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. In addition, as expectations rise for services that combine bank accounts, settlement, and finance in an integrated manner in the corporate domain as well, we began offering "Trunk" from May 2025 to support further revitalization of a wide range of business operators, including SMEs.

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

SMBC Trust Bank operates its business with a primary focus on meeting the needs of individual customers. Therefore, in principle, we do not provide business financing loans for SMEs. However, if we receive inquiries from customers, we will respond sincerely. We will listen to customers' requests and also provide sufficient explanations regarding our decisions and responses so that we can gain customers' understanding. We will also strive to fulfill our social responsibility to local communities and contribute to regional revitalization.

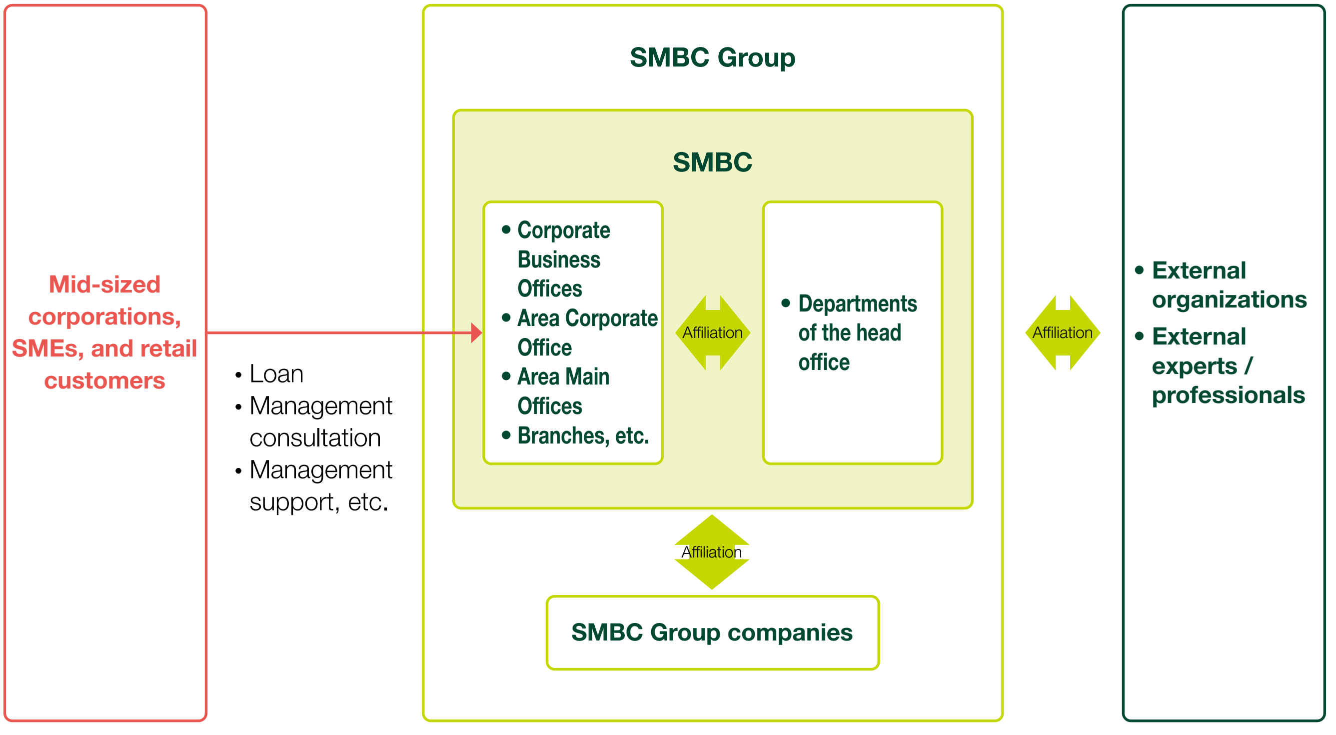
Collaboration with Local Credit Guarantee Associations

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	Guarantee for Promoting Startup Creation
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.

In addition to providing large-scale financing support through diverse methods for startups, we are proactively working to support growth in both investment/financing and business development, including: large-scale equity support at the growth stage through the growth fund established in 2023; participation in a secondary fund established in 2025 to support the sustainable growth of startups; changing the name of "SMBC Venture Capital Management" to "SMBC Edge" as a core subsidiary responsible for startup investment and business development; inviting external talent; and establishing a 15.0 billion yen lead fund equipped with business development functions.

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

In addition, we operate "Mirai X (mirai cross)," a platform in which diverse stakeholders such as business companies (particularly startups), venture capital firms, the national government, and local governments participate to promote business creation. We have also expanded startup and commercialization support by, for example, participating in the NINEJP initiative in 2025, in which nine university-origin startup support platforms across Japan collaborate to support the creation of university-origin startups.

As an example of business revitalization support, based on requests from specialists such as business revitalization attorneys and accountants, we execute revitalization finance to provide funds necessary for the revitalization of SMEs, and we also take part in selecting business sponsors for revitalized companies.

Efforts to Revitalize Communities

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

In January 2026, SMBC held a pitch event where nine municipalities across Japan that have new towns shared their challenges. More than 300 participants gathered, including online viewers, mainly from private companies, and lively discussions were held on issues such as creating vibrancy and encouraging visits by families raising children.

In Kansai, we opened "HOOPSLINK KANSAI," a hub for startup support and co-creation, in "GRAND GREEN OSAKA," and by the end of March 2026, events were held on topics such as supporting the founding of 80 university-origin startups and supporting innovation creation through matching with large companies.

We are also working on financial support for regional decarbonization, and supported the formulation of the "Kobe Sustainable Finance Framework" to promote regional decarbonization investment. The establishment of a common framework for green/transition loans covering the entire city is the first initiative of its kind in Japan.

In other regions as well, we are helping drive sustainable regional growth through the use of public schemes, etc.

In this way, the SMBC Group will continue initiatives to revitalize regional economies.

"HOOPSLINK KANSAI" in action

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"