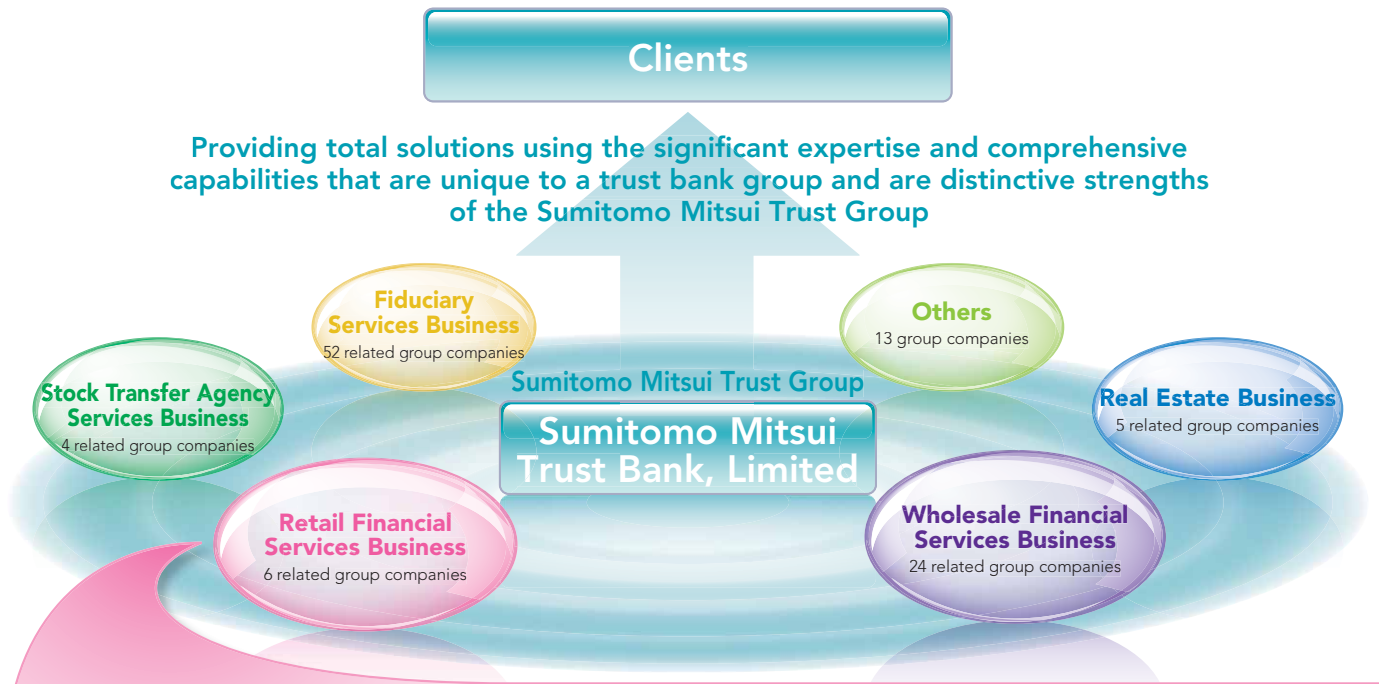


Comprehensive Capabilities of Sumitomo Mitsui Trust Group

The Group includes a number of companies in banking, trust, and real estate (75 consolidated subsidiaries and 30 equity method affiliates, as of September 30, 2014). Through collaboration with Sumitomo Mitsui Trust Bank, these Group companies generate synergies to provide total solutions that satisfy the needs of our clients. Of these Group companies, we introduce SBI Sumishin Net Bank, Ltd. in this installment.

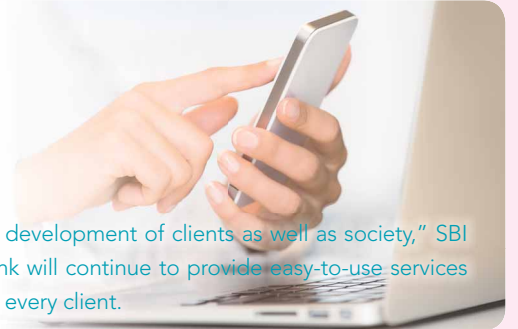


A Member of the Sumitomo Mitsui Trust Group

SBI Sumishin Net Bank, Ltd.

"Your front-line bank"

Under its management principle of "creation of new value contributing to the development of clients as well as society," SBI Sumishin Net Bank aims to be the "front-line bank" of clients' choice. The bank will continue to provide easy-to-use services "whenever" and "wherever," and prepare "whatever is necessary" for each and every client.



Whenever

Open 24 hours a day, 365 days a year
Becoming a bank with services available any time through the Internet

Wherever

Providing access to our affiliated ATM networks across Japan
Being a bank with services available anywhere in Japan through the Internet and our affiliated ATM networks

Whatever is necessary

Becoming a bank equipped with all the conventional banking functions of deposits, asset management, loans, and settlement

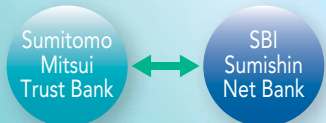


No. 1

The FY2014 Japanese Customer Satisfaction Index (JCSI) survey
for the sixth straight year in the banking industry in the Customer Satisfaction Survey

* Based on the Japanese Customer Satisfaction Index (JCSI) survey for FY2009 through FY2014, published by Service Productivity & Innovation for Growth

SBI Sumishin Net Bank primarily provides Internet-based financial services. For client consultations in areas including asset management, asset administration, inheritance, and wills, SBI Sumishin Net Bank offers know-how of SMTB through the intra-group collaboration.



Topics on products and services

Bank Deposits and Asset Management

- Total number of accounts exceeded 2.1 million (September 2014)
- Outstanding deposits exceeded ¥3.4 trillion (September 2014)
- Started providing gold accumulation service (June 2014)
- Providing asset-management products such as yen deposits and derivative embedded deposits

Loans

- Amount of housing loans*1 exceeded ¥2 trillion (October 2014)
- Wide-ranging product lineup including card loans and special-purpose loans*2

*1 Amount refers to the total of the amount loaned through "SBI Sumishin Net Bank's housing loans" and the "Internet exclusive housing loans," which SBI Sumishin Net Bank provides as an agency of SMTB.
*2 Five types of loans are available depending on purpose, such as education and auto loans.

Public Racing/ BIG and toto

- Started selling BIG and toto (August 2014)
- Started providing settlement service to official website of Keirin cycle races (September 2014)
- Providing services related to JRA (Japan Racing Association) horse races, boat races, local horse races, etc.

For the first time in the industry, SBI Sumishin Net Bank started "Smart Authentication," a smartphone-based authentication service.

SBI Sumishin Net Bank started a service called "Smart Authentication," a smartphone-based authentication service*1 in February 2014 for the first time in the banking industry*2. The method aims at better protection of clients' assets against Internet financial crimes, including illegal transfers through Internet banking.

With a dedicated application, Smart Authentication enables transaction authentication using smartphones, in addition to conventional authentication using personal computers. Cross authentication using these two different devices helps prevent illegal transactions through unauthorized login.

It is already used by many clients and gaining popularity as a "handy and reassuring" method.

*1 Patent pending

*2 This was the first smartphone application offered by a Japanese bank as of February 12, 2014, according to the survey by SBI Sumishin Net Bank.



A brief message from a web marketing specialist



I am in charge of promotions for various products including deposits, settlement, and loans. In Internet banking, we have no opportunities to meet our clients face-to-face. In this situation, I am focused on staying on a level with clients through data analysis and other measures, so that I can offer promotions that fully cover clients' expectations. I strive every day to become the "front-line bank" of clients' choice.

Hiromi Nishimura, Web Marketing Department

Company profile

Representative Director, Chairman	Mashiba Fujita
Representative Director, President	Noriaki Maruyama
Business Description	A bank specializing in Internet banking
Start Date of Business	September 24, 2007
Headquarters Location	18F Izumi Garden Tower, 1-6-1, Roppongi, Minato-ku, Tokyo
Number of Employees	267 (as of September 30, 2014)