

# Group Companies (as of March 31, 2010)



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

The companies of the Sumitomo Mitsui Financial Group (SMFG) offer a diverse range of financial services, centered on banking operations, and including credit card services, leasing, information services, and securities.

## Our Mission

- To provide optimum added value to our customers and together with them achieve growth
- To create sustainable shareholder value through business growth
- To provide a challenging and professionally rewarding work environment for our dedicated employees

**Company Name:** Sumitomo Mitsui Financial Group, Inc.

**Business Description:**

Management of banking subsidiaries (under the stipulations of Japan's Banking Law) and of non-bank subsidiaries, as well as performance of ancillary functions

**Establishment:** December 2, 2002

**Head Office:** 1-2, Yurakucho 1-chome, Chiyoda-ku, Tokyo, Japan

(As of October 18, 2010: 1-2, Marunouchi 1-chome, Chiyodaku, Tokyo Japan)

**Chairman of the Board:** Masayuki Oku

(Concurrent President at Sumitomo Mitsui Banking Corporation)

**President:** Teisuke Kitayama

(Concurrent Chairman of the Board of Directors at Sumitomo Mitsui Banking Corporation)

**Capital:** ¥2,337.8 billion (as of March 31, 2010)

**Stock Exchange Listings:**

Tokyo Stock Exchange (First Section)

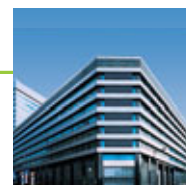
Osaka Securities Exchange (First Section)

Nagoya Stock Exchange (First Section)



## SUMITOMO MITSUI BANKING CORPORATION

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



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. Sumitomo Mitsui Financial Group, Inc., was established in December 2002 through a stock transfer as a bank holding company, and SMBC became a wholly owned subsidiary of SMFG. In March 2003, SMBC merged with the Wakashio Bank, Ltd. SMBC's competitive advantages include a strong customer base, the quick implementation of strategies, and an extensive lineup of financial products and services that leverage the expertise of strategic Group companies in specialized areas. SMBC, as a core member of SMFG, works together with other members of the Group 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, Japan

(As of October 18, 2010: 1-2, Marunouchi

1-chome, Chiyodaku, Tokyo Japan)

**President:** Masayuki Oku

**Number of Employees:** 22,460

**Number of branches and other business locations:**

In Japan:	1,549*
Branches:	494
(Including 38 specialized deposit account branches)	
Subbranches:	164
Agency:	1
Offices handling non-banking business:	23
Automated service centers:	867
Overseas:	34
Branches:	15
Subbranches:	6
Representative offices:	13

\*The number of domestic branches excludes ATMs located at the business sites of companies and at retail convenience stores.

**Credit Ratings** (as of June 30, 2010)

	Long-term	Short-term
Moody's	Aa2	P-1
Standard & Poor's	A+	A-1
Fitch Ratings	A	F1
R&I	A+	a-1
JCR	AA-	J-1+

**Financial Information** (Consolidated basis, years ended March 31)

	Billions of yen			
	2010	2009	2008	2007
For the Year:				
Ordinary income .....	¥2,579.9	¥2,989.6	¥3,411.0	¥2,925.6
Ordinary profit .....	557.7	59.2	734.9	716.6
Net income (loss)....	332.4	(317.3)	351.8	401.7
At Year-End:				
Net assets.....	¥6,894.5	¥4,518.6	¥5,080.7	¥5,412.4
Total assets .....	120,041.3	115,849.3	108,637.7	98,570.6



## SMFG CARD & CREDIT, INC.

SMFG Card & Credit, Inc. ("FGCC"), was established in October 2008 as an intermediate holding company of SMFG to hold shares of Sumitomo Mitsui Card Co., Ltd., and Cedyna Financial Corporation. FGCC is the core company responsible for implementing SMFG's credit card strategy and establishing uniform business policies. FGCC will also create a framework for promoting a solid partnership between Sumitomo Mitsui Card and Cedyna Financial Corporation, seek to realize economies of scale for the Group as a whole, and maximize top-line synergy by leveraging each party's strengths.

\* Cedyna Financial Corporation was formed in April 2009 through the merger of three companies: Central Finance Co., Ltd., OMC Card, Inc., and QUOC Inc., and has become one of the largest consumer finance companies in Japan.

**Company Name:** SMFG Card & Credit, Inc.

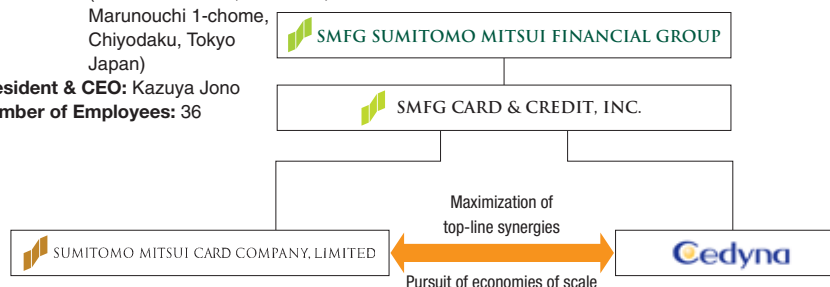
**Business Profile:** Management of subsidiaries and affiliates

**Establishment:** October 1, 2008

**Head Office:** 1-2, Yurakucho 1-chome, Chiyoda-ku, Tokyo, Japan  
(As of October 18, 2010: 1-2, Marunouchi 1-chome, Chiyodaku, Tokyo Japan)

**President & CEO:** Kazuya Jono

**Number of Employees:** 36





## SUMITOMO MITSUI CARD COMPANY, LIMITED

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

(Japanese only)

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 and 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 provides settlement and financing services focused around providing credit services that meet customer needs. Through its credit card business operations, the company aims to actively contribute to the realization of comfortable and

affluent consumer lifestyles and make further dramatic advances as a leading brand in its industry sector.

**Company Name:** Sumitomo Mitsui Card Company, Limited

**Business Profile:** Credit card services

**Establishment:** December 26, 1967

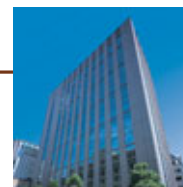
**Head Office:**

Tokyo Head Office: 1-2-20, Kaigan,  
Minato-ku, Tokyo

Osaka Head Office: 4-5-15, Imabashi,  
Chuo-ku, Osaka

**President & CEO:** Koichi Tsukihara

**Number of Employees:** 2,247



**Credit Ratings** (as of June 30, 2010)

	Long-term	Short-term
JCR	A+	J-1+

**Financial Information** (Years ended March 31)

	Billions of yen			
	2010	2009	2008	2007
For the Year:				
Revenue from credit card operations.....	¥6,209.0	¥5,858.7	¥5,375.2	¥4,753.8
Operating revenue.....	183.6	180.2	168.4	157.6
Operating profit.....	24.3	22.3	16.9	14.1
At Year-End:				
Number of cardholders (in thousands).....	20,504	18,655	16,406	14,951



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

Cedyna Financial Corporation was formed in April 2009 through the merger of OMC Card, Inc., Central Finance Co., Ltd. and QUOQ Inc., bringing together the customer bases, marketing capabilities and proprietary know-how of these credit card companies. It aims, in alliance with fellow SMFG Group member Sumitomo Mitsui Card, to become "the number one credit card business entity in Japan." As one of Japan's largest consumer finance companies offering a fusion of the credit card, consumer credit and solutions businesses, Cedyna provides products and services of great value to its customers.

**Company Name:** Cedyna Financial Corporation

**Business Profile:** Credit-card services, consumer credit

**Establishment:** September 11, 1950

**Head Office:**

Head Office: 3-23-20 Marunouchi, Naka-ku,  
Nagoya

Tokyo Head Office: 2-16-4 Konan, Minato-ku,  
Tokyo

**President & CEO:** Hajime Yamashita

**Number of Employees:** 3,223



**Credit Ratings** (as of June 30, 2010)

	Long-term	Short-term
Standard & Poor's	A-	A-2
JCR	A	J-1

**Financial Information** (Years ended March 31)

	Billions of yen			
	2010	2009	2008	2007
For the Year:				
Revenue from credit card operations.....	¥223.9	¥137.7	¥80.6	¥44.8
Operating revenue.....	(40.8)	6.9	(1.4)	(5.2)
Operating profit.....				
At Year-End:				
Number of cardholders (in thousands).....	24,933			

\*OMC: OMC Card, Inc.

CF: Central Finance Co., Ltd.

QQ: QUOQ Inc.



## Sumitomo Mitsui Finance and Leasing

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

Sumitomo Mitsui Finance and Leasing Co., Ltd. (SMFL) was created from the merger of SMBC Leasing Company, Limited, and Sumisho Lease Co., Ltd., in October 2007. SMFL aims to become the top leasing company in Japan in terms of both quantity and quality by leveraging (a) the financial solutions offered by other subsidiaries of SMFG, and (b) business relationships along the value chains in a wide range of industries held by the Sumitomo Corporation Group, one of Japan's leading trading houses.

SMFL is one of the leading companies in the leasing industry, known for its capabilities for offering high-value-added products and services, because of its strong marketing position based on its access to chan-

nels to users of leased equipment and to suppliers of equipment, as well as having business in the aircraft operating lease field. SMFL is working to contribute to society as a leading leasing company by anticipating future needs and offering top quality leasing services.

**Company Name:** Sumitomo Mitsui Finance and Leasing Co., Ltd.

**Business Profile:** Leasing

**Establishment:** February 4, 1963

**Head Office:**

Tokyo Head Office: 3-9-4, Nishi-Shimbashi, Minato-ku, Tokyo  
Osaka Head Office: 3-10-19, Minami-Semba, Chuo-ku, Osaka

**President & CEO:** Koji Ishida

**Number of Employees:** 1,538



**Credit Ratings** (as of June 30, 2010)

	Long-term	Short-term
R&I	A+	a-1
JCR	AA-	J-1+

**Financial Information** (Years ended March 31)

	Billions of yen			
	2010	2009	2008	2007*
For the Year:				
Revenue from leasing operations	¥733.6	¥895.8	¥1,054.1	¥599.4
Operating revenue.....	894.7	947.6	708.4	516.8
Operating profit.....	43.9	36.4	36.2	31.5

\*The upper row of figures for 2007 are for SMBC Leasing and the lower row of figures are for Sumisho Lease.



## The Japan Research Institute, Limited

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



The Japan Research Institute, Limited (JRI), conducts "knowledge engineering" activities which effectively combine three functions: information systems integration, consulting, and think-tank services. All activities are guided by the fundamental philosophy of "creating new value for the client." JRI offers unique added value in many fields by leveraging IT expertise to plan and assemble strategic data systems and provide outsourcing services. Additionally, its activities span consulting for corporate management strategies and governmental administrative reform, research and analysis on both domestic and foreign economic issues, and policy recommendation, as well as formulation of, and support for, start-up incubation in new markets and industries.

In December 2008, JRI concluded a capital and business alliance with NTT Data Co., Ltd. and JRI Solutions, Limited, an SMFG Group company offering IT solutions to customers across a wide range of industries. And, in

January 2009, JRI Solutions began operations anew under the name "JSOL." Looking ahead, JRI Group, while maintaining close relationships with other SMFG Group companies, will draw on the diverse range of resources and know-how of the NTT Data Group, as well as the know-how it has accumulated, to further grow and develop as a total IT service provider.

**Company Name:** The Japan Research Institute, Limited

**Business Profile:** Systems engineering, data processing, management consulting, think-tank services

**Establishment:** November 1, 2002

**Head Office:**

**Tokyo Head Office:** 16, Ichibancho, Chiyoda-ku, Tokyo

**Osaka Head Office:** 2-2-4, Tosabori, Nishi-ku, Osaka

**President & CEO:** Yasuyuki Kimoto

**Number of Employees:** 2,061

### Financial Information (Years ended March 31)

	Billions of yen			
	2010	2009	2008	2007*
For the Year:				
Operating revenue....	¥81.7	¥88.0	¥88.1	¥84.6
Operating profit.....	0.9	1.0	3.8	3.0

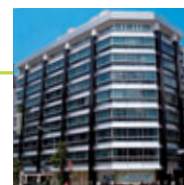
\*JSOL (formerly JRI Solutions) was spun off as a separate company in July 2006.



## SMBC FRIEND SECURITIES CO., LTD.

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

(Japanese only)



Providing a full range of securities services, focused mainly on retail customers, SMBC Friend Securities Co., Ltd. has one of the strongest financial positions among Japanese securities companies and boasts highly efficient operations with a nationwide network. SMBC Friend Securities offers services closely tailored to the needs of its customers and the communities it serves. It became a wholly owned subsidiary of SMFG through a share transfer in September 2006, and is developing business operations jointly with other SMFG Group companies.

SMBC Friend Securities will continue to

move steadily forward toward its goal of becoming "a leading Japanese securities company in the retail market," offering high-quality products and services matching the needs of its customers and building strong bonds of trust with them.

**Company Name:** SMBC Friend Securities Co., Ltd.

**Business Profile:** Securities services

**Establishment:** March 2, 1948

**Head Office:** 7-12, Kabuto-cho, Nihonbashi, Chuo-ku, Tokyo

**President & CEO:** Osamu Endo

**Number of Employees:** 2,197

### Financial Information (Years ended March 31)

	Billions of yen			
	2010	2009	2008	2007
For the Year:				
Operating revenue....	¥67.4	¥43.2	¥60.5	¥58.7
Operating profit.....	22.8	2.3	19.0	21.2



## Nikko Cordial Securities Inc.

[www.nikko.co.jp/SEC/e-home.html](http://www.nikko.co.jp/SEC/e-home.html)



Since its establishment in July 1918, Nikko Cordial Securities Inc. — then known as Kawashimaya Shoten — has grown with its customers for over 90 years. It started a new chapter in Nikko Cordial's history in October 2009 as a member of SMFG Group. One of the largest full-service securities and investment banking firms in Japan and a provider of high-quality products and services, Nikko Cordial Securities is working with SMBC to create a new business model integrating banking and securities activities. It aims to become the number one securities company in Japan by delivering still more value.

**Company Name:** Nikko Cordial Securities Inc.

**Business Profile:** Securities services

**Establishment:** June 15, 2009

Nikko Cordial De-merger Preparatory Company Ltd. was established to succeed all of the operations (excluding selected assets and liabilities) of former Nikko Cordial Securities Inc. and certain businesses of former Nikko Citigroup Ltd. through a corporate spin-off from Nikko Citi Holdings, Inc. On October 1, 2009, it started operating under the trade name "Nikko Cordial Securities Inc."

**Head Office:** 3-1, Marunouchi 3-chome, Chiyoda-ku, Tokyo

**President & CEO:** Eiji Watanabe

**Number of Employees:** 6,533

### Credit Ratings (as of June 30, 2010)

	Long-term	Short-term
Moody's	Aa2	P-1
Standard & Poor's	A	A-1
R&I	A+	a-1
JCR	AA-	

### Financial Information (Years ended March 31)

	2010	2009
	1H Former Nikko Cordial Securities	Former Nikko Cordial Securities
	Nikko Cordial Securities From June 2009 (started operating under this trade name in October)	
For the Year:		
Operating revenue .....	¥85.6	¥104.9
Operating profit .....	20.9	23.5
		¥164.1
		19.6

\*Expenses related to preparatory costs prior to the start of operations were posted during the period from June to September.