

Environmental Preservation Initiatives

 [Please check the SMFG website for the latest information.](#)

SMFG assigns a high management priority to environmental issues. We have drawn up the Group Environmental Policy to serve as the Group's basic action guidelines and have also formed the Group Environmental Committee. Through these initiatives, we promote coordinated, Groupwide environmental activities.

The Group Environmental Policy

Basic Concepts

Recognizing the importance of realizing a sustainable society, SMFG is making continuous efforts to harmonize environmental preservation and corporate activities, so as to both support the economy and contribute to the general well-being of society as a whole.

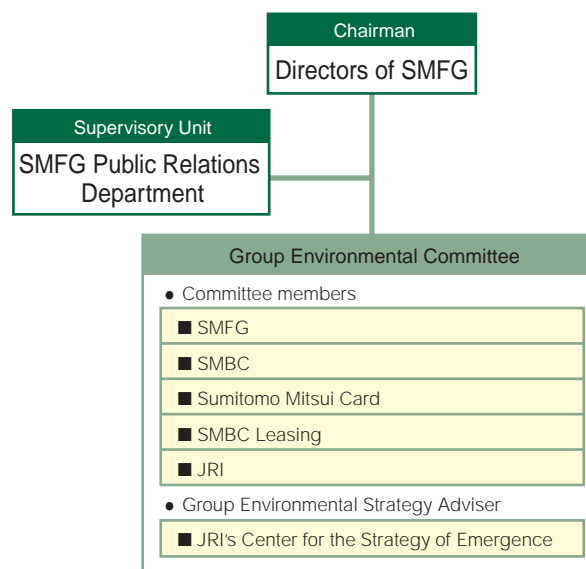
Specific Environmental Policies

- We provide environment-friendly financial products, information, and solutions that help our customers in their own efforts to preserve the eco-system
- We devise ways to reduce levels of environmental risk posed by our own activities and those of society at large
- We are determined to fulfill our social responsibilities through conservation of resources, energy saving, and the reduction of waste
- We enforce a policy of strict adherence to environment-related laws and regulations
- We practice a high level of disclosure of information relating to the Group's environmental activities, and make ceaseless efforts to improve our contribution to environmental preservation, incorporating the views of our own staff and concerned persons from outside the Group
- We place a high priority on thoroughly educating our staff in our environmental principles, and in ensuring that they conform to these principles in the performance of their work
- To ensure optimal effectiveness in environmental management, we set separate qualitative goals and numerical targets for each fiscal year; the results are then reviewed and incorporated into new plans to realize a process of continuous improvement
- These policies are published on the Group's website, and are also available in printed form upon request

June 1, 2003

Yoshifumi Nishikawa
President & Chief Executive Officer
 Sumitomo Mitsui Financial Group, Inc.

Group Environmental Committee



[Group Environmental Initiatives]

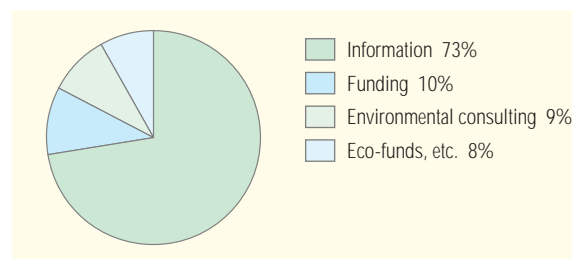
Environmental Seminars

SMFG held its first environmental seminar for client companies on March 4, 2003. The seminar was a success, with approximately 500 persons attending.



An environmental seminar at SMBC's Otemachi Head Office

■ Environmental initiatives demanded of the financial sector



(From questionnaire responses by attendees at seminar)

Publication of Environmental Magazine SAFE

SMFG provides a variety of environment-related information to clients and others through the bimonthly publication of the magazine *SAFE*.

1st edition: April 1996 (May 2003 edition is No. 42)

Published by: SMFG Public Relations Department

Number of copies: approximately 4,000 per edition

Description of Contents: Interviews with top management personnel at companies in the forefront of the environmental preservation movement

*Available on SMFG's Japanese-language website only.



Signatory to the UNEP Statement by Financial Institutions

The United Nations Environment Programme (UNEP), a UN organization established in 1972 and dedicated to environmental issues, drew up the Statement by Financial Institutions on the Environment and Sustainable Development (written in 1992, revised 1997). Thus far, 190 financial institutions in 46 countries have become signatories.

SMFG is a signatory to this statement, and the Group is assisting in preparations for the annual UNEP Conference for 2003, to be held in Tokyo in October.

ISO 14001 Certification

SMBC and The Japan Research Institute, Limited (JRI) have acquired ISO 14001 certification, the international standard for environmental management systems.



SMBC
(ISO certified: Headquarters, Osaka Head Office, Otemachi Head Office and Kobe Head Office)



JRI
(ISO certified: all offices with exception of Nagoya and Sapporo)