

March 26, 2013
Sumitomo Mitsui Financial Group, Inc.
Sumitomo Mitsui Banking Corporation

Organizational Revision of SMFG and SMBC

Tokyo, March 26, 2013 --- Sumitomo Mitsui Financial Group, Inc. (SMFG, President: Koichi Miyata) and Sumitomo Mitsui Banking Corporation (SMBC, President: Takeshi Kunibe) today announced changes to the organizational structure of SMFG and SMBC as below, effective April 1, 2013.

1. International business

(1) Strengthen business in emerging markets (SMBC and SMFG)

“Emerging Markets Business Division” will be newly established within International Banking Unit of SMBC to develop business strategies and plans for further intensifying our commitment to emerging markets, including the fast growing Asia, and steadily developing the commercial banking business with Asia as our home market.

“Global Business Planning Department” will be newly established within SMFG to strengthen collaboration between group companies on international business, mainly in emerging markets.

(2) Strengthen overseas transaction banking business (SMBC)

The structure for promoting overseas transaction banking business, including ancillary financing, mainly in Asia where commercial flows are increasing in step with the economic development of the region, will be strengthened as below.

(a) Global Transaction Banking Department, formerly a sub-department of Electronic Commerce Banking Department and in charge of managing cross-border cash management and settlement related businesses, will become an independent department; and the name of Electronic Commerce Banking Department will be changed to “Transaction Banking Department.”

(b) “Global Supply Chain Finance Department” will be newly established within Global Trade Finance Department.

2. Domestic retail business

(1) Strengthen bank-securities collaboration (SMBC)

“Securities Business Collaboration Planning Department” will be newly established within Consumer Banking Unit in order to further strengthen collaboration between SMBC and SMBC Nikko Securities Inc. in asset management services for retail clients.

We will further enhance the products and services offered through the bank-securities collaboration by testing and verifying new bank-securities collaboration models, mainly by the new department.

(2) Concentration of head-office functions for asset succession related business (SMBC)

The head-office functions related to asset-succession planning business will be strengthened and concentrated in Private Advisory Business Department in order to accommodate such needs of business owners and retail clients in an integrated manner.

Specifically, the functions of Wealth Management Department related to advising retail clients on wealth succession and testamentary trust planning will be transferred to Private Advisory Business Department which advises business owners on business succession planning.

Further, “Testamentary Trust Department” will be newly established within Private Advisory Business Department and functions related to testamentary trust planning will be concentrated in the department as the business requires tailored client support by highly expert staff.

As a result, Wealth Management Department will be abolished and its functions related to asset management consulting will be transferred to Financial Consulting Department.

3. Domestic corporate banking business

(1) Restructure and strengthen corporate advisory functions (SMBC)

Corporate Advisory Division in charge of advisory business will be restructured to comprise three advisory departments, “Advisory Department I – III”, and “Corporate Research Department”, and experienced staff with expert knowledge of industries will be concentrated in these departments. Advisory Department I - III will each conduct advisory business specializing in certain industries, and Corporate Research Department will conduct research on industries and individual

companies. Further, overseas representatives will also be deployed by Advisory Department I – III to build up knowledge on a global basis.

Under the new structure, we will further enhance our research and solution providing capabilities and strengthen our ability to support the strategy planning of large companies from the early stage.

(2) Concentration of support functions for banking offices (SMBC)

Banking office support functions related to developing total solutions to business restructuring and financial products and services needs of our corporate clients, mainly to medium-sized companies and small and medium-sized enterprises (SME), will be transferred from Corporate Advisory Division and Business Promotion & Solution Department to a newly established department, “Strategic Corporate Business Department,” straddling Corporate Banking Unit and Middle Market Banking Unit, in order to more effectively accommodate such needs.

Further, Business Promotion & Solution Department will be abolished and its functions related to managing operations of banking offices will be transferred to Planning Department, Corporate Banking Unit & Middle Market Banking Unit.

(3) Strengthen capability to respond effectively to financing needs of SME (SMBC)

“Corporate Financial Consulting Office” will be newly established within Financial Development Office and functions related to supervising and supporting banking offices on facilitating financing to SME will be transferred to the new department from Credit Monitoring Departments of Credit Department I and Credit Department II, Middle Market Banking Unit, in order to offer even more tailored financial services to SME clients after the expiration of the SME Financing Facilitation Act.

Credit Monitoring Departments will be abolished and their remaining functions will be integrated into Credit Departments.

(4) Framework for assessing medium- to long-term corporate business strategies (SMBC)

“Corporate Business Strategy Planning Department” will be newly established within Planning Department, Corporate Banking Unit & Middle Market Banking Unit to assess our corporate business from a medium- to long-term perspective.

4. Strengthen other business planning functions and internal control functions

(1) Strengthen planning and management functions related to securities business (SMBC and SMFG)

Securities Business Planning Department, a sub-department of Planning Department, Investment Banking Unit (“PDIVB”), will become an independent department within Corporate Staff Unit and renamed “Securities Business Department,” and asset management related business, which is high compatible with securities business, of Strategic Products Department, the other sub-department of PDIVB, will be transferred to Securities Business Department in order to strengthen the planning and management functions related to securities business and intensify the bank-securities collaboration at both retail and wholesale levels. Strategic Products Department will be abolished and its remaining functions will be integrated into PDIVB.

Investment Banking Planning Department of SMFG will be renamed “Securities Business Department,” in order to plan and manage securities related business of SMBC and SMFG in an integrated manner.

(2) Strengthen credit screening capability (SMBC)

Structured Finance Credit Department, Investment Banking Unit will become a sub-department of Corporate Credit Department in order to further enhance the overall level of our credit screening capability by strengthening cooperation between relevant departments on screening individual companies and credit structures.

(3) Strengthen IT planning support (SMBC)

IT Business Strategy Planning Department, a sub-department of IT Planning Department, will be abolished and its functions will be transferred to IT Planning Department in order to further strengthen and more effectively support the IT planning of business units.

New Organization of SMFG
(As of April 1, 2013)

Shareholders'
Meeting

Board of Directors

- Auditing Committee
- Risk Management Committee
- Compensation Committee
- Nominating Committee

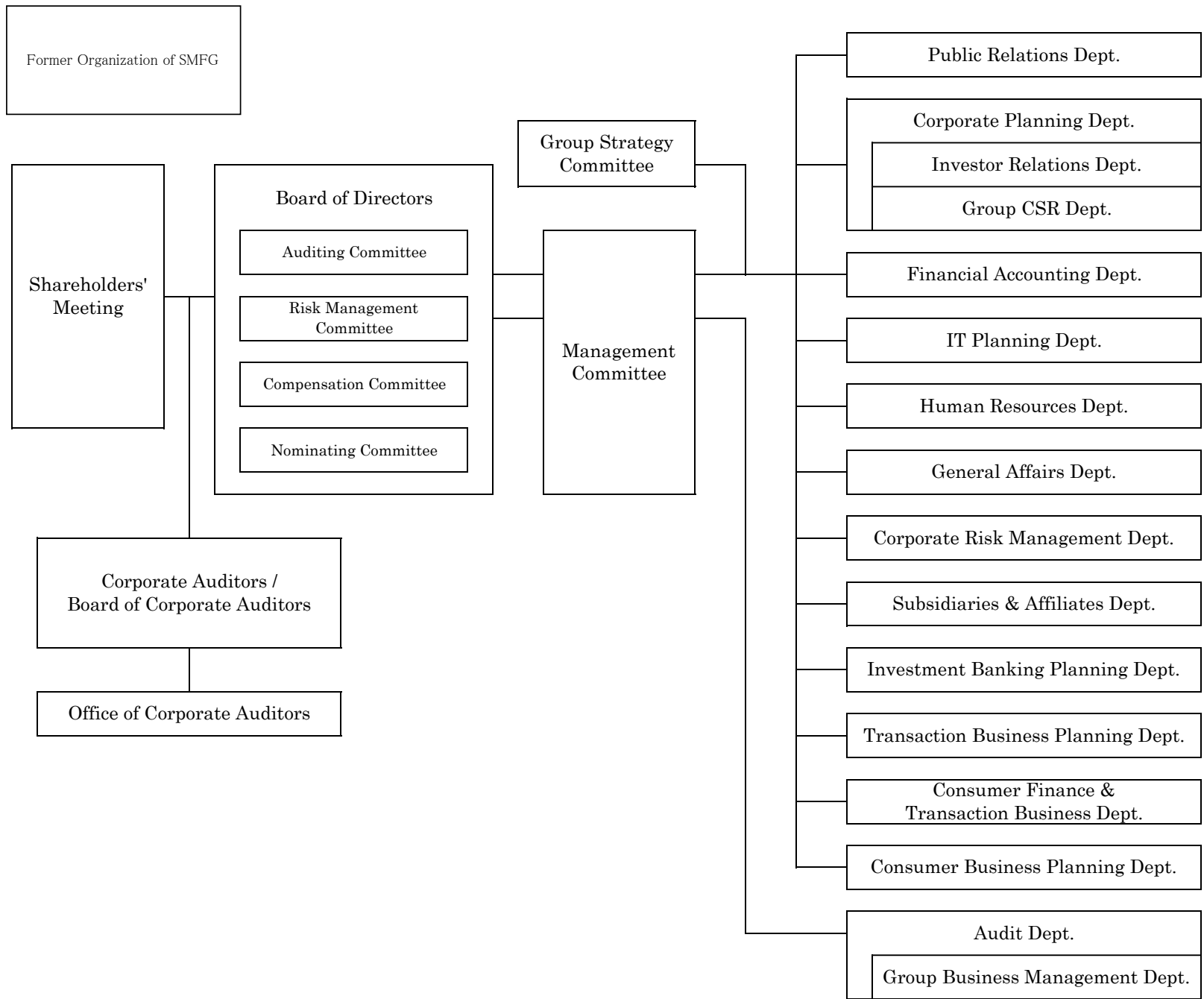
Group Strategy
Committee

Management
Committee

Corporate Auditors /
Board of Corporate Auditors

Office of Corporate Auditors

- Public Relations Dept.
- Corporate Planning Dept.
 - Investor Relations Dept.
 - Group CSR Dept.
- Financial Accounting Dept.
- IT Planning Dept.
- Human Resources Dept.
- General Affairs Dept.
- Corporate Risk Management Dept.
- Subsidiaries & Affiliates Dept.
- Securities Business Dept.
- Transaction Business Planning Dept.
- Consumer Finance & Transaction Business Dept.
- Consumer Business Planning Dept.
- Global Business Planning Dept.
- Audit Dept.
 - Group Business Management Dept.



New Organization of SMBC (As of April 1, 2013)

Shareholders'
Meeting

Board of
Directors

Management
Committee

Corporate Auditors/
Board of Corporate
Auditors

Office of Corporate
Auditors

Internal Audit Unit

Internal Audit Dept.
Credit Review Dept.

Corporate Staff Unit

Public Relations Dept.
Corporate Planning Dept.
Financial Research Dept.
CSR Dept.
Financial Accounting Dept.
Equity Portfolio Management Dept.
Subsidiaries & Affiliates Dept.
IT Planning Dept.
Consolidated Data Management Dept.
Human Resources Dept.
Training Institute
Counseling Dept.
Diversity and Inclusion Dept.
Human Resources Development Dept.
Quality Management Dept.
Customer Relations Dept.
Transaction Business Planning Dept.
Consumer Finance & Transaction Business Dept.
Securities Business Dept.

Risk Management Unit

Corporate Risk Management Dept.
Risk Management Systems Dept.
Credit & Investment Planning Dept.
Credit Portfolio Management Dept.

Compliance Unit

General Affairs Dept.
Financial Products Compliance Dept.
Financial Crime Prevention Dept.
International Compliance Dept.
Legal Dept.

Corporate Services Unit

Administrative Services Dept.
Secretariat
Corporate Real Estate Management Dept.
Operations Planning Dept.
Operations Support Dept.
Credit Administration Dept.
Credit Business Dept.

Consumer Banking Unit

Planning Dept., Consumer Banking Unit
Consumer Compliance Dept.
Next W-ing Project Dept.
Consumer Facilitating Financing Dept.
Retail Human Resources Dept.
Securities Business Collaboration Planning Dept.
Financial Consulting Dept.
Retail Business Dept.
Consumer Loan Dept.
Credit Dept., Consumer Banking Unit

Middle Market Banking Unit

Public & Financial Institutions Banking Dept.
Small and Medium Enterprises Marketing Dept.
Small Enterprises Credit Portfolio Administration Dept.
Credit Dept. I, Middle Market Banking Unit
Credit Dept. II, Middle Market Banking Unit

Planning Dept., Corporate Banking Unit & Middle Market Banking Unit
Middle Market Facilitating Financing Dept.
South China Dept.
Corporate Business Strategy Planning Dept.
Strategic Corporate Business Dept.
Corporate Credit Dept.
Structured Finance Credit Dept.

Corporate Banking Unit

International Banking Unit

Planning Dept., International Banking Unit
IT & Business Administration Planning Dept.
Asia Pacific Training Dept.
Global Business Strategy Dept.
Aviation Capital Dept.
Planning Dept., Americas Division
Credit Dept., Americas Division
Risk Management Dept., Americas Division
Compliance Dept., Americas Division
Planning Dept., Europe Division
Legal and Compliance Dept., Europe Division
Credit Dept., Europe Division
Risk Management Dept., Europe Division
Planning Dept., Asia Pacific Division
Asia Credit Dept., International Banking Unit
Emerging Markets Business Division
Credit Management Dept., International Banking Unit
Environment Analysis Dept., International Banking Unit

Treasury Unit

Planning Dept., Treasury Unit
Treasury Dept.
International Treasury Dept.
Trading Dept.
Treasury Marketing Dept.

Investment Banking Unit

Planning Dept., Investment Banking Unit
Syndication Dept.
Project & Export Finance Dept.
Growth Industry Cluster Dept.
Structured Finance Dept.
Shipping Finance Dept.
Global Securities Business Dept.
Financial Solution Dept.
Real Estate Finance Dept.
M&A Advisory Services Dept.
Merchant Banking Dept.
Financial Products Dept.
Securities Direct Sales Dept.
Trust Services Dept.
Trust Business Operations Dept.
Stock Execution Dept.
Investment Banking Dept., Asia
Financial Solution Dept., Asia

Transaction Business Division
Asset Finance Dept.
Transaction Banking Dept.
Global Transaction Banking Dept.
Global Advisory Dept.

Private Advisory Division
Private Advisory Business Dept.
Testamentary Trust Dept.
Corporate Employees Business Dept.
Defined Contribution Dept.

Corporate Advisory Division
Advisory Dept. I
Advisory Dept. II
Advisory Dept. III
Corporate Research Dept.

Middle Market Banking Division

Tokyo Corporate Banking Division
Osaka Corporate Banking Division
Nagoya Corporate Banking Division

Americas Division
Europe Division
Asia Pacific Division

Block Consumer Business Office
Branch
Consumer Loan Promotion Office
Apartment House Loan Promotion Office
Loan Support Office
Private Banking Dept.
Direct Banking Dept.
Consumer Finance Promotion Office
Net Consumer Loan Promotion Office

Corporate Business Office
Business Promotion Office
Financial Development Office
Corporate Financial Consulting Office
Real Estate Corporate Business Office
Public Institutions Business Office
Business Support Office

Corporate Banking Dept.

Global Institutional Banking Dept.
Global Client Business Dept.
Global Corporate Investment Dept.
Global Trade Finance Dept.
Global Supply Chain Finance Dept.
Branches/Representative Offices in North East Asia
Departments of Americas Division
Departments of Europe Division
Branches/Representative Offices in Asia Pacific Division

Former Organization of SMBC

Shareholders' Meeting

Board of Directors

Management Committee

Corporate Auditors/
Board of Corporate Auditors

Office of Corporate Auditors

Internal Audit Unit

- Internal Audit Dept.
- Credit Review Dept.

Corporate Staff Unit

- Public Relations Dept.
- Corporate Planning Dept.
- Financial Research Dept.
- CSR Dept.
- Financial Accounting Dept.
- Equity Portfolio Management Dept.
- Subsidiaries & Affiliates Dept.
- IT Planning Dept.
- IT Business Strategy Planning Dept.
- Consolidated Data Management Dept.
- Human Resources Dept.
- Training Institute
- Counseling Dept.
- Diversity and Inclusion Dept.
- Human Resources Development Dept.
- Quality Management Dept.
- Customer Relations Dept.
- Transaction Business Planning Dept.
- Consumer Finance & Transaction Business Dept.

Risk Management Unit

- Corporate Risk Management Dept.
- Risk Management Systems Dept.
- Credit & Investment Planning Dept.
- Credit Portfolio Management Dept.

Compliance Unit

- General Affairs Dept.
- Financial Products Compliance Dept.
- Financial Crime Prevention Dept.
- International Compliance Dept.
- Legal Dept.

Corporate Services Unit

- Administrative Services Dept.
- Secretariat
- Corporate Real Estate Management Dept.
- Operations Planning Dept.
- Operations Support Dept.
- Corporate Research Dept.
- Credit Administration Dept.
- Credit Business Dept.

Consumer Banking Unit

- Planning Dept., Consumer Banking Unit
- Consumer Compliance Dept.
- Next W-ing Project Dept.
- Consumer Facilitating Financing Dept.
- Retail Human Resources Dept.
- Financial Consulting Dept.
- Wealth Management Dept.
- Retail Business Dept.
- Consumer Loan Dept.
- Credit Dept., Consumer Banking Unit

Middle Market Banking Unit

- Business Promotion & Solution Dept.
- Public & Financial Institutions Banking Dept.
- Small and Medium Enterprises Marketing Dept.
- Small Enterprises Credit Portfolio Administration Dept.
- Credit Dept. I, Middle Market Banking Unit
- Credit Monitoring Dept.
- Credit Dept. II, Middle Market Banking Unit
- Credit Monitoring Dept.

- Planning Dept., Corporate Banking Unit & Middle Market Banking Unit
- Middle Market Facilitating Financing Dept.
- South China Dept.

Corporate Banking Unit

- Credit Dept., Corporate Banking Unit

International Banking Unit

- Planning Dept., International Banking Unit
- IT & Business Administration Planning Dept.
- Asia Pacific Training Dept.
- Global Business Strategy Dept.
- Aviation Capital Dept.
- Planning Dept., Americas Division
- Credit Dept., Americas Division
- Risk Management Dept., Americas Division
- Compliance Dept., Americas Division
- Planning Dept., Europe Division
- Legal and Compliance Dept., Europe Division
- Credit Dept., Europe Division
- Risk Management Dept., Europe Division
- Planning Dept., Asia Pacific Division
- Asia Credit Dept., International Banking Unit
- Credit Management Dept., International Banking Unit
- Environment Analysis Dept., International Banking Unit

Treasury Unit

- Planning Dept., Treasury Unit
- Treasury Dept.
- International Treasury Dept.
- Trading Dept.
- Treasury Marketing Dept.

Investment Banking Unit

- Planning Dept., Investment Banking Unit
- Securities Business Planning Dept.
- Strategic Products Dept.
- Syndication Dept.
- Project & Export Finance Dept.
- Growth Industry Cluster Dept.
- Structured Finance Dept.
- Shipping Finance Dept.
- Global Securities Business Dept.
- Financial Solution Dept.
- Real Estate Finance Dept.
- M&A Advisory Services Dept.
- Merchant Banking Dept.
- Financial Products Dept.
- Securities Direct Sales Dept.
- Structured Finance Credit Dept.
- Trust Services Dept.
- Trust Business Operations Dept.
- Stock Execution Dept.
- Investment Banking Dept., Asia
- Financial Solution Dept., Asia

Block Consumer Business Office

- Branch
- Consumer Loan Promotion Office
- Apartment House Loan Promotion Office
- Loan Support Office
- Private Banking Dept.
- Direct Banking Dept.
- Consumer Finance Promotion Office
- Net Consumer Loan Promotion Office

- Private Advisory Division
- Private Advisory Business Dept.
- Corporate Employees Business Dept.
- Defined Contribution Dept.

Middle Market Banking Division

- Corporate Business Office
- Business Promotion Office
- Financial Development Office
- Real Estate Corporate Business Office
- Public Institutions Business Office
- Business Support Office

- Transaction Business Division
- Asset Finance Dept.
- Electronic Commerce Banking Dept.
- Global Transaction Banking Dept.
- Global Advisory Dept.

Corporate Advisory Division

- Tokyo Corporate Banking Division
- Osaka Corporate Banking Division
- Nagoya Corporate Banking Division

Corporate Banking Dept.

- Americas Division
- Europe Division
- Asia Pacific Division

- Global Institutional Banking Dept.
- Global Client Business Dept.
- Global Corporate Investment Dept.
- Global Trade Finance Dept.
- Branches/Representative Offices in North East Asia
- Departments of Americas Division
- Departments of Europe Division
- Branches/Representative Offices in Asia Pacific Division

- Branch Service Office
- Head/Main Service Office
- Public Institutions Operations Office