

## **Main features of regulatory capital instruments** (as of March 31, 2013)

Sumitomo Mitsui Banking Corporation

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Regulatory capital instruments included in Common Equity Tier 1 capital or Additional Tier 1 capital	...	T1-1~T1-16
Regulatory capital instruments included in Tier 2 capital	...	T2-1~T2-116

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Common Equity Tier 1 Capital
5	Post-transitional Basel III rules	Common Equity Tier 1 Capital
6	Eligible at solo/group/group&solo (*1)	SMBC
7	Instrument type	Common stock
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥6,096,661
	Non-consolidated	¥5,712,886
9	Par value of instrument (mn)	-
10	Accounting classification	
	Consolidated	Stockholders' equity
	Non-Consolidated	Stockholders' equity
11	Original date of issuance	-
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	-
18	Coupon rate and any related index	-
19	Existence of a dividend stopper	-
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Preferred Stock
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

1	Issuer (*1)	Minato, KUBC, etc.
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law, etc.
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Common Equity Tier 1 Capital, etc.
5	Post-transitional Basel III rules	Common Equity Tier 1 Capital, etc.
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC, etc.
7	Instrument type	Common stock, Stock acquisition rights
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥198,777
	Non-consolidated	-
9	Par value of instrument (mn)	-
10	Accounting classification	
	Consolidated	Minority Interests, Stock acquisition rights
	Non-Consolidated	-
11	Original date of issuance	
12	Perpetual or dated	
13	Original maturity date	
14	Issuer call subject to prior supervisory approval	
15	Optional call date and redemption amount	
	Contingent call dates and redemption amount	
16	Subsequent call dates, if applicable	
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	
18	Coupon rate and any related index	
19	Existence of a dividend stopper	
20	Fully discretionary, partially discretionary or mandatory	
21	Existence of step up or other incentive to redeem	
22	Noncumulative or cumulative	
23	Convertible or non-convertible	
24	If convertible, conversion trigger (s)	
25	If convertible, fully or partially	
26	If convertible, conversion rate	
27	If convertible, mandatory or optional conversion	
28	If convertible, specify instrument type convertible into	
29	If convertible, specify issuer of instrument it converts into	
30	Write-down feature	
31	If write-down, write-down trigger(s)	
32	If write-down, full or partial	
33	If write-down, permanent or temporary	
34	If temporary write-down, description of write-up mechanism	
35	Position in subordination hierarchy in liquidation	
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

1	Issuer (*1)	SMBC Preferred Capital USD 1 Limited
2	Unique identifier	-
3	Governing law(s) of the instrument	Cayman Islands Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMBC
7	Instrument type	Preferred Securities
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥61,025
	Non-consolidated	¥61,025
9	Par value of instrument (mn)	\$649.141
10	Accounting classification	
	Consolidated	Minority Interests
	Non-Consolidated	Liability
11	Original date of issuance	2006/12/18
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2017/1/25
	Contingent call dates and redemption amount	Tax Event, at par Special Event, at make whole amount
16	Subsequent call dates, if applicable	Each dividend payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	6.078%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause,

1	Issuer (*1)	SMBC Preferred Capital GBP 1 Limited
2	Unique identifier	-
3	Governing law(s) of the instrument	Cayman Islands Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMBC
7	Instrument type	Preferred Securities
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,527
	Non-consolidated	¥10,527
9	Par value of instrument (mn)	£73.576
10	Accounting classification	
	Consolidated	Minority Interests
	Non-Consolidated	Liability
11	Original date of issuance	2006/12/18
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2017/1/25
	Contingent call dates and redemption amount	Tax Event, at par Special Event, at make whole amount
16	Subsequent call dates, if applicable	Each dividend payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	6.164%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause,

1	Issuer (*1)	SMBC Preferred Capital JPY 1 Limited
2	Unique identifier	-
3	Governing law(s) of the instrument	Cayman Islands Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMBC
7	Instrument type	Preferred Securities
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥135,000
	Non-consolidated	¥135,000
9	Par value of instrument (mn)	¥135,000
10	Accounting classification	
	Consolidated	Minority Interests
	Non-Consolidated	Liability
11	Original date of issuance	2008/2/7
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2018/1/25
	Contingent call dates and redemption amount	Tax Event and Capital Event, at par
16	Subsequent call dates, if applicable	Each dividend payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	3.52%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause,

1	Issuer (*1)	SMBC Preferred Capital USD 2 Limited
2	Unique identifier	-
3	Governing law(s) of the instrument	Cayman Islands Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMBC
7	Instrument type	Preferred Securities
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥169,218
	Non-consolidated	¥169,218
9	Par value of instrument (mn)	\$1,800
10	Accounting classification	
	Consolidated	Minority Interests
	Non-Consolidated	Liability
11	Original date of issuance	2008/5/12
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/7/25
	Contingent call dates and redemption amount	Tax Event and Special Event, at par
16	Subsequent call dates, if applicable	Each dividend payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	8.75%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause,

1	Issuer (*1)	SMBC Preferred Capital USD 3 Limited
2	Unique identifier	-
3	Governing law(s) of the instrument	Cayman Islands Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMBC
7	Instrument type	Preferred Securities
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥126,913
	Non-consolidated	¥126,913
9	Par value of instrument (mn)	\$1,350
10	Accounting classification	
	Consolidated	Minority Interests
	Non-Consolidated	Liability
11	Original date of issuance	2008/7/18
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2018/7/25
	Contingent call dates and redemption amount	Tax Event, at par Special Event, at make whole amount
16	Subsequent call dates, if applicable	Each dividend payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	9.50%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause,



1	Issuer (*1)	SMBC Preferred Capital GBP 2 Limited
2	Unique identifier	-
3	Governing law(s) of the instrument	Cayman Islands Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMBC
7	Instrument type	Preferred Securities
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥35,772
	Non-consolidated	¥35,772
9	Par value of instrument (mn)	£250
10	Accounting classification	
	Consolidated	Minority Interests
	Non-Consolidated	Liability
11	Original date of issuance	2008/7/18
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2029/1/25
	Contingent call dates and redemption amount	Tax Event, at par Special Event, at make whole amount
16	Subsequent call dates, if applicable	Each dividend payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	10.231%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause,

1	Issuer (*1)	SMBC Preferred Capital JPY 2 Limited
2	Unique identifier	-
3	Governing law(s) of the instrument	Cayman Islands Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMBC
7	Instrument type	Series A Preferred Securities
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥113,000
	Non-consolidated	¥113,000
9	Par value of instrument (mn)	¥113,000
10	Accounting classification	
	Consolidated	Minority Interests
	Non-Consolidated	Liability
11	Original date of issuance	2008/12/18
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2019/1/25
	Contingent call dates and redemption amount	Tax Event and Capital Event, at par
16	Subsequent call dates, if applicable	Each dividend payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	4.57%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause,

1	Issuer (*1)	SMBC Preferred Capital JPY 2 Limited
2	Unique identifier	-
3	Governing law(s) of the instrument	Cayman Islands Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMBC
7	Instrument type	Series B Preferred Securities
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥140,000
	Non-consolidated	¥140,000
9	Par value of instrument (mn)	¥140,000
10	Accounting classification	
	Consolidated	Minority Interests
	Non-Consolidated	Liability
11	Original date of issuance	2008/12/18
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2019/7/25
	Contingent call dates and redemption amount	Tax Event and Capital Event, at par
16	Subsequent call dates, if applicable	Each dividend payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	5.07%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause,

1	Issuer (*1)	SMBC Preferred Capital JPY 2 Limited
2	Unique identifier	-
3	Governing law(s) of the instrument	Cayman Islands Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMBC
7	Instrument type	Series C Preferred Securities
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥140,000
	Non-consolidated	¥140,000
9	Par value of instrument (mn)	¥140,000
10	Accounting classification	
	Consolidated	Minority Interests
	Non-Consolidated	Liability
11	Original date of issuance	2008/12/18
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2016/1/25
	Contingent call dates and redemption amount	Tax Event and Capital Event, at par
16	Subsequent call dates, if applicable	Each dividend payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	4.87%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause,

1	Issuer (*1)	SMBC Preferred Capital JPY 2 Limited
2	Unique identifier	-
3	Governing law(s) of the instrument	Cayman Islands Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMBC
7	Instrument type	Series D Preferred Securities
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥145,200
	Non-consolidated	¥145,200
9	Par value of instrument (mn)	¥145,200
10	Accounting classification	
	Consolidated	Minority Interests
	Non-Consolidated	Liability
11	Original date of issuance	2008/12/18
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/1/25
	Contingent call dates and redemption amount	Tax Event and Capital Event, at par
16	Subsequent call dates, if applicable	Each dividend payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	4.76%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause,

1	Issuer (*1)	SMBC Preferred Capital JPY 2 Limited
2	Unique identifier	-
3	Governing law(s) of the instrument	Cayman Islands Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMBC
7	Instrument type	Series E Preferred Securities
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥33,000
	Non-consolidated	¥33,000
9	Par value of instrument (mn)	¥33,000
10	Accounting classification	
	Consolidated	Minority Interests
	Non-Consolidated	Liability
11	Original date of issuance	2009/1/22
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2019/7/25
	Contingent call dates and redemption amount	Tax Event and Capital Event, at par
16	Subsequent call dates, if applicable	Each dividend payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	5.05%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause,

1	Issuer (*1)	SMBC Preferred Capital JPY 2 Limited
2	Unique identifier	-
3	Governing law(s) of the instrument	Cayman Islands Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMBC
7	Instrument type	Series F Preferred Securities
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Minority Interests
	Non-Consolidated	Liability
11	Original date of issuance	2009/1/22
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2016/1/25
	Contingent call dates and redemption amount	Tax Event and Capital Event, at par
16	Subsequent call dates, if applicable	Each dividend payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	4.80%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause,

1	Issuer (*1)	SMBC Preferred Capital JPY 2 Limited
2	Unique identifier	-
3	Governing law(s) of the instrument	Cayman Islands Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMBC
7	Instrument type	Series G Preferred Securities
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥125,700
	Non-consolidated	¥125,700
9	Par value of instrument (mn)	¥125,700
10	Accounting classification	
	Consolidated	Minority Interests
	Non-Consolidated	Liability
11	Original date of issuance	2009/1/22
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/1/25
	Contingent call dates and redemption amount	Tax Event and Capital Event, at par
16	Subsequent call dates, if applicable	Each dividend payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	4.65%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause,



1	Issuer (*1)	KUBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC/KUBC
7	Instrument type	Class A No. 1 Preferred stock
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥500
	Non-consolidated	-
9	Par value of instrument (mn)	¥500
10	Accounting classification	
	Consolidated	Minority Interests
	Non-Consolidated	-
11	Original date of issuance	2010/3/1
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	6m¥Libor+3.50%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Fully discretionary
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	Noncumulative
23	Convertible or non-convertible	Convertible
24	If convertible, conversion trigger (s)	2010/3/1~2029/9/30, at the holders' option
25	If convertible, fully or partially	May convert fully or partially
26	If convertible, conversion rate	Acquisition price: ¥185.7, subject to the reset clause
27	If convertible, mandatory or optional conversion	No
28	If convertible, specify instrument type convertible into	Common stock
29	If convertible, specify issuer of instrument it converts into	KUBC
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Subordinated Debt
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032B388
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥3,367
	Non-Consolidated	¥3,367
9	Par value of instrument (mn)	¥50,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2003/8/1
12	Perpetual or dated	Dated
13	Original maturity date	2013/8/1
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.71%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032B420
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,219
	Non-Consolidated	¥10,219
9	Par value of instrument (mn)	¥60,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2004/2/5
12	Perpetual or dated	Dated
13	Original maturity date	2014/2/5
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	2.01%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032C4A6
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥15,605
	Non-Consolidated	¥15,605
9	Par value of instrument (mn)	¥50,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2004/10/22
12	Perpetual or dated	Dated
13	Original maturity date	2014/10/22
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.95%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032A588
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥23,794
	Non-Consolidated	¥23,794
9	Par value of instrument (mn)	¥50,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2005/8/17
12	Perpetual or dated	Dated
13	Original maturity date	2015/8/17
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.75%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032B727
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥54,314
	Non-Consolidated	¥54,314
9	Par value of instrument (mn)	¥70,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2007/2/16
12	Perpetual or dated	Dated
13	Original maturity date	2017/2/16
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	2.11%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032A7C7
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥75,564
	Non-Consolidated	¥75,564
9	Par value of instrument (mn)	¥80,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2007/12/20
12	Perpetual or dated	Dated
13	Original maturity date	2017/12/20
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	2.17%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032A893
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥34,000
	Non-Consolidated	¥34,000
9	Par value of instrument (mn)	¥34,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/9/25
12	Perpetual or dated	Dated
13	Original maturity date	2018/9/25
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/9/25
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	2.03%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.



1	Issuer (*1)	SMBC
2	Unique identifier	JP389032B891
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥56,000
	Non-Consolidated	¥56,000
9	Par value of instrument (mn)	¥56,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/9/25
12	Perpetual or dated	Dated
13	Original maturity date	2018/9/25
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/9/25
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	6m¥Libor+0.70%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032A927
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥28,500
	Non-Consolidated	¥28,500
9	Par value of instrument (mn)	¥28,500
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/2/12
12	Perpetual or dated	Dated
13	Original maturity date	2019/2/12
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/2/12
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	2.44%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032B925
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥16,000
	Non-Consolidated	¥16,000
9	Par value of instrument (mn)	¥16,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/2/12
12	Perpetual or dated	Dated
13	Original maturity date	2019/2/12
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/2/12
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	6m¥Libor+1.43%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032C923
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥21,489
	Non-Consolidated	¥21,489
9	Par value of instrument (mn)	¥21,500
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/2/12
12	Perpetual or dated	Dated
13	Original maturity date	2019/2/12
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	2.80%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032B974
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥56,000
	Non-Consolidated	¥56,000
9	Par value of instrument (mn)	¥56,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/7/24
12	Perpetual or dated	Dated
13	Original maturity date	2019/7/24
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/7/24
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	1.72%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032C972
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥50,000
	Non-Consolidated	¥50,000
9	Par value of instrument (mn)	¥50,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/7/24
12	Perpetual or dated	Dated
13	Original maturity date	2019/7/24
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/7/24
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	6m¥Libor+0.90%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032D970
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥72,958
	Non-Consolidated	¥72,958
9	Par value of instrument (mn)	¥73,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/7/24
12	Perpetual or dated	Dated
13	Original maturity date	2019/7/24
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	2.21%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032AA96
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥99,955
	Non-Consolidated	¥99,955
9	Par value of instrument (mn)	¥100,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2010/9/28
12	Perpetual or dated	Dated
13	Original maturity date	2020/9/28
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.43%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause



1	Issuer (*1)	SMBC
2	Unique identifier	JP389032AAC4
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥49,973
	Non-Consolidated	¥49,973
9	Par value of instrument (mn)	¥50,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2010/12/17
12	Perpetual or dated	Dated
13	Original maturity date	2020/12/17
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.61%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032AB61
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥39,990
	Non-Consolidated	¥39,990
9	Par value of instrument (mn)	¥40,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2011/6/1
12	Perpetual or dated	Dated
13	Original maturity date	2021/6/1
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.60%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032BB60
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥29,994
	Non-Consolidated	¥29,994
9	Par value of instrument (mn)	¥30,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2011/6/1
12	Perpetual or dated	Dated
13	Original maturity date	2026/6/1
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	2.21%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032ABB4
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥150,000
	Non-Consolidated	¥150,000
9	Par value of instrument (mn)	¥150,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2011/11/2
12	Perpetual or dated	Dated
13	Original maturity date	2021/11/10
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2016/11/10
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.08%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032BBB2
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥40,000
	Non-Consolidated	¥40,000
9	Par value of instrument (mn)	¥40,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2011/11/2
12	Perpetual or dated	Dated
13	Original maturity date	2021/11/10
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.56%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032ABC2
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥29,994
	Non-Consolidated	¥29,994
9	Par value of instrument (mn)	¥30,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2011/12/20
12	Perpetual or dated	Dated
13	Original maturity date	2026/12/18
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	2.17%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032AC37
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥106,000
	Non-Consolidated	¥106,000
9	Par value of instrument (mn)	¥106,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2012/3/22
12	Perpetual or dated	Dated
13	Original maturity date	2022/3/22
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2017/3/22
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	1.10%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	JP389032AD10
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥100,000
	Non-Consolidated	¥100,000
9	Par value of instrument (mn)	¥100,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2013/1/29
12	Perpetual or dated	Dated
13	Original maturity date	2023/2/28
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2018/2/28
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	0.87%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause



1	Issuer (*1)	SMBC
2	Unique identifier	XS0223144675
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2005/6/29
12	Perpetual or dated	Dated
13	Original maturity date	2035/6/29
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2015/6/29
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Interest payment date in June falling between 2016 and 2020
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	XS0254987984
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Perpetual Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2006/5/25
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/5/25
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0255429911
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Perpetual Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2006/6/1
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/6/1
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0255143439
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Perpetual Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2006/5/30
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/5/30
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0301873856
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥3,000
	Non-Consolidated	¥3,000
9	Par value of instrument (mn)	¥3,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2007/5/29
12	Perpetual or dated	Dated
13	Original maturity date	2019/5/29
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/5/29
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0302272637
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2007/6/5
12	Perpetual or dated	Dated
13	Original maturity date	2019/6/6
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/6/6
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0350596283
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/3/6
12	Perpetual or dated	Dated
13	Original maturity date	2020/3/6
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2015/3/6
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0368932066
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/6/12
12	Perpetual or dated	Dated
13	Original maturity date	2018/6/12
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/6/12
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.



1	Issuer (*1)	SMBC
2	Unique identifier	XS0368497979
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/6/13
12	Perpetual or dated	Dated
13	Original maturity date	2018/6/13
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/6/13
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0368652292
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/6/17
12	Perpetual or dated	Dated
13	Original maturity date	2018/6/18
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/6/18
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0368585088
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥4,100
	Non-Consolidated	¥4,100
9	Par value of instrument (mn)	¥4,100
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/6/18
12	Perpetual or dated	Dated
13	Original maturity date	2018/6/18
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/6/18
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0368728613
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/6/18
12	Perpetual or dated	Dated
13	Original maturity date	2018/6/18
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/6/18
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0368735311
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/6/18
12	Perpetual or dated	Dated
13	Original maturity date	2018/6/18
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/6/18
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0368882378
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/6/16
12	Perpetual or dated	Dated
13	Original maturity date	2023/6/16
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2018/6/16
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0368724620
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥3,500
	Non-Consolidated	¥3,500
9	Par value of instrument (mn)	¥3,500
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/6/16
12	Perpetual or dated	Dated
13	Original maturity date	2018/6/16
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/6/16
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0368908355
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/6/16
12	Perpetual or dated	Dated
13	Original maturity date	2018/6/17
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/6/17
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.



1	Issuer (*1)	SMBC
2	Unique identifier	XS0369273486
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥5,000
	Non-Consolidated	¥5,000
9	Par value of instrument (mn)	¥5,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/6/17
12	Perpetual or dated	Dated
13	Original maturity date	2018/6/18
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/6/18
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0369274021
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥11,000
	Non-Consolidated	¥11,000
9	Par value of instrument (mn)	¥11,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/6/17
12	Perpetual or dated	Dated
13	Original maturity date	2018/6/18
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/6/18
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0369488175
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥4,000
	Non-Consolidated	¥4,000
9	Par value of instrument (mn)	¥4,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/6/18
12	Perpetual or dated	Dated
13	Original maturity date	2018/6/19
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/6/19
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0369488761
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/6/18
12	Perpetual or dated	Dated
13	Original maturity date	2018/6/19
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/6/19
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0370963935
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/6/23
12	Perpetual or dated	Dated
13	Original maturity date	2018/6/23
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/6/23
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0385598262
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥3,000
	Non-Consolidated	¥3,000
9	Par value of instrument (mn)	¥3,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/9/10
12	Perpetual or dated	Dated
13	Original maturity date	2018/9/10
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/9/10
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0385649354
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥3,000
	Non-Consolidated	¥3,000
9	Par value of instrument (mn)	¥3,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/9/10
12	Perpetual or dated	Dated
13	Original maturity date	2018/9/11
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/9/11
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0417073565
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/3/17
12	Perpetual or dated	Dated
13	Original maturity date	2019/3/18
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/3/18
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.



1	Issuer (*1)	SMBC
2	Unique identifier	XS0417221859
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥20,000
	Non-Consolidated	¥20,000
9	Par value of instrument (mn)	¥20,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/3/18
12	Perpetual or dated	Dated
13	Original maturity date	2019/3/19
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/3/19
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0417470134
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥5,000
	Non-Consolidated	¥5,000
9	Par value of instrument (mn)	¥5,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/3/18
12	Perpetual or dated	Dated
13	Original maturity date	2019/3/19
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/3/19
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0449590545
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,700
	Non-Consolidated	¥2,700
9	Par value of instrument (mn)	¥2,700
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/10
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/10
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/10
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0449625515
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥3,000
	Non-Consolidated	¥3,000
9	Par value of instrument (mn)	¥3,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/10
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/10
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/10
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0449549319
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/10
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/10
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/10
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0450114961
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/11
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/11
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/11
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0450112247
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/10
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/11
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/11
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0450112320
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/10
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/11
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/11
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.



1	Issuer (*1)	SMBC
2	Unique identifier	XS0449952711
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥1,000
	Non-Consolidated	¥1,000
9	Par value of instrument (mn)	¥1,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/16
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/16
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/16
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0449971695
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥1,000
	Non-Consolidated	¥1,000
9	Par value of instrument (mn)	¥1,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/16
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/16
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/16
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0449950855
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/11
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/14
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/14
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0450542096
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥15,000
	Non-Consolidated	¥15,000
9	Par value of instrument (mn)	¥15,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/24
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/25
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/25
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0450541957
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/25
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/25
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/25
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0450543730
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥13,100
	Non-Consolidated	¥13,100
9	Par value of instrument (mn)	¥13,100
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/17
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/18
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/18
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0450557284
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥5,200
	Non-Consolidated	¥5,200
9	Par value of instrument (mn)	¥5,200
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/17
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/18
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/18
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0450535041
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/16
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/17
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/16
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.



1	Issuer (*1)	SMBC
2	Unique identifier	XS0450537682
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥4,000
	Non-Consolidated	¥4,000
9	Par value of instrument (mn)	¥4,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/24
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/24
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/24
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0450660617
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥6,000
	Non-Consolidated	¥6,000
9	Par value of instrument (mn)	¥6,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/24
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/24
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/24
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0451496177
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥4,800
	Non-Consolidated	¥4,800
9	Par value of instrument (mn)	¥4,800
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/25
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/25
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/25
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0451363880
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/9/18
12	Perpetual or dated	Dated
13	Original maturity date	2019/9/18
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/18
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0472276665
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/12/17
12	Perpetual or dated	Dated
13	Original maturity date	2019/12/17
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/12/17
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0472228427
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥3,000
	Non-Consolidated	¥3,000
9	Par value of instrument (mn)	¥3,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/12/17
12	Perpetual or dated	Dated
13	Original maturity date	2019/12/17
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/12/17
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0472594018
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥7,000
	Non-Consolidated	¥7,000
9	Par value of instrument (mn)	¥7,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/12/17
12	Perpetual or dated	Dated
13	Original maturity date	2019/12/18
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/12/18
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0472593986
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥3,000
	Non-Consolidated	¥3,000
9	Par value of instrument (mn)	¥3,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/12/17
12	Perpetual or dated	Dated
13	Original maturity date	2019/12/18
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/12/18
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.



1	Issuer (*1)	SMBC
2	Unique identifier	XS0472564961
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/12/16
12	Perpetual or dated	Dated
13	Original maturity date	2019/12/16
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/12/16
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0472565265
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥15,000
	Non-Consolidated	¥15,000
9	Par value of instrument (mn)	¥15,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/12/18
12	Perpetual or dated	Dated
13	Original maturity date	2019/12/18
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/12/18
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC International Finance N.V.
2	Unique identifier	XS0064073314
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Perpetual Guaranteed Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	1996/3/28
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2016/3/28
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC International Finance N.V.
2	Unique identifier	XS0071339955
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Perpetual Guaranteed Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥5,000
	Non-Consolidated	¥5,000
9	Par value of instrument (mn)	¥5,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	1996/12/19
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2016/12/19
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC International Finance N.V.
2	Unique identifier	XS0083059864
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Perpetual Guaranteed Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	1997/12/22
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2028/1/28
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC International Finance N.V.
2	Unique identifier	XS008450447
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Perpetual Guaranteed Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	1998/2/23
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2028/1/28
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC International Finance N.V.
2	Unique identifier	XS0100385706
3	Governing law(s) of the instrument	English Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Perpetual Guaranteed Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥5,000
	Non-Consolidated	¥5,000
9	Par value of instrument (mn)	¥5,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	1999/8/12
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2019/8/12
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Perpetual Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥5,000
	Non-Consolidated	¥5,000
9	Par value of instrument (mn)	¥5,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	1996/4/30
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2016/4/30
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.



1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2
	Non-Consolidated	¥2
9	Par value of instrument (mn)	¥5,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2003/3/25
12	Perpetual or dated	Dated
13	Original maturity date	2013/4/1
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥503
	Non-Consolidated	¥503
9	Par value of instrument (mn)	¥5,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2003/9/25
12	Perpetual or dated	Dated
13	Original maturity date	2013/10/1
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥835
	Non-Consolidated	¥835
9	Par value of instrument (mn)	¥5,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2004/1/30
12	Perpetual or dated	Dated
13	Original maturity date	2014/1/30
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥363
	Non-Consolidated	¥363
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2004/2/26
12	Perpetual or dated	Dated
13	Original maturity date	2014/2/26
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2005/9/30
12	Perpetual or dated	Dated
13	Original maturity date	2018/9/28
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/9/30
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2005/9/30
12	Perpetual or dated	Dated
13	Original maturity date	2020/9/30
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2015/9/30
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥20,000
	Non-Consolidated	¥20,000
9	Par value of instrument (mn)	¥20,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2006/3/15
12	Perpetual or dated	Dated
13	Original maturity date	2021/3/15
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2016/3/15
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Perpetual Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥5,000
	Non-Consolidated	¥5,000
9	Par value of instrument (mn)	¥5,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2006/9/29
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/9/30
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.



1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2008/3/19
12	Perpetual or dated	Dated
13	Original maturity date	2023/3/19
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2018/3/19
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥5,000
	Non-Consolidated	¥5,000
9	Par value of instrument (mn)	¥5,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/3/31
12	Perpetual or dated	Dated
13	Original maturity date	2019/3/31
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2014/3/31
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥8,000
	Non-Consolidated	¥8,000
9	Par value of instrument (mn)	¥8,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2009/12/25
12	Perpetual or dated	Dated
13	Original maturity date	2018/12/25
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2023/12/25
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2010/6/30
12	Perpetual or dated	Dated
13	Original maturity date	2022/6/30
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥20,000
	Non-Consolidated	¥20,000
9	Par value of instrument (mn)	¥20,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2010/11/10
12	Perpetual or dated	Dated
13	Original maturity date	2022/11/10
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2010/12/27
12	Perpetual or dated	Dated
13	Original maturity date	2022/12/27
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥20,000
	Non-Consolidated	¥20,000
9	Par value of instrument (mn)	¥20,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2011/3/24
12	Perpetual or dated	Dated
13	Original maturity date	2026/3/24
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2011/3/31
12	Perpetual or dated	Dated
13	Original maturity date	2026/3/31
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause



1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2011/3/31
12	Perpetual or dated	Dated
13	Original maturity date	2026/3/31
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2011/6/28
12	Perpetual or dated	Dated
13	Original maturity date	2023/6/28
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥20,000
	Non-Consolidated	¥20,000
9	Par value of instrument (mn)	¥20,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2011/9/5
12	Perpetual or dated	Dated
13	Original maturity date	2026/9/4
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥15,000
	Non-Consolidated	¥15,000
9	Par value of instrument (mn)	¥15,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2011/11/25
12	Perpetual or dated	Dated
13	Original maturity date	2026/11/25
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2011/12/29
12	Perpetual or dated	Dated
13	Original maturity date	2023/12/29
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥20,000
	Non-Consolidated	¥20,000
9	Par value of instrument (mn)	¥20,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2012/3/15
12	Perpetual or dated	Dated
13	Original maturity date	2027/3/15
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2012/3/15
12	Perpetual or dated	Dated
13	Original maturity date	2024/3/15
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥15,000
	Non-Consolidated	¥15,000
9	Par value of instrument (mn)	¥15,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2012/3/27
12	Perpetual or dated	Dated
13	Original maturity date	2022/3/25
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause



1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2012/6/29
12	Perpetual or dated	Dated
13	Original maturity date	2024/6/28
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2012/9/24
12	Perpetual or dated	Dated
13	Original maturity date	2025/3/24
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥5,000
	Non-Consolidated	¥5,000
9	Par value of instrument (mn)	¥5,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2012/9/28
12	Perpetual or dated	Dated
13	Original maturity date	2022/9/30
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥3,000
	Non-Consolidated	¥3,000
9	Par value of instrument (mn)	¥3,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2012/11/30
12	Perpetual or dated	Dated
13	Original maturity date	2022/11/30
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	KUBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC/KUBC
7	Instrument type	Subordinated Notes
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥6,000
	Non-Consolidated	¥6,000
9	Par value of instrument (mn)	¥6,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2003/8/8
12	Perpetual or dated	Dated
13	Original maturity date	2018/8/8
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2013/8/8
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	KUBC
2	Unique identifier	JP322760AA20
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC/KUBC
7	Instrument type	Subordinated Notes
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥10,000
	Non-Consolidated	¥10,000
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2010/2/25
12	Perpetual or dated	Dated
13	Original maturity date	2020/2/25
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2015/2/25
	Contingent call dates and redemption amount	NA
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	2.46%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	KUBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC/KUBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥1,000
	Non-Consolidated	¥1,000
9	Par value of instrument (mn)	¥1,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2010/12/31
12	Perpetual or dated	Dated
13	Original maturity date	2020/3/31
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	KUBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC/KUBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥1,000
	Non-Consolidated	¥1,000
9	Par value of instrument (mn)	¥1,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2010/12/31
12	Perpetual or dated	Dated
13	Original maturity date	2020/3/31
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause



1	Issuer (*1)	KUBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC/KUBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥2,000
	Non-Consolidated	¥2,000
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2010/12/31
12	Perpetual or dated	Dated
13	Original maturity date	2020/3/31
14	Issuer call subject to prior supervisory approval	No
15	Optional call date and redemption amount	-
	Contingent call dates and redemption amount	-
16	Subsequent call dates, if applicable	-
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	USJ7771KGY76 / US865622AB01
3	Governing law(s) of the instrument	Laws of State of New York
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Perpetual Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥30,725
	Non-Consolidated	¥30,725
9	Par value of instrument (mn)	\$327.253
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2005/7/22
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2015/10/15
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	5.625%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0748939880
3	Governing law(s) of the instrument	Laws of State of New York
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥140,925
	Non-Consolidated	¥140,925
9	Par value of instrument (mn)	\$1,500
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2012/3/1
12	Perpetual or dated	Dated
13	Original maturity date	2022/3/1
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	NA
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	4.85%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

1	Issuer (*1)	SMBC
2	Unique identifier	XS0224899418 / XS0224900364
3	Governing law(s) of the instrument	Laws of State of New York
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Perpetual Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥39,885
	Non-Consolidated	¥39,885
9	Par value of instrument (mn)	€ 331.365
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2005/7/22
12	Perpetual or dated	Perpetual
13	Original maturity date	No maturity
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2015/10/15
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	4.375%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Partially discretionary
21	Existence of step up or other incentive to redeem	Yes
22	Noncumulative or cumulative	Cumulative
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause, etc.

1	Issuer (*1)	SMBC
2	Unique identifier	XS0555833580 / XS055583528
3	Governing law(s) of the instrument	Laws of State of New York
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Not eligible
6	Eligible at solo/group/group&solo (*1)	SMFG/SMBC
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥89,875
	Non-Consolidated	¥89,875
9	Par value of instrument (mn)	€ 750
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2010/11/9
12	Perpetual or dated	Dated
13	Original maturity date	2020/11/9
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	NA
	Contingent call dates and redemption amount	Tax event, at par
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	4.00%
19	Existence of a dividend stopper	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	No
31	If write-down, write-down trigger(s)	-
32	If write-down, full or partial	-
33	If write-down, permanent or temporary	-
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	Yes
37	If yes, specify non-compliant features	Non-viability loss absorption clause

Note:

\*1 SMFG: Sumitomo Mitsui Financial Group, Inc.  
SMBC: Sumitomo Mitsui Banking Corporation  
KUBC: Kansai Urban Banking Corporation  
Minato: THE MINATO BANK, LTD.

\*2 Before haircut relating to the transition. Please refer to "Capital Structure Information" for the total amount included as Additional Tier 1 capital and Tier 2 capital. The amount shown in the above table partly includes the amount eliminated as internal transaction.

\*3 Weighted-average of interest rate as of the period end date, classified by the effective maturity dates (earlier of the dates indicated in item 13 and 15), are as follows:

1 year or less	1 year to 5 years	5 years to 10 years	Over 10 years
1.92%	1.95%	1.85%	2.26%