

Social Contribution Activities

Fundamental approach to social contribution activities

SMFG and its Group companies, in consideration of 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) the environment; and 4) culture, the arts and education.

Activities Contributing to Social Welfare

● Sign-Language Courses

To enhance the ability of our employees to communicate with and offer high-level services to hearing-impaired customers, SMBC holds sign-language courses and seminars for interested employees. In fiscal 2009, we held one-day introductory courses that were also attended by employees of Sumitomo Mitsui Card, the Japan Research Institute, and SMBC Friend Securities. Also in fiscal 2009, SMBC held training sessions for employees to improve their communication skills, which included using basic sign language, and learn about consideration for the needs of both hearing-impaired customers and others.



These courses were also attended by employees of other Group companies and the Nikko Cordial Securities Group.

● Volunteer Activities, and Blood Donation Drives

In fiscal 2009, SMBC held courses on the environment, focusing on the issue of biodiversity, which were attended by SMBC employees and family members. SMBC also provided employees with information on various volunteer activities and encouraged them to participate. Blood donation drives were also held at SMBC and Sumitomo Mitsui Card.

● 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 postage stamps, and donates the

stamps to volunteer organizations to help them cover their postage costs. In addition, SMBC collects unused prepaid telephone cards, Sumitomo Mitsui Finance and Leasing collects PET bottle caps, SMBC Friend Securities collects PET bottle caps and used postage stamps, and Sumitomo Mitsui Card collects used postage stamps and used prepaid cards from employees, donating them to volunteer organizations.

● Installation of Charity Vending Machines; Sale of Products Made by Social Welfare Organizations

SMBC has installed vending machines at its head office under a program in which contributions are made to welfare organizations with every purchase of a soft drink from these machines. SMBC also holds regular events where employees can buy products made by NPOs employing persons with disabilities and NPOs engaged in international cooperation initiatives.

● Donations to Organizations Assisting Senior Citizens

SMBC Friend Securities has been donating 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.

Topics

◆ SMBC Receives Commendation from Tokyo Metropolitan Governor for Contributions to Metropolitan Social Welfare Initiative

In January 2010 SMBC received a commendation from the Governor of Tokyo for contributions to an initiative to make Tokyo into a city with a high level of social welfare services. This was in recognition of SMBC's various measures to promote the use of universal design and provide universal service throughout Japan.

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. As of July 2010, more than 12,000 employees were participating in this program.

The following are some of the 27 activities funded by the SMBC Volunteer Fund in fiscal 2009.

Overseas

- Funding construction of an orphanage in Cambodia
- School library opened in Laos
- Operation of a clinic for refugees repatriated to Pakistan
- Support for regional activities in Nepal to enable children to attend school
- Livelihood support for the most disadvantaged section of the population in Myanmar, including the elderly and persons with disabilities
- Clean water project for schools in Southern Sudan
- Measures to raise income levels in Bangladesh, including microfinancing initiatives, and other support efforts
- School meals program for elementary schools in Burkina Faso
- In Indonesia, scholarships for middle school and high school students, a health program targeting infants, and others

Japan

- For terminally ill young children, SMBC funds trips for them and their families, to make their wish come true.
- Offering opportunities for school students with hearing impairments to meet and interact with members of a drama troupe
- Funding for raising and training puppies to become assistance dogs, including feeding, veterinary medical care and obedience classes

In addition to the above, the SMBC Volunteer Fund also donated money to help the victims of such overseas natural disasters as the September 2009 Sumatra earthquake, the Philippine Typhoon Ketsana, the 2009 Samoa earthquake, and the 2010 Haiti earthquake, as well as natural disasters in Japan including the catastrophic heavy rains in the Chugoku and Northern Kyushu regions in July 2009, and Typhoon No. 9 in August.

At Group member SAKURA KCS Corp., as of June 2010, approximately 900 employees (around 80% of the company's total staff) have enrolled in their volunteer fund since fiscal



2009, and have contributed to reforestation projects in Hyogo Prefecture, educational activities for the prevention of cancer, and projects to help children in developing countries.

● Opening of Accounts for Donations to Disaster Victims

When major natural disasters occur, SMBC opens special accounts to collect donations for relief efforts without the usual fund transfer charges. SMBC also solicits donations for such causes from its own employees and those of other Group companies including Nikko Cordial Securities. In fiscal 2009, accounts were established for relief efforts for the victims of the July torrential rains in the Chugoku and Northern Kyushu regions and Typhoon No. 9 in August, both in Japan, as well as Typhoon Ketsana in the Philippines, the 2009 Samoa earthquake, the 2009 Sumatra earthquake, the 2010 Chile earthquake, and the 2010 Haiti earthquake. Following the Haiti earthquake in January, 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 hearing-impaired, holding charity bazaars for items collected from employees, and visits to facilities for the elderly. In addition to the continued activities mentioned above, volunteers in Tokyo

and Osaka conducted tree-planting activities on the slopes of Mount Fuji to mark the 10th anniversary of the establishment of YUI.



● Contributing to Local Communities

SMBC has been promoting and carrying out activities planned by its branches and other offices in Japan to contribute to local communities, including branch tours, cleaning up the local environment, such as parks and other areas in the vicinity of SMBC branches, participation in local festivals and events, exhibitions of children's art from around the world and concerts in the lobbies of SMBC branches.

Nikko Cordial Securities also takes part in these activities at all its branches nationwide. The company has organized tours of its branches, including hands-on work experience, as well as local cleanup activities.



Nikko Cordial Securities employees clean up a sidewalk near a branch.

● Local Community Contribution by Overseas Offices

SMBC overseas offices conducted the following activities in fiscal 2009.

- Sumitomo Mitsui Banking Corporation (China) Limited established a scholarship program for students of Suzhou University, Shanghai International Studies University, and other universities.
- SMBC's Hong Kong Branch gave donations in support of an orchestra composed of young Asian musicians.
- SMBC's Seoul Branch gave donations in support of a Japanese-language drama festival aimed at promoting understanding of Japanese culture.
- SMBC's Bangkok Branch arranged lectures at a business school by an SMBC senior economist, and gave donations to support facilities assisting children suffering from poverty in outlying districts of Bangkok.
- SMBC's Hanoi Branch gave donations to a Japanese ophthalmologist who provides free treatment.
- Employees of Sumitomo Mitsui Banking Corporation Europe conducted volunteer activities in their time off. Also, the money saved from switching to e-cards from traditional greeting cards was donated to charity organizations.
- The European office of the Japan Research Institute made a donation in support of a Japanese-language speech contest.
- Volunteer employees of SMBC and the Japan Research Institute based in the United States participate in school beautification programs. The employees also give donations, which are matched by SMBC Global Foundation.



● Support for UNICEF

SMBC is a member corporation of the steering committee of UNICEF Coin Aid and cooperates in the organization's fundraising 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 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 to UNICEF, UNESCO, the World Wide Fund for Nature Japan, and the World Food Program from holders of their cards through the World Present point service. Sumitomo Mitsui Card also makes its own donations to UNICEF, matching those of the cardholders.

In addition, 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), and also makes its own donations to the working funds of all these organizations from its card business revenues.

● Participation in "TABLE FOR TWO"

At SMBC's head office, we operate a system through the non-profit organization TABLE FOR TWO International of providing donations to fund school meals in developing countries. The price of a nutritiously balanced, low-calorie lunch plate offered at the head-office employee cafeteria includes a ¥20 donation, the price of one school meal. Vending machines have also been installed selling health drinks whose price includes a donation to TABLE FOR TWO International.

● Social Contribution Activities of In-House Foundations

Based in the United States, SMBC Global Foundation has distributed scholarships to more than 5,000 university students in Asian countries since its establishment in 1994.



In the United States, it supports study trips to Japan organized by a high school in the Harlem area New York City.

Established in 1990, the SMBC Foundation for International Cooperation 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

● Participation in Environmental Preservation Initiatives

SMFG holds an "SMFG Clean-up Day" in which Group employees volunteer to pick up litter on beaches. In 2009, some 130 employees participated in this activity at two sites in Kanagawa and Hyogo prefectures.

SMBC Friend Securities held its own beach cleanup events in Chiba and Hyogo prefectures. About 130 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 employees volunteered in the Sea Forest (tree-planting) project organized by the Tokyo Metropolitan Government, and also made donations to the project.



● 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. SMBC is providing support for reforestation of a golf course belonging to a country club that was shut down in Furano. C.C.C Furano Field holds educational courses on environment, in particular exploring nature fully using the five senses. Employees and their families are invited to tour the project site to learn about and experience nature at first hand.



● Biodiversity Courses Held

In fiscal 2009, SMBC held courses in Tokyo, Osaka and Nagoya that enabled employees and family members to learn about biodiversity and become more closely involved in the tree-planting movement by personally making "acorn cubes" (cubes of earth and compost planted with an oak seedling). To teach the courses, staff were invited from the Gobaimidori division of Annex Co., Ltd., which was the recipient of the SMBC Prize in the ecological contest *eco japan cup 2007* (an open competition for environmental business ventures), of which SMBC was one of the sponsors.



● Support for EARTH PHOTO CONTEST

Sumitomo Mitsui Finance and Leasing supports a photography contest aimed at communicating the importance of solving environmental problems and spurring people to action. The company presents the Sumitomo Mitsui Finance and Leasing Prize for outstanding photographic entries.

Contributing to Cultural, Artistic, and Education Activities

● Charity Concert Held



SMBC has been arranging a charity concert, "A Toy Box of Favorite Works," every year since fiscal 2006, to support children worldwide who have suffered from wars and natural disasters. SMBC's employee music societies, choir, chamber ensemble and wind ensemble, perform a range of pieces from classical favorites to Japanese songs, including *anime* songs, 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.

● Children's Illustration Contest

SMBC held its first illustration contest for elementary school children in Japan in fiscal 2007. In fiscal 2009, the contest saw a large number of entries from children featuring unique ideas on the theme of "Our Greener Future." 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.



● Support for Cultural and Artistic Ventures

In support of the classical performing arts of Japan, Sumitomo Mitsui Card donated a drop curtain to the National Theatre for the National Engei Hall. The company also helps foster the next generation of *Kabuki* artists through sponsorship of performances by children.

SMBC Friend Securities provides support for cultural and artistic activities through sponsorship of art exhibitions such as the works of Gyoshu Hayami (a painter of the traditional *Nihonga* style) at the Yamatane Museum of Art.

● 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), internship programs, and many other programs. Sumitomo Mitsui Card, Japan Research Institute and Nikko Cordial Securities also provide instructors for classes at universities. Nikko Cordial Securities also organizes tours and classes for students and members of the general public to foster a deeper understanding of the work of securities companies and the securities investment business.

● Student Internship Program

The Japan Research Institute welcomes student interns every year to learn about career opportunities. The interns deepen their understanding of the work performed by JRI by studying at offices where next-generation business ventures are being created in the fields of the environment and energy. SMBC Friend Securities also offers internships every year. In fiscal 2009, 22 interns studied financial products and the securities business.