

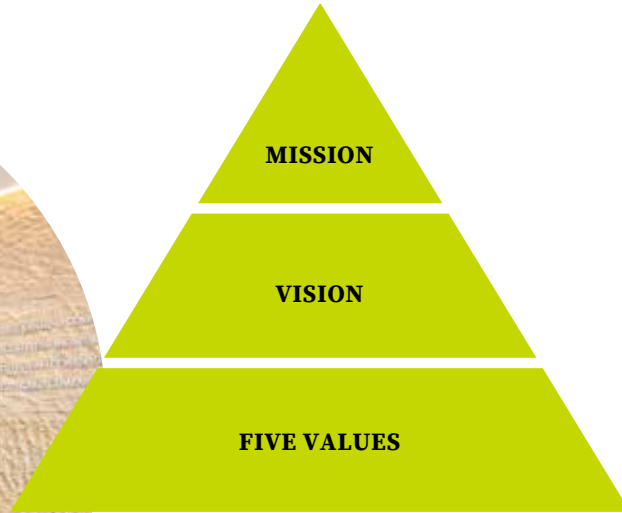
MISSION & VISION & FIVE VALUES

“Our Group Mission,” which serves as the foundation for all of our corporate activities, portrays our mission toward stakeholders.

“Vision” is our medium- to long-term aim for the Group.

“Five Values” represent the core values we share with all SMBC Group employees.





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.

