





Group Structure

SMBC Group is a global financial group that develops operations in a wide range of fields, including banking, leasing, securities, credit cards, and consumer finance.

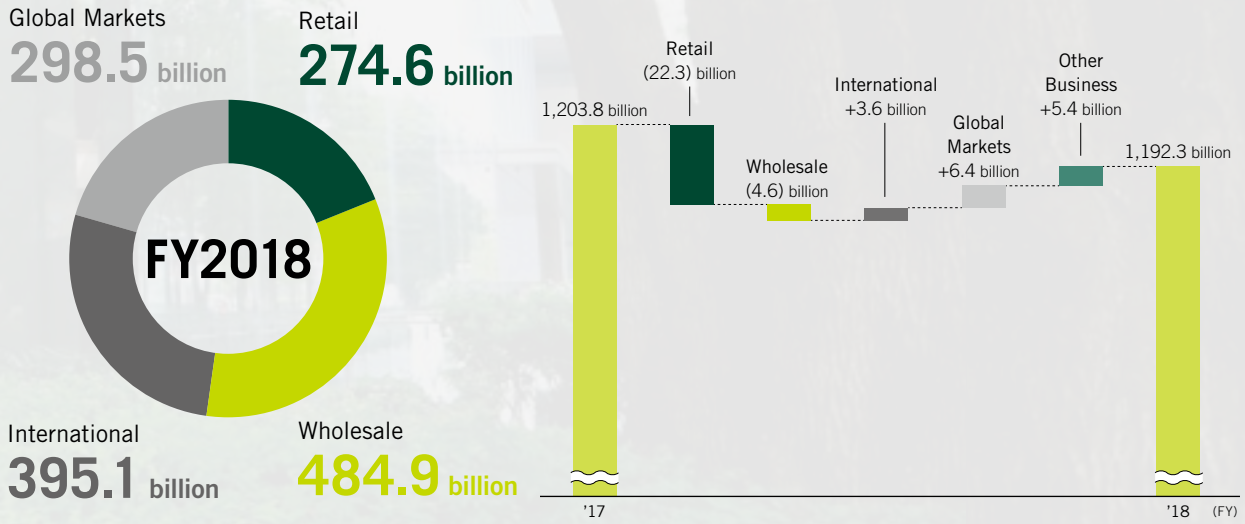
Under the holding company, Sumitomo Mitsui Financial Group, we have established four business units that draft and implement Group strategies based on customer segments. For head office functions, we have clarified the managers responsible for specific areas of group-wide management and planning under the CxO system. In addition, we are taking steps to share management resources and optimize the allocation of resources.



Group-Wide Business Units and CxO System

		Banking		Leasing	Securities
		Sumitomo Mitsui Banking Corporation	SMBC Trust Bank	Sumitomo Mitsui Finance and Leasing	SMBC Nikko Securities
Business Units	Retail	○	○		○
	Wholesale	○	○	○	○
	International	○	○	○	○
	Global Markets	○			○
Head Office (CxO System)		 CFO Chief Financial Officer	 CSO Chief Strategy Officer	 CRO Chief Risk Officer	 CCO Chief Compliance Officer

Net Business Profit by Business Unit



Credit Cards and Consumer Finance

Sumitomo Mitsui
Card Company

Cedyna

SMBC
Consumer Finance



Other Business

Japan Research
Institute

Sumitomo Mitsui DS
Asset Management

CHRO
Chief Human
Resources Officer

CIO
Chief Information
Officer

CDIO
Chief Digital
Innovation Officer

CAE
Chief Audit
Executive