

## Fundamental approach to social contribution activities

SMFG and its Group companies, due to the public service nature of the financial services industry, recognize the importance of using business operations to contribute to the development of society. In addition to this contribution to society through day-to-day business operations, we must also act as a responsible corporate citizen by engaging in activities that help lay the foundations for a better society in the future. In the spirit of corporate citizenship, SMFG and its Group companies will fulfill their social obligations through a broad range of activities.

## Policy on social contribution activities

SMFG and its Group companies understand their role as responsible corporate citizens, and undertake activities that contribute to the realization of a prosperous and sustainable society. We maintain an extensive social contribution program by planning and executing social contribution activities at the corporate level, as well as encouraging employees to volunteer for worthwhile activities.

## The central elements of our social contribution activities

SMFG and its Group companies position the following four sectors as the core fields for social contributions: 1) social welfare; 2) local and international communities; 3) environment; and 4) culture, art and education.

### Activities Contributing to Social Welfare

#### ● Sign-Language Courses

To assist employees in communicating with and offering high level services to aurally challenged customers, SMBC has provided sign-language courses to its employees each year since 1997. This is one of the many ways that SMBC makes social contributions through its business activities. In fiscal 2008, 125 SMBC employees enrolled in the course, which was conducted in 10 sessions. Also, in 2005, the bank began to hold annual lectures to provide opportunities for aurally challenged guest speakers, assisted by interpreters, to share their impressions of daily life using sign language. This event was held for the fifth consecutive year in April 2009 and was attended by about 460 employees.



#### ● Providing Opportunities to Experience Volunteer Activities

SMBC provides opportunities for its staff and their families to experience volunteer activities. During fiscal 2008, SMBC held a number of these events, including three entitled: "Learning about Offering Support to Physically Challenged Persons through Demonstrations of Service Dogs Assisting Persons with Sight, Hearing, and Other Disabilities," "International Cooperation Seminar for Learning about the Life of Children in Developing Countries and Sorting Foreign Coins Received at the Bank Branches and Other Offices," and "Seminar on First-Aid Methods, Including the Use of Arm Slings and Automated External Defibrillators (AEDs), to Assist Persons Injured as a Result of Disasters or Suffering from Emergency Medical Problems." In addition, SMBC provides



employees with information on various volunteer activities and encourages their participation in such events.

#### ● Collection and Donation of Voided Postcards, Unused Prepaid Telephone Cards, and Used Postage Stamps

SMFG collects voided postcards from Group employees, exchanges them for new postal stamps, and donates the stamps to volunteer organizations to help them cover their postal costs. In addition, SMBC collects unused prepaid telephone cards, Sumitomo Mitsui Finance and Leasing collects PET bottle caps, and SMBC Friend Securities collects PET bottle caps and used postage stamps from employees, donating them to volunteer organizations.

#### ● Donations to Organizations Assisting Senior Citizens

Since fiscal 2007, SMBC Friend Securities has been donating annually part of the income from a fund that invests in companies contributing to the betterment of the aging population to organizations that assist and provide nursing care for the elderly.

## Contribution Activities for Local and Overseas Communities

### ● Volunteer Fund

SMBC has a system in which employees who volunteer have ¥100 deducted from their salaries each month to fund donations to organizations that perform volunteer work in Japan and other countries. As of May 2009, more than 11,000 employees were participating in this program. SMBC group member SAKURA KCS Corp. started its own volunteer fund in April 2009 as part of activities to commemorate its 40th anniversary, with participation by about 830 employees, some 70% of the entire workforce.

The following is a list of major activities funded in part by the SMBC Volunteer Fund in fiscal 2008.

- Reconstruction of after-school home facilities for children in Croatia, which is still feeling the effects of the Balkan War of the 1990s
- Printed 3,000 folklore picture books and trained librarians in Cambodia (total of 21,000 books since 2002)
- Constructed libraries at two elementary schools in Laos (total of 15 libraries since 2002) and operated a children's culture center
- Organic farming and fish-farming programs at elementary and junior high schools in Thailand to improve nutrition for children and help people become economically self-reliant
- Training of healthcare center staff for better nutrition and disease prevention among women and children in Nepal
- Sewing and reading lessons in Myanmar to assist women facing economic and social challenges
- Micro-finance business and job training for the poorest women in agricultural villages in Bangladesh
- In Indonesia, scholarships for elementary to high school students and infant care programs
- In the Philippines, reading classes for mothers and organic farming training to give mothers and children more nutritious diets
- Scholarships for girls in poor villages in China
- Japan-China high school student exchange, school visitation, home stay, company visits and other programs
- In Afghanistan, funds to construct a rehabilitation clinic for landmine victims and other people in need
- School meal program for elementary schools in Burkina Faso



- Wells and toilets for schools and other clean-water projects in Sudan
- In Madagascar, free restorative surgery by Japanese physicians for people injured by war
- In Japan, funds for trips and other activities to create memorable experiences for children with terminal diseases and their families
- Workshops and performances at elementary schools in Japan by a puppet play company composed of speech- and aurally-challenged persons
- A portion of education fees at Japan's first school that conducts classes entirely in Japanese sign language
- Ten months' funding for assistance-dog candidate puppy born in 2008

In addition, the SMBC Volunteer Fund made emergency-relief donations for victims of the cyclone in Myanmar, the Great Sichuan Earthquake in China, the Iwate-Miyagi-Nairiku Earthquake in Japan, flooding in Aichi prefecture, and other natural disasters.

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

When major natural disasters occur, either in Japan or overseas, SMBC opens special accounts to collect donations for relief without the usual fund transfer charges. SMBC also solicits donations for such causes from its employees and those of Group company Japan Research Institute.

In fiscal 2008, donation accounts were established for relief efforts following the cyclone in Myanmar, the Great Sichuan Earthquake, the Iwate-Miyagi-Nairiku Earthquake, and flooding in Aichi prefecture.

Furthermore, following the Great Sichuan Earthquake, Sumitomo Mitsui Card collected donations made by customers using its credit cards.

### ● Activities of YUI, SMBC's Volunteer Organization

SMBC also provides active support for YUI, an in-house volunteer organization that provides opportunities for SMBC employees to plan and carry out volunteer activities. YUI activities conducted on a regular basis include social events at schools for the aurally challenged, holding charity bazaars for items collected from employees, handicraft goods and donated items, and events to provide opportunities for senior citizens to sing their favorite songs in front of an audience.



## ● SMBC Program for Contributing to Local Communities



Since fiscal 2007, SMBC has been promoting activities planned by its branches and other offices in Japan to contribute to local communities. Thus

far, these activities have included cleaning up the local environment, such as a park, and areas in the vicinity of SMBC branches, the planting of trees and flowers around branches, sign-language study classes, exhibitions of children's art from around the world and concerts in the lobbies of SMBC branches.

## ● Support for UNICEF

SMBC is a member corporation of the steering committee of UNICEF Coin Aid and cooperates in the organization's fund-raising activities. To this end, SMBC places coin collection boxes in its branches and offices in Japan and calls for donations from the general public. The coins collected are sorted by currency with the cooperation of SMBC Green Service Co., Ltd., a Group company, before being delivered to UNICEF. SMBC also cooperates with UNICEF by implementing the UNICEF Donation Account program. This program enables customers to donate their interest earnings after tax to UNICEF and SMBC provides a matching donation.

Sumitomo Mitsui Card and VJA group companies collect donations from VISA cardholders every year through its World Present point service for member companies of the VISA Japan Association. These donations are then transferred to the Japan Committee for UNICEF. Since the start of the program in 1992, total donations have exceeded ¥280 million. Beginning in April 2008, we also commenced donations to the Japanese National Commission for UNESCO and WWF Japan (the World Wide Fund for Nature Japan). Sumitomo Mitsui Card also issues cards that automatically make 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). Sumitomo Mitsui Card also makes its own donations to the working funds of all these organizations from its card business revenues.



SMBC collects donations of foreign coins and bills for UNICEF at its branches.



The coins and bills collected are sorted by currency and then delivered to UNICEF.

## ● Participation in "TABLE FOR TWO"

In June 2009, SMBC introduced a nutritiously balanced, low-calorie fixed menu at its employee cafeterias with a ¥20 donation included in the meal price to fund meals at schools in developing countries. This program serves two purposes: providing nutritious meals for children in developing countries who suffer from hunger and malnutrition, and encouraging employees in Japan to change to diets that help prevent the onset of lifestyle diseases.



## ● Scholarships for University Students in China

SMBC has established a scholarship program in China for students at Suzhou University and Shanghai International Studies University.

## ● SMBC Global Foundation

Based in the United States, this foundation has distributed scholarships to more than 5,000 university students in seven Asian countries since its establishment in 1994. The foundation is active in the United States and Canada. In 2009, the mayor of New York City proclaimed May 17 "SMBC Day" in recognition of the foundation's many contributions to the city.

## ● SMBC Foundation for International Cooperation

Established in 1990, the SMBC Foundation aims to assist in developing the human resources necessary to achieve sustainable growth in developing economies as well as promote international exchange activities. Since its inception, the foundation has provided financial support for 7-8 students from Asian countries each year to enable them to attend universities in Japan. The foundation also offers subsidies to research institutes and researchers undertaking projects related to developing countries.

## Environmental Activities

### ● Neighborhood Cleanup Programs

SMFG holds an "SMFG Clean-up Day" in which Group employees volunteer to pick up litter on beaches. In 2008, 117 employees participated in this activity.

SMBC Friend Securities held its own beach cleanup events in Chiba and Hyogo Prefectures. About 200 employees took part. In addition, employees of Sumitomo Mitsui Finance and Leasing and Japan Research Institute regularly participate in cleanup activities near their offices.

## ● SMBC Environmental Program NPO C.C.C Furano Field



SMBC also provides support to an environmental project implemented by screenwriter Soh Kuramoto in Furano, Hokkaido. The bank is providing support for planting seedlings at a country club that has been shut down in Furano for reafforestation of the area. Employee volunteers and their families are invited to tour the project site to explore nature at first hand.



## ● Support for Nature Conservation Groups

Japan Research Institute undertakes research for the Eco Fund, an investment trust that targets environmentally responsible companies, to assist this fund in making selections of companies appropriate for investment. The company then donates part of the fees received for this research to private sector nature conservation groups.

Sumitomo Mitsui Card also donated funds to nature-protection organizations as one way to mark the 40th anniversary of its establishment.

## Contributing to Cultural, Artistic, and Education Activities

### ● Children's Illustration Contest

SMBC held its first illustration contest for elementary school children in Japan in fiscal 2007. The following year's contest attracted approximately 2,000 entries. Winners were presented with original bank passbooks featuring their own entries. In addition, the winning works were displayed at SMBC branches throughout Japan for the enjoyment of our customers.



## ● Charity Concert

SMBC has been arranging charity concerts since fiscal 2006 to support children worldwide who have suffered from wars, natural disasters and other misfortunes. SMBC's employee music societies perform a range of musical pieces that appeal to everyone from children to adults. Donations are collected from the audience at the concert, and artwork submitted by children around the world is displayed in the concert hall lobby. In addition, a charity bazaar is held featuring items for sale that have been handcrafted by SMBC employees. The 4th concert was held in June 2009 at Nihon University Casals Hall with a large number in attendance.



## ● Financial and Economic Education

SMBC welcomes school field trips to bank branches and other locations. Other financial and economic education activities include a publication called *What Does Bank Do?*, a financial education game on the SMBC website, support for Kidzania (job-experience theme park for children), holding seminars on finance and economics, internship programs, and many other programs. Sumitomo Mitsui Card and Japan Research Institute also provide instructors for classes at universities.



## ● Student Internship Program

Japan Research Institute and SMBC Friend Securities welcome student interns to their offices every year to learn about career opportunities. In fiscal 2008, these two companies accepted about 50 and 20 university student interns, respectively.