

Group Companies (as of March 31, 2024)



SUMITOMO MITSUI
FINANCIAL GROUP

www.smfg.co.jp/english/

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: Toru Nakashima

Capital: ¥2,344.0 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, 2024)

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

Financial Information

(Consolidated basis, years ended March 31)

	Billions of yen			
	2024	2023	2022	2021
For the Year:				
Ordinary income..... ¥	9,353.5	¥ 6,142.1	¥ 4,111.1	¥ 3,902.3
Ordinary profit.....	1,466.1	1,160.9	1,040.6	711.0
Profit attributable to owners of parent.....	962.9	805.8	706.6	512.8
At Year-End:				
Net assets..... ¥	14,799.9	¥ 12,791.1	¥ 12,197.3	¥ 11,899.0
Total assets.....	295,236.7	270,428.5	257,704.6	242,584.3

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



SUMITOMO MITSUI
BANKING CORPORATION

www.smbc.co.jp/global/index.html



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

Number of Employees: 27,808

Number of branches and other business locations:

In Japan:	1,726*
Branches:	526
(Including 47 specialized deposit account branches)	
Sub-branches:	357
Banking agencies:	2
Automated service centers:	841
Overseas:	47
Branches:	19
Sub-branches:	24
Representative offices:	4

* 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, 2024)

	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			
	2024	2023	2022	2021
For the Year:				
Ordinary income..... ¥	7,754.3	¥ 4,991.9	¥ 2,990.4	¥ 2,786.6
Ordinary profit.....	1,356.5	1,125.9	867.8	534.7
Net income.....	901.9	807.0	568.2	406.0
At Year-End:				
Net assets..... ¥	11,494.2	¥ 9,735.5	¥ 9,219.8	¥ 9,256.3
Total assets.....	272,298.2	252,567.5	242,105.9	228,066.5

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



SMBC Trust Bank, formerly Societe General Private Banking (Japan), launched Citibank's retail bank business under the new brand "PRESTIA." The bank has advanced numerous initiatives to contribute to customers and society by providing comprehensive, advanced solutions that join together the three functions of foreign currency, real estate, and trust.

In October 2023, the bank celebrated its 10th anniversary as a member of SMBC Group. Under a 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 bank has put forth the slogan "Create the 'Next'" in its current Medium-Term Management Plan. By continuing to grow as a trust bank, SMBC Trust Bank will contribute to customers and society more than ever.

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: Kotaro Hagiwara
 (assumed office on June 28, 2024)
Number of Employees: 1,657
Number of branches: In Japan: 26

Financial Information (Years ended March 31)

	Billions of yen			
	2024	2023	2022	2021
For the Year:				
Ordinary income	¥ 122.7	¥ 86.1	¥ 56.5	¥ 47.9
Ordinary profit (loss) ..	33.0	23.3	4.6	(7.5)
Net income (loss)	25.7	17.0	(15.9)	(8.5)
At Year-End:				
Total assets	¥4,485.3	¥4,125.1	¥3,691.7	¥3,494.7

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



Sumitomo Mitsui Finance and Leasing is a top-class comprehensive leasing company in Japan. Leveraging over 60 years of expertise in the leasing business along with the customer base and network of SMBC Group and Sumitomo Corporation, we offer diverse services that aid in solving customers' management issues and social issues.

During Fiscal 2024, the second year of our Medium-Term Management Plan, we are aiming to become a carbon neutrality solutions provider and a circular economy platformer to realize our theme of pursuing strengths as a company with a wide range of financial functions and taking on the challenge of solving social issues. We will also leverage SMFL's strength in in-house development DX to pursue the creation of social value and expansion of economic value while strengthening traceability of goods.

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: 3,941

Credit Ratings (as of June 30, 2024)

	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			
	2024	2023	2022	2021
For the Year:				
Leasing transaction volume	¥2,446.8	¥3,143.1	¥2,939.2	¥2,433.5
Operating revenue	2,267.5	2,159.3	1,818.5	1,438.2
Operating profit	157.4	133.1	116.2	41.3
Ordinary profit	149.7	136.5	119.4	45.0
Profit attributable to owners of parent	129.7	50.4	35.3	33.6
At Year-End:				
Total assets	¥9,696.1	¥9,245.6	¥7,795.9	¥7,041.9

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: Shuji Yoshioka

Number of Employees: 8,999

Credit Ratings (as of June 30, 2024)

	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			
	2024	2023	2022	2021
For the Year:				
Operating revenue.....	¥ 403.3	¥ 262.8	¥ 333.1	¥ 354.7
Operating income.....	24.6	(42.0)	56.6	79.5
Ordinary profit.....	36.1	(38.3)	59.6	81.9
Net income.....	26.8	(32.3)	44.2	71.0
At Year-End:				
Total assets	¥19,739.5	¥14,993.2	¥13,979.8	¥13,213.1

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, operating revenues adjusted values are presented for prior periods.



**SUMITOMO MITSUI
CARD**

(Japanese only)



Since its start in 1967, Sumitomo Mitsui Card Company has led Japan's credit card industry as Japan's Visa card pioneer and as a comprehensive payment operator at the forefront of cashless payments.

In April 2024, SMBC Finance Service was merged into Sumitomo Mitsui Card Company. As a core operator of SMBC Group's payment business, Sumitomo Mitsui Card Company intends to offer even more full-fledged services.

By offering products and services drawing on the company's creditworthiness, know-how, and business foundation as a top player in the industry, Sumitomo Mitsui Card Company will integrate its credit card business, credit sales business, and transaction business to serve as a "digital & innovation" company that earns customers' patronage by supporting payments in every scenario.

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: 5,847

Credit Rating (as of June 30, 2024)

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

Financial Information (Years ended March 31)

	Billions of yen			
	2024	2023	2022	2021
For the Year:				
Revenue from credit card operations.....	¥34,753.4	¥30,183.4	¥24,754.4	¥20,799.0
Operating revenue.....	632.9	523.5	470.5	447.5
Operating profit.....	38.6	32.8	31.0	34.5
Ordinary profit.....	40.8	33.0	34.1	35.3
Net income (loss)	25.5	21.8	19.8	35.8
At Year-End:				
Total assets				
Sumitomo Mitsui Card Company.....	¥ 4,401.3	¥ 3,400.1	¥ 2,852.2	¥ 2,524.5
SMBC Finance Service.....	¥ 2,161.9	¥ 2,062.7	¥ 2,382.6	¥ 2,372.1
Number of cardholders (in tens of thousands).....	3,615	3,316	3,143	3,011

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. Revenue from credit card operations includes e-money and QR code transactions.
4. Number of cardholders includes the number of debit cardholders.
5. Number of cardholders is only for cards issued by the company.



Since its establishment in 1962, SMBC Consumer Finance has provided consumer financial services capable of promptly meeting customers' diverse financial needs, by developing convenient and safe personal loan products tailored to changes in customers' lifestyles and by preparing a structure for handling diverse consultation and contract needs.

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: Terumasa Takahashi

Number of Employees: 2,083

Credit Rating (as of June 30, 2024)

	Long-term	Short-term
R&I	AA	—

Financial Information (Years ended March 31)

	Billions of yen			
	2024	2023	2022	2021
For the Year:				
Operating revenue	¥ 195.6	¥ 180.4	¥ 179.3	¥187.1
Operating profit	48.8	40.8	41.2	46.7
Ordinary profit	95.5	40.6	42.0	48.0
Net income	84.5	52.9	38.8	38.8
At Year-End:				
Total assets	¥1,372.7	¥1,333.0	¥1,279.3	¥953.5

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: 3,258

Financial Information (Years ended March 31)

	Billions of yen			
	2024	2023	2022	2021
For the Year:				
Operating revenue.....	¥249.6	¥219.7	¥214.3	¥147.4
Operating profit.....	2.7	4.0	4.5	1.9
Ordinary profit.....	3.9	5.0	5.0	2.3
Net income.....	3.9	3.5	3.6	2.4
At Year-End:				
Total assets	¥131.3	¥124.3	¥116.8	¥105.6

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 business, investment advisory and agency business, type II financial instruments business

Establishment: July 15, 1985

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

President and CEO: Takashi Saruta

Number of Employees: 823

Financial Information (Years ended March 31)

	Billions of yen			
	2024	2023	2022	2021
For the Year:				
Operating revenue.....	¥ 82.7	¥ 71.9	¥ 77.2	¥ 61.5
Operating profit.....	6.3	3.7	5.8	0.1
Ordinary profit.....	17.6	3.3	7.0	0.4
Net income (loss)	25.2	2.0	4.1	(28.9)
At Year-End:				
Total assets	¥140.0	¥107.8	¥113.8	¥106.3

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