

Group structure*1

Sumitomo Mitsui Financial Group

Consolidated total assets JPY 207 tn

Consolidated CET1 ratio 14.92 %

Credit ratings	Moody's	S&P	Fitch	R&I	JCR
	A1/P-1	A- / -	A/F1	A+ / -	AA- / -

Sumitomo Mitsui Banking Corporation

Assets JPY 178 tn

Deposits JPY 113 tn

Loans JPY 76 tn

of retail accounts approx. 28 mn

of corporate loan clients approx. 78,000

Credit ratings	Moody's	S&P	Fitch	R&I	JCR
	A1/P-1	A/A-1	A/F1	AA-/a-1+	AA/J-1+

SMBC Trust Bank

Acquired Citibank Japan's retail banking business in Nov. 2015

