

Principal Subsidiaries and Affiliates (as of March 31, 2011)

All companies shown hereunder are consolidated subsidiaries or affiliates of Sumitomo Mitsui Financial Group, Inc. Those printed in green ink are consolidated subsidiaries or affiliates of Sumitomo Mitsui Banking Corporation.

Principal Domestic Subsidiaries

Note: Figures in parentheses () in the voting rights columns indicate voting rights held indirectly via subsidiaries and affiliates.

Company Name	Issued Capital (Millions of Yen)	Percentage of SMFG's Voting Rights (%)	Percentage of SMBC's Voting Rights (%)	Established	Main Business
Sumitomo Mitsui Banking Corporation	1,770,996	100	—	Jun. 6, 1996	Commercial banking
SMFG Card & Credit, Inc.	49,859	100	—	Oct. 1, 2008	Business management
Sumitomo Mitsui Card Company, Limited	34,000	0 (65.99)	—	Dec. 26, 1967	Credit card services
Cedyna Financial Corporation*1	82,843	0 (69.19)	—	Sep. 11, 1950	Credit card services
Sumitomo Mitsui Finance and Leasing Company, Limited	15,000	60	—	Feb. 4, 1963	Leasing
The Japan Research Institute, Limited	10,000	100	—	Nov. 1, 2002	System engineering, data processing, management consulting, and economic research
SMBC Friend Securities Co., Ltd.	27,270	100	—	Mar. 2, 1948	Securities
Nikko Cordial Securities Inc.*2	10,000	0 (100)	100	Jun. 15, 2009	Securities
SAKURA CARD CO., LTD.	7,438	0 (95.74)	85.14 (10.59)	Feb. 23, 1983	Credit card services
ORIX CREDIT CORPORATION	22,170	0 (50.99)	50.99	Jun. 21, 1979	Consumer loans
SMM Auto Finance, Inc.	7,700	0 (56)	41	Sep. 17, 1993	Automotive financing
The Japan Net Bank, Limited	37,250	0 (59.70)	59.70	Sep. 19, 2000	Commercial banking
SMBC Loan Business Planning Co., Ltd.	100,010	0 (100)	100	Apr. 1, 2004	Management support services
SMBC Loan Adviser Co., Ltd.	10	0 (100)	0 (100)	Apr. 1, 1998	Consulting and agency services for consumer loans and non-life insurance
SMBC Guarantee Co., Ltd.	187,720	0 (100)	0 (100)	Jul. 14, 1976	Credit guarantee
SMBC Finance Business Planning Co., Ltd.	10	0 (100)	100	Apr. 1, 2004	Management support services
SMBC Finance Service Co., Ltd.	71,705	0 (100)	0 (100)	Dec. 5, 1972	Loans, collecting agent and factoring
SMBC Business Support Co., Ltd.	10	0 (100)	0 (100)	Jul. 1, 2004	Clerical work outsourcer
Financial Link Co., Ltd.	160	0 (100)	0 (100)	Sep. 29, 2000	Data processing service and e-trading consulting
SMBC Venture Capital Co., Ltd.	500	0 (40)	0 (40)	Sep. 22, 2005	Venture capital
SMBC Consulting Co., Ltd.	1,100	0 (100)	50 (25)	May 1, 1981	Management consulting and seminar organizer
SMBC Support & Solution Co., Ltd.	10	0 (100)	100	Apr. 1, 1996	Help desk and system support
SMBC Servicer Co., Ltd.	1,000	0 (100)	100	Mar. 11, 1999	Servicer
SAKURA KCS Corporation	2,054	0 (50.21)	27.53 (5.00)	Mar. 29, 1969	System engineering and data processing
THE MINATO BANK, LTD.	27,484	0 (46.44)	45.10 (1.33)	Sep. 6, 1949	Commercial banking
Kansai Urban Banking Corporation	47,039	0 (60.21)	49.41 (0.35)	Jul. 1, 1922	Commercial banking
SMBC Staff Service Co., Ltd.	90	0 (100)	100	Jul. 15, 1982	Temporary manpower service
SMBC Learning Support Co., Ltd.	10	0 (100)	100	May 27, 1998	Seminar organizer
SMBC PERSONNEL SUPPORT CO., LTD.	10	0 (100)	100	Apr. 15, 2002	Banking clerical work
SMBC Center Service Co., Ltd.	100	0 (100)	100	Oct. 16, 1995	Banking clerical work
SMBC Delivery Service Co., Ltd.	30	0 (100)	100	Jan. 31, 1996	Banking clerical work
SMBC Green Service Co., Ltd.	30	0 (100)	100	Mar. 15, 1990	Banking clerical work
SMBC International Business Co., Ltd.	20	0 (100)	100	Sep. 28, 1983	Banking clerical work
SMBC International Operations Co., Ltd.	40	0 (100)	100	Dec. 21, 1994	Banking clerical work
SMBC Loan Business Service Co., Ltd.	70	0 (100)	100	Sep. 24, 1976	Banking clerical work
SMBC Principal Finance Co., Ltd.	100	0 (100)	100	Mar. 8, 2010	Investments for corporate revitalization and other related investments
SMBC Market Service Co., Ltd.	10	0 (100)	100	Feb. 3, 2003	Banking clerical work
SMBC Loan Administration and Operations Service Co., Ltd.	10	0 (100)	100	Feb. 3, 2003	Banking clerical work
SMBC Property Research Service Co., Ltd.	30	0 (100)	100	Feb. 1, 1984	Banking clerical work
Japan Pension Navigator Co., Ltd.	1,600	0 (69.71)	69.71	Sep. 21, 2000	Defined contribution plan administrator
SMBC Electronic Monetary Claims Recording Co., Ltd.	500	0 (100)	100	Apr. 16, 2009	Electronic monetary claims recording
SMBC Barclays Wealth Services Co., Ltd.	30	0 (50.1)	50.1	Mar. 1, 2010	Provision and translation of business tools and research information

*1 Cedyna Financial Corporation became a wholly-owned subsidiary of SMFG Card & Credit, Inc., a consolidated subsidiary of SMFG, on May 1, 2011.

*2 Nikko Cordial Securities Inc. changed its company name to SMBC Nikko Securities Inc. on April 1, 2011.