

## Principal Subsidiaries and Affiliates (as of March 31, 2025)

All companies shown hereunder are consolidated subsidiaries or affiliates of Sumitomo Mitsui Financial Group, Inc. Those printed in green ink are consolidated subsidiaries or affiliates of Sumitomo Mitsui Banking Corporation.

### Principal Domestic Subsidiaries

Note: Figures in parentheses ( ) in the voting rights columns indicate voting rights held indirectly via subsidiaries and affiliates.

Company Name	Issued Capital (Millions of Yen)	Percentage of SMFG's Voting Rights (%)	Percentage of SMBC's Voting Rights (%)	Date of Establishment or Investment	Main Business
Sumitomo Mitsui Banking Corporation	1,771,093	100	—	Jun. 6, 1996	Commercial banking
SMBC Trust Bank Ltd.	87,550	0 (100)	100	Feb. 25, 1986	Trust service and commercial banking
SMBC Nikko Securities Inc.	135,000	100	—	Jun. 15, 2009	Securities
Sumitomo Mitsui Card Company, Limited	34,000	100	—	Dec. 26, 1967	Credit card services
SMBC Consumer Finance Co., Ltd.	140,737	100	—	Mar. 20, 1962	Consumer loans
JRI Holdings, Limited	100	100	—	Apr. 1, 2024	Business Management Operations
The Japan Research Institute, Limited	10,000	0 (100)	—	Nov. 1, 2002	System engineering, data processing, management consulting, and economic research
Sumitomo Mitsui DS Asset Management Company, Limited	2,000	50.12	—	Dec. 1, 2002	Investment management
SMBC Global Investment & Consulting Ltd.	1,499	100	—	Dec. 20, 2002	Investment management services, investment advisory services
SMBC Guarantee Co., Ltd.	187,720	0 (100)	—	Jul. 14, 1976	Credit guarantee
Nikko Systems Solutions, Ltd.	3,000	0 (100)	0	Dec. 1, 1977	System engineering and data processing
JAIS, Limited	450	0 (100)	—	Oct. 16, 1990	System engineering and data processing
Alternative Investment Capital Limited	400	0 (60)	60	Jul. 15, 2002	Investment management and advisory services
BPORTUS Co., Ltd.	100	64.40	—	Jul. 1, 2023	Data processing service and e-trading consulting
plus medi corp.	100	96.45	—	Dec. 15, 2016	Information services
SMBC VALUE CREATION CO., LTD.	495	0 (100)	100	Feb. 20, 2019	Data processing service and e-trading consulting
SMBC GMO PAYMENT, Inc.	490	0 (60)	10	Nov. 2, 2015	Settlement agent
SMBC Venture Capital Management Co., Ltd.	643	0 (40)	40	Jul. 1, 2010	Management consulting services, investment management services
SMBC Venture Capital Co., Ltd.	500	0 (100)	0 (100)	Sep. 22, 2005	Venture capital
SMBC Consulting Co., Ltd.	1,100	0 (98.36)	50 (1.63)	May 1, 1981	Management consulting and seminar organizer
Japan Pension Navigator Co., Ltd.	1,600	0 (69.71)	69.71	Sep. 21, 2000	Defined contribution plan administrator
SMBC ReSolutions Inc.	10	100	—	Apr. 1, 2020	Real estate management
Plari Town, Inc.	100	100	—	May 26, 2020	Platform management and operation
SMBC Servicer Co., Ltd.	1,000	0 (100)	100	Mar. 11, 1999	Servicer
SMBC Electronic Monetary Claims Recording Co., Ltd.	500	0 (100)	100	Apr. 16, 2009	Electronic monetary claims recording
SMBC Staff Service Co., Ltd.	90	0 (100)	100	Jul. 15, 1982	Fee-based headhunting services and contracting of human resources-related procedures
SMBC Learning Support Co., Ltd.	10	0 (100)	100	May 27, 1998	Training services
SMBC PERSONNEL SUPPORT CO., LTD.	10	0 (100)	100	Apr. 15, 2002	HR related clerical services
SMBC OPERATION SERVICE CO., LTD.	30	0 (100)	100	Jan. 31, 1996	Banking clerical work
SMBC Green Service Co., Ltd.	30	0 (100)	100	Mar. 15, 1990	Entrusted Administrative Services for Deposit Investigation and Related Tasks
SMBC Real Estate Appraisal Service Co., Ltd.	30	0 (100)	100	Feb. 1, 1984	Collateral real estate survey and appraisal
SMBC REIT Management Co., Ltd.	250	0 (80)	80	Mar. 10, 2020	Asset management
SMBC Capital Partners Co., Ltd.	100	0 (100)	100	Feb. 10, 2020	Investments
SMBC CLOUDSIGN, Inc.	50	51	—	Oct. 1, 2019	Cloud-based electronic contract services
SMBC Wevox, Inc.	50	55	—	Oct. 2, 2023	Support services for improving companies' organizational capabilities and corporate value, etc.
SMBC Digital Marketing, Ltd.	100	66	—	Jul. 8, 2021	Advertising and marketing
SMBC HUMAN CAREER Co., Ltd.	150	0 (100)	100	Mar. 1, 1987	Job introduction and staffing
SMBC CyberFront Inc.	250	60	—	Feb. 17, 2025	Cybersecurity measures, Consulting, etc.
Incloop, Inc.	50	85	—	Aug. 23, 2024	SaaS implementation support consulting Consulting

## Principal Overseas Subsidiaries

Company Name	Country	Issued Capital	Percentage of SMFG's Voting Rights (%)		Percentage of SMBC's Voting Rights (%)		Date of Establishment or Investment	Main Business
SMBC Bank International plc	U.K.	US\$3,200 million	0	(100)	100		Mar. 3, 2003	Commercial banking
Sumitomo Mitsui Banking Corporation (China) Limited	China	CNY10.0 billion	0	(100)	100		Apr. 27, 2009	Commercial banking
PT Bank SMBC Indonesia Tbk	Indonesia	Rp212,918 million	0	(91.04)	91.04		Feb. 5, 1958	Commercial banking
SMBC Americas Holdings, Inc.	U.S.A.	US\$3,010.5	0	(100)	100		Aug. 8, 1990	Management of the US BHC and US BHC subsidiaries
SMBC MANUBANK	U.S.A.	US\$1,030.786 million	0	(100)	0	(100)	Jun. 26, 1962	Commercial banking
Banco Sumitomo Mitsui Brasileiro S.A.	Brazil	R\$1,675.699 million	0	(100)	100		Oct. 6, 1958	Commercial banking
JSC Sumitomo Mitsui Rus Bank	Russia	RUB6.4 billion	0	(100)	99	(1)	May 8, 2009	Commercial banking
SMBC Bank EU AG	Germany	€5,100 million	0	(100)	100		Nov. 23, 2017	Commercial banking, securities business, derivatives and investments, financial intermediation services, ancillary services
Sumitomo Mitsui Banking Corporation Malaysia Berhad	Malaysia	MYR2,452 million	0	(100)	100		Dec. 22, 2010	Commercial banking
SMBC Leasing and Finance, Inc.	U.S.A.	US\$4,350	0	(100)	0	(100)	Nov. 9, 1990	Leasing, investments, deferred payment services
SMBC Nikko Securities America, Inc.	U.S.A.	US\$655	0	(100)	0	(100)	Aug. 8, 1990	Securities, investments
SMBC Nikko Capital Markets Limited	U.K.	US\$1,138 million	0	(100)	84.84		Mar. 13, 1990	Swap-related services, investments and loans, financial intermediary, incidental, securities-related, and M&A advisory services
SMBC Capital Markets, Inc.	U.S.A.	US\$100	0	(100)	0	(100)	Dec. 4, 1986	Derivatives and investments, leasing, securities business
TT International Asset Management Ltd	U.K.	£92 million	0	(100)	—		Feb. 28, 2020	Investment management
SMBC Asset Management Services (UK) Limited	U.K.	£240 million	100		—		Oct. 16, 2019	Stock holding
SFVI Limited	British Virgin Islands	US\$9,600	0	(100)	100		Jul. 30, 1997	Investments
SMBC, S.A.P.I. DE C.V., SOFOM, E.N.R.	Mexico	MXN2,660 million	0	(100)	100		Sep. 18, 2014	Money lending business, derivatives business and services related to leasing
SMBC International Finance N.V.	Curaçao	US\$200,000	0	(100)	100		Jun. 25, 1990	Finance
Sumitomo Mitsui Finance Dublin Limited	Ireland	US\$12 million	0	(100)	100		Sep. 19, 1989	Operations service to group companies
Sakura Finance Asia Limited	Hong Kong	US\$65.5 million	0	(100)	100		Oct. 17, 1977	Investments
SMBC Derivative Products Limited	U.K.	US\$200 million	0	(100)	0	(100)	Apr. 18, 1995	Derivatives and investments
SMBC Advisory Services Saudi Arabia LLC	Saudi Arabia	SAR18 million	0	(100)	100		Dec. 29, 2017	Consulting, research and study services
SMFG India Credit Company Limited	India	INR26,549 million	100		—		Aug. 30, 1994	Lending business
PT Bank BTPN Syariah Tbk	Indonesia	Rp770,370 million	0	(70)	0	(70)	Mar. 7, 1991	Banking services based on sharia principles
PT Oto Multiartha	Indonesia	Rp928,707 million	0	(51)	0	(51)	Mar. 28, 1994	Automotive financing
PT Summit Oto Finance	Indonesia	Rp2,442,060 million	0	(51)	0	(51)	Sep. 20, 1990	Motorcycle financing

## Principal Affiliates

Company Name	Issued Capital (Millions of Yen)	Percentage of SMFG's Voting Rights (%)	Percentage of SMBC's Voting Rights (%)	Date of Establishment or Investment	Main Business
PayPay Bank Corporation	72,216	0 (46.57)	46.57	Sep. 19, 2000	Commercial banking
ACLEDA Bank Plc.	US\$433 million	0 (18.06)	18.06	Dec. 1, 2003	Commercial banking
The Bank of East Asia, Limited	HKD38,298 million	0 (21.84)	21.84	Nov. 14, 1918	Commercial banking
Sumitomo Mitsui Finance and Leasing Company, Limited	15,000	50	—	Feb. 4, 1963	Leasing
Sumitomo Mitsui Auto Service Company, Limited	13,636	26.16 (59.56)	—	Feb. 21, 1981	Leasing
SMBC Aviation Capital Limited	US\$2,249 million	0 (32)	32	Aug. 14, 1997	Leasing
Osaka Digital Exchange Co.,Ltd.	300	20	—	Apr. 1, 2021	Proprietary Trading System (PTS) Management
Vietnam Prosperity Joint-Stock Commercial Bank	VND103,331,782 million	0 (15)	15	Oct. 20, 2023	Commercial Banking
VPBank SMBC Finance Company Limited	VND10,928,000 million	0 (49)	—	Oct. 28, 2021	Consumer finance business
POCKET CARD CO., LTD.	14,374	0 (20)	20	May 25, 1982	Credit card services
JSOL CORPORATION	5,000	0 (50)	—	Jul. 3, 2006	System engineering and data processing
Sakura Information Systems Co., Ltd.	600	0 (49)	49	Nov. 29, 1972	System engineering and data processing
SAKURA KCS Corporation	2,054	0 (29.78)	28.53 (29.78)	Mar. 29, 1969	System engineering and data processing
China Post & Capital Fund Management Co., Ltd.	CNY304 million	0 (23.67)	23.67	Apr. 24, 2012	Investment management
Spring Infrastructure Capital Co., Ltd.	250	0 (24.50)	24.50	Jul. 31, 2018	Investments
BrainCell, Inc.	300	49	—	Jun. 1, 2018	Marketing
Cotra Ltd.	1,700	0 (25)	25	Jul. 1, 2021	Planning and operation of fund settlement infrastructure
Rizal Commercial Banking Corporation	PHP24,198 million	0 (20)	20	Sep. 23, 1960	Commercial Banking
CCC MK HOLDINGS Co.,Ltd.	100	40 (20)	—	Oct. 1, 2012	V POINT business and advertising and marketing services
eXstend Ltd.	1,000	50	—	Nov. 6, 2024	Hedging services related to electricity, etc.