

SMFG Group Companies

Under the guidance of Sumitomo Mitsui Financial Group (SMFG), Inc., all Group companies stand united in their staunch commitment to providing customers with value-added financial services. Below is a brief description of the lines of business in which SMFG companies are involved.



SUMITOMO MITSUI BANKING CORPORATION

Sumitomo Mitsui Banking Corporation (SMBC) was established in April 2001 through the merger of The Sakura Bank, Limited and The Sumitomo Bank, Limited.

SMBC boasts a number of competitive advantages, including a prominent customer base, speed in taking action, and the presence of strategic group companies.

Now that post-merger management integration has been successfully completed, the bank aims to realize further benefits of the merger.

■ Consolidated

	Billions of yen			
	Sept. 30, 2002	Mar. 31, 2002	Mar. 31, 2001	Mar. 31, 2000
For the Interim Term (Year):				
Total income.....	¥ 1,765.5	¥ 3,809.1	¥ 4,501.2	¥ 5,170.7
Income (loss) before income taxes and minority interests ...	110.3	(604.3)	405.5	342.6
Net income (loss)	55.1	(463.9)	132.4	124.5
At Interim Term- (Year-) End:				
Total stockholders' equity.....	¥ 2,690.0	¥ 2,912.6	¥ 4,013.0	¥ 4,012.9
Total assets.....	104,397.0	108,005.0	119,242.7	102,263.1

Note: Figures for the years ended March 31, 2001 and 2000 are combined figures for Sakura Bank and Sumitomo Bank.



Company Name:	Sumitomo Mitsui Banking Corporation
Business Profile:	Banking
Establishment:	March 1, 1912*
Head Office:	1-2, Yurakucho 1-chome, Chiyoda-ku, Tokyo
President & CEO:	Yoshifumi Nishikawa
Number of Employees: (as of September 30, 2002)	24,650
Network: (as of September 30, 2002)	
Domestic:	1,241 locations**
Branches	576 (including 28 specialized deposit account branches)
Subbranches	99
Agencies	4
Offices handling nonbanking business	7
Automated service centers	555
Overseas:	38 locations
Branches	20
Subbranches	3
Representative offices	15

* Indicates the date that Sumitomo Bank, the surviving entity in the merger that created SMBC, was established

**Excluding the number of ATMs installed at corporate client facilities and convenience stores



SUMITOMO MITSUI CARD COMPANY, LIMITED

Sumitomo Mitsui Card Company, Limited, the new corporate name of The Sumitomo Credit Service Company, Limited from April 2001, offers credit card settlement and financing services utilizing the widespread brand recognition and acceptance of the former Sumitomo VISA Card. With a focus now on settlement over the Internet and the introduction of IC chip-embedded smart cards, Sumitomo Mitsui Card aims to be one of the world's leading credit companies with the highest customer satisfaction.

	Billions of yen			
	Sept. 30, 2002	Mar. 31, 2002	Mar. 31, 2001	Mar. 31, 2000
For the Interim Term (Year):				
Revenues from credit card operations	¥1,471.5	¥2,813.1	¥2,469.5	¥2,264.3
Operating revenue	59.6	116.5	101.6	96.2
Operating profit	4.8	9.6	14.9	13.6
At Interim Term- (Year-) End:				
Number of cardholders (in thousands)	11,974	11,708	8,464	7,904
Number of merchant outlets (in thousands).....	2,621	2,531	2,383	2,243



Company Name:	Sumitomo Mitsui Card Company, Limited
Business Profile:	Credit card services
Establishment:	December 26, 1967
Head Office:	
Tokyo Head Office	5-2-10, Shimbashi, Minato-ku, Tokyo
Osaka Head Office	4-5-15, Imahashi, Chuo-ku, Osaka
President & CEO:	Shigeyoshi Kato
Number of Employees: (as of September 30, 2002)	1,755



SMBC LEASING COMPANY, LIMITED

SMBC Leasing Company, Limited specializes in corporate leasing for customers' large-scale capital investment needs. SMBC Leasing has earned an excellent reputation through providing custom-made solutions to customers by effectively utilizing the Internet. The company combines a broad spectrum of products such as leasing of eco-friendly equipment, Internet leasing and sales-type leasing. Also SMBC Leasing actively promotes its rental business, which mainly handles information machines and equipment such as personal computers, but is also involved in meeting overseas capital investment needs.

In recent years, the blisteringly fast pace of technological progress and the need for companies to improve efficiency have made leasing, from the perspective of corporate management strategy and financial strategy, an indispensable means of financial investment in plant and equipment. SMBC Leasing, as a pioneer and industry leader, seeks to ensure consistently higher levels of quality in the services it provides.



Company Name: SMBC Leasing Company, Limited
Business Profile: Leasing
Establishment: September 2, 1968
Head Office: 3-9-4, Nishishimbashi, Minato-ku, Tokyo
President & CEO: Youhei Shiraga
Number of Employees: 1,072
 (as of September 30, 2002)

	Billions of yen			
	Sept. 30, 2002	Mar. 31, 2002	Mar. 31, 2001	Mar. 31, 2000
For the Interim Term (Year):				
Revenues from leasing operations	¥217.1	¥443.6	¥409.5	¥429.4
Operating revenue	243.0	479.1	469.7	501.7
Operating profit	9.8	17.2	16.1	17.6



The Japan Research Institute, Limited

The Japan Research Institute, Limited is a "knowledge engineering" company, a company that offers comprehensive, highly value-added information services, effectively combining its three functions as information systems integrator, consultant, and think-tank.

As a systems integrator, the institute offers services in IT planning, implementation and outsourcing for a broad range of industries and activities. The institute particularly enjoys a high reputation in the development of financial systems services. It is also active in research of both domestic and foreign economic issues and formation of policy recommendations, as well as consulting in a wide range of fields such as corporate strategies and public administrative reform. In addition, the institute provides analyses and surveys for incubation activities in the creation of new markets and industries. Through these operations, Japan Research Institute offers a clear vision to customers of coming changes in the economic and social environment as well as developments in the IT area.



Company Name: The Japan Research Institute, Limited
Business Profile: Systems engineering, data processing, and management consulting and economic research
Establishment: February 20, 1969
Head Office: 16, Ichibancho, Chiyoda-ku, Tokyo
President & CEO: Shunichi Okuyama
Number of Employees: 2,542
 (as of September 30, 2002)

	Billions of yen			
	Sept. 30, 2002	Mar. 31, 2002	Mar. 31, 2001	Mar. 31, 2000
For the Interim Term (Year):				
Operating revenue	¥28.8	¥67.4	¥63.7	¥60.7
Operating profit	1.8	7.5	8.0	7.3