

Main features of regulatory capital instruments (as of March 31, 2016)

Sumitomo Mitsui Financial Group, Inc.

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Regulatory capital instruments included in Common Equity Tier 1 capital or Additional Tier 1 capital	...	T1-1~T1-16
Regulatory capital instruments included in Tier 2 capital	...	T2-1~T2-55

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 (CET1 Capital)
5	Post-transitional Basel III rules	CET1 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	¥7,351,752
	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	CET1 Capital
5	Post-transitional Basel III rules	CET1 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	¥2,635
	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	CET1 Capital, etc.
5	Post-transitional Basel III rules	CET1 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	¥438,110
	Non-consolidated	-
9	Par value of instrument (mn)	-
10	Accounting classification	
	Consolidated	Non-controlling 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	¥73,106
	Non-consolidated	-
9	Par value of instrument (mn)	\$649.141
10	Accounting classification	
	Consolidated	Non-controlling 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 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	¥11,904
	Non-consolidated	-
9	Par value of instrument (mn)	£73.576
10	Accounting classification	
	Consolidated	Non-controlling 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 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	Non-controlling 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	¥152,037
	Non-consolidated	-
9	Par value of instrument (mn)	\$1,350
10	Accounting classification	
	Consolidated	Non-controlling 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 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	¥40,450
	Non-consolidated	-
9	Par value of instrument (mn)	£250
10	Accounting classification	
	Consolidated	Non-controlling 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 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	Non-controlling 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	Non-controlling 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	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	Non-controlling 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 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	Non-controlling 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	Non-controlling 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
2	Unique identifier	JP389035AFK9
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Additional Tier 1 Capital
6	Eligible at solo/group/group&solo (*1)	SMFG
7	Instrument type	Perpetual Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥130,000
	Non-consolidated	-
9	Par value of instrument (mn)	¥130,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	-
11	Original date of issuance	2015/7/30
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	2020/12/5
	Contingent call dates and redemption amount	Tax Event and Regulatory Event, at Current Principal Amount
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	2.49%
19	Existence of a dividend stopper <input type="checkbox"/>	Yes
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	Yes
31	If write-down, write-down trigger(s)	SMFG's Consolidated CET1 Capital Ratio fallen below 5.125%, etc.
32	If write-down, full or partial	Full or Partial
33	If write-down, permanent or temporary	Temporary or Permanent
34	If temporary write-down, description of write-up mechanism	Full discretion of SMFG, subject to the prior confirmation from the FSA that SMFG's Consolidated CET1 Capital Ratio will remain at a sufficiently high level
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

1	Issuer (*1)	SMFG
2	Unique identifier	JP389035BFK7
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Additional Tier 1 Capital
6	Eligible at solo/group/group&solo (*1)	SMFG
7	Instrument type	Perpetual Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥85,000
	Non-consolidated	-
9	Par value of instrument (mn)	¥85,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	-
11	Original date of issuance	2015/7/30
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	2022/12/5
	Contingent call dates and redemption amount	Tax Event and Regulatory Event, at Current Principal Amount
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	2.64%
19	Existence of a dividend stopper <input type="checkbox"/>	Yes
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	Yes
31	If write-down, write-down trigger(s)	SMFG's Consolidated CET1 Capital Ratio fallen below 5.125%, etc.
32	If write-down, full or partial	Full or Partial
33	If write-down, permanent or temporary	Temporary or Parmanent
34	If temporary write-down, description of write-up mechanism	Full discretion of SMFG, subject to the prior confirmation from the FSA that SMFG's Consolidated CET1 Capital Ratio will remain at a sufficiently high level
35	Position in subordination hierarchy in liquidation	Dated Suboridnated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

1	Issuer (*1)	SMFG
2	Unique identifier	JP389035CFK5
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Additional Tier 1 Capital
5	Post-transitional Basel III rules	Additional Tier 1 Capital
6	Eligible at solo/group/group&solo (*1)	SMFG
7	Instrument type	Perpetual Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥85,000
	Non-consolidated	-
9	Par value of instrument (mn)	¥85,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	-
11	Original date of issuance	2015/7/30
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	2025/12/5
	Contingent call dates and redemption amount	Tax Event and Regulatory Event, at Current Principal Amount
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	2.88%
19	Existence of a dividend stopper <input type="checkbox"/>	Yes
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	Yes
31	If write-down, write-down trigger(s)	SMFG's Consolidated CET1 Capital Ratio fallen below 5.125%, etc.
32	If write-down, full or partial	Full or Partial
33	If write-down, permanent or temporary	Temporary or Permanent
34	If temporary write-down, description of write-up mechanism	Full discretion of SMFG, subject to the prior confirmation from the FSA that SMFG's Consolidated CET1 Capital Ratio will remain at a sufficiently high level
35	Position in subordination hierarchy in liquidation	Dated Subordinated
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

1	Issuer (*1)	SMBC
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	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 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	XS0084504470
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	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	¥12,336
	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	¥27,556
	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	-
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	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	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	¥12,336
	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	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	¥48,359
	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	-
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	2023/12/25
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2018/12/25
	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	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	¥89,850
	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	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	¥87,754
	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)	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	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	¥47,111
	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	-
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	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	¥39,993
	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	-
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	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	-
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	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	-
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	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	¥168,859
	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	-
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	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	-
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)	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)	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	¥197,085
	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	-

1	Issuer (*1)	SMFG
2	Unique identifier	JP389035AE99
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Tier 2 Capital
6	Eligible at solo/group/group&solo (*1)	SMFG
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	2014/9/12
12	Perpetual or dated	Dated
13	Original maturity date	2024/9/12
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	NA
	Contingent call dates and redemption amount	Tax event and regulatory event, at par
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	0.849%
19	Existence of a dividend stopper <input type="checkbox"/>	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

1	Issuer (*1)	SMFG
2	Unique identifier	JP389035BE98
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Tier 2 Capital
6	Eligible at solo/group/group&solo (*1)	SMFG
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥35,000
	Non-Consolidated	-
9	Par value of instrument (mn)	¥35,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	-
11	Original date of issuance	2014/9/12
12	Perpetual or dated	Dated
13	Original maturity date	2024/9/12
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2019/9/12
	Contingent call dates and redemption amount	Tax event and regulatory event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	0.61%
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	Yes
31	If write-down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

1	Issuer (*1)	SMFG
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Tier 2 Capital
6	Eligible at solo/group/group&solo (*1)	SMFG
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	2014/12/25
12	Perpetual or dated	Dated
13	Original maturity date	2024/12/25
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2019/12/25
	Contingent call dates and redemption amount	Tax event and regulatory event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper <input type="checkbox"/>	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

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	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 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	2015/3/10
12	Perpetual or dated	Dated
13	Original maturity date	2025/3/10
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	NA
	Contingent call dates and redemption amount	Tax event and regulatory event, at par
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper <input type="checkbox"/>	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

1	Issuer (*1)	SMFG
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Tier 2 Capital
6	Eligible at solo/group/group&solo (*1)	SMFG
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	2015/3/18
12	Perpetual or dated	Dated
13	Original maturity date	2025/3/18
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	NA
	Contingent call dates and redemption amount	Tax event and regulatory event, at par
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper <input type="checkbox"/>	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

1	Issuer (*1)	SMFG
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Tier 2 Capital
6	Eligible at solo/group/group&solo (*1)	SMFG
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	2015/3/18
12	Perpetual or dated	Dated
13	Original maturity date	2025/3/18
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	NA
	Contingent call dates and redemption amount	Tax event and regulatory event, at par
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper <input type="checkbox"/>	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

1	Issuer (*1)	SMFG
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Tier 2 Capital
6	Eligible at solo/group/group&solo (*1)	SMFG
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	2015/3/19
12	Perpetual or dated	Dated
13	Original maturity date	2030/3/19
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	NA
	Contingent call dates and redemption amount	Tax event and regulatory event, at par
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper□	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

1	Issuer (*1)	SMFG
2	Unique identifier	JP389035AF56
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Tier 2 Capital
6	Eligible at solo/group/group&solo (*1)	SMFG
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥42,000
	Non-Consolidated	-
9	Par value of instrument (mn)	¥42,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	-
11	Original date of issuance	2015/5/29
12	Perpetual or dated	Dated
13	Original maturity date	2025/5/29
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	0.884%
19	Existence of a dividend stopper□	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

1	Issuer (*1)	SMFG
2	Unique identifier	JP389035BF55
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Tier 2 Capital
6	Eligible at solo/group/group&solo (*1)	SMFG
7	Instrument type	Subordinated Bonds
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	Liability
	Non-Consolidated	-
11	Original date of issuance	2015/5/29
12	Perpetual or dated	Dated
13	Original maturity date	2030/5/29
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	1.328%
19	Existence of a dividend stopper <input type="checkbox"/>	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

1	Issuer (*1)	SMFG
2	Unique identifier	JP389035CF54
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Tier 2 Capital
6	Eligible at solo/group/group&solo (*1)	SMFG
7	Instrument type	Subordinated Bonds
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	2015/5/29
12	Perpetual or dated	Dated
13	Original maturity date	2025/5/29
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2020/5/29
	Contingent call dates and redemption amount	Tax event and regulatory event, at par
16	Subsequent call dates, if applicable	Each interest payment date after first call date
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed to floating
18	Coupon rate and any related index	0.59%
19	Existence of a dividend stopper <input type="checkbox"/>	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

1	Issuer (*1)	SMFG
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Tier 2 Capital
6	Eligible at solo/group/group&solo (*1)	SMFG
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	2015/6/25
12	Perpetual or dated	Dated
13	Original maturity date	2025/6/25
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	NA
	Contingent call dates and redemption amount	Tax event and regulatory event, at par
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper <input type="checkbox"/>	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

1	Issuer (*1)	SMFG
2	Unique identifier	JP389035AF98
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Tier 2 Capital
6	Eligible at solo/group/group&solo (*1)	SMFG
7	Instrument type	Subordinated Bonds
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	Liability
	Non-Consolidated	-
11	Original date of issuance	2015/9/28
12	Perpetual or dated	Dated
13	Original maturity date	2025/10/15
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	2020/10/15
	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	0.59%
19	Existence of a dividend stopper <input type="checkbox"/>	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

1	Issuer (*1)	SMFG
2	Unique identifier	JP389035BF97
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Tier 2 Capital
6	Eligible at solo/group/group&solo (*1)	SMFG
7	Instrument type	Subordinated Bonds
8	Amount recognised in regulatory capital (JPY mn)(*2)	
	Consolidated	¥81,000
	Non-Consolidated	-
9	Par value of instrument (mn)	¥81,000
10	Accounting classification	
	Consolidated	Liability
	Non-Consolidated	-
11	Original date of issuance	2015/9/28
12	Perpetual or dated	Dated
13	Original maturity date	2025/10/15
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	0.920%
19	Existence of a dividend stopper <input type="checkbox"/>	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

1	Issuer (*1)	SMFG
2	Unique identifier	-
3	Governing law(s) of the instrument	Japanese Law
	<i>Regulatory treatment</i>	
4	Transitional Basel III rules	Tier 2 Capital
5	Post-transitional Basel III rules	Tier 2 Capital
6	Eligible at solo/group/group&solo (*1)	SMFG
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	2016/2/18
12	Perpetual or dated	Dated
13	Original maturity date	2031/2/18
14	Issuer call subject to prior supervisory approval	Yes
15	Optional call date and redemption amount	NA
	Contingent call dates and redemption amount	Tax event and regulatory event, at par
16	Subsequent call dates, if applicable	NA
	<i>Coupons / dividends</i>	
17	Fixed or floating dividend/coupon	Fixed
18	Coupon rate and any related index	(*3)
19	Existence of a dividend stopper <input type="checkbox"/>	No
20	Fully discretionary, partially discretionary or mandatory	Mandatory
21	Existence of step up or other incentive to redeem	No
22	Noncumulative or cumulative	-
23	Convertible or non-convertible	Nonconvertible
24	If convertible, conversion trigger (s)	-
25	If convertible, fully or partially	-
26	If convertible, conversion rate	-
27	If convertible, mandatory or optional conversion	-
28	If convertible, specify instrument type convertible into	-
29	If convertible, specify issuer of instrument it converts into	-
30	Write-down feature	Yes
31	If write-down, write-down trigger(s)	Non-Viability Event
32	If write-down, full or partial	Full
33	If write-down, permanent or temporary	Permanent
34	If temporary write-down, description of write-up mechanism	-
35	Position in subordination hierarchy in liquidation	Senior unsecured
36	Non-compliant transitioned features	No
37	If yes, specify non-compliant features	-

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
3.28%	2.04%	1.56%	2.31%