

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

### Private Advisory Department

The Private Advisory Department specializes in products and services that meet the diverse requirements of business owners and high-net-worth individuals. Activities of the department span three areas. The first is preparing carefully tailored proposals for business and asset succession. To create these proposals, we combine our know-how accumulated from long experience in this area with the input of outside specialists. The second is private banking services that include comprehensive financial services for managing customers' monetary assets. The third area is workplace banking services to support the personnel strategies of corporate clients. This service category includes providing assistance from a financial perspective for employee benefit programs and defined-contribution pension plans.

By working with other Group companies and alliance partners, the Private Advisory Department uses its "One Bank" approach for the seamless provision of a broad range of products and services. This allows the department to cover many types of needs involving both individual and corporate clients.

#### • Support for Business and Asset Succession

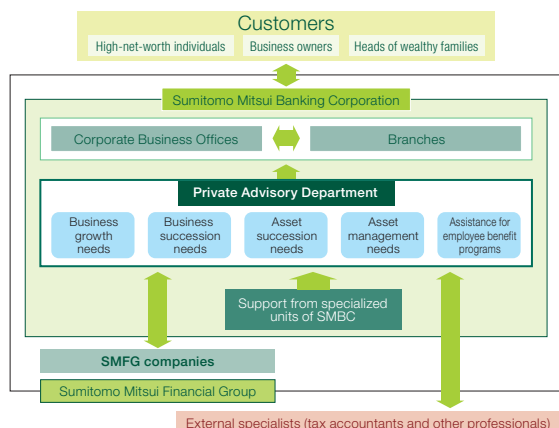
SMBC specialists prepare tailored proposals for customers with concerns about business and asset succession. We hold a variety of seminars to supply timely information, and advise business owners on a wide range of matters. Our consulting services cover issues of all types involving both individuals and companies.

#### • Private Banking

Customers can rely on SMBC for all-inclusive financial advice concerning financial assets. We hold discussions to share and understand each customer's attitude toward his or her financial assets. After agreeing on goals, we create proposals for asset allocation and management.

#### • Workplace Banking

Recruiting and retaining talented employees is a major issue at all corporate clients. SMBC can help create employee benefit programs, such as housing loans and defined-contribution pension plans. In addition, they have access through their employers to SMBC products and services for achieving financial and other goals in their lives.



## ■ Investment Banking

SMFG has a large investment banking business based on both conventional and more advanced commercial banking activities. Underpinning our investment banking operations is our large and diversified customer base established over many years of commercial banking.

These operations draw on the capabilities of SMBC's Investment Banking Unit and the strengths of other Group companies. Such skills allow us to supply the best solutions for fund raising and management, M&A activities, risk hedging, payment settlement between companies and other customer needs. Providing this assistance allows us to help client companies expand their business and increase their enterprise value.

Along with activities in Japan, the unit relies on collaboration with overseas networks and the SMBC Global Advisory Department in serving customers outside Japan. The primary focus is regions of Asia with rapidly growing economies. As a result, we have earned an excellent global reputation for the quality of its investment banking business.

### Topics

#### ◆ Nikko Cordial Securities Becomes a Wholly Owned Subsidiary

On October 1, 2009, SMBC acquired all operations of the former Nikko Cordial Securities Inc. along with some businesses of the former Nikko Citigroup Limited (now Citigroup Global Markets Japan Inc.). This acquisition created a new Nikko Cordial Securities Inc., a full-line securities company that is a wholly owned subsidiary of SMBC.

As a full-line securities company with retail and wholesale operations, Nikko Cordial Securities is positioned as the nucleus of our securities strategy. We plan to create a new "leading financial services" business that combines the customer base, stability and trust built up by the commercial bank with the highly specialized services of Nikko Cordial Securities. The goal is to provide further value-added products and optimal services supported by our three core strengths—Spirit of Innovation, Speed, and Solution & Execution—to all our individual and corporate customers.



From left: Nikko Cordial Securities Chairman Kazuyoshi Kimura and President Eiji Watanabe, SMBC President Masayuki Oku, and SMFG President Teisuke Kitayama