



# Group Companies (as of March 31, 2021)



SUMITOMO MITSUI  
FINANCIAL GROUP

[www.smfg.co.jp/english/](http://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:** ¥2,341.2 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, 2021)

	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			
	2021	2020	2019	2018
For the Year:				
Ordinary income.....	¥ 3,902.3	¥ 4,591.8	¥ 4,804.4	¥ 4,777.0
Ordinary profit.....	711.0	932.0	1,135.3	1,164.1
Profit attributable to owners of parent.....	512.8	703.8	726.6	734.3
At Year-End:				
Net assets .....	¥ 11,899.0	¥ 10,784.9	¥ 11,451.6	¥ 11,612.8
Total assets .....	242,584.3	219,863.5	203,659.1	199,049.1



SUMITOMO MITSUI  
BANKING CORPORATION

[www.smbc.co.jp/global/index.html](http://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:** 28,104

#### Number of branches and other business locations:

In Japan:	1,908*
Branches:	520
(Including 47 specialized deposit account branches)	
Sub-branches:	439
Banking agencies:	1
Automated service centers:	948
Overseas:	47
Branches:	19
Sub-branches:	25
Representative offices:	3

\* 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.

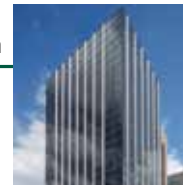
#### Credit Ratings (as of June 30, 2021)

	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			
	2021	2020	2019	2018
For the Year:				
Ordinary income.....	¥ 2,786.6	¥ 3,469.0	¥ 3,369.8	¥ 3,117.0
Ordinary profit .....	534.7	770.4	894.5	932.7
Net income.....	406.0	517.7	617.4	627.5
At Year-End:				
Net assets .....	¥ 9,256.3	¥ 8,368.3	¥ 8,986.7	¥ 9,090.4
Total assets .....	228,066.5	206,089.6	190,690.2	182,727.4



Formerly Societe Generale Private Banking, SMBC Trust Bank Ltd. joined SMBC Group in October 2013. The retail banking operations of Citibank Japan Ltd. were integrated under the new PRESTIA brand in November 2015, and this company has since been providing a wide range of financial solutions.

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:** 1,983  
**Number of branches:** In Japan: 46  
(Including Internet Branch, and Sub-Branches, and Foreign Exchange Counters)

**Financial Information** (Years ended March 31)

	Billions of yen			
	2021	2020	2019	2018
For the Year:				
Ordinary income .....	¥ 47.9	¥ 61.0	¥ 61.9	¥ 50.6
Ordinary profit (loss) ..	(7.5)	1.0	(2.4)	(7.1)
Net income (loss) .....	(8.5)	(32.7)	(3.7)	(5.7)
At Year-End:				
Total assets .....	¥3,494.7	¥3,423.3	¥3,273.6	¥3,064.4



Sumitomo Mitsui Finance and Leasing (“SMFL”) is a leading Japanese leasing company. Boasting a history spanning over half a century in the leasing business, SMFL provides high-value-added financial services that capitalize on the expertise cultivated over this history as well as the collective strength of SMBC Group.

In the Medium-Term Management Plan launched in April 2020, SMFL has defined the priority fields of transportation, green energy, real estate, and the 3Rs (reduce, reuse, and recycle). Based on these priority fields, SMFL is entering into new business fields, such as helicopter leasing; green energy generation; energy services; real estate development, rental, and asset management; and equipment and plant decommissioning subcontracting, in addition to strengthening its operations in these fields.

SMFL contributes to the sustainable development of its clients and of society by providing services that exceed the boundaries of finance and preemptively address social changes.

**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:** 3,631

**Credit Ratings** (as of June 30, 2021)

	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			
	2021	2020	2019	2018
For the Year:				
Leasing transaction volume .....	¥2,433.5	¥2,489.2	¥2,412.2	¥2,185.0
Operating revenue .....	1,438.2	1,513.7	1,502.3	1,622.8
Operating profit .....	41.3	89.4	90.9	96.4
Ordinary profit .....	45.0	90.3	87.5	97.6
Profit attributable to owners of parent .....	33.6	61.2	80.0	54.5
At Year-End:				
Total assets .....	¥7,041.9	¥6,378.7	¥5,812.6	¥5,660.6



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

**Number of Employees:** 9,538

**Credit Ratings** (as of June 30, 2021)

	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			
	2021	2020	2019	2018
For the Year:				
Operating revenue.....	¥ 424.4	¥ 378.0	¥ 344.6	¥ 376.0
Operating income.....	79.5	39.0	38.6	84.8
Ordinary profit.....	81.9	42.6	42.1	87.4
Net income.....	71.0	32.1	28.0	57.7
At Year-End:				
Total assets.....	¥13,213.1	¥12,090.9	¥10,753.1	¥10,541.4



(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 2021, the headquarters functions of Sumitomo Mitsui Card Company and SMBC Finance Service were consolidated into the SMBC Toyosu Building. This proximity is expected to lend itself to increased coordination between the two companies and to thereby enable them to provide even higher-quality services as the core of SMBC Group's cashless payment strategies.

Capitalizing on the transaction base, expertise, credibility, and other strengths it has accumulated as an industry leader, Sumitomo Mitsui Card Company aims to grow into a digital and innovation company that is chosen by clients and which supports these clients in their various activities through the integration of its credit card, installment and transaction business.

**Company Name:** Sumitomo Mitsui Card Company,  
Limited

**Business Profile:** Credit card

**Establishment:** December 26, 1967

**Head Office:**

**Tokyo Head Office:** 2-2-31, Toyosu,  
Koto-ku, Tokyo

(Japanese headquarters relocated on April 1, 2021)

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

**President and CEO:** Yukihiko Onishi

**Number of Employees:** 2,601

**Credit Rating** (as of June 30, 2021)

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

**Financial Information** (Years ended March 31)

	Billions of yen			
	2021	2020	2019	2018
For the Year:				
Revenue from credit card operations.....	¥20,751.5	¥20,548.5	¥18,019.7	¥16,097.3
Operating revenue.....	447.5	480.8	465.5	436.2
Operating profit.....	34.5	50.5	62.4	54.6
Ordinary profit.....	35.3	50.8	62.7	54.4
Net income (loss).....	35.8	38.2	(46.7)	30.7
At Year-End:				
Total assets				
Sumitomo Mitsui Card Company.....	¥ 2,524.5	¥ 2,257.2	¥ 1,933.3	¥ 1,698.2
SMBC Finance Service.....	¥ 2,372.1	¥ 2,052.2	¥ 2,128.7	¥ 2,115.0
Number of cardholders (in tens of thousands).....	4,986	4,754	4,420	4,176

Notes:

- To reflect the integrated management of Sumitomo Mitsui Card Company and SMBC Finance Service, the above figures for operating revenue, operating profit, ordinary profit, and net income (loss) 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 SMBC Finance Service.)
- From FY2019, revenue from credit card operations includes e-money transactions.
- Number of cardholders includes the number of debit cardholders.



(Japanese only)

SMBC Finance Service Co., Ltd., was formed in April 2009 through the merger of OMC Card, Inc., Central Finance Co., Ltd., and QUOQ Inc. Originally named Cedyne Financial Corporation, this company assumed its current name in July 2020.

In April 2021, the headquarters functions of SMBC Finance Service and Sumitomo Mitsui Card Company were consolidated into the SMBC Toyosu Building. This proximity is expected to lend itself to increased coordination between the two companies and to thereby enable them to provide even higher-quality services as the core of SMBC Group's cashless payment strategies.

Together with Sumitomo Mitsui Card Company, SMBC Finance Service aims to grow into a digital and innovation company that is chosen by clients and which supports these clients in their various activities.

**Company Name:** SMBC Finance Service Co., Ltd.

**Business Profile:** Credit card, Installment and Transaction business

**Establishment:** September 11, 1950

**Head Office:**

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

**Tokyo Head Office:** 2-2-31, Toyosu, Koto-ku, Tokyo

(Japanese headquarters relocated on April 1, 2021)

**President and CEO:** Naoki Ono

**Number of Employees:** 3,320

Notes:

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



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:** 2,265

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

**Credit Rating** (as of June 30, 2021)

	Long-term	Short-term
R&I	A+	—

**Financial Information** (Years ended March 31)

	Billions of yen			
	2021	2020	2019	2018
For the Year:				
Operating revenue .....	¥187.1	¥199.8	¥196.4	¥192.2
Operating profit .....	46.7	41.4	23.6	15.4
Ordinary profit.....	48.0	42.9	32.0	15.7
Net income.....	38.8	78.6	35.9	8.9
At Year-End:				
Total assets .....	¥953.5	¥1,011.3	¥959.9	¥939.3



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:** 2,768

**Financial Information** (Years ended March 31)

	Billions of yen			
	2021	2020	2019	2018
For the Year:				
Operating revenue.....	¥147.4	¥143.2	¥138.4	¥136.5
Operating profit.....	1.9	2.9	3.6	2.8
Ordinary profit.....	2.3	2.8	3.4	2.5
Net income.....	2.4	0.9	2.6	1.7
At Year-End:				
Total assets.....	¥105.6	¥100.8	¥104.9	¥103.4



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

**Number of Employees:** 933

**Financial Information** (Years ended March 31)

	Billions of yen					
	2021	2020	2019		2018	
			Sumitomo Mitsui Asset Management	Daiwa SB Investments	Sumitomo Mitsui Asset Management	Daiwa SB Investments
For the Year:						
Operating revenue.....	¥ 61.6	¥ 65.5	¥46.9	¥28.7	¥46.5	¥31.5
Operating profit.....	0.1	1.5	6.0	4.4	7.3	6.8
Ordinary profit.....	0.4	2.2	6.0	4.5	7.4	6.8
Net income (loss).....	(28.9)	0.6	4.1	2.9	4.9	4.7
At Year-End:						
Total assets.....	¥106.4	¥133.6	¥48.9	¥38.6	¥53.8	¥39.3