

► Business Strategy

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22	Wholesale Banking Unit (SMBC)
24	Retail Banking Unit (SMBC)
26	International Banking Unit (SMBC)
28	Treasury Unit (SMBC)
30	Sumitomo Mitsui Finance and Leasing
32	SMBC Nikko Securities
34	Consumer finance / Credit card
36	Competitive Advantage in Services, New Businesses
38	Support for Mid-Sized Corporations and SMEs, Vitalization of Local Regions in Japan
40	Special Feature: BTPN—"Do Good and Do Well"
42	Special Feature: PRESTIA—the New Brand Launch
44	Special Feature: FinTech—Promoting Innovation with IT