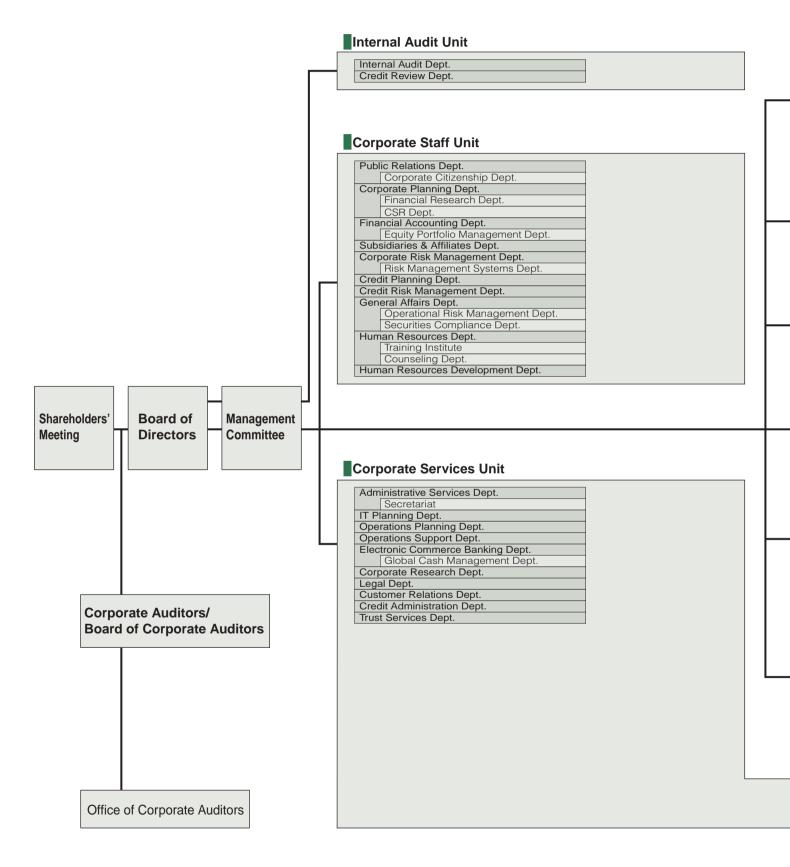
### ■ SMBC Organization (as of June 30, 2005)



## Consumer Banking Unit

Planning Dept., Consumer Banking Unit
Financial Consulting Dept.
Consumer Loan Dept.
Mass Retail Dept.
Card Loan Dept.
Credit Dept., Consumer Banking Unit

Block Consumer Business Office

Branch Consumer Loan Promotion Office Consumer Loan Servicing Center Private Banking Dept. Direct Banking Dept.
Life Planning Service Dept.
Consumer Finance Promotion Office

# Middle Market Banking Unit

Planning Dept., Middle Market Banking Unit
Business Promotion Dept., Middle Market Banking Unit
International Business Promotion Dept., Middle Market Banking Unit
China Business Promotion Dept., Middle Market Banking Unit
Public Institutions Banking Dept.
Business Owner Banking Dept.
Credit Dept, I–III. Middle Market Banking Unit

Middle Market Banking Division

Corporate Business Office **Business Promotion Office** Corporate Advisory Office Public Institutions Business Office Business Support Office

### Corporate Banking Unit

Planning Dept., Corporate Banking Unit
Credit Dept. I-II, Corporate Banking Unit

Tokyo Corporate Banking Division I Tokyo Corporate Banking Division II Osaka Corporate Banking Division Nagoya Corporate Banking Division Corporate Banking Dept.

## International Banking Unit

	Planning Dept., International Banking Unit
ı	IT & Business Administration Planning Dept.
Planning Dept., The Americas Division	
Ì	Credit Dept., The Americas Division
ĺ	Planning Dept., Europe Division
ĺ	Credit Dept., Europe Division
ı	Credit Dept., International Banking Unit

Asia Pacific Division The Americas Division Europe Division

Global Institutional Banking Dept. Global Investors Services Dept. Global Client Business Dept. Branches/Representative Offices in Asia Pacific Division Departments of the Americas Division
Departments of Europe Division

#### Treasury Unit

Planning Dept., Treasury Unit	
Treasury Dept.	
International Treasury Dept.	
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Trading Dept.	
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Treasury Marketing Dept.	
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# Investment Banking Unit

Planning Dept., Investment Banking Unit
Structured Finance Credit Dept.
R&D Dept.
Syndication Dept.
Asset Finance Dept.
Derivatives & Financial Engineering Dept.
Structured Finance Dept.
Real Estate Finance Dept.
M&A Advisory Services Dept.
Corporate Finance Services Dept.
Securities Marketing Dept.
Investment Development Dept.

Branch Service Office Head/Main Service Office Public Institutions Operations Office