

**Remarks of Ambassador ENDO Kazuya at the 10th Anniversary
Celebration of the SMBC Manila Branch**

18 November 2025

Good evening. *Magandang gabi po sa inyong lahat. Isang karangalan na makasama ko kayo ngayong gabi.*

It is a great honor for me to stand before you today at this remarkable celebration of the 10th anniversary of the SMBC Manila Branch. It is also a great opportunity to engage directly with so many “Bankers After Dark”, as I sometimes watch the TV talk show to learn Banker’s perspectives.

I believe that SMBC will continue succeeding in the Philippines, with “SM” in its name guaranteeing to be embraced by SM goers here. Of course, I should emphasize that Sumitomo and Mitsui have far longer history in businesses, SMBC doesn’t offer weekend sales, maybe - but they do offer something much more important: trust, partnership, and long-term value.

Anyway, I extend my sincere congratulations on this meaningful milestone, a transformative journey made possible through the dedication and vision of the people who lead and work within the SMBC Group. Their determination to pursue opportunities beyond Japan has not only

contributed to the bank's success but has also strengthened the longstanding partnership between Japan and the Philippines.

Following the amendment of the Foreign Bank Regulation Act in 2015, SMBC achieved a long-cherished goal by opening its Manila Branch in the Philippines that same year. I also express my gratitude to all Filipino partners for providing a supportive environment. Ten years on, SMBC has become a trusted and dependable partner for both Japanese and non-Japanese companies, offering innovative banking products and services that support their growth and success.

Guided by its commitment to sustainable partnerships and development, SMBC has played a vital role in strengthening Japan-Philippines cooperation through close collaboration with the Philippine government. Its strategic investments, including in RCBC, and its role as lead manager for Samurai bonds demonstrate SMBC's deep, long-term commitment and position as a catalyst for investment and growth in the country.

As we look ahead, I am confident that SMBC will continue to expand its role as a trusted bridge between our nations, deepening cooperation and opening new opportunities for both Japanese and Filipino businesses alike.

Once again, allow me to extend my warmest salutations and heartfelt congratulations on the 10th anniversary of SMBC Manila Branch.

Maraming salamat po. Mabuhay and SMBC Manila Branch. Mabuhay ang pagkakaibigan ng Japan at Pilipinas! Thank you very much. 有難うございました。