Topics

Topic 1

Opening of Sumitomo Mitsui Trust Bank (Thai) Public Company Limited

Sumitomo Mitsui Trust Bank (Thai) Public Company Limited commenced banking operations in October 2015 as SuMi TRUST Group's office in Thailand.

The SuMi TRUST Group has designated Asia, with its rapidly developing dynamic economy, as a strategically important region, where many of our Japanese corporate clients are establishing new strongholds and expanding their business operations. We aim to broaden client coverage through a dual track expansion strategy of opening new branches and subsidiaries, and also forging partnerships with prominent local partners. Going forward, banking business in Asia shall be covered by our four offices, which are SuMi TRUST Bank's Singapore Branch, Shanghai Branch, Hong Kong Branch, and the newly inaugurated Sumitomo Mitsui Trust Bank (Thai) Public Company Limited.

Taking this opening of Sumitomo Mitsui Trust Bank (Thai) Public Company Limited as an opportunity, we shall endeavor to serve the broad needs of our Japanese corporate clients who are growing in Thailand, as well as those of local firms, by providing financial products and services unique to a trust bank, which are developed within the SuMi TRUST Group, to contribute to the success of our clients and development of the Thai economy.

▲ Advertisement carried in the Nikkei Singapore Edition, October 28, 2015.

Topic 2

Sales Launch of Japan Post Equity and Group Equity Fund

On October 5, 2015, SuMi TRUST Bank began offering its Japan Post Equity and Group Equity Fund, which invests in the three Japan Post Group companies listed last year (Japan Post Holdings Co., Ltd., Japan Post Bank Co., Ltd., and Japan Post Insurance Co., Ltd.).

The three companies are expected to offer a stable business foundation in addition to growth as a corporate group developing products and services closely linked to the lifestyles of people in Japan through the unified management of the banking, insurance and post office units, and are attracting increasing attention from individual investors.

The fund has also received support from clients due to its distinctive features as an investment trust, such as responding to the share offering at the time of listing in order to meet investment needs related to the initially offered shares, allowing investment in the three stocks together from a low price (¥10,000), and making it possible to spread out the timing of the investment through regular installments. The fund's balance of ¥5.6 billion at the time of establishment (October 15, 2015) was the highest among newly established Japanese equity funds since SuMi TRUST Bank was inaugurated in April 2012.

SuMi TRUST Bank will continue working to provide products that support our clients' asset management.

Please see page 14 for important notes regarding investment trusts.

Topic 3

Launch of SUMITOMO MITSUI TRUST CLUB

In December 2015, SuMi TRUST Bank completed its acquisition of 100% of the issued shares of Citi Cards Japan, Inc. and changed the company name to SUMITOMO MITSUI TRUST CLUB CO., LTD. ("SUMITOMO MITSUI TRUST CLUB"), newly launching it as a member of the SuMi TRUST Group.

Going forward, SuMi TRUST Bank will harness the established brand strength and traditions of the two companies to provide SuMi TRUST Bank clients with high quality, high-value-added card service. Moreover, we will offer SUMITOMO MITSUI TRUST CLUB clients the opportunity to utilize the broad range of products and services provided by SuMi TRUST Bank.

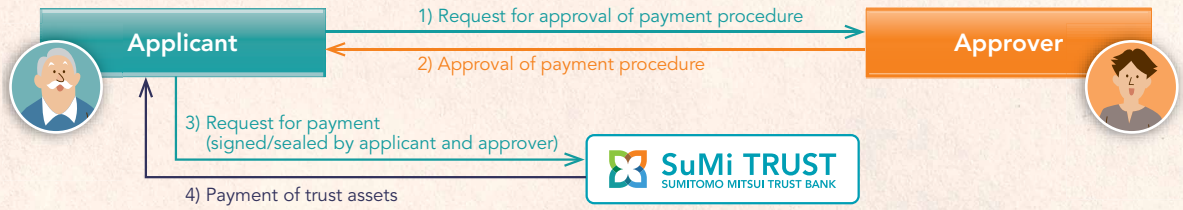
▲ Advertisement carried in the Nikkei Morning Edition on December 15, 2015.

Topic 4

Commenced Offering of Security-type Trust

In September 2015, SuMi TRUST Bank commenced offering the Security-type Trust, a new product that protects client assets from increasingly elaborate financial crime. This product is structured so that when deposited funds are paid out, payment is made after receiving the consent of the person designated in advance as the approver (a relative of the client within the third degree of kinship).

In addition, up to ¥200,000 can be withdrawn regularly each month as funds required for daily life, etc., without the consent of the approver.

Through the mechanism of obtaining family consent, we will prevent financial crime before it occurs, working together with our clients' families to protect our clients' precious assets.

Payment procedure