



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

## SUMITOMO MITSUI BANKING CORPORATION

Sumitomo Mitsui Banking Corporation (SMBC) was established in April 2001 through the merger of two leading banks, 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 holding company, under which SMBC became a wholly owned subsidiary. 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.



**Company Name:** Sumitomo Mitsui Banking Corporation  
**Business Profile:** Banking  
**Establishment:** June 6, 1996  
**Head Office:** 1-2, Yurakucho 1-chome, Chiyoda-ku, Tokyo  
 Masayuki Oku  
**President & CEO:** Masayuki Oku  
**Number of Employees:** 21,290  
 (as of September 30, 2005)  
**Network:**  
 (as of September 30, 2005)  
 Domestic: 1,402 locations\*  
 Branches 459 (including 28 specialized deposit account branches)  
 Subbranches 140  
 Offices handling nonbanking business 16  
 Automated service centers 787  
 Overseas: 34 locations  
 Branches 17  
 Subbranches 3  
 Representative offices 14

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

### Consolidated

	Billions of yen			
	Sept. 30, 2005	Mar. 31, 2005	Mar. 31, 2004	Mar. 31, 2003
<b>For the Interim Term (Year):</b>				
Ordinary income .....	¥ 1,305.0	¥ 2,691.3	¥ 2,717.0	¥ 3,549.9
Ordinary profit (loss) .....	422.9	(99.7)	282.1	(467.5)
Net income (loss) .....	310.7	(278.9)	301.6	(429.3)
<b>At Interim Term- (Year-) End:</b>				
Net assets .....	¥ 3,080.6	¥ 2,633.9	¥ 2,722.1	¥ 2,142.5
Total assets .....	99,841.4	97,478.3	99,843.2	102,394.6



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

## 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.



**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  
**Number of Employees:** 1,758  
 (as of September 30, 2005)

\*Currently in Japanese only

	Billions of yen			
	Sept. 30, 2005	Mar. 31, 2005	Mar. 31, 2004	Mar. 31, 2003
<b>For the Interim Term (Year):</b>				
Revenues from credit card operations .....	¥2,013.6	¥3,598.7	¥3,258.4	¥3,035.5
Operating revenue .....	70.6	132.1	126.3	122.1
Operating profit .....	10.9	23.1	18.5	16.0
<b>At Interim Term- (Year-) End:</b>				
Number of cardholders (in thousands) .....	13,790	13,462	12,758	12,118
Number of merchant outlets (in thousands) .....	3,254	3,089	2,892	2,699



www.smbcleasing.co.jp\*

## SMBC LEASING COMPANY, LIMITED

SMBC Leasing Company, Limited, and its subsidiaries specialize in providing tailor-made solutions for corporate customers' large-scale capital investment needs. The company and its subsidiaries combine a broad spectrum of leasing products such as energy-saving equipment, commercial real estate properties (shops, factories and warehouses), and overseas facilities for Japanese companies expanding abroad. In addition, we provide online leasing services, including support for the sales activities of manufacturers and dealers.

The company and its subsidiaries also lease motor vehicles (for personal as well as commercial use), measuring instruments, PCs, and other IT equipment.

In May 2005 we established the subsidiary SMLC Trust Company, Limited to engage in the trust business. This is the first instance in which the subsidiary of a company that is not a financial institution has entered the trust business. In this way we have further enhanced our lineup of services.



**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, Minamisemba, Chuo-ku, Osaka  
**President & CEO:** Youhei Shiraga  
**Number of Employees:** 941  
(as of September 30, 2005)  
\*Currently in Japanese only

Billions of yen

	Sept. 30, 2005	Mar. 31, 2005	Mar. 31, 2004	Mar. 31, 2003
For the Interim Term (Year):				
Revenues from leasing operations .....	¥300.9	¥580.0	¥555.7	¥466.4
Operating revenue .....	301.9	589.1	553.0	515.0
Operating profit .....	15.7	28.0	23.2	20.4



www.jri.co.jp/english/

## 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 the Japanese and overseas economies, formulates policy recommendations, and assists in the incubation of new businesses.



**Company Name:** The Japan Research Institute, Limited  
**Business Profile:** Systems engineering, data processing, 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  
**Number of Employees:** 2,966  
(as of September 30, 2005)

Billions of yen

	Sept. 30, 2005	Mar. 31, 2005	Mar. 31, 2004	Mar. 31, 2003
For the Interim Term (Year):				
Operating revenue .....	¥53.6	¥111.2	¥105.1	¥70.2
Operating profit .....	2.1	6.3	7.6	7.6