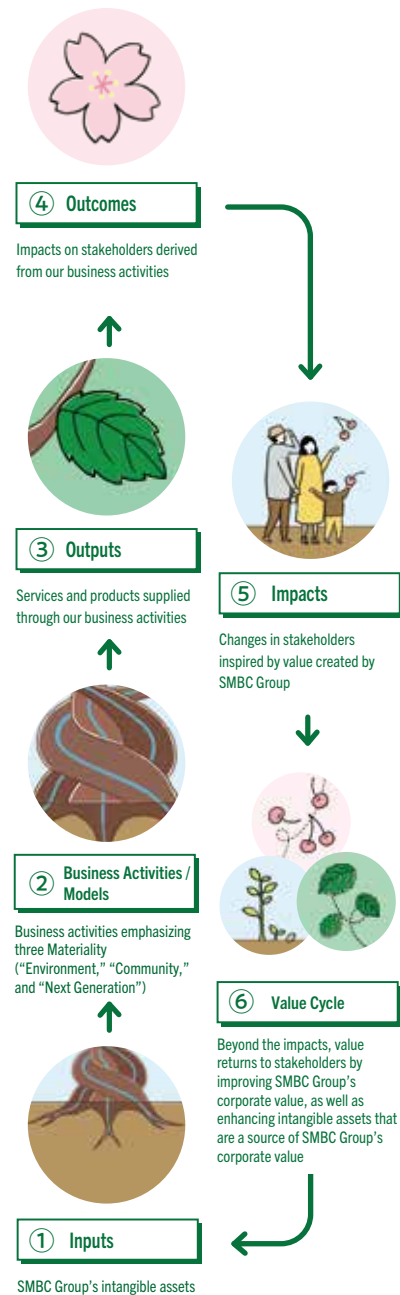


# SMBC Group's Value Creation Process

## SMBC Group's Value Creation Cycle



### Definition of Sustainability

Creating a society in which today's generation can enjoy economic prosperity and well-being, and pass it on to future generations

- Climate Change
- Demographic Changes
- Geopolitical Risks
- Changes in Consumer Behavior



Sustainability management is the practice of continuously enriching the soil (an intangible asset) that we have inherited from the past and which is the origin of our corporate value.

