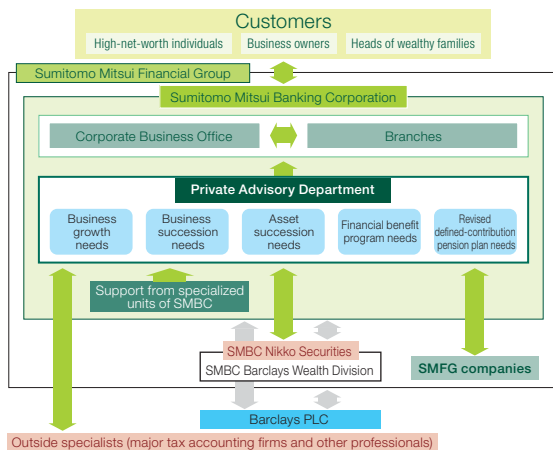


■ Services for High Networth Individuals, Business Owners and Employees

Private Advisory Department

The Private Advisory Department (PAD) of SMBC specializes in products and services which meet the diverse requirements of business owners and high networth individuals. Activities of this department cover three types of business operations as follows. One such business operation is the business and asset transfer for which we offer our services based on our extensive knowledge and experience accumulated over the years, and the additional expertise provided by alliance partners such as major tax accounting firms. The second business is the private banking services which provide comprehensive financial services for managing our clients' financial assets. The third business is the workplace banking services that support the HR strategies of our corporate clients. This particular business provides assistance for designing the employee savings and other employee financial benefit programs, and defined-contribution pension plans.

PAD consistently provides diverse products and services for both individuals and corporate clients by working with other SMBC Group companies and alliance partners.



Support for Business and Asset Transfers

PAD specialists prepare customized proposals for business owners concerned about their business and asset transfers. Our customized and diverse consulting services cover various matters for both individuals and companies. We offer a variety of seminars to provide our clients with up-to-date information and advice.

Private Banking

PAD offers comprehensive financial advisory services for our clients' financial assets by truly understanding their financial goals and providing appropriate advice for their risk profiles. Based on discussions on their goals, it prepares proposals for their asset

allocation and management. It strives to provide diverse asset management services and, established a joint-venture business in June 2010.

Topics

◆ Joint-venture businesses within our asset management services

SMBC, SMBC Nikko Securities and Barclays PLC established "SMBC Barclays Wealth Division" within SMBC Nikko Securities to provide new asset management services leveraging the knowledge of Barclays Wealth, known for its leading global private banking services.

The purposes of this joint-venture business are for expanding our product portfolio, improving research skills, and meeting the need for high quality asset management proposals for business owners and high networth individuals. We experimentally began offering the services in some of our branches in June 2010, and will roll out these services at all branches in Japan during the fiscal year ending March 31, 2012, in order to assist as many clients as possible.



Life Planning Support for Employees

The management environment for SMBC's corporate clients is undergoing dramatic changes, as the life planning needs of their employees are becoming diversified.

In responding to the challenges presented by such changes for our corporate clients' personnel matters and financial strategies, PAD utilizes the diverse financial products and services offered by SMBC to support our corporate clients by creating employee financial benefit programs and defined-contribution pension plans.

Furthermore, the SMBC products and services are offered to employees, through their employers, in an effort to achieve their financial or other life planning goals.

