

Group Companies (as of March 31, 2019)



SUMITOMO MITSUI
FINANCIAL GROUP

www.smbf.co.jp/english/

The companies of Sumitomo Mitsui Financial Group primarily conduct commercial banking through the following financial services: leasing, securities, consumer finance, system development data processing, and asset management.

Business Mission

- We grow and prosper together with our customers, by providing services of greater value to them.
- We aim to maximize our shareholders' value through the continuous growth of our business.
- We create a work environment that encourages and rewards diligent and highly motivated employees.

Company Name: Sumitomo Mitsui Financial Group, Inc.

Business Description:

1. Management of banking subsidiaries and other companies that can be treated as subsidiaries under the stipulations of Japan's Banking Act as well as the performance of ancillary functions
2. Functions that can be performed by bank holding companies under the stipulations of Japan's Banking Act

Establishment: December 2, 2002

Head Office: 1-2, Marunouchi 1-chome, Chiyoda-ku, Tokyo, Japan

Chairman of the Board: Takeshi Kunibe
(Appointed on April 1, 2019)

President: Jun Ohta
(Appointed on April 1, 2019)

Capital: ¥2,339.4 billion

Stock Exchange Listings:

Tokyo Stock Exchange (First Section)

Nagoya Stock Exchange (First Section)

Note: American Depositary Receipts (ADRs) are listed on the New York Stock Exchange.

Credit Ratings (as of June 30, 2019)

	Long-term	Short-term
Moody's	A1	P-1
Standard & Poor's	A-	—
Fitch Ratings	A	F1
R&I	A+	—
JCR	AA-	—

Financial Information

(Consolidated basis, years ended March 31)

	Billions of yen			
	2019	2018	2017	2016
For the Year:				
Ordinary income..... ¥	5,735.3	5,764.1	5,133.2	4,772.1
Ordinary profit.....	1,135.3	1,164.1	1,005.8	985.2
Profit attributable to owners of parent.....	726.6	734.3	706.5	646.6
At Year-End:				
Net assets.....	11,451.6	11,612.8	11,234.2	10,447.6
Total assets.....	¥203,659.1	¥199,049.1	¥197,791.6	¥186,585.8



SUMITOMO MITSUI
BANKING CORPORATION

www.smbc.co.jp/global/index.html



Sumitomo Mitsui Banking Corporation ("SMBC") was established in April 2001 through the merger of the two leading banks of The Sakura Bank, Limited and The Sumitomo Bank, Limited. Sumitomo Mitsui Financial Group, Inc. was established in December 2002 as a bank holding company through a share transfer, and SMBC became a wholly owned subsidiary of Sumitomo Mitsui Financial Group. In March 2003, SMBC merged with The Wakashio Bank, Ltd.

SMBC's competitive advantages include its solid and extensive client base, the expeditious implementation of strategies, and also the service providing capability of its predominant Group companies. Under the management of Sumitomo Mitsui Financial Group, SMBC will unite with other SMBC Group companies in an effort to provide highly sophisticated and comprehensive financial services to clients.

Company Name: Sumitomo Mitsui Banking Corporation

Business Profile: Commercial banking

Establishment: June 6, 1996

Head Office: 1-2, Marunouchi 1-chome, Chiyoda-ku, Tokyo, Japan

President and CEO: Makoto Takashima
(Concurrent Director at Sumitomo Mitsui Financial Group)

Number of Employees: 28,482

Number of branches and other business locations:

In Japan:	2,086*
Branches:	511
(Including 47 specialized deposit account branches)	
Sub-branches:	382
Banking agencies:	1
Automated service centers:	1,192
Overseas:	45
Branches:	19
Sub-branches:	23
Representative offices:	4

* The number of domestic branches excludes ATMs located at retail convenience stores. The number of overseas branches excludes branches that are closing and locally incorporated companies overseas.

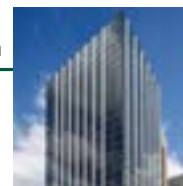
Credit Ratings (as of June 30, 2019)

	Long-term	Short-term
Moody's	A1	P-1
Standard & Poor's	A	A-1
Fitch Ratings	A	F1
R&I	AA-	a-1+
JCR	AA	J-1+

Financial Information

(Consolidated basis, years ended March 31)

	Billions of yen			
	2019	2018	2017	2016
For the Year:				
Ordinary income..... ¥	3,369.8	3,117.0	3,014.4	3,059.0
Ordinary profit.....	894.5	932.7	829.4	930.3
Net income.....	617.4	627.5	543.1	680.1
At Year-End:				
Net assets.....	8,986.7	9,090.4	8,908.1	9,446.1
Total assets.....	¥190,690.2	¥182,727.4	¥180,946.6	¥180,408.6



Formerly Societe Generale Private Banking, SMBC Trust Bank Ltd. joined SMBC Group in October 2013. We then made a fresh start following the integration of the retail banking operations of Citibank Japan Ltd. under the new PRESTIA brand in November 2015.

As a trust bank with strengths in the fields of trusts, foreign currency, and real estate, SMBC Trust Bank provides finely tuned support and custom-tailored products and solutions to address wealth management and inheritance needs as Japan's population ages and achieves a longer life span.

Company Name: SMBC Trust Bank Ltd.
Business Profile: Commercial banking and Trust Banking
Establishment: February 25, 1986
Head Office: 1-3-1, Nishi-Shimbashi, Minato-ku, Tokyo
President and CEO: Fumiaki Kurahara
Number of Employees: 2,091
Number of branches: In Japan: 54 (Including Internet Branch, and Sub-Branches, and Foreign Exchange Counters)

Financial Information (Years ended March 31)

	Billions of yen			
	2019	2018	2017	2016
For the Year:				
Ordinary income	¥ 61.9	¥ 50.6	¥ 39.9	¥ 20.5
Ordinary profit (loss) ..	(2.4)	(7.1)	(15.8)	(9.5)
Net income (loss)	(3.7)	(5.7)	(4.1)	(10.8)
At Year-End:				
Total assets	¥3,273.6	¥3,064.4	¥2,710.8	¥2,517.2



Sumitomo Mitsui Finance and Leasing ("SMFL") is a leading Japanese leasing company with an extensive history going back to its origination of the leasing business in 1968. SMFL provides financial solutions and services appropriate to the diverse needs of customers by taking advantage of its abundant experience and past performance results accumulated over the years while appropriately responding to the globalization of capital expenditures and sales activities overseas. SMFL also develops an unparalleled aircraft leasing business.

In November 2018, a reorganization of Sumitomo Mitsui Financial Group's and Sumitomo Corporation's joint leasing partnership was executed with the goal of drastically heightening competitiveness and achieving sustainable growth. Acting in its capacity as SMBC Group's leasing business platform, SMFL is contributing to the development of society through engagement in the business sectors which are expected to experience future growth such as green energy, social infrastructure, and healthcare.

Company Name: Sumitomo Mitsui Finance and Leasing Company, Limited
Business Profile: Leasing
Establishment: February 4, 1963
Head Office:
Tokyo Head Office: 3-2, Marunouchi 1-chome, Chiyoda-ku, Tokyo, Japan
Osaka Head Office: 3-10-19, Minami-Semba, Chuo-ku, Osaka
President and CEO: Masaki Tachibana
Number of Employees: 3,285

Credit Ratings (as of June 30, 2019)

	Long-term	Short-term
Standard & Poor's	A-	—
R&I	A+	a-1
JCR	AA-	J-1+

Financial Information

(Consolidated basis, years ended March 31)

	Billions of yen			
	2019	2018	2017	2016
For the Year:				
Leasing transaction volume	¥2,412.2	¥2,185.0	¥2,192.6	¥1,994.8
Operating revenue	1,502.3	1,622.8	1,420.4	1,147.8
Operating profit	90.9	96.4	89.0	79.6
Ordinary profit	87.5	97.6	90.4	81.0
Profit attributable to owners of parent	80.0	54.5	50.4	45.5
At Year-End:				
Total assets	¥5,812.6	¥5,660.6	¥5,601.6	¥4,736.8



SMBC NIKKO

www.smbcnikko.co.jp/en



SMBC Nikko Securities Inc. has continued to build strong relationships with individual and corporate clients for more than a century. In January 2018, SMBC Nikko Securities was merged with SMBC Friend Securities Co., Ltd., enabling it to amalgamate the strengths of both companies and to provide financial services that capitalize on the collective strength of SMBC Group as its comprehensive securities company.

Guided by its brand slogan of "Share the Future," SMBC Nikko Securities aspires to become the foremost Japanese comprehensive securities company as a provider of high-quality services to customers in Japan and overseas.

Company Name: SMBC Nikko Securities Inc.

Business Profile: Securities

Establishment: June 15, 2009

Head Office: 3-1, Marunouchi 3-chome, Chiyoda-ku, Tokyo

President and CEO: Yoshihiko Shimizu

Number of Employees: 10,122

Credit Ratings (as of June 30, 2019)

	Long-term	Short-term
Moody's	A1	P-1
Standard & Poor's	A	A-1
R&I	AA-	a-1+
JCR	AA	—

Financial Information (Years ended March 31)

	Billions of yen			
	2019	2018	2017	2016
For the Year:				
Operating revenue.....	¥ 344.6	¥ 376.0	¥ 334.4	¥ 297.9
Operating income.....	38.6	84.8	69.0	46.9
Ordinary profit.....	42.1	87.4	70.5	48.3
Net income.....	28.0	57.7	39.4	33.1
At Year-End:				
Total assets	¥10,753.1	¥10,541.4	¥11,536.9	¥10,346.2



SUMITOMO MITSUI
CARD

www.smbc-card.com

(Japanese only)



Since its founding in 1967, Sumitomo Mitsui Card Company, Limited, has continued to drive the development of Japan's credit card industry as a pioneer in the issuance of the Visa Card in Japan and as a comprehensive payment service provider at the forefront of the cashless payment trend.

In April 2019, Cedyna Financial Corporation was converted into a wholly owned subsidiary of Sumitomo Mitsui Card Company to solidify the core of SMBC Group's cashless payment strategies, and these two companies have been effectively functioning as a single business entity since.

Capitalizing on the transaction base, expertise, credibility, and other strengths it has accumulated as an industry leader, Sumitomo Mitsui Card Company aims to become Japan's No. 1 comprehensive payment service provider in the burgeoning cashless society through the integration of its credit card, consumer credit, and financing solution businesses.

Company Name: Sumitomo Mitsui Card Company, Limited

Business Profile: Credit card

Establishment: December 26, 1967

Head Office:

Tokyo Head Office: 1-2-20, Kaigan, Minato-ku, Tokyo

Osaka Head Office: 4-5-15, Imabashi, Chuo-ku, Osaka

President and CEO: Yukihiko Onishi

Number of Employees: 2,546

Credit Rating (as of June 30, 2019)

	Long-term	Short-term
R&I	AA-	a-1+

Financial Information (Years ended March 31)

	Billions of yen			
	2019	2018	2017	2016
For the Year:				
Revenue from credit card operations.....	¥15,466.2	¥13,756.0	¥12,262.7	¥11,360.6
Operating revenue.....	279.3	247.7	223.4	210.1
Operating profit.....	48.0	41.5	34.7	40.5
Ordinary profit.....	47.7	41.0	34.5	40.5
Net income (loss).....	(58.5)	28.3	24.4	26.6
At Year-End:				
Total assets	¥ 1,933.3	¥ 1,698.2	¥ 1,500.7	¥ 1,356.3
Number of cardholders (in thousands).....	29,207	27,471	25,731	24,239



Formed in April 2009 as a result of the merger of OMC Card, Inc., Central Finance Co., Ltd., and QUOQ Inc., Cedyne Financial Corporation celebrated the 10th anniversary of its founding in April 2019.

Moreover, Cedyne was converted into a wholly owned subsidiary of Sumitomo Mitsui Card Company in April 2019 to solidify the core of SMBC Group's cashless payment strategies, and these two companies have been effectively functioning as a single business entity since.

Together with Sumitomo Mitsui Card Company, Cedyne aims to become Japan's No. 1 comprehensive payment service provider in the burgeoning cashless society by capitalizing on the transaction base, expertise, credibility, and other strengths it has accumulated to date and integrating its credit card, consumer credit, and financing solution businesses.

Company Name: Cedyne Financial Corporation

Business Profile: Credit card and installment

Establishment: September 11, 1950

Head Office:

Head Office: 3-23-20, Marunouchi,
Naka-ku, Nagoya

Tokyo Head Office: 2-16-4, Konan,
Minato-ku, Tokyo

President and CEO: Naoki Ono

(Appointed on April 1, 2019)

Number of Employees: 3,248

Financial Information (Years ended March 31)

	Billions of yen			
	2019	2018	2017	2016
For the Year:				
Operating revenue	¥ 146.3	¥ 149.6	¥ 152.1	¥ 149.9
Operating profit	2.9	2.0	7.0	0.4
Ordinary profit	3.0	2.2	7.1	0.4
Net income (loss)	3.5	(5.9)	14.2	0.2
At Year-End:				
Total assets	¥2,128.7	¥2,115.0	¥2,112.5	¥2,037.8
Number of cardholders (in thousands)	16,159	16,410	16,650	17,020



Cooperation:
SHOCHIKU Co., Ltd.,
Kabuki-za Co., Ltd.

Since its establishment in 1962, with the original goal of striving to become the leading provider of innovative financial services for consumers, Promise Co., Ltd., currently known as SMBC Consumer Finance Co., Ltd., has developed convenient loan products for individuals to accommodate the changing times and has created an appropriate system for offering loan consultation services and executing loan agreements.

SMBC Consumer Finance strives to become the kind of global consumer finance company which "would be able to earn the utmost trust of clients" by consistently and sincerely working with clients as an expert in the consumer finance business.

Company Name: SMBC Consumer Finance Co., Ltd.

Business Profile: Consumer lending

Establishment: March 20, 1962

Head Office: 4-12-15, Ginza, Chuo-ku, Tokyo

President and CEO: Ryohei Kaneko

(Appointed on April 1, 2019)

Number of Employees: 2,252

Credit Rating (as of June 30, 2019)

	Long-term	Short-term
R&I	A	—

Financial Information (Years ended March 31)

	Billions of yen			
	2019	2018	2017	2016
For the Year:				
Operating revenue	¥196.4	¥192.2	¥186.2	¥178.3
Operating profit (loss) ..	23.6	15.4	51.6	(72.3)
Ordinary profit (loss) ..	32.0	15.7	51.8	(72.3)
Net income (loss)	35.9	8.9	100.8	(72.1)
At Year-End:				
Total assets	¥959.9	¥939.3	¥925.8	¥858.5

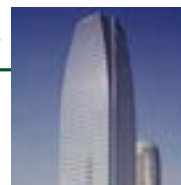


The Japan Research Institute, Limited ("JRI") is a comprehensive information services company with information systems, consulting, and think-tank functions. In addition to providing IT-based strategic data systems planning and development and outsourcing services, JRI offers consultation in areas such as management strategy and admin reforms. It also engages in activities ranging from economic research and analysis on Japan and other countries and policy recommendation to business incubation.

Company Name: The Japan Research Institute, Limited
Business Profile: System development, data processing, management consulting and economic research
Establishment: November 1, 2002
Head Office:
Tokyo Head Office: 2-18-1, Higashi-Gotanda, Shinagawa-ku, Tokyo
Osaka Head Office: 2-2-4, Tosabori, Nishi-ku, Osaka
President and CEO: Masahiro Fuchizaki
Number of Employees: 2,621

Financial Information (Years ended March 31)

	Billions of yen			
	2019	2018	2017	2016
For the Year:				
Operating revenue.....	¥138.4	¥136.5	¥132.9	¥125.0
Operating profit.....	3.6	2.8	2.2	2.2
Ordinary profit.....	3.4	2.5	2.0	1.8
Net income.....	2.6	1.7	1.5	1.3
At Year-End:				
Total assets.....	¥104.9	¥103.4	¥103.2	¥101.8



Formed from the merger of Sumitomo Mitsui Asset Management Company, Limited, and Daiwa SB Investments Ltd. in April 2019, Sumitomo Mitsui DS Asset Management Company, Limited is one of Japan's top-tier asset managers.

Leveraging its industry-leading research platform and global network, Sumitomo Mitsui DS Asset Management Company provides high-quality asset management services that meet specific needs of its diverse client base composed of Japanese and non-Japanese institutional (pension funds, financial institutions, etc.) and individual investors. The company's vision is to become the best asset management firm for better Quality of Life of our clients and all the other stakeholders.

Company Name: Sumitomo Mitsui DS Asset Management Company, Limited
Business Profile: Investment management (discretionary/advisory) and investment trust fund management
Establishment: July 15, 1985
Head Office: 2-5-1 Atago, Minato-ku, Tokyo
President and CEO: Takashi Matsushita
Number of Employees: 1,099

Financial Information (Years ended March 31)

Sumitomo Mitsui Asset Management

	Billions of yen			
	2019	2018	2017	2016
For the Year:				
Operating revenue.....	¥46.9	¥46.5	¥39.1	¥41.7
Operating profit.....	6.0	7.3	4.5	5.5
Ordinary profit.....	6.0	7.4	4.6	5.5
Net income.....	4.1	4.9	3.5	4.0
At Year-End:				
Total assets.....	¥48.9	¥53.8	¥46.5	¥45.1

Daiwa SB Investments

	Billions of yen			
	2019	2018	2017	2016
For the Year:				
Operating revenue.....	¥28.7	¥31.5	¥32.5	¥37.8
Operating profit.....	4.4	6.8	6.9	8.6
Ordinary profit.....	4.5	6.8	6.9	8.7
Net income.....	2.9	4.7	4.8	5.5
At Year-End:				
Total assets.....	¥38.6	¥39.3	¥35.8	¥36.0