

International Banking

The International Banking Unit of SMFG strives to provide high value-added services appropriate to the specific local needs of its globally-operating clients of business corporations, financial institutions, governmental organizations and public entities.

SMBC strives to become the global commercial bank which is capable of consistently providing up-to-date information and services by closely cooperating with SMFG group companies and overseas subsidiaries throughout the world, concentrating mainly on the three regional divisions of Asia-Pacific, Americas and Europe.

Expansion of Overseas Network

SMBC is working to expand its overseas network of branches in order to improve their services provided for Japanese companies and to enhance their exposure in emerging markets.

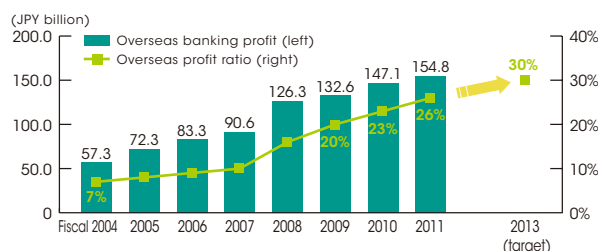
Established	Country	
April 2011	Malaysia	Sumitomo Mitsui Banking Corporation Malaysia Berhad
April 2011	India	New Delhi Representative Office
May 2011	China	Sumitomo Mitsui Banking Corporation (China) Limited Shenzhen Branch
September 2011	Netherlands	Sumitomo Mitsui Banking Corporation Europe Limited Amsterdam Branch
February 2012	Cambodia	Phnom Penh Representative Office
February 2012	Turkey	Istanbul Representative Office
May 2012	Peru	Lima Representative Office



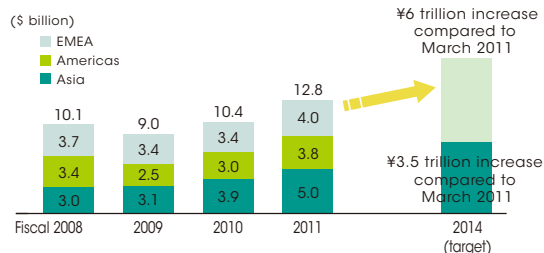
Enhancement of International Businesses

SMBC has launched its Medium-Term Management Plan for the goal of achieving a raise of the ratio for overseas earnings to approximately 30% during the period of fiscal years 2011 to 2013 and it is aggressively investing resources in overseas businesses.

Overseas banking profit and ratio*1



Overseas loan balance*2



*1 Internal management accounting (undisclosed) basis. Aggregate of SMBC and major overseas subsidiary banks. The ratio for earnings generated by overseas banks in fiscal 2011 was based on the exchange rate of ¥85 to \$1 as set forth in the Medium-Term Management Plan.

*2 Internal management accounting (undisclosed) basis, conversion based on the exchange rate at the end of each fiscal period. Aggregate of SMBC, Sumitomo Mitsui Banking Corporation Europe Limited, and Sumitomo Mitsui Banking Corporation (China) Limited.

Business expansion in emerging markets and enhancement of our competitive products

SMBC established marketing departments in New York and London to specialize in emerging markets. The Global Business Strategy Dept. of the Tokyo Head Office mainly handles business development of emerging countries.

Furthermore, we have designated and further strengthened the areas of infrastructure-related project finance, trade finance and transaction banking (cash management services, etc.) as our growth-anticipated areas in order to further capture growing business opportunities in the emerging countries including Asia.

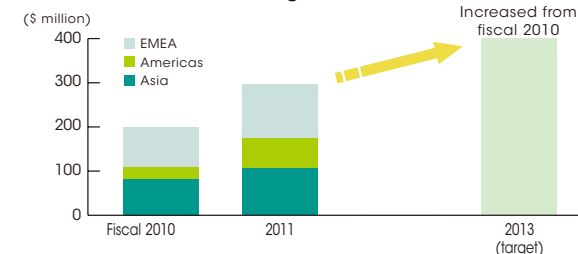
Mandated Arranger (2011)*1

	Global	Asia*2
Syndicated loans	9th	5th
Project finance	3rd	7th

*1 Thomson Reuters

*2 Syndicated Loans: Asia (excluding Japan), Project Finance: Asia-Pacific (including Australia and Japan)

Trade finance-related earnings



Leading products

Clients survey (Asia-Pacific overall ranking)*

Product Category	Company Type	Ranking	Notes
Cash management services	Major companies	4th	1st among Japanese banks consecutively for six years
	Midsized companies	4th	
	Smaller companies	3rd	
Yen settlement services	Financial institutions	1st	1st consecutively for six years

* Survey conducted by Asiamoney magazine (August 2011 edition)

Topics

◆Joint acquisition of the aircraft-leasing business of the Royal Bank of Scotland

On June 1, 2012, SMBC, Sumitomo Mitsui Finance and Leasing, and Sumitomo Corporation jointly acquired the aircraft-leasing business of the Royal Bank of Scotland group, one of the major British financial institutions. This business was newly launched as SMBC Aviation Capital which is intended to capture the growing aviation demand in emerging countries including Asia for further business expansion.



Treasury Markets

Through the Treasury Unit of SMBC, the Group offers higher value-added services to meet further sophisticated and diverse needs of its clients for transactions in the money, foreign exchange, bond and derivative markets.

More Solutions and Services for Clients' Market Transactions

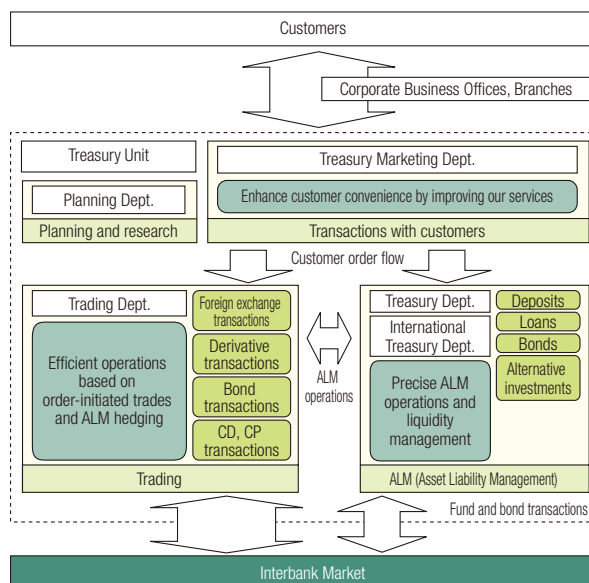
SMBC's Treasury Unit offers solutions appropriate for the market transactional needs of its clients by working with branches to present to its corporate clients with pertinent proposals for such as hedging transactions, reflecting the shifting trends in the financial markets.

The Unit also continues to improve the functions of i-Deal, a system which allows our clients to execute their foreign exchange transactions on the Internet. It will continue to support clients by meeting their market transactional needs and offering the highest level of services in the industry.

ALM and Trading Operations

The Treasury Unit strives to ensure sound Asset-Liability Management ("ALM") and stable earnings by comprehensively controlling the balance of assets, such as loans and liabilities including deposits, through ALM operations.

The Unit is committed to maximizing its earnings in trading operations by consistently selecting the best possible means for the interest-rate, foreign-exchange, commodities and other marketplaces.



Topics

◆Expanded Offerings of Currencies of Asia and Other Emerging Markets

In order to meet our clients' market transactional needs, we are increasing our selection of foreign currencies, mainly Asian and other emerging-market currencies. We also brief our clients on the latest changes affecting foreign-exchange transactions through seminars conducted by economists specialized in Asian financial markets and through various foreign-exchange-related tools that we provide to our clients.

◆Expanded Online Foreign-Exchange Transaction Services

We have further improved the i-Deal system, which allows our clients to execute their foreign exchange transactions on the Internet, for greater convenience. Since May 2011, we have been substantially upgrading the system by enhancing functions and facilitating its use. We remain committed to optimizing services for our clients.