

Japan Credit Rating Agency, Ltd. (JCR) announces the following credit rating.

## **Sumitomo Mitsui Financial Group, Inc. (security code: 8316)**

<Affirmation>

MTN Program:

(Senior notes): AA-

(Tier 2 with loss absorption clause): A+

## **Sumitomo Mitsui Banking Corporation (security code: -)**

<Affirmation>

MTN Program:

(Over 1-year senior notes): AA

(1-year or less senior notes): J-1+

### *Rationale*

- (1) The Euro Medium Term Note Programme, which was established jointly by Sumitomo Mitsui Financial Group, Inc. ("SMFG") and Sumitomo Mitsui Banking Corporation (SMBC) as issuers, was updated. SMBC Capital Markets, Inc. was excluded from the Programme as an issuer in accordance with the renewal this time.
- (2) SMFG is a financial holding company of the group companies including Sumitomo Mitsui Banking Corporation ("SMBC"), SMBC Nikko Securities Inc., Sumitomo Mitsui Finance and Leasing Company, Limited, Sumitomo Mitsui Card Company, Limited and SMBC Consumer Finance Co., Ltd. The issuer rating on SMFG is 1 notch below that on the core subsidiary bank SMBC (AA/Stable), which reflects the group's creditworthiness, in light of factors such as somewhat high double leverage ratio and a possibility that creditors of the holding company would intensively absorb losses at the time of resolution based on the Total Loss-Absorbing Capacity (TLAC) framework for global systemically important banks (G-SIBs).
- (3) JCR assumes that the SMFG's senior notes would be a TLAC-eligible debt. JCR placed the same rating on the Program for these senior notes as the SMFG's long-term issuer rating, based on the following assumptions: with respect to TLAC-eligible senior bonds to be issued by Japanese financial institutions, etc.: (i) loss absorbing measures would be taken at the same time as the issuer's falling into insolvency, suspension of payments or a situation that poses a risk of insolvency or suspension of payments, any of which means default of the issuer's general obligations; and (ii) as these measures would be basically taken in the process of insolvency proceedings such as the Bankruptcy proceedings, the ranking of claims for TLAC-eligible senior bonds would be basically the same as that of the general obligations, unless there are any specific clauses attached to those bonds.
- (4) SMFG's dated subordinated notes are Tier 2 instruments eligible under Basel III with a write-down clause in addition to a subordinated clause attached. The write-down clause attached to the bonds will discharge SMFG from the principal and interest payment obligations for the bonds when the Prime Minister of Japan confirms that Specified Measures under Item (ii) provided for by Article 126-2 of the Deposit Insurance Act need to be applied to SMFG. JCR rated the Program for these dated subordinated notes 1 notch below the SMFG's long-term issuer rating to reflect the subordination property.

Kenji Sumitani, Tomohiro Miyao

## Rating

Issuer: Sumitomo Mitsui Financial Group, Inc.

### <Affirmation>

Program Name: Euro Medium Term Note Programme (Note)  
Maximum Issuable Amount: JPY 3.0 trillion or its equivalent  
Maturities: Equal to or more than 1 year  
Rating: AA- for senior notes and A+ for Tier 2 with loss absorption clause  
Note: Programme established jointly with Sumitomo Mitsui Banking Corporation

Issuer: Sumitomo Mitsui Banking Corporation

### <Affirmation>

Program Name: Euro Medium Term Note Programme (Note)  
Maximum Issuable Amount: JPY 3.0 trillion or its equivalent  
Maturities: Within 30 years for over 1-year senior notes, equal to or more than 7 days for 1-year or less senior notes  
Rating: AA for over 1-year senior notes and J-1+ for 1-year or less senior notes  
Note: Programme established jointly with Sumitomo Mitsui Financial Group, Inc.

### <Reference>

Issuer: Sumitomo Mitsui Financial Group, Inc.

Long-term Issuer Rating: AA- Outlook: Stable

Issuer: Sumitomo Mitsui Banking Corporation

Long-term Issuer Rating: AA Outlook: Stable

Rating Assignment Date: August 31, 2018

The criteria used for identifying matters which serve as assumptions for the assessment of the credit status, and the criteria used for setting of grades indicating the results of the assessments of the credit status are published as "Types of Credit Ratings and Definitions of Rating Symbols" (January 6, 2014) in Information about JCR Ratings on JCR's website (<https://www.jcr.co.jp/en/>).

Outline of methodology for determination of the credit rating is shown as "JCR's Rating Methodology" (November 7, 2014), "Banks" (May 8, 2014), "Rating Methodology for a Holding Company" (January 26, 2015), "Ratings of Bank Holding Companies and Subsidiary Banks" (March 15, 2001) and "Rating Methodology for Financial Institutions' Capital and TLAC Instruments" (April 27, 2017) in Information about JCR Ratings on JCR's website (<https://www.jcr.co.jp/en/>).

### Glossary:

A program rating is assigned to evaluate the creditworthiness of a program. The credit standing of an individual note issued under the program may be regarded as the same as that of the rated program. However, JCR does not consider the credit standing of the individual note as the same as that of the program, in the cases where the principal and interest payments of the individual note rely on the credit standing of a third party rather than the issuer of the program and notes (e.g. credit linked notes and exchangeable notes). JCR usually does not assign a rating to the individual note issued under the program, unless the issuer solicits a rating.

## Japan Credit Rating Agency, Ltd.

Jiji Press Building, 5-15-8 Ginza, Chuo-ku, Tokyo 104-0061, Japan  
Tel. +81 3 3544 7013, Fax. +81 3 3544 7026

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JCR publishes its press releases regarding the rating actions both in Japanese and in English on the same day. In case that it takes time to translate rating rationale, JCR may publicize the summary version, which will be replaced by the full translated version within three business days. (Regarding Structured Finance products, JCR only publicize the summary version in English.)

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INFORMATION DISCLOSURE FORM

Japan Credit Rating Agency, Ltd.

## Disclosure Required by Paragraph (a)(1)(ii) of Rule 17g-7

Issuer:	Sumitomo Mitsui Financial Group, Inc. Sumitomo Mitsui Banking Corporation
Rating Publication Date:	September 3, 2018

**1** The Symbol, Number, or Score in the Rating Scale used to Denote Credit Rating Categories and Notches and, the Identity of the Obligor or the Identity and a Description of the Security or Money Market Instrument as Required by Paragraph (a)(1)(ii)(A) of Rule 17g-7

- Please see the news release.

**2** The version of the procedure or methodology used to determine the credit rating; as Required by Paragraph (a)(1)(ii)(B) of Rule 17g-7

- Please see the news release.

**3** The Main Assumptions and Principles used in Constructing the Procedures and Methodologies used to Determine the Credit Rating as Required by Paragraph (a)(1)(ii)(C) of Rule 17g-7

- The credit rating methodology assumes, in principle, to be applied to assess the likelihood of a given debt payment in light of its issuer's condition and business environment, etc. in the relevant future. There is certain limitation, however, in the time horizon that the rating foresees.
- The credit rating methodology assumes, in principle, that the factors posted in the below are particularly important for such likelihood to be determined, and that the rating determination is made by evaluating each of them not only quantitatively but also employing qualitative analyses.

**A) Business Bases**

The likelihood of a given debt payment is highly conditional to its issuer's business bases - how they can be maintained/ expanded into the future and thereby secure earnings and cash flows in adequacy and in a sustainable way.

**B) Financial Grounds and Asset Quality**

The likelihood of debt payment is highly dependent on the degree of the issuer's indebtedness and loss absorption capacity in terms of equity capital. Also notable is that a financial institution might see a significant loss of financial grounds as a result of changes in value of the assets under its possession.

**C) Liquidity Positions**

The likelihood of debt payment is highly dependent on the adequacy of the issuer's cash and other sources of repayment (liquidity positions).

D) Related Parties' Status and Stance of Support/ Assistance for the Issuer

The likelihood of debt payment is affected one way or the other by the issuer's related parties such as parent company, subsidiary, guarantor, and the government of the issuer's business domicile, etc. - by their own conditions and/ or position of support/ assistance for the issuer.

E) Order of Seniority in Debt Payment

The likelihood of debt payment can be different between given debts of the same issuer. The likelihood of debt payment for an individual debt is dependent on the issuer's discretion, and/ or its rank relative to other debts of the same issuer in the order of seniority in principal/ interest payment which is determined by design as financial product or by laws, etc.

4 The Potential Limitations of the Credit Rating as Required by Paragraph (a)(1)(ii)(D) of Rule 17g-7

- The credit rating herewith presented by JCR is its summary opinion with regard to the likelihood of given debt payment and hence not necessarily a perfect representation of such likelihood. The credit rating is not intended to estimate the probability of default or the loss on given default, either.
- The objective of the credit rating herewith presented does not include any concerns other than the likelihood of debt payment, such as risks of price changes, market liquidity, etc.
- The credit rating herewith presented is necessary to be reviewed along with possible changes of the issuer of rated objects in its business performance and/ or circumstances which include regulatory environment, and hence subject to possible alteration.

5 Information on the Uncertainty of the Credit Rating as Required by Paragraph (a)(1)(ii)(E) of Rule 17g-7

- The information used for the determination of credit rating as herewith presented is obtained by JCR from the issuer of rated objects and other sources that JCR trusts in terms of accuracy and reliability but possibly contains errors due to human, non-human or other causes. Consequently, the credit rating determined on the grounds of such information does not constitute, explicitly or implicitly, any representation or warrant of JCR on the information itself or any consequences of its use in terms of accuracy, relevance, timeliness, wholeness, market value, or usefulness for any specific purposes.

6 Use of Due Diligence Services of a Third Party in Taking the Rating Action as Required by Paragraph (a)(1)(ii)(F) of Rule 17g-7

- There is no use of any third-party due diligence service in the determination of the credit rating herewith presented.

7 Use of Servicer or Remittance Reports to Conduct Surveillance of the Credit Rating Required by Paragraph (a)(1)(ii)(G) of Rule 17g-7

- There is no use of any servicer or remittance report to conduct surveillance of the credit rating herewith presented.

8 The Types of Data Relied Upon for the Purpose of Determining the Credit Rating as Required by Paragraph (a)(1)(ii)(H) of Rule 17g-7

- The information posted in the below, which includes data, is used for the determination of the credit rating herewith presented.

- A) Audited financial statements presented by the rating stakeholders
- B) Explanations of business performance, management plans, etc. presented by the rating stakeholders
- C) Documentation of the rated financial product presented by the rating stakeholders

## 9 Overall assessment of the Quality of Information Available and Considered in Determining the Credit Rating as Required by Paragraph (a)(1)(ii)(I) of Rule 17g-7

- JCR holds its basic policies for securing the quality of information as a base of due diligence for the determination of credit ratings. The information used as a base for the determination of credit rating herewith presented satisfies such policies, which include the audit by an independent auditor, the publication by the issuer or some independent media or, otherwise, JCR analyst's scrutiny, etc.
- JCR sees no particular weakness in the quality of information used for the determination of the credit rating herewith presented as compared to the information used in other cases of the credit rating for comparable issuers or ratable objects.

## 10 Information Relating to Conflicts of Interest as Required by Paragraph (a)(1)(ii)(J) of Rule 17g-7

- JCR receives payment of compensation for the determination of the credit rating herewith presented from either one of those parties who are issuer, underwriter, depositor or sponsor.
- JCR received in the last fiscal year in the past payment of compensation from Sumitomo Mitsui Banking Corporation for any kind of JCR's service other than the determination of credit rating, such as one in the ancillary business.
- JCR did not receive in the last fiscal year in the past payment of compensation from Sumitomo Mitsui Financial Group, Inc. for any kind of JCR's service other than the determination of credit rating, such as one in the ancillary business.

## 11 Explanation or Measure of the Potential Volatility of the Credit Rating as Required by Paragraph (a)(1)(ii)(K) of Rule 17g-7

### A) Business Bases

The credit rating is subject to alteration if there is improvement or deterioration of the issuer's business bases, since its revenue, etc. may improve or deteriorate by the change in its business management policies, clients' preferences, competitive situation, or a technological innovation. The resultant alteration of the credit rating is usually by a notch, with possibility of a few notches if and when the change in the business bases is large.

### B) Financial Grounds and Asset Quality

The credit rating is subject to alteration if the issuer increases/ decreases its debt/ capital or vice versa and thereby makes its individual debt payment liability less or more bearable and its loss absorption capacity into the future decreased or increased. Also, the changes in the quality of asset under the issuer's holding may affect the credit rating, since such changes could raise or lower the likelihood of future loss of the issuer's financial grounds. The resultant alteration of the credit rating is usually by a notch, with possibility of a few notches if and when the change in the financial grounds and/ or asset quality is large.

### C) Liquidity Positions

The credit rating is subject to alteration if there is a change in the issuer's financial management policy or in the relations with fund procurement sources and the change thereby makes its liquidity

positions improve or deteriorate. The resultant alteration of the credit rating is usually by a notch, with possibility of a few notches if and when the change is large.

**D) Related Parties' Status and Stance of Support/ Assistance for the Issuer**

The credit rating is subject to alteration if there is a change in the issuer's parent company or subsidiary, guarantor or other provider of credit enhancement, or the government of the issuer's business domicile, or other related parties' own conditions and/ or position of support/ assistance for the issuer, and the change thereby makes its business bases, financial grounds and/ or liquidity positions improve or deteriorate, and/ or making the effectiveness of guarantee and other credit enhancement improve or deteriorate. The resultant alteration of the credit rating is usually a notch, with possibility of a few notches if and when the change is large.

**E) Order of Seniority in Debt Payment and Non-Payment Forgiven by Contract**

The credit rating is subject to alteration if there is a change in the rated debt's status in the order of seniority relative to other debts caused by the improvement/ deterioration of the issuer's financial condition. The resultant alteration of the credit rating is usually a notch, with possibility of a few notches if and when the change is large. Also, in case of the financial products for which non-payment of interest/ principal is contractually permissible, the credit rating is subject to alteration if and when the likelihood of such non-payment is projected to increase or decrease. The resultant alteration of the credit rating could be by a notch but often as much as a few notches.

**F) Rise and Fall in General Economy and Markets**

The credit rating is subject to alteration if there is a rise/ fall in the general economy and/ or the markets inducing the issuer's revenues/ expenses to increase/ decrease and vice versa, etc. The resultant alteration of the credit rating is usually by a notch, with possibility of a few notches if and when the change is exceptionally large.

**G) Various Events**

The credit rating is subject to alteration on occurrence of various events, such as change in the issuer's major shareholders, M&A and other organizational change, accident, violation of the law, litigation, legal/ regulatory change, natural disaster, etc., which are unforeseeable at the time when the credit rating is determined, causing a significant change on the issuer's business bases, financial grounds, etc. The resultant alteration of the credit rating could be by a notch but more often than not as much as a few notches.

**12**

Information on the Content of the Credit Rating, Including the Historical Performance of the Credit Rating and the Expected Probability of Default and the Expected Loss in the Event of Default as Required by Paragraph (a)(1)(ii)(L) of Rule 17g-7

- Historical records of the credit rating herewith presented are posted in the end of this paper.
- The credit rating herewith presented by JCR is its summary opinion with regard to the likelihood of given debt payment and hence not necessarily a perfect representation of such likelihood. The credit rating is not intended to estimate the probability of default or the loss on given default, either.
- Facts of the probability of default are posted as Form NRSRO Exhibit 1 on the JCR website under the URL:

<https://www.jcr.co.jp/en/service/company/regu/nrsro/>

**13**

Information on the Sensitivity of the Credit Rating to Assumptions Made as Required by Paragraph (a)(1)(ii)(M) of Rule 17g-7

**A) Business Bases**

The credit rating herewith presented could be changed if and when the assumptions made at the time of its determination turn out to be inaccurate with regard to the issuer's business bases and powers of earning or cash flow generation, etc. The resultant change of the credit rating is most likely by a notch, as JCR speculates, but possibly as much as a few notches if the development is rapid in improvement or deterioration of the issuer's business bases on some drastic change in the operational environments, etc.

B) Financial Grounds and Asset Quality

The credit rating herewith presented could be changed if and when the assumptions made at the time of its determination turn out to be inaccurate with regard to the issuer's financial grounds and asset quality. The resultant change of the credit rating is most likely by a notch, as JCR speculates, but possibly as much as a few notches if the development is rapid in improvement or deterioration of the issuer's financial grounds and/ or asset quality on some drastic change in its business bases.

C) Liquidity Risks

The credit rating herewith presented could be changed if and when the assumptions made at the time of its determination turn out to be inaccurate with regard to the issuer's liquidity positions. The resultant change of the credit rating is most likely by a notch, as JCR speculates, but possibly as much as a few notches if the development is rapid in improvement or deterioration of the issuer's liquidity positions on some drastic change in its financial management policy or relations with fund procurement sources, etc.

D) Related Parties' Status and Stance of Support/ Assistance for the Issuer

The credit rating herewith presented could be changed if and when the assumptions made at the time of its determination turn out to be inaccurate with regard to the issuer's parent company or subsidiaries, guarantor or other providers of credit enhancement, the government of the issuer's business domicile or other related parties' status and stance of support/ assistance for the issuer. The resultant change of the credit rating is most likely by a notch, as JCR speculates, but possibly as much as a few notches if there is a major change on the part of related parties, such as replacement, disappearance, some drastic improvement/ deterioration of financial grounds/ balances, etc.

E) Order of Seniority in Debt Payment and Non-Payment Forgiven by Contract

The credit rating herewith presented could be changed if and when the assumptions made at the time of its determination turn out to be inaccurate with regard to the order of seniority in repayment of interests and principal. JCR assumes the resultant change of the credit rating is most likely by a notch. The change could be as much as a few notches if the issuer's financial structure differs so much and thereby the balance between debts shifted so greatly. Rating change is also possible in case of the financial products for which non-payment of interest/ principal is contractually permissible, if and when the assumptions made at the time of its determination turns out to be inaccurate. The change of the credit rating is assumed to be by a notch but often as much as a few notches.

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Information on the Representations, Warranties, and Enforcement Mechanisms of an Asset-backed Security as Required by Paragraph (a)(1)(ii)(N) of rule 17g-7

- The credit rating herewith presented is not for an ABS product, and hence no relevant issue.

**Japan Credit Rating Agency, Ltd.**

Jiji Press Building, 5-15-8 Ginza, Chuo-ku, Tokyo 104-0061, Japan  
Tel. +81 3 3544 7013, Fax. +81 3 3544 7026

## The Historical Performance of the Credit Rating

Issuer Name	Issue Name	Publication Date	Rating	Outlook/Direction
Sumitomo Mitsui Financial Group, Inc.	MTN Programme	August 26, 2016	AA-	
Sumitomo Mitsui Financial Group, Inc.	MTN Programme	September 16, 2016	AA-	
Sumitomo Mitsui Financial Group, Inc.	MTN Programme	September 1, 2017	AA-	
Sumitomo Mitsui Financial Group, Inc.	MTN Programme	September 15, 2017	AA-	
Sumitomo Mitsui Financial Group, Inc.	MTN Programme(subordinated)	August 26, 2016	A+	
Sumitomo Mitsui Financial Group, Inc.	MTN Programme(subordinated)	September 16, 2016	A+	
Sumitomo Mitsui Financial Group, Inc.	MTN Programme(subordinated)	September 1, 2017	A+	
Sumitomo Mitsui Financial Group, Inc.	MTN Programme(subordinated)	September 15, 2017	A+	



## The Historical Performance of the Credit Rating

Issuer Name	Issue Name	Publication Date	Rating	Outlook/Direction
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	August 27, 2003	A+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	September 3, 2004	A+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	February 1, 2005	A+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	August 12, 2005	A+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	August 28, 2006	A+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	October 3, 2006	A+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	September 18, 2007	AA-	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	September 12, 2008	AA-	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	September 11, 2009	AA-	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	September 13, 2010	AA-	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	September 9, 2011	AA-	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	August 24, 2012	AA-	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	September 14, 2012	AA	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	August 30, 2013	AA	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	September 13, 2013	AA	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	September 12, 2014	AA	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	September 18, 2015	AA	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	August 26, 2016	AA	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	September 16, 2016	AA	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	September 1, 2017	AA	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme	September 15, 2017	AA	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	August 27, 2003	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	September 3, 2004	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	February 1, 2005	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	August 12, 2005	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	August 28, 2006	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	October 3, 2006	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	September 18, 2007	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	September 12, 2008	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	September 11, 2009	J-1+	

## The Historical Performance of the Credit Rating

Issuer Name	Issue Name	Publication Date	Rating	Outlook/Direction
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	September 13, 2010	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	September 9, 2011	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	August 24, 2012	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	September 14, 2012	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	August 30, 2013	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	September 13, 2013	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	September 12, 2014	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	September 18, 2015	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	August 26, 2016	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	September 16, 2016	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	September 1, 2017	J-1+	
SUMITOMO MITSUI BANKING CORPORATION	MTN Programme(Short-term)	September 15, 2017	J-1+	

## Attestation Required by Paragraph (a)(1)(iii) of Rule 17g-7

I, Shozo Matsumura, have responsibility to this Rating Action and to the best of my knowledge:

- A) No part of the credit rating was influenced by any other business activities.
- B) The credit rating was based solely upon the merits of the obligor, security, or money market instrument being rated.
- C) The credit rating was an independent evaluation of the credit risk of the obligor, security, or money market instrument.

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Shozo Matsumura

General Manager of Financial Institution Rating Department

**Japan Credit Rating Agency, Ltd.**

Jiji Press Building, 5-15-8 Ginza, Chuo-ku, Tokyo 104-0061, Japan  
Tel. +81 3 3544 7013, Fax. +81 3 3544 7026