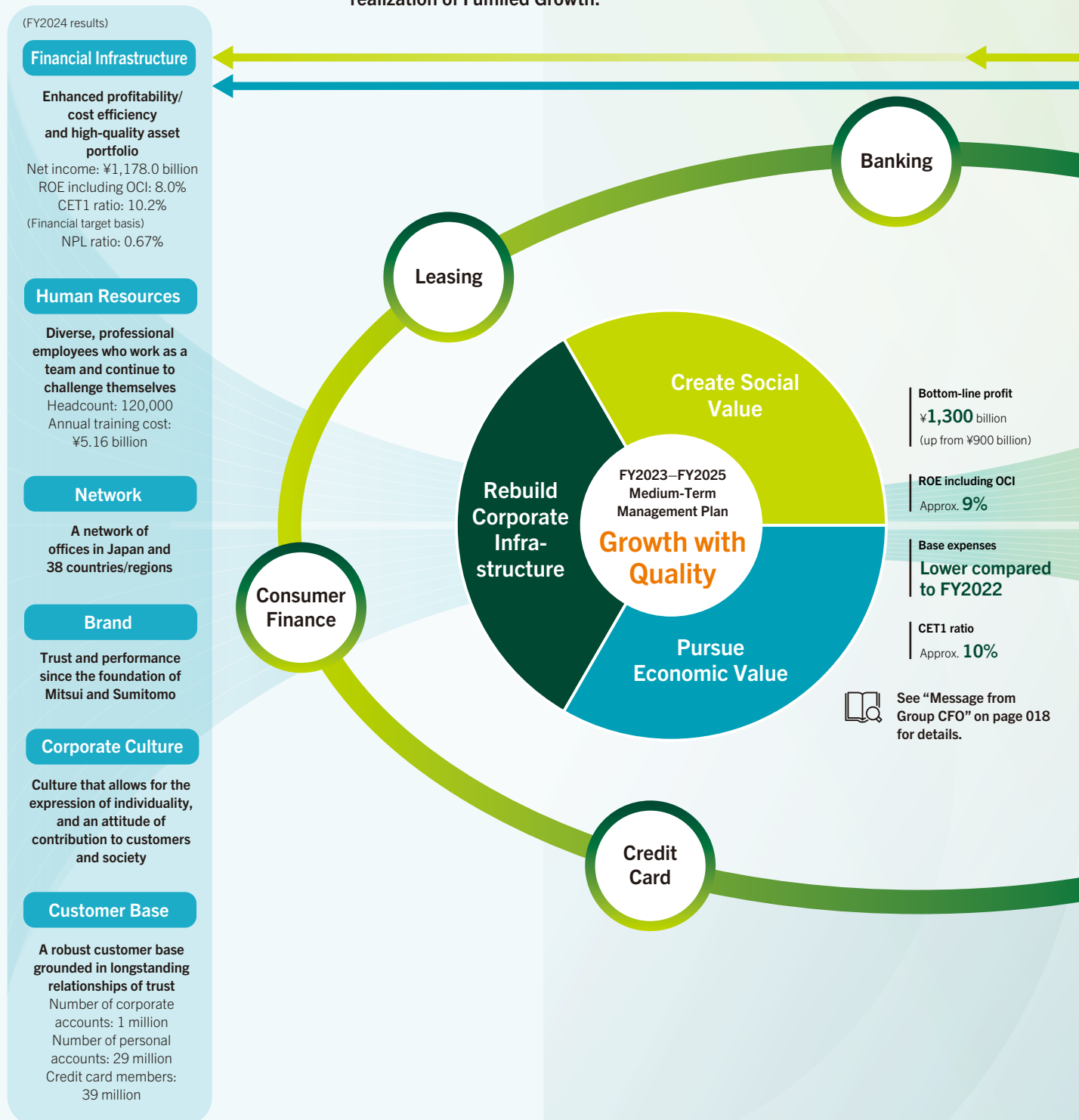


SMBC Group's Value Creation Process

Leveraging our strengths developed over many years, SMBC Group is committed to solving social issues by providing solutions that meet customer needs through our industry-leading companies. We will return social and economic value created through business activities to stakeholders and contribute to the realization of Fulfilled Growth.



Asset and Wealth Management

Materiality and Main KPIs/Targets

Environment

Sustainable finance
(FY2020—FY2029)

¥50 trillion

DE&I/Human Rights

Engagement score

Maintain at least 70

Poverty & Inequality

Number of microfinance borrowers

+800k people

Declining Birthrate & Aging Population

AM/foreign currency balance

¥21 trillion
(up from ¥18 trillion)

Japan's Regrowth

Investment and loans for startups

¥135.0 billion

Trust

Value Provided to Stakeholders

Customer

More valuable
services

Shareholders

Continuous growth
of shareholder
value

Employees

A work environment
that encourages
and rewards
employees

Society

Realization of a
sustainable society



Fulfilled Growth

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



Securities