

The companies under the umbrella of Sumitomo Mitsui Financial Group (SMFG) offer diversified financial services centering on banking operations, and including leasing, securities and credit card services, and information services.

### Our Mission

- To provide optimum added value to our customers and together with them achieve growth
- To create sustainable shareholder value through business growth
- To provide a challenging and professionally rewarding work environment for our dedicated employees

**Company Name:** Sumitomo Mitsui Financial Group, Inc.

#### Business Description:

Management of the affairs of banking subsidiaries (under the stipulations of the Banking Law) and of non-bank subsidiaries, and ancillary functions

**Establishment:** December 2, 2002

**Head Office:** 1-2, Yurakucho 1-chome, Chiyoda-ku, Tokyo, Japan

**Chairman of the Board:** Masayuki Oku

(Concurrent President at Sumitomo Mitsui Banking Corporation)

**President:** Teisuke Kitayama

(Concurrent Chairman of the Board at Sumitomo Mitsui Banking Corporation)

**Capital Stock:** ¥1,420.9 billion

#### Stock Exchange Listings:

Tokyo Stock Exchange (First Section)

Osaka Securities Exchange (First Section)

Nagoya Stock Exchange (First Section)



## SUMITOMO MITSUI BANKING CORPORATION

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

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.

**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:** Masayuki Oku

**Number of Employees:** 16,407

#### Network:

Domestic:	1,464 locations*
Branches	463
(including 38 specialized deposit account branches)	
Subbranches	156
Agency	1
Offices handling nonbanking business	20
Automated service centers	824
Overseas:	36 locations
Branches	18
Subbranches	5
Representative offices	13

\*Excluding the number of ATMs installed at convenience stores

#### Credit Ratings (as of July 31, 2007)

	Long-term	Short-term
Moody's	Aa2	P-1
S&P	A+	A-1
Fitch	A	F1
R&I	A+	a-1
JCR	A+	J-1+

	Billions of yen			
■ Consolidated	2007	2006	2005	2004
Year ended March 31				
For the Year:				
Ordinary income .....	¥ 2,925.6	¥ 2,750.2	¥ 2,691.3	¥ 2,717.0
Ordinary profit (loss)...	716.6	862.0	(99.7)	282.1
Net income (loss).....	401.7	563.5	(278.9)	301.6
At Year-End:				
Net assets.....	¥ 5,412.4	¥ 3,598.2	¥ 2,633.9	¥ 2,722.1
Total assets.....	98,570.6	104,418.5	97,478.3	99,843.2



## SUMITOMO MITSUI CARD COMPANY, LIMITED

[www.smbc-card.com](http://www.smbc-card.com)  
(Japanese only)

As the pioneer in the issuance of the Visa Card in Japan and a leader in the domestic credit card industry, Sumitomo Mitsui Card Company, Limited enjoys the strong support of its many customers.

It also plays a major role as one of the strategic businesses of SMFG. Leveraging its strong brand image and its excellent capabilities across a wide range of card-related services, the company meets customers' credit needs through the provision of settlement and financing services.

Sumitomo Mitsui Card aims to actively contribute, through its card business, to the realization of comfortable and affluent consumer lifestyles,

and make further dramatic progress as a leading brand company.

**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

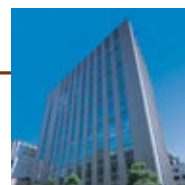
**President & CEO:** Koichi Tsukihara

**Number of Employees:** 1,909

#### Credit Ratings (as of July 31, 2007)

	Long-term	Short-term
JCR	A+	J-1+

	Billions of yen			
■ Consolidated	2007	2006	2005	2004
Year ended March 31				
For the Year:				
Revenues from credit				
card operations.....	¥4,753.8	¥4,181.3	¥3,598.7	¥3,258.4
Operating revenue....	157.6	148.2	132.1	126.3
Operating profit.....	14.1	25.8	23.1	18.5
At Year-End:				
Number of cardholders				
(in thousands).....	14,951	14,067	13,462	12,758





## SMBC LEASING COMPANY, LIMITED

[www.smbcleasing.co.jp](http://www.smbcleasing.co.jp)

(Japanese only)

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), and overseas facilities for Japanese companies expanding abroad. The company and its subsidiaries are working actively to offer auto leases and rentals, lease trusts and other services associated with leases.

SMBC Leasing is scheduled to merge with Sumisho Lease Co., Ltd. in October 2007. The new company aims to become the top leasing company in Japan in terms of both quantity and quality by leveraging the assets of the two founding

companies, i.e. the customer base and know-how possessed by SMBC Leasing as a bank-affiliated leasing company; the financial solutions offered by other subsidiaries of SMFG; the customer base of trading company-affiliated Sumisho Lease; and the various value chains of Sumitomo Corporation.

**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:** Koji Ishida

**Number of Employees:** 916



**Credit Ratings** (as of July 31, 2007)

	Long-term	Short-term
R&I	A	a-1
JCR	A+	J-1

	Billions of yen			
Year ended March 31	2007	2006	2005	2004
For the Year:				
Revenues from				
leasing operations...	¥583.6	¥615.5	¥580.0	¥555.7
Operating revenue...	630.0	619.7	589.1	553.0
Operating profit.....	31.5	32.2	28.0	23.2



## The Japan Research Institute, Limited

[www.jri.co.jp/english/](http://www.jri.co.jp/english/)

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 consulting services focusing on management innovation and IT-related issues. It also provides services such as the design and development of strategic information systems, as well as outsourcing. In addition, JRI conducts research and analysis of the Japanese and overseas economies, formulates policy recommendations, and assists in the incubation of new businesses.

In July 2006, JRI spun off part of its operations to create JRI Solutions, Limited with the aim of strengthening the provision of information technology solutions to corporate customers outside our Group. The new company will leverage the

extensive fund of know-how in system development and operations amassed by JRI in its long years of service (principally to SMFG companies) to offer the very best IT solutions to a wider array of customers in the general industrial, financial, and public sectors.

**Company Name:** The Japan Research Institute, Limited

**Business Profile:** Systems engineering, data processing, management consulting, 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:** Yasuyuki Kimoto

**Number of Employees:** 2,877  
(including JRI Solutions, Limited)



	Billions of yen			
Year ended March 31	2007*	2006	2005	2004
For the Year:				
Operating revenue...	¥111.8	¥115.8	¥111.2	¥105.1
Operating profit.....	6.1	5.2	6.3	7.6

\*Figures include JRI Solutions (for three months through June 30, 2006)



## SMBC FRIEND SECURITIES CO., LTD.

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

(Japanese only)

SMBC Friend Securities was founded through the merger of Meiko National Securities and Sakura Friend Securities in April 2003. It later merged with Izumi Securities, an affiliate of Sumitomo Life Insurance Company, in April 2004. It became a wholly-owned subsidiary of SMFG through a share transfer in September 2006.

SMBC Friend Securities boasts one of the strongest financial bases among Japanese securities companies. Its operations are highly efficient, and it provides a full range of securities services, focused mainly on retail customers through its nationwide network of branches. Aiming to become the leading provider of high-

quality retail securities services in Japan, the company precisely tailors products and services to match customers' needs.

**Company Name:** SMBC Friend Securities Co., Ltd.

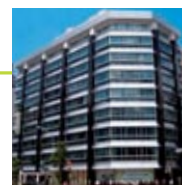
**Business Profile:** Securities services

**Establishment:** March 2, 1948

**Head Office:** 7-12 Nihonbashi-Kabutocho,  
Chuo-ku, Tokyo

**President:** Katsuhiko Tamaki

**Number of Employees:** 1,836



	Billions of yen			
Year ended March 31	2007	2006	2005	2004*
For the Year:				
Operating revenue...	¥58.7	¥68.5	¥52.3	¥48.3
Operating profit.....	21.2	31.0	18.0	18.8
				1.6

\*SMBC Friend Securities (top), Izumi Securities (bottom)