

# Group Structure





SMBC Group is a global financial group that develops operations in a wide range of fields including banking, leasing, securities, credit cards, and consumer finance.

In April 2017, we introduced group-wide business units and the CxO system to strengthen our group-based management system centered on the holding company.

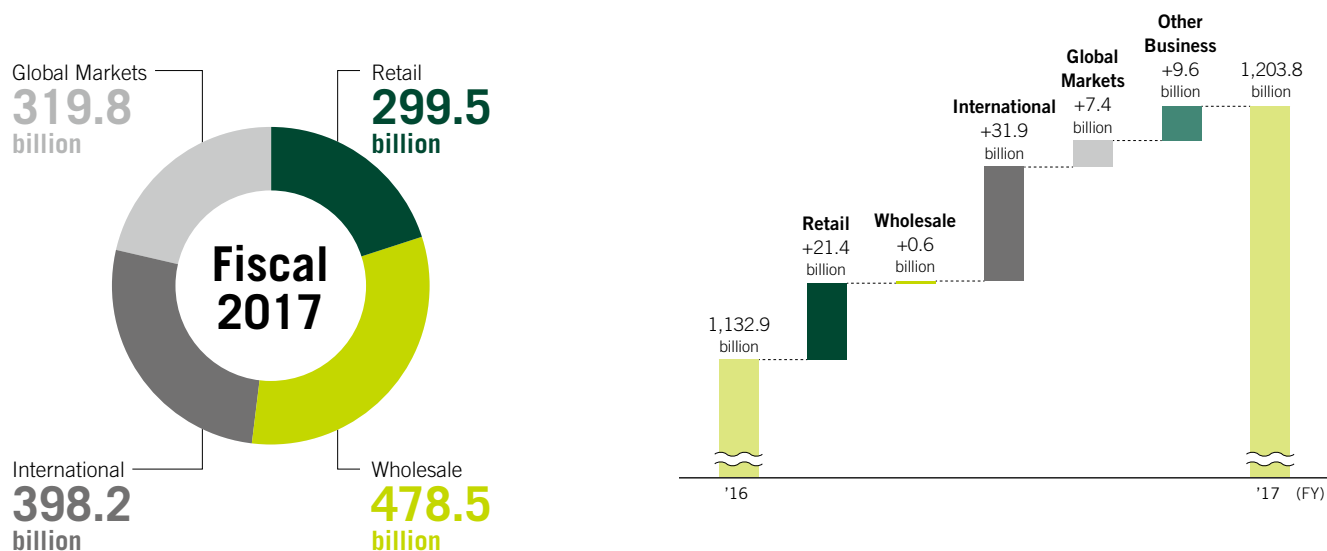
SMBC Group is comprised of four business units: the Retail Business Unit, the Wholesale Business Unit, the International Business Unit, and the Global Markets Business Unit. With this structure, we have developed a framework for drafting and implementing strategies based on customer segments that spread beyond the boundaries of major subsidiaries and affiliates.

For head office functions, we have clarified the individuals responsible for specific areas of group-wide management and planning under the CxO system. In addition, we are stepping up group-wide personnel exchanges and taking other steps to share management resources and optimize group-wide resource allocations.

## Group-Wide Business Units and CxO System

		Banking		Leasing	Securities
		Sumitomo Mitsui Banking Corporation	SMBC Trust Bank	Sumitomo Mitsui Finance and Leasing	SMBC Nikko Securities
Business Units	Retail	○	○		○
	Wholesale	○	○	○	○
	International	○	○	○	○
	Global Markets	○			○
Head Office (CxO System)		 <b>CFO</b> Chief Financial Officer	 <b>CSO</b> Chief Strategy Officer	 <b>CRO</b> Chief Risk Officer	 <b>CCO</b> Chief Compliance Officer

## Net Business Profit by Business Unit



About SMBC Group

To Our Stakeholders

Business Strategies for Creating Value

Corporate Infrastructure Supporting Value Creation

### Credit Cards and Consumer Finance

Sumitomo Mitsui Card Company

Cedyna

SMBC Consumer Finance



### Other Business

Japan Research Institute

Sumitomo Mitsui Asset Management



Chief Human Resources Officer



Chief Information Officer



Chief Digital Innovation Officer



Chief Audit Executive