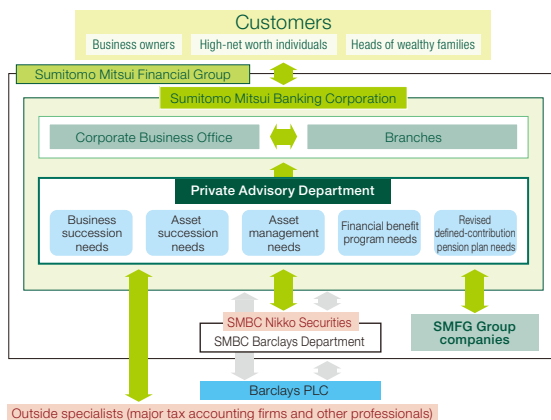


## ■ Services for Business Owners, High-Net Worth Individuals and Employees

### Private Advisory Division

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

To ensure that business owners and high-net worth individuals can facilitate succession of their important businesses and assets, PAD offers the following services: (1) support of business and asset transfers for which we present proposals and provide information based on our extensive experience and knowledge accumulated over years, and the additional expertise provided through alliance partners with 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) corporate employees business 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 Succession

PAD presents customized proposals for clients who may be concerned or have problems with succession of their businesses and assets. We also offer a variety of seminars to

#### Topics

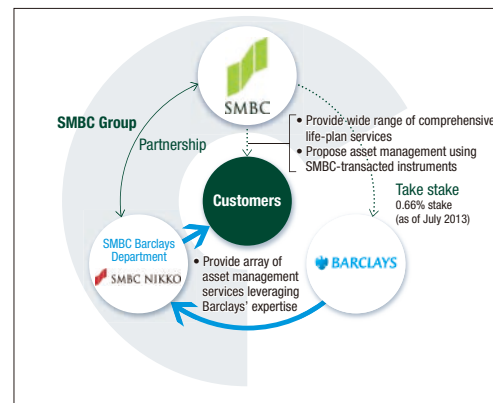
In April 2013, SMBC consolidated and enhanced branches' assistance and support functions associated with its inheritance-related services to PAD. With such enhancement, we will be able to comprehensively accommodate our corporate clients and high-net worth individual clients for their needs for business and assets succession and any other inheritance-related needs such as testamentary trust. SMBC also strives to improve the quality of its consultation services by facilitating its information sharing and knowledge accumulation within the bank.

provide our clients with up-to-date information and advice. We are also asked to provide consultations from many business owners and high-net worth individuals.

### Support for Asset Management

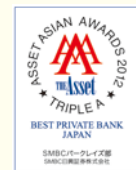
Understanding and sharing client's attitude toward financial assets, we offer comprehensive financial advices on asset allocation and management. In June 2010, SMBC, SMBC Nikko Securities Inc. and Barclays PLC of Great Britain collaborated to establish the "SMBC Barclays Department" in SMBC Nikko Securities Inc. for better accommodating the diverse asset-management needs of our clients.

Specifically, we offer products and asset-allocation proposals appropriate for our clients and their portfolio performance by efficiently utilizing Barclays' global research capabilities and the Financial Personality Assessment ("FPA") based on behavioral economics (the tool used for understanding investment preferences and behaviors), and also taking advantage of the diverse products and services created by the product development team in the SMBC Barclays Department.



#### Topics

In 2012, SMBC Barclays Department was named "Best Private Bank Japan" by The Asset's "Investment Award."



### 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.

PAD supports 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 are faced with.

