



# CORPORATE PROFILE 2025



SMBC Consumer Finance Co.,Ltd

2-2-31, Toyosu, Koto-ku, Tokyo, 135-0061, Japan  
Public Relation Sec.

<https://www.smbc-cf.com/>

2025.8



SMBC  
CONSUMER FINANCE



SMBC Consumer Finance Co., Ltd.  
President and Representative Director,  
Chief Executive Officer

**Terumasa Takahashi**

## We aim to become the No. 1 consumer finance brand that continues to be chosen by our customers.

Since our establishment in March 1962, we have developed and provided safe and convenient personal loan products that meet the funding needs of our customers while keeping pace with changes in their lives and lifestyles. We have also been working to reinforce and sophisticate our service infrastructure so that we can respond promptly to a wide range of inquiries and contract requests.

In April 2012, marking the 50th anniversary year of our founding, we became a member of the SMBC Group. In July of the same year, while retaining the service brand “PROMISE,” we changed our company name to SMBC Consumer Finance Co., Ltd. and transitioned to a structure in which we, as the core company responsible for the Group’s personal finance business, work in cooperation with other SMBC Group companies to achieve further growth.

In October 2024, we started integrated management with Sumitomo Mitsui Card Company, Limited, a frontrunner driving the expansion of Japan’s cashless payment market. By leveraging each other’s know-how, we will enhance the level of various services through the integration of “payment” and “finance” and will further increase the value we provide to customers.

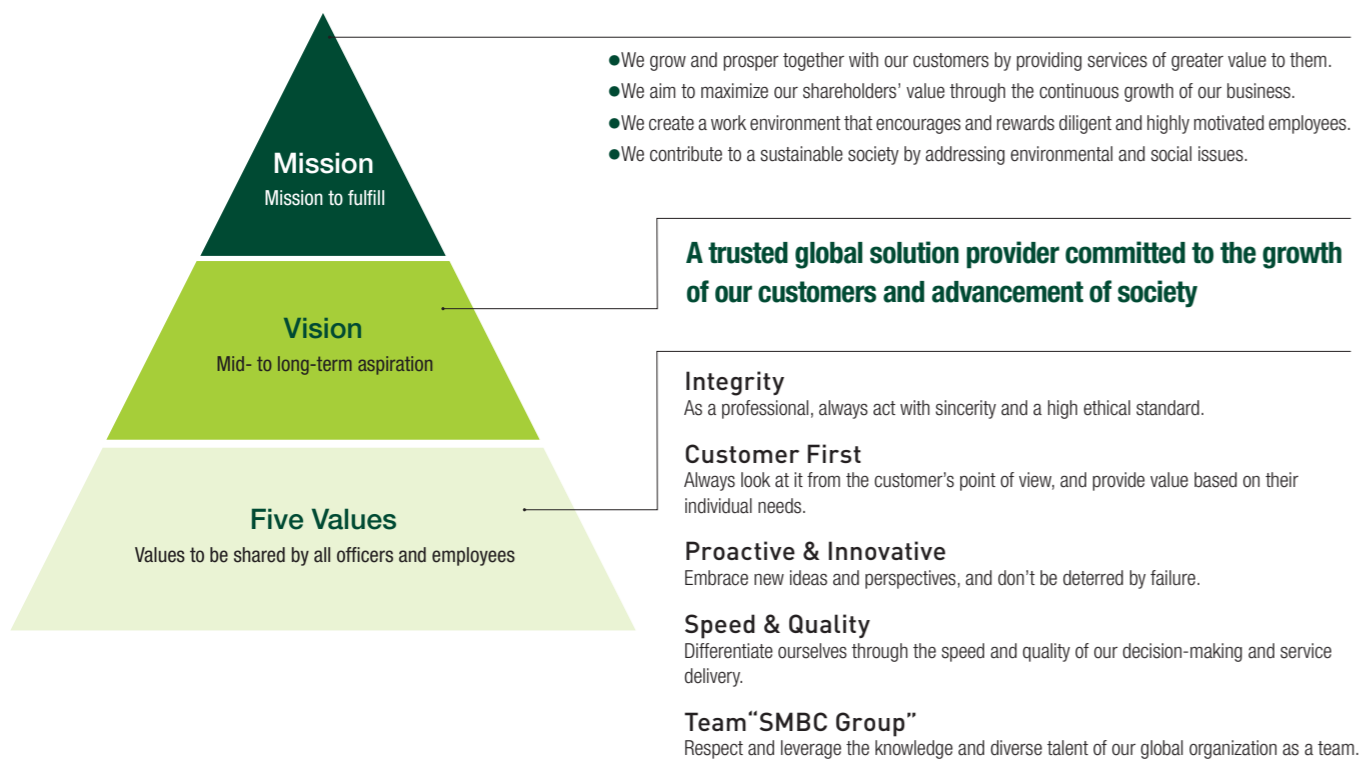
In recent years, the environment surrounding our company has been rapidly changing, with customer value becoming diverse, digitalization advancing, technological innovation accelerating, and companies from other industries entering into the finance business. In light of these changes in the business environment, we aim to swiftly transition to a digital-based business model by proactively incorporating the latest technologies, such as generative AI. Working more closely than ever before with our customers, we will strive to provide optimal services and support tailored to their specific needs.

We will also take action to build a sound consumer finance market and resolve various social issues through our business activities. By doing our utmost as an honest professional with a high ethical standard, we aim to become the No. 1 consumer finance brand that continues to be chosen by customers.

# As a Member of the SMBC Group

The SMBC Group started a new group management structure in April 2017, introducing a business division system to further enhance its ability to serve customers in an integrated manner as a united group. In April 2018, "SMBC" was designated as the Group's master brand. In addition to introducing a new group name and group brand logo, the Group unified its group companies' corporate logos in an effort to enhance group brand recognition and brand value. Furthermore, the SMBC Group has established a philosophy system consisting of the "Mission," which serves as the foundation for all of its corporate activities and describes the primary missions that the Group aims to fulfill for all stakeholders; the "Vision," which describes the Group's mid- to long-term aspiration; and the "Five Values," a set of values to be shared by all officers and employees of the Group.

## Philosophy system of SMBC Group



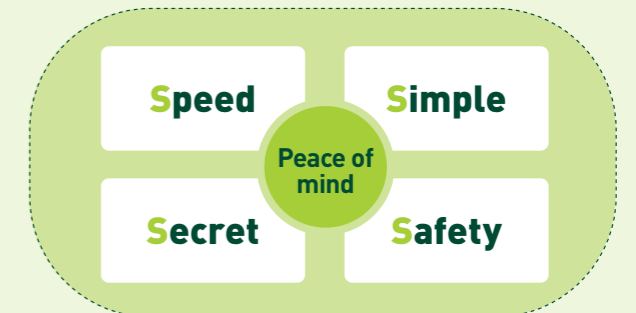
SMBC  
CONSUMER FINANCE

## Steadily Moving Forward and Taking on Further Challenges

As a pioneer in consumer finance, we will continue to develop and provide services with enhanced safety and convenience while responding to the diverse financial needs of our customers by leveraging our know-how to promote each business.

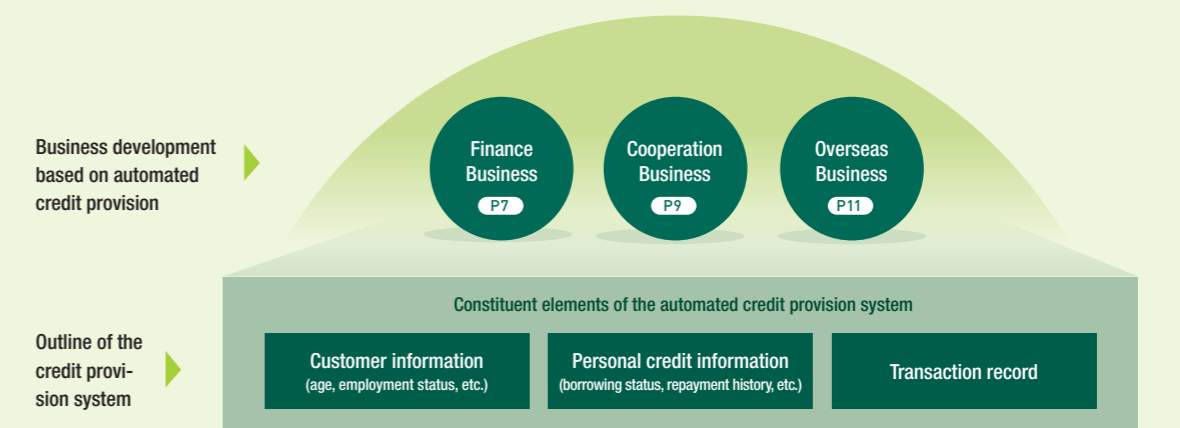
### Providing services based on four Ss

The characteristics of the consumer finance business can be expressed by four "Ss" (Speed, Simple, Secret, and Safety). Based on these "4Ss," we provide services that allow customers to borrow money with peace of mind.



### Know-how that we have built up as a pioneer

On March 20, 1962, we started a consumer finance business specializing in unsecured small loans in Miyakojima-ku, Osaka City. In August 1983, we became the first in the industry to introduce an automated credit provision system. The "automated credit provision system" is a system established based on customer attributes and transaction data that have been accumulated since the company's founding, enabling automatic setting of credit limits based on information provided by customers during screening and information obtained through inquiries to credit information agencies. Our credit expertise is the key to our business development. In addition to screening at the time of signing a contract, we also regularly check with credit information agencies after the contract is signed to keep track of the changing circumstances of customers while checking each transaction so that customers can use our services without any problems.



Leveraging the business model and credit expertise based on the "four Ss," our strengths cultivated through the consumer finance business, we are expanding our business by promoting guarantee business partnerships with financial institutions, developing overseas operations in Taiwan, Hong Kong, Thailand, mainland China, and Vietnam, and promoting our servicer business.

# Advancement of digitalization in response to changes in society

With the advancement of digitalization, the way we interact and communicate with our customers has changed significantly. Due to the rapid spread of smartphones and the internet, transactions that were once conducted primarily in person at stores or via automated contract machines are now mainly provided through digital channels, such as websites and apps.

Digitalization will continue to advance rapidly. We will focus on expanding digital-based services while responding flexibly to changes in the times and our customers' lifestyles.

## [ Advancement of digitalization ]

**1962**  
Operating staffed stores since our founding



**1983**  
Automatic credit provision system operation started

**1995**  
Introduction of automated contract machines



**2004**  
Start of online repayment



Always connected:  
the spread of smartphones



**2013**  
Introduction of a smartphone app



**2017**  
Introduction of smartphone ATM transactions  
Launch of App Loans



**2015**  
Introduction of an all-online contract service

**2018**  
Introduction of biometric authentication



Rapid shift to a digital-based business model

**October 2024**  
Becomes a consolidated subsidiary of Sumitomo Mitsui Card Company

**July 2023**  
Sumitomo Mitsui Card Company absorbs and merges with SMBC Mobit

**March 2014**  
Changes Mobit to a wholly owned subsidiary

**April 2012**  
Promise becomes a wholly owned subsidiary of SMFG

**July 2012**  
Changes company name from Promise to SMBC Consumer Finance

**October 2010**  
Merge with Sanyo Shinpan

**1998**  
Started accepting contracts online/  
Started payment collection service at convenience stores

From communications to networks:  
the advent of the Internet



**1987**  
Start of toll-free service

**June 2004**  
Agrees to a broad-based business and capital alliance with the Sumitomo Mitsui Financial Group (SMFG) and concludes an agreement in September of the same year

**September 1996**  
Lists stock on the 1st Section of the TSE

**May 2000**  
Establishes joint-venture loan company Mobit with Sanwa Bank (currently The Bank of Tokyo-Mitsubishi UFJ), APLUS, and Promise (operations begin in September the same year)

**January 1980**  
Changes trade name to Promise

**June 1974**  
Begins operation of the first computer system in the consumer finance industry

**April 1963**  
Starts consumer finance business utilizing PC (Promise Check) system

**March 1962**  
Establishes Kansai Finance in Osaka City

## [ Company history ]



## The most turbulent 20 years: Changes in customer contact points online and in real life

Over the past 20 years, channels for new customer applications have shifted from "real" channels (store counters, automated contract machines) that are primarily associated with visits to stores to the web. Applications and contract procedures can now be completed online without having to visit a store. This change has not only improved convenience but also affected how people borrow and repay money.

With the expansion of cashless payments, money has transformed from something that is held in the hand to something that is managed and moved on a screen. At PROMISE, in addition to borrowing and repaying at ATMs using a card or smartphone, it is also possible to borrow and repay online without exchanging cash, such as by money transfer, repayment, and account transfer via the internet.



# Providing Better Services to More Customers

## Financing services that provide greater convenience for customers

PROMISE is one of our financing business arms. Its main offering is Free Cashing (revolving loans), which meets the various borrowing needs of individual customers. Other offerings include Card Loans for the Self-employed, which meet the funding needs of self-employed individuals, and Consolidation Loans, which aim to ease the burden on those who are repaying multiple loans. In recent years, we have introduced various new services, including App Loans using our official app Promise as a platform, the V Point system, a shared point reward service for the SMBC Group, and issuance of Promise Visa cards with a credit function provided by Sumitomo Mitsui Card Co., Ltd.

In October 2023, we renewed our brand logo and slogan and launched new advertising to embody our new brand concept of supporting everyone's lifestyle (Promise = Lifestyle Support Brand).

Starting in January 2024, in order to respond to customers' financial needs more quickly and enhance convenience, we have introduced a service that allows customers to submit their income information via Seven Bank ATMs using their My Number Card and a "digital screening" service that completely digitizes the process from application to borrowing.

Furthermore, in March 2025, we introduced digital identity verification using My Number Card authentication and a function to obtain income information through the Mynportal API, which has enhanced identity verification and enabled faster screening.



Promise official app screen



Promise VISA card



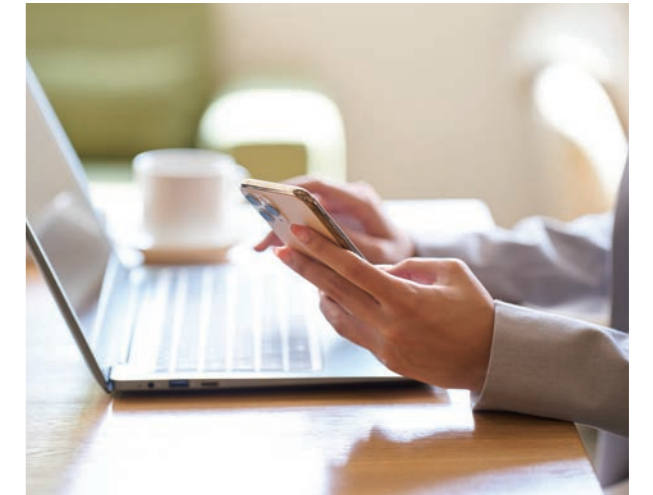
## Various channels available to meet different customer needs

We have established a network of various channels in order to promptly meet the needs of customers wishing to use services anytime and anywhere with peace of mind, as well as the expectations of potential customers who have concerns about borrowing money and consultations regarding repayment.

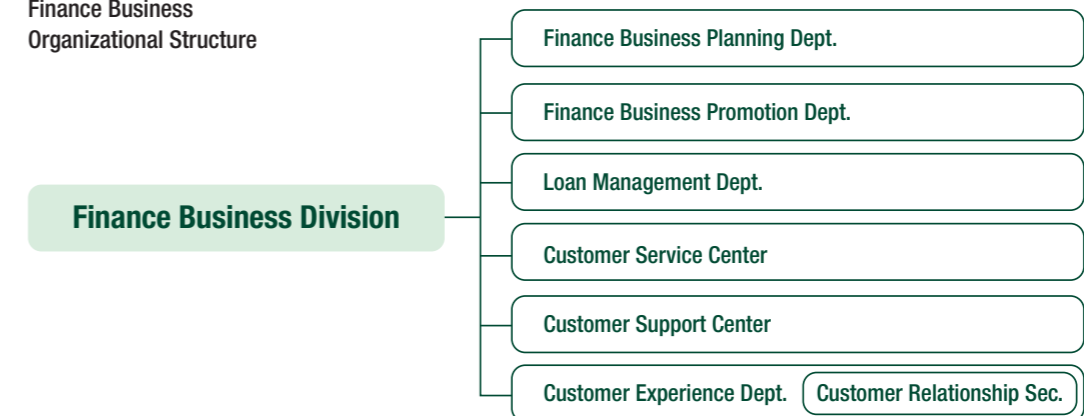
At our Customer Service Centers, we receive and screen loan applications and provide consultation and guidance on borrowing and repayment through contactless channels, including the Internet, automated loan contracting machines, and telephone. The Centers' constant efforts to improve customer response quality have resulted in 12 consecutive years of COPC®\* certification, an international quality assurance standard for contact centers, since 2013.

The Customer Support Center offers customer-oriented repayment consultations. It is also in charge of the management and collection of overdue loans in the financing business and reimbursement claims in the cooperation business and of the handling of legal matters. By pursuing "genuine repayment consultation" to understand the situation and needs of customers, address their repayment concerns head-on, and provide proposals and guidance to solve their problems, the Center aims to support customers both today and in the future.

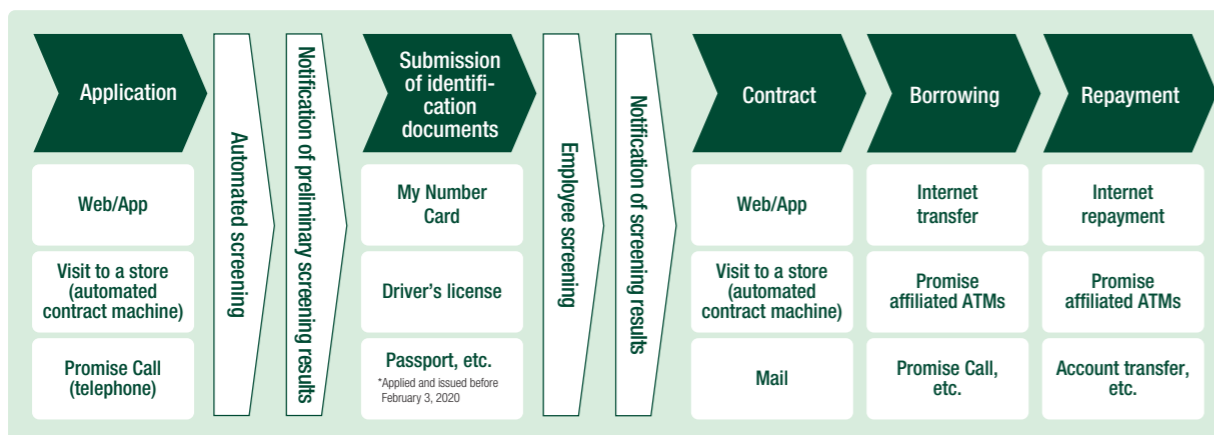
\* The COPC®CX Standard Customer Operation Version Release 7.0. It is a global quality assurance standard developed specifically for contact center operations to improve customer satisfaction and ensure efficient operations. It certifies contact centers that have fulfilled and maintained the prescribed standards to an excellent level, particularly in relation to customer response performance.



### Finance Business Organizational Structure



### Application to contract process, borrowing and repayment



\* This is an example of the process from application to use of service.

## Providing optimal services to customers through digital technologies

The Finance Business Promotion Dept. plans and promotes reception and screening systems that utilize digital technologies to ensure accurate screening and smooth procedures in response to applications from customers. Digital technologies are evolving with the times, and accordingly, the range of services we can offer to our customers is expanding. We make continuous efforts to accurately identify the needs of customers from their feedback and various transaction data and increase customer satisfaction in all processes, from application to use of our service. Providing services that can be used by customers more conveniently and with peace of mind is what makes our work rewarding.





## Providing Services to Meet Diverse Funding Needs

### Expanding collaboration business by leveraging our expertise

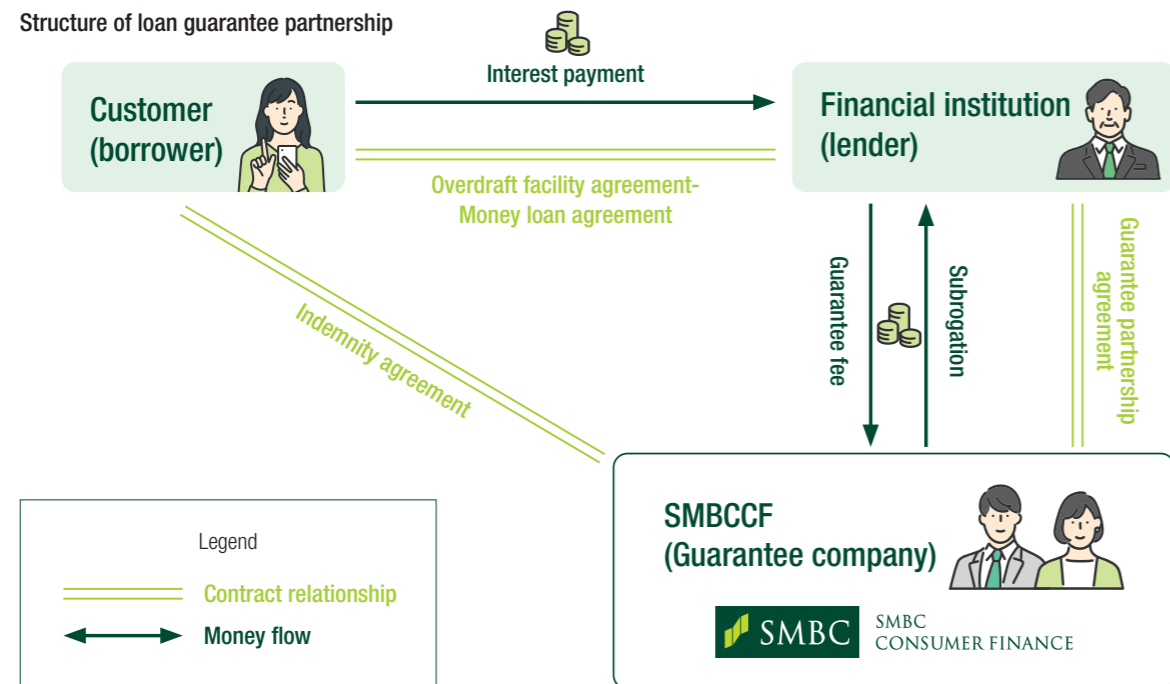
We are engaged in the cooperation business by leveraging our accumulated expertise in credit and loan management. In the loan guarantee business, when a financial institution receives an application for an unsecured personal loan from a customer, it screens the application, and then we, as the loan guarantee company, conduct guarantee screening. Based on the results of our guarantee screening, the financial institution provides the loan to the customer. If the customer becomes unable to repay the loan, we will repay the financial institution on behalf of the customer.

Our Guarantee Centers, located in Tokyo and Fukuoka, are entrusted with application reception and guarantee screening for unsecured personal loans provided by our partner financial institutions.

\* Number of partner financial institutions to which loan guarantee is provided:  
**189**  
(as of March 31, 2025)



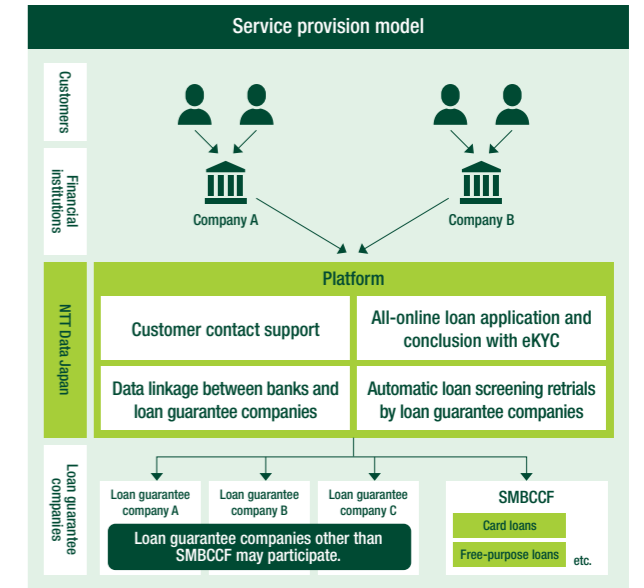
#### Structure of loan guarantee partnership



### Expansion of areas of business collaboration and creation of new businesses and services

In collaboration with NTT Data Japan Corporation, we have built a platform that supports the digitalization of overall operations regarding loans, and we have begun providing the platform to financial institutions. In the personal loan business, financial institutions and loan guarantee companies are faced with inflated system costs and more complicated administrative operations. By resolving these issues through the realization of digital transformation and providing new value to financial institutions and users, we aim to contribute to the expansion of the personal loan market and become the industry standard.

By utilizing the expertise we have cultivated in consumer finance, we also provide affiliated loans that can contribute to the revitalization of general business companies' core businesses and their business diversification, thereby aiming to develop new business models.



### Implementing joint advertising in the loan guarantee business

#### Launching a new advertising service model to improve promotional efficiency at partner financial institutions

On October 2, 2023, in the loan guarantee business, we started a service in which we provide creatives produced by our company to our partner financial institutions for use in their advertising and promotional activities, and we are currently running advertisements featuring actress Mayu Matsuoka.



Poster

### Proposing measures that leverage our strengths to solve problems of our partners

The Cooperation Business Dept. is mainly responsible for B2B (business-to-business) operations, including expanding the provision of loan digital platforms to financial institutions, formulating measures to promote sales of loan products guaranteed by our company, and working to acquire new partners. In particular, when establishing new partnerships, it is necessary to coordinate and negotiate with many parties both inside and outside the company in order to come up with optimal proposals that accurately capture the needs of the relevant financial institutions. By proposing measures that leverage the strengths and expertise we have cultivated in our finance business, we can help our partner financial institutions solve their problems and launch new loan products. This process gives us a great sense of accomplishment.



# Providing Reliable and Secure Financial Services Worldwide

## Consumer financial services expanding in Asia

Leveraging the credit, loan management, business operation, and marketing expertise we have developed in Japan, we established local subsidiaries in Taiwan, Hong Kong, Thailand, and mainland China, conducting business in those countries and regions.

PROMISE (HONG KONG) offers small unsecured and unguaranteed loans to individual customers, as we do in Japan, and has 14 staffed branches\* throughout Hong Kong. It is also promoting digital transformation, such as introducing an all-online service, to provide highly convenient services.

In Thailand, we operate 90 service points throughout the country and strive to enhance sales promotions through

TV commercials and internet advertising, aiming to become an accessible personal loan company.

In China, we use a service brand called Bo Min Kuai Yi Dai. In addition to local network expansion by sales staff, we are striving to improve customer convenience by promoting personal authentication on an online platform and the digitalization of contract documents, with the aim of providing services selected by local customers.

In 2021, as part of the SMBC Group's Asian multi-franchise strategy, we acquired a 49% stake in FE Credit, the largest consumer finance company in Vietnam.

\* As of March 31, 2025

### Year of opening in each region



## Performing a variety of tasks while being exposed to a wide range of information from both Japan and overseas

The Overseas Business Dept. is responsible for planning new overseas market entries through overseas market research, as well as marketing and sales operations for overseas subsidiaries.

We also manage regular meetings attended by the heads of overseas subsidiaries, establish rules for the business operation of overseas subsidiaries, and coordinate internal discussions. The information I handle covers a wide range of topics, such as the economic conditions, business practices, and legal systems of various regions. I encounter many things I didn't know every day, and I find this stimulating environment an attractive aspect of my job. As many of my tasks require me to take a bird's eye view of global trends, I feel like I am playing a part in supporting our overseas subsidiaries, and I find it rewarding to be able to contribute to the promotion of overseas businesses.

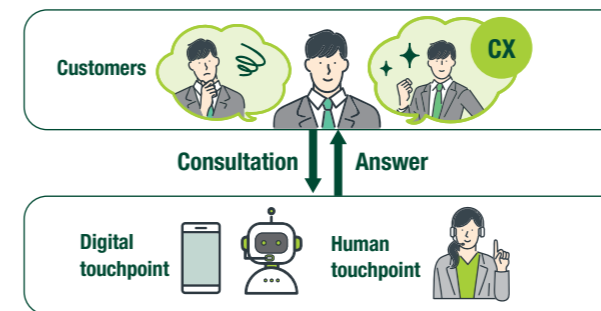


# For Customer Satisfaction

## CX (Customer Experience)

### Initiatives to improve service through a thorough customer-first approach

We have striven to improve CX since our founding by consistently providing customer-oriented services, including App Loans, which allow customers to complete the entire loan process, from application to borrowing, on their smartphones, and V Points, which can be used conveniently in their daily lives. We are promoting effective, company-wide CX initiatives under the basic policy of enhancing CX initiatives that focus on the provision of "services that exceed customer expectations" and pursuing desired results. We aim to provide the best possible service that meets the needs of individual customers at both digital and human touchpoints.



### Company-wide improvement activities to exceed customer expectations

We identify issues and areas for improvement on a daily basis based on customer feedback received directly from our customers and internal suggestions for service and operational improvement that our employees perceive in their daily work.

The identified issues and areas for improvement are discussed from various perspectives by staff members from the customer service department and the relevant head office divisions, and specific solutions are determined.

Customer feedback and the status of improvement measures are promptly shared with all employees, as well as management, through meetings and web-based internal newsletters. The determined measures are implemented collaboratively by the relevant departments with a sense of urgency.

Examples of the improvements we have made based on customer feedback are available on our website.



<https://www.smbc-cf.com/voice/>

## BPR\* (Business Process Re-engineering)

### Company-wide BPR promotion

We have established the Operations Service Division (Operations Service Planning Dept., Innovation Support Promotion Dept.) in order to improve customer satisfaction and gain a competitive advantage over our competitors. The Department is promoting company-wide operational reforms through BPR by functioning as a cross-organizational department responsible for BPR planning and promotion for the entire group.

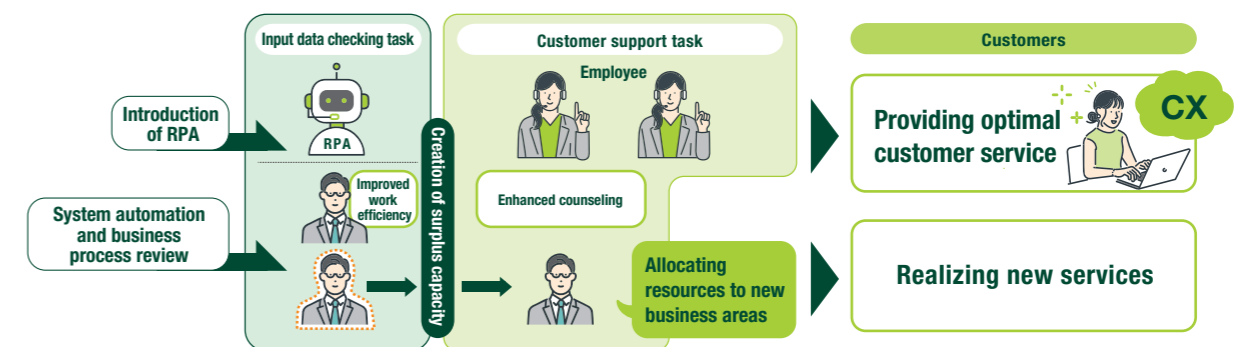
\* Reviewing and restructuring business operations with the aim of improving efficiency or productivity

### Linking BPR to corporate growth

We define the ultimate goal of BPR as achieving corporate growth by allocating the surplus capacity that becomes available through BPR promotion to "improve EX," "improve CX," and "enter growth areas." The BPR promotion leaders\* appointed in each department, the Operations Service Division (Operations Service Planning Dept., Innovation Support Promotion Dept.) and other related departments in the head office form a team and work closely together to identify areas requiring BPR and implement improvement measures.

\* Responsible for sharing the details of company-wide efforts and disseminating information in order to activate BPR activities

### Example of CX improvement through BPR promotion





# Sustainability at SMBC Consumer Finance

SMBC Consumer Finance is involved in activities for the realization of a sustainable society in accordance with the SMBC Group Statement on Sustainability.

## SMBC Group Statement on Sustainability

As a corporate group which has roots in Mitsui and Sumitomo, the SMBC Group will inherit the commitment to sustainability that our predecessors valued and take actions toward the realization of sustainability, setting priority social issues we will focus on.

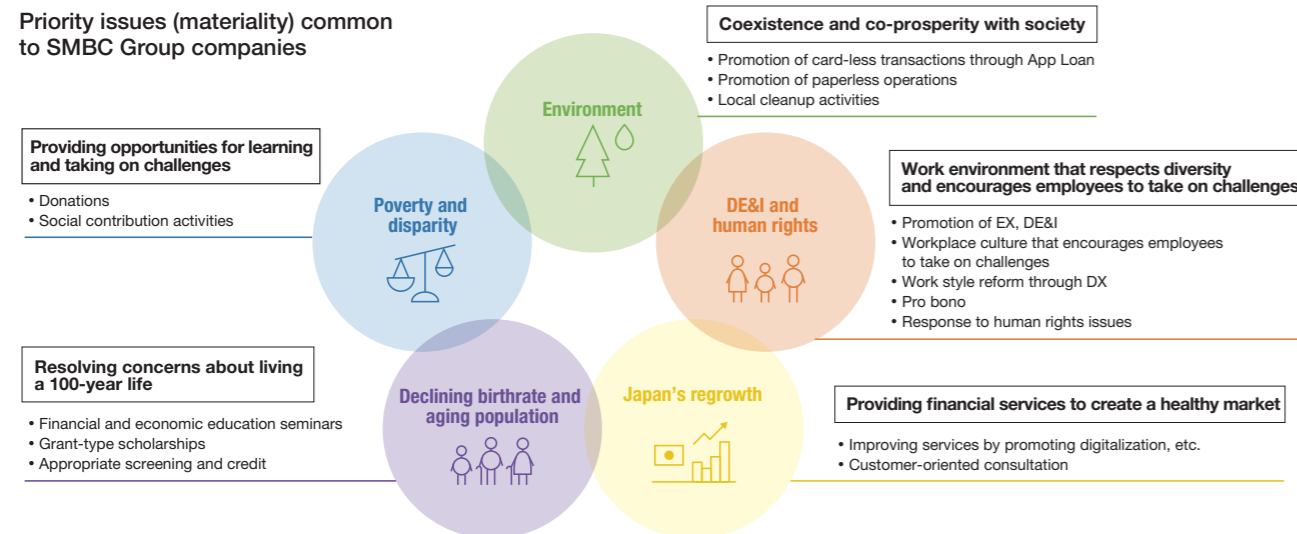
### Definition of Sustainability

SMBC Group defines sustainability as "creating a society in which today's generation can enjoy economic prosperity and well-being and pass it on to future generations."

### Understanding of the Present Situation and Our Role

As a financial institution, we will engage and act together with customers and other stakeholders to contribute to global transformation into a better society.

### Priority issues (materiality) common to SMBC Group companies



### Donations Poverty and disparity

We have introduced an in-house donation system called Yakusoku-no-Mori to encourage employees to think about and participate in social contribution more actively. To support children who will lead the future, we make donations through this system to the children's home subsidy project (National Council of Homes for Children), children's self-reliance support project (National Council of Youth Independent Assistance Homes), and the hearing dog training project (Japan Hearing Dogs for Deaf People).



We also provide support through the SMBC Group Rising Fund for executives and employees of SMBC Group companies.

### Grant-type scholarships Declining birthrate and aging population

In order to contribute to the development of a sustainable society by supporting the university students who will lead the future, we offer Future Support Scholarship, a grant-type scholarship.

In addition to financial support, the scholarship recipients are provided with opportunities to improve their financial literacy through educational programs that incorporate the financial and economic education know-how that we have cultivated over the years.

### Pro bono DE&I and human rights

As another opportunity for employees to participate in volunteer activities, we have introduced a pro bono program, which allows employees to use part of their work time to support NPOs, etc. working to resolve social issue.

\* The term pro bono is derived from the Latin term "Pro Bono Publico," meaning for the public good. Pro bono refers to volunteer activities where working adults provide skills and experience gained through their work (in the areas of sales, planning, development, marketing, public relations, etc.) to help solve social issues from a business perspective, which is often lacking in NGOs.

## Financial and economic education activities

Declining birthrate and aging population

### Financial and economic education seminar

The SMBC Group aims to create a society where everyone can live with peace of mind, equipped with proper knowledge of money. To this end, the Group provides a variety of financial and economic education for a wide range of generations by leveraging the knowledge and expertise possessed by individual Group companies. As a member of the SMBC Group, we offer financial and economic education to students who will lead the future as well as local residents. Our education activities started in 2011, and our seminars have been attended by a cumulative total of over 2.2 million people as of March 2025. Our financial and economic education activities have been supported by the Ministry of Education, Culture, Sports, Science and Technology and won the Judging Committee's Encouragement Award at the Awards for Companies Promoting Experience-based Learning Activities for Youth.

### Total number of participants in financial and economic education seminars



### Cooperation in the planning of Financial Literacy Certification exams and collaborative production of textbooks

The Financial Literacy Certification aims to motivate people to acquire financial knowledge (financial literacy) that can be practically applied in daily life, such as planned asset building and avoidance of financial problems.

Financial Literacy Certification exams are created based on the contents of finance literacy courses in the high school curriculum. Exams are created and operated by the Kinzai Institute for Financial Affairs, a general incorporated association that specializes in examinations for financial institutions, including the Certified Skilled Professional of Financial Planning Test.

We cooperate in the planning of certification exams and the creation of textbooks.



## Enriching society as a whole through the promotion of financial and economic education

The Sustainability Development Dept. is responsible for sending lecturers for financial and economic education seminars held nationwide, proposing seminars for schools and companies, and various arrangements for joint seminars with SMBC Group companies and local financial institutions. The seminars cover topics such as asset building, life planning and household budgeting, loans and credit, and financial troubles, so I have to increase my financial knowledge. But when I hear participants saying directly to me, "I learned a lot. Thank you very much!" I feel that I am contributing to society.

By promoting financial and economic education, particularly among the younger generation, we will continue to contribute to expanding the choices and possibilities in life.



### Sharing information about money on social media (official X account)

To contribute to improving financial literacy of a wider range of people, we have been constantly providing information about money through our social media account (X), SMBC Consumer Finance Official, since June 2024. Easy-to-understand explanations of the contents of financial and economic education seminars and useful tips about money are available.



# Initiatives for Employees

## Ensuring diversity

We are committed to promoting diversity with the aim of creating a work environment in which everyone can fully demonstrate their capabilities and feel fulfilled in their work. We are working on various measures, such as introducing the region-specific employment system and a reduced working hours system to support employees balancing work and childcare, providing training programs to support active participation of women and the elderly, and promoting understanding of LGBTQ. We have also appointed Engagement Ambassadors in each department to promote employee mindset reform and the creation of a rewarding work environment. Through these efforts, we aim to create an environment where diverse talents can work with a sense of fulfillment and find their work rewarding.



## Initiatives to improve employee satisfaction

We are committed to not only improving customer satisfaction but also creating a work environment with a high level of employee satisfaction. We are implementing a variety of initiatives, including providing support for balancing work and life events such as maternity and childcare leave, providing e-learning courses to help employees acquire qualifications and improve their skills, utilizing an annual award system and thank-you card app, providing support for autonomous career development such as a mentor system, in-house internships, and open recruitment, introduc-

ing a cafeteria plan\* that can be used according to individual lifestyles, and enhancing employee support programs through collaboration with industrial health staff and the establishment of a health room.



\* An employee benefit system in which eligible employees are awarded points each year and are allowed to choose their desired benefits from a menu of options using the points they have received

## Health and productivity management initiatives

In order to maintain and improve the health of our employees and their families, all of whom support our business operations, we appointed the President and Representative Director as the Chief Health Officer and are promoting health and productivity management based on our "Health & Productivity Declaration Statement." In addition, we have been recognized for two consecutive years starting 2024 as one of the "White 500" companies (large enterprise category) under the 2025 Certified Health & Productivity Management Outstanding Organizations Recognition Program, jointly operated by the Ministry of Economy, Trade and Industry and Nippon Kenko Kaigi. We have been selected as a Health and Productivity Management Outstanding Organization for six consecutive years.



## Creating a workplace that supports the mental and physical health of all employees

The Human Resources & General Affairs Dept. aims to create a workplace environment where employees can work energetically while maintaining their mental and physical health. We are responsible for planning and managing initiatives to improve employee engagement and events to promote health. I can gain knowledge in various fields related to diversity and broaden my insight, which gives me a sense of personal growth. It is not easy to develop plans to create an environment where employees can perform to the best of their abilities, but solving each issue one by one with the support of my supervisors and colleagues gives me a sense of great fulfillment in contributing to employees and the company.



# SMBCCF in numbers

As of March 31, 2025

## Number of employees

1,989



## Average age

44.2



## Rate of paid leave taken



77.7%

## Rate of childcare leave taken

110.0%



(Female employees: 105% / Male employees: 115%)

\* Including cases with the date of childbirth being before the fiscal year under review  
\* The rate of childcare leave taken includes statutory parental leave and the company's childcare leave.

## Rate of female employees in management



19.9%

## Number of employees transferred through open recruitment

As of April 2025

Fiscal 2023

38

Fiscal 2024

20

Fiscal 2025

33

## Major operation sites

4 locations

Tokyo (Toyosu and Toyocho)  
Osaka (Kyobashi)  
Fukuoka (Gofukumachi)



\* We have operation sites in other areas and at overseas sites.

# Corporate Governance (Compliance and risk management systems)

## Basic Stance on corporate governance

We believe that effective corporate governance is integral to the prosperous coexistence of SMBC Consumer Finance and its group companies with society as a trusted corporate citizen. To this end, we constantly strive to strengthen our management structure, improve our internal control and audit systems, and further improve the efficiency, soundness and transparency of management through the prompt and fair disclosure of corporation information on a pillar of ethical and legal compliance.

## Risk management

We are working to strengthen our risk management system with proactive involvement of the executive team in order to properly manage and control various risks surrounding our company and its group companies, maintain the soundness and appropriateness of our organizational operations, and continuously improve our corporate value. We have established a Compliance and Risk Management Committee to centrally identify and appropriately address risks and compliance-related issues and to maintain sound business operations and management by taking flexible measures across the entire company when any risk is actualized. For the purpose of clarifying the types and amounts of risks we are willing to tolerate in order to improve profitability (risk appetite) and controlling risks across the entire Group, we have also introduced the Risk Appetite Framework, a common framework for the SMBC Group, to enhance our business management.

## Compliance

Positioning thorough compliance as one of our most important management issues, we are committed to ensuring that our actions are not merely in compliance with laws and regulations, but are supported by society at large, including social norms, by making it a principle to act with high ethical standards and sincerity as professionals, based on a spirit of integrity. We are working to enhance and strengthen our compliance system and foster and instill a compliance culture through the development of internal regulations and an organizational structure, in-house education, and ongoing awareness-raising activities.

Our organizational structure for compliance consists of the Compliance Planning Department, which serves as a compliance supervisory department, the compliance promotion unit, which is responsible for promoting internal controls in operations divisions, and compliance officers appointed in each department. They all work to ensure compliance with relevant laws and regulations and social norms. The Internal Audit Department regularly audits these systems and activities from an independent standpoint to verify their appropriateness.

Furthermore, we have also set up consultation desks both inside and outside the company to enhance our self-cleaning function through the early detection and cor-

rection of violations of laws and regulations. We are working to enhance our internal reporting system in accordance with the Whistleblower Protection Act.

## Response to antisocial forces

We have established a basic policy\* against antisocial forces and have put in place a system to reject any relationships with antisocial forces in order to maintain public trust in our company and ensure appropriate business operations.

\* We have formulated the Regulations for the Elimination of Antisocial Forces, which set out specific basic policies for dealing with antisocial forces.

## Measures against money laundering, terrorism financing, and financial crimes

We are taking steps to prevent the violation of regulations on money laundering and terrorism financing based on requests from international organizations such as FATF\* and countries concerned, as well as laws and regulations in Japan and other countries, to secure appropriate business operations. In addition, to combat fraudulent transactions, etc., we have established a company-wide framework and are considering and implementing various measures in cooperation with public institutions.

\* The abbreviation for the Financial Action Task Force

## BCP (Business Continuity Plan)

We have established rules and regulations on emergency preparedness and response in order to ensure a prompt and appropriate response in the event of a disaster or other emergency. In addition, we have formulated a Business Continuity Plan (BCP) to ensure business continuity and early recovery in the event of a disaster. We regularly conduct BCP training, in which various drills are carried out, including initial response in the event of a major disaster (e.g. earthquake). We are working to enhance our emergency response system by considering improvement measures for any issues identified in the drills.

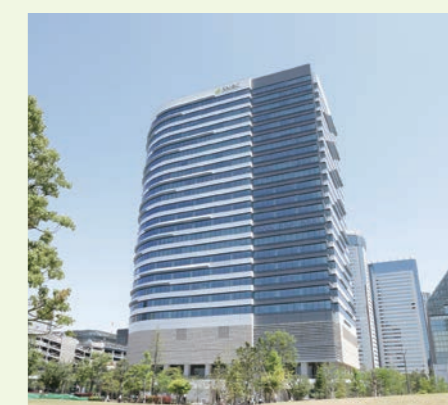
# Company overview



Interior of head office

Trade Name	SMBC Consumer Finance Co., Ltd.
Date of Establishment	March 20, 1962
Paid-in Capital	140,737 million yen
Shareholder	Sumitomo Mitsui Card Company, Limited
Fiscal Year	April 1 to March 31
Head Office	2-2-31 Toyosu, Koto-ku, Tokyo 135-0061, Japan 03-6887-1515
Principal Business	Consumer finance, guarantee
Association Membership	- Japan Financial Service Association - Japan Credit Card Association - Japan Business Federation
Service Channels	300 *These are all (unstaffed) stores equipped with automated contract machines.

(As of March 31, 2025)



Exterior of head office

## Group Companies (as of March 31, 2025)

