



Social Contribution Activities

Fundamental approach for social contribution activities

SMFG and its Group companies recognize that it is important to consider the public nature of the financial institution and contribute to the development of society through business operations. In addition to the contribution to society through daily business operations, we should act as a "responsible corporate citizen" by engaging in activities which may assist in making the better society in the future. SMFG and its Group companies will pursue diverse social contribution activities in order to fulfill responsibilities as a "responsible corporate citizen."

Policy for social contribution activities

SMFG and its Group companies fully understand their roles as responsible corporate citizens, and perform social contribution activities for realizing a prosperous and sustainable society. We continue to plan and execute social contribution activities as the corporate citizen while supporting volunteer activities of employees, in order to proactively perform social contribution activities.

The backbone for our social contribution activities

SMFG and its Group companies consider the following four areas as the core areas for social contributions activities:

1) social welfare; 2) local and international communities; 3) the environment; and 4) cultures, arts and education.

Social Welfare Activities

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

SMFG collects mistakenly-written postage-prepaid postcards from employees of the Group companies, 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, and Sumitomo Mitsui Card, Cedyne, SMBC Consumer Finance, Sumitomo Mitsui Finance and Leasing (SMFL) and SMBC Nikko Securities collect PET bottle caps. Sumitomo Mitsui Card, SMBC Consumer Finance 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.

● Group Blood Donation Program

SMBC, Sumitomo Mitsui Card, SMBC Consumer Finance and SMBC Nikko Securities encourage employees to donate their blood at the workplace. The total of 785 employees from four companies participated in this program in fiscal 2011.

● Installation of Charitable Vending Machines

The head office of SMBC is installed with vending machines for the program which make contributions to welfare organizations every time a drink is purchased from these vending machines. The bank also sells products made by organizations which assist and support the physically-challenged.

Local and Overseas Communities

● SMBC Volunteer Fund

SMBC has a system for volunteering employees to have ¥100 deducted from their monthly salaries to donate to volunteer organizations. Over 12,000 employees participate in this program, as of May 2012. The organizations are selected based on thorough investigations and discussions by the panel of experts and volunteering employees. In fiscal 2011, donations were made to 28 organizations which work to resolve issues for economical difficulties in Japan and

overseas.

Overseas

- The school meals program for elementary schools in Burkina Faso support basic healthcare in Southern Sudan; needlework training in Myanmar supports revenue-raising activities; and the establishment of literacy infrastructure environment in Cambodia, as well as other projects.



Japan

- The operations of shelter program to protect children who are victims of abuse, hospices for children, and support projects for asylum seekers to become self-supportive in Japan.

918 employees of the Group company, Sakura KCS (approximately 80% of the company's total employees), have volunteered (as of March 2012) for welfare and environmental contribution activities.

● Opening of Emergency Accounts and Accepting Donations for Major Disasters

SMBC has set up an account having no transfer charges through which clients may make donations in the event of major disasters in Japan and overseas. Concurrently, it encourages employees of SMBC and the Group to make donations. Since fiscal 2011, donations have been accepted after the Kii Peninsula was hit by Typhoon No. 12 and the areas were affected by the Great East Japan Earthquake. The bank also transferred donations collected for northern and central parts of Thailand affected by the recent flooding in that area.

● Pro Bono Activities

The bank is also engaged in pro bono activities in which volunteers offer their business and professional expertise and skills for the public. In fiscal 2011, the bank supported three non-profit organizations dedicated to revitalizing the economy of the Kansai region and resolving social issues through employees

offering their time for pro bono activities. SMBC launched programs such as giving advice about managing donations in fiscal 2012 as part of the pro bono project, and helped three non-profit organizations to obtain and maintain the certification given to the certified non-profit organization status.

● Activities of YUI, SMBC's Volunteer Organization

SMBC also provides support through the volunteer activities of YUI, an in-house volunteer organization which provides opportunities for SMBC employees to plan and perform volunteer activities. YUI regularly performs volunteer activities in the community, including social events at schools for the hearing-impaired, beach cleaning, and the singing performances for senior citizens.

● 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-ups of the local environment of such as parks and other areas in the vicinity of SMBC branches, and participation in local festivals and events. Similarly, SMBC Nikko Securities is proactively involved in local clean-ups and volunteer activities.

● Development of "Customer Service Plaza"

SMBC Consumer Finance considers that it is its social responsibility to take measures for assisting people having problems with accumulated debts. We have created offices called "Customer Service Plaza" in 21 locations throughout Japan as the office to communicate with the local community. The services include counseling, social contributions and local relations. We strive to make these offices as the places where local community members may casually consult on any financial matters. We also offer seminars and events providing consultations on borrowing, debt repayment and other money matters; counseling services; and advising on problems with money which may be originated from suspicious activities.

● 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 installs donation boxes for foreign currency coins at the entrances of all manned branches and offices in Japan, encouraging clients to donate, and it sorts such collected coins by each currency for delivery to UNICEF.

● Support through Products and Services

SMBC offers clients the ordinary deposit account of which the accrued interest (after tax) is donated to the UNICEF Donation Account, and SMBC also matches the donations to 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 accepts online credit card donations and credit card payments of other social contributions and donates a portion of credit card payments made by clients 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

The head offices of SMBC, Sumitomo Mitsui Card and SMFL participate in the program which provides donations to the nonprofit organization of the "TABLE FOR TWO International" to fund school meals in developing countries, for every low-calorie meal ordered for lunch. SMBC, Sumitomo Mitsui Card, SMFL, SMBC Friend Securities and SMBC Nikko Securities have also installed vending machines which sell drinks donating part of their sales to TABLE FOR TWO International.

● Social Contribution Activities of In-House Foundations

SMBC Global Foundation, based in the United States, has provided scholarships to more than 6,000 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 the participation in school beautification programs by volunteers from SMBC and Japan Research Institute (JRI). The foundation also provides matching gifts for SMBC employees.

SMBC Foundation for International Cooperation, which was established in 1990, strives to assist in developing human resources required to achieve sustainable growth in developing economies as well as to promote international exchange activities. Since its establishment, the foundation has provided financial support for 7-8 students from Asian countries every 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 2011, approximately 235 employees participated in this activity in Kanagawa and Hyogo prefectures.

SMBC Friend Securities organized its own beach clean-up events in Chiba and Hyogo Prefectures. A total of 103 employees participated. In addition, 51 employees of Minato Bank participated in clean-up activities at Suma Beach. JRI was involved in a clean-up in Osaka, "Clean Osaka 2011," and Kansai Urban Banking Corporation (KUBC) participated in clean-up activities at Lake Biwa. In autumn 2010, SMBC Nikko Securities established the "Green Week" for environmental protection and social contribution activities. A total of 4,695 employees and their family members participated in clean-ups and other group activities in fiscal 2011. Meanwhile Cedyna, SMFL and SMBC Consumer Finance also continued with clean-up activities in areas around their premises.

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

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

●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.

●Support for Junior Eco Clubs' All-Japan Festival

SMBC supported the 2012 Junior Eco Club's All-Japan Festival, organized by Japan Environment Association, by providing an information booth at the event.

Contributing to Cultural, Artistic, and Educational Activities

●Charity Concerts

Since 2006, SMBC has been holding musical concerts for charity performed by volunteer employees to support underprivileged children worldwide. The donations are collected from the audiences of concerts and also from the sales of employees' handcrafted products. In 2012, donations were sent to children affected by the Great East Japan Earthquake and to children in Cambodia and Vietnam. In addition, people taking refuge in Tokyo from the said earthquake were also invited to the concerts.



●Musical Concerts Held in the Reception Lobbies of Branches

At the SMBC Tokyo Head Office, Osaka Head Office, KUBC's Head Office and Biwako Main Office, lobby concerts are held for the general public with free of charge.

●Support for Cultural and Artistic Ventures

For supporting Kabuki and other traditional performing arts in Japan, Sumitomo Mitsui Card donates stage curtains to the National Theatre and the National Engei Hall. The company also supports the development of classical arts and talented performers by co-sponsoring children's Kabuki performances.

SMBC Friend Securities supports cultural and artistic activities by sponsoring special art exhibitions at the Yamatane Museum of Art.

SMBC and Cedyna 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. In addition to allowing elementary school children up to high school students to visit banking premises at any time, the bank supports diverse financial and economic educational activities, including publishing a book titled "What Does a Bank Do?," providing financial, educational 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).

SMBC Consumer Finance organized the event of card games for elementary school students to teach the origin and the functions of money and offered lectures on finance for students and adults, primarily at its "Customer Service Plaza" offices. A total of 511 such events were organized in fiscal 2011. SMBC, Sumitomo Mitsui Card, SMFL, JRI, SMBC Nikko Securities and Minato Bank also sent instructors to teach classes at universities. SMBC Friend Securities provides its free online education program and practical experience program, "You・You Toshi" (Individual self-composed Investment) for inexperienced investors.

Contributions Made to Local Communities by Overseas Offices

Overseas offices of the Group support projects which contribute to the achievement of Millennium Development Goals such as resolving poverty in developing countries, supporting education and medical services, and supporting women for advancement or achieving equal treatment, through contributions made to non-profit and non-governmental organizations, including SMBC's Volunteer Fund, in addition to independent initiatives tailored to specific issues and cultures of individual countries and regions.

- SMBC (China) established a scholarship program for students of Zhejiang University, Sun Yat-sen University, Soochow University, East China Normal University, Shanghai International Studies University and Tianjin Foreign Studies University.
- The employees and their families of Suzhou Branch of SMBC (China) volunteered for clean-up activities on Tianping Mountain.
- SMBC's Hong Kong Branch gave donations to support the orchestra made up of young Asian musicians.
- SMBC's Seoul Branch gave donations to the "National Japanese Drama Competition for Students" to provide opportunities for Korean students to learn Japanese and further understand Japanese cultures.
- SMBC's Hanoi Branch provided international school students with vocational experiences.
- SMBC's New York Branch donated PCs and other equipment to elementary schools in the Philippines through non-profit organizations.
- SMBC's Sydney Branch participated in volunteer and donation activities associated with children, intractable diseases, refugees and earthquake disasters, provided by its CSR committee.
- Manufacturers Bank employees participate in events which raise awareness for the prevention of heart disease and make donations to event-sponsoring groups.
- Employees of Sumitomo Mitsui Banking Corporation Europe (SMBCE) conducted volunteer activities in their spare time. SMBCE contributes to charitable organizations through an in-house fund, and also uses a matching-gift program under which it donates a certain amount for every donation made by its employees.
- SMBCE provided opportunities for students to gain work experience and business skills and also provided opportunities for underprivileged young people to participate in the student work experience program.
- Donations to the Japanese Language Speech Contest made by the European office of JRI.

Measures for Addressing Decreasing Birth Rate and Aging Population

● Implementation of Universal Design and Universal Service at branches

The following initiatives were undertaken to assist clients at branches of SMBC, Minato Bank and KUBC.

- Installation of ATMs for the visually-impaired
- Installation of hearing aids at branches
- Installation of communication boards and similar devices for writing messages for those clients having difficulties hearing
- Installation of Automated External Defibrillators (AEDs)*
- Installation of walking-stick holding brackets (SMBC and Minato Bank)
- Establishment of priority seating for senior citizens and mobility-impaired people (Minato Bank)

* AEDs are also installed at SMBC Friend Securities and SMBC Nikko Securities

Additionally, staffs, trained in the knowledge and the means to support senior citizens and physically-challenged clients, are allocated to all branches of SMBC and Minato Bank.

● Business development for accommodating the society with extremely large number of senior citizens

SMBC has clarified guidelines for collateral management and other matters to support building of rental housing for the senior citizens, demand for which is expected to increase hereafter.

We plan to assist and support in developing the system for senior citizens to have safe, vivacious and meaningful life while appropriately accommodating the needs of such society.

Supporting the Recovery after the Great East Japan Earthquake

● Volunteer Activities for the areas affected by the Great East Japan Earthquake

In April 2011, SMBC established the “special leave of absence for disaster relief volunteer activities,” and it began allowing employees to regularly go to the disaster affected areas for volunteering activities. Up until to May 2012, an aggregate of approximately 180 employees had volunteered and participated in cleaning the dirt, assisting in the restoration of damaged photographs and removal of rubble accumulated in the disaster affected areas.

In April 2011, SMBC Nikko Securities also implemented the volunteer leave program, and in July, approximately 350 newly-hired employees, who were lead by executives and other employees, undertook clean-up activities in the disaster affected areas.



● Support for the Affected Areas by staff of “Customer Service Plaza”

SMBC Consumer Finance supported the disaster volunteer centers set up in the affected areas by providing staff members who have telephone handling skills from the Customer Service Plazas of Sendai and Morioka and 19 other locations.

● Implementation of recommendations for “Recovery and Reconstruction for Japan after the Earthquake”

JRI has been making proposals to prepare for the future in response to the multiple implications caused by the Great East Japan Earthquake as the “Complex Major Disaster,” and also for proper recovery and reconstruction in Japan.

● Donation Activities by Redeeming Points Accumulated from Using Credit Cards

Sumitomo Mitsui Card and Cedyne accepted donations from clients using their credit cards, and also donated to the disaster affected areas by redeeming the points accumulated by clients from using credit cards.

● Support Fund for Great East Japan Earthquake

In June 2011, SMBC established the system of “Great East Japan Earthquake Support Fund” for making donations to the disaster affected areas by deducting ¥400 from employee’s monthly salaries. The bank made donations collected at the head office and branches in addition to the amount matched by the bank to the government authorities of four prefectures affected by the earthquake in October 2011, to four organizations in Miyagi Prefecture for cooperating with the bank for volunteer activities in March and May 2012. The said donation programs will continue until the end of June 2014.

● Seminar on support measures for recovery in Miyagi Prefecture

In September 2011, the bank teamed up with the prefectural government of Miyagi Prefecture and The 77 Bank, Ltd. to organize a seminar on the industrial recovery in Miyagi Prefecture. The keynote address for the seminar was made by the Governor of Miyagi Prefecture, Yoshihiro Murai, who spoke on the current conditions and implications of the earthquake and also on the “Recovery Plan for Miyagi Prefecture.” A total of 382 companies and 571 individual clients, made up primarily of clients of the two banks, attended the seminar.

● Volunteering for interaction with evacuees in Tokyo

The interaction meetings for the people evacuated to Tokyo from disaster affected areas have been regularly held, participated by volunteering employees of SMBC in addition to mainly the staff of the YUI volunteer organization.