

# 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. Serving as the holding company, Sumitomo Mitsui Financial Group has established four Business Units to draft and implement Groupwide strategies for each customer segment. At the Head Office, we have clarified the managers responsible for each type of management and planning task under the Group CxO system, and are taking steps to share management resources and optimize the allocation of resources on a Group-wide basis.

		Business Units			
		Retail	Wholesale	Global	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 Income (expenses)	Japan Research Institute				
	Sumitomo Mitsui DS Asset Management				
Head Office (Group CxO System)		<b>CFO</b> Chief Financial Officer	<b>CSO</b> Chief Strategy Officer	<b>CRO</b> Chief Risk Officer	<b>CCO</b> Chief Compliance Officer
		<b>CHRO</b> Chief Human Resources Officer	<b>CIO</b> Chief Information Officer	<b>CISO</b> Chief Information Security Officer	<b>CDAO</b> Chief Data and Analytics Officer
		<b>CDIO</b> Chief Digital Innovation Officer	<b>CSuO</b> Chief Sustainability Officer	<b>CAE</b> Chief Audit Executive	