

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

Sumitomo Mitsui Financial Group, Inc.

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| Regulatory capital instruments included in Common Equity<br>Tier 1 capital or Additional Tier 1 capital | ... | T1-1~T1-17 |
| Regulatory capital instruments included in Tier 2 capital   | ... | T2-1~T2-81 |

|    |   |                              |
|----|---|------------------------------|
| 1  | Issuer (*1)   | SMFG                         |
| 2  | Unique identifier   | JP3890350006                 |
| 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)                        | SMFG                         |
| 7  | Instrument type   | Common stock                 |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |                              |
|    | Consolidated  | ¥6,578,716                   |
|    | Non-consolidated  | -                            |
| 9  | Par value of instrument (mn)                                  | -                            |
| 10 | Accounting classification                                     |                              |
|    | Consolidated  | Stockholders' equity         |
|    | Non-Consolidated  | -                            |
| 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)   | SMFG                         |
| 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)                        | SMFG                         |
| 7  | Instrument type   | Stock acquisition rights     |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |                              |
|    | Consolidated  | ¥1,753                       |
|    | Non-consolidated  | -                            |
| 9  | Par value of instrument (mn)                                  | -                            |
| 10 | Accounting classification                                     |                              |
|    | Consolidated  | 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)   | SMFL, Minato, 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  | ¥407,739                                     |
|    | 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)   | SMFG Preferred Capital USD 1 Limited                     |
| 2  | Unique identifier   | USG8227UAA46 / US78454AAA25                              |
| 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)                        | SMFG   |
| 7  | Instrument type   | Preferred Securities                                     |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥65,790  |
|    | Non-consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | \$649.141  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Minority Interests                                       |
|    | Non-Consolidated  | -  |
| 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<br>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)   | SMFG Preferred Capital GBP 1 Limited                     |
| 2  | Unique identifier   | XS0277671763 / XS0277672498                              |
| 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)                        | SMFG   |
| 7  | Instrument type   | Preferred Securities                                     |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥12,701  |
|    | Non-consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | £73.576  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Minority Interests                                       |
|    | Non-Consolidated  | -  |
| 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<br>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)   | SMFG Preferred Capital JPY 1 Limited             |
| 2  | Unique identifier   | XS0340548436                                     |
| 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)                        | SMFG   |
| 7  | Instrument type   | Preferred Securities                             |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥135,000   |
|    | Non-consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥135,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Minority Interests                               |
|    | Non-Consolidated  | -  |
| 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)   | SMFG Preferred Capital USD 3 Limited                     |
| 2  | Unique identifier   | USG82281AA73 / US78454HAA77                              |
| 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)                        | SMFG   |
| 7  | Instrument type   | Preferred Securities                                     |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥136,822   |
|    | Non-consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | \$1,350  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Minority Interests                                       |
|    | Non-Consolidated  | -  |
| 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<br>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)   | SMFG Preferred Capital GBP 2 Limited                     |
| 2  | Unique identifier   | XS0347920380 / XS0347919960                              |
| 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)                        | SMFG   |
| 7  | Instrument type   | Preferred Securities                                     |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥43,157  |
|    | Non-consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | £250   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Minority Interests                                       |
|    | Non-Consolidated  | -  |
| 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<br>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)   | SMFG Preferred Capital JPY 2 Limited             |
| 2  | Unique identifier   | XS0404762535                                     |
| 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)                        | SMFG   |
| 7  | Instrument type   | Series A Preferred Securities                    |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥113,000   |
|    | Non-consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥113,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Minority Interests                               |
|    | Non-Consolidated  | -  |
| 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)   | SMFG Preferred Capital JPY 2 Limited             |
| 2  | Unique identifier   | XS0404763699                                     |
| 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)                        | SMFG   |
| 7  | Instrument type   | Series B Preferred Securities                    |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥140,000   |
|    | Non-consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥140,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Minority Interests                               |
|    | Non-Consolidated  | -  |
| 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)   | SMFG Preferred Capital JPY 2 Limited             |
| 2  | Unique identifier   | XS0404764077                                     |
| 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)                        | SMFG   |
| 7  | Instrument type   | Series C Preferred Securities                    |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥140,000   |
|    | Non-consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥140,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Minority Interests                               |
|    | Non-Consolidated  | -  |
| 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)   | SMFG Preferred Capital JPY 2 Limited             |
| 2  | Unique identifier   | XS0407179786                                     |
| 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)                        | SMFG   |
| 7  | Instrument type   | Series E Preferred Securities                    |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥33,000  |
|    | Non-consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥33,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Minority Interests                               |
|    | Non-Consolidated  | -  |
| 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)   | SMFG Preferred Capital JPY 2 Limited             |
| 2  | Unique identifier   | XS0407179869                                     |
| 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)                        | SMFG   |
| 7  | Instrument type   | Series F Preferred Securities                    |
| 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  | Minority Interests                               |
|    | Non-Consolidated  | -  |
| 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)   | SMFG Preferred Capital JPY 3 Limited             |
| 2  | Unique identifier   | XS0453397936                                     |
| 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)                        | SMFG   |
| 7  | Instrument type   | Series A Preferred Securities                    |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥99,000  |
|    | Non-consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥99,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Minority Interests                               |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/28  |
| 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                      | 2020/1/25  |
|    | 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                             | 4.06%  |
| 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)   | SMFG Preferred Capital JPY 3 Limited             |
| 2  | Unique identifier   | XS0453402520                                     |
| 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)                        | SMFG   |
| 7  | Instrument type   | Series B Preferred Securities                    |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥164,500   |
|    | Non-consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥164,500   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Minority Interests                               |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/28  |
| 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                      | 2020/1/25  |
|    | 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                             | 4.56%  |
| 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)   | SMFG Preferred Capital JPY 3 Limited             |
| 2  | Unique identifier   | XS0453405895                                     |
| 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)                        | SMFG   |
| 7  | Instrument type   | Series C Preferred Securities                    |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥79,500  |
|    | Non-consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥79,500  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Minority Interests                               |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/28  |
| 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                      | 2015/1/25  |
|    | 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                             | 3.98%  |
| 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)   | SMFG Preferred Capital JPY 3 Limited             |
| 2  | Unique identifier   | XS0456694081                                     |
| 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)                        | SMFG   |
| 7  | Instrument type   | Series D Preferred Securities                    |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥45,000  |
|    | Non-consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥45,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Minority Interests                               |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/10/15                                       |
| 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                      | 2015/1/25  |
|    | 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                             | 3.94%  |
| 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  | ¥3,121                               |
|    | Non-Consolidated  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥50,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | ¥11,308                              |
|    | Non-Consolidated  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥50,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | ¥36,851                              |
|    | Non-Consolidated  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥70,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | ¥55,591                              |
|    | Non-Consolidated  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥80,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | ¥19,867                              |
|    | Non-Consolidated  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥21,500                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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   | JP389032B974                                     |
| 3  | Governing law(s) of the instrument                            | Japanese Law                                     |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥56,000  |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥56,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/7/24  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/7/24  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/7/24  |
|    | Contingent call dates and redemption amount                   | NA   |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Fixed to floating                                |
| 18 | Coupon rate and any related index                             | 1.72%  |
| 19 | Existence of a dividend stopper <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   | JP389032C972                                     |
| 3  | Governing law(s) of the instrument                            | Japanese Law                                     |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥50,000  |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥50,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/7/24  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/7/24  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/7/24  |
|    | Contingent call dates and redemption amount                   | NA   |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Floating   |
| 18 | Coupon rate and any related index                             | 6m¥Libor+0.90%                                   |
| 19 | Existence of a dividend stopper <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   | JP389032D970                         |
| 3  | Governing law(s) of the instrument                            | Japanese Law                         |
|    | <i>Regulatory treatment</i>                                   |                                      |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                       |
| 5  | Post-transitional Basel III rules                             | Not eligible                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC                            |
| 7  | Instrument type   | Subordinated Bonds                   |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |                                      |
|    | Consolidated  | ¥72,967                              |
|    | Non-Consolidated  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥73,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | ¥99,963                              |
|    | Non-Consolidated  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥100,000                             |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | ¥49,977                              |
|    | Non-Consolidated  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥50,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | ¥39,991                              |
|    | Non-Consolidated  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥40,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥30,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥150,000                             |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥40,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥30,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥106,000                             |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥100,000                             |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -   |
| 9  | Par value of instrument (mn)                                  | ¥10,000   |
| 10 | Accounting classification                                     |   |
|    | Consolidated  | Liability   |
|    | Non-Consolidated  | -   |
| 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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥2,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥2,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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   | XS0449590545                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥2,700   |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥2,700   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/10  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/10  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/10  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Fixed to floating                                |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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   | XS0449625515                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥3,000   |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥3,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/10  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/10  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/10  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Floating   |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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   | XS0449549319                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥2,000   |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥2,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/10  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/10  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/10  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Floating   |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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   | XS0450114961                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥2,000   |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥2,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/11  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/11  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/11  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Floating   |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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   | XS0450112247                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥2,000   |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥2,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/10  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/11  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/11  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Floating   |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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   | XS0450112320                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥2,000   |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥2,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/10  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/11  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/11  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Floating   |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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   | XS0449952711                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥1,000   |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥1,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/16  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/16  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/16  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Fixed to floating                                |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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   | XS0449971695                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥1,000   |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥1,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/16  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/16  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/16  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Floating   |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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   | XS0449950855                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥2,000   |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥2,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/11  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/14  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/14  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Fixed to floating                                |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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   | XS0450542096                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥15,000  |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥15,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/24  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/25  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/25  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Fixed to floating                                |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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   | XS0450541957                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥2,000   |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥2,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/25  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/25  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/25  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Fixed to floating                                |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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   | XS0450543730                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥13,100  |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥13,100  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/17  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/18  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/18  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Fixed to floating                                |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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   | XS0450557284                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥5,200   |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥5,200   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/17  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/18  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/18  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Floating   |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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   | XS0450535041                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥2,000   |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥2,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/16  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/17  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/16  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Floating   |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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   | XS0450537682                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥4,000   |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥4,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/24  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/24  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/24  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Fixed to floating                                |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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   | XS0450660617                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥6,000   |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥6,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/24  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/24  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/24  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Floating   |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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   | XS0451496177                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥4,800   |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥4,800   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/25  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/25  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/25  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Floating   |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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   | XS0451363880                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Bonds                               |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥2,000   |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥2,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2009/9/18  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2019/9/18  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/18  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Floating   |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥2,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥3,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥7,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥3,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥10,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥15,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥10,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥5,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥10,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥10,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥5,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥5,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥10,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥20,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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   | Perpetual Subordinated Loan                      |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥5,000   |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | ¥5,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 11 | Original date of issuance                                     | 2006/9/29  |
| 12 | Perpetual or dated  | Perpetual  |
| 13 | Original maturity date  | No maturity                                      |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2014/9/30  |
|    | Contingent call dates and redemption amount                   | NA   |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Fixed to floating                                |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper <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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥10,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | -  |
| 9  | Par value of instrument (mn)                                  | ¥8,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥10,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥20,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥10,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥20,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥10,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥10,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥10,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥20,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥15,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥10,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥20,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥10,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥15,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥10,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥10,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥5,000                               |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | -                                    |
| 9  | Par value of instrument (mn)                                  | ¥3,000                               |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | ¥33,145  |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | \$327.253  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | ¥151,942                             |
|    | Non-Consolidated  | -                                    |
| 9  | Par value of instrument (mn)                                  | \$1,500                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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  | ¥45,755  |
|    | Non-Consolidated  | -  |
| 9  | Par value of instrument (mn)                                  | € 331.365  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | -  |
| 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  | ¥103,094                             |
|    | Non-Consolidated  | -                                    |
| 9  | Par value of instrument (mn)                                  | € 750                                |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | -                                    |
| 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)   | SMFG                                   |
| 2  | Unique identifier   | USJ7771XAB58 / US86562MAA80            |
| 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                             | Tier 2 Capital                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG                                   |
| 7  | Instrument type   | Subordinated Bonds                     |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥177,362                               |
|    | Non-Consolidated  | -                                      |
| 9  | Par value of instrument (mn)                                  | \$1,750                                |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability                              |
|    | Non-Consolidated  | -                                      |
| 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                             | 4.436%                                 |
| 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.
- SMFL: Sumitomo Mitsui Finance & Leasing Co., 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 |
|----------------|-------------------|---------------------|---------------|
| 1.50%          | 2.85%             | 1.82%               | 2.44%         |