Corporate Social Responsibility

As a new financial services complex in step with the needs of the 21st century, SMFG's goal is to earn the highest trust of society by meeting the public's expectations and fulfilling its social responsibilities.

Earning the highest level of trust requires the balanced provision of value to our four constituencies: customers, shareholders and the market, the environment and society, and employees. Through this process, we aim to contribute to the sustainable development of society as a whole, and to fulfill our corporate social responsiblity.

Our framework for fulfilling our obligations to society is described in the Risk Management section and the Business Overview section, as well as the following pages. The main points are as follows.

First, we will maintain sound management through the further enhancement of our management structure. To this end, we will further strengthen our capabilities in corporate governance, internal audits, compliance, risk management, information disclosure and other aspects of our business.

Second, we will prosper together with our customers by offering high value-added products and services.

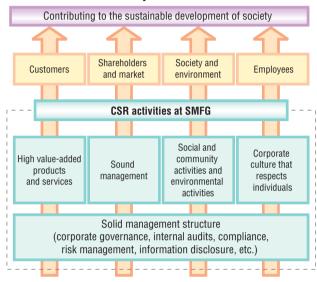
Third, we are committed to making continuous efforts in social contribution activities and environmental initiatives, to realize a better society and help preserve the integrity of the environment.

Fourth, we foster a free and unrestricted working atmosphere that emphasizes respect for individuals and allows employees to realize their full potential.

In April 2005, SMFG established a Group CSR Committee, and SMBC established its own CSR Committee, as well as a CSR Department within its Corporate Planning Department.

Through these committees. SMFG is taking steps to adopt a more high-profile stance with regard to corporate social responsibility.

■ Commitment to CSR by SMFG and SMBC



Newspaper advertisement になろうと思う。 銀行には、もっといろんを乗口があっていいと思いました。 みなさんがよくご存じのお客きを取口をけじゃなく 社会のために、銀行として国航できることを考え、行動する窓口、そんな、音の中の、巻せの窓口になるう。そして、それを銀行の仕事にしよう、と思いました。 実は、これまでにも、銀行だからできることを、少しずつですが着実に取り組んでいます。 たとえば、夢をかなえるためにかんぱっている中の企業を応援する無償後の融資だったり、展力や太陽光などの自然エネルギーによる発電を推進する 車塊配慮型の企業や事業への資金の支援だったり、また、約1万人の有容性長が始与から毎月199円ずつ寿金して、気害や経済的な困難に苦した人々に 寄付きするボランティア基金だったり、そして、またまちゃ分とは食えませんが、あなたがイメージする調行とはちょっと違うことにも力を強いています 全事もひとりの人間として、会社の事せだけじゃなく。会事を主の事せ、他く杜高の事せ、地域和会や国際社会の事せ、地域理想の幸せまで考えて注きていくことが 何よりもたいせつ、私たちは、ひとりの誰行として、そう考えています。これまでも、そして、これからら、世の中の、悪せの意口になるうと思います。 三井住家会 CORPORATE SOCIAL RESPONSIBILITY (社会のために) (できることを) SMFG SHEEDSTONES