

# Group Companies (as of March 31, 2012)



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

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, consumer finance leasing, information services, and securities.

## Business Mission

- To found our own prosperity on providing valuable services which help our customers to build their prosperity
- To create sustainable value for our shareholders founded on growth in our business
- 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 Act) and of non-bank subsidiaries, as well as the performance of ancillary functions

**Establishment:** December 2, 2002

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

**Chairman of the Board:** Masayuki Oku

**President:** Koichi Miyata

(Concurrent Director at Sumitomo Mitsui Banking Corporation)

**Capital:** ¥2,337.8 billion

### Stock Exchange Listings:

Tokyo Stock Exchange (First Section)

Osaka Securities Exchange (First Section)

Nagoya Stock Exchange (First Section)

Note: American Depositary Receipts (ADRs) are listed on the New York Stock Exchange.

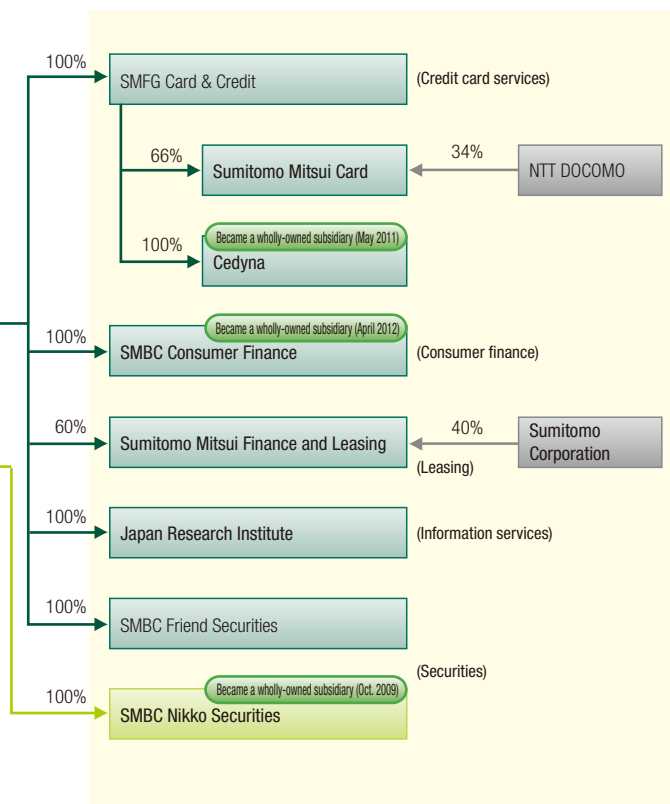
## Group Structure



| Sumitomo Mitsui Financial Group |               |
|---------------------------------|---------------|
| Consolidated total assets       | ¥143 trillion |
| Consolidated Tier I ratio       | 12.28%        |



| Sumitomo Mitsui Banking Corporation |                    |
|-------------------------------------|--------------------|
| Total assets                        | ¥119 trillion      |
| Deposits                            | ¥76 trillion       |
| Loans                               | ¥56 trillion       |
| Number of retail accounts           | approx. 27 million |
| Number of corporate loan clients    | approx. 110,000    |

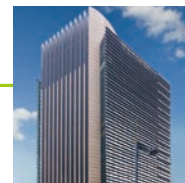


\* As of Jun. 30, 2011 for percentage of the voting rights and as of Mar. 31, 2012 for other figures.



## SUMITOMO MITSUI BANKING CORPORATION

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



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 in December 2002 through a stock transfer as a bank holding company, and SMBC became a wholly owned subsidiary of SMFG. In March 2003, SMBC merged with The Wakashio Bank, Ltd.

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, Marunouchi 1-chome, Chiyoda-ku, Tokyo, Japan

**President and CEO:** Takeshi Kunibe (Concurrent Director at Sumitomo Mitsui Financial Group)

**Number of Employees:** 22,686

**Number of branches and other business locations:**

|                                                     |        |
|-----------------------------------------------------|--------|
| In Japan:                                           | 1,548* |
| Branches:                                           | 498    |
| (Including 41 specialized deposit account branches) |        |
| Sub-branches:                                       | 156    |
| Banking agencies:                                   | 4      |
| Offices handling non-banking business:              | 22     |
| Automated service centers:                          | 868    |
| Overseas:                                           | 35     |
| Branches:                                           | 15     |
| Sub-branches:                                       | 10     |
| Representative offices:                             | 10     |

\*The number of domestic branches excludes ATMs located at the business sites of companies and at retail convenience stores.

**Credit Ratings** (as of June 30, 2012)

|                   | Long-term | Short-term |
|-------------------|-----------|------------|
| Moody's           | Aa3       | 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 |           |           |           |
|-------------------------|-----------------|-----------|-----------|-----------|
|                         | 2012            | 2011      | 2010      | 2009      |
| For the Year:           |                 |           |           |           |
| Ordinary income .....   | ¥2,687.9        | ¥2,711.3  | ¥2,579.9  | ¥2,989.6  |
| Ordinary profit .....   | 857.9           | 751.2     | 557.7     | 59.2      |
| Net income (loss) ..... | 533.8           | 450.8     | 332.4     | (317.3)   |
| At Year-End:            |                 |           |           |           |
| Net assets .....        | ¥7,276.7        | ¥6,983.1  | ¥6,894.5  | ¥4,518.6  |
| Total assets .....      | 138,251.6       | 132,715.6 | 120,041.3 | 115,849.3 |



## SMFG CARD & CREDIT, INC.

SMFG Card & Credit, Inc. ("FGCC") was established in October 2008 as an intermediate holding company of SMFG to hold shares of Sumitomo Mitsui Card Company, Limited and Cedyne Financial Corporation. FGCC is the core company responsible for implementing SMFG's credit card strategy and establishing uniform business policies. FGCC also creates a framework for promoting a solid partnership between Sumitomo Mitsui Card and Cedyne Financial Corporation, seeks to realize economies of scale for the Group as a whole, and maximizes top-line synergy by leveraging each party's strengths.

**Company Name:** SMFG Card & Credit, Inc.

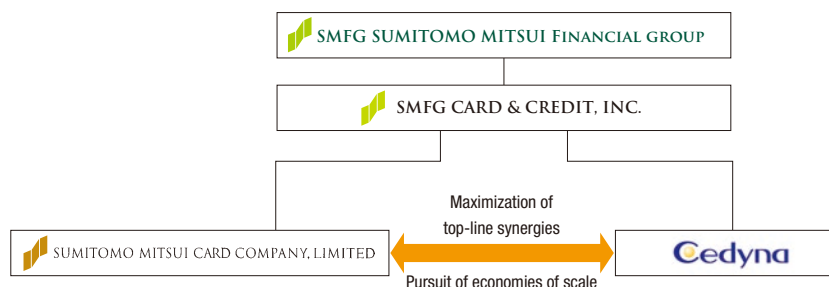
**Business Profile:** Management of subsidiaries and affiliates

**Establishment:** October 1, 2008

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

**President & CEO:** Satoru Nakanishi (Appointed on April 2, 2012)

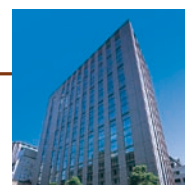
**Number of Employees:** 27



## 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 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:** Hideo Shimada

**Number of Employees:** 2,323

**Credit Ratings** (as of June 30, 2012)

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

**Financial Information** (Years ended March 31)

|                                            | Billions of yen |          |          |          |
|--------------------------------------------|-----------------|----------|----------|----------|
|                                            | 2012            | 2011     | 2010     | 2009     |
| For the Year:                              |                 |          |          |          |
| Revenue from credit card operations .....  | ¥7,560.6        | ¥6,896.2 | ¥6,209.0 | ¥5,858.6 |
| Operating revenue .....                    | 182.2           | 185.2    | 183.5    | 180.1    |
| Operating profit .....                     | 43.1            | 32.6     | 24.3     | 22.2     |
| At Year-End:                               |                 |          |          |          |
| Number of cardholders (in thousands) ..... | 21,647          | 20,770   | 20,504   | 18,655   |

Cedyna Financial Corporation was formed in April 2009 as a result of the merger of OMC Card, Inc., Central Finance Co., Ltd. and QUOQ Inc., consolidating their client bases, marketing capabilities and expert knowledge. As a member of SMFG, it strives to become "the number one credit card business entity in Japan" by closely working with Sumitomo Mitsui Card.

Concurrently, as a leading consumer finance company, it also provides the highest level of service for diverse consumer financial needs including credit cards, consumer credit, and solution marketing.

**Company Name:** Cedyna Financial Corporation  
**Business Profile:** Credit card services, consumer credit

**Establishment:** September 11, 1950

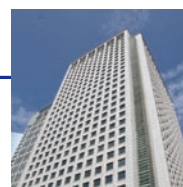
**Head Office:**

Head Office: 3-23-20 Marunouchi, Naka-ku, Nagoya

Tokyo Head Office: 2-16-4 Konan, Minato-ku, Tokyo

**President & CEO:** Hajime Yamashita

**Number of Employees:** 2,863



**Credit Ratings** (as of June 30, 2012)

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

**Financial Information** (Years ended March 31)

|                                           | Billions of yen |        |        |         |
|-------------------------------------------|-----------------|--------|--------|---------|
|                                           | 2012            | 2011   | 2010   | 2009    |
|                                           |                 |        | OMC*   | CF* QQ* |
| For the Year:                             |                 |        |        |         |
| Operating revenue...                      | ¥176.2          | ¥203.2 | ¥223.9 | ¥137.7  |
| Operating profit.....                     | (27.6)          | 0.8    | (40.8) | 6.9     |
| At Year-End:                              |                 |        |        |         |
| Number of cardholders (in thousands)..... | 21,091          | 22,513 | 24,933 |         |

\*OMC: OMC Card, Inc.  
CF: Central Finance Co., Ltd.  
QQ: QUOQ Inc.



## SMBC CONSUMER FINANCE

Since its establishment in 1962, with the original goal of striving to be the best in offering innovative financial services for consumers, Promise Co., Ltd., currently known as SMBC Consumer Finance Co., Ltd., has developed convenient loan products for individuals to accommodate to the changing times and has created an appropriate system for offering loan consultation services and executing loan agreements.

In December 2011, Promise became a consolidated subsidiary of SMFG, and its corporate name was changed to SMBC Consumer Finance in July 2012. The former name of Promise has been widely-known by many consumers; therefore, Promise as the brand name will continue to be used for both

services and products.

Based on a corporate philosophy of "the company and employees to become accepted and trusted by customers and to strive to mutually benefit and prosper with the society," SMBC Consumer Finance, as a member of SMFG, will continue to develop its specialized services in pursuit of sustainable growth.

**Company Name:** SMBC Consumer Finance Co., Ltd.  
(Name changed July 1, 2012)

**Business Profile:** Consumer finance business

**Establishment:** March 20, 1962

**Head Office:** 1-2-4, Otemachi, Chiyoda-ku, Tokyo

**President & CEO:** Ken Kubo

**Number of Employees:** 1,756



**Credit Ratings** (as of June 30, 2012)

|         | Long-term | Short-term |
|---------|-----------|------------|
| Moody's | Ba1       | —          |
| R&I     | A-        | —          |
| JCR     | A-        | —          |

**Financial Information** (Years ended March 31)

|                       | Billions of yen |        |        |        |
|-----------------------|-----------------|--------|--------|--------|
|                       | 2012            | 2011   | 2010   | 2009   |
| For the Year:         |                 |        |        |        |
| Operating revenue.... | ¥172.2          | ¥187.5 | ¥212.7 | ¥243.0 |
| Operating profit..... | (166.6)         | (54.1) | 11.7   | (57.1) |



## Sumitomo Mitsui Finance and Leasing

Sumitomo Mitsui Finance and Leasing Company, Limited (SMFL) was formed in October 2007 as a result of the merger of SMBC Leasing Company, Limited and Sumisho Lease Co., Ltd. SMFL strives to become one of the top leasing companies in Japan in terms of both quantity and quality by consolidating and leveraging the client portfolios and expert knowledge of SMBC Leasing Company based on the financial solution formulation capabilities of the SMFG Group, and those of Sumisho Lease Company based on its industrial association with the Sumitomo Corporation Group.

SMFL meets the diversifying needs of our clients by providing high value-added services that go beyond the conventional level

of leasing services, based on its decades of combined experiences of the different backgrounds and characteristics of the two companies. SMFL strives to contribute to society as a leading leasing company through quality leasing operations.

**Company Name:** Sumitomo Mitsui Finance and Leasing Company, Limited

**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:** Yoshinori Kawamura

**Number of Employees:** 1,447

**Credit Ratings** (as of June 30, 2012)

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

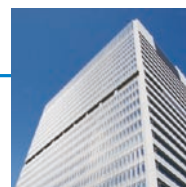
**Financial Information** (Years ended March 31)

|                                 | Billions of yen |        |        |        |
|---------------------------------|-----------------|--------|--------|--------|
|                                 | 2012            | 2011   | 2010   | 2009   |
| For the Year:                   |                 |        |        |        |
| Leasing transaction volume..... | ¥770.9          | ¥800.8 | ¥733.6 | ¥895.8 |
| Operating revenue....           | 816.8           | 812.8  | 894.7  | 947.6  |
| Operating profit.....           | 59.4            | 50.2   | 43.8   | 36.4   |



## The Japan Research Institute, Limited

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



The Japan Research Institute, Limited (JRI), an intelligence engineering company, provides high value-added information system, consultation and think-tank services. In addition to providing financial consultation services on management reform, IT, the planning and development of strategic information systems and outsourcing, it also conducts diverse activities including domestic and international economic research and analysis, policy recommendations and business incubation.

**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:** 2-18-1 Higashi-Gotanda, Shinagawa-ku, Tokyo

**Osaka Head Office:** 2-2-4, Tosabori, Nishi-ku, Osaka

**President & CEO:** Junsuke Fujii  
(Appointed on April 1, 2012)

**Number of Employees:** 2,123

### Financial Information (Years ended March 31)

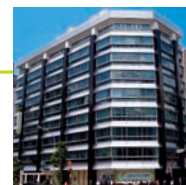
|                       | Billions of yen |       |       |       |
|-----------------------|-----------------|-------|-------|-------|
|                       | 2012            | 2011  | 2010  | 2009  |
| For the Year:         |                 |       |       |       |
| Operating revenue.... | ¥87.5           | ¥84.8 | ¥81.7 | ¥88.0 |
| Operating profit..... | 0.8             | 1.5   | 0.9   | 1.0   |



## SMBC FRIEND SECURITIES CO., LTD.

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

(Japanese only)



SMBC Friend Securities Co., Ltd. is a securities company with one of the best financial foundations and efficient operations in the industry, and provides a full range of securities services focusing mainly on retail clients. SMBC Friend Securities provides highly efficient nationwide network operations offering services closely tailored to the needs of its clients and the communities while operating a new business model of online financial consulting services.

SMBC Friend Securities will continue to develop consistently toward its goal of becoming "one of the leading Japanese securities companies in the retail securities market," offering high-quality products and services accommodating the needs of its clients and building trust for its clients.

**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:** Osamu Endo

**Number of Employees:** 1,969

### Financial Information (Years ended March 31)

|                        | Billions of yen |       |       |       |
|------------------------|-----------------|-------|-------|-------|
|                        | 2012            | 2011  | 2010  | 2009  |
| For the Year:          |                 |       |       |       |
| Operating revenue...   | ¥47.5           | ¥53.2 | ¥67.4 | ¥43.2 |
| Operating profit ..... | 8.3             | 10.2  | 22.7  | 2.3   |



## SMBC NIKKO

[www.smbcnikko.co.jp/en](http://www.smbcnikko.co.jp/en)



SMBC Nikko Securities Inc. (formerly Nikko Cordial Securities Inc.), which was established in July 1918, has developed solid relationships of trust with its individuals and corporate clients over the last nine decades. It became a member of the SMFG Group in October 2009. In April 2011, its corporate name was changed to SMBC Nikko Securities from Nikko Cordial Securities. Consistently working closely with SMBC, SMBC Nikko Securities provides comprehensive and highly sophisticated securities and investment banking services.

As a core member of SMFG, SMBC Nikko Securities strives to become the leading securities and investment banking company in Japan.

**Company Name:** SMBC Nikko Securities Inc.

(name changed on April 1, 2011)

**Business Profile:** Securities services

**Establishment:** June 15, 2009

**Head Office:** 3-1, Marunouchi 3-chome, Chiyoda-ku, Tokyo

**President & CEO:** Eiji Watanabe

**Number of Employees:** 7,384

### Credit Ratings (as of June 30, 2012)

|                   | Long-term | Short-term |
|-------------------|-----------|------------|
| Moody's           | A1        | P-1        |
| Standard & Poor's | A+        | A-1        |
| R&I               | A+        | a-1        |
| JCR               | AA-       | —          |

### Financial Information (Years ended March 31)

|                         | Billions of yen |        |       |        |        |
|-------------------------|-----------------|--------|-------|--------|--------|
|                         | 2012            | 2011   | 2010  |        | 2009   |
|                         |                 |        | *1    | *2     | *3     |
| For the Year:           |                 |        |       |        |        |
| Operating revenue ..... | ¥233.6          | ¥218.6 | ¥85.6 | ¥104.9 | ¥164.1 |
| Operating income .....  | 39.9            | 38.5   | 20.9  | 23.5   | 19.6   |

\*1 Formerly Nikko Cordial Securities (1H)

\*2 Nikko Cordial Securities, June 2009 (expenses related to preparatory costs prior to the start of operations were posted during the period from June to September)

\*3 Formerly Nikko Cordial Securities