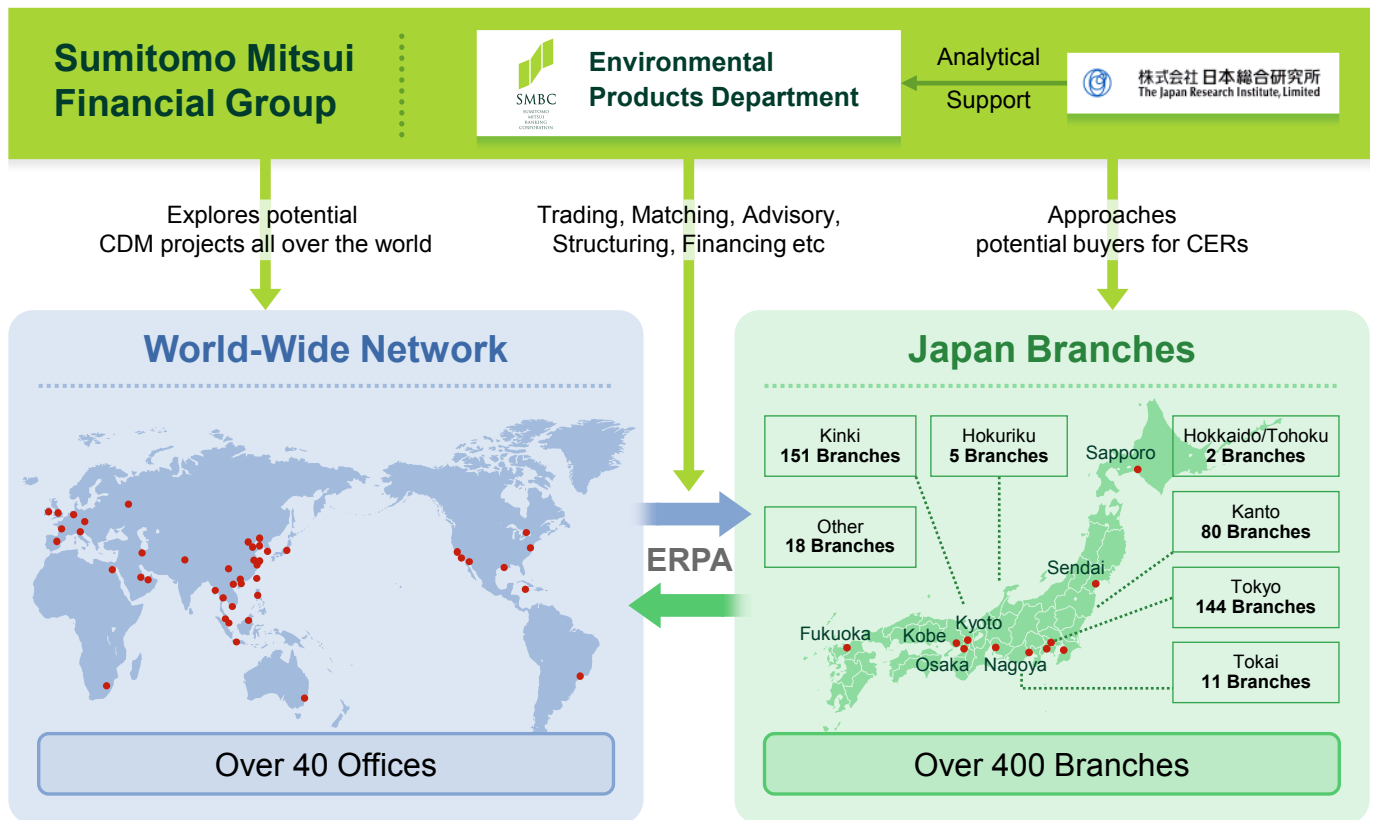


SMBC Global Network & Organizations for CDM projects & Carbon Trading



SMBC Key Figures

| | |
|-----------------------|---------------------|
| Number of employees* | 62,243 |
| Total assets* | JPY 131,409 billion |
| Total loans* | JPY 63,533 billion |
| Total deposits* | JPY 78,097 billion |
| Shareholders' equity* | JPY 7,199 billion |
| Long-term ratings | A+ (S&P), A(Fitch) |

*SMFG consolidated (data as of Sep 2010)

SMBC Brief History for Carbon Credits Business

- 2005/08** ● SMBC started carbon credits business (Brazil CDM Projects)
- 2006/08** ● Initiated business tie-up with Banco do Brasil for promoting carbon credits business
- 2006/12** ● Made 10 deals of CDM projects for Japanese electric power company (about 1.5 million tons)
- 2007/02** ● Purchased carbon credits for its headquarters' building
- 2007/06** ● Received FT Sustainable Banking Award as runner-up (Achievement in Carbon Finance) (Japanese company was awarded for the first time)
- 2007/06** ● Initiated CERs sales through trust fund scheme
- 2007/10** ● Launched Environmental Products Department that focuses on services regarding carbon trading
- 2009/6** ● Launched carbon credits trading business



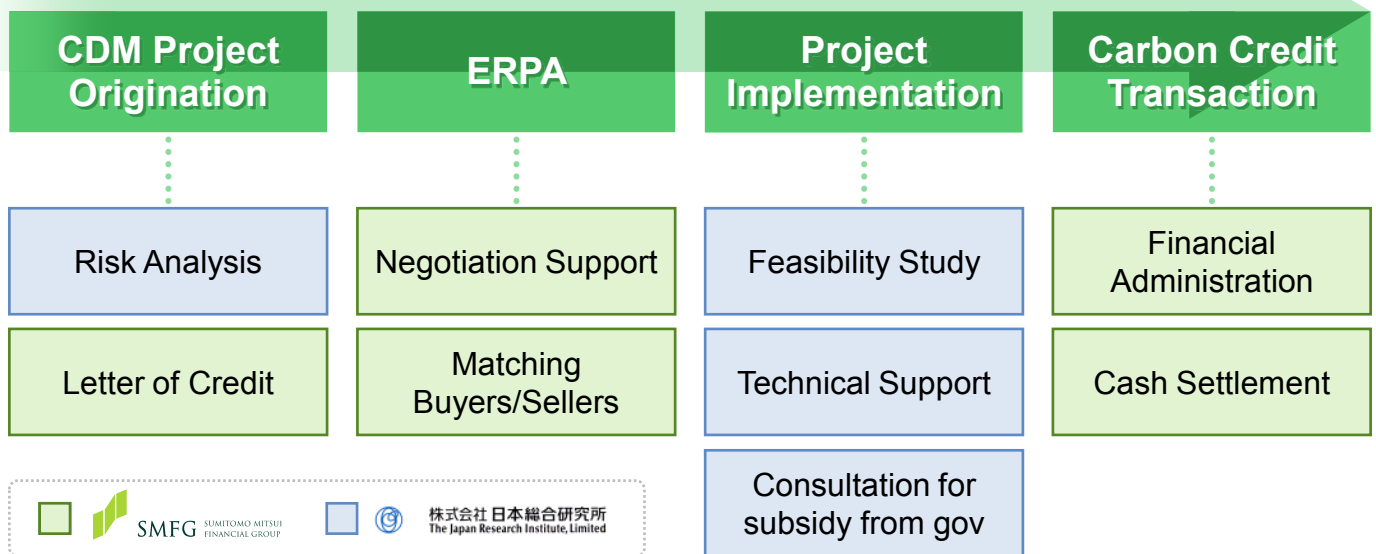
Main Services



SMFG SUMITOMO MITSUI FINANCIAL GROUP

One-stop Services for CDM

CDM Project Lifetime



Arrangement/Financial Advice/Support

Support for procedure (CDM registration etc)

Major Track Records

- SMFG has analyzed the risk for CDM projects in Brazil and Indonesia.
- SMFG has provided technical advice on landfill and swine manure treatment projects with local environmental consultants in Brazil.
- SMFG has received subsidies from Japanese government for CDM projects in Brazil (Ministry of Environment etc).
- SMFG has arranged two sales arrangements by trust scheme.
- SMFG has provided credit enhancement in favor of sellers/buyers for the number of transactions in India, Brazil and China.



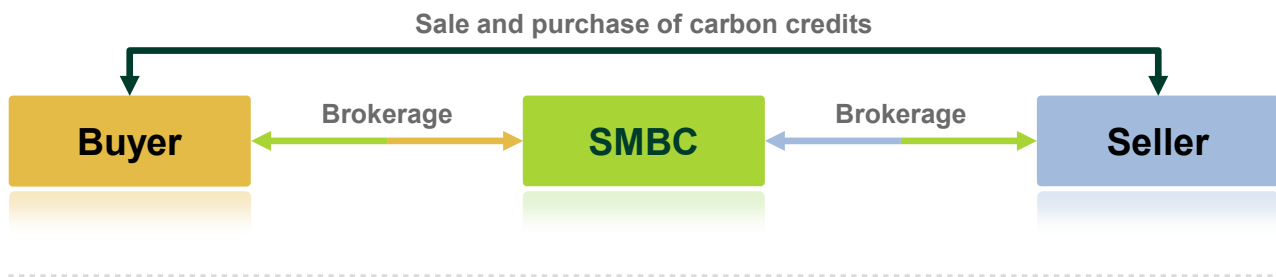
SMBC SUMITOMO MITSUI BANKING CORPORATION

Service Lineup

Initiatives aimed at reducing greenhouse gases have become an indispensable part of business. We began our carbon credit business in 2006, and are working alongside our clients to address the problem of global warming.

■ Brokerage Service

For clients wishing to trade carbon credits, we use our global network to provide brokerage services between sellers and buyers of carbon credits.

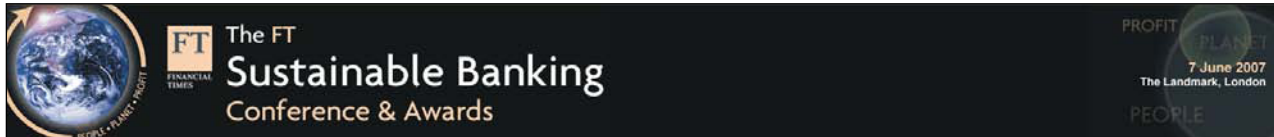


■ Trading Service

We have expanded its carbon credit business by starting proprietary trading credits from June 2009 in response to our clients who wanted to trade with us directly.



Major Track Records of Our Carbon Business



Achievement in Carbon Finance

- **Banco Sumitomo Mitsui Brasileiro, Brazil (CER transaction involving 10 CDM projects)**
- Carbon Capital Markets, UK (Private equity funds)
- Climate Change Capital UK (C4F2 carbon fund)
- Innovest/JP Morgan, US-Canada-UK (JENI Carbon Beta bond index)
- Raiffeisen Zentralbank, Austria (Nitrous oxide emission reduction project)

Banco Sumitomo Mitsui Brasileiro (BSMB), a SMBC's subsidiary in Brazil, was shortlisted and awarded as runner-up for "Achievement in Carbon Finance" by **"CER transaction involving 10 CDM projects"**, one of the award categories of **"the 2007 FT Sustainable Banking Awards"** which was selected from 151 entries representing more than 100 banks in 51 countries

RUNNER-UP: Banco Sumitomo Mitsui Brasileiro



Banco Sumitomo Mitsui Brasileiro S.A. (BMSB), the subsidiary bank of Sumitomo Mitsui Bank Corporation in Brazil, carried out a pioneering certified emission reductions (CERs) transaction involving more than 10 small- to medium-scale Clean Development Mechanism (CDM) projects. The substantial transaction involved the transfer of around 1.5 million tonnes of CERs, derived from a broad range of CDM sources including small hydroelectric, bagasse cogeneration and methane avoidance projects, from Brazil to Japan. This is considered the first transaction of its nature, within the newly formed carbon market, as CERs generated from several diverse CDM projects were simultaneous negotiated for between two countries. The transaction introduced by BMSB presented an opportunity to Brazilian medium- and small-scale project developers to commercialise their CERs in conjunction with a major Japanese utilities company, Chugoku Electric Power Corporation (CEPC). BMSB fulfilled the important role of facilitator for this transaction, which would not have been feasible without the unique expertise and services offered by the financial institution. In assisting the project buyer, BMSB compiled a portfolio of more than 10 suitable small and medium-scale CDM projects and provided other assistance required under the Kyoto Protocol for the buyer.

Comments from the judges:

"Stimulating the market in the region, giving SMEs access to the market, a key demonstration effect, proving Brazil as a reliable source of CERs."

Source: Website of the FT Sustainable Banking, Conference & Awards (<http://www.ftconferences.com/sustainablebanking/home.asp>)