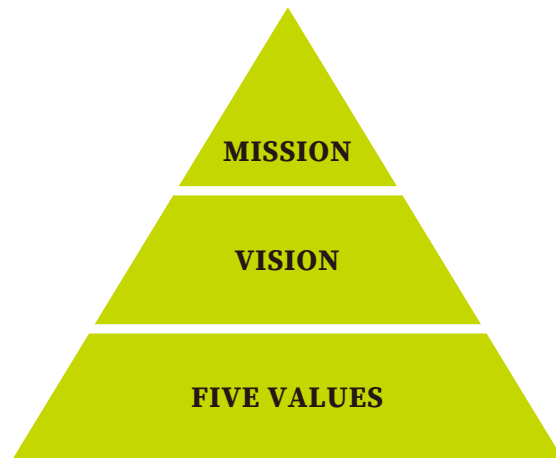


MISSION & VISION & FIVE VALUES



MISSION

We grow and prosper together with our customers,
by providing services of greater value to them.
We aim to maximize our shareholders' value through
the continuous growth of our business.
We create a work environment that encourages and
rewards diligent and highly-motivated employees.
We contribute to a sustainable society by
addressing environmental and social issues.

VISION

**A trusted global solution provider committed to
the growth of our customers and advancement of society**

FIVE VALUES

Integrity

As a professional, always act with sincerity and a high ethical standard.

Customer First

Always look at it from the customer's point of view, and provide value based on their individual needs.

Proactive & Innovative

Embrace new ideas and perspectives, don't be deterred by failure.

Speed & Quality

Differentiate ourselves through the speed and quality of our decision-making and service delivery.

Team "SMBC Group"

Respect and leverage the knowledge and diverse talent of our global organization, as a team.

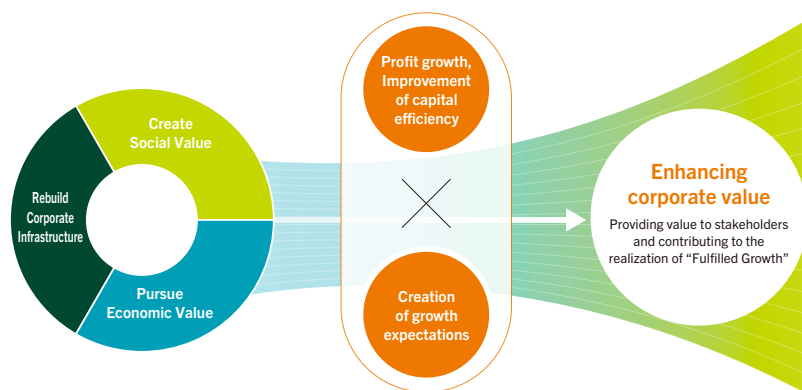
Introduction	Management Messages	Value Creation Story	Create Social Value / Pursue Economic Value	Rebuild Corporate Infrastructure
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Editorial Policy

This report aims to help all stakeholders understand how the SMBC Group enhances corporate value through its three key pillars: **“Create Social Value”, “Pursue Economic Value”, and “Rebuild Corporate Infrastructure”**. We provide integrated disclosure of both financial and non-financial information.

In editing this report, we have referred to resources including the IFRS Foundation’s “International Integrated Reporting Framework” and the Ministry of Economy, Trade and Industry’s “Guidance for Collaborative Value Creation.”

For data and other information, please refer to the appendix section of “SMBC GROUP REPORT 2025,” and for details on sustainability initiatives, see “Sustainability Report 2025,” etc.



SMBC Group Information Disclosure

Various reports are available on our website for your reference.

