

## 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 288 consolidated subsidiaries and 79 companies accounted for by the equity method.

\* consolidated subsidiary    \*\* equity method affiliate

<b>Sumitomo Mitsui Financial Group, Inc.</b>	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 ** Vietnam Export Import Commercial Joint Stock Bank
	Leasing business	Principal subsidiaries and affiliated companies Domestic * Sumitomo Mitsui Finance and Leasing Company, Limited ** Sumitomo Mitsui Auto Service 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) * QUOQ Inc. (Consumer installment credit and credit card services) (Note) * 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) * Sakura KCS Corporation (System engineering and data processing) (Listed on the Second Section of Osaka Securities Exchange) * Japan Pension Navigator Co., Ltd. (Operational management of defined contribution pension plans) * SMM Auto Finance, Inc. (Automobile sales finance) ** 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) (Note) ** OMC Card, Inc. (Credit card services) (Listed on the First Section of Tokyo Stock Exchange) (Note) ** Daiwa Securities SMBC Co. Ltd. (Securities and derivatives) ** Daiwa SMBC Capital 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) ** JSOL CORPORATION (System development and data processing) ** Sakura Information Systems Co., Ltd. (System engineering and data processing) Overseas * SMBC Capital Markets, Inc. (Derivatives and investments) * SMBC Capital Markets Limited (Derivatives) * SMBC Securities, Inc. (Securities)

(Note) QUOQ Inc., Central Finance Co., Limited and OMC, Inc. merged on April 1, 2009. (New company name: Cedyna Financial Corporation)  
Cedyna Financial Corporation became an equity method affiliated company.

The details of changes in specific subsidiaries in the fiscal year ended March 31, 2009 are as follows:

Name	Address	Capital	Business	Percentage of Voting Rights
SMFG Preferred Capital USD 2 Limited	Cayman Islands	\$1,800,000 thousand	Other business (Finance)	100%
SMFG Preferred Capital USD 3 Limited	Cayman Islands	\$1,350,000 thousand	Other business (Finance)	100%
SMFG Preferred Capital JPY 2 Limited	Cayman Islands	¥ 698,900 million	Other business (Finance)	100%
SMBC Preferred Capital USD 2 Limited	Cayman Islands	\$1,811,000 thousand	Other business (Finance)	100% (100%)
SMBC Preferred Capital USD 3 Limited	Cayman Islands	\$1,358,000 thousand	Other business (Finance)	100% (100%)
SMBC Preferred Capital JPY 2 Limited	Cayman Islands	¥ 706,500 million	Other business (Finance)	100% (100%)

(Notes) 1. Capital amounts less than units have been omitted.

2. The figure in parenthesis indicates a voting right held indirectly via subsidiary.