



SPECIAL CONTENT

Key Measures to Drive SMBC Group's Future Growth

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SMBC Group has made a variety of investments to achieve growth that follows quality.

In the previous Medium-Term Management Plan, we invested in local financial institutions in India, Vietnam, and the Philippines in addition to Indonesia, in which we have already invested, in order to accelerate our Multi-Franchise Strategy targeting high growth potential areas in Asia. In the U.S., we have made steady progress in building alliances that form the core of our strategy in overseas securities business, and worked to enter digital consumer banking business. In Japan, we have formed a partnership to strengthen online securities business, and that partnership also plays an important role in “Olive,” an integrated financial service for retail customers. Under new Medium-Term Management Plan, we will firstly ensure that those investments become established businesses moving on the right track, and aim for their profit contribution as a growth driver through creating synergies by value up of investee companies and collaboration among SMBC Group.

Bottom-line profit contribution (after amortization of goodwill)

