

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-wide strategies for each customer segment. At the Head Office, we have clarified the managers responsible for specific areas of Group-wide management and planning under the CxO system, and are taking steps to share management resources and optimize the allocation of resources.

| Group-Wide Business Units and CxO System | | Business Units | | | |
|--|-------------------------------------|---|---|---|---|
| | | Retail | Wholesale | Global | Market |
| Banking | Sumitomo Mitsui Banking Corporation | ● | ● | ● | ● |
| | SMBC Trust Bank | ● | ● | ● | |
| Leasing | Sumitomo Mitsui Finance and Leasing | | ● | ● | |
| Securities | SMBC Nikko Securities | ● | ● | ● | ● |
| Credit Cards and Consumer Finance | Sumitomo Mitsui Card Company | ● | ● | ● | |
| | SMBC Consumer Finance | ● | | ● | |
| Other Business | Japan Research Institute | | | | |
| | Sumitomo Mitsui DS Asset Management | | | | |
| Head Office (CxO System) | | CFO Chief Financial Officer | CSO Chief Strategy Officer | CRO Chief Risk Officer | CCO Chief Compliance Officer |
| | | CHRO Chief Human Resources Officer | CIO Chief Information Officer | CISO Chief Information Security Officer | CDAO Chief Data and Analytics Officer |
| | | CDIO Chief Digital Innovation Officer | CSuO Chief Sustainability Officer | CAE Chief Audit Executive | |