

# Group Companies (as of March 31, 2014)



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

The companies of the Sumitomo Mitsui Financial Group (SMFG) primarily conduct commercial banking through the following financial services: leasing, securities, consumer finance, system development and data processing.

## Business Mission

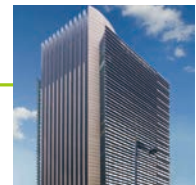
- To found our own prosperity on providing valuable services which help our customers to build their prosperity
- To create sustainable value for our shareholders founded on growth in our business
- To provide a challenging and professionally rewarding work environment for our dedicated employees

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



## 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:** Commercial 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:** 22,915

**Number of branches and other business locations:**  
 In Japan: 1,540\*  
 Branches: 505  
 (Including 46 specialized deposit account branches)  
 Sub-branches: 150  
 Banking agencies: 4  
 Offices handling non-banking business: 24  
 Automated service centers: 857  
 Overseas: 41  
 Branches: 16  
 Sub-branches: 17  
 Representative offices: 8

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

**Credit Ratings** (as of June 30, 2014)

	Long-term	Short-term
Moody's	Aa3	P-1
Standard & Poor's	A+	A-1
Fitch Ratings	A-	F1
R&I	AA-	a-1+
JCR	AA	J-1+

**Financial Information** (Consolidated basis, years ended March 31)

	Billions of yen			
	2014	2013	2012	2011
For the Year:				
Ordinary income .....	¥3,105.9	¥2,810.6	¥2,687.9	¥2,711.3
Ordinary profit .....	1,298.7	928.7	857.9	751.2
Net income .....	785.6	734.5	533.8	450.8
At Year-End:				
Net assets .....	¥8,640.7	¥8,257.0	¥7,276.7	¥6,983.1
Total assets .....	155,824.1	143,203.1	138,251.6	132,715.6

## SMFL Sumitomo Mitsui Finance and Leasing

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



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., striving to become one of the top leasing companies in Japan in terms of both quantity and quality. SMFL meets the diversifying needs of our clients by consolidating and leveraging the client portfolios and expert knowledge of the bank-affiliated leasing company, SMBC Leasing Company and the trading-firm-affiliated leasing company, Sumisho Lease Company.

In June 2012, SMFL acquired a globally renowned aircraft leasing company, as part of our progression to a new stage of growth. Through provision of global

leasing and other financial solutions, SMFL aims to establish a reputation for unrivaled excellence.

**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:** 1,471

**Credit Ratings** (as of June 30, 2014)

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

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

	Billions of yen			
	2014	2013	2012	2011
For the Year:				
Leasing transaction volume .....	¥1,007.7	¥855.1	¥770.9	¥800.8
Operating revenue .....	752.0	754.6	816.8	812.8
Operating profit .....	55.9	48.6	59.4	50.2



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.  
**Business Profile:** Securities  
**Establishment:** June 15, 2009  
**Head Office:** 3-1, Marunouchi 3-chome, Chiyoda-ku, Tokyo  
**President & CEO:** Tetsuya Kubo  
**Number of Employees:** 7,685

**Credit Ratings** (as of June 30, 2014)

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

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

	Billions of yen			
	2014	2013	2012	2011
For the Year:				
Operating revenue...	¥333.4	¥280.5	¥233.6	¥218.6
Operating income ...	96.6	72.7	39.9	38.5


**SMBC FRIEND SECURITIES CO., LTD.**

(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.

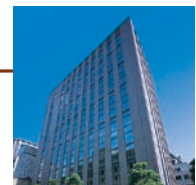
**Company Name:** SMBC Friend Securities Co., Ltd.  
**Business Profile:** Securities  
**Establishment:** March 2, 1948  
**Head Office:** 7-12, Kabuto-cho, Nihonbashi, Chuo-ku, Tokyo  
**President & CEO:** Koichi Danno  
**Number of Employees:** 1,878

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

	Billions of yen			
	2014	2013	2012	2011
For the Year:				
Operating revenue...	¥57.7	¥59.6	¥47.5	¥53.2
Operating profit .....	15.0	18.0	8.3	10.2


**SUMITOMO MITSUI CARD COMPANY, LIMITED**

(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  
**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:** 2,361

**Credit Ratings** (as of June 30, 2014)

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

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

	Billions of yen			
	2014	2013	2012	2011
For the Year:				
Revenue from credit card operations .....	¥9,131.5	¥8,194.6	¥7,560.6	¥6,896.2
Operating revenue.....	191.4	185.6	182.2	185.2
Operating profit .....	43.6	44.7	43.1	32.6
At Year-End:				
Number of cardholders (in thousands).....	22,994	22,400	21,647	20,770



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.

Cedyna strives to become SMFG’s comprehensive payment finance company in the consumer finance business by integrating the credit card, consumer credit and financing solution core businesses, and providing individual clients with secure and convenient payment methods means for making payments.

**Company Name:** Cedyna Financial Corporation

**Business Profile:** Credit card and installment

**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:** Satoru Nakanishi

**Number of Employees:** 3,061

**Credit Ratings** (as of June 30, 2014)

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

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

	Billions of yen			
	2014	2013	2012	2011
For the Year:				
Operating revenue.....	¥160.0	¥164.0	¥176.2	¥203.2
Operating profit (loss)...	10.7	13.4	(27.6)	0.8
At Year-End:				
Number of cardholders (in thousands) .....	18,412	19,480	21,091	22,513



## 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.

SMBC Consumer Finance strives to become the kind of global consumer finance company which “would be able to earn the utmost trust of clients” by consistently and sincerely working with clients as an expert in the consumer finance business.

**Company Name:** SMBC Consumer Finance Co., Ltd.

**Business Profile:** Consumer lending

**Establishment:** March 20, 1962

**Head Office:** 4-12-15, Ginza, Chuo-ku, Tokyo

**President & CEO:** Ryoji Yukino

**Number of Employees:** 2,136

Cooperation:  
SHOCHIKU Co., Ltd.,  
Kabuki-za Co., Ltd.

**Credit Ratings** (as of June 30, 2014)

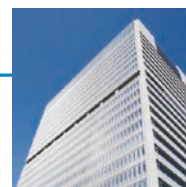
	Long-term	Short-term
R&I	A	—
JCR	A-	—

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

	Billions of yen			
	2014	2013	2012	2011
For the Year:				
Operating revenue....	¥164.7	¥164.6	¥172.2	¥187.5
Operating profit (loss)...	15.9	42.3	(166.6)	(54.1)



## The Japan Research Institute, Limited



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:** System development, data processing, management consulting and economic research

**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

**Number of Employees:** 2,124

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

	Billions of yen			
	2014	2013	2012	2011
For the Year:				
Operating revenue....	¥106.0	¥96.2	¥87.5	¥84.8
Operating profit .....	1.7	1.8	0.8	1.5