

Stakeholders	Stakeholder Overview	Primary Channels (Business Units/Departments)	Engagement Methods and Activities	Track Record and Cases, etc.
 Customers	<p>Companies requiring the products and services provided by the SMFL Group, regardless of size</p> <p>Number of customers: Approx. 322,000 companies (As of the end of March 2024)</p> <p>Note : Including vendor finance (small-lot retail finance) customers</p>	<ul style="list-style-type: none"> • Business units 	<ul style="list-style-type: none"> • Sales and proposal activities • Corporate website and product websites • Company profiles and integrated reports • Exhibitions • Seminars and workshops 	<ul style="list-style-type: none"> • Number of offices : Domestic : 32 offices in 27 cities Overseas : 13 offices in 10 countries (As of the end of March 2024)
 Suppliers and Partner Companies	<p>Manufacturers, sales companies, and specialized companies</p> <p>Suppliers: Approx. 24,000 companies (As of the end of March 2024)</p>	<ul style="list-style-type: none"> • Business units 	<ul style="list-style-type: none"> • Sales and proposal activities • Corporate website and product websites • Company profiles and integrated reports • Exhibitions • Seminars and workshops 	<ul style="list-style-type: none"> • Number of electronic contracts: 52,000 (As of the end of March 2024)
 Employees	<p>Number of employees: Consolidated: 3,941 Non-consolidated: 2,282 (As of the end of March 2024)</p>	<ul style="list-style-type: none"> • Human Resources Department • Human Capital Development Department • DE&I Development Department • Corporate Planning Department 	<ul style="list-style-type: none"> • Intranet and internal newsletters • Education and training for employees • Townhall meetings and roundtable discussions • Interviews with supervisors • Engagement surveys and stress checks • Internal open recruitment system 	<ul style="list-style-type: none"> • Base salary raised twice per year of at least 10% • Total education expenses : ¥370 million yen • Townhall meetings and roundtable discussions : 28 in total • Number of transferees through open recruitment : 61 (FY2023 : SMFL non-consolidated)
 Local Communities and Next Generations	<p>Local governments, educational and research institutions, NPOs, etc.</p>	<ul style="list-style-type: none"> • Sustainability Promotion Department • Real Estate Business Unit • Public Business Promotion Department • Domestic and overseas offices 	<ul style="list-style-type: none"> • Community disaster prevention and victim aid • Support for decarbonization by local governments • Support for education and next generations • Support for the independence of people with disabilities • Pro bono activities and donations 	<ul style="list-style-type: none"> • Assistance agreements for stranded commuters using buildings owned by the SMFL Group (Tokyo, Nagoya) • Instructor dispatch to lecture and educational sites (5 institutions) • Event invitations for underprivileged households, permanent sales booths within SMFL for sheltered work program products • Corporate hometown tax donation program (with 5 local governments)
 Financial Institutions and Institutional Investors	<p>Banks, trust banks, life and non-life insurance companies, asset management companies, independent administrative agencies, foundations, etc.</p>	<ul style="list-style-type: none"> • Treasury Department • Corporate Communications Department 	<ul style="list-style-type: none"> • Integrated reports, securities reports, corporate website • Financial results briefings for financial institutions • Debt IR meetings with bond investors 	<ul style="list-style-type: none"> • Financial results briefings for financial institutions : Total of 219/year • Debt IR for bond investors : Total of 37/year (FY2023: SMFL non-consolidated)
 Shareholders	<p>Sumitomo Mitsui Financial Group Sumitomo Corporation</p>	<ul style="list-style-type: none"> • Corporate Staff Departments • Business units 	<ul style="list-style-type: none"> • Shareholders' Meeting • Acceptance of seconded employees • New and overseas businesses 	<ul style="list-style-type: none"> • Improved and strengthened the business foundation • Secured funding liquidity • Customer introductions • Joint management of the aircraft leasing business • Joint development of logistics facilities • Joint development of the overseas renewable energy business