



[www.smbc.co.jp/global/](http://www.smbc.co.jp/global/)

## SUMITOMO MITSUI BANKING CORPORATION

Sumitomo Mitsui Banking Corporation (SMBC) was established in April 2001 through the merger of two leading banks, 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. 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.

### Consolidated

	Billions of yen			
	Sept. 30, 2004	Mar. 31, 2004	Mar. 31, 2003	Mar. 31, 2002
<b>For the Interim Term (Year):</b>				
Total income .....	¥ 1,355.0	¥ 2,843.5	¥ 3,561.8	¥ 3,809.1
Income (loss) before income taxes and minority interests ...	65.1	356.3	(542.6)	(604.3)
Net income (loss) .....	31.3	301.6	(429.3)	(463.8)
<b>At Interim Term- (Year-) End:</b>				
Total stockholders' equity .....	¥ 2,695.7	¥ 2,722.1	¥ 2,142.5	¥ 2,912.6
Total assets .....	98,632.8	99,843.2	102,394.6	108,005.0



**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  
**Number of Employees:** 22,431  
 (as of September 30, 2004)

**Network:** (as of September 30, 2004)  
**Domestic:** 1,416 locations\*  
 Branches 477 (including 28 specialized deposit account branches)  
 Subbranches 134  
 Offices handling nonbanking business 15  
 Automated service centers 790  
**Overseas:** 37 locations  
 Branches 20  
 Subbranches 3  
 Representative offices 14

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



[www.smbc-card.com](http://www.smbc-card.com)\*

## 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. In July of that year, the company integrated the Visa and MasterCard operations of Sakura Card Co., Ltd. Revenue for the year ended March 31, 2004 came to ¥3,258 billion, with the number of cardholders reaching over 12 million.

Committed to being a world-class leader in its field, Sumitomo Mitsui Card provides its customers with the most convenient and user-friendly card services.

	Billions of yen			
	Sept. 30, 2004	Mar. 31, 2004	Mar. 31, 2003	Mar. 31, 2002
<b>For the Interim Term (Year):</b>				
Revenues from credit card operations .....	¥1,741.4	¥3,258.4	¥3,035.5	¥2,813.1
Operating revenue .....	63.9	126.3	122.1	116.4
Operating profit .....	10.0	18.5	16.0	9.6
<b>At Interim Term- (Year-) End:</b>				
Number of cardholders (in thousands) .....	13,091	12,758	12,118	11,708
Number of merchant outlets (in thousands) .....	2,987	2,892	2,699	2,531



**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  
**Number of Employees:** 1,701  
 (as of September 30, 2004)

\*Currently in Japanese only



www.smbcleasing.co.jp\*

## SMBC LEASING COMPANY, LIMITED

SMBC Leasing Company, Limited, and its subsidiaries specialize in providing tailor-made solutions for corporate customers' large-scale capital investment needs. The company and its subsidiaries combine a broad spectrum of leasing products such as energy-saving equipment, commercial real estate properties (shops, factories and warehouses), overseas facilities for Japanese companies expanding abroad, and all types of medical equipment for clinics. In addition, they provide online leasing services, including support for the sales activities of manufacturers and dealers.

SMBC Leasing offers the "Select Lease" service, which is designed to enable prompt response to the needs of small and medium-sized businesses. The company and its subsidiaries also engage in the leasing of motor vehicles (for personal as well as commercial use) and operate a rental business focused on instruments, PCs and other IT equipment, as well as various measuring instruments.

In recent years, the extremely fast pace of technological progress and the need for companies to greatly improve efficiency have made leasing a highly effective option for plant and equipment investment. SMBC Leasing is both a pioneer and a leading player in this industry, and to maintain its position, the company's management constantly seeks to ensure ever-higher levels of quality in the services it provides.



**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, Minamisemba, Chuo-ku, Osaka  
**President & CEO:** Youhei Shiraga  
**Number of Employees:** 939  
(as of September 30, 2004)

\*Currently in Japanese only

Billions of yen

	Sept. 30, 2004	Mar. 31, 2004	Mar. 31, 2003	Mar. 31, 2002
For the Interim Term (Year):				
Revenues from leasing operations .....	¥258.0	¥555.7	¥466.4	¥443.6
Operating revenue .....	287.8	553.0	515.0	479.0
Operating profit .....	13.4	23.2	20.4	16.9



www.jri.co.jp/english/

## 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, JRI 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 IT systems for the financial services industry. It is also active in research and analysis of both domestic and overseas economies, formulation of policy recommendations and management innovation, and IT-related consulting. JRI also assists in the incubation of new markets and businesses.

JRI plays a key role as the core IT specialist within the Group, and we are leveraging 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.



**Company Name:** The Japan Research Institute, Limited  
**Business Profile:** Systems engineering, data processing, 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  
**Number of Employees:** 3,159  
(as of September 30, 2004)

Billions of yen

	Sept. 30, 2004	Mar. 31, 2004	Mar. 31, 2003	Mar. 31, 2002
For the Interim Term (Year):				
Operating revenue .....	¥52.8	¥105.1	¥70.2	¥67.4
Operating profit .....	0.9	7.6	7.6	7.5