



Group Companies (as of March 31, 2020)



www.smfg.co.jp/english/

The companies of Sumitomo Mitsui Financial Group primarily conduct commercial banking through the following financial services: leasing, securities, consumer finance, system development data processing, and asset management.

Business Mission

- We grow and prosper together with our customers, by providing services of greater value to them.
- We aim to maximize our shareholders' value through the continuous growth of our business.
- We create a work environment that encourages and rewards diligent and highly motivated employees.
- We contribute to a sustainable society by addressing environmental and social issues.

Company Name: Sumitomo Mitsui Financial Group, Inc.

Business Description:

1. Management of banking subsidiaries and other companies that can be treated as subsidiaries under the stipulations of Japan's Banking Act as well as the performance of ancillary functions
2. Functions that can be performed by bank holding companies under the stipulations of Japan's Banking Act

Establishment: December 2, 2002

Head Office: 1-2, Marunouchi 1-chome, Chiyoda-ku, Tokyo, Japan

Chairman of the Board: Takeshi Kunibe

President: Jun Ohta

Capital: ¥2,339.9 billion

Stock Exchange Listings:

Tokyo Stock Exchange (First Section)

Nagoya Stock Exchange (First Section)

Note: American Depositary Receipts (ADRs) are listed on the New York Stock Exchange.

Credit Ratings (as of June 30, 2020)

	Long-term	Short-term
Moody's	A1	P-1
Standard & Poor's	A-	—
Fitch Ratings	A	F1
R&I	A+	—
JCR	AA-	—

Financial Information

(Consolidated basis, years ended March 31)

	Billions of yen			
	2020	2019	2018	2017
For the Year:				
Ordinary income.....	¥ 5,314.3	¥ 5,735.3	¥ 5,764.1	¥ 5,133.2
Ordinary profit.....	932.0	1,135.3	1,164.1	1,005.8
Profit attributable to owners of parent.....	703.8	726.6	734.3	706.5
At Year-End:				
Net assets	¥ 10,784.9	¥ 11,451.6	¥ 11,612.8	¥ 11,234.2
Total assets	219,863.5	203,659.1	199,049.1	197,791.6



www.smbc.co.jp/global/index.html



Sumitomo Mitsui Banking Corporation ("SMBC") was established in April 2001 through the merger of the two leading banks of The Sakura Bank, Limited and The Sumitomo Bank, Limited. Sumitomo Mitsui Financial Group, Inc. was established in December 2002 as a bank holding company through a share transfer, and SMBC became a wholly owned subsidiary of Sumitomo Mitsui Financial Group. In March 2003, SMBC merged with The Wakashio Bank, Ltd.

SMBC's competitive advantages include its solid and extensive client base, the expeditious implementation of strategies, and also the service providing capability of its predominant Group companies. Under the management of Sumitomo Mitsui Financial Group, SMBC will unite with other SMBC Group companies in an effort to provide highly sophisticated and comprehensive financial services to clients.

Company Name: Sumitomo Mitsui Banking Corporation

Business Profile: Commercial banking

Establishment: June 6, 1996

Head Office: 1-2, Marunouchi 1-chome, Chiyoda-ku, Tokyo, Japan

President and CEO: Makoto Takashima

(Concurrent Director at Sumitomo Mitsui Financial Group)

Number of Employees: 27,957

Number of branches and other business locations:

In Japan:	1,938*
Branches:	515
(Including 47 specialized deposit account branches)	
Sub-branches:	350
Banking agencies:	1
Automated service centers:	1,072
Overseas:	45
Branches:	19
Sub-branches:	22
Representative offices:	4

* The number of domestic branches excludes ATMs located at retail convenience stores. The number of overseas branches excludes branches that are closing and locally incorporated companies overseas.

Credit Ratings (as of June 30, 2020)

	Long-term	Short-term
Moody's	A1	P-1
Standard & Poor's	A	A-1
Fitch Ratings	A	F1
R&I	AA-	a-1+
JCR	AA	J-1+

Financial Information

(Consolidated basis, years ended March 31)

	Billions of yen			
	2020	2019	2018	2017
For the Year:				
Ordinary income.....	¥ 3,469.0	¥ 3,369.8	¥ 3,117.0	¥ 3,014.4
Ordinary profit	770.4	894.5	932.7	829.4
Net income.....	517.7	617.4	627.5	543.1
At Year-End:				
Net assets	¥ 8,368.3	¥ 8,986.7	¥ 9,090.4	¥ 8,908.1
Total assets	206,089.6	190,690.2	182,727.4	180,946.6



Formerly Societe Generale Private Banking, SMBC Trust Bank Ltd. joined SMBC Group in October 2013. We then made a fresh start following the integration of the retail banking operations of Citibank Japan Ltd. under the new PRESTIA brand in November 2015.

SMBC Trust Bank is carrying out full-fledged initiatives, including developing joint branches with SMBC and SMBC Nikko Securities, to deliver comprehensive SMBC Group financial services on a one-stop basis.

As a trust bank with strengths in the fields of "foreign currency", "real estate" and "trusts", we provide finely tuned support with tailor-made products and solutions for customer asset management, administration, and asset succession needs for the upcoming era of 100-year life.

Company Name: SMBC Trust Bank Ltd.
Business Profile: Commercial banking and Trust Banking
Establishment: February 25, 1986
Head Office: 1-3-1, Nishi-Shimbashi, Minato-ku, Tokyo

President and CEO: Kozo Ogino
Number of Employees: 2,112
Number of branches: In Japan: 55
(Including Internet Branch, and Sub-Branches, and Foreign Exchange Counters)

Financial Information (Years ended March 31)

	Billions of yen			
	2020	2019	2018	2017
For the Year:				
Ordinary income	¥ 61.0	¥ 61.9	¥ 50.6	¥ 39.9
Ordinary profit (loss) ..	1.0	(2.4)	(7.1)	(15.8)
Net income (loss)	(32.7)	(3.7)	(5.7)	(4.1)
At Year-End:				
Total assets	¥3,423.3	¥3,273.6	¥3,064.4	¥2,710.8



Sumitomo Mitsui Finance and Leasing ("SMFL") is a leading Japanese leasing company. SMFL provides financial solutions and services that aid customers in their capital expenditures and sales activities by taking advantage of its abundant experience and past performance results accumulated over the years. In the constantly growing global market, SMFL supports customers' overseas expansion efforts and also develops an unparalleled aircraft leasing business and other transportation field businesses.

Guided by the new Medium-Term Management Plan, which was launched in April 2020, SMFL is developing sophisticated services in response to changes in society while further broadening its business scope. SMFL is also accelerating its initiatives in areas such as green energy, digital technologies, and local communities so as to continue being a chosen business partner for future generations through contributions to the sustainable development of society.

Company Name: Sumitomo Mitsui Finance and Leasing Company, Limited

Business Profile: Leasing
Establishment: February 4, 1963

Head Office:
Tokyo Head Office: 3-2, Marunouchi 1-chome, Chiyoda-ku, Tokyo, Japan
Osaka Head Office: 3-10-19, Minami-Semba, Chuo-ku, Osaka

President and CEO: Masaki Tachibana
Number of Employees: 3,357

Credit Ratings (as of June 30, 2020)

	Long-term	Short-term
Standard & Poor's	A-	—
R&I	A+	a-1
JCR	AA	J-1+

Financial Information

(Consolidated basis, years ended March 31)

	Billions of yen			
	2020	2019	2018	2017
For the Year:				
Leasing transaction volume	¥2,489.2	¥2,412.2	¥2,185.0	¥2,192.6
Operating revenue	1,513.7	1,502.3	1,622.8	1,420.8
Operating profit	89.4	90.9	96.4	89.0
Ordinary profit	90.3	87.5	97.6	90.4
Profit attributable to owners of parent	61.2	80.0	54.5	50.4
At Year-End:				
Total assets	¥6,378.7	¥5,812.6	¥5,660.6	¥5,601.6



Ever since our foundation in 1918 as Kawashimaya Shoten, SMBC Nikko Securities Inc. has over the past 100 years been supported by many clients and we have grown together with our clients.

Since October 2009, when we joined Sumitomo Mitsui Financial Group, we have been redoubling our efforts to further improve our ability to assist our clients, both individual and corporate clients, and to enhance our capabilities as an integrated securities company.

Our vision remains to grow with our clients and be their trusted advisor. "Share the Future" is our brand slogan and, as a firm of financial professionals, we will strive to act in the best interests of our clients by leveraging our track record of managing diverse risks and delivering innovative financial services.

Company Name: SMBC Nikko Securities Inc.

Business Profile: Securities

Establishment: June 15, 2009

Head Office: 3-1, Marunouchi 3-chome,
Chiyoda-ku, Tokyo

President and CEO: Yuichiro Kondo
(Appointed on April 1, 2020)

Number of Employees: 9,926

Credit Ratings (as of June 30, 2020)

	Long-term	Short-term
Moody's	A1	P-1
Standard & Poor's	A	A-1
R&I	AA-	a-1+
JCR	AA	—

Financial Information (Years ended March 31)

	Billions of yen			
	2020	2019	2018	2017
For the Year:				
Operating revenue.....	¥ 378.0	¥ 344.6	¥ 376.0	¥ 334.4
Operating income.....	39.0	38.6	84.8	69.0
Ordinary profit.....	42.6	42.1	87.4	70.5
Net income.....	32.1	28.0	57.7	39.4
At Year-End:				
Total assets.....	¥12,090.0	¥10,753.1	¥10,541.4	¥11,536.9



(Japanese only)



Since its founding in 1967, Sumitomo Mitsui Card Company, Limited, has continued to drive the development of Japan's credit card industry as a pioneer in the issuance of the Visa Card in Japan and as a comprehensive payment service provider at the forefront of the cashless payment trend.

In April 2019, Cedyne Financial Corporation was converted into a wholly owned subsidiary of Sumitomo Mitsui Card Company to solidify the core of SMBC Group's cashless payment strategies, and these two companies have been effectively functioning as a single business entity since.

Capitalizing on the transaction base, expertise, credibility, and other strengths it has accumulated as an industry leader, Sumitomo Mitsui Card Company aims to become Japan's No. 1 comprehensive payment service provider in the burgeoning cashless society through the integration of its credit card, consumer credit, and financing solution businesses.

Company Name: Sumitomo Mitsui Card Company,
Limited

Business Profile: Credit card

Establishment: December 26, 1967

Head Office:

Tokyo Head Office: 1-2-20, Kaigan,
Minato-ku, Tokyo

Osaka Head Office: 4-5-15, Imabashi,
Chuo-ku, Osaka

President and CEO: Yukihiko Onishi

Number of Employees: 2,650

Credit Rating (as of June 30, 2020)

	Long-term	Short-term
R&I	AA-	a-1+

Financial Information (Years ended March 31)

	Billions of yen			
	2020	2019	2018	2017
For the Year:				
Revenue from credit card operations.....	¥20,527.8	¥18,004.6	¥16,083.3	¥14,507.7
Operating revenue.....	480.8	465.5	436.2	418.6
Operating profit.....	50.5	62.4	54.6	52.3
Ordinary profit.....	50.8	62.7	54.4	52.3
Net income (loss).....	38.2	(46.7)	30.7	46.8
At Year-End:				
Total assets				
Sumitomo Mitsui Card Company.....	¥ 2,257.2	¥ 1,933.3	¥ 1,698.2	¥ 1,500.7
Cedyne.....	¥ 2,052.2	¥ 2,128.7	¥ 2,115.0	¥ 2,112.5
Number of cardholders (in tens of thousands).....	5,042	4,715	4,479	4,238

Notes:

- To reflect the integrated management of Sumitomo Mitsui Card Company and Cedyne, the above figures for revenue from credit card operations, operating revenue, operating profit, ordinary profit, net income (loss), and number of cardholders use internal management figures arrived at through the simple addition of the consolidated figures for both companies. (Consolidated figures for Sumitomo Mitsui Card Company do not include consolidated figures for Cedyne.)
- From FY2018, revenue from credit card operations includes e-money transactions.
- From FY2017, number of cardholders includes the number of debit cardholders.



**CEDYNA
FINANCIAL CORPORATION**

www.smbc-fs.co.jp/

(Japanese only)



Cedyna Financial Corporation was formed in April 2009 through the merger of OMC Card, Inc., Central Finance Co., Ltd., and QUOQ Inc.

Moreover, Cedyna was converted into a wholly owned subsidiary of Sumitomo Mitsui Card Company in April 2019 to solidify the core of SMBC Group's cashless payment strategies, and these two companies have been effectively functioning as a single business entity since.

Together with Sumitomo Mitsui Card Company, Cedyna aims to become Japan's No. 1 comprehensive payment service provider in the burgeoning cashless society by capitalizing on the transaction base, expertise, credibility, and other strengths it has accumulated to date and integrating its credit card, installment, and payment solution businesses.

Company Name: Cedyna Financial Corporation

Business Profile: Credit card and installment

Establishment: September 11, 1950

Head Office:

Head Office: 3-23-20, Marunouchi,
Naka-ku, Nagoya

Tokyo Head Office: 2-16-4, Konan,
Minato-ku, Tokyo

President and CEO: Naoki Ono

Number of Employees: 3,084

Notes:

1. To reflect the integrated management of Cedyna and Sumitomo Mitsui Card Company, financial information for both companies is displayed in the latter's section on the previous page.
2. Cedyna and SMBC Finance Service Co., Ltd., were merged on July 1, 2020.



**SMBC
CONSUMER FINANCE**

www.smbc-cf.com/english/



Cooperation:
SHOCHIKU Co., Ltd.,
Kabuki-za Co., Ltd.

Since its establishment in 1962, with the original goal of striving to become the leading provider of innovative financial services for individual consumers, Promise Co., Ltd., currently known as SMBC Consumer Finance Co., Ltd., has been offering consumer financial services to promptly meet the diverse funding needs of our customers while keeping pace with changing lifestyle patterns by developing safe, convenient personal loan products and building the infrastructure for dealing with customer inquiries and loan applications.

As an expert in the consumer finance business, SMBC Consumer Finance aspires to be the most trusted global consumer finance company by providing consistent and sincere services to our customers.

Company Name: SMBC Consumer Finance Co., Ltd.

Business Profile: Consumer lending

Establishment: March 20, 1962

Head Office: 4-12-15, Ginza, Chuo-ku, Tokyo

President and CEO: Ryohei Kaneko

Number of Employees: 2,241

Credit Rating (as of June 30, 2020)

	Long-term	Short-term
R&I	A+	—

Financial Information (Years ended March 31)

	Billions of yen			
	2020	2019	2018	2017
For the Year:				
Operating revenue	¥ 199.8	¥196.4	¥192.2	¥186.2
Operating profit	41.4	23.6	15.4	51.6
Ordinary profit	42.9	32.0	15.7	51.8
Net income	78.6	35.9	8.9	100.8
At Year-End:				
Total assets	¥1,011.3	¥959.9	¥939.3	¥925.8



The Japan Research Institute, Limited (“JRI”) is a comprehensive information services company with IT solutions, consulting, and think-tank functions.

Under the fundamental philosophy of “creating new value for the client,” JRI offers concrete proposals for identifying and resolving issues with a company along with support for enacting those proposals.

In addition to providing IT-based strategic data systems planning and development and outsourcing services, JRI offers consultation in areas such as management strategy and admin reforms. It also engages in activities ranging from economic research and analysis on Japan and other countries and policy recommendation to business incubation.

Company Name: The Japan Research Institute, Limited

Business Profile: System development, data processing, management consulting and economic research

Establishment: November 1, 2002

Head Office:

Tokyo Head Office: 2-18-1, Higashi-Gotanda, Shinagawa-ku, Tokyo

Osaka Head Office: 2-2-4, Tosabori, Nishi-ku, Osaka

President and CEO: Katsunori Tanizaki

Number of Employees: 2,665

Financial Information (Years ended March 31)

	Billions of yen			
	2020	2019	2018	2017
For the Year:				
Operating revenue.....	¥143.2	¥138.4	¥136.5	¥132.9
Operating profit.....	2.9	3.6	2.8	2.2
Ordinary profit.....	2.8	3.4	2.5	2.0
Net income.....	0.9	2.6	1.7	1.5
At Year-End:				
Total assets.....	¥100.8	¥104.9	¥103.4	¥103.2



Formed from the merger of Sumitomo Mitsui Asset Management Company, Limited, and Daiwa SB Investments Ltd. in April 2019, Sumitomo Mitsui DS Asset Management Company, Limited is one of Japan’s top-tier asset managers.

Leveraging its industry-leading research platform and global network, Sumitomo Mitsui DS Asset Management Company provides high-quality asset management services that meet specific needs of its diverse client base composed of Japanese and non-Japanese institutional (pension funds, financial institutions, etc.) and individual investors. The company’s vision is to become the best asset management firm for better Quality of Life of our clients and all the other stakeholders.

Company Name: Sumitomo Mitsui DS Asset Management Company, Limited

Business Profile: Investment management (discretionary/advisory) and investment trust fund management

Establishment: July 15, 1985

Head Office: 1-17-1 Toranomon, Minato-ku, Tokyo

President and CEO: Takashi Saruta
(Appointed on April 1, 2020)

Number of Employees: 1,008

Financial Information (Years ended March 31)

Sumitomo Mitsui Asset Management

	Billions of yen							
	2020	2019		2018		2017		
		Sumitomo Mitsui Asset Management	Daiwa SB Investments	Sumitomo Mitsui Asset Management	Daiwa SB Investments	Sumitomo Mitsui Asset Management	Daiwa SB Investments	
For the Year:								
Operating revenue.....	¥ 65.5	¥46.9	¥28.7	¥46.5	¥31.5	¥39.1	¥32.5	
Operating profit.....	1.5	6.0	4.4	7.3	6.8	4.5	6.9	
Ordinary profit.....	2.2	6.0	4.5	7.4	6.8	4.6	6.9	
Net income.....	0.6	4.1	2.9	4.9	4.7	3.5	4.8	
At Year-End:								
Total assets.....	¥133.6	¥48.9	¥38.6	¥53.8	¥39.3	¥46.5	¥35.8	