

Group Companies (as of September 30, 2010)



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 Law) and of non-bank subsidiaries, as well as performance of ancillary functions

Establishment: December 2, 2002

Head Office: 1-2, Marunouchi 1-chome, Chiyoda-ku, Tokyo, Japan
(as of October 18, 2010)

Chairman of the Board: Masayuki Oku
(Concurrent President at Sumitomo Mitsui Banking Corporation)

President: Teisuke Kitayama
(Concurrent Chairman of the Board of Directors at Sumitomo Mitsui Banking Corporation)

Capital: ¥2,337.8 billion

Stock Exchange Listings:

Tokyo Stock Exchange (First Section)

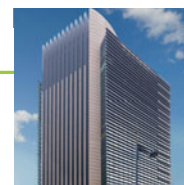
Osaka Securities Exchange (First Section)

Nagoya Stock Exchange (First Section)



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, Marunouchi 1-chome, Chiyoda-ku, Tokyo, Japan (as of October 18, 2010)

President: Masayuki Oku

Number of Employees: 22,961

Number of branches and other business locations:

In Japan:	1,549*
Branches:	493
(Including 38 specialized deposit account branches)	
Subbranches:	164
Agency:	1
Offices handling non-banking business:	22
Automated service centers:	869
Overseas:	34
Branches:	15
Subbranches:	7
Representative offices:	12

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

Credit Ratings (as of December 31, 2010)

	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)

	Billions of yen			
	Sept. 30, 2010	Mar. 31, 2010	Mar. 31, 2009	Mar. 31, 2008
For the Interim Period (Year):				
Ordinary income	¥1,486.2	¥2,579.9	¥2,989.6	¥3,411.0
Ordinary profit	492.0	557.7	59.2	734.9
Net income (loss)....	389.9	332.4	(317.3)	351.8
At Interim Period- (Year-) End:				
Net assets.....	¥7,060.0	¥6,894.5	¥4,518.6	¥5,080.7
Total assets	125,967.2	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 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: OMC Card, Inc., Central Finance Co., Ltd., and QUOQ Inc., and has become one of the largest consumer finance companies in Japan.

Company Name: SMFG Card & Credit, Inc.

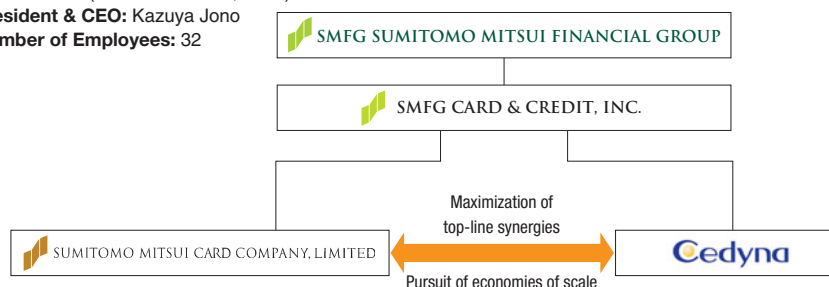
Business Profile: Management of subsidiaries and affiliates

Establishment: October 1, 2008

Head Office: 1-2, Marunouchi 1-chome, Chiyoda-ku, Tokyo, Japan
(as of October 18, 2010)

President & CEO: Kazuya Jono

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: Koichi Tsukihara

Number of Employees: 2,322



Credit Ratings (as of December 31, 2010)

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

Financial Information

	Billions of yen			
	Sept. 30, 2010	Mar. 31, 2010	Mar. 31, 2009	Mar. 31, 2008
For the Interim Period (Year):				
Revenue from credit card operations.....	¥3,383.7	¥6,209.0	¥5,858.6	¥5,375.2
Operating revenue.....	91.6	183.5	180.1	168.3
Operating profit.....	14.2	24.3	22.2	16.8
At Interim Period- (Year-) End:				
Number of cardholders (in thousands).....	20,588	20,504	18,655	16,406



www.cedyna.co.jp/english/

Cedyna Financial Corporation was formed in April 2009 through the merger of OMC Card, Inc., Central Finance Co., Ltd. and QUOQ Inc., bringing together the customer bases, marketing capabilities and proprietary know-how of these credit card companies. It aims, in alliance with fellow SMFG Group member Sumitomo Mitsui Card, to become "the number one credit card business entity in Japan." As one of Japan's largest consumer finance companies offering a fusion of the credit card, consumer credit and solutions businesses, Cedyna provides products and services of great value to its customers.

Company Name: Cedyna Financial Corporation

Business Profile: Credit card services, consumer credit

Establishment: September 11, 1950

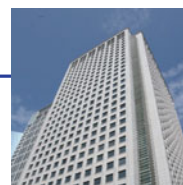
Head Office:

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: 3,157



Credit Ratings (as of December 31, 2010)

	Long-term	Short-term
Standard & Poor's	A-	A-2
JCR	A	J-1

Financial Information

	Billions of yen			
	Sept. 30, 2010	Mar. 31, 2010	Mar. 31, 2009	Mar. 31, 2008
For the Year:				
Operating revenue.....	¥104.3	¥223.9	¥137.7	¥80.6
Operating profit.....	6.2	(40.8)	6.9	(1.4)
At Year-End:				
Number of cardholders (in thousands).....	24,885	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 by the merger of SMBC Leasing Company, Limited, and Sumisho Lease Co., Ltd., in October 2007. SMFL strives to become one of the top leasing companies in Japan in terms of both quantity and quality by combining SMBC Leasing Company's client portfolio and know-how that leverages the financial solutions capability of other SMFG subsidiaries, and Sumisho Lease Company's relationships built based on its industrial association with the Sumitomo Corporation Group, one of Japan's leading trading companies.

SMFL meets diversifying clients' needs by providing highly valued types of services

going beyond the regular leasing company, and taking advantage of its decades of experiences based on the above-mentioned two different backgrounds and characteristics. SMFL is working toward becoming one of the leading leasing companies to contribute to society by offering quality services.

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: 1,540



Credit Ratings (as of December 31, 2010)

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

Financial Information

	Billions of yen			
	Sept. 30, 2010	Mar. 31, 2010	Mar. 31, 2009	Mar. 31, 2008
For the Interim Period (Year):				
Revenue from leasing operations ...	¥310.2	¥733.6	¥895.8	¥1,054.1
Operating revenue.....	412.5	894.7	947.6	708.4
Operating profit.....	27.5	43.8	36.4	36.2



The Japan Research Institute, Limited (JRI) is a comprehensive information services company with three functions of providing information system integration, consultation, and think-tank services. JRI's operations are based on the philosophy of "creating added-value for our clients." Effectively having these functions, JRI offers distinctive proposals for specific issues to identify and resolve problems. While supporting clients by providing the personalized solutions, JRI fundamentally functions as the "engineer of knowledge" to create new values and ideas for the economy and society.

JRI conducts a wide range of business operations based on its IT expertise accumulated over the last 40 years to plan and build strategic data systems and provide outsourcing services. Additionally, its operations include consultation services for corporate management strategies

and governmental administrative reforms, research and analysis on both domestic and foreign economic issues, and policy recommendation, as well as the diversified corporate activities including the support and assistance with creating new businesses.

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

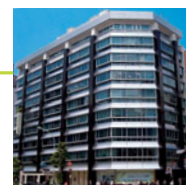
Osaka Head Office: 2-2-4, Tosabori, Nishi-ku, Osaka

President & CEO: Yasuyuki Kimoto

Number of Employees: 2,091

Financial Information

	Billions of yen			
	Sept. 30, 2010	Mar. 31, 2010	Mar. 31, 2009	Mar. 31, 2008
For the Interim Period (Year):				
Operating revenue....	¥39.9	¥81.7	¥88.0	¥88.1
Operating profit.....	0.3	0.9	1.0	3.8



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 to offer 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: 2,219

Financial Information

	Billions of yen			
	Sept. 30, 2010	Mar. 31, 2010	Mar. 31, 2009	Mar. 31, 2008
For the Interim Period (Year):				
Operating revenue....	¥26.4	¥67.4	¥43.2	¥60.5
Operating profit.....	4.7	22.7	2.3	19.0



Nikko Cordial Securities Inc. is a comprehensive securities company which serves both retail and wholesale clients as the main securities company of SMFG. Since its establishment in July 1918, Nikko Cordial Securities Inc., formerly known as Kawashimaya Shoten, has grown and developed with the support of its clients for over 90 years.

The name of the company will be changed to SMBC Nikko Securities Inc. as of April 1, 2011. As one of the largest full-service securities firms in Japan, it is committed to working even more closely with SMBC to achieve further growth. It aims to

become the number one comprehensive securities company in Japan by delivering still more value to its clients.

Company Name: Nikko Cordial Securities Inc.

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: 6,903

Credit Ratings (as of December 31, 2010)

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

Financial Information

	Billions of yen			
	Sept. 30, 2010	Mar. 31, 2010	Mar. 31, 2009	Mar. 31, 2008
For the Year:		*1	*2	*3
Operating revenue....	¥111.3	¥85.6	¥104.9	¥164.1
Operating profit.....	23.0	20.9	23.5	19.6

*1 1H Former Nikko Cordial Securities

*2 Nikko Cordial Securities from June 2009 (started operating under this trade name in October) (Expenses related to preparatory costs prior to the start of operations were posted during the period from June to September.)

*3 Former Nikko Cordial Securities