

August 24, 2012

Sumitomo Mitsui Banking Corporation

**Sumitomo Mitsui Banking Corporation and ACLEDA Bank Plc sign  
Memorandum of Understanding**

TOKYO, August 24, 2012 --- Sumitomo Mitsui Banking Corporation (SMBC, President: Takeshi Kunibe) today announced signing of a Memorandum of Understanding (MOU) with ACLEDA Bank Plc (President & CEO: In Channy), the largest private bank in Cambodia, on mutual business cooperation in Cambodia.

ACLEDA Bank, founded in 1993, has the largest branches network in Cambodia and strength in micro-finance and loans to small and medium enterprises. SMBC will leverage ACLEDA Bank's broad network and provide stronger support to Japanese clients through mutual cooperation on products and services utilizing its globally competitive know-how, such as cash management services and trade finance currently under consideration.

SMBC opened a representative office in Phnom Penh Representative this February, and the signing of MOU on mutual cooperation reflects its proactive stance to strengthen its capabilities to offer enhanced products and services to support the business activities of its clients in Cambodia and other countries of the Mekong region.

(ACLEDA Bank profile)

- Founded in 1993
- Headquarters: #61, Preah Monivong Blvd., Sangkat Srah Chork,  
Khan Daun Penh, Phnom Penh, Kingdom of Cambodia
- Domestic branches: 234 (as of Dec. 31, 2011)
- Total Assets: USD\$1.53Bil (as of Dec. 31, 2011)
- Stock Listing: Not listed