

Message from Group CHRO

*Message From***Chief Human Resources Officer****Connect. Support. Co-create.**

In an environment where the business landscape is changing rapidly and the variety of backgrounds and perspectives among our employees accelerating, SMBC Group will realize the new Medium-Term Management Plan by strengthening the human capital that supports our growth strategy and maximizing on-the-ground capabilities and strategy execution power.

At SMBC Group, over 130,000 employees are currently active. To create an environment where employees with a variety of backgrounds and perspectives can maximize their individual abilities and maintain their motivation for growth, we established the SMBC Group Talent Policy in FY2023.

The Talent Policy clearly states that we ask employees to embody “Professional,” “Collaborative,” and “Agile,” and in return, the Company provides them with “Be Yourself,” “Make a difference,” and “Build Your Career.”

The establishment of the Talent Policy represents SMBC Group’s determination to evolve the relationship between the Company and its employees from a traditional master-servant dynamic to a relationship where both “Mutual Choice,” aiming for relentless value creation through mutual growth.

I believe that creating this virtuous cycle between what we “ask of employees” and the “value we provide” is our long-term, unchanging mission.

To realize the Talent Policy, we believe the three areas on which we must focus are “Talent,” “Culture,” and “Platform.” In the new Medium-Term Management Plan, considering these

three perspectives along with the business environment and the variety of backgrounds and perspectives among our employees, we have established three key HR strategies: (1) A sufficient pool of professional talent, both in terms of quality and quantity, is in place across all areas; (2) A culture in which the Talent Policy is embedded and embodied at all times; and (3) An organizational and management foundation that combines high reproducibility and productivity is in place.

Furthermore, from FY2026, to strengthen quantitative effectiveness measurement for the realization of our HR strategy, we have set the Human Capital ROI and Talent Policy scores as KGIs, and we have also renewed our human capital management model to clarify the linkage between HR strategy and business strategy.

Even amidst global regime changes and dramatic technological advancements, SMBC Group’s greatest asset is its “people.” The strength of each and every employee is the source of SMBC Group’s competitiveness.

Even amidst a rapidly changing era, we will provide unsparing support from all angles to employees who ambitiously and boldly tackle the challenges of customers and society, ensuring their capabilities can be maximized.

Connecting employees with the Company, supporting and nurturing their growth, and co-creating business. As Group CHRO, I am determined to vigorously drive the HR strategy and tackle the realization of our business strategy.

**Takashi Kobayashi**Senior Managing Executive Officer
Group CHRO