

Group Companies (as of March 31, 2011)



www.smfg.co.jp/english/

The companies of the Sumitomo Mitsui Financial Group (SMFG) offer a diverse range of financial services, centered on banking operations, and including credit card services, leasing, information services, and securities.

Our Mission

- To provide optimum added value to our customers and together with them achieve growth
- To create sustainable shareholder value through business growth
- To provide a challenging and professionally rewarding work environment for our dedicated employees

Company Name: Sumitomo Mitsui Financial Group, Inc.

Business Description:

Management of banking subsidiaries (under the stipulations of Japan's Banking Act) and of non-bank subsidiaries, as well as the performance of ancillary functions

Establishment: December 2, 2002

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

Chairman of the Board: Masayuki Oku

President: Koichi Miyata

(Concurrent Director at Sumitomo Mitsui Banking Corporation)

(Appointed on April 1, 2011)

Capital: ¥2,337.8 billion (as of March 31, 2011)

Stock Exchange Listings:

Tokyo Stock Exchange (First Section)

Osaka Securities Exchange (First Section)

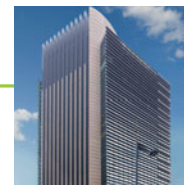
Nagoya Stock Exchange (First Section)

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



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 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, Marunouchi 1-chome, Chiyoda-ku, Tokyo, Japan

President and CEO: Takeshi Kunibe (Concurrent Director at Sumitomo Mitsui Financial Group)

Number of Employees: 22,524

Number of branches and other business locations:

In Japan:	1,547*
Branches:	493
(Including 38 specialized deposit account branches)	
Sub-branches:	164
Banking agencies:	2
Offices handling non-banking business:	23
Automated service centers:	865
Overseas:	33
Branches:	15
Sub-branches:	7
Representative offices:	11

*The number of domestic branches excludes ATMs located at the business sites of companies and at retail convenience stores.

Credit Ratings (as of June 30, 2011)

	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			
	2011	2010	2009	2008
For the Year:				
Ordinary income	¥2,711.3	¥2,579.9	¥2,989.6	¥3,411.0
Ordinary profit	751.2	557.7	59.2	734.9
Net income (loss)	450.8	332.4	(317.3)	351.8
At Year-End:				
Net assets	¥6,983.1	¥6,894.5	¥4,518.6	¥5,080.7
Total assets	132,715.6	120,041.3	115,849.3	108,637.7



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 also creates a framework for promoting a solid partnership between Sumitomo Mitsui Card and Cedyna Financial Corporation, seeks to realize economies of scale for the Group as a whole, and maximizes top-line synergy by leveraging each party's strengths.

Company Name: SMFG Card & Credit, Inc.

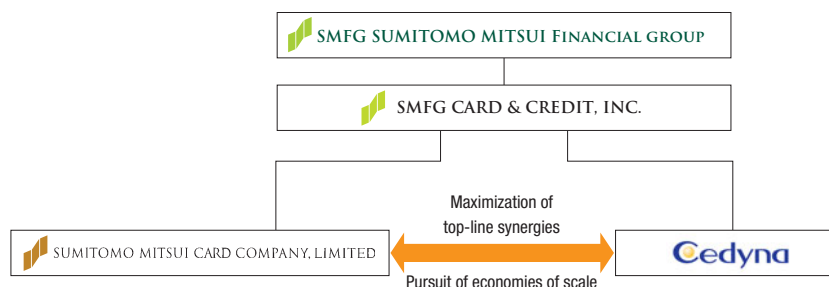
Business Profile: Management of subsidiaries and affiliates

Establishment: October 1, 2008

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

President & CEO: Ikuhiko Morikawa (Appointed on April 1, 2011)

Number of Employees: 32





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: Hideo Shimada
(Appointed on June 29, 2011)

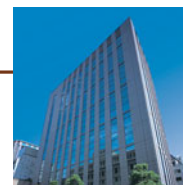
Number of Employees: 2,300

Credit Ratings (as of June 30, 2011)

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

Financial Information (Years ended March 31)

	Billions of yen			
	2011	2010	2009	2008
For the Year:				
Revenue from credit card operations	¥6,896.3	¥6,209.0	¥5,858.6	¥5,375.2
Operating revenue	185.2	183.5	180.1	168.3
Operating profit	32.6	24.3	22.2	16.8
At Year-End:				
Number of cardholders (in thousands)	20,770	20,504	18,655	16,406



www.cedyna.co.jp/english/

Cedyna Financial Corporation was formed in April 2009 as a result of the merger of OMC Card, Inc., Central Finance Co., Ltd. and QUOQ Inc., consolidating their client bases, marketing capabilities and expert knowledge. As a member of the SMFG Group, it strives to become "the number one credit card business entity in Japan" by closely working with Sumitomo Mitsui Card.

Concurrently, as a leading consumer finance company, it also provides the highest level of service for diverse consumer financial needs including credit cards, consumer credit, and solution marketing.

Company Name: Cedyna Financial Corporation

Business Profile: Credit card services, consumer credit

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 & CEO: Hajime Yamashita

Number of Employees: 3,096

Credit Ratings (as of June 30, 2011)

	Long-term	Short-term
JCR	A	J-1

Financial Information (Years ended March 31)

	Billions of yen				
	2011	2010	2009		
			OMC*	CF*	QQ*
For the Year:					
Operating revenue.....	¥203.2	¥223.9	¥137.7	¥80.6	¥44.8
Operating profit	0.8	(40.8)	6.9	(1.4)	(5.2)
At Year-End:					
Number of cardholders (in thousands)	22,513	24,933			

*OMC: OMC Card, Inc.
CF: Central Finance Co., Ltd.
QQ: QUOQ Inc.



Sumitomo Mitsui Finance and Leasing

www.smfl.co.jp/english/

Sumitomo Mitsui Finance and Leasing Co., Ltd. (SMFL) was formed in October 2007 as a result of the merger of SMBC Leasing Company, Limited and Sumisho Lease Co., Ltd. SMFL strives to become one of the top leasing companies in Japan in terms of both quantity and quality by consolidating and leveraging the client portfolios and expert knowledge of SMBC Leasing Company based on the financial solution formulation capabilities of the SMFG Group, and those of Sumisho Lease Company based on its industrial association with the Sumitomo Corporation Group.

SMFL meets the diversifying needs of our clients by providing high value-added services that go beyond the conventional level

of leasing services, based on its decades of combined experiences of the different backgrounds and characteristics of the two companies. SMFL strives to contribute to society as a leading leasing company through quality leasing operations.

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: Yoshinori Kawamura
(Appointed on June 29, 2011)

Number of Employees: 1,485

Credit Ratings (as of June 30, 2011)

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

Financial Information (Years ended March 31)

	Billions of yen			
	2011	2010	2009	2008
For the Year:				
Leasing transaction volume	¥800.8	¥733.6	¥895.8	¥1,054.1
Operating revenue	812.8	894.7	947.6	708.4
Operating profit	50.2	43.8	36.4	36.2





The Japan Research Institute, Limited

www.jri.co.jp/english/

The Japan Research Institute, Limited (JRI), an intelligence engineering company, provides high value-added information system, consultation and think-tank services. In addition to providing financial consultation services on management reform, IT, the planning and development of strategic information systems and outsourcing, it also conducts diverse activities including domestic and international economic research and analysis, policy recommendations and business incubation.

Company Name: The Japan Research Institute, Limited

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

Establishment: November 1, 2002

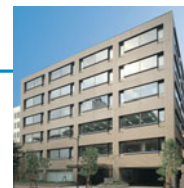
Head Office:

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

Osaka Head Office: 2-2-4, Tosabori, Nishi-ku, Osaka

President & CEO: Yasuyuki Kimoto

Number of Employees: 2,101



Financial Information (Years ended March 31)

	Billions of yen			
	2011	2010	2009	2008
For the Year:				
Operating revenue....	¥84.8	¥81.7	¥88.0	¥88.1
Operating profit	1.5	0.9	1.0	3.8



SMBC FRIEND SECURITIES CO., LTD.

www.smbc-friend.co.jp

(Japanese only)

SMBC Friend Securities Co., Ltd. is a securities company with one of the best financial foundations and efficient operations in the industry, and provides a full range of securities services focusing mainly on retail clients. SMBC Friend Securities provides highly efficient nationwide network operations offering services closely tailored to the needs of its clients and the communities while operating a new business model of online financial consulting services.

SMBC Friend Securities will continue to develop consistently toward its goal of becoming "one of the leading Japanese securities companies in the retail securities market," offering high-quality products and services accommodating the needs of its clients and building trust for its clients.

Company Name: SMBC Friend Securities Co., Ltd.

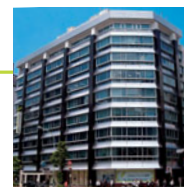
Business Profile: Securities services

Establishment: March 2, 1948

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

President & CEO: Osamu Endo

Number of Employees: 2,034



Financial Information (Years ended March 31)

	Billions of yen			
	2011	2010	2009	2008
For the Year:				
Operating revenue....	¥53.2	¥67.4	¥43.2	¥60.5
Operating profit	10.2	22.7	2.3	19.0



SMBC NIKKO

www.smbcnikko.co.jp/en

SMBC Nikko Securities Inc. (formerly Nikko Cordial Securities Inc.), which was established in July 1918, has developed solid relationships of trust with its corporate clients over the last nine decades. It became a member of the SMFG Group in October 2009, bringing its accumulated knowledge and substantial client base to closely work with and leverage the extensive service network and business relations of SMBC. In April 2011, its corporate name was changed to SMBC Nikko Securities from Nikko Cordial Securities in order to define its status as the principal securities company of the Group. As such, SMBC Nikko Securities provides comprehensive and highly sophisticated financial services by consistently working closely with SMBC in order to pursue comprehensive securities and investment banking businesses.

SMBC Nikko Securities strives to become the leading securities and investment banking company in Japan.

Company Name: SMBC Nikko Securities Inc.

(name changed on April 1, 2011)

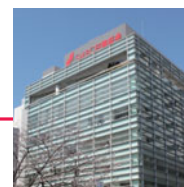
Business Profile: Securities services

Establishment: June 15, 2009

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

President & CEO: Eiji Watanabe

Number of Employees: 6,975



Credit Ratings (as of June 30, 2011)

	Long-term	Short-term
Moody's	Aa3	P-1
Standard & Poor's	A+	A-1
R&I	A+	a-1
JCR	AA-	—

Financial Information (Years ended March 31)

	Billions of yen			
	2011	2010	2009	
For the Year:				
Operating revenue	¥218.6	¥85.6	¥104.9	¥164.1
Operating income	38.5	20.9	23.5	19.6

*1 Formerly Nikko Cordial Securities (1H)

*2 Nikko Cordial Securities, June 2009 (expenses related to preparatory costs prior to the start of operations were posted during the period from June to September)

*3 Formerly Nikko Cordial Securities