



Initiatives for Enhancing Customer Satisfaction (CS) and Quality

Working closely with Group companies, SMFG is taking initiatives to enhance customer satisfaction and the quality of the Group's services and products. SMFG regularly holds its Group Customer Satisfaction Committee meetings to review reports on the analyses of the Voice of the Customers (VOC), and discuss measures to increase customer satisfaction.

SMBC has created the Quality Management Department to establish the structure to proactively utilize the VOC in order to improve the bank's businesses and management. The Quality Management Department is primarily responsible for analyzing the VOC data. Reports prepared by this department are discussed by the CS and Quality Improvement Committee, consisting of the president and directors who are also members of the bank's Management Committee, and such reports are to be proactively applied to enhance the satisfaction of our clients and the quality of our services offered.

Concurrently with these activities, we have been undertaking a wide range of initiatives for improving the customer satisfaction and quality. Such initiatives include offering a toll-free telephone service and conducting surveys to obtain the opinions of our diverse clients visiting our branches and offices, or mailing them such surveys. We also provide training and educational programs to our employees in order to offer the kind of services to further satisfy our clients.

VOC Database

We record in the VOC database the opinions of our clients collected mainly at our branches, and we share such database within the bank. Furthermore, such data collected is analyzed and utilized by the Quality Management Department to provide guidance for our branches and propose any improvements to Head Office departments for the overall CS measures for the bank.

Head Office departments also analyze such VOC data and apply the results to make appropriate improvements in our products and services.

CS and Quality Improvement Committee

The CS and Quality Improvement Committee, which is chaired by the president of SMBC, meets regularly to review reports on the specific opinions expressed by our clients, and discuss and analyze any monthly changes to the number of opinions collected. The committee also reviews reports on the results of the analyses of the VOC, and considers appropriate improvement measures.

Furthermore, the reports on the regularly held educational programs or initiatives are submitted to the CS and Quality Improvement Committee to further enhance and establish our awareness of "Our Clients Always Come First."

■ Activities to Obtain and Act on Voice of the Customers

