

# For Community

## SMBC Group's Commitment

### SMBC Group



We are committed to working as a citizen of the country and the community to help create a society where senior citizens and people with disabilities can live with complete peace of mind and safe communities where members help and support one another in times of disaster. Recognizing that the role of a global financial group is to be a bridge to the future, we work with various organizations involved in social issues both in the regions where we do business and more broadly and intend to continue voluntary, employee-led social contribution activities in diverse fields such as finance and education.

Through these activities, we will contribute to achieving SDGs No.1 (No Poverty), No.11(Sustainable Cities and Communities).

Below are SMBC Group's main activities that support communities through volunteer work and donations by employees.



**Contribution to Achieving and**  
➤ **Developing Safe and Secure Communities**

**Promotion of Social**  
➤ **Inclusion in Collaboration**

**Contribution**  
➤ **Activities to Community**

# Contribution to Achieving and Developing Safe and Secure Communities

SMBC Group is also promoting better branch design so that the elderly and people with disabilities can feel comfortable using these facilities. Below are some examples of group companies' branch design initiatives, including employee education and introduction of universal design services.

## Main Initiatives

### Policy recommendation

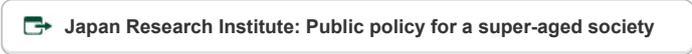
#### Public policy for a super-aging society

JRI

The year 2025, when baby boomers reach the age of 75, is fast approaching. Japan continues to see its population shrink and the percentage of elderly people increase. The government is establishing an integrated community care system so that elderly people can live out their lives in their familiar communities and extend their lifespans so that all citizens can stay healthy throughout their lives.

To achieve these goals, a complex structure is needed that involves not only social security systems such as healthcare and long-term care, but also health promotion and disease prevention, working style and employment systems, and social infrastructure such as housing and transport.

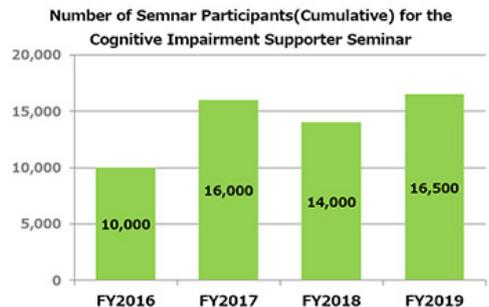
With the theme of "public policy for a super-aging society," the Japan Research Institute harnesses the knowledge of both public researchers and consultants on social security, long-term care and businesses targeting senior citizens, medicine and healthcare, urban planning, etc., to promote recommendations and implementation of new policies and business.



### Employee education

SMBC Group

The SMBC works to create branches that can be visited with confidence by seniors and people with disabilities by incorporating universal design principles and conducting a variety of other initiatives. We also put particular emphasis on training employees who directly interact with customers so that our branches and services can be used with total peace of mind. We have approximately 2,800 care service assistants, who undergo service care cast training, universal etiquette and other training to ensure appropriate assistance is provided. Since fiscal 2014, we have also engaged in full-scale training of cognitive impairment supporters to prepare for the aging of society. As of March 31, 2020, there are approximately 16,500 specialized staff members to assist people with cognitive impairment assigned mostly at its branches.



\*The decline in FY2018 is due to two major subsidiaries being removed from the list of Group companies.

## Implementation of Universal Design and Universal Service at Branches

### SMBC Group

SMBC is working to advance universal design compliance at branches. When installing new equipment or facilities at branches, we check whether it will be easy for people with disabilities to use them during the development stage, and also ask for feedback from customers after installation. SMBC Trust Bank is also conducting Web-based training for all bank employees regarding universal manners, as we work to improve services as a group.

Customer feedback and specific service examples can be found at the following link.

[👉 SMBC: Utilizes Customer Feedback in its Operations \(Japanese only\)](#)

## Universal Design (Equipment Response)

- ▼ [Pictogram Display](#) ▼ [Braille Blocks for Visually Impaired](#) ▼ [ATMs for the Visually-Impaired](#)
- ▼ [Improvement of Reception Number Display Devices \(EQ displays\)](#) ▼ [Writing Tools](#)
- ▼ [More Convenient Form Entry](#) ▼ [Installation of Automated External Defibrillators \(AEDs\)](#)
- ▼ [Universal Design Introduction - Enhancing Facilities that All People Can Use with Ease](#)

### Pictogram Display

SMBC

Visual indicators related to barrier-free information are posted in the branch information section of the SMBC website as well as at branch entrances to allow customers to confirm in advance when using branch facilities.



### Braille Blocks for Visually Impaired

SMBC

Guidance tiles and rivets are placed to mark the path from a branch's entrance to its ATM area to assist people with visual impairments to enter and use the branch.

(Installed at 420 of 420 branches as of March 31, 2020)



**ATMs for the Visually-Impaired**

SMBC

All ATMs at domestic branches and in non-branch locations are equipped with handset-based audio guidance to serve customers with visual impairments.

More information on upgrading to ATMs for people with disabilities can be found at the following link.



[SMBC: ATM Upgrades for People with Visual Impairments \(Japanese only\)](#)

**Improvement of Reception Number Display Devices (EQ displays)**

SMBC

We received feedback that reception number display devices were difficult to read, so we installed EQ display devices that incorporate universal design principles for color, making them easier to read for seniors and people with visual impairments.



EQ display device

**Writing Tools**

SMBC

Writing tools are also made available at branches to ensure that we are able to accurately and smoothly determine the needs of customers with hearing impairments



Writing board



Guidance plate with "ear" mark



Communication board displays customer procedures in pictograms

**More Convenient Form Entry**

SMBC

Branches also make available cane and umbrella holders and lap tables for filling out forms so that customers can comfortably use both hands when filling out forms and operating devices.



Cane holders



Lap tables for writing

**Installation of Automated External Defibrillators (AEDs)**

SMBC

SMBC Finance Service

We have progressively installed AEDs in staffed ATM areas since August 2007 and are utilizing our nationwide branch infrastructure to help people in emergency situations. Even though AEDs are now more readily available, there have been few cases of them being used by the general public, and awareness of first aid techniques has become a society-wide issue. SMBC Finance Service holds basic life-saving classes to strengthen its in-office crisis management system and has been increasing the number of personnel who have acquired life-saving certification, which allows them to perform life-saving procedures using an AED.



AED



Basic life-saving class

**Universal Design Introduction - Enhancing Facilities that All People Can Use with Ease**

SMBC Nikko

Since May 2015, we have been installing a desktop communication support system called "comuoon (Commune)" on service counters at branches. "comuoon" is developed and manufactured by Universal Sound Design Inc. (Headquarters: Minato-ku, Tokyo, Representative Director: Shinichiro Nakaishi). It is a communication support system that improves communication with people with hearing difficulties. Its high-performance microphone accurately picks up the speaker's voice, and the system then creates sounds that are easy for hearing-impaired people to hear through its egg-shaped speakers.

In addition, we have installed gently-sloped ramps and writing boards at all branches nationwide. We are also installing cane holders as well as customer service counters, interphones, and other objects at heights that are easy for people in wheelchairs to use.

## Universal Service

- [▼ Braille Services](#)
[▼ Voice recognition password card](#)
[▼ Lower Fees for Counter Transfer Orders](#)
- [▼ Reading and Writing Assistance](#)
[▼ Utilizing Customer Feedback](#)
- [▼ Acquisition of "Omotenashi Standard Certification 2019"](#)
[▼ Introduction of multilingual support tools](#)
- [▼ Establishment of global branches](#)

**Braille Services**

SMBC

We also have Braille versions of contractual terms for regular and time deposits, etc., end-of-month balance notices and time deposit transaction notices.

**Voice recognition password card**

SMBC

SMBC provides voice recognition password cards to customers with vision impairments.

 [For more information on voice recognition password cards, visit: \(Japanese only\)](#)

**Lower Fees for Counter Transfer Orders**

SMBC

When customers who have difficulty ordering bank transfers using an ATM machine, such as customers with visual impairments, visit the bank and order a transfer at a teller counter, after the customer's intention is confirmed, the same fee as the fee charged for ATM transfers is applied.

**Reading and Writing Assistance**

SMBC

Procedures have also been established to provide reading and writing services for customers who are not able to read a contract or enter their signatures due to a disability (how this is handed differs depending on the nature of the transaction).

**Utilizing Customer Feedback**

SMBC

We conduct various initiatives to sincerely consider customer feedback and provide greater levels of customer satisfaction.

 [SMBC: Utilizes Customer Feedback in its Operations \(Japanese only\)](#)

**Acquisition of "Omotenashi Standard Certification 2019"**

**SMBC Nikko**

Omotenashi Standard Certification is a certification system established by the Ministry of Economy, Trade and Industry to promote and revitalize Japan's service industry and regional vibrancy. Companies from sectors other than the service sector are also obtaining this certification. SMBC Nikko received the Omotenashi Standard Certification in 2019 in recognition of efforts to improve the quality of services and to develop branches where all people can use services with ease.



**Introduction of multilingual support tools**

**SMBC**

We provide multilingual communication boards and leaflets on how to open an account, etc., to help foreign customers understand registration procedures.



Communication board  
(Example: Chinese)



Leaflets about opening an account, etc.  
(Example: Chinese)

**Establishment of global branches**

**SMBC Trust**

We have positioned the Akasaka and Hiroo branches as "global branches" for customers with global businesses. These branches offer English-language pamphlets and product brochures to customers who wish to make transactions in English, as well as providing competent consultations about products and services in English.



## Establishing an Inquiry Desk for People with Disabilities

- ▼ [Dedicated forms for customers with visual or language impairments](#)
- ▼ [Sign language / written inquiry](#)

**Dedicated forms for customers with visual or language impairments**

SMBC

Dedicated inquiry forms are made available for customers that have visual or language impairments.

[SMBC: Dedicated forms for customers with visual or language impairments \(Japanese only\)](#)

**Sign language / written inquiry**

SMCC

SMCC provides a sign language and written inquiry service that uses a specialized video communication system for people who have difficulty with phone conversations due to a hearing or speech disability.

[SMCC Sign Language and Written Inquiry Service \(Japanese only\)](#)

## Promotion of Social Inclusion in Collaboration

Social inclusion is a principle whose objective is for all people to live healthy lives as members of their local community by ensuring that no one is left behind in employment and community relations. The SMBC Group runs diverse programs aligned with this principle, such as regional revitalization and other businesses and community contributions through sports, food, and sponsorships, as shown below.

### Main Measures

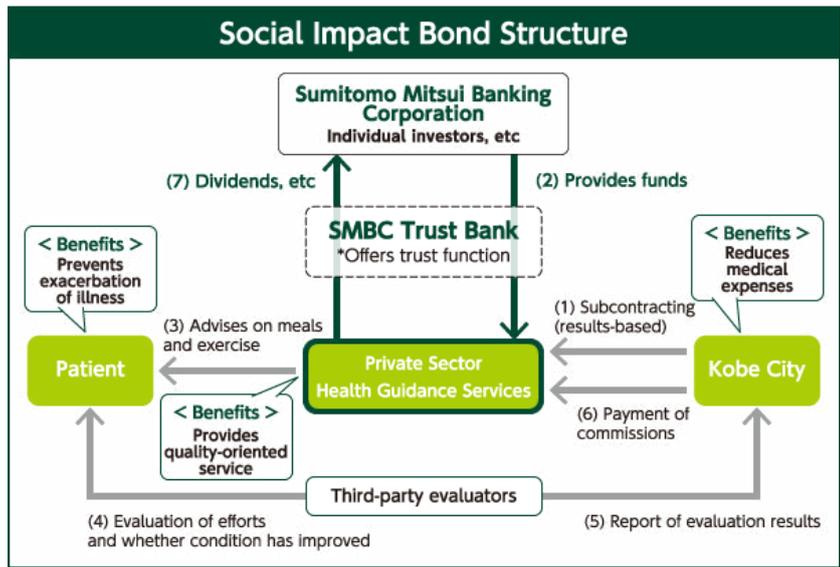
- [Structuring of Social Impact Bonds ▼](#)
- [Handling of “Mirai 2030™,” a Leasing Service for SDGs ▼](#)
- [Regional Revitalization Business ▼](#)
- [Donations through Products and Services ▼](#)

### Structuring of Social Impact Bonds

SMBC      SMBC Trust

SMBC and SMBC Trust Bank are jointly pursuing measures for the “social impact bonds” that typify a scheme for public-private partnership. In July 2017, social impact bonds were structured for Kobe City’s project to prevent diabetic nephropathy, etc. from becoming a serious issue, and in September 2019, social impact bonds were also structured for Toyonaka City’s project to ensure smoking cessation; both were the first such projects in Japan. Through the said scheme, Group companies will continue to provide financial support to solve social problems that modern society and respective regional communities are facing going forward.

Structure of a social impact bond (e.g. project of Kobe City to prevent the diabetic nephropathy, etc. from becoming a serious issue)



For Community

## Handling of “Mirai 2030™,” a Leasing Service for SDGs

### Support for GoalBall

SMFL

JRI

Sumitomo Mitsui Finance and Leasing (hereinafter “SMFL”) began providing Mirai 2030™, which is a leasing service for SDGs to enable their achievement, jointly with the Japan Research Institute (hereinafter “JRI”). SMFL is offering two types of Mirai 2030™: Mirai 2030™ (donation type), where a part of the lease charge is donated by SMFL to public interest incorporated foundations and NPOs that contribute to achieving the SDGs; and Mirai 2030™ (certification type), whereby a certificate is issued if visible effects from facility adoption or effective measures for SDGs are confirmed with regard to facilities related to renewables and/or energy saving.



**SMFL: SMFL, jointly with JRI, began providing Mirai 2030™ as the first SDG leasing service in Japan. (Japanese only)**

## Regional Revitalization Business

SMBC Trust

SMFL

SMBC Trust Bank received the land and buildings of an aquarium in trust and is involved in a regional revitalization business through design, management, and operational support of the aquarium.

In January 2019, Sumitomo Mitsui Finance and Leasing established Dazaifu Co-Creation through joint investment with Nishi-Nippon Railroad Co., Ltd., and The Bank of Fukuoka, Ltd. Dazaifu Co-Creation, and operates a dispersed traditional Japanese dwelling lodging business via coordination with Dazaifu City, Fukuoka Prefecture, and Dazaifu Tenmangu Shrine, which entails renovating traditional Japanese dwellings located throughout the region to function as lodging facilities and restaurants. Sumitomo Mitsui Finance and Leasing supports this business by leasing interior fixtures, lodging facilities, kitchen equipment, and equipment and machinery used in restaurants and by providing other financial services. SMBC Group is supporting tourism and subsequently the development of regional economies by participating in such tourism projects as a partner and by providing leasing and various financial services.



Shikoku Aquarium



Traditional Japanese dwelling converted into lodging facility

## Donations through Products and Services

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### Handling of ESG Investment Trusts and Social Contribution Bonds

#### SMBC Nikko

In June 2016, SMBC Nikko launched sales of the Schroder Asia Pacific Excellent Companies Fund, a mutual fund that invests in stocks in the Asia Pacific region focusing on ESG (Environment, Social, Governance). The fund is the first ESG fund with Asia-Pacific stocks and received the Outstanding Fund Award in the domestic equity (global) category at the Morningstar Award Fund of the Year 2017. Since 2017, the company has been donating a portion of obtained profits through funds to support sports development and provide financing for disabled sports (para-sports). In July 2019, the company donated 2,849,108 yen to the Japan Sports Association and Japanese Para-Sports Association. In addition, Nikko Asset Management provides opportunities for investing in environmentally and socially conscious companies through its handling of green bonds and other social contribution bonds.

### Social Contribution Through Credit Card Use

#### SMBC Finance Service

SMBC Finance Service issues a credit card for social contribution through its credit card operations together with cardholders. When members use their cards, a portion of the spent money will be donated to organizations at no cost to the members. The "Atom Card" issued since 2003 is donating to charities that qualify as "activities that make children's dreams come true" and "activities that help children." Approximately 2.53 million yen was donated in fiscal 2019, a cumulative total of approximately 56.0 million yen.

## Contribution Activities to Community

### Main Measures

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[Pro Bono by Officers and Employees of the SMBC Group ▼](#)

[System to Ensure Matching Gifts for Funds Donated by Officers and Employees ▼](#)

[Participation in or Support through TABLE FOR TWO and WFP ▼](#)

[Participation in the FIT Charity Run ▼](#)

[In-company Charity Sales Event ▼](#)

[Support for the Vitalization of Sports Activities ▼](#)

[Co-sponsorship of Promise Essay Contest for a Future Filled with Smiles ▼](#)

[Social Contribution Activities in Emerging Countries ▼](#)

[Support for Reconstruction in Areas Impacted by Large-scale Natural Disasters ▼](#)

### Pro Bono by Officers and Employees of the SMBC Group

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The SMBC Group is undertaking a "pro bono"(\*) project, where skills and experience accumulated over time through business operations can effectively be put into use.

\*What is Pro Bono?

"Pro bono" is from the Latin "pro bono publico," meaning "for the public good." In practice it is a volunteer activity in which people in the working world utilize the skills and experience they have acquired through sales, planning, development, marketing, PR, and other areas to provide support from a business standpoint, which tends to be a weakness of NPOs. People who lend their talents in this way are said to work pro bono, and in Japan the practice is drawing attention as a new form of social contribution by businesspeople that also raises awareness.

## SMBC Group Pro Bono Project

### SMBC Group

The SMBC Group Pro Bono Project promotes attempts to support NPOs that endeavor to solve various social problems. It was initiated by SMBC in fiscal 2011, and its participation scope was expanded to officers and employees of SMBC Group companies starting in fiscal 2014. The activity range of this Project includes the following: provision of advice and proposals concerning improvement in operational flow needed to manage donated funds and their use as well as operational base improvement (e.g. information management of those who donated funds); pursuit of marketing surveys and analysis to provide basic data necessary for solving social problems and forming mid to long-term strategies, etc.

In fiscal 2019, ten volunteers were chosen from among officers and employees of relevant SMBC Group companies and were grouped into two teams. On behalf of the NPOs that the SMBC Group supports, the participants pursued the program to manage the donated funds as well as the program to evaluate projects in progress, and specific proposals were presented in both cases.

As for the activity report of fiscal 2019, please refer to the following:

[➤ CSR Activity Report for Fiscal 2019\(Japanese only\)](#)

[👉 SMBC Group Pro Bono Project \(Japanese only\)](#)

(You will be taken to the NPO Service Grant site.)



## Introduction of a Pro Bono Work System

### SMBC Nikko

In March 2020, SMBC Nikko introduced a “pro bono work” system, where part of employees’ working time is sacrificed, a rare case for a Japanese financial institution. Considering the situation with regard to NPOs, which tend to lack manpower, SMBC Nikko is contributing to society through providing certain NPOs with a variety of support, leveraging the characteristics of the securities business during weekday working hours.

[👉 SMBC Nikko: Social Contribution Activities\(Japanese only\)](#)

## System to Ensure Matching Gifts for Funds Donated by Officers and Employees

## SMBC Volunteer Fund

### SMBC

The SMBC Volunteer Fund is a donation fund that collects money from willing SMBC officers and employees on a monthly basis through automatic debit from their salary. As of March 2020, there were about 8,200 participating members. It is operated as per the “matching gift” scheme, where SMBC donates an additional amount of money on top of the total amount of funds gathered from members.

For this Fund, participating officers and employees can proactively get involved in the process of selecting fund recipients. Moreover, participation by certain external institutions and experts is also encouraged from the viewpoint of leveraging their expertise. After the implementation of donations, reporting opportunities are provided for each of the recipients of the donated funds to directly provide a briefing on their activities. Also, starting in fiscal 2013, a new program commenced in relation to the Fund whereby willing officers and employees participate in volunteer works available from recipients of the donations.

Note that the total amount of donated funds in fiscal 2019 was ¥15.5 million.

[👉 SMBC: SMBC Volunteer Fund\(Japanese only\)](#)

## "Yakusoku no Mori" Initiatives

### SMBCCF

SMBC Consumer Finance introduced the "Yakusoku-no-Mori" donation matching program\* in 2007 to enable employees to think about and participate in social contributions in a more familiar way. Through the "Yakusoku-no-Mori" program, support is provided for grants to children's homes that help children, the bearers of the future, (Zenkoku Jido Yougo Shisetsu Kyogikai), for assistance in helping children become self-reliant (Zenkoku Jiritsu Enjo Home Kyogikai), and for the breeding and training of hearing assistance dogs (Japan Hearing Dogs for Deaf People). In addition, nine "donation vending machines" have been installed in the company's offices, and a portion of their takings are donated to support Japan Hearing Dogs for Deaf People.

\* "Yakusoku-no-Mori" is a donation matching program that enables the company's employees to determine donation recipients and the amount of monthly contributions. Money is raised by making deductions from employees' salaries, and the company provides an additional gift of a certain amount on top of that. The total is then donated to the recipient organization.

## Participation in or Support through TABLE FOR TWO and WFP

### Participation in the "TABLE FOR TWO" Program

#### SMBC

#### SMFL

#### SMBC Nikko

#### SMCC

#### SMBCCF

#### JRI

"Table for two" means two people sharing the same table for a meal, and based on this concept the TFT movement seeks to bring health both to children in developing countries suffering from hunger or a lack of nutrition and people in developed countries suffering from lifestyle diseases such as obesity. When employees purchase one of the healthy meal options at the staff cafeteria, a donation of 20 yen, worth one school lunch in a developing country, is made via the NPO "TABLE FOR TWO International." SMBC has introduced this program at all of its domestic offices and branches and its New York Branch\*.

Sumitomo Mitsui Card has done likewise at five offices including the head office, while SMBC Consumer Finance and Japan Research Institute have introduced this program at their respective head offices.

In addition, "Global Connection TABLE FOR TWO" vending machines make it possible to donate just by buying a low-calorie drink, sports drink or other high-function beverage or a vegetable juice or healthy 100% juice drink, for example. The vending machines have been installed at SMBC group companies, including SMBC, SMFL and SMBC Nikko Securities.

\* Participates through a bento lunch box sales provider that is a partner company of TFT



### Donation to WFP School Meal Programs

#### SMBC Trust

SMBC Trust Bank donates a portion of sales from beverage vending machines (10 yen per drink) located in both the Higashi-Shinjuku Office and the Okinawa Office to the School Meals Program\* operated by the United Nations World Food Programme (WFP).

\*The United Nations WFP School Meals Program has provided school meals in developing countries for more than 40 years. A donation of 30 yen provides a day's worth of meals, and providing these meals improves the nutritional status of children. In addition, parents can send their children to school because they can eat free meals there, which also leads to better learning opportunities for children.

 School feeding

## Participation in the FIT Charity Run

SMBC Trust

SMBC Nikko

SMBC Trust Bank and SMBC Nikko are participating members of the FIT Charity Run (Financial Industry in Tokyo for Charity Run), whose mission is to contribute to society through running activities. The program was started and is being run by certain volunteers who work for companies in the financial service sector or who are deploying related businesses. The companies support organizations involved in socially valuable activities through donating sponsorship fees for FIT Charity Run events and admission fees paid by participating officers and employees.

## In-company Charity Sales Event

### Fair Trade Products Sale

SMBC Trust

SMBC Finance Service

SMBC Trust Bank held a "Fair Trade Marche" at its head office and the Higashi-Shinjuku Liaison Office in cooperation with NGO Shapla Neer (an international cooperation entity). Addressing the problem of poverty, gender issues and so forth in Nepal and Bangladesh, the bank is attempting to help solve such international challenges by purchasing locally produced handicrafts, daily necessities and food products as well as through donations from officers and employees.

SMBC Finance Service partnered with Wakachiai Project Inc. to hold its fair trade products sale since 2016 to help address societal problems in developing countries, including issues related to human rights, the environment, and child labor. The company will continue holding the sale to deepen understanding of fair trade among employees and contribute to the international community by aiding the expansion of the fair trade market.



### Holding a vocational program products sale

SMFL

SMFL has held special sales of vocational program products produced by the Setagaya Community Workshop and Cookie Studio Orange house for a total of 16 times since fiscal 2015, and each time many employees have purchased their products.

Vocational program products are products produced as a part of work training programs at local community centers and facilities for people with disabilities. A portion of the sales proceeds from the products is used to pay the wages of the people with disabilities who make them, and so the program also helps the workers establish independence. Through purchases of vocational training products by employees, SMFL will continue this effort to help build a society where everyone can live together safely and securely.

## Support for the Vitalization of Sports Activities

### Support for GoalBall

#### SMBC Trust

SMBC Trust Bank is a supporter of the Japan GoalBall Association as a part of its work to support sports for persons with disabilities. SMBC Trust Bank supports the expansion and further development of sports for people with disabilities by hosting trial sessions, sending employee volunteer staff to tournaments, and other efforts.



### Donation to Japanese Para-Sports Association (JPSA)

#### SMBC Trust

SMBC Trust Bank has been donating to the Japan Para-Sports Association (JPSA) since fiscal 2016 with the aim of contributing to the spread and development of sports for people with disabilities.

JPSA trains and develops players who can be active on the global stage, and the association is also a member of the GoalBall Association, which the bank supports. Through JPSA, donations are used to support the smooth operation of the athletic bodies that partner with the Japanese Paralympic Committee, to improve programs, to train and develop candidate athletes, and other initiatives.

### Support for Blind Soccer

#### SMBC Nikko

SMBC Nikko is supporting blind soccer as one example of its support for sports for people with disabilities in advance of the 2020 Tokyo Paralympic Games. The Japan Blind Football Association envisions realizing a society through blind soccer in which people with and without visual impairments interact with each other as a matter of course, and this aspiration matches SMBC Nikko's management philosophy of respect for diversity and its stance towards diversity. SMBC Nikko and the Japan Blind Football Association have concluded a partnership agreement, and company executives and employees volunteer as staff at tournaments and at kids' training events.



## Consulting Partner Agreement with the Japan Football Association

### JRI

JRI and the Japan Football Association (a public interest incorporated foundation; JFA) mutually exchanged a consulting partner agreement concerning the improvement and promotion of football grounds and related facilities as well as a supporter agreement for the “JFA Youth & Development Programme” (hereinafter “JYD”). The JYD program commenced in 2016 for the purpose of further enhancing the visibility of football and nurturing next-generation players. JRI will continue to support various related projects for the purpose of improving the athletic environment for football going forward.

## Co-sponsorship of Promise Essay Contest for a Future Filled with Smiles

### SMBCCF

SMBC Commercial Finance has co-sponsored the Promise Essay Contest held by the Sankei Shimbun since the first time it was held in 1996. The contest was started based on the idea of re-examining life and the importance of human relationships in contemporary society and reaffirming the importance of promises. The contest solicits essays on promises, whether promises to oneself, promises to loved ones, or promises for the future. Over 6,000 essays are submitted each year from students and others in a wide range of age groups. In fiscal 2018, the SMBC Group established the Promise Customer Service Plaza Award to contribute toward regional revitalization and inspire young people.

[Promise Essay Contest Website \(Japanese only\)](#)



## Social Contribution Activities in Emerging Countries

### Signing a Memorandum of Understanding on CSR Activities with Indonesian Company

**SMBC**

In Indonesia, SMBC is promoting vocational training programs at the national and regional government level for the purpose of economic development. On March 26, 2015, SMBC and PT Bank Sumitomo Mitsui Indonesia (current BTPN) signed a memorandum of understanding on promotion of CSR activities in Indonesia with the Djarum Foundation in the Djarum Group, one of Indonesia's major corporate conglomerates. With the signing of the memorandum, the two banks have collaborated to support training program improvements and made monetary donations, or employees have donated items, to vocational schools in various types of industries, including maritime, nursing and animation schools, contributing in the education field. In 2017, the respective training schools were recognized as model cases in the country, and SMBC's initiatives were evaluated favorably at their locations. Going forward, we intend to carry out CSR activities in various fields, such as supporting human resource development and Japanese language education.



Supported vocational schools 6 curricula

Number of enrolled student Approx. 2,400 (total)



### Promoting CSR Activities in Myanmar

**SMBC**

In November 2015, SMBC signed a memorandum of understanding with the Japan Committee for UNICEF ("UNICEF Japan") related to support for a teacher training program being conducted by the Myanmar office of the United Nations Children's Fund ("UNICEF"). Myanmar teachers face a variety of issues such as classes in regions where Burmese is not the mother tongue and combined classes in which a single teacher simultaneously teaches students of different ages and levels. This program provides training to raise skill levels with respect to how to teach in multi-language settings and how to handle mixed-grade classes will therefore help to improve the quality of instruction given to children and also significantly contribute to the development of human resources for the country's future development. We received a medal of honor with a dark blue ribbon from the Japanese Cabinet Office for this CSR activity. SMBC will continue to be actively engaged in helping develop human resources through teachers, and thereby contribute to the country's further development.



Number of faculty members enrolled in training Approx. 8,000 (total)

Number of students who received guidance Approx. 10,000 (total)



Details on the memorandum of understanding related to support for the teacher training program in Myanmar can be found at the following link.

 [SMBC: Memorandum of understanding concluded with UNICEF Japan on education support in Myanmar \(Japanese only\)](#)

Please see the link below for the Dark Blue Ribbon Honorable Award

 [SMBC: Dark Blue Ribbon Honorable Award for the support to teacher training program in Myanmar \(Japanese only\) \(81KB\)](#)

## Support for Reconstruction in Areas Impacted by Large-scale Natural Disasters

### SMBC Group

SMBC Group provides areas extensively damaged by large disasters with a wide range of support. The Group provides support not only through the core businesses of the respective Group companies (e.g. support for recovery via lending, resettlement through favorable modified terms for repayment) but also support through fund donation and volunteer work by officers and employees. During the period between 2011 and the end of fiscal 2019, a cumulative total of 1,451 officers and employees of SMBC Group companies plus their family members devoted their time and energy to volunteer work in disaster-stricken areas.



### Measures Being Taken by Relevant SMBC Group Companies

Measures Being Taken by Relevant SMBC Group Companies <span style="float: right;">Close </span>	
SMBC	Since November 2013, the SMBC Group has been sponsoring the “Tour de Tohoku” for the purpose of supporting Tohoku’s recovery and redevelopment by having a bicycle tour every year where people can directly get a feel of the current situation in the region.

<p>SMBC Nikko</p>	<p>To support people affected by natural disasters throughout the world, SMBC Nikko Securities donates a portion of its income from funds connected with regions where disasters have occurred in addition to voluntary donations of relief provisions. The company also opens disaster support bank accounts and encourages executives and employees to make donations, working together with employees to make a difference.</p> <p><b>East Japan</b> At SMBC Nikko, from 2011 to 2013, new professional employees (Class II) and executives and employees in leading roles visited the affected areas and carried out reconstruction support activities such as agricultural support and coastal clean-ups. From 2014, SMBC Group companies have been jointly dispatching support volunteers to help in affected areas.</p> <p><b>Kumamoto</b> Seiya Norimatsu, an SMBC Nikko employee-athlete (2016 Rio Paralympic Games bronze medalist in wheelchair rugby) visited temporary housing in Mashiki Town and Mifune Town in Kumamoto Prefecture. He showed attendees his bronze medal, and spoke about his life and dreams as an athlete. Through these visits, he strengthened ties with local residents in disaster affected areas.</p>
<p>SMBC Finance Service</p>	<p>In support of people impacted by the 2016 Kumamoto Earthquake and the July 2018 heavy rain disaster, SMBC Finance Service provides ex-lease vehicles that had been used for sales at no charge through an affiliated company as a part of its support for the "Disaster Area Car Sharing Project" being conducted by the Japan Car Sharing Association. The vehicles provided by the company are used by people in disaster affected areas when they are needed.</p> 
<p>JRI</p>	<p>JRI supports the reconstruction by administrating the "Imokoji" discussion group for people affected by the nuclear disaster, which is sponsored by the NPO Ukifuneno-sato.</p> <div data-bbox="608 1543 1287 1626" style="border: 1px solid #ccc; border-radius: 10px; padding: 5px; margin-bottom: 10px;"> <p> <b>Ukifuneno-sato (specified non-profit corporation) (Japanese only)</b></p> </div> <div data-bbox="608 1641 1098 1693" style="border: 1px solid #ccc; border-radius: 10px; padding: 5px;"> <p> <b>Imokoji discussion group (Japanese only)</b></p> </div>