Value Creation at SMBC Group

# **SMBC Group's Value Creation Process**

SMBC Group is committed to providing solutions that meet customer needs and solve social issues by leveraging our strengths developed over many years and maximizing the power of industry-leading subsidiaries.

We will return economic and social value created through business activities to stakeholders and contribute to the realization of "Fulfilled Growth."

(FY2022 Results)

#### Financial Infrastructure

**Disciplined capital** management and high-quality asset portfolio Net income: ¥805.8 billion

ROCET1: 9.4% CET1 ratio: 10.1% NPL ratio: 0.80%

#### **Human Resources**

Diverse, professional employees who work as a team and continue to challenge themselves Headcount: 116.000 Annual training cost: ¥3.95 billion

#### **Network**

A network of offices in Japan and 38 countries/regions

#### **Brand**

Trust and performance since the foundation of Mitsui and Sumitomo

#### **Corporate Culture**

Culture that allows for the expression of individuality, and an attitude of contribution to customers and society

#### **Customer Base**

A robust customer base grounded in longstanding relationships of trust

Number of corporate accounts: 1 million Number of personal accounts: 28 million Credit card members: 54 million



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Business Strategies for Creating Value

Corporate Infrastructure Supporting Value Creation

Asset Management

## Materiality and Main KPIs

#### Environment

Sustainable finance (P.083)

(FY2020 - 2029)

¥50 trillion

#### DE&I/Human Rights

Engagement score (P.097)

maintain at least 70

#### Poverty & Inequality

Number of microfinance borrowers (P.088)

+800 K people

### Declining Birthrate & Aging Population

AM/foreign currency balance (P.046)

¥18 trillion

#### Japan's Regrowth

Investment and loans for startups (P.089)

¥135 billion

**Securities** 

# Value provided to stakeholders

Customers

More valuable services

Shareholders

Permanently increase shareholder value

Employees

Trust

A workplace where employees can demonstrate their abilities to the fullest

Society

Realization of a sustainable society



### "Fulfilled Growth"

People feel fulfilled as economic growth accompanies the resolution of social issues

