

## **Group Structure**

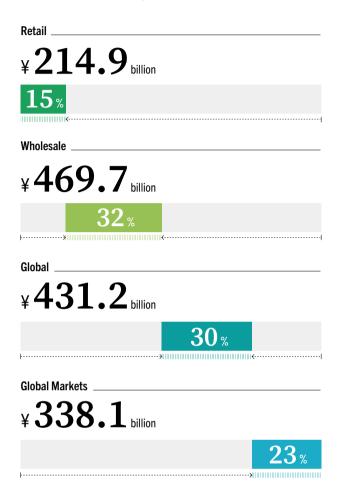
SMBC Group is a global financial group that develops operations in a wide range of fields, including banking, leasing, securities, credit cards, and consumer finance.

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)		<b>CFO</b> Chief Financial Officer	<b>CSO</b> Chief Strategy Officer	<b>CRO</b> Chief Risk Officer Cl	<b>CCO</b> 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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<b>CHRO</b> Chief Human Resources Officer	<b>CIO</b> Chief Information Officer C	CDIO Chief Digital Innovation Officer	<b>CSuO</b> Chief Sustainability	CAE Officer Chief Audit Executive		