

## II. Overview of SMFG Group

SMFG group conducts primary banking business through the following financial services: securities services, leasing, credit card services, investment banking, loans and venture capital. SMFG has 327 consolidated subsidiaries and 47 companies accounted for by the equity method.

\* Consolidated subsidiary    \*\* Equity method affiliate

Sumitomo Mitsui Financial Group, Inc.	Banking business	Principal subsidiaries and affiliated companies Domestic * Sumitomo Mitsui Banking Corporation ("SMBC") * 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 * Sumitomo Mitsui Banking Corporation (China) Limited * Manufacturers Bank * Sumitomo Mitsui Banking Corporation of Canada * Banco Sumitomo Mitsui Brasileiro S.A. * ZAO Sumitomo Mitsui Rus Bank * PT Bank Sumitomo Mitsui Indonesia * Sumitomo Mitsui Banking Corporation Malaysia Berhad ** Vietnam Export Import Commercial Joint Stock Bank
	Securities services	Principal subsidiaries Domestic * SMBC Friend Securities Co., Ltd. * Nikko Cordial Securities Inc. (Notes 1) Overseas * SMBC Nikko Securities America, Inc. * SMBC Nikko Capital Markets Limited
	Leasing	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.
	Credit card services	Principal subsidiaries and affiliated companies Domestic * Sumitomo Mitsui Card Company, Limited * Cedyne Financial Corporation (Notes 2) (Listed on the First Section of Tokyo Stock Exchange and Nagoya Stock Exchange) * SAKURA CARD CO., Ltd. ** POCKET CARD CO., LTD. (Listed on the First Section of Tokyo Stock Exchange)
	Other business	Principal subsidiaries and affiliated companies Domestic * ORIX Credit Corporation (Consumer finance) * SMBC Venture Capital Co., Ltd. (Venture capital) * 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) * 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) (Notes 3) ** At-Loan Co., Ltd. (Consumer finance) (Notes 3) ** 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)

- Notes:
1. Nikko Cordial Securities Inc. changed its trade name to SMBC Nikko Securities Inc. on April 1, 2011.
  2. Cedyna Financial Corporation became a wholly-owned subsidiary of SMFG Card & Credit, Inc., a consolidated subsidiary of SMFG, on May 1, 2011. Cedyna Financial Corporation was delisted on April 26, 2011.
  3. At-Loan Co., Ltd. was merged with Promise Co., Ltd. on April 1, 2011.