

■ Services for High Networth Individuals, Business Owners and Employees

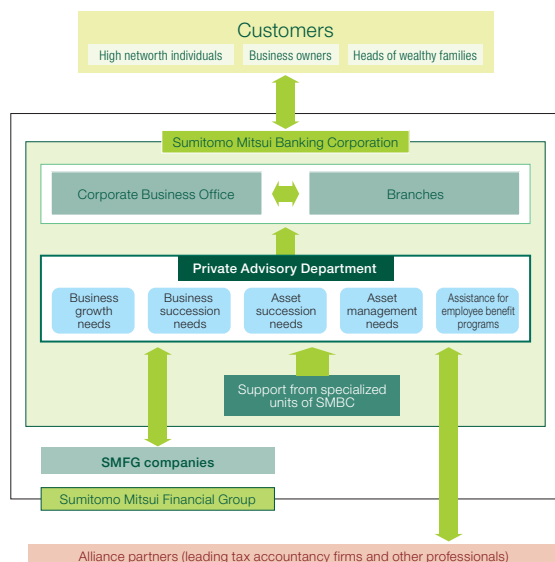
Private Advisory Department

The Private Advisory Department (PAD) of SMBC specializes in products and services that meet the diverse requirements of business owners and high networth individuals. Activities of this department span three areas. The first is carefully tailored support services for business and asset succession. We combine the extensive know-how of our own staff, accumulated over many years of experience, with the input of alliance partners such as leading tax accountancy firms. The second area is private banking services, which include comprehensive financial services for managing customers' financial assets. These services, too, are offered in collaboration with alliance partners. The third area is workplace banking services to support the HR strategies of corporate clients. This service category includes providing assistance in the design of employee savings and other employee financial benefit programs, and defined-contribution pension plans.

By working with other SMBC Group companies and alliance partners, PAD uses its "One Bank" approach to provide seamlessly a broad range of products and services. This allows the department to cover many types of needs involving both individual and corporate clients.

Support for Business and Asset Succession

PAD 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 PAD for all-inclusive financial advice concerning financial assets. We share and understand customers' financial goals, including risk profiles, through a series of discussions with each customer. After agreeing on the goals, we create proposals for asset allocation and management.



Workplace Banking

The management environment for SMBC's corporate customers is undergoing dramatic changes that are giving rise to various issues in the field of HR strategy. PAD employs the wide range of financial products and services offered by SMBC to prepare solutions to these issues, and supports corporate customers to create employee financial benefit programs and defined-contribution pension plans.

Further, employees can obtain SMBC products and services for achieving financial and other goals in their lives through their employers in addition to SMBC marketing channels.

