



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

### 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.

**Company Name:** Sumitomo Mitsui Financial Group, Inc.

**Business Description:**

1. Management of banking subsidiaries and other companies that can be treated as subsidiaries under the stipulations of Japan's Banking Act as well as the performance of ancillary functions
2. Functions that can be performed by bank holding companies under the stipulations of Japan's Banking Act

**Establishment:** December 2, 2002

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

**Chairman of the Board:** Koichi Miyata

**President:** Takeshi Kunibe

**Capital:** ¥2,338.7 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.

**Credit Ratings** (as of June 30, 2018)

	Long-term	Short-term
Moody's	A1	P-1
Standard & Poor's	A-	—
Fitch Ratings	A	F1
R&I	A+	—
JCR	AA-	—

**Financial Information**

(Consolidated basis, years ended March 31)

	Billions of yen			
	2018	2017	2016	2015
For the Year:				
Ordinary income.....	¥ 5,764.1	¥ 5,133.2	¥ 4,772.1	¥ 4,851.2
Ordinary profit.....	1,164.1	1,005.8	985.2	1,321.1
Profit attributable to owners of parent.....	734.3	706.5	646.6	753.6
At Year-End:				
Net assets .....	¥ 11,612.8	¥ 11,234.2	¥ 10,447.6	¥ 10,696.2
Total assets .....	199,049.1	197,791.6	186,585.8	183,442.5



Sumitomo Mitsui Banking Corporation ("SMBC") was established in April 2001 through the merger of the 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 a share transfer, and SMBC became a wholly owned subsidiary of Sumitomo Mitsui Financial Group. 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 Group is united in its effort 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:** Makoto Takashima

(Concurrent Director at Sumitomo Mitsui Financial Group)

**Number of Employees:** 29,192

**Number of branches and other business locations:**

In Japan:	2,135*
Branches:	507
(Including 46 specialized deposit account branches)	
Sub-branches:	455
Banking agencies:	1
Automated service centers:	1,172
Overseas:	43
Branches:	18
Sub-branches:	22
Representative offices:	3

\* The number of domestic branches excludes ATMs located at retail convenience stores. The number of overseas branches excludes branches that are closing and locally incorporated companies overseas.

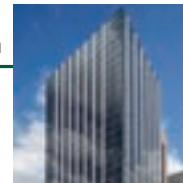
**Credit Ratings** (as of June 30, 2018)

	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			
	2018	2017	2016	2015
For the Year:				
Ordinary income.....	¥ 3,117.0	¥ 3,014.4	¥ 3,059.0	¥ 3,199.4
Ordinary profit .....	932.7	829.4	930.3	1,198.9
Net income.....	627.5	543.1	680.1	736.9
At Year-End:				
Net assets .....	¥ 9,090.4	¥ 8,908.1	¥ 9,446.1	¥ 10,036.0
Total assets .....	182,727.4	180,946.6	180,408.6	177,559.1



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 SMBC 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 customers by combining our high-level of 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 SMBC 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 and CEO:** Fumiaki Kurahara (Appointed on June 19, 2018)  
**Number of Employees:** 1,988  
**Number of branches:** In Japan: 37 (Including Internet Branch and Sub-Branches)

**Financial Information** (Years ended March 31)

	Billions of yen			
	2018	2017	2016	2015
For the Year:				
Ordinary income .....	¥ 50.6	¥ 39.9	¥ 20.5	¥ 7.3
Ordinary profit (loss) ..	(7.1)	(15.8)	(9.5)	(1.1)
Net income (loss) .....	(5.7)	(4.1)	(10.8)	(1.3)
At Year-End:				
Total assets .....	¥3,064.4	¥2,710.8	¥2,517.2	¥224.2



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

SMFL proactively works on 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 overseas.

SMFL develops together with its clients by swiftly providing 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 and CEO:** Masaki Tachibana  
**Number of Employees:** 3,550

**Credit Ratings** (as of June 30, 2018)

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

**Financial Information**

(Consolidated basis, years ended March 31)

	Billions of yen			
	2018	2017	2016	2015
For the Year:				
Leasing transaction volume .....	¥2,185.0	¥2,192.6	¥1,994.8	¥1,865.8
Operating revenue .....	1,622.8	1,420.8	1,147.8	1,152.0
Operating profit .....	96.4	89.0	79.6	84.8
Ordinary profit .....	97.6	90.4	81.0	86.9
Profit attributable to owners of parent .....	54.5	50.4	45.5	45.8
At Year-End:				
Total assets .....	¥5,662.9	¥5,601.6	¥4,736.8	¥4,601.0



SMBC NIKKO

[www.smbcnikko.co.jp/en](http://www.smbcnikko.co.jp/en)



SMBC Nikko Securities Inc. celebrated its centenary on July 7, 2018.

On January 1, 2018, the start of this momentous year, SMBC Nikko Securities was merged with SMBC Friend Securities Co., Ltd., another SMBC Group securities company that grew together with SMBC Nikko Securities. Leveraging the strengths both companies possessed prior to the merger, SMBC Nikko Securities will continue to pursue banking-securities collaboration with SMBC in its role as a core Group member. Guided by its brand slogan of "Share the Future," SMBC Nikko Securities maintains a sincere commitment to customers as it works diligently to deliver value in the future.

**Company Name:** SMBC Nikko Securities Inc.

**Business Profile:** Securities

**Establishment:** June 15, 2009

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

**President and CEO:** Yoshihiko Shimizu

**Number of Employees:** 10,574

**Credit Ratings** (as of June 30, 2018)

	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			
	2018	2017	2016	2015
For the Year:				
Operating revenue.....	¥ 376.0	¥ 334.4	¥ 297.9	¥ 332.6
Operating income.....	84.8	69.0	46.9	89.1
Ordinary profit.....	87.4	70.5	48.3	93.2
Net income.....	57.7	39.4	33.1	62.5
At Year-End:				
Total assets .....	¥10,551.8	¥11,536.9	¥10,346.2	¥9,231.8



SUMITOMO MITSUI CARD

[www.smbc-card.com](http://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 SMBC Group.

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 on 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 and CEO:** Yukihiko Onishi

(Appointed on June 29, 2018)

**Number of Employees:** 2,508

**Credit Ratings** (as of June 30, 2018)

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

**Financial Information** (Years ended March 31)

	Billions of yen			
	2018	2017	2016	2015
For the Year:				
Revenue from credit card operations.....	¥13,756.0	¥12,262.7	¥11,360.6	¥10,091.0
Operating revenue.....	247.7	223.4	210.1	198.4
Operating profit.....	41.5	34.7	40.5	41.9
Ordinary profit.....	41.0	34.5	40.5	42.0
Net income.....	28.3	24.4	26.6	25.9
At Year-End:				
Total assets .....	¥ 1,698.2	¥ 1,500.7	¥ 1,356.3	¥ 1,271.7
Number of cardholders (in thousands).....	27,410	25,731	24,239	23,490



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 SMBC Group, it strives to become “the number one credit card business entity in Japan” by closely working with Sumitomo Mitsui Card Company.

Cedyna strives to become SMBC Group’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.

**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 and CEO:** Satoru Nakanishi

**Number of Employees:** 3,348

**Financial Information** (Years ended March 31)

	Billions of yen			
	2018	2017	2016	2015
For the Year:				
Operating revenue .....	¥ 149.6	¥ 152.1	¥ 149.9	¥ 149.8
Operating profit.....	2.0	7.0	0.4	1.0
Ordinary profit.....	2.2	7.1	0.4	1.1
Net income.....	(5.9)	14.2	0.2	24.4
At Year-End:				
Total assets .....	¥2,115.0	¥2,112.5	¥2,037.8	¥1,957.5
Number of cardholders (in thousands).....	16,410	16,650	17,020	17,633



Since its establishment in 1962, with the original goal of striving to become the leading provider of 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 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 and CEO:** Ryoji Yukino

**Number of Employees:** 2,211

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

**Credit Ratings** (as of June 30, 2018)

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

**Financial Information** (Years ended March 31)

	Billions of yen			
	2018	2017	2016	2015
For the Year:				
Operating revenue .....	¥192.2	¥186.2	¥178.3	¥168.6
Operating profit (loss)...	15.4	51.6	(72.3)	3.7
Ordinary profit.....	15.7	51.8	(72.3)	3.7
Net income.....	8.9	100.8	(72.1)	1.5
At Year-End:				
Total assets .....	¥939.3	¥925.8	¥858.5	¥833.3

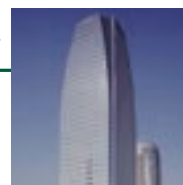


The Japan Research Institute, Limited (JRI) is a comprehensive information services company with information systems, consulting, and think-tank functions. In addition to providing IT-based strategic data systems planning and development and outsourcing services, JRI offers consultation in areas such 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 and CEO:** Masahiro Fuchizaki  
**Number of Employees:** 2,543

**Financial Information** (Years ended March 31)

	Billions of yen			
	2018	2017	2016	2015
For the Year:				
Operating revenue.....	¥136.5	¥132.9	¥125.0	¥111.1
Operating profit.....	2.8	2.2	2.2	1.7
Ordinary profit.....	2.5	2.0	1.8	1.5
Net income.....	1.7	1.5	1.3	0.5
At Year-End:				
Total assets.....	¥103.4	¥103.2	¥101.8	¥ 93.0



Sumitomo Mitsui Asset Management Company Limited (SMAM), as one of the Japanese top-tier asset managers, contributes to clients' wealth building with the highest quality products and services.

SMAM has always placed "Customer-oriented Business Conduct" at the center of its day-to-day business activities, ahead of other Japanese asset managers, in expressing "Our Commitment to Fiduciary Duties." In the future, SMAM will continue to fulfill its responsibilities by improvement of quality and speed of business processes and development of products and services enhancing Quality of Life of our clients. Above all, it is our mission to accelerate the shift from savings to wealth building for the further satisfaction of our clients.

**Company Name:** Sumitomo Mitsui Asset Management Company, Limited  
**Business Profile:** Investment management (discretionary/advisory) and investment trust fund management  
**Establishment:** July 15, 1985  
**Head Office:** 2-5-1 Atago, Minato-ku, Tokyo  
**President and CEO:** Takashi Matsushita  
**Number of Employees:** 652

**Financial Information** (Years ended March 31)

	Billions of yen			
	2018	2017	2016	2015
For the Year:				
Operating revenue.....	¥46.5	¥39.1	¥41.7	¥36.1
Operating profit.....	7.3	4.5	5.5	3.7
Ordinary profit.....	7.4	4.6	5.5	3.7
Net income.....	4.9	3.5	4.0	1.9
At Year-End:				
Total assets.....	¥53.8	¥46.5	¥45.1	¥42.1