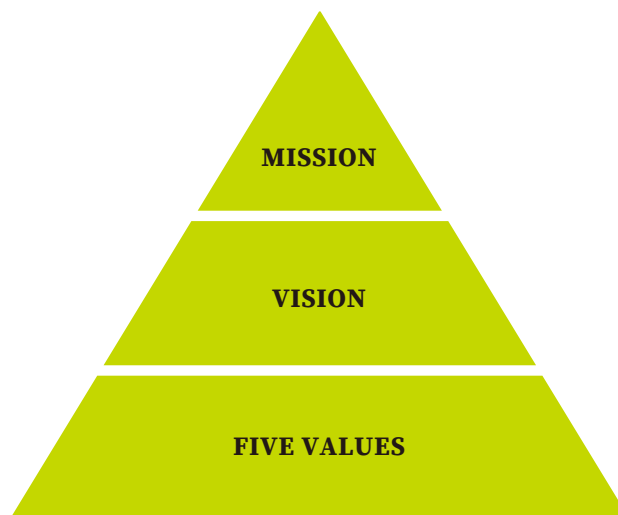


MISSION & VISION & FIVE VALUES



MISSION

We grow and prosper together with our customers,
by providing services of greater value to them.
We aim to maximize our shareholders' value through the continuous
growth of our business.
We create a work environment that encourages and
rewards diligent and highly-motivated employees.
We contribute to a sustainable society by addressing environmental and
social issues.

VISION

**A trusted global solution provider committed to the growth of our customers
and advancement of society**

FIVE VALUES

Integrity

As a professional, always act with sincerity and a high ethical standard.

Customer First

Always look at it from the customer's point of view, and provide value based on their individual needs.

Proactive & Innovative

Embrace new ideas and perspectives, don't be deterred by failure.

Speed & Quality

Differentiate ourselves through the speed and quality of our decision-making and service delivery.

Team "SMBC Group"

Respect and leverage the knowledge and diverse talent of our global organization, as a team.

Practicing FIVE VALUES

Five Values have been established as the basis for all employees and executives' day-to-day decisions, and are practiced by our many employees as a source of strength for SMBC Group.

The stories of five employees practicing the Five Values are shown from P.098 onwards.



FIVE VALUES 1

Integrity

Natsuko Kugai

Customer Service Plaza
SMBC Consumer Finance

P.098



FIVE VALUES 2

Customer First

Maho Uchiyama

Elder Concierge
Sumitomo Mitsui Banking Corporation

P.100



FIVE VALUES 3

Proactive & Innovative

Megumi Omae

Strategic Planning Department, The Americas Division
Manufacturers Bank &
Sumitomo Mitsui Banking Corporation

P.102



FIVE VALUES 4

Speed & Quality

Takuya Kondo

Private Corporate Advisory III Dept.
SMBC Nikko Securities

P.104



FIVE VALUES 5

Team "SMBC Group"

Takuya Ogawa

Product Planning and Development Division
Sumitomo Mitsui Card Company

P.106

