

# Main features of regulatory capital instruments (as of September 30, 2014)

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~T1-12
Regulatory capital instruments included in Tier 2 capital	...	T2-1~T2-62

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	¥6,722,252
	Non-consolidated	¥6,135,298
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 <input type="checkbox"/>	-
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	¥181,836
	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 <input type="checkbox"/>	
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	¥71,048
	Non-consolidated	¥71,048
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 <input type="checkbox"/>	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, etc.

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	¥13,077
	Non-consolidated	¥13,077
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 <input type="checkbox"/>	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, etc.

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 <input type="checkbox"/>	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, etc.

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	¥147,757
	Non-consolidated	¥147,757
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 <input type="checkbox"/>	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, etc.

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	¥44,435
	Non-consolidated	¥44,435
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 <input type="checkbox"/>	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, etc.



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 <input type="checkbox"/>	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, etc.

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 <input type="checkbox"/>	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, etc.

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 <input type="checkbox"/>	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, etc.

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 <input type="checkbox"/>	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, etc.

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 <input type="checkbox"/>	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, etc.

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	¥602
	Non-Consolidated	¥602
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 <input type="checkbox"/>	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	¥8,789
	Non-Consolidated	¥8,789
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 <input type="checkbox"/>	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	¥33,327
	Non-Consolidated	¥33,327
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 <input type="checkbox"/>	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	¥51,561
	Non-Consolidated	¥51,561
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 <input type="checkbox"/>	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	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	¥18,785
	Non-Consolidated	¥18,785
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 <input type="checkbox"/>	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	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	¥70,251
	Non-Consolidated	¥70,251
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 <input type="checkbox"/>	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	¥99,964
	Non-Consolidated	¥99,964
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 <input type="checkbox"/>	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	¥49,978
	Non-Consolidated	¥49,978
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 <input type="checkbox"/>	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	¥39,992
	Non-Consolidated	¥39,992
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 <input type="checkbox"/>	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	¥29,995
	Non-Consolidated	¥29,995
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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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	¥29,995
	Non-Consolidated	¥29,995
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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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	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 <input type="checkbox"/>	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	-
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 <input type="checkbox"/>	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	-
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 <input type="checkbox"/>	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	-
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 <input type="checkbox"/>	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	-
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	2022/6/29
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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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 <input type="checkbox"/>	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	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	-
9	Par value of instrument (mn)	¥10,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	-
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 <input type="checkbox"/>	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	-
9	Par value of instrument (mn)	¥1,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	-
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 <input type="checkbox"/>	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	-
9	Par value of instrument (mn)	¥1,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	-
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 <input type="checkbox"/>	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	-
9	Par value of instrument (mn)	¥2,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	-
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 <input type="checkbox"/>	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	¥35,799
	Non-Consolidated	¥35,799
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 <input type="checkbox"/>	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	¥164,088
	Non-Consolidated	¥164,088
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 <input type="checkbox"/>	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	¥45,958
	Non-Consolidated	¥45,958
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 <input type="checkbox"/>	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 / XS0555835528
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	¥103,550
	Non-Consolidated	¥103,550
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 <input type="checkbox"/>	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	Tier 2 Capital
6	Eligible at solo/group/group&solo (*1)	SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥191,537
	Non-Consolidated	¥191,537
9	Par value of instrument (mn)	\$1,750
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2014/4/2
12	Perpetual or dated	Dated
13	Original maturity date	2024/4/2
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 and regulatory 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	(*3)
19	Existence of a dividend stopper <input type="checkbox"/>	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	Yes
31	If write-down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

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	Tier 2 Capital
6	Eligible at solo/group/group&solo (*1)	SMBC
7	Instrument type	Subordinated Loan
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	2014/9/12
12	Perpetual or dated	Dated
13	Original maturity date	2024/9/12
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 and regulatory 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	(*3)
19	Existence of a dividend stopper <input type="checkbox"/>	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	Yes
31	If write-down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

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	Tier 2 Capital
6	Eligible at solo/group/group&solo (*1)	SMBC
7	Instrument type	Subordinated Loan
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥35,000
	Non-Consolidated	¥35,000
9	Par value of instrument (mn)	¥35,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	Liability
11	Original date of issuance	2014/9/12
12	Perpetual or dated	Dated
13	Original maturity date	2024/9/12
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2019/9/12
	Contingent call dates and redemption amount	Tax event and regulatory 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 <input type="checkbox"/>	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	Yes
31	If write-down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

Note:

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

\*2 With respect to Eligible Tier 1 capital instruments and Eligible Tier 2 capital instruments, before haircuts relating to transitional arrangements. 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
1.62%	2.17%	2.79%	2.44%