Principal Subsidiaries and Affiliates (as of March 31, 2022)

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.

SMBC Nikko Securities Inc. 10,000 100 100 Feb. 25,1986 Trust service and commercial banking SMBC Nikko Securities Inc. 10,000 100 — Jun. 15,2008 Securities SMBC Company, Limited 34,000 100 — Dec. 26, 1967 Credit card virvies Company, Limited 34,000 100 — Mar. 20, 1962 Consumer Commercial banking SMBC Consumer Finance Co., Ltd. 140,737 100 — Mar. 20, 1962 Consumer Commercial banking SMBC Consumer Finance Co., Ltd. 140,737 100 — Mar. 20, 1962 Consumer Commercial banking SMBC Consumer Finance Co., Ltd. 140,737 100 — Mar. 20, 1962 Consumer Commercial banking SMBC Consumer Finance Co., Ltd. 140,737 100 — Mar. 20, 1962 Consumer Commercial banking SMBC Consumer Commercial banking SMBC Consumer Commercial banking SMBC Consumer Commercial banking SMBC Company, Limited 2,000 5,012 — Dec. 1, 2002 Investment management SMBC Company, Limited 450 0,100 — May 17, 2000 Consumer feeding SMBC Consumer Commercial banking SMBC Consumercial banking SMB		Trote: Figures in parentilesse ()			ar are vearig righte	oolamiio maloato v	oung rights hold multicotly via subsidiancs and anniates.
SMBC Nikko Securities Inc. 10,000 100 100 Feb. 25,1986 Trust service and commercial banking SMBC Nikko Securities Inc. 10,000 100 — Jun. 15,2008 Securities SMBC Company, Limited 34,000 100 — Dec. 26, 1967 Credit card virvies Company, Limited 34,000 100 — Mar. 20, 1962 Consumer Commercial banking SMBC Consumer Finance Co., Ltd. 140,737 100 — Mar. 20, 1962 Consumer Commercial banking SMBC Consumer Finance Co., Ltd. 140,737 100 — Mar. 20, 1962 Consumer Commercial banking SMBC Consumer Finance Co., Ltd. 140,737 100 — Mar. 20, 1962 Consumer Commercial banking SMBC Consumer Finance Co., Ltd. 140,737 100 — Mar. 20, 1962 Consumer Commercial banking SMBC Consumer Commercial banking SMBC Consumer Commercial banking SMBC Consumer Commercial banking SMBC Company, Limited 2,000 5,012 — Dec. 1, 2002 Investment management SMBC Company, Limited 450 0,100 — May 17, 2000 Consumer feeding SMBC Consumer Commercial banking SMBC Consumercial banking SMB	Company Name		llions of Yen) SMFG's Voting		SMBC's Voting	Establishment or	Main Business
Sumition Mitsui Card Company, Limited 34,000 100 — 0e. 28, 1967 Credit card invites SMBC Finance Service Co., Ltd. 52,845 0 (100) — Sep. 11, 1960 Credit card installment businesses, and transaction businesses. SMBC Consumer Finance Co., Ltd. 140,737 100 — Maz. 20, 1962 Consumer Finance Co., Ltd. 140,737 100 — Maz. 20, 1962 System regimenting, data processing, and economic research solutions. 100 100 — 100	Sumitomo Mitsui Banking Corporation	1,770,996	100		_	Jun. 6, 1996	Commercial banking
Symbox Service Co., Ltd. 82,843 0 (100)	SMBC Trust Bank Ltd.	87,550	0	(100)	100	Feb. 25, 1986	Trust service and commercial banking
Semble Consumer Finance Co., Ltd.	SMBC Nikko Securities Inc.	10,000		100	_	Jun. 15, 2009	Securities
SMBC Consumer Finance Co., Ltd. 140,737 100 — Mar. 20,1986 Consumer loans (Consumer International Consumer International Consumer International Company, Limited (Consumer International Company, Limited (Consumer International Company, Limited (Company, Limited (Co	Sumitomo Mitsui Card Company, Limited	34,000		100	_	Dec. 26, 1967	Credit card services
The Japan Research Institute, Limited 10,000 100 -	SMBC Finance Service Co., Ltd.	82,843	0	(100)	_	Sep. 11, 1950	
Sumition Mitsut DS Asset Management 2,000 50.12 — Dec. 1, 2002 Investment management Company, Limited 2,000 50.12 — Dec. 1, 2002 Investment management SMBC Guarantee Co., Ltd. 187,720 0 (100) — Jul. 14, 1976 Cedit quarantee SMBC Mobit Co., Ltd. 20,000 0 (100) — May 17, 200 Consumer lending SMBC Mobit Co., Ltd. 450 0 (100) — Oct. 16, 1990 System engineering and data processing Investment Capital Limited 440 0 (60) 60 Jul. 15, 2002 Investment management and advisory services NCore Co., Ltd. 10 0 (50.99) 50.99 Apr. 1, 2004 Data processing service and e-trading consulting plus medi corp. 100 29.93 — Dec. 15, 2016 Data processing service and e-trading consulting plus medi corp. 495 0 (100) 100 Feb. 20, 2019 Data processing service and e-trading consulting SMBC Wenture Capital Co., Ltd. 500 100 (100) 100 (100) Spc. 22, 2005 Settlement agent SMBC Venture Capital Co., Ltd. 500 100 (100) 50 (163) May 1, 1981 Management consulting and seminar organizer 300 (100) 3	SMBC Consumer Finance Co., Ltd.	140,737		100	_	Mar. 20, 1962	Consumer loans
Company, Limited 2,000 30.12 50.11 100.11, 1,000 Investment inalegement SMBC Guarantee Co., Ltd. 20,000 0 (100) — May 17, 2000 Consumer lending SMBC Mobit Co., Ltd. 20,000 0 (100) — Oct. 16, 1990 System engineering and data processing Alternative Investment Capital Limited 450 0 (60) 60 Jul. 15, 2002 Investment management and advisory services NCore Co., Ltd. 10 60,993 50,99 Apr. 1, 2004 Det. 15, 2016 Information services SMBC VALUE CREATION CO., LTD. 495 0 (100) 10 Feb. 20, 2019 Data processing service and e-trading consulting SMBC GMO PAYMENT, Inc. 490 0 (60) 10 100 v. 2, 2015 Settlement agent SMBC Consulting Co., Ltd. 500 100 (100) 100 (100) Sep. 22, 2005 Venture capital consulting and seminar SMBC Consulting Co., Ltd. 1,600 0 (6971) 69.71 Sep. 21, 2000 Defined contribution plan administrator SMBC Loan Business Planning Co., Ltd. 1,000 0 (6971) 69.71 Sep. 21, 2000 <td>The Japan Research Institute, Limited</td> <td>10,000</td> <td colspan="2">100</td> <td>_</td> <td>Nov. 1, 2002</td> <td></td>	The Japan Research Institute, Limited	10,000	100		_	Nov. 1, 2002	
SMBC Mobit Co., Ltd. Limited A50 0 (100) — May 17, 2000 Consumer lending Co. 16, 1990 System engineering and data processing Alternative Investment Capital Limited A00 0 (60) 60 Jul. 15, 2002 Investment management and advisory services NCore Co., Ltd. 10 0 (50.99) 50.99 Apr. 1, 2002 Data processing service and e-trading consulting plus medi corp. 100 92.93 — Dec. 15, 2016 Information services 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 (60) 10 Nov. 2, 2015 Settlement agent Settlement agent SMBC Consulting Co., Ltd. 500 100 (100) 50 (16.83) May 1, 1981 Management consulting and seminar organizar SMBC Consulting Co., Ltd. 1,100 0 (100) 50 (1.63) May 1, 1981 Management consulting and seminar organizar SMBC Consulting Co., Ltd. 1,600 0 (69.71) 69.71 59.71 Sp. 21, 2000 Management consulting and seminar organizar SMBC Consulting Co., Ltd. 1,600 0 (69.71) 0 (100) 200 Apr. 1,2004 Management consulting and seminar organizar SMBC Resolutions Inc. 10 (100) - 40.71,2004 Management support services SMBC Resolutions Inc. 10 (100) - 40.71,2004 Management support services SMBC Resolutions Inc. 10 (100) - 40.71,2004 Management and operation SMBC Staff Service Co., Ltd. 100 (100) 100 Mar. 11,1999 Servicer Servicer SMBC Resolutions Monetary Claims SMBC Resolutions SMBC Res	Sumitomo Mitsui DS Asset Management Company, Limited	2,000	50.12		_	Dec. 1, 2002	Investment management
Alternative Investment Capital Limited	SMBC Guarantee Co., Ltd.	187,720	0	(100)		Jul. 14, 1976	Credit guarantee
Alternative Investment Capital Limited	SMBC Mobit Co., Ltd.	20,000	0	(100)	_	May 17, 2000	Consumer lending
NCore Co., Ltd.	JAIS, Limited	450	0	(100)		Oct. 16, 1990	System engineering and data processing
Dec. 15, 2016 Information services 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 (60) 10 Nov. 2, 2015 Settlement agent	Alternative Investment Capital Limited	400	0	(60)	60	Jul. 15, 2002	Investment management and advisory services
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 (60) 10 Nov. 2, 2015 Settlement agent SMBC GMO PAYMENT, Inc. 490 0 (60) 10 Nov. 2, 2015 Settlement agent SMBC Venture Capital Co., Ltd. 500 100 (100) 100 Geo. 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 ReSolutions Inc. 10 100 — Apr. 1, 2004 Management support services SMBC Servicer Co., Ltd. 3,500 100 — May 26, 2020 Platform management and operation SMBC Servicer Co., Ltd. 1,000 0 (100) 100 Mar. 11, 1939 Servicer Co. SMBC Servicer Co., Ltd. 90 0	NCore Co., Ltd.	10	0	(50.99)	50.99	Apr. 1, 2004	Data processing service and e-trading consulting
SMBC GMO PAYMENT, Inc. 490 0 (60) 10 Nov. 2, 2015 Settlement agent SMBC Venture Capital Co., Ltd. 500 100 (100) 100 (100) Sep. 22, 2005 Venture capital SMBC Consulting Co., Ltd. 1,100 0 (100) 50 (1.63) May 1, 1981 Management consulting and seminar organizer SMBC Loan Business Planning Co., Ltd. 1,600 0 (69.71) 69.71 Sep. 21,2000 Defined contribution plan administrator SMBC ReSolutions Inc. 10 100 — Apr. 1,2020 Real estate management Plari Town, Inc. 350 100 — May 26,2020 Platform management and operation SMBC Servicer Co., Ltd. 1,000 0 (100) 100 Mar. 11, 1999 Servicer SMBC Staff Service Co., Ltd. 90 0 (100) 100 May 1, 1982 Fee-based headhunting services and contracting of human resources-related procedures SMBC Staff Service Co., Ltd. 90 0 (100) 100 May 27, 1998 Training services Fee-based	plus medi corp.	100	g	2.93		Dec. 15, 2016	Information services
SMBC Venture Capital Co., Ltd. 500 100 (100) 100 (100) 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) Apr. 1, 2020 Real estate management SMBC Resolutions Inc. 10 100 — Apr. 1, 2020 Real estate management Plari Town, Inc. 350 100 — May 26, 2020 Platform management and operation SMBC Servicer Co., Ltd. 1,000 0 (100) 100 Mar. 11, 1999 Servicer SMBC Staff Service Co., Ltd. 90 0 (100) 100 Jul. 15, 1982 Fee-based headhunting services and contracting of human resources-related procedures SMBC Staff Service Co., Ltd. 90 0 (100) 100 May 27, 1982 Training services	SMBC VALUE CREATION CO., LTD.	495	0	(100)	100	Feb. 20, 2019	Data processing service and e-trading consulting
SMBC Consulting Co., Ltd. 1,100 0 (100) 50 (1.63) May 1, 1981 Management consulting and seminar organizer organizer 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) Apr. 1, 2004 Management support services SMBC ReSolutions Inc. 10 100 — Apr. 1, 2000 Real estate management Plart Town, Inc. 350 100 — May 26, 2020 Platform management and operation SMBC Electronic Monetary Claims 500 0 (100) 100 Mar. 11, 1999 Servicer SMBC Staff Service Co., Ltd. 90 0 (100) 100 May 27, 1988 Training services and contracting of human resources-related procedures SMBC Learning Support Co., Ltd. 10 0 (100) 100 May 27, 1988 Training services SMBC PERSONNEL SUPPORT CO., LTD. 10 0 (100) 100 Apr. 15, 2002 HR related clerical services	SMBC GMO PAYMENT, Inc.	490	0	(60)	10	Nov. 2, 2015	Settlement agent
Japan Pension Navigator Co., Ltd. 1,600 1,600 1,600 1,600 1,600 1,600 1,600 1,600 1,600 1,600 1,600 1,600 1,71 1,700 1,7	SMBC Venture Capital Co., Ltd.	500	100	(100)	100 (100)	Sep. 22, 2005	Venture capital
SMBC Loan Business Planning Co., Ltd. 100,010 0 (100) Apr. 1, 2004 Management support services SMBC ReSolutions Inc. 10 100 — Apr. 1, 2020 Real estate management Plari Town, Inc. 350 100 — May 26, 2020 Platform management and operation 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 Training services SMBC PERSONNEL SUPPORT CO., LtD. 10 0 (100) 100 Apr. 15, 2002 HR related clerical services SMBC Green Service Co., Ltd. 30 0 (100) 100 Mar. 15, 1990 Contract preparation of deposit survey responses	SMBC Consulting Co., Ltd.	1,100	0	(100)	50 (1.63)	May 1, 1981	
SMBC ReSolutions Inc. 10 100 — Apr. 1, 2020 Real estate management Plari Town, Inc. 350 100 — May 26, 2020 Platform management and operation 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 Training services SMBC PERSONNEL SUPPORT CO., LTD. 10 0 (100) 100 Apr. 15, 2002 HR related clerical services SMBC OPERATION SERVICE CO., Ltd. 30 0 (100) 100 Jan. 31, 1996 Banking clerical work SMBC Real Estate Appraisal Service Co., Ltd. 30 0 (100) 100 Mar. 15, 1990 Contract preparation of deposit survey responses SMBC Real Estate Appraisal Service Co., Ltd. 250 0 (80)<	Japan Pension Navigator Co., Ltd.	1,600	0	(69.71)	69.71	Sep. 21, 2000	Defined contribution plan administrator
Plari Town, Inc. 350 100 - May 26, 2020 Platform management and operation Mar. 11, 1999 Servicer SMBC Servicer Co., Ltd. 500 0 (100) 100 Apr. 16, 2009 Electronic monetary claims recording Recording 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 Apr. 15, 2002 HR related clerical services SMBC PERSONNEL SUPPORT CO., LTD. 10 0 (100) 100 Apr. 15, 2002 HR related clerical services SMBC OPERATION SERVICE CO., Ltd. 30 0 (100) 100 Mar. 15, 1990 Contract preparation of deposit survey responses 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. 250 0 (80) 80 Mar. 10, 2020 Asset management Biometric authentication services Polarify, Inc. 100 74.11 May 1, 2017 Polarify biometric authentication services SMBC CLOUDSIGN, Inc. 50 51 — 0ct. 1, 2019 Cloud-based electronic contract services Advertising and marketing	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 Training services SMBC PERSONNEL SUPPORT CO., LTD. 10 0 (100) 100 Apr. 15, 2002 HR related clerical services 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 Contract preparation of deposit survey responses 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. 250 0 (80) 80 Mar. 10, 2020 Asset management SMBC Capital Partners Co., Ltd. 100 74.11 — May 1, 2017 (Polarify biometric authentication services) and e-KYC service (Polarify e-KYC) SMBC CLOUDSIGN, Inc. 50 51 — Oct. 1, 2019 Cloud-based electronic contract services SMBC Digital Marketing, Ltd. 100 66 — Jul. 8, 2021 Advertising and marketing	SMBC ReSolutions Inc.	10		100	_	Apr. 1, 2020	Real estate management
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 Training services SMBC PERSONNEL SUPPORT CO., LTD. 10 0 (100) 100 Apr. 15, 2002 HR related clerical services 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 Contract preparation of deposit survey responses 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. 250 0 (80) 80 Mar. 10, 2020 Asset management SMBC Capital Partners Co., Ltd. 100 74.11 May 1, 2017 May 1, 2017 May 1, 2017 May 1, 2017 Gloud-based electronic contract services SMBC Digital Marketing, Ltd. 100 66 Jul. 8, 2021 Advertising and marketing	Plari Town, Inc.	350	100		_	May 26, 2020	Platform management and operation
Recording Co., Ltd. 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 Training services SMBC PERSONNEL SUPPORT CO., LTD. 10 0 (100) 100 Apr. 15, 2002 HR related clerical services 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 Contract preparation of deposit survey responses 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. 250 0 (80) 80 Mar. 10, 2020 Investments SMBC Capital Partners Co., Ltd. 100 74.11 — May 1, 2017 (Polarify biometric authentication services) and e-KYC service (Polarify e-KYC) SMBC CLOUDSIGN, Inc. 50 51 — Oct. 1, 2019 Cloud-based electronic contract services SMBC Digital Marketing, Ltd. 100 66 — Jul. 8, 2021 Advertising and marketing	SMBC Servicer Co., Ltd.	1,000	0	(100)	100	Mar. 11, 1999	Servicer
SMBC Learning Support Co., Ltd. 10 0 (100) 100 May 27, 1998 Training services SMBC PERSONNEL SUPPORT CO., LTD. 10 0 (100) 100 Apr. 15, 2002 HR related clerical services 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 Contract preparation of deposit survey responses 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. 250 0 (80) 80 Mar. 10, 2020 Asset management SMBC Capital Partners Co., Ltd. 100 74.11 — May 1, 2017 (Polarify biometric authentication services) 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 SMBC Digital Marketing, Ltd. 100 66 — Jul. 8, 2021 Advertising and marketing	SMBC Electronic Monetary Claims Recording Co., Ltd.	500	0	(100)	100	Apr. 16, 2009	Electronic monetary claims recording
SMBC PERSONNEL SUPPORT CO., LTD. 10 0 (100) 100 Apr. 15, 2002 HR related clerical services 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 Contract preparation of deposit survey responses 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. 250 0 (80) 80 Mar. 10, 2020 Asset management SMBC Capital Partners Co., Ltd. 100 0 (100) 100 Feb. 10, 2020 Investments Biometric authentication services (Polarify, Inc. Biometric authentication services (Polarify e-KYC) SMBC CLOUDSIGN, Inc. 50 51 — Oct. 1, 2019 Cloud-based electronic contract services SMBC Digital Marketing, Ltd. 100 66 — Jul. 8, 2021 Advertising and marketing	SMBC Staff Service Co., Ltd.	90	0	(100)	100	Jul. 15, 1982	
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 Contract preparation of deposit survey responses 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. 250 0 (80) 80 Mar. 10, 2020 Asset management SMBC Capital Partners Co., Ltd. 100 0 (100) 100 Feb. 10, 2020 Investments 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 SMBC Digital Marketing, Ltd. 30 0 (100) 100 Feb. 10, 2020 Investments Biometric authentication services (Polarify biometric authentication services) and e-KYC service (Polarify e-KYC)	SMBC Learning Support Co., Ltd.	10	0	(100)	100	May 27, 1998	Training services
SMBC Green Service Co., Ltd. 30 0 (100) 100 Mar. 15, 1990 Contract preparation of deposit survey responses 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. 250 0 (80) 80 Mar. 10, 2020 Asset management SMBC Capital Partners Co., Ltd. 100 0 (100) 100 Feb. 10, 2020 Investments 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 SMBC Digital Marketing, Ltd. 100 66 — Jul. 8, 2021 Advertising and marketing	SMBC PERSONNEL SUPPORT CO., LTD.	10	0	(100)	100	Apr. 15, 2002	HR related clerical services
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. 250 0 (80) 80 Mar. 10, 2020 Asset management SMBC Capital Partners Co., Ltd. 100 0 (100) 100 Feb. 10, 2020 Investments 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 SMBC Digital Marketing, Ltd. 100 66 — Jul. 8, 2021 Advertising and marketing	SMBC OPERATION SERVICE CO., LTD.	30	0	(100)	100	Jan. 31, 1996	Banking clerical work
SMBC REIT Management Co., Ltd. 250 0 (80) 80 Mar. 10, 2020 Asset management SMBC Capital Partners Co., Ltd. 100 0 (100) 100 Feb. 10, 2020 Investments 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 SMBC Digital Marketing, Ltd. 100 66 — Jul. 8, 2021 Advertising and marketing	SMBC Green Service Co., Ltd.	30	0	(100)	100	Mar. 15, 1990	Contract preparation of deposit survey responses
SMBC Capital Partners Co., Ltd. 100 0 (100) 100 Feb. 10, 2020 Investments Biometric authentication services (Polarify biometric authentication services) and e-KYC service (Polarify e-KYC) SMBC CLOUDSIGN, Inc. 50 51 — 0ct. 1, 2019 Cloud-based electronic contract services SMBC Digital Marketing, Ltd. 100 66 — Jul. 8, 2021 Advertising and marketing	SMBC Real Estate Appraisal Service Co., Ltd.	30	0	(100)	100	Feb. 1, 1984	Collateral real estate survey and appraisal
Polarify, Inc. 100 74.11 — May 1, 2017 (Polarify biometric authentication services) and e-KYC service (Polarify e-KYC) SMBC CLOUDSIGN, Inc. 50 51 — Oct. 1, 2019 Cloud-based electronic contract services SMBC Digital Marketing, Ltd. 100 66 — Jul. 8, 2021 Advertising and marketing	SMBC REIT Management Co., Ltd.	250	0	(80)	80	Mar. 10, 2020	Asset management
Polarify, Inc. 100 74.11 — May 1, 2017 (Polarify biometric authentication services) and e-KYC service (Polarify e-KYC) SMBC CLOUDSIGN, Inc. 50 51 — Oct. 1, 2019 Cloud-based electronic contract services SMBC Digital Marketing, Ltd. 100 66 — Jul. 8, 2021 Advertising and marketing	SMBC Capital Partners Co., Ltd.	100	0	(100)	100	Feb. 10, 2020	Investments
SMBC Digital Marketing, Ltd. 100 66 — Jul. 8, 2021 Advertising and marketing	Polarify, Inc.	100	74.11		_	May 1, 2017	(Polarify biometric authentication services) and
	SMBC CLOUDSIGN, Inc.	50	51		_	Oct. 1, 2019	Cloud-based electronic contract services
SMBC HUMAN CAREER Co., Ltd. 150 0 (100) 100 Mar. 1, 1987 Job introduction and staffing	SMBC Digital Marketing, Ltd.	100	66		_	Jul. 8, 2021	Advertising and marketing
	SMBC HUMAN CAREER Co., Ltd.	150	0	(100)	100	Mar. 1, 1987	Job introduction and staffing