

SUMITOMO MITSUI BANKING CORPORATION

277 Park Avenue
New York, NY 10172, U.S.A.

June 4, 2026

Via E-Mail and Federal ExpressDanielle Smith
Department of Higher Education & Workforce Development (DHEWD)
PO Box 1087 | Jefferson City, MO 65102**Re: Mass Layoff and Closure of JeniusBank**

To whom it may concern:

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.

We have sent this notice to every state where an affected individual resides pursuant to our understanding of the regulations applicable to the federal WARN Act (20 C.F.R. § 639.6), which provide 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 total number of affected employees in Missouri is one. The employee works remotely. There is no physical JeniusBank office or location in Missouri.

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 August 3, 2026. All affected employees will receive their regular wages and benefits during the 60-day notice period.

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 Robin Milberg, Chief Human Resources Officer at (646) 256-5895, or by email at robin.milberg@smbcgroup.com.

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Sincerely,

/s/ Robin Milberg

Robin Milberg
Chief Human Resources Officercc: Chief Elected Official of State of Missouri
(Attachment)

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Affected Positions

Job Title	Number of Affected Individuals
Analyst, Credit Card Operations Analyst	1
Analyst, Data Analyst - Bank Operations	1
Analyst, Fraud Detection Supervisor	1
Analyst, Fraud Investigation Analyst	1
Analyst, Pending Applications Supervisor	2
Analyst, Sr. Analyst Bank Operations	2
Application Security Engineer	2
Associate, API Product Owner	2
Associate, Brand & PR	1
Associate, Business Analyst	1
Associate, CFRT Decision Engine	1
Associate, Collections Operations Associate	1
Associate, Complaints Specialist	1
Associate, Customer Experience Specialist	1
Associate, Data Steward & Governance Lead	1
Associate, Fraud Detection Supervisor	1
Associate, Loans Onboarding Product Owner	1
Associate, Product Owner, Core Banking Platform	1
Associate, Release Manager	1
Associate, Senior AML Governance Program & Testing Associate	1
Associate, Senior Mac and Windows Support Engineer	1
Associate, Senior Scrum Master	1
Associate, Software Engineer - CFRT	1
Associate, Software Engineer - Kotlin/Java	1
Associate, Software Engineer, IT OPS	1
Associate, Sr. Complaints Specialist	1
Associate, Sr. Software Engineer	1
Associate, Web Platform Product Owner	2
Director, Data Product Manager - Data Platform and Services	1
Director, Information Security Program Manager	1
Director, Lead Recruiter	1
Director, Marketing Delivery & Control	1
Director, Personal Loans Product Manager	1
Director, Product Manager Director of Evolved Banking	1

SUMITOMO MITSUI BANKING CORPORATION

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Director, Program and Portfolio Manager	1
Executive Director, Business Control Officer	1
Executive Director, Head of Analytics	1
Executive Director, Head of Architecture & Strategy	1
Executive Director, Head of Digital Acquisition	1
Executive Director, Head of Jenius FCC	1
Executive Director, Head of Social Media & Content Strategy	1
Fraud Investigation Specialist	1
Fraud Support Representative	15
Operations Specialist – Pending Applications	2
Operations Specialist	9
Quality Assurance Specialist	1
Specialist	1
Sr. Fraud Analyst	1
Vice President, Application Security Engineer	1
Vice President, Business Risk & Control Lead	1
Vice President, Credit Card Operations Manager	1
Vice President, Credit Risk Analyst	1
Vice President, Data Steward & Governance Lead	1
Vice President, Experience Owner(Money Mvmnt)	1
Vice President, MarTech Product Manager	1
Vice President, Platform Owner, Mobile	1
Vice President, Process Improvement & Automation Manager	1
Vice President, Product Engagement Exp Owner	1
Vice President, Product, Strategy & Analytics	1
Vice President, QA Automation Architect (Remote)	1
Vice President, Senior Engineering Manager - Data	1
Vice President, Staff Software Engineer	1
Vice President, Web Product Owner	1