



SUMITOMO MITSUI BANKING CORPORATION

Sumitomo Mitsui Banking Corporation (SMBC) was established in April 2001 through the merger of The Sakura Bank, Limited and The Sumitomo Bank, Limited. In December 2002, Sumitomo Mitsui Financial Group, Inc. was established through a stock transfer as a holding company, under which SMBC became a wholly-owned subsidiary. In March 2003, SMBC merged with THE WAKASHIO BANK, LTD.

SMBC boasts a number of competitive advantages, including a strong customer base, the quick implementation of strategies, and an extensive lineup of financial products that leverage the expertise of strategic Group companies in specialized areas. As a pivotal member of SMFG, SMBC works closely with other Group companies to offer customers highly sophisticated, comprehensive financial services.

Business Profile:

- Deposit-taking
- Lending
- Trading securities
- Investment in securities
- Domestic exchange
- Foreign exchange
- Financial futures trading on customers' accounts
- Corporate bond trustee services
- Other services ancillary to the above



Company Name: Sumitomo Mitsui Banking Corporation
Business Profile: Banking
Establishment: June 6, 1996
Head Office: 1-2, Yurakucho 1-chome, Chiyoda-ku, Tokyo
President & CEO: Yoshifumi Nishikawa
Employees: 24,024 (as of March 31, 2003)

Network: (as of June 30, 2003)

Domestic:	1,412 locations*	Overseas:	37 locations
Branches	466	Branches	20
(including 28 specialized deposit account branches)		Subbranches	3
Subbranches	103	Representative offices	14
Agencies	2		
Offices handling nonbanking business	9		
Automated service centers	832		

*Excluding the number of ATMs installed at corporate client facilities and convenience stores

Consolidated

Year ended March 31	Billions of yen		
	2003	2002	2001
For the Year:			
Total income	¥ 3,561.8	¥ 3,809.1	¥ 4,501.2
Income (loss) before income taxes and minority interests	(542.7)	(604.3)	405.5
Net income (loss)	(429.4)	(463.9)	132.4
At Year-End:			
Total stockholders' equity	¥ 2,142.5	¥ 2,912.6	¥ 4,013.0
Total assets	102,394.6	108,005.0	119,242.7

Notes: 1. Figures for the year ended March 31, 2001 are combined figures for Sakura Bank and Sumitomo Bank.
 2. Figures for fiscal 2001 are those for SMBC, and include its then consolidated subsidiary, Wakashio Bank.

www.smbc.co.jp/global/





SUMITOMO MITSUI CARD COMPANY, LIMITED

Sumitomo Mitsui Card Company, Limited was established in December 1967 as The Sumitomo Credit Service Company, Limited. As the pioneer in the issuance of the Visa Card in Japan after starting operations in June 1968, it has been supported by many customers and continues to hold the leading position in the domestic card industry. Its name was changed to Sumitomo Mitsui Card Company, Limited in April 2001 at the same time as the birth of the Sumitomo Mitsui Banking Corporation. In July of that year, the company integrated the Visa and MasterCard opera-

tions of Sakura Card Co., Ltd., making it one of the largest card companies in Japan. In February 2003, the company became a member of SMFG. It is expected to play a major role as one of the strategic businesses of the Group.

Sumitomo Mitsui Card is making strenuous efforts to be a world-leading card company, providing customers with the most convenient and user-friendly card services.

Business Profile:

- **Credit card services**

Issuance of cards; shopping services; settling accounts with affiliated merchants

- **Credit finance**

Loans to members; cashing services; revolving/installment payments; loan guarantee business

- **Sales promotion**

Issuance of gift certificates; other services for members and affiliated merchants

- **Ancillary businesses**

Payment collection agency services; clerical work service provider (card issuance, invoicing members, settlement of accounts of other cards)



Company Name: Sumitomo Mitsui Card Company, Limited
Business Profile: Credit card services
Establishment: December 26, 1967
Head Office:
 Tokyo Head Office: 5-2-10, Shimbashi, Minato-ku, Tokyo
 Osaka Head Office: 4-5-15, Imahashi, Chuo-ku, Osaka
President & CEO: Michiyoshi Kuriyama
Employees: 1,687 (as of March 31, 2003)

▶ www.smbc-card.com



★ Currently available in Japanese only

Year ended March 31	Billions of yen		
	2003	2002	2001
For the Year:			
Revenues from credit card operations	¥3,035.5	¥2,813.1	¥2,469.5
Operating revenue	122.1	116.4	101.6
Operating profit	16.0	9.6	14.8
At Year-End:			
Number of cardholders (in thousands).....	12,118	11,708	8,464
Number of merchant outlets (in thousands)...	2,699	2,531	2,383



SMBC LEASING COMPANY, LIMITED

SMBC Leasing Company, Limited specializes in leasing for corporate customers' large-scale capital investment needs. SMBC Leasing has earned an excellent reputation by providing tailor-made solutions to customers through the effective use of the Internet. The company combines a broad spectrum of products such as leasing of overseas facilities, leasing of eco-friendly equipment, Internet leasing and sales-type leasing. SMBC Leasing is also actively promoting its "Select Lease," designed for responding promptly to the

needs of small and medium-sized businesses, as well as its rental business focused on IT-related equipment.

In recent years, the extremely fast pace of technological progress and the need for companies to greatly improve efficiency have made leasing, from the perspective of corporate management strategy, an effective option for plant and equipment investment. As a pioneer and industry leader, SMBC Leasing seeks to ensure consistently higher levels of quality in the services it provides.

Business Profile:

- **Corporate leasing**
Leasing to meet companies' domestic and overseas capital investment needs
- **Sales-type leasing and product leasing**
Leasing sales promotion tools for manufacturers and dealers
- **Internet leasing**
Effective leasing over the Internet
- **Select Lease**
Speedy leasing to small and medium-sized businesses
- **Leasing of eco-friendly equipment**
Leasing through a tie-up with companies providing energy conservation services
- **Car leasing**
Car leasing through SMBC Auto Leasing Company, Limited
- **Rental business**
Renting personal computers and other IT equipment



Company Name: SMBC Leasing Company, Limited
Business Profile: Leasing
Establishment: September 2, 1968
Head Office:
 Tokyo Head Office: 3-9-4, Nishishimbashi, Minato-ku, Tokyo
 Osaka Head Office: 3-10-19, Minamisenba, Chuo-ku, Osaka
President & CEO: Youhei Shiraga
Employees: 1,023 (as of March 31, 2003)

▶ www.smbcleasing.co.jp



★Currently available in Japanese only

Year ended March 31	Billions of yen		
	2003	2002	2001
Revenues from leasing operations	¥466.4	¥443.6	¥409.5
Operating revenue	515.0	479.0	470.0
Operating profit	20.4	16.9	16.4



The Japan Research Institute, Limited

The Japan Research Institute, Limited (JRI) is a “knowledge engineering” company that offers comprehensive high-value-added services, effectively combining the three functions of information systems integrator, consultant, and think-tank. Targeting customers in a wide range of sectors, the institute offers services such as the design and development of strategic information systems, and the provision of outsourced services. The institute particularly enjoys a high reputation in the development of financial systems. It is also active in research and analysis of

both domestic and overseas economies, formulation of policy recommendation and management innovation, and IT-related consulting. JRI also assists in the incubation of new markets and businesses.

In April 2003, SMBC's computer systems operation was transferred and integrated under the control of JRI. We intend to leverage the merits offered by SMBC's computer system resources, related expertise, and greater scale to enable us to provide still more sophisticated solutions and become the top player in this field.

Business Profile:

- **Computer systems development and information processing service**
Design and development of information systems; provision of outsourced services
- **Consulting business**
Consulting in the fields of management innovation and information technology

- **Think-tank services**
Economic analyses and strategy design; new business incubation



Company Name: The Japan Research Institute, Limited
Business Profile: Systems engineering, data processing, and management consulting and economic research
Establishment: November 1, 2002
Head Office:
 Tokyo Head Office: 16, Ichibancho, Chiyoda-ku, Tokyo
 Osaka Head Office: 1-5-8, Shimmachi, Nishi-ku, Osaka
President & CEO: Shunichi Okuyama
Employees: 2,513 (as of March 31, 2003)

▶ www.jri.co.jp/english/



Year ended March 31	Billions of yen		
	2003	2002	2001
Operating revenue.....	¥70.2	¥67.4	¥63.7
Operating profit.....	7.6	7.5	7.9