

Introduction to SMBC



2025-26

Who Are We?

Mission & Vision

MISSION



We grow and prosper together with our customers by delivering greater value services to them.



We aim to maximize our shareholders' value through continuous business growth.



We create a work environment that encourages and rewards diligent, highly motivated employees.



We contribute to sustainability efforts by addressing environmental and social issues.

VISION

We are a trusted global solution provider committed to the growth of our customers and the advancement of society.

Global Offerings

SMBC Group, a global financial group headquartered in Tokyo, provides a wide range of products and services including banking, leasing, securities, credit cards, and consumer finance.

FINANCIAL HIGHLIGHTS (consolidated)

World-Class Scale

\$2.03 trillion

Total Assets¹

\$83.68 billion

Market Capitalization¹

Strong Earnings and Sound Capital Position

\$6.36 billion

Net Income²

14.83%

Tier 1 Ratio

SMBC Credit Ratings

	Short-Term	Long-Term
Moody's	P-1	A1
Standard & Poor's	A-1	A
Fitch Ratings	F1	A

As of November 5, 2024

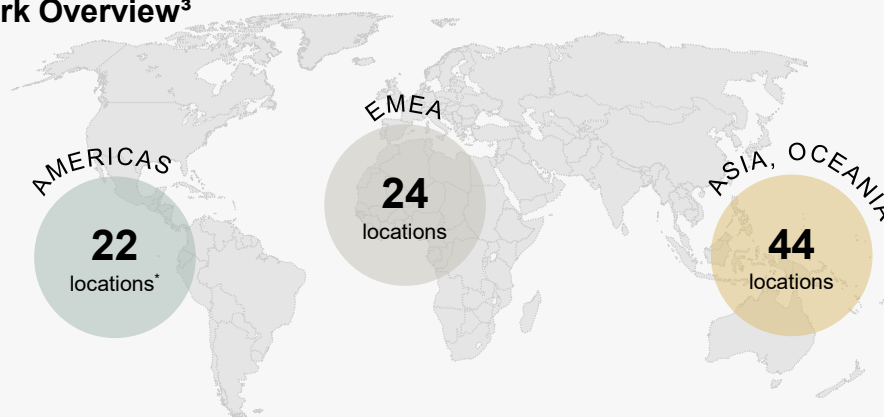
Global Network Overview³

151

Overseas Offices

61

Other Group
company offices



Note:

(1) Translated into USD September 2024 period-end exchange rate of USD 1 = JPY 142.82

(2) Full FY23 Net Income Translated into USD at March 2024 period-end exchange rate of USD 1 = JPY 151.33

(3) SMBC, SMBC Nikko Securities, SMBC Trust Bank, and all branches, excluding Japan as of March 31, 2024

(*) Includes: SMBC Capital Markets, Inc.; SMBC Nikko Securities America, Inc.; SMBC Leasing and Finance, Inc.; SMBC Americas Holdings, Inc.

For more information, please visit www.smbfg.co.jp/english/investor

Our Business in the Americas

We continue to expand our franchise to provide more comprehensive solutions to help our clients achieve their financial goals.

CLIENT AND MARKET FOCUS

Product	<ul style="list-style-type: none">• Asset-Based Lending• Global Trade Finance• Lease Finance• Lender Finance	<ul style="list-style-type: none">• Leveraged Finance• Municipal Finance• Private Placements• Structured and Project Finance	<ul style="list-style-type: none">• Subscription and Fund Finance• Sustainable Finance
Region	We are active throughout the region with a presence in Brazil, Canada, Chile, Colombia, Mexico, Peru, and the U.S.		
Sector	<ul style="list-style-type: none">• Auto, Transportation, and Mobility• Consumer, Retail and Environmental• Energy	<ul style="list-style-type: none">• Financial Institutions• Healthcare• Industrials• Media and Communications	<ul style="list-style-type: none">• Real Estate, Gaming, and Leisure• Technology• Utilities and Power

Access to a Broad Network in Asia and Around the World

Global Network Overview



AMERICAS

North America

- New York, New York
- Los Angeles, California (2)
- San Francisco, California
- Toronto, Canada
- Grand Cayman, Cayman Islands
- Charlotte, North Carolina
- Houston, Texas
- Dallas, Texas
- Chicago, Illinois
- Silicon Valley, California
- Mexico City, Mexico (2)
- León, Mexico

South America

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

EMEA

Europe

- Amsterdam, Netherlands
- Brussels, Belgium
- Dublin, Ireland
- Düsseldorf, Germany
- Frankfurt, Germany
- London, United Kingdom
- SMBC CM London Abu Dhabi Branch
- Madrid, Spain
- Milan, Italy
- Moscow, Russia
- Paris, France
- SMBC EU Paris
- Prague, Czech Republic

Middle East

- Abu Dhabi, UAE
- Doha, Qatar
- Dubai, UAE
- Istanbul, Turkey
- Manama, Bahrain
- Riyadh, Saudi Arabia
- Tehran, Iran

Africa

- Cairo, Egypt
- Johannesburg, South Africa

ASIA

China

- Beijing, China
- Changshu, China
- Chongqing, China
- Dalian, China
- Guangzhou, China
- Hangzhou, China
- Hong Kong SAR, China
- Kunshan, China
- Shanghai, China
- Shenyang, China
- Shenzhen, China
- Suzhou, China
- Tianjin, China

Southeast Asia

- Bangkok, Thailand
- Chonburi, Thailand
- Hanoi, Vietnam
- Ho Chi Minh City, Vietnam
- Jakarta, Indonesia
- Kuala Lumpur, Malaysia
- Labuan, Malaysia
- Manila, Philippines
- Phnom Penh, Cambodia
- Singapore, Singapore
- Thilawa Front Office, Myanmar
- Ulaanbaatar, Mongolia
- Yangon, Myanmar

South Asia

- Chennai, India
- Mumbai, India
- New Delhi, India

East Asia

- Seoul, South Korea
- Taipei, Taiwan

Oceania

- Perth, Australia
- Sydney, Australia

Note: Major Overseas offices, as of June 2024.

Americas Network Overview



Note: As of June 2024.

SMBC AD Awards

Americas: Industry Recognition 2023



Project Finance Bank of the Year
Project Finance Latin America Bank of the Year



Project Finance Latin America Bank of the Year



LatAm Mandated Lead Arranger of the Year



Global Bond House of the Year



Financial Advisor of the Year – Latin America
Infrastructure Bank of the Year – Latin America
Infrastructure Bank of the Year – Mexico



Americas: Social Impact – 2023



America's Best Employers for Veterans



America's Best Midsize Employers 2023



Celebrating the best employers for Gen Z careers

Americas: Industry Recognition – 2024



Judge Choice Award – North America



Financial Advisor of the Year – Latin America
Infrastructure Bank of the Year – Latin America

Deal Awards:

North America: Power Deal of the Year
North America: Renewables Deal of the Year - Energy Storage
North America: Renewables Deal of the Year - Onshore Wind
North America: Transport Deal of the Year - Airport
North America: Transport Deal of the Year - Roads
Latin America: Oil & Gas Deal of the Year - FPSO
Latin America: Oil & Gas Deal of the Year - Midstream
Latin America: Transport Deal of the Year - Airports
Latin America: Transport Deal of the Year - Roads
Latin America: Water Deal of the Year - Desalination
Latin America: Water Deal of the Year - Distribution



Deals of the Year:

Energy Transition Deal of the Year
Infrastructure Deal of the Year
Local Currency Loan Deal of the Year
M&A Loan Deal of the Year
Project Finance Deal of the Year
Renewable Energy Deal of the Year
Trade Finance Deal of the Year
Transport Finance Deal of the Year

House Awards:

ESG Loan House of the Year
Most Improved Bond House of the Year
Project Finance Advisor of the Year
Project Finance Loan House of the Year
Trade Finance Loan House of the Year



Global Project Finance Bank of the Year

Americas: Industry Recognition – 2024 (continued)



Green Bond of the Year



U.S. CLO Awards: Innovative BSL CLO Deal of the Year

COMMERCIAL OBSERVER

Power Finance 50



Best Bank for ESG-Related Loans - North America

Sustainable Finance Deal of the Year - North America

Americas: Social Impact – 2024 & 2025



America's Best Midsize Employers 2024



America's Best Employers for New Grads



2025 Great Place to Work in the U.S.,
Brazil, and Canada

Our Culture

Opportunities for Growth



Engagement With
Senior Executives



Work Across Business
Lines & Borders



International Travel to
EMEA, Asia, Japan



Projects That Make
a Real Impact



Multicultural &
Inclusive Teams



Grow, Stretch, and Reach
Your Potential



Build lasting Friendships
and Make Connections
with Colleagues



Appreciated and
Recognized for
Contributions

Inclusion & Belonging at SMBC

Equity, Empowerment & Collaboration



At SMBC, **Belonging & Inclusion** are foundational values that are connected to the resiliency of our firm. We take pride in creating a workplace that empowers employees to feel a sense of belonging and thrive.

We believe that a workforce that reflects the different communities in which we live, work, and serve will help us fulfill our mission of being "a trusted global solution provider committed to the growth of our customers and advancement of society."

Enterprise Resource Groups

BOLD

To foster professional development and leadership competencies and increase opportunities for personal, professional, company, and community achievement with a focus on the recruitment, development, and advancement of Black employees at the firm

elevAsian

To raise awareness about Asian cultures and promote a welcoming and inclusive work environment of mutual understanding, cultural awareness and respect

NEXT GEN LEADERS

To empower career-driven professionals to impact innovative thinking and establish relationships to mentor, lead, and network while cultivating a new generation of leaders

NIJI PRIDE

To create a welcoming, safe, and supportive work environment for all LGBTQI+ employees in partnership with our allies

Parent & Caregiver NETWORK

To provide parents and caregivers the opportunity to create strong and impactful interpersonal relationships with one another and build awareness of their unique challenges and contributions to the firm

UNIDOS

To provide a platform that strives to promote the advancement, development, retention, and recruitment of talented individuals of Latin American or Hispanic heritage across the organization while raising cultural awareness and supporting local communities

UNIQUE

To focus on promoting a greater understanding and acceptance of mental health challenges, neurodiversity, and visible and invisible disabilities through resources, education and advocacy

V★E★T★S

To embrace our proud community of employee veterans who support and encourage each other through shared experiences, career development, professional growth, veteran recruitment and retention, and other external engagement activities

WIN

To promote and champion the growth, development, and success of women across the organization so they can achieve their full potential and emerge as true leaders, both personally and professionally

Our Culture & Our Values, Defined



INTEGRITY

Adhering to professional ethical standards is essential to our business. Acting with integrity means understanding, accepting and choosing to act in accordance with our company's standards, industry regulations, and the principles of honesty and fairness. It also enables us to earn the trust of our clients and peers, enhance our reputation in the marketplace, and foster goodwill with our stakeholders and our society.



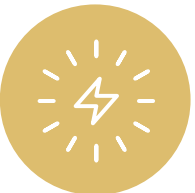
CUSTOMER FIRST

Our clients are at the center of everything we do, and our commitments to them are steadfast and wholehearted. The depth of our relationships leads to unique and valuable insights, allowing us to provide personalized solutions.



PROACTIVE & INNOVATIVE

We embrace new ideas and perspectives, and challenge established processes for the growth of our clients and the good of our organization.



SPEED & QUALITY

Our goal will always be to move at the speed required to bring our clients success. Together, we work efficiently and swiftly on everything we do and deliver. We focus on accuracy and due diligence across all our operations—especially within compliance and proper risk management.



TEAM "SMBC GROUP"

We are a cohesive team that leverages the knowledge and talent of our organization. We strive to collaborate with our colleagues in the Americas and around the globe to build unique solutions based on a deep understanding of our clients' needs and our breadth of expertise.

Internal Mobility at SMBC

Interviewing for a role at SMBC is just the start of your journey with us!



Once hired, SMBC is committed to making sure you have the resources and opportunities you need to expand your knowledge, build your skills, and advance your career with us.

Our Internal Mobility Program is designed to provide you with the opportunity to explore vertical and lateral roles at our company, foster collaboration with colleagues across different functions, share valuable institutional knowledge, and contribute to a more inclusive workplace.

There are numerous programs available to employees interested in advancing their career at SMBC; please see several outlined below:

Business Speaker Series

Gain insights from our senior management and network within the organization

Internal Mobility Intranet Page and Dedicated Internal Mobility Contact

- A decision support tool for your career journey
- Access employee resources and advice on expanding your network
- Includes a robust informational packet with high-level overview of departments and key transferrable skills
- Employees are welcome to reach out to the dedicated colleague who oversees the Internal Mobility Program

Internal Mobility Success Stories Panels

Event featuring SMBC employees who have successfully transferred via internal mobility

SMBC YOUiverse

This event offers employees the opportunity to speak with business representatives to learn more about their departments, active open roles, and valued competencies. Employees can also meet with internal partners and external vendors to learn about the robust employee benefits that our firm offers as well as the varied learning and development opportunities available.

Employee Benefits at SMBC

SMBC Benefits consists of tools available to all employees to help them with their personal and professional well-being.



Health & Wellness

- Medical
- Dental
- Vision
- Flexible Spending Account
- Actively Fit*
- Well-being Programs

Work Experience

- Vacation & Personal Time
- Holiday
- Sick Time
- EAP
- Commuter Benefits
- Tuition & Training Reimbursement

Income Protection & Disability Coverage

- Basic & Supplemental Life
- Basic & Supplemental AD&D
- Short-term & Long-term Disability

Retirement

- 401(k) including a match
- Cash Balance Plan

* CIGNA Health has the Actively Fit Program, which offers discounts on gym memberships

Other Benefits

SMBC partners with Cigna & Kaiser to offer a variety of programs.

- **WORKING ADVANTAGE**

- Working Advantage is a Corporate Discount Program. Get access to employee discounts from industry-leading brands in travel, entertainment and retail.

- **VARIED PROGRAMS**

- **Tobacco Cessation Program:** Designed to help you quit tobacco use and provide support along the way.
- **Stress Management Program:** Use the stress-tracking tool to monitor your stress levels from day to day.
- **Weight Management Program:** Access a set of tools to help you achieve your weight goals.
- **Active & Fit Gym Program:** Join one of 16,000+ fitness centers nationwide and access over 4,000+ digital workouts
- **Cancer Support Program:** Support to face a diagnosis of cancer for you and your family.
- **Behavioral Health Programs:** Cigna & Kaiser are here to provide team members with support and resources.
- **Financial Well-being:** It is essential that team members understand financial planning and investment resources available through SMBC.



Campus Events & Programming

Launch Your Career with Us!

Program Elements

Launch Your Brand

- Learn about our SMBC brand
- Build your personal brand
- Resumé workshop

Launch Your Network

- How to network
- Craft your elevator pitch
- Practice networking with SMBC business members

Application Process

- Open to current sophomores graduating from college/university between December 2026 and May 2027.
- Applications can be found and submitted at the [SMBC Events Central](#) page.
- Due to the competitive nature of the program, event attendance will be invite-only and selected applicants will be sent further details.
- If you are not selected to attend an event, you will still be in our pipeline for future events and programming!



Explore SMBC



Program Elements

- Learn about our internship and analyst programs
- Panel discussions and mock interviews with former summer interns, managers, and senior leaders at the firm
- Introduction to our Head of Inclusion & Belonging and our Enterprise Resource Groups (ERGs)
- Professional skill-building workshops
- Interactive breakout sessions for networking

Application Process

- Open to rising juniors graduating from college/university between December 2026 and May 2027.
- Applications can be found and submitted in the [SMBC Events Central](#)
- Due to the competitive nature of the program, attendance will be invite-only and selected applicants will be sent further details.
- If you are not selected to attend, you will still be in our pipeline for future events and programming!

More Exciting Programs...

Meet and Greet Series

- For students seeking an internship or analyst opportunity
- Multiple sessions with various business groups
- Sessions consists of an overview of the various groups that hire from our programs led by business members, followed by an open-forum Q&A session
- Since each session will be different, students are encouraged to attend as many as they like

Resumé Review Workshop

- Provides insight on how to ensure your resumé is a reflection of your professional identity
- We provide tips that are relevant to the financial industry, but we will also provide you with proper takeaways that you can bring with you anywhere as you grow into a young professional

In-Person Information Event

- A unique opportunity to learn about our business, meet with SMBC professionals, and learn more about full-time and internship opportunities at our firm
- The event will feature a panel session, senior speakers, and a networking reception

Reality Series

- A sequence of virtual events where you will have the unique opportunity to join open and honest conversations with analysts, ERG members and leaders at our firm
- Learn directly from leaders in financial services about how you can bring your true self to your job every day
- Each session will cover personal and professional stories in the workplace followed by an open-forum Q&A where participants can address questions to our panelists

Virtual Information Sessions

- Covers topics ranging from learning about our SMBC brand, businesses, and intern and analyst programs, to gaining insights into the interview process

Campus Program – Desk Overviews



2025-26

Front-Office Groups

Corporate & Investment Banking Coverage

Corporate Solutions Group

Why Should CSG Be Your Top Choice?



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>

Corporate & Investment Banking Coverage Coverage Overview

Diversified Industrials

SMBC IND 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 2 Managing Directors, 1 Executive Director, 1 Director, 1 Vice President, 3 Associate and 3 Analysts
- Portfolio consisting of 60+ clients across Autos, Aerospace & Defense, Heavy Machinery, Environmental Services, Equipment Rentals and Diversified Industrials
- SMBC's Industrial group was restructured in mid-2024 combining the Automotive, Aerospace and Industrials sectors
- Industrials has one of the largest portfolios in CIBC with ~\$18.3bn in total exposure
- The industrials sector has 4 clients in the top 10 gross profit for FY2024YTD
- SMBC Industrials is a Tier 1 / Tier 2 lender for a large portion of the portfolio (32.3% / 38.5%)

Broad Spectrum of Relationships

Jan-24

TOYOTA MOTOR CREDIT CORPORATION **TMCC**

\$2,000,000,000

Investment Grade Senior Issuance
2 / 5 / 10 Year

Active Bookrunner

Jan-24

HONDA

Financial Services

\$2,000,000,000

Investment Grade Senior Issuance
2 / 10 Year

Active Bookrunner

Mar-24

Ford

FORD CREDIT

\$2,500,000,000

Investment Grade Senior Issuance
5 / 10 Year

Active Bookrunner

Apr-24

gm **FINANCIAL**

\$2,500,000,000

Investment Grade Senior Issuance
5 / 10 Year

Active Bookrunner

Jul-24

Honeywell

\$3,500,000,000

Investment Grade Senior Issuance
3 / 6 / 8 / 11 Year

Active Bookrunner

Aug-24

HOWMET AEROSPACE

\$500,000,000

Investment Grade Senior Issuance
7 Year

Joint Bookrunner

Sep-24

Equipment Share

\$500,000,000

HY Senior Bond Issuance
9 Year

Active Bookrunner

Nov-24

BOEING

\$18,500,000,000

Common Stock Issuance

Joint Bookrunner

Nov-24

OTIS

\$600,000,000

Investment Grade Senior Issuance
7 Year

Joint Bookrunner

DCM League Tables for Existing Client Base¹

2023 Rank	Underwriter	% of Market Share	2024 Rank	Underwriter	% of Market Share
1	JPMorgan	10.62%	1	JPMorgan	10.39%
2	BofA Securities	8.67%	2	BofA Securities	7.56%
3	Wells Fargo	6.14%	3	Wells Fargo	6.58%
4	Citi	5.47%	4	Citi	6.33%
5	Mizuho	4.56%	5	SMBC	5.37%
6	SMBC	4.46%	6	Goldman Sachs	4.90%

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

SMBC Industrials Franchise Client Base

Diversified Industrials



Aerospace & Defense



Automotive



Engineering & Construction



Environmental Services



Transportation



Equipment Rental



Materials


Materials Group | Overview

The Materials (MAT) group covers three sub-verticals with over \$14bn in total exposure. Our client focused & solution driven coverage model has contributed to SMBC ascending the Debt & Loan Capital Markets league tables.

MAT Team and Portfolio

- CIBC-MAT consists of 9 team members:
 - 1 Managing Director / Group Head
 - 1 Executive Director
 - 1 Director
 - 1 Vice President
 - 2 Associates
 - 3 Analysts
- 50+ clients across, Chemicals, Agriculture, Materials, Paper & Packaging, Metals & Mining, and Commodity Traders
 - 18 Tier 1 relationships
 - 27 Investment-grade clients
 - 23 high-yield clients
- The MAT group has extended over \$14bn in capital across both high-yield and investment-grade clients
 - Revolving credit facilities
 - Term loans
 - Working capital/trade finance facilities
 - Acquisition financing (bridge loans, delayed draw term loans)
- Landmark transactions include large scale M&A financing, such as serving as the lead bank for financing of the ~\$17bn merger of Bunge-Viterra
- Coverage team aims to leverage industry knowledge to best advise clients on wide range of corporate finance topics

Select Deals

Metals, Mining & Commodity Trading	<div><div>Gunvor</div><div></div><div>USD 150 Million</div><div>1yr OBSI</div><div>Sole Lead Arranger Admin. Agent</div><div>[March 2025]</div></div>	<div><div>Mercuria</div><div></div><div>MERCURIA</div><div>USD 600 Million</div><div>1yr OBSI</div><div>Sole Lead Arranger Admin. Agent</div><div>August 2024</div></div>	<div><div>Alcoa</div><div></div><div>USD 200 Million</div><div>LC Facility</div><div>Sole Lead Arranger Admin. Agent</div><div>May 2024</div></div>
	<div><div>Sylvamo</div><div></div><div>USD 625 Million</div><div>RCF TL</div><div>JLA / JBR Sustainability Agent</div><div>July 2024</div></div>	<div><div>Graphic Packaging</div><div></div><div>USD 2.81 Billion</div><div>RCF TL</div><div>Joint Lead Arranger Joint Bookrunner</div><div>June 2024</div></div>	<div><div>Smurfit Westrock</div><div></div><div>USD 5.1 Billion</div><div>RCF TL</div><div>Mandated LA Bookrunner</div><div>June 2024</div></div>
	<div><div>Bunge</div><div></div><div>USD 2.0 Billion</div><div>3/5/10yr Notes</div><div>Active Bookrunner</div><div>September 2024</div></div>	<div><div>DuPont</div><div></div><div>USD 1.0 Billion</div><div>RCF</div><div>JLA / JBR Admin. Agent</div><div>May 2024</div></div>	<div><div>Dow</div><div></div><div>USD 1.25 Billion</div><div>10/30yr Notes</div><div>Joint Bookrunner</div><div>February 2024</div></div>
Paper & Packaging			
Chemicals & Agribusiness			

Notes: The Materials Team figures are as of 12/31/2024

Materials Group | Representative Coverage

Chemicals & Agribusiness



Paper & Packaging



Metals, Mining & Commodity Trading



Technology

SMBC Technology Franchise: Proven Leadership & Track Record

SMBC is committed to the Tech sector on a global basis with proven execution capabilities, significant capital commitments, leading capital markets platform, and top league table positioning across key products.










Corporate & Investment Bank - Technology Team

- CIBC Technology is a bi-coastal team of 13:
 - 2 Managing Directors,
 - 1 Executive Director,
 - 4 Vice Presidents,
 - 2 Associates, and
 - 4 Analysts.
- The portfolio is valued at over US \$13.7 billion in direct corporate loan commitments¹ in the Americas.
- Clients range from non-IG and Fortune 500 corporates to sponsor and pre-IPO venture-backed companies .
- Focus includes building relationships with pre-IPO and non-IG Technology companies and assisting in their global development across equity capital markets and high yield.
- New developments in AI, reshoring of semiconductor production, and the general rapid growth of the technology industry as a whole make for an exciting future.
- Analyst Role: Analysts are core to the Technology 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).

Venture Debt Initiative

- The Technology coverage team is also responsible for the bank's venture debt initiative, lending to early stage (Series B or later), pre-IPO companies and growing with them over time.
- The venture debt platform goes beyond pure "technology" and will work with any tech-enabled industries. Examples of companies we have looked at in the past include: FinTech, Robotics, Health-Tech, Ad/Food-Tech, and others.
- There is also a focus on cross border collaboration, how these new technologies could be useful to Japan and how we could introduce both Japanese corporate partners and investors to support these clients.
- The team has also built strong relationships with top Venture Capital groups in Silicon Valley and beyond to create value for both them and SMBC by leveraging the bank's global network.

Broad Spectrum of Corporate Relationships

<p>Dec-2024</p>  <p>USD 150MM 3 Yr RC</p> <p><i>Joint Lead Arranger Joint Bookrunner</i></p>	<p>Oct-2024</p>  <p>USD 650MM 3 Yr RC</p> <p><i>Documentation Agent</i></p>	<p>Oct-2024</p>  <p>USD 4.0Bn 3 Yr RC</p> <p><i>Co-Arranger</i></p>
<p>Sep-2024</p>  <p>USD 5.0Bn 3 / 5 / 7 / 10 Yr Notes</p> <p><i>Co-Manager</i></p>	<p>Aug-2024</p>  <p>USD \$400MM TLB</p> <p><i>Joint Lead Arranger Joint Bookrunner</i></p>	<p>Jun-2024</p>  <p>USD 750MM 5 Yr TL</p> <p><i>Joint Lead Arranger Joint Bookrunner</i></p>
<p>May-2024</p>  <p>USD 2.0Bn Note Issuance</p> <p><i>Co-Manager</i></p>	<p>Apr-2024</p>  <p>USD 5.5Bn IPO</p> <p><i>Co-Manager</i></p>	<p>Sep-2023</p>  <p>USD 4.9Bn IPO</p> <p><i>Passive Bookrunner</i></p>

Note: (1) As of December 2024; (2) SMBC Fiscal Year End March 31st

SMBC Technology Franchise: Client Base

The Technology coverage team counts many of the largest companies in the world amongst our clients

Semiconductors



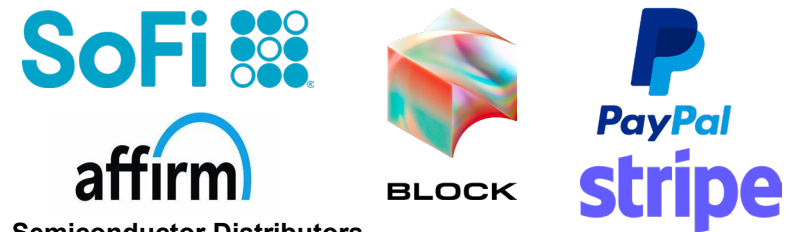
Diversified Software / Cloud



Artificial Intelligence



FinTech / Payments



Semiconductor Distributors



Electronics Manufacturing



Storage / Memory



Media & Communications

Media and Communications (M&C) Coverage

Media and Communications Coverage Bankers are Subject Matter Experts in Some of the Most Interesting and Applicable Societal and Technological Trends that Impact our Lives Daily

M&C Team Overview

- The M&C Team is composed of eight current bankers:
 - 3 Relationship Mangers (MD, ED, D)
 - 3 Associates
 - 2 Analysts
- Our Loan book consists of over \$12Bn in commitments and is home to some of the **most recognizable brands** in the world
- Sub-sectors require large, **frequent issuances of debt** and is home to the largest current corporate issuer
- Daily workstreams provide **strong balance between product exposure (Debt, Rates / FX, Equity) and sector**

Wireless / Telecom



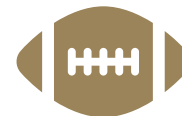
- Funding needs for 5G / Network build out
- What next generation networks mean for consumers
- Fiber deployment and convergence

Content and IP



- Profit sharing dynamics between streamers and production studios
- How content creators monetize their IP

Sports



- How streaming platforms impact sports rights valuations
- Why Google, Apple and Amazon are investing in sports rights

Datacenters and Cloud



- Drivers of data center demand (AI, cloud services)
- Constraints (power, land) impacting construction process and buildout

Video Games



- Shifting M&A landscape
- GaaS / Live Services
- Mobile advertising dynamics

Music Publishing



- How streaming technology has altered the music industry
- The role of private equity in the music landscape

Select Players Across the Media and Communications Ecosystem

The Media and Communications coverage team counts many of the largest companies in the world among its client base

Media and Entertainment



Wireless and Telecom



Towers



Cable



Data Centers



Sports



Broadcasting



Information Services



Consumer & Retail

Consumer, Retail and Environmental Services Franchise

SMBC, by providing its C&R clients substantial balance sheet support and world class strategic advisory services, has ascended the rankings to become a key banking partner for both Fortune 500 corporations and growth companies alike

Corporate & Investment Bank – C&R Team and Portfolio

- CIBC C&R Marketing Team consists of 8 members:
 - 2 Managing Directors
 - 1 Executive Director
 - 1 Vice President
 - 1 Associate
 - 3 Analysts
- The portfolio is valued at over US \$5.9 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: consumer products, retail, apparel, food & beverage, restaurants, and environmental services.
- With the Jefferies alliance, there has been greater focus on smaller PE owned and founder owned fast growth pre-IPO companies as well as large LBO and dividend recap situations across the consumer & retail subsectors.

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 and 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, Trade Finance, Risk Management, Leasing, Sponsor Finance) / strategic partners across the Bank to create tailored solutions for clients

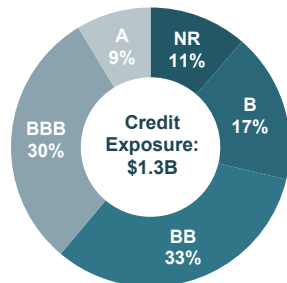
Select 2025 & 2024 C&R Deals

January 2025  \$850 Million Whole Business Securitization <i>Joint Active Bookrunner</i>	December 2024  \$750 Million Senior Unsecured RCF <i>Joint Lead Arranger / Joint Bookrunner</i>	December 2024  \$600 Million Senior Unsecured RCF <i>Joint Lead Arranger / Joint Bookrunner</i>
November 2024  \$1,600 Million Senior Secured TLB <i>Joint Lead Arranger / Joint Bookrunner</i>	October 2024  \$1,400 Million Senior Unsecured RCF <i>Co-Documentation Agent</i>	May 2024  \$750 Million Senior Secured TLB <i>Co-Documentation Agent</i>
February 2024  \$1,500 Million Senior Unsecured RCF <i>Joint Lead Arranger / Joint Bookrunner</i>	March 2024  \$300 Million Senior Unsecured RCF <i>Joint Lead Arranger / Joint Bookrunner</i>	February 2024  \$665 Million Senior Unsecured DDTL <i>Joint Lead Arranger / Joint Bookrunner</i>

Consumer and Retail Coverage Team

Over the past decade, SMBC has invested significant resources into developing its US operations and positioning itself as a core relationship bank for US clients, specifically within the Consumer & Retail universe

Consumer Products



TEMPUR+SEALY

Kimberly-Clark



COTY

Samsonite

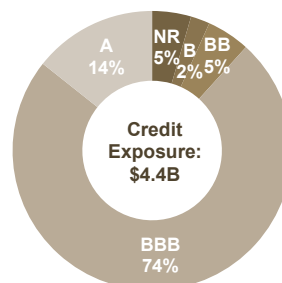
StanleyBlack&Decker

First Quality

Whirlpool

THE Scotts Miracle-Gro COMPANY

Food & Beverage, Distribution, Restaurants



rbi restaurant brands international

aramark



Sysco

Keurig DrPepper

Campbell's

Mondelēz International

General Mills

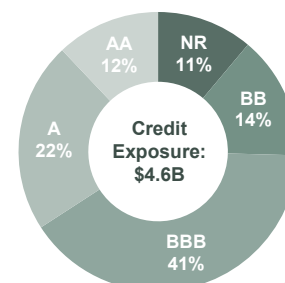
Kraft Heinz

WAYNE SANDERSON

MARS

Kellanova

Retail & Apparel



Walmart



Walgreens

Kroger



Pilot

NVA

Gap Inc.



WOLVERINE WORLDWIDE | W



Fanatics



RALPH LAUREN

Healthcare

SMBC Healthcare Franchise: Proven Leadership & Track Record

The Healthcare Team has proven execution capabilities and delivers comprehensive value add financing and strategic solutions to both corporate and sponsor owned clients on a global basis.

Corporate & Investment Bank – HC Team and Portfolio

- CIBC HC Marketing Team consists of 9 members:
 - 2 Managing Directors
 - 1 Executive Director
 - 2 Vice Presidents
 - 3 Associates
 - 1 Analyst
- The portfolio is valued at over US \$5.0 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 and medical devices.
- The Jefferies strategic alliance has become a greater focus with a joint coverage model for designated clients, providing a best-in-class debt, equity and M&A capabilities to these clients.

Analyst Roles and Responsibilities

Our analysts, who play a critical role in general marketing, deal origination and execution, will be exposed to various facets of corporate and 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 2024 Healthcare Deals

November  \$885 Million Senior Secured Credit Facility <i>Syndication Agent, Joint Lead Arranger</i>	November  \$3,688 Million Credit Facilities \$1,300 Million Sr. Sec. Notes <i>Joint Lead Arranger, Joint Bookrunner</i>	October  \$1,515 Million Senior Secured Credit Facilities <i>Joint Lead Arranger, Joint Bookrunner</i>	September  \$3,500 Million Senior Unsecured Credit Facility <i>Joint Lead Arranger, Joint Bookrunner</i>
August  \$700 Million Senior Unsecured Notes <i>Joint Bookrunner</i>	August  \$3,000 Million Senior Unsecured Notes <i>Joint Bookrunner</i>	August  \$1,100 Million Incremental TLA \$1,000 Million Sr. Unsec. Notes <i>Joint Lead Arranger, Joint Bookrunner</i>	June  ¥460,000 Million Senior Unsecured Notes <i>Bookrunner</i>
April  \$400 Million Incremental Term Loan B <i>Joint Lead Arranger, Joint Bookrunner</i>	March  \$3,875 Million Senior Unsecured Notes <i>Joint Bookrunner</i>	March  \$1,000 Million Senior Unsecured Notes <i>Joint Bookrunner</i>	February  \$13,000 Million Senior Unsecured Notes <i>Joint Bookrunner</i>

SMBC: Diverse Relationships Across Multiple Healthcare Subsectors

 <p>Healthcare Services</p>	<div>UNITEDHEALTH GROUP[®] Humana cigna CVSHealth HCA⁺ Healthcare[™]</div> <div>Davita[®] UHS ACADIA HEALTHCARE modivcare SURGERY PARTNERS FRESNIUS MEDICAL CARE</div> <div>R1[®] Hanger[™] GHX[™] agiliti[®] HEARTLAND[®] GASTRO HEALTH[™]</div> <div>athenahealth[™] SCP HEALTH MDVIP[™] HealthPlus Management Medical Solutions[™] SPECIALTY 1[®] Partners</div> <div>Maxor[™] NATIONAL PHARMACY SERVICES ENSEMBLE HEALTH PARTNERS mosaic DENTAL COLLECTIVE SUMMIT BHC PRIME TIME HEALTHCARE</div>
 <p>MedTech, Life Science Tools</p>	<div>ThermoFisher SCIENTIFIC danaher. ZIMMER BIOMET ZimVie GE HealthCare</div> <div>avantor[™] Agilent HOLOGIC[®] Envista Teleflex[™]</div> <div>NATIONAL SEATING & MOBILITY ImageFIRST[™] EMS HOYA</div> <div>Cirtec MEDICAL GMBH SANISURE[™] Solution Based innovation OMRON OLYMPUS FUJIFILM Value from Innovation</div> <div>NIPRO sysmex PHC GROUP SmithNephew Alcon</div>
 <p>BioPharma</p>	<div>MERCK Bristol Myers Squibb[™] VIATRIS[™] AMGEN Incyte</div> <div>Jazz Pharmaceuticals[™] VERTEX[™] ROYALTY PHARMA Cambrex RXSENSE[®] Advanced Technologies. Powerful Results. Syneos Health</div> <div>Roche BAYER Takeda Otsuka astellas</div> <div>CHUGAI Sumitomo Pharma Daiichi-Sankyo SHIONOGI</div>

Utilities & Power

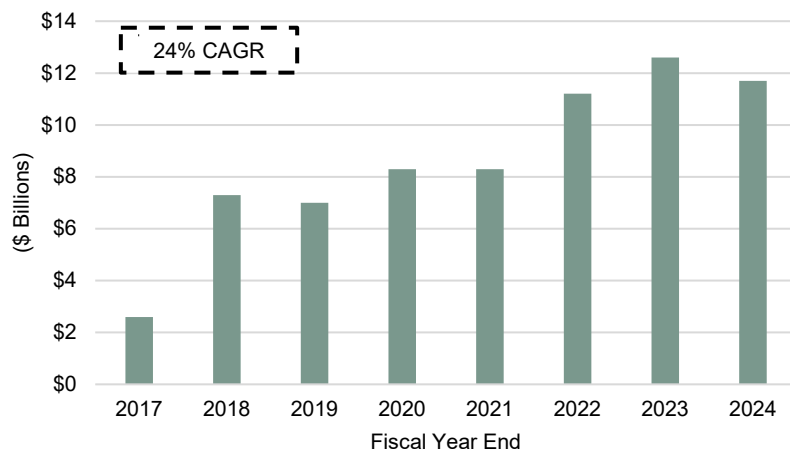
SMBC Utilities Franchise: Proven Leadership & Track Record

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 Vice President, 2 Associates, and 3 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 \$11.8bn across its portfolio
- SMBC is a leading global debt underwriter, ranked #10 for U.S. Investment Grade Bonds in FY 2024. SMBC is also a market leader in loan capital markets, ranked #9 U.S. Investment Grade Utilities Loans Bookrunner, and #15 U.S. Investment Grade Loans Bookrunner In FY 2024.
- SMBC is a global pioneer in Sustainability and Positive Impact Finance, ranked #3 Global Green UoP Loans Bookrunner in FY 2024.
- SMBC is an active lead in recent acquisition financing in the sector for minority stake and take-private transactions in the U&P sector.
- Growing power demand from data centers, development of AI, and the transition to a renewable grid make for a rapidly growing industry and an exciting future in the U&P sector.

U&P Franchise Sector Commitment



Sources:

LCM Credentials

Dominion Energy

Dominion Energy

USD 1,000 Million

RCF
Left Lead Arranger
Joint Bookrunner
Sole Sustainability Agent
Administrative Agent

SOLE LEAD Allocated ESG LEAD

ALLETE Inc

ALLETE

Not Disclosed

RCF & TL
Lead Arranger
Joint Bookrunner
Administrative Agent

LEFT LEAD Allocated

AES Corp.

aes

USD 300 Million

RCF
Joint Lead Arranger
Sole Bookrunner
Administrative Agent

LEFT LEAD Dec 2024

AES Corp.

aes

USD 200 Million

Green TL
Joint Lead Arranger
Sole Bookrunner
Green Loan Coordinator
Administrative Agent

LEFT LEAD Sep 2024 ESG LEAD

Calpine Corporation

CALPINE

USD 2.0 Billion

Commodity-Linked RCF
Joint Lead Arranger

July 2024

Berkshire Hathaway

BERKSHIRE HATHAWAY ENERGY

USD 8.0 Billion

RCFs
Joint Lead Arranger
Joint Bookrunner

June 2024

DCM Credentials

ONCOR

USD 100mm
5 Year

Sole Underwriter
January 2025

aes

USD 500mm
30.5NC5.25

Joint Book-Runner
December 2024

Jersey Central Power & Light
A FirstEnergy Company

USD 700mm
10 Year

Joint Book-Runner
December 2024

VISTRA

USD 1.25bn
2/10 Year

Joint Book-Runner
November 2024

DUKE ENERGY

USD 1.5bn
10/30 Year

Joint Book-Runner
June 2024

FPL

USD 2.35bn
5/10/30 Year

Joint Book-Runner
May 2024

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 9 members:
 - 2 Managing Directors
 - 2 Executive Directors
 - 2 Associates
 - 3 Analysts
- 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

SMBC-REGL is an Industry Leader in High Yield Gaming

2024 YTD League Table by # of Issues

Rank	Bank	Issues
1	Deutsche Bank	10
2	SMBC	9
3	Citizens	8
4	Bank of America	8
5	BNP Paribas	7

2024 YTD League Table by Volume

Rank	Bank	Volume (MM\$)
1	Deutsche Bank	\$802
2	SMBC	614
3	Citizens	552
4	Bank of America	537
5	BNP Paribas	475

Marquee REGL Transactions

MGM Orix	Sega Sammy	Alliance	Caesars Entertainment	Hard Rock Casino Rockford	Fontainebleau Las Vegas
 <p>Lead advisor on Japan casino expansion</p> <p>Current</p>	 <p>Advisor on the acquisition and loan assignment of GAN Limited</p> <p>Announced</p>	 <p>Sell-side advisory to Alliance Residential on the sale of a minority stake to Diawa House</p> <p>November 2024</p>	 <p>\$2.9B Term Loan B \$1.5B Sr. Notes Joint Bookrunner / Joint Lead Arranger</p> <p>January 2024</p>	 <p>\$250M Sole financial advisor on the development of a Vegas-style casino</p> <p>August 2023</p>	 <p>\$1.9B Construction Facility</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 & Investment Banking Coverage

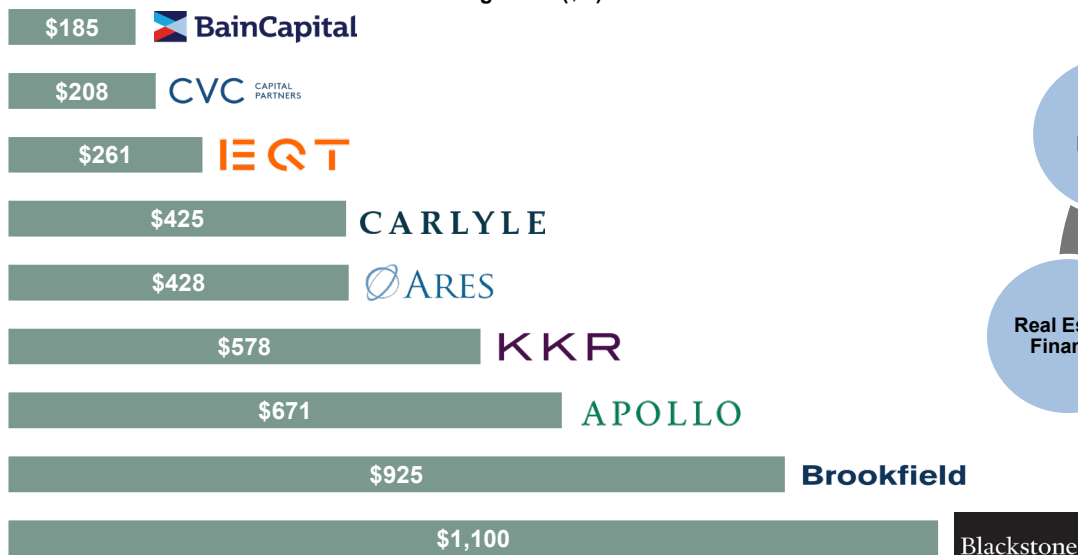
Global Sponsor Coverage

CIBC Global Sponsor Coverage

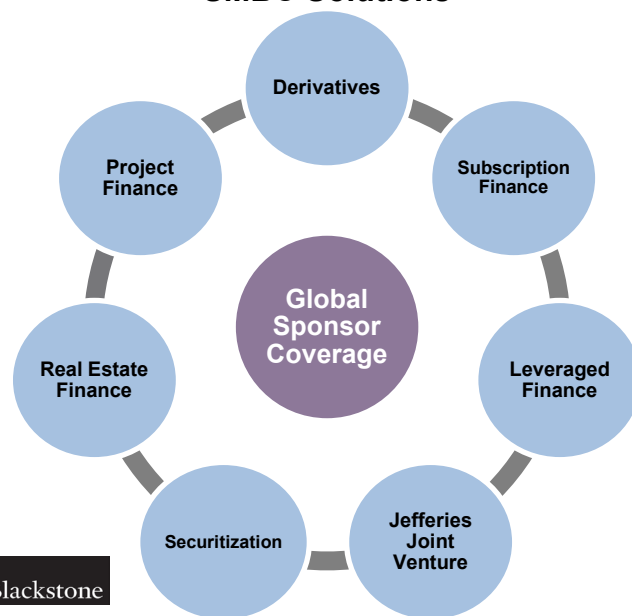
The Global Sponsor Coverage Team was created in April 2023 to support our largest sponsor clients with a full range of capital markets solutions. As a dynamic, relationship-driven team, our focus is to understand our clients' needs and support them and their portfolio companies using the full range of SMBC's product capabilities.

Global Sponsor Relationships

Assets Under Management (\$B)



SMBC Solutions



Recent Notable Global Sponsor Coverage Transactions

Blackstone Secured Lending Fund \$400,000,000 Sr. Unsecured Notes Joint Bookrunner May 2024	Ares Capital Corporation \$850,000,000 Sr. Unsecured Notes Joint Bookrunner May 2024	Presidio PRESIDIO a portfolio company of \$2,103,000,000 Sr. Secured Facilities \$750,000,000 Sr. Secured Notes Joint Lead Arranger Joint Bookrunner May 2024	Wyverd a portfolio company of CARLYLE \$250,000,000 Sr. Secured Facilities Coordinating Lead Arranger Joint Bookrunner March 2024	QTS Realty Trust a portfolio company of Blackstone \$1,400,000,000 Sr. Secured Facilities Sole Structuring Bank & Lead Left Arranger Green Loan Coordinator March 2024	Avantus a portfolio company of Blackstone \$1,000,000,000 Sr. Secured Facilities Structuring Advisor Left Lead Arranger March 2024	Ontario Gaming a portfolio company of \$450,000,000 Sr. Secured Facilities Joint Lead Arranger & Joint Bookrunner February 2024
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Why Should We Be Your Top Choice?



We Want to Meet People With the Following Characteristics:

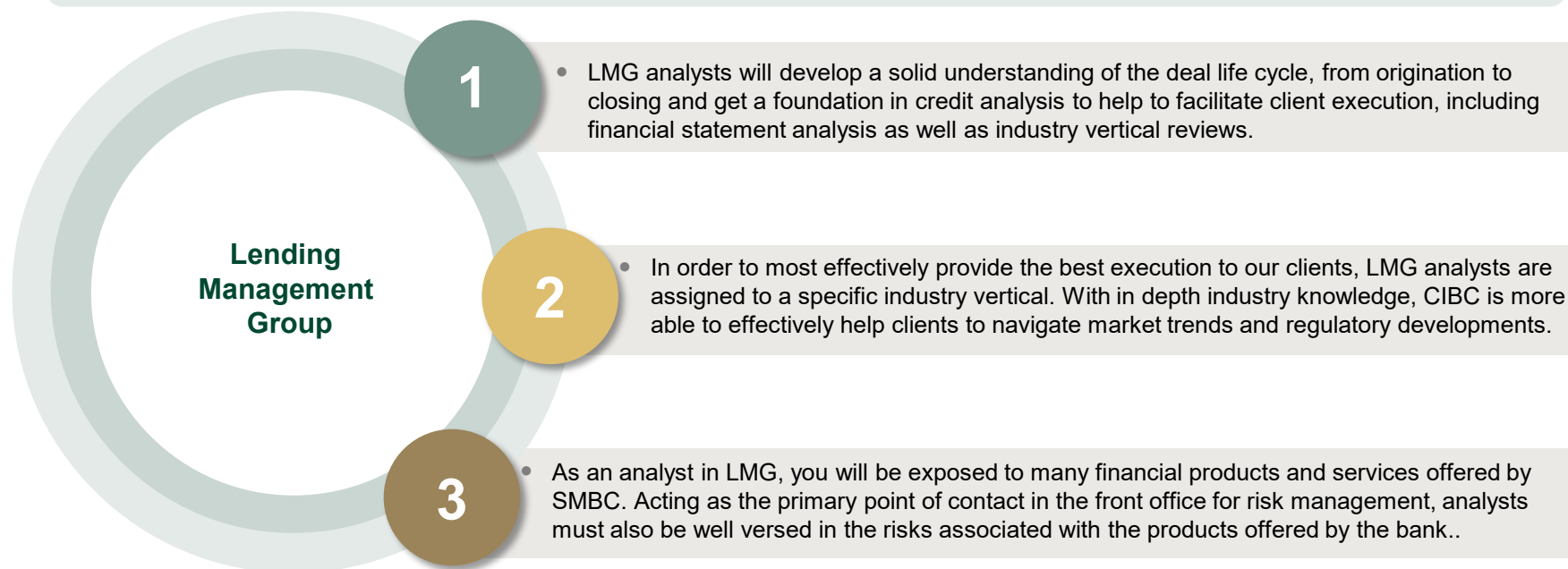
- Intellectual curiosity, ethics, integrity and judgment
- Enjoy working hard in a fast-paced environment and prioritize effectively to meet strict deadlines
- Comfort in and commitment to team-oriented environment
- Exceptional attention to detail, self-motivation and commitment to delivering top-quality work product
- Excellent written and verbal communication skills with demonstrated ability to articulate concepts and ideas concisely and to defend their validity and rationale
- Comfortably interact and communicate with both clients and internal collaborators across the firm in a professional and mature manner
- Experience not necessary, but a demonstrated interest in the capital markets is encouraged
- Well developed technology skills with strong Excel and PowerPoint skills and ability to quickly build software applications

Corporate & Investment Banking Coverage 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.

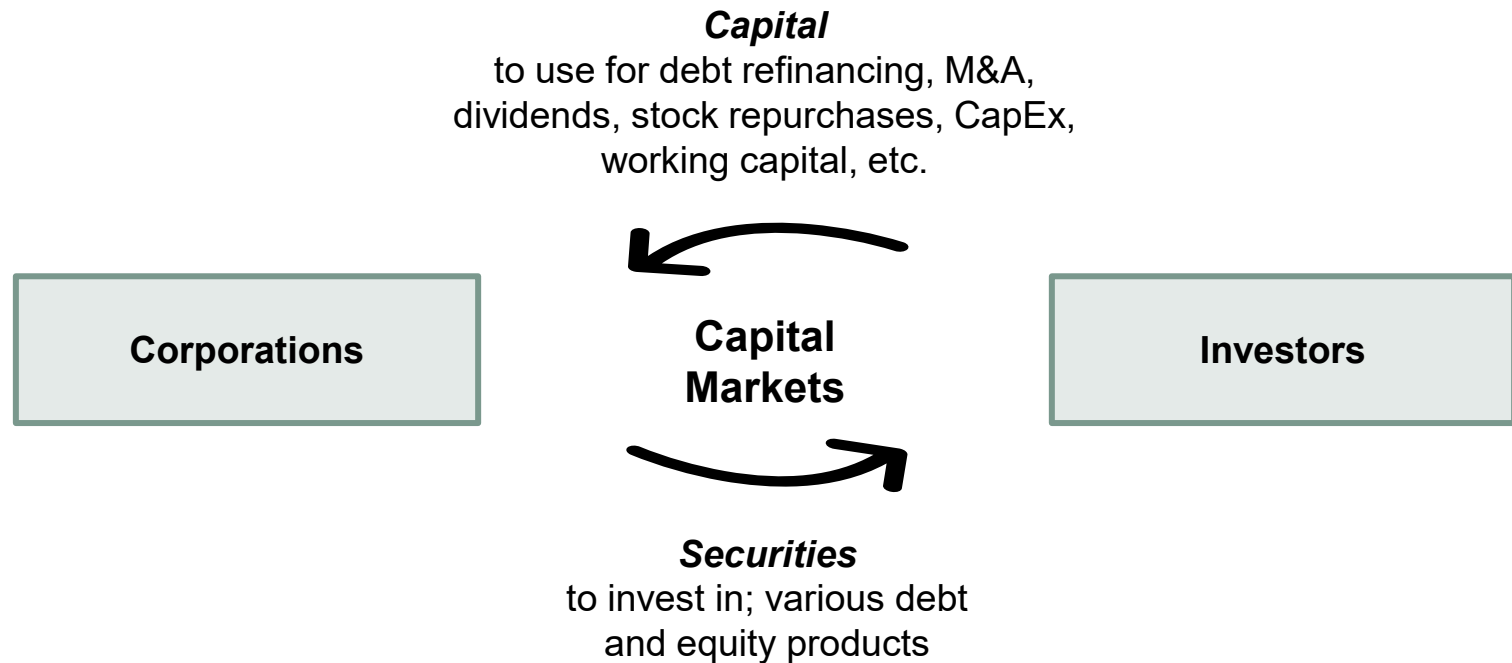


Who will do well in our group? We'd like to see someone with the following:

- 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

Capital Markets Origination

Capital Markets Overview



Capital Markets groups advise corporations on all aspects of securities issuance. This includes market conditions, benefits of different securities products, and facilitating investor conversations, among other functions

Capital Markets Groups on Today's Call

Debt Capital Markets Group

- DCM is responsible for delivering debt product solutions to SMBC's investment grade clients
- Advises on structure, price, and strategy for primary market debt offerings, often part of broader multi-product pitches

Leveraged & Acquisition Finance Group

- LAFG pitches, structures, and executes LBO, acquisition, and refinancing transactions to sub-investment grade corporations
- Products include revolving credit facilities, term loans, high yield bonds, and subordinated debt

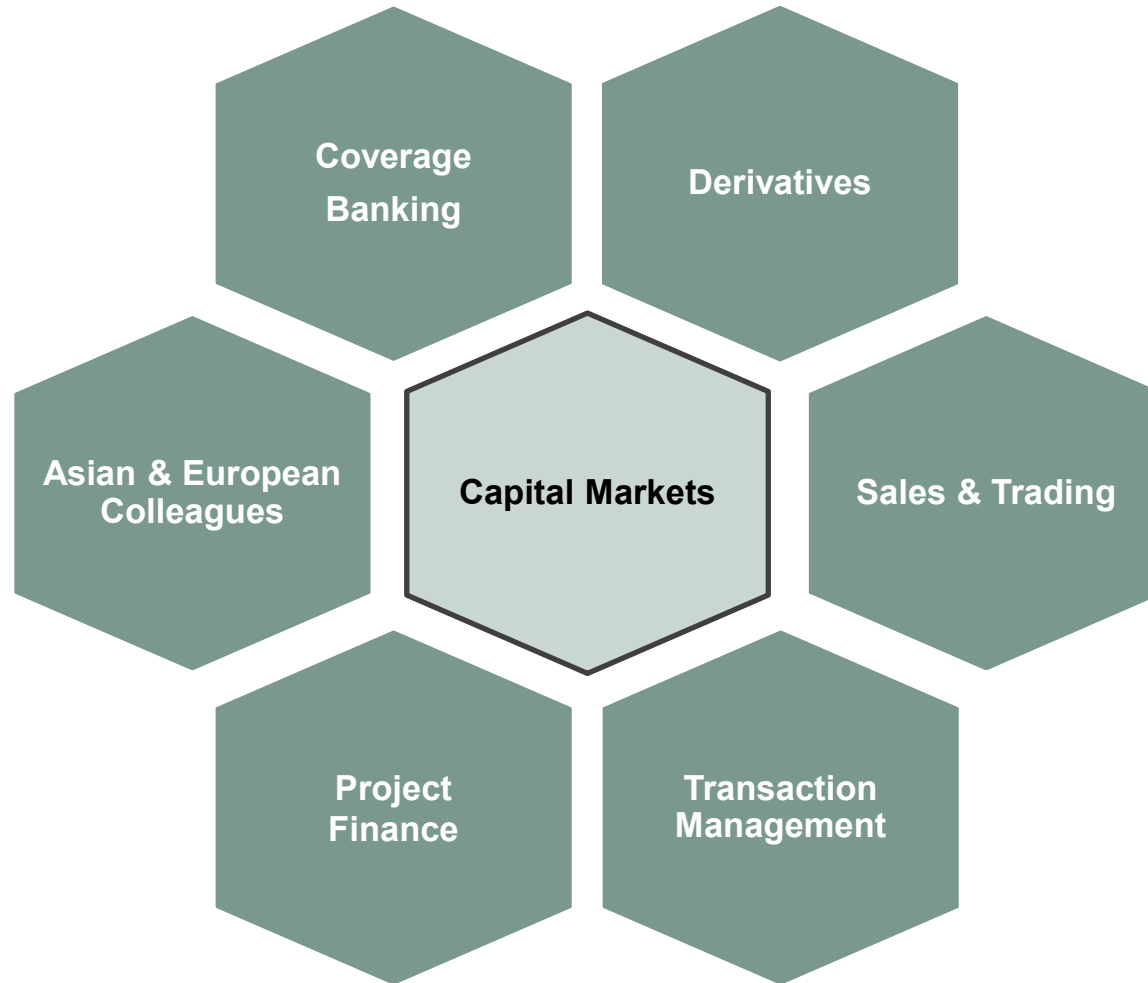
Structured Finance Group

- SFG is responsible for providing services across securitization, including securitization lending, term ABS and CLOs
- Analysts are given the opportunity to gain experience across products and asset classes

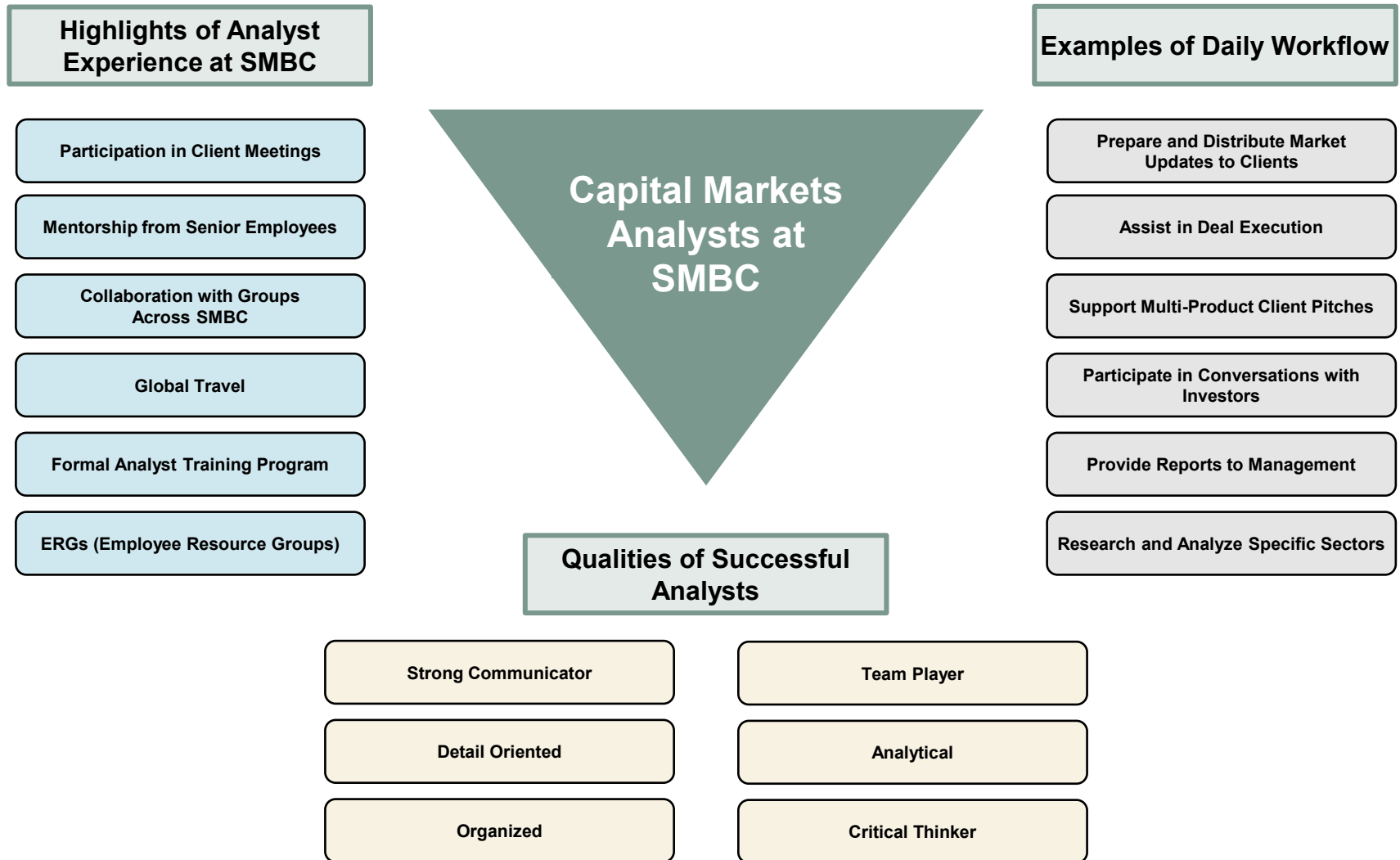
SMBC Advises Some of the World's Largest Companies



Capital Markets Works Across Groups and Geographies



What to Expect as an SMBC Analyst



Equities Execution

Equity Execution Services Group (EESG)

Overview

- Our desk is a client-facing division of SMBC Nikko Americas, Inc. focusing on secondary market (public) execution of single-stock, program trading, and electronic orders under the best execution mandate
- As a group, our clients include passive investors, active investors (hedge funds, long only), corporate clients, and internal clients
- We work closely together as a team and with research sales, corporate access, equity capital markets, to create revenue opportunities. We utilize our execution expertise and execution tools for clients' trading needs

Products and Services

U.S. Equity Execution

Utilize equity execution toolkit, market knowledge, fundamental stock information, technical analysis, and client relationships to receive trades and execute across execution venues

Japan Equity Execution

Provide Japanese market expertise to North American clients during U.S. market hours, bridging the geographic and time-zone gap between the U.S. and Asia

U.S. Equity Corporate Buybacks

Coordinate with Equity Capital Markets (ECM) and coverage bankers to pitch transactions to corporate clients

Why Should We Be Your Top Choice?

Equity Execution Services Group (EESG)

1

- Unique viewpoint into secondary market trading on behalf of institutional and corporate clients trading in U.S. and Japan equity markets. Glean insights on the sales and trading side of the business from the perspective of long-term experienced traders with global backgrounds and multi-product, multi-market expertise

2

- We make sure our institutional and corporate clients have best-in-class equity execution experience. A career in EESG offers direct exposure to clients, to trading, and involves working closely with other departments to execute transactions in the secondary public markets. The role includes skill sets such as sales, technical expertise, and understanding of markets

3

- North American investors manage one of the largest AUM globally, and the U.S. stock market is the most dynamic equity market, with a breadth and depth unrivaled by other equity markets. SMBC Nikko America, Inc.'s platform with Japan-listed megabank SMFG as the parent company, and with our relationships with corporates around the globe, offers unique opportunities

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

- Proactive self-starter personality with interest in learning about stocks, markets, executing institutional orders, and understanding capital markets transactions
- Teamwork-oriented collaborative individual with strong verbal and written communication skills for both internal and external clients
- Adaptable to constantly changing market conditions and shifting regulatory landscape
- Strong analytical and reasoning skills with the ability to connect the dots on seemingly disparate sources of information
- Acute attention to detail even under the most high-pressure, fast-paced situations
- Embracing and adopting key concepts in risk management and compliance as it pertains to trading and execution
- Excellent technology expertise (both hardware and software) and programming skills or quantitative background are highly positive skills

Capital Solutions Group

Capital Solutions Group

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 (auto loans, student loans, data centers, music royalties, 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 6, 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

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



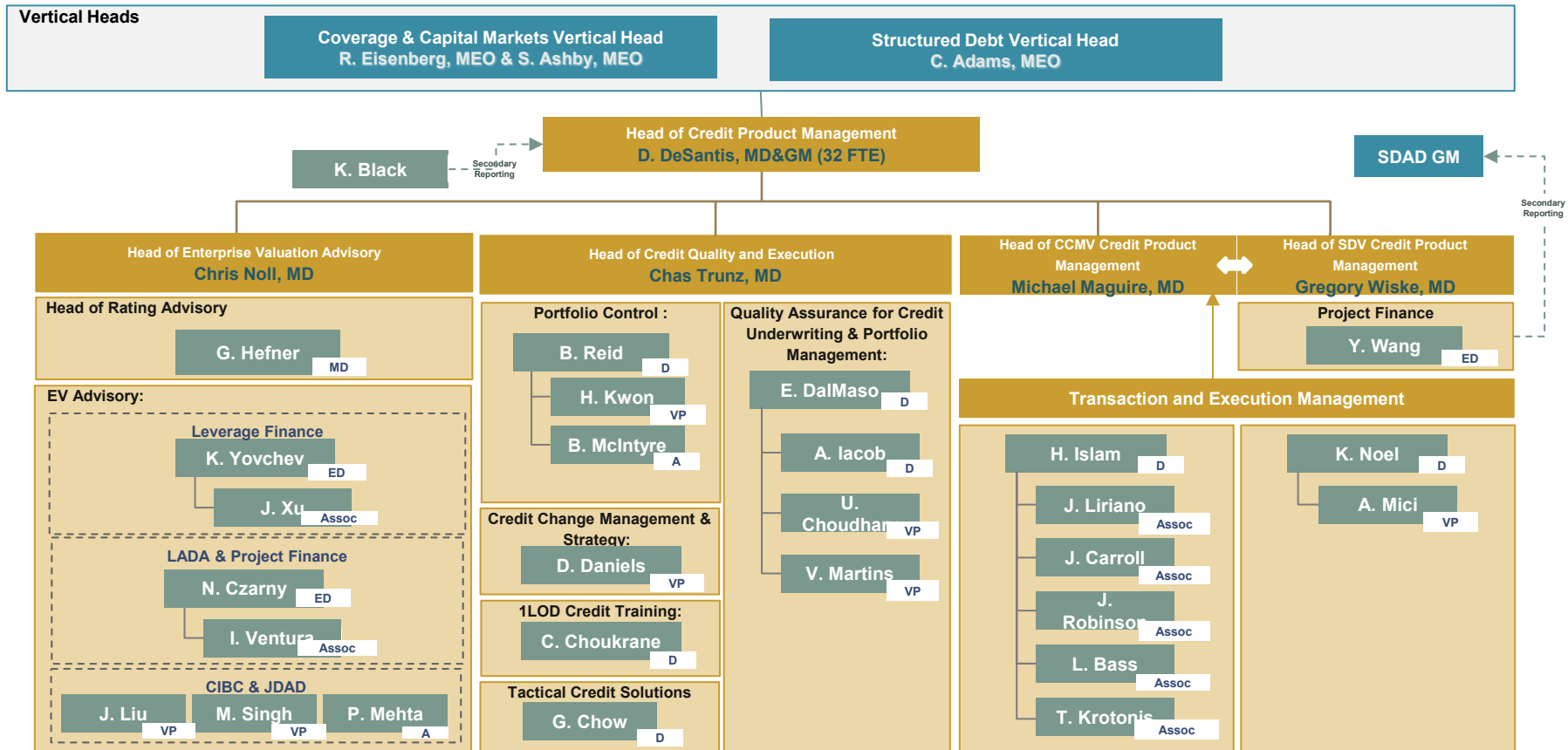
Key Updates

Why Should CPM Be Your Top Choice?



Credit Lifecycle	Reporting	Risk Strategy	Other Areas
<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• Driving initiatives to enhance credit risk monitoring and reporting across SMBC's credit portfolio	<ul style="list-style-type: none">• 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	<ul style="list-style-type: none">• Supporting capital/portfolio deployment decisioning• Ensure Best Practices

AD – BV Credit Product Management: Organizational Overview



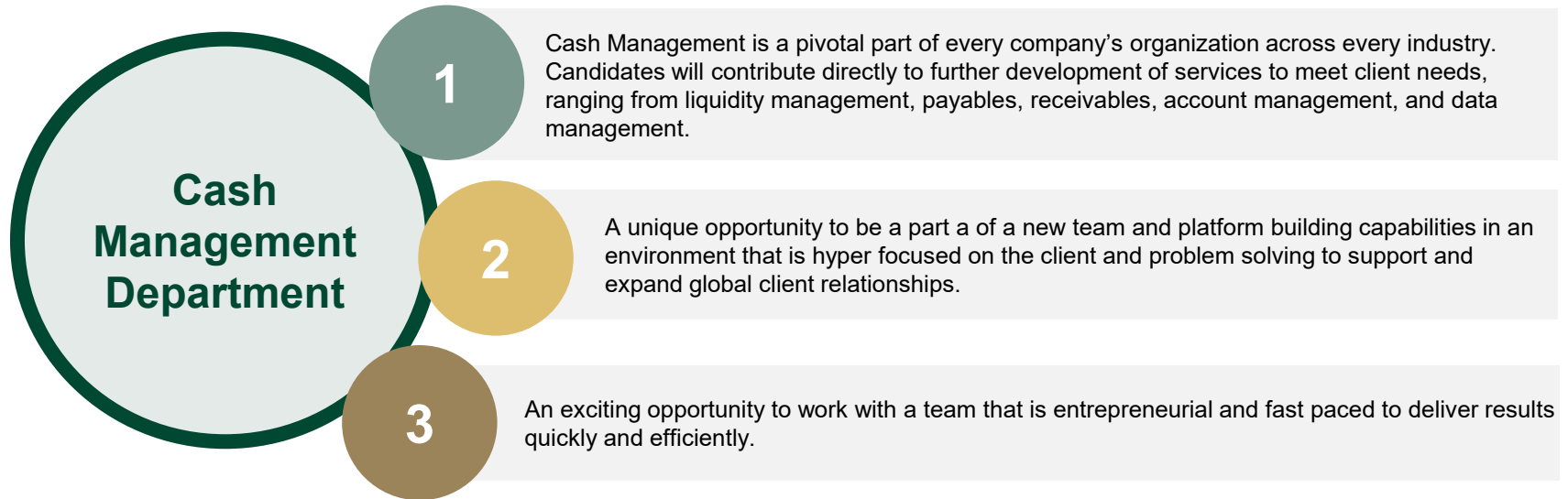
Roles & Responsibilities

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

Cash Management Department

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



Global Trade Finance Department (GTFD)

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.

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

^{*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

1

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.

2

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.

3

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

Ethan Sharker

Executive Director
Group Head

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Nahaz Choudhury

Executive Director

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Vice President

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Vice President

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LATAM Team

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Executive Director
Group Head

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Sebastian Vivanco

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Alexandra Lukac

Vice President

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Global Financial Institutions Group (GFIG)

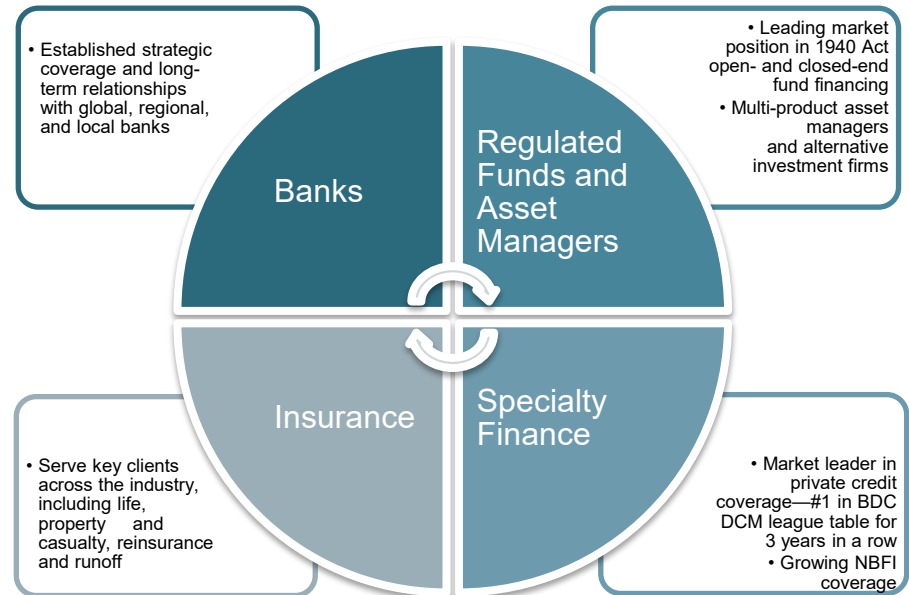
Global Financial Institutions Group

- 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

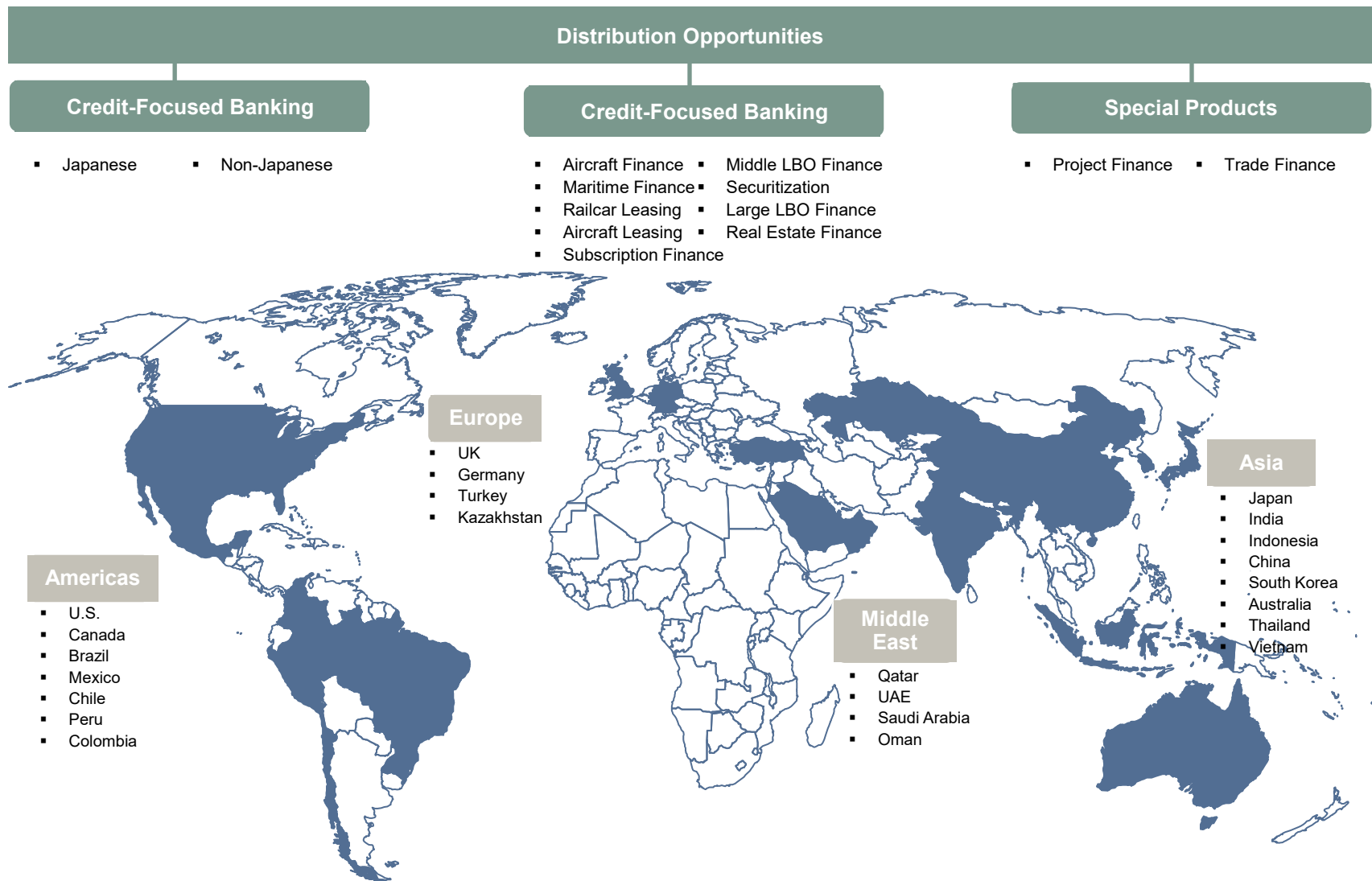


Global Presence



Unique Financing Assets

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



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 GFIG 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, tightly 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.

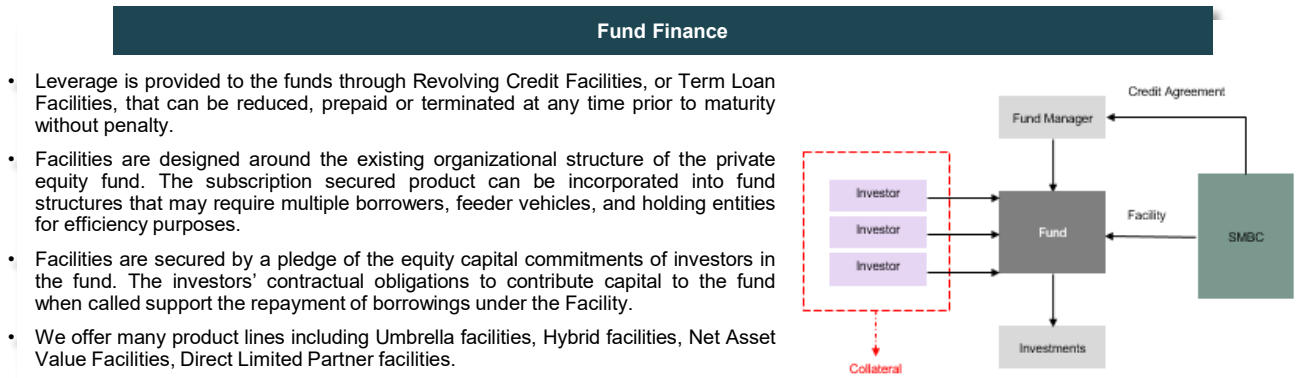
Fund Finance Solutions Department

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.

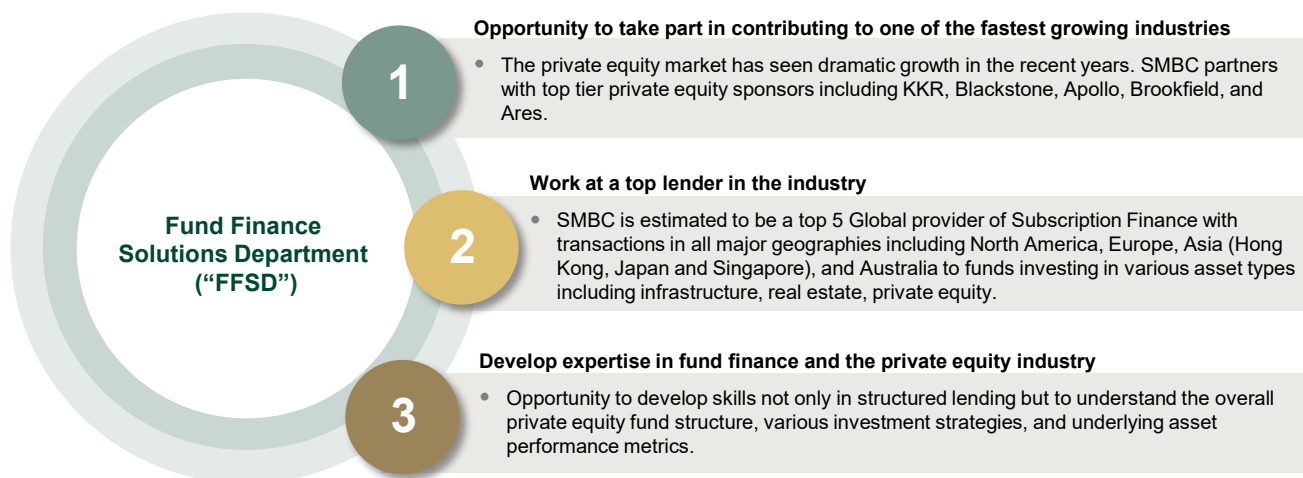
Products and Services



We also work closely with other groups at the organization.

North America Project Finance	Real Estate Finance	Loan Capital Markets	Global Financial Institutions	SMBC Capital Markets, Inc. (Derivatives)
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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 Markets Sales & Trading

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

17 Salespersons
16 Traders
5 Desk Strategists
4 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	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, & 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• Macro economic reviews & forecasts• In depth country risk analysis	<ul style="list-style-type: none">• 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
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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

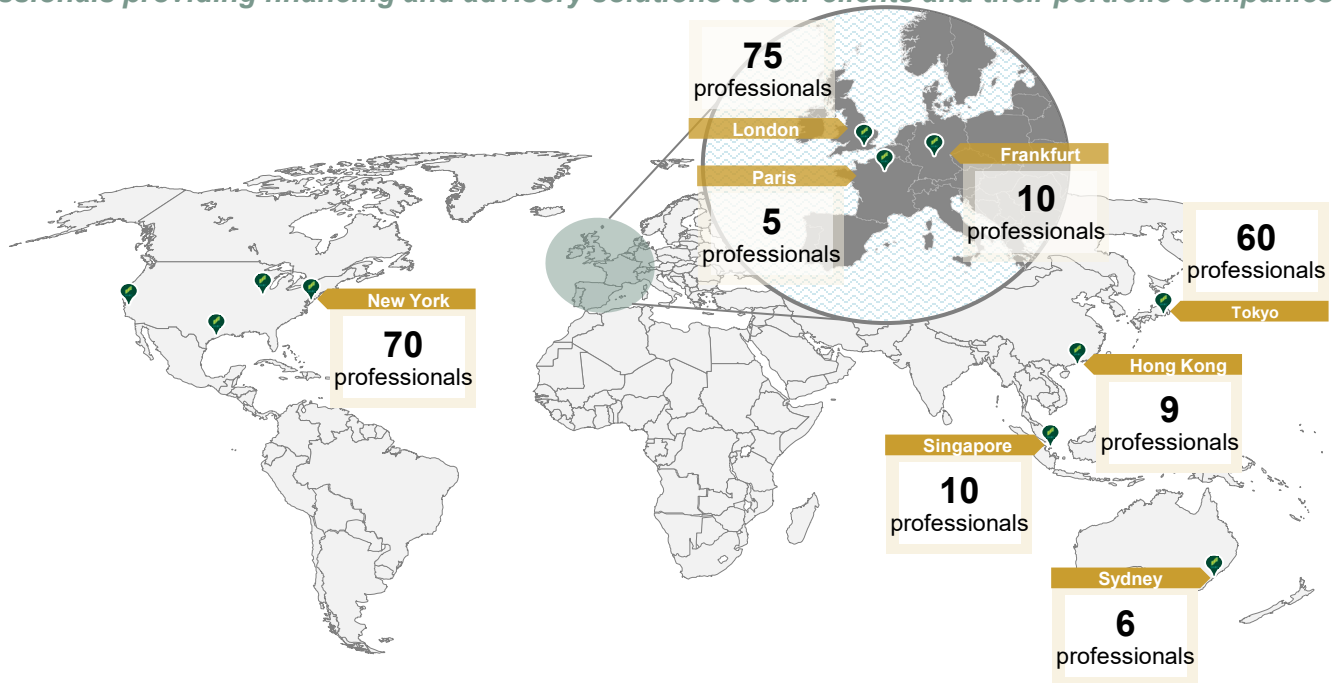
Operations

Legal

Leveraged Finance

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

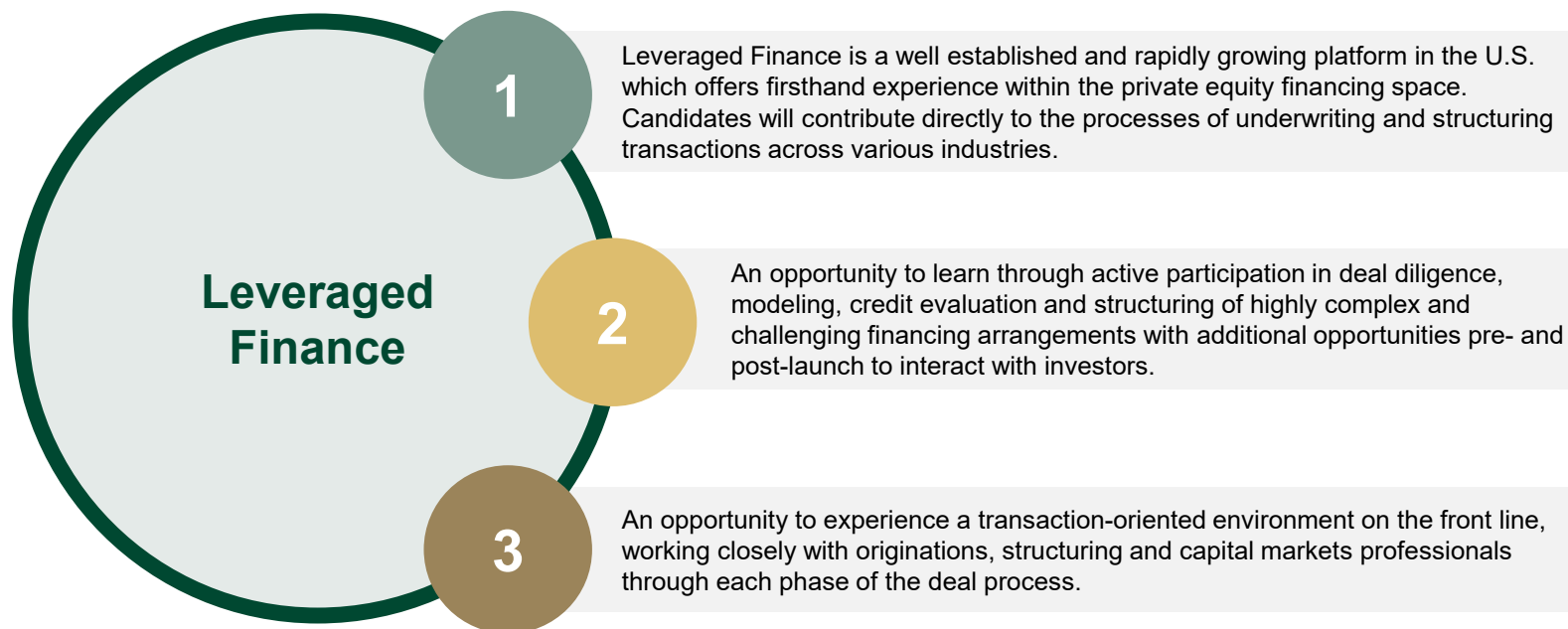
TMT & Software

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</p> <p>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</p> <p> LONE STAR FUNDS</p> <p>\$2,080,000,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger December 2024</p>	<p>R1 RCM </p> <p>a portfolio company of</p> <p> 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</p> <p> 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</p> <p>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</p> <p> 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</p> <p>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</p> <p> 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</p> <p> GENSTAR</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</p> <p>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</p> <p>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</p> <p></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</p> <p>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</p> <p> BainCapital</p> <p>\$2,236,250,000 Sr. Secured Facilities</p> <p>Joint Lead Arranger May 2024</p>
<p>UKG </p> <p>a portfolio company of</p> <p>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</p> <p> HELLMAN & FRIEDMAN</p> <p> IGP</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</p> <p>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</p> <p> ONEX  ARES</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</p> <p> 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</p> <p> 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</p> <p>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</p> <p> PATIENT SQUARE CAPITAL</p> <p> ELLIOTT  VERITAS CAPITAL</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</p> <p> 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 </p> <p>a portfolio company of</p> <p> ACORN</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</p> <p>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</p> <p>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</p> <p> WIND POINT PARTNERS</p> <p>\$318,300,000 Incremental Sr. Secured Facilities</p> <p>Joint Lead Arranger & Joint Bookrunner</p> <p>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

Latin America Corporate Finance

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



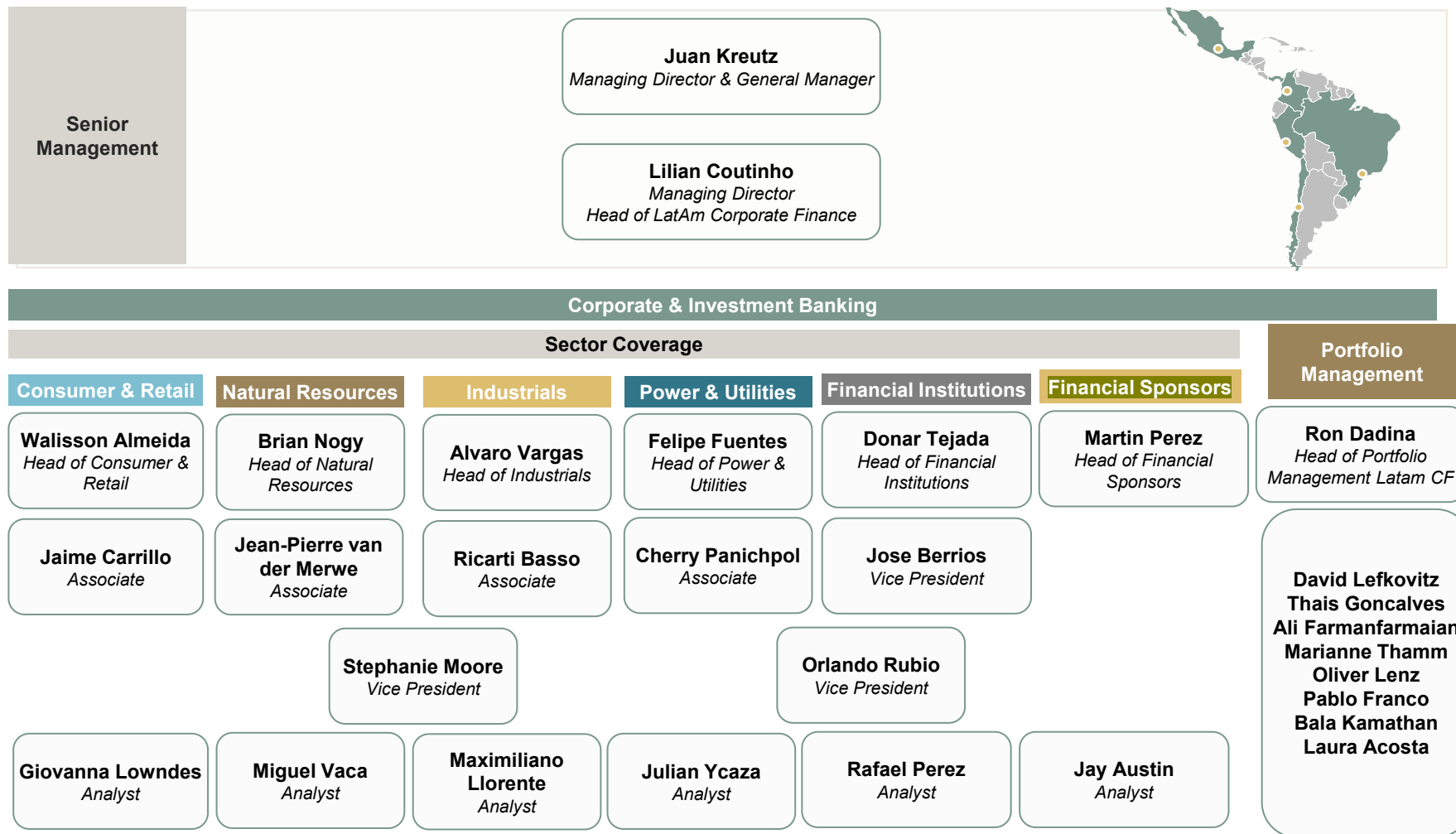
★ New York

● 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



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

Latin America Project Finance

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



**2024 Latin America
Project Finance Loan
House of the Year**

GBM²



**2024 Latin America
Project Finance
Adviser of the Year**

GBM



**2024 Latin America
ESG Loan House of
the Year**
GBM



**2024 Financial
Adviser of the Year**
LatinFinance

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

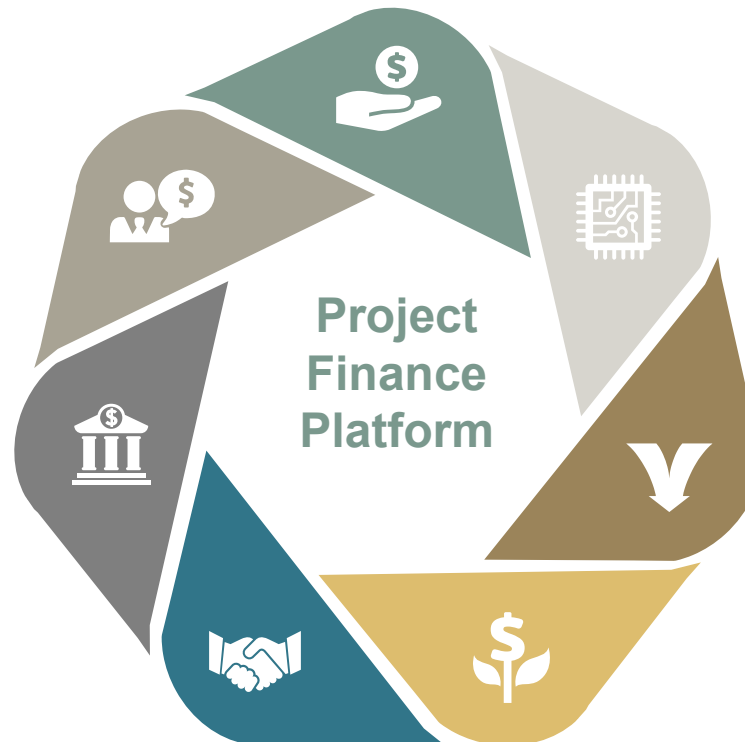
- Underlying Capability
- Distribution Capability
- ECA Financing Coordinator

Derivative Desk

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

M&A / Investment Banking

- M&A Advisory
- Equity Raise Advisory



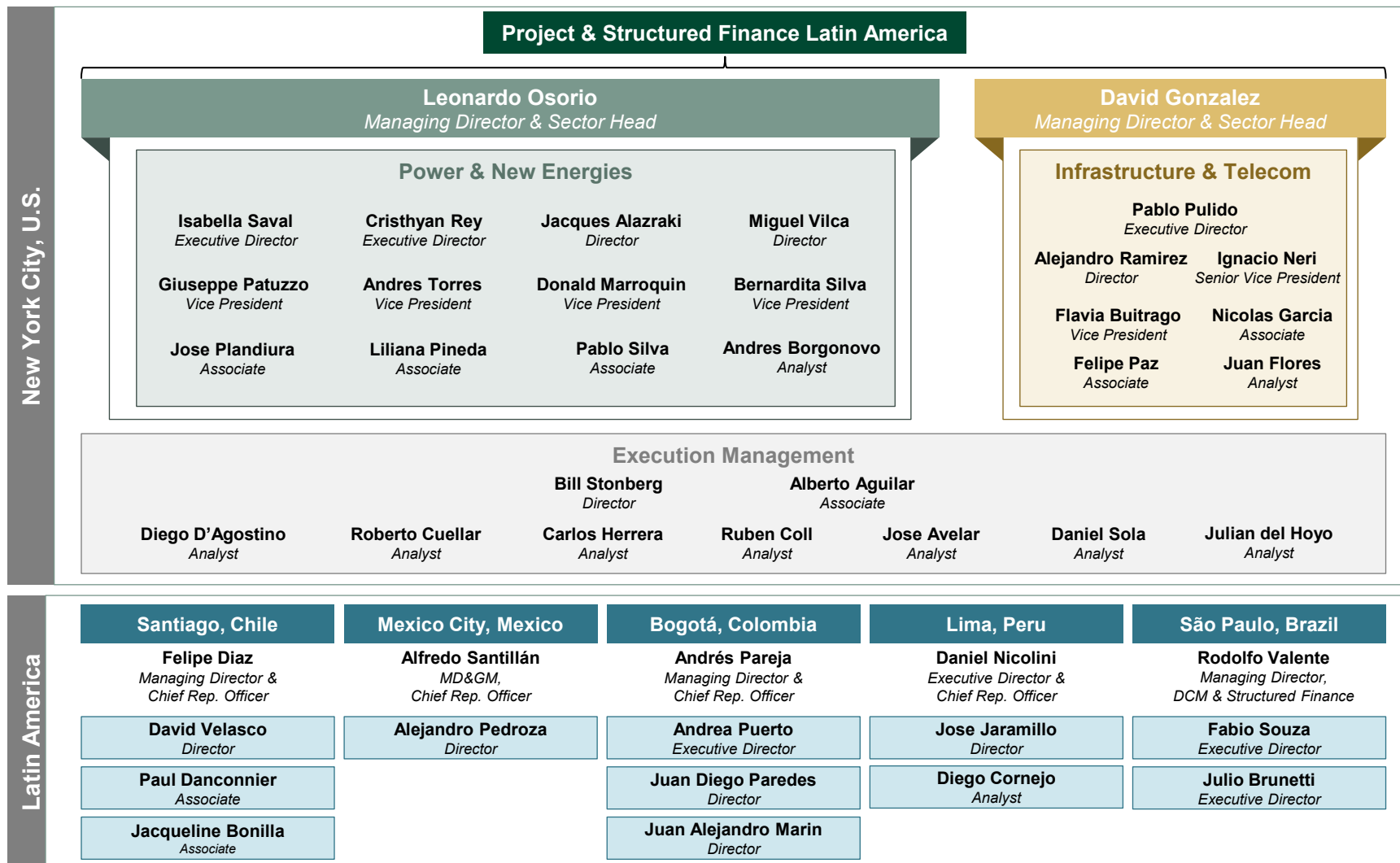
Strength in Latin America – Largest Project Finance Team in the Region


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



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

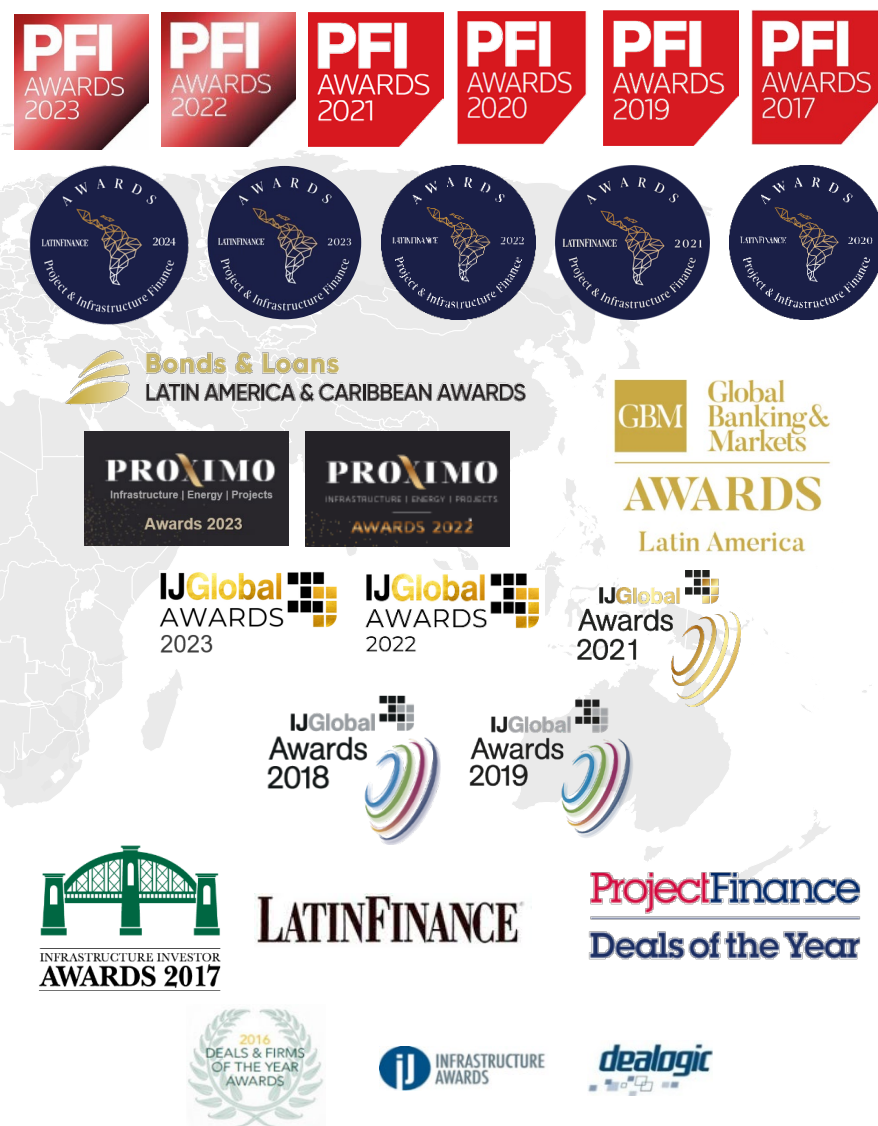


Desalination & Irrigation

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


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

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 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

Lenders Finance Group

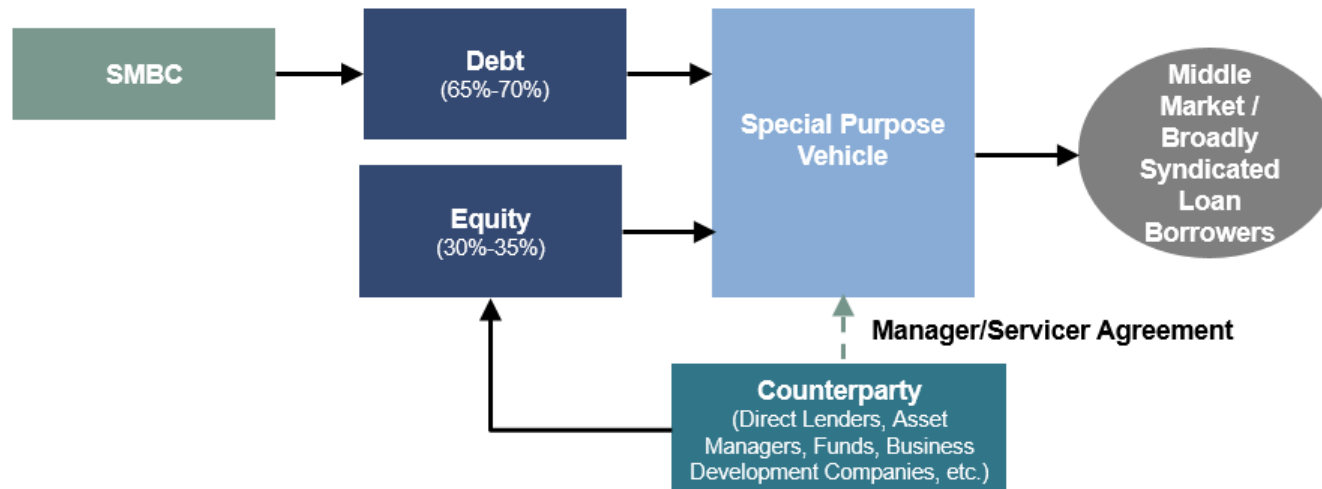
Lenders Finance Overview

Lenders Finance (“LFG”)

- Lenders Finance provides financing to financial institutions primarily engaged in middle market leveraged lending. LFG activities support both permanent financing for loan asset manager portfolios as well as warehouse financing for CLOs which are arranged by Nikko.
- The group has provided ~\$12BN in asset based or corporate facilities across 20 counterparties.

Product 1 (LFG)	Product 2 (LFG)
Asset Based Facilities <ul style="list-style-type: none"> • Designed to enhance the efficiency of the balance sheet and returns by leveraging invested capital. • Structured as a senior revolver secured by a borrowing base of middle market loans. 	Ramp-Up Facilities <ul style="list-style-type: none"> • LFG provides a credit facility to a newly-formed SPV that acquires assets for a CLO issuance. • Permits the CLO manager to acquire collateral over a 12–24-month period. • Functions as a CLO.

Asset Based Facility Structure



- SMBC provides senior financing to the SPV which is secured by the loans in the SPV. The senior facility is used along with the Counterparty's equity to purchase the loans.
- The Counterparty identifies and selects loans to be purchased by the SPV. LFG reviews and approves each loan before it is eligible.

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 verbal communication skills with demonstrated ability to articulate concepts and ideas concisely and defend their validity and rationale
- Experience with financial modeling and eager 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
- Excellent technology skills with superior Excel and PowerPoint skills and ability to quickly learn new software applications
- Takes initiative, self-motivated and resourceful

SCAD Planning Portfolio Management

Overview

- SCAD Planning Portfolio Management team provides data analytics, financial planning & analysis to SCAD management.
- Area of Focus:
 - Business Reporting – Monthly and ad hoc reports
 - Budget Management – Monitoring goals & objectives set by Management
 - Information Management – Portfolio information management activity & monthly portfolio presentation to Management
 - Infrastructure Initiatives
 - Ad Hoc Requests

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

- Comfortable handling huge amount of data
- Patience to scrub data and perform necessary standardization tasks to prepare data for portfolio aggregation
- Excellent technology skills with superior Excel, Powerpoint, Access, and Tableau skills
- Willingness to quickly self-learn new software applications
- Resourceful and takes initiative to simplify processes
- Ability to multi-task and handle multiple ad-hoc requests
- Ability to prioritize effectively in order to meet strict deadlines
- Exceptional attention to detail, self-motivation and commitment to delivering top-quality work product
- Good communication skills and ability to work well in a team environment

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

Structured Finance Acquisition & Advisory

SFAA Group Overview

Our Focus – Advisory and Acquisition Financing

1 Debt Advisory

- Advise clients on capital structure optimization and support and lead capital raising efforts through loans, bonds and other credit facilities
- Assisting clients in refinancing existing debt or restructuring obligations to improve liquidity, reduce costs or address financial distress

2 M&A Advisory

- LatAm Corporate and Project Finance M&A
- Guiding clients through the entire M&A process, including buy-side, sell-side and capital raise transactions to help achieve strategic growth or monetization objectives
- Partnership with Jefferies and Marathon Capital to collaborate on corporate and investment banking business opportunities

3 Acquisition Financing

- Corporate and Project Finance acquisition financing
- Advising clients on tailored financing structures to fund M&A, leveraged buyouts by utilizing various forms of debt, equity and hybrid instruments
- Assessing the client's financial position and the target's creditworthiness to recommend appropriate leverage levels while maintaining manageable risk and repayment capacity

Credentials



Ongoing

Refinance of acquisition debt for a portfolio of transmission assets

Confidential

Financial Advisor

mip 2024

Acquisition finance for MIP's acquisition of Iberdrola assets in Mexico

Underwriter, Joint Global Coordinator, Joint Bookrunner, Hedge Provider

ENGIE 2024

Engie's strategic alliance with Macquarie Asset Management in Mayakan Pipeline



MACQUARIE

Financial Advisor to Engie

Ashmore 2024

Acquisition of Ergon Peru and Tre Peru from

TOZZIgreen

Financial Advisor to Ashmore

GLOBAL INFRASTRUCTURE PARTNERS 2022

Acquisition of a 100% equity interest in an 875 MW Tierra Mojada (CCGT) power plant

Fisterra
energy

Co-Advisor to GIP

INNERGEX 2022

Innergex acquired a 100% equity interest in a 332 MW Portfolio of Operating Wind Assets in Chile from Aela

Aela energía

Advisor to Innergex

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

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

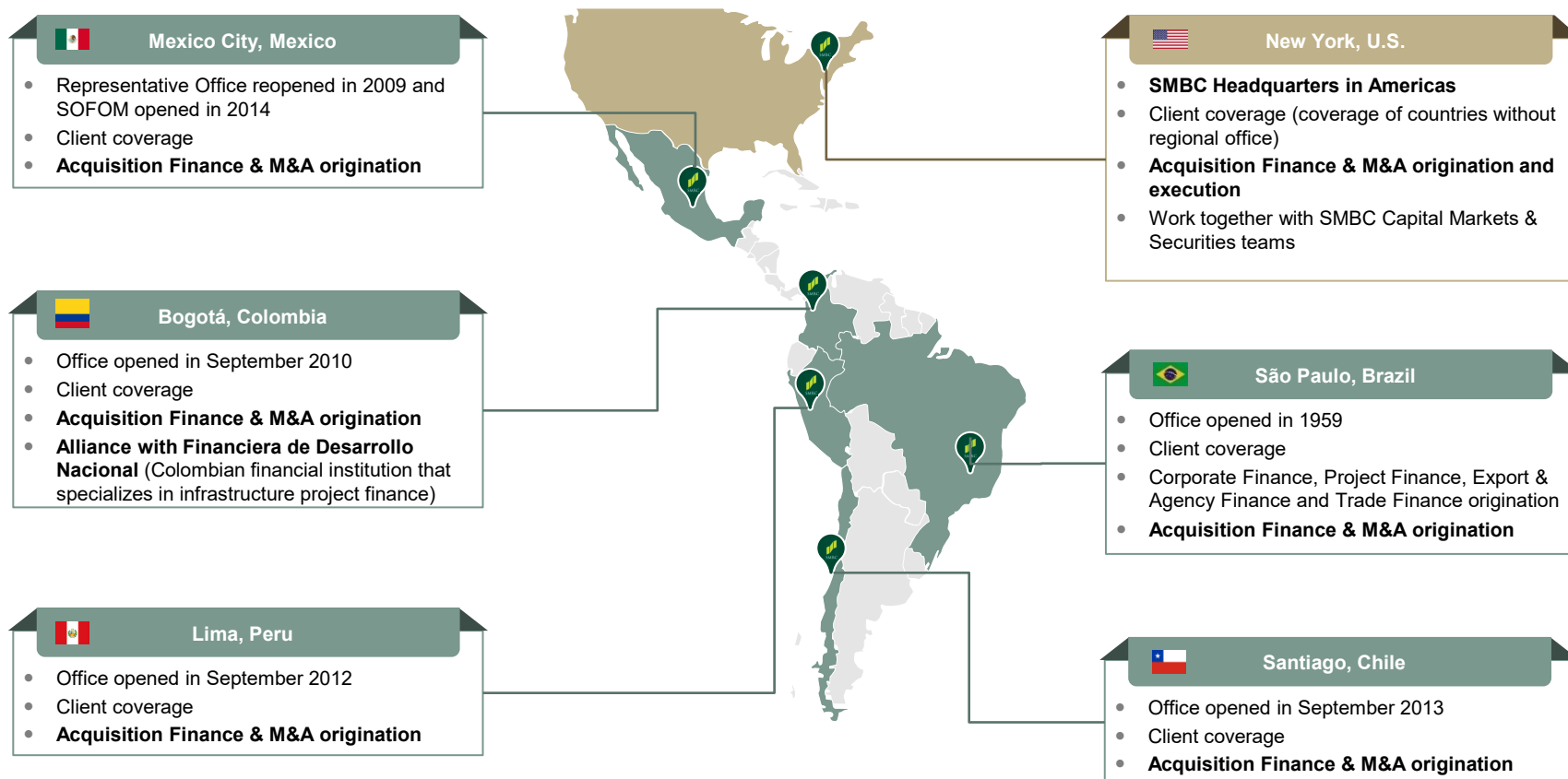


Water Infrastructure



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

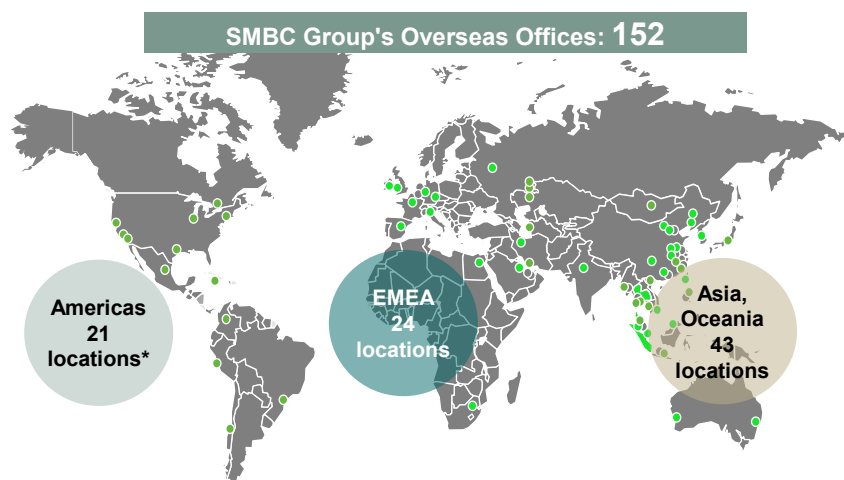


Unique financial advisory team in the Americas focusing on the interaction of M&A and Structured Acquisition Financing

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

SMBC Global Coverage



SMBC Strengths and Qualifications

One of the three Japanese Mega-banks

- Strong credit ratings of A/A- from Fitch/S&P and A1 from Moody's along with USD 2.0 trillion in assets
- One of the largest organizations in Japan with more than 9,000 employees

Global Network

- Has an extensive network through SMBC Group's overseas offices and international relationships
- SMBC is a key partner for all major power, renewables, infrastructure and new energies players on a global scale

Best-in-Class Project Finance/Advisory Platform and Track Record

- Comprehensive project finance capabilities across all major regions and extensive experience with all type of assets, contracts, etc. in key jurisdictions
- Globally recognized leader in power, energy and infrastructure advisory

Power, Energy & Infrastructure M&A & Debt Advisory Transactions

<p>Confidential</p> <p>Ongoing sell-side of 4G highway in Colombia</p> <p><i>Sell-side Financial Advisor</i></p>	<p>Confidential</p> <p>Ongoing capital raise for ~1.2 GW of advanced stage battery pipeline in LatAm</p> <p><i>Financial Advisor</i></p>	<p>Confidential</p> <p>Ongoing capital raise for a hydrogen and green ammonia plant in Brazil</p> <p><i>Financial Advisor</i></p>
<p>Confidential</p> <p>Ongoing refinancing of acquisition debt for electric transmission lines in Chile</p> <p><i>Financial Advisor</i></p>	<p>ARROYO 2024</p> <p>Sale of Arroyo Energy's 100% equity in Pemcorp, a 131MW 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>Grupo Romero</i></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>Fisterra energy</i></p> <p><i>Co-Advisor to GIP</i></p>	<p>2022</p> <p>INNERGEX</p> <p>Innergex acquired a 100% equity interest in a 332 MW Portfolio of Operating Wind Assets in Chile from Aela</p> <p> <i>Aela energia</i></p> <p><i>Advisor to Innergex</i></p>	<p>2021</p> <p>Brookfield</p> <p><i>Renewable Partners</i></p> <p>Brookfield sold its 391 MW U.S. Wind Portfolio to</p> <p> <i>Nextera Energy Partners</i></p> <p><i>Joint Advisor to Brookfield</i></p>
<p>2019</p> <p>Sold 100% equity interest in the 456 MW hydro to CTG</p> <p> <i>中国三峡</i></p> <p><i>Sell-side Advisor</i></p>	<p>2018</p> <p>Transurban Group acquired A25 concession in Montreal, Canada from</p> <p> <i>MACQUARIE</i></p> <p><i>Advisor to Transurban</i></p>	

Note: (1) Translated into USD September 2023 period-end exchange rate of USD 1 = JPY 149.58

Why Should We Be Your Top Choice?



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

- Unique Acquisition financing + M&A view. We provide M&A, debt and acquisition financing to clients ranging from strategic industry players to small cap developers to infrastructure and private equity funds.



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.



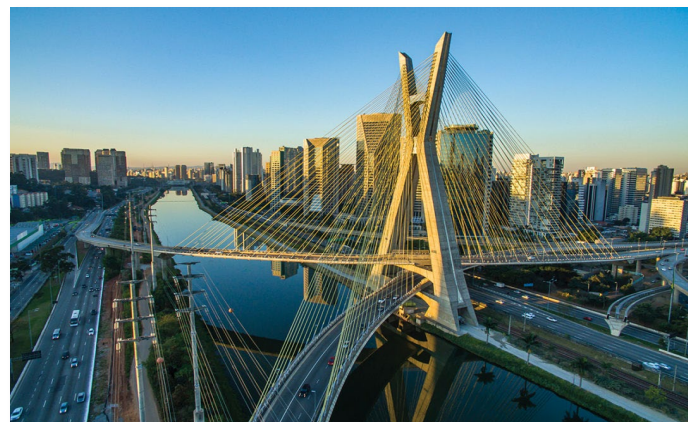
Exposure to several industries such as Power, Natural Resources, and Infrastructure

- 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



SMBC Leasing and Finance

SMBC Leasing and Finance, Inc.

Overview

- SMBC Leasing and Finance, Inc. is a client-facing subsidiary of SMBC, responsible for delivering value-added asset finance solutions to SMBC's existing clients through bespoke leasing products, with the ability to work through affiliates to structure and arrange leasing transactions in the other markets.
- The highly structured transactions we market to our clients, most of which are Fortune 500 companies, require creativity and expertise in corporate finance, detailed cash flow modeling, financial analysis and asset-specific knowledge.
- We are a group of driven, disciplined and energetic individuals who are always looking for new and innovative ways to provide added value to clients through unique and creative solutions that help set SMBC apart from other financial institutions.
- Challenge yourself in an industry that is constantly evolving by joining a team that works on creative structures and diverse transactions.

Products and Services

Synthetic Leases

Real Estate Assets

Aircraft

Transportation Assets



True/Operating Leases

Rail Assets

Vessels and Barges

Commercial/Corporate Aircraft



Capital Leases & Secured Loans

Corporate and Freight Aircraft

IT Equipment

Satellites



Inventory Finance

Raw Materials

Mint Oil

Tomato Paste



We also work closely with other groups at the organization.

Capital Markets

Debt Capital Markets

Global Trade Finance

Structured Placement

Loan Capital Markets

Why Should We Be Your Top Choice?

SMBC Leasing and Finance, Inc.

1

- Whether it's flying on a plane, riding on a train or driving a car, chances are you've already used some of the assets our group has financed. So next time you put ketchup on your burger, chew gum or order a package online, think leasing

2

- Due to the wide breadth of assets that we finance and the complex structures that accompany our transactions, each deal is unique, requiring creative solutions in addition to an in-depth understanding of corporate finance, accounting and banking products

3

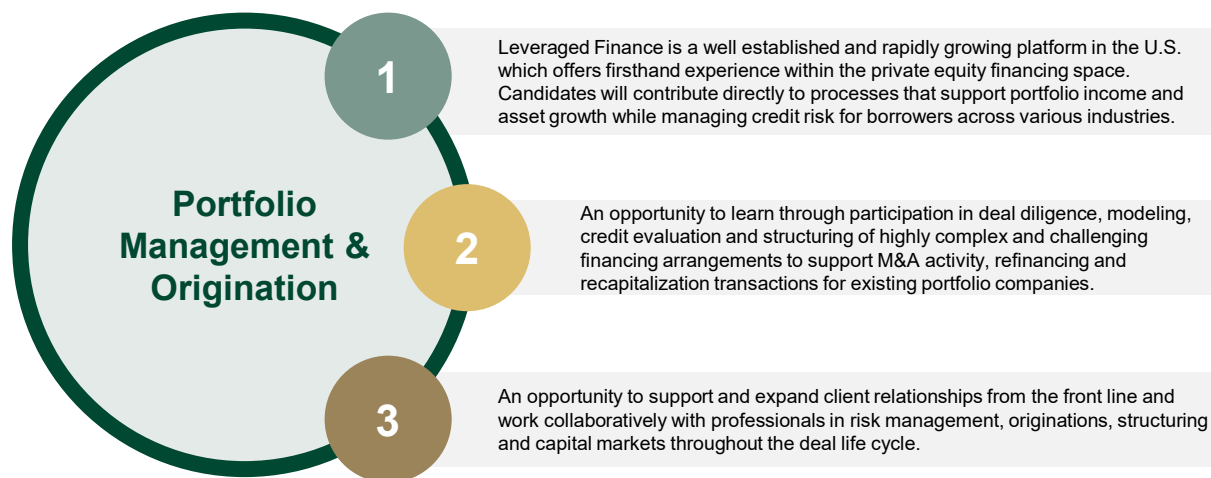
- No two days look alike: one day may be filled with cash flow modeling, financial analysis and preparing marketing materials to present innovative, asset finance solutions to Fortune 500 companies while another finds us on the phone with clients, attorneys and other interested parties discussing a transaction—daily responsibilities will not be limited to deskwork and will include exciting client interactions and negotiations

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
- Ability to work in a fast-paced environment and prioritize effectively in order to meet strict deadlines
- Exceptional attention to detail while working in a fast-paced environment
- Strong intellectual curiosity, ethics, integrity and judgment
- Comfort in and commitment to a team-oriented environment
- Curiosity in asset finance and exploring various transaction structures
- Ability to adapt to an ever-changing regulatory environment
- Interest in creative problem solving and collaboration with various other groups within SMBC

Portfolio Management & Portfolio Origination Group

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

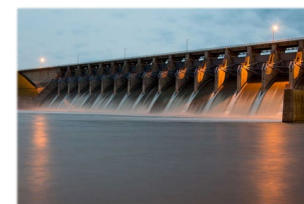
Project Finance – North America

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-term & 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**

 **LEEWARD**
renewable energy

\$275 Million
RCF

LRE Revolving Development Facility

Coordinating Lead Arranger


 **August 2024**


 **ECP** new leaf energy

\$300 Million
CTL, RCF

New Leaf Energy

Coordinating Lead Arranger

 **August 2024**

 **KKR**
AVANTUS

\$522 Million
Corporate DevCo Financing

Project Temple

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

 **July 2024**

 **CORDELIO**
POWER

\$375 Million
CTL, Bridge Facility, LCF

Crossover Wind

Coordinating Lead Arranger, Admin Agent


 **July 2024**


 **SWIFT CURRENT**

\$300 Million
LC

Venture Global Plaquemines LNG Phase 2

Joint Lead Arranger

 **May 2024**

 **APEX**
CLEAN ENERGY

\$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

December 2023

Pattern

\$9 billion
CTL, Transmission TL,
Wind BL Loan, LCs

Sunzia

2023 Renewables Deal of the Year Nominee

November 2023

jetBlue
 RXR

\$1.5 million
Senior Credit Facilities
Refi

JFK NTO

2023 Transport Deal of the Year Nominee

October 2023

AREVON

\$338 million
CTL, TEBL, DSR LC

Viking Solar

2023 Battery Deal of the Year Nominee

June 2023

SB Energy

\$370 Million
CTL, TEBL, LC

Orion III Solar

2023 Renewables Deal of the Year Nominee

July 2022

INNERGEX

\$710 Million

Innergex AELA Generación S.A.

2022 North America Power Deal of the Year

June 2022

THE NEW TERMINAL ONE
JFK INTERNATIONAL AIRPORT

\$6,630 Million
Senior Credit Facilities

JFK Terminal 1

2022 North America P3 Deal of the Year

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}

\$16.7 Billion

2023 Volume of PF MLA Transactions Globally

80

PF Bookrunner Transactions Closed in the Americas in 2023

\$31.9 Billion

Size of SMFG Americas PF Portfolio

151

Total PF transactions across natural resources, power, and infrastructure in 2023

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

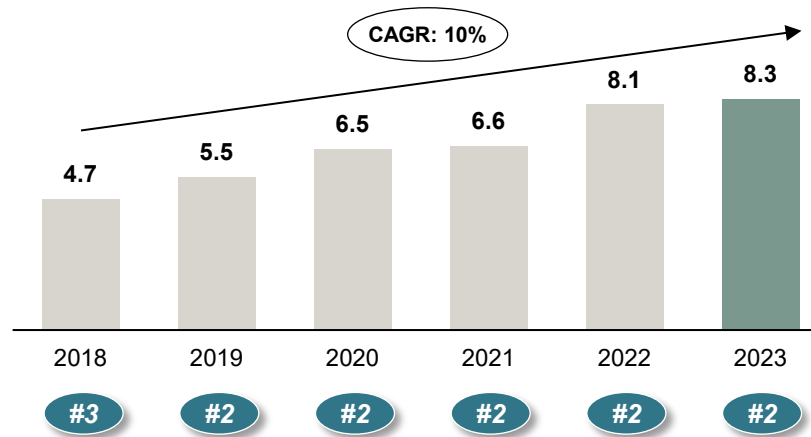
South America

- 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

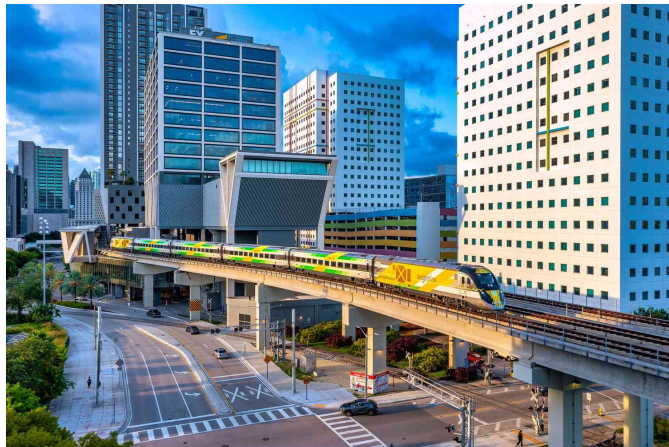
Being part of a deal team with the opportunity to learn in an exciting environment

- 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.



Real Estate Finance Group

Real Estate Finance Group, Specialized Finance Department

Overview

- Our desk is a client-facing division of the Specialized Finance Department, responsible for delivering the full front-to-back spectrum of non-recourse commercial real estate financing. The types of real estate that we finance include multifamily apartments, logistics centers, office buildings, retail shopping centers, hotels and data centers. Our customers are the world's top-class real estate investors, as well as Japanese and Asian investors, as we leverage our long-standing history and wide client coverage in the Asian market.
- As a group, we are very hard working and driven individuals, who enjoy being engaged in the real estate industry. Each property that we finance is unique and so are the cities and countries that each property is located in. Therefore, we enjoy traveling to inspect each property that we finance, and to learn and understand the characteristics of each market. We are seeing a revolutionary change in the real estate industry, not necessarily triggered by, but definitely accelerated by, the recent pandemic, where we see huge business opportunities and potential for growth.

Products and Services

Non-Recourse Commercial Real Estate Finance

- Provide financing to institutional investors who look to acquire or refinance commercial real estate located in the U.S., Canada or potentially other countries in the Americas.
- Typical loan amount per deal will be between \$75 million and \$150 million. Loan will be secured by the property that we finance, with no recourse to the investor who owns the property.
- By collaborating with other real estate finance teams within SMBC (e.g., Tokyo, London, Singapore, Hong Kong), we strive to provide uniform service across the globe to our global clients.

We also work closely with other groups at the organization.

North America
Project Finance

Subscription Secured
Finance/Fund Finance

Loan Capital Markets

Global Financial Institutions

SMBC Capital Markets, Inc.
(Derivatives)

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 the ability to quickly learn new software applications
- Strong interest in real estate and being engaged in the real estate industry, enjoy traveling for site inspections

Structured Finance Acquisition & Advisory

SFAA Group Overview

Our Focus – Advisory and Acquisition Financing

1 Debt Advisory

- Advise clients on capital structure optimization and support and lead capital raising efforts through loans, bonds and other credit facilities
- Assisting clients in refinancing existing debt or restructuring obligations to improve liquidity, reduce costs or address financial distress

2 M&A Advisory

- LatAm Corporate and Project Finance M&A
- Guiding clients through the entire M&A process, including buy-side, sell-side and capital raise transactions to help achieve strategic growth or monetization objectives
- Partnership with Jefferies and Marathon Capital to collaborate on corporate and investment banking business opportunities

3 Acquisition Financing

- Corporate and Project Finance acquisition financing
- Advising clients on tailored financing structures to fund M&A, leveraged buyouts by utilizing various forms of debt, equity and hybrid instruments
- Assessing the client's financial position and the target's creditworthiness to recommend appropriate leverage levels while maintaining manageable risk and repayment capacity

Credentials



Ongoing

Refinance of acquisition debt for a portfolio of transmission assets

Confidential

Financial Advisor

mip 2024

Acquisition finance for MIP's acquisition of Iberdrola assets in Mexico

Underwriter, Joint Global Coordinator, Joint Bookrunner, Hedge Provider

ENGIE 2024

Engie's strategic alliance with Macquarie Asset Management in Mayakan Pipeline



MACQUARIE

Financial Advisor to Engie

Ashmore 2024

Acquisition of Ergon Peru and Tre Peru from

TOZZIgreen

Financial Advisor to Ashmore

GLOBAL INFRASTRUCTURE PARTNERS 2022

Acquisition of a 100% equity interest in an 875 MW Tierra Mojada (CCGT) power plant

Fisterra
energy

Co-Advisor to GIP

INNERGEX 2022

Innergex acquired a 100% equity interest in a 332 MW Portfolio of Operating Wind Assets in Chile from Aela

Aela energía

Advisor to Innergex

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

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

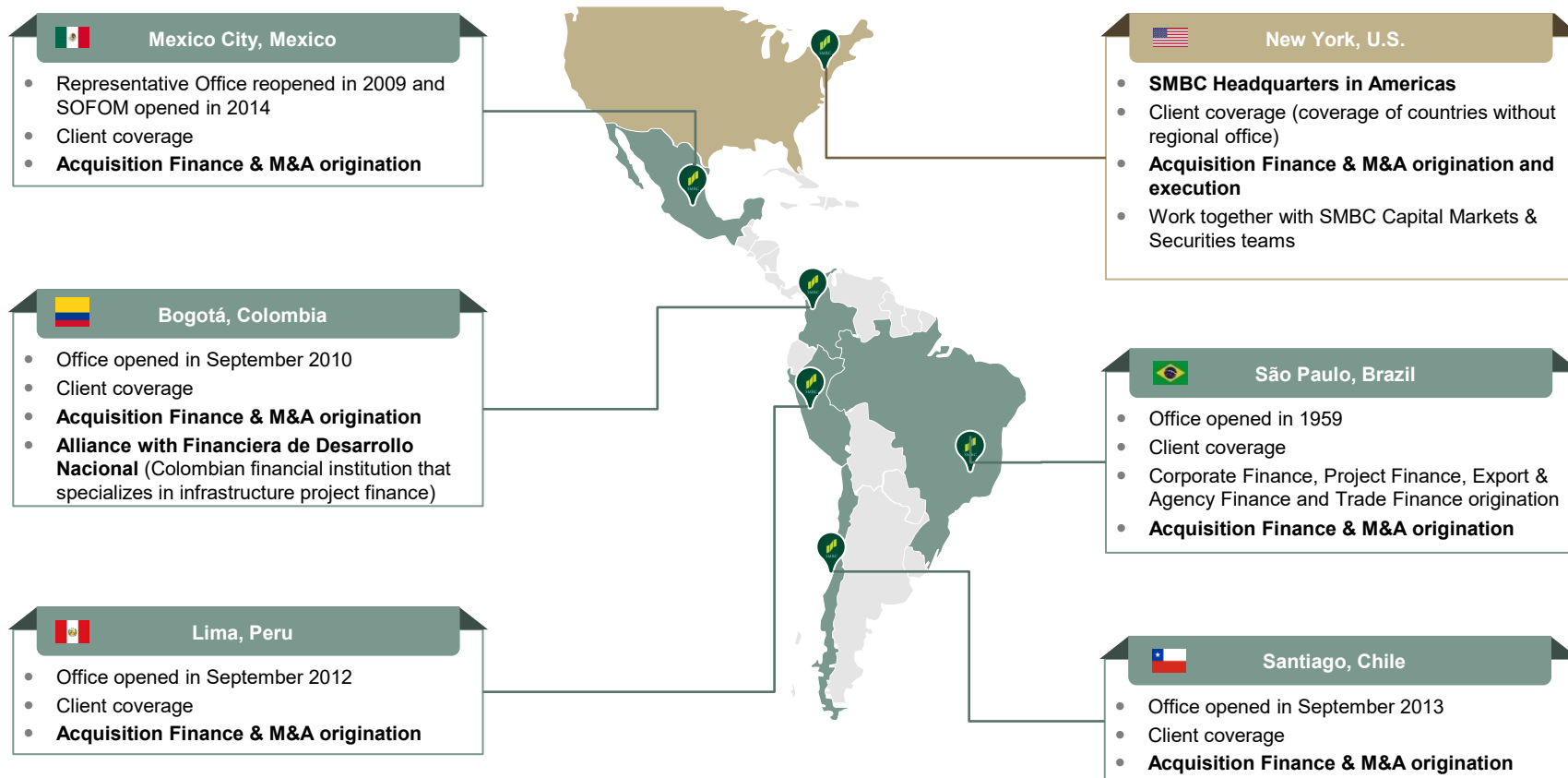


Water Infrastructure



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

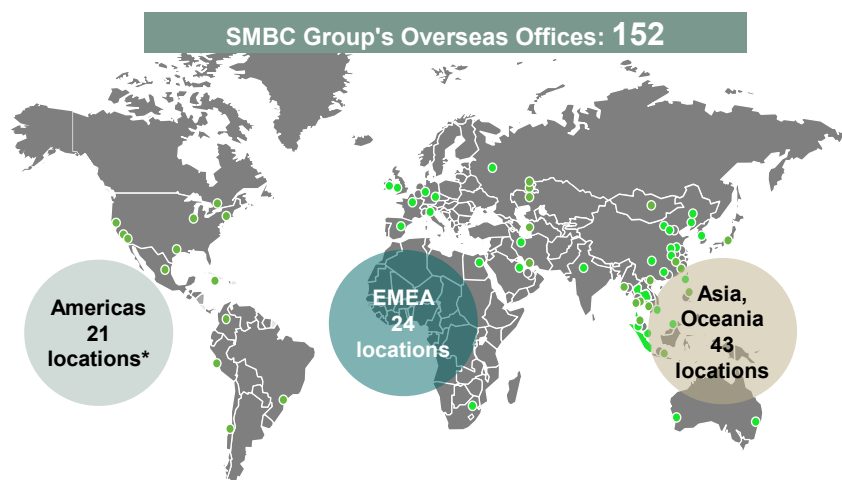


Unique financial advisory team in the Americas focusing on the interaction of M&A and Structured Acquisition Financing

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

SMBC Global Coverage



SMBC Strengths and Qualifications

One of the three Japanese Mega-banks

- Strong credit ratings of A/A- from Fitch/S&P and A1 from Moody's along with USD 2.0 trillion in assets
- One of the largest organizations in Japan with more than 9,000 employees

Global Network

- Has an extensive network through SMBC Group's overseas offices and international relationships
- SMBC is a key partner for all major power, renewables, infrastructure and new energies players on a global scale

Best-in-Class Project Finance/Advisory Platform and Track Record

- Comprehensive project finance capabilities across all major regions and extensive experience with all type of assets, contracts, etc. in key jurisdictions
- Globally recognized leader in power, energy and infrastructure advisory

Power, Energy & Infrastructure M&A & Debt Advisory Transactions

<p>Confidential</p> <p>Ongoing sell-side of 4G highway in Colombia</p> <p><i>Sell-side Financial Advisor</i></p>	<p>Confidential</p> <p>Ongoing capital raise for ~1.2 GW of advanced stage battery pipeline in LatAm</p> <p><i>Financial Advisor</i></p>	<p>Confidential</p> <p>Ongoing capital raise for a hydrogen and green ammonia plant in Brazil</p> <p><i>Financial Advisor</i></p>
<p>Confidential</p> <p>Ongoing refinancing of acquisition debt for electric transmission lines in Chile</p> <p><i>Financial Advisor</i></p>	<p>2024</p> <p>Sale of Arroyo Energy's 100% equity in Pemcorp, a 131MW 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 Aela</p> <p><i>Advisor to Innergex</i></p>	<p>2021</p> <p>Brookfield sold its 391 MW U.S. Wind Portfolio to</p> <p><i>Joint Advisor to Brookfield</i></p>
<p>2019</p> <p>Sold 100% equity interest in the 456 MW hydro to CTG</p> <p><i>Sell-side Advisor</i></p>	<p>2018</p> <p>Transurban Group acquired A25 concession in Montreal, Canada from</p> <p><i>Advisor to Transurban</i></p>	

Note: (1) Translated into USD September 2023 period-end exchange rate of USD 1 = JPY 149.58

Why Should We Be Your Top Choice?



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

- Unique Acquisition financing + M&A view. We provide M&A, debt and acquisition financing to clients ranging from strategic industry players to small cap developers to infrastructure and private equity funds.



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



SMBC Leasing and Finance

SMBC Leasing and Finance, Inc.

Overview

- SMBC Leasing and Finance, Inc. is a client-facing subsidiary of SMBC, responsible for delivering value-added asset finance solutions to SMBC's existing clients through bespoke leasing products, with the ability to work through affiliates to structure and arrange leasing transactions in the other markets.
- The highly structured transactions we market to our clients, most of which are Fortune 500 companies, require creativity and expertise in corporate finance, detailed cash flow modeling, financial analysis and asset-specific knowledge.
- We are a group of driven, disciplined and energetic individuals who are always looking for new and innovative ways to provide added value to clients through unique and creative solutions that help set SMBC apart from other financial institutions.
- Challenge yourself in an industry that is constantly evolving by joining a team that works on creative structures and diverse transactions.

Products and Services

Synthetic Leases

Real Estate Assets

Aircraft

Transportation Assets



True/Operating Leases

Rail Assets

Vessels and Barges

Commercial/Corporate Aircraft



Capital Leases & Secured Loans

Corporate and Freight Aircraft

IT Equipment

Satellites



Inventory Finance

Raw Materials

Mint Oil

Tomato Paste



We also work closely with other groups at the organization.

Capital Markets

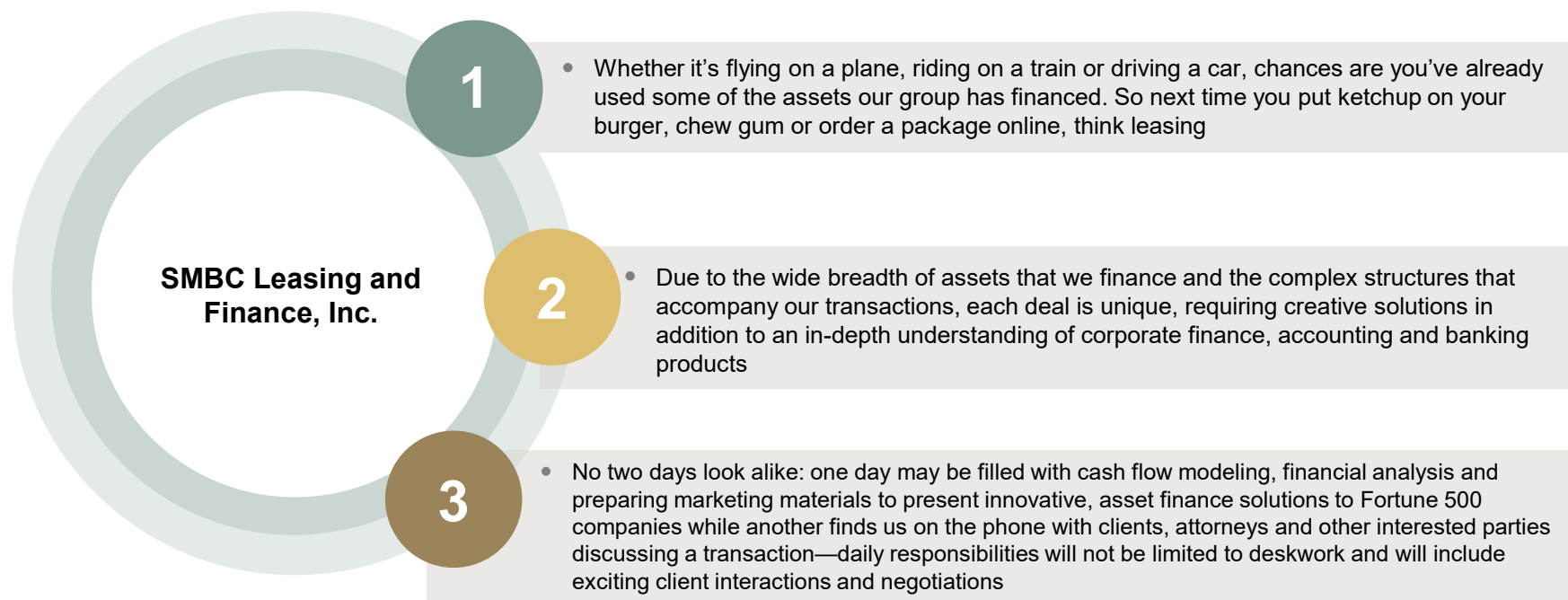
Debt Capital Markets

Global Trade Finance

Structured Placement

Loan Capital Markets

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
- Ability to work in a fast-paced environment and prioritize effectively in order to meet strict deadlines
- Exceptional attention to detail while working in a fast-paced environment
- Strong intellectual curiosity, ethics, integrity and judgment
- Comfort in and commitment to a team-oriented environment
- Curiosity in asset finance and exploring various transaction structures
- Ability to adapt to an ever-changing regulatory environment
- Interest in creative problem solving and collaboration with various other groups within SMBC

Transaction Banking Department

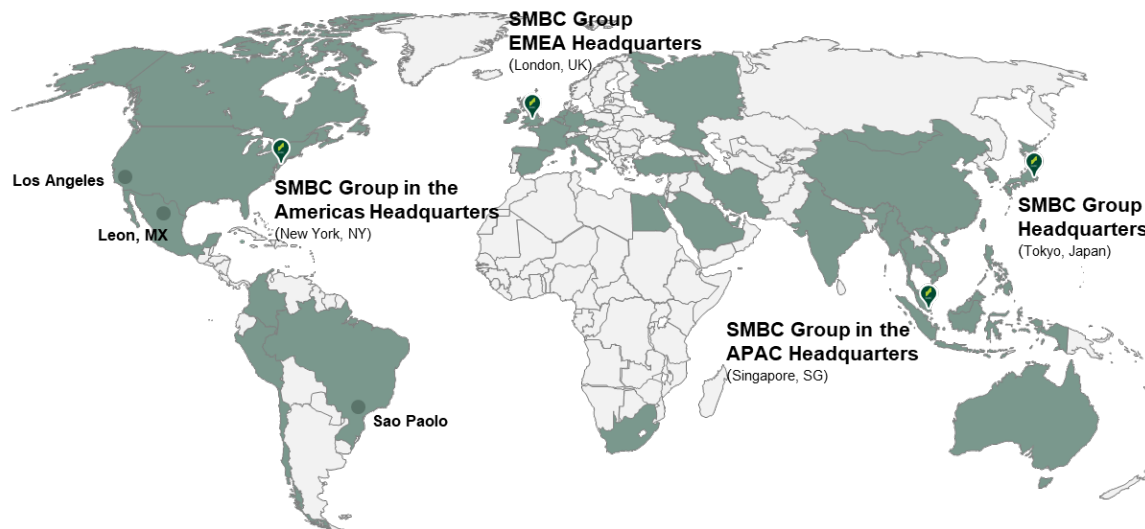
Overview of Transaction Banking Department (“TRBD”)

Business Overview

- TRBD works extensively across SMBC’s **global footprint**, throughout major markets such as the United Kingdom and the EU, APAC and mainland Asia, as well as North and South America.
- TRBD serves its clients via **technology** platforms and provides a suite of traditional cash management services.

Opportunity

- The world of transaction banking is **rapidly changing**, and TRBD’s business is **evolving** to be competitive through a transformation of our core technology platform, organizational structure and Target Operating Model (People, Process and Technology).
- **Engagement** in transformational project management, partnership development, internal coordination and IT collaboration globally—be a part of the change and evolve with the business.



Innovation and Transformation in TRBD

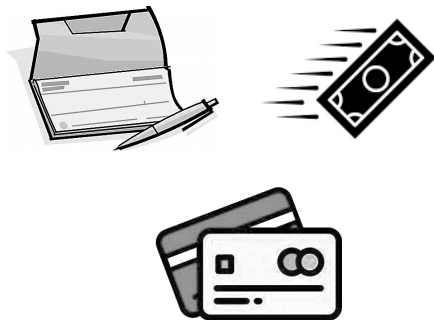
Today's Rapid Changes in Technology Require Financial Institutions to Innovate at a Moment's Notice

Past

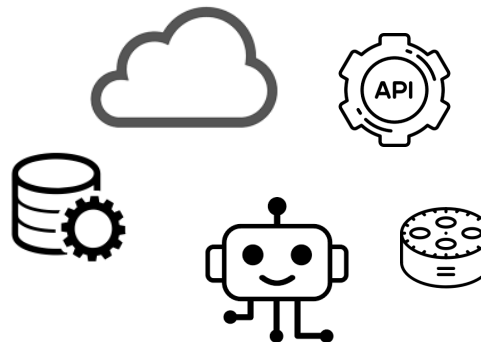
Present

Future

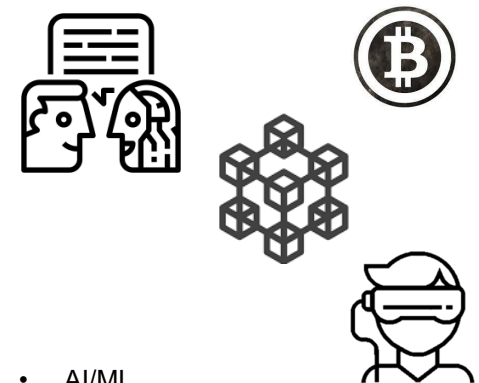
Historically, trends in the corporate cash management space have echoed trends in the retail market. New communication rails and changes to existing ones such as SWIFT and The Clearing House require innovative approaches by financial institutions. There are many promising technologies already making an impact, such as Cloud, Blockchain and APIs, while others, like AI/ML and voice-based control, are still developing their commercial applications.



- Checks
- Cash
- Physical Credit/Debit Cards



- Cloud
- Blockchain/DLT
- Cryptocurrencies
- Data Management
- Automation
- APIs
- Voice Control
- Real-Time Payments



- AI/ML
- Blockchain/DLT
- Cryptocurrencies
- Augmented Reality

TRBD is transforming its legacy platform and engaging with ecosystem partners to implement the latest technology for clients. TRBD is building solutions for clients to power their access to the most important information and tools—enabling our clients to power their factories, pay their employees, and support their largest and most innovative projects.

Why Should We Be Your Top Choice?



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

- Comfortable in a diverse and cross-cultural team environment
- Excellent written and verbal communication skills with a demonstrated ability to clearly present ideas to senior stakeholders
- Ability to calculate costs, benefits and risks in the decision-making process
- Experience with the basics of project management, cash management, data analysis and visualization
- Ability to prioritize effectively and work in a fast-paced environment to meet project deadlines
- Detail-oriented, with proactive attitude towards problem solving
- Excellent technology skills and the ability to quickly learn new software applications
- Fluency in Japanese, Spanish and/or Portuguese is a plus but not a requirement

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

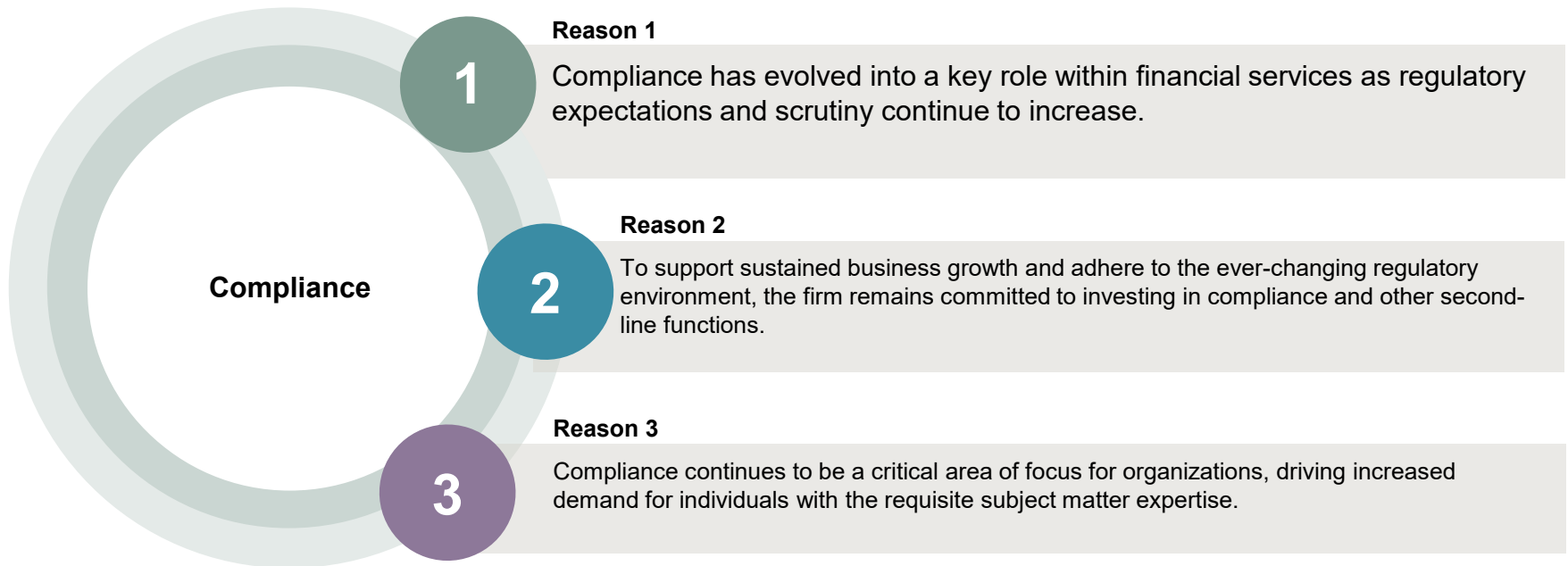
Business Control Officers
("BCOs")

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

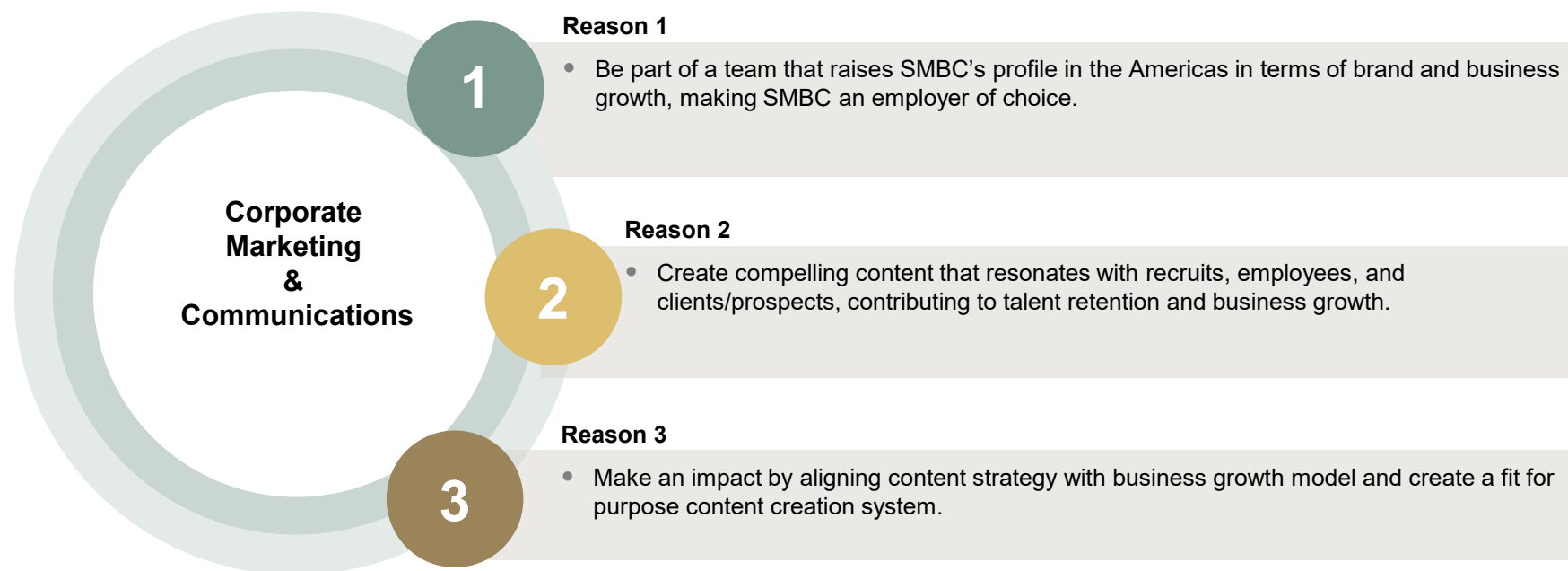
Coverage & Capital Markets

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

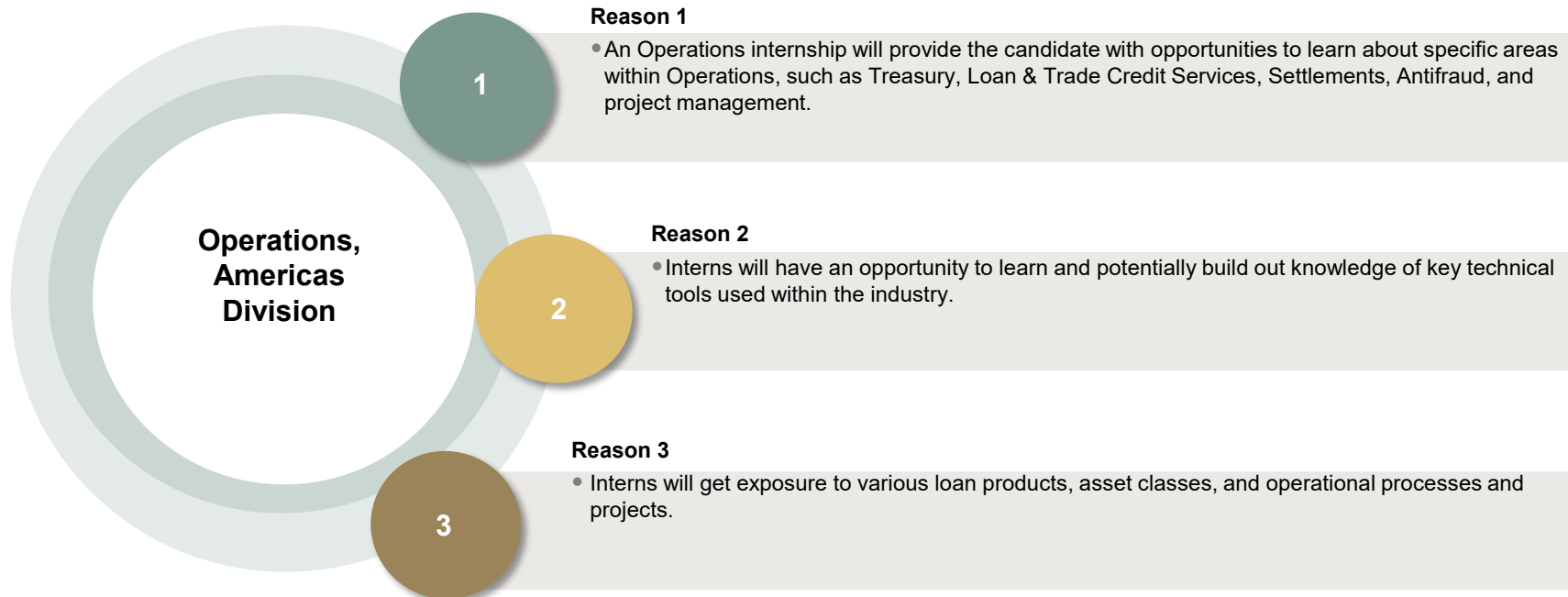
Credit

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?



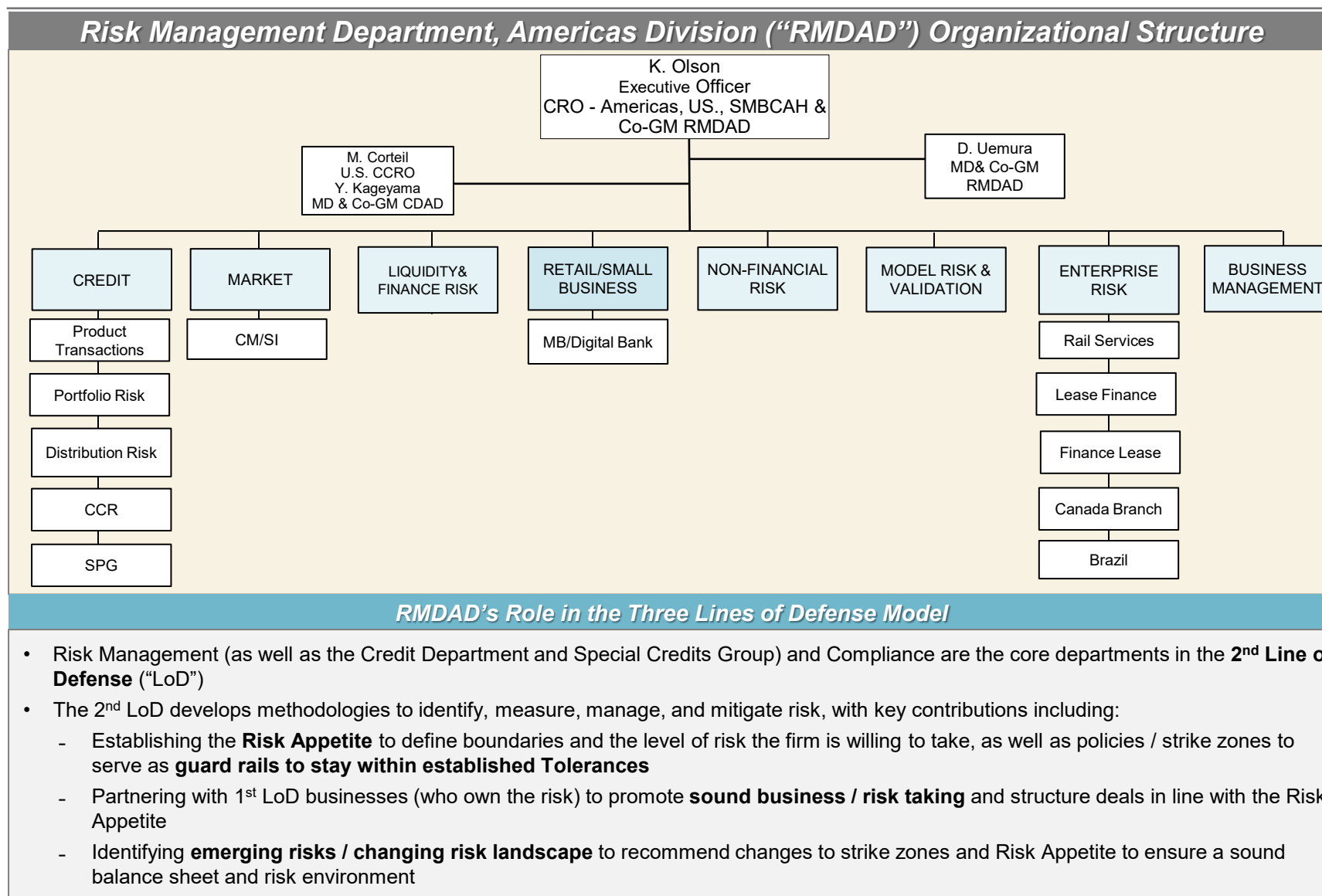
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- Comfort in and commitment to a team-oriented environment
- Excellent technology skills with superior Excel and PowerPoint skills and the ability to quickly learn new software applications

Risk Management Groups

Risk Management Department

Overview of Risk Management Department, Americas Division



Market and Liquidity Risk

<i>Overview of Market and Liquidity Risk</i>	<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		
<i>A Day in the Life</i>	<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		
<i>Collaboration Across SMBC</i>	<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		
<i>Why Liquidity Risk</i>	<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		
Name Surabhi Luniya	Email surabhi_luniya@smbcgroup.com	University University of Buffalo (UB)	LinkedIn Surabhi Luniya

Credit Risk (Portfolio Risk Management Vertical)

<i>Overview of Credit Risk</i>	<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		
<i>A Day in the Life</i>	<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		
<i>Collaboration Across SMBC</i>	<div><div><ul style="list-style-type: none">✓ Front Office Business Lines✓ Internal Audit / Credit Review✓ Credit Department</div><div><ul style="list-style-type: none">✓ Other Risk Groups e.g., market risk✓ SMBC Subsidiaries✓ Tokyo Head Office</div></div>		
<i>Why Credit Risk</i>	<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		
Name Ming Liu	Email Ming_Liu@smbcgroup.com	University Columbia University	LinkedIn Ming Liu

Distribution Risk

<i>Overview of Credit Risk</i>	<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).		
<i>A Day in the Life</i>	<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		
<i>Collaboration Across SMBC</i>	<div><div><ul style="list-style-type: none">✓ Credit Department✓ Other Groups with RMDAD✓ Front Office Business Lines✓ Internal Audit</div><div><ul style="list-style-type: none">✓ Planning Department✓ Business Control Department✓ SMBC Group Companies & Affiliates✓ Tokyo Head Office</div></div>		
<i>Why Distribution Risk</i>	<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		
Name Louis Antonelli	Email louis_antonelli@smbcgroup.com	University University of South Carolina	LinkedIn Louis Antonelli

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

<i>Overview of Model Risk & Validation</i>	<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
<i>A Day in the Life</i>	<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 units, audits, and regulators • Ongoing monitoring and annual reviews
<i>Collaboration Across SMBC</i>	<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
<i>Why Model Risk</i>	<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

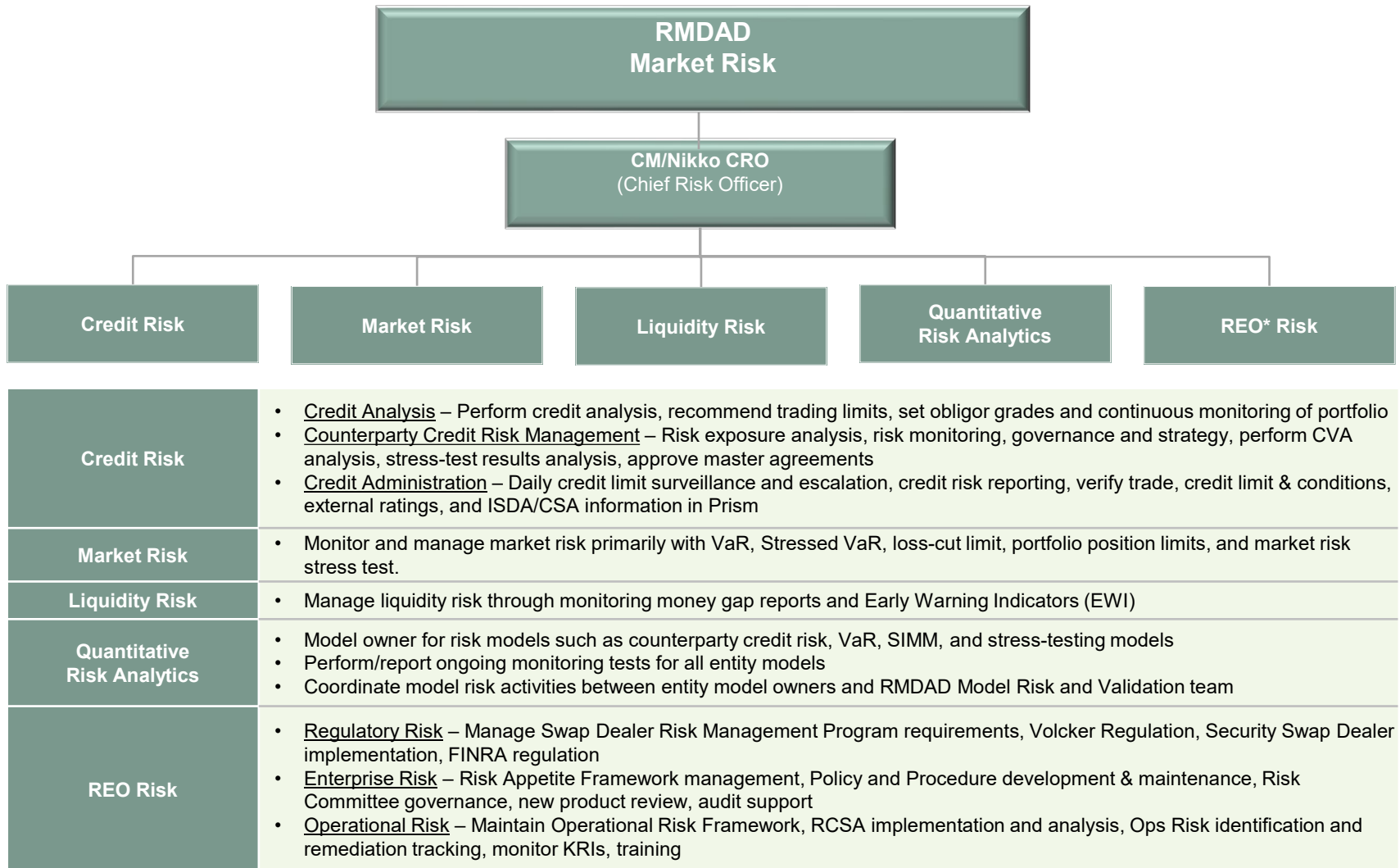
Name Yulan Yang	Email Yulan_Yang@smbcgroup.com	University Rensselaer Polytechnic Institute	LinkedIn Yulan Yang
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Enterprise Risk

<i>Overview of Enterprise Risk</i>	<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		
<i>A Day in the Life</i>	<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.		
<i>Collaboration Across SMBC</i>	<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		
<i>Why Enterprise Risk</i>	<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		
Name Ellen He	Email Ellen_He@smbcgroup.com	University Washington University in St. Louis	LinkedIn Ellen He

SMBC Capital Markets – Risk

Overview of CM/Nikko Risk Management



* REO: Regulatory, Enterprise, and Operational Risk

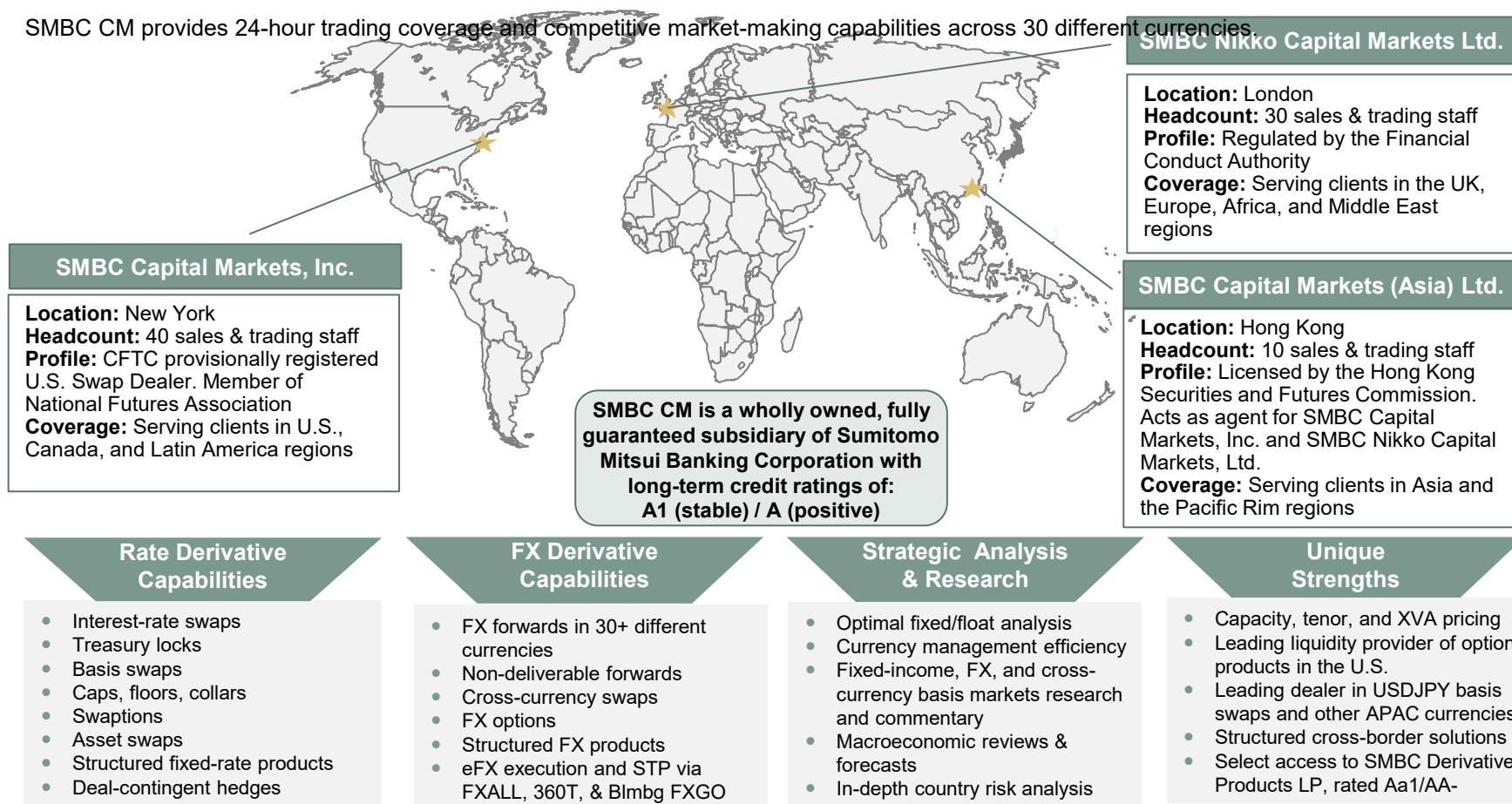
SMBC Capital Markets | Global Derivatives Coverage

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.



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.



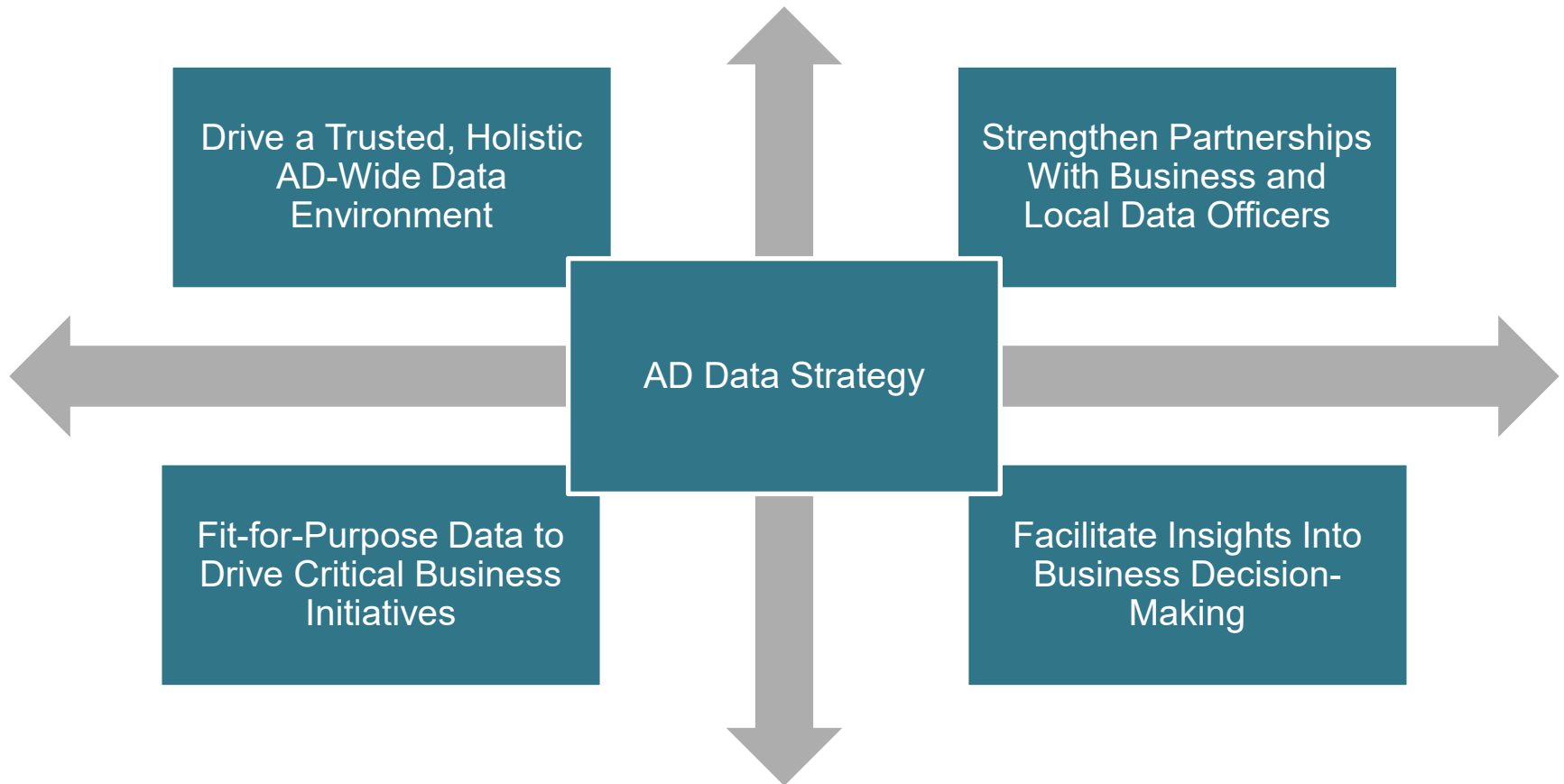
Why Should We Be Your Top Choice?



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



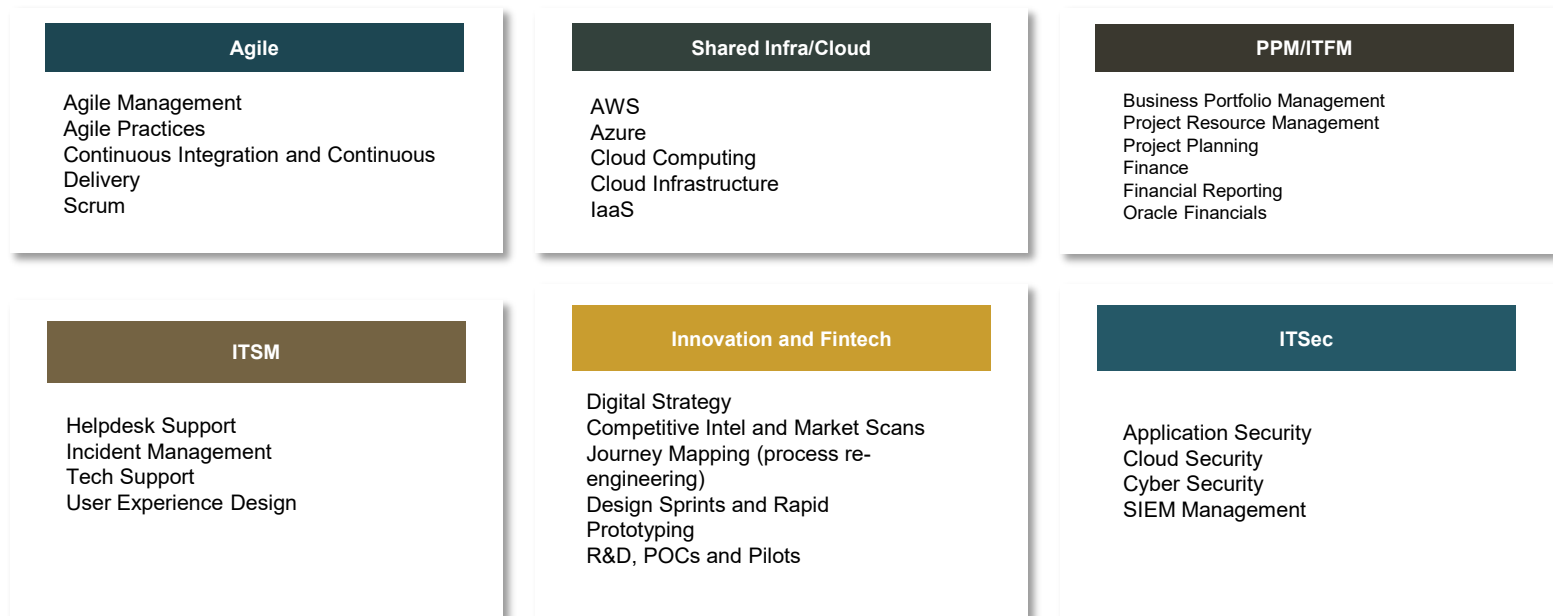
Information Technology

Information Technology

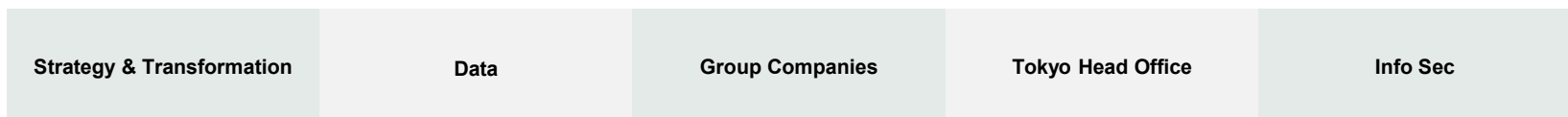
Overview

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.

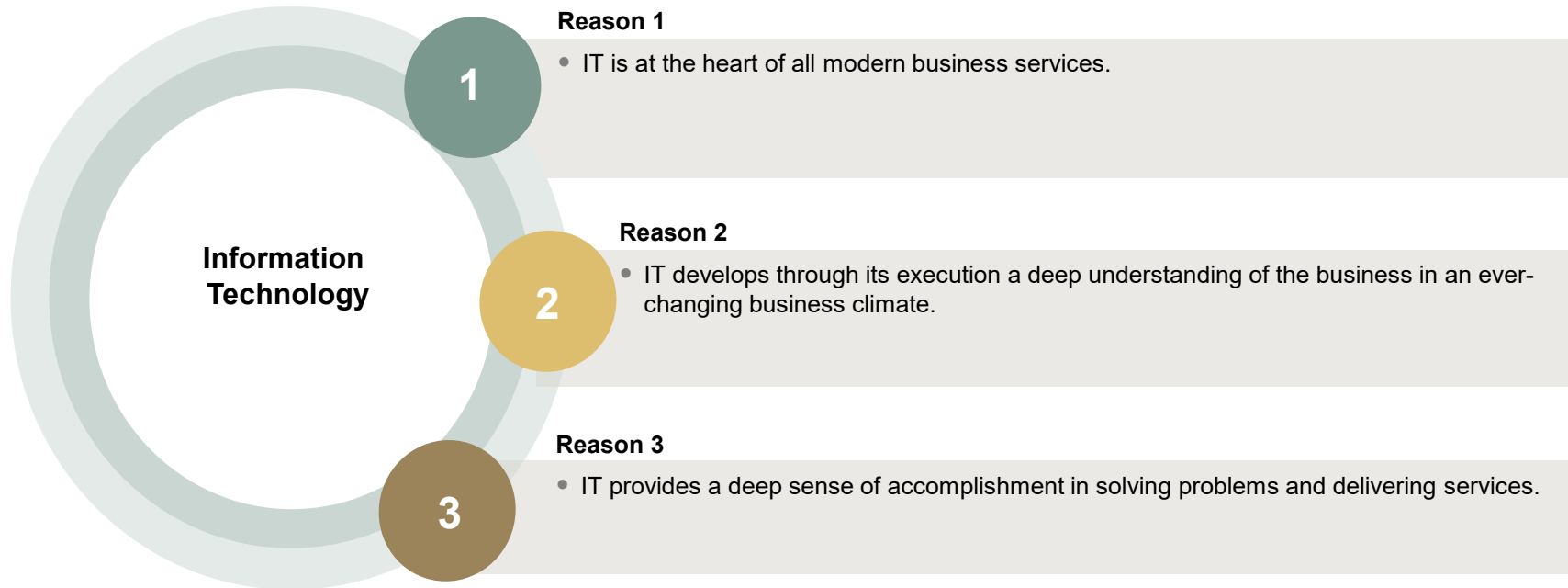
Products and Services



We also work closely with other groups at the organization.



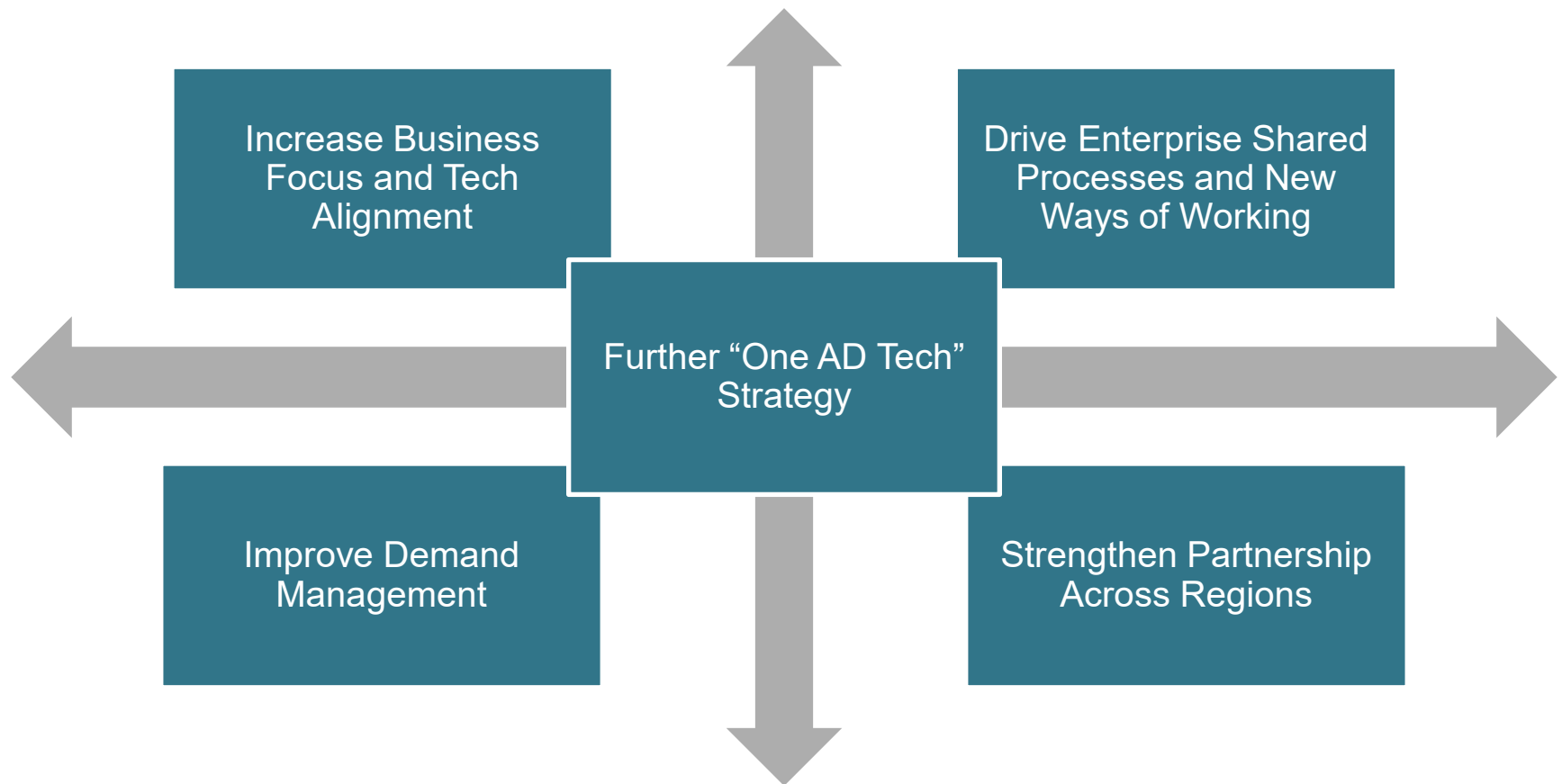
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- Currently pursuing an undergraduate degree from an accredited university
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- Ability to comfortably interact with clients in a professional and mature manner
- Outstanding ethics, integrity, and 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