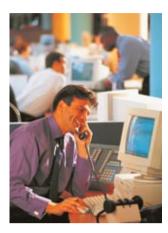
International Banking



The international banking operations of SMFG, centering on SMBC's International Banking Unit, serve all customers operating globally, including Japanese and foreign companies, financial institutions, sovereign governments, public entities, and Japanese branches and subsidiaries of multinational corporations.

Raising SMBC's Market Position through Focus on Specific Industries and Businesses

Focusing on the resources and energy sector, where demand is growing strongly worldwide, as well as the structured finance field, including PFI & PPPs, project finance, and trade finance, we allocate sufficient management resources and meet all customer needs swiftly, to expand our market share in these businesses.

Raising Our Profile in Emerging and Growth Markets

In addition to established markets, such as Western Europe, North America, and East Asia, we even more keenly meet customers' needs in emerging markets, including the Middle East, Central and Eastern Europe, and Latin America. We are developing a lineup of products and services tailored to match the unique features of each market. We take an active role in these markets, keeping a close watch on changes in the business environment.

Continuously Optimizing SMFG's Asset Portfolio

With the strict capital adequacy requirements of the New Basel Accord (Basel II) in mind, we are developing new securitization products and, especially in Asia, structuring buysell agreements. In this way, SMBC is helping to enhance the quality of SMFG's overall asset portfolio to achieve well-balanced business operations.

By seizing every business opportunity in markets worldwide, we aim to be a global commercial bank that leverages its strengths in businesses related to Japan and other Asian countries.





● 三井住永田行

Providing Global Solutions Leveraging Our Overseas Network and the Group's Domestic and Overseas Strengths

- To give our customers better access to our services, and to serve as a gateway to new growth markets, we have been investing in an expanded overseas business network. Recent or planned achievements include the opening of a representative office in Moscow by Sumitomo Mitsui Banking Corporation Europe Limited, as well as SMBC branches in Ho Chi Minh City, Sydney, and Dubai, and an SMBC representative office in Houston.
- Through collaboration between SMBC and Daiwa Securities SMBC Co., Ltd., we are displaying the full strength of SMFG through our focus on the investment banking business to meet our customers' needs in Asia, particularly China, by offering a high-value-added service.