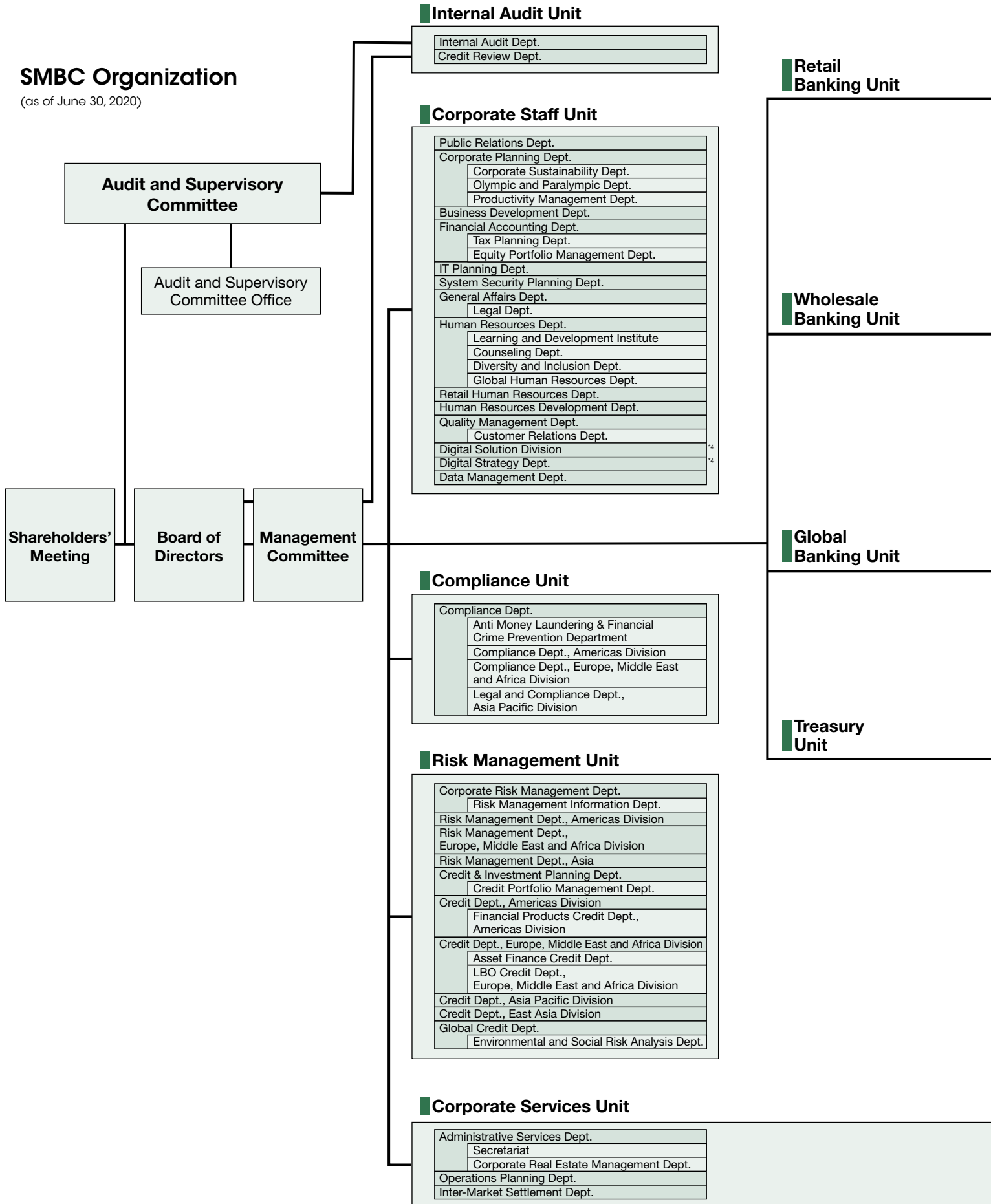
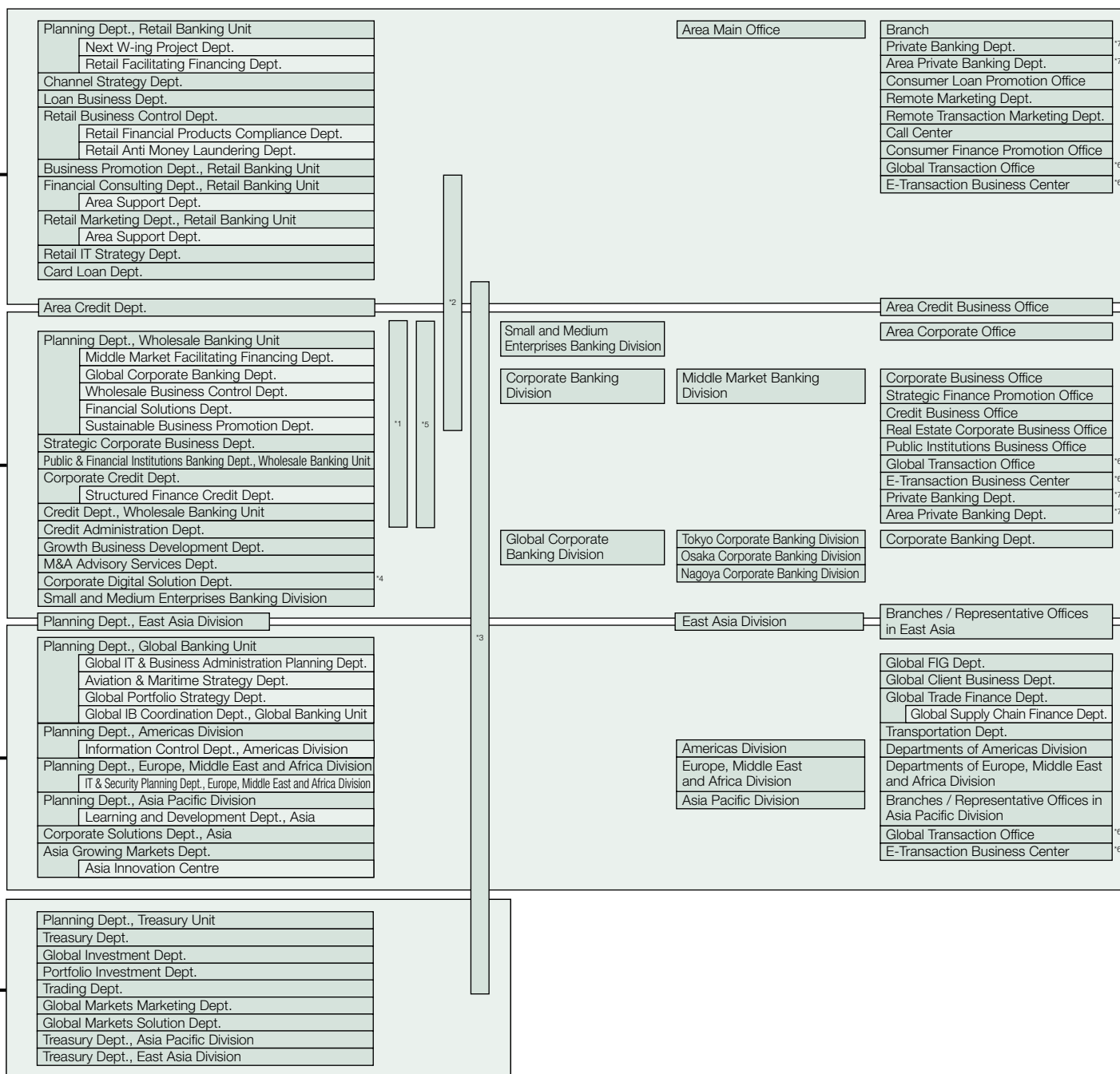


SMBC Organization

(as of June 30, 2020)





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| Corporate Advisory Division |
| Advisory Dept. I |
| Advisory Dept. II |
| Advisory Dept. III |
| Capital Market Dept. |
| Corporate Research Dept. |

*2

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| Private Advisory Division |
| Private Advisory Business Dept. |
| Inheritance Advisory Business Dept. |
| Corporate Employees Solution Dept. |
| Defined Contribution Dept. |

*3

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| Transaction Business Division |
| Transaction Business Planning Dept. |
| Transaction Products Development Dept. |
| Transaction Banking Dept. |
| Global Advisory Dept. |
| Global Business Promotion Dept. |

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|-----------------------------------|
| Financial Solutions Division |
| Structured Finance Dept. |
| Strategic Corporate Banking Dept. |
| Debt Finance Dept. |
| Investment Banking Services Dept. |
| Real Estate Finance Dept. |
| Merchant Banking Dept. |
| Distribution Dept. |
| Asset Finance Dept. |
| Trust Services Dept. |
| Trust Business Operations Dept. |

*4 Belongs to Digital Solution Division.

*6 Belongs to Retail Banking Unit, Wholesale Banking Unit, and Global Banking Unit.

*7 Belongs to both Retail Banking Unit and Wholesale Banking Unit.

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|---------------------------------------|
| Public Institutions Operations Office |
| Operations Service Branch |
| Zaikai-office Sub-Branch |
| Souzoku-office Sub-Branch |
| Operations Service Office |