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.

(FY2024 results)

Financial Infrastructure

Enhanced profitability/ cost efficiency and high-quality asset portfolio

Net income: ¥1,178.0 billion ROE including OCI: 8.0% CET1 ratio: 10.2% (Financial target basis) NPL ratio: 0.67%

Human Resources

Diverse, professional employees who work as a team and continue to challenge themselves Headcount: 120,000 Annual training cost: ¥5.16 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

Number of corporate accounts: 1 million Number of personal accounts: 29 million Credit card members: 39 million



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

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

Securities

Value Provided to **Stakeholders**

Customer

More valuable services

Shareholders

Continuous growth of shareholder value

Employees

Trust

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

