

Social Contribution Activities

SMFG and its Group companies recognize that it is important to consider the public nature of the financial institution and contribute to the development of society through business operations. Further, the Group will undertake its social contribution activities as a corporation in order to encourage each employee to participate in social contribution activities.

Local and Overseas Communities

● SMBC Volunteer Fund

SMBC has a system for volunteering executives and employees to have from ¥100 up to ¥1,000 deducted from their monthly salaries to donate to volunteer organizations. More than 11,000 employees participate in this program, as of March 2015. The organizations are selected based on thorough investigations and discussions by the panel of experts and employees. In fiscal 2014, donations were made to 31 organizations which engage in resolving social issues in Japan and overseas.

<Japan>

Organizations which provide support for awareness-raising activities for the prevention of child abuse, childcare support activities, food assistance program for people living in poverty, and support people with disabilities to become self-sustained, and other activities.

<Overseas>

Organizations which provide support for re-forestation activities in Indonesia and Malaysia, health support programs for schools in East Timor, and agricultural villages in Zambia to become self-sustained, and other activities.

Further, 943 employees equaling to more than 80% of employees of the Group company of Sakura KCS have volunteered (as of May 1, 2015) for welfare and environmental contribution activities.

● Volunteering Programs for Executives and Employees

SMBC conducted volunteer activities participated in by executives and employees in collaboration with organizations that engage in resolving social issues, primarily recipients of volunteer funds. In fiscal 2014, the number of participants increased to include respective group companies' employees and their family members, and the cumulative number of participants was 441 people.



Supporting the Recovery after the Great East Japan Earthquake

● Support Fund for Great East Japan Earthquake

SMBC established the system solely utilized for the "Great East Japan Earthquake Support Fund" for making donations to the disaster affected areas by deducting ¥400 from employee's monthly salaries. In fiscal 2014, we made donations collected from our employees and the matching donations made by the bank to NPO, with which executives and employees cooperated for volunteer activities in the disaster-affected areas.

● Volunteer Activities for the Areas affected by the Great East Japan Earthquake

Since May 2011, SMBC has been regularly conducting volunteer activities participated by executives and employees to support disaster affected areas mainly in Ishinomaki, Watari-cho, and Higashi-Matsushima in Miyagi Prefecture. Over 700 in total of employees and their family members participated in the activities. SMBC Friend Securities has been conducting the "recovery support volunteer program" since July 2013. It continues to conduct activities while further cultivating exchanges with the people living in the disaster-affected area of Ishinomaki.



● Support for the Affected Areas – Donation of Musical Instruments

Sumitomo Mitsui Card donated 15 musical instruments, which were used for internal club activities, to the jazz orchestra of "Swing Dolphins" organized with of elementary and junior high school students who have been performing in Kesenuma of Miyagi Prefecture.

● Volunteer for Interaction with Disaster-Affected People

The social meetings to interact with the people evacuated to Tokyo from disaster-affected areas have been regularly held, participated by YUI volunteer members of SMBC.

● Support for the Affected Areas – Donation of Books

Sumitomo Mitsui Card donated 1,342 books to Shanti International Volunteer Group, which operates its mobile libraries in three prefectures, Iwate, Miyagi, and Fukushima, which were affected by the earthquake.

● In-House Sales Events for Products made in Fukushima

Cedyna held in-house sales event for products made in Fukushima Prefecture for the purpose of supporting producers and business operators in Fukushima which was affected by the Great East Japan Earthquake.

For two days, approximately 800 employees supported the recovery of the affected areas by purchasing locally made confectionery, sake, and other items.



Social Welfare Activities

● Collection and Donation of Mistakenly-Written Postage-Prepaid Postcards and Recycling of Other Used Items

SMFG collects mistakenly-written postage-prepaid postcards from employees of the Group companies, exchanges them for new postage stamps, and donates the stamps to volunteer organizations to help them cover their postage costs. In addition, Sumitomo Mitsui Finance and Leasing ("SMFL"), SMBC Nikko Securities, SMBC Friend Securities, Cedyna, and SMBC Consumer Finance collect plastic bottle caps. SMBC Nikko Securities, SMBC Friend Securities, Sumitomo Mitsui Card, Cedyna, JRI and SMBC Consumer Finance collect used postage stamps from employees, donating them to volunteer organizations. SMBC and SMBC Friend Securities also donate products given by the companies to their shareholders.

● Group Blood Donation Program

SMBC, SMFL, Sumitomo Mitsui Card, SMBC Consumer Finance, SMBC Nikko Securities and Cedyna encourage employees to donate their blood at the workplace. The total of 1,634 employees from seven companies participated in the program in fiscal 2014.

● Installation of Charitable Vending Machines. Sale of Products made by Social Welfare Organizations

The offices of SMBC, SMFL, SMBC Nikko Securities, SMBC Friend Securities, and Sumitomo Mitsui Card are installed with vending machines which make contributions to welfare organizations every time a drink is purchased from them. The head office and the centers of SMBC Consumer Finance are installed with vending machines which contribute to the Japan Hearing Dogs for Deaf People. The bank also sells products made by organizations which assist and support the physically-challenged.

● Opening of Emergency Accounts and Accepting Donations for Major Disasters

SMBC has set up an account (with no transfer charge) through which clients may make donations in the event of major disasters in Japan and overseas. Concurrently, it encourages employees of SMBC and the Group to make donations. In fiscal 2014, we assisted in setting up accounts for accepting donations for damages caused by the Yunnan earthquake in China and damages caused by typhoons, and heavy rain in Japan and overseas, and the Ebola epidemic. We are continuing to accept donations for the Great East Japan Earthquake. Furthermore, as it has been 20 years since the Hanshin-Awaji Earthquake, Minato Bank donated emergency supplies to Hyogo Prefecture and Kobe City to be used for earthquakes and other disasters ("emergency cooking benches," etc.). As for other supports, in October 2014, at the official game of "INAC Kobe Leonessa" where Minato Bank was a named sponsor, players and bank employees collected donations for Tanba City which was damaged by the severe rain storm.

● SMFG Pro Bono Project

SMFG is also engaged in pro bono activities as the SMFG Pro Bono Project for which volunteers offer their business and professional expertise and skills for the public. In fiscal 2014, three Pro Bono Teams made up of SMFG volunteer employees gave

advice to strengthen the business infrastructure of NPOs, such as organization of necessary administrative procedures for handling donations, and preparation of databases. They cooperated with NPOs in Tokyo which engage in providing support for "child-raising" and "fertility treatment," and they also cooperated with NPO in Osaka engaging in "support for child-raising."

● Activities of YUI, SMBC's Volunteer Organization

SMBC also provides support through the volunteer activities of YUI, an in-house volunteer organization for SMBC employees. YUI regularly performs volunteer activities in the community, including social events at schools for the hearing impaired, beach cleaning, and singing performances for senior citizens.

● Contributing to Local Communities

SMBC has been promoting and performing volunteer activities in the communities located by its branches and other offices in Japan. These activities include branch tours, clean-ups of the areas in the vicinity of SMBC branches, and participation in local events. Similarly, SMBC Nikko Securities is proactively involved in local clean-ups and volunteer activities, as well as providing financial and economic education at all domestic branches. SMBC Consumer Finance operates the Customer Service Plaza which serves as a place for local communication. It provides education and information for local people and students with respect to financial matters, and financial and economic educational activities.

● Donation Activities of Foreign Currency Coins

SMBC, as a corporate member of the UNICEF foreign coins donation executive committee, cooperates with the donation activities of UNICEF. All monies donated will be sent to UNICEF after coins are sorted out by respective currency.

● Eco-Gloves

Minato Bank recycled a part of former uniforms into "ecological gloves" after renewing its uniforms in April 2014. In June 2014, it donated some of such gloves to Hyogo Prefecture Gardening and Public Parks Association and the Kobe City Environmental Office to be used for local environmental preservation activities, and remaining gloves were stored at bank branches to be used for disaster recovery purposes.

● Donation Support through Products and Services

SMBC offers clients an ordinary deposit account of which the accrued interest (after tax) is donated to the UNICEF Donation Account, and it also matches the donation (equivalent to the client's donated amount). Sumitomo Mitsui Card collected donations from cardholders through the World Gifts Point Service of VJA group companies to provide to UNICEF, UNESCO, the World Wildlife Fund Japan and the World Food Program. Sumitomo Mitsui Card made some donations to UNICEF as well. It also accepts credit card donations, and it issues socially-contributing type credit cards and donates the part of the amount spent by clients using such credit cards. Cedyna contributes to the Japan National Council of Protective Care Homes for Children and other organizations by issuing social contribution credit cards such as the ATOM Card, which supports "Realizing children's dreams." It also collects donations from cardholders using "points" accumulated from their purchases, and also accepts online donations. Kansai Urban

Banking Corporation has contributed more than the cumulative total of ¥50 million since fiscal 2003, by annually contributing to environment conservation organizations according to the balance for environment-related deposits.

● Participation in the “TABLE FOR TWO” Program

SMBC participates in the program which provides donations to the non-profit organization of the “TABLE FOR TWO International” to fund school meals in developing countries, for every low-calorie meal purchased for lunch at the company cafeterias. All SMBC branches participate in this program. The program is also offered at the offices of SMFL and Sumitomo Mitsui Card.

● Social Contribution Activities of In-House Foundations

SMBC Foundation for International Cooperation provides scholarship every year to 7–8 students coming from Asia to attend graduate schools in Japan for the purpose of developing human resources which may contribute to economic development of developing regions and international exchange activities. Further, the foundation also subsidizes research institutes and researchers that undertake projects contributing to economic development of developing countries. SMBC Global Foundation, based in the United States, has provided scholarships to more than 6,000 university students in Asian countries since its establishment in 1994. In the United States, it supports educational trips to Japan organized by a high school located in Harlem, New York City, and the participation in school beautification programs by volunteers from SMBC. The foundation also provides matching gifts for SMBC employees.

Environmental Activities

● Participation in Environmental Preservation Initiatives

SMFG organized “SMFG Clean-Up Day,” on which approximately 1,100 employees and their family members volunteered to clean up four locations of Tamagawa in Tokyo, the Yodogawa in Osaka, Suma Beach in Hyogo and Fujimae-Higata near Nagoya. In addition, Kansai Urban Banking Corporation participated in the clean-up activities along the shore of Lake Biwa in Shiga Prefecture, and JRI held the “Osaka Marathon Clean-Up” event concurrently with the Osaka Marathon. Since fall of 2010, SMBC Nikko Securities designated a “Green Week” as the week for enhancement of environmental preservation and social contribution. In fiscal 2014, the cumulative total of 5,265 employees and their family members participated in the clean-up activities and the collection of plastic bottle caps. Similarly, Cedyna SMFL, and SMBC Consumer Finance continuously conduct clean-up activities in the vicinity of their offices.

● SMBC Environmental Program NPO C-C-C Furano Field

SMBC also provides support to the environmental project in Furano in Hokkaido implemented by screenwriter Soh Kuramoto. SMBC is providing support for forestation in the closed-down golf course in Furano. It also supports environmental education programs under which children explore nature by using their five senses.

● Support for the “EARTH PHOTO CONTEST”

SMFL supports an environmental photography contest for communicating the importance of resolving environmental problems and encouraging people to take action. The company presents

the Sumitomo Mitsui Finance and Leasing Prize for outstanding photographic entries.

● Support for Junior Eco Clubs’ All-Japan Festival

SMBC supported the 2015 Junior Eco Club’s All-Japan Festival, organized by Japan Environment Association, by providing an information booth at the event.

● Environmental Education

Kansai Urban Banking Corporation organizes the “Lake Biwa Learning Experience in Summer” for elementary school children at the Lake Biwa in Shiga Prefecture for educating children on the environmental awareness through such experience.



Measures for Addressing Decreasing Birth Rate and Aging Population

● Implementation of Universal Design and Universal Service at Branches

The following initiatives were undertaken by our Group to assist clients at branches.

- Installation of ATMs for the visually-impaired*1
- Installation of writing boards, communication boards, “ear” marks, and cane holders
- Installation of hearing aids
- Installation of Automated External Defibrillators (AEDs)*2
- Installation of writing tables made for sofas (seated writing tables are installed at certain branches of Minato Bank)
- Establishment of priority seating for senior citizens and mobility-impaired people (Minato Bank, Kansai Urban Banking Corporation)

*1 Installed at all ATMs located inside and outside domestic branches.

*2 AEDs are also installed at SMBC Nikko Securities and SMBC Friend Securities.

As for other initiatives, Minato Bank is installed with Color Universal Design (CUD) reception number display devices and Braille blocks.

● Business Development for Accommodating a Society with Extremely Large Number of Senior Citizens

SMBC has clarified guidelines for collateral management and other matters to support building of rental housing for senior citizens, demand for which is expected to increase hereafter. In May 2013, we began to offer loans (loans affiliated with nursing care facilities) especially made for real estate properties of pay nursing homes or serviced elderly homes.

Further, the Group began implementing its initiatives in a full-scale since fiscal 2014 in order to strengthen its support for the elderly, by mainly developing specialized staffs to assist people with cognitive impairment. As of March 31, 2015, there are approximately 5,600 specialized staffs to assist people with cognitive impairment and approximately 1,800 care service assistants assigned mostly at its branches.

We plan to design the kind of branches for senior citizens to be able to have safe and meaningful lives according to the needs of the society.

Contributing to Educational, Cultural, and Artistic Activities

● SMBC Charity Concert – A Toy Box of Favorite Works

Since fiscal 2006, SMBC has been inviting our clients for free of charge to the annually held musical concerts for charity performed by volunteer employees. The donations are collected from the audiences of concerts and also from the sales of employees' handcrafted products. In fiscal 2015, the 10th year for the program, donations were sent to children affected by the Great East Japan Earthquake and to children in Cambodia and Vietnam.

● Musical Concerts Held in the Reception Lobbies of Branches

At the SMBC Tokyo Head Office, Osaka Head Office, KUBC's Head Office and Biwako Main Office, lobby concerts are held for the general public for free of charge.

● Support for Cultural and Artistic Ventures

SMBC and SMBC Nikko Securities support promotion of the music culture by sponsoring classical music concerts.

SMBC Friend Securities supports cultural and artistic activities by sponsoring special art exhibitions at the Yamatane Museum of Art as well as sponsoring the Osaka and Nagoya philharmonic orchestras.

Sumitomo Mitsui Card supports promotion of Kabuki and other traditional performing arts and development of human resources through donating stage curtains to the National Theatre and the National Engei Hall and sponsoring children's *Kabuki* performances.

In August 2014, Minato Bank invited 30 families of children and their parents to the Kobe City Museum for the workshop especially made for elementary and junior high school students, titled "Minato Bank 15th Year Anniversary Event – Let's Make a Glass Art."

SMBC, Minato Bank, and Kansai Urban Banking Corporation

are supporting the development of emotional enrichment through sponsoring performances of the "Heart Theater (organized by Shiki Theatre Company and the Butai Geijutsu Center Foundation)." ("Heart Theater" is a project which delivers the emotional enrichment to children who are invited from throughout Japan for free of charge).

● Financial and Economic Education

The respective branches of SMBC accept, whenever possible, students of elementary school up to high school visiting the branch, in addition to organizing a vocational workshop for elementary school students called "*Natsuyasumi Kodomo Ginko Tankentai*." Furthermore, the bank supports diverse financial and economic educational activities, including publishing a book for elementary school students titled "What Does a Bank Do?," co-sponsoring KidZania (a vocational experience theme park for children), and supporting Shinagawa Financial Park (economic training programs for junior high school students).

SMBC Nikko Securities held the "Families' Exciting Experience Day" event during summer holidays, in which 1,685 elementary school students and their families participated in fiscal 2014.

SMBC Consumer Finance organized an event of card games for elementary school students to teach the origin and the functions of money and offered lectures on economy and finance for students and adults at its "Customer Service Plaza" offices. A total of 2,893 of such events was held and participated in by 156,615 people in fiscal 2014.

Kansai Urban Banking Corporation organizes a tour of the bank for elementary school students, and also offers a work experience program for junior high school students.

In addition, SMBC, SMFL, SMBC Nikko Securities, Sumitomo Mitsui Card, JRI, Minato Bank and Kansai Urban Banking Corporation sent instructors to teach classes at universities.

Contributions Made to Local Communities by Overseas Offices

Overseas offices of the Group support projects which assist with resolving poverty issue in developing countries, supporting education and medical services, and supporting women for advancement or achieving equal treatment through contributions made to non-profit and non-governmental organizations, including the SMBC's Volunteer Fund, in addition to initiatives tailored to specific issues and cultures of individual countries and regions.

- SMBC (China) established a scholarship program for students of Zhejiang University, Sun Yat-sen University, Soochow University, East China Normal University, Shanghai International Studies University and Tianjin Foreign Studies University.
- SMBC (China) donated to the Shanghai Branch of the RED CROSS Society of China for damages caused by the earthquake in Yunnan Province of Shanghai.
- SMBC's Hong Kong Branch gave donations to support an orchestra made up of young Asian musicians.
- SMBC's Seoul Branch gave donations to the "National Japanese Drama Competition for Students" to provide opportunities for Korean students to learn Japanese and further understand Japanese cultures.
- SMBC's Hanoi Branch provided work experience opportunities to students of international schools.
- SMBC's Sydney Branch participated in volunteer and donation activities associated with children, intractable diseases, refugees and earthquake disasters, provided by its CSR committee.
- Manufacturers Bank employees participated in events which raise awareness for the prevention of heart disease and made donations to event-sponsoring groups.
- Banco Sumitomo Mitsui Brasileiro contributed the sponsorship funds for the improvement of the interior facilities of the *Museu Histórico da Imigração Japonesa no Brasil*.
- Employees of Sumitomo Mitsui Banking Corporation Europe (SMBCE) conducted volunteer activities in their spare time. SMBCE contributed to charitable organizations through an in-house fund, and also used a matching-gift program under which it donated a certain amount for every donation made by its employees.
- SMBCE provided opportunities for students to gain work experience and business skills and also provided opportunities for underprivileged young people to participate in the student work experience program.
- SMBCE provided opportunities for Japanese students to develop a better understanding of the bank's roles in society, by holding a class for future career development (introduction of banking businesses) at the Japanese school in London.
- SMBC's Taipei Branch donated funds through the Kaohsiung Japanese Association to support the victims of the Kaohsiung gas explosions.
- SMBC's New Delhi Branch cooperated with CSR partners to support education programs in suburban areas.