

Fixed Income Investor Presentation

July 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)
---------------------------------------------------------	---------------------------

Total assets	JPY 143 tn
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Tier I ratio	12.28 %
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(As of Mar. 30, 2012 for market capitalization and as of Mar. 31, 2012 for others)
(Consolidated)

SMBC's business franchise

- Core operating entity within the SMFG franchise
- Heritage dating back more than 400 years
- **27 million** retail customer deposit accounts
- **110 thousand** domestic corporate loan clients
- **437** domestic branches
- **60** overseas franchises*¹

Ratings (Moody's / S&P) ^{*2}	Aa3 / A+
--------------------------------------------------	----------

(As of Mar. 31, 2012, except for the ratings)

SMBC's asset quality and liquidity

Total assets	JPY 119 tn
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Loans	JPY 56 tn
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Deposits	JPY 84 tn
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Loan-to-deposit ratio	66.8 %
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Non-performing loan ratio	1.86 %
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(As of Mar. 31, 2012, non-consolidated)

SMBC's profitability

FY3/12

Gross banking profit	JPY 1,533 bn
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Banking profit (before provisions) ^{*3}	JPY 813 bn
---------------------------------------------------------	------------

Net income	JPY 478 bn
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Overhead ratio ^{*4}	46.9 %
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(Non-consolidated)

*1 SMBC's branches and subsidiaries

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

*3 Before provision for general reserve for possible loan losses

*4 Expenses divided by gross banking profit

Financial soundness

- Capital
- Asset quality
- Liquidity
- Foreign currency funding

Profitability

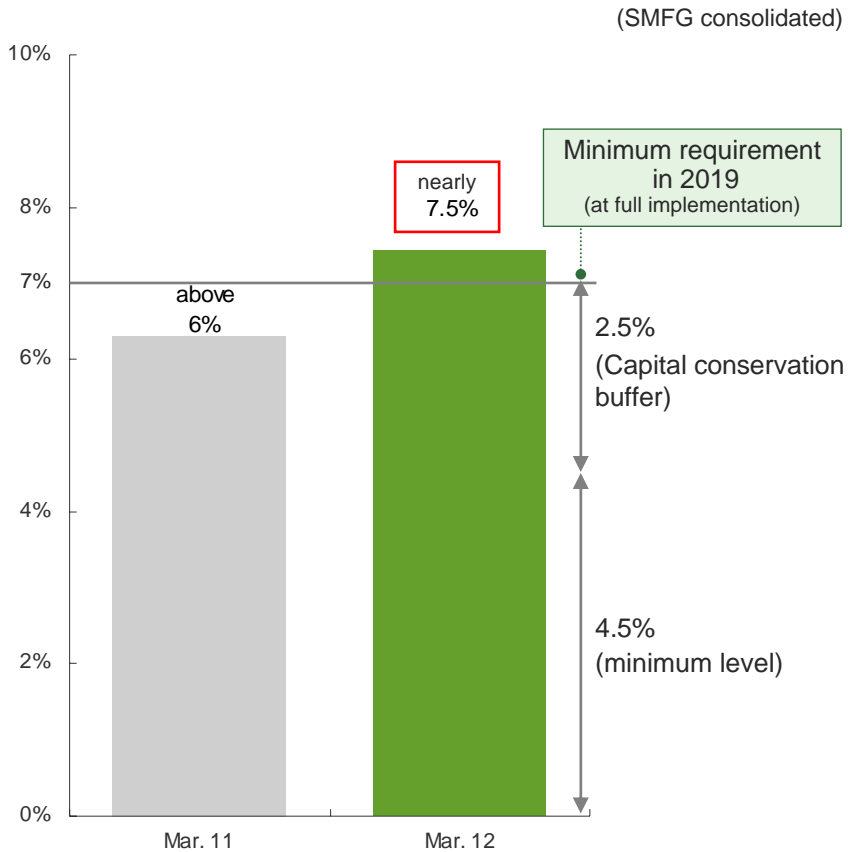
- Productivity
- Loan balance & spread
- Expense
- Credit cost

Growth

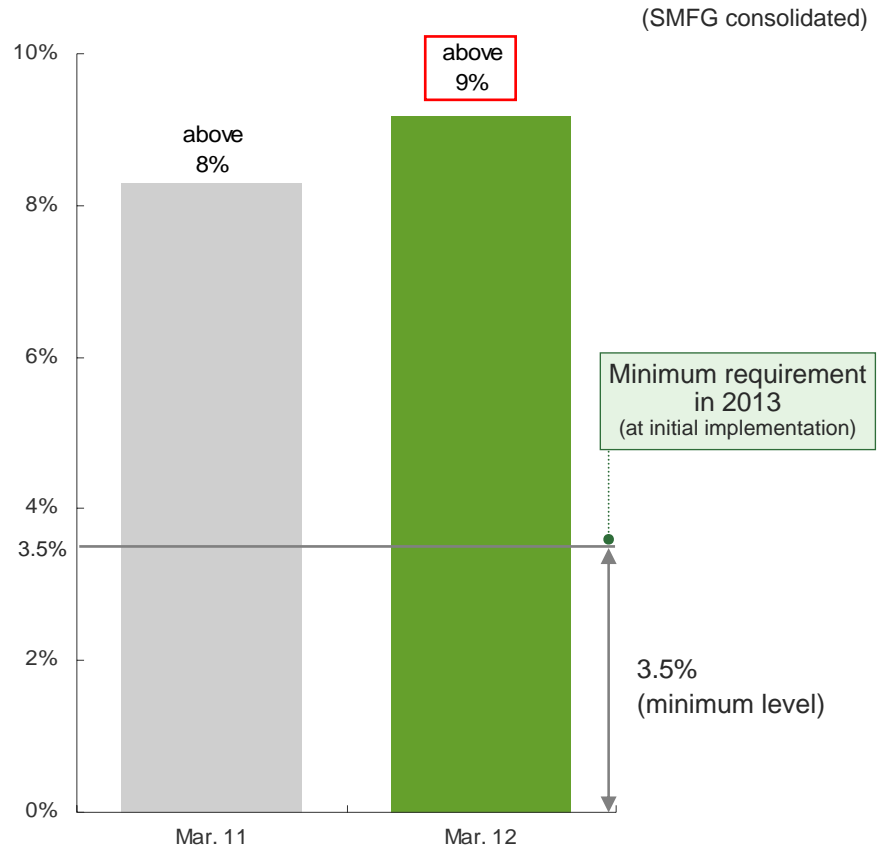
- International business
- Securities business

Resilient capital base

SMFG Core Tier I ratio*1 based on the definition as at the full implementation of Basel III*2, 3



SMFG Core Tier I ratio*1 based on the definition as at the initial implementation of Basel III*2



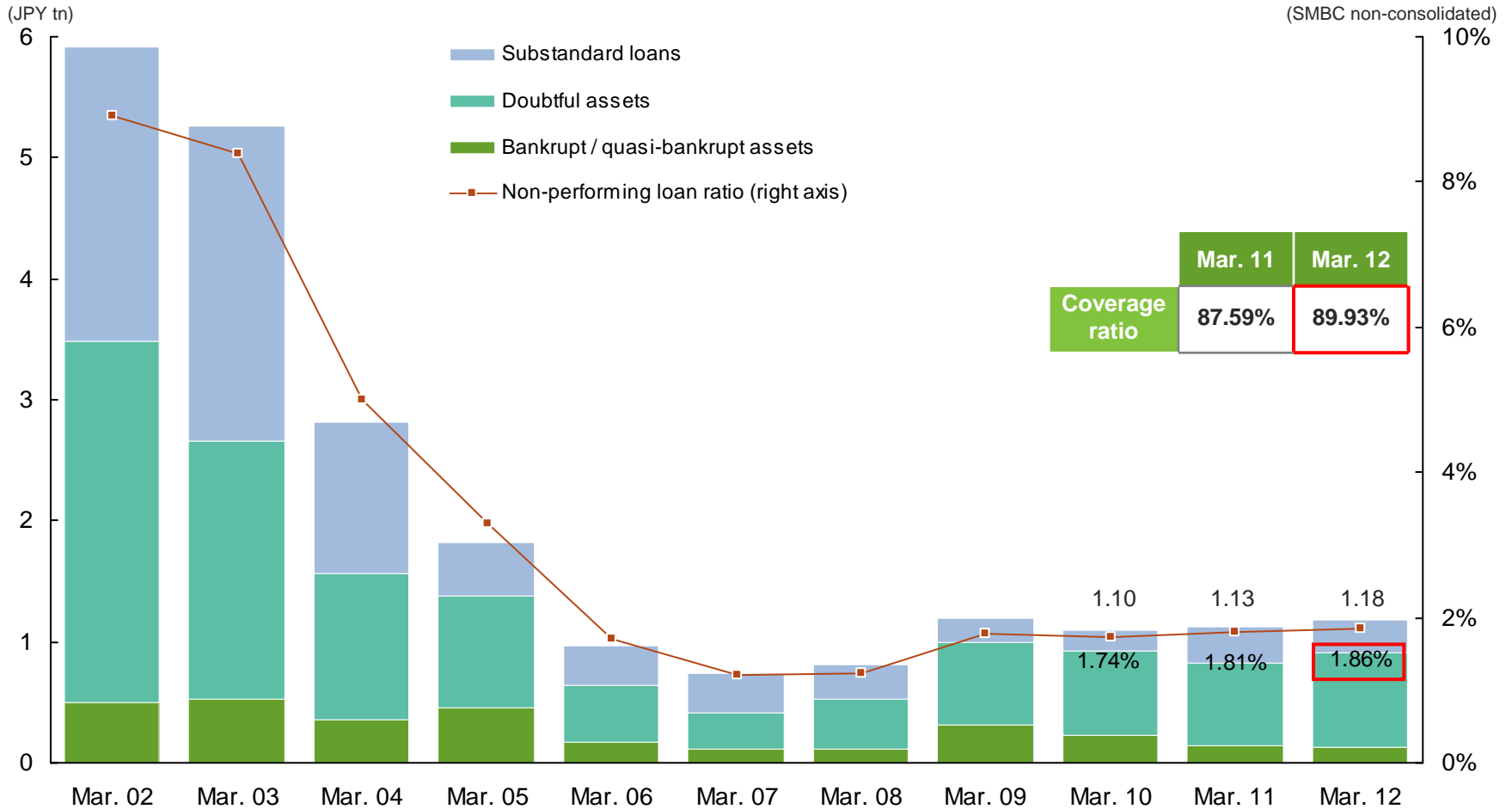
*1 Common Equity Tier I ratio under Basel III

*2 Pro forma

*3 Regulatory adjustments are fully deducted

Solid loan portfolio

Balance of non-performing loans

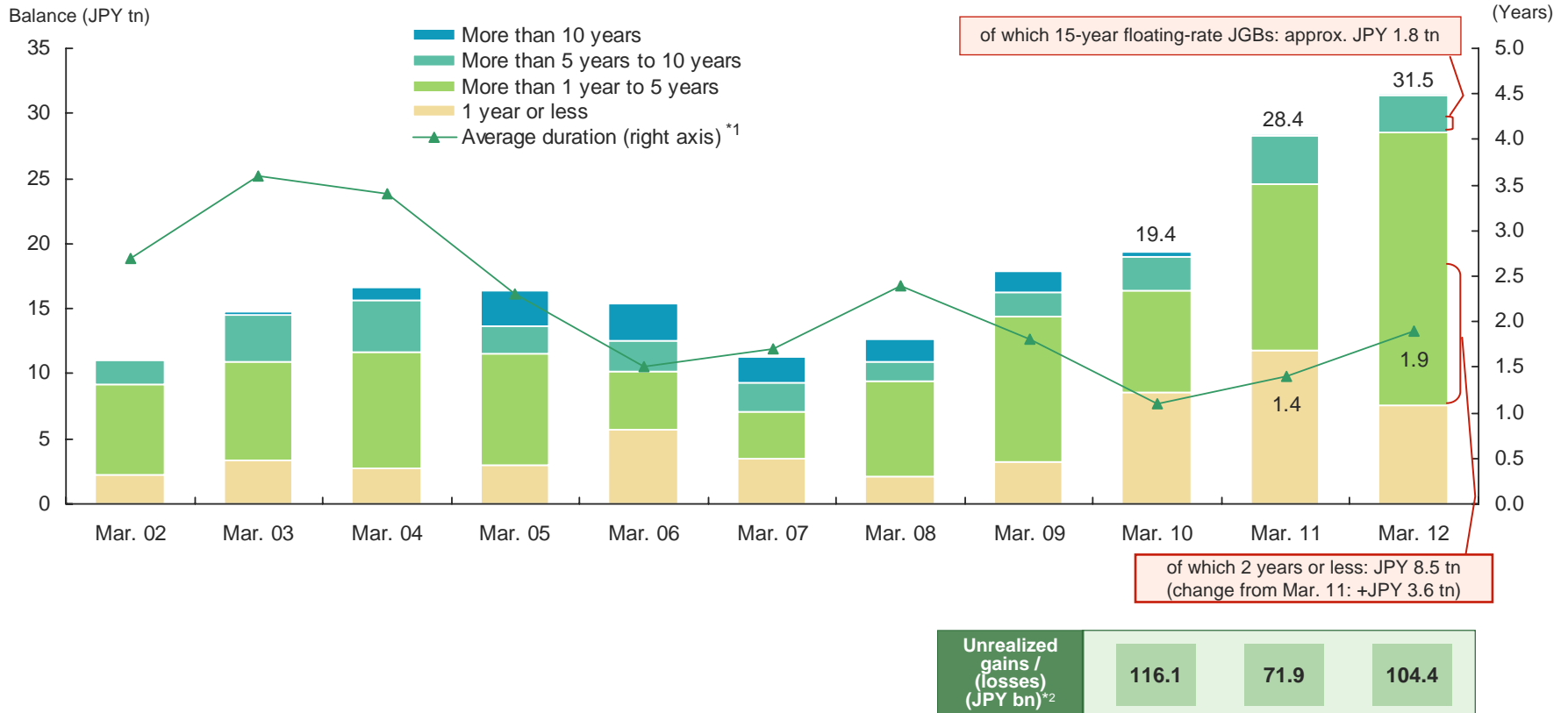


Bond portfolio

Yen bond portfolio

(SMBC non-consolidated)

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

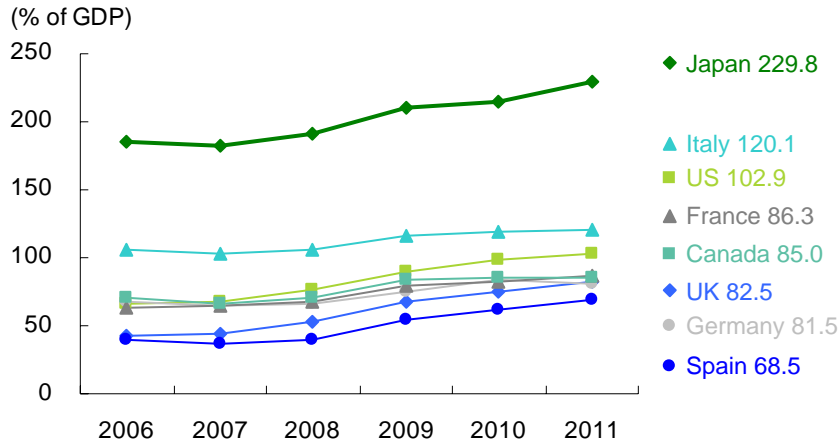


*1 Excluding bonds of held-to-maturity, bonds for which hedge-accounting is applied, and private placement bonds. Duration of 15-year floating rate JGBs is regarded as zero (duration of JGBs portfolio for Mar. 02)

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

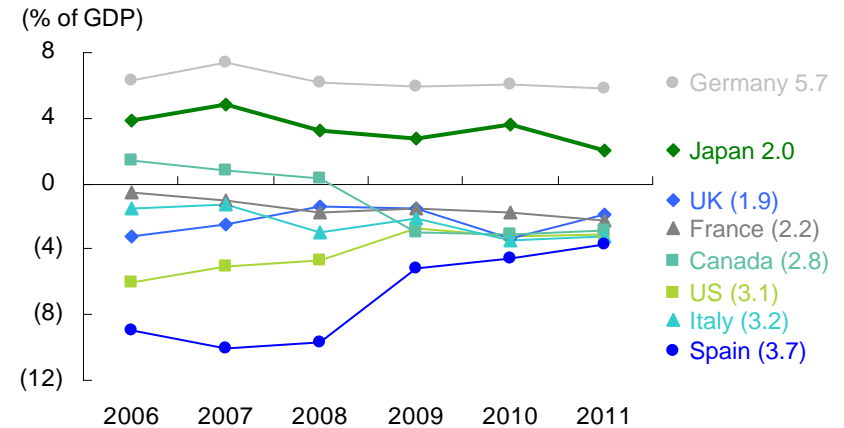
Fiscal condition of major nations

General government gross debt



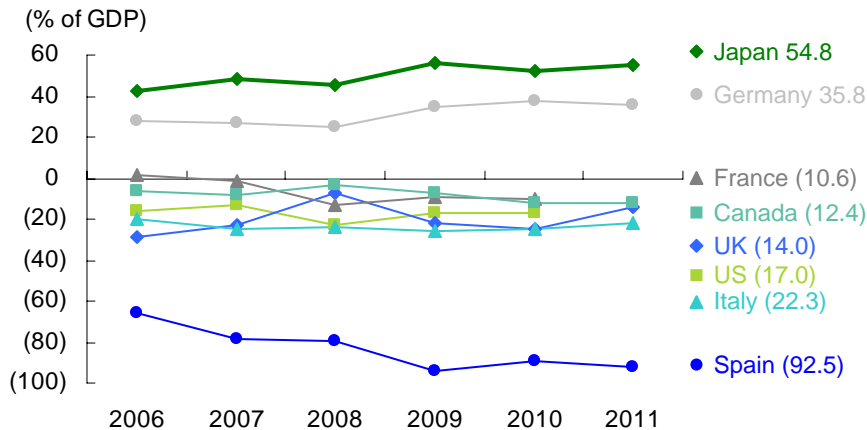
* Applied estimated figures of 2011 for Japan, the US, France and the UK
Source: IMF "World Economic Outlook, April 2012"

Current account balance



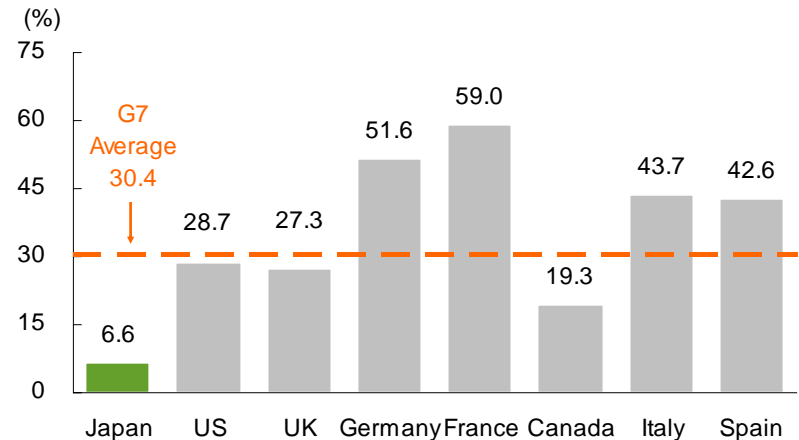
Source: IMF "World Economic Outlook, April 2012"

Net international investment position



Source: IMF.Stat

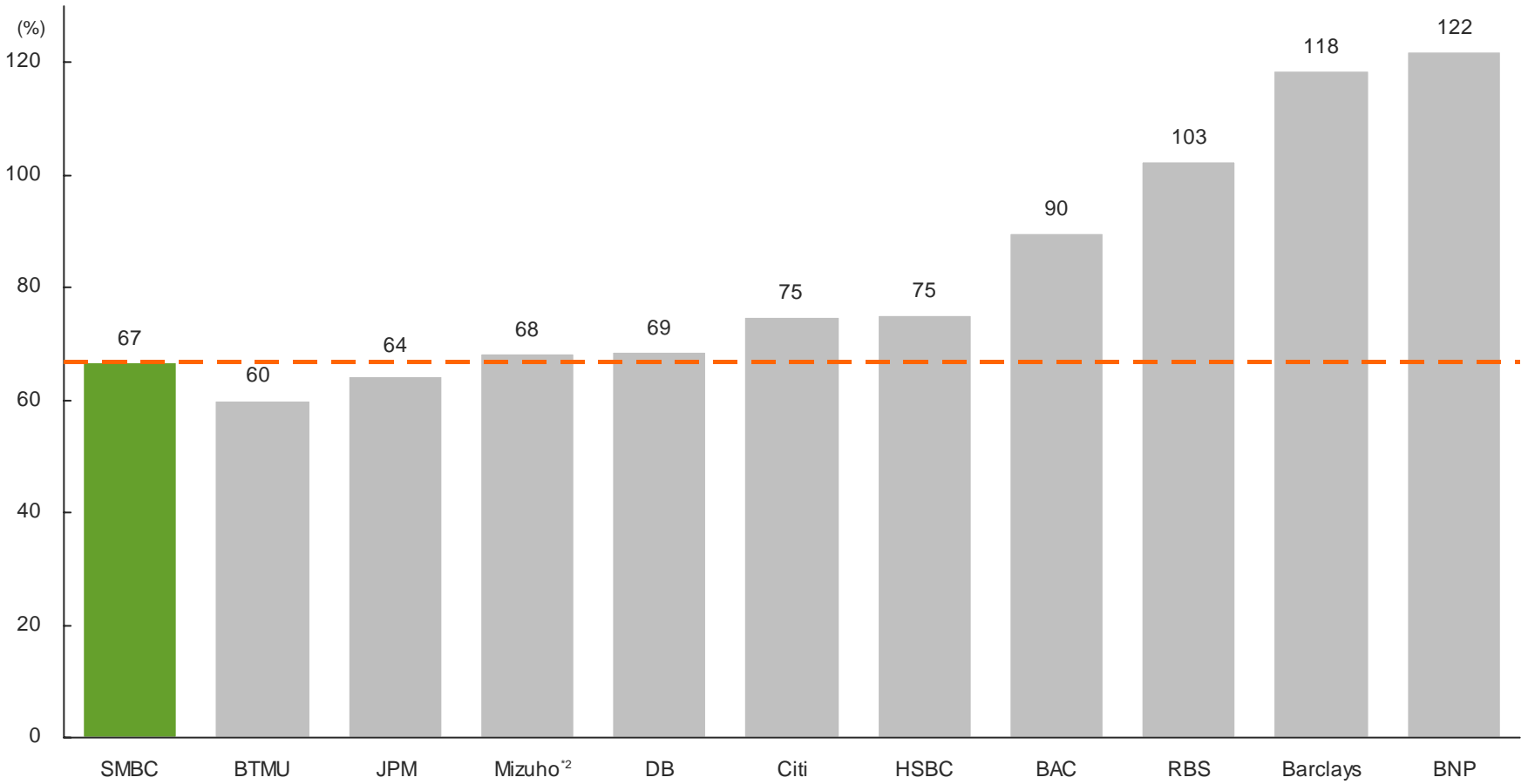
Non-resident holding of general government debt, 2011



Source: IMF "April 2012 Fiscal Monitor"

Liquidity - supported by a sticky domestic deposit base

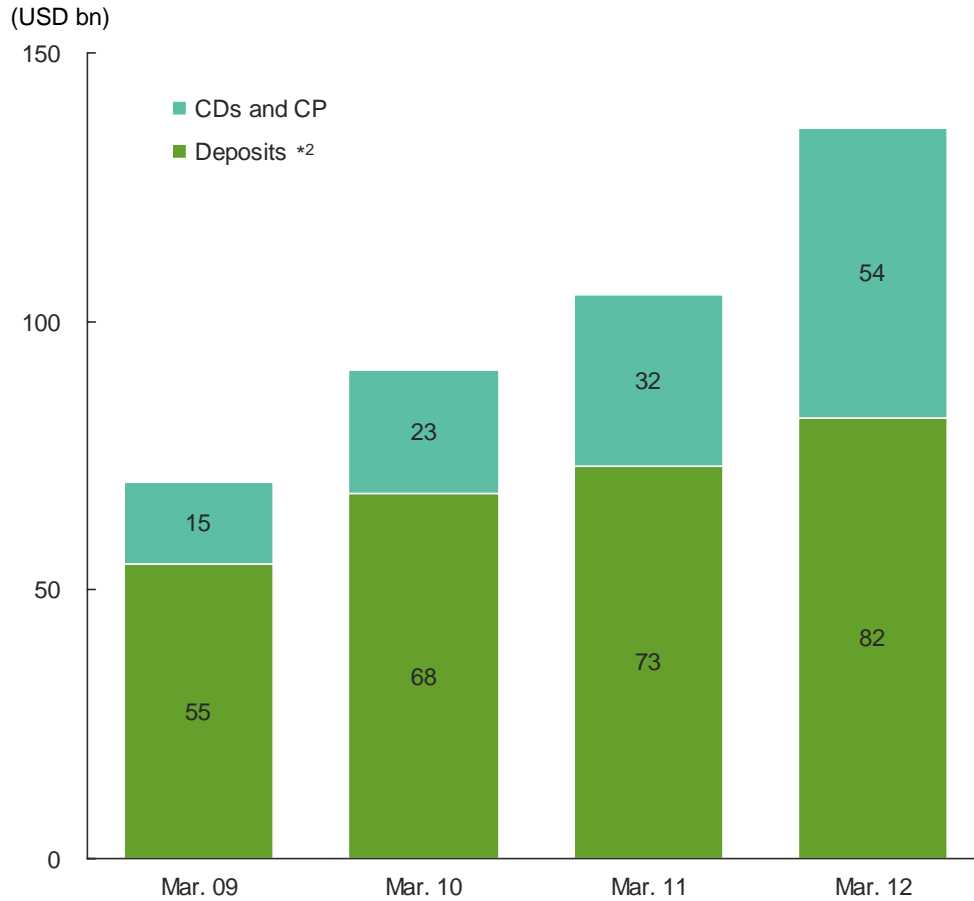
Loan-to-deposit ratio*1



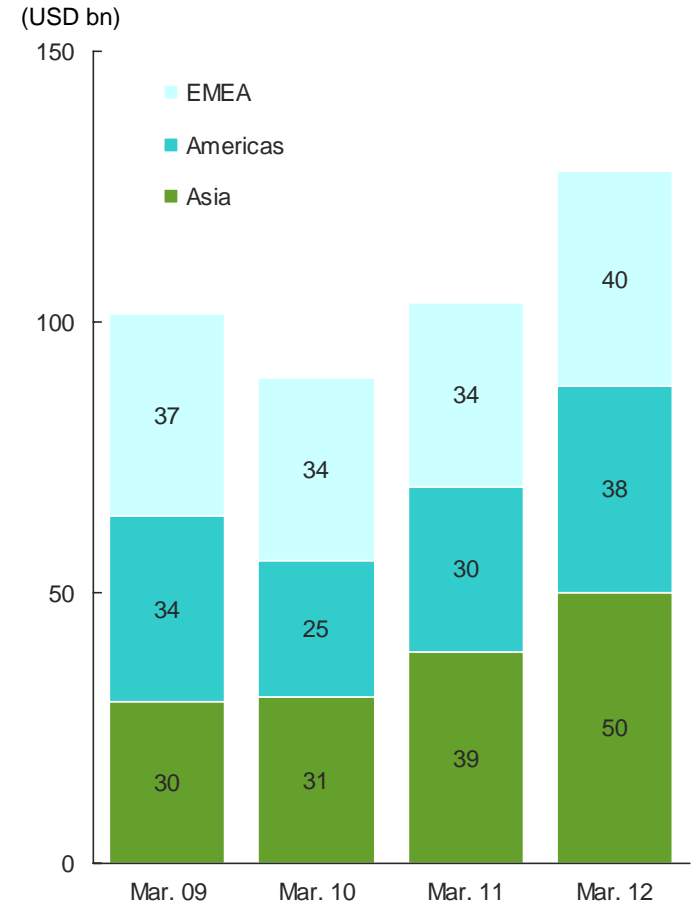
*1 Based on each company's financial statements, as of Mar. 31, 2012 for SMBC, The Bank of Tokyo-Mitsubishi UFJ ("BTMU") and Mizuho, and as of Dec. 31, 2011 for others. Figures of SMBC, BTMU and Mizuho are on a non-consolidated basis. The others are on a consolidated basis
*2 Aggregate of Mizuho Bank and Mizuho Corporate Bank

Foreign currency funding (1)

Overseas deposit balance*1



Overseas loan balance*1



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

*2 Including deposits from central banks

Foreign currency funding (2) - building a robust and broad investor base

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 bond transactions
 - 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

Examples of USD senior bonds issuances by financial institutions

- 5 year senior bonds

Pricing date	Issuer	Issue amount (USD mn)	Coupon (%)	Spread (bp)	Credit Ratings *1	
					Moody's	S&P
2012/1/3	Citigroup Inc	2,500	4.45	T+360	A3	A-
2012/1/5	Bank of Nova Scotia	1,250	2.55	T+172	Aa1	AA-
2012/1/5	SMBC	500	2.65	T+180	Aa3	A+
2012/1/6	Bank of Montreal	1,500	2.50	T+170	Aa2	A+
2012/1/30	ABN AMRO Bank NV	1,500	4.25	T+355	Aa3	A+

- 10 year senior bonds

Pricing date	Issuer	Issue amount (USD mn)	Coupon (%)	Spread (bp)	Credit Ratings *1	
					Moody's	S&P
2012/1/5	SMBC	500	3.95	T+200	Aa3	A+
2012/1/13	JPMorgan Chase & Co	3,000	4.50	T+270	Aa3	A
2012/1/18	JPMorgan Chase & Co	250	4.50	T+270	Aa3	A
2012/1/19	Goldman Sachs Group Inc	4,250	5.75	T+380	A1	A-
2012/1/19	Bank of America Corp	1,500	5.70	T+378	Baa1	A-
2012/2/2	Bank of America Corp	750	5.70	T+325	Baa1	A-

*1 Credit ratings at time of issuance

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

SMBC's dated foreign currency bonds issued since 2010*2

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%
Jun. 21, 2012	Senior	Domestic Retail	4 years	AUD 420	4.07%

■ Highlights

Financial soundness

- Capital
- Asset quality
- Liquidity
- Foreign currency funding

Profitability

- Productivity
- Loan balance & spread
- Expense
- Credit cost

Growth

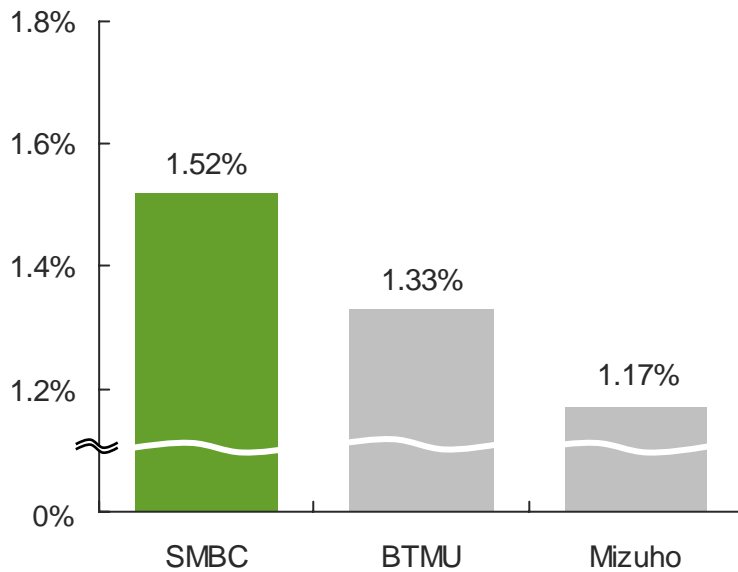
- International business
- Securities business

Two major sources of productivity

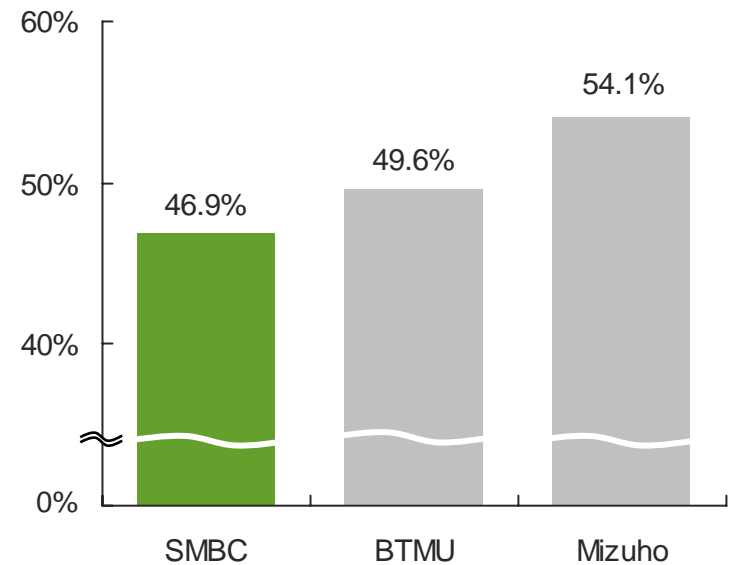
Banking profit (before provisions) per employee

(JPY th)	FY3/2012	YOY change
Banking profit (before provisions) per employee*1	28,547	(1,313)

Domestic loan-to-deposit spread (FY3/2012, comparison with peers*2)



Overhead ratio*3 (FY3/2012, comparison with peers*2)



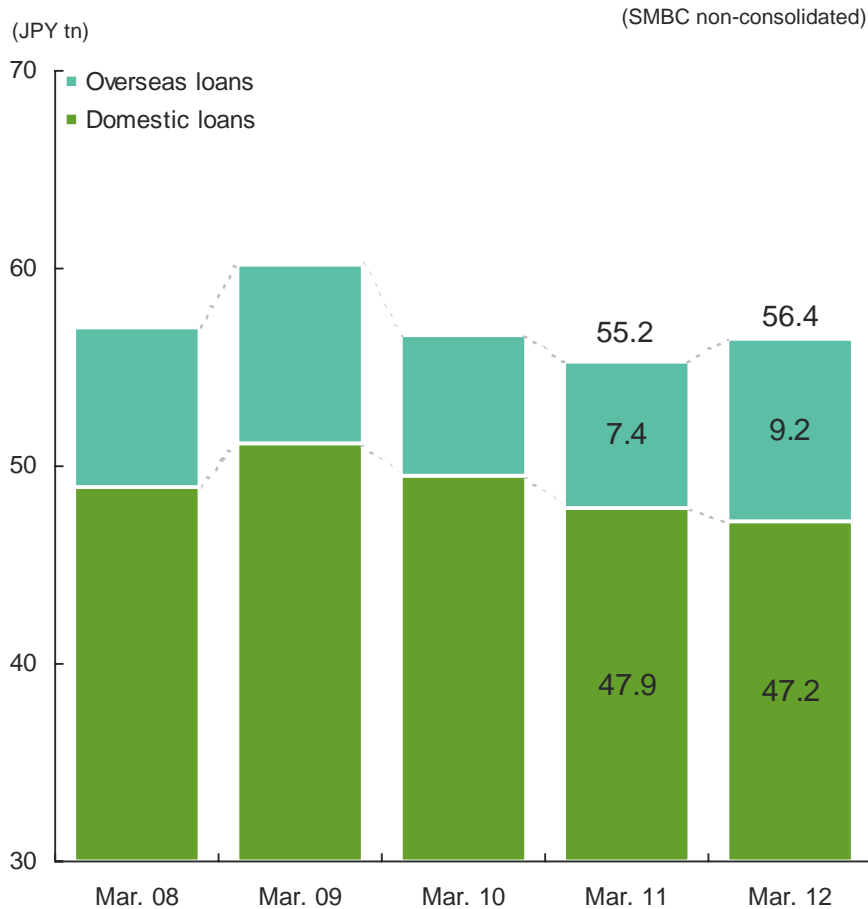
*1 Before provision for general reserve for possible loan losses, excluding gains (losses) on bonds

*2 Based on each company's disclosure. The figures shown in the graph are non-consolidated figures of SMBC, BTMU and sum of Mizuho Bank and Mizuho Corporate Bank for Mizuho

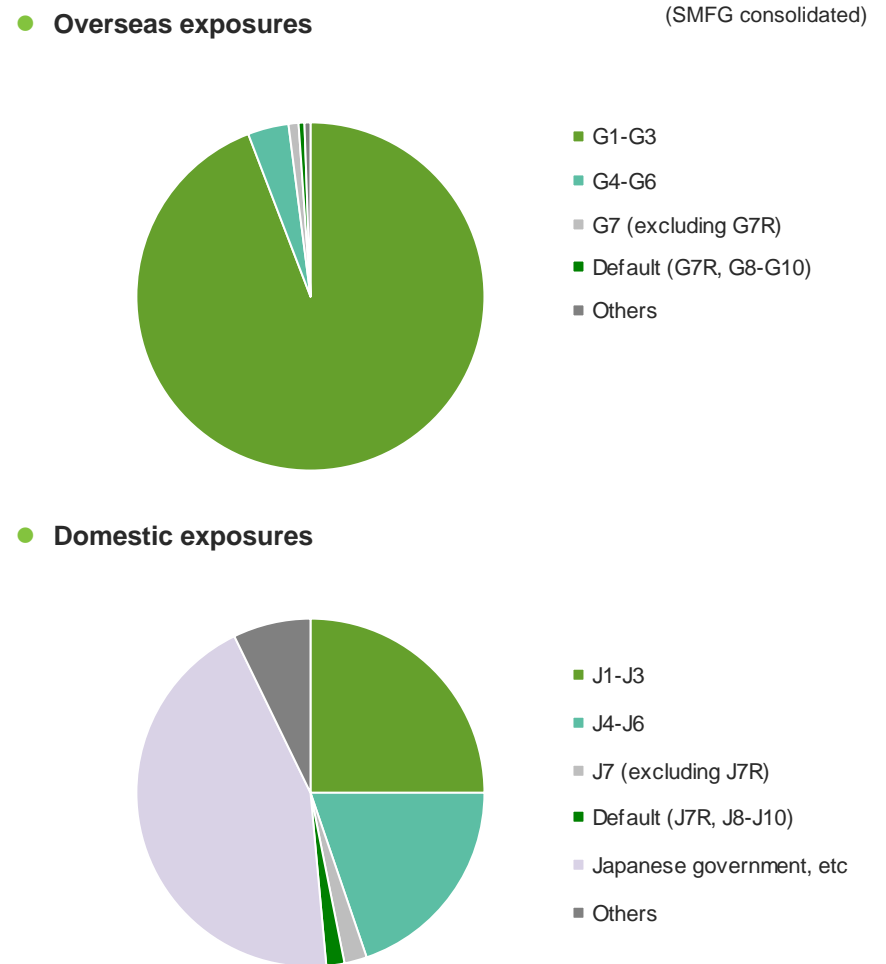
*3 Expenses divided by gross banking profit

Loan balance and exposures

Loan balance



Exposures by obligor grade* (corporate, sovereign and bank)

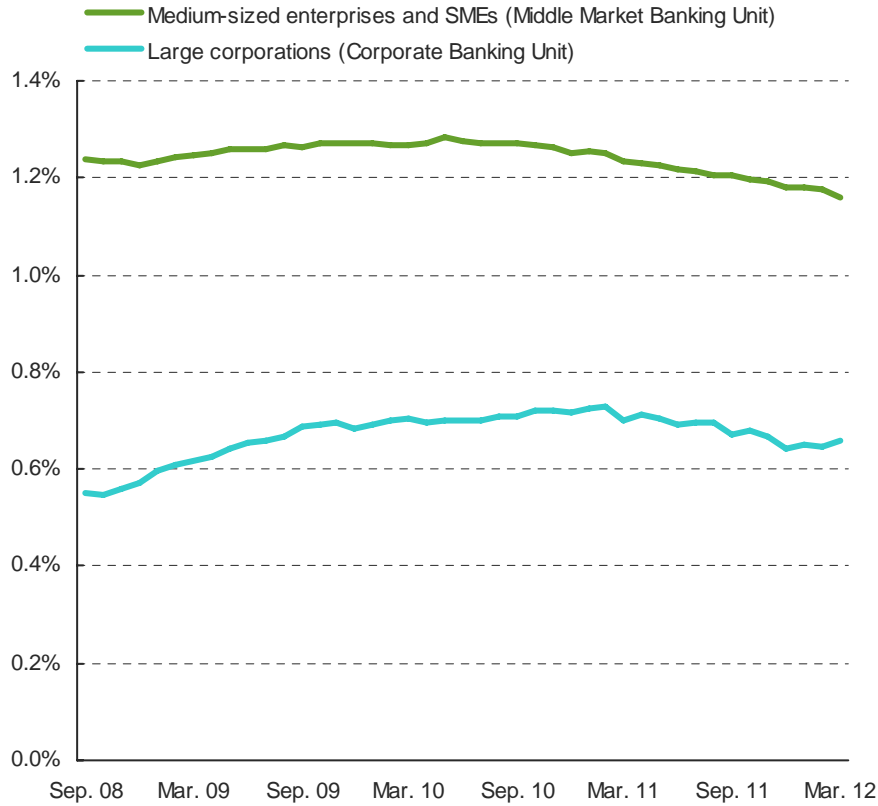


* As of Sep. 2011. Exposures include credit to domestic and overseas commercial/industrial companies, individuals for business purposes, sovereigns, public sector entities, and financial institutions. See appendix for details on obligor grade

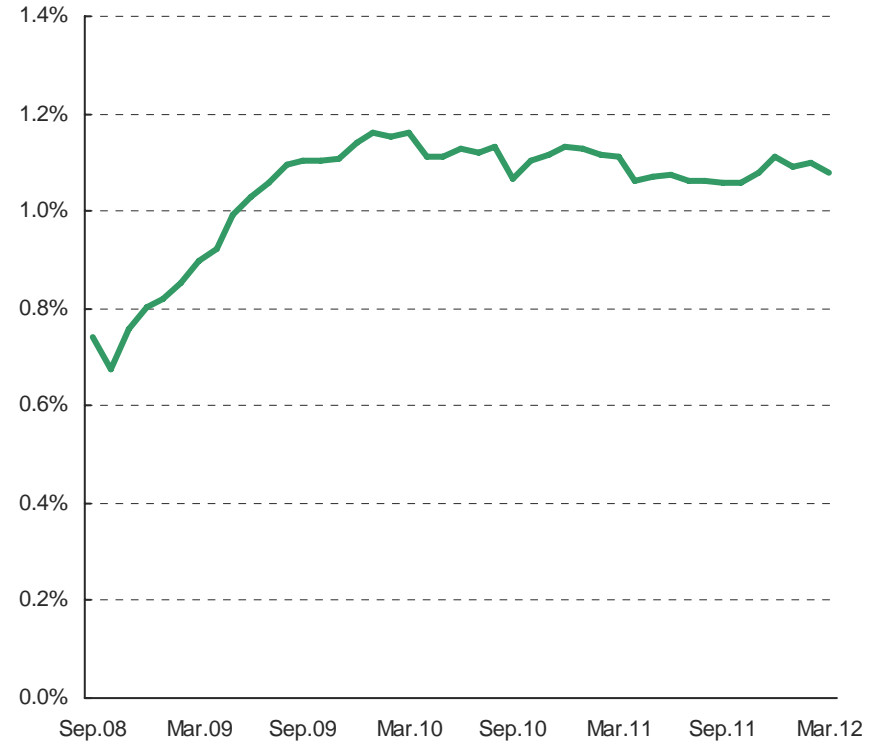
Loan spread*1

Domestic

(SMBC non-consolidated)



Overseas*2

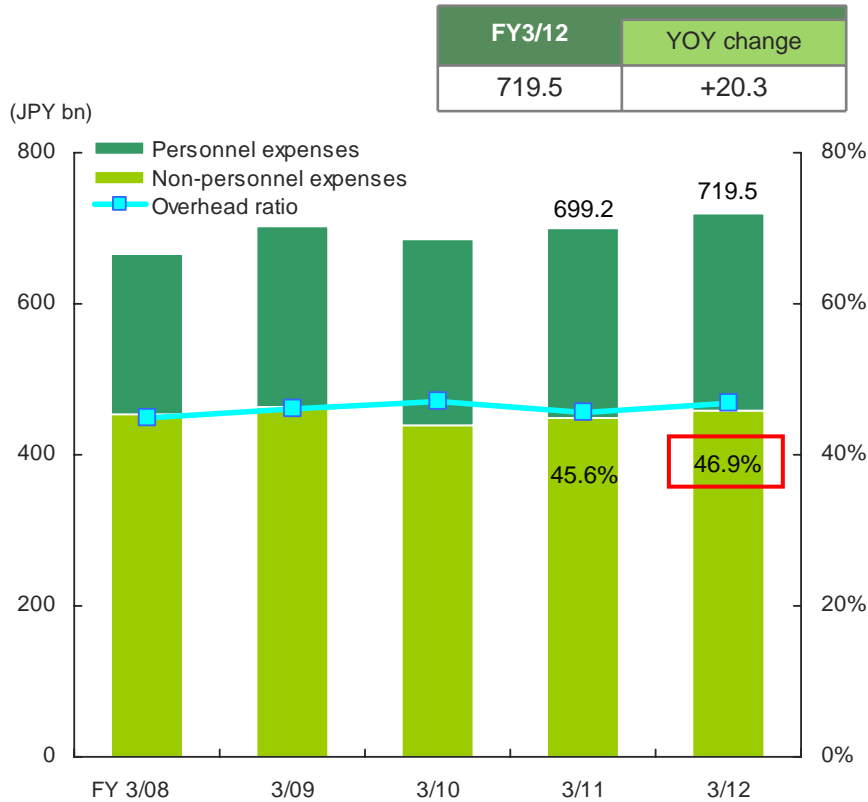


*1 Managerial accounting basis. Average loan spread of existing loans

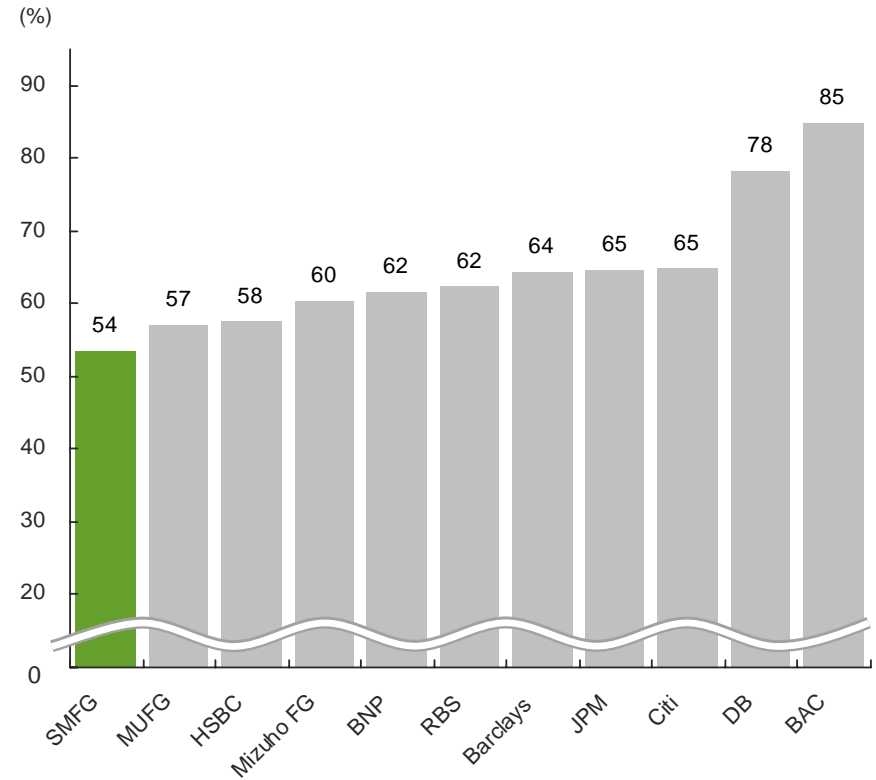
*2 Sum of SMBC, SMBC Europe and SMBC (China)

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

Expenses*1



Overhead ratio on group consolidated basis*2



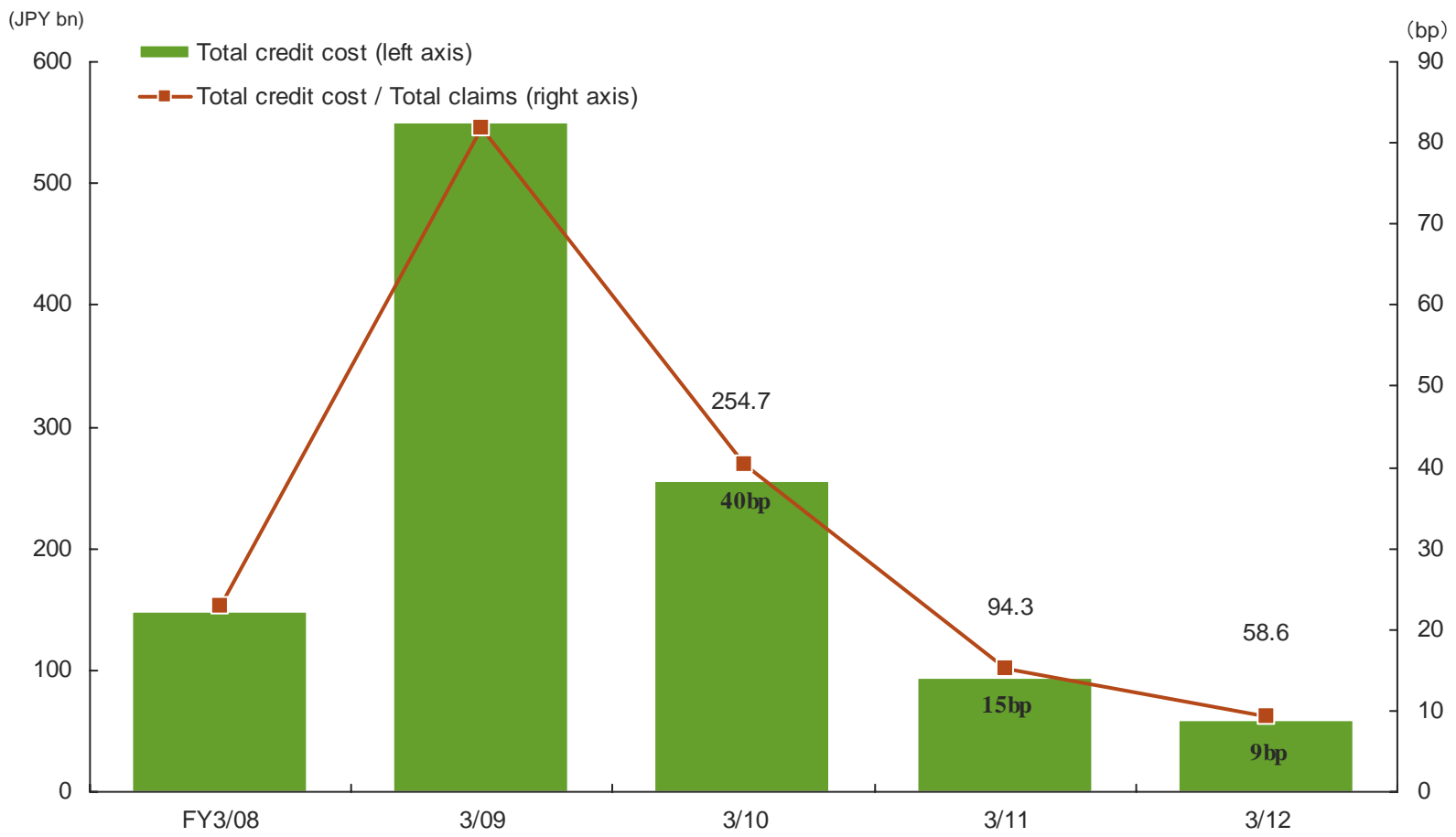
*1 Excluding non-recurring losses

*2 Based on each company's disclosure. Top-line profit (net of insurance claims) divided by G&A expenses (for Japanese banks, excluding non-recurring losses). FY3/2012 results for SMFG, MUFG and Mizuho FG, and FY12/2011 results for others

Credit costs

Total credit cost

(SMBC non-consolidated)



FY3/2012 financial performance

P/L

		FY3/2012	YOY change
(JPY bn)			
SMBC <non-consolidated>	Gross banking profit	1,532.5	+0.7
	Expenses* ¹	719.5	+20.3
	<Overhead ratio>* ²	46.9%	+1.3%
	Banking profit (before provisions)* ³	813.0	(19.6)
	Total credit cost* ⁴	58.6	(35.7)
	Gains (losses) on stocks	(15.2)	+72.1
	Ordinary profit	695.3	+99.6
	Net income	478.0	+56.8* ⁵
(Ref.) SMFG <consolidated>	Ordinary profit	935.6	+110.1
	Net income	518.5	+42.6* ⁵

*1 Excluding non-recurring losses

*2 Expenses divided by gross banking profit

*3 Before provision for general reserve for possible loan losses

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

*5 The change in the corporate tax rate in FY3/2012 had a negative impact of JPY (22.6) bn on SMBC non-consolidated basis and JPY (39.6) bn on SMFG consolidated basis

Overview of FY3/2012 financial performance

Gross banking profit: +0.7bn

- Increase in fees related to overseas loans
- Decrease in domestic loan balance and spread
- High level of gains on bonds

Total credit cost: (35.7)bn

- Less deterioration of loans
- Reversal of provisions for reserve by collection and repayment of loans

Net income: +56.8bn

- Increase in tax expenses due to derecognition of deferred tax assets following reduction in corporate income tax rate

■ Highlights

Financial soundness

- Capital
- Asset quality
- Liquidity
- Foreign currency funding

Profitability

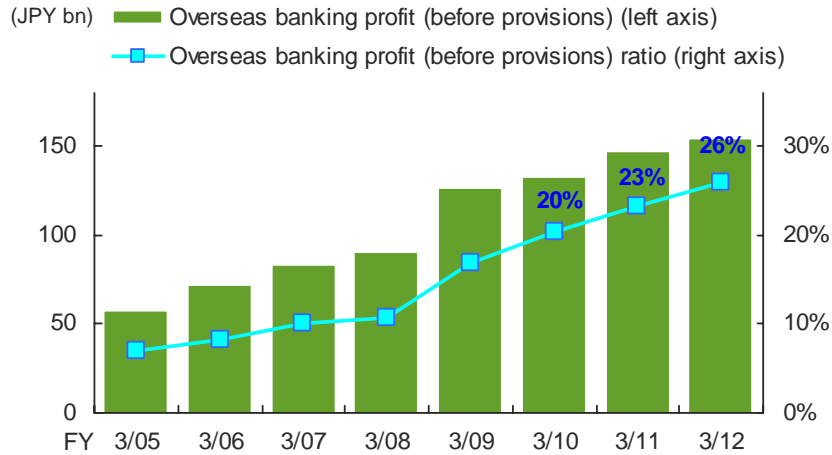
- Productivity
- Loan balance & spread
- Expense
- Credit cost

Growth

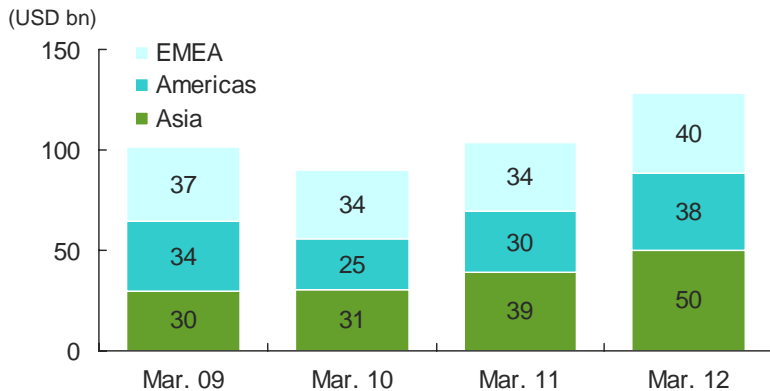
- International business
- Securities business

International business (1)

Overseas banking profit (before provisions) and ratio *1



Overseas loan balance *2



Expansion of international network (since Apr. 2011)

Expansion of network mainly in Asia (No. of channels in emerging markets: Mar. 2011: 24 → Mar. 2012: 28)	Shenzhen Br.*3	Subsidiary bank in Malaysia
	Chongqing Br.*3,4	New Delhi Rep. Office
	Amsterdam Br.	Istanbul Rep. Office
	Phnom Penh Rep. Office	Bahrain Rep. Office
	Doha QFC Office	Lima Rep. Office
	New Delhi Branch*4	
Business alliances with major local banks	Banco BTG Pactual (Brazil)	Bank of China (China)
	Scotiabank Inverlat (Mexico)	China Development Bank (China)
Strengthening of marketing functions in Asia Pacific	Investment Banking Department, Asia Financial Solution Department, Asia	

*1 Managerial accounting basis. Sum of SMBC and major overseas banking subsidiaries. Based on the medium-term management plan assumed exchange rate of USD1=JPY85

*2 Managerial accounting basis. Sum of SMBC, SMBC Europe and SMBC (China). Exchanged at respective period-end exchange rates. Geographic classification based on booking office

*3 Branch of SMBC (China)

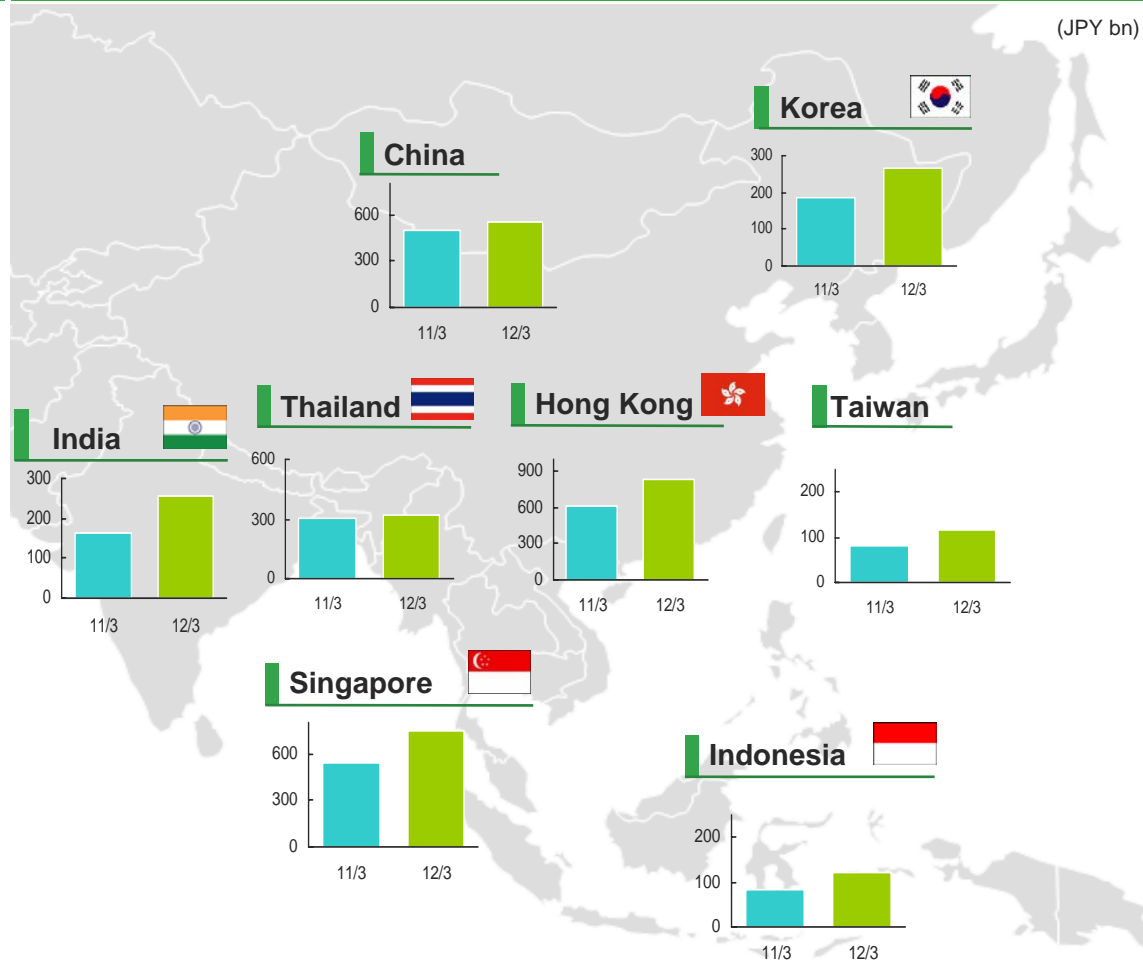
*4 Received approval for preparation for opening

International business (2) - increasing presence in Asia

Strategic partners*1

China	<i>Bank of China</i> <i>Industrial and Commercial Bank of China</i> <i>Agricultural Bank of China</i>
Korea	Kookmin bank
Taiwan	<i>First Commercial Bank</i>
Hong Kong	Bank of East Asia
Philippines	<i>Metrobank</i>
Vietnam	Eximbank
Malaysia	<i>RHB Bank</i>
Indonesia	<i>Bank of Central Asia</i>
India	Kotak Mahindra Bank

Loan balance in major countries*2



Network in Asia*3

- SMBC (China)
Head Office (Shanghai),
Tianjin Br., Guangzhou Br.,
Suzhou Br., Hangzhou Br.,
Beijing Br., Shenyang Br.,
Shenzhen Br.,
Tianjin Binhai Sub-Br.,
Suzhou Industrial Park Sub-Br.,
Shanghai Puxi Sub-Br.,
Changshu Sub-Br.
- Shanghai Br.
- Dalian Rep. Office
- Chongqing Rep. Office
- Hong Kong Br.
- Taipei Br.
- Seoul Br.
- Singapore Br.
- Bangkok Br.
- SMBC Malaysia Berhad
- Labuan Br.
- Kuala Lumpur Office
- Ho Chi Minh City Br.
- Hanoi Br.
- Vietnam Eximbank
- PT Bank Sumitomo Mitsui Indonesia
- Manila Rep. Office
- Yangon Rep. Office
- Phnom Penh Rep. Office
- Sydney Br.
- New Delhi Rep. Office

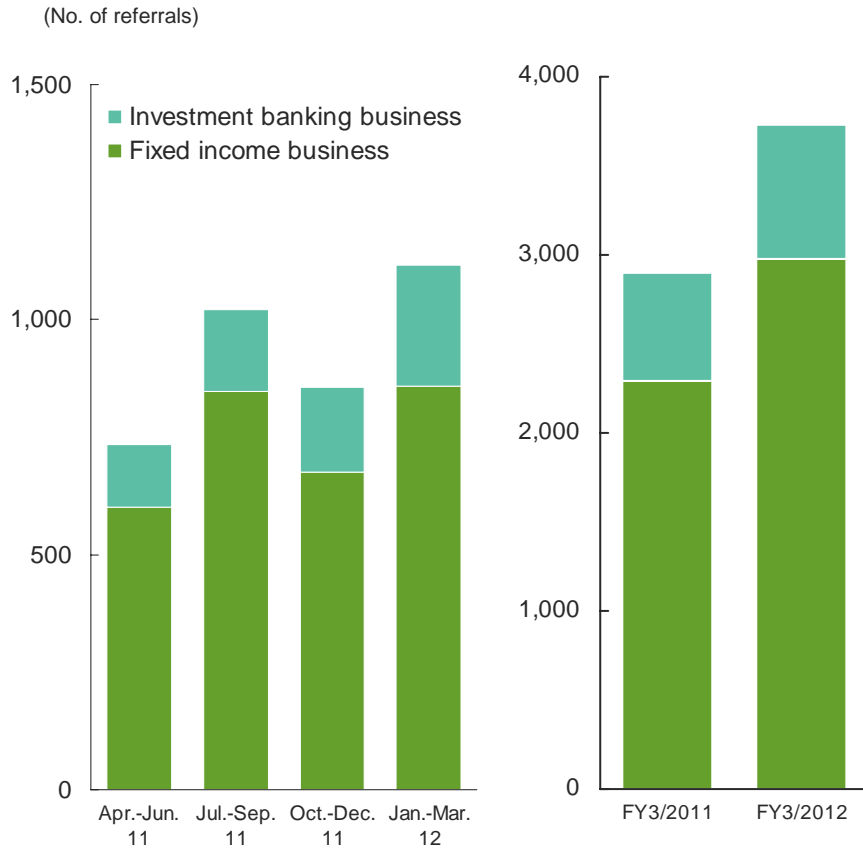
*1 Boldfaced banks: SMBC has equity stake

*2 Bar charts represent loan balance based on domicile of borrowers (not by channel). Figures of China includes those of SMBC (China). Loan balances as of Mar. 31, 2011 is exchanged to JPY from each country's local currency at the exchange rate of Mar. 31, 2012

*3 SMBC's overseas offices, major overseas banking subsidiaries and affiliates and their offices

Securities business (1) - promoting cross-selling

No. of referrals from SMBC to SMBC Nikko



Ranking related to wholesale business

Domestic league tables for FY3/2012

		Rank	Market share (%)	FY3/11 rank
JPY denominated bonds (lead manager, underwriting amount) ^{*1}	SMBC Nikko	#5	12.6	#5
Global equity & equity-related (bookrunner, underwriting amount) ^{*2}	SMBC Nikko	#3	18.1	#11
Financial advisor (M&A, No. of deals) ^{*3}	SMBC Nikko	#2	3.1	#3
Financial advisor (M&A, transaction volume) ^{*3}	SMBC Nikko	#7	20.5	#5

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

*2 Source: SMBC Nikko. Based on data from Thomson Reuters. Relating to Japanese corporations' activities only

*3 Source: Thomson Reuters. Relating to Japanese corporations' activities only. Excluding real estate deals

Securities business (2)

SMBC Nikko's financial performance

(JPY bn)	(consolidated)		
	FY3/2011	FY3/2012	YOY change
Net operating revenue	213.8	228.9	+15.0
SG&A expenses	171.1	185.1	+14.0
Ordinary profit	43.1	44.6	+1.5
Net income	25.5	19.5	(6.0) ^{*1}

Business and capital alliance with Moelis & Company

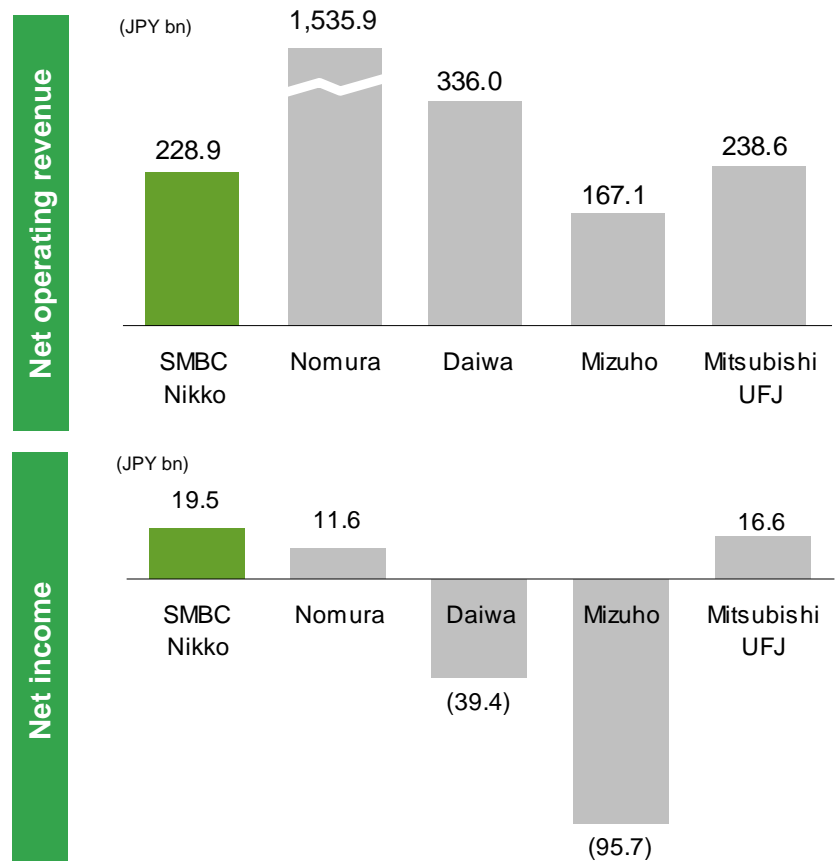
- Focus on providing cross-border M&A and other advisory services to Japanese companies
- Geographic areas for alliance:
Japan, North America, Europe, Middle East, North Africa, Australia, Hong Kong and China
- SMBC invested approx. USD 93 mn in Moelis in Feb. 2012

*1 The change in the corporate tax rate in FY3/2012 had a negative impact of JPY (4.8) bn

*2 Based on each company's financial statements.

The figures shown in the charts above are consolidated figures of Nomura Holdings (US GAAP, Net revenue and Net income attributable to Nomura Holdings shareholders) 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

Peer comparison (FY3/2012)^{*2}

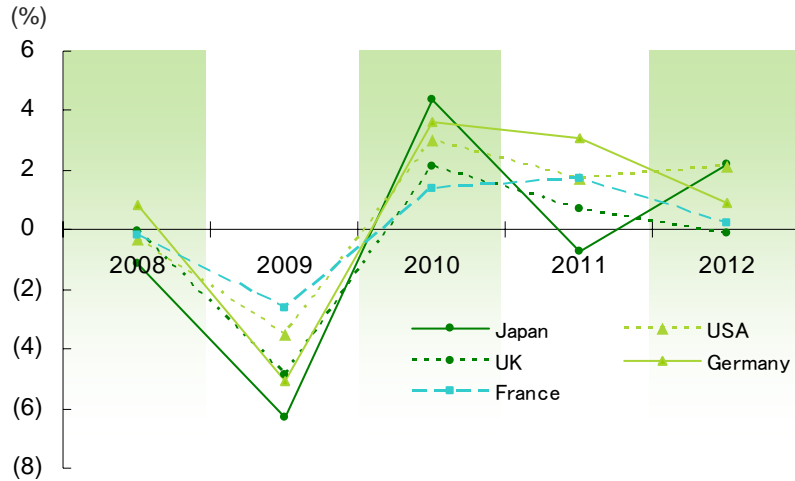




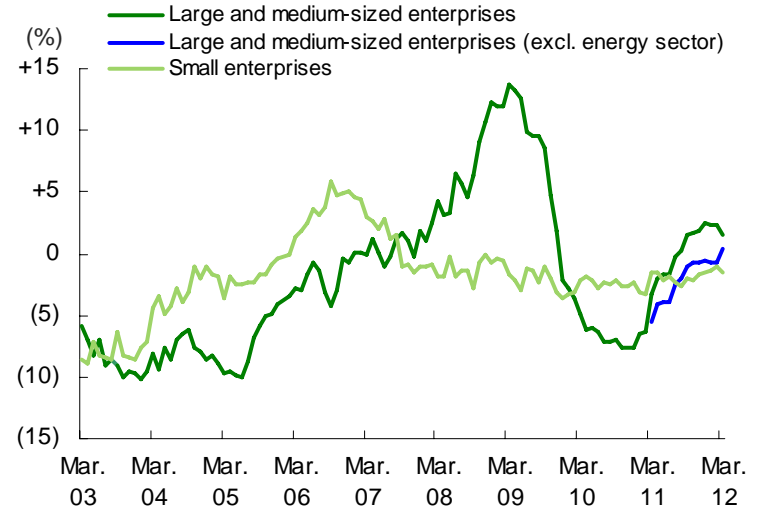
Appendix

Macro data (1)

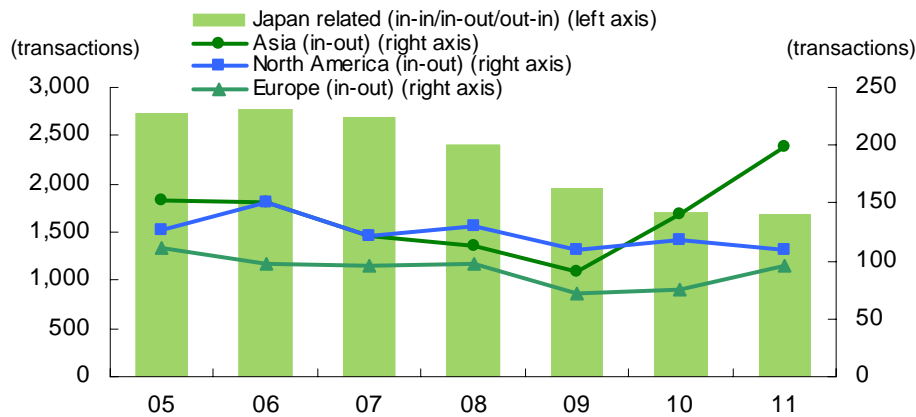
Real GDP growth rate*1



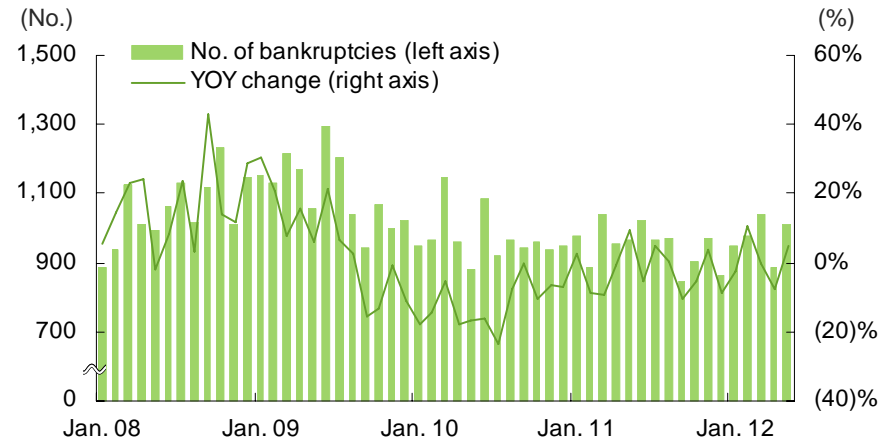
Domestic corporate loans*3 (YoY % change in loan balance)



No. of M&A deals*2



Corporate bankruptcies in Japan*4

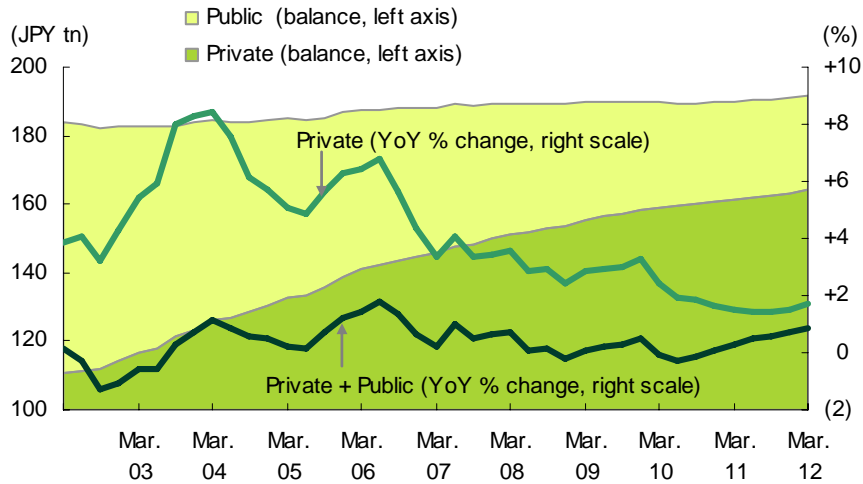


*1 Figures before 2011 are actual by IMF World Economic Outlook as of April 2012. Figures for 2012 are estimates by the Japan Research Institute

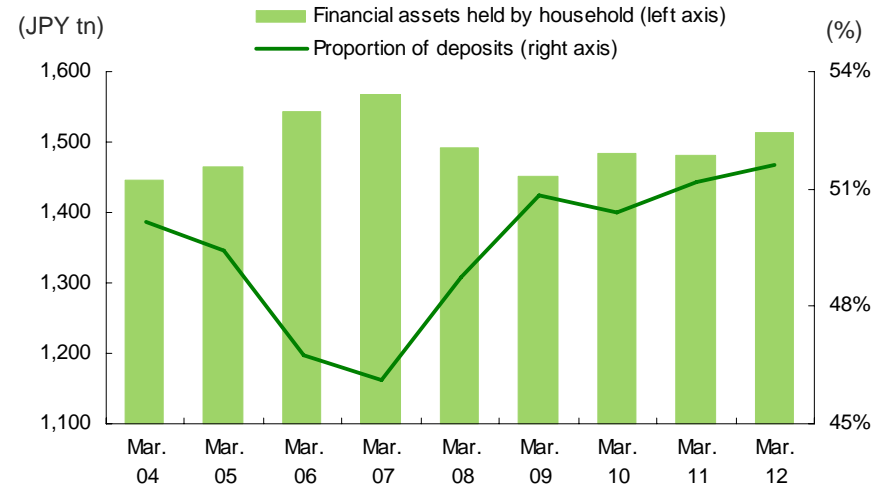
*2 Source: Recof *3 Source: Bank of Japan "Loans and bills discounted by sector" *4 Source: Teikoku Databank

Macro data (2)

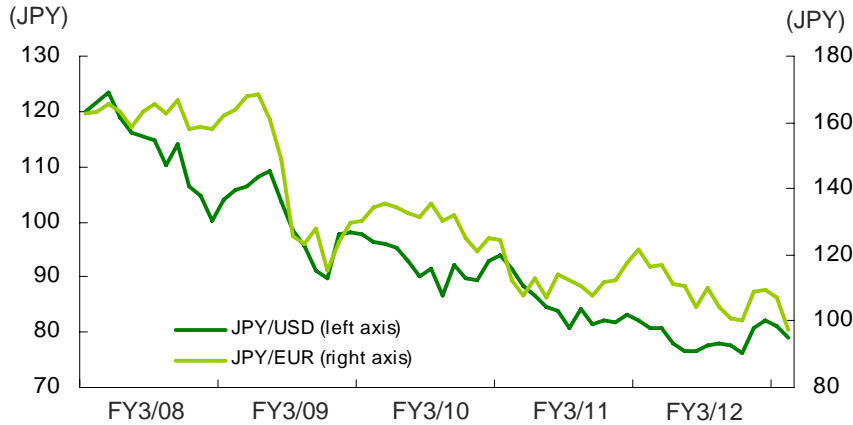
Housing loans*1



Financial assets held by household*1,2



Exchange rate (month-end)



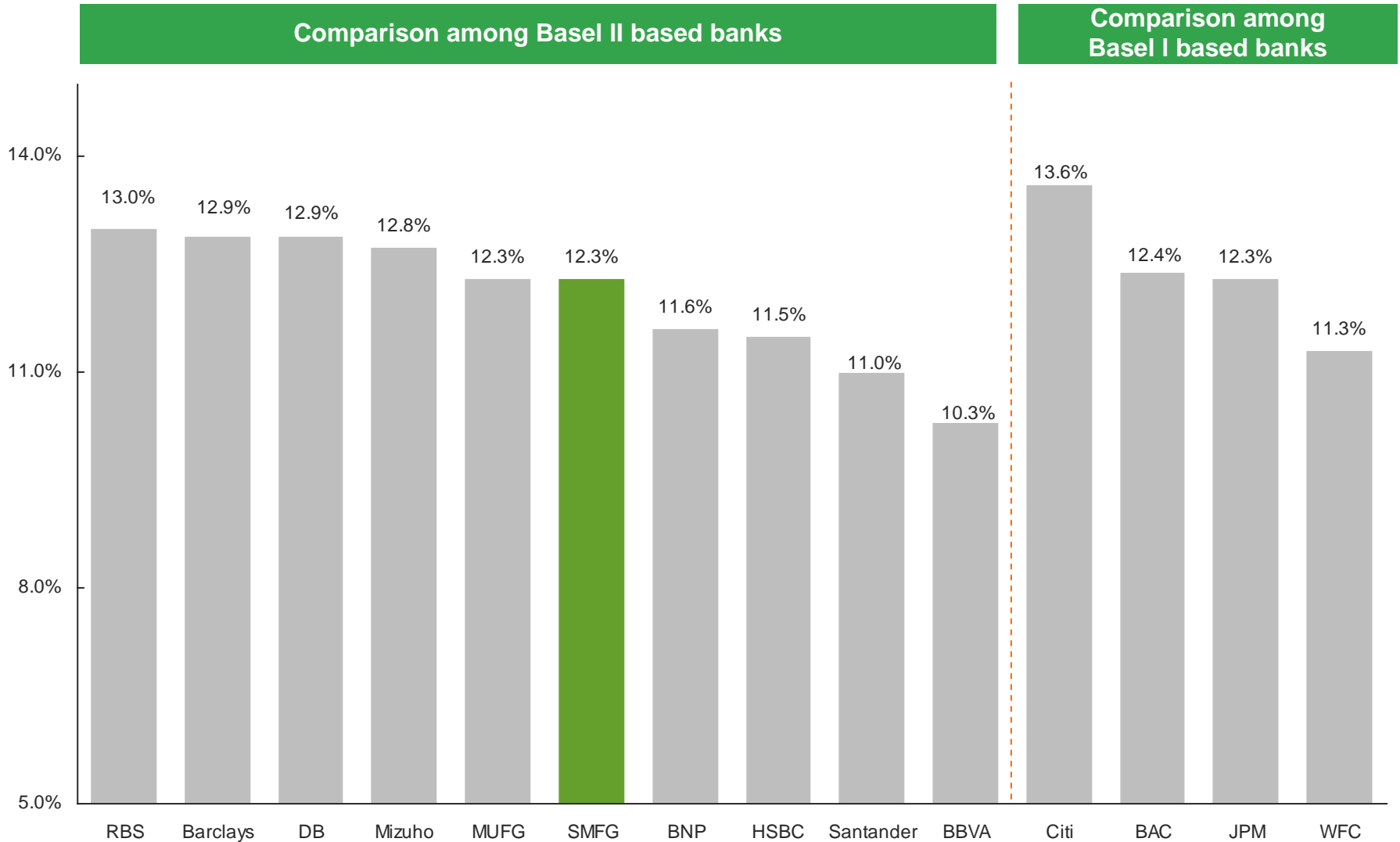
Nikkei stock average (month-end)



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

*2 Deposits does not include CDs and foreign currency deposits

Tier I ratio comparison



* Based on each company's financial disclosure, as of Mar. 31, 2012 for SMFG, MUFG, Mizuho FG, and as of Dec. 31, 2011 for others

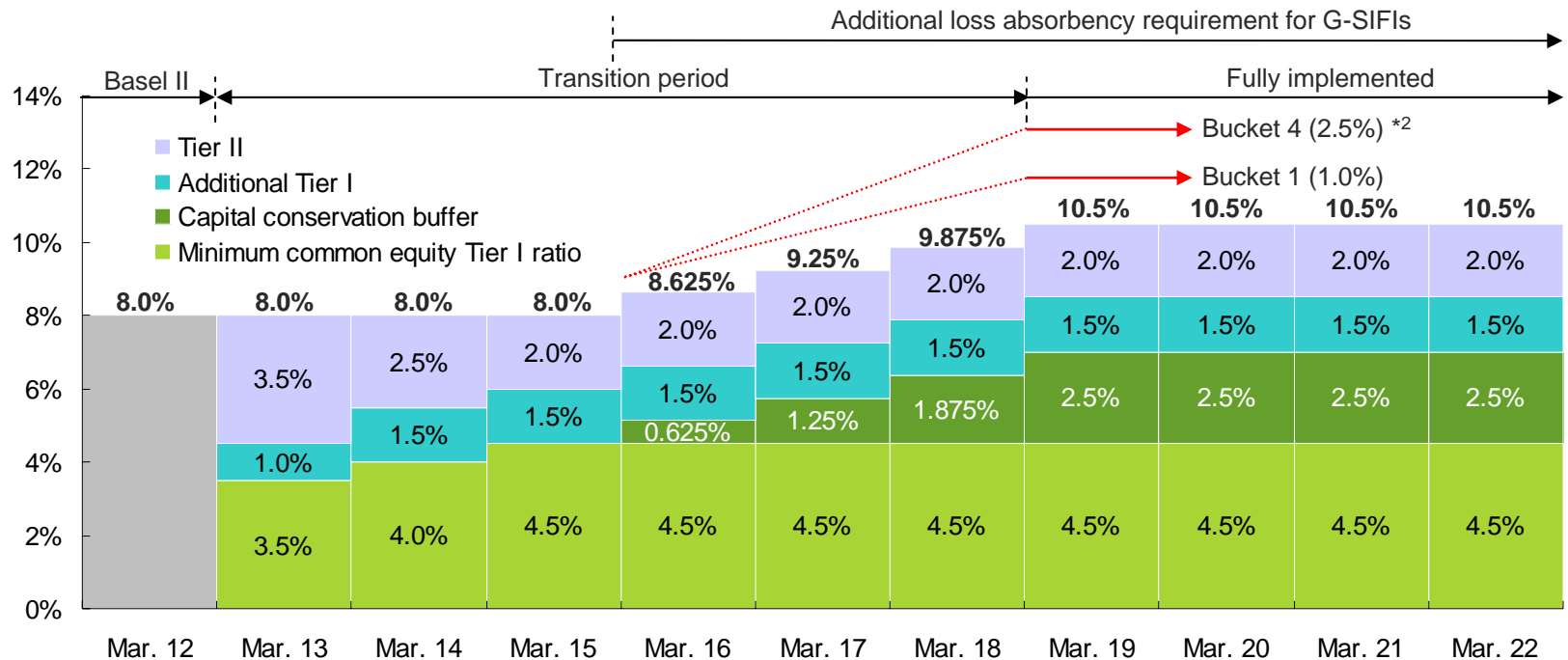
Capital and risk-weighted assets

(JPY bn)	Mar. 31, 11 (a)	Mar. 31, 12 <preliminary> (b)	(b) - (a)
Tier I	6,324.0	6,272.3	(51.7)
Capital stock & capital surplus	3,316.7	3,097.7	(219.0)
Preferred stock	210.0	-	(210.0)
Retained earnings	1,702.8	2,084.4	+381.6
Preferred securities issued by overseas SPCs	1,593.6	1,588.9	(4.7)
Foreign currency translation adjustment	(122.9)	(141.4)	(18.5)
Increase in equity capital resulting from securitization exposure	(36.3)	(38.3)	(2.0)
Tier II	2,537.0	2,771.1	+234.1
Unrealized gains on other securities after 55% discount	169.3	214.6	+45.3
General reserve for loan losses	100.0	66.7	(33.3)
Perpetual subordinated debt	243.0	149.2	(93.8)
Dated subordinated debt	1,967.2	2,304.9	+337.7
Deduction	(428.1)	(399.6)	+28.5
Total capital	8,432.9	8,643.8	+210.9
Risk-weighted assets	50,693.7	51,043.2	+349.5
Capital ratio	16.63 %	16.93 %	+0.30 %
Tier I ratio	12.47 %	12.28 %	(0.19 %)
Core Tier I ratio (pro forma)			
Based on the definition as at the full implementation of Basel III	above 6 %	nearly 7.5 %	+over 1 %
Based on the definition as at the initial implementation of Basel III	above 8 %	above 9 %	+over 1 %
Net deferred tax assets	624.2	350.2	(274.0)

Summary of regulatory capital framework

In March 2012, the Japanese FSA amended requirements regarding bank capital

- 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



Phase-in of deductions*3
Grandfathering of capital instruments

Phase-in of deductions*3	-	20%	40%	60%	80%	100%	100%	100%	100%	100%
Grandfathering of capital instruments	90%	80%	70%	60%	50%	40%	30%	20%	10%	-

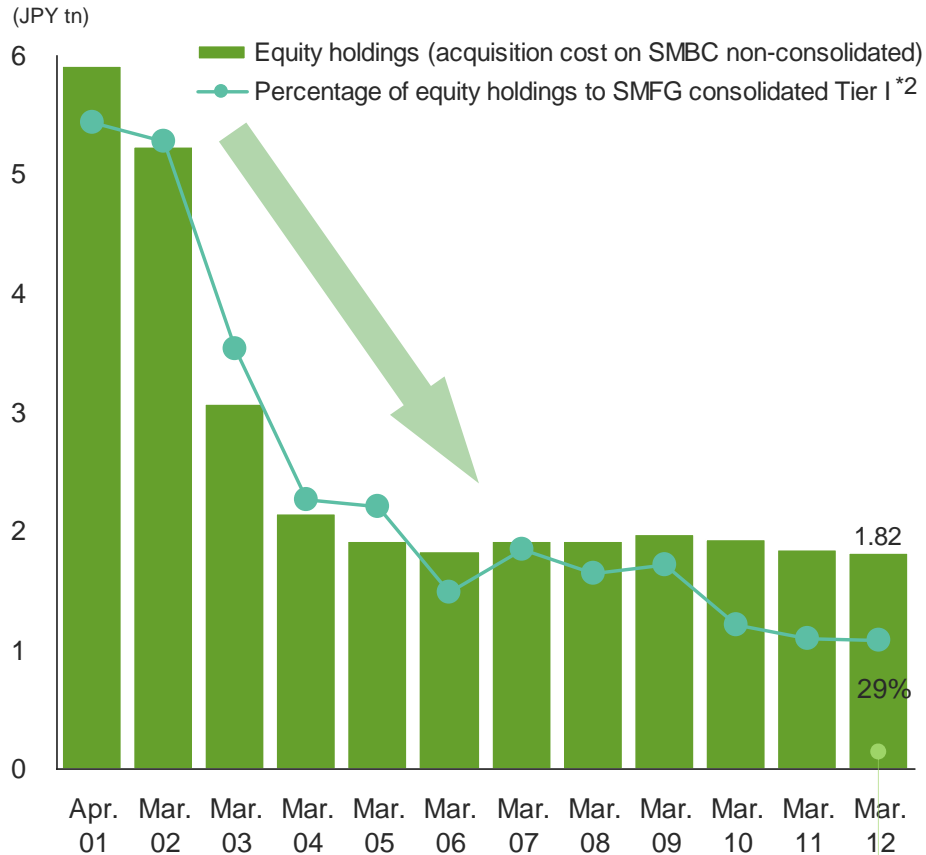
*1 Drafts of other rules that are to be implemented after 2014, such as rules on capital buffers and liquidity standards, will be published at a later stage

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

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

Equity holdings

Balance of equity holdings*1



Amount sold in FY3/2012: approx. JPY 19 bn

*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

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

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

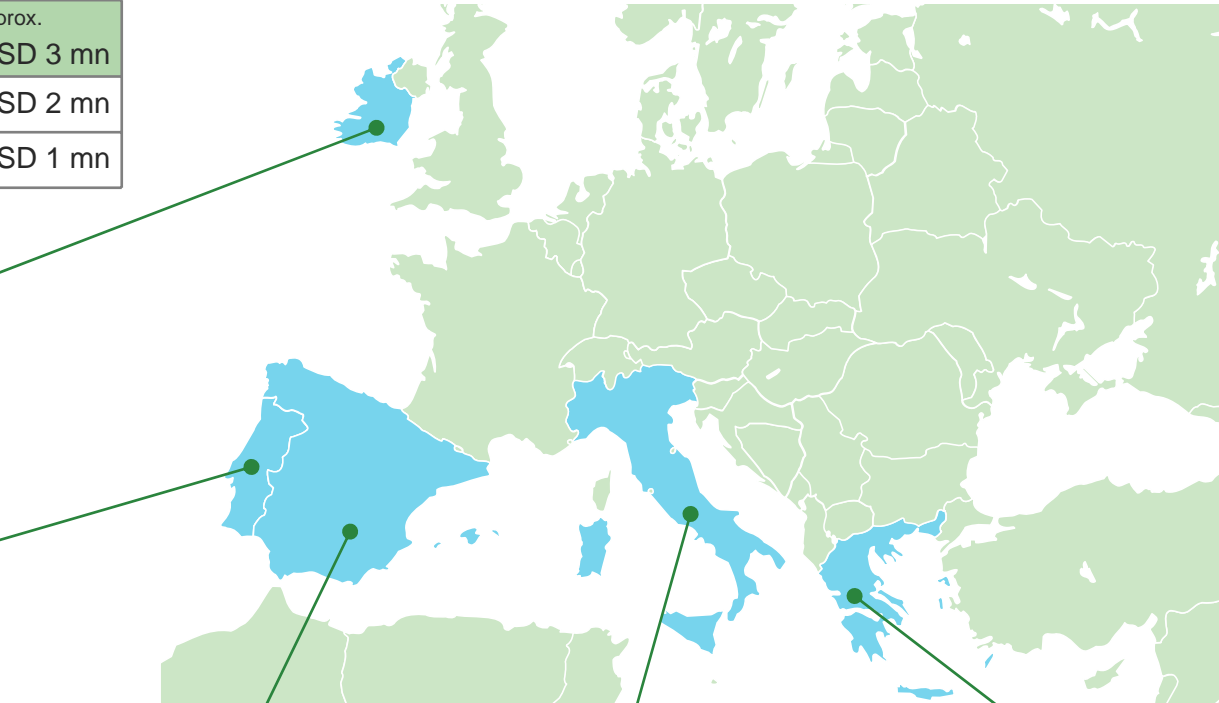
Exposure to GIIPS countries - approx. USD 5.7 bn as of Mar. 2012

(SMFG consolidated)

Gov't bonds issued by GIIPS countries	approx. USD 3 mn
Spain	USD 2 mn
Italy	USD 1 mn

Ireland
 approx. USD 0.4 bn
 Exposure insured by Irish insurance companies

Portugal
 approx. USD 0.05 bn



Spain
 approx. USD 2.2 bn
 To large corporations and project finance

Italy
 approx. USD 2.9 bn
 To large corporations and project finance

Greece
 approx. USD 0.07 bn
 Majority is collateralized

Trend of bottom line profits

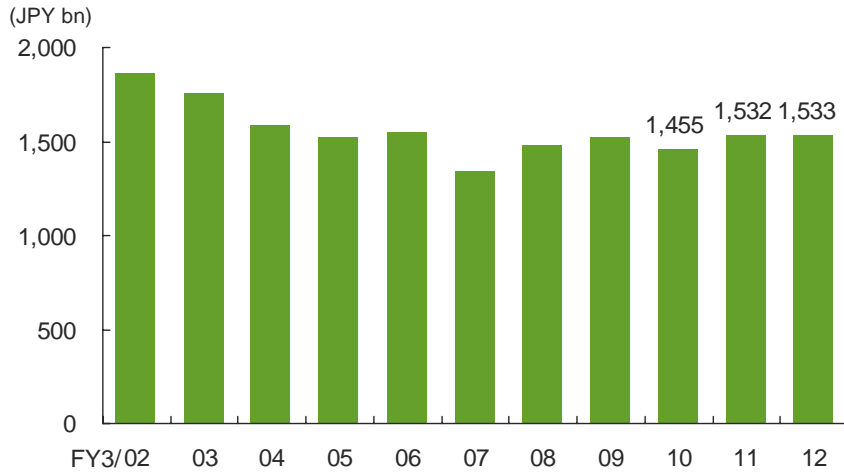
SMBC's non-consolidated net income



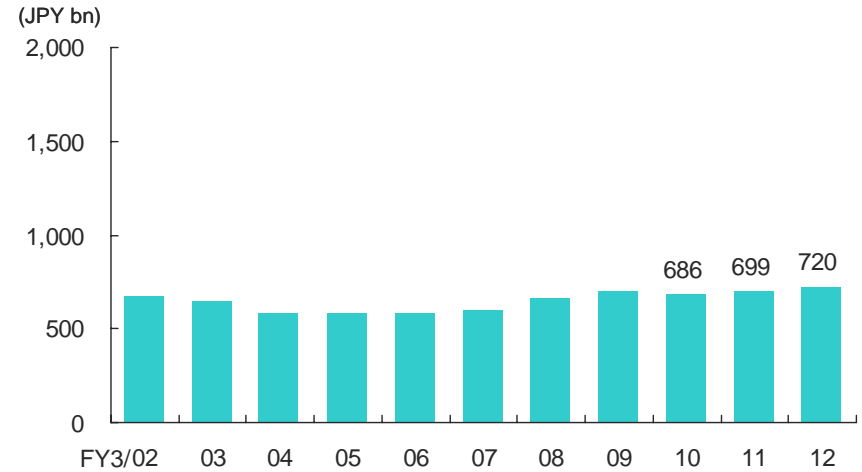
Trend of major income components

(SMBC non-consolidated)

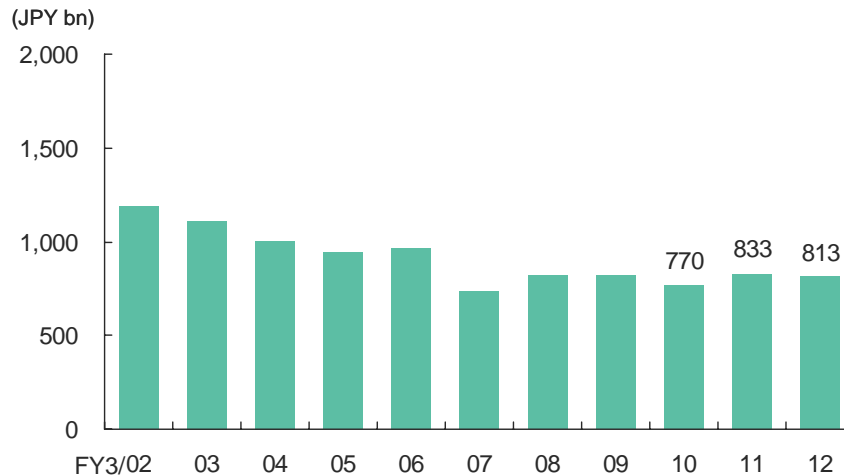
Gross banking profit



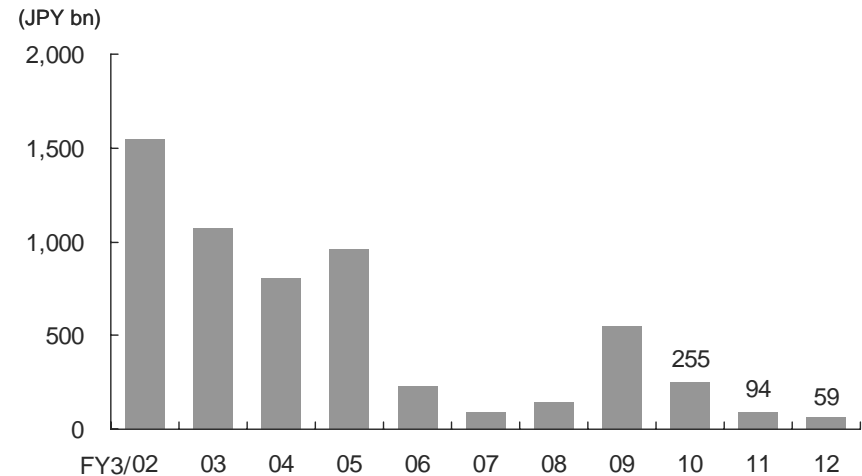
Expenses



Banking profit (before provisions)



Total credit cost



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

Performance by business unit *1

		(JPY bn)	FY3/2011	FY3/2012	YOY change*2
Consumer Banking Unit	Gross banking profit		387.8	383.7	(5.5)
	Expenses		290.3	289.5	(0.9)
	Banking profit (before provisions)		97.5	94.2	(4.6)
Middle Market Banking Unit	Gross banking profit		443.9	422.9	(18.2)
	Expenses		221.7	222.8	+ 0.2
	Banking profit (before provisions)		222.2	200.1	(18.4)
Corporate Banking Unit	Gross banking profit		201.3	212.6	+ 8.0
	Expenses		36.0	38.2	+ 1.5
	Banking profit (before provisions)		165.3	174.4	+ 6.5
International Banking Unit (IBU)	Gross banking profit		186.5	197.4	+ 27.4
	Expenses		57.9	64.9	+ 9.8
	Banking profit (before provisions)		128.6	132.5	+ 17.6
Marketing Units	Gross banking profit		1,219.5	1,216.6	+ 11.7
	Expenses		605.9	615.4	+ 10.6
	Banking profit (before provisions)		613.6	601.2	+ 1.1
Treasury Unit	Gross banking profit		330.7	319.3	(11.4)
	Expenses		17.9	19.2	+ 1.3
	Banking profit (before provisions)		312.8	300.1	(12.7)
Headquarters	Gross banking profit		18.4	3.4	+ 0.4
	Expenses		75.4	84.9	+ 8.4
	Banking profit (before provisions)		93.8	88.3	(8.0)
Total (Business Units)	Gross banking profit		1,531.8	1,532.5	+ 0.7
	Expenses		699.2	719.5	+ 20.3
	Banking profit (before provisions)		832.6	813.0	(19.6)

*1 Managerial accounting basis *2 After adjustment of interest rates and exchange rates, etc.

Overview of medium-term management plan

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

Management plan for coming three years

Strongly support Japan's reconstruction on the financial front

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

Steadily improve financial soundness, profitability and growth in a balanced way

- 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

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 business (payment & settlement services and asset management)

Corporate base

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

Examples of alliances & acquisitions

Acquisition of aircraft leasing business from RBS group

Overview of the transaction

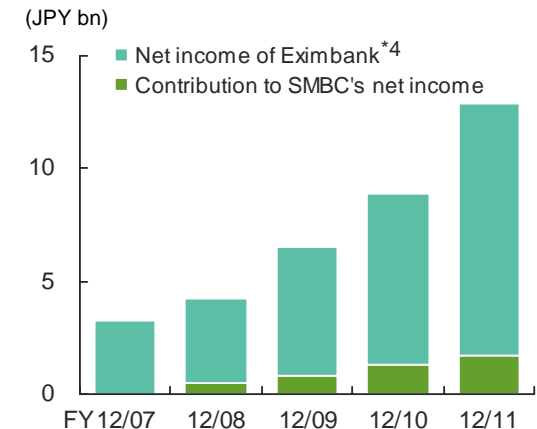
Completion of transaction	June 1, 2012	
Acquired business	RBS Aviation Capital	
Ownership after acquisition	Sumitomo Mitsui Finance and Leasing (SMFL)	60%
	SMBC	30%
	Sumitomo Corporation (SC)	10%
Acquisition price	Approx. USD 7.3 billion*1	
Rebranded as	SMBC Aviation Capital	

Ranking after acquisition*2

	Leasing company	Nationality	No. of aircrafts
1	GECAS	U.S.	1,755
2	ILFC	U.S.	1,031
	RBS AC + SMFG/SC Group*3		335
3	BBAM	U.S.	327
4	AerCap	Netherlands	326
5	CIT Aerospace	U.S.	263
6	RBS AC	Ireland	246
:			
17	SMFG/SC Group*3	Netherlands	89

Investing in Vietnam Eximbank

- Acquired 15% stake in May 2008
- Provides technical assistance for retail and wholesale banking, risk management and IT
- Net income in 2011 rose 6.6 times compared to 2007 on a VND basis



*1 To be adjusted based on the assets and liabilities of the acquired business as of May 31, 2012

*2 As of Dec 31, 2011 (Source: Ascend)

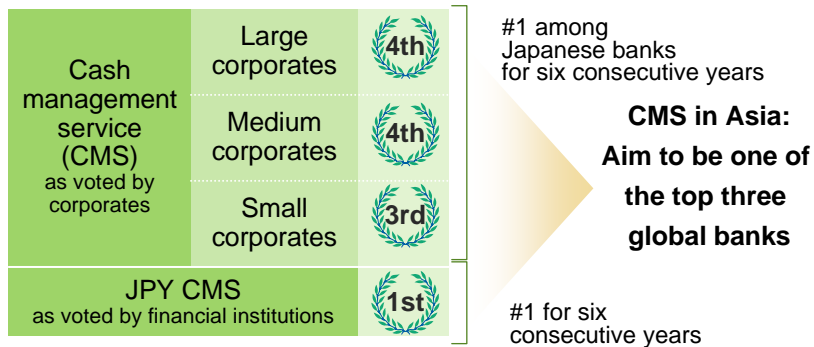
*3 Aggregate of 1) SMFL Aircraft Capital Corporation B.V., a subsidiary of SMFL, and 2) Sumisho Aircraft Asset Management B.V., a subsidiary of SC

*4 Exchanged at respective period-end exchange rates from VND to JPY

Businesses with competitive advantage

Transaction services business

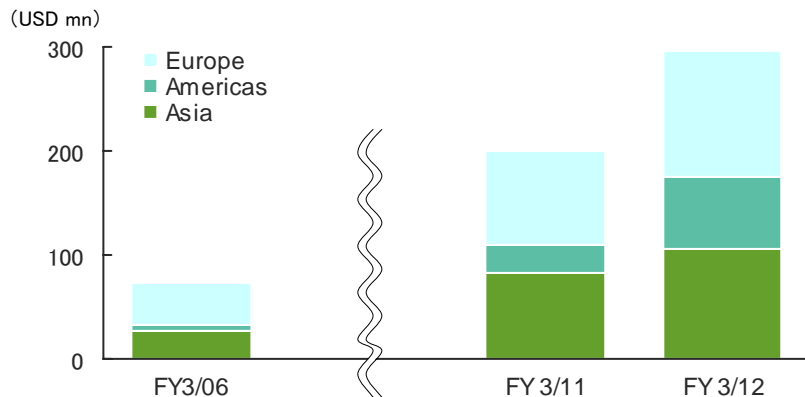
Cash management providers' ranking (in Asia Pacific)*1



Project finance and loan syndication*3

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

Trade finance related profit*2



Initiatives for infrastructure finance in Asia

Establishment of a project finance company in Singapore

- Working in consortium with Temasek Holdings and other partners to establish an infrastructure finance company
- Support cross-boarder infrastructure project of Singapore-based corporations

Capital and business alliance with PT Indonesia Infrastructure Finance (IIF)

- IIF focuses on domestic infrastructure finance mainly denominated in Indonesian Rupiah
- SMBC subscribed approx. 14.9% of the total issued shares of IIF and is co-working in infrastructure project finance transactions in Indonesia

*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

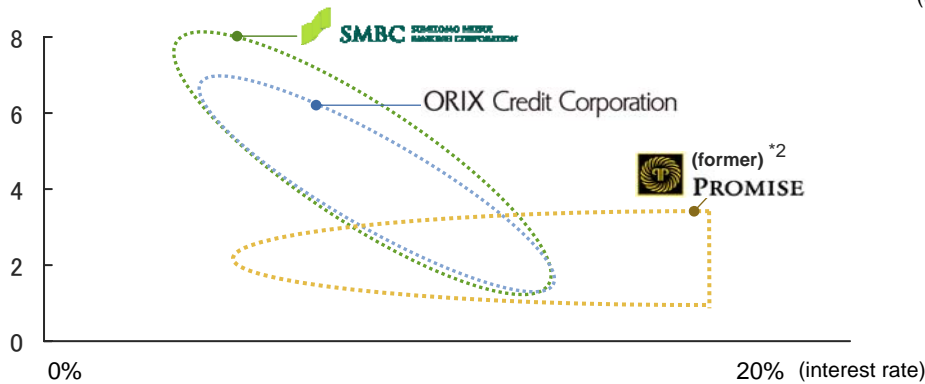
*3 Source: Thomson Reuters. Mandated arranger (2011)

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

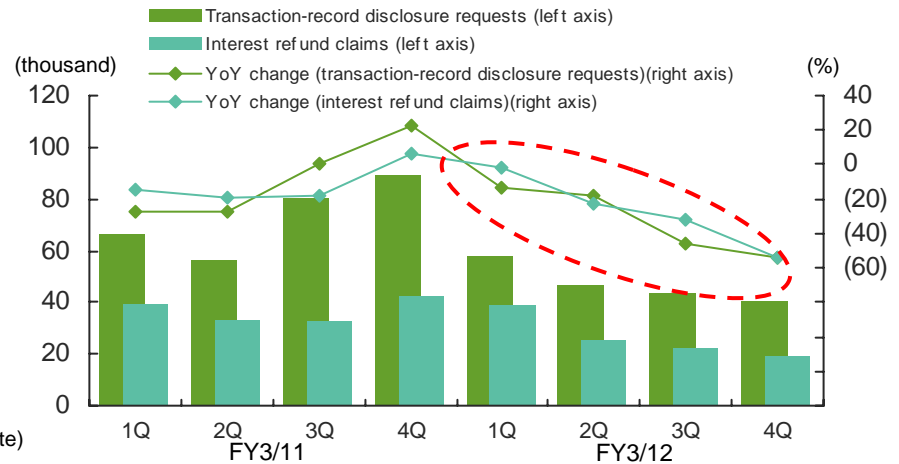
Consumer finance - a stable and relatively high margin business

Overview of consumer finance business at SMFG

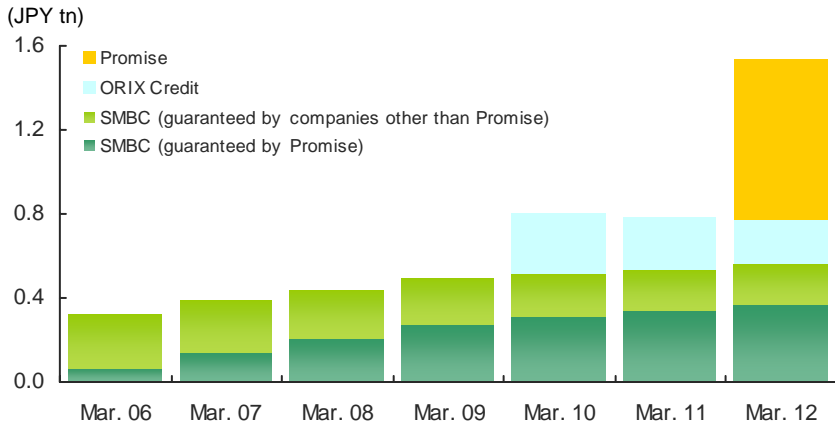
(Clients' borrowing limit, JPY mn)



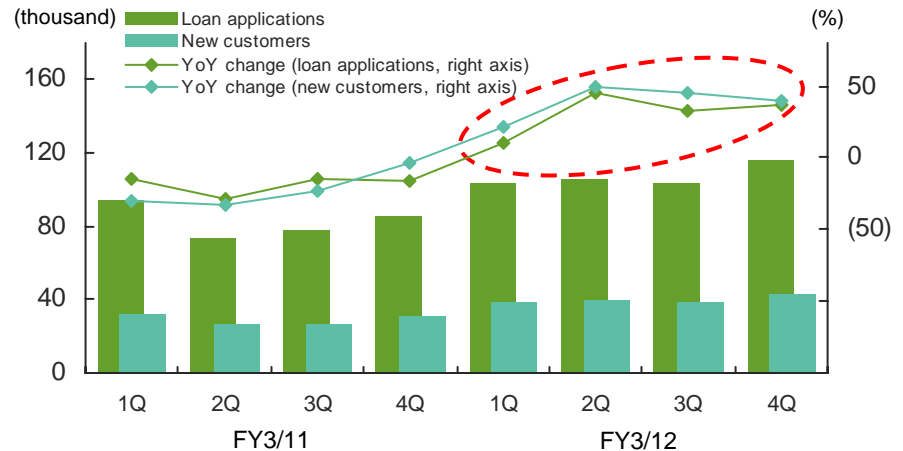
Transaction-record disclosure requests and interest refund claims in Promise^{*3}



Outstanding card loan balance of major group companies



Loan applications and new customers / approval rate in Promise



*1 SMBC's interest to ORIX Credit was fully transferred to ORIX in Jun. 2012

*2 Promise became a wholly-owned subsidiary of SMFG on Apr. 1, 2012 and was renamed as SMBC Consumer Finance on Jul. 1, 2012

*3 Numbers of Promise on a non-consolidated basis (until Sep. 2010, the aggregate of Promise and former SANYO Shinpan)

SMFG's group structure *1

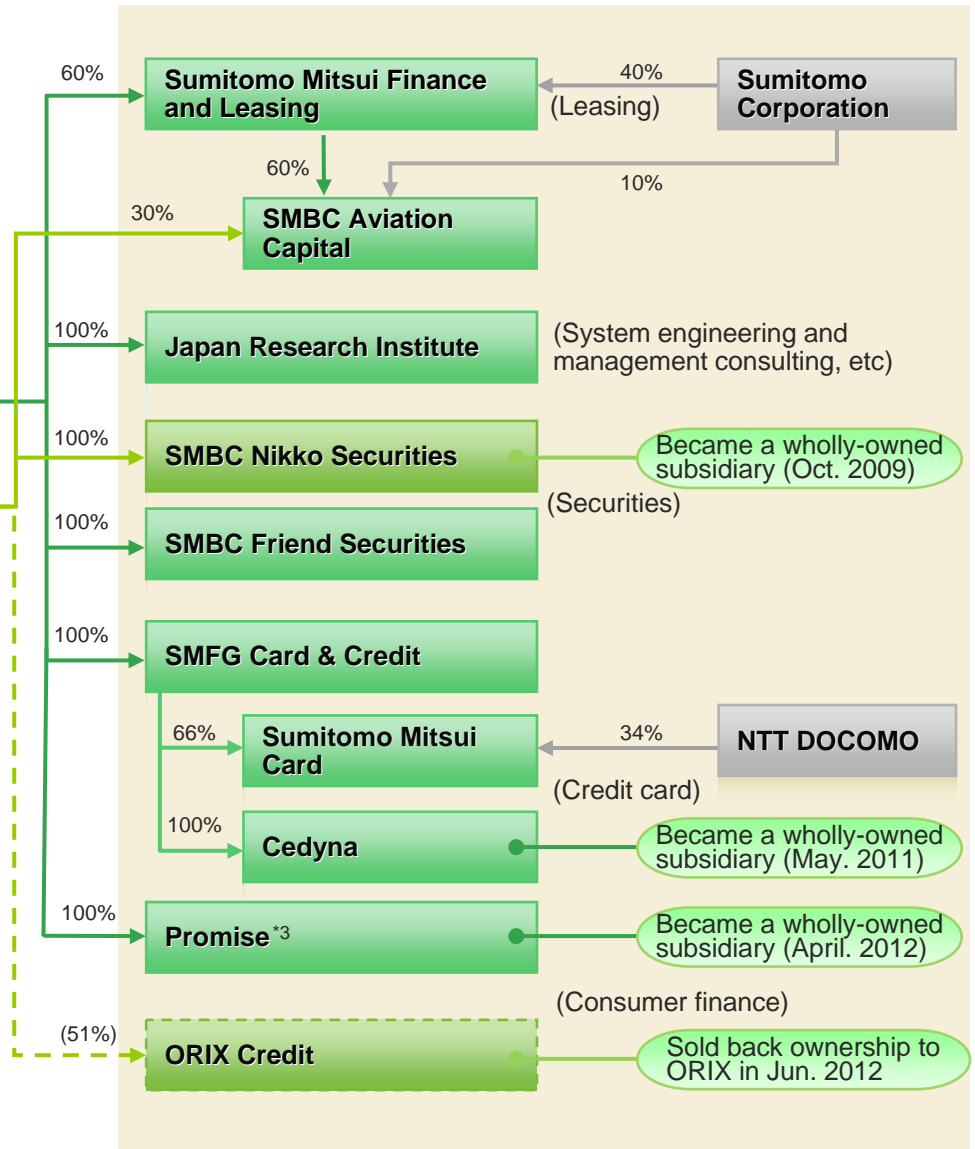


Sumitomo Mitsui Financial Group	
Consolidated total assets	JPY 143 tn
Consolidated Tier I ratio	12.28%



Assets	JPY 119 tn
Deposits *2	JPY 76 tn
Loans	JPY 56 tn
No. of retail accounts	approx. 27 mn
No. of corporate loan clients	approx. 110,000

(As of Mar. 31, 2012, non-consolidated)



*1 As of Jun. 1, 2012 for percentage of voting rights and as of March 31, 2012 for other figures

*2 Excluding negotiable certificates of deposit

*3 Renamed as SMBC Consumer Finance on Jul. 1, 2012

