

Corporate Social Responsibility (CSR)

Contributing to the Sustainable Development of Society

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 us to equally provide the most value to our customers, our shareholders and the market, the environment and society, and our employees. Through this process, we strongly believe that contributing to the sustainable development of society as a whole is vital for us to fulfill our corporate social responsibilities.

Basic CSR Policies

In implementing CSR activities, SMFG has defined CSR and put in place a set of common principles regarding business ethics for the Group.

SMFG's Definition of CSR

In the conduct of its business activities, SMFG fulfills its social responsibilities by contributing to the sustainable development of society as a whole through offering higher added value to (i) customers, (ii) shareholders and the market, (iii) the environment and society, and (iv) employees.

Common SMFG CSR Philosophy: Business Ethics

I. Satisfactory Customer Services

We intend to be a financial services group that has the complete trust and support of our customers. For this purpose, we will always provide services that meet the true needs of our customers to assure their satisfaction and earn confidence in the Group.

II. Sound Management

We intend to be a financial services group that maintains fair, transparent, and sound management based on the principle of self-responsibility. For this purpose, along with earning the firm confidence of our shareholders, our customers, and the general public, we take a long-term view of our business and operate it efficiently, and actively disclose accurate business information about the Group. Through these activities, we work to maintain continued growth based on a sound financial position.

III. Contributing to Social Development

We intend to be a financial services group that contributes to the healthy development of society. For this purpose, we recognize the importance of our mission to serve as a crucial part of the public infrastructure and also our social responsibilities. With such recognition, we undertake business operations that contribute to the steady development of Japan and the rest of the world, and endeavor, as a good corporate citizen, to make a positive contribution to society.

IV. Free and Active Business Environment

We intend to be a financial services group for which all officers and employees work with pride and commitment. For this purpose, we respect people and develop employees with extensive professional knowledge and capabilities, thereby creating a free and active business environment.

V. Compliance

We intend to be a financial services group that always keeps in mind the importance of compliance. For this purpose, we reflect our awareness of Business Ethics in our business activities at all times. In addition, we respond promptly to directives from auditors and inspectors. Through these actions, we observe all laws and regulations, and uphold moral standards in our business practices.

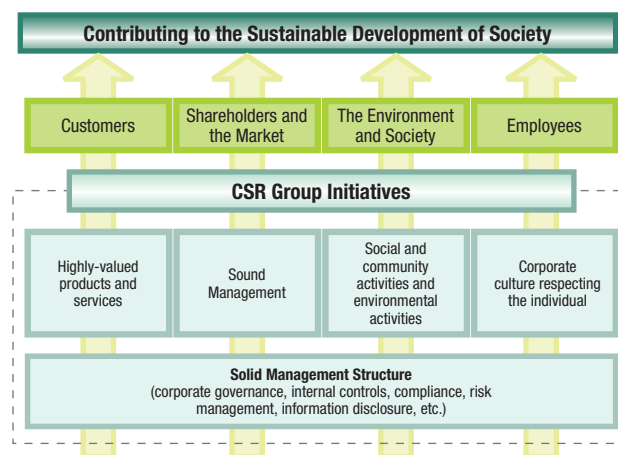
Key Points of CSR Activities

The following are the key points of our CSR activities. First, we have created a solid management framework, including corporate governance, internal auditing, compliance, and risk management systems. Secondly, we offer the most value for our four major stakeholder groups as follows.

- We shall endeavor to develop and prosper with our customers by offering top-quality, highly-valued products and services.
- We shall maintain the solid management by disclosing appropriate information, developing our internal control system and operate solid management to maximize our shareholders' value.
- We shall contribute to society and preserve the natural environment by continuously and proactively implementing initiatives including social and environmental activities.
- We shall foster a free and active business environment which respects individuals and allows each employee to realize his or her full potential.

Lastly, we shall strive to ultimately contribute to the sustainable development of society through such activities.

■ SMFG CSR Values



Integrally Implementing CSR Activities and Business Strategies

CSR activities are considered the foundation of the business strategies of SMFG and Group companies as well as the fulfillment of management policies and business goals.

Completely and fully performing CSR activities is undoubtedly the essence of "management itself," and sincerely committing to the implementation of CSR initiatives is considered the shortest path for achieving management policies and business goals.