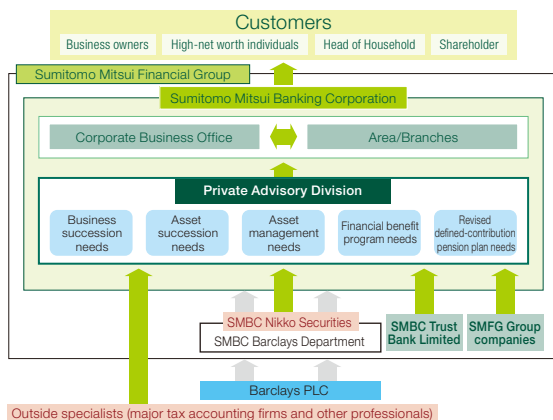


## ■ Services for Business Owners, High-Net Worth Individuals and Employees

### 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 provides support for 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 through alliance partners with major tax accounting firms. Additionally, PAD offers asset management and associated support services which provide comprehensive financial services tailored to meet the financial asset needs of high-net worth individuals. Further, as part of our corporate employees business which support HR and financial strategies of our corporate clients, PAD assists with the development and management of benefit programs and defined-contribution pension systems.



### Support for Business and Asset Succession

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

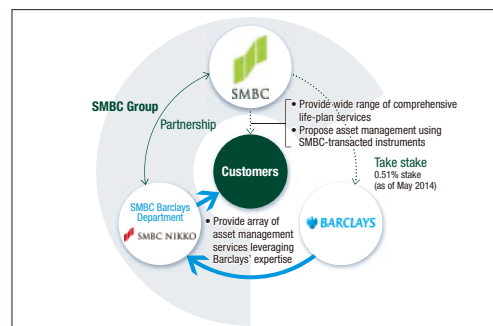
#### Topics

In October 2013, SMBC assigned a "succession adviser" who has the primary mission of providing support for specialized field in inheritance business and passing on know-how. By this assignment, we hope to improve the quality of its consultation services by enhancing the proposal and resolution capabilities associated with inheritance for the entire bank.

### Support for Asset Management

Understanding and sharing the client's attitude towards financial assets, we offer comprehensive financial advice on asset allocation and appropriate 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 October 2013, SMBC was successful in making Société Générale Private Banking Japan a wholly-owned subsidiary of SMBC, renaming it as SMBC Trust Bank which provides a portfolio of diverse investment products by taking advantage of its trust-banking functions.

### 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, and it also supports employees to realize their life plan.

#### Topics

As part of reorganization of group companies associated with defined contribution pension business, Japan Pension Navigator Co., Ltd. and Nikko Pension Consulting Co., Ltd. are scheduled to be merged in November 2014. We plan to provide higher-value added services to clients by combining human resources and know-how of both companies.