

Consumer finance / Credit card



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Fiscal 2015 performance

Sumitomo Mitsui Card Company's growth in payment volume exceeded the market as the company captured opportunities in the expanding cashless market and demand from inbound tourists in Japan. Cedyna Financial Corporation focused on co-branded cards and also increased its consumer credit transactions. SMBC Consumer Finance's loan guarantee amount reached the ¥1 trillion mark as a result of growth in card loans of partner banks. As a result, consolidated gross profit of the three companies increased by ¥30.9 billion from fiscal 2014, to ¥607.1 billion and consolidated net business profit increased by ¥8.6 billion to ¥221.0 billion.

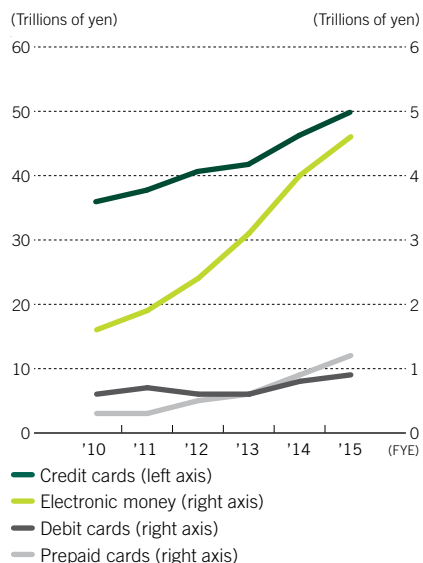
Business environment and strategy going forward

The government and the private sector are united in providing infrastructure for cashless payment ready for the Tokyo 2020 Olympic and Paralympic Games. At the same time, the fusion of finance and information and communications technology (ICT) is accelerating. In this environment, Sumitomo Mitsui Card Company will work on providing high-convenience payment services, seeking to further strengthen its acquiring of merchants and contracting business for partners.

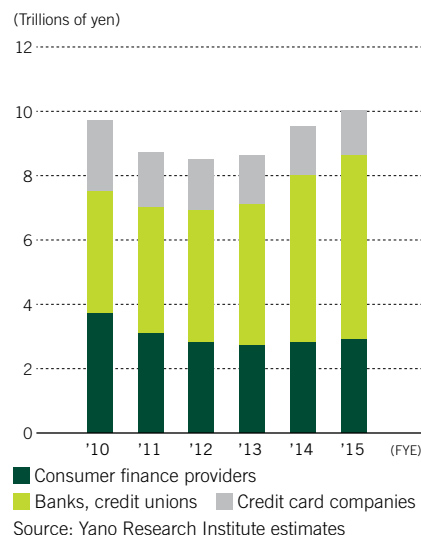
Cedyna Financial Corporation will draw on its combined strengths in credit cards, consumer credit business, and financing solutions to continue building up its comprehensive payment business.

As the decline in the unsecured card loan market levels out, SMBC Consumer Finance will seek to increase card loans in proprietary channels and to promote guarantee business using the channels of partner banks. The overall aim is to provide wide-ranging responses to customer needs and enhance the services it offers on a steady and sustained basis.

Cashless payment (market size)



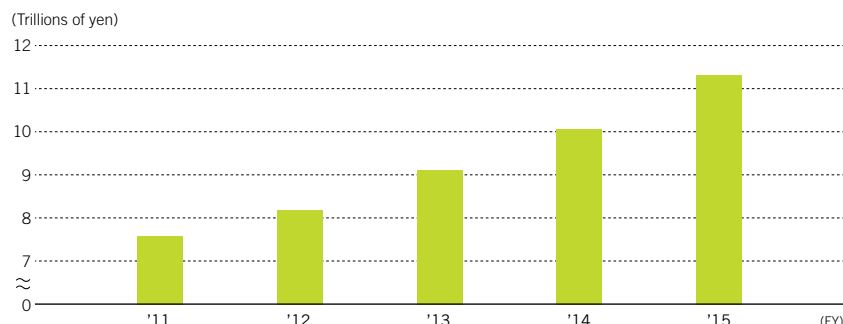
Consumer loans (market size)



► Sumitomo Mitsui Card Company

Sumitomo Mitsui Card Company, a pioneer in bringing “Visa” into Japan has been in operation for more than 40 years. As a leader in the credit card industry, the company has been active in providing its traditional credit card services with new settlement services, such as smart phone payment utilizing FinTech and other cutting-edge technology.

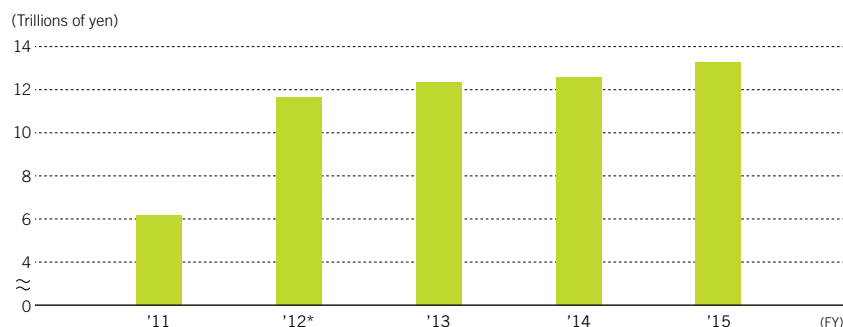
Credit card payment volume



► Cedyne Financial Corporation

Cedyne Financial Corporation is a comprehensive payment financing company offering a full range of payment methods to meet customers' diverse needs, including credit cards for daily payments, installment payment for high-value products and services, and collection agency services and factoring for recurring payments.

Transaction volume

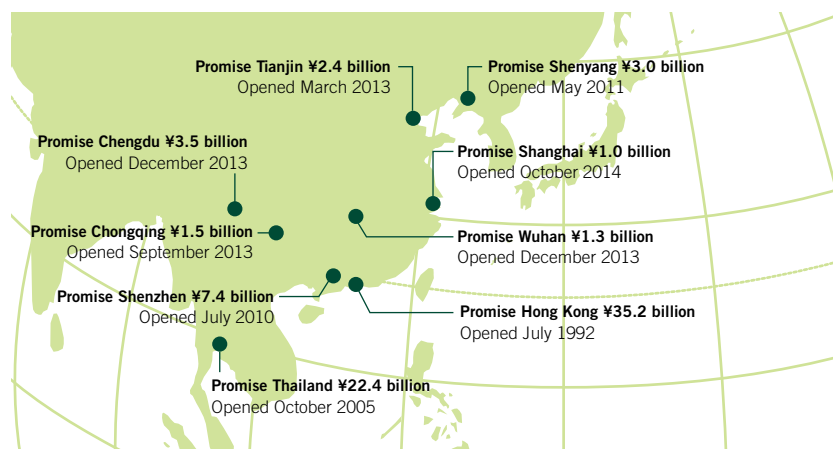


* Includes growth resulting from the conversion of SMBC Finance Service to a consolidated subsidiary

► SMBC Consumer Finance

SMBC Consumer Finance provides small-scale finance for consumers and loan guarantee services to business partner financial institutions. Leveraging the expertise gained in Japan in extending credit, managing debt, and marketing, the company is expanding its business, providing unsecured / unguaranteed small loans to local consumers in China and Thailand.

Loan balance of SMBC Consumer Finance's subsidiaries overseas



Note: Loan values are as of March 31, 2016 (yen conversions from local currency).