

# SMBC Group's Response to COVID-19

Considering the significant impact on people's lives and the economy caused by COVID-19, SMBC Group strive to ensure the health and safety of our customers and employees. Furthermore, SMBC Group will support our customers through financial services and be committed to contributing to the medical industry and society overall.



[https://www.smfg.co.jp/english/covid\\_19/](https://www.smfg.co.jp/english/covid_19/)

*SMBC Group has established a page on its website detailing its response to COVID-19. Please refer to this page for more information.*

## Customers

### Support Customers Through Financial Services

SMBC Group, as a financial institution which is a part of the social infrastructure, will fulfill its responsibility by continuing to provide services such as financing and payment. To this end, with extensive safety precautions in place, SMBC is continuing the operation of all branches and ATMs while also enhancing its online services to allow customers to perform transactions without having to visit a branch. In April 2020, the number of individual customers performing Internet banking services was 36% higher than in the same month of the previous fiscal year. We are also supporting the urgent financial needs of customers by offering loan programs with special interest rates and customer reliefs such as relaxing conditions of existing loans. In addition, we have established investment funds to support medical ventures and implemented a short-pitch contest designed to offer support for the promotional activities of ventures. Meanwhile, we also launched the support program for SMEs, which provides partial funding support for telework-related services. In this manner, SMBC Group is implementing various initiatives to address the social issues that have arisen as a reaction to COVID-19.

## Employees

### Prevention of the Spread of Infection and Initiatives for Continuous Business Operation

In order to continue providing our services as a social infrastructure while preventing the spread of infection, ensuring the health of our employees as well as their families, and safety and security of our customers, we are implementing various initiatives all over the world.

To prevent the spread through droplet infection, we have installed acrylic boards at our branches. Our call centers and operational offices has been making efforts to keep conducting business operation by separating staffs into two or more teams. In addition, apart from those who need to work at their office for smooth operations, we are enabling most of the staffs to telework or stand by at home. We are also giving consideration to the health of our employees and their families through measures such as encouraging our employees who need to take care of their children to work at home via telework or to obtain special leave, and also established a health consultation counter.

## Community and Society

### Contributing to the Community and Society

SMBC Group donated a total of 1.5 billion yen to fund measures for combating COVID-19, and we engaged in other support activities together with customers.

#### Supporting Medical Research and Activities

SMBC Group donated 500 million yen to the Center for iPS Cell Research and Application, Kyoto University (CiRA), to support research on the behavior and characteristics of COVID-19 and other newly discovered viruses, in order to help develop effective means of treating these viruses. These donations were used to fund large-scale epidemiologic studies pertaining to COVID-19 advanced by the Center for iPS Cell Research and Application together with municipalities, hospitals, and research institutions.

#### Enhancing Medical Care and Education in Emerging Countries

As part of our efforts to support the enhancement of medical and educational systems in emerging market economies, SMBC Group donated 100 million yen to the Japan Committee for UNICEF. The donation will be used to support a number of worthy causes, such as enhancing the medical system in Indonesia, where our Group company PT Bank BTPN Tbk has operations.

#### Supporting the Promotion of Cultural Activities and the Arts

The spread of this disease has various effects on cultural and artistic activities that are indispensable to a prosperous society. As part of our support to the promotion of culture and arts, SMBC Group donated 100 million yen to the "Association of Japanese Symphony Orchestras" to support 37 orchestral organizations across Japan. SMBC Group will work with these organizations to promote projects to comfort and encourage people through music.

#### SMBC at HOME Project

*The SMBC at HOME Project is a project in which customers are invited to join us in contributing to society. Through this project, we will make donations toward COVID-19 in an amount based on the number of individual and corporate customers that performed applicable transactions using SMBC's Internet banking service.*



### Response to SMBC Group's Donations to the Center for iPS Cell Research and Application, Kyoto University (CiRA)

#### Pursuing a Safe and Quick End to the COVID-19 Pandemic

The COVID-19 pandemic continues to disrupt our lives, and we all pray that a vaccine or another effective treatment will be developed as soon as possible. However, such breakthroughs require time, and we therefore have to prepare for a drawn-out battle with this virus.

In the midst of this battle, SMBC Group graciously offered to donate equipment to CiRA. This most-generous action enabled us to quickly commence a number of research ventures together with prefectural governments and research institutions, and I am incredibly grateful for this kindness. We are encouraged by the dedicated efforts of SMBC Group and various other companies and individuals looking to do what they can today to help bring about a safe and quick end to the COVID-19 pandemic.

Understanding the behavior and characteristics of a virus is imperative to developing treatments. We are working together with other institutions to contribute to the development of treatments by means of research using iPS cells.

Let us all come together to protect ourselves, our loved ones, and our society.



Director, CiRA

**Shinya Yamanaka**