

Communication with Stakeholders

SMBC Group will provide greater value to society and build relationships with various stakeholders (“Customers,” “Shareholders and the markets,” “Employees,” and “Society”).

Customer Value We Provide More valuable services

We promote business from customer’s perspectives under “Customer First,” one of our “Five Values” which represent the core values we share with all SMBC Group employees.



See page 106 for more information on our customer-oriented initiatives.

- “Olive,” integrated financial service for retail customers, won the Grand Prize in the Customer Experience (CX) Category at the Japan DX Awards 2024, organized by the Japan DX Awards Executive Committee
- Launched “Trunk,” a digital comprehensive financial service centered on corporate online accounts and business cards



See page 066 for more information on “Olive” and page 071 for more information on “Trunk”.

Employees Value We Provide A work environment that encourages and rewards employees

To enable each of our diverse employees, who serve as the foundation of SMBC Group, to thrive, we are working to share values with our employees while fostering a supportive environment and cultivating an organizational culture in which employees are encouraged to take on challenges.

- To enhance employees’ mindset of participation in management, we establish varied opportunities for dialogues with top management through events, such as seminars, using our in-house SNS, and other means
- Human capital investment at Sumitomo Mitsui Banking Corporation in FY2025: +8% year on year



We regularly present information on the work that the Group CEO is performing through our in-house SNS



See page 036 for more information on human resource strategies.

Shareholders and the Markets Value We Provide Continuous growth of shareholder value

With fair disclosure as a given, we strive to accurately disclose information on our management strategy and financial situation through investor meetings, one-on-one sessions, and other means.

- Actively reflect feedback obtained through engagement with shareholders and the markets in our management strategies and information disclosure
- Selected as the best company in 2024 Award for Excellence in Corporate Disclosure organized by the Securities Analysts Association of Japan in the banking category

Activities (FY2024)

General meeting of shareholders	Participants: 1,240*
IR meetings for institutional investors and analysts	13 meetings
One-on-one meetings with institutional investors and analysts	625 meetings
Of which, implemented by managements	168 meetings
Of which foreign investors	443 meetings
Of which SR interviews	19 meetings
Conferences held by securities companies	7 conferences
Large meetings for individual investors	2 meetings

* Including 770 viewers of simultaneous Internet broadcast

Society Value We Provide Realization of a sustainable society

Positioning Create Social Value as a pillar of management, we are making efforts to resolve our five materialities from a medium- to long-term perspective.

- Established the Sustainability Division for Fulfilled Growth in April 2024, creating a cross-organizational promotion structure
- Held “Shaka-kachi Day,” an event designed to encourage employees to independently reflect on and take action toward creating social value



“Shaka-kachi DAY”
Charity run and walking event



See page 046 for more information on Create Social Value.