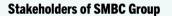
Communication with Stakeholders

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."









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, dialogs with NGOs and NPOs, Volunteer activities of employee

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 2021 Award for Excellence in Corporate Disclosure (ranked No. 1 in the banking industry) from the Securities Analysts Association of Japan for the third year in a row.

Even throughout the COVID-19 pandemic, we have endeavored to prevent declines in the quality of disclosure while taking steps to ensure safety. As one effort for this purpose, we have held briefings and individual meetings dual face-to-face and remote formats according to investors' wishes.



Investors meetings





Large meeting for individual investors



The 20th Ordinary General Meeting of Shareholders

Activities in FY2021

General meeting of shareholders	Participants: 789*
IR meetings for institutional investors and analysts	14 meetings
One-on-one meetings with institutional investors and analysts	315 meetings
Conferences held by securities companies	5 conferences
Large meetings for individual investors	2 meetings

Including 563 viewers of simultaneous Internet broadcast

Engagement with Employees

Various initiatives are being implemented to foster mutual understanding between employees and management.

For example, Group CEO luncheon was held 8 times in FY2021, in which employees from various Group companies participated. A lively exchange of ideas took place during the luncheon, with various new ideas being produced as employees talked about their dreams and goals.

We have continued to facilitate direct communication between management and frontline employees through venues such as town hall meetings and award ceremonies for internal contests.

In addition, the internal social media network, "Midori no Hiroba" (generally known as "Midoriba") is being used enthusiastically, with even management actively commenting on employees' posts.

Engagement with the Environment and Society

SMBC Group participates in a range of initiatives in Japan and overseas, in order to "contribute to a sustainable society by addressing environmental and social issues." For example, to resolve climate change issues, we participate and share our opinions in the working groups of global rule-making initiatives.

We also place an emphasis on dialogue with society by proactively disclosing our policies and initiatives to achieve sustainability.



Award Ceremony (Sumitomo Mitsui Banking Corporation)



Speed & Quality ~Culture Change~ (Sumitomo Mitsui Card)