SMBC

SMBC Group

SUMITOMO MITSUI BANKING CORPORATION
277 Park Avenue
New York, NY 10172, U.S.A.

August 10, 2026

Via E-Mail and Federal Express

Yolanda Triplett
Florida Department of Commerce
107 East Madison Street - MSC 229
Tallahassee, Florida 32399-4137

Re: Mass Layoff and Closure of JeniusBank

Ms. Triplett,

Pursuant to the federal Worker Adjustment and Retraining Notification Act, 29 U.S.C. § 2101 et seq. (the "WARN Act"), SMBC MANUBANK (the "Company") is issuing this notice to inform you that the Company will be undertaking a permanent mass layoff. The mass layoff is due to the decision of the Company to wind down and close JeniusBank, its digital banking unit.

The total number of affected employees in Florida is nine (9). The nine employees work remotely. There is no physical JeniusBank office or location in Florida. None of the nine persons is represented by a union.

We note that your office requested, in response to a January 8, 2026 WARN notice by the Company of a layoff related to the closure of JeniusBank that affected employees in Florida, information about the city of residence of the affected employees. Therefore, we are providing that information here with respect to this job action: the nine affected employees reside in the following cities: Jacksonville, Pensacola, Palmetto, Wesley Chapel, Land O' Lakes, Ponte Vedra Beach, Saint Petersburg, Miami and Jacksonville Beach.

We are sending this notice to every state where an individual will experience a job loss due to this layoff out of an abundance of caution and pursuant to our understanding of the regulations applicable to the federal WARN Act, namely, 20 C.F.R. § 639.6, which provides that: "Notice also must be served on the State dislocated worker unit and the chief elected official of the unit of local government within which a closing or layoff is to occur."

The affected employees are being informed today that their employment will be terminated at the end of the 60-day notice period, *i.e.*, on or around October 9, 2026. All affected employees will receive their regular wages and benefits during the 60-day notice period.

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The mass layoff is being conducted throughout the entire United States and all affected employees' separation from employment at the Company will be permanent.

The Company submits this notice to satisfy any obligation that may exist under the WARN Act. There will not be any bumping rights to other positions for the affected employees. Attached is a list of the job titles of positions that will be affected and the number of affected employees in each job position. If you have questions regarding this matter, please contact me at (212) 224-4434, or by email at christopher.becker@smbcgroup.com.

Sincerely,

/s/ Chris Becker
Chris Becker
Chief Human Resources Officer
SMBC MANUBANK

cc: Chief Elected Official of State of Florida
(Attachment)

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Affected Positions

Job Title	Number of Affected Individuals
Analyst, FIU	4
Analyst, Data Analyst - Contact Center	1
Analyst, Data Scientist	1
Analyst, Sr. Analyst - Collections	1
Analyst, Systems Support Tech	1
Associate, Business Control Officer	1
Associate, Cloud Cybersecurity Engineer	1
Associate, Collection Operations Lead	1
Associate, Collections Operations Lead	1
Associate, Complaints Specialist	1
Associate, Customer Experience Specialist	1
Associate, FIU Team Leader	1
Associate, Fraud Loss Management	1
Associate, Money Movement Experience Product Owner	1
Associate, SAR Quality Control Associate	1
Associate, Senior Quality Test Engineer	1
Associate, Senior Software Engineer	2
Associate, Senior Software Engineer - Cloud	1
Associate, Senior Software Engineer - Mobile QA	1
Associate, Senior Software Engineer - Web	1
Associate, Senior Software Engineer QA CFRT	1
Associate, Senior Software Engineer, DevOps	1
Associate, Senior Software Engineer, IT OPS	1
Associate, Software Engineer - Android	1
Associate, Software Engineer - iOS	1
Associate, Software Engineer, IT OPS	1
Associate, Sr. Business Analyst	1
Associate, Sr. Identity & Access Management Engineer	1
Associate, Sr. Security Analyst - SOC	1
Associate, Systems Analyst - Core Banking	1
Director, 2nd Line Quantitative Support	1
Director, Business Control Officer	1
Director, CFRT	1
Director, Collections Analyst	1
Director, Credit Risk Analyst	1

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Director, Cyber Defense Director	1
Director, Director Enterprise Agile Delivery	1
Director, Distinguished Engineer	1
Director, Engineering Director-Mobile	1
Director, Experience Owner Deposits Onboarding	1
Director, Head of Application Security	1
Director, Head of Finance - Jenius	1
Director, Head of Product Marketing	1
Director, HR Business Partner	1
Director, IT Operations	2
Director, Loans Control Manager	1
Director, Platform Owner, Credit & Fraud Risk Tech	1
Director, QA Engineering	1
Director, Risk Program Oversight Manager EDPM	1
Executive Administrative Assistant	1
Executive Director, Credit Risk Manager	1
Executive Director, Credit Strategy Manager	1
Executive Director, Decision Sciences	1
Executive Director, Fraud Operations	1
Executive Director, Head of Credit Card - Executive Director	1
Executive Director, Head of Deposits	1
Executive Director, Head of Engineering Martech & Core Platforms	1
Executive Director, Head of Product Platforms	1
Executive Director, Head of Technology Portfolio & Delivery	1
Fraud Investigator	3
Fraud Support Rep	1
Fraud Support Representative	1
Managing Director, Deposits and Loan Servicing Executive	1
Managing Director, Head of CX Design and Research	1
Managing Director, Head of Product Development	1
Operations Specialist	1
Operations Specialist - Collections	2
Quality Assurance Specialist	7
Vice President, API Product Manager	1
Vice President, Complaints Manager	1

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Vice President, Customer Experience Analyst, Voice of Customer	1
Vice President, Customer Service Manager	1
Vice President, Data Scientist	1
Vice President, Engineering Manager	1
Vice President, Engineering Manager - IT Ops	1
Vice President, Engineering Manager - QA	1
Vice President, Fraud Investigations and Support Manager	1
Vice President, Fraud Operations Manager	1
Vice President, Fraud Strategy	1
Vice President, Money Management & Payments Product Manager	1
Vice President, Operation Specialist - Pending Applications	1
Vice President, Platform Owner, Mobile & Web	1
Vice President, Principal Engineer - iOS	1
Vice President, Principal Engineer Android	1
Vice President, Risk Manager	1
Vice President, Risk Quality Control Program Lead	1
Vice President, Senior Cloud Security Engineer	1
Vice President, Senior Engineering Manager	1
Vice President, Senior IT Operations Manager	1
Vice President, Staff Engineer - Android	1
Vice President, Staff Software Engineer - CFRT	1
Vice President, Sr. Engineering Manager – Cloud Infrastructure	1