

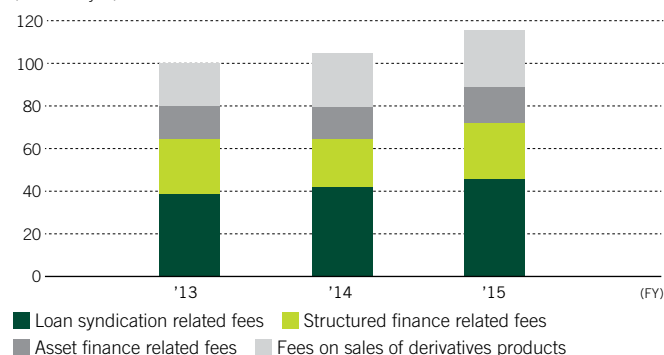
# Services with Competitive Advantage, New Businesses

## ► Services with competitive advantage

SMFG is harnessing the combined strength of SMBC and other Group companies to provide solutions to the varied needs of its clients, such as fund raising, investment, M&A, and risk-hedging activities.

### Non-interest income by product (SMBC non-consolidated)

(Billions of yen)



### 1. Syndicated loan league table (Japan)<sup>\*1</sup>

Rank	Proceeds (¥ billion)	Market share	Number of deals
2	6,961.7	28%	621

Mandated Arrangers, April 2015 to March 2016

### 2. Project finance league table (Global)<sup>\*2</sup>

Rank	Proceeds (US\$ million)	Market share	Number of deals
2	12,832	4.6%	108

Mandated Arrangers, January 2015 to December 2016

### 3. M&A financial advisor league table (number of deals)<sup>\*3</sup>

Rank	Number of deals	Transaction volume (¥ billion)
2	164	5,397.4

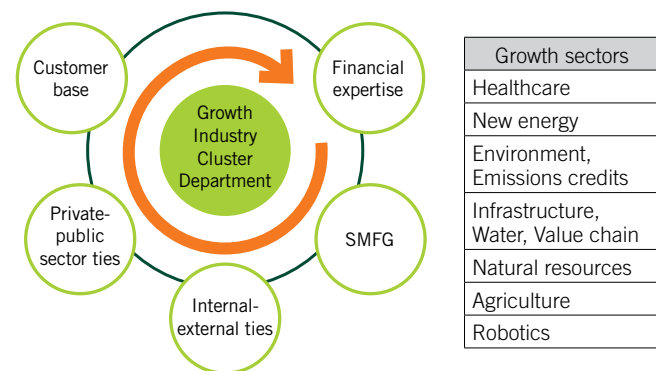
Announced deals involving Japanese companies, April 2015 to March 2016

<sup>\*1,3</sup> Sources: Thomson Reuters

<sup>\*2</sup> *Project Finance International* published by Thomson Reuters

## ► New endeavors in growth areas

The Growth Industry Cluster Department of SMBC provides financial support for growing industries, thereby contributing to the development and growth of our clients and the Japanese economy at large.



In the “Robotics” sector, SMBC formed a business alliance with Silicon Valley Robotics (SVR) in May 2015. SMBC is also taking measures to address the aging society by providing financial assistance for the provision of care facilities via a healthcare REIT.



Business alliance with SVR

## ► Fund for raising corporate value

SMBC, Mitsui & Co., Ltd., and the Development Bank of Japan Inc. jointly established a private equity fund in October 2015. Named MSD Fund, it is aimed at resolving management issues and raising corporate value for mid-sized

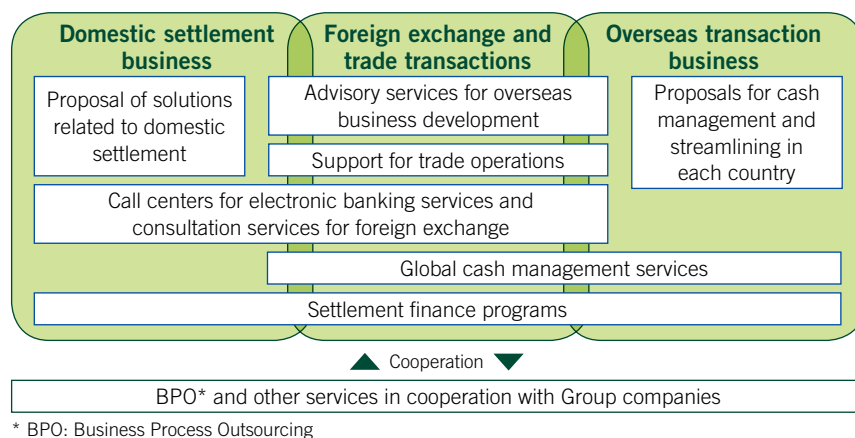
corporations and SMEs in Japan. Also, in November 2015, SMBC invested in SPARX Group's Mirai Creation fund\* with Toyota Motor.

\* *Mirai* means “future” in Japanese and the fund's investment aim is to support the spread of advanced technologies for the future generation. Core target fields for the fund will include AI (artificial intelligence), robotics, and technologies to help realize a hydrogen-fueled society.

## ► Transaction business overview

SMBC has the Transaction Business Division, which crosses business units and is working on providing new, high-value-added services that foresee the needs of clients in Japan and overseas, without being caught up in traditional business models. One such example is the establishment of SMBC GMO Payment, a joint venture with GMO Payment Gateway, in November 2015.

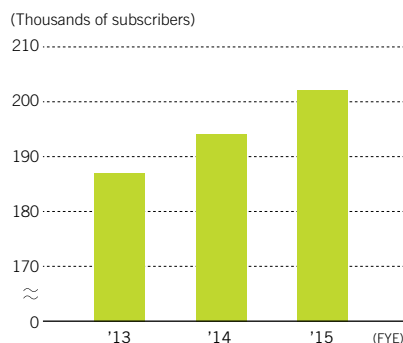
Domestic-overseas integrated framework for promotion in the Transaction Business Division



## ► Transaction business in Japan

To meet corporate client needs for payment and cash management in Japan, SMBC offers “PC Bank Web21” for domestic bank transfers and balance inquiries, “SMBC *Densai Net*,” and online overseas remittance services. Constant addition of new functions is leading to increasing numbers of customers subscribing to these services.

Number of “PC Bank Web21” subscribers



Number of “SMBC *Densai Net*” subscribers



## ► Transaction business overseas

The number of subscribers to SMBC's online overseas banking services, such as “SMAR&TS” and “E-Moneyger,” is increasing in response to growing requirements for the enhancement of cash management and internal controls among overseas subsidiaries of Japanese companies. These services enable clients to create a global cash-monitoring system and to streamline settlement operations at the subsidiaries.



Number of corporate subscribers to online banking for overseas operations

