

CONTENTS

Group Companies1	04
Risk Management1	09
Internal Reporting Systems and Hotline for Inappropriate Accounting and Auditing Activities1	23
Basic Policy for Customer-Oriented Business Conduct1	24
Support for Mid-Sized Corporations and SMEs, Vitalization of Local Regions in Japan	26
Employees1	28
Main Work-Life Balance Support System 1	31

Corporate Data133
Sumitomo Mitsui Financial Group, Inc.
Directors and Executive Officers
Sumitomo Mitsui Financial Group Organization134
Sumitomo Mitsui Banking Corporation
Board of Directors, Directors, Members of the Audit and Supervisory Committee and Executive Officers
SMBC Organization
Principal Subsidiaries and Affiliates140
Principal Domestic Subsidiaries140
Principal Overseas Subsidiaries 141
Principal Affiliates
International Directory 1/13