

Transaction Business

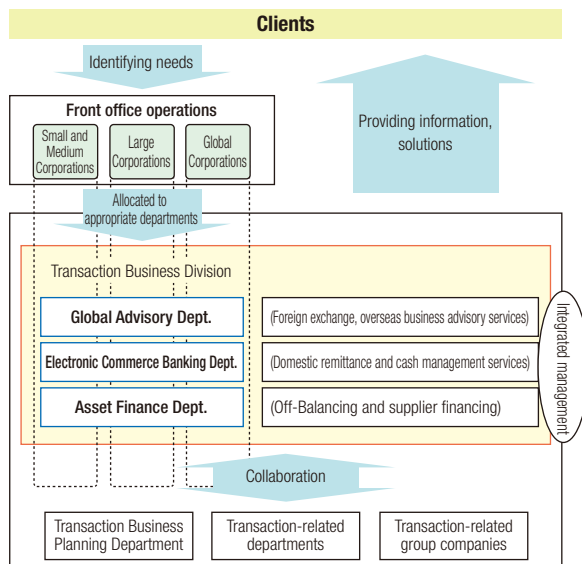
Strengthening Transaction Business

SMBC established the “Transaction Business Division,” which consist of the “Electronic Commerce Banking Department,” “Global Advisory Department” and “Asset Finance Department”. The newly established Transaction Business Division strengthens the cooperation among departments and flexibly provides products and services in more integrated manner to meet the transaction needs and other related financial needs of its corporate clients.

SMFG and SMBC established the “Transaction Business Planning Department” in order to strengthen functions of strategic and business planning for the entire Transaction business and also improve the settlement system and infrastructure, in terms of mid-to-long term and cross-departmental plan for the Transaction business.

We will support transaction business for our domestic and overseas clients under this new framework.

Transaction Business



Strengthening Settlement Products to Respond to Clients' Needs

SMBC is enhancing settlement products to respond to domestic



and overseas clients' settlement and cash management needs.

We continue to improve and enhance electronic banking services, for the “PC Bank Web21” in order to support our clients' daily cash management, “Global e-Trade Service” in order to support foreign exchange and trade transactions in Japan, and “SMAR&TS” in overseas etc.

We also continue to strengthen our support for our clients in Japan and overseas by providing high value-added information; providing the system to support cash and financial management for the corporate group; improving foreign currency transactions including renminbi; enhancing solutions for supply chain financing, etc.; and allocating specialized professionals.

New Businesses and High Value-Added Services, on a SMFG Group-Wide Basis

SMFG is proactively implementing the new settlement system of electronic monetary claims. We are also working to develop financial schemes utilizing the SMBC electronic monetary claims, new settlement service and financial schemes utilizing the “Densai Net” which is expected to become widespread. Furthermore, we continue to enhance the settlement agency services and “SMFG-BPO (Business Process Outsourcing) Service” in order to support the diversifying settlement needs and overall businesses of our clients on a group basis.

Enhancing each Settlement System and Settlement Infrastructure

It is imperative that we appropriately enhance the settlement system and settlement infrastructure which support the provision of secure settlement services for our clients. We are actively involved in various industrial initiatives, such as SWIFT* and BOJ-Net. We also engage in the Japanese Government Bond settlement cycle reform to reduce settlement-related risks.

* Society for Worldwide Interbank Financial Telecommunication
A member-owned cooperative that provides the communications platform connected more than 10,000 financial institutions in 210 countries.

Topics

◆SMBC received the certification for the completion of trial period for providing cash management services utilizing SWIFT

SMBC began providing cash management services in March 2012 for international corporate clients utilizing SWIFT in nine countries in Asia and Japan, and we have become the first bank in Asia to receive the certification for “Bank Readiness” (certifying completion of trial period).