

Group Companies (as of March 31, 2008)



SUMITOMO MITSUI FINANCIAL GROUP

www.smfg.co.jp

SMFG

The companies of the Sumitomo Mitsui Financial Group (SMFG) offer a diverse range of financial services, centered on banking operations, and including credit card services, leasing, information services, and securities.

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 banking subsidiaries (under the stipulations of Japan's Banking Law) and of non-bank subsidiaries as well as performance of 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 of Directors at Sumitomo Mitsui Banking Corporation)
Capital: ¥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



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. Sumitomo Mitsui Financial Group, Inc., was established through a stock transfer as a holding company, and SMBC became a wholly owned subsidiary of SMFG. SMBC's competitive advantages include a strong customer base, the quick implementation of strategies, and an extensive lineup of financial products and services that leverage the expertise of strategic Group companies in specialized areas. SMBC, as a core member of SMFG, works together with other members of the Group 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, Japan
President & CEO: Masayuki Oku
Number of Employees: 17,886
Number of branches and other business locations:
In Japan: 1,489*
 Branches: 473
 (Including 38 specialized deposit account branches)
 Subbranches: 157
 Agency: 1
 Offices handling non-banking business: 20
 Automated service centers: 838
Overseas: 40 locations
 Branches: 19
 Subbranches: 6
 Representative offices: 15

* The number of domestic branches excludes ATMs located in retail convenience stores.

Credit Ratings (as of June 30, 2008)

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

Financial Information (Consolidated basis, years ended March 31) Billions of yen

	2008	2007	2006	2005
For the Year:				
Ordinary income	¥ 3,411.0	¥ 2,925.6	¥ 2,750.2	¥ 2,691.3
Ordinary income (loss)	734.9	716.6	862.0	(99.7)
Net income (loss)	351.8	401.7	563.5	(278.9)
At Year-End:				
Net assets	¥ 5,080.7	¥ 5,412.4	¥ 3,598.2	¥ 2,633.9
Total assets	108,637.7	98,570.6	104,418.5	97,478.3



SUMITOMO MITSUI CARD COMPANY, LIMITED

www.smbc-card.com



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 and 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 provides settlement and financing services focused around providing credit services that meet customer needs. Through its credit card business operations, the company aims to actively contribute to the realization of comfortable and affluent consumer lifestyles and make further dramatic advances as a leading brand in its industry sector.

Company Name: Sumitomo Mitsui Card Company, Limited
Business Profile: Credit card services
Establishment: December 26, 1967
Head Office: Tokyo Head Office: 1-2-20, Kaigan, Minato-ku, Tokyo
 Osaka Head Office: 4-5-15, Imabashi, Chuo-ku, Osaka
President & CEO: Koichi Tsukihara
Number of Employees: 1,989

Credit Ratings (as of July 31, 2007)

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

Financial Information (Years ended March 31) Billions of yen

	2008	2007	2006	2005
For the Year:				
Revenue from credit card operations	¥5,375.2	¥4,753.8	¥4,181.3	¥3,598.7
Operating revenue	168.4	157.6	148.2	132.1
Operating profit	16.9	14.1	25.8	23.1
At Year-End:				
Number of cardholders (in thousands)	1,640.6	1,495.1	1,406.7	1,346.2



Sumitomo Mitsui Finance and Leasing (SMFL) was created from the merger of SMBC Leasing Company, Limited, and Sumisho Lease Co., Ltd., in October 2007. SMFL aims to become the top leasing company in Japan in terms of both quantity and quality by combining (a) the customer base and know-how of SMBC Leasing, as a bank-affiliated leasing company that can draw on the financial solutions offered by other subsidiaries of SMFG, and (b) the customer base and know-how of Sumisho Lease, as an affiliate of the Sumitomo Corporation Group, one of Japan's leading trading houses, which has business relationships along the value chains in a wide range of industries.

SMFL aims to draw on the strengths of the differing business styles and rich experience of

its two predecessor companies to anticipate emerging opportunities and offer high-value-added services that "go beyond leasing" to meet increasingly diverse customer needs, and contribute to society by conducting high-quality leasing activities as one of the leading companies in its industry.

Company Name: Sumitomo Mitsui Finance and Leasing Co., Ltd.

Business Profile: Leasing

Establishment: February 4, 1963

Head Office:

Tokyo Head Office: 3-9-4 Nishi-Shimbashi, Minato-ku, Tokyo

Osaka Head Office: 3-10-19, Minami-Semba, Chuo-ku, Osaka

President & CEO: Koji Ishida

Number of Employees: 1,504

Credit Ratings (as of June 30, 2007)

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

Financial Information (Years ended March 31)

	2008*	2007*	2006*	2005*
For the Year:				
Revenue from leasing operations	¥1,040.5	¥583.6	¥615.5	¥580.0
		503.4	488.9	401.9
Operating revenue	708.4	630.0	619.7	589.1
		379.9	375.1	356.1
Operating profit	36.2	31.5	32.2	28.0
		24.7	21.4	18.2

* The upper row of figures for 2005, 2006, and 2007 are for SMBC Leasing and the lower row of figures are for Sumisho Lease.



The Japan Research Institute, Limited



The Japan Research Institute, Limited (JRI), is a "knowledge engineering" company that offers high-value-added services by effectively combining its capabilities in three fields: namely, information systems integration, consulting, and think-tank services. JRI offers consulting services—principally focused on management innovation and IT-related issues, planning and implementation services for strategic information systems, and outsourcing services—for customers in financial services and a range of other industrial sectors. In addition, JRI's wide-ranging activities cover the issuance of a range of information, including research and analysis of the Japanese and overseas economies, formulation of policy recommendations, and assistance in the incubation of new businesses.

In July 2006, JRI spun off part of its operations

to create JRI Solutions, Limited, with the objective of strengthening its provision of IT solutions for corporate customers outside the Group. Drawing on the rich base of know-how accumulated in developing and operating systems for the Group companies, JRI Solutions works to offer the 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, think-tank services

Establishment: November 1, 2002

Head Office:

Tokyo Head Office: 16 Ichibancho, Chiyoda-ku, Tokyo

Osaka Head Office: 1-5-8 Shinmachi, Nishi-ku, Osaka

President & CEO: Yasuyuki Kimoto

Number of Employees: 3,005 (Including employees of JRI Solutions)

Financial Information (Years ended March 31)

	2008*	2007*	2006	2005
For the Year:				
Operating revenue	¥122.4	¥111.8	¥115.8	¥111.2
Operating profit	5.7	6.1	5.2	6.3

* Figures for fiscal 2007 and 2008 include JRI Solutions, which was spun off as a separate company in July 2006.



SMBC FRIEND SECURITIES CO., LTD.



Providing a full range of securities services, focused mainly on retail customers, SMBC Friend Securities has one of the strongest financial positions among Japanese securities companies and boasts highly efficient operations with a nationwide network of 70 offices. SMBC Friend Securities offers services closely tailored to the needs of its customers and the communities it serves. SMBC Friend Securities became a wholly owned subsidiary of SMFG through a share transfer in September 2006, and is developing business operations jointly with SMBC and other Group members by strengthening its ties with these companies.

Going forward, SMBC Friend Securities is aiming to be "a leading Japanese securities company serving the retail market", and, by offering high-quality products and services matching the needs of its customers, will continue to build strong bonds of trust with its customers.

Company Name: SMBC Friend Securities Co., Ltd.

Business Profile: Securities services

Establishment: March 2, 1948

Head Office: 7-12, Kabuto-cho, Nihonbashi, Chuo-ku, Tokyo

President & CEO: Katsuhiko Tamaki

Number of Employees: 1,989

Financial Information (Years ended March 31)

	2008	2007	2006	2005
For the Year:				
Operating revenue	¥60.5	¥58.7	¥68.5	¥52.3
Operating profit	19.0	21.2	31.0	18.0