

SMBC Group's Value Creation Process

SMBC Group works to improve corporate value by providing high-quality services to its customers. At the same time, we address social issues through a concerted Group effort.

Social Issues

E Environment

Climate change
Low-carbon society

S Social

Support for growing industries and regional revitalization
Financial inclusion
Digitalization
100-Year life society

G Governance

Compliance
Anti-money laundering
Fiduciary duties
Cybersecurity
Diversity, Workstyle reform

Financial Environment

Cashless payment
Global liquidity glut
Prolonged negative interest rate environment in Japan
Trade friction between the United States and China

Sources of Value Creation for SMBC Group



[Provision of Value to Stakeholders]

Shareholders

Maximization of our shareholders' value

Customers

Greater value of services

Employees

Work environment that allows employees to fully exert their ability

Society

Positive contribution to society as a good corporate citizen

Medium- to long-term vision

To be a global financial group that leads growth in Japan and Asia by earning the highest trust of our customers