



FIVE VALUES ①

Integrity

Natsuko Kugai

Customer Service Plaza
SMBC Consumer Finance

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

I joined SMBC Consumer Finance as a new graduate in 2013, and since moving to the Customer Service Plaza, which was located in Omiya in 2016, I have been working as a speaker for the Financial Literacy Education Program. At first, I was not good at speaking in front of others, and I remember my hands shaking when I held the microphone at my first seminar.

Our seminars are held at junior high schools, high schools, universities, and vocational colleges across Japan, and feature both classroom learning and presentations where students think about how to use money. To get the students interested, I ask questions like “How much would it cost to have a wedding in Cinderella Castle at Disneyland?” and include both quizzes and other work.

With the lowering of the legal age of adulthood in April 2022, there is greater danger of students becoming involved in financial trouble. This has led to requests for seminars from many schools, and I can tell that financial literacy education is becoming more important.

When I hold seminars, I go through a process of trial and error to figure out how I can convey stories about wealth management and how money and happiness are intertwined. I try to teach students that money is required for living away from home and achieving one’s dreams,

and that investment is required for building assets, as well as helping society, the economy, and companies develop. At the end of my seminars, I make sure to tell everyone how important it is to think about how to use and manage money.

Up until now, only SMBC Consumer Finance was in charge of these seminars, but from FY 2022, we have speakers from all over SMBC Group. As financial professionals, we lead financial literacy education, but the quality of our seminars is further improved by having representatives from Sumitomo Mitsui Banking Corporation, SMBC Nikko Securities, and Sumitomo Mitsui Card Company talk about their respective fields of expertise. All of our speakers are passionate about teaching students, and I was very happy to learn how many people in SMBC Group want to be involved in financial literacy education. Of our Five Values, I can feel Team “SMBC Group” and I believe that we all embody Integrity.

In order to achieve financial wellbeing, it is important to gain knowledge on how to use money correctly. I will continue to provide many people with opportunities to do so via seminars around the country, and I hope that I can convey that money is something we have to think about on our own.

FIVE VALUES **2**

Customer First

Maho Uchiyama

Elder Concierge
Sumitomo Mitsui Banking Corporation

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

I am currently working as an Elder Concierge in charge of the SMBC Elder Program service, which started in April 2021. In my previous job, I was in charge of wealth management consultation for about 12 years, but I became ill and had to take half a year off to recover. When I returned to work, I found that I was no longer the main person at my job, and had a really tough time. This was when I decided to apply to work at Sumitomo Mitsui Banking Corporation, who told me to “come with confidence, as we have many opportunities for you to flourish.” I ended up joining the company as a Money Life Partner in 2018, then became an Elder Concierge in 2021.

We charge our customers a monthly fee for the SMBC Elder Program, so I thought that I should not only create added value through the service guidance and procedure support that I provide, but also create added value for myself. In addition to learning about the services of our partner companies that I can suggest to our customers, I have also earned qualifications to be an organization and storage advisor, as well as qualifications to be an end of life counselor, so that I can empathize with my customers and think about what we can do together.

One of my customers left a particular impression upon me. His wife had passed away,

and he was thinking about moving into a nursing facility. When I visited his home, I found the house was filled with his wife's clothes, from floor to ceiling, and he could not even reach the Buddhist altar on the other side. I said “You really need to be able to make offerings at the altar. Maybe your late wife brought me here so that I could do something about this situation. Cleaning up your house would be good for your mind.” He agreed to clean up the mountain of clothes and opted to use a service from one of our business partners. After doing this, he decided not to move to the nursing facility, and continued living at home. Once a fan of radio controlled vehicles, I heard that he is now amusing himself flying drones, and enjoying his new lifestyle. He told me that the SMBC Elder Program changed his way of thinking and his outlook on life, and that he was happy that he met me, which made me feel even more satisfied about my job.

I enjoy my job every day, find it fulfilling, and am able to work independently. I am now thinking about getting certified as a housing environment coordinator. “I am an Elder Concierge that takes care of my customers” is something that I hope to be able to say with confidence.



Business Strategies for Creating Value
People who Embody Our Five Values



FIVE VALUES 3

Proactive & Innovative

Megumi Omae

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

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

I currently work in the United States at Jenius Bank, the digital retail banking division of Manufacturers Bank, where I am involved in marketing, PR, and planning.

I joined Sumitomo Mitsui Banking Corporation in 2010, and was assigned to the Hirakata Branch in Osaka, where I did office work for opening customer accounts and giving advice on wealth management. Based on a desire to expand my horizons, I switched my job title to the one with broader career path in 2014, where I was in charge of providing services for wealth management and inheritance to high-net-worth individuals.

I then moved to the U.S. in 2021, after jumping at the opportunity to apply to join a project for launching a digital retail banking business in the country. Being involved in the launch of a new business is a precious opportunity, and I felt that there was tremendous potential for digital retail banking in the rapidly growing U.S. market, which is why I decided to volunteer for the role. Despite my job being in the same retail banking industry as before, the culture and environment in the U.S. is completely different from that in Japan, and I find this challenging yet extremely satisfying.

The people working at Jenius Bank are from various companies and have diverse backgrounds and histories. To build team member

consensus, I believe it is important to collect accurate information and cooperate together while persuading those around us. It is also important to constantly confirm that the team members are heading in the same direction.

We have sessions for conveying the culture of SMBC Group in periodic off-site meetings, and the Five Values are deeply entrenched in the team at Jenius Bank, making us an organization that truly embodies the values of SMBC Group. I believe that our team has high ethical standards, as we realize the necessity of protecting the trust built up by SMBC Group over its long years of history.

Every one of us is united in our desire to provide better services, and we are free to express our opinions regardless of our position, which fosters active discussion of diverse talking points on a regular basis. I strive to be an intermediary between Jenius Bank and Sumitomo Mitsui Banking Corporation and approach my job with a high level of motivation, and I believe that this has helped my self-growth. This is the first time for SMBC Group to launch a retail business across the U.S. I hope that I can help create a solid foundation and strengthen our business, while never forgetting our Proactive & Innovative spirit, so that we can provide services that our customers need over the long term.

FIVE VALUES **4**

Speed & Quality

Takuya Kondo

Private Corporate Advisory III Dept.
SMBC Nikko Securities

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

I joined SMBC Nikko Securities in 2015, where I was assigned to the Private Corporate Advisory III Dept. Prior to joining SMBC Nikko Securities, I worked at Daiwa Securities SMBC from 2009 as a new graduate, then an other securities company. I have always been involved in advising private companies of capital policy, M&A, and Initial Public Offerings (IPOs). I feel rewarded about my job because IPOs are a delightful solution for shareholders, management, employees, and business partners (due to further corporate growth).

Our company has been ranked number 1 in IPO underwriting for three consecutive years, and one of our major strengths is our ability to proactively take on new challenges without preconceptions. For example, in one up-front investment type IPO project, I was involved in reviewing the initial listing requirements for the Tokyo Stock Exchange Growth Market to increase the likelihood of the company being listed by properly explaining and appropriately disclosing the business model and path to profitability. By doing so, the company could attract investors who were aware of the risk involved, even if the company is in the red when it is listed. I discussed with the Tokyo Stock Exchange about the need for the Japanese market to encourage venture companies with cutting-edge technologies via up-front investment, and with the assistance of various parties involved in

venture capital and other fields, the company was successfully listed.

This is the third securities company that I have worked for, but I think it is the most customer-focused. Venture companies change at a rapid pace, and it is common for sales to double in a month or new employees to join on a weekly basis. Despite this environment, SMBC Nikko Securities is renowned among shareholders, executives, and CFOs for our ability to promptly provide accurate responses to any sudden challenges that emerge.

We tell our customers that IPOs are the second founding of a company. I believe that SMBC Nikko Securities is the only company that can provide comprehensive assistance on management strategy, capital policy, and client introductions in tandem with our customers, in addition to consulting on internal management systems required for an IPO, such as governance and compliance.

Of our Five Values, I believe that “Customer First” is extremely well established, and the basic policy of our company aims for “Customer-Oriented Business Initiative.” I believe that Speed & Quality are required to achieve our values of Proactive & Innovative and Customer First.

I hope that I can continue to support venture companies via the capital market to contribute to the creation of companies that flourish on the global stage.



Business Strategies for Creating Value
People who Embody Our Five Values



FIVE VALUES **5**

Team “SMBC Group”

Takuya Ogawa

Product Planning and Development Division
Sumitomo Mitsui Card Company

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

I joined Sumitomo Mitsui Card Company as a new graduate in 2006, where I worked in the acquiring of franchise stores and screening of new members, before being transferred to the Product Planning and Development Division, where I currently work. When developing the “Olive” financial service for individual customers, I was in charge of overall planning and development, including product development for the flexible payment function and the card design.

The design of the Olive card started based on the concept of aiming for the ultimate in simplicity. The first proposal we received from an external designer had a good basic design, but its colors were not preferable for the Japanese market. I then created other proposals about ideas that would be appealing for our customers in Japan, based on discussions with team members including in-house designers.

At times, I thought we had created the best design possible, only to find that the actual printed object differed from our expectations. Ultimately, five core members, including myself, decided upon a design that we thought to be best. The design was completed just in time for launch, and struck a good balance of being simple yet refined. We received a good response

from many users on social media, and I felt that it was really worth the effort it took.

Looking back, I believe Olive was able to be launched in time because we demonstrated the best of our ability in regard to all of the Five Values. I would like to emphasize Team “SMBC Group” in particular. We were able to have not only Sumitomo Mitsui Banking Corporation, Sumitomo Mitsui Card Company and Japan Research Institute work together as one team, but also external companies such as SBI Securities and Visa. I was happy to see our attitude carry over to members of other companies, and we also received stimulation from those at other companies, which increased our sense of unity.

Our team was able to fulfill their own roles and responsibilities while also thinking about the roles of others. We trusted each other and had extremely good communication. I believe that this was the key to our success, and I respect every one of the project members. Olive is the world’s first flexible payment system using Visa’s new functions, and it has enabled us to provide new value via unprecedented products and services. I hope that I can continue working to evolve Olive and create a service that is both convenient and impactful for our customers.