



The companies of Sumitomo Mitsui Financial Group primarily conduct commercial banking through the following financial services: leasing, securities, consumer finance, system development data processing, and asset management.

Business Mission

- We grow and prosper together with our customers, by providing services of greater value to them.
- We aim to maximize our shareholders' value through the continuous growth of our business.
- We create a work environment that encourages and rewards diligent and highly motivated employees.
- We contribute to a sustainable society by addressing environmental and social issues.

Company Name: Sumitomo Mitsui Financial Group, Inc.

Business Description:

1. Management of banking subsidiaries and other companies that can be treated as subsidiaries under the stipulations of Japan's Banking Act as well as the performance of ancillary functions
2. Functions that can be performed by bank holding companies under the stipulations of Japan's Banking Act

Establishment: December 2, 2002

Head Office: 1-2, Marunouchi 1-chome, Chiyoda-ku, Tokyo, Japan

Chairman of the Board: Takeshi Kunibe

President: Jun Ohta

Capital: ¥2,341.8 billion

Stock Exchange Listings:

Tokyo Stock Exchange (Prime Market)
Nagoya Stock Exchange (Premier Market)

Notes:

1. American Depositary Receipts (ADRs) are listed on the New York Stock Exchange.

Credit Ratings (as of June 30, 2023)

	Long-term	Short-term
Moody's	A1	P-1
Standard & Poor's	A-	—
Fitch Ratings	A-	F1
R&I	A+	—
JCR	AA-	—

Financial Information

(Consolidated basis, years ended March 31)

	Billions of yen			
	2023	2022	2021	2020
For the Year:				
Ordinary income..... ¥	6,142.1	4,111.1	3,902.3	4,591.8
Ordinary profit.....	1,160.9	1,040.6	711.0	932.0
Profit attributable to owners of parent.....	805.8	706.6	512.8	703.8
At Year-End:				
Net assets	¥12,791.1	¥12,197.3	¥11,899.0	¥10,784.9
Total assets	270,428.5	257,704.6	242,584.3	219,863.5

Note: All amounts shown are rounded down to the nearest 100 million.



Sumitomo Mitsui Banking Corporation ("SMBC") was established in April 2001 through the merger of the two leading banks of The Sakura Bank, Limited and The Sumitomo Bank, Limited. Sumitomo Mitsui Financial Group, Inc. was established in December 2002 as a bank holding company through a share transfer, and SMBC became a wholly owned subsidiary of Sumitomo Mitsui Financial Group. In March 2003, SMBC merged with The Wakashio Bank, Ltd.

SMBC's competitive advantages include its solid and extensive client base, the expeditious implementation of strategies, and also the service providing capability of its predominant Group companies. Under the management of Sumitomo Mitsui Financial Group, SMBC will unite with other SMBC Group companies in an effort to provide highly sophisticated and comprehensive financial services to clients.

Company Name: Sumitomo Mitsui Banking Corporation

Business Profile: Commercial banking

Establishment: June 6, 1996

Head Office: 1-2, Marunouchi 1-chome, Chiyoda-ku, Tokyo, Japan

President and CEO: Akihiro Fukutome

(Concurrent Director at Sumitomo Mitsui Financial Group)

Number of Employees: 27,839

Number of branches and other business locations:

In Japan:	1,756*
Branches:	524
(Including 47 specialized deposit account branches)	
Sub-branches:	393
Banking agencies:	2
Automated service centers:	837
Overseas:	45
Branches:	19
Sub-branches:	23
Representative offices:	3

* The number of domestic branches excludes ATMs located at retail convenience stores. The number of overseas branches excludes branches that are closing and locally incorporated companies overseas.

Credit Ratings (as of June 30, 2023)

	Long-term	Short-term
Moody's	A1	P-1
Standard & Poor's	A	A-1
Fitch Ratings	A-	F1
R&I	AA-	a-1+
JCR	AA	J-1+

Financial Information

(Consolidated basis, years ended March 31)

	Billions of yen			
	2023	2022	2021	2020
For the Year:				
Ordinary income..... ¥	4,991.9	2,990.4	2,786.6	3,469.0
Ordinary profit	1,125.9	867.8	534.7	770.4
Profit attributable to owners of parent.....	807.0	568.2	406.0	517.7
At Year-End:				
Net assets	¥9,735.5	¥9,219.8	¥9,256.3	¥8,368.3
Total assets	252,567.5	242,105.9	228,066.5	206,089.6

Note: All amounts shown are rounded down to the nearest 100 million.



SMBC Trust Bank, formerly Societe General Private Banking (Japan), and Citibank's retail banking business (Japan) now under the new "PRESTIA" brand, will celebrate 10th anniversary as a member of SMBC Group in October 2023. Our goal has been to contribute to our customers and society by providing comprehensive and advanced solutions connecting three functions; "Foreign Currency, Real Estate, and Trust". Under the new vision of "Becoming a 'Trust Bank' that grows together with our customers and society as a solution provider of foreign currency, real estate and trust services", the management goal is defined as "Create the 'Next'" in our Medium-Term Management Plan beginning from FY2023. We continue to address sustainable growth and further enhance our corporate value by realizing this vision.

Company Name: SMBC Trust Bank Ltd.
Business Profile: Commercial banking and Trust Banking
Establishment: February 25, 1986
Head Office: 1-3-2, Marunouchi, Chiyoda-ku, Tokyo
President and CEO: Ryuji Nishisaki
Number of Employees: 1,562
Number of branches: 26 (in Japan)

Financial Information (Years ended March 31)

	Billions of yen			
	2023	2022	2021	2020
For the Year:				
Ordinary income	¥ 86.1	¥ 56.5	¥ 47.9	¥ 61.0
Ordinary profit (loss) ..	23.3	4.6	(7.5)	1.0
Net income (loss)	17.0	(15.9)	(8.5)	(32.7)
At Year-End:				
Total assets	¥4,125.1	¥3,687.1	¥3,494.7	¥3,423.3

Note: All amounts shown are rounded down to the nearest 100 million.



Sumitomo Mitsui Finance and Leasing is one of the top-class general leasing companies in Japan. We provide a range of services that help to solve our customers' business and social issues by leveraging our expertise cultivated across more than 50 years in the leasing business, as well as the customer bases and networks of both SMBC Group and Sumitomo Corporation shareholders. We have launched a new Medium-Term Management Plan, the theme of which is "Pursuing our strengths as a business with a wide range of financial functions to solve social issues." By combining the business foundations and financial functions established in the previous Medium-Term Business Plan with our industry-leading digital transformation capabilities, we will provide solutions unique to SMFL. We will capture further business and business opportunities to solve social issues and expand both our social and economic value.

Company Name: Sumitomo Mitsui Finance and Leasing Company, Limited
Business Profile: Leasing
Establishment: February 4, 1963
Head Office:
Tokyo Head Office: 3-2, Marunouchi 1-chome, Chiyoda-ku, Tokyo, Japan
Osaka Head Office: 3-10-19, Minami-Semba, Chuo-ku, Osaka
President and CEO: Masaki Tachibana
Number of Employees: 3,847

Credit Ratings (as of June 30, 2023)

	Long-term	Short-term
Standard & Poor's	A-	-
R&I	AA-	a-1+
JCR	AA	J-1+

Financial Information

(Consolidated basis, years ended March 31)

	Billions of yen			
	2023	2022	2021	2020
For the Year:				
Leasing transaction volume	¥3,143.1	¥2,939.2	¥2,433.5	¥2,489.2
Operating revenue	2,159.3	1,818.5	1,438.2	1,513.7
Operating profit	133.1	116.2	41.3	89.4
Ordinary profit	136.5	119.4	45.0	90.3
Profit attributable to owners of parent	50.4	35.3	33.6	61.2
At Year-End:				
Total assets	¥9,245.6	¥7,795.9	¥7,041.9	¥6,378.7

Notes:

1. All amounts shown are rounded down to the nearest 100 million.
2. Consolidated subsidiaries include SMBC Aviation Capital Limited.



Ever since our foundation in 1918 as Kawashimaya Shoten, SMBC Nikko Securities Inc. has over the past 100 years been supported by many clients and we have grown together with our clients.

Since October 2009, when we joined Sumitomo Mitsui Financial Group, we have been redoubling our efforts to further improve our ability to assist our clients, both individual and corporate clients, and to enhance our capabilities as an integrated securities company.

Our vision remains to grow with our clients and be their trusted advisor. "Share the Future" is our brand slogan and, as a firm of financial professionals, we will strive to act in the best interests of our clients by leveraging our track record of managing diverse risks and delivering innovative financial services.

Company Name: SMBC Nikko Securities Inc.

Business Profile: Securities

Establishment: June 15, 2009

Head Office: 3-1, Marunouchi 3-chome,
Chiyoda-ku, Tokyo

President and CEO: Yuichiro Kondo

Number of Employees: 9,039

Credit Ratings (as of June 30, 2023)

	Long-term	Short-term
Moody's	A1	P-1
Standard & Poor's	A	A-1
R&I	AA-	a-1+
JCR	AA	—

Financial Information (Years ended March 31)

	Billions of yen			
	2023	2022	2021	2020
For the Year:				
Operating revenue.....	¥ 262.8	¥ 333.1	¥ 354.7	¥ 378.0
Operating income.....	(42.0)	56.6	79.5	39.0
Ordinary profit.....	(38.3)	59.6	81.9	42.6
Net income.....	(32.3)	44.2	71.0	32.1
At Year-End:				
Total assets.....	¥14,993.2	¥13,979.8	¥13,213.1	¥12,090.9

Notes:

1. All amounts shown are rounded down to the nearest 100 million.
2. Due to a change in the method of presentation of financial income beginning from FY2021, adjusted operating revenue values are presented for prior periods.

(Japanese only)



Since its founding in 1967, Sumitomo Mitsui Card Company, Limited, has continued to drive the development of Japan's credit card industry as a pioneer in the issuance of the Visa Card in Japan and as a comprehensive payment service provider driving the advance of cashless payments.

In April 2021, the headquarters functions of Sumitomo Mitsui Card Company and SMBC Finance Service were consolidated into the SMBC Toyosu Building. This seamless environment will lead to increased coordination between the two companies and thereby enable them to provide even higher-quality services as the core of SMBC Group's cashless payment strategies.

Capitalizing on the transaction base, expertise, credibility, and other strengths it has accumulated as an industry leader, Sumitomo Mitsui Card Company aims to evolve beyond the provision of products and services, to grow into a digital and innovation company that is chosen by clients and which supports these clients in their various activities through the integration of its credit card, installment and transaction business.

Company Name: Sumitomo Mitsui Card Company,
Limited

Business Profile: Credit card

Establishment: December 26, 1967

Head Office:

Tokyo Head Office: 2-2-31, Toyosu,
Koto-ku, Tokyo

Osaka Head Office: 4-5-15, Imabashi,
Chuo-ku, Osaka

President and CEO: Yukihiko Onishi

Number of Employees: 2,752

Credit Rating (as of June 30, 2023)

	Long-term	Short-term
R&I	AA-	a-1+

Financial Information (Years ended March 31)

	Billions of yen			
	2023	2022	2021	2020
For the Year:				
Revenue from credit card operations.....	¥30,181.6	¥24,715.0	¥20,751.5	¥20,548.5
Operating revenue.....	523.5	470.5	447.5	480.8
Operating profit.....	32.8	31.0	34.5	50.5
Ordinary profit.....	33.0	34.1	35.3	50.8
Net income (loss).....	21.8	19.8	35.8	38.2
At Year-End:				
Total assets				
Sumitomo Mitsui Card Company.....	¥ 3,400.1	¥ 2,852.2	¥ 2,524.5	¥ 2,257.2
SMBC Finance Service.....	¥ 2,062.7	¥ 2,382.6	¥ 2,372.1	¥ 2,052.2
Number of cardholders (in tens of thousands).....	5,437	5,239	4,986	4,754

Notes:

1. All amounts shown are rounded down to the nearest 100 million.
2. To reflect the integrated management of Sumitomo Mitsui Card Company and SMBC Finance Service, the above figures for operating revenue, operating profit, ordinary profit, and net income (loss) use internal management figures arrived at through the simple addition of the consolidated figures for both companies. (Consolidated figures for Sumitomo Mitsui Card Company do not include consolidated figures for SMBC Finance Service.)
3. From FY2019, revenue from credit card operations includes e-money transactions.
4. Number of cardholders includes the number of debit cardholders.



SMBC Finance Service Co., Ltd., was formed in April 2009 through the merger of OMC Card, Inc., Central Finance Co., Ltd., and QUOQ Inc. Originally named Cedyna Financial Corporation, this company assumed its current name in July 2020.

In April 2021, the headquarters functions of SMBC Finance Service and Sumitomo Mitsui Card Company were consolidated into the SMBC Toyosu Building. This proximity is expected to lend itself to increased coordination between the two companies and to thereby enable them to provide even higher-quality services as the core of SMBC Group's cashless payment strategies.

Together with Sumitomo Mitsui Card Company, SMBC Finance Service aims to grow into a digital and innovation company that is chosen by clients and which supports these clients in their various activities.

Company Name: SMBC Finance Service Co., Ltd.

Business Profile: Credit card, Installment and Transaction business

Establishment: September 11, 1950

Head Office:

Head Office: 3-23-20, Marunouchi,
Naka-ku, Nagoya

Tokyo Head Office: 2-2-31, Toyosu,
Koto-ku, Tokyo

President and CEO: Naoki Ono

Number of Employees: 2,816

Note: To reflect the integrated management of SMBC Finance Service and Sumitomo Mitsui Card Company, financial information for both companies is displayed in the latter's section on the previous page.



Since its establishment in 1962, with the original goal of striving to become the leading provider of innovative financial services for individual consumers, Promise Co., Ltd., currently known as SMBC Consumer Finance Co., Ltd., has been offering consumer financial services to promptly meet the diverse funding needs of our customers while keeping pace with changing lifestyle patterns by developing safe, convenient personal loan products and building the infrastructure for dealing with customer inquiries and loan applications.

As an expert in the consumer finance business, SMBC Consumer Finance aspires to be the most trusted global consumer finance company by providing consistent and sincere services to our customers.

Company Name: SMBC Consumer Finance Co., Ltd.

Business Profile: Consumer lending

Establishment: March 20, 1962

Head Office: 2-2-31, Toyosu, Koto-ku, Tokyo

President and CEO: Ryohei Kaneko

Number of Employees: 2,139

Credit Rating (as of June 30, 2023)

	Long-term	Short-term
R&I	AA-	—

Financial Information (Years ended March 31)

	Billions of yen			
	2023	2022	2021	2020
For the Year:				
Operating revenue	¥ 180.4	¥ 179.3	¥187.1	¥ 199.8
Operating profit	40.8	41.2	46.7	41.4
Ordinary profit.....	40.6	42.0	48.0	42.9
Net income.....	52.9	38.8	38.8	78.6
At Year-End:				
Total assets	¥1,333.0	¥1,279.3	¥953.5	¥1,011.3

Note: All amounts shown are rounded down to the nearest 100 million.



The Japan Research Institute, Limited (“JRI”) is a comprehensive information services company with think-tank, consulting and IT solutions functions.

Under the fundamental philosophy of “creating new value for the client,” JRI offers concrete proposals for identifying and resolving issues together with support for enacting those solutions.

JRI conducts a wide range of activities, including research and analysis of domestic and foreign economies and sharing policy proposals, supporting the creation of new businesses, consulting on management strategies and administrative reforms, planning and developing IT-based strategic data systems, as well as providing outsourcing services.

Company Name: The Japan Research Institute, Limited

Business Profile: Economic research, management consulting, system development and data processing

Establishment: November 1, 2002

Head Office:

Tokyo Head Office: 2-18-1, Higashi-Gotanda, Shinagawa-ku, Tokyo

Osaka Head Office: 2-2-4, Tosabori, Nishi-ku, Osaka

President and CEO: Katsunori Tanizaki

Number of Employees: 2,962

Financial Information (Years ended March 31)

	Billions of yen			
	2023	2022	2021	2020
For the Year:				
Operating revenue.....	¥219.7	¥214.3	¥147.4	¥143.2
Operating profit.....	4.0	4.5	1.9	2.9
Ordinary profit.....	5.0	5.0	2.3	2.8
Net income.....	3.5	3.6	2.4	0.9
At Year-End:				
Total assets.....	¥124.3	¥116.8	¥105.6	¥100.8

Note: All amounts shown are rounded down to the nearest 100 million.



Sumitomo Mitsui DS Asset Management Company, Limited is an asset management company that strengths in active investment and has an industry-leading investment research platform, and a global network.

Sumitomo Mitsui DS Asset Management Company provides high-quality asset management services that meet specific needs of its diverse client base that ranges from Japanese and non-Japanese institutional (pension funds, financial institutions, etc.) to individual investors. The company’s vision is to become the best asset management firm for better Quality of Life of its clients and all the other stakeholders.

Company Name: Sumitomo Mitsui DS Asset Management Company, Limited

Business Profile: Investment management (discretionary/advisory) and investment trust fund management

Establishment: July 15, 1985

Head Office: 1-17-1 Toranomon, Minato-ku, Tokyo

President and CEO: Takashi Saruta

Number of Employees: 806

Financial Information (Years ended March 31)

	Billions of yen			
	2023	2022	2021	2020
For the Year:				
Operating revenue.....	¥ 72.0	¥ 77.3	¥ 61.6	¥ 65.5
Operating profit.....	3.8	5.8	0.1	1.5
Ordinary profit.....	3.3	7.0	0.4	2.2
Net income (loss).....	2.1	4.1	(28.9)	0.6
At Year-End:				
Total assets.....	¥107.8	¥113.8	¥106.4	¥133.6

Note: All amounts shown are rounded down to the nearest 100 million.