



Editorial Policy

SMBC GROUP ANNUAL REPORT 2021 is designed to convey financial and non-financial information about the overall picture, business strategy, and corporate infrastructure of SMBC Group. It has been compiled with reference to the International Integrated Reporting Framework issued by the International Integrated Reporting Council (IIRC) in December 2013.

The appendix in the back of this report contains more detailed information on the Group. Additional information on Sustainability activities can be found on the Company's corporate website.

CAUTIONARY STATEMENT REGARDING FORWARD-LOOKING STATEMENTS

This document contains "forward-looking statements" (as defined in the U.S. Private Securities Litigation Reform Act of 1995), regarding the intent, belief or current expectations of us and our management with respect to our future financial condition and results of operations. In many cases but not all, these statements contain words such as "anticipate," "believe," "estimate," "expect," "intend," "may," "plan," "probability," "risk," "project," "should," "seek," "target," "will" and similar expressions. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those expressed in or implied by such forward-looking statements contained or deemed to be contained herein. The risks and uncertainties which may affect future performance include: deterioration of Japanese and global economic conditions and financial markets; declines in the value of our securities portfolio; incurrence of significant credit-related costs; our ability to successfully implement our business strategy through our subsidiaries, affiliates and alliance partners; and exposure to new risks as we expand the scope of our business. Given these and other risks and uncertainties, you should not place undue reliance on forward-looking statements, which speak only as of the date of this document. We undertake no obligation to update or revise any forward looking statements.

Please refer to our most recent disclosure documents such as our annual report on Form 20-F and other documents submitted to the U.S. Securities and Exchange Commission, as well as our earnings press releases, for a more detailed description of the risks and uncertainties that may affect our financial condition and our operating results, and investors' decisions.

Scope of Report

Period covered:

FY2020 (April 2020 to March 2021)

Some subsequent information is also included.

Organizations covered:

Sumitomo Mitsui Financial Group and its subsidiaries and affiliates

Published:

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"SMBC" has been designated as the corporate group's master brand. All Group companies use the SMBC logo and promote the SMBC brand in order to enhance the brand power of the entire SMBC Group.

Rising Mark

The Rising Mark is the upward curving strip seen beside the letters "SMBC." This mark indicates our desire for the Group to grow together with our customers, shareholders, and society by providing high-value-added, cutting-edge, and revolutionary services.

Corporate Colors

The fresh green color (color of young grass) of the Rising Mark symbolizes youthfulness, intellect, and gentleness while the trad green (deep, dark green) background presents tradition, reliability, and stability.

Contents

About SMBC Group

- 004 History of SMBC Group
- 006 Financial Highlights
- 007 ESG Highlights
- 008 SMBC Group's Value Creation Process

To Our Stakeholders

- 010 Message from the Group CEO
- 022 Message from the Group CFO
- 028 Round-Table Discussion with Outside Directors
- 032 Core Policy of the Medium-Term Management Plan (FY2020–FY2022)
- 034 Response to COVID-19

Business Strategies for Creating Value

- 038 Group Structure
- 040 Retail Business Unit
- 044 Wholesale Business Unit
- 048 Global Business Unit
- 052 Global Markets Business Unit
- 056 Special Features:
 - SMBC Group's Digital Strategies Transcending Finance

Corporate Infrastructure Supporting Value Creation

- 070 Corporate Governance
- 084 Initiatives to Realize Sustainability
- 096 Customer-Oriented Initiatives
- 099 Internal Audit
- 100 Risk Management
- 104 Compliance
- 106 Human Resources Strategy
- 110 IT Strategy
- 112 Communication with Stakeholders
- 114 Financial Review
- 119 ESG Information