

Contents

P.004

Management Messages

- 004 A History of Standing Side-by-Side with Customers and Society
- 006 Message from Group CEO
 - 016 Interview with Chairperson of the Nomination Committee
 - 018 Pursuing Further Growth based on the Foundation Laid by Former Group CEO Ohta
- 020 Message from Group CFO

P.026

Value Creation Story

- 026 SMBC Group's Value Creation Process
- 028 Group Structure
- 029 Communication with Stakeholders
- 030 Financial / Non-Financial Highlights
- 032 Round-Table Discussion with Outside Directors
- 038 Human Resource Strategies

P.046

Create Social Value / Pursue Economic Value

- 048 Become a Leading Company in Creating Social Value
- 050 The Vision We Seek through Creation of Social Value

Strategies of Business Units

- 070 Retail Business Unit
- 074 Wholesale Business Unit
- 078 Global Business Unit
- 082 Global Markets Business Unit
- 086 Creating Social Value through Digital

Special Content

- 090 **Special Content 1** Multi-Franchise Strategy
- 098 **Special Content 2** Evolving Olive
- 102 **Special Content 3** Well-Timed Capital Funding
- 106 Aiming to Make the Leap to Asset Management Solutions Provider

P.108

Rebuild Corporate Infrastructure

110	Corporate Governance
126	Risk Management
130	Compliance
132	Customer-Oriented Initiatives
135	Response to Administrative Actions and Efforts to Prevent Recurrence
136	IT Governance
138	Cybersecurity
140	Internal Audit
141	Sustainability information
142	Financial Review

Editorial Policy

SMBC GROUP ANNUAL REPORT 2024 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 our sustainability initiatives can be found on the Company's 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:

FY2023 (April 2023 to March 2024)

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.