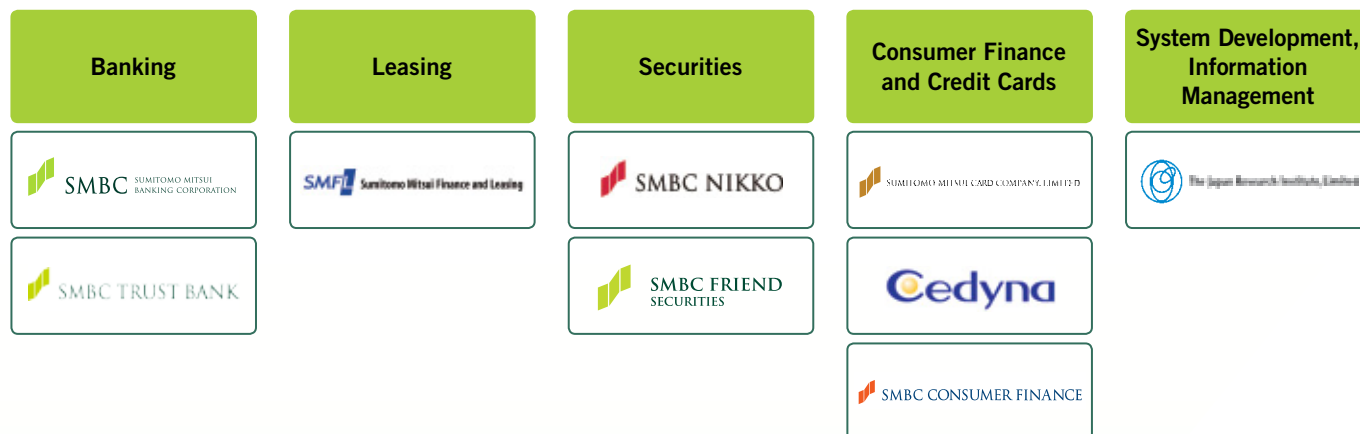


SMFG Group Outline

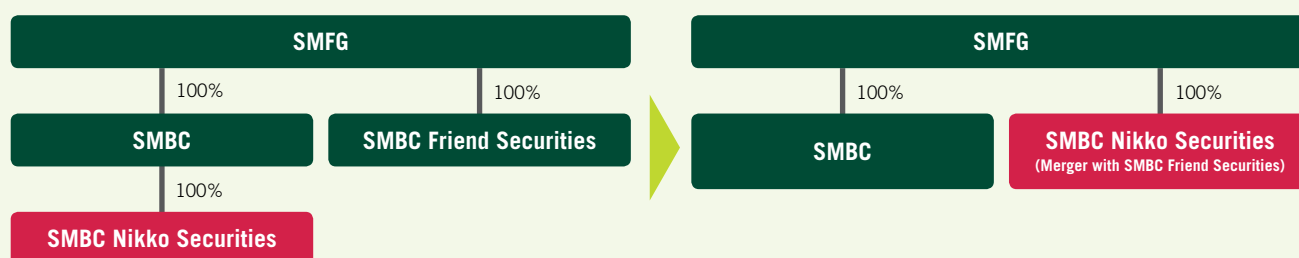
The companies of SMFG offer a wide range of financial services, centered on banking operations.



► Strengthening our competitiveness as a financial services group

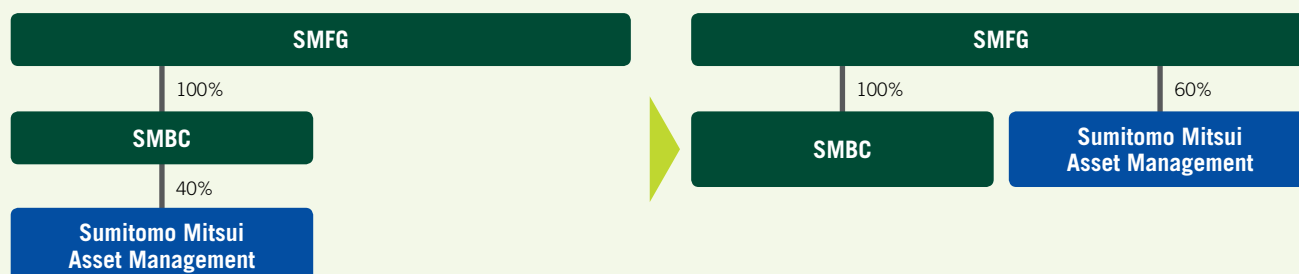
(1) Merger of SMBC Nikko Securities and SMBC Friend Securities

- SMBC Nikko Securities and SMBC Friend Securities are scheduled to merge with the aim of further strengthening SMFG's securities business. We are targeting January 2018 for the merger after a process of consideration and discussions.
- Prior to the merger, our plans call for the holding company SMFG to make SMBC Nikko Securities a direct wholly owned subsidiary in October 2016.



(2) Consolidation of Sumitomo Mitsui Asset Management

- The holding company SMFG is to make Sumitomo Mitsui Asset Management a directly owned subsidiary. The conversion is scheduled for October 2016. In taking this step, we will reinforce efforts to fulfill our fiduciary duty to provide enhanced customer-oriented investment services.



► **SMBC Network** (As of June 30, 2016)

(1) Domestic network

506
main office
and branches

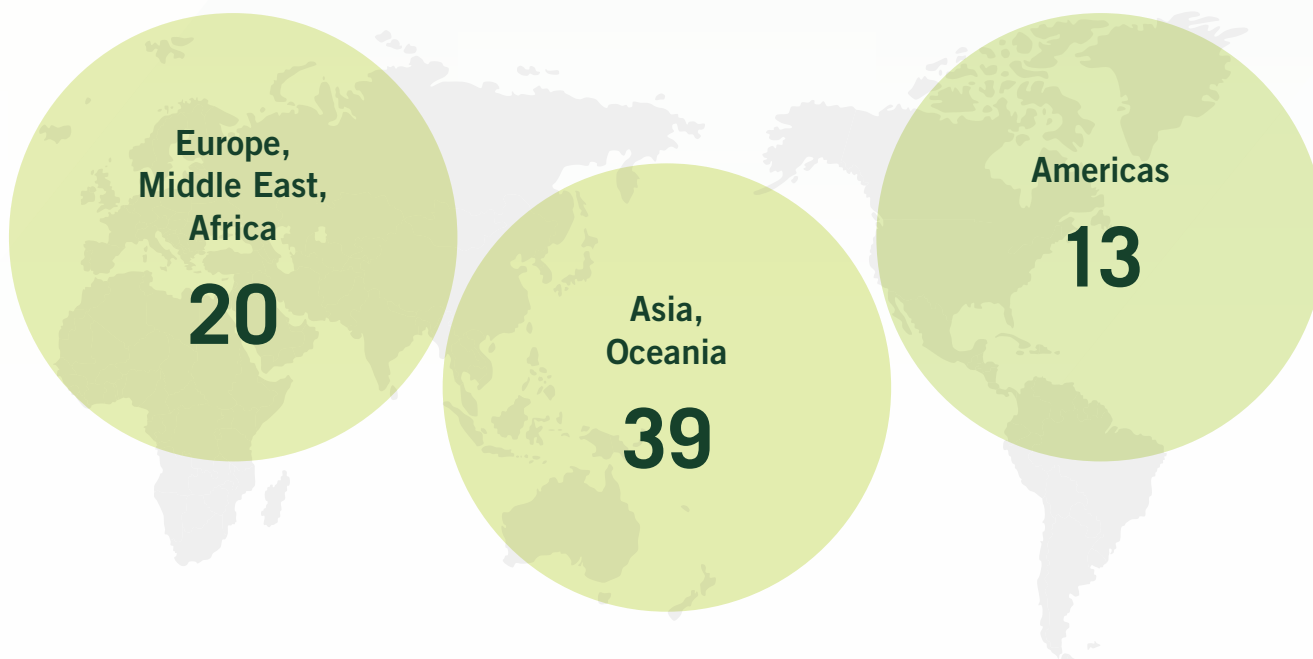
32
sub-branches

107
Area Main
Offices

171
Corporate
Business
Offices

(2) Overseas network*

* Includes SMBC's overseas offices and major overseas banking subsidiaries and affiliates, etc. (excludes offices planned to be closed)



Total
72

SMBC overseas offices

Branches	17
Sub-branches	17
Representative offices	3

Major overseas subsidiaries and affiliates, etc.

Sumitomo Mitsui Banking Corporation Europe Limited	7
Sumitomo Mitsui Banking Corporation (China) Limited	16
Others	12