

29th November 2013

SUMITOMO MITSUI BANKING CORPORATION

Launch of SMBC Environmental Assessment Loan / Bond -Thailand-, and AEON Thana Sinsap (Thailand) Public Company Limited, the first company to utilize the bond.

November 29th, 2013 --- Sumitomo Mitsui Banking Corporation (“SMBC”, President: Takeshi Kunibe) , announced today that Sumitomo Mitsui Banking Corporation have launched SMBC Environmental Assessment Loan / Bond -Thailand- designated for companies in Thailand, to support their environmental- friendly activities.

SMBC Environmental Assessment Loan / Bond -Thailand- was developed based on the same framework as SMBC’s domestic product named SMBC Environmental Assessment Loan / Bond which SMBC had started providing since 2008 in Japan. Under this loan / bond, the loan / bond condition will be determined based on the evaluation of the company’s environmental measures, and the environmental evaluation report will be provided to further enhance the company’s eco-management related activities.

AEON Thana Sinsap (Thailand) Public Company Limited, subsidiary of AEON FINANCIAL SERVICE (CEO: Kazuhide Kamitani), is the first company in Thailand to make use of this new loan / bond product, SMBC Environmental Assessment Loan / Bond -Thailand-.

AEON Thana Sinsap (Thailand) Public Company Limited was evaluated as a company that is proactively implementing environmental initiatives, based on its management system to mitigating and reducing their environmental risks, in alignment with its corporate vision and mission statement.

AEON Thana Sinsap (Thailand) Public Company Limited, a member of AEON group, a retail and financial service company, is highly evaluated in terms of:

1. its structure to the environment management, environment compliance and risk management following rules of action of Aeon group, also building a relation with a local society.
2. its work to promoting the environment targets, paperless activities / reduction of energy consumption / classification of garbage and carrying out leading company of environment performance in Thailand.
3. its various efforts to be continuously carried out in its social contribution activities including tree-planting program and local society project.

Through providing this new SMBC Environmental Assessment Loan / Bond -Thailand-, SMBC will continue its support in promoting environmental activities in Thailand, as well as globally.

(Appendix)

Overview of SMBC Environmental Assessment Loan / Bond -Thailand- and SMBC Environmental Assessment Loan / Bond

	SMBC Environmental Assessment Loan / Bond -Thailand-		SMBC Environmental Assessment Loan / Bond	
<b>General description</b>	Loan / Bond product offered reflects an evaluation of customer's EMS, taking into account of Thailand regulations. This evaluation system is a joint effort by SMBC and Ernst & Young ShinNihon LLC.		Loan / Bond product offered reflects an evaluation of customer's EMS. This evaluation system is a joint effort by SMBC and The Japan Research Institute, Limited, a think tank of SMFG	
<b>Commencement date</b>	November 2013		October 2008	
<b>Target company</b>	Companies certified by ISO 14001 or an equivalent environment management system, and satisfying SMBC certain standards.			
<b>Evaluating company</b>	Ernst & Young ShinNihon LLC		The Japan Research Institute, Limited	
<b>Amount</b>	USD 10Mil equivalent (no currency restriction) or more		min JPY 100Mil	
<b>Type</b>	Loan / Bond		Loan / Bond	
<b>Tenor</b>	More than 1 year and within 10 years		Loan: more than 1 year Bond: more than 2 years	
<b>Interest rate</b>	Fixed interest by SMBC (by fulfilling environment evaluation and financial condition and security)			
<b>Commission fee (Contract only)</b>	Fixed fee Bond: described above + commission fee		JPY 630 thousand (including tax) Bond: described above + commission fee	
<b>Result</b>	Platinum +	Leading the industry with E&S initiatives derived from evaluated E&S opportunities/risks, in alignment to the corporate vision/mission statement	AAA	Implementing extremely excellent environmental-friendly business management.
	Platinum	Proactively implementing E&S initiatives derived from evaluated E&S opportunities /risks, in alignment to the corporate vision/mission statement	AA	Implementing excellent environmental-friendly business management.
	Gold+	Proactively implementing E&S initiatives based on company-wide environmental management and a basic understanding of E&S issues in relation to its business.	A	Implementing good environmentally-friendly business management.
	Gold	Reasonable E&S initiatives are in place, based on company-wide environmental management and a basic understanding of E&S issues in relation to its business.	B	Implementing a certain level of environmental-friendly business management.
	Silver+	Necessary E&S initiatives are in place, based on limited environmental management and an understanding of the major E&S issues.	C	Implementing minimal environmentally-friendly business management.

	Silver	Ad-hoc E&S initiatives are in place based on limited environmental management and an understanding of the major E&S issues.	D	Implementing inadequate environmentally-friendly business management.
	Bronze +	Ad-hoc E&S initiatives are implemented based on limited environmental management.	E	Not implementing environmentally-friendly business management.
	Bronze	Ad-hoc E&S initiatives are implemented, with plans to establish an environmental management system soon.	※ The evaluation of SMBC Environmental Assessment Loan / Bond - Thailand- and SMBC Environmental Assessment Loan / Bond are presented in the same column. But it does not mean they are both in the same level of evaluation.	
	Certified	Limited E&S initiatives are implemented without an environmental management		
	n/s	E&S initiatives are not implemented.		

\*The monitoring results may not meet your expectations.

**(Scheme)**

**SMBC Environmental Assessment Loan / Bond -Thailand-**

