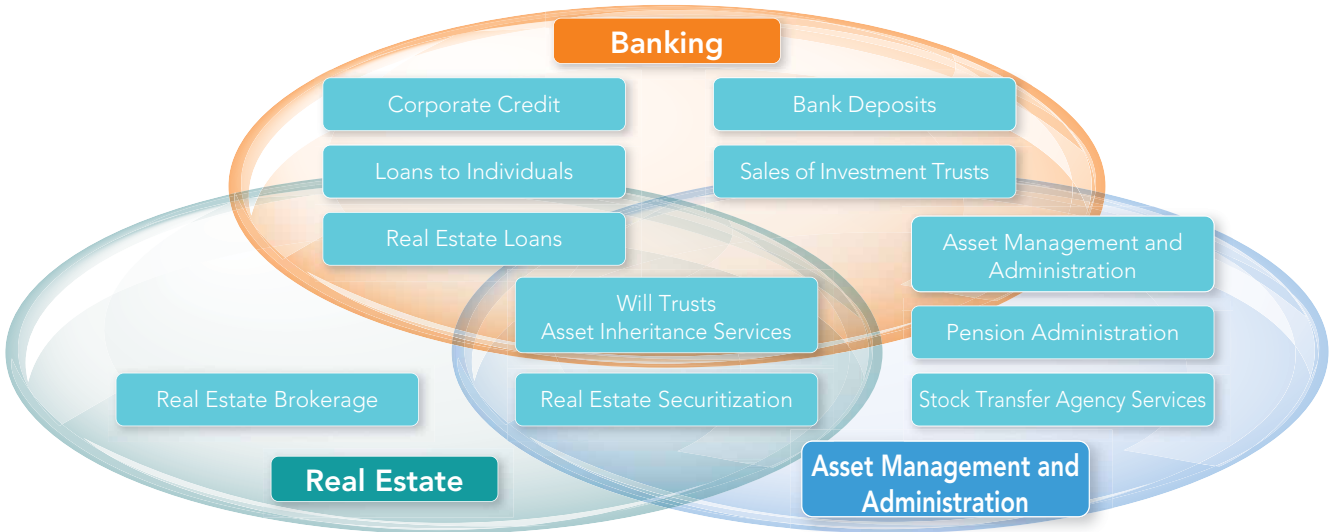


Our Business Model

Based on the fiduciary spirit and with significant expertise and comprehensive capabilities, the SuMi TRUST Group creates distinct values by leveraging a business model that combines its banking, asset management and administration, and real estate businesses.



Status of Group Businesses

As the largest, most prestigious trust bank group in Japan, the SuMi TRUST Group is Japan's largest asset manager and administrator, a top asset management consultant, and an industry leader in trust-bank-related businesses.

(As of the end of March 2015)

Retail Financial Services Business	Sales Volume of Investment Trust/Discretionary Investment	¥1.8 trillion	among Japanese Banks	No. 1
	Number of Will Trusts	25,179 cases	among Japanese Trust Banks	No. 2
	Balance of Loans to Individuals	¥7 trillion	among Japanese Banks	No. 5
Wholesale Financial Services Business	Balance of Monetary Claims in Trusts	¥11 trillion	among Japanese Trust Banks	No. 1
	Balance of Loans to Corporates	¥18 trillion	among Japanese Banks	No. 4
	Lending business/Total loan balance	¥25 trillion	among Japanese Banks	No. 4
Stock Transfer Agency Services Business	Number of Shareholders under Administration (Total of the whole group)	22,935 thousand shareholders	among Japanese Trust Banks	No. 1
Real Estate Business	Real Estate Business-related Revenue (Total of the whole group)	¥44.6 billion	among Japanese Trust Banks	No. 1
	Entrusted Balance of Securitized Real Estate	¥11 trillion	among Japanese Trust Banks	No. 1
Fiduciary Services Business	Assets under Management	¥80 trillion	among Japanese Bank and Securities Company Groups	No. 1
	Assets under Custody*	¥223 trillion	among Japanese Bank Groups	No. 1
	Balance of Corporate Pension Funds	¥17 trillion	among Japanese Trust Banks	No. 1
	Lead Manager for Corporate Pension Funds	1,427 funds	among Japanese Trust Banks	No. 1
	Entrusted Balance of Investment Trusts	¥51 trillion	among Japanese Trust Banks	No. 1

* This refers to the aggregate balance of trust assets at the SuMi TRUST Group.