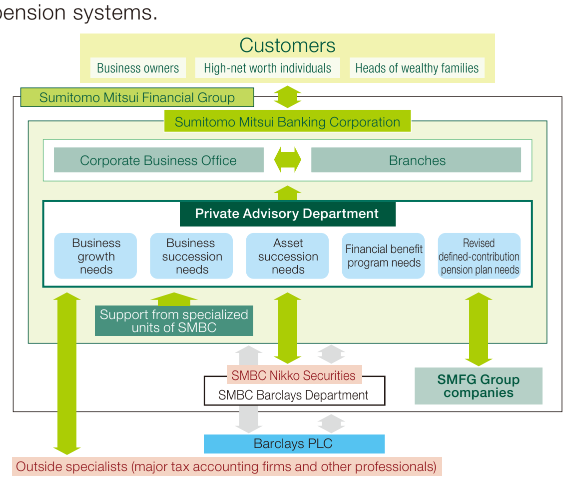
Services for Business Owners, High-Net Worth Individuals and Employees

Private Advisory Department

SMBC's Private Advisory Department ("PAD") provides services for both individuals and corporate clients by working with other SMBC Group companies and alliance partners.

To ensure that business owners can facilitate transfers of their important businesses and assets, PAD offers the following services: (1) business and asset transfers for which we present proposals and provide information based on our extensive experience and knowledge accumulated over the years, and the additional expertise provided by alliance partners such as major tax accounting firms; (2) asset management and support services which provide comprehensive financial services tailored to meet the financial asset needs of high-net worth individuals; and (3) workplace banking services which support the HR and financial strategies of our corporate clients to assist with the development and management of benefit programs and defined-contribution pension systems.



Support for Business and Asset Transfers

PAD presents customized proposals for clients who may be concerned or have problems with transfers of their businesses and assets. We also offer a variety of seminars to provide our clients with up-to-date information and advice, and we are asked to provide consultations from many business owners and high-net worth individuals.

Support for Asset Management

Understanding and sharing client's attitude toward financial assets, we offer comprehensive advices on asset allocation and management. In June 2010, we have started providing new asset management services, through the tri-party alliance of SMBC, Barclays Bank PLC, and SMBC Nikko Securities to respond to various asset management needs of our clients.

Topics

SMBC, SMBC Nikko Securities Inc. and Barclays Bank PLC of the United Kingdom have jointly established SMBC Barclays Department in SMBC Nikko Securities to meet various asset management needs of high-net worth individuals such as business owners.

◆Global investment information

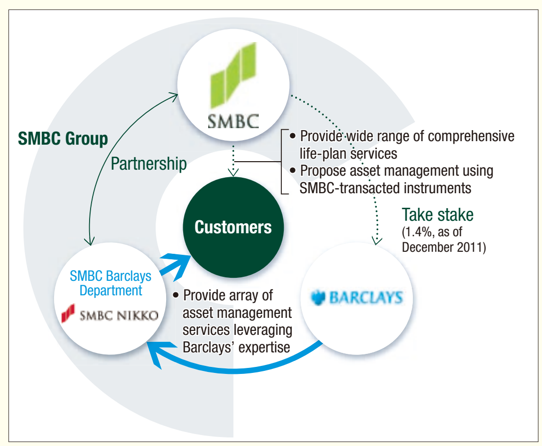
We provide investment information by leveraging Barclays' global research capabilities to assist clients to make their investment decisions.

◆Financial Personality Assessment ("FPA")

Based on the results of FPA (a tool developed by Barclays utilizing behavioral economic studies for understanding the behavioral patterns for making investment-related decisions and actions), we offer asset management advice optimized for each client.

◆Diverse products and services

Wide range of products made available by the dedicated product team within SMBC Barclays Department.



Life Planning Support for Employees

Changes in the social environment, such as the increasing aged population and greater mobility in employment and diversification in life planning, may substantially affect corporate clients' management strategies.

We support clients in creating and managing employees' financial benefit programs and defined-contribution pension plans by using the products and services offered by the bank and its affiliated companies for responding to personnel and financial issues that corporate clients face.