

SMFG, primarily through SMBC's Corporate Banking Unit, provides a wide array of services to leading corporations and their group companies—a customer segment with a broad range of management and financial issues and strategies. Our mission is to develop optimal solutions for our customers by marshalling the comprehensive financial services of the entire Group.

SMBC's Corporate Banking Departments in Tokyo, Nagoya, and Osaka work together with the Investment Banking Unit, as well as Group companies and affiliates, such as Daiwa Securities SMBC Co. Ltd. and The Japan Research Institute, Limited. The staff of these departments and companies pool their wealth of knowledge and expertise to devise the most suitable strategies for augmenting our customers' enterprise value and ensuring the smooth execution of transactions.

Major Accomplishments

In a departure from a “product-push” approach, which emphasizes the marketing of existing products and services to customers, we have strongly promoted a “demand-pull” approach that gives priority to providing tailor-made solutions for each client.

Financial solutions

Central to these services is the provision of financial solutions designed to assist customers in their balance sheet management. As a recent financial strategy, companies are striving to create financial balances that will garner trust internationally while possessing the strength to generate revenue in any operating environment. To this end, we discuss with clients their entire assets and liabilities on an item-by-item basis. Responding to the individual needs of each customer, we utilize a variety of methods and instruments, including asset finance, off-balancing such as securitization, and risk-hedging. In this way, we provide customized solutions to meet the exacting demands of our customers.

Business management solutions

Business management solutions constitute yet another cornerstone of our service lineup. With a view to increasing our customers' enterprise value, we conduct multifactor analyses, taking into consideration such factors as growth potential and core-business synergies. Based on the resulting hypothesis, as well as intensive discussions with each customer, we propose and implement mergers, acquisitions, and divestitures, as well as management buyouts or whatever is appropriate, actively employing the ample resources of SMFG. Through this process, we work to create the portfolio of businesses most suited to a particular customer.

Key Goals

In Japan, economic trends and the corporate business environment have been changing at a dizzying pace. We are resolved to further expand our services and product lineup so as to increase customer satisfaction by promptly responding to such environmental changes and providing financial services in a timely manner.

Increasingly sophisticated financial and business-management solutions

Corporate demand remains strong for balance sheet management and corporate restructuring. To respond to these increasingly complex and evolving requirements, we are continuously broadening our knowledge base with the objective of providing optimal solutions.

Responding to the diversification of funding methods

Although domestic private-sector funding needs remain low overall, there is a positive demand for financing among certain companies. To meet this demand, we offer a range of fundraising methods that effectively utilize debt capital market financing instruments such as loan syndications.

Facilitating risk hedging

Drawing on SMFG's extensive database of risk-related information, we will continue to offer our customers means for managing and hedging various types of risk, such as credit risk.

Providing settlement know-how

We are actively developing an array of cash management services (CMS) in the broadest sense, utilizing all varieties of administrative know-how possessed by SMFG. These services include support for the establishment of overseas operations, notably in China, cash management at foreign locations, efficient cash management tools, and linkage of corporate accounting systems. We also provide consulting and support services for the settlement of transactions and the outsourcing of office work.