

## SMBC GROUP REPORT 2025 Highlight

### Snapshots

This section summarizes an overview of SMBC Group and content that address the expectations and interests of our stakeholders.

#### Overview of SMBC Group

- 004 Financial Highlights / Non-Financial Highlights
- 006 Sources of SMBC Group's Competitiveness
- 026 Group Structure

#### Enhancing Corporate Value

- 008 Message from Group CEO
- 018 Message from Group CFO
- 036 Human Resource Strategies

#### Key Initiatives Supporting Profit Growth

- 064 Strategies of Business Units
- 082 Digital Strategy
- 084 Asset Management Strategy

#### Initiatives for Value Creation from a Medium- to Long-Term Perspective

- 028 Materiality
- 046 CSuO × Global Advisor Dialogue
- 048 Creation of Social Value by SMBC Group

#### Robust Corporate Infrastructure

- 030 Round-Table Discussion with Outside Directors
- 100 Message from Group CRO and Group CCO
- 110 Message from Group CAE

### Interview

Here we introduce examples of employees taking on challenges in their respective fields and working to create value.



050

Expanding the Circle of Social Value Creation Initiatives



062

Providing Blue Loans for Water Infrastructure Development in India



063

Creating the Future of Transportation in Japan with "stera transit"



067

Enhancing the Convenience of "Olive" through Collaboration with External Partners



072

Growing Together with Customers and Contributing to Japan's Regrowth



080

Practicing the "Three Is" and Contributing to Revenue Expansion by Capturing Market Trends