

# 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 Group-wide 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 Markets                                         |                                                          |                                        |
| Banking                           | SMBC                                | ●                                                           | ●                                                           | ●                                                            | ●                                                      |                                                          |                                        |
|                                   | SMBC Trust Bank                     | ●                                                           | ●                                                           | ●                                                            |                                                        |                                                          |                                        |
| Leasing                           | SMFL                                |                                                             | ●                                                           | ●                                                            |                                                        |                                                          |                                        |
| 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 (Group CxO System)    |                                     | CFO<br>Chief Financial Officer<br>Financial                 | CSO<br>Chief Strategy Officer<br>Strategy Planning          | CRO<br>Chief Risk Officer<br>Risk Management                 | CCO<br>Chief Compliance Officer<br>Compliance          | CHRO<br>Chief Human Resources Officer<br>Human Resources | CIO<br>Chief Information Officer<br>IT |
|                                   |                                     | CISO<br>Chief Information Security Officer<br>Cybersecurity | CDAO<br>Chief Data and Analytics Officer<br>Data Management | CDIO<br>Chief Digital Innovation Officer<br>Digital Strategy | CSuO<br>Chief Sustainability Officer<br>Sustainability | CAE<br>Chief Audit Executive<br>Audit                    |                                        |