

Group Companies (as of March 31, 2016)



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

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.

www.smfg.co.jp/english/

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)

Capital: ¥2,337.8 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.



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 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 the share transfer, and SMBC became a wholly owned subsidiary of SMFG. 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. SMBC, as a core member of SMFG, integrally work with other Group companies 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: Takeshi Kunibe (Concurrent Director at Sumitomo Mitsui Financial Group)

Number of Employees: 28,002

Number of branches and other business locations:

In Japan:	2,080*
Branches:	506
(Including 46 specialized deposit account branches)	
Sub-branches:	469
Banking agencies:	2
Offices handling non-banking business:	24
Automated service centers:	1,079
Overseas:	38
Branches:	17
Sub-branches:	17
Representative offices:	4

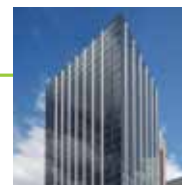
*The number of domestic branches excludes ATMs located at retail convenience stores. The number of overseas branches excludes branches to be closing and locally-incorporated companies in overseas.

Credit Ratings (as of June 30, 2016)

	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			
	2016	2015	2014	2013
For the Year:				
Ordinary income..... ¥	3,059.0	¥ 3,199.4	¥ 3,105.9	¥ 2,810.6
Ordinary profit	930.3	1,198.9	1,298.7	928.7
Net income.....	680.1	736.9	785.6	734.5
At Year-End:				
Net assets..... ¥	9,446.1	¥ 10,036.0	¥ 8,640.7	¥ 8,257.0
Total assets.....	180,408.6	177,559.1	155,824.1	143,203.1



SMBC Trust Bank was founded in February 1986. As well as our corporate trust operations, we have worked to develop personalized retail banking and asset management operations that utilize trust systems and functions. SMBC Trust Bank became part of the Sumitomo Mitsui Financial Group in October 2013. We are now making a fresh start following the integration of the retail banking operations of Citibank Japan Ltd. under the new PRESTIA brand in November 2015.

SMBC Trust Bank service will be offered to a customer by combining our high-level expertise and experience in trust services, built up through our track record in this area, with the extensive information capabilities and solid organizational skills of the Sumitomo Mitsui Financial Group.

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 & CEO: Hidetoshi Furukawa
Number of Employees: 2,041
Number of branches: In Japan: 36
(Including Internet Branch and Sub-Branches)

Financial Information (Years ended March 31)

	Billions of yen		
	2016	2015	2014
For the Year:			
Ordinary income.....	¥ 20.5	¥ 7.3	¥ 5.6
Ordinary profit (loss)	(9.5)	(1.1)	(0.9)
Net income (loss)	(10.8)	(1.3)	(0.9)
At Year-End:			
Total assets	¥2,517.2	¥224.2	¥187.4



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 diversifying needs of clients by taking advantage of its abundant experiences and past performance results accumulated over the years.

SMFL proactively works on the areas with high social needs such as environment/energy, medical/nursing care, leasing, or sale of secondhand machines, while appropriately responding to the globalization of capital expenditures and sales activities in overseas.

SMFL develops along with its clients by being swift to provide them with diverse products and services that address their management issues.

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 & CEO: Yoshinori Kawamura
Number of Employees: 2,481

Credit Ratings (as of June 30, 2016)

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

Financial Information (Consolidated basis, years ended March 31)

	Billions of yen			
	2016	2015	2014	2013
For the Year:				
Leasing transaction volume.....	¥1,994.8	¥1,865.8	¥1,767.0	¥1,335.4
Operating revenue.....	1,147.8	1,152.0	1,037.2	992.2
Operating profit	79.6	84.8	75.6	57.6



www.smbcnikko.co.jp/en



SMBC Nikko Securities Inc. (formerly Nikko Cordial Securities Inc.), is approaching its centenary in 2018. During its almost 100 years in business, it has built strong relationships founded on trust with individual and corporate clients. Since bringing its long experience and solid customer base into the SMFG Group in October 2009, the company has pursued banking-securities collaboration with SMBC in its role as core Group member, seeking to leverage on collective strengths to provide financial services of the highest quality. 'Share the Future' is the brand slogan as SMBC Nikko Securities strives to be a leading Japanese full-line securities company capable of offering high quality financial products and services globally.

Company Name: SMBC Nikko Securities Inc.
Business Profile: Securities
Establishment: June 15, 2009
Head Office: 3-1, Marunouchi 3-chome,
 Chiyoda-ku, Tokyo
President & CEO: Yoshihiko Shimizu
 (Appointed on April 1, 2016)
Number of Employees: 8,363

Credit Ratings (as of June 30, 2016)

	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)

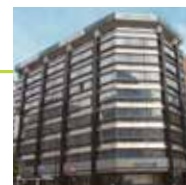
	Billions of yen			
	2016	2015	2014	2013
For the Year:				
Operating revenue...	¥297.9	¥332.6	¥333.4	¥280.5
Operating income ...	46.9	89.1	96.6	72.7



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 "the securities company especially appreciated by clients," 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
Establishment: March 2, 1948
Head Office: 7-12, Nihonbashi Kabuto-cho,
 Chuo-ku, Tokyo
President & CEO: Koichi Danno
Number of Employees: 1,890

Financial Information (Years ended March 31)

	Billions of yen			
	2016	2015	2014	2013
For the Year:				
Operating revenue...	¥43.0	¥50.0	¥57.7	¥59.6
Operating profit	4.1	9.8	15.0	18.0



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

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: Ken Kubo

Number of Employees: 2,440

Credit Ratings (as of June 30, 2016)

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

Financial Information (Years ended March 31)

	Billions of yen			
	2016	2015	2014	2013
For the Year:				
Revenue from credit card operations	¥11,360.6	¥10,091.0	¥9,131.5	¥8,194.6
Operating revenue	210.1	198.4	191.4	185.6
Operating profit	40.5	41.9	43.6	44.7
At Year-End:				
Number of cardholders (in thousands)	24,239	23,490	22,994	22,400



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 SMFG, it strives to become "the number one credit card business entity in Japan" by closely working with Sumitomo Mitsui Card.

Cedyna strives to become SMFG's comprehensive payment finance company in the consumer finance business by integrating the credit card, consumer credit and financing solution core businesses, and providing individual clients with secure and convenient payment methods means for making payments.

Company Name: Cedyna 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 & CEO: Satoru Nakanishi

Number of Employees: 3,283

Financial Information (Years ended March 31)

	Billions of yen			
	2016	2015	2014	2013
For the Year:				
Operating revenue	¥149.9	¥149.8	¥160.0	¥164.0
Operating profit	0.4	1.0	10.7	13.4
At Year-End:				
Number of cardholders (in thousands)	17,020	17,633	18,412	19,480



SMBC CONSUMER FINANCE

www.smbc-cf.com/english/

Since its establishment in 1962, with the original goal of striving to be the best in offering 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 to 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 & CEO: Ryoji Yukino

Number of Employees: 2,240

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



Credit Ratings (as of June 30, 2016)

	Long-term	Short-term
R&I	A	—
JCR	A-	—

Financial Information (Years ended March 31)

	Billions of yen			
	2016	2015	2014	2013
For the Year:				
Operating revenue....	¥178.3	¥168.6	¥164.7	¥164.6
Operating profit (loss) ...	(72.3)	3.7	15.9	42.3



The Japan Research Institute, Limited

www.jri.co.jp/english/

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 & CEO: Masahiro Fuchizaki

Number of Employees: 2,349

Financial Information (Years ended March 31)

	Billions of yen			
	2016	2015	2014	2013
For the Year:				
Operating revenue....	¥125.0	¥111.1	¥106.0	¥96.2
Operating profit	2.2	1.7	1.7	1.8

