



 **The Wakashio Bank, Ltd.**
The Bank of Kansai, Ltd.
The Minato Bank, Limited
Commercial banking

The Group Company Networking Strategy


The SMBC Group, with SMBC at its core, is fostering cooperation among the constituent subsidiaries and affiliates to respond to increasingly diverse and advanced customer needs with complete financial solutions. Each Group member is highly specialized in its field and has secured a prominent position in its markets. We are striving to increase overall group earnings by drawing on these qualities to maximum effect and allocating resources to high-growth fields.

 **QUOQ Inc.**
Purchase of monetary assets and credit guarantee


 **SMBC Loan Servicer Co., Ltd.**
Asset management and collection


 **Sakura Guarantee Co., Ltd.**
Sumigin Guarantee Company, Limited
Credit guarantee

**Consumer
Banking Unit**
p.34


 **The Sakura Loan Partner, Ltd.**
Loans

 **The Japan Net Bank, Ltd.**
Commercial banking via Internet


 **Sumitomo Mitsui Card Company, Ltd.**
Sakura Card Co., Ltd.
Credit cards


 **Daiwa Securities SMBC Co., Ltd.**
Wholesale securities

**Investment
Banking Unit**
p.46


 **Sakura Friend Securities CO., LTD.**
Meiko National Securities Co., Ltd.
Securities

 **Sakura Investment Management Co., Ltd.**
Daiwa SB Investments Ltd.
Investment advisory, investment trust management


 **DLJdirect SFG Securities Inc.**
On-line discount brokerage

 **SMBC Capital Markets, Inc.**
 **SMBC Capital Markets Limited**
Derivatives

The major Group companies are listed here.
For a more complete list, please see p.230.

 **SMBC Business Servicing Co., Ltd.**
Asset management and collection

 **SMBC Capital Co., Ltd.**
Venture capital


 **Japan Pension Navigator Co., Ltd.**
Operation and administration of defined contribution pension plans


 **Sakura Factors Co., Ltd.**
Sumigin General Finance Company, Limited
Mitsui Finance Service Co., Ltd.
Sakura Finance Service Co., Ltd.
Sakura Mortgage Co., Ltd.
Financial services for corporate customers (including factoring and collection services)

Middle Market Banking Unit
p.37

Corporate Banking Unit
p.40

Sumitomo Mitsui Banking Corporation

 **SMBC Consulting Co., Ltd.**
Consulting

 **The Japan Research Institute, Ltd.**
Economic research and systems engineering

International Banking Unit
p.42

 **SB Leasing Company, Limited**
Sakura Leasing Co., Ltd.
Leasing

Treasury Unit
p.44

 **Sakura KCS Corporation**
Sakura Information Systems Co., Ltd.
System development, data processing

 **Manufacturers Bank**
Sumitomo Mitsui Banking Corporation of Canada
Banco Sumitomo Mitsui Brasileiro S.A.
PT Bank Sumitomo Mitsui Indonesia
Commercial banking

 **Sumitomo Mitsui Finance Australia Limited**
Merchant banking