

Principal Consolidated Subsidiaries and Affiliates (as of March 31, 2026)

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 Subsidiaries

Note: Figures in parentheses () in the "Percentage of Voting Rights" column indicate voting rights held by subsidiaries and affiliates.

Company Name	Head Office	Date of Establishment or Investment Issued Capital (Millions of Yen)	Percentage of SMFG's Voting Rights (%)	Percentage of SMBC's Voting Rights (%)	Main Business
Sumitomo Mitsui Banking Corporation	1-1-2, Marunouchi, Chiyoda-ku, Tokyo	June 6, 1996 1,771,093 million yen	100	—	Commercial banking
SMBC Trust Bank Ltd.	1-3-2, Marunouchi, Chiyoda-ku, Tokyo	February 25, 1986 87,550 million yen	0 (100)	100	Commercial banking and trust banking
SMBC Nikko Securities Inc.	3-3-1, Marunouchi, Chiyoda-ku, Tokyo	June 15, 2009 135,000 million yen	100	—	Securities
Sumitomo Mitsui Card Company, Limited	4-5-15, Imabashi, Chuo-ku, Osaka-shi, Osaka	December 26, 1967 34,000 million yen	100	—	Credit card
SMBC Consumer Finance Co., Ltd.	2-2-31, Toyosu, Koto-ku, Tokyo	March 20, 1962 140,737 million yen	0 (100)	—	Consumer lending
JRI Holdings, Limited	2-18-1, Higashi-Gotanda, Shinagawa-ku, Tokyo	April 1, 2024 100 million yen	100	—	Business management operations
The Japan Research Institute, Limited	2-18-1, Higashi-Gotanda, Shinagawa-ku, Tokyo	November 1, 2002 10,000 million yen	0 (100)	—	Think tank operations, consulting services, system development and information processing
Sumitomo Mitsui DS Asset Management Company, Limited	1-17-1 Toranomon, Minato-ku, Tokyo	December 1, 2002 2,000 million yen	50.12	—	Investment management
CCC MK HOLDINGS Co., Ltd.	16-17, Nanpeidai-cho, Shibuya-ku, Tokyo	October 1, 2012 100 million yen	25 (55)	—	V POINT business and advertising and marketing services
SMBC Global Investment & Consulting Ltd.	1-17-1 Toranomon, Minato-ku, Tokyo	December 20, 2002 1,499 million yen	100	—	Investment management services, investment advisory services
SMBC Guarantee Co., Ltd.	6-1-21, Roppongi, Minato-ku, Tokyo	July 14, 1976 187,720 million yen	0 (100)	—	Credit guarantee
SMBC Bank International plc	100 Liverpool Street, London, EC2M 2AT, UK	March 3, 2003 US\$3,200 million	0 (100)	100	Commercial banking
Sumitomo Mitsui Banking Corporation (China) Limited	12F, Room T10,T50,T70,13F, Shanghai World Financial Center, 100 Century Avenue, Pudong New Area, Shanghai 200120, The People's Republic of China	April 27, 2009 CNY10.0 billion	0 (100)	100	Commercial banking
PT Bank SMBC Indonesia Tbk	Menara SMBC, CBD Mega Kuningan, Jl. Dr. Ide Anak Agung Gde Agung, Kav 5.5-5.6 Jakarta Selatan 12950, Indonesia	February 5, 1958 Rp212,918 million	0 (91.04)	91.04	Commercial banking
SMBC Americas Holdings, Inc.	251 Little Falls Drive, Wilmington, DE 19808, U.S.A.	August 8, 1990 US\$3,203.80	0 (100)	100	Management of the US BHC and US BHC subsidiaries
SMBC MANUBANK	515 South Figueroa Street, Los Angeles, CA 90071, U.S.A.	June 26, 1962 US\$1,030,786 thousand	0 (100)	0 (100)	Commercial banking
Banco Sumitomo Mitsui Brasileiro S.A.	Av. Paulista 37, 11 e 12 andar São Paulo, -SP- CEP 01311-902 Brazil	October 6, 1958 R\$1,785,999 million	0 (100)	100	Commercial banking
JSC Sumitomo Mitsui Rus Bank	Presnenskaya naberezhnaya, 10, block C, Moscow, 123112, Russian Federation	May 8, 2009 RUB6.4 billion	0 (100)	99 (1)	Commercial banking
SMBC Bank EU AG	Main Tower, 17th and 18th Floor, Neue Mainzer Str. 52-58, 60311 Frankfurt am Main, Germany	November 23, 2017 €5,100 million	0 (100)	100	Commercial banking, securities business, swap-related operations, derivatives and investments, financial intermediation services, ancillary services
Sumitomo Mitsui Banking Corporation Malaysia Berhad	Suite 22-03, Level 22, Integra Tower, The Intermark, 348, Jalan Tun Razak, 50400 Kuala Lumpur, Malaysia	December 22, 2010 MYR2,452 million	0 (100)	100	Commercial banking
SMBC Leasing and Finance, Inc.	251 Little Falls Drive, Wilmington, DE 19808, U.S.A.	November 9, 1990 US\$4,350	0 (100)	0 (100)	Leasing-related operations, investment and financing operations, deferred payment operations
SMBC Nikko Securities America, Inc.	251 Little Falls Drive, Wilmington, DE 19808, U.S.A.	August 8, 1990 US\$655	0 (100)	0 (100)	Securities, investments
SMBC Nikko Capital Markets Limited (UK)	100 Liverpool Street, London, EC2M 2AT, UK	March 13, 1990 US\$1,138 million	0 (100)	84.84	Swap-related operations, investment and financing operations, financial intermediation operations, ancillary operations, securities-related business, M&A advisory services

(Note 1) JRI Holdings, Limited carried out an internal Group reorganization on April 1, 2026, with Japan Research Institute as the surviving company.

(Note 2) Japan Research Institute increased its capital to 10,100 million yen on April 1, 2026, and changed Sumitomo Mitsui Financial Group's direct ownership of voting rights to 100%.

(Note 3) CCCMK Holdings changed its name to V Point Marketing Co., Ltd. on April 1, 2026.

(Note 4) Nikko System Solutions carried out an internal Group reorganization on April 1, 2026, with Japan Research Institute as the surviving company.

Note: Figures in parentheses () in the "Percentage of Voting Rights" column indicate voting rights held by subsidiaries and affiliates.

Company Name	Head Office	Date of Establishment or Investment	Percentage of SMFG's Voting Rights (%)		Percentage of SMBC's Voting Rights (%)		Main Business
		Issued Capital (Millions of Yen)					
Nikko Systems Solutions, Ltd.	12-1, Daito-cho, Tsurumi-ku, Yokohama-shi, Kanagawa	December 1, 1977 3,000 million yen	0	(100)	0		System engineering and data processing
Alternative Investment Capital Limited	1-8-2, Marunouchi, Chiyoda-ku, Tokyo	July 15, 2002 400 million yen	0	(60)	60		Investment management services, investment advisory services
BPORTUS Co., Ltd.	1-28-1, Kanda-Jimbocho, Chiyoda-ku, Tokyo	July 1, 2023 100 million yen	64.40		—		Data processing service and e-trading consulting
plus medi corp.	2-5-11, Kanda-Jimbocho, Chiyoda-ku, Tokyo	December 15, 2016 100 million yen	98.48		—		Information services
SMBC VALUE CREATION CO., LTD.	1-3-1, Nishi-Shimbashi, Minato-ku, Tokyo	February 20, 2019 495 million yen	0	(100)	100		Data processing service and e-trading consulting
SMBC GMO PAYMENT, Inc.	2-2-31, Toyosu, Koto-ku, Tokyo	November 2, 2015 490 million yen	0	(60)	10		Settlement agent
SMBC Edge Co., Ltd.	1-3-4, Yaesu, Chuo-ku, Tokyo	July 1, 2010 643 million yen	0	(40)	40		Management consulting services, investment management services
SMBC Venture Capital Co., Ltd.	1-3-4, Yaesu, Chuo-ku, Tokyo	September 22, 2005 500 million yen	0	(100)	0	(100)	Venture capital
SMBC Consulting Co., Ltd.	1-3-4, Yaesu, Chuo-ku, Tokyo	May 1, 1981 1,100 million yen	0	(100)	50	(1.63)	Membership services, seminar organizer, advisory services, management consulting services, training services
Japan Pension Navigator Co., Ltd.	1-3-4, Yaesu, Chuo-ku, Tokyo	September 21, 2000 1,600 million yen	0	(69.71)	69.71		Defined contribution plan administrator
SMBC ReSolutions Inc.	1-1-2, Marunouchi Chiyoda-ku, Tokyo, Japan	April 1, 2020 10 million yen	100		—		Real estate management
Plari Town, Inc.	2-3-2, Kojimachi, Chiyoda-ku, Tokyo	May 26, 2020 100 million yen	100		—		Platform management and operation
SMBC Servicer Co., Ltd.	3-16-9, Tsukiji, Chuo-ku, Tokyo	March 11, 1999 1,000 million yen	0	(100)	100		Servicer
SMBC Electronic Monetary Claims Recording Co., Ltd.	1-3-4, Yaesu, Chuo-ku, Tokyo	April 16, 2009 500 million yen	0	(100)	100		Electronic monetary claims recording
SMBC Staff Service Co., Ltd.	3-6-6, Minami-Kyuhouji-cho, Chuo-ku, Osaka-shi, Osaka	July 15, 1982 90 million yen	0	(100)	100		Fee-based headhunting services and contracting of human resources-related procedures
SMBC Learning Support Co., Ltd.	1-3-1, Nishi-Shimbashi, Minato-ku, Tokyo	May 27, 1998 10 million yen	0	(100)	100		Training services, human resources development services
SMBC PERSONNEL SUPPORT CO., LTD.	1-1-2, Marunouchi, Chiyoda-ku, Tokyo, Japan	April 15, 2002 10 million yen	0	(100)	100		HR related clerical services
SMBC OPERATION SERVICE CO., LTD.	4-3-4, Shibaura, Minato-ku, Tokyo	January 31, 1996 30 million yen	0	(100)	100		Banking clerical work
SMBC Green Service Co., Ltd.	3-6-5, Kawara-machi, Chuo-ku, Osaka-shi, Osaka	March 15, 1990 30 million yen	0	(100)	100		Entrusted Administrative Services for Deposit Investigation and Related Tasks
SMBC Real Estate Appraisal Service Co., Ltd.	13-6, Nihonbashi-Kodenma-cho, Chuo-ku, Tokyo	February 1, 1984 30 million yen	0	(100)	100		Collateral real estate survey and appraisal
SMBC REIT Management Co., Ltd.	1-3-4, Yaesu, Chuo-ku, Tokyo	March 10, 2020 250 million yen	0	(80)	80		Asset management
SMBC Capital Partners Co., Ltd.	1-1-2, Marunouchi, Chiyoda-ku, Tokyo, Japan	February 10, 2020 100 million yen	0	(100)	100		Investments
SMBC Legal X Co., Ltd.	Nishi-Shimbashi Square 19F, 1-3-1, Nishi-Shimbashi, Minato-ku, Tokyo	August 18, 2025 600 million yen	100		—		Providing the "LegalXross" platform that enhances and optimizes contracting activities by utilizing advanced technologies including AI
SMBC CLOUDSIGN, Inc.	4-1-4, Roppongi, Minato-ku, Tokyo	October 1, 2019 50 million yen	51		—		Cloud-based electronic contract services
SMBC Wevox, Inc.	1-10-10, Azabu-Juban, Minato-ku, Tokyo	October 2, 2023 50 million yen	55		—		Support services for improving companies' organizational capabilities and corporate value, etc.
SMBC Digital Marketing Co., Ltd.	16-2, Ichibancho, Chiyoda-ku, Tokyo	July 8, 2021 100 million yen	66		—		Advertising and marketing
SMBC Human Career Co., Ltd.	1-1, Kanda-Ogawamachi, Chiyoda-ku, Tokyo	May 1, 1987 150 million yen	0	(100)	100		Job introduction and staffing

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SMBC Capital Markets, Inc.	Corporation Trust Center, 1209 Orange Street, Wilmington, DE 19801, U.S.A.	December 4, 1986 US\$100	0 (100)	0 (100)	Swap-related operations, derivatives and investments, leasing, securities business
TT International Asset Management Ltd	62 Threadneedle Street, London, EC2R 8HP, U.K.	February 28, 2020 £92 million	0 (100)	—	Investment management
SMBC Asset Management Services (UK) Limited	1 More London Place, London, SE1 2AF, U.K.	October 16, 2019 £240 million	100	—	Stock holding
SFVI Limited	P.O. Box 961, 30 De Castro Street, Road Town, Tortola, British Virgin Islands	July 30, 1997 US\$9,600	0 (100)	100	Investments
SMBC Sofom SMBC, S.A.P.I. DE C.V., SOFOM, E.N.R.	Torre Virreyes-Pedregal 24, Piso 5, Int 502-A, Col. Molino del Rey, Ciudad de Mexico, Mexico, 11040	September 18, 2014 MXN2,660 million	0 (100)	100	Money lending business, derivatives business and services related to leasing
SMBC International Finance N.V.	Kaya W.F.G. (Jombi) Mensing 14, 2nd Floor, Willemstad, Curaçao	June 25, 1990 US\$200 thousand	0 (100)	100	Finance
Sumitomo Mitsui Finance Dublin Limited	Fitzwilliam 28, Fitzwilliam Street Lower, Dublin 2, D02 KF20, Ireland	September 19, 1989 US\$12 million	0 (100)	100	Finance
SMBC CyberFront Inc.	2-2-1, Kanda-Nishiki-cho, Chiyoda-ku, Tokyo	February 17, 2025 250 million yen	60	—	Cybersecurity measures, consulting, etc.
Incloop, Inc.	2-3-2, Kojimachi, Chiyoda-ku, Tokyo	August 23, 2024 50 million yen	0 (85)	—	SaaS implementation support consulting
Sakura Finance Asia Limited	8th Floor, One International Finance Centre, 1 Harbour View Street, Central, Hong Kong	October 17, 1977 US\$65.5 million	0 (100)	100	Finance
SMBC Derivative Products Limited	100 Liverpool Street, London, EC2M 2AT, UK	April 18, 1995 US\$200 million	0 (100)	0 (100)	Swap-related operations, derivatives and investments
SMBC Advisory Services Saudi Arabia LLC	7th Floor Al Faisalah Tower, P.O. Box 3333, Riyadh 12212, Kingdom of Saudi Arabia	December 29, 2017 SAR18 million	0 (100)	100	Finance
SMFG India Credit Company Limited	Commerzone IT Park, Tower B, 1st Floor, No:111, Mount Poonamallee Road, Porur, Chennai, Tamil Nadu 600 116, India	August 30, 1994 INR26,548 million	100	—	Lending business
SMBC Bank India Limited	Unit No. 601, 6th Floor, Platina Building, Plot No.C-59, G Block, Bandra Kurla Complex, Bandra (East), Mumbai 400051, Maharashtra, India	March 17, 2026 INR50 million	0 (100)	100	Research operations toward obtaining a banking license and commencing business
PT Bank BTPN Syariah Tbk	Menara SMBC, Lantai 12, CBD Mega Kuningan, Jl. Dr. Ide Anak Agung Gde Agung, Kav 5.5 - 5.6 Jakarta Selatan 12950, Indonesia	March 7, 1991 Rp770,370 million	0 (70)	0 (70)	Islamic finance operations
PT Oto Multiartha	Summitmas II, 18th floor, Jl.Jend. Sudirman Kav. 61-62, Jakarta 12190, Indonesia	March 28, 1994 Rp928,707 million	0 (51)	0 (51)	Automotive financing
PT Summit Oto Finance	Summitmas II, 8th floor, Jl.Jend. Sudirman Kav. 61-62, Jakarta 12190, Indonesia	September 20, 1990 Rp2,442,060 million	0 (51)	0 (51)	Motorcycle financing

(Note 1) Fullerton India Credit Company Limited changed its name to SMFG India Credit Company Limited on May 11, 2023.

Principal Affiliates

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Company Name	Head Office	Date of Establishment or Investment Issued Capital (Millions of Yen)	Percentage of SMFG's Voting Rights (%)	Percentage of SMBC's Voting Rights (%)	Main Business
PayPay Bank Corporation	1-6-1, Yotsuya, Shinjuku-ku, Tokyo	September 19, 2000 72,216 million yen	0 (21.54)	21.54	Commercial banking
ACLEDA Bank Plc.	#61, Preah Monivong Blvd., Sangkat Srah Chork, Khan Daun Penh, Phnom Penh, Kingdom of Cambodia	December 1, 2003 US\$433 million	0 (18.06)	18.06	Commercial banking
Sumitomo Mitsui Finance and Leasing Company, Limited	1-3-2, Marunouchi, Chiyoda-ku, Tokyo	February 4, 1963 50,000 million yen	50	—	Leasing
Sumitomo Mitsui Auto Service Company, Limited	3-20-2, Nishi-Shinjuku, Shinjuku-ku, Tokyo	February 21, 1981 13,636 million yen	26.16 (33.4)	—	Leasing
SMBC Aviation Capital Limited	Fitzwilliam 28, Fitzwilliam Street Lower, Dublin 2, D02 KF20, Ireland	August 14, 1997 US\$2,249 million	0 (100)	32	Leasing

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Osaka Digital Exchange Co.,Ltd.	3-2-18, Nakanoshima, Kita-ku, Osaka-shi, Osaka	April 1, 2021 300 million yen	20	—	Operation of proprietary trading system (PTS) for stock and security token
Vietnam Prosperity Joint-Stock Commercial Bank	VPBank Tower, 89 Lang Ha Street, Dong Da Ward, Hanoi, Vietnam	October 20, 2023 VND103,331,782 million	0 (15.01)	15.01	Commercial banking
VPBank SMBC Finance Company Limited	2nd Floor, REE Tower Building, No.9 Doan Van Bo Street, Xom Chieu Ward, Ho Chi Minh City, Vietnam	October 28, 2021 VND10,928,000 million	0 (99)	0 (50)	Consumer lending
YES BANK Limited	Off Western Express Highway, Santacruz East, Mumbai – 400055, India	September 17, 2025 INR62,759 million	0 (24.90)	24.90	Commercial banking
POCKET CARD CO., LTD.	1-1-1, Shiba Koen, Minato-ku, Tokyo	May 25, 1982 14,374 million yen	0 (20)	20	Credit card
JSOL CORPORATION	1-6-5, Kudan-Minami, Chiyoda-ku, Tokyo	July 3, 2006 5,000 million yen	0 (50)	—	System engineering and data processing
Sakura Information Systems Co., Ltd.	1-17-3, Shirokane, Minato-ku, Tokyo	November 29, 1972 600 million yen	0 (49)	49	System engineering and data processing
SAKURA KCS Corporation	21-1, Harima-machi, Chuo-ku, Kobe-shi, Hyogo	March 29, 1969 2,054 million yen	0 (47.47)	28.53 (1.25)	System engineering and data processing
China Post & Capital Fund Management Co., Ltd.	20th Floor, Building C, Tower 2, No. 36 North Third Ring East Road, Dongcheng District, Beijing, 100013, PRC	April 24, 2012 CNY304 million	0 (23.67)	23.67	Asset management
Spring Infrastructure Capital Co., Ltd.	2-7-3, Hirakawa-cho, Chiyoda-ku, Tokyo	July 31, 2018 250 million yen	0 (24.50)	24.50	Investments
Cotra Ltd.	8-1, Nihonbashi Kabutocho, Chuo-ku, Tokyo	July 1, 2021 1,700 million yen	0 (25)	25	Planning and operation of fund settlement infrastructure
Rizal Commercial Banking Corporation	Yuchengco Tower 1, RCBC Plaza, 6819 Ayala Avenue, Makati City 0727, Philippines	September 23, 1960 PHP24,198 million	0 (24.46)	24.46	Commercial banking
eXtend Ltd.	3-11-13, Minami-Aoyama, Minato-ku, Tokyo	November 6, 2024 1,000 million yen	50	—	Hedging services related to electricity, etc.