



# 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 social 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.

## Social 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.

### ● Opening of account for donations to disaster victims

When a major natural disaster happens, either in Japan or overseas, SMBC opens a special account and allows anyone wishing to donate money to the victims to make a deposit free of charge. We also solicit donations for such causes from employees of SMBC and JRI.

### ● 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 9,600 employees were participating in the program as of June 2006.

## Major Donations by the Fund in Fiscal 2005:



★ Donations to Cambodian hospitals that provide free medical care and drugs to children in low-income households. The funds are used to purchase medical equipment.



★ 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.



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



★ Donations to a project to discover fresh water resources and make them available to the minority ethnic population of the Philippines island of Palawan.



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



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



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



★ Operating costs for a medical center in the slums of Haiti, where malaria, tuberculosis and other contagious diseases are rampant.



★ Donations to set up school libraries in Laos, where books for children are scarce, and also operating costs for children's cultural centers for art education.



★ Donations to cover the expenses involved in running a tractor cooperative in Eritrea on the Horn of Africa, which helps farming households, headed by women who have returned from refugee camps.



★ The Fund provides grants to assist an initiative being conducted in Myanmar to help women achieve self-sufficiency through healthcare services, training in hygiene, and education to raise the literacy level and practical training in sewing techniques, etc.

★ Emergency Disaster Relief

- Donations for victims of Hurricane Katrina in Aug. 2005
- Donations for victims of Typhoon No.14 in Sept. 2005
- Donations for victims of the major earthquake that hit Pakistan in Oct. 2005
- Donations for victims of the major earthquake that hit central Java in May 2006

● Donation of Unused Prepaid Telephone Cards

SMBC collects unused prepaid 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.

● Charity Concert for Grown-Ups and Kids



In May 2006 SMBC sponsored a charity concert, the proceeds of which went to help children all over the world who have suffered from wars and natural disasters. The concert was performed by members of

the bank's own Music Club, including a chorus, a chamber orchestra, and a wind band. They performed music to suit the tastes of both adults and children, ranging from the classics to songs from popular animation programs and movies. In addition to donations collected from the audience, charity funds were also obtained through the sale of goods in the foyer. The event also featured a display of drawings and paintings by children from all around the world.

● Audio Pamphlet



In April 2006 SMBC introduced the Japanese banking world's first audio pamphlet for people with impaired eyesight (which includes many elderly people). The pamphlet, under the name of "SMBC Service Map," explains the bank's

financial products, and can be listened to utilizing a two-dimensional barcode reader.

● Support for Children's Economic Education Program



In June 2005, SMBC became a sponsor of the "Finance Park" economic education program, supported by firms in the financial, telecommunications, restaurant, supermarket and other sectors. Working closely with Junior

Achievement Japan, an economic education organization that teaches youth about free enterprise, and the Shinagawa Ward Office, the sponsors have built and operate booths modeled after

actual retail stores. The booths have been set up in a vacant classroom in a junior high school in Shinagawa Ward in Tokyo. After learning the basics of finance, students get hands-on experience through a variety of economic activities conducted at the booths in this make-believe shopping center, and learn about free enterprise.

### ● Sale of Products Made by Disabled People



SMBC regularly holds sessions at its Head Office in which it sells products made by disabled people, ranging from confectionery to accessories, for purchase by bank employees.

## 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 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 Co., Ltd., one of our Group companies, before being sent to UNICEF. Total donations have reached ¥530.0 million since 1992, when the program started. (Please see photos and captions below.) SMBC has also implemented the *UNICEF Donation Account* program, through which customers donate their net interest to UNICEF and SMBC donates a matching amount.

★ 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 ¥230.0 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.

### ● SMBC Global Foundation

The SMBC Global Foundation was established ten years ago, principally to award financial grants to students at universities in East Asian countries, and has thus far provided financial support to more than 5,000 students. Outside East Asia, the Foundation supports community-based educational and cultural initiatives in the United States and other countries.

### ● SMBC Foundation

The SMBC Foundation, established fifteen years ago, aims to help nurture the human resources necessary to achieve sustainable development in developing economies, as well as promote international exchange activities. The Foundation has thus far provided financial support for 34 students from Asian countries to enable them to attend universities in Japan. The Foundation also provides subsidies to research institutes and researchers undertaking projects related to developing countries.

## ~ Foreign Coins Collected for UNICEF ~



Foreign coin collection boxes are placed at SMBC branches and offices.



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



Coins are sent back to their countries with 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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## ● 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 2005:



★ Since fiscal 2002, the organization has been offering computer courses for school children with impaired hearing every six months. These children are instructed using pen and paper 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, presenting the senior citizens who regularly attend classes and other social activities at the center an opportunity 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. In fiscal 2005, 126 bank employees enrolled in the course. In April 2005, the bank held the first of a planned series of annual lectures, at which a hearing-impaired guest speaker shared her impressions of daily life using sign language. The lecture, facilitated by an interpreter, was attended by 73 employees. In April of this year, the second lecture in the series was attended by 453 employees. 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.



## Events 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 2005:



★ SMBC holds sessions, with the participation of parents and children, to increase understanding among members of the public regarding guide dogs for people with visual and hearing impairments, and assistance dogs for people with physical disabilities. These sessions also teach children about society's needs to provide support for disabled people.



★ SMBC held seminars during fiscal 2005 to explain to children (and their parents) the objectives of the UNICEF "Change for Good" foreign coin collection program, whose proceeds are directed toward relieving the suffering of children around the globe who are the victims of natural disasters, wars, and dislocation as economic refugees.



★ SMBC, in cooperation with other companies, held a learning event to teach volunteers how to become psychological counselors for persons with anxieties or fears. The volunteers learn how to listen closely to the subjects' words, and how to provide assurance by accepting them "as they are."

## ● Neighborhood Cleanup Programs



★ In April 2006, approximately 180 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.