

Individual Business Unit Strategies

Main Business Areas

Services for individual customers in the domestic market, with a focus on investment management and asset building

Key Objectives

1. Improve profitability in consumer banking through refined customer segmentation, increase sales of profitable products and services via an extensive network and enhance operational efficiency
2. Establish the SMBC Group as the market-leading financial service brand for individuals

**Consumer
Banking Unit**
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**Investment
Banking Unit**
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Main Business Areas

Provision of investment products to domestic and international customers

Key Objectives

1. Provide newly developed products to meet the demands of our customers
2. Offer financial services through the global network of the SMBC Group including Daiwa Securities SMBC
3. Expand the syndicated loan market
4. Make proposals related to customers' IT-based business models
5. Start defined contribution pension plan business

Heighten consumer banking profitability by identifying and targeting finely tuned customer segments, expanding sales of high-margin products and services and securing low-cost operations

Sustain a leading role in the e-business market

Main Business Areas

Yen and foreign-currency banking, trading and promotion of financial instruments of the capital markets

Key Objectives

1. Strengthen and round out the organization in pursuit of enhanced customer convenience
2. Implement proactive ALM anticipating market trends
3. Increase profit opportunities in new business areas

Treasury Unit
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Middle Market Banking Unit p.37

- Strengthen marketing capabilities and make strategic IT investments to develop e-businesses for small and medium-sized businesses

Sumitomo Mitsui Banking Corporation

- Establish high ROA business models to promote business with major domestic and foreign corporations

- Rebuild and expand our overseas presence with clearly defined strategies for each region

International Banking Unit p.42

Main Business Areas

Banking services to small and medium-sized businesses in Japan

Key Objectives

1. Create an organization capable of a nimble response to business needs (establish the SMBC brand among business clients)
2. Cater to growth enterprises
3. Develop network-based services and loans for small and medium-sized enterprises
4. Lead in the development of efficient settlement systems
5. Leverage the Group's total strength

Main Business Areas

Banking services to Japanese corporations and their group companies

Key Objectives

1. Deliver solutions that enhance corporate value
2. Expand business with the affiliates of our large customers
3. Respond to changing financing and investing needs
4. Build new alliances based on partnership banking

Corporate Banking Unit p.40

Main Business Areas

Banking services to Japanese and non-Japanese corporations, financial institutions, and sovereign and public sector clients

Key Objectives

1. Realize synergies from overseas network integration early
2. Offer responsive, multifaceted services to an extensive, select clientele
3. Develop a solutions business based on leading-edge financial services and knowledge

The Group Company Networking Strategy p.48

e-Business p.50