

■ Initiatives to Facilitate Financing ■

Sumitomo Mitsui Trust Group (the “Group”) considers the facilitation of financing to small and medium-sized enterprises and individuals seeking housing loans as one of its most important social missions.

In light of the enforcement of the Act concerning Temporary Measures to Facilitate Financing for Small and Medium-Sized Enterprises (SMEs), etc. (SME Financing Facilitation Act), the trust banks in the Group took steps to further enhance their financial intermediary function and established a basic policy on the facilitation of financing to SMEs in December 2009 to ensure a prompt and appropriate response to requests from SMEs and housing loan clients for various consultations, restructuring of loan repayment conditions, etc.

In addition to facilitating financing operations through a system at branch offices to provide a prompt and appropriate response to clients’ consultations about or requests for the restructuring of loan repayment conditions, etc., and a system at the head office to fully grasp the branch office support activities, the Group responds to clients’ requests for consultation and complaints through a toll-free telephone number as well as branch offices.

The Group also assists SMEs with efforts to improve and revitalize their business operations by considering their conditions and providing business consultations, management guidance, support for formulating business reconstruction strategies, and other support services.

On March 31, 2012, the SME Financing Facilitation Act was again extended for one year. Considering this, the Group will continue working together to provide appropriate and proactive financial intermediary services to facilitate the business activities of SMEs and to help housing loan clients enjoy a stable lifestyle. Also, when there are consultations about or requests for the restructuring of loan repayment conditions, etc. from clients directly or indirectly affected by the Great East Japan Earthquake, the Group works to respond in a flexible and appropriate manner, taking into account each client’s circumstances.