

SUMITOMO MITSUI BANKING CORPORATION

Launch of SMBC Environment Assessment Loan (Malaysia), and AEON CREDIT SERVICE (M) BERHAD, the first company to utilize the new loan

December 17th, 2012 --- Sumitomo Mitsui Banking Corporation (“SMBC”, President: Takeshi Kunibe) , announced today that Sumitomo Mitsui Banking Corporation Malaysia Berhad (“SMBCMY”) and SMBC Labuan branch have launched SMBC Environment Assessment Loan (Malaysia) designated for companies in Malaysia, to support their environmental- friendly activities.

SMBC Environment Assessment Loan (Malaysia) was developed based on the same framework as SMBC’s domestic product named SMBC Environment Assessment Loan which SMBC had started providing since 2008 in Japan. Under this loan, the loan 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.

In the recent years, as the Malaysian government has been enhancing its environmental administration, the environment-related business and market has been growing rapidly. SMBC has been contributing to further enhance such development in Malaysia, through signing to the memorandum of understanding between Federation of Malaysian Manufacturers and Green Purchasing Network Association Malaysia, as well as participated in IGEM 2010 as exhibitor and main sponsor. As a financial institution, SMBCMY launched this new loan product in Malaysia in order to support Malaysian companies’ to strengthen their eco-management and further enhance environment-related business in Malaysia.

AEON CREDIT SERVICE (M) BERHAD, subsidiary of AEON CREDIT SERVICE (CEO: Kazuhide Kamitani), is the first company in Malaysia to make use of this new loan product, SMBC Environment Assessment Loan (Malaysia).

AEON CREDIT SERVICE (M) BERHAD 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 CREDIT SERVICE (M) BERHAD, a member of AEON group, a retail and financial service company, is highly evaluated in terms of;

1. its contribution to the society through a wide range of installment services and small loans for small and medium-sized enterprise.
2. its obtaining ISO 14001 certification and satisfying the conditions, and achieving the targets issued by this certification in its reduction of paper usage by half with its on going paperless activities and environmental conservation and reducing its overall costs.
3. its continuously carrying out various efforts in its environmental-related activities including tree-planting program and its management's promotion to their employees in developing a better understanding of the environment.

Through providing this new SMBC Environment Assessment Loan (Malaysia), SMBC will continue its support in promoting environmental activities in Malaysia, as well as globally.

(Appendix)

Overview of SMBC Environment Assessment Loan (Malaysia) and SMBC Environment Assessment Loan

	SMBC Environment Assessment Loan (Malaysia)		SMBC Environment Assessment Loan	
General description	Loan product offered reflecting an evaluation of customer's environmental management system (EMS), taking into account of the respective Malaysian regulations. The evaluation system was developed jointly by SMBC and Ernst & Young ShinNihon LLC in Malaysia.		Loan product offered reflecting 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. Since the product was launched in October 2008 till November 2012, a total of 140 contracts equivalent to JPY 400 billion has been achieved.	
Commencement date	December 2012		October 2008	
Target company	Companies who possess ISO 14001 or an equivalent environment management system certificate, and satisfying certain SMBC's internal standards.			
Assessment company	Ernst & Young ShinNihon LLC		The Japan Research Institute, Limited	
Amount	USD 10Mil equivalent (no currency restriction) or more		Min JPY 100Mil	
Type of loan	Loan on notes and loan on certificate		Loan (on notes and on certificate), Private placement bond	
Tenor	More than 1 year and within 10 years		Loan: more than 1year, Private placement bond: more than 2 years	
Interest rate	Determined interest by SMBC (taking into account the EMS evaluation, financial condition and collateral conditions)			
Commission fee (Contract only)	Min USD 10thousand (including tax)		Loan: JPY 630 thousand (including tax) Private placement bond: described above + commission fee	
Rating Result	Platinum +	Leading the industry with environment & sustainability (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	B	Implementing a certain level of

		in place, based on company-wide environmental management and a basic understanding of E&S issues in relation to its business.		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 Environment Assessment Loan - Malaysia- and SMBC Environment Assessment Loan are presented in the same column, 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.		

(Scheme)

SMBC Environment Assessment Loan (Malaysia)

