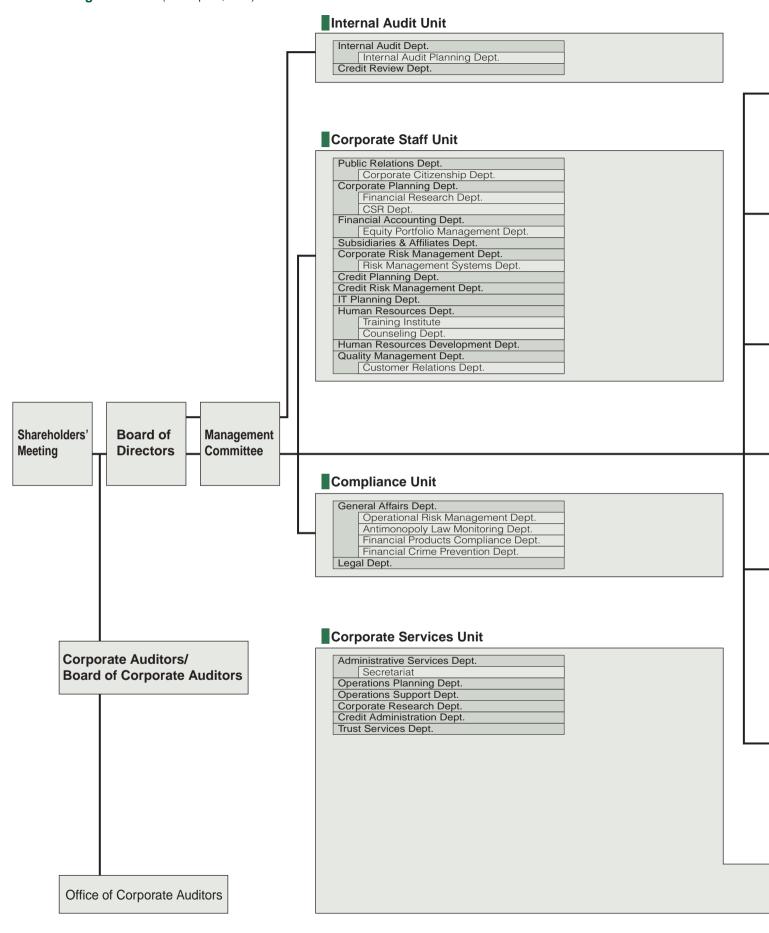
### ■ SMBC Organization (as of April 3, 2006)



# Consumer Banking Unit

Planning Dept., Consumer Banking Unit
Marketing Dept.
Next W-ing Project Dept.
Financial Consulting Dept.
Consumer Loan Dept.
Mass Retail Dept.
Card Loan Dept.
Private Banking Dept.
Credit Dept., Consumer Banking Unit

Block Consumer Business Office

Branch Consumer Loan Promotion Office Apartment House Loan Promotion Office Consumer Loan Servicing Center Private Banking Dept. Direct Banking Dept. Life Planning Service Dept. Defined Contribution Dept. Consumer Finance Promotion Office

# Middle Market Banking Unit

Public Institutions Banking Dept.
Small and Medium Enterprises Business Promotion Dept.
Credit Dept. I, Middle Market Banking Unit
Credit Dept II Middle Market Banking Unit

Middle Market Banking Division

Corporate Business Office Business Promotion Office Financial Development Office Public Institutions Business Office **Business Support Office** 

# Corporate Banking Unit

Planning Dept., Corporate Banking Unit & Middle Market Banking Unit Solution Promotion Dept. Real Estate Financial Solution Dept. International Business Promotion Dept. China Business Promotion Dept.

Corporate Advisory Division

Credit Dept., 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
IT & Business Administration Planning Dept.
Planning Dept., The Americas Division
Credit Dept., The Americas Division
Planning Dept., Europe Division
Credit Dept., Europe Division
Credit Dept., International Banking Unit
Environment Analysis Dept.

Asia Pacific Division The Americas Division Europe Division

Global Institutional Banking Dept. Global Client Business Dept. Global Corporate Investment 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
R&D Dept.
Syndication Dept.
Corporate Finance Administration Dept.
Structured Finance Dept.
Real Estate Finance Dept.
M&A Advisory Services Dept.
Investment Development Dept.
Financial Engineering Dept.
Securities Marketing Dept.
Structured Finance Credit Dept.
Settlement Finance Unit

Electronic Commerce Banking Dept. Transaction Business Promotion Dept. Asset Finance Dept. Global Investors Services Dept.

> Branch Service Office Head/Main Service Office Public Institutions Operations Office