

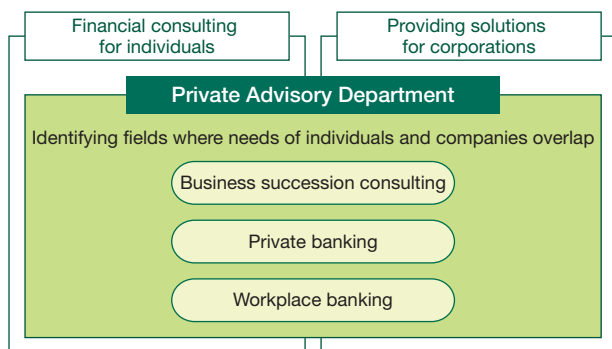
■ Services for High Net Worth Individuals, Business Owners, and Employees

Private Advisory Department

SMBC's Private Advisory Department responds to the diverse requirements of business owners and high net worth individuals. The activities of the department span three areas. The first is private banking services that include the preparation of comprehensive proposals for the management of monetary assets that answer to customer needs. The second is preparing tailored proposals for business succession, based on the know-how the bank has accumulated from long experience in this area and the input of outside specialists. The third area is workplace banking services to support the personnel strategies of corporate clients, and includes designing and supporting the operation of defined contribution pension plan and other employee benefit programs.

The Private Advisory Department draws on the expertise of SMBC affiliates and alliance partners, as well as internal experts, to meet the specific needs of high net worth individuals, business owners and employees of corporations and offers these services through the domestic business network.

- In private banking, SMBC is actively increasing the number of personnel in this field to strengthen its ability to offer comprehensive advice to its customers. Moreover, in view of the financial market turmoil, SMBC has offered additional information to its customers regarding their holdings of individual financial assets and actively reviewed and offered proposals regarding their financial asset portfolios.
- For customers seeking assistance in business succession matters, SMBC prepares proposals that are closely tailored to their individual circumstances. The department offers timely information to SMBC customers through seminars and responds to about 4,000 requests annually for consultation from corporate management and business owners.



- In workplace banking, the department holds seminars on such themes as "Evolving Employee Welfare" and "Follow-Up on the Introduction of Defined Contribution Pension Plans" to help companies implement effective employee benefit programs as one means of addressing the corporate issue of securing top-quality human resources.

■ Investment Banking

Leveraging its commercial banking base, SMFG is actively offering higher-value-added investment banking services. We assist customers in developing their businesses and enhancing their enterprise value by combining the proficiencies of SMBC's Investment Banking Unit with the strengths of other Group companies to create optimal solutions meeting their various needs, including financing, asset management, business restructuring, risk hedging, and settlement.

Topics

◆ Syndicated Loans

In the first half of fiscal 2008, SMBC arranged a ¥50 billion syndicated loan for International Business Machines Corporation (IBM) and a ¥54 billion syndicated loan for The Walt Disney Company. For both companies, this was their first time to tap the Japanese syndicated loan market. Acting as the bookrunner enabled SMBC to raise its profile in global financial markets.

◆ Establishment of SMBC Capital India Private Limited

As part of its strong commitment to the Asia-Pacific region, SMBC established a subsidiary in New Delhi specializing in advisory services in April 2008 to strengthen its structured finance business in India, an area which had been covered by the structured finance experts in Singapore, Hong Kong, and Sydney. With the new subsidiary in New Delhi, SMBC is well positioned to respond to the demand for structured finance, infrastructure related in particular, which is expected to rise substantially in India going forward, and to offer more in-depth services in this area.

