

June 16, 2015

SMBC Trust Bank Ltd.
Sumitomo Mitsui Financial Group, Inc.
Sumitomo Mitsui Banking Corporation

Establishment of the new brand PRESTIA to be used following the acquisition of Citibank Japan's retail banking business

SMBC Trust Bank Ltd. (President and CEO: Masahiro Nakagawa, "SMBC Trust") is currently undertaking various measures to prepare for acquisition of the retail banking business of Citibank Japan Ltd. (Representative Director and President: Anthony P. Della Pietra, Jr., "Citibank Japan"), subject to regulatory approvals, in line with the press release dated December 25, 2014. The transaction is scheduled to close on November 1, 2015.

SMBC Trust announced today that the retail banking business it is acquiring from Citibank Japan will operate under the new brand PRESTIA from the above date of share transfer.

1. Establishment of the new brand PRESTIA

The retail banking operations will be conducted from the day of share transfer under the new brand PRESTIA in order to retain the distinctive business characteristics developed to date by Citibank Japan and ensure clear differentiation from SMBC Trust's existing products and services. The use of the branding for all the products, services, and branches taken over by SMBC Trust should ensure that customers have a good understanding of the services provided and can access these services with confidence.

The brand name PRESTIA is derived from the word "prestige." The PRESTIA brand embodies SMBC Trust's goal of providing services through its employees with specialized skills in global premium products and services, while maintaining the Bank's good reputation with customers after the transfer.

Brand logo



* Images of cash cards, branch signage etc. are supplied in the Appendix.

2. Products and services provided under the PRESTIA brand

After the share transfer, SMBC Trust will use the PRESTIA brand for the distinctive retail products and services provided today by Citibank Japan, including cash cards that can be used overseas as well as in Japan, a wide-ranging line-up of foreign currency products, and special services for customers with large transaction volumes and account balances. Under the comprehensive agreement with Citigroup Inc., these services will continue to be provided through its overseas network.

Examples of the branding to be used after the transfer for ex-Citibank Japan products, services and branches include “PRESTIA GOLD” for “Citigold” services and “PRESTIA Online” for “Citibank Online” services. This consistency of branding is designed to help customers identify the services provided and have confidence in the use of these products.

The collaboration between SMBC and the various Group companies will also be strengthened and efforts will be made to improve the products and services provided.

Appendix

1 . Cash card design

PRESTIA



PRESTIA GOLD



2 . Branch signage



3 . Branch interior design

