

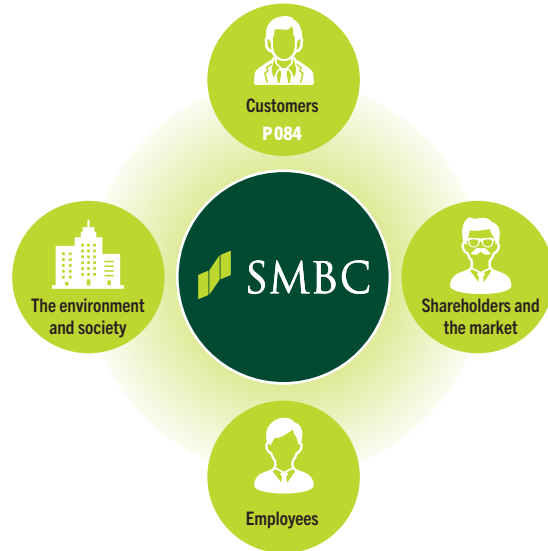


# Communication with Stakeholders

## Our Approach

SMBC Group strives to contribute to the sustainable development of society. To this end, we work diligently to provide greater value to our various stakeholders: “Customers,” “Shareholders and the market,” “Employees” and “The environment and society.”

## Stakeholders of SMBC Group



Stakeholder Type	Example Communication Activities
Customers	In-branch questionnaires, Customer satisfaction surveys, Call centers
Shareholders and the market	General meeting of shareholders, Investors meetings, One on one meetings
Employees	Opinion exchange meetings with top management, Employee surveys
The environment and society	Support for initiatives in Japan and overseas, Volunteer activities of employees

## Engagement with the Environment and Society

In addition to the contribution to society through our business operations, SMBC Group will contribute to realize a flourishing society in the future by pursuing diverse social contribution activities in order to fulfill responsibilities as a “good corporate citizen.”

For example, our employees and their families have taken part in numerous volunteer activities, including post-disaster restoration activities and clean-up activities in various regions. In addition, employees coordinate with NPOs through pro bono activities to help contribute to the resolution of social issues.



Clean-up activity at Suma Beach in Hyogo Prefecture



Running event aimed at fostering exchanges with the community

## Engagement with Shareholders and the Market

SMBC Group recognizes that appropriate disclosure of corporate and management information must form the foundation of our efforts to realize one of the statements posted in “Our Mission”: “We aim to maximize our shareholders’ value through the continuous growth of our business.” For this reason, we are taking steps to facilitate accurate understanding of our management strategies and financial position through investor meetings after announcements of financial results, conferences, one-on-one meetings, large meetings for individual investors, and other activities. These efforts have been highly evaluated, resulting in the Company winning the 2019 Award for Excellence in Corporate Disclosure (ranked No. 1 in the banking industry) from the Securities Analysts Association of Japan as well as the 2019 Best IR Award from the Japan Investor Relations Association.

Even faced with the COVID-19 pandemic, we endeavored to prevent declines in the quality of disclosure. As one effort for this purpose, the May 2020 investors briefing was conducted in the form of a video presentation by the Group CEO broadcast via the Internet and the question and answer session was carried out via teleconference.



Investors briefing video presentation

Large meeting for individual investors



The 18th Ordinary General Meeting of Shareholders

Award for Excellence in Corporate Disclosure award ceremony

### Activities in FY2019

General meeting of shareholders	Participants: 478*
IR meetings for institutional investors and analysts	11 meetings
One-on-one meetings with institutional investors and analysts	308 meetings
Conferences held by securities companies	3 conferences
Large meetings for individual investors	5 meetings

\* Including 371 viewers of simultaneous Internet broadcast

## Engagement with Employees

Management implements various initiatives to engage with employees and foster mutual understanding.

For example, when formulating the new Medium-Term Management Plan, a number of discussions were held regarding the new business areas to be targeted by SMBC Group. Junior employees from Group companies participated in these discussions, and the ideas and opinions that arose from these discussions were compiled to be used as advice for management. In the end, this input was incorporated into the policies and measures of the new Medium-Term Management Plan.

In addition, SMBC Group companies hold town hall meetings as venues for direct communication between management and frontline employees. In FY2020, these town hall meetings were conducted via video messages from members of management explaining their thoughts regarding management policies and strategies to employees. This precaution was taken out of consideration for the COVID-19 pandemic.

In addition, SMBC holds the “SMBC Pitch Contest,” which provides opportunities for all domestic and overseas employees to present their business ideas directly to top management. Business ideas that have won previous contests have since been transformed into new products and services.



Discussion on formulation of the new Medium-Term Management Plan



Video message to employees (SMBC Nikko Securities)