

SMBC Presentation

- SMBC's Long Term Presence
and Deep Commitments to Asia -

LEAD THE VALUE

October 30, 2014
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Sumitomo Mitsui Banking Corporation

SMBC Profile

<Sumitomo Mitsui Banking Corporation>

Capital Stock: JPY 1,771.0 billion

Number of Employees: 22,915

Network:

Domestic Branches 459

Overseas service network 69 in 38 countries / areas

*also including principal overseas subsidiaries

Total Assets: JPY 135,966.4 billion*¹
(approx. USD1,321.6 billion)

Deposits: JPY 84,137.3 billion*¹

Loans and Bills: JPY 63,370.7 billion*¹

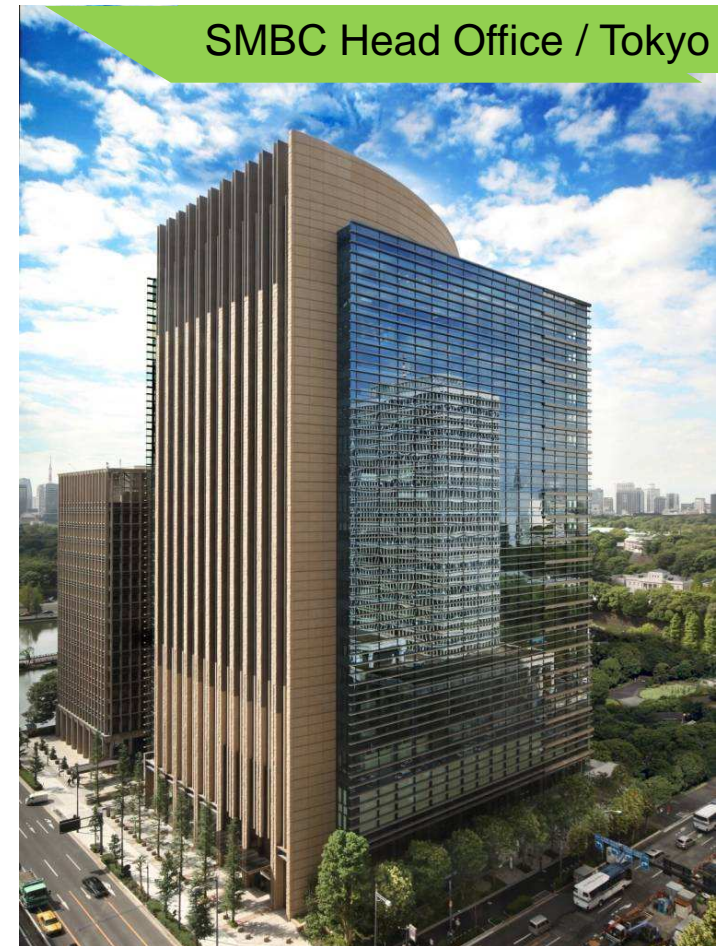
Consolidated Capital Ratio: 17.08% (preliminary)*²

(As of March 31, 2014)

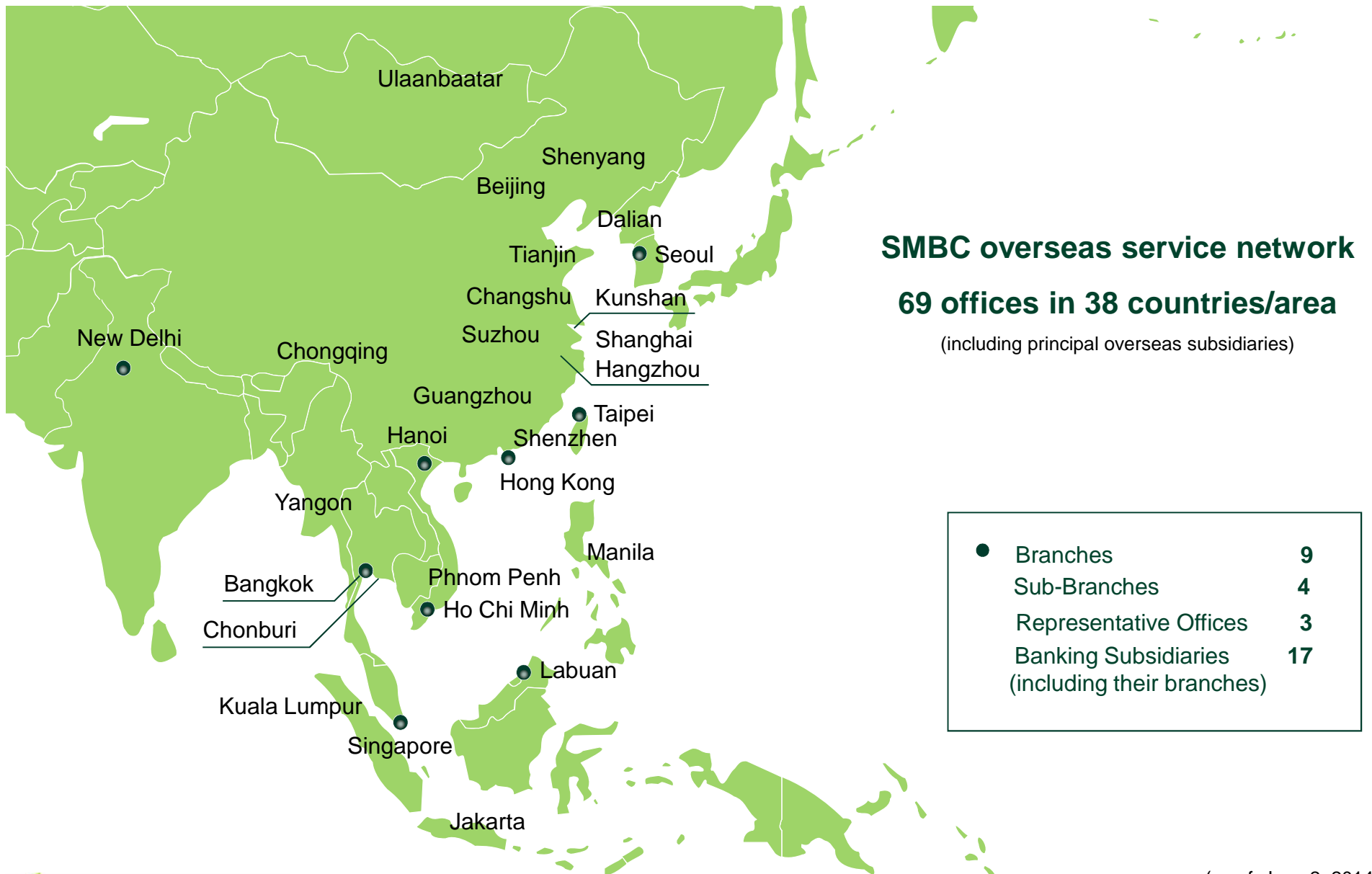
*¹ Non-consolidated basis

*² BIS Guidelines

SMBC Head Office / Tokyo



Global Network in Asia

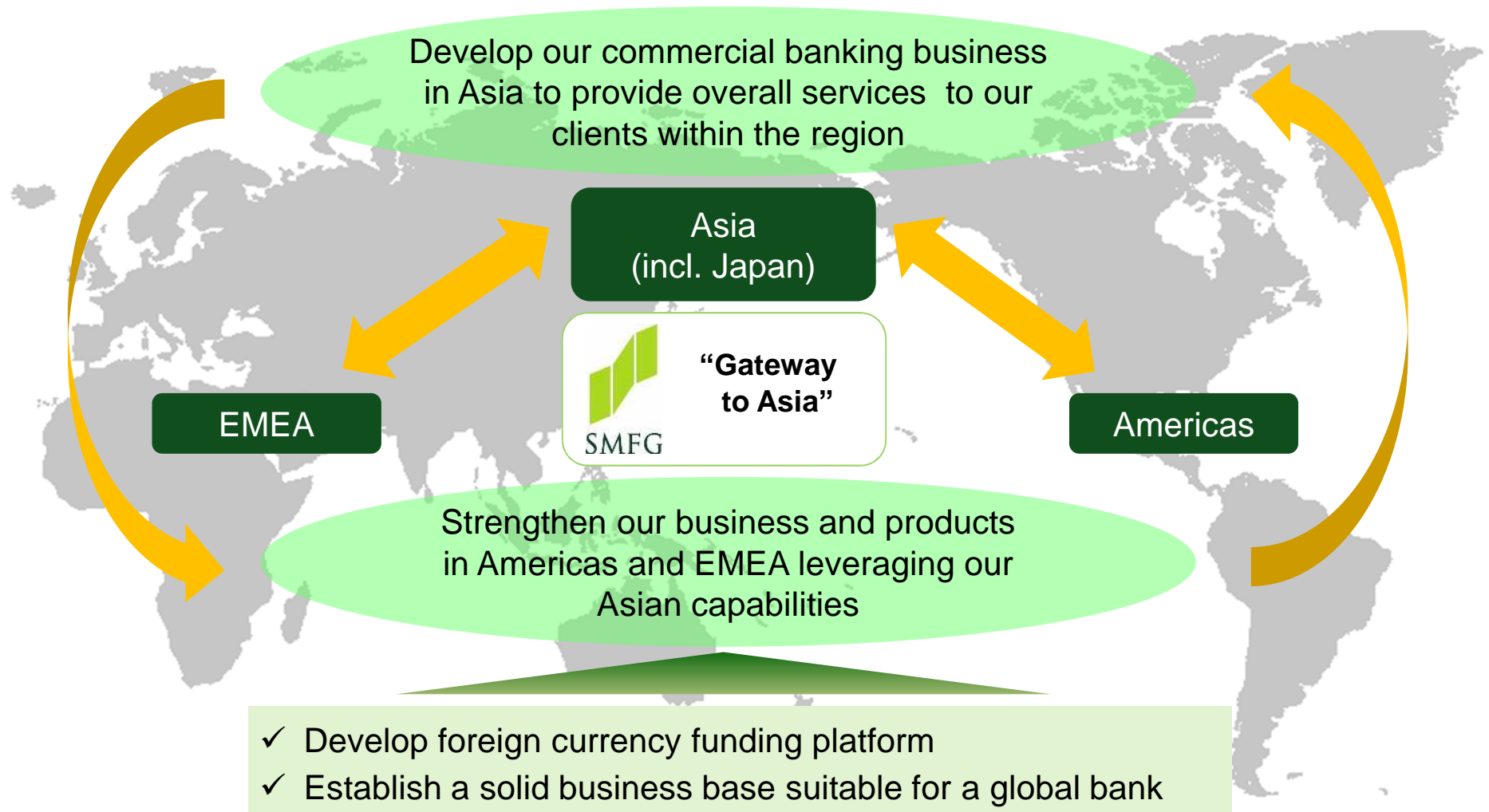


(as of June 2, 2014)

Global Strategy Overview

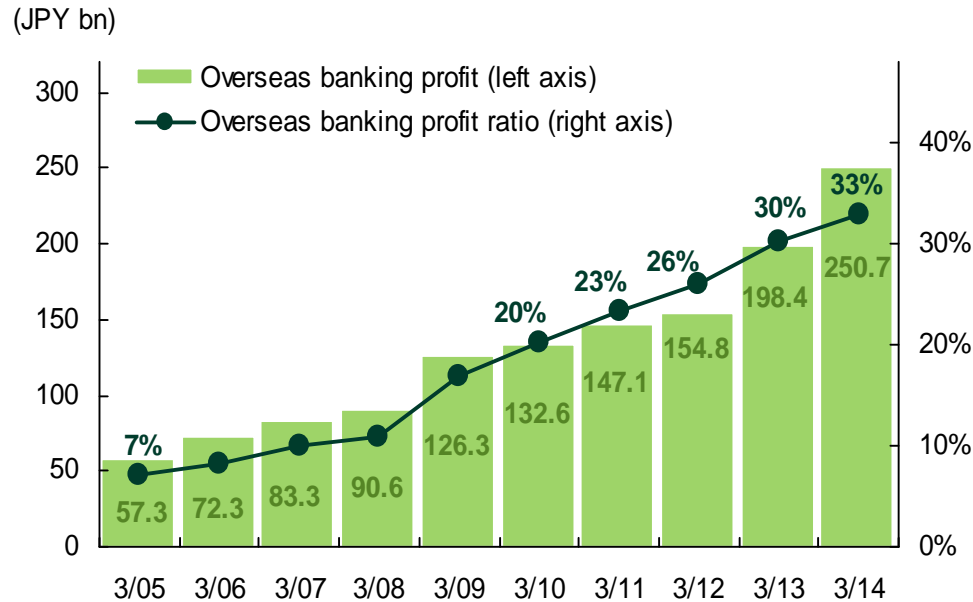
- ✓ Further improve our ability to serve our clients
- ✓ Build a sustainable business model
- ✓ Transform from Japan-centric to Asia-centric

Become a global financial group that leads the growth of Japan and the Asian region



Overseas banking profit and loan balance

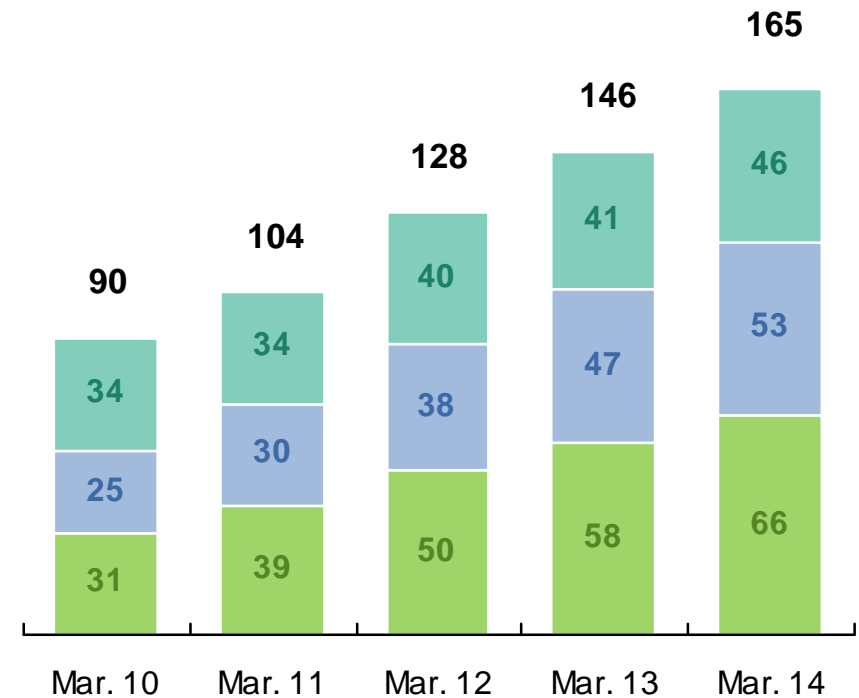
Overseas banking profit and ratio *1



Overseas loan balance *2,3

(USD bn)

■ EMEA
■ Americas
■ Asia



*1 Managerial accounting basis. Sum of SMBC and major overseas subsidiary banks. Based on the former medium-term management plan assumed exchange rate of USD1=JPY85 since FY3/12

*2 Managerial accounting basis. Sum of SMBC, SMBC Europe and SMBC (China)

*3 Translated into USD at respective period-end exchange rates

Medium-term management plan: Business strategy

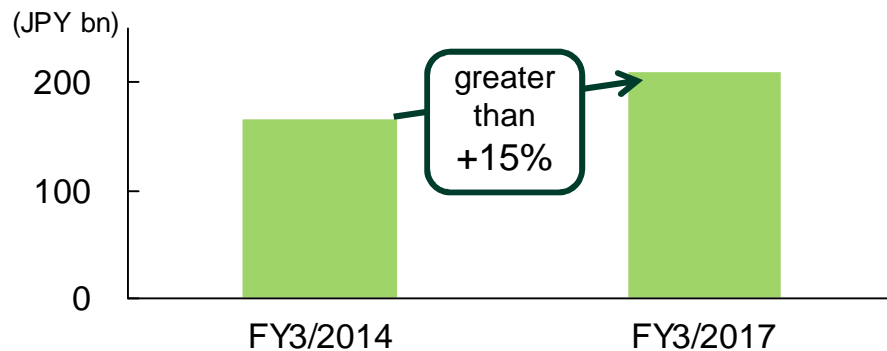
Asian strategy: Organic growth

- Enter new businesses / segments while strengthening existing businesses in order to realize Asia-centric operations
- Expand business in Asia through collective efforts of the group

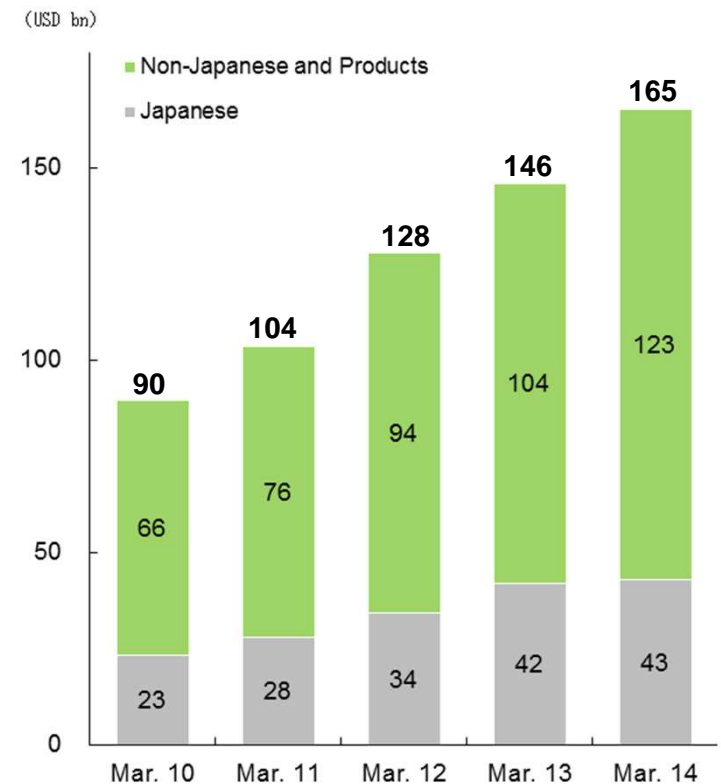
Key points of organic growth strategy

- Further strengthen transactions with Japanese and non-Japanese large corporations
- Strengthen transaction banking business
- Enter middle market corporate business

Consolidated gross profit of Asian-business



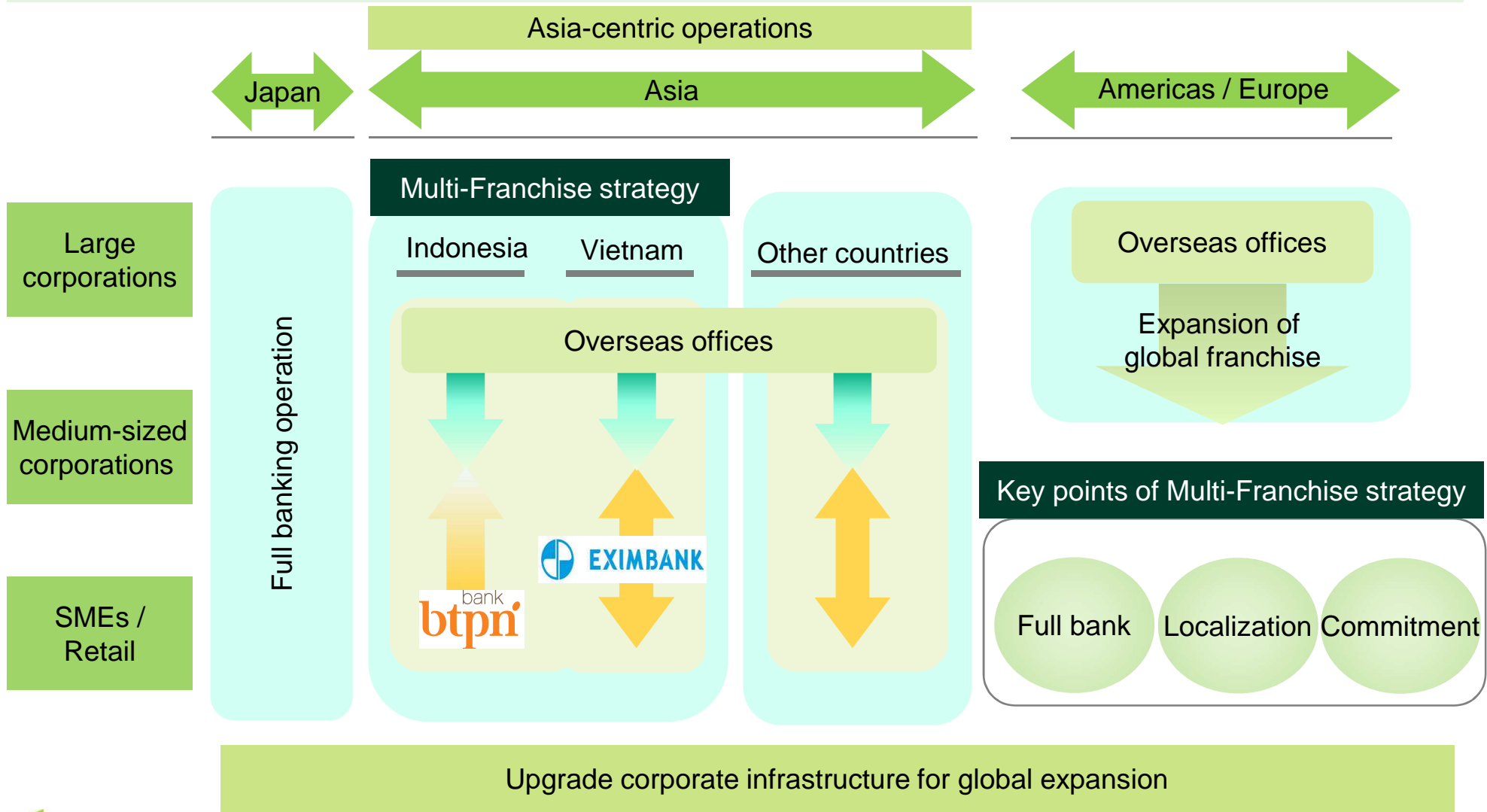
Composition of overseas loan balance*



*Managerial accounting basis. Sum of SMBC, SMBC Europe, SMBC (China) and SMBC Indonesia

Asian strategy: Multi-Franchise strategy

- Aim to establish “second or third” SMBC, accelerating the development of full-line banking services in Indonesia and Vietnam via organic and inorganic growth



Investment in BTPN / Vietnam Eximbank

BTPN

Overview of BTPN

- Established in 1958 to serve retired military personnel through pension banking services
- Ranked 6th by market cap. among Indonesian banks
- An equity method affiliate of SMBC (Ownership: 40%)

Asset



Pension banking

Loans to pension recipients



Micro-financing

Loans to small shop owners

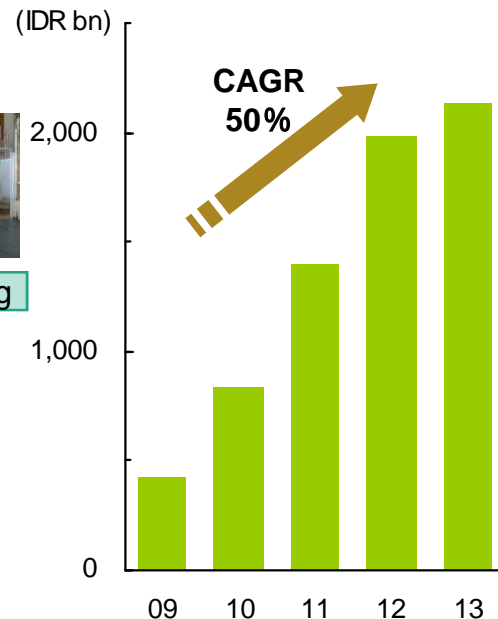
Liability



Deposit taking

Focus on Wealthy customers

Consolidated net income



Exchange rate as of Dec. 31, 2013;
1,000IDR=JPY8.6, USD0.08

Vietnam Eximbank

Investment overview

- Acquired 15% stake in May 2008
- An equity method affiliate of SMBC
- SMBC delegates one board member and staffs

Business alliance

- SMBC collaborates and provides technical assistance for retail and wholesale banking, risk management, IT, etc.

- Technical assistance
 - Employee training
 - IT system
 - Risk management
- Business collaboration



- Introduce Japanese corp. to acquire employees' accounts
- Collaborate to provide cash management service
- Collaboration with Cedyna (auto loan)
- Promote business matching

