

Principal Subsidiaries and Affiliates (as of March 31, 2020)

All companies shown hereunder are consolidated subsidiaries or affiliates of Sumitomo Mitsui Financial Group, Inc. Those printed in green ink are consolidated subsidiaries or affiliates of Sumitomo Mitsui Banking Corporation.

Principal Domestic Subsidiaries

Note: Figures in parentheses () in the voting rights columns indicate voting rights held indirectly via subsidiaries and affiliates.

| Company Name | Issued Capital (Millions of Yen) | Percentage of SMFG's Voting Rights (%) | Percentage of SMBC's Voting Rights (%) | Date of Establishment or Investment | Main Business |
|--|-------------------------------------|--|--|---|---|
| Sumitomo Mitsui Banking Corporation | 1,770,996 | 100 | — | Jun. 6, 1996 | Commercial banking |
| SMBC Trust Bank Ltd. | 87,550 | 0 (100) | 100 | Feb. 25, 1986 | Trust service and commercial banking |
| SMBC Nikko Securities Inc. | 10,000 | 100 | — | Jun. 15, 2009 | Securities |
| Sumitomo Mitsui Card Company, Limited | 34,000 | 100 | — | Dec. 26, 1967 | Credit card services |
| Cedyna Financial Corporation* | 82,843 | 0 (100) | — | Sep. 11, 1950 | Credit card services, Installment |
| SMBC Consumer Finance Co., Ltd. | 140,737 | 100 | — | Mar. 20, 1962 | Consumer loans |
| The Japan Research Institute, Limited | 10,000 | 100 | — | Nov. 1, 2002 | System engineering, data processing, management consulting, and economic research |
| Sumitomo Mitsui DS Asset Management Company, Limited | 2,000 | 50.12 | — | Dec. 1, 2002 | Investment management |
| SMBC Guarantee Co., Ltd. | 187,720 | 0 (100) | 0 (99.99) | Jul. 14, 1976 | Credit guarantee |
| SMBC Finance Service Co., Ltd.* | 71,705 | 0 (100) | — | Dec. 5, 1972 | Collecting agent and factoring |
| SMBC Mobit Co., Ltd. | 20,000 | 0 (100) | — | May 17, 2000 | Consumer lending |
| JAIS, Limited | 450 | 0 (100) | — | Oct. 16, 1990 | System engineering and data processing |
| NCore Co., Ltd. | 10 | 0 (50.99) | 50.99 | Apr. 1, 2004 | Data processing service and e-trading consulting |
| SMBC VALUE CREATION CO., LTD. | 495 | 0 (100) | 100 | Feb. 20, 2019 | Data processing service and e-trading consulting |
| SMBC GMO PAYMENT, Inc. | 490 | 0 (51) | 51 | Nov. 2, 2015 | Settlement agent |
| SMBC Venture Capital Co., Ltd. | 500 | 0 (40) | 0 (40) | Sep. 22, 2005 | Venture capital |
| SMBC Consulting Co., Ltd. | 1,100 | 0 (100) | 50 (1.63) | May 1, 1981 | Management consulting and seminar organizer |
| Japan Pension Navigator Co., Ltd. | 1,600 | 0 (69.71) | 69.71 | Sep. 21, 2000 | Defined contribution plan administrator |
| SMBC Loan Business Planning Co., Ltd. | 100,010 | 0 (100) | 100 | Apr. 1, 2004 | Management support services |
| SMBC Servicer Co., Ltd. | 1,000 | 0 (100) | 100 | Mar. 11, 1999 | Servicer |
| SMBC Electronic Monetary Claims Recording Co., Ltd. | 500 | 0 (100) | 100 | Apr. 16, 2009 | Electronic monetary claims recording |
| SMBC Staff Service Co., Ltd. | 90 | 0 (100) | 100 | Jul. 15, 1982 | Fee-based headhunting services and contracting of human resources-related procedures |
| SMBC Learning Support Co., Ltd. | 10 | 0 (100) | 100 | May 27, 1998 | Seminar organizer |
| SMBC PERSONNEL SUPPORT CO., LTD. | 10 | 0 (100) | 100 | Apr. 15, 2002 | Banking clerical work |
| SMBC OPERATION SERVICE CO., LTD. | 30 | 0 (100) | 100 | Jan. 31, 1996 | Banking clerical work |
| SMBC Green Service Co., Ltd. | 30 | 0 (100) | 100 | Mar. 15, 1990 | Banking clerical work |
| SMBC Real Estate Appraisal Service Co., Ltd. | 30 | 0 (100) | 100 | Feb. 1, 1984 | Collateral real estate survey and appraisal |
| SMBC REIT Management Co., Ltd. | 200 | 0 (100) | 100 | Mar. 10, 2020 | Asset management |
| SMBC Capital Partners Co., Ltd. | 100 | 0 (100) | 100 | Feb. 10, 2020 | Investments |
| Polarify, Inc. | 100 | 77.03 | — | May 1, 2017 | Biometric authentication services (Polarify biometric authentication services) and e-KYC service (Polarify e-KYC) |
| SMBC CLOUDSIGN, Inc. | 50 | 51 | — | Oct. 1, 2019 | Cloud-based electronic contract services |

* Cedyna Financial Corporation and SMBC Finance Service Co., Ltd., were merged on July 1, 2020.