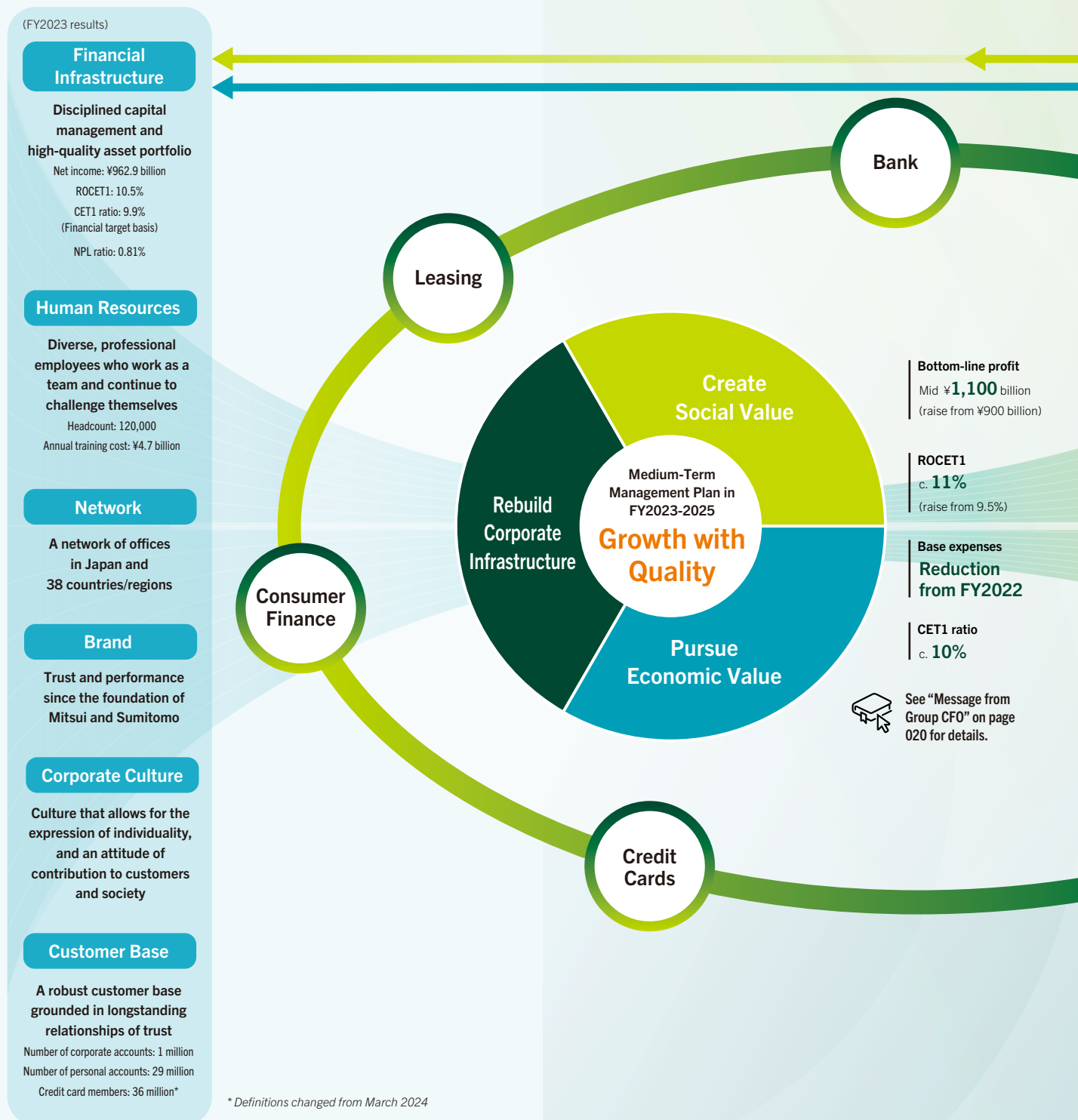


SMBC Group's Value Creation Process

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."



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

Trust

Securities

Value provided to stakeholders

Customers

More valuable services

Shareholders

Permanently increase shareholder value

Employees

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

