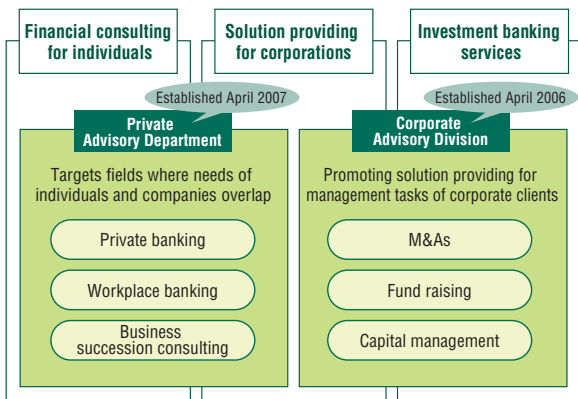


Targeting Issues Involving Companies and Individuals



Private Advisory Department

SMBC established its Private Advisory Department in April 2007 with the aim of targeting business opportunities generated by several trends in Japan. Most notable are the emergence of wealthy entrepreneurs, the upcoming retirement of the baby-boomers, and the next generation of leaders taking over from corporate executives.

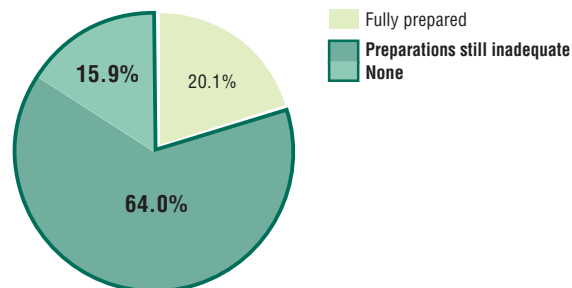
The division is devoted to serving the diversifying needs of customers. For example, there are growing demands for personalized asset management plans, business succession plans, and the preparation of benefit programs that will satisfy employees. In response, the division provides sophisticated services and creates new business processes.

Three departments make up the Private Advisory Department — the Private Banking, Succession Business and Corporate Employees Business departments. All departments work with other SMBC departments as well as SMFG companies and affiliated companies to extend support to SMBC branches. This approach makes it possible to offer customers the best possible products and services under the “one-stop shopping” concept.

- The Private Banking Department develops tailor-made financial products, expands SMBC's lineup of financial products, and creates comprehensive asset management proposals using highly advanced techniques. Furthermore, the department works with branch personnel to supply customers with assistance that precisely matches each requirement.
- The Succession Business Department is a source of comprehensive support for issues and other concerns regarding the future transfer of a business to a new owner. Experts create smooth succession plans that prioritize growth of the owner's assets and the business. In every case, the department formulates a plan that accurately reflects the customer's unique requirements.
- The Corporate Employees Business Department is responsible for offering services to the employees of corporate clients and creating personnel and employee benefit programs. SMBC formed a Defined Contribution Department in April 2006 to offer services for defined-contribution pension plans. For customers with needs that are beyond the scope of banking services, the Corporate Employees Business Department can select

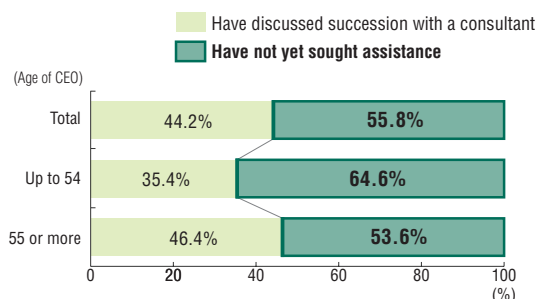
the products and services of SMFG companies and alliance partners to assemble the optimum package for each customer.

Status of Preparations for Business Succession



About 80% of companies are unprepared despite having chosen a successor.

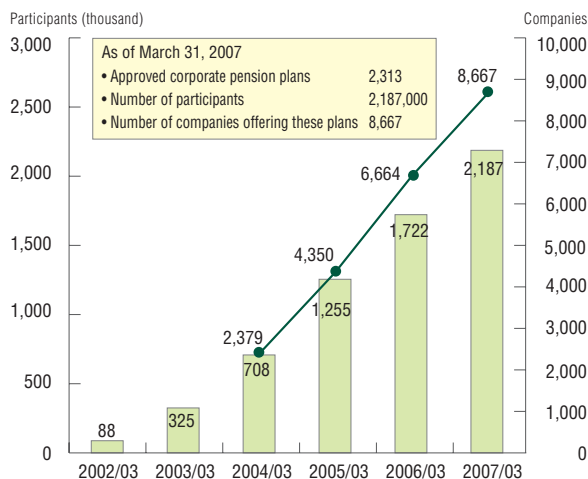
Source: 2006 White Paper on Small and Medium Enterprises in Japan



The majority of owners have not consulted anyone about succession issues.

Source: 2006 White Paper on Small and Medium Enterprises in Japan

Companies with Defined Contribution Plans (Corporate) and Participants



Source: Ministry of Health, Labor and Welfare