

## **Main features of regulatory capital instruments** (as of March 31, 2018)

Sumitomo Mitsui Banking Corporation

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| Regulatory capital instruments included in Common Equity<br>Tier 1 capital or Additional Tier 1 capital | ... | T1-1~T1-13 |
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|    |   |   |
|----|---|---|
| 1  | Issuer (*1)   | SMBC  |
| 2  | Unique identifier   | -   |
| 3  | Governing law(s) of the instrument                            | Japanese Law                                |
|    | <i>Regulatory treatment</i>                                   |   |
| 4  | Transitional Basel III rules                                  | Common Equity Tier 1 Capital (CET1 Capital) |
| 5  | Post-transitional Basel III rules                             | CET1 Capital                                |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC  |
| 7  | Instrument type   | Common stock                                |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |   |
|    | Consolidated  | ¥6,856,015                                  |
|    | Non-consolidated  | ¥6,255,453                                  |
| 9  | Par value of instrument (mn)                                  | -   |
| 10 | Accounting classification                                     |   |
|    | Consolidated  | Stockholders' equity                        |
|    | Non-Consolidated  | Stockholders' equity                        |
| 11 | Original date of issuance                                     | -   |
| 12 | Perpetual or dated  | Perpetual                                   |
| 13 | Original maturity date  | No maturity                                 |
| 14 | Issuer call subject to prior supervisory approval             | No  |
| 15 | Optional call date and redemption amount                      | -   |
|    | Contingent call dates and redemption amount                   | -   |
| 16 | Subsequent call dates, if applicable                          | -   |
|    | <i>Coupons / dividends</i>                                    |   |
| 17 | Fixed or floating dividend/coupon                             | -   |
| 18 | Coupon rate and any related index                             | -   |
| 19 | Existence of a dividend stopper                               | -   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Fully discretionary                         |
| 21 | Existence of step up or other incentive to redeem             | No  |
| 22 | Noncumulative or cumulative                                   | Noncumulative                               |
| 23 | Convertible or non-convertible                                | Nonconvertible                              |
| 24 | If convertible, conversion trigger (s)                        | -   |
| 25 | If convertible, fully or partially                            | -   |
| 26 | If convertible, conversion rate                               | -   |
| 27 | If convertible, mandatory or optional conversion              | -   |
| 28 | If convertible, specify instrument type convertible into      | -   |
| 29 | If convertible, specify issuer of instrument it converts into | -   |
| 30 | Write-down feature  | No  |
| 31 | If write-down, write-down trigger(s)                          | -   |
| 32 | If write-down, full or partial                                | -   |
| 33 | If write-down, permanent or temporary                         | -   |
| 34 | If temporary write-down, description of write-up mechanism    | -   |
| 35 | Position in subordination hierarchy in liquidation            | Preferred Stock                             |
| 36 | Non-compliant transitioned features                           | No  |
| 37 | If yes, specify non-compliant features                        | -   |

|    |   |                           |
|----|---|---------------------------|
| 1  | Issuer (*1)   | SMMAF 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                 |
| 7  | Instrument type   | Common stock              |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |                           |
|    | Consolidated  | ¥33,848                   |
|    | Non-consolidated  | -                         |
| 9  | Par value of instrument (mn)                                  | -                         |
| 10 | Accounting classification                                     |                           |
|    | Consolidated  | Non-controlling interests |
|    | Non-Consolidated  | -                         |
| 11 | Original date of issuance                                     |                           |
| 12 | Perpetual or dated  |                           |
| 13 | Original maturity date  |                           |
| 14 | Issuer call subject to prior supervisory approval             |                           |
| 15 | Optional call date and redemption amount                      |                           |
|    | Contingent call dates and redemption amount                   |                           |
| 16 | Subsequent call dates, if applicable                          |                           |
|    | <i>Coupons / dividends</i>                                    |                           |
| 17 | Fixed or floating dividend/coupon                             |                           |
| 18 | Coupon rate and any related index                             |                           |
| 19 | Existence of a dividend stopper                               |                           |
| 20 | Fully discretionary, partially discretionary or mandatory     |                           |
| 21 | Existence of step up or other incentive to redeem             |                           |
| 22 | Noncumulative or cumulative                                   |                           |
| 23 | Convertible or non-convertible                                |                           |
| 24 | If convertible, conversion trigger (s)                        |                           |
| 25 | If convertible, fully or partially                            |                           |
| 26 | If convertible, conversion rate                               |                           |
| 27 | If convertible, mandatory or optional conversion              |                           |
| 28 | If convertible, specify instrument type convertible into      |                           |
| 29 | If convertible, specify issuer of instrument it converts into |                           |
| 30 | Write-down feature  |                           |
| 31 | If write-down, write-down trigger(s)                          |                           |
| 32 | If write-down, full or partial                                |                           |
| 33 | If write-down, permanent or temporary                         |                           |
| 34 | If temporary write-down, description of write-up mechanism    |                           |
| 35 | Position in subordination hierarchy in liquidation            |                           |
| 36 | Non-compliant transitioned features                           | No                        |
| 37 | If yes, specify non-compliant features                        | -                         |

|    |   |  |
|----|---|--|
| 1  | Issuer (*1)   | SMBC Preferred Capital USD 3 Limited                     |
| 2  | Unique identifier   | -  |
| 3  | Governing law(s) of the instrument                            | Cayman Islands Law                                       |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Additional Tier 1 Capital                                |
| 5  | Post-transitional Basel III rules                             | Not eligible   |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC   |
| 7  | Instrument type   | Preferred Securities                                     |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥143,437   |
|    | Non-consolidated  | ¥143,437   |
| 9  | Par value of instrument (mn)                                  | \$1,350  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Non-controlling interests                                |
|    | Non-Consolidated  | Liability  |
| 11 | Original date of issuance                                     | 2008/7/18  |
| 12 | Perpetual or dated  | Perpetual  |
| 13 | Original maturity date  | No maturity  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2018/7/25  |
|    | Contingent call dates and redemption amount                   | Tax Event, at par<br>Special Event, at make whole amount |
| 16 | Subsequent call dates, if applicable                          | Each dividend payment date after first call date         |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Fixed to floating  |
| 18 | Coupon rate and any related index                             | 9.50%  |
| 19 | Existence of a dividend stopper                               | No   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Partially discretionary                                  |
| 21 | Existence of step up or other incentive to redeem             | Yes  |
| 22 | Noncumulative or cumulative                                   | Noncumulative  |
| 23 | Convertible or non-convertible                                | Nonconvertible   |
| 24 | If convertible, conversion trigger (s)                        | -  |
| 25 | If convertible, fully or partially                            | -  |
| 26 | If convertible, conversion rate                               | -  |
| 27 | If convertible, mandatory or optional conversion              | -  |
| 28 | If convertible, specify instrument type convertible into      | -  |
| 29 | If convertible, specify issuer of instrument it converts into | -  |
| 30 | Write-down feature  | No   |
| 31 | If write-down, write-down trigger(s)                          | -  |
| 32 | If write-down, full or partial                                | -  |
| 33 | If write-down, permanent or temporary                         | -  |
| 34 | If temporary write-down, description of write-up mechanism    | -  |
| 35 | Position in subordination hierarchy in liquidation            | Dated Subordinated                                       |
| 36 | Non-compliant transitioned features                           | Yes  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause, etc.               |

|    |   |  |
|----|---|--|
| 1  | Issuer (*1)   | SMBC Preferred Capital GBP 2 Limited                     |
| 2  | Unique identifier   | -  |
| 3  | Governing law(s) of the instrument                            | Cayman Islands Law                                       |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Additional Tier 1 Capital                                |
| 5  | Post-transitional Basel III rules                             | Not eligible   |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC   |
| 7  | Instrument type   | Preferred Securities                                     |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥37,215  |
|    | Non-consolidated  | ¥37,215  |
| 9  | Par value of instrument (mn)                                  | £250   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Non-controlling interests                                |
|    | Non-Consolidated  | Liability  |
| 11 | Original date of issuance                                     | 2008/7/18  |
| 12 | Perpetual or dated  | Perpetual  |
| 13 | Original maturity date  | No maturity  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2029/1/25  |
|    | Contingent call dates and redemption amount                   | Tax Event, at par<br>Special Event, at make whole amount |
| 16 | Subsequent call dates, if applicable                          | Each dividend payment date after first call date         |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Fixed to floating  |
| 18 | Coupon rate and any related index                             | 10.231%  |
| 19 | Existence of a dividend stopper                               | No   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Partially discretionary                                  |
| 21 | Existence of step up or other incentive to redeem             | Yes  |
| 22 | Noncumulative or cumulative                                   | Noncumulative  |
| 23 | Convertible or non-convertible                                | Nonconvertible   |
| 24 | If convertible, conversion trigger (s)                        | -  |
| 25 | If convertible, fully or partially                            | -  |
| 26 | If convertible, conversion rate                               | -  |
| 27 | If convertible, mandatory or optional conversion              | -  |
| 28 | If convertible, specify instrument type convertible into      | -  |
| 29 | If convertible, specify issuer of instrument it converts into | -  |
| 30 | Write-down feature  | No   |
| 31 | If write-down, write-down trigger(s)                          | -  |
| 32 | If write-down, full or partial                                | -  |
| 33 | If write-down, permanent or temporary                         | -  |
| 34 | If temporary write-down, description of write-up mechanism    | -  |
| 35 | Position in subordination hierarchy in liquidation            | Dated Subordinated                                       |
| 36 | Non-compliant transitioned features                           | Yes  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause, etc.               |

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

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

|    |   |  |
|----|---|--|
| 1  | Issuer (*1)   | SMBC Preferred Capital JPY 2 Limited             |
| 2  | Unique identifier   | -  |
| 3  | Governing law(s) of the instrument                            | Cayman Islands Law                               |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Additional Tier 1 Capital                        |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC   |
| 7  | Instrument type   | Series E Preferred Securities                    |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥33,000  |
|    | Non-consolidated  | ¥33,000  |
| 9  | Par value of instrument (mn)                                  | ¥33,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Non-controlling interests                        |
|    | Non-Consolidated  | Liability  |
| 11 | Original date of issuance                                     | 2009/1/22  |
| 12 | Perpetual or dated  | Perpetual  |
| 13 | Original maturity date  | No maturity                                      |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2019/7/25  |
|    | Contingent call dates and redemption amount                   | Tax Event and Capital Event, at par              |
| 16 | Subsequent call dates, if applicable                          | Each dividend payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Fixed to floating                                |
| 18 | Coupon rate and any related index                             | 5.05%  |
| 19 | Existence of a dividend stopper                               | No   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Partially discretionary                          |
| 21 | Existence of step up or other incentive to redeem             | No   |
| 22 | Noncumulative or cumulative                                   | Noncumulative                                    |
| 23 | Convertible or non-convertible                                | Nonconvertible                                   |
| 24 | If convertible, conversion trigger (s)                        | -  |
| 25 | If convertible, fully or partially                            | -  |
| 26 | If convertible, conversion rate                               | -  |
| 27 | If convertible, mandatory or optional conversion              | -  |
| 28 | If convertible, specify instrument type convertible into      | -  |
| 29 | If convertible, specify issuer of instrument it converts into | -  |
| 30 | Write-down feature  | No   |
| 31 | If write-down, write-down trigger(s)                          | -  |
| 32 | If write-down, full or partial                                | -  |
| 33 | If write-down, permanent or temporary                         | -  |
| 34 | If temporary write-down, description of write-up mechanism    | -  |
| 35 | Position in subordination hierarchy in liquidation            | Dated Subordinated                               |
| 36 | Non-compliant transitioned features                           | Yes  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause, 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                                  | Additional Tier 1 Capital   |
| 5  | Post-transitional Basel III rules                             | Additional Tier 1 Capital   |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC  |
| 7  | Instrument type   | Perpetual Subordinated Loan   |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |   |
|    | Consolidated  | ¥130,000  |
|    | Non-consolidated  | ¥130,000  |
| 9  | Par value of instrument (mn)                                  | ¥130,000  |
| 10 | Accounting classification                                     |   |
|    | Consolidated  | Liability   |
|    | Non-Consolidated  | Liability   |
| 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                             | (*3)  |
| 19 | Existence of a dividend stopper                               | 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)                          | SMBC's Consolidated or Non-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 SMBC, subject to the prior confirmation from the FSA that SMBC's Consolidated and Non-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                                  | Additional Tier 1 Capital   |
| 5  | Post-transitional Basel III rules                             | Additional Tier 1 Capital   |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC  |
| 7  | Instrument type   | Perpetual Subordinated Loan   |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |   |
|    | Consolidated  | ¥85,000   |
|    | Non-consolidated  | ¥85,000   |
| 9  | Par value of instrument (mn)                                  | ¥85,000   |
| 10 | Accounting classification                                     |   |
|    | Consolidated  | Liability   |
|    | Non-Consolidated  | Liability   |
| 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                             | (*3)  |
| 19 | Existence of a dividend stopper                               | 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)                          | SMBC's Consolidated or Non-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 SMBC, subject to the prior confirmation from the FSA that SMBC's Consolidated and Non-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                                  | Additional Tier 1 Capital   |
| 5  | Post-transitional Basel III rules                             | Additional Tier 1 Capital   |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC  |
| 7  | Instrument type   | Perpetual Subordinated Loan   |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |   |
|    | Consolidated  | ¥85,000   |
|    | Non-consolidated  | ¥85,000   |
| 9  | Par value of instrument (mn)                                  | ¥85,000   |
| 10 | Accounting classification                                     |   |
|    | Consolidated  | Liability   |
|    | Non-Consolidated  | Liability   |
| 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                             | (*3)  |
| 19 | Existence of a dividend stopper                               | 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)                          | SMBC's Consolidated or Non-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 SMBC, subject to the prior confirmation from the FSA that SMBC's Consolidated and Non-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                                  | Additional Tier 1 Capital   |
| 5  | Post-transitional Basel III rules                             | Additional Tier 1 Capital   |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC  |
| 7  | Instrument type   | Perpetual Subordinated Loan   |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |   |
|    | Consolidated  | ¥150,000  |
|    | Non-consolidated  | ¥150,000  |
| 9  | Par value of instrument (mn)                                  | ¥150,000  |
| 10 | Accounting classification                                     |   |
|    | Consolidated  | Liability   |
|    | Non-Consolidated  | Liability   |
| 11 | Original date of issuance                                     | 2017/1/25   |
| 12 | Perpetual or dated  | Perpetual   |
| 13 | Original maturity date  | No maturity   |
| 14 | Issuer call subject to prior supervisory approval             | Yes   |
| 15 | Optional call date and redemption amount                      | 2026/12/5   |
|    | 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                             | (*3)  |
| 19 | Existence of a dividend stopper                               | 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)                          | SMBC's Consolidated or Non-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 SMBC, subject to the prior confirmation from the FSA that SMBC's Consolidated and Non-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                                  | Additional Tier 1 Capital   |
| 5  | Post-transitional Basel III rules                             | Additional Tier 1 Capital   |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC  |
| 7  | Instrument type   | Perpetual Subordinated Loan   |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |   |
|    | Consolidated  | ¥150,000  |
|    | Non-consolidated  | ¥150,000  |
| 9  | Par value of instrument (mn)                                  | ¥150,000  |
| 10 | Accounting classification                                     |   |
|    | Consolidated  | Liability   |
|    | Non-Consolidated  | Liability   |
| 11 | Original date of issuance                                     | 2017/12/19  |
| 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                      | 2027/12/5   |
|    | 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                             | (*3)  |
| 19 | Existence of a dividend stopper                               | 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)                          | SMBC's Consolidated or Non-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 SMBC, subject to the prior confirmation from the FSA that SMBC's Consolidated and Non-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                                  | Additional Tier 1 Capital   |
| 5  | Post-transitional Basel III rules                             | Additional Tier 1 Capital   |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC  |
| 7  | Instrument type   | Perpetual Subordinated Loan   |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |   |
|    | Consolidated  | ¥500,000  |
|    | Non-consolidated  | ¥500,000  |
| 9  | Par value of instrument (mn)                                  | ¥500,000  |
| 10 | Accounting classification                                     |   |
|    | Consolidated  | Liability   |
|    | Non-Consolidated  | Liability   |
| 11 | Original date of issuance                                     | 2018/3/14   |
| 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                      | 2028/6/5  |
|    | 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                             | Floating  |
| 18 | Coupon rate and any related index                             | (*3)  |
| 19 | Existence of a dividend stopper                               | 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)                          | SMBC's Consolidated or Non-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 SMBC, subject to the prior confirmation from the FSA that SMBC's Consolidated and Non-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)   | SMBC International Finance N.V.                  |
| 2  | Unique identifier   | XS0083059864                                     |
| 3  | Governing law(s) of the instrument                            | English Law                                      |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Perpetual Guaranteed Subordinated Bonds          |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥10,000  |
|    | Non-Consolidated  | ¥10,000  |
| 9  | Par value of instrument (mn)                                  | ¥10,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | Liability  |
| 11 | Original date of issuance                                     | 1997/12/22                                       |
| 12 | Perpetual or dated  | Perpetual  |
| 13 | Original maturity date  | No maturity                                      |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2028/1/28  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Fixed to floating                                |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper                               | No   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Partially discretionary                          |
| 21 | Existence of step up or other incentive to redeem             | Yes  |
| 22 | Noncumulative or cumulative                                   | Cumulative                                       |
| 23 | Convertible or non-convertible                                | Nonconvertible                                   |
| 24 | If convertible, conversion trigger (s)                        | -  |
| 25 | If convertible, fully or partially                            | -  |
| 26 | If convertible, conversion rate                               | -  |
| 27 | If convertible, mandatory or optional conversion              | -  |
| 28 | If convertible, specify instrument type convertible into      | -  |
| 29 | If convertible, specify issuer of instrument it converts into | -  |
| 30 | Write-down feature  | No   |
| 31 | If write-down, write-down trigger(s)                          | -  |
| 32 | If write-down, full or partial                                | -  |
| 33 | If write-down, permanent or temporary                         | -  |
| 34 | If temporary write-down, description of write-up mechanism    | -  |
| 35 | Position in subordination hierarchy in liquidation            | Dated Subordinated                               |
| 36 | Non-compliant transitioned features                           | Yes  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause, etc.       |

|    |   |  |
|----|---|--|
| 1  | Issuer (*1)   | SMBC International Finance N.V.                  |
| 2  | Unique identifier   | 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  | ¥10,000  |
| 9  | Par value of instrument (mn)                                  | ¥10,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | Liability  |
| 11 | Original date of issuance                                     | 1998/2/23  |
| 12 | Perpetual or dated  | Perpetual  |
| 13 | Original maturity date  | No maturity                                      |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2028/1/28  |
|    | Contingent call dates and redemption amount                   | Tax event, at par                                |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Fixed to floating                                |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper                               | No   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Partially discretionary                          |
| 21 | Existence of step up or other incentive to redeem             | Yes  |
| 22 | Noncumulative or cumulative                                   | Cumulative                                       |
| 23 | Convertible or non-convertible                                | Nonconvertible                                   |
| 24 | If convertible, conversion trigger (s)                        | -  |
| 25 | If convertible, fully or partially                            | -  |
| 26 | If convertible, conversion rate                               | -  |
| 27 | If convertible, mandatory or optional conversion              | -  |
| 28 | If convertible, specify instrument type convertible into      | -  |
| 29 | If convertible, specify issuer of instrument it converts into | -  |
| 30 | Write-down feature  | No   |
| 31 | If write-down, write-down trigger(s)                          | -  |
| 32 | If write-down, full or partial                                | -  |
| 33 | If write-down, permanent or temporary                         | -  |
| 34 | If temporary write-down, description of write-up mechanism    | -  |
| 35 | Position in subordination hierarchy in liquidation            | Dated Subordinated                               |
| 36 | Non-compliant transitioned features                           | Yes  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause, etc.       |



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

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

|    |   |                                      |
|----|---|--------------------------------------|
| 1  | Issuer (*1)   | SMBC                                 |
| 2  | Unique identifier   | 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  | ¥3,744                               |
|    | Non-Consolidated  | ¥3,744                               |
| 9  | Par value of instrument (mn)                                  | ¥21,500                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | Liability                            |
| 11 | Original date of issuance                                     | 2009/2/12                            |
| 12 | Perpetual or dated  | Dated                                |
| 13 | Original maturity date  | 2019/2/12                            |
| 14 | Issuer call subject to prior supervisory approval             | No                                   |
| 15 | Optional call date and redemption amount                      | -                                    |
|    | Contingent call dates and redemption amount                   | -                                    |
| 16 | Subsequent call dates, if applicable                          | -                                    |
|    | <i>Coupons / dividends</i>                                    |                                      |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                |
| 18 | Coupon rate and any related index                             | 2.80%                                |
| 19 | Existence of a dividend stopper                               | No                                   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                            |
| 21 | Existence of step up or other incentive to redeem             | No                                   |
| 22 | Noncumulative or cumulative                                   | -                                    |
| 23 | Convertible or non-convertible                                | Nonconvertible                       |
| 24 | If convertible, conversion trigger (s)                        | -                                    |
| 25 | If convertible, fully or partially                            | -                                    |
| 26 | If convertible, conversion rate                               | -                                    |
| 27 | If convertible, mandatory or optional conversion              | -                                    |
| 28 | If convertible, specify instrument type convertible into      | -                                    |
| 29 | If convertible, specify issuer of instrument it converts into | -                                    |
| 30 | Write-down feature  | No                                   |
| 31 | If write-down, write-down trigger(s)                          | -                                    |
| 32 | If write-down, full or partial                                | -                                    |
| 33 | If write-down, permanent or temporary                         | -                                    |
| 34 | If temporary write-down, description of write-up mechanism    | -                                    |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                     |
| 36 | Non-compliant transitioned features                           | Yes                                  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause |

|    |   |                                      |
|----|---|--------------------------------------|
| 1  | Issuer (*1)   | SMBC                                 |
| 2  | Unique identifier   | 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  | ¥19,187                              |
|    | Non-Consolidated  | ¥19,187                              |
| 9  | Par value of instrument (mn)                                  | ¥73,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | Liability                            |
| 11 | Original date of issuance                                     | 2009/7/24                            |
| 12 | Perpetual or dated  | Dated                                |
| 13 | Original maturity date  | 2019/7/24                            |
| 14 | Issuer call subject to prior supervisory approval             | No                                   |
| 15 | Optional call date and redemption amount                      | -                                    |
|    | Contingent call dates and redemption amount                   | -                                    |
| 16 | Subsequent call dates, if applicable                          | -                                    |
|    | <i>Coupons / dividends</i>                                    |                                      |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                |
| 18 | Coupon rate and any related index                             | 2.21%                                |
| 19 | Existence of a dividend stopper                               | No                                   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                            |
| 21 | Existence of step up or other incentive to redeem             | No                                   |
| 22 | Noncumulative or cumulative                                   | -                                    |
| 23 | Convertible or non-convertible                                | Nonconvertible                       |
| 24 | If convertible, conversion trigger (s)                        | -                                    |
| 25 | If convertible, fully or partially                            | -                                    |
| 26 | If convertible, conversion rate                               | -                                    |
| 27 | If convertible, mandatory or optional conversion              | -                                    |
| 28 | If convertible, specify instrument type convertible into      | -                                    |
| 29 | If convertible, specify issuer of instrument it converts into | -                                    |
| 30 | Write-down feature  | No                                   |
| 31 | If write-down, write-down trigger(s)                          | -                                    |
| 32 | If write-down, full or partial                                | -                                    |
| 33 | If write-down, permanent or temporary                         | -                                    |
| 34 | If temporary write-down, description of write-up mechanism    | -                                    |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                     |
| 36 | Non-compliant transitioned features                           | Yes                                  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause |

|    |   |  |
|----|---|--|
| 1  | Issuer (*1)   | SMBC   |
| 2  | Unique identifier   | -  |
| 3  | Governing law(s) of the instrument                            | Japanese Law                                     |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Not eligible                                     |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC  |
| 7  | Instrument type   | Subordinated Loan                                |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥8,000   |
|    | Non-Consolidated  | ¥8,000   |
| 9  | Par value of instrument (mn)                                  | ¥8,000   |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | Liability  |
| 11 | Original date of issuance                                     | 2009/12/25                                       |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 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                               | No   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory  |
| 21 | Existence of step up or other incentive to redeem             | Yes  |
| 22 | Noncumulative or cumulative                                   | -  |
| 23 | Convertible or non-convertible                                | Nonconvertible                                   |
| 24 | If convertible, conversion trigger (s)                        | -  |
| 25 | If convertible, fully or partially                            | -  |
| 26 | If convertible, conversion rate                               | -  |
| 27 | If convertible, mandatory or optional conversion              | -  |
| 28 | If convertible, specify instrument type convertible into      | -  |
| 29 | If convertible, specify issuer of instrument it converts into | -  |
| 30 | Write-down feature  | No   |
| 31 | If write-down, write-down trigger(s)                          | -  |
| 32 | If write-down, full or partial                                | -  |
| 33 | If write-down, permanent or temporary                         | -  |
| 34 | If temporary write-down, description of write-up mechanism    | -  |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                                 |
| 36 | Non-compliant transitioned features                           | Yes  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause, etc.       |

|    |   |                                      |
|----|---|--------------------------------------|
| 1  | Issuer (*1)   | SMBC                                 |
| 2  | Unique identifier   | -                                    |
| 3  | Governing law(s) of the instrument                            | Japanese Law                         |
|    | <i>Regulatory treatment</i>                                   |                                      |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                       |
| 5  | Post-transitional Basel III rules                             | Not eligible                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC                            |
| 7  | Instrument type   | Subordinated Loan                    |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |                                      |
|    | Consolidated  | ¥8,493                               |
|    | Non-Consolidated  | ¥8,493                               |
| 9  | Par value of instrument (mn)                                  | ¥10,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | Liability                            |
| 11 | Original date of issuance                                     | 2010/6/30                            |
| 12 | Perpetual or dated  | Dated                                |
| 13 | Original maturity date  | 2022/6/29                            |
| 14 | Issuer call subject to prior supervisory approval             | No                                   |
| 15 | Optional call date and redemption amount                      | -                                    |
|    | Contingent call dates and redemption amount                   | -                                    |
| 16 | Subsequent call dates, if applicable                          | -                                    |
|    | <i>Coupons / dividends</i>                                    |                                      |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                |
| 18 | Coupon rate and any related index                             | (*3)                                 |
| 19 | Existence of a dividend stopper                               | 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  | ¥49,910                              |
|    | Non-Consolidated  | ¥49,910                              |
| 9  | Par value of instrument (mn)                                  | ¥100,000                             |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | Liability                            |
| 11 | Original date of issuance                                     | 2010/9/28                            |
| 12 | Perpetual or dated  | Dated                                |
| 13 | Original maturity date  | 2020/9/28                            |
| 14 | Issuer call subject to prior supervisory approval             | No                                   |
| 15 | Optional call date and redemption amount                      | -                                    |
|    | Contingent call dates and redemption amount                   | -                                    |
| 16 | Subsequent call dates, if applicable                          | -                                    |
|    | <i>Coupons / dividends</i>                                    |                                      |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                |
| 18 | Coupon rate and any related index                             | 1.43%                                |
| 19 | Existence of a dividend stopper                               | No                                   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                            |
| 21 | Existence of step up or other incentive to redeem             | No                                   |
| 22 | Noncumulative or cumulative                                   | -                                    |
| 23 | Convertible or non-convertible                                | Nonconvertible                       |
| 24 | If convertible, conversion trigger (s)                        | -                                    |
| 25 | If convertible, fully or partially                            | -                                    |
| 26 | If convertible, conversion rate                               | -                                    |
| 27 | If convertible, mandatory or optional conversion              | -                                    |
| 28 | If convertible, specify instrument type convertible into      | -                                    |
| 29 | If convertible, specify issuer of instrument it converts into | -                                    |
| 30 | Write-down feature  | No                                   |
| 31 | If write-down, write-down trigger(s)                          | -                                    |
| 32 | If write-down, full or partial                                | -                                    |
| 33 | If write-down, permanent or temporary                         | -                                    |
| 34 | If temporary write-down, description of write-up mechanism    | -                                    |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                     |
| 36 | Non-compliant transitioned features                           | Yes                                  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause |

|    |   |                                      |
|----|---|--------------------------------------|
| 1  | Issuer (*1)   | SMBC                                 |
| 2  | Unique identifier   | 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  | ¥51,077                              |
|    | Non-Consolidated  | ¥51,077                              |
| 9  | Par value of instrument (mn)                                  | € 750                                |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | Liability                            |
| 11 | Original date of issuance                                     | 2010/11/9                            |
| 12 | Perpetual or dated  | Dated                                |
| 13 | Original maturity date  | 2020/11/9                            |
| 14 | Issuer call subject to prior supervisory approval             | Yes                                  |
| 15 | Optional call date and redemption amount                      | NA                                   |
|    | Contingent call dates and redemption amount                   | Tax event, at par                    |
| 16 | Subsequent call dates, if applicable                          | NA                                   |
|    | <i>Coupons / dividends</i>                                    |                                      |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                |
| 18 | Coupon rate and any related index                             | 4.00%                                |
| 19 | Existence of a dividend stopper                               | No                                   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                            |
| 21 | Existence of step up or other incentive to redeem             | No                                   |
| 22 | Noncumulative or cumulative                                   | -                                    |
| 23 | Convertible or non-convertible                                | Nonconvertible                       |
| 24 | If convertible, conversion trigger (s)                        | -                                    |
| 25 | If convertible, fully or partially                            | -                                    |
| 26 | If convertible, conversion rate                               | -                                    |
| 27 | If convertible, mandatory or optional conversion              | -                                    |
| 28 | If convertible, specify instrument type convertible into      | -                                    |
| 29 | If convertible, specify issuer of instrument it converts into | -                                    |
| 30 | Write-down feature  | No                                   |
| 31 | If write-down, write-down trigger(s)                          | -                                    |
| 32 | If write-down, full or partial                                | -                                    |
| 33 | If write-down, permanent or temporary                         | -                                    |
| 34 | If temporary write-down, description of write-up mechanism    | -                                    |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                     |
| 36 | Non-compliant transitioned features                           | Yes                                  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause |



|    |   |                                      |
|----|---|--------------------------------------|
| 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  | ¥18,455                              |
|    | Non-Consolidated  | ¥18,455                              |
| 9  | Par value of instrument (mn)                                  | ¥20,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | Liability                            |
| 11 | Original date of issuance                                     | 2010/11/10                           |
| 12 | Perpetual or dated  | Dated                                |
| 13 | Original maturity date  | 2022/11/10                           |
| 14 | Issuer call subject to prior supervisory approval             | No                                   |
| 15 | Optional call date and redemption amount                      | -                                    |
|    | Contingent call dates and redemption amount                   | -                                    |
| 16 | Subsequent call dates, if applicable                          | -                                    |
|    | <i>Coupons / dividends</i>                                    |                                      |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                |
| 18 | Coupon rate and any related index                             | (*3)                                 |
| 19 | Existence of a dividend stopper                               | No                                   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                            |
| 21 | Existence of step up or other incentive to redeem             | No                                   |
| 22 | Noncumulative or cumulative                                   | -                                    |
| 23 | Convertible or non-convertible                                | Nonconvertible                       |
| 24 | If convertible, conversion trigger (s)                        | -                                    |
| 25 | If convertible, fully or partially                            | -                                    |
| 26 | If convertible, conversion rate                               | -                                    |
| 27 | If convertible, mandatory or optional conversion              | -                                    |
| 28 | If convertible, specify instrument type convertible into      | -                                    |
| 29 | If convertible, specify issuer of instrument it converts into | -                                    |
| 30 | Write-down feature  | No                                   |
| 31 | If write-down, write-down trigger(s)                          | -                                    |
| 32 | If write-down, full or partial                                | -                                    |
| 33 | If write-down, permanent or temporary                         | -                                    |
| 34 | If temporary write-down, description of write-up mechanism    | -                                    |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                     |
| 36 | Non-compliant transitioned features                           | Yes                                  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause |

|    |   |                                      |
|----|---|--------------------------------------|
| 1  | Issuer (*1)   | SMBC                                 |
| 2  | Unique identifier   | 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  | ¥27,143                              |
|    | Non-Consolidated  | ¥27,143                              |
| 9  | Par value of instrument (mn)                                  | ¥50,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | Liability                            |
| 11 | Original date of issuance                                     | 2010/12/17                           |
| 12 | Perpetual or dated  | Dated                                |
| 13 | Original maturity date  | 2020/12/17                           |
| 14 | Issuer call subject to prior supervisory approval             | No                                   |
| 15 | Optional call date and redemption amount                      | -                                    |
|    | Contingent call dates and redemption amount                   | -                                    |
| 16 | Subsequent call dates, if applicable                          | -                                    |
|    | <i>Coupons / dividends</i>                                    |                                      |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                |
| 18 | Coupon rate and any related index                             | 1.61%                                |
| 19 | Existence of a dividend stopper                               | No                                   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                            |
| 21 | Existence of step up or other incentive to redeem             | No                                   |
| 22 | Noncumulative or cumulative                                   | -                                    |
| 23 | Convertible or non-convertible                                | Nonconvertible                       |
| 24 | If convertible, conversion trigger (s)                        | -                                    |
| 25 | If convertible, fully or partially                            | -                                    |
| 26 | If convertible, conversion rate                               | -                                    |
| 27 | If convertible, mandatory or optional conversion              | -                                    |
| 28 | If convertible, specify instrument type convertible into      | -                                    |
| 29 | If convertible, specify issuer of instrument it converts into | -                                    |
| 30 | Write-down feature  | No                                   |
| 31 | If write-down, write-down trigger(s)                          | -                                    |
| 32 | If write-down, full or partial                                | -                                    |
| 33 | If write-down, permanent or temporary                         | -                                    |
| 34 | If temporary write-down, description of write-up mechanism    | -                                    |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                     |
| 36 | Non-compliant transitioned features                           | Yes                                  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause |

|    |   |                                      |
|----|---|--------------------------------------|
| 1  | Issuer (*1)   | SMBC                                 |
| 2  | Unique identifier   | -                                    |
| 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  | ¥9,485                               |
|    | Non-Consolidated  | ¥9,485                               |
| 9  | Par value of instrument (mn)                                  | ¥10,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | Liability                            |
| 11 | Original date of issuance                                     | 2010/12/27                           |
| 12 | Perpetual or dated  | Dated                                |
| 13 | Original maturity date  | 2022/12/27                           |
| 14 | Issuer call subject to prior supervisory approval             | No                                   |
| 15 | Optional call date and redemption amount                      | -                                    |
|    | Contingent call dates and redemption amount                   | -                                    |
| 16 | Subsequent call dates, if applicable                          | -                                    |
|    | <i>Coupons / dividends</i>                                    |                                      |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                |
| 18 | Coupon rate and any related index                             | (*3)                                 |
| 19 | Existence of a dividend stopper                               | No                                   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                            |
| 21 | Existence of step up or other incentive to redeem             | No                                   |
| 22 | Noncumulative or cumulative                                   | -                                    |
| 23 | Convertible or non-convertible                                | Nonconvertible                       |
| 24 | If convertible, conversion trigger (s)                        | -                                    |
| 25 | If convertible, fully or partially                            | -                                    |
| 26 | If convertible, conversion rate                               | -                                    |
| 27 | If convertible, mandatory or optional conversion              | -                                    |
| 28 | If convertible, specify instrument type convertible into      | -                                    |
| 29 | If convertible, specify issuer of instrument it converts into | -                                    |
| 30 | Write-down feature  | No                                   |
| 31 | If write-down, write-down trigger(s)                          | -                                    |
| 32 | If write-down, full or partial                                | -                                    |
| 33 | If write-down, permanent or temporary                         | -                                    |
| 34 | If temporary write-down, description of write-up mechanism    | -                                    |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                     |
| 36 | Non-compliant transitioned features                           | Yes                                  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause |

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

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

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

|    |   |                                      |
|----|---|--------------------------------------|
| 1  | Issuer (*1)   | SMBC                                 |
| 2  | Unique identifier   | 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  | ¥25,364                              |
|    | Non-Consolidated  | ¥25,364                              |
| 9  | Par value of instrument (mn)                                  | ¥40,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | Liability                            |
| 11 | Original date of issuance                                     | 2011/6/1                             |
| 12 | Perpetual or dated  | Dated                                |
| 13 | Original maturity date  | 2021/6/1                             |
| 14 | Issuer call subject to prior supervisory approval             | No                                   |
| 15 | Optional call date and redemption amount                      | -                                    |
|    | Contingent call dates and redemption amount                   | -                                    |
| 16 | Subsequent call dates, if applicable                          | -                                    |
|    | <i>Coupons / dividends</i>                                    |                                      |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                |
| 18 | Coupon rate and any related index                             | 1.60%                                |
| 19 | Existence of a dividend stopper                               | No                                   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                            |
| 21 | Existence of step up or other incentive to redeem             | No                                   |
| 22 | Noncumulative or cumulative                                   | -                                    |
| 23 | Convertible or non-convertible                                | Nonconvertible                       |
| 24 | If convertible, conversion trigger (s)                        | -                                    |
| 25 | If convertible, fully or partially                            | -                                    |
| 26 | If convertible, conversion rate                               | -                                    |
| 27 | If convertible, mandatory or optional conversion              | -                                    |
| 28 | If convertible, specify instrument type convertible into      | -                                    |
| 29 | If convertible, specify issuer of instrument it converts into | -                                    |
| 30 | Write-down feature  | No                                   |
| 31 | If write-down, write-down trigger(s)                          | -                                    |
| 32 | If write-down, full or partial                                | -                                    |
| 33 | If write-down, permanent or temporary                         | -                                    |
| 34 | If temporary write-down, description of write-up mechanism    | -                                    |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                     |
| 36 | Non-compliant transitioned features                           | Yes                                  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause |

|    |   |                                      |
|----|---|--------------------------------------|
| 1  | Issuer (*1)   | SMBC                                 |
| 2  | Unique identifier   | JP389032BB60                         |
| 3  | Governing law(s) of the instrument                            | Japanese Law                         |
|    | <i>Regulatory treatment</i>                                   |                                      |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                       |
| 5  | Post-transitional Basel III rules                             | Not eligible                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC                            |
| 7  | Instrument type   | Subordinated Bonds                   |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |                                      |
|    | Consolidated  | ¥29,996                              |
|    | Non-Consolidated  | ¥29,996                              |
| 9  | Par value of instrument (mn)                                  | ¥30,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | Liability                            |
| 11 | Original date of issuance                                     | 2011/6/1                             |
| 12 | Perpetual or dated  | Dated                                |
| 13 | Original maturity date  | 2026/6/1                             |
| 14 | Issuer call subject to prior supervisory approval             | No                                   |
| 15 | Optional call date and redemption amount                      | -                                    |
|    | Contingent call dates and redemption amount                   | -                                    |
| 16 | Subsequent call dates, if applicable                          | -                                    |
|    | <i>Coupons / dividends</i>                                    |                                      |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                |
| 18 | Coupon rate and any related index                             | 2.21%                                |
| 19 | Existence of a dividend stopper                               | No                                   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                            |
| 21 | Existence of step up or other incentive to redeem             | No                                   |
| 22 | Noncumulative or cumulative                                   | -                                    |
| 23 | Convertible or non-convertible                                | Nonconvertible                       |
| 24 | If convertible, conversion trigger (s)                        | -                                    |
| 25 | If convertible, fully or partially                            | -                                    |
| 26 | If convertible, conversion rate                               | -                                    |
| 27 | If convertible, mandatory or optional conversion              | -                                    |
| 28 | If convertible, specify instrument type convertible into      | -                                    |
| 29 | If convertible, specify issuer of instrument it converts into | -                                    |
| 30 | Write-down feature  | No                                   |
| 31 | If write-down, write-down trigger(s)                          | -                                    |
| 32 | If write-down, full or partial                                | -                                    |
| 33 | If write-down, permanent or temporary                         | -                                    |
| 34 | If temporary write-down, description of write-up mechanism    | -                                    |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                     |
| 36 | Non-compliant transitioned features                           | Yes                                  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause |



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

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

|    |   |                                      |
|----|---|--------------------------------------|
| 1  | Issuer (*1)   | SMBC                                 |
| 2  | Unique identifier   | 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  | ¥28,915                              |
|    | Non-Consolidated  | ¥28,915                              |
| 9  | Par value of instrument (mn)                                  | ¥40,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | Liability                            |
| 11 | Original date of issuance                                     | 2011/11/2                            |
| 12 | Perpetual or dated  | Dated                                |
| 13 | Original maturity date  | 2021/11/10                           |
| 14 | Issuer call subject to prior supervisory approval             | No                                   |
| 15 | Optional call date and redemption amount                      | -                                    |
|    | Contingent call dates and redemption amount                   | -                                    |
| 16 | Subsequent call dates, if applicable                          | -                                    |
|    | <i>Coupons / dividends</i>                                    |                                      |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                |
| 18 | Coupon rate and any related index                             | 1.56%                                |
| 19 | Existence of a dividend stopper                               | No                                   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                            |
| 21 | Existence of step up or other incentive to redeem             | No                                   |
| 22 | Noncumulative or cumulative                                   | -                                    |
| 23 | Convertible or non-convertible                                | Nonconvertible                       |
| 24 | If convertible, conversion trigger (s)                        | -                                    |
| 25 | If convertible, fully or partially                            | -                                    |
| 26 | If convertible, conversion rate                               | -                                    |
| 27 | If convertible, mandatory or optional conversion              | -                                    |
| 28 | If convertible, specify instrument type convertible into      | -                                    |
| 29 | If convertible, specify issuer of instrument it converts into | -                                    |
| 30 | Write-down feature  | No                                   |
| 31 | If write-down, write-down trigger(s)                          | -                                    |
| 32 | If write-down, full or partial                                | -                                    |
| 33 | If write-down, permanent or temporary                         | -                                    |
| 34 | If temporary write-down, description of write-up mechanism    | -                                    |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                     |
| 36 | Non-compliant transitioned features                           | Yes                                  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause |

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

|    |   |                                      |
|----|---|--------------------------------------|
| 1  | Issuer (*1)   | SMBC                                 |
| 2  | Unique identifier   | 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  | ¥29,996                              |
|    | Non-Consolidated  | ¥29,996                              |
| 9  | Par value of instrument (mn)                                  | ¥30,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | Liability                            |
| 11 | Original date of issuance                                     | 2011/12/20                           |
| 12 | Perpetual or dated  | Dated                                |
| 13 | Original maturity date  | 2026/12/18                           |
| 14 | Issuer call subject to prior supervisory approval             | No                                   |
| 15 | Optional call date and redemption amount                      | -                                    |
|    | Contingent call dates and redemption amount                   | -                                    |
| 16 | Subsequent call dates, if applicable                          | -                                    |
|    | <i>Coupons / dividends</i>                                    |                                      |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                |
| 18 | Coupon rate and any related index                             | 2.17%                                |
| 19 | Existence of a dividend stopper                               | No                                   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                            |
| 21 | Existence of step up or other incentive to redeem             | No                                   |
| 22 | Noncumulative or cumulative                                   | -                                    |
| 23 | Convertible or non-convertible                                | Nonconvertible                       |
| 24 | If convertible, conversion trigger (s)                        | -                                    |
| 25 | If convertible, fully or partially                            | -                                    |
| 26 | If convertible, conversion rate                               | -                                    |
| 27 | If convertible, mandatory or optional conversion              | -                                    |
| 28 | If convertible, specify instrument type convertible into      | -                                    |
| 29 | If convertible, specify issuer of instrument it converts into | -                                    |
| 30 | Write-down feature  | No                                   |
| 31 | If write-down, write-down trigger(s)                          | -                                    |
| 32 | If write-down, full or partial                                | -                                    |
| 33 | If write-down, permanent or temporary                         | -                                    |
| 34 | If temporary write-down, description of write-up mechanism    | -                                    |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                     |
| 36 | Non-compliant transitioned features                           | Yes                                  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause |

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

|    |   |                                      |
|----|---|--------------------------------------|
| 1  | Issuer (*1)   | SMBC                                 |
| 2  | Unique identifier   | 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  | ¥124,864                             |
|    | Non-Consolidated  | ¥124,864                             |
| 9  | Par value of instrument (mn)                                  | \$1,500                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | Liability                            |
| 11 | Original date of issuance                                     | 2012/3/1                             |
| 12 | Perpetual or dated  | Dated                                |
| 13 | Original maturity date  | 2022/3/1                             |
| 14 | Issuer call subject to prior supervisory approval             | Yes                                  |
| 15 | Optional call date and redemption amount                      | NA                                   |
|    | Contingent call dates and redemption amount                   | Tax event, at par                    |
| 16 | Subsequent call dates, if applicable                          | NA                                   |
|    | <i>Coupons / dividends</i>                                    |                                      |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                |
| 18 | Coupon rate and any related index                             | 4.85%                                |
| 19 | Existence of a dividend stopper                               | No                                   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                            |
| 21 | Existence of step up or other incentive to redeem             | No                                   |
| 22 | Noncumulative or cumulative                                   | -                                    |
| 23 | Convertible or non-convertible                                | Nonconvertible                       |
| 24 | If convertible, conversion trigger (s)                        | -                                    |
| 25 | If convertible, fully or partially                            | -                                    |
| 26 | If convertible, conversion rate                               | -                                    |
| 27 | If convertible, mandatory or optional conversion              | -                                    |
| 28 | If convertible, specify instrument type convertible into      | -                                    |
| 29 | If convertible, specify issuer of instrument it converts into | -                                    |
| 30 | Write-down feature  | No                                   |
| 31 | If write-down, write-down trigger(s)                          | -                                    |
| 32 | If write-down, full or partial                                | -                                    |
| 33 | If write-down, permanent or temporary                         | -                                    |
| 34 | If temporary write-down, description of write-up mechanism    | -                                    |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                     |
| 36 | Non-compliant transitioned features                           | Yes                                  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause |

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



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

|    |   |                                      |
|----|---|--------------------------------------|
| 1  | Issuer (*1)   | SMBC                                 |
| 2  | Unique identifier   | -                                    |
| 3  | Governing law(s) of the instrument                            | Japanese Law                         |
|    | <i>Regulatory treatment</i>                                   |                                      |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                       |
| 5  | Post-transitional Basel III rules                             | Not eligible                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC                            |
| 7  | Instrument type   | Subordinated Loan                    |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |                                      |
|    | Consolidated  | ¥11,952                              |
|    | Non-Consolidated  | ¥11,952                              |
| 9  | Par value of instrument (mn)                                  | ¥15,000                              |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | Liability                            |
| 11 | Original date of issuance                                     | 2012/3/27                            |
| 12 | Perpetual or dated  | Dated                                |
| 13 | Original maturity date  | 2022/3/25                            |
| 14 | Issuer call subject to prior supervisory approval             | No                                   |
| 15 | Optional call date and redemption amount                      | -                                    |
|    | Contingent call dates and redemption amount                   | -                                    |
| 16 | Subsequent call dates, if applicable                          | -                                    |
|    | <i>Coupons / dividends</i>                                    |                                      |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                |
| 18 | Coupon rate and any related index                             | (*3)                                 |
| 19 | Existence of a dividend stopper                               | No                                   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                            |
| 21 | Existence of step up or other incentive to redeem             | No                                   |
| 22 | Noncumulative or cumulative                                   | -                                    |
| 23 | Convertible or non-convertible                                | Nonconvertible                       |
| 24 | If convertible, conversion trigger (s)                        | -                                    |
| 25 | If convertible, fully or partially                            | -                                    |
| 26 | If convertible, conversion rate                               | -                                    |
| 27 | If convertible, mandatory or optional conversion              | -                                    |
| 28 | If convertible, specify instrument type convertible into      | -                                    |
| 29 | If convertible, specify issuer of instrument it converts into | -                                    |
| 30 | Write-down feature  | No                                   |
| 31 | If write-down, write-down trigger(s)                          | -                                    |
| 32 | If write-down, full or partial                                | -                                    |
| 33 | If write-down, permanent or temporary                         | -                                    |
| 34 | If temporary write-down, description of write-up mechanism    | -                                    |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                     |
| 36 | Non-compliant transitioned features                           | Yes                                  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause |

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

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

|    |   |                                      |
|----|---|--------------------------------------|
| 1  | Issuer (*1)   | SMBC                                 |
| 2  | Unique identifier   | -                                    |
| 3  | Governing law(s) of the instrument                            | Japanese Law                         |
|    | <i>Regulatory treatment</i>                                   |                                      |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                       |
| 5  | Post-transitional Basel III rules                             | Not eligible                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC                            |
| 7  | Instrument type   | Subordinated Loan                    |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |                                      |
|    | Consolidated  | ¥4,501                               |
|    | Non-Consolidated  | ¥4,501                               |
| 9  | Par value of instrument (mn)                                  | ¥5,000                               |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | Liability                            |
| 11 | Original date of issuance                                     | 2012/9/28                            |
| 12 | Perpetual or dated  | Dated                                |
| 13 | Original maturity date  | 2022/9/30                            |
| 14 | Issuer call subject to prior supervisory approval             | No                                   |
| 15 | Optional call date and redemption amount                      | -                                    |
|    | Contingent call dates and redemption amount                   | -                                    |
| 16 | Subsequent call dates, if applicable                          | -                                    |
|    | <i>Coupons / dividends</i>                                    |                                      |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                |
| 18 | Coupon rate and any related index                             | (*3)                                 |
| 19 | Existence of a dividend stopper                               | No                                   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                            |
| 21 | Existence of step up or other incentive to redeem             | No                                   |
| 22 | Noncumulative or cumulative                                   | -                                    |
| 23 | Convertible or non-convertible                                | Nonconvertible                       |
| 24 | If convertible, conversion trigger (s)                        | -                                    |
| 25 | If convertible, fully or partially                            | -                                    |
| 26 | If convertible, conversion rate                               | -                                    |
| 27 | If convertible, mandatory or optional conversion              | -                                    |
| 28 | If convertible, specify instrument type convertible into      | -                                    |
| 29 | If convertible, specify issuer of instrument it converts into | -                                    |
| 30 | Write-down feature  | No                                   |
| 31 | If write-down, write-down trigger(s)                          | -                                    |
| 32 | If write-down, full or partial                                | -                                    |
| 33 | If write-down, permanent or temporary                         | -                                    |
| 34 | If temporary write-down, description of write-up mechanism    | -                                    |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                     |
| 36 | Non-compliant transitioned features                           | Yes                                  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause |

|    |   |                                      |
|----|---|--------------------------------------|
| 1  | Issuer (*1)   | SMBC                                 |
| 2  | Unique identifier   | -                                    |
| 3  | Governing law(s) of the instrument                            | Japanese Law                         |
|    | <i>Regulatory treatment</i>                                   |                                      |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                       |
| 5  | Post-transitional Basel III rules                             | Not eligible                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMFG/SMBC                            |
| 7  | Instrument type   | Subordinated Loan                    |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |                                      |
|    | Consolidated  | ¥2,801                               |
|    | Non-Consolidated  | ¥2,801                               |
| 9  | Par value of instrument (mn)                                  | ¥3,000                               |
| 10 | Accounting classification                                     |                                      |
|    | Consolidated  | Liability                            |
|    | Non-Consolidated  | Liability                            |
| 11 | Original date of issuance                                     | 2012/11/30                           |
| 12 | Perpetual or dated  | Dated                                |
| 13 | Original maturity date  | 2022/11/30                           |
| 14 | Issuer call subject to prior supervisory approval             | No                                   |
| 15 | Optional call date and redemption amount                      | -                                    |
|    | Contingent call dates and redemption amount                   | -                                    |
| 16 | Subsequent call dates, if applicable                          | -                                    |
|    | <i>Coupons / dividends</i>                                    |                                      |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                |
| 18 | Coupon rate and any related index                             | (*3)                                 |
| 19 | Existence of a dividend stopper                               | No                                   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                            |
| 21 | Existence of step up or other incentive to redeem             | No                                   |
| 22 | Noncumulative or cumulative                                   | -                                    |
| 23 | Convertible or non-convertible                                | Nonconvertible                       |
| 24 | If convertible, conversion trigger (s)                        | -                                    |
| 25 | If convertible, fully or partially                            | -                                    |
| 26 | If convertible, conversion rate                               | -                                    |
| 27 | If convertible, mandatory or optional conversion              | -                                    |
| 28 | If convertible, specify instrument type convertible into      | -                                    |
| 29 | If convertible, specify issuer of instrument it converts into | -                                    |
| 30 | Write-down feature  | No                                   |
| 31 | If write-down, write-down trigger(s)                          | -                                    |
| 32 | If write-down, full or partial                                | -                                    |
| 33 | If write-down, permanent or temporary                         | -                                    |
| 34 | If temporary write-down, description of write-up mechanism    | -                                    |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                     |
| 36 | Non-compliant transitioned features                           | Yes                                  |
| 37 | If yes, specify non-compliant features                        | Non-viability loss absorption clause |

|    |   |  |
|----|---|--|
| 1  | Issuer (*1)   | SMBC                                   |
| 2  | Unique identifier   | -                                      |
| 3  | Governing law(s) of the instrument                            | Japanese Law                           |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                         |
| 5  | Post-transitional Basel III rules                             | Tier 2 Capital                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC                                   |
| 7  | Instrument type   | Subordinated Loan                      |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥185,937                               |
|    | Non-Consolidated  | ¥185,937                               |
| 9  | Par value of instrument (mn)                                  | \$1,750                                |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability                              |
|    | Non-Consolidated  | Liability                              |
| 11 | Original date of issuance                                     | 2014/4/2                               |
| 12 | Perpetual or dated  | Dated                                  |
| 13 | Original maturity date  | 2024/4/2                               |
| 14 | Issuer call subject to prior supervisory approval             | Yes                                    |
| 15 | Optional call date and redemption amount                      | NA                                     |
|    | Contingent call dates and redemption amount                   | Tax event and regulatory event, at par |
| 16 | Subsequent call dates, if applicable                          | NA                                     |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                  |
| 18 | Coupon rate and any related index                             | (*3)                                   |
| 19 | Existence of a dividend stopper                               | No                                     |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                              |
| 21 | Existence of step up or other incentive to redeem             | No                                     |
| 22 | Noncumulative or cumulative                                   | -                                      |
| 23 | Convertible or non-convertible                                | Nonconvertible                         |
| 24 | If convertible, conversion trigger (s)                        | -                                      |
| 25 | If convertible, fully or partially                            | -                                      |
| 26 | If convertible, conversion rate                               | -                                      |
| 27 | If convertible, mandatory or optional conversion              | -                                      |
| 28 | If convertible, specify instrument type convertible into      | -                                      |
| 29 | If convertible, specify issuer of instrument it converts into | -                                      |
| 30 | Write-down feature  | Yes                                    |
| 31 | If write-down, write-down trigger(s)                          | Non-Viability Event                    |
| 32 | If write-down, full or partial                                | Full                                   |
| 33 | If write-down, permanent or temporary                         | Permanent                              |
| 34 | If temporary write-down, description of write-up mechanism    | -                                      |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                       |
| 36 | Non-compliant transitioned features                           | No                                     |
| 37 | If yes, specify non-compliant features                        | -                                      |

|    |   |  |
|----|---|--|
| 1  | Issuer (*1)   | SMBC                                   |
| 2  | Unique identifier   | -                                      |
| 3  | Governing law(s) of the instrument                            | Japanese Law                           |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                         |
| 5  | Post-transitional Basel III rules                             | Tier 2 Capital                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC                                   |
| 7  | Instrument type   | Subordinated Loan                      |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥100,000                               |
|    | Non-Consolidated  | ¥100,000                               |
| 9  | Par value of instrument (mn)                                  | ¥100,000                               |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability                              |
|    | Non-Consolidated  | Liability                              |
| 11 | Original date of issuance                                     | 2014/9/12                              |
| 12 | Perpetual or dated  | Dated                                  |
| 13 | Original maturity date  | 2024/9/12                              |
| 14 | Issuer call subject to prior supervisory approval             | Yes                                    |
| 15 | Optional call date and redemption amount                      | NA                                     |
|    | Contingent call dates and redemption amount                   | Tax event and regulatory event, at par |
| 16 | Subsequent call dates, if applicable                          | NA                                     |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Fixed                                  |
| 18 | Coupon rate and any related index                             | (*3)                                   |
| 19 | Existence of a dividend stopper                               | No                                     |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                              |
| 21 | Existence of step up or other incentive to redeem             | No                                     |
| 22 | Noncumulative or cumulative                                   | -                                      |
| 23 | Convertible or non-convertible                                | Nonconvertible                         |
| 24 | If convertible, conversion trigger (s)                        | -                                      |
| 25 | If convertible, fully or partially                            | -                                      |
| 26 | If convertible, conversion rate                               | -                                      |
| 27 | If convertible, mandatory or optional conversion              | -                                      |
| 28 | If convertible, specify instrument type convertible into      | -                                      |
| 29 | If convertible, specify issuer of instrument it converts into | -                                      |
| 30 | Write-down feature  | Yes                                    |
| 31 | If write-down, write-down trigger(s)                          | Non-Viability Event                    |
| 32 | If write-down, full or partial                                | Full                                   |
| 33 | If write-down, permanent or temporary                         | Permanent                              |
| 34 | If temporary write-down, description of write-up mechanism    | -                                      |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                       |
| 36 | Non-compliant transitioned features                           | No                                     |
| 37 | If yes, specify non-compliant features                        | -                                      |



|    |   |  |
|----|---|--|
| 1  | Issuer (*1)   | SMBC   |
| 2  | Unique identifier   | -  |
| 3  | Governing law(s) of the instrument                            | Japanese Law                                     |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Tier 2 Capital                                   |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC   |
| 7  | Instrument type   | Subordinated Loan                                |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥35,000  |
|    | Non-Consolidated  | ¥35,000  |
| 9  | Par value of instrument (mn)                                  | ¥35,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | Liability  |
| 11 | Original date of issuance                                     | 2014/9/12  |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2024/9/12  |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2019/9/12  |
|    | Contingent call dates and redemption amount                   | Tax event and regulatory event, at par           |
| 16 | Subsequent call dates, if applicable                          | Each interest payment date after first call date |
|    | <i>Coupons / dividends</i>                                    |  |
| 17 | Fixed or floating dividend/coupon                             | Fixed to floating                                |
| 18 | Coupon rate and any related index                             | (*3)   |
| 19 | Existence of a dividend stopper                               | No   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory  |
| 21 | Existence of step up or other incentive to redeem             | No   |
| 22 | Noncumulative or cumulative                                   | -  |
| 23 | Convertible or non-convertible                                | Nonconvertible                                   |
| 24 | If convertible, conversion trigger (s)                        | -  |
| 25 | If convertible, fully or partially                            | -  |
| 26 | If convertible, conversion rate                               | -  |
| 27 | If convertible, mandatory or optional conversion              | -  |
| 28 | If convertible, specify instrument type convertible into      | -  |
| 29 | If convertible, specify issuer of instrument it converts into | -  |
| 30 | Write-down feature  | Yes  |
| 31 | If write-down, write-down trigger(s)                          | Non-Viability Event                              |
| 32 | If write-down, full or partial                                | Full   |
| 33 | If write-down, permanent or temporary                         | Permanent  |
| 34 | If temporary write-down, description of write-up mechanism    | -  |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                                 |
| 36 | Non-compliant transitioned features                           | No   |
| 37 | If yes, specify non-compliant features                        | -  |

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

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

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

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

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

|    |   |  |
|----|---|--|
| 1  | Issuer (*1)   | SMBC                                   |
| 2  | Unique identifier   | -                                      |
| 3  | Governing law(s) of the instrument                            | Japanese Law                           |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                         |
| 5  | Post-transitional Basel III rules                             | Tier 2 Capital                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC                                   |
| 7  | Instrument type   | Subordinated Loan                      |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥99,000                                |
|    | Non-Consolidated  | ¥99,000                                |
| 9  | Par value of instrument (mn)                                  | ¥99,000                                |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability                              |
|    | Non-Consolidated  | Liability                              |
| 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                             | (*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)   | SMBC                                   |
| 2  | Unique identifier   | -                                      |
| 3  | Governing law(s) of the instrument                            | Japanese Law                           |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                         |
| 5  | Post-transitional Basel III rules                             | Tier 2 Capital                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC                                   |
| 7  | Instrument type   | Subordinated Loan                      |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥81,000                                |
|    | Non-Consolidated  | ¥81,000                                |
| 9  | Par value of instrument (mn)                                  | ¥81,000                                |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability                              |
|    | Non-Consolidated  | Liability                              |
| 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                             | (*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)   | SMBC                                   |
| 2  | Unique identifier   | -                                      |
| 3  | Governing law(s) of the instrument                            | Japanese Law                           |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                         |
| 5  | Post-transitional Basel III rules                             | Tier 2 Capital                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC                                   |
| 7  | Instrument type   | Subordinated Loan                      |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥10,000                                |
|    | Non-Consolidated  | ¥10,000                                |
| 9  | Par value of instrument (mn)                                  | ¥10,000                                |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability                              |
|    | Non-Consolidated  | Liability                              |
| 11 | Original date of issuance                                     | 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                               | No                                     |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory                              |
| 21 | Existence of step up or other incentive to redeem             | No                                     |
| 22 | Noncumulative or cumulative                                   | -                                      |
| 23 | Convertible or non-convertible                                | Nonconvertible                         |
| 24 | If convertible, conversion trigger (s)                        | -                                      |
| 25 | If convertible, fully or partially                            | -                                      |
| 26 | If convertible, conversion rate                               | -                                      |
| 27 | If convertible, mandatory or optional conversion              | -                                      |
| 28 | If convertible, specify instrument type convertible into      | -                                      |
| 29 | If convertible, specify issuer of instrument it converts into | -                                      |
| 30 | Write-down feature  | Yes                                    |
| 31 | If write-down, write-down trigger(s)                          | Non-Viability Event                    |
| 32 | If write-down, full or partial                                | Full                                   |
| 33 | If write-down, permanent or temporary                         | Permanent                              |
| 34 | If temporary write-down, description of write-up mechanism    | -                                      |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                       |
| 36 | Non-compliant transitioned features                           | No                                     |
| 37 | If yes, specify non-compliant features                        | -                                      |

|    |   |  |
|----|---|--|
| 1  | Issuer (*1)   | SMBC                                   |
| 2  | Unique identifier   | -                                      |
| 3  | Governing law(s) of the instrument                            | Japanese Law                           |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                         |
| 5  | Post-transitional Basel III rules                             | Tier 2 Capital                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC                                   |
| 7  | Instrument type   | Subordinated Loan                      |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥10,000                                |
|    | Non-Consolidated  | ¥10,000                                |
| 9  | Par value of instrument (mn)                                  | ¥10,000                                |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability                              |
|    | Non-Consolidated  | Liability                              |
| 11 | Original date of issuance                                     | 2016/6/3                               |
| 12 | Perpetual or dated  | Dated                                  |
| 13 | Original maturity date  | 2026/6/3                               |
| 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)   | SMBC   |
| 2  | Unique identifier   | -  |
| 3  | Governing law(s) of the instrument                            | Japanese Law                                     |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                                   |
| 5  | Post-transitional Basel III rules                             | Tier 2 Capital                                   |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC   |
| 7  | Instrument type   | Subordinated Loan                                |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥20,000  |
|    | Non-Consolidated  | ¥20,000  |
| 9  | Par value of instrument (mn)                                  | ¥20,000  |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability  |
|    | Non-Consolidated  | Liability  |
| 11 | Original date of issuance                                     | 2016/6/3   |
| 12 | Perpetual or dated  | Dated  |
| 13 | Original maturity date  | 2026/6/3   |
| 14 | Issuer call subject to prior supervisory approval             | Yes  |
| 15 | Optional call date and redemption amount                      | 2021/6/3   |
|    | 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                               | No   |
| 20 | Fully discretionary, partially discretionary or mandatory     | Mandatory  |
| 21 | Existence of step up or other incentive to redeem             | No   |
| 22 | Noncumulative or cumulative                                   | -  |
| 23 | Convertible or non-convertible                                | Nonconvertible                                   |
| 24 | If convertible, conversion trigger (s)                        | -  |
| 25 | If convertible, fully or partially                            | -  |
| 26 | If convertible, conversion rate                               | -  |
| 27 | If convertible, mandatory or optional conversion              | -  |
| 28 | If convertible, specify instrument type convertible into      | -  |
| 29 | If convertible, specify issuer of instrument it converts into | -  |
| 30 | Write-down feature  | Yes  |
| 31 | If write-down, write-down trigger(s)                          | Non-Viability Event                              |
| 32 | If write-down, full or partial                                | Full   |
| 33 | If write-down, permanent or temporary                         | Permanent  |
| 34 | If temporary write-down, description of write-up mechanism    | -  |
| 35 | Position in subordination hierarchy in liquidation            | Senior unsecured                                 |
| 36 | Non-compliant transitioned features                           | No   |
| 37 | If yes, specify non-compliant features                        | -  |

|    |   |  |
|----|---|--|
| 1  | Issuer (*1)   | SMBC                                   |
| 2  | Unique identifier   | -                                      |
| 3  | Governing law(s) of the instrument                            | Japanese Law                           |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                         |
| 5  | Post-transitional Basel III rules                             | Tier 2 Capital                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC                                   |
| 7  | Instrument type   | Subordinated Loan                      |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥55,000                                |
|    | Non-Consolidated  | ¥55,000                                |
| 9  | Par value of instrument (mn)                                  | ¥55,000                                |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability                              |
|    | Non-Consolidated  | Liability                              |
| 11 | Original date of issuance                                     | 2016/6/13                              |
| 12 | Perpetual or dated  | Dated                                  |
| 13 | Original maturity date  | 2026/6/15                              |
| 14 | Issuer call subject to prior supervisory approval             | Yes                                    |
| 15 | Optional call date and redemption amount                      | 2021/6/15                              |
|    | 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                             | (*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)   | SMBC                                   |
| 2  | Unique identifier   | -                                      |
| 3  | Governing law(s) of the instrument                            | Japanese Law                           |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                         |
| 5  | Post-transitional Basel III rules                             | Tier 2 Capital                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC                                   |
| 7  | Instrument type   | Subordinated Loan                      |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥65,000                                |
|    | Non-Consolidated  | ¥65,000                                |
| 9  | Par value of instrument (mn)                                  | ¥65,000                                |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability                              |
|    | Non-Consolidated  | Liability                              |
| 11 | Original date of issuance                                     | 2016/6/13                              |
| 12 | Perpetual or dated  | Dated                                  |
| 13 | Original maturity date  | 2026/6/15                              |
| 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                             | (*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)   | SMBC                                   |
| 2  | Unique identifier   | -                                      |
| 3  | Governing law(s) of the instrument                            | Japanese Law                           |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                         |
| 5  | Post-transitional Basel III rules                             | Tier 2 Capital                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC                                   |
| 7  | Instrument type   | Subordinated Loan                      |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥59,000                                |
|    | Non-Consolidated  | ¥59,000                                |
| 9  | Par value of instrument (mn)                                  | ¥59,000                                |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability                              |
|    | Non-Consolidated  | Liability                              |
| 11 | Original date of issuance                                     | 2016/9/12                              |
| 12 | Perpetual or dated  | Dated                                  |
| 13 | Original maturity date  | 2026/9/15                              |
| 14 | Issuer call subject to prior supervisory approval             | Yes                                    |
| 15 | Optional call date and redemption amount                      | 2021/9/15                              |
|    | 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                             | (*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)   | SMBC                                   |
| 2  | Unique identifier   | -                                      |
| 3  | Governing law(s) of the instrument                            | Japanese Law                           |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                         |
| 5  | Post-transitional Basel III rules                             | Tier 2 Capital                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC                                   |
| 7  | Instrument type   | Subordinated Loan                      |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥41,000                                |
|    | Non-Consolidated  | ¥41,000                                |
| 9  | Par value of instrument (mn)                                  | ¥41,000                                |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability                              |
|    | Non-Consolidated  | Liability                              |
| 11 | Original date of issuance                                     | 2016/9/12                              |
| 12 | Perpetual or dated  | Dated                                  |
| 13 | Original maturity date  | 2026/9/15                              |
| 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                             | (*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)   | SMBC                                   |
| 2  | Unique identifier   | -                                      |
| 3  | Governing law(s) of the instrument                            | Japanese Law                           |
|    | <i>Regulatory treatment</i>                                   |  |
| 4  | Transitional Basel III rules                                  | Tier 2 Capital                         |
| 5  | Post-transitional Basel III rules                             | Tier 2 Capital                         |
| 6  | Eligible at solo/group/group&solo (*1)                        | SMBC                                   |
| 7  | Instrument type   | Subordinated Loan                      |
| 8  | Amount recognised in regulatory capital (JPY mn)(*2)          |  |
|    | Consolidated  | ¥100,000                               |
|    | Non-Consolidated  | ¥100,000                               |
| 9  | Par value of instrument (mn)                                  | ¥100,000                               |
| 10 | Accounting classification                                     |  |
|    | Consolidated  | Liability                              |
|    | Non-Consolidated  | Liability                              |
| 11 | Original date of issuance                                     | 2018/3/16                              |
| 12 | Perpetual or dated  | Dated                                  |
| 13 | Original maturity date  | 2028/3/16                              |
| 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                        | -                                      |

Note:

\*1 SMFG: Sumitomo Mitsui Financial Group, Inc.  
SMBC: Sumitomo Mitsui Banking Corporation  
SMMAF: SMM Auto Finance, Inc.

\*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:

| 5 year<br>or less | 5 years to<br>10 years | Over<br>10 years |
|-------------------|------------------------|------------------|
| 1.41%             | 1.82%                  | 1.25%            |