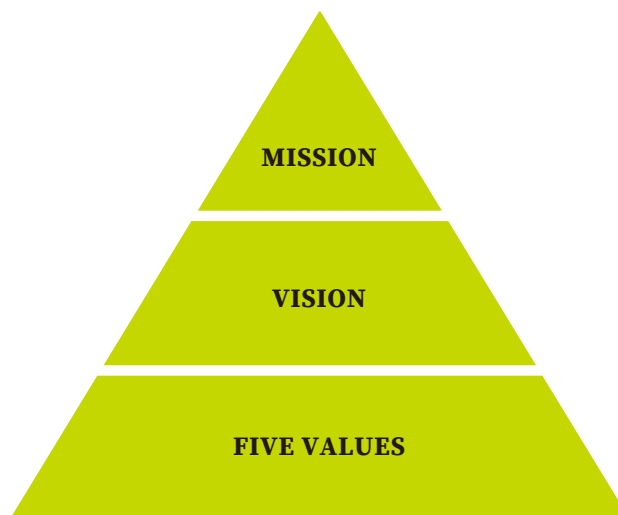


# MISSION & VISION & FIVE VALUES



## MISSION

We grow and prosper together with our customers,  
by providing services of greater value to them.  
We aim to maximize our shareholders' value through the continuous  
growth of our business.  
We create a work environment that encourages and  
rewards diligent and highly-motivated employees.  
We contribute to a sustainable society by addressing environmental and  
social issues.

## VISION

**A trusted global solution provider committed to the growth of our customers  
and advancement of society**

## FIVE VALUES

### *Integrity*

As a professional, always act with sincerity and a high ethical standard.

### *Customer First*

Always look at it from the customer's point of view, and provide value based on their individual needs.

### *Proactive & Innovative*

Embrace new ideas and perspectives, don't be deterred by failure.

### *Speed & Quality*

Differentiate ourselves through the speed and quality of our decision-making and service delivery.

### *Team "SMBC Group"*

Respect and leverage the knowledge and diverse talent of our global organization, as a team.

# Practicing FIVE VALUES

Five Values have been established as the basis for all employees and executives' day-to-day decisions, and are practiced by our many employees as a source of strength for SMBC Group.

The stories of five employees practicing the Five Values are shown from P.098 onwards.




FIVE VALUES 1

## *Integrity*

**Natsuko Kugai**

Customer Service Plaza  
SMBC Consumer Finance

 P.098

FIVE VALUES 2

## *Customer First*

**Maho Uchiyama**

Elder Concierge  
Sumitomo Mitsui Banking Corporation

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FIVE VALUES 3

## *Proactive & Innovative*

**Megumi Omae**

Strategic Planning Department, The Americas Division  
Manufacturers Bank &  
Sumitomo Mitsui Banking Corporation

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FIVE VALUES 4

## *Speed & Quality*

**Takuya Kondo**

Private Corporate Advisory III Dept.  
SMBC Nikko Securities

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FIVE VALUES 5

## *Team "SMBC Group"*

**Takuya Ogawa**

Product Planning and Development Division  
Sumitomo Mitsui Card Company

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