

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 268 consolidated subsidiaries and 74 companies accounted for by the equity method.

* consolidated subsidiary ** equity method affiliate

Sumitomo Mitsui Financial Group, Inc.	Banking business	<p>Principal subsidiaries</p> <p>Domestic</p> <ul style="list-style-type: none"> * 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) <p>Overseas</p> <ul style="list-style-type: none"> * 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	<p>Principal subsidiaries and affiliated companies</p> <p>Domestic</p> <ul style="list-style-type: none"> * Sumitomo Mitsui Finance and Leasing Company, Limited ** Sumitomo Mitsui Auto Service Company, Limited <p>Overseas</p> <ul style="list-style-type: none"> * SMBC Leasing and Finance, Inc.
	Other business	<p>Principal subsidiaries and affiliated companies</p> <p>Domestic</p> <ul style="list-style-type: none"> * Sumitomo Mitsui Card Company, Limited (Credit card services) * SAKURA CARD CO., Ltd. (Credit card services) * QUOQ Inc. (Consumer installment credit and 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) ** Promise Co., Ltd. (Consumer finance) (Listed on the First Section of Tokyo Stock Exchange) ** At-Loan Co., Ltd. (Consumer finance) ** SANYO SHINPAN FINANCE CO., LTD. (Consumer finance) ** POCKET CARD CO., LTD. (Credit card services) (Listed on the First Section of Tokyo Stock Exchange and Osaka Securities Exchange) ** Central Finance Co., Limited (Consumer installment credit and credit card services) (Listed on the First Section of Tokyo Stock Exchange and Nagoya Stock Exchange) ** OMC Card, Inc. (Credit card services) (Listed on the First Section of Tokyo Stock Exchange) ** 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) <p>Overseas</p> <ul style="list-style-type: none"> * SMBC Capital Markets, Inc. (Derivatives and investments) * SMBC Capital Markets Limited (Derivatives) * SMBC Securities, Inc. (Securities)

(Notes) 1. Sumitomo Mitsui Banking Corporation ("SMBC"), a consolidated subsidiary of SMFG, sold some of common stocks of Sakura Information Systems Co., Ltd. ("SIS") to Osaka Gas Information System Research Institute Co., Ltd. on April 1, 2008. As a result, SIS became an equity method affiliate.

2. SMBC acquired common stocks of Japan Pension Navigator Co., Ltd. ("J-PEC") on April 1, 2008. As a result, J-PEC became a consolidated subsidiary.