

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:** 17,945

#### Network:

Domestic:	1,468 locations*
Branches	470
(including 38 specialized deposit account branches)	
Subbranches	155
Agency	1
Offices handling nonbanking business	20
Automated service centers	822
Overseas:	37 locations
Branches	18
Subbranches	6
Representative offices	13

\*Excluding the number of ATMs installed at convenience stores

#### Credit Ratings (as of January 31, 2008)

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

■ Consolidated	Billions of yen			
	Sep. 30, 2007	Mar. 31, 2007	Mar. 31, 2006	Mar. 31, 2005
For the Interim Term (Year):				
Ordinary income .....	1,554.7	¥ 2,925.6	¥ 2,750.2	¥ 2,691.3
Ordinary profit (loss)...	316.0	716.6	862.0	(99.7)
Net income (loss).....	171.3	401.7	563.5	(278.9)
At Interim Term- (Year-) End:				
Net assets .....	¥ 5,410.5	¥ 5,412.4	¥ 3,598.2	¥ 2,633.9
Total assets.....	103,722.6	98,570.6	104,418.5	97,478.3



## 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:** 1,997

#### Credit Ratings (as of January 31, 2008)

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

■ Consolidated	Billions of yen			
	Sep. 30, 2007	Mar. 31, 2007	Mar. 31, 2006	Mar. 31, 2005
For the Interim Term (Year):				
Revenues from credit card operations.....	¥2,586.6	¥4,753.8	¥4,181.3	¥3,598.7
Operating revenue....	81.9	157.6	148.2	132.1
Operating profit.....	7.1	14.1	25.8	23.1
At Interim Term- (Year-) End:				
Number of cardholders (in thousands).....	15,564	14,951	14,067	13,462



Sumitomo Mitsui Finance and Leasing Co., Ltd. was established in October 2007 through the merger of SMBC Leasing Company, Limited and Sumisho Lease Co., Ltd., an affiliate of the trading company Sumitomo Corporation.

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: a) the customer base and know-how possessed by SMBC Leasing as a bank-affiliated leasing company, together with the financial solutions offered by other subsidiaries of SMFG; and b) the customer base of Sumisho Lease, as well as the various value chains of Sumitomo Corporation.

With the abundant knowledge and experience accumulated by its two predecessors, Sumitomo

Mitsui Finance and Leasing will lead the industry through the provision of sophisticated value-added services that go well beyond the conventional concept of leasing to meet customers' diverse needs. By operating a highly efficient and customer-centric service, the new company will contribute to society as the leading player in Japan's leasing 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, Nishishimbashi,  
Minato-ku, Tokyo

**Osaka Head Office** 3-10-19, Minamisenba,  
Chuo-ku, Osaka

**President & CEO:** Koji Ishida

**Number of Employees:** 1,564

**Credit Ratings** (as of January 31, 2008)

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

■ Consolidated

	Billions of yen			
	Sep. 30, 2007	Mar. 31, 2007	Mar. 31, 2006	Mar. 31, 2005
For the Interim Term (Year):				
Revenues from				
leasing operations...	¥273.3	¥583.6	¥615.5	¥580.0
Operating revenue...	324.7	630.0	619.7	589.1
Operating profit.....	15.1	31.5	32.2	28.0

Notes:

1. All figures are rounded down to the nearest unit of ¥100 million.

2. The figures shown are those for the former SMBC Leasing Company, Limited.



## 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 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:** 3,044  
(including JRI Solutions, Limited)



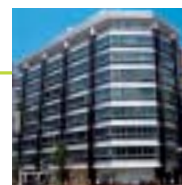
■ Consolidated

	Billions of yen			
	Sep. 30, 2007	Mar. 31, 2007	Mar. 31, 2006	Mar. 31, 2005
For the Interim Term (Year):				
Operating revenue...	¥51.7	¥111.8	¥115.8	¥111.2
Operating profit.....	0.6	6.1	5.2	6.3

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



## SMBC FRIEND SECURITIES CO., LTD.



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:** 2,078

■ Consolidated

	Billions of yen			
	Sep. 30, 2007	Mar. 31, 2007	Mar. 31, 2006	Mar. 31, 2005
For the Interim Term (Year):				
Operating revenue...	¥34.0	¥58.7	¥68.5	¥52.3
Operating profit.....	13.2	21.2	31.0	18.0