

Group Structure

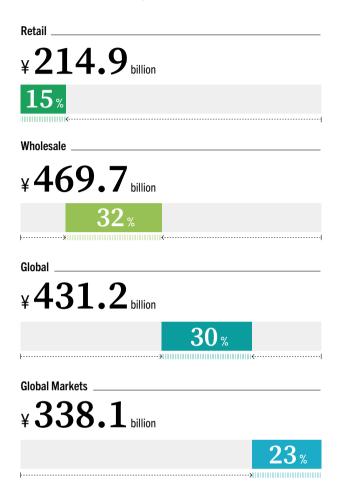
SMBC Group is a global financial group that develops operations in a wide range of fields, including banking, leasing, securities, credit cards, and consumer finance.

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.

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

Group-Wide Business Units and CxO System

Net Business Profit by Business Unit in FY2021





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