Communication with Stakeholders

SMBC Group aims to contribute to "Fulfilled Growth" by providing greater value to various stakeholders, while working to build relationships with them: "Customers," "Employees," "Shareholders and the markets," and "Society."

Engagement with Customers

Value We Provide: **More valuable services**

Under "Customer First," one of our "Five Values", we engage in marketing activities from customers' perspectives to provide service that has value.

See page 132 for more information on our customer-oriented initiatives.

- Under our Business Unit system, develop group-wide business strategies that are optimal for each customer segment

See page 070 for more information on Strategies of Business Units.

- Following the release of the Olive integrated financial service for retail customers in March 2023, collect customer feedback and continue to update the service toward greater convenience

See page 098 for more information on Olive.

Engagement with Employees

Value We Provide: **A workplace where employees realize full potential**

To maximize the human resource capabilities that support SMBC Group's management strategy, we are working to foster an organizational culture and create an environment that supports the growth of employees.

- To enhance employees' mindset of participation in management, establish varied opportunities for dialogues with top management, such as seminars and luncheons
- Sumitomo Mitsui Banking Corporation hold meetings for exchanges among mid-career retirees and active employees to build networks and invigorate the organization
- Human capital investment at Sumitomo Mitsui Banking Corporation in FY2024: +7% year on year

Alumni meeting for mid-career retirees and active employees

See page 038 for more information on Human Resource Strategies.

Engagement with Shareholders and the Markets

Value We Provide: **Continuous growth of shareholder value**

With fair disclosure as a given, we strive to accurately disclose information on our management strategy and financial situation through investor meetings, one-on-one meetings, and other means.

- Actively reflect feedback obtained through engagement with institutional investors and analysts in our management strategies and information disclosure
- Each share of common stock will be split into 3 shares per share in October 2024 to seek to develop a more investor-friendly environment and expand the investor base.

Activities (FY2023)

General meeting of shareholders	Participants: 1,145*
IR meetings for institutional investors and analysts	17 meetings
One-on-one meetings with institutional investors and analysts	554 meetings
Of which, implemented by managements	132 meetings
Of which foreign investors	340 meetings
Of which SR interviews	20 meetings
Conferences held by securities companies	5 conferences
Large meetings for individual investors	2 meetings

** Including 664 viewers of simultaneous Internet broadcast*

Engagement with Society

Value We Provide: **Contribution to a sustainable society**

Positioning Create Social Value as a pillar of our management strategy, we are making efforts to resolve our five materialities from a medium- to long-term perspective.

- Expand information disclosure through investor meetings focused on sustainability, reports (TCFD, TNFD, Human Rights Reports), etc.
- Promote the spread of understanding within the Group and enhance capabilities for social value creation, through means such as releasing engagement books for employees and holding events

See page 050 for more information on Create Social Value.