

## **Organizational Revision of SMFG and SMBC**

Tokyo, March 25, 2016 --- Sumitomo Mitsui Financial Group, Inc. (SMFG, President: Koichi Miyata) and Sumitomo Mitsui Banking Corporation (SMBC, President and CEO: Takashi Kunibe) today announced changes to the organizational structures of SMFG and SMBC as below, effective as of April 1, 2016.

### **1. Enhancement of the Global Business Promotion Framework (SMBC)**

#### **(1) Establishment of East Asia Division and Planning Department, East Asia Division**

“East Asia Division” and “Planning Department, East Asia Division” will be newly established to further enhance our business promotion framework in Asia. Specifically, they will oversee operations in East Asia, centered on Greater China and Korea, so that we can respond more flexibly and dynamically to clients’ needs and market developments in the region. Meanwhile, the Asia Pacific Division and Planning Department, Asia Pacific Division, will continue to oversee operations in Southeast Asia and Oceania.

Note: In addition to overseeing the operations of banking offices in Greater China, including Sumitomo Mitsui Banking Corporation (China) Limited and its branches/sub-branches, the East Asia Division will supervise Hong Kong Branch, Taipei Branch, Seoul Branch, Ulaanbaatar Representative Office, and Global Korea Corporate Banking Department.

#### **(2) Establishment of Global FIG Department**

“Global FIG Department, International Banking Unit” will be newly established to strengthen our capability to meet the needs of financial institutions and institutional investors operating globally by leveraging and coordinating our capabilities to serve these clients on a cross-regional basis.

#### **(3) Establishment of Global Aviation & Maritime Finance Department, International Banking Unit**

“Global Aviation & Maritime Finance Department, International Banking Unit” will be newly established to apply the solutions providing capability, including asset finance, and relationships with investors we have gained through the aviation finance business to the maritime finance business.

Note: The new department will be established through the merger of International Banking Unit’s Global Aircraft Finance Department and Maritime Asset Finance Department.

## **2. Initiatives for Strengthening Portfolio Management and Improving Asset Efficiency (SMBC)**

The following organizational changes will be implemented to strengthen the management of our asset portfolio and improve the efficiency of our assets, given the new global financial regulations and increasingly uncertain global business environment.

### **(1) Establishment of Global Portfolio Strategy Department, International Banking Unit**

“Global Portfolio Strategy Department, International Banking Unit” will be newly established to improve the efficiency of our overseas asset portfolio, mainly foreign currency loan assets, through the global optimization of our assets.

The department will proactively and flexibly manage the overseas asset portfolio, comprehensively taking into account various risks, the changing business environment, profitability and other factors, and in line with our risk appetite framework.

### **(2) Establishment of Distribution Department, Investment Banking Unit**

“Distribution Department, Investment Banking Unit” will be newly established to strengthen our capability to create high-value added deals for investors, thereby meeting the various investment management styles and wide-ranging needs of financial institutions and institutional investors in Japan and around the globe.

Syndication Department, Investment Banking Unit, which is currently in charge of this business, will be dissolved, and its remaining function, financing, will be integrated into Global Securities Business Department, Investment Banking Unit, which will be restructured and renamed “Debt Finance Department”, in order to provide even more customized solutions for the financing needs of our clients.

## **3. Enhancement of Corporate Infrastructure (SMFG and SMBC)**

We will continue to upgrade our corporate infrastructure and business platforms in order to deliver secure, high-quality financial services to our clients, and make every effort to further enhance our CSR activities. Main initiatives are as follows.

### **(1) Establishment of Data Management Department**

“Data Management Department” will be newly established within both SMFG and SMBC to integrate, govern, and utilize data and information within the SMFG group in order to increase the sophistication of our business management on an SMFG group basis.

**(2) Establishment of ALM Planning Department and ALM Planning Group**

“ALM Planning Department” will be newly established within SMBC’s Planning Department, Treasury Unit, and “ALM Planning Group” will be newly established within SMFG’s Corporate Planning Department in order to increase the sophistication of our ALM management on a SMFG group basis.

**(3) Establishment of System Risk Planning Department**

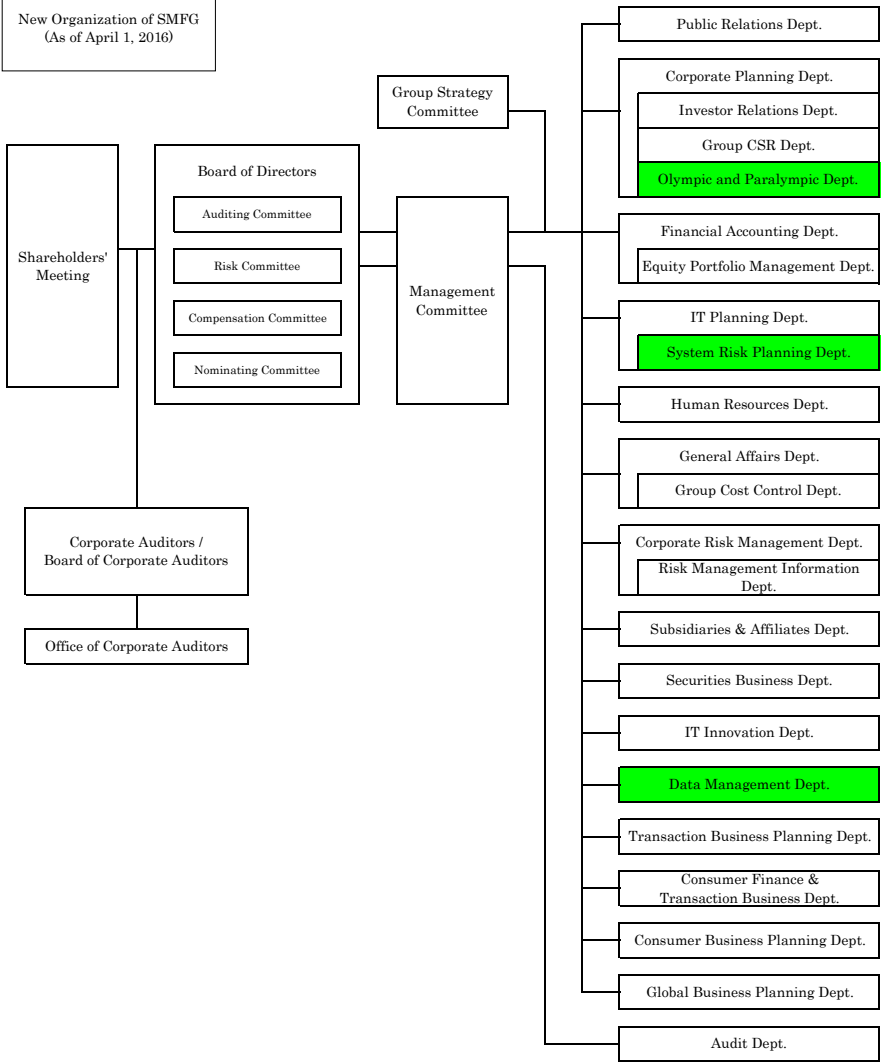
“System Risk Planning Department” will be newly established within the IT Planning Department of both SMFG and SMBC to continuously strengthen the group’s cyber security management.

**(4) Establishment of Olympic and Paralympic Department**

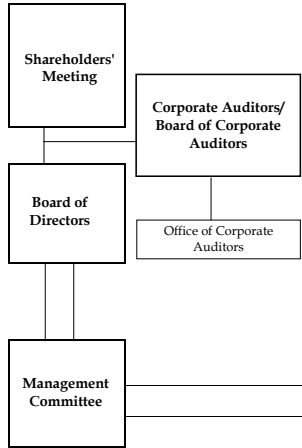
SMBC has been selected as a 2020 Tokyo Gold Partner in the “Banking” category for the Summer Olympic and Paralympic Games in 2020.

“Olympic and Paralympic Department” will be newly established within the Corporate Planning Department of both SMFG and SMBC to actively support various initiatives for holding the Games, thereby contributing to the growth and development of the Japanese economy and society.

New Organization of SMFG  
(As of April 1, 2016)



**New Organization of SMBC  
(As of April 1, 2016)**



**Internal Audit Unit**

Internal Audit Dept.
Credit Review Dept.

**Corporate Staff Unit**

Public Relations Dept.
Corporate Planning Dept.
Financial Research Dept.
CSR Dept.
Olympic and Paralympic Dept.
Financial Accounting Dept.
Equity Portfolio Management Dept.
Subsidiaries & Affiliates Dept.
IT Planning Dept.
System Risk Planning Dept.
Human Resources Dept.
Training Institute
Counseling Dept.
Diversity and Inclusion Dept.
Global Human Resources Department
Human Resources Development Dept.
Quality Management Dept.
Customer Relations Dept.
Securities Business Dept.
IT Innovation Dept.
Data Management Dept.

**Risk Management Unit**

Corporate Risk Management Dept.
Risk Management Information Dept.
Credit & Investment Planning Dept.
Credit Portfolio Management Dept.

**Compliance Unit**

General Affairs Dept.
AML Planning Dept.
Financial Crime Prevention Dept.
Legal Dept.

**Corporate Services Unit**

Administrative Services Dept.
Secretariat
Corporate Real Estate Management Dept.
Operations Planning Dept.
Operations Support Dept.
Inter-Market Settlement Dept.

**Retail Banking Unit**

Planning Dept., Retail Banking Unit
Retail Compliance Dept.
Nest Wing Project Dept.
Retail Facilitating Financing Dept.
Retail Human Resources Dept.
Business Promotion Dept., Retail Banking Unit
Small and Medium Enterprises Planning Dept.
Financial Consulting Dept., Retail Banking Unit
Arna Support Dept.
Retail Marketing Dept., Retail Banking Unit
IT Strategy Dept.
Arna Support Dept.
Loan Business Dept.
Consumer Finance & Transaction Business Dept., Retail Banking Unit
Credit Dept., Retail Banking Unit

Strategic Corporate Business Dept.

**Wholesale Banking Unit**

Planning Dept., Wholesale Banking Unit
Middle Market Facilitating Financing Dept.
Global Corporate Banking Dept.
Public & Financial Institutions Banking Dept., Wholesale Banking Unit
Real Estate Finance Dept. ※1
Corporate Credit Dept.
Structured Finance Credit Dept.
Credit Dept. I, Wholesale Banking Unit
Credit Dept. II, Wholesale Banking Unit
Credit Administration Dept.

Planning Dept., East Asia Division

Greater China Dept.

**International Banking Unit**

Planning Dept., International Banking Unit
IT & Business Administration Planning Dept.
Aviation & Maritime Strategy Dept.
Global Portfolio Strategy Dept.

Planning Dept., Americas Division

Information Control Dept., Americas Division

Credit Dept., Americas Division

Risk Management Dept., Americas Division

Compliance Dept., Americas Division

Planning Dept., Europe, Middle East and Africa Division

Legal and Compliance Dept., Europe, Middle East and Africa Division

Credit Dept., Europe, Middle East and Africa Division

Asset Finance Credit Dept.

Risk Management Dept., Europe, Middle East and Africa Division

Planning Dept., Asia Pacific Division

Legal and Compliance Dept., Asia Pacific Division

Asia Pacific Training Dept.

Credit Dept., Asia Pacific Division

Risk Management Dept., Asia Pacific Division

Emerging Markets Business Division

Corporate Solutions Dept., Asia ※3

Credit Management Dept., International Banking Unit

Credit Dept., East Asia, International Banking Unit

Environment Analysis Dept., International Banking Unit

**Treasury Unit**

Planning Dept., Treasury Unit
ALM Planning Dept.
Treasury Dept.
International Treasury Dept.
Trading Dept.
Treasury Marketing Dept.
Treasury Dept., Asia Pacific Division

**Investment Banking Unit**

Planning Dept., Investment Banking Unit
Structured Finance Dept.
Shipping Finance Dept.
Debt Finance Dept.
Investment Banking Services Dept.
Real Estate Finance Dept. ※1
M&A Advisory Services Dept.
Merchant Banking Dept.
Financial Products Dept.
Securities Direct Sales Dept.
Distribution Dept.
Financial Solution Dept.
Growth Industry Cluster Dept. ※2
Trust Services Dept.
Trust Business Operations Dept.
Investment Banking Dept., Asia
Corporate Solutions Dept., Asia ※3

Small and Medium Enterprises Banking Division

Area Main Office

Branch
Consumer Loan Promotion Office
Loan Promotion Office
Loan Support Office
Business Support Office
Private Banking Dept.
Remote Marketing Dept.
Call Center
Consumer Finance Promotion Office
Global Transaction Office ※7
E-Transaction Business Center ※7

Corporate Banking Division

Middle Market Banking Division

Business Promotion Office

Corporate Business Office
Financial Development Office
Credit Business Office
Real Estate Corporate Business Office
Public Institutions Business Office
Global Transaction Office ※7
E-Transaction Business Center ※7

Global Corporate Banking Division

Tokyo Corporate Banking Division

Corporate Banking Dept.

Osaka Corporate Banking Division

Nagoya Corporate Banking Division

Branches/Representative Offices in East Asia

East Asia Division

Americas Division

Europe, Middle East and Africa Division

Asia Pacific Division

Global FIG Department
Institutional Client Dept., Asia
Global Client Business Dept.
Global Corporate Investment Dept.
Global Trade Finance Dept.
Global Supply Chain Finance Dept.
Global Aviation and Maritime Finance Dept.
Departments of Americas Division
Departments of Europe, Middle East and Africa Division
Branches/Representative Offices in Asia Pacific Division
Global Transaction Office ※7
E-Transaction Business Center ※7

※1 Belongs to Investment Banking Unit and Wholesale Banking Unit.  
 ※2 Belongs to Investment Banking Unit and Corporate Advisory Division.  
 ※3 Belongs to International Banking Unit and Investment Banking Unit  
 ※7 Belongs to Retail Banking Unit, Wholesale Banking Unit and International Banking Unit.

※4

Corporate Advisory Division
Advisory Dept. I
Advisory Dept. II
Advisory Dept. III
Corporate Research Dept.
Growth Industry Cluster Dept. ※2

※5

Private Advisory Division
Private Advisory Business Dept.
Testamentary Trust Dept.
Private Banking Planning Dept.
Corporate Employees Business Dept.
Defined Contribution Dept.

※6

Transaction Business Division
Transaction Business Planning Dept.
Asset Finance Dept.
Transaction Banking Dept.
Global Transaction Banking Dept.
Global Advisory Dept.
Global Business Promotion Dept.
Global Transactions Support Dept.
Foreign Exchange Outsourcing Business Dept.

Branch Service Office
Head/Main Service Office
Public Institutions Operations Office
Souzouki-office/Sub-Branch