

SMBC Group's Value Creation Process

SMBC Group works to improve corporate value by providing high-quality services to its customers. At the same time, we address social issues through a concerted Group effort.

Social Issues

E Environment

- Climate change
- Clean energy

S Social

- Support for growth industries and companies
- Digitalization
- Cyber security
- Financial literacy education
- Diversity and Inclusion

G Governance

- Fiduciary duties
- Compliance
- Workstyle reform

Financial Environment

- Global liquidity glut
- The Bank of Japan's negative interest rate policy
- Geopolitical risks, trend toward protectionism
- Tighter international financial regulations

Sources of Value Creation for SMBC Group



Provision of Value to Stakeholders

Shareholders

Maximization of our shareholders' value

Customers

Greater value of services

Employees

Work environment that allows employees to fully exert their ability

Society

Positive contribution to society as a good corporate citizen

Medium- to long-term vision

To be a global financial group that leads growth in Japan and Asia by earning the highest trust of our customers