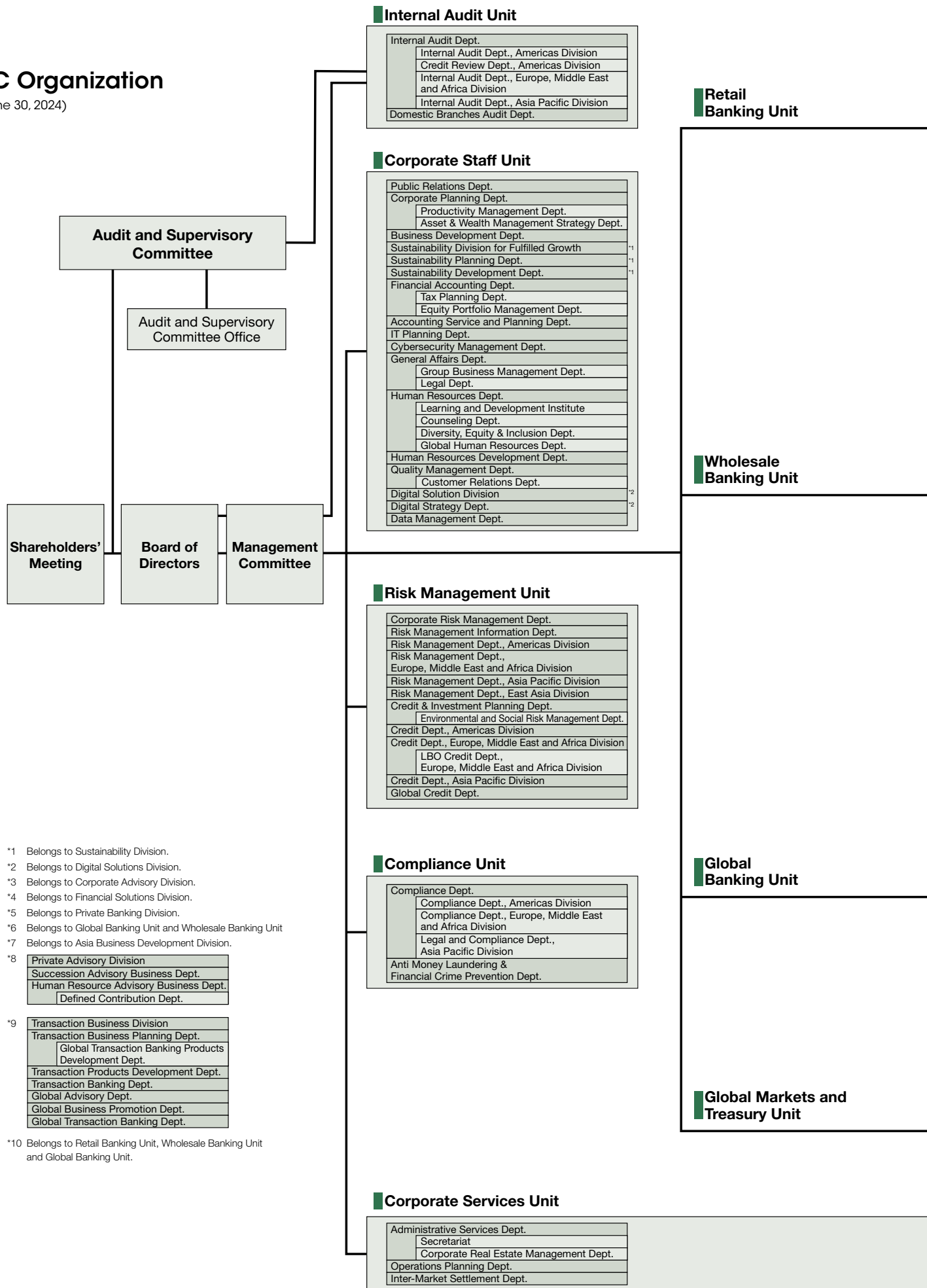


SMBC Organization

(as of June 30, 2024)



<div>Planning Dept., Retail Banking Unit</div> <div>Next W-ing Project Dept.</div> <div>Retail Facilitating Financing Dept.</div> <div>Channel Strategy Dept.</div> <div>Loan Business Dept.</div> <div>Retail Risk Management Dept.</div> <div>Retail Anti Money Laundering Dept.</div> <div>Retail Compliance Dept.</div> <div>Business Promotion Dept., Retail Banking Unit</div> <div>PRESTIA Business Planning Dept.</div> <div>Financial Consulting Dept., Retail Banking Unit</div> <div>Area Support Dept.</div> <div>Life Shift Solution Dept.</div> <div>Retail Marketing Dept., Retail Banking Unit</div> <div>Area Support Dept.</div> <div>Retail IT Strategy Dept.</div> <div>Card Loan Dept.</div> <div>Retail Credit Dept.</div>		<div>Area Main Office</div> <div>Store Sales Dept.</div>	<div>Branch</div> <div>Consumer Loan Promotion Office</div> <div>Store</div> <div>Private Wealth Dept.</div> <div>Securities Sales Dept.</div> <div>PRESTIA Sales Dept.</div> <div>Remote Marketing Dept.</div> <div>Remote Transaction Marketing Dept.</div> <div>Call Center</div> <div>Consumer Finance Promotion Office</div> <div>Retail Credit Business Office</div> <div>Global Transaction Office</div> <div>E-Transaction Business Dept.</div>
<div>Planning Dept., Wholesale Banking Unit</div> <div>Middle Market Facilitating Financing Dept.</div> <div>Global Corporate Banking Dept.</div> <div>Wholesale Business Control Dept.</div> <div>Small and Medium Enterprises Planning Dept.</div> <div>Strategic Corporate Business Dept.</div> <div>Group Solution Promotion Dept.</div> <div>Kansai Growth Strategy Dept.</div> <div>Public & Financial Institutions Banking Dept.</div> <div>Corporate Credit Dept.</div> <div>Structured Finance Credit Dept.</div> <div>Credit Dept., Wholesale Banking Unit</div> <div>Credit Administration Dept.</div> <div>Growth Business Development Dept.</div> <div>M & A Advisory Services Dept.</div> <div>Corporate Digital Solution Dept.</div> <div>Corporate Advisory Division</div> <div>Advisory Dept. I</div> <div>Advisory Dept. II</div> <div>Advisory Dept. III</div> <div>Capital Market Dept.</div> <div>Corporate Research Dept.</div> <div>Financial Solutions Division</div> <div>Structured Finance Dept.</div> <div>Strategic Corporate Banking Dept.</div> <div>LBO Finance Dept.</div> <div>Specialized Finance Dept.</div> <div>Debt Finance Dept.</div> <div>Investment Banking Services Dept.</div> <div>Real Estate Finance Dept.</div> <div>Distribution Dept.</div> <div>Asset Finance Dept.</div> <div>Trust Services Dept.</div> <div>Trust Business Operations Dept.</div> <div>Private Banking Division</div> <div>Private Banking Planning Dept.</div> <div>Merchant Banking Dept.</div> <div>Sustainable Solution Dept.</div>	Private Advisory Division	<div>Global Corporate Banking Division</div> <div>Corporate Banking Division</div> <div>Small and Medium Enterprises Banking Division</div> <div>Tokyo Corporate Banking Division</div> <div>Osaka Corporate Banking Division</div> <div>Nagoya Corporate Banking Division</div> <div>Middle Market Banking Division</div>	<div>Inheritance Advisory Business Dept.</div> <div>Corporate Banking Dept.</div> <div>Corporate Business Office</div> <div>Strategic Finance Promotion Office</div> <div>Public Institutions Business Office</div> <div>Real Estate Corporate Business Office</div> <div>Real Estate Finance Corporate Business Office</div> <div>Credit Business Office</div> <div>Private Banking Dept.</div> <div>Global Transaction Office</div> <div>E-Transaction Business Dept.</div> <div>Area Corporate Office</div> <div>Area Corporate Credit Business Office</div>
<div>Strategic Planning Dept., Global Banking Unit</div> <div>Aviation & Maritime Strategy Dept., Global Banking Unit</div> <div>Securities Business Planning Dept., Global Banking Unit</div> <div>Governance Planning Dept., Global Banking Unit</div> <div>Office of the CEO, Americas Division</div> <div>Finance & Strategic Planning Dept., Americas Division</div> <div>Corporate Treasury Dept., Americas Division</div> <div>Information Technology Dept., Americas Division</div> <div>Data Management Dept., Americas Division</div> <div>Information Security Dept., Americas Division</div> <div>Legal Dept., Americas Division</div> <div>Human Resources Dept., Americas Division</div> <div>Operations Planning Dept., Americas Division</div> <div>Strategic Planning Dept., Europe, Middle East and Africa Division</div> <div>Operations Planning Dept., Europe, Middle East and Africa Division</div> <div>IT & Security Planning Dept., Europe, Middle East and Africa Division</div> <div>Strategic Planning Dept., Asia Pacific</div> <div>Human Capital Management Dept., Asia Pacific Division</div> <div>Asia Innovation Centre</div> <div>Governance Planning Dept., Asia Pacific Division</div> <div>IT Planning Dept., Asia Pacific Division</div> <div>Planning Dept., East Asia</div> <div>Asia Business Development Division</div> <div>Asia Growing Markets Dept.</div>	Transaction Business Division	<div>Americas Division</div> <div>Europe, Middle East and Africa Division</div> <div>Asia Pacific Division</div>	<div>Departments of Americas Division</div> <div>Departments of Europe, Middle East and Africa Division</div> <div>Branches / Representative Offices in Asia Pacific Division</div> <div>Global FIG Dept.</div> <div>Global Client Business Dept.</div> <div>Global Trade Finance Dept.</div> <div>Global Supply Chain Finance Dept.</div> <div>Transportation Dept.</div> <div>Global Transaction Office</div> <div>E-Transaction Business Dept.</div>
<div>Planning Dept., Global Markets & Treasury Unit</div> <div>Treasury Dept.</div> <div>Global Investment Dept.</div> <div>Portfolio Investment Dept.</div> <div>Global Markets Trading Dept.</div> <div>eFX Business Promotion Dept.</div> <div>Global Markets Marketing Dept.</div> <div>Global Markets Solution Dept.</div> <div>Global Markets & Treasury Dept., Europe, Middle East and Africa Division</div> <div>Global Markets & Treasury Dept., Asia Pacific Division</div> <div>Global Markets & Treasury Dept., East Asia</div>			<div>Operations Service Branch</div> <div>Public Institutions Operations Office</div> <div>Operations Service Office</div> <div>Souzoku-office Sub-Branch</div> <div>Zaikai-Office</div>