



WIEF-AFF ROUNDTABLE 2015

Tokyo, Japan
26 May 2015



1) SMBC Corporate Profile

(As of 26 May 2015)

Chairman of the Board Teisuke Kitayama

President Takeshi Kunibe

Network

441 domestic branches (Japan)

70 overseas offices across 38 countries/regions

Income (non-consolidated) *

Banking Profit: JPY 843 bn, Net Income: JPY 643 bn

Total assets (non-consolidated) *

JPY 154,724.1 bn

Total deposit (non-consolidated)*

JPY 91,337.8 bn

Consolidate Capital ratios*

17.93% [preliminary] (BIS Guidelines)

Credit Rating for SMBC (As of 26 May 2015)

	Moody's	S&P	Fitch
Long Term	A1	A+	A-
Short Term	P-1	A-1	F1

**Global Bank of
the Year 2014**



* FY Ended 31 March 2015

2) SMBC Global Network (including offices of its banking subsidiaries)

(As of 26 May 2015)

70 offices across 38 countries/ regions



3) SMBC Islamic Finance Network (As of 26 May 2015)

The only Japanese bank to have two subsidiaries with Islamic Finance capabilities covering both the EMEA and Asia.

**Sumitomo Mitsui Banking Corporation Europe Ltd
(London, UK)**

A world map with a light green background. The map highlights two regions: EMEA (Europe, Middle East, and Africa) in a darker green and Asia in a light red. Two black dots with lines pointing to them indicate the locations of SMBC subsidiaries: one in London, UK, and another in Kuala Lumpur, Malaysia. The rest of the world, including North and South America and Australia, is shown in a light blue color.

**Sumitomo Mitsui Banking Corporation Malaysia Berhad
(Kuala Lumpur, Malaysia)**

4) Islamic Finance in Japan

~ History of Deregulation ~

■ Japanese Commercial Banks are allowed to engage in Islamic Finance .

2008 : The amendment to the enforcement regulations in Banking Act
→ subsidiaries

2015 : The amendment to Comprehensive Guidelines for Supervision of Major Banks, etc by Financial Services Agency in Japan
→ Head Office and Branches

■ The issuance of J-Sukuk is available from 2012.

2011 : The amendment to the Act on Securitization of Assets
Tax reforms came into effect to level playing field between conventional bonds and J-Sukuk.

2012 : Japan Securities Depository Center, Inc. commenced handling of J-Sukuk.

(As of 26 May 2015)