

Editorial Policy

This report has been created in an effort to convey to our stakeholders the variety of our initiatives and the roles the Group is fulfilling as we work to create a sustainable society.

The Features section includes an introduction to the Group's views on and measures for the new era facing global society. This report also details CSR progress over the years vis-a-vis specific stakeholder groups.

We have aimed to present the information clearly so that readers may understand our attitude that the fulfillment of CSR is the essence of business itself, and our initiatives to act upon this. We welcome any comments and impressions from readers.

■ **Headline logos identifying**

Group companies are as follows.

- SMBC** Sumitomo Mitsui Banking Corporation **JRI** The Japan Research Institute
SMCC Sumitomo Mitsui Card Company **FRIEND** SMBC Friend Securities
SMFL Sumitomo Mitsui Finance and Leasing

Disclosure of CSR Information

Information about our CSR is available in a printed booklet (digest version; Japanese only) and on our website. This English report is a translation of the digest version.



URL <http://www.smfg.co.jp/responsibility/>



The report has been published on the SMFG website, while the main items have been compiled into a digest version for printing in booklet form, for ease of reading. Information that could not be printed in the booklet is indicated by the Web mark shown on the left (Japanese only). The "GRI Guideline Balance Sheet" is also shown on the website.

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Reference Guidelines

GRI (Global Reporting Initiative) guidelines 2006 (G3)
GRI: International organization established in 1997 with the aim of formulating and promoting globally shared guidelines for sustainability reports

Scope of This Report

- Sumitomo Mitsui Financial Group, Inc.
- Sumitomo Mitsui Banking Corporation
- SMFG Card & Credit, Inc.
- Sumitomo Mitsui Card Company, Limited
- Sumitomo Mitsui Finance and Leasing Co., Ltd.
- The Japan Research Institute, Limited
- SMBC Friend Securities Co., Ltd.
- Other Group companies: The Minato Bank, Ltd., Kansai Urban Banking Corporation and others

Period Covered by This Report

April 1, 2008 to March 31, 2009 ("Fiscal 2008")
Note: Certain items in this report refer to activities taking place after April 2009.

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