

## **Organizational Revision of SMBC**

TOKYO, March 26, 2009 --- Sumitomo Mitsui Banking Corporation (SMBC, President: Masayuki Oku) announced today a revision of SMBC organizational structure effective April 1, 2009.

The objectives of the organizational revision are to further fortify risk management, credit control and other functions, and improve the efficiency of business promotion framework in order to respond quickly and appropriately to changes in the increasingly uncertain business environment.

Specifics of the organizational revision are as follows:

### **1. Fortification of Headquarters Functions**

#### **(1) Establishment of Risk Management Unit**

A new **Risk Management Unit** will be established to manage various risks in a more integrated manner amid the current business uncertainty. The risk management framework will be strengthened by consolidating the functions for managing major risks for financial institutions – market, liquidity, credit and operational risk – into the Risk Management Unit and enhancing our across-the-board risk monitoring ability.

Specifically, a director will be assigned to oversee the Risk Management Unit comprising the Corporate Risk Management Dept. and Credit & Investment Planning Dept. The Corporate Risk Management Dept. will be the unit's planning department and the Operational Risk Management Dept., which is currently within the General Affairs Dept., will become a department within the Corporate Risk Management Dept.

#### **(2) Reorganization of functions within Internal Audit Unit**

The functions within the Internal Audit Unit will be reorganized and the functions related to auditing the risk management framework will be consolidated into the Internal Audit Dept. in order to enhance our ability to deal with multiple risks including credit risk. Accordingly, the Internal Audit Planning Dept. within the Internal Audit Dept. will be dissolved.

#### **(3) Enhancement of IT planning support functions**

A new **IT Business Promotion Dept.** will be established within the Corporate Staff Unit in order to strengthen IT planning support and staff training.

## **2. Fortification of Business Units' Functions**

### **(1) Reorganization and fortification of business promotion supporting and other functions**

#### **(i) Reviewing of business promotion system for corporations**

In order to realize more in-depth support for our corporate customers, a new **Business Promotion & Solution Dept.** will be established, into which the Middle Market Solution Dept. within the Planning Dept., Corporate Banking Unit & Middle Market Banking Unit will be merged and the functions of business promotion and support for middle market customers that are currently carried out by the Planning Dept., Corporate Banking Unit & Middle Market Banking Unit and Small and Medium Enterprises Marketing Dept. will be consolidated.

A new **Credit Business Dept.** within the Credit Administration Dept. will also be established in connection with the partial restructuring of the front-office structure of the Corporate Business Offices of the Middle Market Banking Unit.

#### **(ii) Integration of International Business Promotion Dept. into Global Advisory Dept.**

The International Business Promotion Dept. will be integrated into the **Global Advisory Dept.** in order to enhance the efficiency of our business operations and strengthen our ability to support our business promotion channels and customers' overseas businesses.

#### **(iii) Merger of Succession Business Dept. and Private Banking Dept.**

The Succession Business Dept. and Private Banking Dept. will be merged into a new **Private Advisory Business Dept.** in order to enhance our ability to respond to the needs of individuals and corporate customers when they overlap, such as the needs of business owners.

### **(2) Reorganization of Consumer Banking Unit**

A new **Consumer Compliance Dept.** will be established within the Planning Dept., of the Consumer Banking Unit in order to enhance the functions related to customer satisfaction and consumer compliance.

### **(3) Reorganization of Investment Banking Unit**

#### **(i) Integration of Investment Development Dept. into Merchant Banking Dept.**

The Investment Development Dept. will be integrated into the **Merchant Banking Dept.** in order to consolidate fund investment resources and know-how and enhance expertise in order to quickly and proactively respond to changes in the market environment.

**(ii) Enhancement of Trust Services**

The Trust Services Dept. within the Corporate Services Unit will become a department within the Investment Banking Unit, and the Stock Execution Dept. within the Private Banking Dept. will become a department within the Trust Services Dept. in order to further improve the quality of our trust products and services.

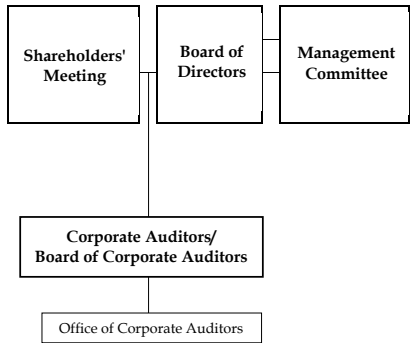
**(iii) Enhancement of R&D Dept. Functions**

The asset management related functions of the Investment Banking Unit will be consolidated into the R&D Dept., a department within the Planning Dept. of the Investment Banking Unit, and renamed "**Strategic Products Dept.**" in order to enhance our ability to develop and offer investment management products.

**(4) Revision of International Banking Unit**

The functions of the Credit Management Dept. will be strengthened and the Environment Analysis Dept. within the Credit Dept. will become a department within the Credit Management Dept. in order to enhance our credit risk management on a global basis. Accordingly, the Credit Dept. will be renamed "**Asia Credit Dept.**"

**New Organization of SMBC  
(As of April 1, 2009)**



**Internal Audit Unit**

Internal Audit Dept.
Credit Review Dept.

**Corporate Staff Unit**

Public Relations Dept.
Corporate Planning Dept.
Financial Research Dept.
CSR Dept.
Financial Accounting Dept.
Equity Portfolio Management Dept.
Strategic Financial Planning Dept.
Subsidiaries & Affiliates Dept.
IT Business Promotion Dept.
Human Resources Dept.
Training Institute
Counseling Dept.
Diversity and Inclusion Dept.
Human Resources Development Dept.
Quality Management Dept.
Customer Relations Dept.

**Risk Management Unit**

Corporate Risk Management Dept.
Operational Risk Management Dept.
Risk Management Systems Dept.
Credit & Investment Planning Dept.
Credit Portfolio Management Dept.

**Compliance Unit**

General Affairs Dept.
Antimonopoly Law Monitoring Dept.
Financial Products Compliance Dept.
Financial Crime Prevention Dept.
International Compliance Dept.
Legal Dept.

**Corporate Services Unit**

Administrative Services Dept.
Secretariat
Operations Planning Dept.
Operations Support Dept.
Corporate Research Dept.
Credit Administration Dept.
Credit Business Dept.

**Consumer Banking Unit**

Planning Dept., Consumer Banking Unit
Consumer Compliance Dept.
Marketing Dept.
Next Wing Project Dept.
Financial Consulting Dept.
Financial Consulting R&D Dept.
Consumer Loan Dept.
Mass Retail Dept.
Credit Dept., Consumer Banking Unit

**Middle Market Banking Unit**

Business Promotion & Solution Dept.
Public & Financial Institutions Banking Dept.
Small and Medium Enterprises Marketing Dept.
Credit Dept. I, Middle Market Banking Unit
Credit Monitoring Dept.
Credit Dept. II, Middle Market Banking Unit
Credit Monitoring Dept.

Planning Dept., Corporate Banking Unit & Middle Market Banking Unit

**Corporate Banking Unit**

Credit Dept., Corporate Banking Unit
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**International Banking Unit**

Planning Dept., International Banking Unit
IT & Business Administration Planning Dept.
Asia Pacific Training Dept.
Planning Dept., Americas Division
Credit Dept., Americas Division
Risk Management Dept., Americas Division
Compliance Dept., Americas Division
Planning Dept., Europe Division
Credit Dept., Europe Division
Risk Management Dept., Europe Division
Planning Dept., China Division
Planning Dept., Asia Pacific Division
Asia Credit Dept., International Banking Unit
Credit Management Dept., International Banking Unit
Environment Analysis Dept., International Banking Unit

**Treasury Unit**

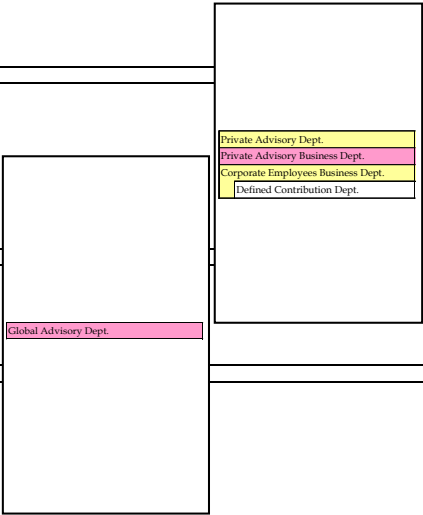
Planning Dept., Treasury Unit
Treasury Dept.
International Treasury Dept.
Trading Dept.
Treasury Marketing Dept.

**Investment Banking Unit**

Planning Dept., Investment Banking Unit
Strategic Products Dept.
Syndication Dept.
Structured Finance Dept.
Shipping Finance Dept.
Environmental Products Dept.
Real Estate Finance Dept.
REIT Investment Department
M&A Advisory Services Dept.
Merchant Banking Dept.
Financial Engineering Dept.
Securities Marketing Dept.
Securities Direct Sales Dept.
Structured Finance Credit Dept.
Trust Services Dept.
Trust Business Operations Dept.
Stock Execution Dept.

**Settlement Finance Unit**

Electronic Commerce Banking Dept.
Global Transaction Banking Dept.
Asset Finance Dept.
Global Securities Business Dept.



**Block Consumer Business Office**

Branch
Consumer Loan Promotion Office
Apartment House Loan Promotion Office
Loan Support Office
Private Banking Dept.
Direct Banking Dept.
Consumer Finance Promotion Office

**Middle Market Banking Division**

Corporate Business Office
Business Promotion Office
Financial Development Office
Real Estate Corporate Business Office
Public Institutions Business Office
Business Support Office

Corporate Advisory Division

**Tokyo Corporate Banking Division**

Corporate Banking Dept.
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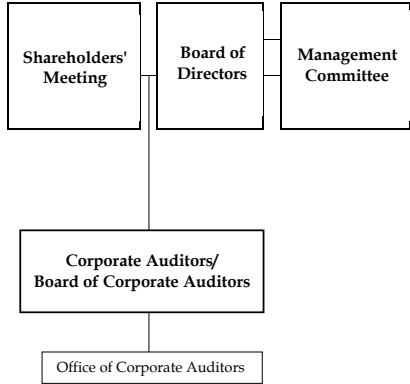
**Americas Division**

Global Institutional Banking Dept.
Global Client Business Dept.
Global Corporate Investment Dept.
Global Trade Finance Dept.
Branches/Representative Offices in North East Asia
Departments of Americas Division
Departments of Europe Division
Branches/Representative Office in China Division
Branches/Representative Offices in Asia Pacific Division

**Branch Service Office**

Head/Main Service Office
Public Institutions Operations Office

# Former Organization of SMBC



**Internal Audit Unit**

Internal Audit Dept.
Internal Audit Planning Dept.
Credit Review Dept.

**Corporate Staff Unit**

Public Relations Dept.
Corporate Planning Dept.
Financial Research Dept.
CSR Dept.
Financial Accounting Dept.
Equity Portfolio Management Dept.
Strategic Financial Planning Dept.
Subsidiaries & Affiliates Dept.
Corporate Risk Management Dept.
Risk Management Systems Dept.
Credit & Investment Planning Dept.
CPM Dept.
IT Planning Dept.
Human Resources Dept.
Training Institute
Counseling Dept.
Diversity and Inclusion Dept.
Human Resources Development Dept.
Quality Management Dept.
Customer Relations Dept.

**Compliance Unit**

General Affairs Dept.
Operational Risk Management Dept.
Antimonopoly Law Monitoring Dept.
Financial Products Compliance Dept.
Financial Crime Prevention Dept.
International Compliance Dept.
Legal Dept.

**Corporate Services Unit**

Administrative Services Dept.
Secretariat
Operations Planning Dept.
Operations Support Dept.
Corporate Research Dept.
Credit Administration Dept.
Trust Services Dept.
Trust Business Operations Dept.

**Consumer Banking Unit**

Planning Dept., Consumer Banking Unit
Marketing Dept.
Next Wing Project Dept.
Financial Consulting Dept.
Financial Consulting R&D Dept.
Consumer Loan Dept.
Mass Retail Dept.
Credit Dept., Consumer Banking Unit

**Middle Market Banking Unit**

Public & Financial Institutions Banking Dept.
Small and Medium Enterprises Marketing Dept.
Credit Dept. I, Middle Market Banking Unit
Credit Monitoring Dept.
Credit Dept. II, Middle Market Banking Unit
Credit Monitoring Dept.

Planning Dept., Corporate Banking Unit & Middle Market Banking Unit  
Middle Market Solution Dept.

**Corporate Banking Unit**

Credit Dept., Corporate Banking Unit
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**International Banking Unit**

Planning Dept., International Banking Unit
IT & Business Administration Planning Dept.
Asia Pacific Training Dept.
Planning Dept., Americas Division
Credit Dept., Americas Division
Risk Management Dept., Americas Division
Compliance Dept., Americas Division
Planning Dept., Europe Division
Credit Dept., Europe Division
Risk Management Dept., Europe Division
Planning Dept., China Division
Planning Dept., Asia Pacific Division
Credit Dept., International Banking Unit
Environment Analysis Dept., International Banking Unit
Credit Management Dept., International Banking Unit

**Treasury Unit**

Planning Dept., Treasury Unit
Treasury Dept.
International Treasury Dept.
Trading Dept.
Treasury Marketing Dept.

**Investment Banking Unit**

Planning Dept., Investment Banking Unit
R&D Dept.
Syndication Dept.
Structured Finance Dept.
Shipping Finance Dept.
Environmental Products Dept.
Real Estate Finance Dept.
M&A Advisory Services Dept.
Investment Development Dept.
Merchant Banking Dept.
Financial Engineering Dept.
Securities Marketing Dept.
Securities Direct Sales Dept.
Structured Finance Credit Dept.

**Settlement Finance Unit**

Electronic Commerce Banking Dept.
Global Transaction Banking Dept.
Asset Finance Dept.
Global Securities Business Dept.

International Business Promotion Dept.  
Global Advisory Dept.

Private Advisory Dept.  
Private Banking Dept.  
Stock Execution Dept.  
Corporate Employees Business Dept.  
Defined Contribution Dept.  
Succession Business Dept.

**Block Consumer Business Office**

Branch
Consumer Loan Promotion Office
Apartment House Loan Promotion Office
Loan Support Office
Private Banking Dept.
Direct Banking Dept.
Consumer Finance Promotion Office

**Middle Market Banking Division**

Corporate Business Office
Business Promotion Office
Financial Development Office
Public Institutions Business Office
Business Support Office

**Tokyo Corporate Banking Division  
Osaka Corporate Banking Division  
Nagoya Corporate Banking Division**

Corporate Banking Dept.
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**Americas Division  
Europe Division  
China Division  
Asia Pacific Division**

Global Institutional Banking Dept.
Global Client Business Dept.
Global Corporate Investment Dept.
Global Trade Finance Dept.
Branches/Representative Offices in North East Asia
Departments of Americas Division
Departments of Europe Division
Branches/Representative Office in China Division
Branches/Representative Offices in Asia Pacific Division

**Corporate Advisory Division**

Branch Service Office
Head/Main Service Office
Public Institutions Operations Office