# Group Companies (as of the end of March 2026)

## SMBC 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 diligent and highly motivated employees.
- We contribute to a sustainable society by solving 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:**
1-1-2, Marunouchi, Chiyoda-ku, Tokyo

**Chairman of the Board:** Makoto Takashima

**President:** Toru Nakashima

**Capital:** 2,346.8 billion yen

**Stock exchange listings:**
Tokyo Stock Exchange (Prime Market),
Nagoya Stock Exchange (Premier Market)
Notes:
American Depositary Receipts (ADR) are listed on the New York Stock Exchange.

**Credit Ratings** (as of the end of June 2026)

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

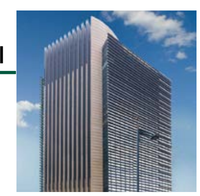
**Financial Information (Consolidated)** (Billions of yen)

| | 2023/3 | 2024/3 | 2025/3 | 2026/3 |
|---|---|---|---|---|
| Ordinary income | 6,142.1 | 9,353.5 | 10,174.8 | 10,790.8 |
| Ordinary profit | 1,160.9 | 1,466.1 | 1,719.4 | 2,303.3 |
| Profit attributable to owners of parent | 805.8 | 962.9 | 1,177.9 | 1,582.9 |
| Net assets | 12,791.1 | 14,799.9 | 14,841.5 | 15,933.1 |
| Total assets | 270,428.5 | 295,236.7 | 306,282.0 | 328,511.1 |

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

## SMBC 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. In December 2002, Sumitomo Mitsui Financial Group was established as a bank holding company through a share transfer, and we became its wholly owned subsidiary. In March 2003, we 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:** Banking business

**Establishment:** June 6, 1996

**Head office:**
1-1-2, Marunouchi, Chiyoda-ku, Tokyo

**President:** Akihiro Fukutome

**Number of employees:**
28,030 (number of persons employed)

**Number of branches and other business locations:**

Domestic 1,875 locations
(542 Branches (including 52 branches specializing in incoming transfers), 439 sub-branches, 2 bank agents, 892 unmanned outlets)

Overseas 44 locations
(20 Branches, 20 sub-branches, 4 representative offices)

* 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 the end of June 2026)

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

**Financial Information (Consolidated)** (Billions of yen)

| | 2023/3 | 2024/3 | 2025/3 | 2026/3 |
|---|---|---|---|---|
| Ordinary income | 4,991.9 | 7,754.3 | 8,448.8 | 9,002.7 |
| Ordinary profit | 1,125.9 | 1,356.5 | 1,735.8 | 2,049.3 |
| Profit attributable to owners of parent | 807.0 | 901.9 | 1,236.3 | 1,397.1 |
| Net assets | 9,735.5 | 11,494.2 | 11,410.1 | 12,238.5 |
| Total assets | 252,567.5 | 272,298.2 | 281,800.7 | 302,866.3 |

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

## SMBC TRUST BANK

www.smbctb.co.jp/en

SMBC Trust Bank started in 2013, with Societe Generale Private Banking (Japan) Ltd. as its predecessor. Then, in 2015, by incorporating the retail banking business of Citibank Japan, we have been providing a wide range of solutions utilizing three functions—PRESTIA brand "foreign currency," in addition to our traditional "trust" and "real estate" functions.

As the only trust bank in the SMBC Group, we have defined a new vision looking 10 years ahead as "Best 'Trust' Bank connecting customers and society with a leading edge in trust, real estate and foreign currency," and from FY2026 we launched a new medium-term management plan with the slogan "Power of 'Trust' - Toward a New Dimension." The word "Trust" embodies both our trust banking expertise and the trust we aim to earn from our customers and society. We will continue striving to be a proud company trusted by all stakeholders.

**Company name:** SMBC Trust Bank Ltd.

**Business profile:**
Banking business, trust business

**Establishment:** February 25, 1986

**Head office:**
1-3-2, Marunouchi, Chiyoda-ku, Tokyo

**President and CEO:** Kotaro Hagiwara

**Number of employees:** 1,679

**Number of branches and other business locations:**

Domestic 26 locations

**Financial Information**

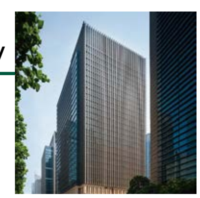
(Billions of yen)

| | 2023/3 | 2024/3 | 2025/3 | 2026/3 |
|---|---|---|---|---|
| Ordinary income | 86.1 | 122.7 | 124.7 | 133.2 |
| Ordinary profit | 23.3 | 33.0 | 29.6 | 35.6 |
| Net income | 17.0 | 25.7 | 22.2 | 26.4 |
| Total assets | 4,125.1 | 4,485.3 | 4,582.2 | 5,478.9 |

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

## Sumitomo Mitsui Finance and Leasing

www.smfl.co.jp/english/



Sumitomo Mitsui Finance and Leasing began its financial business centered on leasing in 1963. By leveraging expertise in goods built up over more than 60 years, along with the strong customer base and network of the SMBC Group and Sumitomo Corporation, we provide a wide range of high value-added services that contribute to solving customers' management challenges and social issues.

Based on the "knowledge on products" accumulated over many years, we will refine our unique approach of "finance × business × Digital Transformation" and aim to create new value together with society. As a business company with broad financial and DX capabilities, we will continue growing together with our customers and society.

**Company name:**
Sumitomo Mitsui Finance and Leasing Company, Limited

**Business profile:** Leasing operations

**Establishment:** February 4, 1963

**Head office:**

[Tokyo Head Office]
1-3-2, Marunouchi, Chiyoda-ku, Tokyo

[Osaka Head Office]
3-10-19, Minami-Senba, Chuo-ku, Osaka-shi, Osaka

**Representative:** Tetsuro Imaeda

**Number of employees:** 4,621

**Number of branches and other business locations:**
Domestic: 27 locations
Overseas: 10 countries

**Credit Ratings** (as of the end of June 2026)

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

**Financial Information (Consolidated)**

(Billions of yen)

| | 2023/3 | 2024/3 | 2025/3 | 2026/3 |
|---|---|---|---|---|
| Contract volume executed | 3,143.1 | 2,446.7 | 2,301.6 | 2,567.7 |
| Operating revenue | 2,159.3 | 2,267.4 | 2,209.1 | 2,605.7 |
| Operating profit | 133.1 | 157.3 | 171.4 | 207.9 |
| Ordinary profit | 136.5 | 149.6 | 165.8 | 189.5 |
| Profit attributable to owners of parent | 50.4 | 129.7 | 133.9 | 120.0 |
| Total assets | 9,245.6 | 9,696.0 | 10,136.4 | 10,894.1 |

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

## SMBC NIKKO

www.smbcnikko.co.jp/en

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.

Together with our customers, we aim to become a company that earns the highest trust, under the brand slogan “Share the Future” 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 business

**Establishment:** June 15, 2009

**Head office:**
3-3-1, Marunouchi, Chiyoda-ku, Tokyo

**President and CEO:** Shuji Yoshioka

**Number of employees:** 8,776

**Number of domestic sales locations:** 102 branches

**Credit Ratings** (as of the end of June 2026)

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

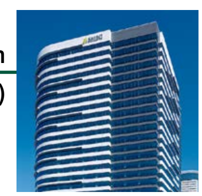
**Financial Information** (Billions of yen)

| | 2023/3 | 2024/3 | 2025/3 | 2026/3 |
|---|---|---|---|---|
| Operating revenue | 262.8 | 403.3 | 495.3 | 551.8 |
| Operating profit | (42.0) | 24.6 | 48.1 | 75.5 |
| Ordinary profit | (38.3) | 36.1 | 52.0 | 77.5 |
| Net income | (32.3) | 26.8 | 76.7 | 88.9 |
| Total assets | 14,993.2 | 19,739.5 | 21,000.7 | 21,663.1 |

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

## SMBC SUMITOMO MITSUI CARD

www.smbc-card.com (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 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, consumer finance business, and transaction business to become “The most innovative cashless company.”

**Company name:**
Sumitomo Mitsui Card Company, Limited

**Business profile:** Credit card operations, etc.

**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-shi, Osaka

**President and CEO:**
Takeya Sasaki (appointed effective June 30, 2026)

**Number of employees:** 5,200

**Credit Ratings** (as of the end of June 2026)

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

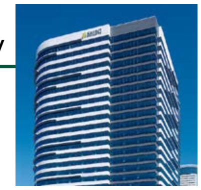
**Financial Information** (Billions of yen)

| | | 2023/3 | 2024/3 | 2025/3 | 2026/3 |
|---|---|---|---|---|---|
| Revenue from credit | | 30,183.4 | 34,753.4 | 38,974.3 | 41,948.3 |
| Operating revenue | | 817.6 | 901.6 | 968.0 | 1,034.7 |
| Operating profit | | 110.1 | 115.8 | (14.3) | 136.8 |
| Ordinary profit | | 92.5 | 57.5 | (78.6) | 136.5 |
| Net income | | 65.9 | 21.1 | (64.3) | 105.7 |
| Total assets | Sumitomo Mitsui Card Company | 3,400.1 | 4,401.3 | 6,923.0 | 7,548.3 |
| | Former SMBC Finance Service | 2,062.7 | 2,161.9 | — | — |
| | SMBC Consumer Finance | 1,917.1 | 1,627.4 | 1,602.7 | 1,728.7 |
| Number of cardholders (in tens of thousands) | | 3,316 | 3,615 | 3,972 | 4,335 |

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.

## SMBC CONSUMER FINANCE

www.smbc-cf.com/english/



Since its establishment in 1962, SMBC Consumer Finance has developed and provided highly convenient and secure personal loan products in line with changes in people's lives and lifestyles, and has worked to strengthen and enhance its service structure in order to respond promptly to customers' diverse funding needs.

In October 2024, we became a wholly owned subsidiary of Sumitomo Mitsui Card Company, and by working together to improve services, we will provide optimal digital services and support tailored to each individual customer's needs. We aim to become the "No.1 consumer Finance brand continuously chosen by customers."

**Company name:** SMBC Consumer Finance Co., Ltd.

**Business profile:** Consumer finance business

**Establishment:** March 20, 1962

**Head office:** 2-2-31, Toyosu, Koto-ku, Tokyo

**President and CEO:** Terumasa Takahashi

**Number of employees:** 1,959

(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

www.jri.co.jp

Japan Research Institute (JRI) is a comprehensive information services company with three functions: think tank, consulting, and IT solutions. Under the fundamental principle of "cocreation 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:** Japan Research Institute, Ltd.

**Business profile:**
Think tank operations, consulting services, system development, and information processing

**Establishment:** November 1, 2002

**Head office location:**

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

[Osaka Head Office]
2-2-4, Tosabori, Nishi-ku, Osaka-shi, Osaka

**President and CEO:** Jun Uchikawa

**Number of employees:** 5,312

**Financial Information**

(Billions of yen)

| | 2023/3 | 2024/3 | 2025/3 | 2026/3 |
|---|---|---|---|---|
| Operating revenue | 219.7 | 249.6 | 299.4 | 329.2 |
| Operating profit | 4.0 | 2.7 | 2.8 | 1.2 |
| Ordinary profit | 5.0 | 3.9 | 4.4 | 3.2 |
| Net income | 3.5 | 3.9 | 3.7 | 9.6 |
| Total assets | 124.3 | 131.3 | 137.6 | 161.8 |

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

## Sumitomo Mitsui DS Asset Management

www.smd-am.co.jp

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 profile:**
Investment management operations, investment advisory and agency operations

**Date of establishment:** July 15, 1985

**Head office location:**
1-17-1, Toranomon, Minato-ku, Tokyo

**Representative:** Wataru Ogihara

**Number of employees:** 854

**Financial Information**

(Billions of yen)

| | 2023/3 | 2024/3 | 2025/3 | 2026/3 |
|---|---|---|---|---|
| Operating revenue | 71.9 | 82.7 | 93.7 | 107.2 |
| Operating profit | 3.7 | 6.3 | 10.3 | 17.1 |
| Ordinary profit | 3.3 | 17.6 | 10.8 | 18.0 |
| Net income | 2.0 | 25.2 | 8.5 | 12.6 |
| Total assets | 107.8 | 140.0 | 133.4 | 151.4 |

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