



## SUMITOMO MITSUI BANKING CORPORATION

Sumitomo Mitsui Banking Corporation (SMBC) was established in April 2001 through the merger of The Sakura Bank, Limited and The Sumitomo Bank, Limited. In December 2002, Sumitomo Mitsui Financial Group, Inc. was established through a stock transfer as a bank holding company, under which SMBC became a wholly-owned subsidiary. In March 2003, SMBC merged with THE WAKASHIO BANK, LTD.

SMBC boasts a number of competitive advantages, including a strong customer base, the quick implementation of strategies, and an extensive lineup of financial products that leverage the expertise of strategic Group companies in specialized areas. As a pivotal member of SMFG, SMBC works closely with other Group companies to offer customers highly sophisticated, comprehensive financial services.

### Business Profile:

- Deposit-taking
- Lending
- Trading securities
- Investment in securities
- Domestic exchange
- Foreign exchange
- Financial futures trading on customers' accounts
- Corporate bond trustee services
- Other services ancillary to the above



**Company Name:** Sumitomo Mitsui Banking Corporation  
**Business Profile:** Banking  
**Establishment:** June 6, 1996  
**Head Office:** 1-2, Yurakucho 1-chome, Chiyoda-ku, Tokyo  
**President & CEO:** Yoshifumi Nishikawa  
**Employees:** 22,348 (as of March 31, 2004)

<b>Network:</b> (as of June 30, 2004)		<b>Overseas:</b>	37 locations
Domestic:	1,415 locations*	Branches	20
Branches	483	Subbranches	3
(including 28 specialized deposit account branches)		Representative offices	14
Subbranches	132		
Offices handling nonbanking business	14		
Automated service centers	786		

\*Excluding the number of ATMs installed at corporate client facilities and convenience stores

### Consolidated

Year ended March 31	Billions of yen		
	2004	2003	2002
<b>For the Year:</b>			
Total income .....	¥ 2,843.5	¥ 3,561.8	¥ 3,809.1
Income (loss) before income taxes and minority interests .....	356.3	(542.6)	(604.3)
Net income (loss) .....	301.6	(429.3)	(463.8)
<b>At Year-End:</b>			
Total stockholders' equity .....	¥ 2,722.1	¥ 2,142.5	¥ 2,912.6
Total assets .....	99,843.2	102,394.6	108,005.0

Notes: Figures for the year ended March 31, 2002 are those for SMBC, and include its then consolidated subsidiary, Wakashio Bank.

[www.smbc.co.jp/global/](http://www.smbc.co.jp/global/)





## SUMITOMO MITSUI CARD COMPANY, LIMITED

As the pioneer in the issuance of the Visa Card in Japan and a leader in the domestic credit card industry, Sumitomo Mitsui Card Company, Limited enjoys the strong support of its many customers. It also plays a major role as one of the strategic businesses of SMFG. Leveraging its strong brand image and its excellent capabilities across a wide range of

card-related services, the company meets customers' credit needs through the provision of settlement and financing services. Sumitomo Mitsui Card's core priority is to provide customers with the most convenient and user-friendly card services, thereby becoming the card provider of choice.

### Business Profile:

- **Credit card services**  
Issuance of cards; shopping services; settling accounts with affiliated merchants
- **Credit finance**  
Loans to members; cashing services; revolving/installment payments; loan guarantee business
- **Sales promotion**  
Issuance of gift certificates; other services for members and affiliated merchants
- **Ancillary businesses**  
Payment collection agency services; operational service provider (card issuance, invoicing members, settlement of accounts of other cards)



**Company Name:** Sumitomo Mitsui Card Company, Limited  
**Business Profile:** Credit card services  
**Establishment:** December 26, 1967  
**Head Office:**  
 Tokyo Head Office: 5-2-10, Shimbashi, Minato-ku, Tokyo  
 Osaka Head Office: 4-5-15, Imahashi, Chuo-ku, Osaka  
**President & CEO:** Michiyoshi Kuriyama  
**Employees:** 1,727 (as of March 31, 2004)

Year ended March 31	Billions of yen		
	2004	2003	2002
<b>For the Year:</b>			
Revenues from credit card operations .....	¥3,258.4	¥3,035.5	¥2,813.1
Operating revenue .....	126.3	122.1	116.4
Operating profit .....	18.5	16.0	9.6
<b>At Year-End:</b>			
Number of cardholders (in thousands).....	12,758	12,118	11,708
Number of merchant outlets (in thousands)...	2,892	2,699	2,531

► [www.smbc-card.com](http://www.smbc-card.com)



★Currently available in Japanese only



## SMBC LEASING COMPANY, LIMITED

As a pioneer in the leasing business in Japan, SMBC Leasing Company, Limited has made a significant contribution to the growth and development of this industry. It offers a diverse lineup of leasing products that cater to companies' capital investment needs, ranging from equipment for newly built overseas factories to leasing PCs in Japan. Leasing has recently

been assuming growing importance in Japan as a means of raising business efficiency. In response to this strong demand, SMBC Leasing, in keeping with its status as an industry leader, constantly seeks to ensure ever-higher levels of quality in the services it provides.

### Business Profile:

- **Corporate leasing**  
Leasing to meet companies' domestic and overseas capital investment needs
- **Sales-type leasing and product leasing**  
Leasing sales promotion tools for manufacturers and dealers
- **Internet leasing**  
Effective leasing over the Internet
- **Select Lease**  
Speedy leasing to small and medium-sized businesses
- **Leasing of eco-friendly equipment**  
Leasing in collaboration with companies providing energy conservation services
- **Car leasing**  
Car leasing through SMBC Auto Leasing Company, Limited
- **Rental business**  
Renting personal computers and other IT equipment



**Company Name:** SMBC Leasing Company, Limited  
**Business Profile:** Leasing  
**Establishment:** September 2, 1968  
**Head Office:**  
 Tokyo Head Office: 3-9-4, Nishishimbashi, Minato-ku, Tokyo  
 Osaka Head Office: 3-10-19, Minamisenba, Chuo-ku, Osaka  
**President & CEO:** Youhei Shiraga  
**Employees:** 926 (as of March 31, 2004)

▶ [www.smbcleasing.co.jp](http://www.smbcleasing.co.jp)



★Currently available in Japanese only

Year ended March 31	Billions of yen		
	2004	2003	2002
Revenues from leasing operations .....	¥555.7	¥466.4	¥443.6
Operating revenue .....	553.0	515.0	479.0
Operating profit .....	23.2	20.4	16.9



## The Japan Research Institute, Limited

The Japan Research Institute, Limited (JRI) is a “knowledge engineering” company that offers comprehensive high-value-added services, effectively combining the three functions of information systems integrator, consultant, and think-tank.

Targeting customers in a wide range of sectors, JRI offers consulting services focusing on management

innovation and IT-related issues. It also provides services such as the design and development of strategic information systems, as well as outsourcing. In addition, JRI conducts research and analysis of both domestic and overseas economies, formulates policy recommendations, and assists in the incubation of new businesses.

### Business Profile:

- **Computer systems development and information processing service**  
Design and development of information systems; outsourcing services
- **Consulting business**  
Consulting in the fields of management innovation and information technology
- **Think-tank services**  
Economic analyses and strategy design; new business incubation



**Company Name:** The Japan Research Institute, Limited  
**Business Profile:** Systems engineering, data processing, and management consulting and economic research  
**Establishment:** November 1, 2002  
**Head Office:**  
**Tokyo Head Office:** 16, Ichibancho, Chiyoda-ku, Tokyo  
**Osaka Head Office:** 1-5-8, Shimmachi, Nishi-ku, Osaka  
**President & CEO:** Shunichi Okuyama  
**Employees:** 3,137 (as of March 31, 2004)

▶ [www.jri.co.jp/english/](http://www.jri.co.jp/english/)



Year ended March 31	Billions of yen		
	2004	2003	2002
Operating revenue.....	¥105.1	¥70.2	¥67.4
Operating profit.....	7.6	7.6	7.5