

Campus Program – Desk Overviews



2026-27

Front-Office Groups

Coverage Banking

Industry Coverage Groups

Industrials

SMBC Industrials Franchise: Proven Leadership & Track Record

SMBC is committed to the global industrials sector with a leading capital markets platform, proven execution capabilities, significant capital commitments, and remains a top lender to a growing client base

Group Overview


- The Industrials team consists of 3 Managing Directors, 3 Directors, 3 Vice Presidents, 5 Associates, and 4 Analysts
- Portfolio consists of 80+ clients across 7 subsectors, one of the largest in CIBC with \$30.2Bn in total exposure and 4 clients in the top 10 by gross profit for FY2025
- Analysts play a critical role in deal origination and execution as well as general client marketing, working on transactions from origination to close and gain experience in financial credit analysis
 - Analysts gain experience in corporate financial advisory and work directly with clients, having the opportunity visit and present in client meetings
 - Analysts engage with various product groups (Debt Capital Markets, Loan Capital Markets, Leveraged Finance, Trade Finance, Risk Management, Leasing Finance, Structured Finance, Sponsor Finance) and strategic alliance partners to create tailored solutions for clients

Debt Capital Markets League Tables for Existing Client Base¹

2025 Rank	Underwriter	% of Market Share
1	JPMorgan	9.23%
2	BofA Securities	8.89%
3	Wells Fargo	8.88%
4	Citi	7.09%
5	Credit Agricole	4.63%
6	SMBC	4.46%

Broad Spectrum of Relationships

Jan-26




FORD CREDIT

\$2,500,000,000

Investment Grade Senior Issuance
3* / 7 Year
Active Bookrunner (B&D*)


Jan-26



\$2,750,000,000

Investment Grade Senior Issuance
3 / 5 / 7 Year
Active Bookrunner

Dec-25



\$1,400,000,000

Investment Grade Senior Issuance
6 / 9 Year
Active Bookrunner

Dec-25



\$1,844,000,000

ABS Enhanced Lease Trust
Structuring Lead


Nov-25



\$500,000,000

Investment Grade Senior Issuance
7 Year
Active Bookrunner


Oct-25



\$1,000,000,000

Investment Grade Senior Issuance
3 Year
Active Bookrunner


Oct-25



\$5,350,000,000

Spin-Off Financing
Left Lead Arranger
Joint Bookrunner
Syndication Agent

Oct-25



\$3,000,000,000

Spin-Off Financing
Joint Lead Arranger
Co-Doc Agent
Senior Co-Manager

Sep-25



\$750,000,000

Investment Grade Senior Issuance
5 Year
Active Bookrunner

Sources: Dealogic
Notes: (1) Based on calendar year

SMBC Industrials Franchise Client Base

Aerospace & Defense



Automotive



Diversified Industrials



Chemicals and Agribusiness



Auto Aftermarket & Logistics



Metal/Mining and Energy Traders



Paper & Packaging and Building Products



Notes: As of 1/14/2026

Technology, Media & Telecommunications

SMBC TMT Franchise: Proven Leadership & Track Record

SMBC's Technology, Media & Telecommunications (TMT) team is one of the largest and most active sector groups within U.S. CIB, with a bi-coastal team of over 20 professionals delivering full-spectrum coverage across the TMT landscape

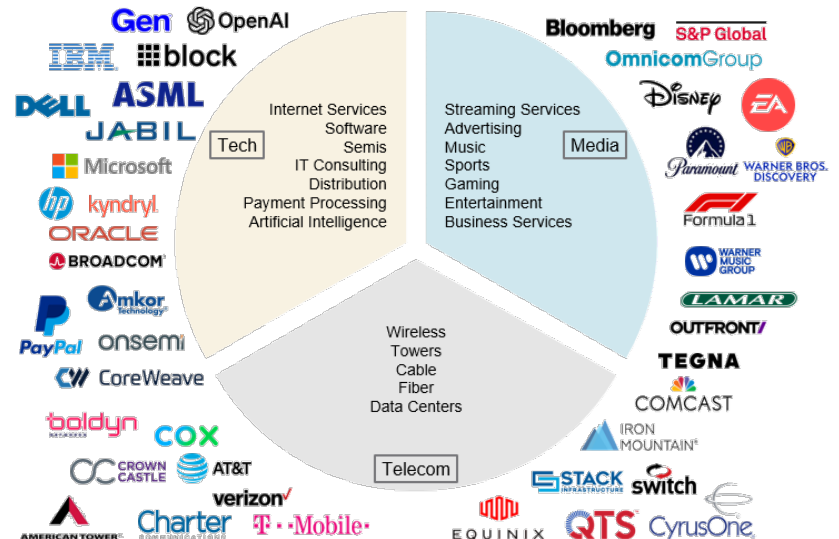
Corporate & Investment Bank – TMT Team

- CIBC Technology is a bi-coastal **team of 20**:
 - 1 Group Head
 - 2 Managing Directors
 - 2 Executive Directors
 - 4 Vice Presidents
 - 7 Associates
 - 4 Analysts
- 75+ client relationships** across Technology, Media, and Telecom
 - 19 Tier I relationships, 28 Tier II relationships, and 13 Tier III relationships
- The TMT portfolio consists of **\$21.9Bn+** in direct corporate loan commitments¹ in the Americas
- The platform supports a diverse client base—from **emerging growth** companies to **global industry leaders**—with tailored solutions across lending, project finance, capital markets, ABS, and strategic advisory
- CIBC strategic priorities includes building relationships with **non-IG TMT companies** and assisting in their global development across **equity capital markets, high yield, and acquisition financing**
- With deep expertise in communications infrastructure and high-growth tech verticals, the team is focused on **building long-term relationships**, delivering insightful, **actionable advice**, and **supporting clients** through every stage of their growth
- Analyst Role:** Analysts are **core** to the TMT team's success, receiving an opportunity to work on everything from **transaction origination to close** and **financial credit analysis** to **enterprise valuation** and engage with the various product groups across the firm and strategic partners (Jefferies, Marathon Capital)

SMBC TMT Platform – Recent Notable Transactions

January 2026 JABIL \$1.0Bn Senior Notes Joint Bookrunner	January 2026 T-Mobile \$2.0Bn Senior Notes Joint Bookrunner	January 2026 Charter COMMUNICATIONS \$3.0Bn Senior Notes Joint Bookrunner	November 2025 verizon [✓] €2.25Bn / £1.0Bn Hybrid Notes Joint Bookrunner
October 2025 VERSANT \$2.0Bn Senior Secured Facilities Joint Lead Arranger Joint Bookrunner	July 2025 NTT \$11.25Bn Senior Notes Active Bookrunner	July 2025 CoreWeave \$2.6Bn 5-Yr DDTL Managing Agent	May 2025 AT&T \$3.5Bn Senior Notes Active Bookrunner B&D Agent

Sector Coverage



Note: (1) YTD2025

Consumer, Retail & Healthcare

Consumer, Retail & Healthcare Coverage | Overview

The Consumer, Retail & Healthcare team delivers proven execution, financing, and strategic solutions for corporate and sponsor clients worldwide, positioning SMBC as a key partner to both Fortune 500 and early-stage companies

Team / Portfolio













- The team consists of 15 members:
 - 4 Managing Directors
 - 1 Executive Director
 - 4 Vice Presidents
 - 4 Associates
 - 2 Analysts
- The portfolio is valued at over US \$10.4 billion in direct corporate loan commitments to clients across the IG & HY credit spectrum
- Focus is on developing and growing relationships in the following sectors: healthcare services, biopharma, medical devices, consumer products, retail, and food & beverage
- The Jefferies alliance has become a key focus, leveraging a joint coverage model to deliver best-in-class debt, equity, and M&A capabilities while broadening coverage to high-growth PE- and founder-owned pre-IPO companies, as well as major LBO and dividend recap opportunities across sectors

Analyst Roles and Responsibilities

Our analysts, who play a critical roll in general marketing, deal origination and execution, will be exposed to various facets of corporate & investment banking, and gain a comprehensive learning experience in:

- Collaborative idea generation for industry thematic pieces and client pitches by:
 - Analyzing financial statements, earnings calls, press releases, equity research reports and other market data
 - Tracking financial market and industry sector trends
- Coordinating deal execution by preparing internal marketing materials and commitment applications that present the investment thesis, relationship status/opportunity and risk return dynamic
- Engage with various product groups (Debt Capital Markets, Loan Capital Markets, Leveraged Finance, Trade Finance, Risk Management, Leasing Finance, Structured Finance, Sponsor Finance) / strategic partners across the Bank to create tailored solutions for clients

Select 2025 CR & HC Deals

<p>December 2025</p>  <p>\$1,250 Million Senior Unsecured Notes</p> <p><i>Joint Bookrunner</i></p>	<p>November 2025</p>  <p>€2,100 Million Senior Unsecured Notes</p> <p><i>Joint Bookrunner</i></p>	<p>November 2025</p>  <p>\$1,500 Million RCF \$2,000 Million Term Loan A</p> <p><i>Joint Lead Arranger / Joint Bookrunner</i></p>	<p>October 2025</p>  <p>\$3,250 Million Senior Unsecured Notes</p> <p><i>Joint Bookrunner</i></p>
<p>October 2025</p>  <p>\$11,500 Million Term Loans \$750 Million Sr. Sec RCF</p> <p><i>TLA: Left Lead, Facilities: JLA / Bookrunner</i></p>	<p>October 2025</p>  <p>\$1,400 Million Sr. Sec RCF 400 Million EUR Sr. Sec TLA 550 Million EUR Term Loan B</p> <p><i>Joint Lead Arranger / Joint Bookrunner</i></p>	<p>September 2025</p>  <p>\$150 Million Senior Secured RCF</p> <p><i>Joint Lead Arranger / Joint Bookrunner</i></p>	<p>August 2025</p>  <p>\$4,000 Million Senior Secured ABL</p> <p><i>Joint Lead Arranger / Joint Bookrunner</i></p>
<p>June 2025</p>  <p>\$4,000 Million Senior Secured TL</p> <p><i>Joint Lead Arranger / Joint Bookrunner</i></p>	<p>March 2025</p>  <p>\$1,000 Million Senior Secured TL</p> <p><i>Joint Lead Arranger / Joint Bookrunner</i></p>	<p>February 2025</p>  <p>\$2,000 Million Senior Unsecured DDTL</p> <p><i>Admin Agent / Left Bookrunner / Left Lead Arranger</i></p>	<p>February 2025</p>  <p>\$6,000 Million Senior Unsecured RCF(s)</p> <p><i>Joint Lead Arranger / Joint Bookrunner</i></p>

Consumer, Retail & Healthcare Coverage | Select Relationships

 <p>Healthcare Services</p>	          
 <p>MedTech, Life Science Tools</p>	        
 <p>BioPharma</p>	      
 <p>Consumer Products and Retail</p>	           
 <p>Food & Beverage and Distribution</p>	        

Utilities & Power

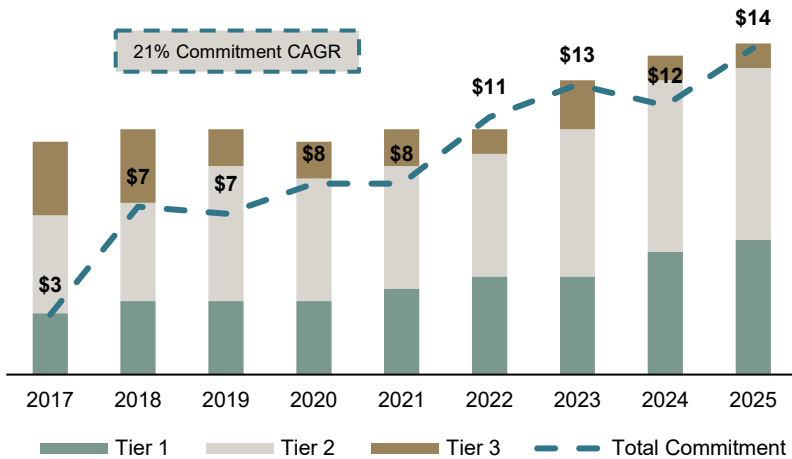
SMBC Utilities Franchise: Proven Leadership & Track Record

SMBC has established a track record of leading complex and landmark transactions that underpin its commitment to the U.S. market. SMBC's Utilities franchise is a proven market leader with intimate industry knowledge.

Group Overview

- The Utilities & Power team consists of seven current bankers: 1 Managing Director, 1 Director, 1 Vice President, 2 Associates, and 2 Analysts.
- The U&P team has a leadership role (Tier 1 or Tier 2) with nearly all its client base and has total exposure of ~\$14bn across its portfolio
- The industry is in a growth phase after power demand being relatively flat over the past ~25 years
- Growing power demand from data centers, C&I needs, and electrification requires extensive infrastructure development, spanning both generation & T&D systems
- Utilities are increasingly pursuing innovative financing strategies to support infrastructure expansion
- SMBC has been an active lead in recent acquisition financing in the sector for minority stake and take-private transactions

U&P Franchise Sector Commitment



Sources:

LCM Credentials

<p>Duke Energy Florida Brookfield</p> <p>Brookfield</p> <p>DUKE ENERGY Not Disclosed</p> <p>Bridge & RCF Joint Bookrunner Lead Arranger</p> <p>Allocated</p>	<p>ALLETE Inc</p> <p>ALLETE</p> <p>Not Disclosed</p> <p>RCF & TL Lead Arranger Joint Bookrunner Administrative Agent</p> <p>LEFT LEAD Allocated</p>	<p>FPL</p> <p>USD 1.8bn 10/40 Year</p> <p>Active Bookrunner December 2025</p>	<p>DUKE ENERGY</p> <p>USD 1.1bn 5/10 Year</p> <p>Active Bookrunner November 2025</p>
<p>Vistra Corp.</p> <p>VISTRA</p> <p>USD \$1,750.0 Million</p> <p>Commodity-Linked RCF Joint Lead Arranger Joint Bookrunner</p> <p>Oct 2025</p>	<p>AES Clean Energy</p> <p>aes</p> <p>USD \$200.0 Million</p> <p>Commodity-Linked RCF Joint Lead Arranger Sole Bookrunner Administrative Agent</p> <p>LEFT LEAD Oct 2025</p>	<p>conEdison</p> <p>USD 900mm 30 Year</p> <p>Joint Bookrunner November 2025</p>	<p>MIDAMERICAN ENERGY COMPANY</p> <p>USD 400mm 31 Year</p> <p>B&D Active Bookrunner November 2025</p>
<p>Piedmont Natural Gas</p> <p>DUKE ENERGY Piedmont Natural Gas</p> <p>USD \$450.0 Million</p> <p>TL Joint Lead Arranger Joint Bookrunner</p> <p>Aug 2025</p>	<p>American Electric Power KKR</p> <p>KKR AMERICAN ELECTRIC POWER</p> <p>USD \$650.0 Million</p> <p>RCF & TL Coordinating Lead Arranger Joint Bookrunner Administrative Agent</p> <p>LEFT LEAD June 2025</p>	<p>VISTRA</p> <p>USD 2.0bn 3/5/10 Year</p> <p>Joint Bookrunner October 2025</p>	<p>P&G&E Pacific Gas and Electric Company</p> <p>USD 2.0bn Tap 28s/7/30 Year</p> <p>Joint Bookrunner September 2025</p>
<p>Berkshire Hathaway</p> <p>BERKSHIRE HATHAWAY ENERGY</p> <p>USD \$8,000.0 Million</p> <p>RCFs Joint Lead Arranger Joint Bookrunner</p> <p>June 2025</p>	<p>NorthStar Clean Energy</p> <p>NORTHSTAR CLEAN ENERGY</p> <p>USD \$250.0 Million</p> <p>RCF Joint Lead Arranger Joint Bookrunner Sustainability Coordinator Administrative Agent</p> <p>LEFT LEAD June 2025 ESG LEAD</p>	<p>Georgia Power</p> <p>USD 1.5bn 3/Tap '31s/30 Year</p> <p>Active Bookrunner September 2025</p>	<p>nrg</p> <p>USD 1.25bn 5/10 Year</p> <p>Joint Bookrunner September 2025</p>

SMBC Utilities Franchise: Client Base

Regulated Utilities



Hybrid Utilities



Independent Power Producers & Others



Real Estate, Gaming & Leisure


Real Estate, Gaming and Leisure

Provides full range of corporate and investment banking services to clients in the Real Estate, Gaming and Leisure sectors

Real Estate, Gaming & Leisure – Team and Portfolio

- CIBC REGL Marketing Team consists of 7 members:
 - 2 Managing Directors
 - 2 Executive Directors
 - 2 Vice Presidents
 - 1 Analyst
- Real Estate, Gaming and Leisure lending portfolio consists of ~\$6 billion in corporate syndicated loan commitments to ~40 top tier US and international clients, in addition to a \$6+ billion non-recourse secured loan portfolio
- Clients range from investment grade to non-IG REITs and operating companies, and Fortune 500 corporations across the Real Estate, Gaming and Leisure spectrum

Marquee REGL Transactions

<p>Sell-Side Advisor</p> <p>Sell-side advisor for residential real estate company</p> <p>Ongoing</p>	<p>Wood Partners</p>  <p>Sell-side advisor to Wood Partners on the sale of a minority stake to ITOCHU Corporation</p> <p>December 2025</p>	<p>MGM</p>  <p>Sell-side advisor to MGM Resorts International's sale of a Regional Gaming Asset to Clairvest</p> <p>October 2025</p>	<p>Carnival Corp</p>  <p>\$1.25B Bond Offering Active Bookrunner</p> <p>October 2025</p>	<p>Lucky Strike Entertainment</p>  <p>\$1.2B Bond Offering Joint Bookrunner</p> <p>September 2025</p>	<p>Light & Wonder</p>  <p>\$1.0B Bond Offering Joint Bookrunner</p> <p>September 2025</p>	<p>Scenic</p>  <p>\$535MM TLB EUR 200MM TLB Joint Global Coordinator Joint Lead Arranger</p> <p>July 2025</p>
<p>Sega Sammy</p>  <p>Advisor on the acquisition and loan assignment of GAN Limited</p> <p>May 2025</p>	<p>Catawba Nation Gaming Authority</p>  <p>\$490MM Credit Facility \$535MM Term Loan B Joint Lead Arranger</p> <p>March 2025</p>	<p>Alliance Residential</p>  <p>Sell-side advisor to Alliance Residential on the sale of a minority stake to Daiwa House</p> <p>November 2024</p>	<p>BREIT</p>  <p>\$725MM Sale Byside Advisor on sale of Hawaiian Asset</p> <p>June 2024</p>	<p>One Toronto Gaming</p>  <p>\$450MM Term Loan B Joint Bookrunner</p> <p>February 2024</p>	<p>MGM Orix</p>  <p>Lead advisor on Japan casino expansion</p> <p>March 2024</p>	<p>Fontainebleau Las Vegas</p>  <p>\$1.9B Construction Financing</p> <p>December 2022</p>

SMBC Real Estate, Gaming and Leisure Corporate Coverage

The REGL Team Covers Industry Leaders Across a Select Range of Fields

Commercial / Residential

Gaming / Gaming Tech

Lodging / Leisure

Corporate Solutions Group

Corporate Solutions Group (CSG)



Corporate Finance	Credit Ratings	Thematic	Other Areas
<p>Strategic corporate actions: impact analysis (mergers & acquisitions, spin-offs, disposals, IPO's, etc.)</p> <p>Acquisition finance: structuring & execution considerations</p> <p>Capital structure: optimal debt quantum & instruments; debt / equity mix; cost of capital; liquidity needs</p> <p>Capital allocation strategies</p>	<p>Debt capacity: balance sheet flexibility as measured against credit rating agency parameters</p> <p>First-time ratings: provide guidance on methodology and estimate of potential ratings outcome</p>	<ul style="list-style-type: none"> Market Trends: Dialogue with current / potential clients and investors on evolving market dynamics related to electrification, energy transition and sustainable manufacturing Advisory: Establishing SMBC as a key advisor / financing partner within these transitional markets 	<p>Gateway to Japan / Asia: buy-side / sell-side opportunities; strategic investors</p> <p>Shareholder analysis</p> <p>Financial risk advisory</p> <p>Capital markets insights & market intelligence</p>

Global Financial Institutions Group

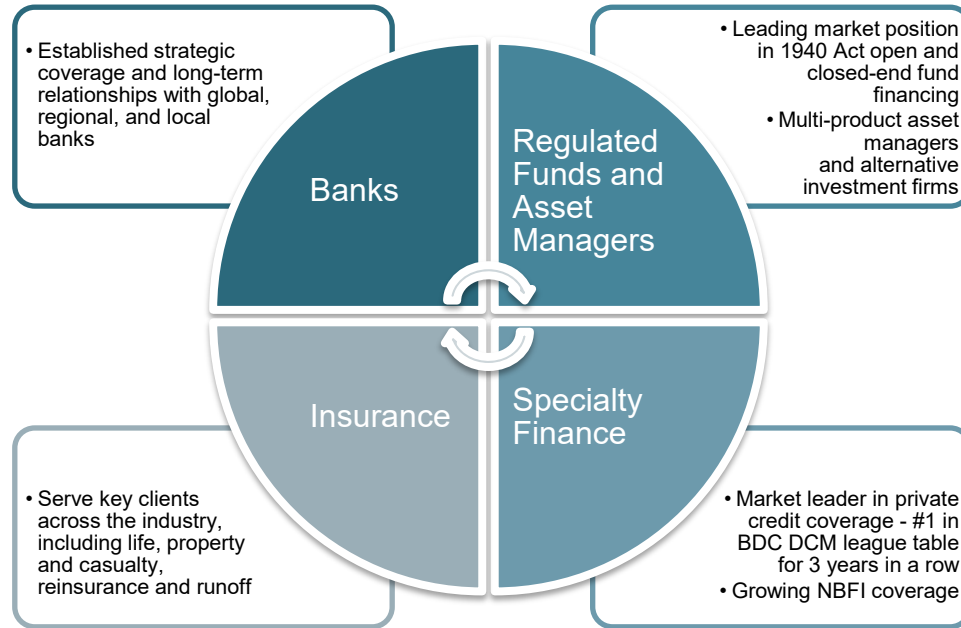
Global Financial Institutions Group (GFIG)

- The Global Financial Institutions Group offers comprehensive banking solutions and financial advisory to our clients by leveraging the strength of SMBC Group, our products and services, and our global platform.
- We work closely with product partners across the firm, serving as the primary point of contact for our clients to connect them to the broader SMBC Group, while acting as an advisor to our clients and recommending the best financial products for their needs.

Products and Services



Sector Expertise



Global Presence



Unique Financing Assets

SMBC has a large and diversified global network of banks and securities companies

Distribution Opportunities

Client-Focused Banking

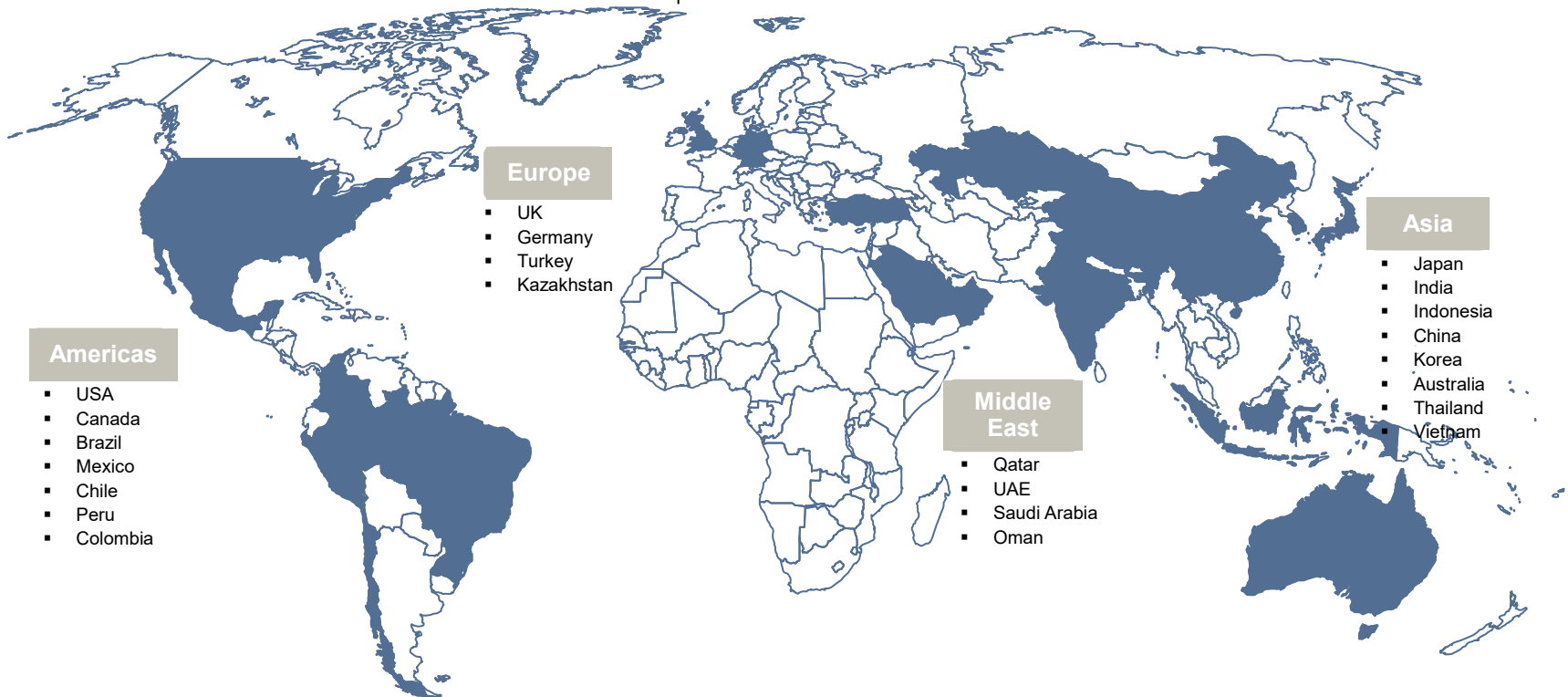
- Japanese
- Non-Japanese

Credit-Focused Banking

- Aircraft Finance
- Maritime Finance
- Railcar Leasing
- Aircraft Leasing
- Subscription Finance
- Middle LBO Finance
- Securitization
- Large LBO Finance
- Real Estate Finance

Special Products

- Project Finance
- Trade Finance



GFIG: Why Should We Be Your Top Choice?



Global Financial Institutions Group (GFIG)

1

Leading Global Position – Top Tier Banking Relationships

- GFIG bankers work closely with CEOs, CFOs, Treasurers, Portfolio Managers, and other senior management at some of the world's most renowned financial institutions.
- Our FIG team is a rising market leader, covering funds, sponsors, and various specialty finance companies, offering analysts a top tier experience working with some of the largest and most successful companies in the industry.

2

Unparalleled Exposure within a Corporate Investment Bank

- Given our coverage role, GFIG has the unique opportunity of interacting with various other SMBC bank groups, including DCM, ECM, Derivatives, ABS, Leveraged Finance, Project Finance, Structured Finance and Subscription Finance. Our analysts rotate across sectors as they progress in their careers and gain in-depth exposure to various financial verticals and product offerings of corporate investment banks. Rarely do analysts get this level of experience at a bank.

3

Collaborative Team Atmosphere

- GFIG is a cooperative tight knit group where analysts have the ability to be impactful from the start. GFIG is one of the few global teams, meaning analysts have the unique opportunity to travel to other GFIG teams in Europe, Asia, and Australia. From preparing for meetings with top executives of financial institutions, to working on live deals with fellow team members and bank groups, GFIG offers an unparalleled experience for young analysts.

Corporate Finance Latin America

The Latin America Corporate Finance Team

The Corporate Finance team comprises of the NY office and satellite coverage offices in LatAm



Colombia

- 6 staff
- Representative office
- Client coverage (including Panama & Central America)



Peru

- 4 staff
- Representative office
- Client coverage



Chile

- 5 staff
- Representative office
- Client coverage



USA

- 30+ banker group dedicated to Latin American CF



Brazil

- 8 staff dedicated to CF
- SMBC subsidiary
- Client coverage
- BRL financing capacity



Mexico

- 6 staff
- 2 Representative offices
- & 1 SMBC subsidiary



★ New York

● In-Country Coverage

Source: SMBC
Note: Colombia also covers Panama

The Latin America Corporate Finance Team

The Latin America Corporate Finance team is organized by sector coverage in order to leverage industry expertise and maximize client reach



Corporate & Investment Banking

Sector Coverage

Consumer & Retail	Natural Resources	Industrials	Power & Utilities	Financial Institutions	Financial Sponsors	Portfolio Management
Walisson Almeida Head of Consumer & Retail	Brian Nogy Head of Natural Resources	Alvaro Vargas Head of Industrials	Felipe Fuentes Head of Power & Utilities	Donar Tejada Head of Financial Institutions	Martin Perez Head of Financial Sponsors	Ron Dadina Head of Portfolio Management Latam CF
Jaime Carrillo Associate	Jean-Pierre van der Merwe Associate	Ricarti Basso Associate	Cherry Panichpol Associate	Jose Berrios Vice President		David Lefkovitz Thais Goncalves Ali Farmanfarmaian Marianne Thamm Oliver Lenz Pablo Franco Bala Kamathan Laura Acosta
	Stephanie Moore Vice President			Orlando Rubio Vice President		
Giovanna Lowndes Analyst	Miguel Vaca Analyst	Maximiliano Llorente Analyst	Julian Ycaza Analyst	Rafael Perez Analyst	Jay Austin Analyst	

Why Should Latin America Corporate Finance Be Your Top Choice?



Who will do well in our group? We'd like to see someone with the following

- Excellent written and verbal communication
- Ability to comfortably interact and communicate with internal collaborators across the firm in a professional and mature manner
- Ability to work in a fast-paced environment and prioritize effectively in order to meet strict deadlines
- Attention to detail, self-motivation and commitment to delivering top-quality work product
- Strong intellectual curiosity, ethics, integrity and judgment
- Comfort in and commitment to team-oriented environment
- Interest in Latin America region and in learning about different industries and companies
- Fluency in Spanish & Portuguese is a plus

Global Markets Americas

Global Markets | Credit Sales & Trading

Overview

- Our client-facing desk is responsible for delivering the full spectrum of unsecured and securitized debt solutions to institutional investors. Our knowledgeable team of professionals provides solutions to the unique return, risk management, and liquidity needs of our clients. In addition to trading the secondary market, we work closely with DCM and Debt Syndicate to launch, price, and offer new debt issuances.
- Year to Date, we rank #1 in MarketAxess Total Trade Volume amongst Japanese Bank Peers, #16 in MarketAxess Total Trade Volume Overall, and #16 in the US investment Grade League Tables.

Products and Services

US Traded Products

Inv. Grade Corps.	Commercial Paper
High Yield Corps.	Money Markets
Emerging Markets	Repos
ABS	Rates
CLO	US Treasuries

Sectors Covered

Autos	Industrials
Aerospace/Defense	Media
Consumer & Retail	Technology
Energy	Telecommunications
Financials	Utilities
Healthcare & Pharma	Yankee Fins

Clients

Our **institutional client base** include asset managers, broker-dealers, hedge funds, pension funds, mutual funds, corporations, and more. We cover a **global client base** of investors located in the US, Europe, Asia, and Latin America.

NY Team at a Glance

22 Salespersons
27 Traders
7 Desk Strategists
5 Business Managers

A Global Team

We have US team members located in **New York, Chicago, and Charlotte**. We work closely with our global trading desk counterparts in **London, Frankfurt, Hong Kong, and Tokyo**.

We also work closely with other groups at the organization.

Debt Capital Markets

Debt Syndicate

SMBC Capital Markets, Inc.

Sustainable Finance

Credit Sales & Trading Desks
in London, Frankfurt, Hong
Kong, & Tokyo

Global Markets | Macro Rates Sales & Trading

Overview

- The Macro Rates Desk provides market liquidity and customized derivative solutions to financial institutional clients around the globe. In addition, SMBC offers regional fixed-income and foreign-exchange expertise through 70+ offices in over 40 countries.
- Through our New York, London, and Hong Kong trading centers, we deliver custom, tailored derivative solutions to financial institutional clients to help manage interest-rate and foreign-exchange exposures as they relate to debt financing, M&A activity, or plans around long-term capital structure.
- We work in close collaboration with various relationship management partners and other product specialists to provide integrated financing and risk management solutions to help our clients achieve their objectives.
- We are a growing group of dedicated and driven individuals who always strive to obtain the best outcome for our clients. We believe in close collaboration, leveraging knowledge among the team and other partners to develop value-added ideas and analysis.

Products and Services

Rate Derivative Capabilities	FX Derivative Capabilities	Capital Markets Strategy	Unique Strengths
<ul style="list-style-type: none"> • Interest-rate swaps • Treasury locks • Basis swaps • Caps, floors, collars • Swaptions • Asset swaps • Structured fixed-rate products • Deal-contingent hedges 	<ul style="list-style-type: none"> • FX forwards in 30+ different currencies • Non-deliverable forwards • Cross-currency swaps • FX options • Structured FX products • eFX execution and STP via FXALL, 360T, and Bloomberg FXGO 	<ul style="list-style-type: none"> • Optimal fixed/float analysis • Currency management efficiency • Fixed income, FX, and cross-currency basis markets research and commentary • Macroeconomic reviews and forecasts • In-depth country risk analysis 	<ul style="list-style-type: none"> • Leading liquidity provider of option products in the U.S. • Leading dealer in USDJPY basis swaps and other APAC currencies • Onshore Brazil presence • Structured cross-border solutions • Select access to SMBC Derivative Products LP, rated Aa1/AA-

We work closely with other groups across the organization.

Corporate Banking	Debt Capital Markets	Loan Capital Markets	Investment Banking Advisory	Global Trade Finance	SMBC Leasing & Finance, Inc.	Structured Credit Products
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Global Markets | Risk Solutions

Overview

- Through our New York, London, and Hong Kong trading centers, the Risk Solutions team delivers custom tailored derivative solutions to corporate & institutional clients to help manage interest rate and foreign exchange exposures as they relate to debt financing, M&A activity, or plans around long-term capital structure.
- We work in close collaboration with various relationship management partners and other product specialists to provide integrated financing and risk management solutions to help our clients achieve their objectives.
- We are a growing group of dedicated and driven individuals who always strive to obtain the best outcome for our clients. We believe in close collaboration, leveraging knowledge amongst the team and other partners, to develop value added ideas and analysis.

Products and Services

Rate Derivative Capabilities

- Interest rate swaps
- Treasury locks
- Basis swaps
- Caps, Floors, Collars
- Swaptions
- Asset swaps
- Structured fixed rate products
- Deal Contingent hedges

FX Derivative Capabilities

- FX forwards in 30+ different currencies
- Non-deliverable forwards
- Cross currency swaps
- FX options
- Structured FX products
- eFX execution and STP via FXALL, 360T, & Bloomberg FXGO

Capital Markets Strategy

- Optimal fixed/float analysis
- Currency management efficiency
- Fixed Income, FX, and cross currency basis markets research and commentary
- Macro economic reviews & forecasts
- In depth country risk analysis

Unique Strengths

- Leading liquidity provider of option products in the US
- Leading dealer in USDJPY basis swaps and other APAC currencies
- Onshore Brazil presence
- Structured cross border solutions
- Select access to SMBC Derivative Products LP, rated Aa1/AA-

We work closely with other groups across the organization

Corporate Banking

Debt Capital Markets

Loan Capital Markets

Investment Banking Advisory

Global Trade Finance

SMBC Leasing & Finance Inc

Structured Credit Products

Global Markets | Systematic Trading

Overview

The Systematic Trading team is responsible for the development and implementation of quantitative derivative pricing, risk management models and algorithmic trading strategies using stochastic modeling techniques, statistical methods, and advanced technology.

Products and Services

Interest Rate Caps and Floors

Derivative products used by corporate borrowers with floating debt payments when they want to limit their maximum regular payment structure.

Interest Rate Swaps

A derivative product used by corporate borrowers to convert their outstanding debt from floating to fixed and vice versa, this product is also used by asset management companies to speculate on movements in the rates market.

Callable Rates Exotics

Structured products offered to clients to tailor their interest rate exposure.

Cross Currency Swaps

A derivative product used by corporate borrowers to hedge their future currency cashflow risks.

Swaptions

A derivative product used by corporate borrowers to limit event risks associated with their business. A Swaption contract contains an embedded option within a swap which the client pays a premium for.

We also work closely with other groups at the organization.

Sales

Trading

Risk

Operations

Legal

Capital Markets Origination

Debt Capital Markets

High Yield Capital Markets

Securitized Products Group







Securitized Products Group Overview

- The Securitized Products Group (SPG) is responsible for originating and structuring asset-backed transactions and distributing them to third-party investors through the securitization markets
- SPG is organized into distinct but closely connected functions, including origination, structuring, and syndicate/distribution
- The team is also responsible for providing financing backed by consumer, commercial, and corporate assets using SMBC's balance sheet and its bank-sponsored commercial paper conduit
- SPG covers both Broadly Syndicated Loan (BSL) and Private Credit Collateralized Loan Obligations (CLOs). The team's mandate includes originating and structuring CLO transactions in the primary market, as well as overseeing CLO warehouse financing and lending facilities tied to BSL and private credit assets
- Once CLOs are originated/structured, the team is responsible for the distribution of these CLOs to investors globally, coordinating execution, pricing, and investor engagement to ensure successful deal placement

Sample CLO Managers/Issuers



Sample CLO Transactions

<p>June 2025</p>  <p>Dryden 53 Refinancing \$346 MM Sole Lead Arranger & Structuring Lead</p>	<p>June 2025</p>  <p>Elmwood X Reset \$476 MM Sole Lead Arranger & Structuring Lead</p>	<p>June 2025</p> <p>[PCLO Manager]</p> <p>Unrated Private Securitization \$650 MM Sole Lead Arranger & Str. Lead Manager</p>	<p>April 2025</p>  <p>Elmwood 41 \$402 MM Sole Lead Arranger & Structuring Lead</p>	<p>April 2025</p>  <p>Ares LX Refinancing \$318 MM Sole Lead Arranger & Str. Lead Manager</p>	<p>March 2025</p>  <p>MDPK XIV Refinancing \$675 MM Sole Lead Arranger & Str. Lead Manager</p>	<p>March 2025</p>  <p>MCF CLO X Reset \$402 MM Sole Lead Arranger & Str. Lead Manager</p>
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 PCLO
 BSL CLO

Capital Solutions Group

Capital Solutions Group Overview

The Capital Solutions Group (“CSG”) at SMBC focuses on balance sheet optimization, leveraging innovative strategies to enhance returns and capital efficiency amidst evolving regulatory and market conditions.

Example Structural Solutions

- CSG deploys a range of solutions tailored to bank balance sheet needs, including:
 - **Synthetic Risk Transfers** – Utilizing various structures to transfer credit risk while retaining economic exposure
 - **Securitizations** – Arranging and executing transactions to distribute risk efficiently and broaden investor participation (e.g., ABS, CLOs, etc.)
 - **Transfer of Assets** – Selling and distributing exposures to recycle capital prudently and optimize returns
 - **Portfolio Backleverage** – Providing financing against loan portfolios for non-bank originators and/or private credit clients

Select Private Credit Manager Clients



The Analyst Experience in CSG

Growing Team

Currently a team of 8, CSG was founded in 2024 to play a key role in SMBC’s go forward growth strategy

Learning

Surrounded by team members with strong backgrounds in structured finance, capital markets, and credit risk management

Collaboration

Engage across SMBC with lending teams, risk management, and senior leadership to drive strategic initiatives

Loan Capital Markets

Loan Capital Markets

Overview

- Our desk is a client-facing division of Sumitomo Mitsui Banking Corporation responsible for delivering the full front-to-back spectrum of loan products and solutions to our client base
- We underwrite, arrange, and syndicate various loan products including Revolving Lines of Credit, Term Loan A's, Term Loan B's, and Second Liens
- Loan Capital Markets also interacts with bank and institutional investor clients in a Sales and Trading capacity in the primary and secondary markets
- As a group, we are very hard working and driven individuals, who enjoy creating a fun, dynamic and challenging work environment filled with collaboration and learning

Client Base

US Corporate Finance

- U.S. based, blue-chip, publicly traded companies across industry verticals, and Japanese and Asian corporates in Americas
- Pitch, structure, and execute acquisition, general corporate, and refinancing transactions for both Investment Grade and Leveraged Clients

Leveraged Finance

- Support private equity sponsors and their portfolio companies
- Pitch, structure, and execute LBO, acquisition, and refinancing transactions for sponsored portfolio companies in the U.S. and Canada

Project Finance

- Energy and Infrastructure Sponsors developing greenfield projects (power plants, solar, wind)
- Pitch, structure, and execute transactions supporting construction and operating projects

Latin America Finance

- SMBC's main markets include Brazil, Chile, Colombia, Mexico, Panama and Peru
- Pitch, structure, and execute acquisition, general corporate and refinancing transactions for large companies, as well financings for the development of energy and infrastructure projects in the region

Real Estate Finance

- REITs, Real Estate Projects, and Gaming Companies
- Pitch, structure, and execute acquisition, general corporate, and refinancing transactions for these companies

Sponsor, Fund & Lender Finance

- Private Equity Sponsors and Non-Bank Financial Institutions
- Pitch, structure, and execute transactions to provide capital and leverage to Sponsors and Non-Bank Financial Institutions

We also work closely with other groups at the organization.

Debt Capital Markets

Investment Banking

Global Trade Finance

FX/Derivatives

Sustainable Finance

Why Should SMBC Loan Capital Markets Be Your Top Choice?



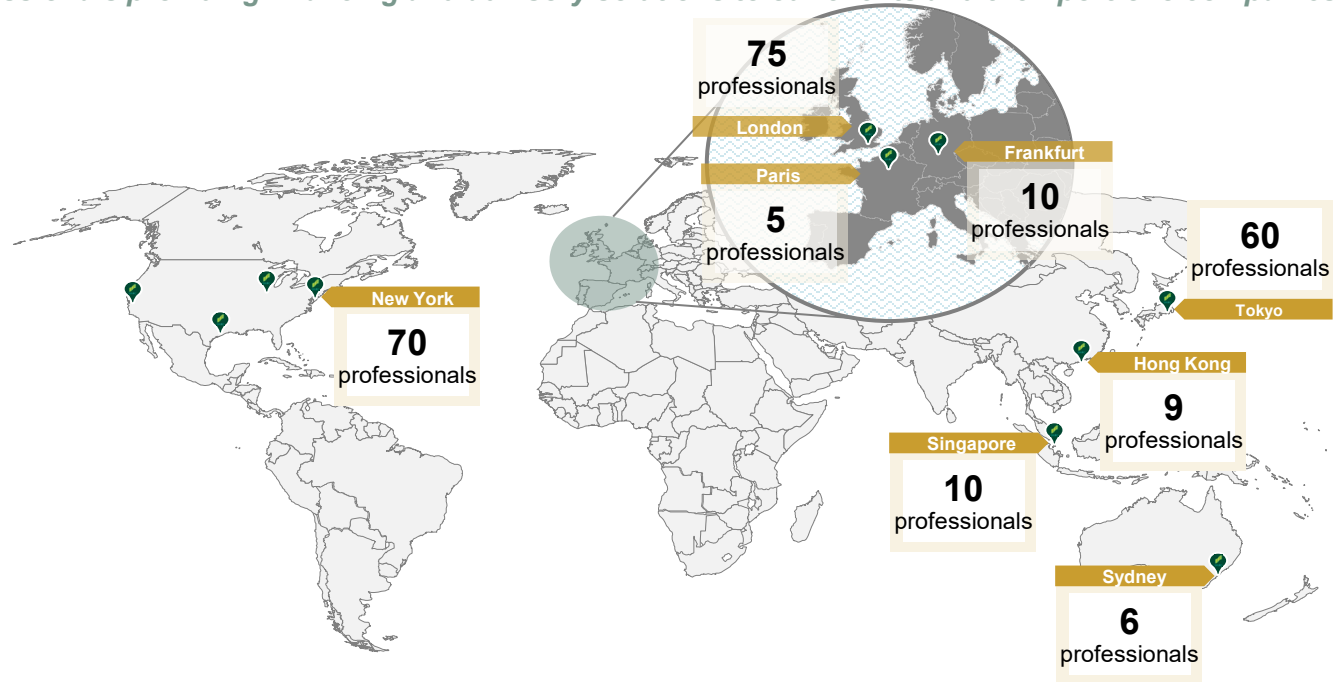
Who will do well in our group? We would like to see someone with the following:

- Strong sense of focus, hard work and dedication to demanding timelines and requests
- Excellent written and verbal communication skills with demonstrated ability to articulate concepts and ideas concisely and defend their validity and rationale
- Ability to work in a fast-paced environment and prioritize effectively in order to meet strict deadlines
- Exceptional attention to detail, self-motivation and commitment to delivering top-quality work product
- Excellent technology skills with superior Excel and PowerPoint skills and ability to quickly learn new software applications
- Experience with financial modeling
- Ability to comfortably interact and communicate with both clients and internal collaborators across the firm in a professional and mature manner
- Strong intellectual curiosity, ethics, integrity and judgment
- Comfort in and commitment to team-oriented environment
- Fluency in Spanish & Portuguese is a plus if interested in covering Latin America

Leveraged Finance Group

SMBC's Leveraged Finance Platform

SMBC's Global platform extends across North America, Europe, Japan and Asia Pacific, with over 200 professionals providing financing and advisory solutions to our clients and their portfolio companies



U.S. LBO Track Record



21+ years track record through multiple credit and business cycles



Organically developed business with ~\$4Bn assets to ~160 borrowers***



Cover 125+ sponsors sourcing ~350+ opportunities per year

U.S. LBO Team Overview



50+ professionals including 10+ MDs with average 25+ years experience***



Comprehensive LevFin Platform – deep knowledge of middle market and large cap sectors through multi-pronged approach involving leveraged finance and market-leading asset management financing business



Robust Governance – operate under SMBC's strict risk appetite framework, which is supported by disciplined "credit first" culture

SMBC U.S. Leveraged Finance: Value-Added Partnerships with Sponsors

Established mid-cap and large-cap leveraged finance platform supported by a comprehensive product offering and growing sector coverage platform

U.S. Sponsor Finance Platform

- Originates, structures, underwrites and executes financings for M&A, LBOs, add-on acquisitions and recapitalizations
- ~50 professionals supported by an experienced loan capital markets team
- Focused on lead and joint-lead underwritten financings but will participate strategically
- Minimum EBITDA of \$20 million
- ~\$4 billion committed to Sponsor backed portfolio companies in the US
- Flexible hold levels across revolver and term loans; access to side-car debt funds to enhance term loan holds
- Integrated operating model across corporate banking, financial sponsor coverage, execution, syndication and portfolio management
- Proven ability to underwrite complex transactions and credit stories across both mid-cap and large-cap businesses
- Dedicated Private Credit team

Comprehensive Product Offering

Leveraged Loans

- Unrated and rated-institutional term loans (Term Loan B); able to hold covenant-lite term loans
- RC / Senior bank loans (Term Loan A)
- Unfunded revolvers and delayed draw term loans
- Asset-based loans and securitization facilities
- Second lien credit facilities

High Yield Securities

- Dedicated HY LCM team
- Capable of providing bridge financing

Other

- Derivatives Products (rates and f/x)
- Subscription Lines, CLO Warehousing
- Equity Products (Margin Loans)
- LP investments in PE funds

Sector Coverage

- Strategic idea generation through coordination with corporate and investment banking sector coverage

Industrials

- Diversified Industrials
- Paper & Packaging
- A&D / Gov't Services
- Chemicals & Materials
- Agriculture

Power, Energy & Infrastructure

Consumer & Retail

- Food & Beverage
- Beauty & Healthy Living

Auto / Transportation

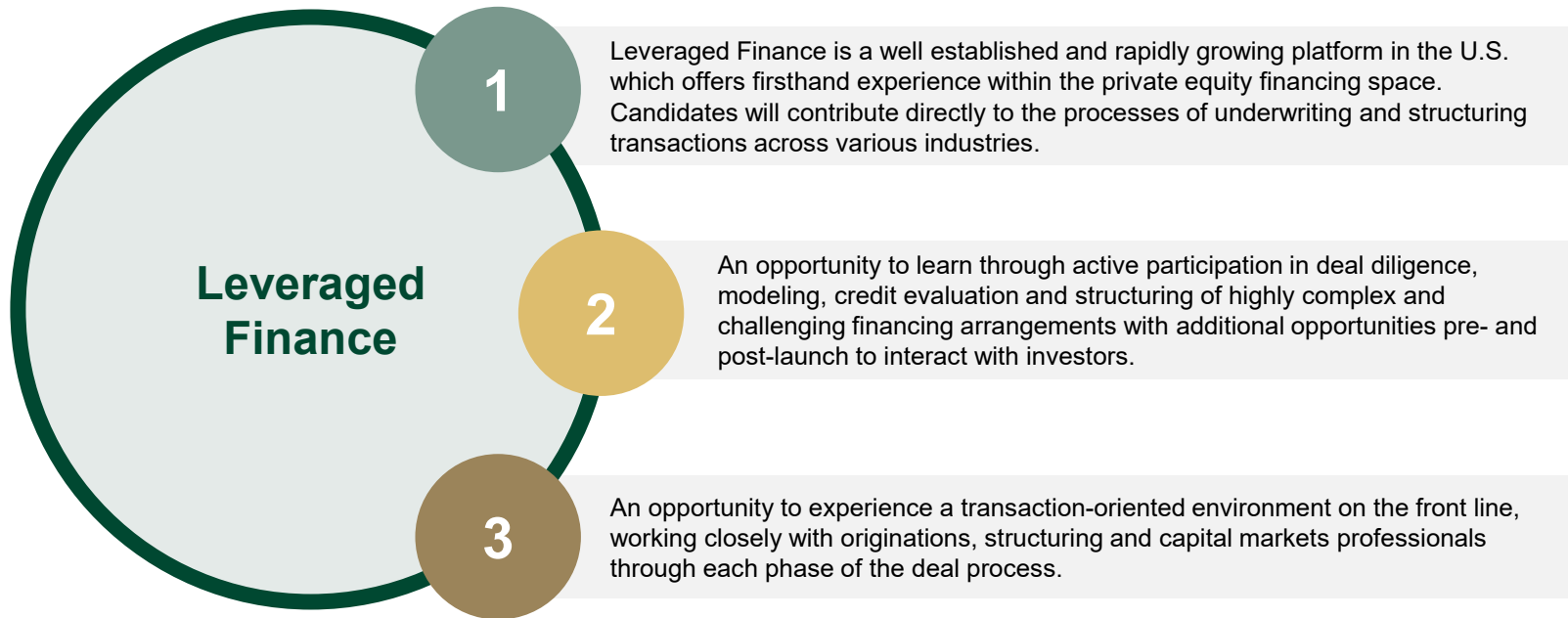
TMT & Software

Streamlined approval process involves key decision makers at early stages providing enhanced speed and certainty

Methods of Committing Capital

Bank Debt			
	Underwritten	Best Efforts	Club Facilities
Commitment:	Commitment to an amount higher than committed hold level ("successful syndication")	Commitment to a hold level, assuming a successful syndication	Commitment to a hold level by a smaller bank group, typically less than 5 lenders depending on the deal size
Syndication:	Underwriters will syndicate debt to or below the committed hold level at or better than marketed terms	Arrangers will use "commercially reasonable best efforts" to syndicate debt to investors at or better than marketed terms	Arrangers will use "commercially reasonable best efforts" to syndicate debt to investors at or better than marketed terms
Unsuccessful Syndication:	<ul style="list-style-type: none"> - If investors are not interested in marketed terms, underwriters may flex / change pricing and / or structure based on "flex" items in the commitment / fee letter - The underwriters bear the risk of not raising enough commitments, and will have to hold all un-syndicated debt - Underwriters can only flex terms / pricing up to meeting underwriters' successful syndication amount 	<ul style="list-style-type: none"> - If investors are not interested in marketed terms, arrangers may flex / change pricing and / or structure to increase commitments - The Company bears the risk of not raising enough commitments. The arrangers are only committed to their hold level - Arrangers do not guarantee the execution of financing (i.e. amount, pricing, terms) 	<ul style="list-style-type: none"> - If investors are not interested in marketed terms, arrangers may flex / change pricing and / or structure to increase commitments - The Company bears the risk of not raising enough commitments. The arrangers are only committed to their hold level - Arrangers do not guarantee the execution of financing (i.e. amount, pricing, terms)
Cost to Company (in order of most expensive to least):	<ul style="list-style-type: none"> - Due to the risk to and use of the underwriters' balance sheet, this is the most expensive commitment to a Company 	<ul style="list-style-type: none"> - Less expensive form of funding than underwritten due to limited use of arranger's capital - Arrangers will charge a fee for arranging the transaction if successful 	<ul style="list-style-type: none"> - Cheapest form of funding due to limited use of arranger's capital and typically see savings from a larger syndication - Arrangers will charge a fee for arranging the transaction if successful

Why Should We Be Your Top Choice?



Who will do well in our group? We'd like to see someone with the following:

- Combination of academic aptitude, quantitative skills, and strategic and creative thinking
- Excellent written and oral communication skills with a demonstrated ability to articulate concepts and ideas concisely and defend their validity and rationale
- Ability to comfortably interact and communicate with both clients and internal collaborators across the firm in a professional and mature manner
- Ability to work in a fast-paced environment and prioritize effectively in order to meet strict deadlines
- Exceptional attention to detail, self-motivation and commitment to delivering top-quality work products
- Strong intellectual curiosity, ethics, integrity and judgment
- Excellent technology skills with superior Excel and PowerPoint expertise and the ability to quickly learn new software applications

Selected SMBC Lead Sponsor Financings

<p>Clearwave Fiber clearwave  fiber.</p> <p>a portfolio company of GTCR</p> <p>\$300,000,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger December 2024</p>	<p>Kidde Global Solutions  KIDDE</p> <p>a portfolio company of LONE STAR FUNDS</p> <p>\$2,080,000,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger December 2024</p>	<p>R1 RCM  R1</p> <p>a portfolio company of TOWERBROOK</p> <p>\$4,987,500,000 Sr. Secured Facilities Joint Lead Arranger & Joint Bookrunner & Joint Bookrunning Manager</p> <p>Joint Lead Arranger November 2024</p>	<p>Hanger, Inc.  Hanger</p> <p>a portfolio company of PATIENT SQUARE CAPITAL</p> <p>\$1,515,000,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger October 2024</p>	<p>Alliant Holdings  Alliant</p> <p>a portfolio company of STONE POINT CAPITAL</p> <p>\$5,250,000,000 Sr. Secured Facilities Joint Lead Arranger & Joint Bookrunner</p> <p>Joint Lead Arranger September 2024</p>	<p>Classic Collision  CLASSIC COLLISION</p> <p>a portfolio company of TPG</p> <p>\$920,000,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger September 2024</p>	<p>SCP Health  SCP HEALTH</p> <p>a portfolio company of ONEX</p> <p>\$740,000,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger September 2024</p>
<p>Astrion  ASTRION</p> <p>a portfolio company of BRIGHTSTAR CAPITAL PARTNERS</p> <p>\$675,000,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger August 2024</p>	<p>Likewise Corporation  likewise.</p> <p>a portfolio company of GENSTAR CAPITAL</p> <p>\$725,000,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger August 2024</p>	<p>OneDigital  ONEDIGITAL</p> <p>a portfolio company of ONEX</p> <p>\$2,425,000,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger July 2024</p>	<p>VMWare EUC  vmware</p> <p>a portfolio company of KKR</p> <p>\$2,860,000,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger July 2024</p>	<p>Presidio  PRESIDIO</p> <p>a portfolio company of CLAYTON DUBILIER & RICE</p> <p>\$2,533,000,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger June 2024</p>	<p>Novaria Group  NOVARIA GROUP</p> <p>a portfolio company of KKR</p> <p>\$350,000,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger June 2024</p>	<p>Rocket Software  Rocket software</p> <p>a portfolio company of BainCapital</p> <p>\$2,236,250,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger May 2024</p>
<p>UKG  UKG</p> <p>a portfolio company of HELLMAN & FRIEDMAN</p> <p>\$8,830,000,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger & Joint Bookrunner</p> <p>February 2024</p>	<p>Caliber Collision  CALIBER COLLISION</p> <p>a portfolio company of Hellman & Friedman OMERS </p> <p>\$4,600,000,000 Sr. Secured Facilities Joint Lead Arranger & Joint Bookrunner</p> <p>January 2024</p>	<p>BMCSoftware  bmc</p> <p>a portfolio company of KKR</p> <p>\$5,325,700,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger December 2023</p>	<p>Ryan Tax Services  Ryan</p> <p>a portfolio company of ONEX </p> <p>\$1,275,000,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger November 2023</p>	<p>Heritage Crystal Clean  Crystal Clean</p> <p>a portfolio company of J.F. Lehman & Company</p> <p>\$720,000,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger & Joint Bookrunner</p> <p>October 2023</p>	<p>Aramco  Aramco</p> <p>a portfolio company of AMERICAN SECURITIES</p> <p>\$585,000,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger October 2023</p>	<p>AOL  Aol.</p> <p>a portfolio company of APOLLO</p> <p>\$1,000,000,000 Sr. Secured Term Loan</p> <p>Joint Lead Arranger October 2023</p>
<p>Syneos Health  Syneos Health</p> <p>a portfolio company of PATIENT SQUARE CAPITAL ELLIOTT </p> <p>\$4,650,000,000 Sr. Secured Facilities Joint Lead Arranger</p> <p>September 2023</p>	<p>J&J Ventures Gaming  J&J Gaming</p> <p>a portfolio company of OAKTREE</p> <p>\$40,000,000 RCF Upsize \$350,000,000 Non-Fungible DDTL Joint Lead Arranger & Joint Bookrunner</p> <p>August 2023</p>	<p>New Era Cap  NEW ERA</p> <p>a portfolio company of ACON</p> <p>\$775,000,000 Sr. Secured Facilities Joint Lead Arranger, Joint Bookrunner & Co- Syndication Agent</p> <p>August 2023</p>	<p>Prime Time Healthcare  PRIME TIME HEALTHCARE</p> <p>a portfolio company of One Equity Partners</p> <p>\$330,000,000 Incremental Sr. Secured Facilities</p> <p>Joint Lead Arranger July 2023</p>	<p>East Penn Manufacturing  EASTPENN</p> <p>Privately Held</p> <p>\$1,250,000,000 Sr. Secured ABL Facilities</p> <p>Joint Bookrunner July 2023</p>	<p>Emerson Copeland  EMERSON Copeland</p> <p>a portfolio company of Blackstone</p> <p>\$2,975,000,000 Sr. Secured Facilities \$2,775,000,000 Sr. Secured Notes Joint Lead Arranger & Joint Bookrunner</p> <p>May 2023</p>	<p>FreshEdge  FreshEdge</p> <p>a portfolio company of WIND POINT PARTNERS</p> <p>\$318,300,000 Incremental Sr. Secured Facilities</p> <p>Joint Lead Arranger & Joint Bookrunner May 2023</p>

Selected Sponsor Win

J.F. Lehman & Company's Acquisition of Heritage-Crystal Clean, Inc.

- SMBC introduced the transaction to Jefferies through our strategic partnership to provide a fully-underwritten debt financing solution.
- Represented a strong example of a successful collaboration among our coverage, leveraged finance, capital markets, and credit teams.

Heritage Crystal Clean



a portfolio company of



J.F. Lehman & Company

\$720,000,000

Sr. Secured Facilities

Joint Lead Arranger &
Joint Bookrunner

October 2023

Structured Finance Solutions

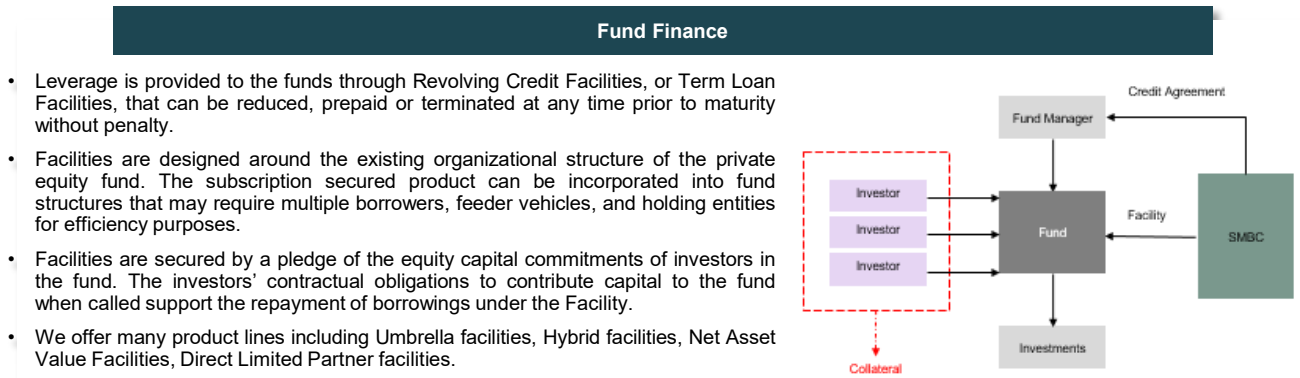
Fund Finance Solutions Department

Fund Finance Solutions Department, Americas Division

Overview

- The Fund Finance Solutions Department (“FFSD”) is a fifty plus person, client facing group based out of SMBC’s New York office dedicated to the structuring, origination, and portfolio monitoring of Subscription Facilities, NAV Facility, and Hybrid Facilities on a global scale and across all alternative asset classes.
- FFSD works directly with private equity sponsors globally, who require immediate liquidity in today’s strong fundraising environment. Top private equity sponsors include KKR, Blackstone, Oaktree, Apollo, Brookfield, and Ares.
- Our Fund Finance franchise is one of the largest and broadest platforms globally in a market that continues to experience strong growth. We’re looking for junior talent that is eager to learn and take on deal responsibilities from your first month on the job.

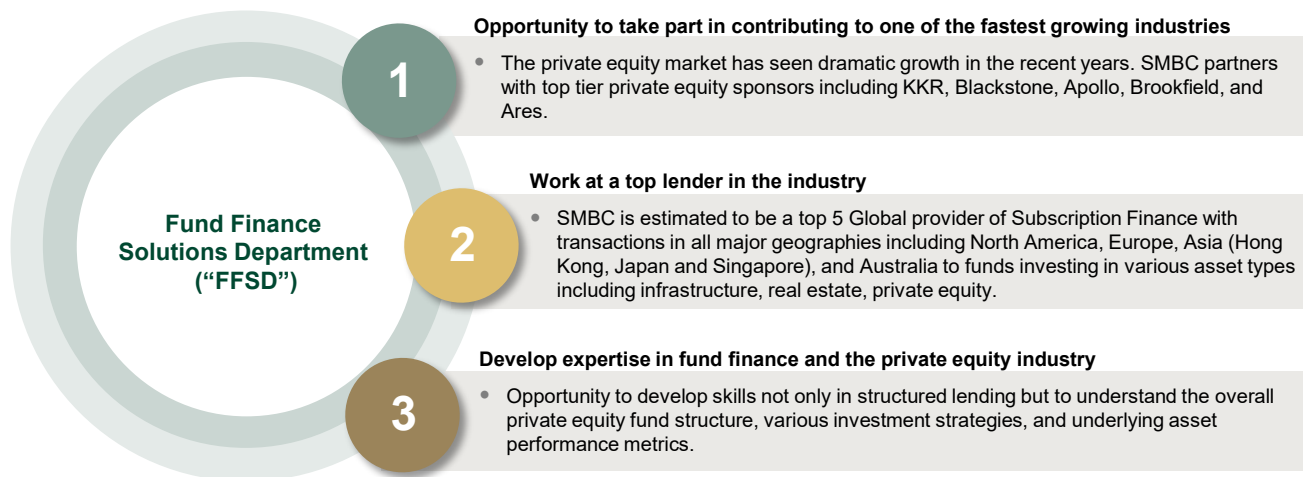
Products and Services



We also work closely with other groups at the organization.



Why Should We Be Your Top Choice?



Who will do well in our group? We'd like to see someone with the following

- Excellent written and verbal communication skills with demonstrated ability to articulate concepts and ideas concisely and defend their validity and rationale
- Excellent technology skills with superior Excel and PowerPoint skills and ability to quickly learn new software applications
- Strong interest in private equity industry and learning about different fund strategies
- Ability to comfortably interact and communicate with both clients and internal collaborators across the firm in a professional and mature manner
- Ability to work in a fast-paced environment and prioritize effectively in order to meet strict deadlines
- Exceptional attention to detail, self-motivation and commitment to delivering top-quality work product
- Strong intellectual curiosity, ethics, integrity and judgment
- Comfort in and commitment to team-oriented environment

Global Trade Finance Department

Global Trade Finance - Americas

SMBC has dedicated trade finance teams across the Americas, located in New York and São Paulo, equipped with strong expertise in trade and working capital solutions:



These professionals coordinate with our global network of specialists in order to provide the best structured solutions to our corporate, and financial institution customers.

Working Capital & Supply Chain Solutions

SMBC can support our clients with structured working capital solutions around payables, receivables or inventory finance.

- **Supply Chain & Payables Finance** solutions support financing needs for making payments to suppliers of our clients, securing financial stability in their supply chains and access to financing for smaller suppliers.
- **Receivables Finance** solutions for monetizing receivables and optimizing cash flow; helping our clients expand sales and be able to offer competitive terms to their customers
- **Inventory Finance** structured solutions for optimizing, planning and financing purchase and holding of inventory

Structured commodity finance

SMBC is experienced in providing **structured pre-production finance** to traders and producers of metals, energy and agricultural commodities. Our products include pre-export finance, export prepayments and tolling facilities.

<p>USA</p> <p>Construction</p> <p>USD 540,000,000</p> <p>Stand By Letter of Credit</p> <p>FY2023</p>	<p>Canada</p> <p>Telecom</p> <p>USD 600,000,000</p> <p>Syndicated Trade Loan</p> <p>FY2023</p>	<p>Peru</p> <p>Consumer Goods</p> <p>USD 500,000,000</p> <p>Supply Chain Finance</p> <p>FY2023</p>
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<p>USA</p> <p>A.I. Technology</p> <p>USD 500,000,000</p> <p>Inventory Finance</p> <p>FY2023</p>	<p>Canada</p> <p>Mining Company</p> <p>USD 120,000,000</p> <p>UPAS Letter of Credit</p> <p>FY2023</p>	<p>Brasil</p> <p>Food Processor</p> <p>USD 75,000,000</p> <p>Pre-Export Finance</p> <p>FY2023</p>
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<p>2024^{*1}</p> <p> IFC International Finance Corporation WORLD BANK GROUP</p> <p>IFC Best Global Trade Partner Bank</p>	<p>2023^{*2}</p> <p> GTR 2023 Best Deals</p> <p>Global Trade Review GTR Best Deals 2023</p>
<p>2022</p> <p> TXF</p> <p>Latin America Deal of the Year</p>	<p>2022^{*3}</p> <p> GTR 2022 Leaders in Trade</p> <p>Global Trade Review Best commodity trade finance bank</p>
<p>2021</p> <p> IFC International Finance Corporation WORLD BANK GROUP</p> <p>IFC Best Risk Sharing Partner Bank</p>	<p>2020</p> <p> TXF</p> <p>Most Committed Bank to ESG</p>

^{*1}Chosen from transactions in 2023, ^{*2}Chosen from transactions in 2022 ^{*3}Chosen from transactions in 2021

Why Should We Be Your Top Choice?

Global Trade Finance Department

- ### Rapid Growth & Unique Structures

 - Our Trade Finance franchise is growing rapidly and its products are quickly becoming one of the top forms of structured finance for corporate clients. No two transactions are alike – each deal you work on will offer you extraordinary experience and insight into the way that large corporate companies manage their complex supply chains & secure capital for large projects. We are looking for smart, hungry, personable junior talent to invest time and money in.
- ### Global Interaction

 - A career in Trade Finance is one that offers more interaction than other desks with colleagues based all over the world in the Global Trade Finance Department. The group has over 20 locations around the world and nearly 150 employees. It's our job to make sure clients experience seamless coverage, globally.
- ### At the Crossroads of Finance and Technology

 - Trade is one of the most targeted forms of finance by various FinTech companies looking to capitalize on the multi-trillion dollar trade finance market. This creates a rapidly evolving landscape that often branches into the world of FinTech, offering junior talent the unique experience of the latest in the world of banking and finance.

Questions? Want to know why we joined the group? Please feel free to reach out to the below.

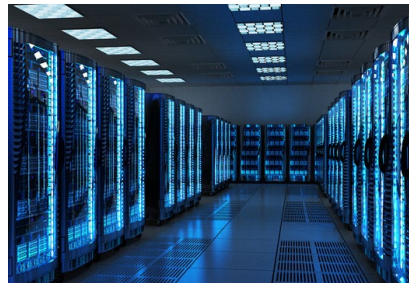
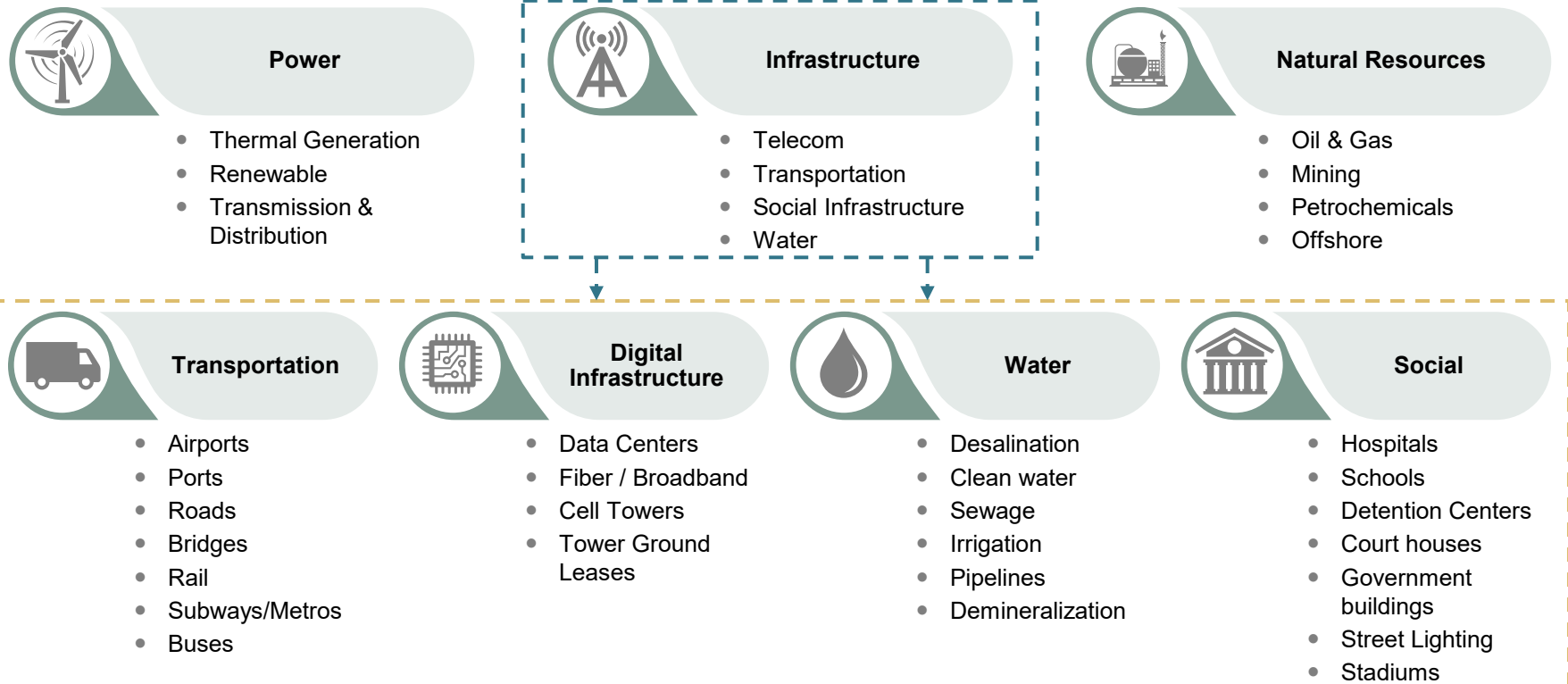
US & Canada Team				
<p>Ethan Sharker Executive Director Group Head Ethan.sharker@smbcgroup.com</p>	<p>Nahaz Choudhury Executive Director Nahaz.Choudhury@smbcgroup.com</p>	<p>John Coussa Director John.coussa@smbcgroup.com</p>	<p>Jimmy Muller Vice President Jimmy.muller@smbcgroup.com</p>	<p>Koki Sato Vice President Koki.sato@smbcgroup.com</p>

LATAM Team				
<p>Nestor Mosquera Moreno Executive Director Group Head Nestor.mosqueramoreno@smbcgroup.com</p>	<p>Sebastian Vivanco Director Sebastian.vivanco@smbcgroup.com</p>	<p>Rodrigo Carlos Director Rodrigo.carlos@smbcgroup.com</p>	<p>Magdalena Nadar Vice President Magdalena.nadar@smbcgroup.com</p>	<p>Alexandra Lukac Vice President Alexandra.lukac@smbcgroup.com</p>

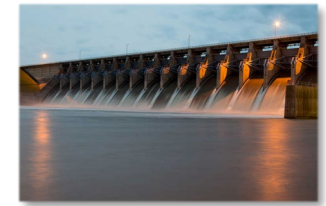
North America Project Finance Group

SMBC Infrastructure Finance Sectors

Project Finance is divided by sectors, which allows certain level of specialization. Infrastructure encompasses a broad range of assets from digital infrastructure to transportation and other non-power/energy related assets



North America Power PF | Complete Coverage & Experience



Expertise

Thermal Generation

- Gas-Fired
- Oil-Fired

Renewables

- Wind Energy
- Solar Energy
- Hydro Power
- Geothermal
- Battery Storage
- Distributed Generation

Transmission & Distribution

Commercial Expertise

- Conventional PPAs
- Corporate PPAs
- Quasi-Merchant
- Hedges
- Tax Equity

Products & Services

Bank Products

- Construction, Bridge, & Term Loans
- Revolvers & LCs
- Holdco & Back Leverage
- Acquisition Financing
- Mini-perm & Long-term Financing
- Underwriting & Syndications
- Agency Services

Risk Management

- Interest & Commodity Hedges

Financial Advisory

- M&A
- Debt Structuring & Arranging
- Strategy
- Capital Raises

Investment Banking

- DCM
- ECM
- Private Placements

Lead Roles & Select Transactions

 **September 2024**

 **\$275 Million**
RCF

LRE Revolving Development Facility


Coordinating Lead Arranger


 **August 2024**

 **\$300 Million**
CTL, RCF

New Leaf Energy

Coordinating Lead Arranger

 **August 2024**

 **\$522 Million**
Corporate DevCo Financing

Project Temple

Left Lead Arranger, Admin Agent, Structuring Agent and Joint Lead Bookrunner

 **July 2024**

 **\$375 Million**
CTL, Bridge Facility, LCF

Crossover Wind


Coordinating Lead Arranger, Admin Agent


 **July 2024**

 **\$300 Million**
LC

Venture Global Plaquemines LNG Phase 2

Joint Lead Arranger

 **May 2024**

 **\$392 Million**
CTL, Tax Equity Bridge Loan, LCF

Timbermill Wind

Coordinating Lead Arranger, Green Loan Coordinator

SMBC PF | World-Class Project Finance Bank

Notable Achievements in Project Finance Globally	
2024	<ul style="list-style-type: none"> Global Project Finance Bank of the Year (PFI)
2023	<ul style="list-style-type: none"> Global Project Finance House of the Year (Bonds & Loans) Global Structured Finance House of the Year (Bonds & Loans)
2022	<ul style="list-style-type: none"> Global Project Finance Bond House of the Year (PFI)
2021	<ul style="list-style-type: none"> Global Project Finance Bank of the Year (PFI) Infrastructure Bank of the Year – Latin America (Latin Finance) Financial Advisor of the Year (Latin Finance)
2020	<ul style="list-style-type: none"> Global Project Finance Bank of the Year (PFI) Infrastructure Bank of the Year – Latin America (Latin Finance)
2019	<ul style="list-style-type: none"> Global Project Finance Bank of the Year (PFI) Latin America Infrastructure Bank of the Year (Latin Finance)
2018	<ul style="list-style-type: none"> Global Financial Adviser of the Year (IJGlobal) Latin America Infrastructure Bank of the Year (Latin Finance) Latin America Bond Arranger of the Year (IJ Global) Asia-Pacific Bank of the Year (PFI) Top 5 Arranger of Project Finance Loans (Global Capital)
2017	<ul style="list-style-type: none"> Global Project Finance Bank of the Year (PFI) North America Bank of the Year (Infrastructure Investor) Latin America Infrastructure Bank of the Year (Latin Finance) Top Arranger of Project Finance Loans (Global Capital)



Reflecting its position as a leader in structured and project finance, SMBC has been awarded several “Deal of the Year” awards in North America

<p>December 2023</p> <p>Pattern</p> <p>\$9 billion CTL, Transmission TL, Wind BL Loan, LCs</p> <p>Sunzia</p> <p><i>2023 Renewables Deal of the Year Nominee</i></p>	<p>November 2023</p> <p>AMERICAN TRIPLE jetBlue VANTAGE RXR</p> <p>\$1.5 million Senior Credit Facilities Refi</p> <p>JFK NTO</p> <p><i>2023 Transport Deal of the Year Nominee</i></p>	<p>October 2023</p> <p>AREVON</p> <p>\$338 million CTL, TEBL, DSR LC</p> <p>Viking Solar</p> <p><i>2023 Battery Deal of the Year Nominee</i></p>	<p>June 2023</p> <p>SB Energy</p> <p>\$370 Million CTL, TEBL, LC</p> <p>Orion III Solar</p> <p><i>2023 Renewables Deal of the Year Nominee</i></p>	<p>July 2022</p> <p>INNERGEX</p> <p>\$710 Million</p> <p>Innergex AELA Generación S.A.</p> <p><i>2022 North America Power Deal of the Year</i></p>	<p>June 2022</p> <p>THE NEW TERMINAL ONE <small>JFK INTERNATIONAL AIRPORT</small></p> <p>\$6,630 Million Senior Credit Facilities</p> <p>JFK Terminal 1</p> <p><i>2022 North America P3 Deal of the Year</i></p>
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Source: IJGlobal, PFI, LatinFinance, Bonds & Loans, Global Capital

SMBC | Strength in the Americas

SMBC has the optimal mix of transactional experience, market knowledge, balance sheet strength and institutional investor relationships to execute and deliver a comprehensive and successful advisory mandate.

SMBC Americas Project Finance Portfolio ^{1, 2, 3}



Widespread Coverage Throughout the Americas

North America

- New York, New York
- Los Angeles, California
- San Francisco, California
- Toronto, Canada
- Grand Cayman, Cayman Islands
- Houston, Texas
- Dallas, Texas
- Chicago, Illinois
- Silicon Valley, California
- Mexico City, Mexico
- Leon, Mexico

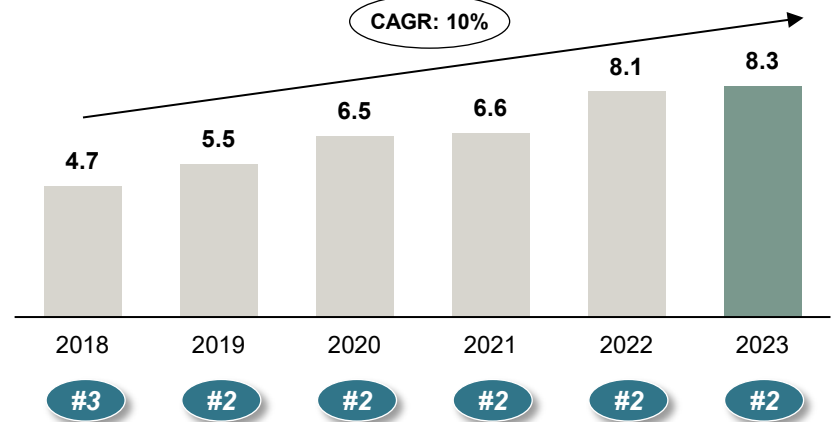


South America

- Bogotá, Colombia
- Lima, Peru
- Santiago, Chile
- São Paulo, Brazil

Perennial Top 5 Project Finance Bank in the Americas ²

Americas MLA Loan Volume (\$Bn)



Why Should We Be Your Top Choice?

Global Structured Finance

1

Global Leader in Structured Finance / Project Finance

- The team is a leader in the industry in the Americas and globally - a project finance powerhouse. We provide project debt and equity services to clients ranging from strategic industry players to small cap developers to infrastructure and private equity funds.

2

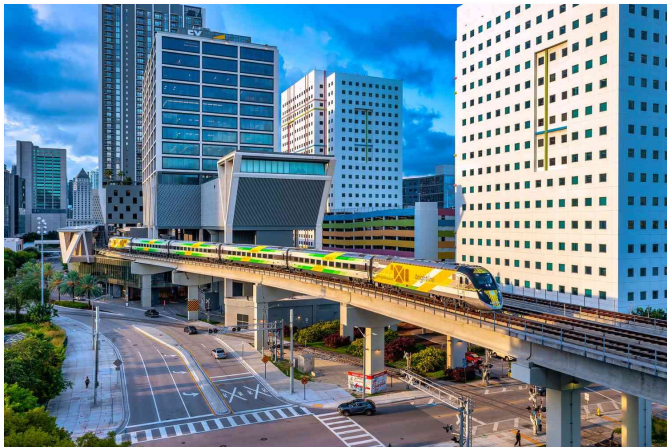
Being part of a deal team with the opportunity to learn in an exciting environment

- With a strong focus on debt structuring and arranging, you will be involved in all stages of transactions, from composing early-stage proposals and pitch books, to due diligence and execution, and ultimately to managing a successful financial close.

3

Exposure to several industries such as Power, Natural Resources, and Infrastructure

- You will have a varied opportunity to work on live transactions across 3 sectors which provides for a greater exposure and understanding of project financing and advisory.



Latin America Project Finance Group

SMBC is the Best Project Finance Bank in Latin America

We are a highly regarded Project Finance bank in Latin America acting as Financial Advisor, Structuring Bank, and Lender; and with our partners as Underwriter, Hedge Coordinator, Bond Arranger/Placement Agent, M&A Advisor, LC provider, among others.

SMBC Project Finance Portfolio – Latin America



Top bank in Financial Advisory and Structuring Roles in Latin America



Top bank in Mandated Lead Arranger and Bond Arranger Roles in Latin America



1. As of December 2023
2. Global Banking & Markets ("GBM") was previously known as Bonds & Loans

Strength in Latin America – One-Stop Shop

SMBC's Project Finance Platform offers a one-stop shop solution for your needs in Latin America. Our platform has strong financial advisory and lending capabilities, supported by different teams with expertise in multiple products.

Our client-driven Project Finance platform has provided our clients with innovative solutions for unique challenges in Latin America

Financial Advisory

- Financial Advisory (including pre-bid)
- Structuring Bank
- Hedge Coordinator

Debt Capital Markets

- Public Market Bonds
- Private Placements
- Hybrid Solutions, Bond Take-Out Solution

ESG Advisory

- ESG Ratings
- Green Coordinator
- Sustainability Coordinator
- Green Bonds / Loans

Lending

- Multi-currency loans (USD, MXP, BRL, COP)
- Competitive financing terms (e.g., tenor, pricing, sources)
- Due diligence roles & agency services

Syndication / ECA

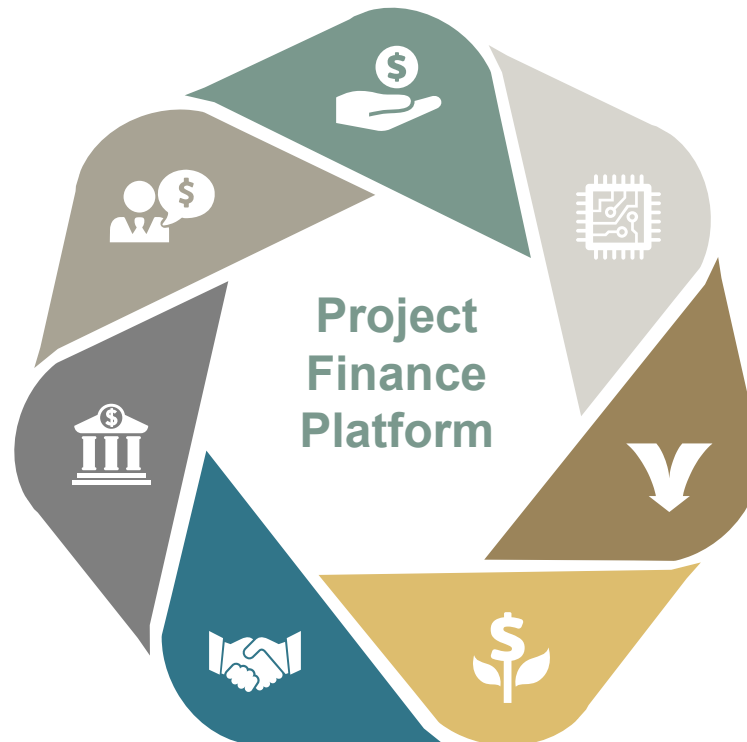
- Underlying Capability
- Distribution Capability
- ECA Financing Coordinator

Derivative Desk

- Interest-Rate Swaps & Futures
- Foreign Exchange: Cross-Currency Swaps, Forwards, Options

M&A / Investment Banking

- M&A Advisory
- Equity Raise Advisory



Strength in Latin America – Largest Project Finance Team in the Region

We have approx. 50 professionals dedicated to Latin America Project and Structured Finance with exceptional expertise and deep local knowledge.



- Largest Project Finance team in the Region (+30 professionals in New York plus +18 locally)

- Project & Structured Finance teams in the five main Latin American countries (Mexico, Brazil, Colombia, Chile and Peru)

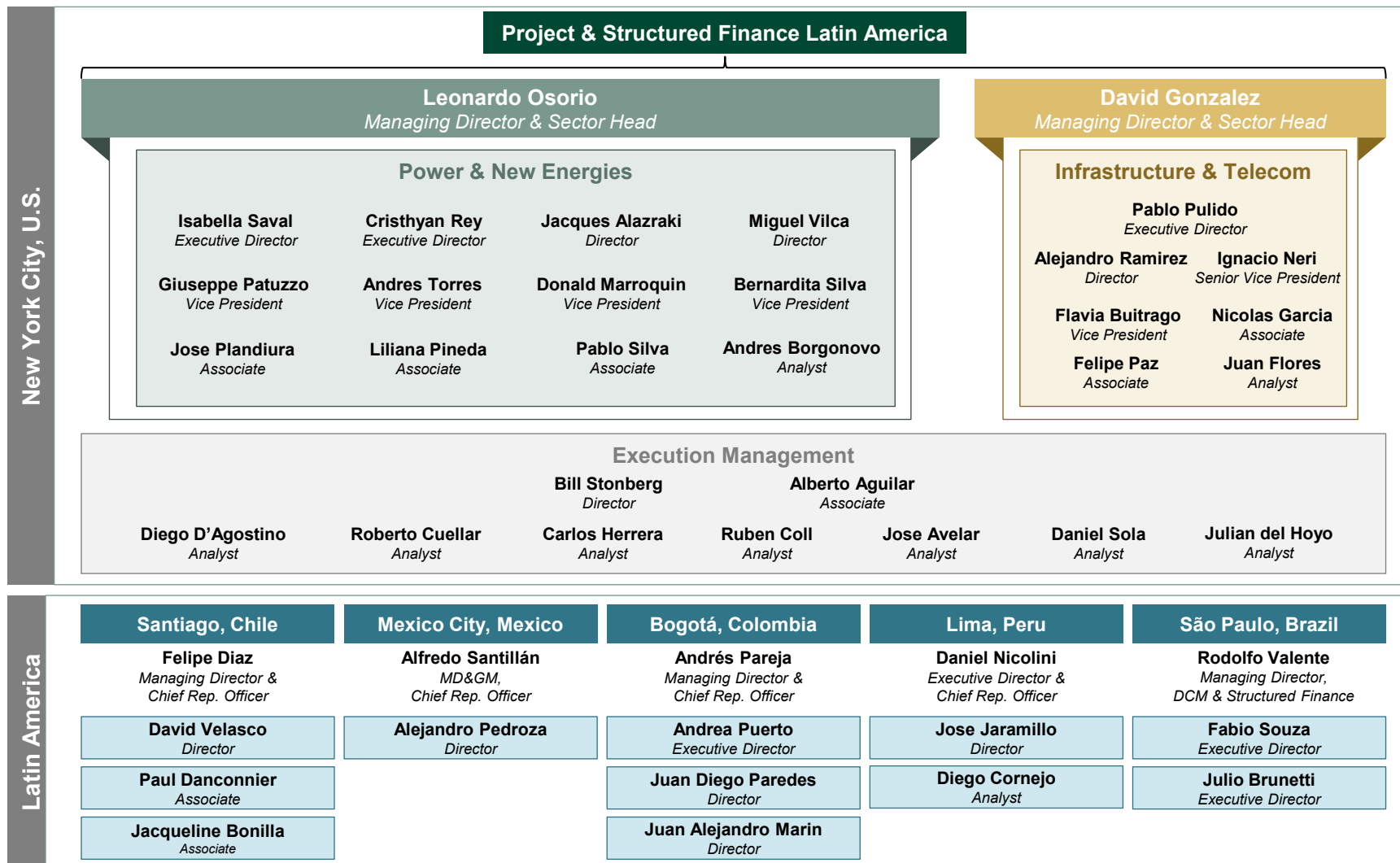
- Sector coverage and specialization in Project Finance sectors:
 - Infrastructure & Telecom
 - Power & New Energies

- Global bank with an exceptional Project Finance expertise and reputation

- Deep local knowledge of the region (+90% Latin American people in the Project Finance Latin America Group)

Strength in Latin America – Largest PF Team in the Region

Our Latin America Project & Structured Finance Group is organized by sectors and geography to maximize our reach. The group consists of highly skilled, committed professionals with deep understanding of each sector and local market.



Note: Professionals marked with are Generalists. They work on transactions of all sectors, i.e., Power & New Energies and Infrastructure.

Strength in Latin America – Sub-sector Expertise

Professionals from each sector group are equipped with expertise and deep knowledge of subsectors within the group.

New Energies & Natural Resources

Energy Transition

Hydrogen

Carbon Capture, Utilization & Storage

Biofuels and Renewable Fuels

Oil & Gas Infrastructure

FPSOs

Natural Gas Infrastructure

Fuel Storage & Transportation

Oil & Gas Downstream

Petrochemicals

Refineries

Resources Production

Reserve Based Lending

Mining Projects

Power & Renewables

Renewables

Wind Power

Solar Power

Geothermal

Battery Storage

Conventional

Hydro Power

CCGT

Fuel Thermal

Transmission & Distribution

Transmission Lines

Substations

Infrastructure & Telecom

Transportation

Airports

Ports

Highways & Bridges

Rail, Metros & Bus Systems

Social Infrastructure

Hospitals & Schools

Street Lighting & Government Buildings

Telecommunications

Telecom Towers

Data Centers

Fiber Optic Cables

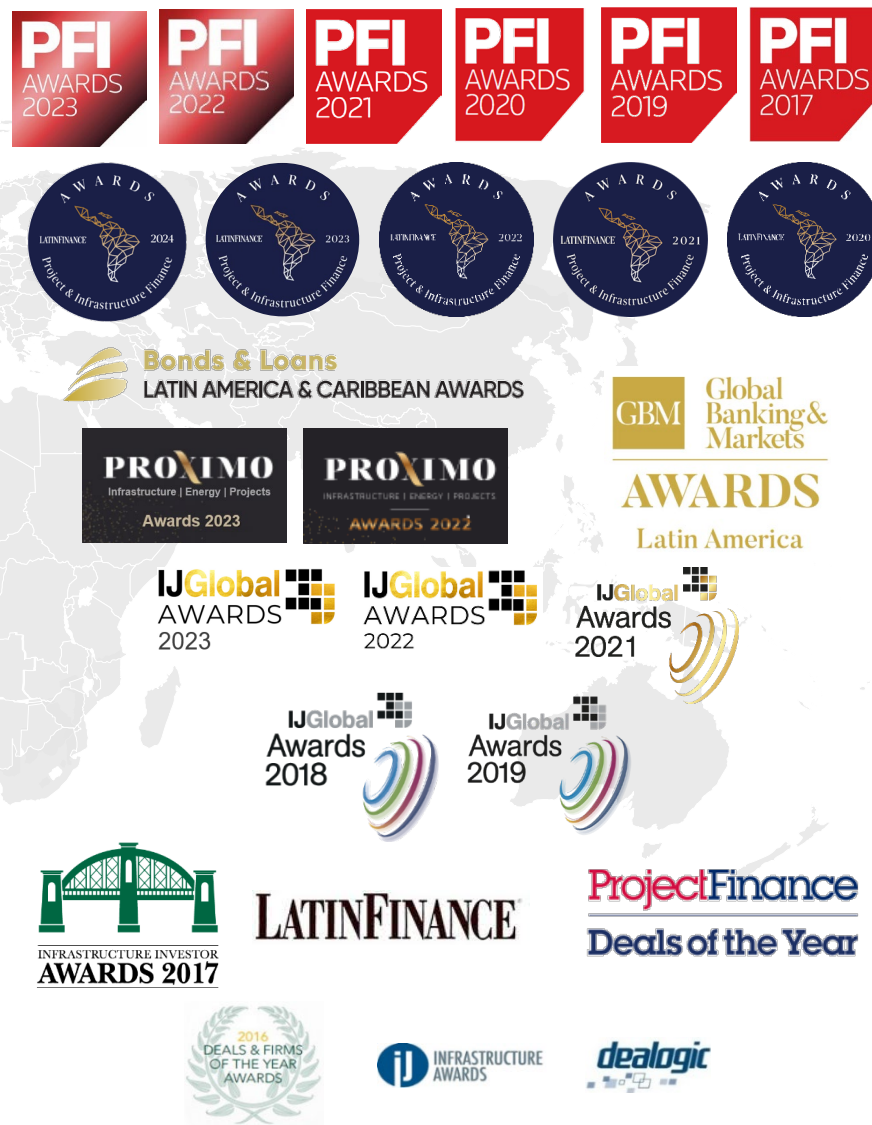
Water

Desalination & Irrigation

Water & Waste Treatment

SMBC – A Globally Recognized Leader in Project Finance

Project Finance Awards	
2024	<ul style="list-style-type: none"> Project Finance Loan House of the Year (GBM¹) Project Finance Adviser of the Year (GBM) Most Improved Bond House of the Year (GBM) Trade Finance Loan House of the Year (GBM) ESG Loan House of the Year (GBM) Financial Advisor of the Year (LatinFinance) Infrastructure Bank of the Year: Southern Cone (LatinFinance) Infrastructure Bank of the Year: Mexico (LatinFinance)
2023	<ul style="list-style-type: none"> Project Finance Bank of the Year - Latin America & Caribbean (Bonds & Loans) Structured Finance Bank of the Year - Latin America & Caribbean (Bonds & Loans) MLA of the Year - Latin America (IJ Global) Financial Advisor of the Year – Latin America (LatinFinance) Infrastructure Bank of the Year – Latin America (LatinFinance) Infrastructure Bank of the Year – Mexico (LatinFinance) Global Bond House of the Year (PFI) Project Finance Bank of the Year - Latin America (Proximo)
2022	<ul style="list-style-type: none"> Project Finance Bank of the Year- Latin America & Caribbean (Bond & Loans) Infrastructure Bank of the Year - Latin America (LatinFinance) Financial Advisor of the Year - Latin America (LatinFinance) Infrastructure Bank of the Year - Mexico (LatinFinance) Project Finance Bank of the Year - Latin America (Proximo) Acquisition of the Year – Latin America (Proximo) Bond of the Year – Latin America (Proximo) Global Bank of the Year (PFI) Power Deal of the Year (PFI)
2021	<ul style="list-style-type: none"> Project Finance House of the Year - Latin America & Caribbean (Bonds & Loans) MLA of the Year - Latin America (IJ Global 2021) Global Bank of the Year (PFI) Infrastructure Bank of the Year - Latin America (LatinFinance) Financial Advisor of the Year (LatinFinance) Infrastructure Bank of the Year - Mexico (LatinFinance) Airport Financing of the Year – (LatinFinance)
2020	<ul style="list-style-type: none"> Global Bank of the Year (PFI) Infrastructure Bank of the Year - Latin America (LatinFinance)




Note: Global Banking & Markets was previously known as Bonds & Loans


Leadership Position in Project Finance League Tables

SMBC is consistently ranked at the top of project finance league tables globally and in Latin America as Mandated Lead Arrangers with a significant commitment to the market.

FY2023 Latin America – Mandated Lead Arranger		
Rank	Bank Name	Volume (USD MM)
1	Santander	3,453
2	 SMBC	1,931
3	Mizuho	1,506
4	BNP Paribas	1,491
5	Société Générale	1,297
6	Credit Agricole	1,270
7	MUFG	1,158
8	JP Morgan	989
9	Bank of China	954
10	Natixis	938



FY2022 Latin America – Mandated Lead Arranger		
Rank	Bank Name	Volume (USD MM)
1	 SMBC	1,840
2	Santander	1,791
3	BBVA	982
4	Scotiabank	891
5	MUFG	804
6	Natixis	767
7	ING	690
8	Citigroup	612
9	Bancolombia	603
10	Société Générale	571

FY2023 Global – Mandated Lead Arranger			
Rank	Bank Name	Volume (USD MM)	# of Deals
1	MUFG	20,813	180
2	Santander	16,262	172
3	 SMBC	16,086	143
4	Mizuho	13,099	141
5	Credit Agricole	12,040	118
6	Société Générale	11,862	109
7	Natixis	11,247	99
8	BNP Paribas	9,930	99
9	ING	9,156	88
10	HSBC	7,801	59

FY2022 Global – Mandated Lead Arranger			
Rank	Bank Name	Volume (USD MM)	# of Deals
1	 SMBC	16,871	149
2	MUFG	15,912	175
3	Santander	12,150	130
4	Société Générale	11,939	114
5	ING	11,507	108
6	Crédit Agricole	9,844	104
7	Mizuho	9,362	84
8	Natixis	7,803	77
9	BNP Paribas	6,887	76
10	HSBC	5,757	46

Financial Advisory Credentials


SMBC is also recognized as a leading bank in global and Americas Financial Advisory Work, evidenced by the total deal volume in 2023.

FY2023 Latin America – Financial Advisor			FY2023 Global – Financial Advisor			
Rank	Bank Name	Volume (USD MM)	Rank	Bank Name	Volume (USD MM)	# of Deals
1	Santander	6,204	1	Macquarie	30,022	11
2	Credit Agricole	4,775	2	MUFG	29,667	8
3	JP Morgan	3,317	3	Société Générale	28,910	14
4	Morgan Stanley	2,950	4	Morgan Stanley	27,062	7
=	Rothschild	2,950	5	 SMBC	25,373	14
6	 SMBC	2,599	6	Barclays	25,320	6
7	BNP Paribas	2,566	7	Evercore Partners	20,507	N/A
=	Evercore Partners	2,525	8	Rothschild	18,506	14
=	Guggenheim Partners	2,525	9	JP Morgan	18,211	7
=	DH Capital	2,525	10	Perella Weinberg	12,790	N/A


Leadership Position in Project Finance League Tables

SMBC is consistently ranked at the top of project finance league tables globally and in Latin America as Mandated Lead Arrangers with a significant commitment to the market.


Q3 FY2024 Latin America – Mandated Lead Arranger

Rank	Bank Name	Volume (USD MM)
1	Santander	2,157
2	Natixis	1,406
3	 SMBC	1,016
4	Credit Agricole	931
5	BBVA	872
6	Scotiabank	853
7	BNP Paribas	784
8	Morgan Stanley	713
9	Société Générale	703
10	Bradesco	623


Q3 FY2024 Global – Mandated Lead Arranger

Rank	Bank Name	Volume (USD MM)	# of Deals
1	MUFG	16,074	132
2	 SMBC	10,858	115
3	Santander	8,164	109
4	Société Générale	7,780	105
5	BNP Paribas	7,619	78
6	Natixis	7,586	83
7	ING	7,061	85
8	Mizuho	6,509	71
9	Credit Agricole	6,492	85
10	CIBC	4,938	51

FY2023 Latin America – Mandated Lead Arranger



Rank	Bank Name	Volume (USD MM)
1	Santander	3,453
2	 SMBC	1,931
3	Mizuho	1,506
4	BNP Paribas	1,491
5	Société Générale	1,297
6	Credit Agricole	1,270
7	MUFG	1,158
8	JP Morgan	989
9	Bank of China	954
10	Natixis	938

FY2023 Global – Mandated Lead Arranger

Rank	Bank Name	Volume (USD MM)	# of Deals
1	MUFG	20,813	180
2	Santander	16,262	172
3	 SMBC	16,086	143
4	Mizuho	13,099	141
5	Credit Agricole	12,040	118
6	Société Générale	11,862	109
7	Natixis	11,247	99
8	BNP Paribas	9,930	99
9	ING	9,156	88
10	HSBC	7,801	59

Financial Advisory Credentials

SMBC is also recognized as a leading bank in global and Americas Financial Advisory Work, evidenced by the total deal volume in Q3 FY2024.

Q3 FY2024 Latin America – Financial Advisor			Q3 FY2024 Global – Financial Advisor			
Rank	Bank Name	Volume (USD MM)	Rank	Bank Name	Volume (USD MM)	# of Deals
1	Santander	12,197	1	Santander	19,237	43
2	Citi	7,367	2	JP Morgan	16,002	9
3	BBVA	6,260	3	 SMBC	15,520	6
=	JP Morgan	6,260	4	Citi	13,631	6
=	Deloitte	6,260	5	Deloitte	12,311	12
=	Barclays	6,260	6	Morgan Stanley	10,931	7
7	Rothschild	4,256	7	Barclays	10,919	6
8	 SMBC	3,621	8	Greengate	10,890	N/A
9	Itausa	3,362	=	Riyad Bank	10,890	N/A
10	IADB	3,118	10	CIBC	10,688	N/A

Strategic Advisory and M&A Group

Our Highly Experienced and Dedicated Team

SMBC has a seasoned advisory team with local presence, global reach, advisory experience and structured finance expertise, supported by the overall organization



Juan Kreutz
Managing Director
Head of Structured
Finance Solutions
New York

- ✓ Unparalleled network with global reach
- ✓ Seasoned and experienced team with deep knowledge on the sector through both global and regional transactions
- ✓ Strong local presence via representative offices

Strategic Advisory and M&A



Jaime Pease
Managing Director
Head Strategic Advisory and M&A
New York



Jacobo Rios
Director
Strategic Advisory and M&A
New York



Mario Gonzalez
Vice President
Strategic Advisory and M&A
New York



Sebastian Ospina
Vice President
Strategic Advisory and M&A
New York



Javier Soto
Associate
Strategic Advisory and M&A
New York



Antonio Zaccour
Analyst
Strategic Advisory and M&A
New York

Strategic Advisory and M&A (“SAMA”) Group Overview

Our Focus – Strategic Advisory and M&A

1 — Strategic Advisory

- Support clients on decision making process in relation to growth paths alternatives or portfolio reallocation for assets companies they already own
- Prepare financial and valuation analysis of potential opportunities for acquisition/divestment, repurposing, refinancing of assets as part of an examination of the growth potential and/or value of the clients’ portfolio

2 — Sell-side M&A Advisory






- Manage sell-side material preparation process, determine potential investor universe, conduct confirmatory due diligence, organize VDR, prepare valuation model, etc.
- Request and analyze NBO/BOs so to advise client on the adequate course of action to take
- Support due diligence, negotiation and transaction closing process

3 — Buy-side M&A Advisory

- Help clients identify potential acquisition targets and/or prepare a process
- Control the due diligence process, valuation analysis and manage communication with the sell-side and other advisors
- Support redacting the NBO/BO, negotiation and transaction closing process

Selected Credentials

<p>Confidential</p>  <p>Equity advisory on the incorporation of a partner to a ~200 MW hydroelectric plant</p> <p><i>Financial Advisor</i></p>	<p>Confidential</p>  <p>Ongoing sale of a 146km toll road concession in Colombia</p> <p><i>Financial Advisor</i></p>	<p>2025</p>  <p>MXN11,592 MM Initial Public Offering of Essentia Energy Development, portfolio company of</p>  <p><i>Financial Advisor</i></p>
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<p>2024</p>  <p>Strategic alliance for the Mayakan 700km Pipeline</p>  <p><i>Financial Advisor</i></p>	<p>2024</p>  <p>Acquisition of Ergon Peru and Tre Peru from</p>  <p><i>Financial Advisor to Ashmore</i></p>	<p>2024</p>  <p>Sale of Arroyo Energy’s 100% equity in Pemcorp, a 131 MW capacity gas fired power plant based in Monterrey, Mexico</p> <p><i>Co-Advisor to Arroyo</i></p>
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<p>2022</p>  <p>Acquisition of a 100% equity interest in an 875 MW Tierra Mojada (CCGT) power plant</p>  <p><i>Co-Advisor to GIP</i></p>	<p>2022</p>  <p>Innergex acquired a 100% equity interest in a 332 MW Portfolio of Operating Wind Assets in Chile from</p>  <p><i>Advisor to Innergex</i></p>	<p>2019</p>  <p>Sold 100% equity interest in the 456 MW hydro to CTG</p>  <p><i>Financial Advisor</i></p>
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SMBC Emphasis in Infrastructure Sectors

The strategic advisory and M&A team leverages SMBC's project financing capabilities, allowing for a certain level of specialization. Infrastructure covers a wide range of assets, from digital infrastructure to transport and other non-energy assets.

Power



Thermal Generation



Renewable Generation



Utility Scale Batteries



Transmission and Distribution



Energy Efficiency

New Energies



Midstream Assets



Low Carbon Fuels



LNG Infrastructure



Mining

Infrastructure



Roads



Ports



Airports



Data Centers

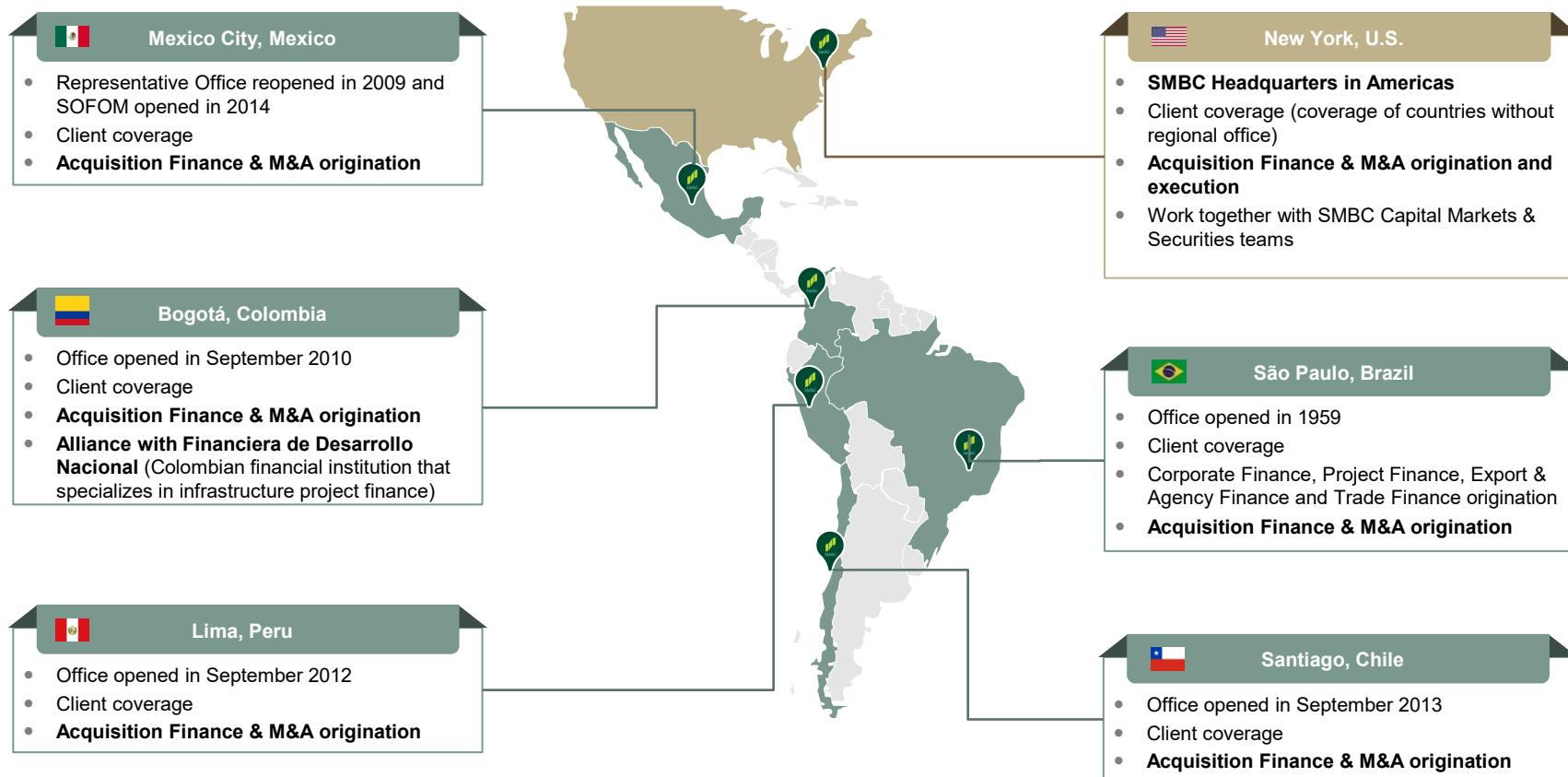


Water Infrastructure



Largest Financial Advisory Team in the Region

We cover Americas from SMBC's office in New York City leveraging with the local teams in the local offices


























Unique financial advisory team in the Americas focusing on the interaction of M&A and Structured Acquisition Financing

Combining Leadership With Global Reach and M&A Track Record

SMBC leverages its international network and deep industry expertise to execute transactions across sizes and structures, providing unique opportunities to investors, which has resulted in a significant track record of advising on global cross-border transactions

Power, Energy & Infrastructure M&A Transactions

<p>Confidential</p>  <p>Ongoing capital raise and offtake search for a Green Hydrogen Ammonia Project in Brazil</p> <p><i>Financial Advisor</i></p>	<p>Confidential</p>  <p>Equity advisory on the incorporation of a partner to a ~200 MW hydroelectric plant</p> <p><i>Financial Advisor</i></p>	<p>Confidential</p>  <p>Ongoing financial advisory for a greenfield methanol facility in Mexico</p> <p><i>Financial Advisor</i></p>	<p>Confidential</p>  <p>Ongoing capital raise for ~1.2 GW of advanced stage battery projects in LatAm</p> <p><i>Financial Advisor</i></p>	<p>Confidential</p>  <p>Ongoing sale of a 146km toll road concession in Colombia</p> <p><i>Financial Advisor</i></p>
<p>Confidential</p>  <p>Ongoing capital advisory for a green fertilizer plant in Colombia</p> <p><i>Financial Advisor</i></p>	<p>2024</p>  <p>Strategic alliance for the Mayakan 700km Pipeline</p>  <p><i>Financial Advisor</i></p>	<p>2024</p>  <p>Acquisition of Ergon Peru and Tre Peru from</p>  <p><i>Financial Advisor to Ashmore</i></p>	<p>2024</p>  <p>Sale of Arroyo Energy's 100% equity in Pemcorp, a 131 MW capacity gas fired power plant based in Monterrey, Mexico</p> <p><i>Co-Advisor to Arroyo</i></p>	<p>2023</p>  <p>Sale of its 100% equity interest in a 724 MW Samay diesel-fired power plant to</p>  <p><i>Co-Advisor to Inkia</i></p>
<p>2022</p>  <p>Acquisition of a 100% equity interest in an 875 MW Tierra Mojada (CCGT) power plant</p>  <p><i>Co-Advisor to GIP</i></p>	<p>2022</p>  <p>Innergex acquired a 100% equity interest in a 332 MW Portfolio of Operating Wind Assets in Chile from</p>  <p><i>Advisor to Innergex</i></p>	<p>2021</p>  <p>Brookfield sold its 391 MW U.S. Operating Wind Portfolio to</p>  <p><i>Financial Advisor</i></p>	<p>2019</p>  <p>Sold 100% equity interest in the 456 MW hydro to CTG</p>  <p><i>Financial Advisor</i></p>	<p>2018</p>  <p>Transurban Group acquired A25 concession in Montreal, Canada from</p>  <p><i>Financial Advisor</i></p>

Selected Sell-side Advisory Experience

SMBC leverages its global presence, sector expertise and local presence to originate and successfully execute key transactions for our clients.

- SMBC Nikko's M&A group was engaged as sell-side financial advisor and led a global auction for the business using its overseas network with a focus on strategic investors from China, Korea and Japan
- Chaglla is one of the largest hydroelectric assets in Peru and has a long-term PPA
- We leveraged our deep understanding of the asset (SMBC led the original project finance) and understanding of Peruvian power market and politics to navigate through this complex transaction



Odebrecht sold Chaglla hydroelectric plant in Peru to China Three Gorges



Advisor to Odebrecht
2019

- The assets are well-situated in markets with significant long-term renewables demand driven by aggressive renewable energy targets and shortage of wind development, supporting potential re-contracting and / or repowering opportunities
- Successfully executed a global sales process through a fully integrated "One SMBC" approach, reaching potential buyers worldwide – the Americas, Asia Pacific, Europe and Middle East – despite the challenging COVID-19 environment
- SMBC further strengthened its 20-year+ global relationship with Brookfield through collective value-add from deep industry aptitude, unique debt structuring and seamless M&A execution capabilities



Sale of 100% equity interest in a 391 MW Portfolio of Operating Wind Assets in the U.S. to NextEra Energy Partners



Joint Advisor to Brookfield
2021



Sell of 100% equity interest in 724 MW Puerto Bravo Thermal Power Plant, owned and operated by Samay I S.A, an Inkia Energy Company, in Peru



Advisor to Inkia Energy
2023



ENGIE's minority stake sale and partnership in Mayakan Natural Gas Pipeline to Macquarie Asset Management



Advisor to ENGIE
2024

- SMBC was engaged as sell-side advisor together with Bank of America Securities to execute a global sales process within the context of the expansion project ("Cuxtal 2") of the Mayakan Natural Gas Pipeline
- SMBC previously served as financial advisor, joint-lead arranger, joint-bookrunner, syndication agent and hedge provider for the \$2.5bn financing for Energia Mayakan, majority indirectly owned by ENGIE
- This project is carried out under a 30-year contract with the Mexican Federal Electricity Commission ("CFE"), which enables the transportation of natural gas to the combined-cycle plants recently built by the CFE in the Yucatán Peninsula (Mérida IV and Valladolid)



Arroyo Energy Investment Partners LLC ("Arroyo Investors") has agreed to sell its 131MW capacity natural-gas fired power generation facility based in Monterrey, Mexico

Advisor to Arroyo Investors
2024

- SMBC Nikko and Credit Suisse senior bankers worked collectively, leveraging their experience and relationships with the key strategic and financials players in the North America / Latin America markets to develop a competitive auction process
- Leveraging our expertise, and knowledge of Mexican power market, and competitive negotiation tactics, ultimately delivering highly beneficial sale price & multiple for client
- Highly-contracted Take-or-Pay capacity payments with fixed and inflation-linked indexation


- SMBC led Samay's original project finance in 2014 and then refinanced the asset in 2019. Through our understanding of the Peruvian energy market, SMBC helped positioning the asset knowing local investors' needs and investment scope
- The plant is supported by Peruvian government as it was built under "Nodo Energetico del Sur" tender, an initiative to supply energy in southern Peru
- The facility has a 20-year capacity agreement with Peru's Ministry of Energy and Mines to serve as back-up to the power system for 600 MW

Select Buy-side Advisory Experience

SMBC leverages its strong country and sector knowledge to advise its clients in acquisitive growth opportunities. Our strong risk analysis capabilities not only help on the acquisition but supporting clients with balance sheet



Acquisition of Ergon Peru and Tre Peru from



Financial Advisor to Ashmore

2024

- Ergon Peru and Tre Peru manage ~175k rural electrification kits deployed throughout Peru. The payment structure relies on US-denominated regulated revenues
- SMBC led the groundbreaking project finance (2018) and refinancing of Ergon Peru (2019)
- The transaction marked the exit from South America of Italy's Tozzigreen
- With the acquisition, Ashmore continues to materialize its interest in the renewable sector in Latin America
- SMBC's team accompanied Ashmore as a financial advisor in the acquisition, providing its local support in Peru whilst leveraging on the New York team's experience in this type of transactions
- SMBC also provided the acquisition finance to support Ashmore's purchase



Acquisition of 100% equity interest in 875 MW Tierra Mojada (CCGT) power plant in Jalisco, Mexico





Co-Advisor to Global Infrastructure Partners

2022

- Saavi Energía already had a portfolio of 2.2 GW portfolio of 6 combined-cycle gas turbine plants, 3 compression stations
- With the acquisition, total project portfolio at 3.5 GW of installed capacity
- SMBC led Tierra Mojada's original project finance in 2017 and then refinanced it through a US\$953MM USPP in 2020
- Strong knowledge of the asset and the energy market in Mexico that resulted in a well thought financing acquisition structure for Saavi bringing the best results for Global Infrastructure Partners
- Mexico is expected to experience a tightening power supply/demand due to high load growth and retirement of old power facilities; Tierra Mojada is a new facility with COD in Oct. 2020 supplying power to 56% population of Guadalajara



Acquisition of 100% equity interest in a 332 MW Portfolio of Operating Wind Assets owned by Aela in Chile



Sole Advisor to Innergex

2022

- SMBC Nikko acted as the sole buy-side advisor to Innergex Renewable Energy Inc. on the US\$686 million acquisition of 100% stake of Aela Generación S.A. and its 332 MW portfolio of highly contracted operating wind assets located in Chile
- Following-up the closing of the buy-side, SMBC acted as financial advisory and Sole Lead Placement Agent for the \$710 million USPP that refinanced the acquisition and other Innergex assets in Chile, totaling 610 MW
- The acquisition is Innergex's 6th investment in Chile since 2018, expanding its presence to 655 MW with technological and geographical diversification to become one of the largest pure play renewable energy producers in the country

Why Should We Be Your Top Choice?



Leader in Structured Finance Acquisitions and M&A Advisory in the Americas

- Unique M&A view for infrastructure assets/transactions leveraging our unparalleled experience financing and advising on most of key landmark transactions in the region



Be part of an experienced deal team with the opportunity to learn and provide value

- You will be able to contribute to all aspects of a transaction, including valuation, financial modeling, deal structuring and client interaction.



Exposure to several industries such as Power, Natural Resources, and Infrastructure

- You will be learning about a wide variety of sectors that are critical importance for the economy and ultimately improve people's quality of life.



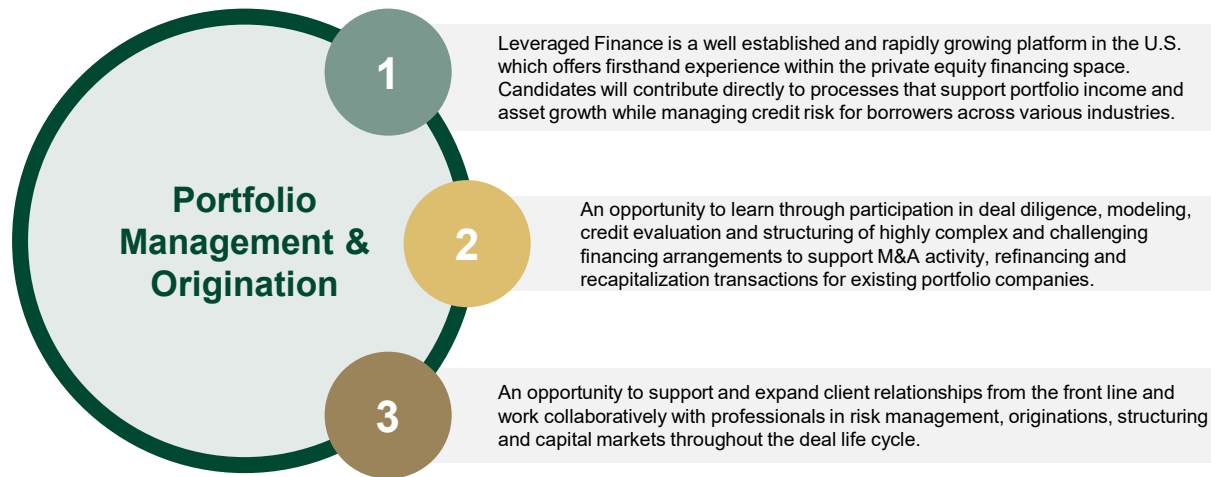
Interaction with industry leaders in the sector

- Our team has fluid interactions with the top Power, Energy & Infrastructure player in the Americas, we have access to all the top transactions in the sector as well as early access to innovative power and infrastructure technologies



Portfolio Management & Origination

Why Should We Be Your Top Choice?



Who will do well in our group? We'd like to see someone with the following:

- Combination of academic aptitude, quantitative skills, and strategic and creative thinking
- Excellent written and oral communication skills with a demonstrated ability to articulate concepts and ideas concisely and defend their validity and rationale
- Ability to comfortably interact and communicate with both clients and internal collaborators across the firm in a professional and mature manner
- Ability to work in a fast-paced environment and prioritize effectively in order to meet strict deadlines
- Exceptional attention to detail, self-motivation and commitment to delivering top-quality work products
- Strong intellectual curiosity, ethics, integrity and judgment
- Excellent technology skills with superior Excel and PowerPoint expertise and the ability to quickly learn new software applications

Asset Backed Finance

Asset Backed Finance

Asset Backed Finance consists of 3 teams – Asset Backed Securities (ABS) Lending, Lender Finance Group (LFG), and LFG Collateral Management

ABS Lending

- Originates, structures, and executes financing transactions across a diverse mix of asset classes including:
 - **Traditional** – Auto, credit card, unsecured consumers, and private student loan
 - **Esoteric** – Digital infrastructure, royalties, and whole business
- Supports the development of internal credit applications, builds presentation materials for client engagements and works closely with Securitized Products to secure, structure and syndicate transactions

Lender Finance Group

- Provides financing to financial institutions primarily engaged in middle-market leveraged lending, supporting both permanent financing for loan asset manager portfolios and warehouse financing for Collateralized Loan Obligations (“CLOs”)
- LFG offers two types of financings:
 - Permanent financing to support long-term portfolios of financial institutions
 - Short-term “warehouse” financing to help managers assemble loans to middle market businesses before packaging them into CLOs

Lender Finance Group Collateral Management

- Assists in the management of credit risk across the LFG portfolio
- Provides portfolio and facility reporting, data analytics, and financial planning and analysis to LFG
- Sample focus areas include the following:
 - Monthly / ad hoc business reporting
 - Monitor budget and objectives set by management
 - Assess portfolio information management activity
 - Infrastructure projects

The Summer Analyst Experience in Asset Backed Finance

Networking

Surrounded by team members with strong backgrounds in structured finance, capital markets, and credit risk management

Learning

Develop understanding of securitized lending across different asset types through hands-on involvement in live lending transactions

Collaboration

Engage across SMBC with securitized products, credit & risk management, and portfolio management

Credit Product Management

Credit Product Management: Overview

Executive Summary

Background: In April 2023, Credit Product Management (“CPM”) was launched to establish a centralized 1LOD credit risk function. CPM’s goal is to drive adherence to credit governance and regulatory expectations, advance alignment to industry best practices and support the optimization of capital deployment.

Structure: CPM is comprised of centers of excellence, (“CPM Centers of Excellence”), supporting SMBC’s Coverage & Capital Markets and Structured Debt verticals. The established Centers of Excellence are as follows:

- Enterprise Valuation (“EV”) Advisory
- Credit Underwriting and Portfolio Management
- Transaction & Execution Management (“TEM”)
- Governance and Credit Lifecycle Control
- Credit Change Management & Strategy
- 1LOD Centralized Credit Training
- Credit Quality Assurance



Key Updates

Why Should CPM Be Your Top Choice?

Credit Product Management

1

- The Credit Product Management (CPM) team is growing and looking for premier junior talent that is eager to learn and take on responsibility. Our goal is to recruit and invest in the next generation of bankers, preparing them to best serve both SMBC's clients and the firm

2

- Credit Product Management (CPM) is a 1LoD credit risk function that works with all areas of the bank to ensure optimal underwriting practices and adherence to both internal and external requirements .

3

- A career in CPM is one that offers a high level of interaction with key client decision makers, as well as with colleagues throughout the bank in various product groups including loan, debt & equity capital markets, derivatives and investment banking as well as client & product teams in Tokyo, London, and the Americas

Credit Lifecycle

- Credit lifecycle procedures, templates and tools supporting the framework and implementation of Credit Target Operating Model and controls against these to ensure credit performance across business lines is in line with expectations

Reporting

- Driving initiatives to enhance credit risk monitoring and reporting across SMBC's credit portfolio

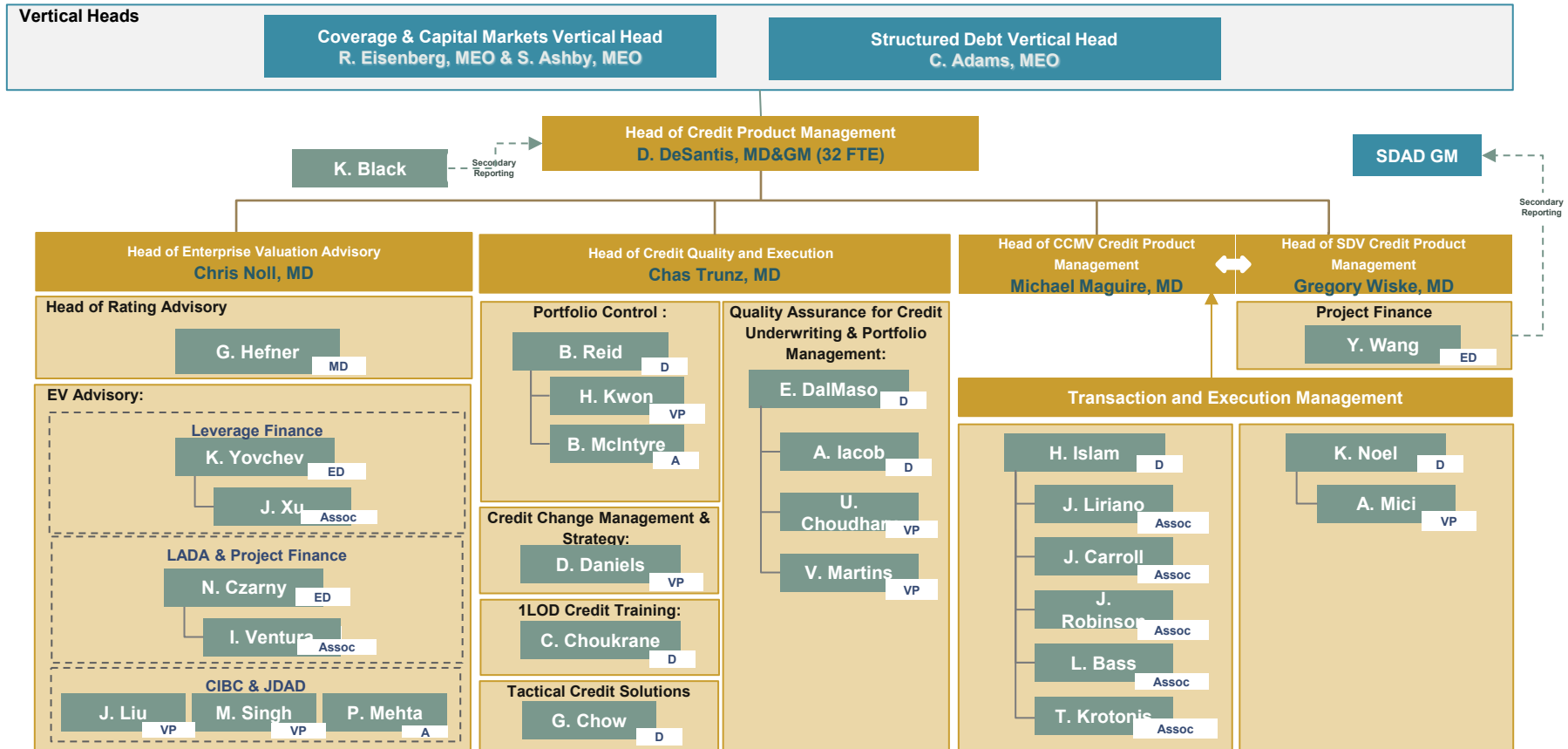
Risk Strategy

- Partnering with relationship managers, underwriters, and portfolio managers to support execution of SMBC's business strategy consistent with SMBC's credit risk appetite and regulatory expectations

Other Areas

- Supporting capital/portfolio deployment decisioning
- Ensure Best Practices

AD – BV Credit Product Management: Organizational Overview



Roles & Responsibilities

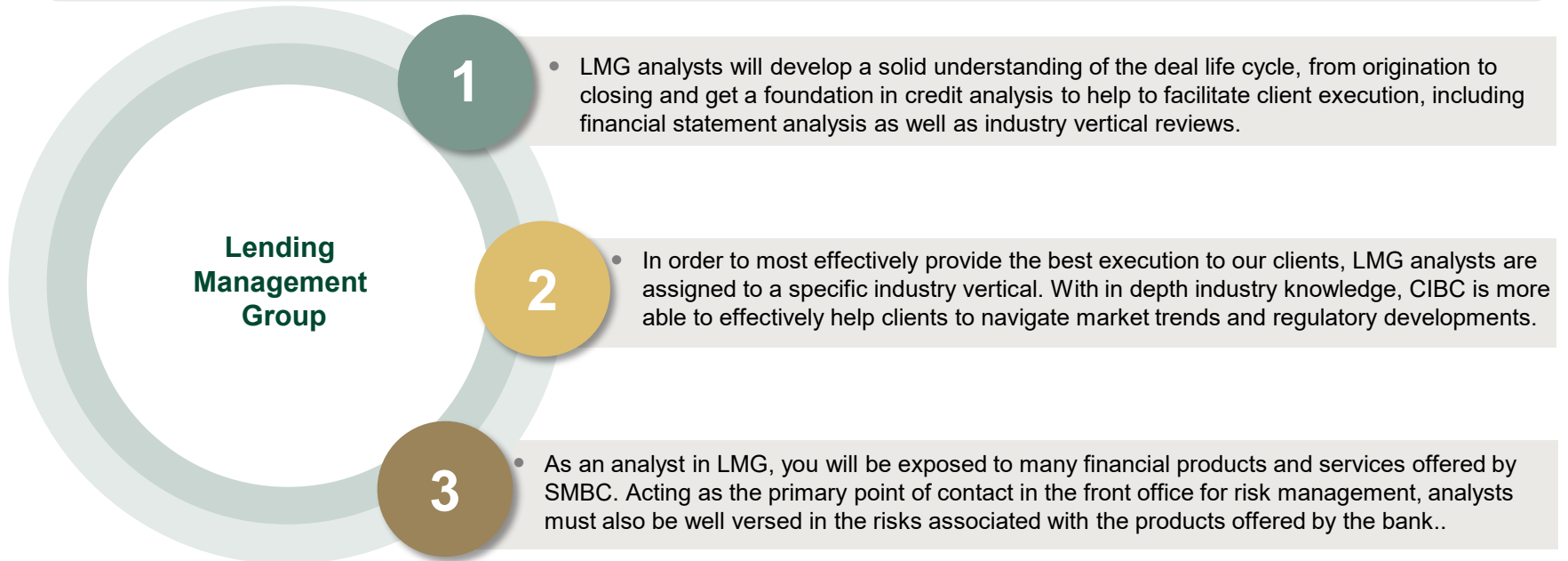
Team	Description	Responsibilities
Quality Assurance	Quality assessment of credit facility underwriting, including adequacy of related credit analysis and ongoing monitoring, accuracy of borrower information, accuracy of credit ratings, and compliance with relevant credit policies and regulatory guidance relating to credit risk.	<ol style="list-style-type: none"> 1) Design/execute operational effectiveness and sustainability testing (OES) of 1LOD 2) Support remediation of outstanding observations, findings, and issues raised by internal/external regulators and associated corrective actions taken by 1LOD. 3) Function as a center of excellence on credit and portfolio related subjects and positively influence the behavior of credit and lending officers to continuously improve the effectiveness of credit risk management.
Credit Training	Lead training professional for 1LOD credit training with responsibility for creating and implementing credit training programs and materials for SMBCAD's Origination and Portfolio Management employees.	<ol style="list-style-type: none"> 1) Design, develop, and deliver credit training with respective subject matter expert from both 1LOD and 2LOD of all forms including, but not limited to instructor-led sessions, e-learning courses, videos, exercises, case studies, quick reference materials, etc. 2) Evaluate group and individual training needs and provide on-going updates to training materials to ensure efficient and effective operations.
Governance and Credit Lifecycle Control	Provides centralized process control to promote accountability and adherence to enhanced end to end credit process. The team allows dedicated 1LOD oversight over policies, procedures, RACs, tools and templates, and exception management.	<ol style="list-style-type: none"> 1) Contribute to and enhance AD-wide portfolio management reporting, including performance against Credit Risk Limit Framework, and other essential loan / credit facility characteristics such as underwriting exceptions. 2) Develop and drive updates and adherence to policies / underwriting standards & RACs, ensuring alignment with risk appetite, market changes, and enhanced governance standards. 3) Act as center of competence on credit and portfolio related subjects.
Credit Strategy & Change Management	Supports the coordination of business and credit risk strategies. Serves as a front office execution center to drive remediation and transformation projects from 1LOD credit perspective. The team acts as a 1LOD liaison to technology to pursue credit automation and efficiencies.	<ol style="list-style-type: none"> 1) Support development and implementation of credit related tools to drive efficiency and effectiveness across the credit life cycle. 2) Act as a change agent, ensuring new credit and portfolio management tools with new technology are effectively and sustainably implemented. 3) Effectively coordinate key credit initiatives with second line of defense.
Enterprise Valuation	Provides independent assessment of EV. The team will be involved early at deal inception and have an option to attend or dial into management presentations and due diligence events (if applicable and available) and provide diligence topics to work through.	<ol style="list-style-type: none"> 1) Validating projections, selecting or validating peer companies and transactions, and developing an independent cost of capital when applicable 2) Creating and maintaining a comprehensive C&I and PF tool to provide independent EV assessment 3) Provide enterprise valuation trainings

Lending Management Group

Why Should We Be Your Top Choice?

Overview

The Lending Management Group sits within the Corporate and Investment Bank Group and is primarily responsible for credit underwriting, deal documentation and closing and ongoing portfolio management. We support the Marketing Group within CIBC by driving transaction execution.



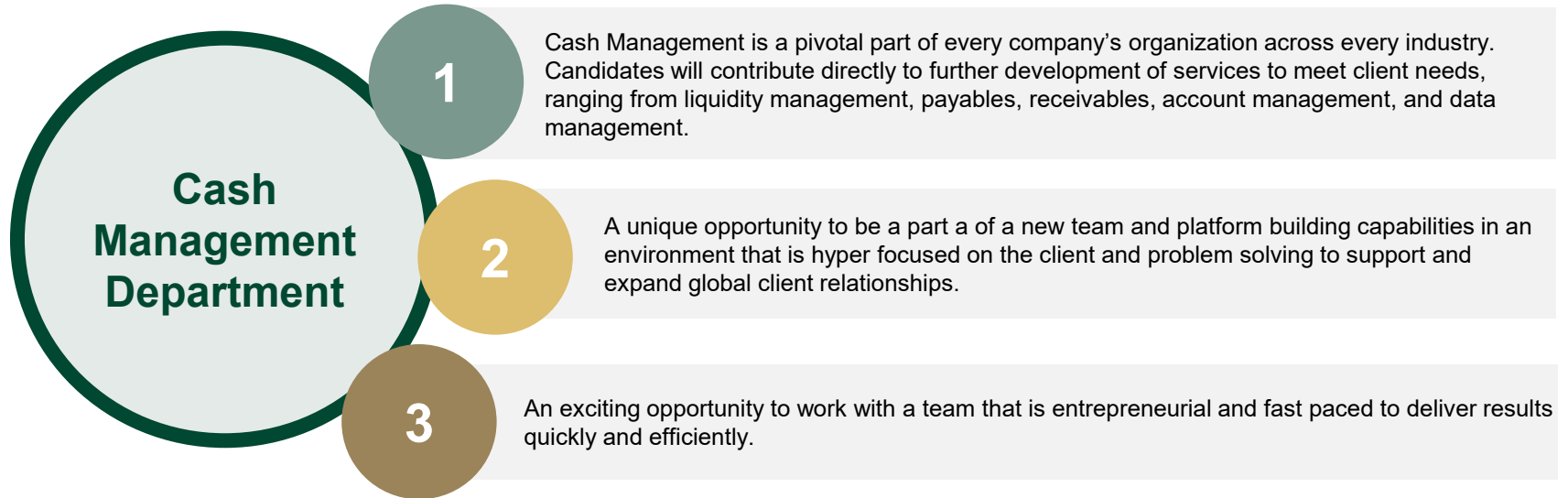
Who will do well in our group? We'd like to see someone with the following:

- Extremely detailed oriented with strong critical thinking
- A desire to perform an analytical function
- Excellent verbal and written communication skills
- An ability to work effectively in a deadline driven and time pressure environment

Cash Management

Why Should We Be Your Top Choice?

SMBC's Cash Management Department is undergoing a transformation through the development of new capabilities and operating the business in a start up manner using the latest technologies and development approaches to bring to market new offerings. It also includes engaging customers directly to understand their needs and how to both develop an offering for them while commercializing in a manner that generates profit. This is a new team and organization at SMBC having been established in August 2024 and is seeking entrepreneurial minded individuals to drive the business forward.



Who will do well in our group? We'd like to see someone with the following:





- Combination of academic aptitude, quantitative skills, and strategic and creative thinking
- Excellent written and oral communication skills with a demonstrated ability to articulate concepts and ideas concisely and defend their validity and rationale
- Ability to comfortably and professionally interact and communicate with internal collaborators across the firm and clients
- Ability to work in a fast-paced environment and prioritize effectively to meet strict deadlines
- Ability to multi-task and handle multiple ad-hoc requests
- Exceptional attention to detail, self-motivated and committed to delivering high quality work products and deliverables
- Resourceful and takes initiative to simplify processes
- Strong intellectual curiosity, ethics, integrity, and judgment
- Excellent technology skills, including Excel and PowerPoint, and the ability to quickly learn new software applications



Coverage – Energy (Houston)

SMBC Energy Coverage Team Biographies



Michael Zeller	Luis Vaca	Stewart Crawford	Lauren Abdalla
<p>Managing Director</p> <p>Corporate & Investment Banking Coverage – Energy</p> <p>Tel: 713-277-3513</p> <p>Michael.zeller@smbcgroup.com</p>	<p>Executive Director</p> <p>Corporate & Investment Banking Coverage – Energy</p> <p>Tel: 713-277-3504</p> <p>Luis.vaca@smbcgroup.com</p>	<p>Director</p> <p>Corporate & Investment Banking Coverage – Energy</p> <p>Tel: 201-315-3775</p> <p>Stewart.crawford@smbcgroup.com</p>	<p>Vice President</p> <p>Corporate & Investment Banking Coverage – Energy</p> <p>Tel: 713-277-3515</p> <p>Lauren.abdalla@smbcgroup.com</p>
15+	15+	10+	10+
			
<ul style="list-style-type: none"> Michael Zeller is Managing Director and the Chief Representative of the SMBC Group's Houston Energy Office. Michael has over 15 years of energy banking experience including structuring, arranging, and executing financing for clients across the midstream, downstream and upstream segments. Michael is responsible for corporate finance advisory, origination, and product relationship support across bank/loan transactions, debt and equity capital markets, corporate derivatives (rates, FX, commodities), project finance, treasury and cash management services, trade finance and other corporate banking products. Prior to joining SMBC in 2021, Michael was a Managing Director in Citigroup's Corporate and Investment Bank Energy Group. Michael holds a BS in Chemical Engineering from Texas A&M University and an MBA from McCombs Business School at the University of Texas at Austin. 	<ul style="list-style-type: none"> Luis Vaca is an Executive Director in SMBC's Energy Corporate and Investment Banking group and has been with SMBC for over 15 years where he has been involved in investment, financing, and advisory services for clients across the Energy sector. Prior to joining SMBC in 2007, he was a Director of Corporate Development at JM Huber Corporation, a chemicals, natural gas, and wood products company. He previously spent 7 years working for PEMEX as a Trader and in the Products commercial division. Luis is trilingual in English, Spanish, and French. Luis holds a BS in Chemical Engineering from the Honoric Mention Universidad Iberoamericana de Mexico and an MBA from the Tuck School of Business at Dartmouth. 	<ul style="list-style-type: none"> Stewart Crawford is a Director in SMBC's Energy Corporate and Investment Banking coverage team and has been with SMBC for over 10 years. He has 13+ years of experience in corporate banking and is the lead banker for 15+ clients across the Energy sector where he is responsible for corporate finance advisory and relationship support across bank/loan transactions. Prior to joining SMBC, Stewart worked at BBVA where he was responsible for portfolio management, credit analysis, business development, and origination. Stewart holds a BA of Finance from Southern Methodist University and an MBA from Jones Business School at Rice University. 	<ul style="list-style-type: none"> Lauren Abdalla is a Vice President in SMBC's Energy Corporate and Investment Banking coverage team and has been with SMBC for 14 years. She has 10+ years of experience in corporate banking, and is responsible for corporate finance advisory, origination, and product relationship support across bank/loan transactions, capital markets, corporate derivatives, project finance, leasing, treasury and cash management, trade finance and other corporate banking products. She also works closely with SMBC's offices globally in support of client relationships and their needs in other regions- particularly in EMEA and APAC. Lauren holds a BS of Finance from Florida State University, with a minor in Economics. She is a member of the Houston Junior League.

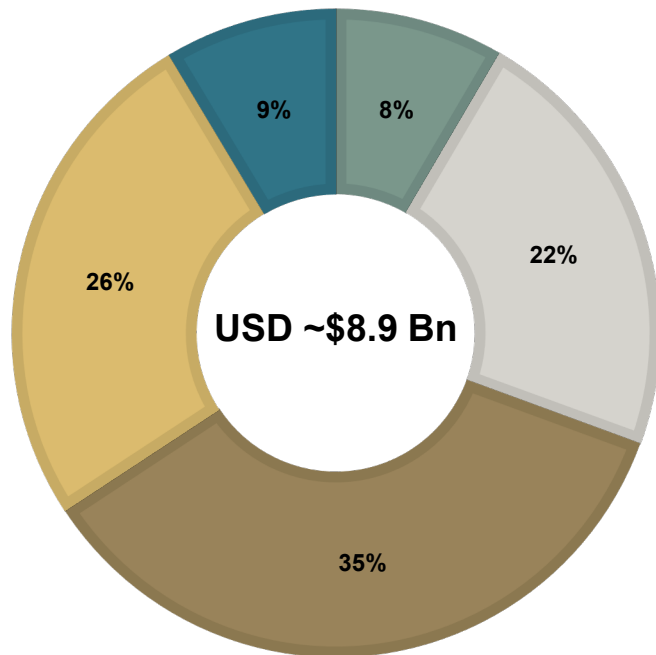
Source: SMBC



SMBC U.S. Oil and Gas Coverage

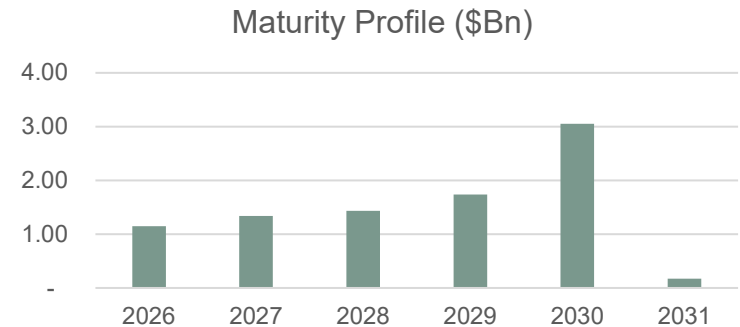
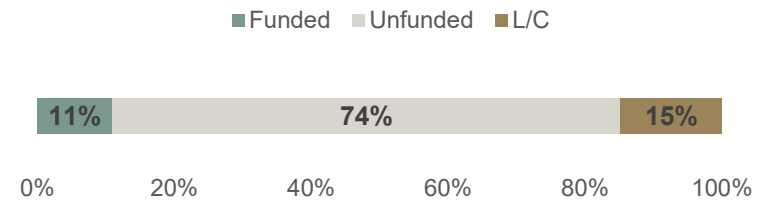
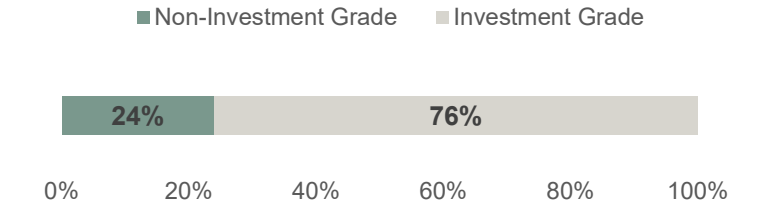
SMBC's Houston Oil & Gas office manages ~\$8.2Bn in credit commitments to over 65 unique corporate client relationships across all industry sub-sectors.

U.S. Corporate Coverage



■ Integrated ■ Upstream ■ Midstream ■ Downstream ■ Services/Other

Portfolio Characteristics



SMBC U.S. Corporate Energy Client List

<p>Integrated</p>		<p>IG 100%</p> <p>Non-IG 0%</p> <p>\$0.8B</p>
<p>Exploration & Production</p>		<p>IG 58%</p> <p>Non-IG 42%</p> <p>\$2.0B</p>
<p>Midstream</p>		<p>IG 63%</p> <p>Non-IG 37%</p> <p>\$3.1B</p>
<p>Downstream & Refining</p>		<p>IG 93%</p> <p>Non-IG 7%</p> <p>\$2.3B</p>
<p>Services/ Other</p>		<p>IG 70%</p> <p>Non-IG 30%</p> <p>\$0.8B</p>

Source: SMBC, as of 12/10/2025

SMBC Energy: Proven Leadership & Track Record

SMBC is committed to supporting the Energy sector leveraging on our leading debt distribution platform, strong execution track record, league table positioning, and top tier commitments

U.S. Energy Loan Bookrunner All Rating Classes – YTD 2025

Rank	Lead Bank	Vol. \$bn	Deals	% Share
1	Wells Fargo	24.1	85	11.2%
2	JP Morgan	12.9	76	6.4%
3	Morgan Stanley	12.0	10	6.0%
4	MUFG	11.1	53	5.5%
5	Bank of America	10.7	57	5.3%
6	SMBC	10.4	36	5.2%
7	Goldman Sachs	10.0	13	4.8%
8	Mizuho	9.6	51	4.8%
9	Truist	7.9	50	4.0%
10	Citi	7.8	46	3.9%
11	PNC	7.0	38	3.5%
12	RBC	6.7	35	3.3%
13	Barclays	6.2	30	3.0%
14	TD	5.6	27	2.8%
15	Scotia	4.0	13	2.0%
16	US Bank	3.9	39	2.0%
17	Deutsche Bank	3.2	9	2.0%
18	TCB	3.0	20	1.5%
19	BOK	2.9	19	1.5%
20	ING	2.8	11	1.4%
Credit - 88 BR		200.7	194	
Total		232.3	220	

Venture Global LNG



VENTURE GLOBAL

USD \$2.0 Billion

RCF
Left Lead Arranger
Sole Bookrunner
Administrative Agent

SOLE LEAD November 2025

Gray Oak



GRAY OAK PIPELINE

USD \$1.0 Billion

TL
Joint Lead Arranger
Joint Bookrunner

October 2025

ECA Liquefaction



ECA LNG
Energia Costa Azul





USD \$1.835 Billion

TLs
Left Lead Arranger
Joint Bookrunner
Documentation Agent
Administrative Agent

LEFT LEAD July 2025

Cameron LNG



SEMPRA INFRASTRUCTURE



USD \$1.0 Billion

TLs
Left Lead Arranger
Joint Bookrunner
Administrative Agent

LEFT LEAD July 2025

Eureka Midstream



EUREKA
MIDSTREAM

USD \$400.0 Million

RCF
Joint Lead Arranger
Joint Bookrunner
Administrative Agent

LEFT LEAD June 2025

Not Disclosed

Not Disclosed

USD \$1.1 Billion

RCF
Joint Lead Arranger
Joint Bookrunner

May 2025

Cameron LNG FINCO, LLC



USD \$753.0 Million

TLA
Joint Bookrunner
Joint Lead Arranger
Administrative Agent

LEFT LEAD March 2025

Not Disclosed


Not Disclosed

USD \$285.0 Million

Operating Lease
Mandated Lead Arranger
Administrative Agent
Lessor

February 2025

Plains All American



PLAINS
ALL AMERICAN
PIPELINE, L.P.

USD \$2.7 Billion

RCF & HIF
Joint Lead Arranger
Joint Bookrunner
Documentation Agent

August 2024

Not Disclosed

Not Disclosed

USD \$700.0 Million

ABL
Joint Lead Arranger

August 2024

Helmerich & Payne



USD \$950.0 Million

RCF
Joint Lead Arranger

August 2024

BKV Corporation



USD \$1.5 Billion

RCF
Joint Lead Arranger
Joint Bookrunner

June 2024

Source: Bloomberg (As of December 9, 2025) | US Loans credited to "Bookrunner" League Table, BCLASS industry classification: Energy
Note: TL: Term Loan A | RCF: Revolving Credit Facility | PLCF: Performance Letter of Credit Facility | DDTL: Delayed Draw Term Loan

Infrastructure Groups

Internal Audit Department, Americas Division

Overview

Our Internal Audit Department provides independent, objective assurance and consulting services designed to add value and improve the operations of SMBCAH and its subsidiaries.

Our team of audit professionals brings a systematic and disciplined approach toward evaluating and improving the effectiveness of the firm's governance, risk management, and controls.

The scope of internal audit activities encompasses, but is not limited to, objective examinations of evidence for the purpose of providing independent assessments to the Audit Committee, management, and outside parties on the adequacy and effectiveness of governance, risk management, and control processes and ensuring that internal controls are adequately designed, implemented and functioning to achieve the company's goals and objectives.

We also work closely with our key stakeholders.

Financial Crimes and Compliance

- Financial Crimes: BSA/AML, OFAC, Sanctions and Transaction Monitoring
- Enterprise Conduct
- Compliance

Risk and Structured Debt

- Risk Management
- Models
- Enterprise Governance and Risk, including ESG
- Lending
- Leasing

S&T, Back Office, Ancillary

- Capital Markets, Nikko Americas
- Financial and Reporting
- Operations
- Branches, Rep Offices, Subsidiaries
- SMBC Brazil and SMBC MANUBANK

Information Technology

- IT Application Control (including integrated audits)
- IT infrastructure
- Cybersecurity
- IT Enterprise, including BCP and Operational Resilience

Audit Operations

- Professional Practice Management, including Quality Assurance
- Audit Technology
- Stakeholder Reporting
- Local Planning
- Regulatory Management

Global Planning

- Head Office Coordination
- Head Office Reporting
- Audit Financial Management

Why Should We Be Your Top Choice?



Who will do well in our group? We'd like to see someone with the following qualifications:

- Excellent written and verbal communication skills with a demonstrated ability to articulate concepts and ideas concisely and defend their validity and rationales
- Experience not necessary, but a demonstrated critical thinking and business acumen is a plus
- Ability to comfortably interact and communicate with both clients and internal collaborators across the firm in a professional and mature manner
- Ability to work in a fast-paced environment and prioritize effectively in order to meet strict deadlines
- Exceptional attention to detail, self-motivation and commitment to delivering top-quality work product
- Strong intellectual curiosity, ethics, integrity and judgment
- Comfort in and commitment to a team-oriented environment
- Excellent technology skills with superior Excel and PowerPoint skills and the ability to quickly learn new software applications

Compliance

Compliance Department

Overview

The **Compliance Department** is responsible for **implementing** and **overseeing** a firmwide **Compliance Risk Management Program**.

- Plays a critical role in managing compliance risks that transcend business lines, legal entities, and jurisdictions.
- Provides credible challenge to first-line stakeholders, proactively mitigating risks and ensuring accountabilities.

Compliance Functions

Program Governance

- Produces compliance reporting
- Administers compliance training
- Manages and tracks compliance issues

Advisory

- Provides advice and guidance to SMBC's businesses on a broad range of compliance and regulatory issues

Ethics

- Promotes the firm's cultural values
- Focuses on the prevention and detection of misconduct

Financial Crime

Oversees a risk-based compliance program around:

- Bank Secrecy Act ("BSA"),
- Anti-Money Laundering ("AML"),
- Sanctions/Office of Foreign Assets Control ("OFAC"),
- Anti-Bribery and Corruption ("ABC"),
- Internal fraud risk management

Risk Assessment, Policy & Testing

- Executes the Compliance Risk Assessment
- Manages Policies & Procedures and Regulatory Programs
- Conducts monitoring & testing

Data, Analytics & Surveillance

- Manages technology, data quality, and model risk for compliance
- Surveils for instances of market abuse, including market manipulation and insider dealing

The Compliance Department works closely with other groups within the organization, including:

Business Lines

Business Control Officers
("BCOs")

Risk Management
("RMDAD")

Operations ("BCDAD")

Information Technology
("JRIA")

Why Should We Be Your Top Choice?



Who will do well in our group? We'd like to see someone with the following qualifications:

- Excellent written and verbal communication skills, with the ability to articulate ideas concisely and defend their rationale
- Ability to comfortably interact with internal stakeholders across the firm in a professional and mature manner
- Ability to prioritize effectively to meet strict deadlines
- Exceptional attention to detail, self-motivation, and commitment to delivering top-quality work product
- Strong intellectual curiosity and personal ethical standards and integrity
- Comfort in and commitment to a team-oriented environment
- Advanced Excel and PowerPoint skills, and ability to quickly learn new software applications

Corporate Marketing & Communications

Corporate Marketing & Communications

Overview

The goal of Corporate Marketing & Communications is to prioritize raising SMBC's profile in the Americas in terms of brand and business growth and as an employer of choice in the region, which is aligned with our overall Americas Division strategy.

Projects and Services

Brand Management

Oversee and lead all marketing and communications functions in an integrated manner across the Americas; the primary focus is brand management and executive communications

Digital Solutions

Provide marketing and communications for support for the launch of Jenius Bank (the digital banking business) through SMBC MANUBANK.

Internal/External Communications

Oversee all external, internal, executive, and crisis communications in the Americas, and develop media and social media strategy to proactively engage external audiences while protecting SMBC's reputation.

Events & Marketing

Manage all aspects of event planning and execution for corporate events; drive the marketing strategy, content and industry conferences for the front office.

Financial Editing

Edit economic updates, financial commentary, reports, and thought leadership pieces.

Creative Services

Conceptualize and design visual solutions for PowerPoint pitchbooks and presentations.

We also work closely with other groups at the organization.

Global Markets

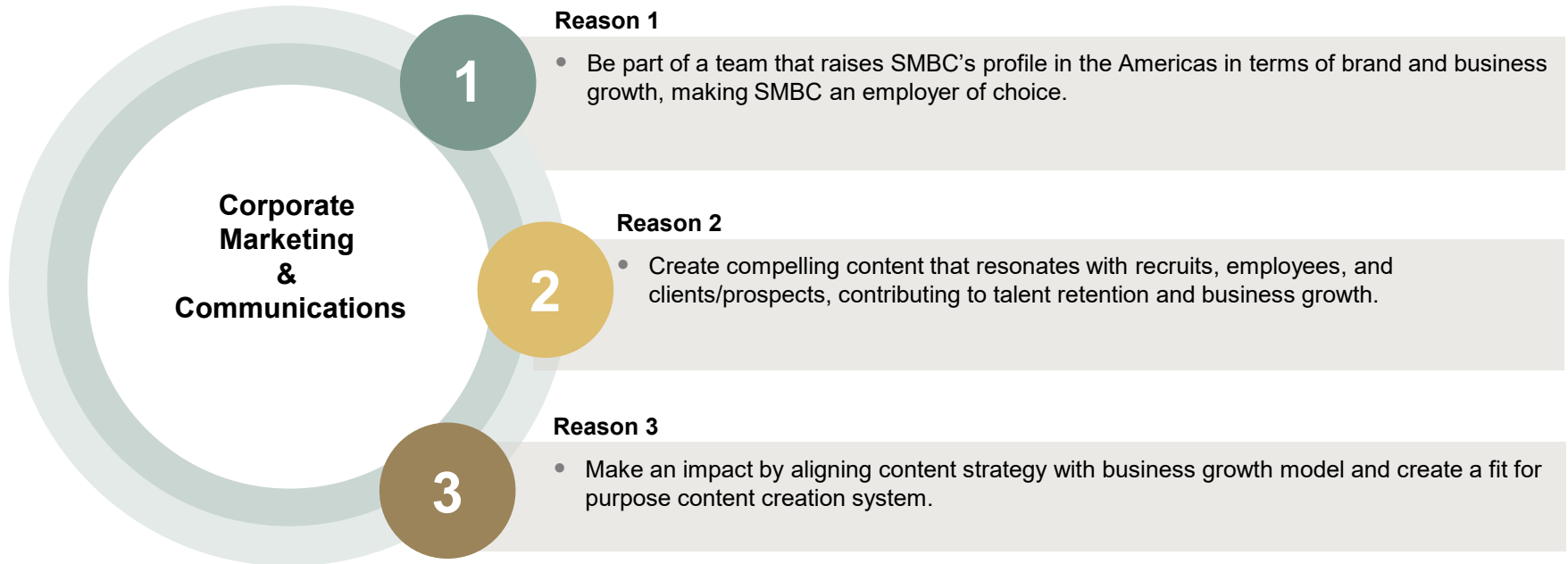
Coverage & Capital Markets

Structured Debt

SMBC MANUBANK &
Jenius Bank

Human Resources, Diversity
& Sustainability

Why Should We Be Your Top Choice?



Who will do well in our group? We'd like to see someone with the following qualifications:

- Excellent written and verbal communication skills with a demonstrated ability to articulate concepts and ideas concisely and defend their validity and rationale
- Experience not necessary, but a demonstrated interest in the equity markets and/or macroeconomics is a plus
- Ability to comfortably interact and communicate with both clients and internal collaborators across the firm in a professional and mature manner
- Ability to work in a fast-paced environment and prioritize effectively in order to meet strict deadlines
- Exceptional attention to detail, self-motivation and commitment to delivering top-quality work product
- Strong intellectual curiosity, ethics, integrity and judgment
- Comfort in and commitment to a team-oriented environment
- Excellent technology skills with superior Excel and PowerPoint skills and the ability to quickly learn new software applications

Finance

Finance

SMBC Americas Finance is primarily responsible for the firm's accounting, financial record-keeping, and regulatory reporting activities.

Teams are responsible for ensuring accuracy of financial reporting by understanding current financial and regulatory standards and requirements, automating manual processes, and implementing controls and reconciliations.

A key focus area is on implementation of strategic initiatives that enable the organization to meet regulatory requirements and remain consistent with industry best practices.

Core Finance Activities

Financial Control

Financial Control oversees accounting activities and provides timely and accurate financial record-keeping and reporting. The team performs month-end and quarter-end closing processes, performs related reconciliations and balance-sheet attestations, and supports audits of SMBC's consolidated financial statements. Internal Control conducts regulatory controls testing and issues management.

Tax

Tax provides advisory to various groups, including the business on client questions, HR for tax considerations and people movement, and legal for deductibility of rewards for settlements. Additionally, Tax also provides support on tax compliance, tax planning, impact assessments for new tax regulations, and federal and state audits.

Product Control

A control function for sales and trading activities by confirming complete, accurate, and timely P&L and balance sheets through independent validation of trading portfolio values. Other responsibilities of the group include risk analysis and reporting for the fixed-income sales & trading (FIST) desk that makes markets in corporate, interest rates, and asset-backed products. Business coverage includes CM, Nikko, and NY Branch S&T activities.

Process & Controls

Situated within the Controllers function and is made up of 4 distinct areas: ICFR, RRQA, issue management, and IT controls. The function's primary responsibility is to perform controls testing and management of issues across Controllers. Other responsibilities include preparing the annual internal control assessments, liaising with 2LOD, training, and providing advisory services to senior management on Finance-related internal control matters.

Financial Reporting

Financial Reporting maintains and monitors day-to-day operations, consolidation, maintenance, and control of the general ledger and shadow general ledgers of the bank holding company's subsidiaries and prepares financial statements at year-end. The team also works with the Accounting Policy team in evaluating impacts of new accounting guidance, and coordinates both internal and external auditor requests.

Treasury

The Treasury function manages capital actions and capital planning, executes capital stress testing, and monitors ALM & Balance Sheet Management: IRR management, management reporting, hedging activity, NII and economic value stress testing, FTP, CFF, and liquidity management.

Portfolio Management

The Portfolio Management Group ("PMG") was established in order to assist management in the steering and optimization of the America's Division lending activities to ensure efficient use of scarce resources such as liquidity and capital. The team is comprised of Inflow Steering, Active Portfolio Management, and Portfolio Analytics specialists.

Procurement

Procurement function was established in response to an MRA in order to assist management in the steering and optimization of the America's Division procurement operations, which involves coordinating expense management efforts with vendors to maximize negotiation authority and control and to efficiently use scarce firm resources.

Regulatory Reporting

Regulatory Reporting maintains and prepares the submission of regulatory reports for SMBC's branches and subsidiaries. The team performs and owns the daily calculations required for reporting, collaborates with report owners to interpret reporting instructions and validate balances, and conducts various reconciliations of reported balances against the general ledger.

Financial Planning & Analysis

FP&A manages financial planning, budgeting, and forecasting for the organization. The team provides senior management with a forecast of the organization's income statement and operating performance, which informs progress of the organization's strategic plans and uses data to advise management on key decisions on improving performance, mitigating risk, or identifying new growth opportunities.

Accounting and Regulatory Reporting Policy

Accounting and Regulatory Reporting Policy provides required support for the implementation of new accounting standards or updates and develops policy guidelines on technical regulatory reporting issues for SMBC's branches and subsidiaries. The team develops, documents, and maintains key rule interpretations and guidance for U.S. regulatory reporting requirements.

Finance Change Management

Finance Change Management establishes and manages large-scale programs focused on the implementation of processes, methodologies, and systems that meet regulatory requirements and industry best practices. The team works with Finance teams and other key colleagues (Technology, Risk, Compliance, etc.) to provide project management support, as well as data-based analysis as needed, to support successful project completion.

We also work closely with other groups at the organization

Risk

Technology

Data Office

Compliance

Legal

Strategy & Transformation

Why Should We Be Your Top Choice?



Who will do well in our group? We'd like to see someone with the following qualifications:

- Excellent written and verbal communication skills with a demonstrated ability to articulate concepts and ideas concisely and validate rationales
- Experience not necessary, but a demonstrated interest in finance is a plus
- Ability to comfortably interact and communicate with internal collaborators across the firm in a professional and mature manner
- Ability to work in a fast-paced environment and prioritize effectively in order to meet strict deadlines
- Exceptional attention to detail, self-motivation, and commitment to delivering top-quality work product
- Strong intellectual curiosity, ethics, integrity, and judgment
- Comfort in and commitment to a collaborative team-oriented environment
- Excellent technical skills with proficiency in Excel and PowerPoint

Operations, Americas Division

Overview

- Our Business Control Department Americas Division (BCDAD) is SMBC's Operations Department where all related financial transactions are processed and reviewed in one or more of the following groups within the department:
 - ✓ Settlement Operations
 - ✓ Loan & Trade Credit Services
 - ✓ Treasury Operations
 - ✓ Planning, Strategy and Information Services
 - ✓ Operations Transformation
 - ✓ Antifraud Operations
- Our Business Control Department partners with the bank's marketing teams as well as other support functions, including Controllers, Legal, PDAD Governance, and Compliance as examples. The department's goal is to process all transactions within an error-free environment.

Departments Within Operations

Settlement Operations

Settlement Operations is made up of six business units, five responsible for the confirmation, processing, settlement and reporting of their respective products and one testing unit for system changes, implementations and trainings.

- Paying & Receiving
- Client Service
- Trade Service
- Global Payment Service
- LA Operations
- Testing

Loan & Trade Credit Services

Loan Services provides corporate lending services to our customers, investors, and participants while minimizing all operational risk for credit services and underwriting activities.

- Loan Services
- Trade Credit Services
- Covenants Control

Treasury Operations

Treasury Operations consists of five business units, each responsible for the confirmation, processing, settlement and reporting of their respective products.

- Foreign Exchange
- Securities
- Money Market
- Derivatives
- Credit Support Annex – Margin Control

Operations Transformation

The focus is on identifying and re-engineering interdepartmental and cross-functional operations, tasks, and oversight areas to improve how staff, functions, and departments operate and ensure efficiency, productivity, and the adoption of industry best practices, leading to the achievement of the strategic goals for the business.

Operations Planning Group

Responsible for planning and managing operational initiatives for various businesses within the firm. OPG performs research, development, and feasibility of new product offerings and strategic business initiatives required by the organization and/or Head Office.

Antifraud Operations

Responsible for ensuring all listed Group companies are reporting antifraud issues/incidents to the Anti-Fraud team residing in the New York branch.

We also work closely with other groups at the organization.

Front Office

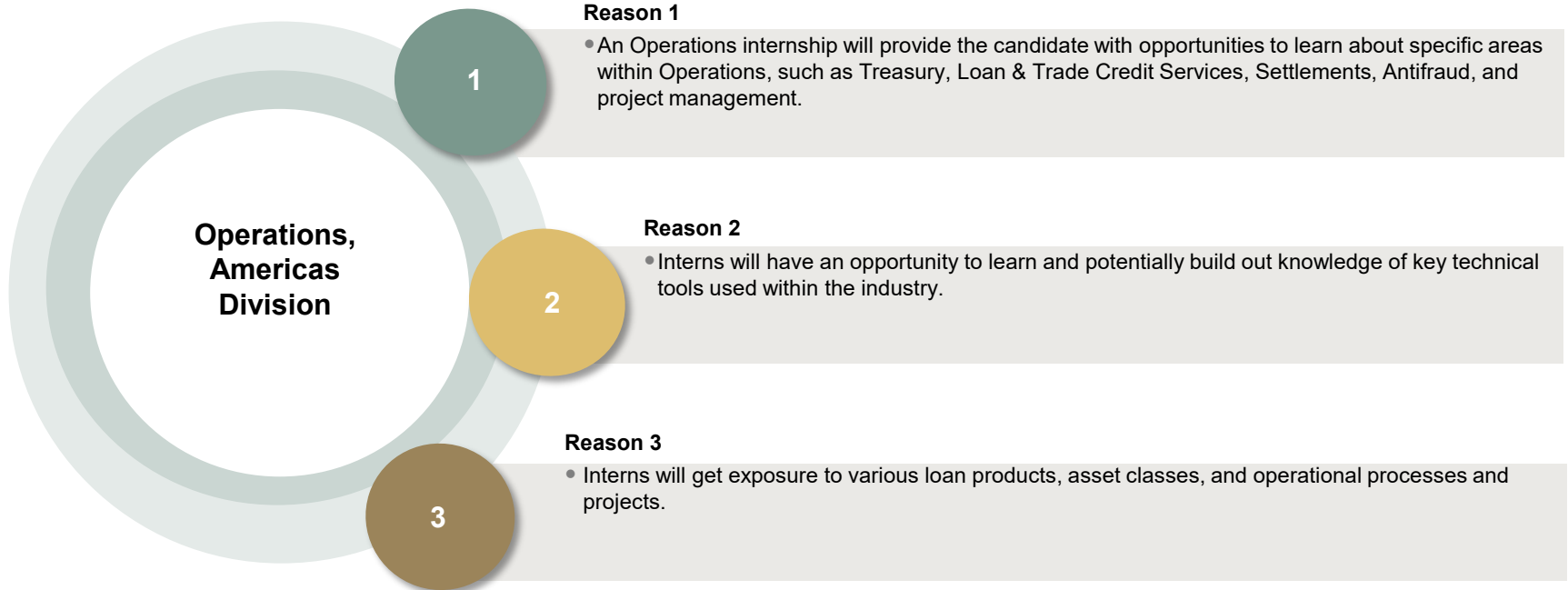
Credit

JRIA

Compliance

Strategy & Transformation

Why Should We Be Your Top Choice?



Who will do well in our group? We'd like to see someone with the following qualifications:

- Combination of academic aptitude, quantitative skills, and strategic and creative thinking
- Excellent written and verbal communication skills with a demonstrated ability to articulate concepts and ideas concisely and defend their validity and rationale
- Ability to comfortably interact and communicate with both clients and internal collaborators across the firm in a professional and mature manner
- Ability to work in a fast-paced environment and prioritize effectively in order to meet strict deadlines
- Exceptional attention to detail, self-motivation and commitment to delivering top-quality work product
- Strong intellectual curiosity, ethics, integrity and judgment
- Excellent technology skills with superior Excel and PowerPoint skills and the ability to quickly learn new software applications
- Takes initiative, self-motivated and resourceful

Product Control Group

Product Control Group

Overview

The Product Control Group is responsible for the completeness and accuracy of SMBC's P&L. It is split into three teams mainly by the type of business—Capital Markets (Swap Dealer), Nikko SI (Broker-Dealer and Investment Banking), and the New York Branch (Lending and Treasury).

Products and Services

Fixed Income Securities

Debt securities with interest-rate components, such as government bonds and corporate bonds. We oversee the P&L validation and valuation of the firm's fixed income portfolio, ensuring accurate accounting and reporting.

Structured Finance Products

More complex financial instruments created by combining various derivatives or securities, designed to offer customized risk/return portfolios. We analyze the performance and risk exposure of these specialized investment vehicles.

Derivatives

An example is Interest-Rate Swaps, which are contracts to exchange interest-rate payments. These swaps can involve fixed to floating rates or different currencies. We oversee the valuation, market risk assessment, and validation of derivatives portfolios, which are commonly used for hedging interest-rate risks or speculating on interest-rate movements.

We also work closely with other groups at the organization.

Traders

Operations Group

Debt Capital Markets Groups

Portfolio Analysis

Accounting

Why Should We Be Your Top Choice?



Who will do well in our group? We'd like to see someone with the following qualifications:

- Excellent written and verbal communication skills with a demonstrated ability to articulate concepts and ideas concisely and defend their validity and rationale
- Experience not necessary, but a demonstrated interest in the equity markets and/or macroeconomics is a plus
- Ability to comfortably interact and communicate with both clients and internal collaborators across the firm in a professional and mature manner
- Ability to work in a fast-paced environment and prioritize effectively in order to meet strict deadlines
- Exceptional attention to detail, self-motivation and commitment to delivering top-quality work product
- Strong intellectual curiosity, ethics, integrity and judgment
- Comfort in and commitment to a team-oriented environment
- Excellent technology skills with superior Excel and PowerPoint skills and ability to quickly learn new software applications

Strategy & Transformation

Strategy & Transformation

Overview

As part of SMBC Americas' strategy to build a commercially competitive commercial investment bank, SMBC Americas Division established an organizational transformation team, **Strategy & Transformation**, aligning all end-to-end efforts across the organization.

Projects and Services

Front-Office Strategy

Execution of strategic Target Operating Model and front-office enablement projects.

Combined U.S. Operations Governance

Migrate to a functionally aligned management structure, enabling the continued buildout of the CxO structure and operationalizing the front-office vertical structure to enable business growth.

Project Management

Drive and closely monitor ongoing consistent project management standards, governance and reporting for Americas Division material projects.

Transformation Agent Support

Direct coordination and project management for complex, multi-year projects that require cross-collaboration between AD CxOs, the three lines of defense, and across Group companies.

Sustainability

Embed sustainability into our processes and expand transformation governance to support Americas Division-wide processes.

Centralized Dashboard Reporting

Centralized management information systems (MIS) and reporting dashboards.

We also work closely with other groups at the organization.

Global Markets

SMBC MANUBANK &
Jenius Bank

Compliance &
Risk Management

Nikko & SMBC
Capital Markets

Governance &
Regulatory Affairs

Why Should We Be Your Top Choice?



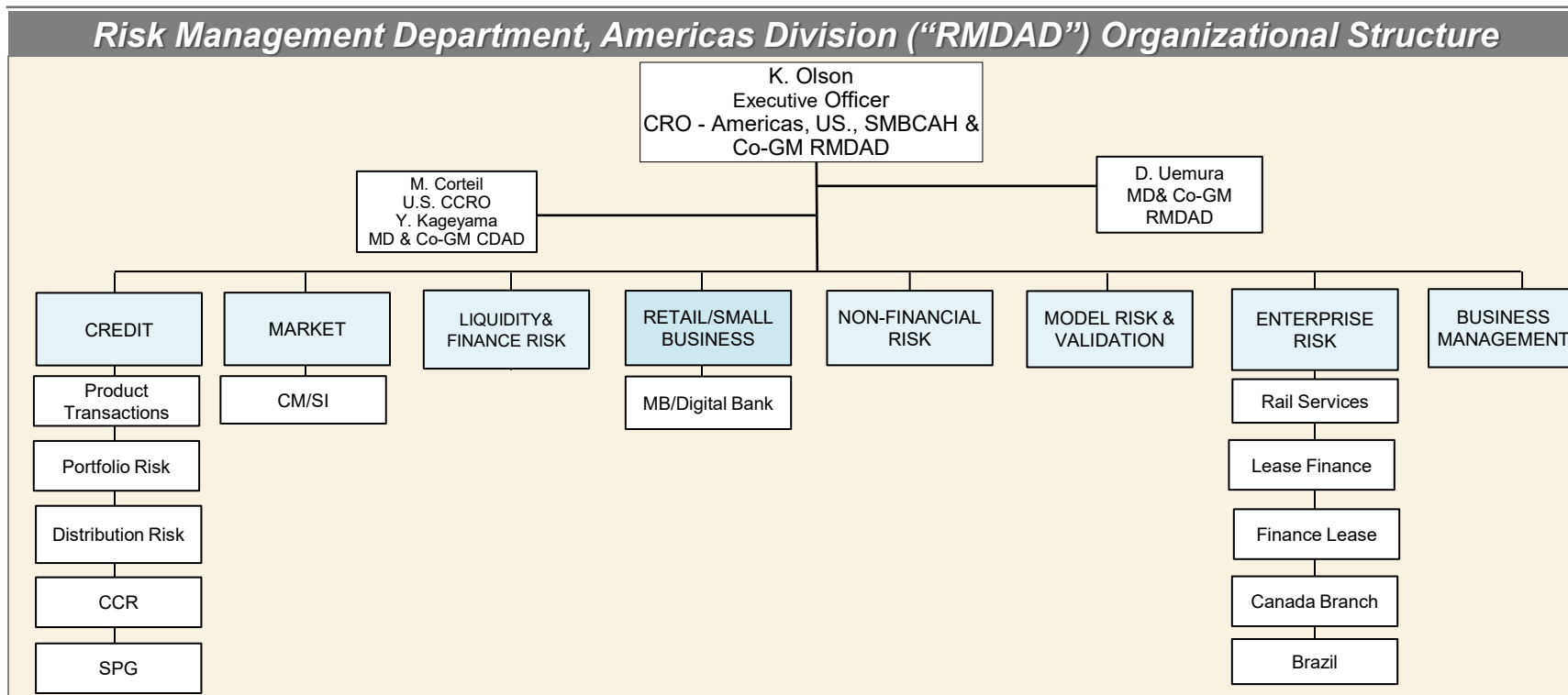
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- Ability to comfortably interact and communicate with both clients and internal collaborators across the firm in a professional and mature manner
- Ability to work in a fast-paced environment and prioritize effectively in order to meet strict deadlines
- Exceptional attention to detail, self-motivation and commitment to delivering top-quality work product
- Strong intellectual curiosity, ethics, integrity and judgment
- Comfort in and commitment to a team-oriented environment
- Excellent technology skills with superior Excel and PowerPoint skills and the ability to quickly learn new software applications

Risk Management Groups

Risk Management Department

Overview of Risk Management Department, Americas Division



RMDAD's Role in the Three Lines of Defense Model

- Risk Management (as well as the Credit Department and Special Credits Group) and Compliance are the core departments in the **2nd Line of Defense** (“LoD”)
- The 2nd LoD develops methodologies to identify, measure, manage, and mitigate risk, with key contributions including:
 - Establishing the **Risk Appetite** to define boundaries and the level of risk the firm is willing to take, as well as policies / strike zones to serve as **guard rails to stay within established Tolerances**
 - Partnering with 1st LoD businesses (who own the risk) to promote **sound business / risk taking** and structure deals in line with the Risk Appetite
 - Identifying **emerging risks / changing risk landscape** to recommend changes to strike zones and Risk Appetite to ensure a sound balance sheet and risk environment

Market and Liquidity Risk

<p>Overview of Market and Liquidity Risk</p>	<ul style="list-style-type: none"> • Liquidity Risk : Risk arising from a bank's inability to meet its financial obligations when they come due • Market Risk : Risk that an investor faces due to the decrease in the market value of a financial product arising out of the factors that affect the whole market and is not limited to a particular economic commodity 		
<p>A Day in the Life</p>	<ul style="list-style-type: none"> • Owner of Contingency Funding Plan (CFP) and administration of CFP testing • Owner of liquidity risk stress testing, including development of methodologies, assumptions, and reporting • Daily limit monitoring, reporting and escalation to senior management, and relevant departments • Organize the Liquidity and Market Risk Sub-Committee (LMRC) under the RCMC • Craft regulatory presentations for meetings, and respond to inquiries/exams from FRB NY and DFS NY • Developing and maintaining the Liquidity and Market Risk Appetite Framework, Policies and Procedures for the Bank 		
<p>Collaboration Across SMBC</p>	<ul style="list-style-type: none"> • Daily communication with other groups within RMDAD, Treasury , Finance and other Group companies of SMBC like Nikko America , Capital Markets to discuss Liquidity Risk reporting , new products and monitoring , review and challenge tasks etc. • Constant communication (through emails, calls, Skype & Teams messages) with members across the bank 		
<p>Why Liquidity Risk</p>	<ul style="list-style-type: none"> • Constant interaction with groups across the bank especially the Front office teams and Treasury group • Gains exposure and knowledge on different products of the bank , stress testing , market and liquidity impact of the products on balance sheet and off-balance sheet and about the new Regulations • <u>Ideal candidate</u>: Keeps abreast of the financial markets, reads and understands regulations, has good communication skills, basic knowledge of Excel , SQL , VBA and Python, eager to learn and work hard 		
<p>Name Surabhi Luniya</p>	<p>Email surabhi_luniya@smbcgroup.com</p>	<p>University University of Buffalo (UB)</p>	<p>LinkedIn Surabhi Luniya</p>

Credit Risk (Portfolio Risk Management Vertical)

<p><i>Overview of Credit Risk</i></p>	<ul style="list-style-type: none"> • Credit risk arises from the possibility that a borrower defaulting on a loan or financial obligation • Credit Risk Management functions at SMBC is divided into Transaction Risk Management and Portfolio Risk Management • Portfolio Risk Management consists of Portfolio Governance & Analytics, Credit Data & Methodology, and Credit Policy teams 						
<p><i>A Day in the Life</i></p>	<ul style="list-style-type: none"> • Performing data analytics to summarize and visualize credit portfolio risk profile and movements • Identifying emerging trends, quantifying potential impacts, and developing risk mitigating strategies • Presenting key findings and recommended solutions to support senior management decisioning • Developing lending guidelines and appropriate portfolio limits to guide credit decisions 						
<p><i>Collaboration Across SMBC</i></p>	<table border="0"> <tr> <td>✓ Front Office Business Lines</td> <td>✓ Other Risk Groups e.g., market risk</td> </tr> <tr> <td>✓ Internal Audit / Credit Review</td> <td>✓ SMBC Subsidiaries</td> </tr> <tr> <td>✓ Credit Department</td> <td>✓ Tokyo Head Office</td> </tr> </table>	✓ Front Office Business Lines	✓ Other Risk Groups e.g., market risk	✓ Internal Audit / Credit Review	✓ SMBC Subsidiaries	✓ Credit Department	✓ Tokyo Head Office
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✓ Internal Audit / Credit Review	✓ SMBC Subsidiaries						
✓ Credit Department	✓ Tokyo Head Office						
<p><i>Why Credit Risk</i></p>	<ul style="list-style-type: none"> ✓ Develop a comprehensive understanding of multiple financial products ✓ There is a wide range of roles (read, write, and do math) depends on individual's skills and interests ✓ High visibility and strong sense of ownership and responsibility 						
<p>Name Ming Liu</p>	<p>Email Ming_Liu@smbcgroup.com</p>	<p>University Columbia University</p>	<p>LinkedIn Ming Liu</p>				

Distribution Risk

<p><i>Overview of Credit Risk</i></p>	<ul style="list-style-type: none"> • Distribution Risk, or underwriting risk, is the risk that an entity will be unable to fully execute a planned distribution to third parties, and the unsold loans or securities are unexpectedly: (i) Held on the entity's books in an amount larger than planned / approved (balance sheet risk) or (ii) Marked to market at a value below the price the entity has paid the borrower and fees, with a loss realized on sale (earnings risk). 		
<p><i>A Day in the Life</i></p>	<ul style="list-style-type: none"> • Review and assess risk of proposed loan syndication opportunities • Present RMDAD's opinion on the risk of proposed loan syndication opportunities in the Underwriting Committees • Monitor weekly updates of the loan syndication inventory and compliance with limits and indicators • Maintain active dialogue with Loan Capital Markets and the Front Office on upcoming pipeline • Monitor primary issuance and secondary markets for comparative transactions 		
<p><i>Collaboration Across SMBC</i></p>	<ul style="list-style-type: none"> ✓ Credit Department ✓ Other Groups with RMDAD ✓ Front Office Business Lines ✓ Internal Audit 		<ul style="list-style-type: none"> ✓ Planning Department ✓ Business Control Department ✓ SMBC Group Companies & Affiliates ✓ Tokyo Head Office
<p><i>Why Distribution Risk</i></p>	<ul style="list-style-type: none"> ✓ Exposure to multiple products and sectors ✓ Access to Senior Management and Business Leaders ✓ Substantial development which will make you marketable to other areas within SMBC ✓ Collaborative work environment 		
<p>Name Louis Antonelli</p>	<p>Email louis_antonelli@smbcgroup.com</p>	<p>University University of South Carolina</p>	<p>LinkedIn Louis Antonelli</p>

Operational & Other Risks

<p><i>Overview of Operational Risk</i></p>	<ul style="list-style-type: none"> • Non-Financial Risk (“NFR”) encompasses Operational, Tech, Cyber and Data, External Fraud, and Third-Party Risks • Operational Risk (“OR”) is the risk of losses resulting from ineffective or failed internal processes, people, systems, or external events • External Fraud occurs when an external party commits fraud against SMBCAD or its customers • Tech, Cyber and Data Risk refers to the risk to technology or data (e.g., system failures, cyber attacks) that negatively impacts business operations, caused by control deficiencies • Third Party Risk is the risk due to the firm's engagement in third party relationships and activities; these activities need to be conducted in a safe-and-sound manner and in compliance with laws and regulations • Leverage 3 LoD model to ensure that the NFR Framework is comprehensive, sufficient, and well executed
<p><i>A Day in the Life</i></p>	<ul style="list-style-type: none"> • Participate in the design and development of the new NFR Framework and its implementation • Perform assessments to identify and evaluate existing and emerging risks and their respective control environments • Perform review and challenge across bank entities and escalate to senior management • Assist with Reports creation for Governance Committees, Senior Management and External Regulators
<p><i>Collaboration Across SMBC</i></p>	<ul style="list-style-type: none"> • Daily communication with other groups within RMDAD and across departments (CM, BCDAD, LF, etc.) to discuss OR Events, and gather NFR related information for escalation and reporting • Constant interaction with Senior Management, Subject Matter Experts and External Service Providers
<p><i>Why Operational Risk</i></p>	<ul style="list-style-type: none"> • Gain exposure and knowledge on the largest spectrum of risks, which will greatly enhance at a very accelerated pace the understanding of Risk Management Tools and Skills • Great room for growth and amount of responsibility, due to the current creation stage of the NFR Program • A very challenging and diverse set of data to analyze (structured and unstructured, qualitative and quantitative), requiring the mastering of very diverse techniques • <u>Ideal candidate</u>: Good communication skills and ability to collaborate effectively and efficiently with people of different seniority across SMBC. Ability to learn quickly. High proficiency in all MS Office tools

<p>Name Rossano Rossi</p>	<p>Email Rossano_rossi@smbcgroup.com</p>	<p>University Columbia University</p>	<p>LinkedIn Rossano Rossi</p>
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Model Risk & Validation

<p><i>Overview of Model Risk & Validation</i></p>	<ul style="list-style-type: none"> • Model Risk: The use of models invariably presents model risk, which is the potential for adverse consequences such as financial loss, poor decision making, or damage to reputation • Model Validation: Effective validation helps ensure that models are performing as expected. It also identifies potential limitations and assumptions and assesses their possible impacts
<p><i>A Day in the Life</i></p>	<ul style="list-style-type: none"> • Periodic validations <ul style="list-style-type: none"> ○ Assess conceptual soundness; identify assumptions and limitations; analyze impacts; design and implement performance testing independently ○ Work closely with model owners; present to senior management and risk committees • Ad-hoc requests from First-line business unites, audits, and regulators • Ongoing monitoring and annual reviews
<p><i>Collaboration Across SMBC</i></p>	<ul style="list-style-type: none"> • With stakeholders across SMBC Americas, from Tokyo head office, as well as UK and EU entities • Frequent interactions with senior management and risk committees
<p><i>Why Model Risk</i></p>	<ul style="list-style-type: none"> • If you like to be constantly challenged by new concepts, advanced theories and techniques • If you are looking for a global exposure to various risk stripes and industrial sectors • If you can think out of the box, bottom up, and top down • If you can effectively communicate with different subject matter experts

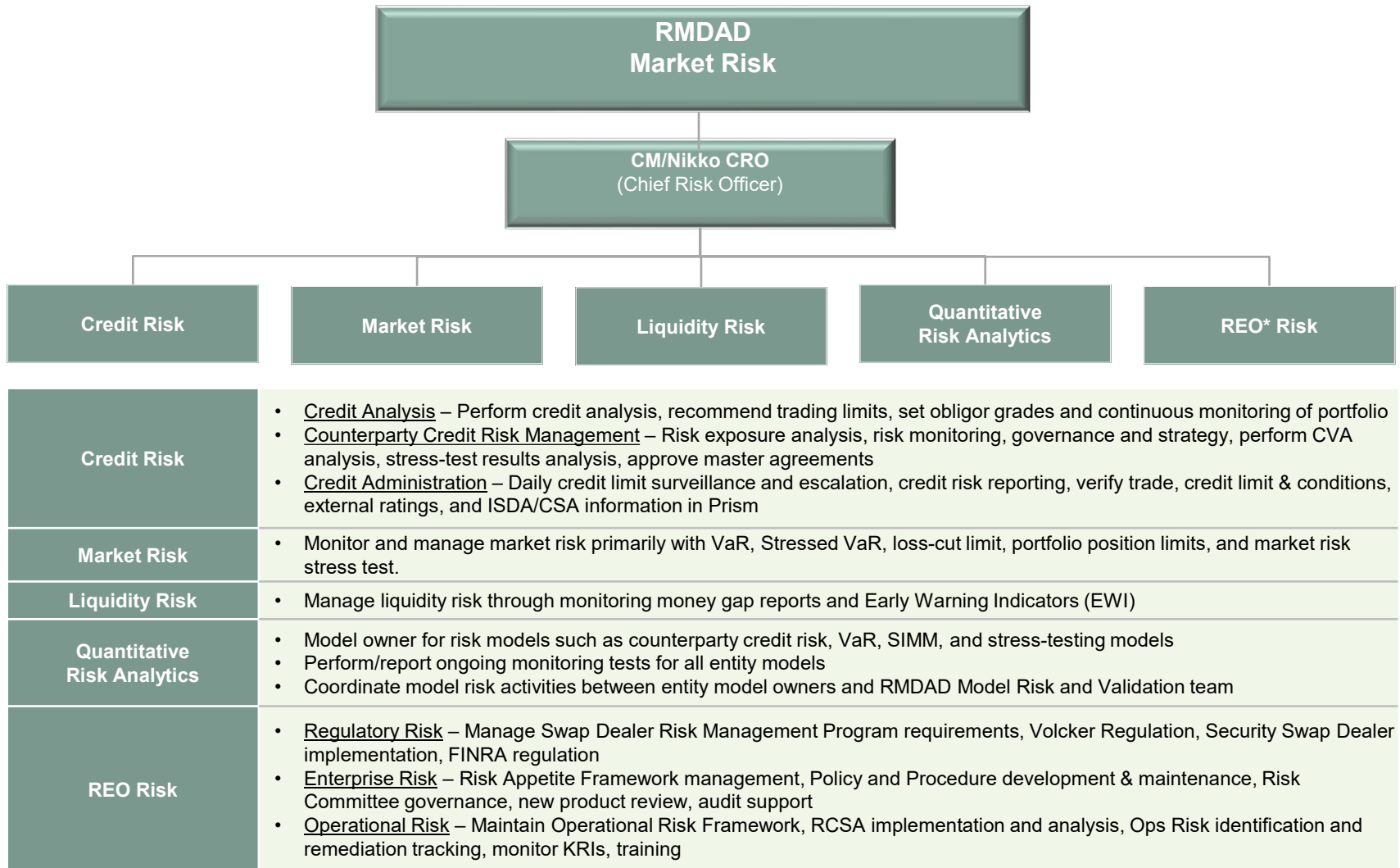
<p>Name Yulan Yang</p>	<p>Email Yulan_Yang@smbcgroup.com</p>	<p>University Rensselaer Polytechnic Institute</p>	<p>LinkedIn Yulan Yang</p>
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Enterprise Risk

<p><i>Overview of Enterprise Risk</i></p>	<ul style="list-style-type: none"> • Identify, assess, and manage risks and potential risk scenarios that may span across the institution or entail multiple risk stripes • Design and manage Americas Risk Appetite, closely linked to business strategy, to manage risk taking within Board-approved levels • Oversee and manage capital stress testing and planning (and drive stress testing innovation), Risk policy framework, 2nd LoD review of New Product introductions / approvals, and drive Risk-related transformation and remediation initiatives • Coordinate reporting of key risk developments, metrics and initiatives to management and Board-level Risk Committees, regulators, and manage Office of the CRO 		
<p><i>A Day in the Life</i></p>	<ul style="list-style-type: none"> • Managing and producing content for key Executive Management / Board Committees, regulatory meetings, Head Office meetings, etc. • Frequent touchpoints and meetings across RMDAD to design and implement new Risk tools, ensure robust governance, manage / mitigate emerging risks, meet key deliverable deadlines, etc. 		
<p><i>Collaboration Across SMBC</i></p>	<ul style="list-style-type: none"> • Frequent and close collaboration across SMBC Americas, including First-line business units, and with various risk stripes across RMDAD • Close interaction with senior management and subject matter experts 		
<p><i>Why Enterprise Risk</i></p>	<ul style="list-style-type: none"> • Wide exposure across risk stripes, business units, and product lines allows one to deepen knowledge of financial services industry and help drive risk management transformation and innovation • <u>Ideal Candidate</u>: Strong communication skills to be able to collaborate effectively with individuals and departments across SMBC; eagerness to learn; desire for fast-paced and dynamic environment 		
<p>Name Ellen He</p>	<p>Email Ellen_He@smbcgroup.com</p>	<p>University Washington University in St. Louis</p>	<p>LinkedIn Ellen He</p>

SMBC Capital Markets – Risk

Overview of CM/Nikko Risk Management



* REO: Regulatory, Enterprise, and Operational Risk

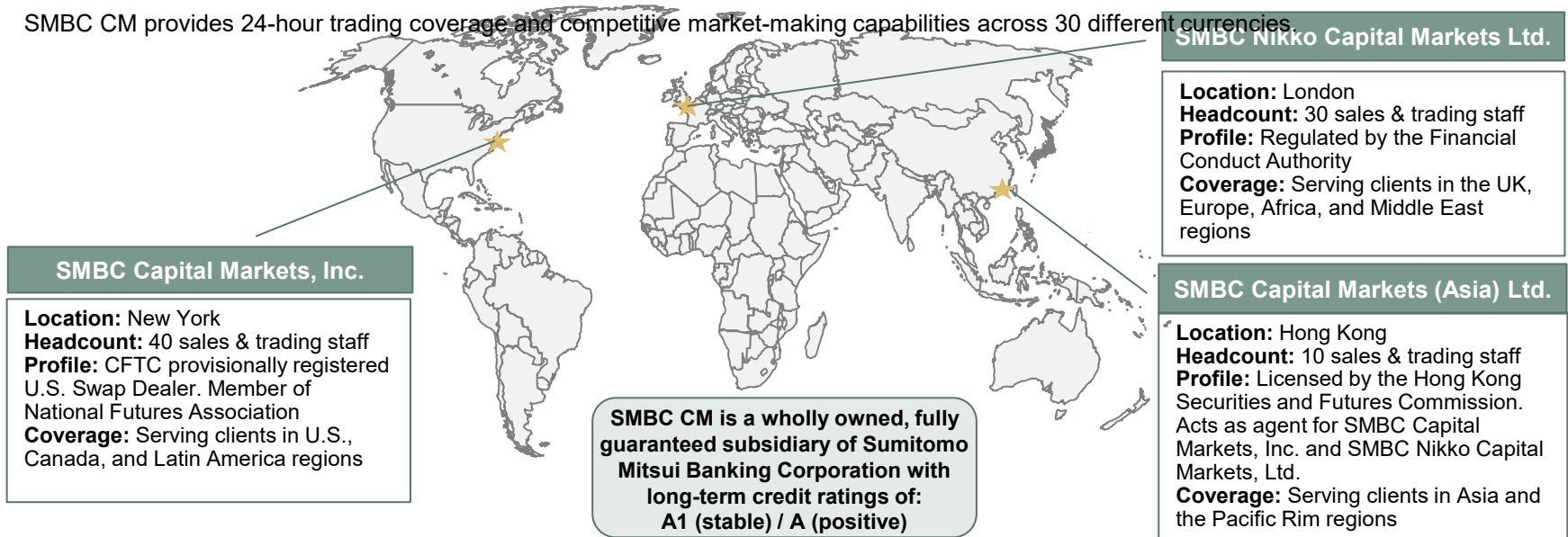
SMBC Capital Markets | Global Derivatives Coverage

Overview

- Through its New York, London, and Hong Kong trading centers, SMBC Capital Markets (“SMBC CM”) provides market liquidity and customized derivative solutions to corporate and institutional clients around the globe.
- In addition, SMBC offers regional fixed income and foreign exchange expertise through 70+ offices in over 40 countries.

Products and Services

SMBC CM provides 24-hour trading coverage and competitive market-making capabilities across 30 different currencies.



Rate Derivative Capabilities

- Interest-rate swaps
- Treasury locks
- Basis swaps
- Caps, floors, collars
- Swaptions
- Asset swaps
- Structured fixed-rate products
- Deal-contingent hedges

FX Derivative Capabilities

- FX forwards in 30+ different currencies
- Non-deliverable forwards
- Cross-currency swaps
- FX options
- Structured FX products
- eFX execution and STP via FXALL, 360T, & Blmbg FXGO

Strategic Analysis & Research

- Optimal fixed/float analysis
- Currency management efficiency
- Fixed-income, FX, and cross-currency basis markets research and commentary
- Macroeconomic reviews & forecasts
- In-depth country risk analysis

Unique Strengths

- Capacity, tenor, and XVA pricing
- Leading liquidity provider of option products in the U.S.
- Leading dealer in USDJPY basis swaps and other APAC currencies
- Structured cross-border solutions
- Select access to SMBC Derivative Products LP, rated Aa1/AA-

Why Should We Be Your Top Choice?



Who will do well in our group? We'd like to see someone with the following qualifications:

- Excellent written and verbal communication skills with a demonstrated ability to articulate concepts and ideas concisely and defend their validity and rationale
- Experience with financial modeling and eagerness to learn complex modeling
- Ability to comfortably interact and communicate with both clients and internal collaborators across the firm in a professional and mature manner
- Ability to work in a fast-paced environment and prioritize effectively in order to meet strict deadlines
- Exceptional attention to detail, self-motivation and commitment to delivering top-quality work product
- Strong intellectual curiosity, ethics, integrity and judgment
- Comfort in and commitment to a team-oriented environment
- Excellent technology skills with superior Excel and PowerPoint skills and ability to quickly learn new software applications

Technology Groups

Information Security

Information Security

Overview

Information security is the practice of defending and protecting information from **cyber attacks** that can lead to unauthorized access, use, disclosure, disruption, modification, perusal, inspection, recording or destruction. The **Information Security Department** uses a wide range of skills and knowledge about threats, risks, systems, laws and regulations, and business processes to identify, mitigate and manage risk to the bank's information and information systems. This allows the business to expand into new and innovative markets while ensuring the appropriate levels of protections and security controls are in place.

Products and Services

Security Architecture, Governance & Oversight

Provides expertise and guidance in the research, analysis, design, development, and delivery of new and existing solutions to secure applications, operating systems, databases, and networks. Acts as a technical security advisor for project teams and assists in identifying, managing, and mitigating security risks for applications and systems across the bank.

Governance, Risk & Compliance

Comprehensively secures, educates and empowers the enterprise, while addressing the emerging risk and audit landscape. Drives continuous automated risk governance providing dynamic monitoring, management and reporting of security risk

IAM & Strategic Projects

Identifies and introduces technology and process improvements to enable easier service accessibility, greater service consistency, enhanced information security, and improved SMBC application access experience for employees and customers globally.

Security Operations

The group introduces automated efficiencies within Information Security, integrates people, processes and disparate technologies to create workflows for Information Security processes. Standardizes and accelerates incident response, reducing resolution time and increasing efficiency. Minimizes disruption and ensures smooth operations through reducing mean time to failure and mean time to repair. Provides automated reporting for management visibility.

Security Engineering

Responsible for the overall implementation, maintenance and support of Information Security platforms, including operating systems, security tools and business application Integrations with security systems. Ensures security systems are fully operational for use by other Information Security and IT or business-related groups.

Cyber & Operational Resilience

Responsibilities of the department include resilience by design coordination, cyber incident response participation, cloud governance, third-party cyber resilience, cyber threat modeling, cyber exercise program and cyber resilience assessment.

We also work closely with other groups at the organization.

Information Technology

Business Stakeholders

Application Architecture

Group Companies

Global Information Security

Why Should We Be Your Top Choice?



Who will do well in our group? We'd like to see someone with the following qualifications:

- Currently pursuing an undergraduate degree in cybersecurity, information systems, information technology, computer science or engineering from an accredited university
- Course experience in one of the core subject areas within cybersecurity
- Ability to demonstrate a self-motivated and disciplined approach to learning and working
- Demonstrated and genuine interest in the domain of information security
- Must be highly energetic, organized, detail-oriented, with excellent problem-solving and communication abilities, both verbal and written.
- Must possess the ability to perform under pressure in a challenging environment in an ever-evolving industry
- A hunger to learn and take on challenging opportunities contributing to the success of a global information security team
- Must possess a highly developed sense of personal accountability and follow-through with an ability to effectively prioritize multiple personal tasks, projects and goals
- The ideal individual is results-oriented, exhibits excellent judgment, and has relentlessly high standards and an innate ability to inspire passion in others
- The ability to understand complex and highly technical concepts, and easily explain/translate them to peers is highly preferred

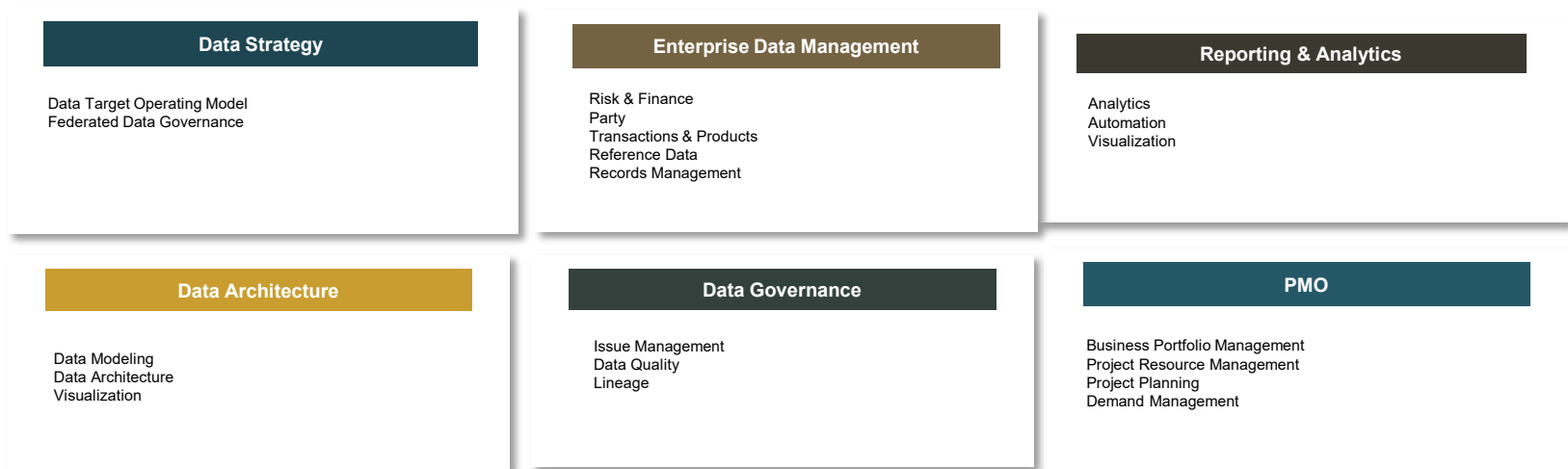
Data Strategy

Information Control Department

Overview

We are an AD-wide data strategy and governance organization that drives a trusted, holistic AD-wide data environment. We enable the business to deliver critical initiatives by providing fit-for-purpose data. We support business decision-making by providing data and analytic insights to create a 360-degree view of our clients and valuable insights into performance, profitability and client-centric behaviors.

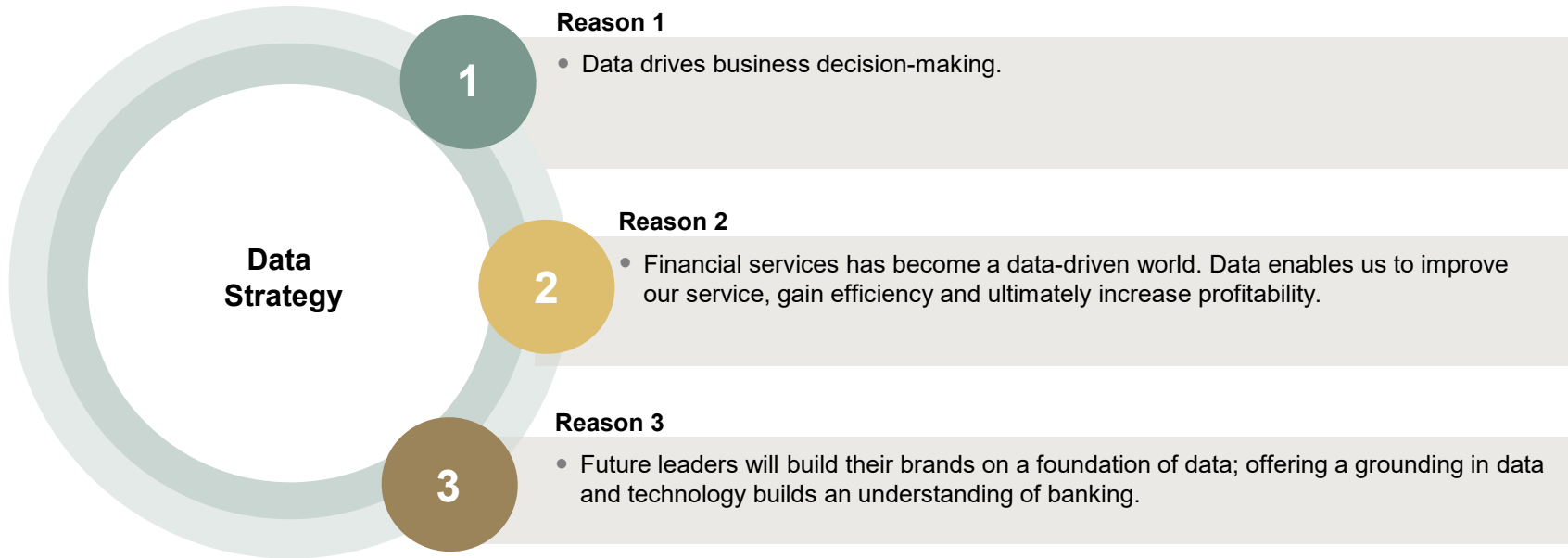
Products and Services



We also work closely with other groups at the organization.



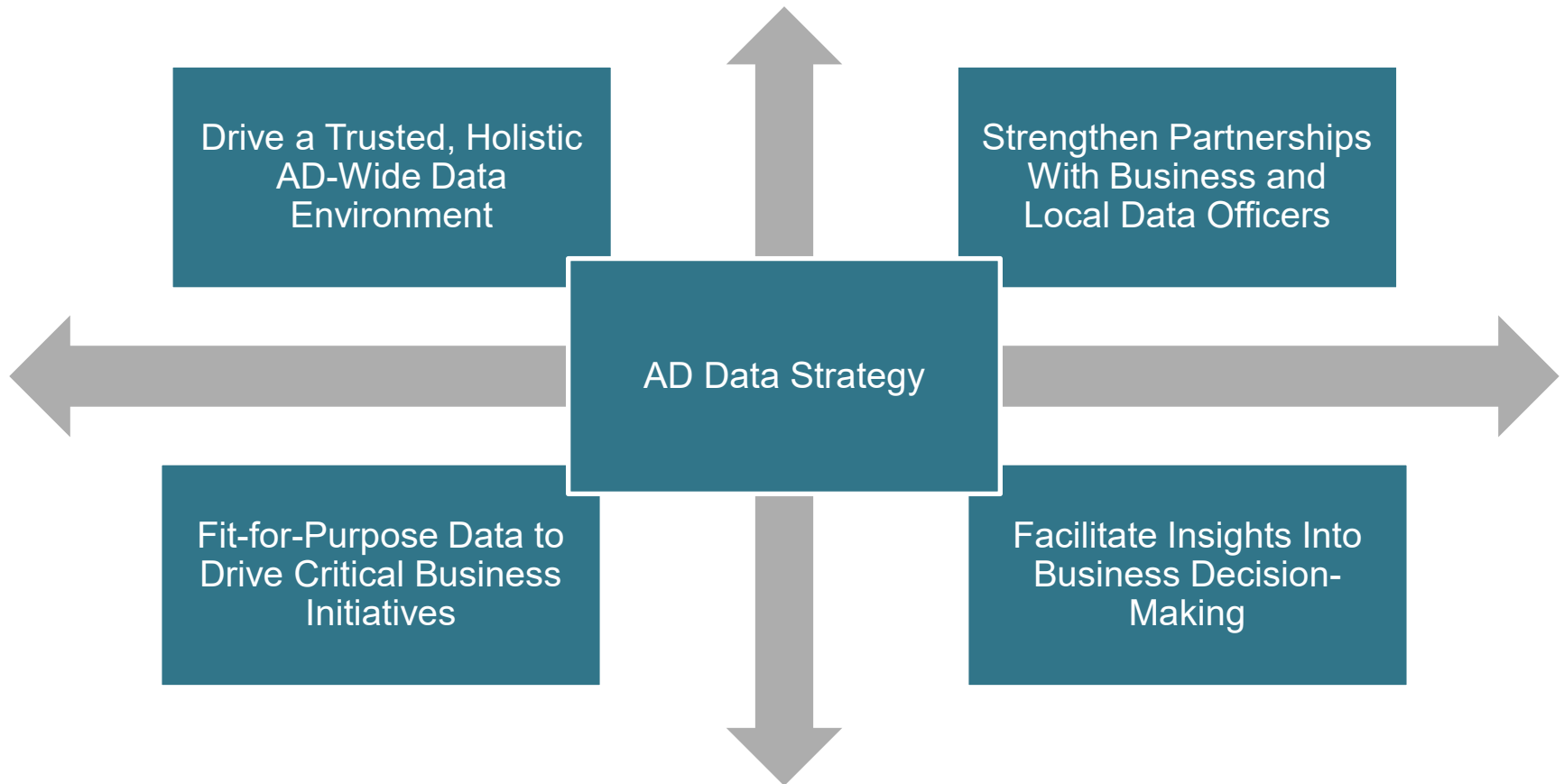
Why Should We Be Your Top Choice?



Who will do well in our group? We'd like to see someone with the following qualifications:

- Currently pursuing an undergraduate degree from an accredited university
- Exceptional written and verbal communication skills with the specific ability to communicate concepts and ideas concisely
- Financial modeling/valuation and analytical skills; keen interest in finance and markets
- Ability to comfortably interact with clients in a professional and mature manner
- Outstanding ethics, integrity, and judgment
- Intellectual curiosity
- Comfort in and commitment to a strong teamwork environment
- Highly organized, detail-oriented, self-driven, and motivated
- Advanced Word, Excel, and PowerPoint skills and the ability to quickly learn new software applications. Information technology is a plus
- Strong critical thinking, problem-solving skills

AD Data Strategy



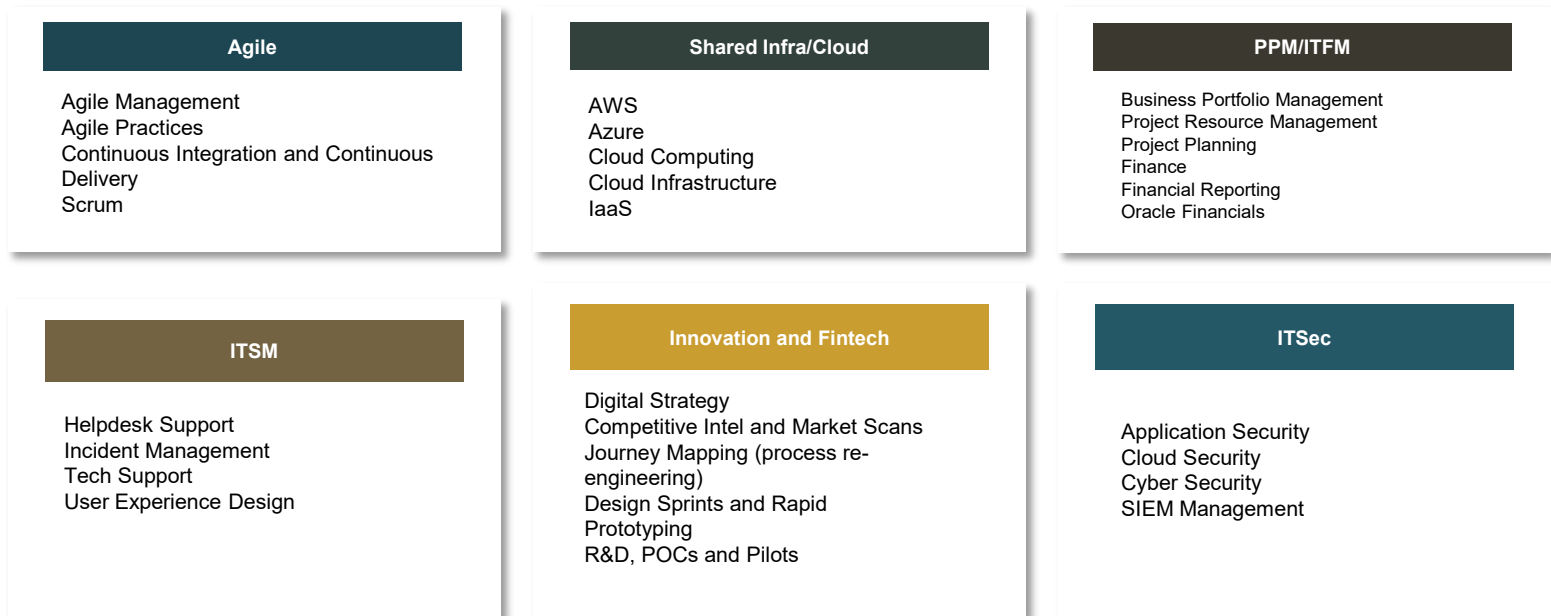
Information Technology

Information Technology

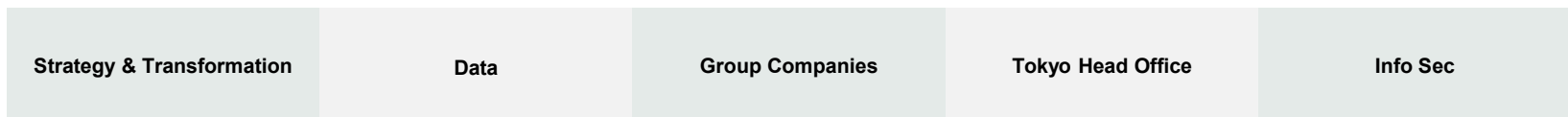
Overview

We are a unified AD technology organization that drives our business and the success of our stakeholders. We deliver technology as an engine for business growth, speed and innovation while driving down our cost-to-implement and operate IT and driving up governance and control.

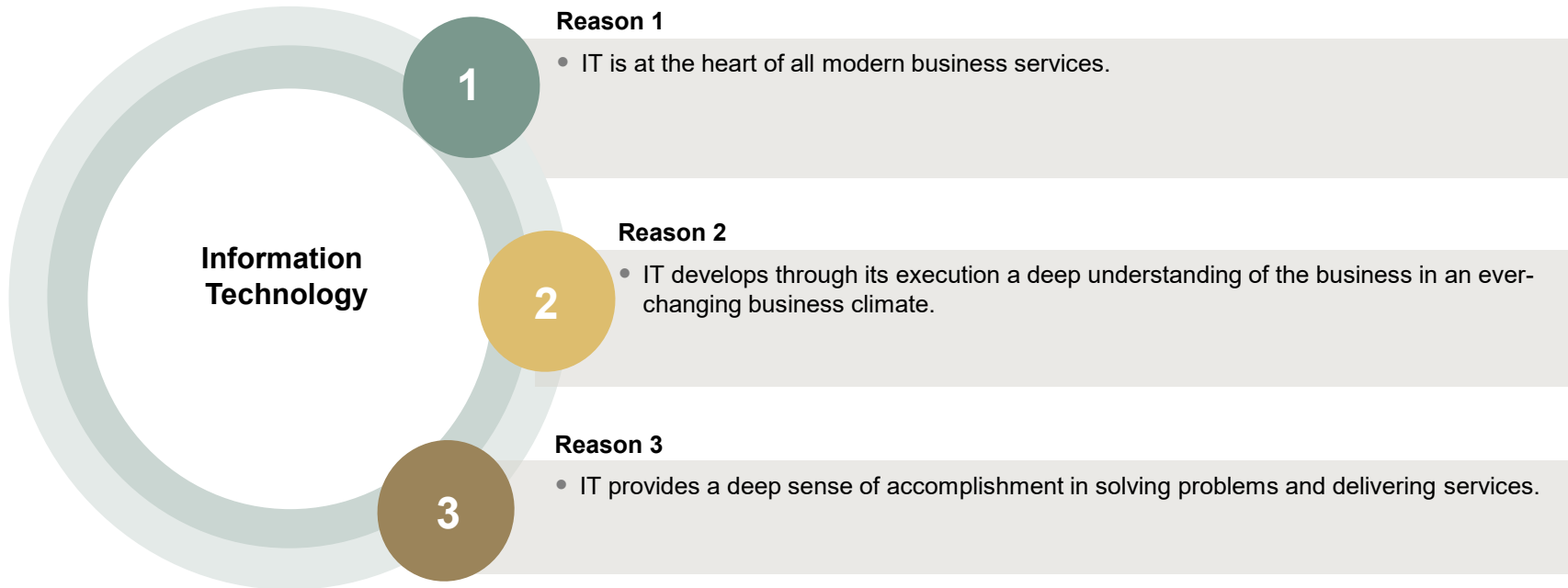
Products and Services



We also work closely with other groups at the organization.



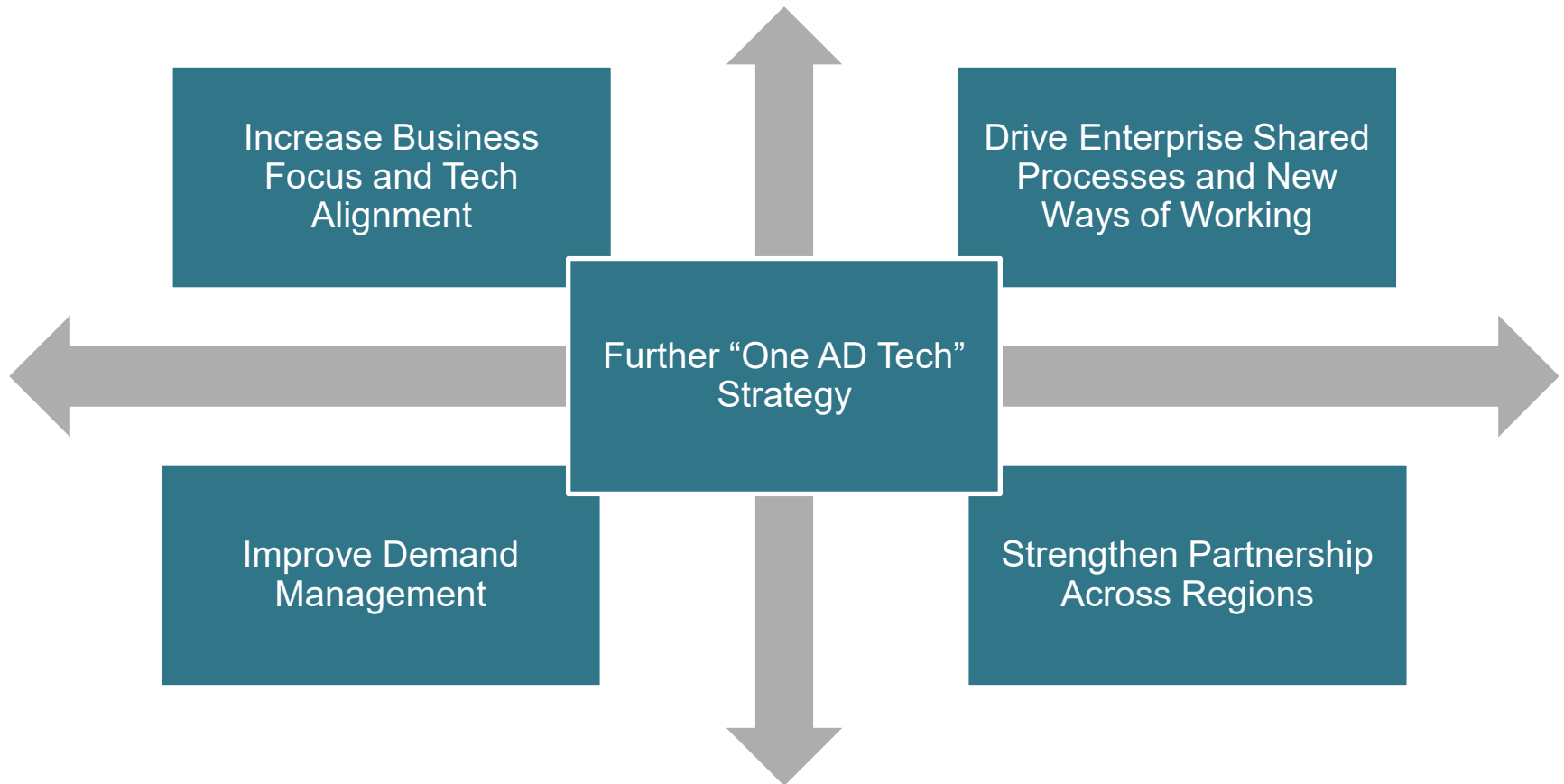
Why Should We Be Your Top Choice?



Who will do well in our group? We'd like to see someone with the following qualifications:

- Currently pursuing an undergraduate degree from an accredited university
- Exceptional written and verbal communication skills with the specific ability to communicate concepts and ideas concisely
- Financial modeling/valuation and analytical skills; keen interest in finance and markets
- Ability to comfortably interact with clients in a professional and mature manner
- Outstanding ethics, integrity, and judgment
- Intellectual curiosity
- Comfort in and commitment to a strong teamwork environment
- Highly organized, detail-oriented, self-driven, and motivated
- Advanced Word, Excel, and PowerPoint skills and the ability to quickly learn new software applications. Information technology is a plus
- Strong critical thinking, problem-solving skills

One AD Tech Strategy



Technology

CM Nikko Technology

Overview

SMBC is in the process of leading a digital transformation across our Americas Division as we continue to modernize our technology, focus on our data-driven approach, grow and plan for the future. As a result of this expansion, we are seeking Developers/Support and a Project Manager/Business Analyst to join our Nikko/Capital Markets Technology team.

Products and Services

Design

Designing within an application or across our applications from trading to settlements and reporting

Develop

Code to best practices, enhance and automate applications, learn various coding languages and protocols for smooth delivery

Support

Provide trading support to ensure there are no disruptions across our applications and provide metrics to understand the health of our IT organization

Project Management

Leading various members of the project team, developers and the business to successfully plan and execute initiatives

Business Analysis

Working closely with the business to gather requirements and liaising with developers to facilitate the build and testing of the changes

Data

Analyze and govern various data sources, define lineage across our applications and systems

We also work closely with other groups at the organization.

Front Office (Fixed Income,
Equities, Derivatives)

Middle Back Office

Infrastructure

Cybersecurity

Risk Management/
Compliance

Why Should We Be Your Top Choice?



Who will do well in our group? We'd like to see someone with the following qualifications:

- Excellent written and verbal communication skills with a demonstrated ability to articulate concepts and ideas concisely and defend their validity and rationale
- Experience not necessary, but a demonstrated interest in the equity markets and/or macroeconomics is a plus
- Ability to comfortably interact and communicate with both clients and internal collaborators across the firm in a professional and mature manner
- Ability to work in a fast-paced environment and prioritize effectively in order to meet strict deadlines
- Exceptional attention to detail, self-motivation and commitment to delivering top-quality work product
- Strong intellectual curiosity, ethics, integrity and judgment
- Comfort in and commitment to a team-oriented environment
- Excellent technology skills with superior Excel and PowerPoint skills and the ability to quickly learn new software applications

Questions?

Reach out to the SMBC Campus Recruitment team! We look forward to hearing from you.

campusrecruitment@smbcgroup.com