

## 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. We are responding to customer needs by performing sales activities in a non-face-to-face manner through online venues.

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.

SMBC Group anticipates that changes to social and economic structures will be unavoidable in the new normal that will emerge after the COVID-19 pandemic has subsided. Accordingly, we aim to support customers in the post-COVID-19 world through discussions and information provision regarding the business issues brought to light by the pandemic.

# Response to COVID-19

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

## 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, we will continue to limit the number of employees required to work in the office. 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. COVID-19 vaccinations are provided to employees in order to protect their health and help ensure business continuity by reaching a state of herd immunity.



[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.*



## Community and Society

### Contributing to the Community and Society

SMBC Group donated a total of ¥1.5 billion 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 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. Other efforts for combating the COVID-19 pandemic have included donations, such as a donation totaling ¥100 million to the free-of-charge AI-powered COVID-19 diagnosis support project and the AI development project for predicting which cases will escalate, both of which are being conducted by M3, Inc. These donations are not limited to Japan as SMBC Group also donated €1.0 million to the Coalition for Epidemic Preparedness Innovations to support vaccine development on a global scale.

Meanwhile, steps are being taken to support the healthcare professionals fighting COVID-19 on the front lines, despite a lack of medical supplies. To aid these brave individuals, SMBC has donated to healthcare institutions the protective gear and medical-use masks that had been stockpiled for emergency situations. These are just some of our various efforts for addressing the issues caused by the COVID-19 pandemic.

### Enhancing Medical Care and Education in Emerging Countries

Furthermore, we have established the “SMBC Together with You Fund” to support people and companies in Asia and other regions and made a US\$1.7 million donation through this fund. SMBC Group is also providing support by supplying daily necessity items, pharmaceuticals, healthcare services, and education through collaboration with 17 partners in nine countries. In addition, a donation of INR85 million (approximately ¥130 million) was made to healthcare institutions in India, where the impacts of the COVID-19 pandemic have been particularly severe.



Support for Malaysia

### 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 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.