

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. Serving as the holding company, Sumitomo Mitsui Financial Group has established four Business Units to draft and implement Groupwide strategies for each customer segment. At the Head Office, we have clarified the managers responsible for each type of management and planning task under the Group CxO system, and are taking steps to share management resources and optimize the allocation of resources on a Group-wide basis.

		Business Units			
		Retail	Wholesale	Global	Global Market
Banking	Sumitomo Mitsui Banking Corporation	●	●	●	●
	SMBC Trust Bank	●	●	●	
Leasing	Sumitomo Mitsui Finance and Leasing		●	●	
Securities	SMBC Nikko Securities	●	●	●	●
Credit Cards and Consumer Finance	Sumitomo Mitsui Card Company	●	●	●	
	SMBC Consumer Finance	●		●	
Other Income (expenses)	Japan Research Institute				
	Sumitomo Mitsui DS Asset Management				
Head Office (Group CxO System)		CFO Chief Financial Officer	CSO Chief Strategy Officer	CRO Chief Risk Officer	CCO Chief Compliance Officer
		CHRO Chief Human Resources Officer	CIO Chief Information Officer	CISO Chief Information Security Officer	CDAO Chief Data and Analytics Officer
		CDIO Chief Digital Innovation Officer	CSuO Chief Sustainability Officer	CAE Chief Audit Executive	