



Employing Diverse Means of Financing

In response to the increasingly complex financing needs of leading corporate clients, SMBC's Corporate Banking Unit contributes to their development of sophisticated financial strategies by devising innovative financing arrangements such as non-recourse loans, as well as equity financing in cooperation with Daiwa Securities SMBC Co., Ltd.

The Corporate Banking Unit is working to develop even more innovative financing arrangements for providing financial support for corporate activities in many different fields as corporate earnings rebound amid a general economic recovery.

SMBC is also responding to customer expectations that banks increase the level of risk-taking by offering flexible financing terms and developing innovative financing programs, while simultaneously making efforts to adequately manage risk.

Providing Comprehensive Financial Services on a Global Scale

We offer sophisticated support to clients making proactive moves toward a global presence by providing the latest information collected through SMFG's extensive network of bases in Japan and abroad, in addition to financing, settlement and other services.

The staff at our network of bases will continue to work together to offer our customers high-quality financial services.



High Value-Added Solutions for Business Strategies

The momentum for business restructuring is being seen in many industries and the ability to support companies in their implementation of streamlining strategies is becoming a decisive factor for doing business with large corporations.

SMFG fully utilizes the Group's know-how to propose a broad range of solutions on a continuing basis, thus providing clients with optimum solutions to raise their corporate value.

Profile

SMFG, working primarily through SMBC's Corporate Banking Unit, provides high value-added financial services to Japan's top-tier corporations, leveraging the wide-ranging resources of Group members.

In proposing solutions for the multifarious management issues facing our large-scale corporate

clients, we first take care to obtain a thorough grasp of all needs specific to each company. This enables us to design the optimal solution for each case, providing invaluable support for our customers' efforts to enhance their corporate value.