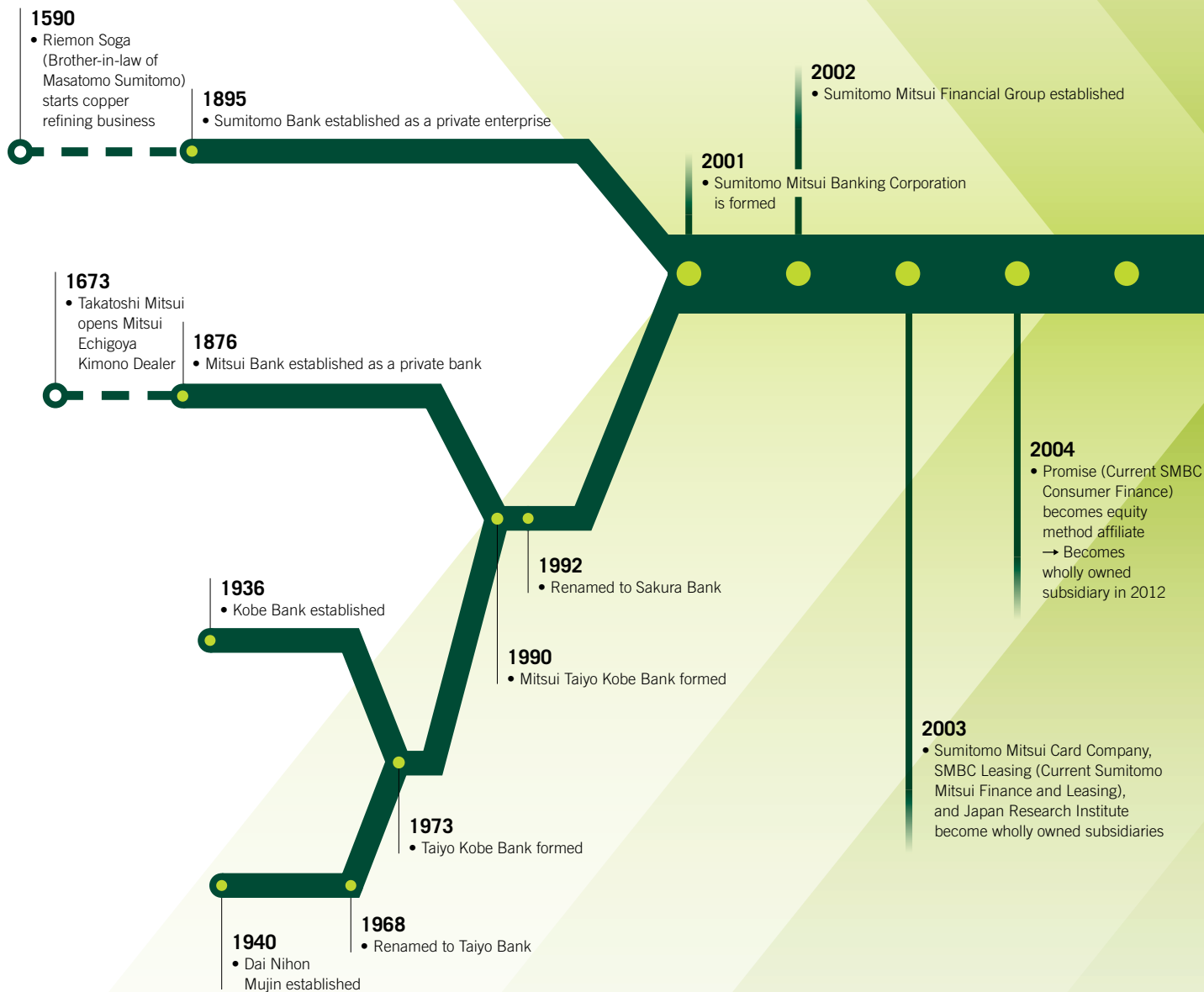
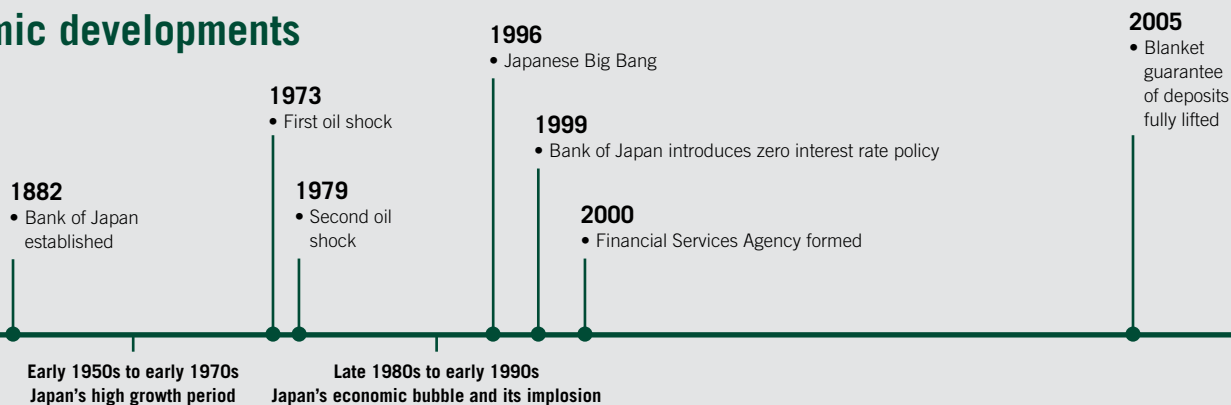


SMFG's History

Our business can be traced back more than 400 years.



Key economic developments



2006

- Public offering
- Fully repaid public funds

2009

- Public offering

2010

- Public offering
- Listed on New York Stock Exchange
- Relocated Head Office

2006

- SMBC Friend Securities becomes wholly owned subsidiary

2007

- Sumitomo Mitsui Finance and Leasing is formed from merger of SMBC Leasing and Sumisho Lease

2009

- Nikko Cordial Securities (Current SMBC Nikko Securities) joins SMFG
- Cedyna is formed (Equity method affiliate) → Becomes wholly owned subsidiary in 2011

2008

- Vietnam Exim Bank becomes equity method affiliate

2013

- Societe Generale Private Banking Japan joins SMFG (Current SMBC Trust Bank)
- Bank Tabungan Pensiunan Nasional (BTPN), of Indonesia, becomes equity method affiliate

2015

- Citibank Japan's retail banking operations are integrated into SMBC Trust Bank (Current SMBC Trust Bank PRESTIA)

2012

- Royal Bank of Scotland's aircraft leasing business is acquired and integrated into SMFG (Current SMBC Aviation Capital)

2007

- Subprime mortgage crisis

2006

- Bank of Japan rescinds zero interest rate policy

2008

- Financial crisis

2010

- European sovereign debt crisis
- Dodd-Frank Act comes into force in U.S.

2013

- Bank of Japan introduces quantitative and qualitative monetary easing

2016

- Bank of Japan introduces negative interest rate policy