

Group Companies (as of March 31, 2009)



SUMITOMO MITSUI BANKING CORPORATION

www.smbc.co.jp/english/



Sumitomo Mitsui Banking Corporation (SMBC) was established in April 2001 through the merger of two leading banks: The Sakura Bank, Limited, and The Sumitomo Bank, Limited. Sumitomo Mitsui Financial Group, Inc., was established in December 2002 through a stock transfer as a bank holding company, and SMBC became a wholly owned subsidiary of SMFG. In March 2003, SMBC merged with the Wakashio Bank, Ltd. SMBC's competitive advantages include a strong customer base, the quick implementation of strategies, and an extensive lineup of financial products and services that leverage the expertise of strategic Group companies in specialized areas. SMBC, as a core member of SMFG, works together with other members of the Group to offer customers highly sophisticated, comprehensive financial services.

Company Name: Sumitomo Mitsui Banking Corporation
Business Profile: Banking
Establishment: June 6, 1996
Head Office: 1-2, Yurakucho 1-chome, Chiyoda-ku, Tokyo, Japan
President: Masayuki Oku
Number of Employees: 21,816
Number of branches and other business locations:
 In Japan: 1,528*
 Branches: 482
 (Including 38 specialized deposit account branches)
 Subbranches: 159
 Agency: 1
 Offices handling non-banking business: 23
 Automated service centers: 863
 Overseas: 43
 Branches: 20
 Subbranches: 7
 Representative offices: 16

*The number of domestic branches excludes ATMs located in retail convenience stores.

Credit Ratings (as of June 30, 2009)

	Long-term	Short-term
Moody's	Aa2	P-1
Standard & Poor's	A+	A-1
Fitch Ratings	A	F1
R&I	A+	a-1
JCR	AA-	J-1+

Financial Information (Consolidated basis, years ended March 31)

	Billions of yen			
	2009	2008	2007	2006
For the Year:				
Ordinary income.....	¥ 2,989.6	¥ 3,411.0	¥ 2,925.6	¥ 2,750.2
Ordinary profit	59.2	734.9	716.6	862.0
Net income (loss).....	(317.3)	351.8	401.7	563.5
At Year-End:				
Net assets.....	¥ 4,518.6	¥ 5,080.7	¥ 5,412.4	¥ 3,598.2
Total assets.....	115,849.3	108,637.7	98,570.6	104,418.5

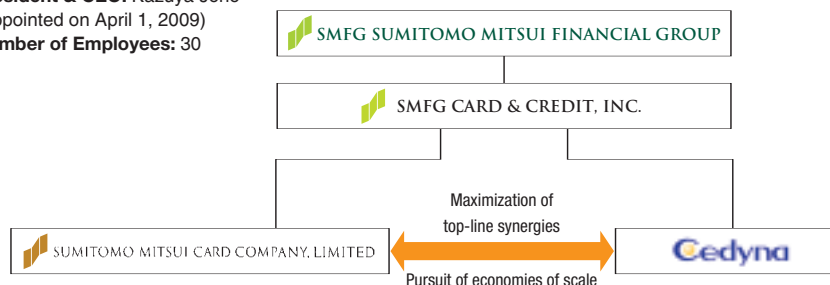


SMFG CARD & CREDIT, INC.

SMFG Card & Credit, Inc. ("FGCC"), was established in October 2008 as an intermediate holding company of SMFG to hold shares of Sumitomo Mitsui Card Co., Ltd., and Cedyna Financial Corporation. FGCC is the core company responsible for implementing SMFG's credit card strategy and establishing uniform business policies. FGCC will also create a framework for promoting a solid partnership between Sumitomo Mitsui Card and Cedyna Financial Corporation, seek to realize economies of scale for the Group as a whole, and maximize top-line synergy by leveraging each party's strengths.

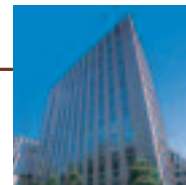
* Cedyna Financial Corporation was formed in April 2009 through the merger of three companies: Central Finance Co., Ltd., OMC Card, Inc., and QUOQ Inc., and has become one of the largest consumer finance companies in Japan.

Company Name: SMFG Card & Credit, Inc.
Business Profile: Management of subsidiaries and affiliates
Establishment: October 1, 2008
Head Office: 1-2, Yurakucho 1-chome, Chiyoda-ku, Tokyo, Japan
President & CEO: Kazuya Jono
 (Appointed on April 1, 2009)
Number of Employees: 30



SUMITOMO MITSUI CARD COMPANY, LIMITED

www.smbc-card.com
 (Japanese only)



As the pioneer in the issuance of the VISA Card in Japan and a leader in the domestic credit card industry, Sumitomo Mitsui Card Company, Limited, enjoys the strong support of its many customers and plays a major role as one of the strategic businesses of SMFG.

Leveraging its strong brand image and its excellent capabilities across a wide range of card-related services, the company provides settlement and financing services focused around providing credit services that meet customer needs. Through its credit card business operations, the company aims to actively contribute to the realization of comfortable and

affluent consumer lifestyles and make further dramatic advances as a leading brand in its industry sector.

Company Name: Sumitomo Mitsui Card Company, Limited
Business Profile: Credit card services
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 & CEO: Koichi Tsukihara
Number of Employees: 2,156

Credit Ratings (as of June 30, 2009)

	Long-term	Short-term
JCR	A+	J-1+

Financial Information (Years ended March 31)

	Billions of yen			
	2009	2008	2007	2006
For the Year:				
Revenue from credit card operations.....	¥5,858.6	¥5,375.2	¥4,753.8	¥4,181.3
Operating revenue.....	180.1	168.4	157.6	148.2
Operating profit.....	22.2	16.9	14.1	25.8
At Year-End:				
Number of cardholders (in thousands).....	18,656	16,406	14,951	14,067



Sumitomo Mitsui Finance and Leasing Co., Ltd. (SMFL) was created from the merger of SMBC Leasing Company, Limited, and Sumisho Lease Co., Ltd., in October 2007. SMFL aims to become the top leasing company in Japan in terms of both quantity and quality by combining (a) the customer base and know-how of SMBC Leasing, as a bank-affiliated leasing company that can draw on the financial solutions offered by other subsidiaries of SMFG, and (b) the customer base and know-how of Sumisho Lease, as an affiliate of the Sumitomo Corporation Group, one of Japan's leading trading houses, which has business relationships along the value chains in a wide range of industries.

SMFL is one of the leading companies in the leasing industry because of its strong marketing position based on its access to channels to users of

leased equipment and to suppliers of equipment, its capabilities for offering high-value-added products and services, and its close ties with one of its shareholders in the aircraft operating lease field. Through anticipating future needs and offering top-quality leasing services, SMFL is working to contribute to society as a leading company in the leasing industry.

Company Name: Sumitomo Mitsui Finance and Leasing Co., Ltd.

Business Profile: Leasing

Establishment: February 4, 1963

Head Office:

Tokyo Head Office: 3-9-4, Nishi-Shimbashi, Minato-ku, Tokyo

Osaka Head Office: 3-10-19, Minami-Semba, Chuo-ku, Osaka

President & CEO: Koji Ishida

Number of Employees: 1,562

Credit Ratings (as of June 30, 2009)

	Long-term	Short-term
R&I	A+	a-1
JCR	AA-	J-1+

Financial Information (Years ended March 31)

	Billions of yen			
	2009	2008	2007*	2006*
For the Year:				
Revenue from leasing operations...	¥895.8	¥1,054.1	¥599.4	¥614.1
			516.8	498.6
Operating revenue...	947.6	708.4	630.0	619.7
			379.9	375.1
Operating profit.....	36.4	36.2	31.5	32.2
			24.7	21.4

*The upper row of figures for 2006, and 2007 are for SMBC Leasing and the lower row of figures are for Sumisho Lease.



The Japan Research Institute, Limited



The Japan Research Institute, Limited (JRI), is a "knowledge engineering" company that offers high-value-added services by effectively combining its capabilities in three fields: namely, information systems integration, consulting, and think-tank services. JRI offers consulting services—principally focused on management innovation and IT-related issues, planning and implementation services for strategic information systems, and outsourcing services—for customers in financial services and a range of other industrial sectors. In addition, JRI's wide-ranging activities cover the issuance of a range of information, including research and analysis of the Japanese and overseas economies, formulation of policy recommendations, and assistance in the incubation of new businesses.

In December 2008, JRI concluded a capital and business alliance with JRI Solutions, Limited, an SMFG company offering IT solutions to customers across a wide range of industries, and

NTT Data Co., Ltd. And, in January 2009, JRI Solutions began operations anew under the name "JSOL." Looking ahead, JRI, while maintaining close relationships with other SMFG companies, will draw on the diverse range of resources and know-how of the NTT Data Group, as well as the know-how it has accumulated, to further grow and develop as an IT services company.

Company Name: The Japan Research Institute, Limited

Business Profile: Systems engineering, data processing, management consulting, think-tank services

Establishment: November 1, 2002

Head Office:

Tokyo Head Office: 16, Ichibancho, Chiyoda-ku, Tokyo

Osaka Head Office: 1-6-3, Shinmachi, Nishi-ku, Osaka

President & CEO: Yasuyuki Kimoto

Number of Employees: 1,945

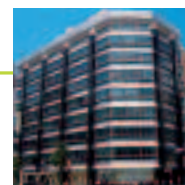
Financial Information (Years ended March 31)

	Billions of yen			
	2009	2008	2007*	2006
For the Year:				
Operating revenue...	¥88.0	¥88.1	¥84.6	¥115.8
Operating profit.....	1.0	3.8	3.0	5.2

*JSOL (formerly JRI Solutions) was spun off as a separate company in July 2006.



SMBC FRIEND SECURITIES CO., LTD.



Providing a full range of securities services, focused mainly on retail customers, SMBC Friend Securities Co., Ltd. has one of the strongest financial positions among Japanese securities companies and boasts highly efficient operations with a nationwide network of 75 offices. SMBC Friend Securities offers services closely tailored to the needs of its customers and the communities it serves. SMBC Friend Securities became a wholly owned subsidiary of SMFG through a share transfer in September 2006, and is developing business operations jointly with SMBC and other Group members by strengthening its ties with these companies.

Going forward, SMBC Friend Securities is aiming to be "a leading Japanese securities company serving the retail market," and, by offering high-quality products and services matching the needs of its customers, will continue to build strong bonds of trust with its customers.

Company Name: SMBC Friend Securities Co., Ltd.

Business Profile: Securities services

Establishment: March 2, 1948

Head Office: 7-12, Kabuto-cho, Nihonbashi, Chuo-ku, Tokyo

President & CEO: Osamu Endo

(Appointed on June 26, 2009)

Number of Employees: 2,093

Financial Information (Years ended March 31)

	Billions of yen			
	2009	2008	2007	2006
For the Year:				
Operating revenue...	¥43.2	¥60.5	¥58.7	¥68.5
Operating profit.....	2.3	19.0	21.2	31.0