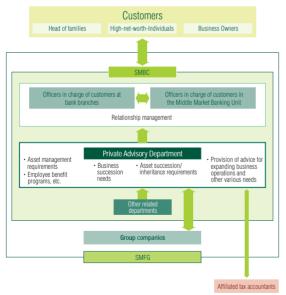
Services for High-Net-Worth Individuals, Business Owners and Employees

Private Advisory Department

SMBC's Private Advisory Department responds to the diverse requirements of business owners and high-net-worth individuals. The activities of the department span three areas. The first is providing private banking services that include the preparation of comprehensive proposals for the management of monetary assets that answer to customer needs. The second is preparing carefully tailored proposals for business succession, based on the know-how the bank has accumulated from long experience in this area and the input of outside specialists. The third is workplace banking services that give assistance in formulating and implementing employee benefit programs for supporting employees' lifelong financial plans, including asset formation savings, housing finance, and defined contribution pension plans.

In providing these three types of services, the department works to meet the requirements of business owners, employees. and high-net-worth customers, by providing responsive services through the bank's domestic branches and by working closely with SMFG companies and alliance partners.



Private Banking

In its private banking services, SMBC discusses and shares thoughts with customers regarding their own assets and, based on these discussions, in cooperation with others inside and outside the bank, offers proposals for the allocation of assets as well as for assisting customers in expanding their business activities, arranging for business and asset succession, and managing their overall asset portfolios. These

proposals include specific management suggestions for various categories of customer assets.

Proposal Preparation and Implementation



Support for Business Succession

We offer tailor-made proposals to our customers who have concerns about passing on their businesses in the years ahead. We prepare these proposals and plans with reference to the particular situation and requirements of individual customers to assist them in implementing business succession smoothly and with an eye to further business development.



Workplace Banking

We also promote transactions with the employees of corporate clients and support the creation of employee benefit programs. In April 2006, SMBC formed a Defined Contribution Depart-

