



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

Services for Corporations

SMBC provides services to mid-sized and SME clients mainly through the Area Corporate Office. This 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 SME 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.

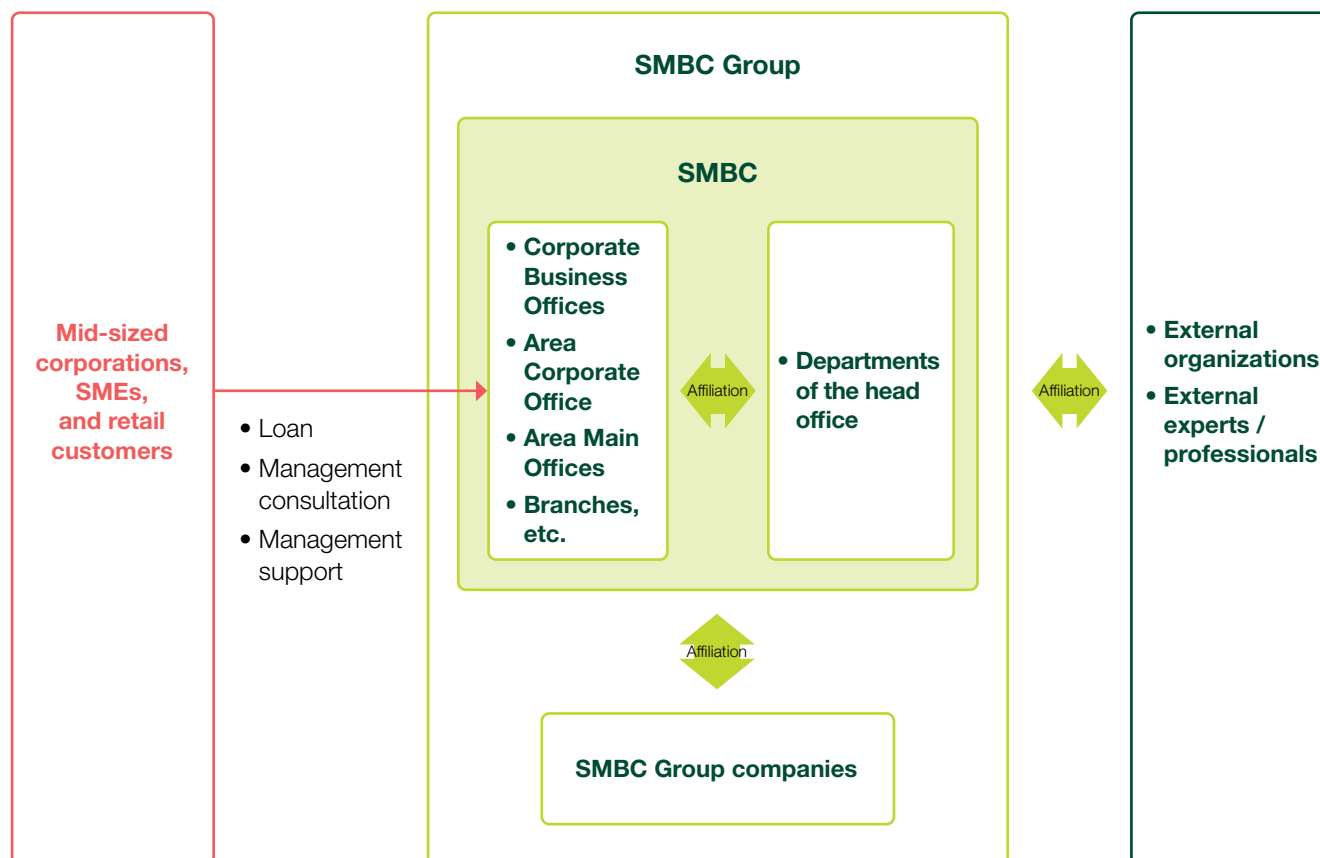
Collaboration with Local Credit Guarantee Associations

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

SMBC strives to smoothly fulfill its financial intermediary functions, while also quickly addressing management issues faced by customers, proposing optimal solutions tailored to each management issue and life stage from the customer's perspective, and further enhancing its consulting functions.

For startups, in addition to providing financing support through large-scale and diverse methods such as loans with stock acquisition rights, social loans, loans utilizing SME Organization guarantees and syndicated loans, we are actively engaged in supporting both investment and financing, including large-scale equity support at the growth stage through the growth fund established in 2023.

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 SMEs, 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.

March 2025, SMBC and Change Holdings, Inc. entered into a business alliance. Through initiatives such as utilizing the hometown tax donation system, we are working with customers to contribute to local communities.

In Fukuoka City, at a startup support facility, the Ministry of Land, Infrastructure, Transport and Tourism and SMBC co-hosted the event "Green Infrastructure Startup X (cross) @FUKUOKA". At this event, technologies contributing to solving urban issues by utilizing natural functions were introduced and opinions were exchanged.

In addition, Osaka Prefecture, Osaka City, SMBC, and SMBC Consumer Finance signed a four-party "Cooperation Agreement on Promoting Initiatives for International Financial City OSAKA". Through attracting investment for startup growth and other initiatives, we will contribute to further development of the region.

In other regions as well, SMBC Group is working to revitalize local economies by making effective use of public land, supporting the development of tourism resources, and streamlining payment methods for transportation, utilizing SMBC Group solutions.

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



Scenes from the "Green Infrastructure Startup X (cross) @FUKUOKA" co-hosted with the Ministry of Land, Infrastructure, Transport and Tourism

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"