduction		428.1	345.6	365.3
Total capital		8,432.9	8,390.6	8,510.1
Risk-weighted assets		50,693.7	48,860.6	50,624.6
Capital ratio*		16.63%	17.17%	16.81%
Tier I ratio		12.47%	13.04%	12.49%

(SMFG consolidated)

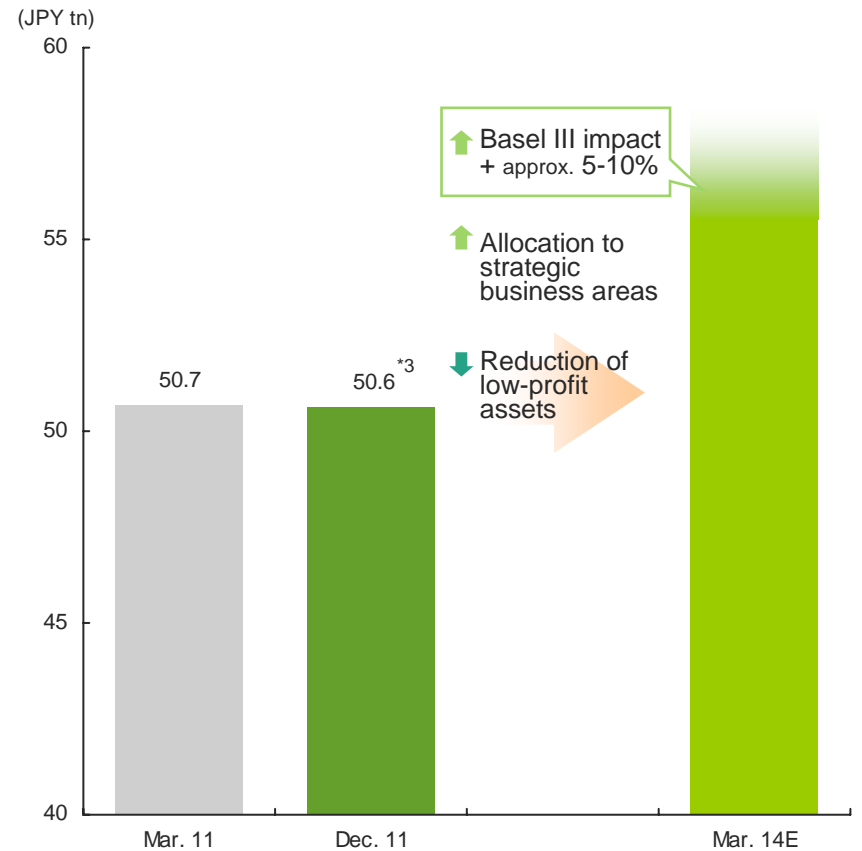
* Based on Basel II standard (Credit risk: AIRB, Operational risk: AMA)

Basel III Capital Analysis

Illustrative Core Tier I capital (based on full implementation of Basel III*1, 2)



Illustrative Risk-weighted assets



*1 Estimate. Unrealized gains are excluded for Mar. 2011 while they are included in Dec. 2011

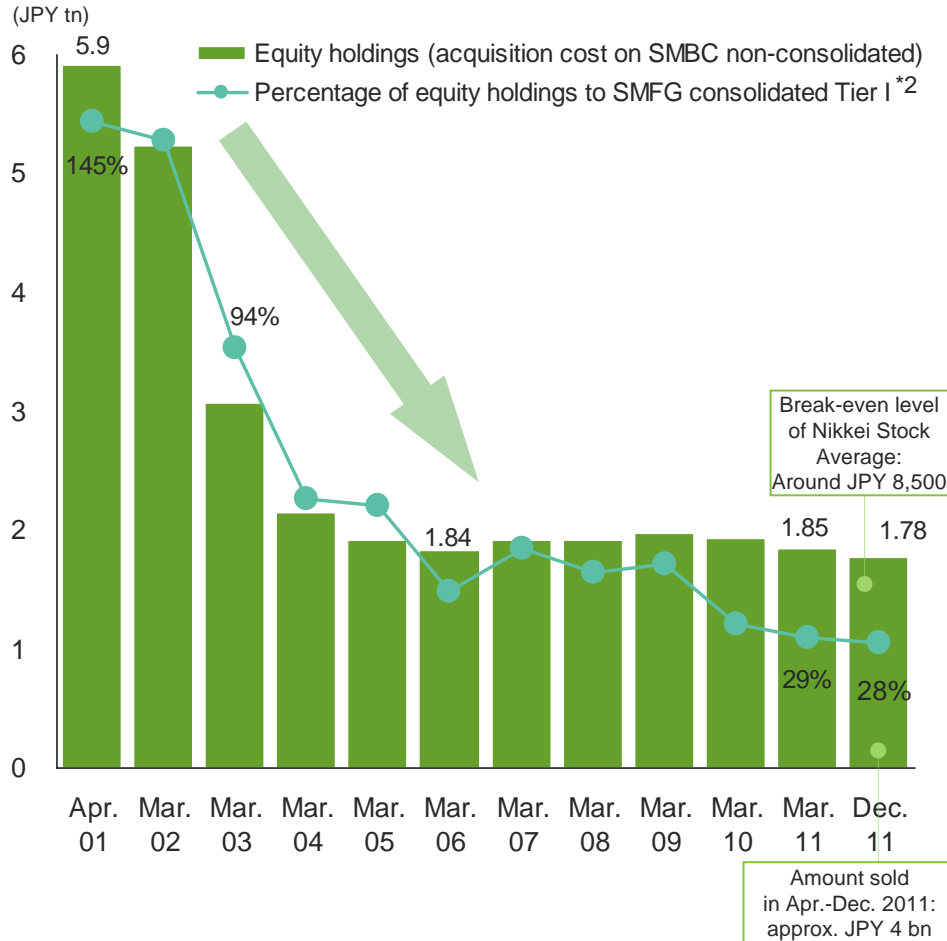
*2 Regulatory adjustments are fully applied

*3 Including Basel 2.5 impact of approx. JPY 400 bn

(SMFG consolidated)

Equity Holdings

Balance of equity holdings*1



*1 Balance of domestic stocks classified as Other securities with fair value

*2 Until Mar. 02, percentage to SMBC consolidated Tier I

Changes in environment

- Tightening of capital regulations
- Introduction of IFRS

Need to minimize the impact of stock price fluctuation on our capital base

Reduce un-hedged equity to about 25% of Tier I capital

Overview of 3Q, FY3/2012 Results (Cumulative)

Overview of 3Q, FY3/2012 results (cumulative)

Pre-provision profit*1

SMBC non-consolidated

**79% of
full-year forecast**

FY3/2012 forecast
JPY 800.0 bn

JPY 631.8 bn

Total credit cost

SMBC non-consolidated

**41% of
full-year forecast**

FY3/2012 forecast
JPY 60.0 bn

JPY 24.7 bn

Net income

SMFG consolidated

**82% of
full-year forecast**

FY3/2012 forecast
JPY 500.0 bn

JPY 411.0 bn

Overseas pre-provision profit ratio

Managerial accounting basis

**Steadily
increased**

FY3/2014 target
30%
(FY3/2011 result: 23.3%)

26.8%*2

Overhead ratio

SMBC non-consolidated/ SMFG consolidated

**Controlled
within target**

FY3/2014 target
Overhead ratio:
45%-50%
FY3/2014 target
Consolidated overhead ratio:
50%-55%

45.8%

52.7%

* Effects of changes in the corporate income tax rate: JPY (31.6) bn

Per share information

	Apr.-Dec. 2011 results	YOY change	FY3/2012 (Nov. forecast)
Net income per share	JPY 295.01	JPY (71.53)	JPY 360.92

	Dec. 31, 2011	Change from Mar. 2011
Net assets per share	JPY 3,553.96	+JPY 20.49

*1 Before provision for general reserve for possible loan losses

*2 Based on the assumption under the medium-term management plan (USD 1 = JPY 85)

Performance by Business Unit*1

		(JPY bn)	1H FY3/11	1H FY3/12	YOY change*2
Consumer Banking Unit	Gross banking profit		190.2	192.3	+ 0.4
	Expenses		143.4	143.0	(0.5)
	Pre-provision profit		46.8	49.3	+ 0.9
Middle Market Banking Unit	Gross banking profit		220.7	208.8	(11.4)
	Expenses		109.5	110.8	+ 0.9
	Pre-provision profit		111.2	98.0	(12.3)
Corporate Banking Unit	Gross banking profit		99.0	102.6	+ 0.6
	Expenses		17.7	18.9	+ 0.9
	Pre-provision profit		81.3	83.7	(0.3)
International Banking Unit (IBU)	Gross banking profit		88.8	93.5	+ 15.7
	Expenses		29.1	31.0	+ 5.0
	Pre-provision profit		59.7	62.5	+ 10.7
Marketing Units	Gross banking profit		598.7	597.2	+ 5.3
	Expenses		299.7	303.7	+ 6.3
	Pre-provision profit		299.0	293.5	(1.0)
Treasury Unit	Gross banking profit		251.7	227.3	(24.4)
	Expenses		8.9	9.5	+ 0.7
	Pre-provision profit		242.8	217.8	(25.1)
Headquarters	Gross banking profit		(11.8)	(5.0)	0.0
	Expenses		36.7	41.4	+ 2.3
	Pre-provision profit		(48.5)	(46.4)	(2.3)
Total (Business Units)	Gross banking profit		838.6	819.5	(19.1)
	Expenses		345.3	354.6	+ 9.3
	Pre-provision profit		493.3	464.9	(28.4)

Gross banking profit by product

		(JPY bn)	
			<YOY change*2>
Income on domestic loans		245.7	(14.2)
Income on domestic yen deposits		83.4	(1.8)
IBU's Interest related income*3		53.2	+5.0
Interest income		413.1	(11.2)
Investment trust		27.6	+3.8
Pension-type insurance		4.9	(0.9)
Income relating to Financial consulting for individuals		40.4	+4.4
Loan syndication		20.2	+0.6
Structured finance*4		24.4	+2.9
Real estate finance*4		15.7	(0.9)
Income related to IB*5 business*4		71.4	+2.3
Sales of derivatives		7.7	+0.4
Money remittance, Electronic banking		46.4	(0.6)
Foreign exchange		23.2	+0.5
IBU's Non-interest income*3		42.9	+11.4
Non-interest income		184.1	+16.5
Gross banking profit of Marketing Units		597.2	+5.3

Adjustment of interest rates and exchange rates, etc.: (6.8)

Nominal YOY change: (1.5)

Average loan balance and spread by business unit

	Average balance		Average spread	
	1H FY3/12	YOY change*2	1H FY3/12	YOY change*2
(JPY tn, %)				
Domestic loans	48.1	(0.9)	1.05	(0.04)
Consumer Banking Unit	15.3	(0.1)	1.47	(0.03)
Middle Market Banking Unit	16.7	(1.0)	1.14	(0.05)
Corporate Banking Unit	11.8	(0.1)	0.71	0.00

*1 Managerial accounting basis *2 After adjustment of interest rates and exchange rates, etc. *3 Including profit from Japanese corporations in Hong Kong Branch and Taipei Branch
*4 Including interest income *5 IB stands for "investment banking"

Loan-to-Deposit Spread

Loan-to-deposit spread (financial accounting basis)

(JPY tn, %)

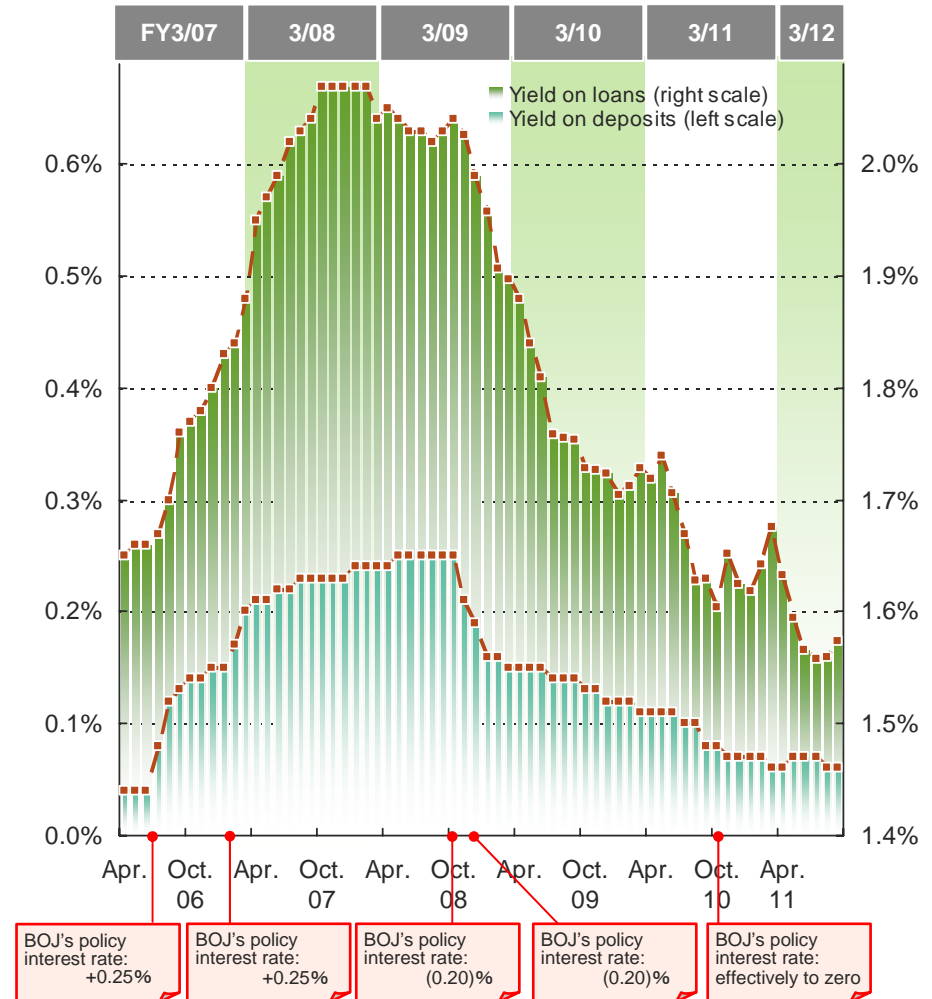
<Domestic>	1H FY3/12		YOY change	
	Average balance	Yield	Average balance	Yield
Loans* (a)	45.3	1.57	(1.1)	(0.11)
Deposits, etc. (b)	71.6	0.06	+3.4	(0.04)
Loan-to-deposit spread (a) - (b)		1.51		(0.07)

<Overseas>

Loans (a)	9.1	2.00	+0.7	+0.03
Deposits, etc. (b)	10.1	0.47	+0.6	+0.02
Loan-to-deposit spread (a) - (b)		1.53		+0.01

* Excluding loans to financial institutions

Yield on domestic loans and deposits (managerial accounting basis)



Medium-term Management Plan (overview)

Announced May 2011

Basic policy

To be a globally competitive and trusted financial services group by maximizing our strengths of Spirit of Innovation, Speed and Solution & Execution.

Strongly support reconstruction efforts following the March 2011 natural disaster

New Medium-term Management Plan (FY3/12–FY3/14)

Management targets

- ✓ Aim for top quality in strategic business areas
- ✓ Establish a solid financial base and corporate infrastructure to meet the challenges of financial regulations and highly competitive environment

Financial objectives

To improve and seek a balance between financial soundness, profitability and growth

- Achieve sufficient Core Tier I ratio as required for a global player
- Enhance risk-return profile by improving asset quality
- Aim for top-level cost efficiency among global players
- Expand overseas business especially in Asia by capturing growing business opportunities

FY3/14 targets	Core Tier I ratio	approx. 8%
	Consolidated net income RORA	approx. 0.8%
	Consolidated overhead ratio	50-55%
	Overhead ratio	45-50%
	Overseas pre-provision profit ratio	approx. 30%

Key initiatives to achieve management and financial targets

Strategic initiatives

Strategic business areas

- Financial consulting for retail customers
- Tailor-made solutions for corporate clients
- Commercial banking in emerging markets, especially Asia
- Broker-dealer/ Investment banking
- Non-asset businesses such as payment & settlement services and asset management

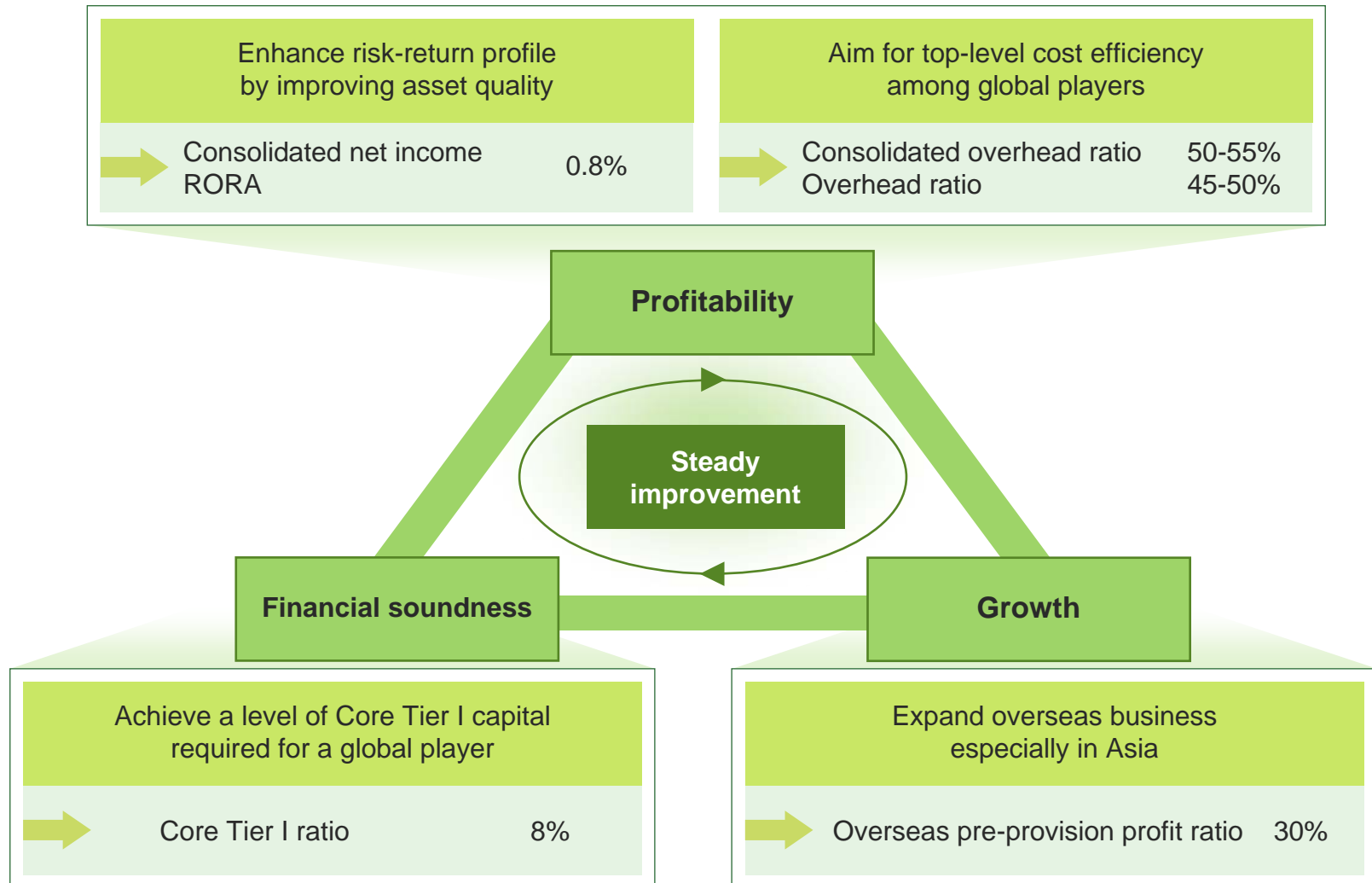
Corporate infrastructure

- Extend best practice in management throughout the SMFG group
- Develop corporate infrastructure to support growing international network
- Maximize operational efficiency

Management Approach for Sustainable Growth

Announced May 2011

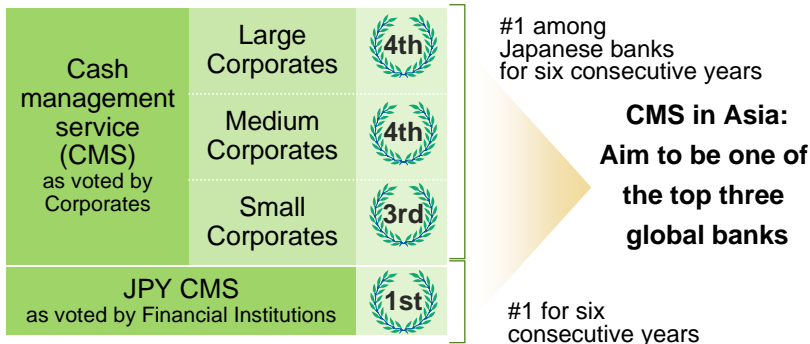
Steadily increase consolidated net income while seeking a balance between financial soundness, profitability and growth



Businesses with Competitive Advantage

Transaction services business

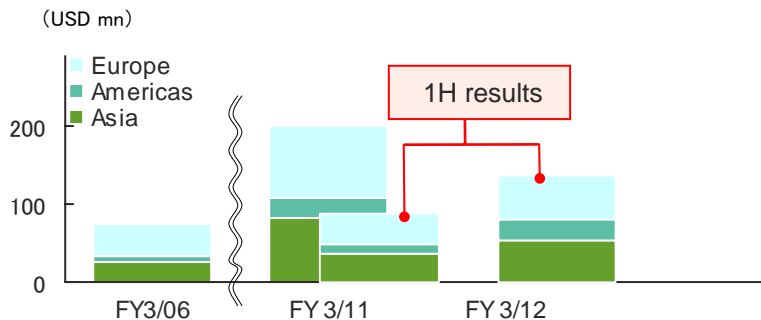
Cash management providers' ranking (in Asia Pacific)*1



Project finance and loan syndication*3

	Global	Asia*4
Project finance	#3	#7
Loan syndication	#9	#5

Trade finance related profit*2



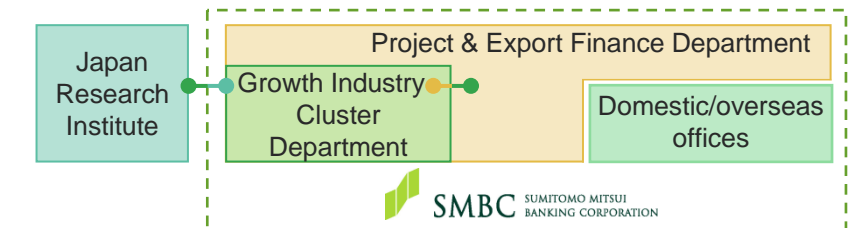
Example Initiatives for infrastructure finance

Project Finance Company in Singapore

- Working in consortium with Temasek Holdings and consortium partner banks to establish a specialized Project Finance Company

One-stop service

Involves projects from origination stage



*1 Source: "ASIAMONEY": "Cash Management Poll 2011" (Aug. 2011)

*2 Managerial accounting basis (calculated in USD at respective term-end JPY/USD rate). Sum of SMBC and its overseas subsidiaries

*3 Results in 2011. Source: Thomson Reuters (Mandated arranger)

*4 Project finance - Asia Pacific (incl. Australia and Japan), Loan syndication - Asia (excl. Japan)

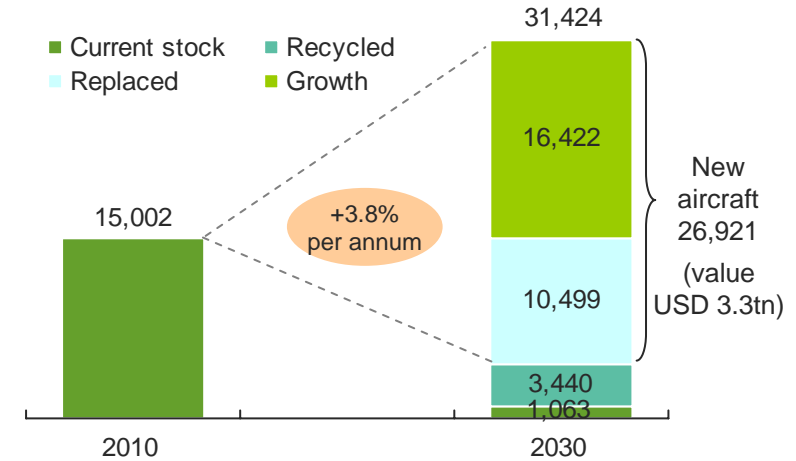
Acquisition of Aircraft Leasing Business from RBS Group

Ranking after acquisition*1

	Leasing Company	Nationality	No. of aircrafts
1	GECAS	U.S.	1,825
2	ILFC	U.S.	1,029
3	BBAM	U.S.	380
	RBS AC + SMFG/SC Group*2		318
4	AerCap	Netherlands	312
5	CIT Aerospace	U.S.	249
6	Aviation Capital	U.S.	244
7	RBS AC	Ireland	240
<hr/>			
15	SMFG/SC Group*2	Netherlands	78

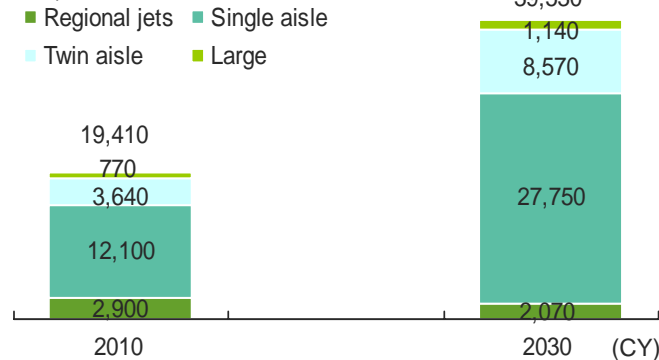
Estimate of passenger aircraft demand*4

(No. of aircraft)

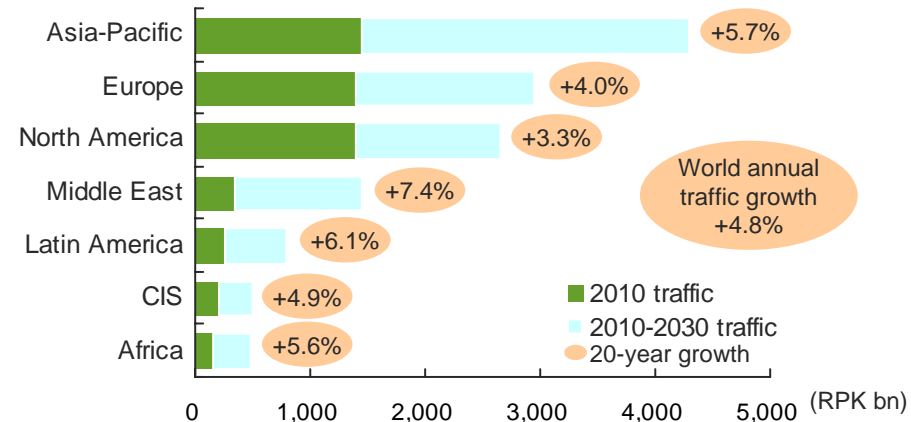


Estimate of aircraft demand by size*3

(No. of aircraft)



Estimate of airline traffic by airline domicile*4



*1 As of Dec. 31, 2010, Source: Ascend

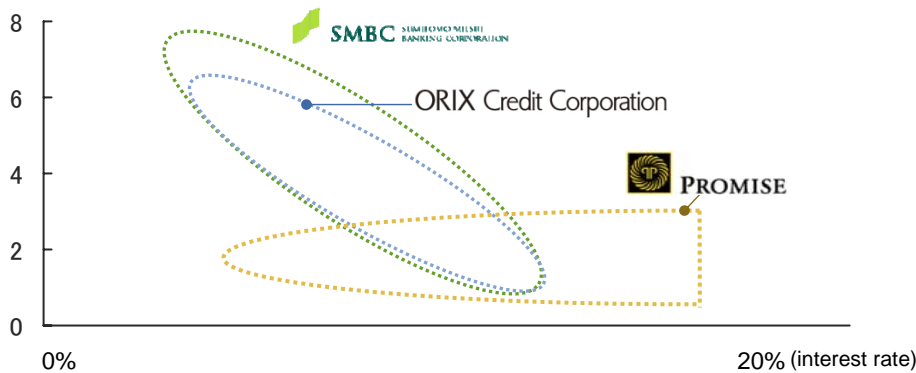
*2 Aggregate of 1) SMFG's subsidiary, SMFL Aircraft Capital Corp. and 2) Sumitomo Corporation's subsidiary, Sumisho Aircraft Asset Management

*3 Source: Boeing Current Market Outlook 2011-2030 *4 Source: Airbus Global Market Forecast 2011-2030

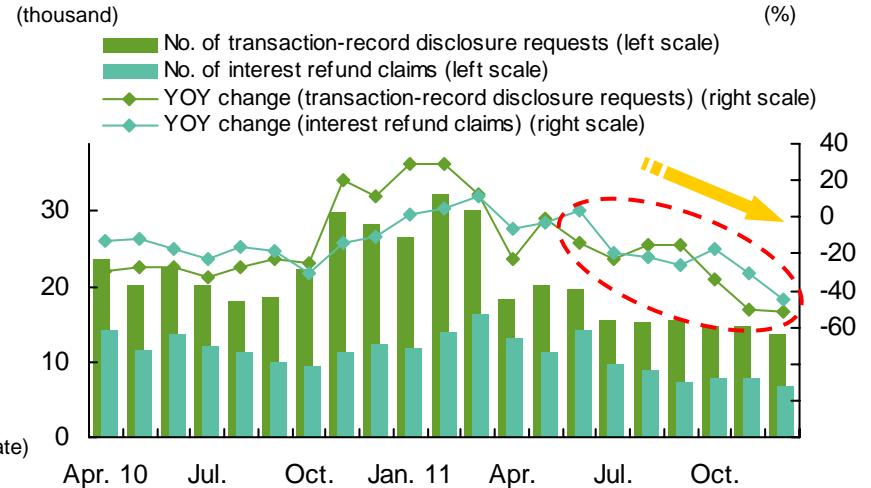
Consumer Finance - a stable and relatively high margin business

Overview of consumer finance business in SMFG

(Clients' borrowing limit, JPY mn)

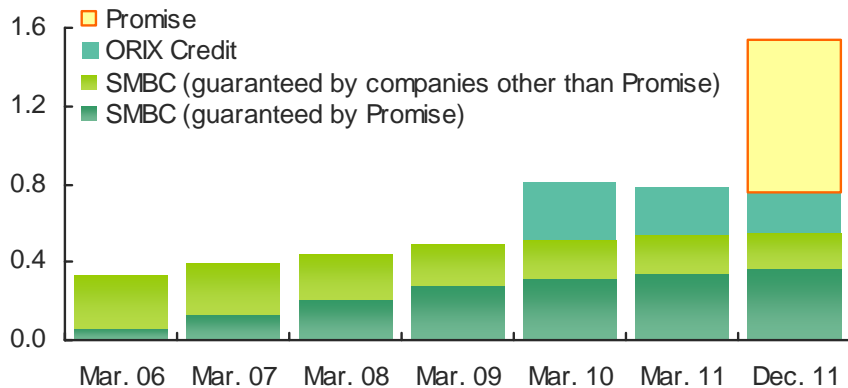


No. of transaction-record disclosure requests and interest refund claims (Promise)

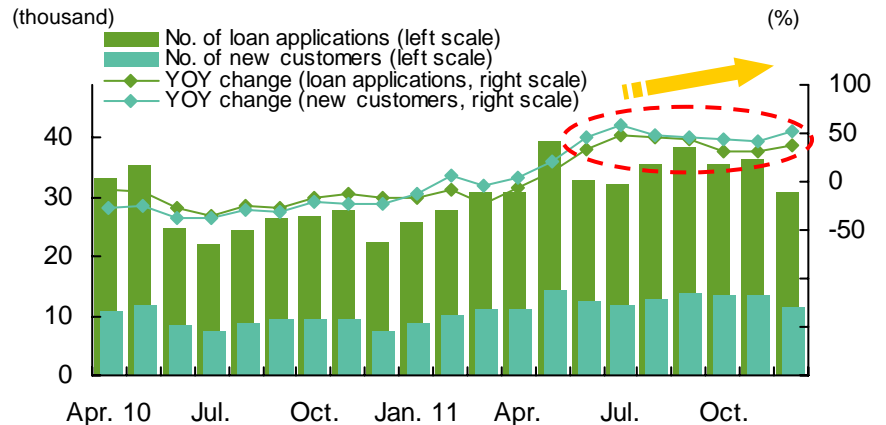


Outstanding card loan balances of major SMFG companies

(JPY tn)



No. of loan applications and new customers / approval rate (Promise)



Consolidation Process and 3Q, FY3/2012 Results of Promise

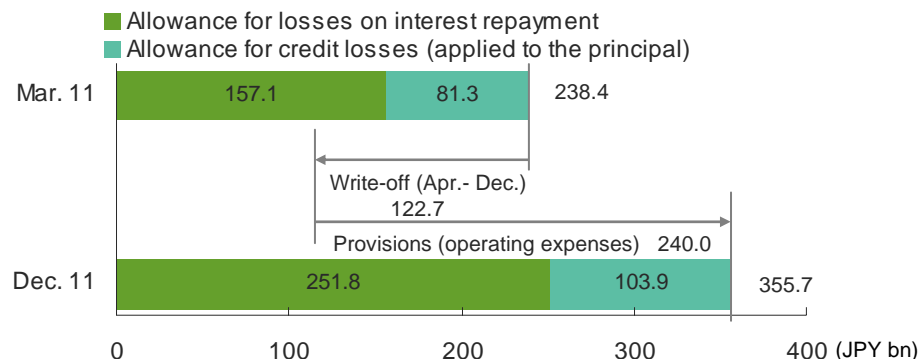
Making Promise a wholly-owned subsidiary of SMFG

- SMBC's tender offer for Promise shares
SMFG's subscription of third-party allotment of Promise shares
➔ Owned approx. 98% of voting rights (As of Dec. 31, 2011)
- SMFG's repurchase of its own shares
(repurchased in two separate transactions to acquire 45.7 mn shares [equivalent to approx. JPY 110 bn] for share exchange*)
 - 1st phase (Dec.2, 2011 – Jan. 16, 2012)
Amount repurchased: 22.7 mn shares [equivalent to JPY 50 bn]
 - 2nd phase (Jan. 31 - Mar. 23, 2012)
Amount repurchased: 22.9 mn shares [equivalent to JPY 61bn]
- Effective date of the share exchange*: Apr. 1, 2012

3Q, FY3/2012 results (Promise consolidated)

(JPY bn)	1H results	Apr.-Dec. 2011 results
Operating income	100.4	147.8
Recurring profit	(205.7)	(179.6)
Net income	(208.6)	(182.1)
Customer loans outstanding	801.3	773.6

Interest repayment-related allowance



* The share exchange ratio is 0.36 share of SMFG common stock per share of Promise common stock

Obligor Grading System

Obligor Grade		Definition	Borrower Category
Domestic (C&I*), etc.	Overseas (C&I*), etc.		
J1	G1	Very high certainty of debt repayment	Normal Borrowers
J2	G2	High certainty of debt repayment	
J3	G3	Satisfactory certainty of debt repayment	
J4	G4	Debt repayment is likely but this could change in cases of significant changes in economic trends or business environment	
J5	G5	No problem with debt repayment over the short term, but not satisfactory over the mid to long term and the situation could change in cases of significant changes in economic trends or business environment	
J6	G6	Currently no problem with debt repayment, but there are unstable business and financial factors that could lead to debt repayment problems	
J7	G7	Close monitoring is required due to problems in meeting loan terms and conditions, sluggish/unstable business, or financial problems	Borrowers Requiring Caution
J7R	G7R	(Of which Substandard Borrowers)	Substandard Borrowers
J8	G8	Currently not bankrupt, but experiencing business difficulties, making insufficient progress in restructuring, and highly likely to go bankrupt	Potentially Bankrupt Borrowers
J9	G9	Though not yet legally or formally bankrupt, has serious business difficulties and rehabilitation is unlikely; thus, effectively bankrupt	Effectively Bankrupt Borrowers
J10	G10	Legally or formally bankrupt	Bankrupt Borrowers

* Commercial/Industrial

