

## I. 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 166 consolidated subsidiaries and 50 companies accounted for by the equity method.

<b>Sumitomo Mitsui Financial Group, Inc.</b>	Banking Business	<p>Principal subsidiaries</p> <p>Domestic</p> <ul style="list-style-type: none"> <li>* Sumitomo Mitsui Banking Corporation</li> <li>* THE MINATO BANK, LTD. (Listed on the First Section of Tokyo Stock Exchange and Osaka Securities Exchange)</li> <li>* Kansai Urban Banking Corporation (Listed on the First Section of Osaka Securities Exchange)</li> <li>* The Japan Net Bank, Limited (Internet banking)</li> <li>* SMBC Guarantee Co., Ltd. (Credit guarantee)</li> </ul> <p>Overseas</p> <ul style="list-style-type: none"> <li>* Sumitomo Mitsui Banking Corporation Europe Limited</li> <li>* Manufacturers Bank</li> <li>* Sumitomo Mitsui Banking Corporation of Canada</li> <li>* Banco Sumitomo Mitsui Brasileiro S.A.</li> <li>* PT Bank Sumitomo Mitsui Indonesia</li> </ul>
	Leasing	<p>Principal subsidiaries</p> <p>Domestic</p> <ul style="list-style-type: none"> <li>* SMBC Leasing Company, Limited</li> <li>* SMBC Auto Leasing Company, Limited</li> </ul> <p>Overseas</p> <ul style="list-style-type: none"> <li>* SMBC Leasing and Finance, Inc.</li> </ul>
	Other	<p>Principal subsidiaries and affiliated companies</p> <p>Domestic</p> <ul style="list-style-type: none"> <li>* Sumitomo Mitsui Card Company, Limited (Credit card services)</li> <li>* SAKURA CARD CO., Ltd. (Credit card services)</li> <li>* At-Loan Co., Ltd. (Consumer loans)</li> <li>* SMBC Capital Co., Ltd. (Venture capital)</li> <li>* SMBC Consulting Co., Ltd. (Management consulting and information services)</li> <li>* SMBC Finance Service Co., Ltd. (Loans, factoring and collecting agent)</li> <li>* Financial Link Company, Limited (Data processing service and consulting)</li> <li>* SMBC Friend Securities Co., Ltd. (Securities) (Listed on the First Section of Tokyo Stock Exchange, Osaka Securities Exchange and Nagoya Stock Exchange)</li> <li>* The Japan Research Institute, Limited (System engineering, data processing, management consulting and economic research)</li> <li>* Sakura KCS Corporation (System engineering and data processing) (Listed on the Second Section of Osaka Securities Exchange)</li> <li>* Sakura Information Systems Co., Ltd. (System engineering and data processing)</li> <li>* SMFG Corporate Recovery Servicer Co., LTD. (Consulting on corporate recovery and servicer)</li> <li>** Promise Co., Ltd. (consumer finance) (Listed on the First Section of Tokyo Stock Exchange)</li> <li>** Daiwa Securities SMBC Co. Ltd. (Securities)</li> <li>** Daiwa SB Investments Ltd. (Investment advisory and investment trust management)</li> <li>** Sumitomo Mitsui Asset Management Company, Limited (Investment advisory and investment trust management)</li> <li>** Japan Pension Navigator Co., Ltd. (Operational management of defined contribution pension plans)</li> <li>** QUOQ Inc. (Shopping credit and credit card business)</li> </ul> <p>Overseas</p> <ul style="list-style-type: none"> <li>* SMBC Capital Markets, Inc. (Derivatives and investments)</li> <li>* SMBC Capital Markets Limited (Derivatives)</li> <li>* SMBC Securities, Inc. (Securities)</li> <li>* Sumitomo Mitsui Finance Australia Limited (Investments)</li> </ul>

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