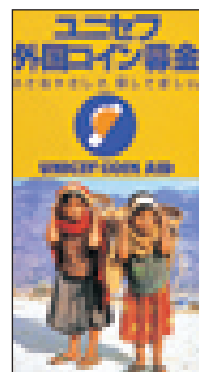


# Contributing to Society

Sumitomo Bank is committed to being a stalwart contributor to the development of the local, national and global communities in which we do business. We recognize that being a good corporate citizen is an integral part of our function in society. For this reason, we have established the Social Development Dept. to coordinate and promote the Bank's participation in local community life and culture and contribute to charities. We are particularly pleased to take part in activities that offer continuity, have an international element, draw upon our special characteristics as a financial institution and contribute to our employees' personal development and fulfilment.

## Support for Charities

The Bank has enjoyed a long and close association with UNICEF. In recent years, we have played a leading role as one of five corporate sponsors and executive committee members of "UNICEF Coin Aid," which collects spare foreign coins from customers returning from abroad. In addition to providing posters and collection boxes at each branch, the entire Sumitomo Bank Group cooperates in sorting and transporting the coins. Between August 1994 and March 1999, we successfully collected approximately 28 tons of foreign coins, earning the equivalent of ¥180 million for UNICEF. Through another innovative program, we offer Charity Accounts, which allow customers to contribute the after-tax interest income from such savings accounts automatically to UNICEF. We provide further support by purchasing UNICEF greeting cards in bulk for distribution to our customers. This provides wide exposure to the organization's messages, with half of the card revenues going to support UNICEF activities.



In Japan, we also support the nationwide Red Feather Campaign, which is conducted from October to December each year. We assist this umbrella organization of charities by displaying posters and placing donation boxes in our branches, while encouraging both our customers and staff to support this charity drive.

## An Active Community Partner

As responsible members of our host communities, our branches have the autonomy to decide how they will participate in local affairs. In addition to various volunteer activities initiated by staff, the branches participate in and contribute to local charity events and organizations.

We are especially proud of our efforts to encourage and foster the spirit of volunteerism throughout the Bank. To inform our employees of such opportunities, we have implemented the "Volunteer Information" billboard, through our internal e-mail system. We continue to plan and provide support for additional programs featuring employee participation.

We also encourage other companies to join us in sponsoring major events. Recent activities included the "Volunteer Experience Seminar" (Senior Citizen Simulation, and Wheelchair and Eye Mask Experience) in Osaka, which was jointly sponsored with other leading corporations. By wearing special simulation equipment, volunteers gained an understanding of the challenges faced daily by senior citizens and physically challenged persons. The entire Sumitomo Group also joined other companies in sponsoring the "Charity Event for the Deaf and Blind Persons in Osaka," a high-profile fund-raising event. Similarly, we participated in the "Bird Watching with Visually Impaired Persons" program in Tokyo, which attracted a large number of prominent sponsors.

## Sumitomo Bank Global Foundation

This nonprofit institution was established in April 1994 to fund scholarships for university students in Asia. The foundation is currently active in Thailand, the People's Republic of China, Indonesia and Singapore. It has provided scholarships and bursaries to more than 1,500 students to date and is gearing up to broaden the scope of its activities to meet other educational and community needs.



## Environmental Conservation

The Bank established the Environment Business Department in July 1998 to strengthen our response to environmental issues in step with rising interest in conservation throughout the global community. The Bank believes it is appropriate for companies to emphasize the environment. To assist in such efforts, we offer the Sumitomo Advanced Finance for Ecology (SAFE) program. We have also introduced the Eco-Management Loan product for businesses engaged in environmental services or remediation.

Our endeavors in this field also extend to sponsoring seminars, providing environmental audit services, developing eco-management proposals, supplying other eco-business services and publishing the SAFE environmental magazine. These services are designed to provide comprehensive support for the execution of our customers' environmental strategies. Recently, we introduced the Eco-Consulting Service to assist companies in obtaining ISO 14001 certification, the international environmental practices standard. This service is offered in conjunction with The JRI Business Consulting, Limited, Asahi & Co. and Chuo Audit Corporation.

Within the Bank, we make extensive use of recycled paper as part of our conservation efforts. All of our promotional brochures, name cards, customer passbooks, forms and photocopy paper are made with recycled fibers. As a responsible corporate citizen, we are endeavoring to contribute to the conservation of the world's natural resources to the very best of our ability.

