■ SMBC Organization (as of June 30, 2004) Corporate Staff Unit Public Relations Dept. Corporate Citizenship Dept. Corporate Planning Dept. Financial Research Dept. Financial Accounting Dept. Equity Portfolio Management Dept. Subsidiaries & Affiliates Dept. Corporate Risk Management Dept. Risk Management Systems Dept. Credit Risk Management Dept. General Affairs Dept. Legal Dept. Customer Relations Dept. Human Resources Dept. Training Institute Counseling Dept. Human Resources Development Dept. Shareholders' **Board of** Management Meeting **Directors** Committee Corporate Services Unit Administrative Services Dept. Secretariat Administrative Services Dept. for Community Banking IT Planning Dept. Operations Planning Dept. Operations & Administration Dept. Electronic Commerce Banking Dept. Global Cash Management Dept. Corporate Research Dept. Trust Services Dept. **Corporate Auditors/ Board of Corporate Auditors** Internal Audit Unit Internal Audit Dept. Internal Audit Dept. for Community Banking Credit Review Dept. Credit Review Dept. for Community Banking Office of Corporate Auditors

Consumer Banking Unit

Planning Dept., Consumer Banking Unit
Financial Consulting Dept.
Consumer Loan Dept.
Consumer Finance Dept.
Branch Operations Dept.
Credit Dept., Consumer Banking Unit

Block Consumer Business Office

Branch
Public Institutions Operations Office
Consumer Loan Promotion Office
Consumer Loan Servicing Center
Private Banking Dept.
Direct Banking Dept.
Life Planning Service Dept.

Middle Market Banking Unit

Planning Dept., Middle Market Banking Unit
Business Promotion Dept., Middle Market Banking Unit
International Business Promotion Dept., Middle Market Banking Unit
China Business Promotion Dept., Middle Market Banking Unit
Public Institutions Banking Dept.
Business Owner Banking Dept.
Credit Dept. I–II, Middle Market Banking Unit

Middle Market Banking Division

Corporate Business Office
Business Promotion Office
Corporate Advisory Office
Public Institutions Business Office
Business Support Office

Corporate Banking Unit

Planning Dept., Corporate Banking Unit Credit Dept. I, Corporate Banking Unit Tokyo Corporate Banking Division I Tokyo Corporate Banking Division II Osaka Corporate Banking Division Nagoya Corporate Banking Division Corporate Banking Dept.

International Banking Unit

Planning Dept., International Banking Unit
Systems Dept.

Planning Dept., The Americas Division
Credit Dept., The Americas Division
Planning Dept., Europe Division
Credit Dept., Europe Division
Credit Dept., International Banking Unit

Asia Pacific Division
The Americas Division
Europe Division

Global Institutional Banking Dept.
Global Investors Services Dept.
Global Client Business Dept.
Branches/Representative Offices in Asia Pacific Division
Departments of the Americas Division
Departments of Europe Division

Treasury Unit

Planning Dept., Treasury Unit
Treasury Dept.
International Treasury Dept.
Trading Dept.
Treasury Marketing Dept.

Investment Banking Unit

Planning Dept., Investment Banking Unit
Structured Finance Credit Dept.

Securitization & Syndication Dept.

Derivatives & Financial Engineering Dept.

Structured Finance Dept.

M&A Advisory Services Dept.

Corporate Finance Services Dept.

Asset Restructuring Unit

Planning Dept., Asset Restructuring Unit
Credit Administration Dept., Asset Restructuring Unit
Tokyo Credit Business Dept. I–VI
Osaka Credit Business Dept. I–III
Kobe Credit Business Dept.
Credit Dept. I–IV, Asset Restructuring Unit

Community Banking Unit

Planning Dept., Community Banking Unit
Subsidiaries & Affiliates Dept., Community Banking Unit
Human Resources Dept., Community Banking Unit
Business Promotion Dept., Community Banking Unit
Business Loan Promotion Dept., Community Banking Unit
Housing Loan Promotion Dept., Community Banking Unit
Consumer Loan Promotion Dept., Community Banking Unit
Security & International Business Promotion Dept., Community Banking Unit
Branch Banking Dept., Community Banking Unit
Credit Administration Dept., Community Banking Unit
Branch Operations & Administration Dept., Community Banking Unit

Branch
Chiyoda Main Office
Chiyoda Customer Loan Promotion Office