**Value Creation Story** 

# SMBC Group's Value Creation Process

SMBC Group is committed to providing solutions that meet customer needs and solving social issues, leveraging our strengths developed over many years and maximizing the power of industry-leading subsidiaries.

We will return social and economic value created through business activities to stakeholders and contribute to the realization of "Fulfilled Growth."

(FY2023 results)

#### Financial Infrastructure

Disciplined capital management and high-quality asset portfolio

Net income: ¥962.9 billion ROCET1: 10.5% CET1 ratio: 9.9% (Financial target basis)

#### **Human Resources**

Diverse, professional employees who work as a team and continue to challenge themselves

Headcount: 120,000
Annual training cost: ¥4.7 billion

#### **Network**

A network of offices in Japan and 38 countries/regions

#### **Brand**

Trust and performance since the foundation of Mitsui and Sumitomo

#### **Corporate Culture**

Culture that allows for the expression of individuality, and an attitude of contribution to customers and society

#### **Customer Base**

A robust customer base grounded in longstanding relationships of trust

Number of corporate accounts: 1 million Number of personal accounts: 29 million Credit card members: 36 million\*



Value Creation Story Create Social Value / Pursue Economic Value Management Messages Rebuild Corporate Infrastructure

Asset Management Materiality and Main KPIs

#### Environment

Sustainable finance (FY2020-FY2029)

¥50 trillion

## DE&I/Human Rights

Engagement score

maintain at least 70

### Poverty & Inequality

Number of microfinance borrowers +800 K people

Declining Birthrate & Aging Population

AM/foreign currency balance

¥18 trillion

#### Japan's Regrowth

Investment and loans for startups

¥135 trillion

**Securities** 

## Value provided to stakeholders

**Customers** 

More valuable services

Shareholders

Permanently increase shareholder value

**Employees** 

Trust

A workplace where employees can demonstrate their abilities to the fullest

Society

Realization of a sustainable society



## "Fulfilled Growth"

People feel fulfilled as economic growth accompanies the resolution of social issues

