

# Social Contribution Activities

## Our Three-Pronged Approach

As a responsible corporate citizen, each SMFG company undertakes a wide range of activities to contribute to the welfare of society as a whole.

By placing particular emphasis on social welfare activities and international cooperation, working together with private-sector non-profit organizations that have expertise in these two areas, we are making various efforts to contribute to the development of a prosperous society worldwide. Volunteer activities play an important part in maintaining and improving the welfare of society as a whole, and we actively support the volunteer activities of our employees.

We will continue to undertake social contribution activities with the hope of creating a better society for all.



## Social Welfare Activities

Group companies organize and participate in a wide range of social welfare activities, and also support organizations devoted to such causes to help create a more benevolent society.

### ● Donation of Voided Postcards

SMBC collects voided or otherwise unusable postcards from employees of each Group company, exchanges them for new postal stamps and donates these stamps to volunteer organizations.

### ● SMBC Volunteer Fund

The SMBC Volunteer Fund makes donations to volunteer organizations dedicated to providing assistance in cases of disaster and economic hardship. This fund is raised by SMBC employees who make a voluntary contribution of ¥100 each month. About 9,400 employees were participating in the program as of June 2005.

## Major Donations by the Fund in Fiscal 2004:



★The medical staff costs at institutions in Cambodia caring for orphans infected with AIDS.



★Donations for projects to support rural villagers in Bangladesh, including educational programs to raise the level of literacy and improve hygienic conditions, and projects to generate income.



★Publishing costs for a book of Cambodian folktales entitled *The Three Brothers*, as well as the cost of hosting training seminars on reading for teachers in Cambodia, where books for children are extremely scarce.



★Scholarships for elementary school students in Laos and Cambodia, where many children are unable to attend school for economic and other reasons.



★Annual operating costs for a medical center in the slums of Haiti, where malaria, tuberculosis and other contagious diseases are rampant.



★ Donations to set up school libraries in Laos, where books for children are scarce, and also operating costs for children's cultural centers for art education.



★ Medical costs for people in Northern Afghanistan who have been injured in conflicts or by land mines.



★ Donations to build elementary schools in poverty-stricken regions of Tanzania.



★ Scholarships for girls in rural areas of China, where many children are unable to attend school for economic and other reasons.



★ Financial support for the small businesses of poverty-stricken people in the Philippines. SMBC's donations covered the production of training manuals and costs for microfinancing and consulting services.



★ Donations to cover the cost of medical equipment, medicines and other supplies for projects to prevent the spread of AIDS in poverty-stricken regions of Indonesia where minority ethnic groups live.

#### ★ Emergency Disaster Relief

- Donations for disaster relief for people in Hyogo, Kyoto and other prefectures affected by powerful typhoons in October 2004
- Donations for disaster relief for areas affected by a major earthquake that struck Niigata Prefecture in October 2004
- Donations for disaster relief for areas affected by the massive tsunami that struck northern Sumatra in December 2004

#### ● Donation of Unused Prepaid Telephone Cards

SMBC collects unused prepaid telephone cards from employees each year, and donates them to volunteer organizations.

#### ● Donation of Used Postal Stamps and Prepaid Cards

Sumitomo Mitsui Card collects used postal stamps and prepaid cards from employees each year, and donates them to volunteer organizations.

## ● Support for Economic Education Program “Finance Park”



In June 2005, SMBC became a sponsor of the “Finance Park” economic education program, supported by firms in the financial, telecommunications, restaurant, supermarket and other sectors. Working closely with Junior

Achievement Japan, an economic education organization that teaches youth about free enterprise, and the Shinagawa Ward Office, the sponsors have built and operate booths modeled after actual retail stores. The booths have been set up in a vacant classroom in a junior high school in Shinagawa Ward in Tokyo. After learning the basics of finance, students get hands-on experience through a variety of economic activities conducted at the booths in this make-believe shopping center, and learn about free enterprise.

## International Cooperation

SMBC engages in a variety of international cooperation activities.

### ● Supporting UNICEF

★As a member of the steering committee for UNICEF’s “Change for Good” program, SMBC cooperates in the organization’s fundraising activities. Foreign coin collection boxes are placed at SMBC branches and offices in Japan, to encourage donations by the general public. The collected coins are sorted by currency with the cooperation of SMBC Green Service, one of our Group companies, before being sent to UNICEF. Total donations have reached ¥490.8 million since 1992, when the program started. (Please see photos and captions below.)

SMBC has also implemented the *UNICEF Donation Account* program, through which customers donate their net interest to UNICEF and SMBC donates a matching amount.

★Through its *World Present* points service for members of the VISA Japan Association, Sumitomo Mitsui Card collects donations from VISA cardholders every year and presents them to the Japan Committee for UNICEF. Total donations have reached ¥216.2 million since the start of the program in 1992. Sumitomo Mitsui Card also issues cards incorporating 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). The company makes its own donations to the working funds of all these organizations from its card business revenues.

### ● SMBC GLOBAL FOUNDATION

SMBC Global Foundation, Inc. awards financial grants to hundreds of students each year as part of scholarship programs with numerous universities in China, Indonesia, Thailand, Singapore, and other parts of Asia, as well as supporting the educational goals of Asian students abroad. In recent years, the Foundation has also been active in supporting educational institutions and community service organizations within the United States.

### ● SMBC Foundation

Through its education and international exchange programs, the SMBC Foundation aims to help nurture the human resources necessary to achieve sustainable development in developing economies. The foundation offers scholarships to students from Asian countries attending universities in Japan and provides subsidies to research institutes around the world undertaking projects related to developing countries.

### ~ Foreign Coins Collected for UNICEF ~



Foreign coin collection boxes are placed at SMBC branches and offices.



The coins are sent to SMBC Green Service, a Group member, along with those collected at airports and other locations nationwide, to be sorted by currency.



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Coins are sent back to their countries with the cooperation of all member companies of the steering committee of UNICEF’s “Change for Good” program. These coins are then changed into U.S. dollars, and the funds are used by UNICEF for projects benefiting children worldwide.



## Supporting Employees' Volunteer Activities

SMFG actively supports employees' participation in volunteer activities. We believe volunteer activities will help raise employees' awareness of social issues.

### ● YUI—an SMBC Volunteer Organization

At SMBC, we actively support YUI, an in-house volunteer organization. As members of YUI, SMBC employees plan and carry out a variety of welfare activities. The name derives from the Japanese word *yui*, a term describing a mutual support system among farmers that dates back to the Edo Period. The name indicates the group's desire to cultivate ties with people from all walks of life. YUI undertook the following activities in fiscal 2004:



★ Since fiscal 2002, the organization has been offering computer courses for school children with impaired hearing every six months. These children are instructed using pen and paper and also sign language.

★ Since fiscal 2001, YUI has held an annual bazaar, selling items collected from employees. Proceeds are donated to volunteer organizations.

★ Since fiscal 2002, YUI has been hosting an annual variety show at a senior citizens center, presenting the senior citizens who regularly attend classes and other social activities at the center an opportunity to sing and perform on stage.

### ● Sign-Language Courses

SMBC has been offering sign-language courses annually to its employees since fiscal 1997. These courses help employees to communicate better with hearing-impaired customers and improve customer service, while simultaneously enabling SMBC to make a social contribution through its business activities. In fiscal 2004, 179 bank employees enrolled in the course. In April 2005, SMBC arranged a lecture in which the guest speaker, who was hearing impaired, shared her impressions about her daily life using sign language. The lecture, facilitated by an interpreter, was attended by 73 employees. After completing the course, employees use what they have learned in various ways, such as in dealing with customers at the bank, or by participating in volunteer activities in which sign language is used, and also by teaching sign-language classes for beginners.



## Seminars for Experiencing Volunteer Activities

SMBC holds events for its staff after working hours as well as on weekends and holidays, enabling them to experience volunteer activities. SMBC also provides employees with information on various volunteer activities, and encourages their participation in such events. The following initiatives were undertaken in fiscal 2004:



★ An event was held for parents and children, teaching them how to provide support for people with complete or partial lack of sight. Demonstrations showed the proper use of seeing-eye dogs. Also, participants put on eye masks and tried to do simple tasks, like walking or eating.



★ SMBC jointly hosted with other firms an event that gave disabled individuals an opportunity to enjoy sports like wheelchair basketball, goal ball and boccia with athletes.



★ SMBC jointly hosted with other companies an event in which volunteers were taught how to record lifestyle information collected from newspapers and magazines and post it on Internet websites for users with impaired vision.

## ● Neighborhood Cleanup Programs



★ In April 2005, approximately 170 employees took part in a cleanup held along the banks of the Arakawa River in Tokyo. Participants also tested the quality of the water as part of the event.



★ At SMBC Leasing Company, Limited, the staff at the Osaka headquarters make extensive efforts to beautify the surrounding area. Such efforts include a regular neighborhood cleanup conducted along Midosuji Street, a major thoroughfare.