

■ Principal Overseas Subsidiaries

| Company Name | Country | Issued Capital | Percentage of SMFG's Voting Rights (%) | | Percentage of SMBC's Voting Rights (%) | | Date of Establishment or Investment | Main Business |
|---|------------------------|----------------------|--|---------|--|--|-------------------------------------|---|
| SMBC Bank International plc | U.K. | US\$3,200 million | 0 | (100) | 100 | | Mar. 3, 2003 | Commercial banking |
| Sumitomo Mitsui Banking Corporation (China) Limited | China | CNY10.0 billion | 0 | (100) | 100 | | Apr. 27, 2009 | Commercial banking |
| PT Bank BTPN Tbk | Indonesia | Rp163.0 billion | 0 | (93.52) | 93.52 | | Feb. 5, 1958 | Commercial banking |
| SMBC Americas Holdings, Inc. | U.S.A. | US\$2,100 | 0 | (100) | 100 | | Aug. 8, 1990 | Management of the US BHC and US BHC subsidiaries |
| Manufacturers Bank | U.S.A. | US\$80.786 million | 0 | (100) | 0 (100) | | Jun. 26, 1962 | Commercial banking |
| Banco Sumitomo Mitsui Brasileiro S.A. | Brazil | R\$1,559.699 million | 0 | (100) | 100 | | Oct. 6, 1958 | Commercial banking |
| JSC Sumitomo Mitsui Rus Bank | Russia | RUB6.4 billion | 0 | (100) | 99 (1) | | May 8, 2009 | Commercial banking |
| SMBC Bank EU AG | Germany | €1,100 million | 0 | (100) | 100 | | Nov. 23, 2017 | Commercial banking |
| Sumitomo Mitsui Banking Corporation Malaysia Berhad | Malaysia | MYR2,452 million | 0 | (100) | 100 | | Dec. 22, 2010 | Commercial banking |
| SMBC Leasing and Finance, Inc. | U.S.A. | US\$4,350 | 0 | (100) | 0 (100) | | Nov. 9, 1990 | Leasing, investments, deferred payment services |
| SMBC Rail Services LLC | U.S.A. | 0 | 0 | (100) | 0 (100) | | May 11, 2011 | Leasing, money lending, selling used lease property and maintenance, and other related business |
| SMBC Nikko Securities America, Inc. | U.S.A. | US\$388 | 0 | (100) | 0 (80) | | Aug. 8, 1990 | Securities, investments |
| SMBC Nikko Capital Markets Limited | U.K. | US\$1,139 million | 0 | (100) | 85 | | Mar. 13, 1990 | Derivatives and investments, securities services |
| SMBC Capital Markets, Inc. | U.S.A. | US\$100 | 0 | (100) | 0 (100) | | Dec. 4, 1986 | Derivatives and investments, leasing |
| SMBC Cayman LC Limited* | Cayman Islands | US\$500 | 0 | (100) | 100 | | Feb. 7, 2003 | Credit guarantee, bond investment |
| TT International Asset Management Ltd | U.K. | £11 million | 0 | (100) | — | | Feb. 28, 2020 | Investment management |
| SMBC Asset Management Services (UK) Limited | U.K. | £152 million | 100 | | — | | Oct. 16, 2019 | Stock holding |
| SMBC DIP Limited | Cayman Islands | US\$8 million | 0 | (100) | 100 | | Mar. 16, 2005 | Loans, buying / selling of monetary claims |
| SFVI Limited | British Virgin Islands | US\$9,600 | 0 | (100) | 100 | | Jul. 30, 1997 | Investments |
| SMBC, S.A.P.I. DE C.V., SOFOM, E.N.R. | Mexico | MXN1,460 million | 0 | (100) | 100 | | Sep. 18, 2014 | Money lending business, services related to leasing and used lease properties |
| SMBC International Finance N.V. | Curaçao | US\$200,000 | 0 | (100) | 100 | | Jun. 25, 1990 | Finance |
| Sumitomo Mitsui Finance Dublin Limited | Ireland | US\$18 million | 0 | (100) | 100 | | Sep. 19, 1989 | Finance |
| Sakura Finance Asia Limited | Hong Kong | US\$65.5 million | 0 | (100) | 100 | | Oct. 17, 1977 | Investments |
| SMBC Capital Partners LLC | U.S.A. | US\$10,000 | 0 | (100) | 0 (100) | | Dec. 18, 2003 | Holding and trading securities |
| SMBC Derivative Products Limited | U.K. | US\$200 million | 0 | (100) | 0 (100) | | Apr. 18, 1995 | Derivatives and investments |
| SMBC Advisory Services Saudi Arabia LLC | Saudi Arabia | SAR18,000,000 | 0 | (100) | 100 | | Dec. 29, 2017 | Consulting |

* SMBC Cayman LC Limited, like other subsidiaries of SMBC, is a separate corporate entity with its own separate creditors and the claims of such creditors are prior to the claims of SMBC, as the direct or indirect holder of the equity in such subsidiary.