

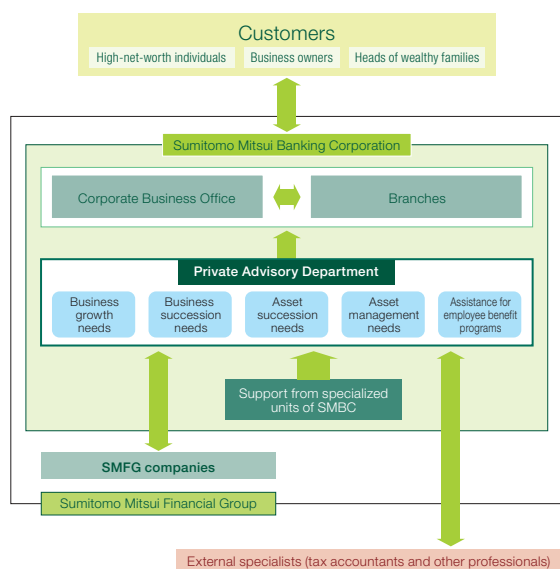
■ Services for High-Net-Worth Individuals, Business Owners and Employees

Private Advisory Department

The Private Advisory Department specializes in products and services that meet the diverse requirements of business owners and high-net-worth individuals. Activities of the department span three areas. The first is preparing carefully tailored proposals for business and asset succession. To create these proposals, we combine our know-how accumulated from long experience in this area with the input of outside specialists. The second is private banking services that include comprehensive financial services for managing customers' monetary assets. The third area is workplace banking services to support the personnel strategies of corporate clients. This service category includes providing assistance from a financial perspective for employee benefit programs and defined-contribution pension plans.

By working with other SMFG companies and alliance partners, the Private Advisory Department uses its "One Bank" approach for the seamless provision of a broad range of products and services. This allows the department to cover many types of needs involving both individual and corporate clients.

In April 2009, the Private Advisory Business Department was established to create a unified platform to support business and asset successions and private banking operations. This department serves companies, business owners and high-net-worth individuals with particularly high levels of assets, and further improves our ability to assist customers with succession, asset management and other needs.



Support for Business and Asset Succession

SMBC specialists prepare tailored proposals for customers with concerns about business and asset succession. We hold a variety of seminars to supply timely information, and advise business owners on a wide range of matters. Our consulting services cover issues of all types involving both individuals and companies.

Private Banking

Customers can rely on SMBC for all-inclusive financial advice concerning financial assets. We hold discussions to share and understand each customer's attitude toward his or her financial assets. After agreeing on goals, we create proposals for asset allocation and management.



Workplace Banking

Recruiting and retaining talented employees is a major issue at all corporate clients. SMBC can help create employee benefit programs, such as housing loans and defined-contribution pension plans. In addition, they have access through their employers to SMBC products and services for achieving financial and other goals in their lives.

