Together with Shareholders and Investors

Close Communication

Consistent with the principle premise of fair disclosure, we strive to provide timely and appropriate disclosure of our business strategy, financial performance, etc., through investor briefings and individual meetings.

We actively reflect the feedback obtained through engagement with institutional investors and analysts in our business strategy and information disclosure. In the "Award for Excellence in Corporate Disclosure" in the banking category, presented by the Securities Analysts Association of Japan, we received 1st place in the banking sector for the second consecutive year from 2024, marking our sixth time receiving this award.

Dialogue Track Record (FY2025)

General Meeting of Shareholders	1,246 participants*1
Briefings for institutional investors and analysts	Held 15 times
Individual meetings with institutional investors and analysts	Conducted 702 times
Of which, conducted by officers	Conducted 146 times
Of which, with overseas investors	Conducted 476 times
Of which, SR meetings	Conducted 16 times
Securities firm-sponsored conferences	Participated in 6 times
Briefings for individual investors	Held 2 times

**1 Includes 761 viewers via live internet streaming*

More Accessible and Attractive to Long-Term Shareholders

To further broaden understanding of SMBC Group's long-term growth strategy and foster long-term relationships with investors who support that strategy, we have decided to implement a stock split and introduce a shareholder benefit program for shareholders who use Olive.

Stock Split

To create an environment that is easier for everyone to invest in, we will lower the investment unit of our common stock effective October 1, 2026, with a record date of September 30, 2026.

Split Ratio

1 for 2

Shareholder Benefits

We aim not only to enhance the appeal of holding our shares over the long term but also to give shareholders a closer sense of our business through the use of Olive, the comprehensive financial service provided by SMBC Group.

1 "V POINT" Rewards

Number of Shares Held*2	Continuous Holding Period	Awarded Point
100 Shares or more	1 Year or more	**5,000pt**
1,000 Shares or more	5 Years or more	**30,000pt**

2 Bonus Interest on Time Deposits

3-Month Yen Time Deposit

+1.0% Per annum

(After tax: +0.79685% per annum)

3 Invitations to Sponsored Events, etc.

**2 Number of shares as of the initial reference date, September 30, 2026. Figures for FY2027 onward reflect the share split effective October 1, 2026.*

Please see our website*3 for details on shareholder benefits

**3 Japanese only*