

Support for Mid-Sized Corporations and SMEs, Vitalization of Local Regions in Japan

Services for Corporations

Through the Area Corporate Office, SMBC provides services to mid-sized corporations and SME clients. The Area Corporate Office has in place a system for providing specialized services utilizing the networks of SMBC Group companies to address customers' funding needs, wide-ranging financial needs, and management issues. We also engage in fundraising support aimed at business continuity for small and medium-sized enterprises customers who face difficult circumstances due to factors including soaring prices and labor shortages.

Going forward, we will continue to fulfill our social responsibility as a financial institution by providing support based on the customer's standpoint.

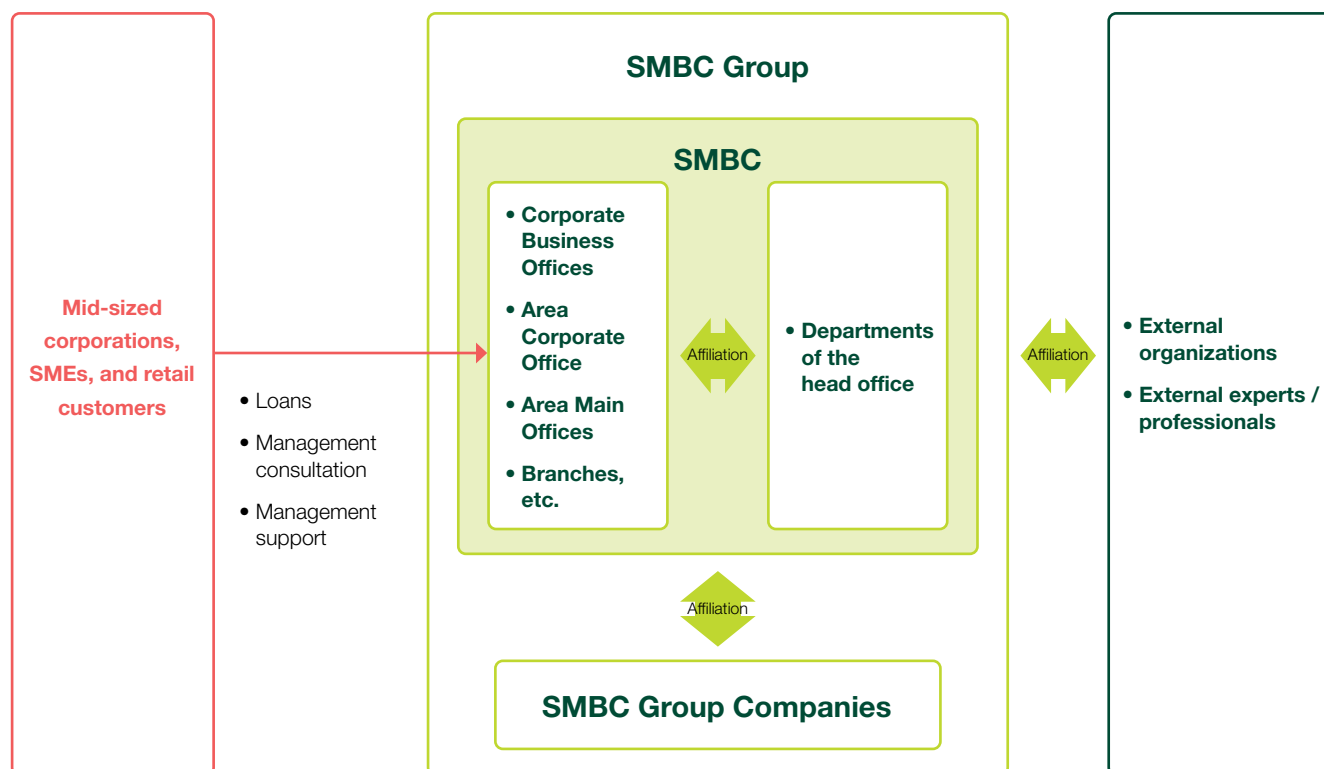
Collaboration with Local Credit Guarantee Corporations

SMBC offers Business Select Loans, a loan product that offers unsecured and unguaranteed financing, and collaborates with local credit guarantee corporations to offer prefectural and other program financing and partnership guarantees to meet the funding needs of customers who face ongoing difficult circumstances due to soaring prices, labor shortages, and other causes.

We will continue offering services to fund and support the management of the mid-sized corporations and SMEs that form the backbone of the Japanese economy.

Credit Guarantee Corporation	Name
Credit Guarantee Corporation of Tokyo	Loans proposed by financial institutions (support for computerization of promissory notes, etc.)
Credit Guarantee Corporation of Kanagawa	Kanagawa Asset 200
Credit Guarantee Corporation of Osaka	CS Next Guarantee
Credit Guarantee Corporation of Hyogo-Ken	HIYAKU

Support System for Mid-Sized Corporations and SMEs



Management support tailored to customers' issues and life stages

Along with efforts to smoothly exert our financial intermediary functions, SMBC has set a focus on management issues faced by customers. We strive to further demonstrate our consulting functions by proposing optimal solutions from customers' perspectives, tailored to their issues and life stages.

In addition to support for large and diverse methods of financing startups including syndicated loans with stock options, social loans, and Organization for Small & Medium Enterprises and Regional Innovation-backed loans, we actively offer support for both investment and financing, including large-scale equity support at the growth stage through the growth fund we established last year.

The bank also promotes business co-creation, such as the establishment of joint ventures with startups.

As a part of our support for business establishment and commercialization, we operate the "mirai cross" platform that promotes business creation with the participation of startups and other companies, venture capitalists, national and local governments, and other stakeholders.

As an example of business revitalization support, we perform revitalization financing in line with requests by business revitalization attorneys, accountants, and other experts. We provide funds required for the revitalization of small and medium-sized enterprises, take part in selection of business sponsors for revitalized companies, and support business revitalization.

Efforts to revitalize communities

SMBC Group works in partnership with business operators, local governments, and regional banks to address social issues facing regions.

As an initiative leading to the realization of a decarbonized society and revitalization of a regional economy, SMBC and Japan Research Institute signed a collaboration agreement with Osaka Prefecture on transformation of citizens' low-carbon behavior under the "Genkotsu" CO₂ reduction project. Through means including validation of purchases of environmentally considerate products, the partnership supports low-carbon behavior by companies and consumers.

In December 2023, SMBC, Chugoku Bank Ltd., and Okayama University held a reverse pitching event on the theme of health care to address solutions to regional issues through industry-academia collaboration.

In other regions, too, by supporting utilization of public land and tourism resources and by offering payment solutions for regional transportation, we are supporting the revitalization of regional economies through regional revitalization and enhanced convenience for residents and tourists.

In response to growing interest among corporate and retail customers in contributing to regions, we have begun working to match this interest with local governments through Japan's hometown tax payment program.

In these ways, SMBC Group will continue to leverage its all-round strengths to contribute to the revitalization of local economies.



Reverse pitching event in cooperation with Chugoku Bank Ltd. and Okayama University

Measures for Finance Facilitation

SMBC's "Basic Policy for Finance Facilitation" underlies efforts to be diligent and thorough in the provision of funding and consultation.

"Basic Policy for Finance Facilitation"

1. Conduct appropriate review of applications submitted for a new loan or requests to modify loan conditions
2. Provide appropriate management consultation and guidance for clients and appropriate support for management improvements
3. Strive to improve the ability to assess the value of a client's business appropriately
4. Provide appropriate and thorough explanations to clients in consultations and applications for new loans or modification of loan conditions
5. Respond appropriately and adequately to client inquiries regarding new loan and modification consultations and applications and to consulting requests or complaints
6. Liaise closely with other financial institutions involved in applications for modifying loan conditions, applications for support through public and third-party institutions, or other applications
7. Respond appropriately in respect of personal guarantees in accordance with the "Guidelines for Personal Guarantee Provided by Business Owners"