

Business Outline

Wholesale Banking Unit (SMBC)

The Wholesale Banking Unit provides services primarily for large and mid-sized corporate clients in Japan. The services include financing, investment management, hedging, and settlement, in addition to a variety of solutions such as assisting overseas business development, M&A and advising on corporate turnarounds and restructuring.

Consolidated gross profit	¥721.2 billion
Consolidated net business profit	¥421.8 billion

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Retail Banking Unit (SMBC)

The Retail Banking Unit provides loans, investment products, and insurance products primarily for individuals and SMEs in Japan in accordance with their financial needs. The unit also offers inheritance and business succession support.

Consolidated gross profit	¥481.5 billion
Consolidated net business profit	¥98.3 billion

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International Banking Unit (SMBC)

The International Banking Unit is a growth driver for SMFG. The unit responds to the needs of international companies operating mainly outside of Japan and that are active in Japan by utilizing our global network.

Consolidated gross profit	¥644.8 billion
Consolidated net business profit	¥397.9 billion

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Treasury Unit (SMBC)

The Treasury Unit offers services to meet the needs of clients for transactions in the money, foreign exchange, bond, and derivative markets. The unit also undertakes banking operations for balance sheet control and trading operations for trading marketable financial products.

Consolidated gross profit	¥325.6 billion
Consolidated net business profit	¥286.8 billion

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Sumitomo Mitsui Finance and Leasing

Sumitomo Mitsui Finance and Leasing is a leading, full-service leasing company in Japan providing financial products and services to assist domestic and overseas corporate clients cope with capital expenditure and financial issues.

Consolidated gross profit	¥142.8 billion
Consolidated net business profit	¥80.7 billion

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SMBC Nikko Securities

SMBC Nikko Securities is a leading, full-service securities company in Japan providing sophisticated retail and wholesale services in collaboration with SMBC.

Consolidated gross profit	¥318.0 billion
Consolidated net business profit	¥60.8 billion

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Consumer finance / Credit card

This business centers on Sumitomo Mitsui Card Company, Cedyne, and SMBC Consumer Finance, which undertake credit card, installment, and consumer finance businesses.

Consolidated gross profit	¥607.1 billion
Consolidated net business profit	¥221.0 billion

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