

Promotion of Sustainability Management

SMBC Group has designated three priority issues, “Environment,” “Next Generation,” and “Community,” to guide its efforts to fulfill its mission as a global financial group. In addition, 10 goals from among the United Nations Sustainable Development Goals (SDGs) have been selected as areas of focus. Initiatives for addressing issues in these areas are incorporated into the measures of business units so that we can respond to these issues through our business activities.

Furthermore, the Corporate Sustainability Committee, which is chaired by the Group CEO, was established in October 2018 to promote the realization of a sustainable society. Under the strong commitment of top management, SMBC Group will accelerate sustainability management initiatives and seek to contribute to the resolution of social issues and the accomplishment of the SDGs through its business activities.

SMBC Group’s Initiatives



| | Issues We Should Address | Focused SDGs |
|--------------------------|---|---|
| E Environment | Promote Environmental Business Manage Environmental Risks Reduce Environmental Impacts |   |
| S Next Generation | Support for growth industries Contribute to emerging countries Promote financial literacy education |    |
| C Community | Achieve safe/secure community Promote social inclusion Reconstruct natural disasters |   |
| G Governance | Corporate Governance Risk Management Compliance Internal Audits Customer-Oriented Initiatives Human Resources Strategy |    |

SUSTAINABLE DEVELOPMENT GOALS
17 GOALS TO TRANSFORM OUR WORLD



Initiative Examples

- Renewable energy initiatives
- Funding through green bonds ▶ P76
- Measures for combating climate change

- Promotion of cashless payments among SMEs
- Business succession support that addresses cognitive impairment issues ▶ P78
- Financial and economic education

- Regional revitalization using traditional Japanese dwellings
- SDGs social loan initiatives ▶ P79
- Support for developing countries via donations through employee volunteer fund

- Strengthening and enhancement of corporate governance ▶ P60
- Customer-oriented business conduct and customer satisfaction and quality improvement ▶ P80
- Promotion of diversity and workstyle reforms ▶ P90

Realization of a Sustainable Society