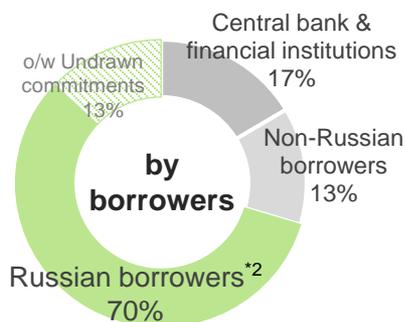


SMBC Group's update on Russia

- Exposure to Russia^{*1} is less than 0.3% of total exposure at SMBC Group.
(Jan.22 : USD 3.7 bn, Sep.21 : USD 4.1 bn)
- Bottom-line forecast of JPY 670 bn for FY3/22 remains unchanged, despite impact on credit cost and aircraft leasing business.

Banking business (incl. local subsidiary)

- Exposure to Russia is USD 3.1 bn
(as of Jan.22, USD 3.5bn as of Sep.21)



- No exposure to Ukraine and Belarus

Aircraft leasing business

- SMBC Group owns 66% shares of SMBCAC
- Notices issued to all Russian airline customers terminating the leasing, and requiring the grounding, of all aircraft
Currently seeking the return of all aircraft
- Had leased 35 aircraft to 5 airline companies
(NBV of USD 1.7 bn as of Feb.22)
- SMBCAC has a comprehensive fleet-wide insurance policy in place.

*1 Managerial accounting basis. Loans, commitment lines, guarantees, investments, etc. of consolidated subsidiaries and major equity-method affiliates calculated based on ultimate risk countries.

*2 Including project finance and ship finance.