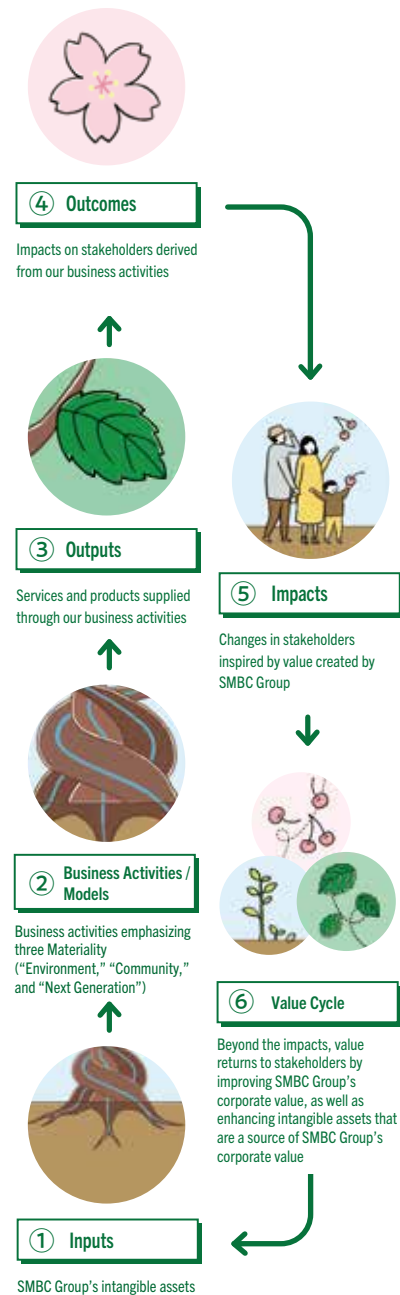


SMBC Group's Value Creation Process

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



