

# Group Companies (as of March 31, 2015)



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

- We grow and prosper together with our customers, by providing services of greater value to them.
- We aim to maximize our shareholders' value through the continuous growth of our business.
- We create a work environment that encourages and rewards diligent and highly-motivated 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.

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



## 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 of The Sakura Bank, Limited and The Sumitomo Bank, Limited. Sumitomo Mitsui Financial Group, Inc. was established in December 2002 as a bank holding company through the share transfer, and SMBC became a wholly owned subsidiary of SMFG. In March 2003, SMBC merged with The Wakahio Bank, Ltd.

SMBC's competitive advantages include its solid and extensive client base, the expeditious implementation of strategies, and also the service providing capability of its predominant Group companies. SMBC, as a core member of SMFG, integrally work with other Group companies to provide highly sophisticated and comprehensive financial services to clients.

**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:** 26,416

### Number of branches and other business locations:

In Japan:	1,924*
Branches:	507
(Including 46 specialized deposit account branches)	
Sub-branches:	475
Banking agencies:	2
Offices handling non-banking business:	24
Automated service centers:	916
Overseas:	39
Branches:	15
Sub-branches:	17
Representative offices:	7

\*The number of domestic branches excludes ATMs located at the business sites of companies and at retail convenience stores. Since fiscal 2014, the number of representative offices includes corporate banking department and other departments. The number of overseas branches excludes locally-incorporated companies in overseas.

### Credit Ratings (as of June 30, 2015)

	Long-term	Short-term
Moody's	A1	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			
	2015	2014	2013	2012
For the Year:				
Ordinary income..... ¥	3,199.4	¥ 3,105.9	¥ 2,810.6	¥ 2,687.9
Ordinary profit .....	1,198.9	1,298.7	928.7	857.9
Net income.....	736.9	785.6	734.5	533.8
At Year-End:				
Net assets..... ¥	10,036.0	¥ 8,640.7	¥ 8,257.0	¥ 7,276.7
Total assets.....	177,559.1	155,824.1	143,203.1	138,251.6



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



Sumitomo Mitsui Finance and Leasing ("SMFL") is a leading Japanese leasing company with an extensive history of going back to its origination of the leasing business in 1968. SMFL provides financial solutions and services appropriate to diversifying needs of clients by taking advantage of its abundant experiences and past performance results accumulated over the years.

SMFL proactively works on the areas with high social needs such as environment/energy, medical/nursing care, leasing, or sale of secondhand machines, while appropriately responding to the globalization of capital expenditures and sales activities in overseas.

SMFL develops along with clients by promptly providing diverse products and ser-

vices which would contribute to the clients' management issues.

**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:** 2,358

### Credit Ratings (as of June 30, 2015)

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

### Financial Information (Years ended March 31)

	Billions of yen			
	2015	2014	2013	2012
For the Year:				
Leasing transaction volume..... ¥	1,865.8	¥1,767.0	¥1,335.4	¥1,080.1
Operating revenue.....	1,152.0	1,037.2	992.2	951.9
Operating profit .....	84.8	75.6	57.6	61.0



[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.  
**Business Profile:** Securities  
**Establishment:** June 15, 2009  
**Head Office:** 3-1, Marunouchi 3-chome, Chiyoda-ku, Tokyo  
**President & CEO:** Tetsuya Kubo  
**Number of Employees:** 8,085

**Credit Ratings** (as of June 30, 2015)

	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			
	2015	2014	2013	2012
For the Year:				
Operating revenue...	¥332.6	¥333.4	¥280.5	¥233.6
Operating income ...	89.1	96.6	72.7	39.9



## 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 "the securities company especially appreciated by clients," 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:** 1,962

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

	Billions of yen			
	2015	2014	2013	2012
For the Year:				
Operating revenue...	¥50.0	¥57.7	¥59.6	¥47.5
Operating profit .....	9.8	15.0	18.0	8.3



## 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 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:** Ken Kubo  
 (Appointed on June 24, 2015)

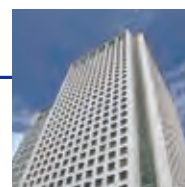
**Number of Employees:** 2,392

**Credit Ratings** (as of June 30, 2015)

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

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

	Billions of yen			
	2015	2014	2013	2012
For the Year:				
Revenue from credit card operations .....	¥10,091.0	¥9,131.5	¥8,194.6	¥7,560.6
Operating revenue .....	198.4	191.4	185.6	182.2
Operating profit .....	41.9	43.6	44.7	43.1
At Year-End:				
Number of cardholders (in thousands) .....	23,490	22,994	22,400	21,647



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:** 3,136

**Credit Ratings** (as of June 30, 2015)

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

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

	Billions of yen			
	2015	2014	2013	2012
For the Year:				
Operating revenue.....	¥149.8	¥160.0	¥164.0	¥176.2
Operating profit (loss)...	1.0	10.7	13.4	(27.6)
At Year-End:				
Number of cardholders (in thousands) .....	17,633	18,412	19,480	21,091

## 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:** 2,145

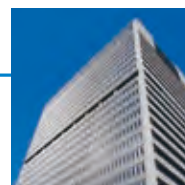
Cooperation:  
SHOCHIKU Co., Ltd.,  
Kabuki-za Co., Ltd.

**Credit Ratings** (as of June 30, 2015)

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

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

	Billions of yen			
	2015	2014	2013	2012
For the Year:				
Operating revenue.....	¥168.6	¥164.7	¥164.6	¥172.2
Operating profit (loss)...	3.7	15.9	42.3	(166.6)



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:** Masahiro Fuchizaki

(Appointed on May 1, 2015)

**Number of Employees:** 2,198

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

	Billions of yen			
	2015	2014	2013	2012
For the Year:				
Operating revenue.....	¥111.1	¥106.0	¥96.2	¥87.5
Operating profit .....	1.7	1.7	1.8	0.8