SMFG's Value Creation Process

SMFG, guided by "Our Mission," strives to achieve sustainable corporate value growth.

Our 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.

Five Values

Values shared by our staff and directors in Japan and overseas to guide us in our client-centric approach

Customer First

Proactive and Innovative

Speed

Quality

Team SMFG

Sources of **Value Creation**

Solid customer base

Domestic and international network

Specialized and wide-ranging know-how

Diverse, dedicated, and highly-motivated workforce

> Long history and strong brand

Stable financial base

Value Creation Process

Business Strategy

→ P.22

Vision

We will become a global financial group that, by earning the highest trust of our customers, leads the growth of Japan and the Asian region

Corporate Infrastructure

→ **P.44**

Value **We Create**

Greater value of services

Maximization of our shareholders' value

Positive contribution to society as a good corporate citizen

Work environment that allows employees to fully exert their ability