

# Source of SMBC Group's Competitiveness

Since its establishment, SMBC Group has expanded its business and regional wings, aiming for business growth. In the 2010s, for example, we brought securities companies, consumer finance firms, trust banks, and others into our Group. In the 2020s, we expanded our regional network mainly through our Multi-Franchise Strategy involving equity alliances with financial institutions in Asia. We have thus developed into a diversified financial group that grows its expanded businesses, and possesses diverse revenue sources, a domestic and international network of locations, and a wide range of talent supporting our management strategies.

## Business Wings

Sumitomo Mitsui Banking Corporation established

Credit Card

Sumitomo Mitsui Card Company

Leasing

Sumitomo Mitsui Finance and Leasing

Sumitomo Mitsui Financial Group established

Consumer Finance

SMBC Consumer Finance

Securities

SMBC Nikko Securities

Trust

SMBC Trust

2001

2002

2004

2009

2012

2013

Aircraft Leasing

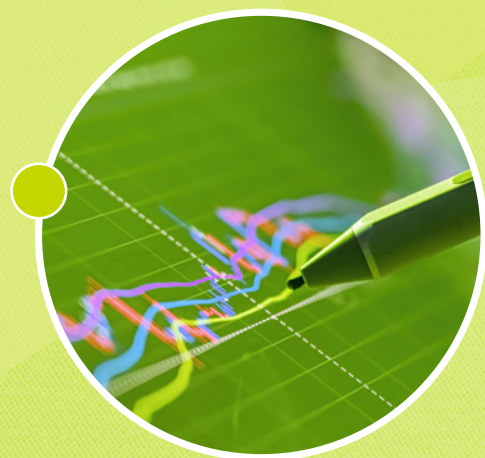
SMBC Aviation Capital (Ireland)

Bank SMBC Indonesia (Indonesia)

## Regional Wings







## Asset Management

Sumitomo Mitsui DS  
Asset Management

2016

2021

2023

## Multi-Franchise Strategies

SMFG India  
Credit Company (India)  
FE Credit (Vietnam)  
RCBC (Philippines)

VPBank  
(Vietnam)

## U.S. Securities

Jefferies

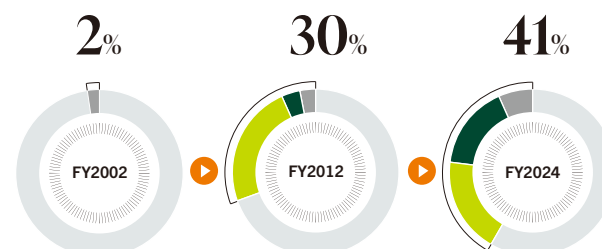
## U.S. Digital Bank

Jenius  
Bank

## Strengths ① Diverse Revenue Sources

## Consolidated net business profit

Sumitomo Mitsui Banking Corporation Major Domestic Group Companies  
Overseas Group Companies Others



## Strengths ② Global Network

## Number of Locations

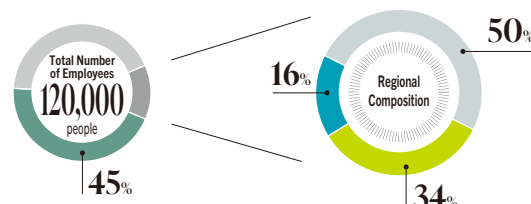
Japan	455*	Americas	31
EMEA	39	Asia	76
+			
SMFG India Credit Company	1,008	Bank SMBC Indonesia	458

\* Number of SMBC branches

## Strengths ③ Diverse Talent

## Regional Staff Composition

Japan SMFG India Credit Company, Bank SMBC Indonesia, etc. Americas EMEA Asia



## Enhancement of Diversity at Decision-Making Levels

	Actual performance*2	Target*3
Ratio of Female Directors	30.7%	30%
Ratio of Female Managers*1	22.1%	25%
Number of Foreign Executives	23 Persons	25 Persons

\*1 Calculate based on the definition required by the Act on the Promotion of Female Participation and Career Advancement in the Workplace

\*2 June 2025 (Ratio of Female Directors: FY2024)

\*3 FY2025 (Ratio of Female Directors: FY2030)