

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

Private Advisory Department

The Private Advisory Department (“PAD”) of SMBC specializes in products and services that meet the diverse requirements of business owners and high net worth individuals.

Operations of this department consist of three services. One is our personalized support services for Business and Asset Transfers. We combine the extensive knowledge of our own staff, accumulated over the years of experience, with the professional input of our alliance partners, including major tax accountancy firms. The next service is our Private Banking Services which includes comprehensive financial services for managing clients’ financial assets. These services are also offered in cooperation with our alliance partners. The last service is our Workplace Banking Services to support the HR strategies of our corporate clients. This particular service consists of providing assistance with the creation of employees’ savings plan; other employees financial benefit programs; and the Defined-Contribution Pension Plan.

In working with other SMBC Group companies and alliance partners, PAD provides consistently diversified products and services by serving our clients as “One Bank.” This allows PAD to cover numerous types of needs involving both individual and corporate clients.

- **Support for Business and Asset Transfers**

PAD specialists prepare personalized proposals for clients having concerns associated with business and asset transfers. We hold various seminars to provide timely information and advices to business owners on diverse issues.

- **Private Banking**

PAD offers our clients all-inclusive financial advisory services concerning their financial assets, according to their financial goals and needs, by offering comprehensive financial services such as making proposals for their asset allocation or personalized asset management.

In June 2010, SMBC began offering new services in alliance with Nikko Cordial Securities and Barclays PLC.

- **Workplace Banking**

In order to assist our corporate clients on issues related to HR strategy, PAD offers the diversified financial products and

services offered by SMBC to support out corporate clients with the creation of employee financial benefit programs and Defined-Contribution Pension Plan. Employers may offer to their employees SMBC products and services to support their financial goals or life plan.

■ Investment Banking

On October 1, 2009, Nikko Cordial Securities Inc. became a wholly-owned subsidiary of SMBC. SMFG thereby promotes a business model integrating banking and securities businesses based on the business affiliation with Nikko Cordial Securities which, at the same time, is strengthening its wholesale securities business.

SMFG offers and provides optimized solutions for capital management, M&A, hedge transactions, settlement and other services by leveraging the combined capabilities of the Investment Banking Unit of SMBC with the Group companies, including Nikko Cordial Securities. SMFG assists its customers in developing their businesses and enhancing their corporate valuation.

In May 2010, SMBC set up the Financial Products Marketing Department for the Asia-Pacific region, consolidating various departments of the Investment Banking Unit. SMBC provides prompt and optimized solutions by offering a wide range of investment banking products and services, such as securitization of receivables and derivatives to meet its customers’ increasingly diversified and sophisticated needs.

Topics

◆ Environmental Businesses

SMBC has supported the sewage sludge dehydration and incineration project in Singapore in line with the Clean Development Mechanism (CDM). The CDM Executive Board of the United Nations has now registered this project as one of the official CDM projects.

Since the creation of the Environmental Products Department in October 2007 to manage the carbon emission trading businesses, SMBC has worked to recognize potential CDM projects and introduce such projects to governmental agencies and corporations in Japan and overseas that are willing to participate and support the carbon emission trading business. It further supported projects in emerging countries for the development of renewable energies by applying Japanese technology.

Furthermore, in July 2010, SMBC organized the Growing Industrial Cluster Project Team which strives to eliminate organizational boundaries to focus its initiatives on the water related business, one of the four growing industrial clusters*, endorsed by SMBC. The team provides comprehensive support for the project development and a wide range of financial services through cooperation with the departments in charge.

*The prioritized four clusters are environment, new energy, water and natural resources.

