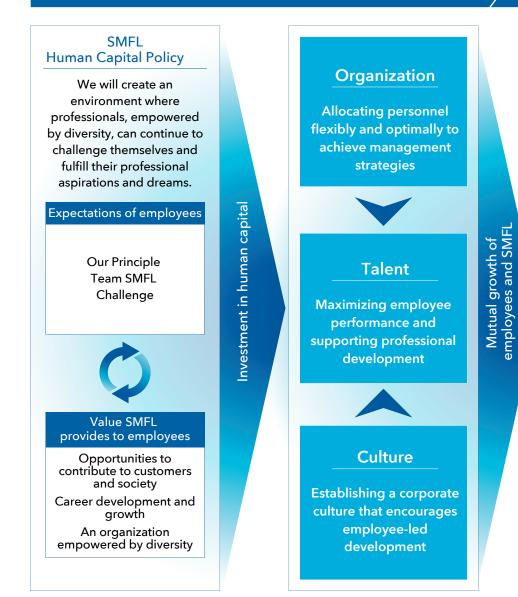
Human Capital Strategy



Management targets for 2030

Social value

Contribute to the creation of a prosperous society and reduce social costs by solving social issues

Realize the "SMFL Way" through unique solutions that combine financial capabilities, business development, and digital transformation (DX)

Economic value

Ordinary profit: \$200 billion

Note: Assumed exchange rate for ordinary profit is 1 U.S. dollar = 120 yen.

Management Foundation

Deepening diversity, equity, and inclusion (DE&I) and improving well-being