

# 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.

Group-Wide Business Units and CxO System		Banking		Leasing	
		Sumitomo Mitsui Banking Corporation	SMBC Trust Bank	Sumitomo Mitsui Finance and Leasing	
Business Units	Retail	●	●		
	Wholesale	●	●	●	
	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	<b>CCO</b> Chief Compliance Officer

## Net Business Profit by Business Unit in FY2022

Retail

¥ **221.6** billion

12%

Wholesale

¥ **558.5** billion

32%

Global

¥ **612.2** billion

35%

Global Markets

¥ **374.2** billion

21%

Securities	Credit Cards and Consumer Finance		Other Business	
SMBC Nikko Securities	Sumitomo Mitsui Card Company	SMBC Consumer Finance	Japan Research Institute	Sumitomo Mitsui DS Asset Management
●	●	●		
●	●			
●	●	●		
●				

CHRO

Chief Human Resources Officer

CIO

Chief Information Officer

CDIO

Chief Digital Innovation Officer

CSuO

Chief Sustainability Officer

CAE

Chief Audit Executive