



Social Contribution Activities

Fundamental approach on social contribution activities

SMFG and its Group companies, in consideration of the public service nature of the financial services industry, recognize the importance of using business operations to contribute to the development of society. In addition to this contribution to society through day-to-day business operations, we must also act as a responsible corporate citizen by engaging in activities that help lay the foundations for a better society in the future. In the spirit of corporate citizenship, SMFG and its Group companies will fulfill their social obligations through a broad range of activities.

Policy on social contribution activities

SMFG and its Group companies understand their role as responsible corporate citizens, and undertake activities that contribute to the realization of a prosperous and sustainable society. We maintain an extensive social contribution program by planning and executing social contribution activities at the corporate level, as well as by encouraging employees to volunteer for worthwhile activities.

The central elements of our social contribution activities

SMFG and its Group companies position the following four sectors as the core fields for social contributions: 1) social welfare; 2) local and international communities; 3) the environment; and 4) culture, the arts and education.

Activities Contributing to Social Welfare

●Collection and Donation of Mistakenly-Written Postage-Prepaid Postcards and Recycling of Other Used Items

SMFG collects mistakenly-written postage-prepaid postcards from Group employees, exchanges them for new postage stamps, and donates the stamps to volunteer organizations to help them cover their postage costs. In addition, SMBC collects unused prepaid telephone cards, Sumitomo Mitsui Card, Sumitomo Mitsui Finance and Leasing (SMFL) and Cedyna collect PET bottle caps, and Sumitomo Mitsui Card and SMBC Friend Securities collect used postage stamps from employees, donating them to volunteer organizations. SMBC and SMBC Friend Securities also donate products given by the companies to their shareholders.

●Sign-Language Courses

In order to enhance the capabilities of our employees allowing them to better communicate and offer personalized services to assist the hearing-challenged, sign-language workshops are held annually by SMBC. In fiscal 2010, the bank also organized seminars explaining the daily problems faced by the hearing-challenged, interpreted by a sign-language interpreter.

●Volunteer Activities, and Blood Donation Campaigns

SMBC offers educational workshops for volunteer activities in order to encourage its employees to participate in voluntary activities. In fiscal 2010, workshops were organized in Tokyo, Nagoya and Osaka, simulating experiences of global



poverty, diversity, environment and other related issues.

SMBC Friend Securities organizes personal awareness sessions during which our employees can actually experience some of the difficulties encountered and experienced by our senior citizens by using wheelchairs. At the same time, "Senior Citizen Simulation" sessions are also organized.

Blood donation campaigns at the workplace are organized by SMBC, Sumitomo Mitsui Card and SMBC Nikko Securities.

●Sale of Products Made by Social Welfare Organizations

In the SMBC Head Office building, employees can buy products made by NPOs employing the physically challenged.

Volunteer Activities for Local and Overseas Communities

●Volunteer Fund

SMBC has a system in which volunteering employees may have ¥100 deducted monthly from their salaries to donate to volunteer organizations. As of June 2011, more than 11,000 employees participated in this program. The following are some of the 23 activities funded by the SMBC Volunteer Fund in fiscal 2010.

Overseas

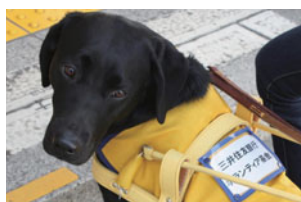
- School meals program for elementary schools in Burkina Faso
- School library opened in Laos
- Support for elementary education in Afghanistan by performing the *kamishibai* (storytelling using pictures)
- In Indonesia, scholarships for intermediate and high school students, and a health program for infants
- Clean water project for elementary schools in Sudan

- Improvement and expansion of elementary school facilities in deprived areas in China
- Support mothers with children through health and literacy programs organized by agricultural organizations in the Philippines
- Project for helping women become self-supporting in Myanmar
- Support for the improvement of living standards of deprived women and elderly people in rural Bangladesh

Japan

- For terminally ill young children, SMBC provides funds for family trips
- Sponsorship for workshops held at primary schools for puppet plays performed by speech- and hearing-challenged persons
- Support for the training of guide dogs (Wakaba program)

At Group member SAKURA KCS Corp., as of February 2011, 891 employees (approximately 80% of the company's total employees) have participated as volunteers by engaging in welfare and environmental contribution activities.



● Supporting Education in Developing Countries by Recycling Used Books

Sumitomo Mitsui Card collects old unwanted books from employees to send to libraries in developing countries. It also asks its cardholders to participate in this effort.

● Activities of YUI, SMBC's Volunteer Organization

SMBC also provides support for YUI, an in-house volunteer organization which provides opportunities for SMBC employees to plan and perform volunteer activities. YUI volunteer activities performed regularly include social events at schools for the hearing-challenged, beach-cleaning, and the organization of singing performances by senior citizens. Other activities include holding charitable bazaars for the sale of hand-crafted products.

● Contributing to Local Communities

SMBC has been promoting and performing volunteer activities planned by its branches and other offices in Japan to contribute to local communities. These activities include branch tours, clean up of the local environment, such as parks and other

areas in the vicinity of SMBC branches, participation in local festivals and events, exhibitions of children's art from around the world and concerts in the lobbies of SMBC branches. Similarly, SMBC Nikko Securities is proactively involved in clean-ups and volunteer activities at its branches, assisting in resolving issues and problems faced by local communities and supporting the development of local society.

● Local Community Contributions by Overseas Offices

Overseas offices conducted the following activities in fiscal 2010.

- Sumitomo Mitsui Banking Corporation (China) Limited established a scholarship program for students of Zhejiang University, Shanghai International Studies University, Sun Yat-sen University, and other universities.
- SMBC's Hong Kong Branch gave donations in support of an orchestra composed of young Asian musicians.
- SMBC's Seoul Branch assisted South Korean students in improving their Japanese language skills and in acquiring a deeper understanding of Japanese culture through donations to a nationwide Japanese drama convention.
- SMBC's Labuan Branch in Malaysia, following its relocation, donated desks, chairs and cabinets to occupational training centers for the disabled.
- SMBC's Hanoi Branch provided international school students with vocational experiences.
- SMBC's Bangkok Branch assisted farmers in northeast Thailand by donating underground water storage tanks and assisting with vegetable planting and harvesting.
- Employees of Sumitomo Mitsui Banking Corporation Europe (SMBCE) conducted volunteer activities in their time off. SMBCE contributes to charitable organizations through an in-house fund and also uses a matching gifts program under which it donates a certain amount for every donation made by its employees.
- The European office of the Japan Research Institute (JRI) made a donation in support of a Japanese-language speech contest.



● Donation Boxes for Foreign Currency Coins

SMBC cooperates in fundraising activities by UNICEF. As a member of the UNICEF foreign currency coin donation committee, it places donation boxes for foreign currency coins at the entrances of all manned branches and offices in Japan, and sorts such collected coins by currency for delivery to UNICEF.

● Support through Products and Services

SMBC offers ordinary deposit accounts from which the accrued interest (after tax) is donated to UNICEF, and SMBC also makes donations matching the amount donated by its clients. Sumitomo Mitsui Card collects donations from cardholders through the World Gifts Point Service of VJA group companies,

and it also provides matching donations to UNICEF, UNESCO, the World Wildlife Fund Japan and the World Food Program in addition to donations given directly to UNICEF by the company. It also offers the UNICEF VISA Card and other social contribution credit cards and donates a portion of credit card payments to charitable organizations.

Cedyna contributes to the Japan National Council of Protective Care Homes for Children and other organizations by issuing social contribution credit cards such as the ATOM Card, which supports “Realizing children’s dreams.” It also collects donations from cardholders using “points” accumulated from their purchases, and also accepts online donations.

● Participation in the “TABLE FOR TWO” Program

SMBC’s Head Office has a program that provides donations to the nonprofit organization TABLE FOR TWO International to fund school meals in developing countries, for every low-calorie meal ordered for lunch. SMBC Friend Securities has also installed vending machines selling healthy drinks, donating part of their sales to TABLE FOR TWO International.

● Social Contribution Activities of In-House Foundations

Based in the United States, SMBC Global Foundation has provided scholarships to more than 5,000 university students in Asian countries since its establishment in



1994. In the United States, it supports educational trips to Japan organized by a high school located in Harlem, New York City, and volunteer employees of SMBC and JRI to participate in school beautification programs. The foundation also provides matching gifts for SMBC employees.

Established in 1990, the SMBC Foundation for International Cooperation strives to assist in developing human resources necessary to achieve sustainable growth in developing economies as well as to promote international exchange activities. Since its inception, the foundation has provided financial support for 7-8 students from Asian countries each year, enabling them to attend universities in Japan. The foundation also offers subsidies to research institutes and researchers undertaking projects related to developing countries.

Environmental Activities

● Participation in Environmental Preservation Initiatives

SMFG organizes “SMFG Clean-up Day” on which Group employees volunteer to clean up beaches. In fiscal 2010, some 120 employees participated in this activity in Kanagawa and Hyogo prefectures. SMBC Friend Securities organized its own beach cleanup events in Chiba and Hyogo Prefectures. Approximately 101 employees participated. In addition, employees of Cedyna, SMFL and JRI regularly participate in such cleanup activities near their offices.

In autumn 2010, SMBC Nikko Securities established “Green Week” for environmental protection and social contribution activities. A total of 2,211 employees and their family members participated in clean-ups and other group activities.



● SMBC Environmental Program NPO C.C.C Furano Field

SMBC also provides support to an environmental project in Furano, Hokkaido implemented by screenwriter, Soh Kuramoto. SMBC is providing support for forestation in a closed-down golf course in Furano. It supports environmental education programs under which children explore nature by using their five senses.

● Donations through Marketing of the World Bank Green Fund

SMBC and SMBC Nikko Securities donate a portion of the earnings from the “SMBC Nikko World Bank Bond Fund” (simply referred to as “World Bank Green Fund”) to the Japanese Red Cross Society and the Japan Committee for UNICEF.



● Support for the EARTH PHOTO CONTEST

SMFL supports a photography contest for communicating the importance of resolving environmental problems and encouraging people to take action. The company presents the Sumitomo Mitsui Finance and Leasing Prize for outstanding photographic entries.

Contributing to Cultural, Artistic, and Educational Activities

● Concerts Held in the Reception Lobbies of Branches

At the SMBC Head Office and Osaka Head Office, we hold lobby concerts for the general public free of charge. The concerts held last March and April were organized to raise donations for the disaster recovery and reconstruction efforts after the Great East Japan Earthquake.

● Support for Cultural and Artistic Ventures

For supporting *kabuki* and other traditional performing arts in Japan, Sumitomo Mitsui Card donated stage curtains to the

National Theatre and the National Engei Hall. The company also supports the development of talented performers by co-sponsoring children kabuki performances. SMBC Friend Securities supports cultural and artistic activities by specially sponsoring art exhibitions such as those by Gyoshu Hayami (the traditional Japanese painter) shown at the Yamatane Museum of Art.

SMBC and Cedyne support the promotion of music culture by sponsoring classical music concerts.

● Financial and Economic Education

SMBC and SMBC Nikko Securities organize vocational workshops for elementary school students to experience working in the financial industry. The bank supports diverse financial and economic education activities, including publishing a book called *"What Does a Bank Do?"*, providing financial educational on-line games on the SMBC website, co-sponsoring Kidzania (a vocational experience theme park for children), and supporting Shinagawa Financial Park (economic training programs for junior high school students).

Sumitomo Mitsui Card, SMFL, JRI and SMBC Nikko Securities send instructors for classes at universities. Additionally, in November 2010, SMBC Friend Securities began its free online education program and practical experience program, "You·You Toshi" (self-composed Investment) for inexperienced investors.

● Students Internship Program

SMBC, JRI and SMBC Friend Securities offer internship programs for students. In fiscal 2010, SMBC invited 16 students allowing them to gain actual banking operational experience at various departments of the Head Office. JRI invited five students to help gain a thorough understanding of environmental and energy businesses for the next generation. SMBC Friend Securities invited 26 students to learn about financial instruments and the securities business.

Emergency Reconstruction Assistance and Support for the Regions Devastated by the Great East Japan Earthquake

● Disaster-relief Donations

SMFG and its Group companies have donated an aggregate of approximately ¥600 million for the reconstruction of regions devastated by the Great East Japan Earthquake, out of which SMBC and SMBC Nikko Securities donated ¥300 million and ¥100 million, respectively. The Group also took other initiatives including collecting donations from employees and donating the amount equivalent to the donations given by employees.

Furthermore, SMBC opened an account solely for donations for disaster-relief efforts, and solicited donations from our clients and also from our employees of all Group companies, including the bank and SMBC Nikko Securities. Sumitomo Mitsui Card and Cedyne also accept donations charged to credit cards.

● Charity Concerts



Since 2006, SMBC has held charity concerts performed by employees to support unfortunate children world-wide. The donations are collected from the audiences of concerts and also from



the sales of employees' handcrafted products. In May 2011, the bank delivered musical instruments, as part of its support for disaster victims of the Great East Japan Earthquake, to the elementary and intermediate schools which were substantially damaged by the earthquake and tsunami. In addition, people taking refuge in Tokyo were also invited to the concerts.

● Volunteer Activities

In April, SMBC implemented a special leave of absence for disaster relief volunteer activities, and in June, it began allowing employees to actually go to the disaster areas for regular volunteering. By early July, 65 employees had participated in such volunteer activities as the clean-up of homes and restoring photographs by taking advantage of this volunteer leave program.

In April, SMBC Nikko Securities also implemented the volunteer leave program, and in July, it sent approximately 360 newly hired employees to the disaster areas for volunteer activities.



In order to assist our clients affected by the Great East Japan Earthquake as much as possible, SMBC continued to open its Sendai branch on non-business days, and provided the over-the-counter payment services to our clients who had lost their deposit books, certificates or registered seals (provided that they had other types of identification). We also began offering housing loans with preferential interest rates for our clients whose homes were lost or damaged by the earthquake, and special funding facilities for our corporate clients.