

I. Overview of SMBC Group

Sumitomo Mitsui Banking Corporation (SMBC) Group provides mainly banking service and other financial services such as leasing business, securities business, credit card business, investment banking, loan business, factoring business and venture capital etc. The Group is composed of Sumitomo Mitsui Banking Corporation and its 144 consolidated subsidiaries and 38 affiliated companies accounted for by the equity method.

Sumitomo Mitsui Banking Corporation	Banking Business	<p>590 domestic branches and 21 overseas branches</p> <p>Principal subsidiaries and affiliated companies</p> <p>Domestic</p> <ul style="list-style-type: none"> * THE MINATO BANK, LTD. (Listed on the First Section of Tokyo Stock Exchange and Osaka Securities Exchange) * The Bank of Kansai, Ltd. (Listed on the First Section of Osaka Securities Exchange) * THE WAKASHIO BANK, LTD * The Japan Net Bank, Limited (Commercial banking via internet) * SMBC GUARANTEE COMPANY, LIMITED (Credit guarantee) [Sakura Guarantee Co., Ltd.] <p>Overseas</p> <ul style="list-style-type: none"> * Manufactures Bank * Sumitomo Mitsui Banking Corporation of Canada [Sakura Bank (Canada), The Sumitomo Bank of Canada] * Banco Sumitomo Mitsui Brasileiro S.A. [Banco Sumitomo Brasileiro S.A.] * PT Bank Sumitomo Mitsui Indonesia [PT Bank Sumitomo Indonesia, P.T. Bank Sakura Swadharma]
	Leasing	<p>Principal subsidiaries and affiliated companies</p> <p>Domestic</p> <ul style="list-style-type: none"> * SMBC Leasing Company, Limited [SB Leasing Company, Limited] <p>Overseas</p> <ul style="list-style-type: none"> * SMBC Leasing and Finance, Inc. [Sumitomo Bank Leasing and Finance, Inc., Sakura Business Finance Inc.]
	Other	<p>Principal subsidiaries and affiliated companies</p> <p>Domestic</p> <ul style="list-style-type: none"> * Sumitomo Mitsui Card Company, Limited (Credit card services) [The Sumitomo Credit Service Company, Limited] * SAKURA CARD CO., Ltd. (Credit card services) * At-Loan Co., Ltd. (Personal loans) [Sakura Loan Partner, Limited] * SMBC Capital Co., Ltd. (Venture capital) [SB Investment Co., Ltd., Sakura Capital Co., Ltd.] * SMBC Consulting Co., Ltd. (Management consulting) [Sakura Institute of Research Inc., The JRI Business Consulting, Limited] * SMBC Factors Co., Ltd. (Factoring) [Sakura Factors Co., Ltd.] * SMBC Finance Co., Ltd. (Mortgage securities, loans and factoring) [Sumigin General Finance Company, Limited] * Mitsui Finance Service Co., Ltd. (Collecting agent and factoring) * Sakura Friend Securities Co., Ltd. (Securities) (Listed on the First Section of Tokyo Stock Exchange, Osaka Securities Exchange and Nagoya Stock Exchange) * SAKURA INVESTMENT MANAGEMENT CO., LTD. (Investment advisory and investment trust management) * The Japan Research Institute, Limited (Economic research, system engineering, data processing and management consulting) * 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) ** Daiwa Securities SMBC Co. Ltd. (Wholesale securities) [Daiwa Securities SB Capital Markets Co. Ltd.] ** Meiko National Securities Co., Ltd. (Securities) (Listed on the First Section of Tokyo Stock Exchange, Osaka Securities Exchange and Nagoya Stock Exchange) ** DLJ direct SFG Securities Inc. (Securities via internet) ** Daiwa SB Investments Ltd. (Investment advisory and investment trust) ** Japan Pension Navigator Co., Ltd. (Operation and administration of defined contribution pension plans) ** QUOQ Inc. (Purchase of monetary assets and credit guarantee) <p>Overseas</p> <ul style="list-style-type: none"> * SMBC Capital Markets, Inc. (Investments and derivatives) [Sumitomo Bank Capital Markets, Inc., Sakura Global Capital, Inc.] * SMBC Capital Markets Limited (Derivatives) [SBCM Limited] * Sumitomo Mitsui Finance Australia Limited (Finance) [Sumitomo International Finance Australia Limited]

(*) means a consolidated subsidiary and (**) means an affiliated company accounted for by the equity method.
Square bracket shows old names of the companies or the names before the merger.