

February 24, 2015
Sumitomo Mitsui Banking Corporation

**Business Cooperation between SMBC and ACLEDA Bank Plc. in Lao People's
Democratic Republic ("Laos")**

TOKYO, February 24, 2015 --- Sumitomo Mitsui Banking Corporation ("SMBC", President and CEO: Takeshi Kunibe) and ACLEDA Bank Plc. ("ACLEDA Bank", President and Group Managing Director: In Channy), Cambodia's largest private bank, have today entered into an agreement to expand their business cooperation into Laos.

In September 2014, SMBC acquired a 12.25% stake in ACLEDA Bank, further strengthening their partnership, which commenced in August 2012 with the signing of the business corporation agreement by the two banks. In view of the strategically important location of Laos in the Mekong region, which is experiencing a rapid economic growth, the two banks decided to expand their business cooperation into the country.

The expansion will enable SMBC to support corporate clients seeking business opportunities in Laos by introducing them to the banking subsidiary of ACLEDA Bank, ACLEDA Bank Lao Ltd. We will continue to actively implement initiatives to support the activities of our clients in the fast-growing Mekong region.

Profile of ACLEDA Bank Plc.:

Established: 1993
Address of Head Office: #61, Preah Monivong Blvd., Sangkat Srah Chork, Khan Daun Penh, Phnom Penh, Kingdom of Cambodia
Branch Office Network: 253 in Cambodia, 41 in Laos, and 6 in Myanmar (including overseas subsidiaries) (as of December 31, 2014)
Total Assets: US\$3.08 billion (as of December 31, 2014)

Profile of ACLEDA Bank Lao Ltd.:

Established: 2007
Address of Head Office: #372, Corner of Dongpalane and Dongpaina Road, Unit 21, Phonesavanh Neua Village, Sisattanak District, Vientiane Capital, Lao People's Democratic Republic
Branch Office Network: 41 (as of December 31, 2014)
Total Assets: US\$146 million (as of December 31, 2014)