

Group Companies (as of March 31, 2025)



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: Makoto Takashima
(Assumed office on June 27, 2025)

President: Toru Nakashima

Capital: ¥2,345.9 billion

Stock Exchange Listings:

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

Notes:

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

Credit Ratings (as of June 30, 2025)

	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			
	2025	2024	2023	2022
For the Year:				
Ordinary income.....	¥ 10,174.8	¥ 9,353.5	¥ 6,142.1	¥ 4,111.1
Ordinary profit.....	1,719.4	1,466.1	1,160.9	1,040.6
Profit attributable to owners of parent.....	1,177.9	962.9	805.8	706.6
At Year-End:				
Net assets.....	¥ 14,841.5	¥ 14,799.9	¥ 12,791.1	¥ 12,197.3
Total assets.....	306,282.0	295,236.7	270,428.5	257,704.6

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: 28,063

Number of branches and other business locations:

In Japan:	1,808*
Branches:	529
(Including 47 specialized deposit account branches)	
Sub-branches:	396
Banking agencies:	2
Automated service centers:	881
Overseas:	46
Branches:	20
Sub-branches:	22
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, 2025)

	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			
	2025	2024	2023	2022
For the Year:				
Ordinary income.....	¥ 8,448.8	¥ 7,754.3	¥ 4,991.9	¥ 2,990.4
Ordinary profit.....	1,735.8	1,356.5	1,125.9	867.8
Net income.....	1,236.3	901.9	807.0	568.2
At Year-End:				
Net assets.....	¥ 11,410.1	¥ 11,494.2	¥ 9,735.5	¥ 9,219.8
Total assets.....	281,800.7	272,298.2	252,567.5	242,105.9

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 banking business under the new brand "PRESTIA," and has advanced various initiatives to contribute to customers and society by providing comprehensive and advanced solutions that connect the three functions of foreign currency, real estate, and trust.

This November marks the 10th anniversary since the launch of "PRESTIA." Under the vision of "To be a 'Trust Bank' growing together with our customers and society as a solution provider of "Foreign Currency, Real Estate, and Trust services" we have set the slogan "Create the 'Next'" in our current Medium-Term Management Plan. As a trust bank, we will continue to "Create the Next" and contribute to customers and society more than ever through continued growth.

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
Number of Employees: 1,737
Number of branches: In Japan: 26

Financial Information (Years ended March 31)

	Billions of yen			
	2025	2024	2023	2022
For the Year:				
Ordinary income	¥ 124.7	¥ 122.7	¥ 86.1	¥ 56.5
Ordinary profit (loss) ..	29.6	33.0	23.3	4.6
Net income (loss)	22.2	25.7	17.0	(15.9)
At Year-End:				
Total assets	¥4,582.2	¥4,485.3	¥4,125.1	¥3,691.7

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, as well as the customer base and network of SMBC Group and Sumitomo Corporation, we offer a variety of services that contribute to solving customers' management and social issues.

Utilizing the expertise in leasing cultivated since our founding, and leveraging digital transformation as an advanced digital company, we aim to become a solution provider for carbon neutrality and a platform for the circular economy, pursuing the creation and expansion of both social and economic value. In addition to aircraft and helicopters, in FY 2024, we are also expanding our business domain by entering the container leasing business, and accelerating co-creation and collaboration with partner companies.

While leveraging our strengths as a business company with a wide range of financial functions, we will continue to contribute to the growth of our customers and society.

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: Tetsuro Imaeda
 (Appointed effective June 1, 2025)
Number of Employees: 4,859

Credit Ratings (as of June 30, 2025)

	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			
	2025	2024	2023	2022
For the Year:				
Leasing transaction volume	¥ 2,301.6	¥2,446.8	¥3,143.1	¥2,939.2
Operating revenue	2,209.1	2,267.5	2,159.3	1,818.5
Operating profit	171.4	157.4	133.1	116.2
Ordinary profit	165.8	149.7	136.5	119.4
Profit attributable to owners of parent	133.9	129.7	50.4	35.3
At Year-End:				
Total assets	¥10,133.6	¥9,696.1	¥9,245.6	¥7,795.9

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 Kawa-shimaya 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.

Together with our customers, we aim to become a company that earns the highest trust, under the brand slogan "Together, for tomorrow." We will continue to pursue the best interests of our customers as financial professionals, providing highly 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: 8,893

Number of Domestic Business Locations:
105 branches

Credit Ratings (as of June 30, 2025)

	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			
	2025	2024	2023	2022
For the Year:				
Operating revenue.....	¥ 495.3	¥ 403.3	¥ 262.8	¥ 333.1
Operating income.....	48.1	24.6	(42.0)	56.6
Ordinary profit.....	52.0	36.1	(38.3)	59.6
Net income.....	76.7	26.8	(32.3)	44.2
At Year-End:				
Total assets	¥21,000.7	¥19,739.5	¥14,993.2	¥13,979.8

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.



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 October 2024, SMBC Consumer Finance Co., Ltd. became a wholly owned subsidiary of Sumitomo Mitsui Card Company. As a core operator of the SMBC Group's payment finance business, we will further strengthen integrated group management and provide enhanced services.

By offering products and services that leverage the strengths of our business foundation, know-how, and creditworthiness as a top player in the industry, we will integrate our credit card business, credit sales business, and transaction business to become a "digital & innovation" company that is chosen by customers and supports their 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: 9,846

Credit Rating (as of June 30, 2025)

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

Financial Information (Years ended March 31)

	Billions of yen			
	2025	2024	2023	2022
For the Year:				
Revenue from credit card operations.....	¥38,974.3	¥34,753.4	¥30,183.4	¥24,754.4
Operating revenue.....	968.0	901.6	817.6	739.4
Operating profit.....	(14.3)	115.8	110.1	99.4
Ordinary profit.....	(78.6)	57.5	92.5	102.7
Net income (loss)	(64.3)	21.1	65.9	104.8
At Year-End:				
Total assets				
Sumitomo Mitsui Card Company.....	¥ 6,923.0	¥ 4,401.3	¥ 3,400.1	¥ 2,852.2
Former SMBC Finance Service	—	¥ 2,161.9	¥ 2,062.7	¥ 2,382.6
SMBC Consumer Finance	¥ 1,602.7	¥ 1,627.4	¥ 1,917.1	¥ 1,818.1
Number of cardholders (in tens of thousands).....	389.3	361.5	331.6	314.3

Notes:

1. All amounts shown are rounded down to the nearest 100 million.
2. In light of the integrated management of Sumitomo Mitsui Card Company and SMBC Consumer Finance, the above figures for operating revenue, operating profit, ordinary profit, and net income are internal management figures calculated by simply adding the consolidated figures for each company (however, the consolidated figures for Sumitomo Mitsui Card Company do not include the consolidated figures for SMBC Consumer Finance).
3. Sales handled by credit cards include 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 developed and provided highly convenient and secure personal loan products in response to changes in lifestyles and living conditions. We have established a system for accepting various consultations and contracts to promptly respond to the diverse funding needs of our customers.

In October 2024, our company became a wholly owned subsidiary of Sumitomo Mitsui Card Company, and by working together to improve services, we will further meet customers' needs for digital services. We aim to become the "No.1 consumer finance brand continuously chosen by 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: Terumasa Takahashi

Number of Employees: 1,989

(Note) Based on the integrated management of Sumitomo Mitsui Card Company and SMBC Consumer Finance, the financial information of both companies is shown in the previous page under Sumitomo Mitsui Card Company.



Japan Research Institute is a comprehensive information services company with three functions: think tank, consulting, and IT solutions.

Under the fundamental principle of "co-creation of new customer value," JRI offers concrete proposals for identifying and resolving issues as well as support for implementing those solutions.

JRI conducts a wide range of activities, including research and analysis of domestic and foreign economies and policy recommendation, incubation for the creation of new businesses, consulting on management strategies and administrative reforms, planning and building strategic information systems based on IT, and providing outsourcing services.

Company Name: The Japan Research Institute, Limited

Business Profile: Think tank operations, consulting services, system development and information 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: Jun Uchikawa
(Appointed effective June 27, 2025)

Number of Employees: 3,786

Financial Information (Years ended March 31)

	Billions of yen			
	2025	2024	2023	2022
For the Year:				
Operating revenue.....	¥299.4	¥249.6	¥219.7	¥214.3
Operating profit.....	2.8	2.7	4.0	4.5
Ordinary profit.....	4.4	3.9	5.0	5.0
Net income.....	3.7	3.9	3.5	3.6
At Year-End:				
Total assets.....	¥137.6	¥131.3	¥124.3	¥116.8

Notes:

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



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

Sumitomo Mitsui DS Asset Management Company provides high-quality asset management services that meet the 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 that enhances the quality of life for its clients and other stakeholders.

Company Name: Sumitomo Mitsui DS Asset Management Company, Limited

Business Activities: Investment management business, investment advisory/agency business, and business related to Type II financial instruments business

Establishment: July 15, 1985

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

Representative: Wataru Ogiwara
(Appointed effective April 1, 2025)

Number of Employees: 838

Financial Information (Years ended March 31)

	Billions of yen			
	2025	2024	2023	2022
For the Year:				
Operating revenue.....	¥ 93.7	¥ 82.7	¥ 71.9	¥ 77.2
Operating profit.....	10.3	6.3	3.7	5.8
Ordinary profit.....	10.8	17.6	3.3	7.0
Net income.....	8.5	25.2	2.0	4.1
At Year-End:				
Total assets.....	¥133.4	¥140.0	¥107.8	¥113.8

Notes:

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