

# Social Contribution Activities

## Our Three-Pronged Approach

As a responsible corporate citizen, each SMFG company undertakes a wide range of activities to contribute to the welfare of society as a whole.

By placing particular emphasis on welfare activities and international cooperation, working together with private-sector non-profit organizations that have expertise in these two areas, we are making various efforts to contribute to the development of a prosperous society worldwide. Volunteer activities play an important part in maintaining and improving the welfare of society as a whole, and we actively support the volunteer activities of our employees.

We will continue to undertake social contribution activities with the hope of creating a better society for all.



## Welfare Activities

Group companies organize and participate in a wide range of social welfare activities, and also support organizations devoted to such causes to help create a more benevolent society.

### Donation of Voided Postcards

SMBC collects voided or otherwise unusable postcards from employees of each Group company, exchanges them for new postal stamps and donates these stamps to volunteer organizations.

### SMBC Volunteer Fund

The SMBC Volunteer Fund makes donations to volunteer organizations dedicated to providing assistance in cases of disaster and economic hardship. This fund is raised by SMBC employees who make a voluntary contribution of ¥100 each month. About 10,000 employees were participating in the program as of March 2004.

### Major Donations by the Fund in Fiscal 2003:



★One year's worth of operating costs for a medical center in the slums of Haiti, where malaria, tuberculosis and other contagious diseases are rampant.



★Medical costs for people in Northern Afghanistan who have been injured in conflicts or by land mines.



★The medical staff's costs at institutions in Cambodia caring for orphans infected with AIDS.



★Publishing costs for a book of Cambodian folktales entitled *The Two Otters*, as well as the cost of hosting training seminars on reading for teachers in Cambodia, where books for children are extremely scarce.



★Donations to set up school libraries in Laos, where books for children are scarce, and also operating costs for children's cultural centers dedicated to the cultivation of artistic sensibilities.



★Scholarships for elementary school students in Laos, where many children are unable to attend school for economic and other reasons.



★Scholarships for children in rural areas of China, where many children are unable to attend school for economic and other reasons.



★Funds to refugee camps in Kenya, for the repair of temporary shelters that have been destroyed in ethnic conflicts and disasters.



★Funds for constructing irrigation systems for rice cultivation in the deserts of the Republic of Mali in Africa.



★Donations for projects to support rural villagers in Bangladesh, including educational programs to raise the level of literacy and improve hygienic conditions, and projects to generate income.



★Funds for building restrooms and drinking fountains in elementary schools, the purchase of desks and chairs, and providing training in advanced farming techniques for parents of children in Indonesia.



★Transportation costs for senior citizens and disabled people to attend a reunion of former residents of Miyakejima Island, who were evacuated when a volcano erupted in 2000.

### Donation of Unused Telephone Cards

SMBC collects unused telephone cards from employees each year, and donates them to volunteer organizations.

### Donation of Used Postal Stamps and Prepaid Cards

Sumitomo Mitsui Card collects used postal stamps and prepaid cards from employees each year, and donates them to volunteer organizations.

### Regional Public Seminars



The Japan Research Institute, Ltd. (JRI) organizes JRI Active Senior Academy Seminars, which are offered free-of-charge in Tokyo. In the seminars, senior citizens are provided information about the problems facing the local community, enabling them to play a more active role in solving problems in their communities.

The first seminar for the fiscal year was held in April 2004 on the topic "Prospects for the Japanese Economy." JRI plans to offer a seminar each month through March 2005.

### International Cooperation

SMBC engages in a variety of international cooperation activities.

### Supporting UNICEF

★As a member of the steering committee for UNICEF's "Change for Good" program, SMBC cooperates in the organization's fundraising activities. Foreign coin collection boxes are placed at SMBC's branches and offices in Japan, to encourage donations by the general public. The collected coins are sorted by currency with the cooperation of SMBC Green Service, one of our Group companies, before being sent to UNICEF. Total donations have reached ¥419 million since 1992, when the program started. (Please see photos and captions below.) SMBC has also implemented the *UNICEF Donation Account*, through which customers donate their net interest to UNICEF and a matching amount is donated by SMBC.

★Through its *World Present* points service for members of the VISA Japan Association, Sumitomo Mitsui Card collects donations from VISA cardholders every year and presents them to the Japan Committee for UNICEF. Total donations have reached ¥157 million since the start of the program in 1992. Sumitomo Mitsui Card also issues cards incorporating donations to specific charities, such as the *UNICEF VISA Card* and the *Red Feather VISA Card* (offered in cooperation with the Central Community Chest of Japan). The company makes its own donations to the working funds of all these organizations from its card business revenues.

### ~ Foreign Coins Collected for UNICEF ~



Foreign coin collection boxes are placed at SMBC's branch offices.



The coins thus collected are sent to SMBC Green Service, a member of SMFG, along with those collected at airports and other locations nationwide, to be sorted by currency.



Each participating bank sends the foreign coins to the banks of their respective nations through the cooperation of all member companies of the steering committee of UNICEF's "Change for Good" program. These coins are then changed into U.S. dollars, and the funds are used by UNICEF for projects benefiting children worldwide.

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## SMBC GLOBAL FOUNDATION

SMBC Global Foundation, Inc. awards financial grants to hundreds of students each year as part of scholarship programs with numerous universities in China, Indonesia, Thailand, Singapore, and other parts of Asia, as well as supporting the educational goals of Asian students abroad. In recent years, the Foundation has also been active in supporting educational institutions and community service organizations within the United States.

## SMBC Foundation

Through its education and international exchange programs, the SMBC Foundation aims to help nurture the human resources necessary to achieve sustainable development in developing economies. The foundation offers scholarships to students from Asian countries attending universities in Japan and provides subsidies to research institutes around the world undertaking projects related to developing countries.

## Supporting Employees' Volunteer Activities

SMFG actively supports employees' participation in volunteer activities. We believe volunteer activities will help raise employees' awareness of social issues.

### YUI—an SMBC Volunteer Organization

At SMBC, we actively support YUI, an in-house volunteer organization. As members of YUI, SMBC employees plan and carry out a variety of welfare activities. The name derives from the Japanese word *yui*, a term describing a mutual support system among farmers that dates back to the Edo Period. The name indicates the group's desire to cultivate ties with people from all walks of life. YUI undertook the following activities in fiscal 2003:



★ Since fiscal 2002, the organization has been offering computer courses for school children with impaired hearing twice a year. These children are instructed using written means and also sign language.

★ Since fiscal 2001, YUI has held an annual bazaar, selling items collected from employees. Proceeds are donated to volunteer organizations.

★ Since fiscal 2002, YUI has been hosting an annual variety show at a senior citizens center, allowing the senior citizens who regularly attend classes and other social activities at the center the chance to sing and perform on stage.

## Sign-Language Courses



SMBC has been offering sign-language courses annually to its employees since fiscal 1997. These courses help employees to communicate better with hearing-impaired customers and improve customer service, while simultaneously enabling SMBC to make a social contribution through its business activities. The number of participants has been increasing annually, and in fiscal 2003 a record 189 employees enrolled in the course. After completing the course, employees use what they have learned in various ways, such as in dealing with customers at the bank, or by participating in volunteer activities in which sign language is used, and also by teaching sign-language classes for beginners.

## Seminars for Experiencing Volunteer Activities

SMBC holds events for its staff after working hours as well as on weekends and holidays, enabling them to experience volunteer activities. SMBC also provides employees with information on various volunteer activities, and encourages their participation in such events. The following initiatives were undertaken in fiscal 2003:



★ An event was held for parents and children, teaching them how to provide support for people with complete or partial lack of sight. Demonstrations showed the proper use of seeing-eye dogs. Also, participants put on eye masks and tried to do simple tasks, like walking or eating.



★ An event was hosted jointly with other companies to raise employee awareness of the difficulties faced by people with impaired hearing. Participants were given a chance to work with guide dogs and taught basic sign language.



★ An event, hosted jointly with other companies, gave employees an opportunity to interact with people with impaired vision in an outdoor setting. Participants spent the day enjoying the chirping of birds, and exploring the textures and smells of trees and flowers, among other things.



★ In an event hosted with other companies, participants were made to wear an eye mask, and then asked to count money and print name cards in Braille.

## Neighborhood Cleanup Programs



★ In April 2004, approximately 200 employees took part in a cleanup held along the banks of the Arakawa River in Tokyo. Participants also tested the quality of the water as part of the event.



★ At SMBC Leasing Company, Limited, the staff at the Osaka headquarters make extensive efforts to beautify the surrounding area. Such efforts include a regular neighborhood cleanup conducted along Midosuji Street, a major thoroughfare.