

II. Overview of SMFG Group

SMFG group conducts primary banking business through the following financial services: leasing, securities, credit card business, investment banking, loans and venture capital. SMFG has 181 consolidated subsidiaries and 62 companies accounted for by the equity method.

Sumitomo Mitsui Financial Group, Inc.	Banking business	Principal subsidiaries Domestic * Sumitomo Mitsui Banking Corporation * THE MINATO BANK, LTD. (Listed on the First Section of Tokyo Stock Exchange and Osaka Securities Exchange) * Kansai Urban Banking Corporation (Listed on the First Section of Tokyo Stock Exchange and Osaka Securities Exchange) * The Japan Net Bank, Limited (Internet banking) * SMBC Guarantee Co., Ltd. (Credit guarantee) Overseas * Sumitomo Mitsui Banking Corporation Europe Limited * Manufacturers Bank * Sumitomo Mitsui Banking Corporation of Canada * Banco Sumitomo Mitsui Brasileiro S.A. * PT Bank Sumitomo Mitsui Indonesia
	Leasing business	Principal subsidiaries Domestic * SMBC Leasing Company, Limited * SMBC Auto Leasing Company, Limited Overseas * SMBC Leasing and Finance, Inc.
	Other business	Principal subsidiaries and affiliated companies Domestic * Sumitomo Mitsui Card Company, Limited (Credit card services) * SAKURA CARD CO., Ltd. (Credit card services) * SMBC Consulting Co., Ltd. (Management consulting and information services) * SMBC Finance Service Co., Ltd. (Loans, factoring and collecting agent) * Financial Link Company, Limited (Data processing service and consulting) * SMBC Friend Securities Co., Ltd. (Securities) * The Japan Research Institute, Limited (System development, data processing, management consulting and economic research) * JRI Solutions Ltd. (System development and data processing) * Sakura KCS Corporation (System engineering and data processing) (Listed on the Second Section of Osaka Securities Exchange) * Sakura Information Systems Co., Ltd. (System engineering and data processing) * SMFG Corporate Recovery Servicer Co., Ltd. (Consulting on corporate recovery and servicer) ** Promise Co., Ltd. (consumer finance) (Listed on the First Section of Tokyo Stock Exchange) ** At-Loan Co., Ltd. (Consumer loans) ** QUOQ Inc. (Shopping credit and credit card business) ** Daiwa Securities SMBC Co. Ltd. (Securities and derivatives) ** NIF SMBC Ventures Co., Ltd. (Venture capital) (Listed on the JASDAQ Securities Exchange) ** Daiwa SB Investments Ltd. (Investment advisory and investment trust management) ** Sumitomo Mitsui Asset Management Company, Limited (Investment advisory and investment trust management) ** Japan Pension Navigator Co., Ltd. (Operational management of defined contribution pension plans) Overseas * SMBC Capital Markets, Inc. (Derivatives and investments) * SMBC Capital Markets Limited (Derivatives) * SMBC Securities, Inc. (Securities) * Sumitomo Mitsui Finance Australia Limited (Investments)

(Note) (*) means a consolidated subsidiary and (**) means an affiliated company accounted for by the equity method.

The details of changes in specific subsidiaries in the fiscal year are as follows:

Name	Address	Capital (in thousand)	Business	Percentage of SMFG's Voting Rights (*)
SMFG Preferred Capital USD 1 Limited	George Town, Grand Cayman, Cayman Islands	\$1,650,350	Other business (Finance)	100%
SMBC Preferred Capital USD 1 Limited	George Town, Grand Cayman, Cayman Islands	\$1,664,000	Other business (Finance)	100% (100%)

(*) The figure in parenthesis indicates a voting right held indirectly via subsidiary.