

Group Structure

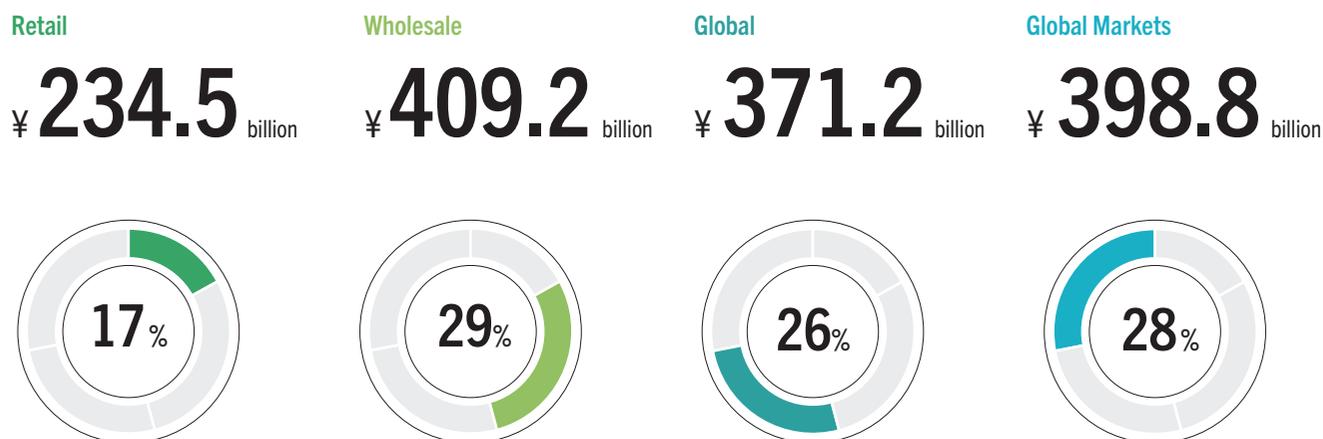
SMBC Group is a global financial group that develops operations in a wide range of fields, including banking, leasing, securities, credit cards, and consumer finance.

Under the holding company, Sumitomo Mitsui Financial Group, we have established four business units that draft and implement Group strategies based on customer segments. For head office functions, we have clarified the managers responsible for specific areas of group-wide management and planning under the CxO system. In addition, we are taking steps to share management resources and optimize the allocation of resources.

Group-Wide Business Units and CxO System

		Banking		Leasing	
		Sumitomo Mitsui Banking Corporation	SMBC Trust Bank	Sumitomo Mitsui Finance and Leasing	
Business Units	Retail	●	●		
	Wholesale	●	●	●	
	Global	●	●	●	
	Global Markets	●			
Head Office (CxO System)		CFO Chief Financial Officer	CSO Chief Strategy Officer	CRO Chief Risk Officer	CCO Chief Compliance Officer

Net Business Profit by Business Unit in FY2019



Securities	Credit Cards and Consumer Finance		Other Business	
SMBC Nikko Securities	Sumitomo Mitsui Card Company	SMBC Consumer Finance	Japan Research Institute	Sumitomo Mitsui DS Asset Management
●	●	●		
●				
●				
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CHRO Chief Human Resources Officer
 CIO Chief Information Officer
 CDIO Chief Digital Innovation Officer
 CAE Chief Audit Executive