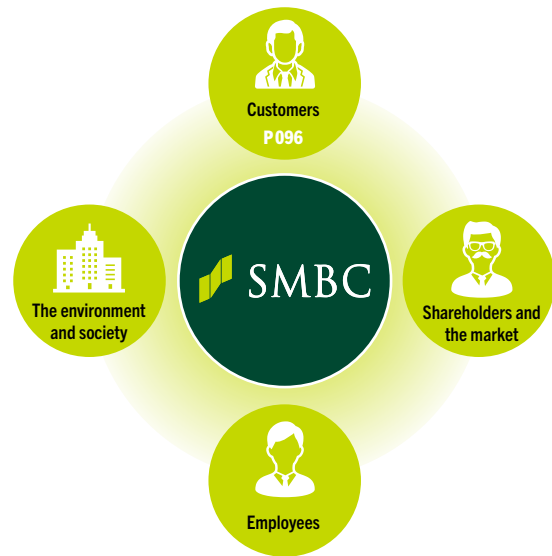


# Communication with Stakeholders

## 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 have taken part in local clean-up activities nationwide. In addition, employees support NPOs through pro bono activities to contribute to the resolution of social issues.

## 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 and 2020 Award for Excellence in Corporate Disclosure (ranked No. 1 in the banking industry) from the Securities Analysts Association of Japan.



Investor meeting video presentation



Large meeting for individual investors



The 19th Ordinary General Meeting of Shareholders



Small meeting led by the Group CFO

### Activities in FY2020

General meeting of shareholders	Participants: 546*
IR meetings for institutional investors and analysts	11 meetings
One-on-one meetings with institutional investors and analysts	301 meetings
Conferences held by securities companies	4 conferences
Large meetings for individual investors	2 meetings

\* Including 440 viewers of simultaneous Internet broadcast

Even faced with the COVID-19 pandemic, we endeavored to prevent declines in the quality of disclosure while taking steps to ensure safety. As one effort for this purpose, we held briefings and individual meetings in non-face-to-face formats.

## Engagement with Employees

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

For example, a Group CEO luncheon was held in FY2020 in which junior employees from various Group companies participated. A lively exchange of ideas took place during the luncheon, with various new ideas being produced as junior employees talked about their dreams and goals.

Even amid the COVID-19 pandemic, we continued to facilitate direct communication between management and frontline employees through venues such as town hall meetings and award ceremonies for internal contests.



Group CEO luncheon



Award ceremony by the President & CEO (SMBC Nikko Securities)