

Sumitomo Mitsui Financial Group

CSR Report 2012

English version



Sumitomo Mitsui Financial Group

CSR Report 2012

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Cover Photo

ATM at Shimo-Takaido Branch (SMBC)

In December 2011, we reopened the SMBC branches in Shimo-Takaido (Tokyo) and Konan (Hyogo) after converting them into environment-friendly model branches. The discarded forest thinning was partially used for the architectural design of these building structures of two branches. The exterior walls were built by utilizing green plants; the roofs were installed with solar panels and light collecting equipment; and the interiors were installed with LED lighting and energy-saving air-conditioning facilities. The environmental systems will be regularly inspected for the degree of effectiveness for environment-friendliness and those facilities and equipment which are highly effective for environment-friendliness will be considered for the installation for new buildings in the future.



Commitment from the Top (An Interview with the President) SMFG Strives to Help Create a Sustainable Society



Koichi Miyata
President
Sumitomo Mitsui Financial Group, Inc.

Our mission is to contribute to society through our core businesses and to engage in sound management.

Q: Taking into consideration the harsh business environment, including the European sovereign debt crisis, what are your thoughts on the past year?

Takeshi Kunibe and I were appointed as President and CEO of Sumitomo Mitsui Banking Corporation and President of Sumitomo Mitsui Financial Group, respectively, in January 2011. The year began with earnest efforts to identify objectives of our medium-term management plan for fiscal 2011 to fiscal 2013 ending March 31, 2014. Thereafter, Japan was devastated by the March 11 earthquake and tsunami, which shifted our focus toward the best possible manner in which to support the reconstruction and recovery of the domestic economy and became the principal premise of activities aimed at carrying out the aforementioned plan.

Rather than engaging in the development of financial products in its own right, a defining feature of the financial industry is its ability to provide support and assistance to companies that provide products and services. In this regard, we

The year recently passed forced us to consider long and hard on how we should support reconstruction and recovery efforts in Japan following the earthquake and tsunami disaster of March 11, 2011.

have continued to modify and adapt our core business activities in order to support the efforts of our customers.

If financial institutions are unable to perform this pivotal role and cannot adequately support corporate activities, then society as a whole runs the risk of losing its energy and drive. Therefore, it is imperative that we engage in sound management and possess the strength to assist companies in carrying out their endeavors. I am therefore convinced that sound management is a prerequisite for the sustainability of any financial institution.

In fiscal 2011 ended March 31, 2012, our first year under the new management team, we confronted and addressed numerous issues. Despite a year of unpredictable events, we achieved greater-than-expected results. We did what needed to be done while fulfilling our responsibilities as a financial services group.

Q: Today, calls for a sound balance between boosting business results and contributing to society are becoming increasingly prominent. What is SMFG's concept of CSR?

Financial institutions are like stage assistants; we help actors to achieve success. For example, we finance companies to invest in plant and equipment and provide housing loans to individuals so that they can enjoy a better life. Our mission is to provide funds necessary to ensure a better society and from this perspective, we see CSR as the very essence of business itself.

Currently, Japan is burdened by a host of issues including a persistently strong yen, and energy problems which became obvious after the March 11 earthquake and tsunami disaster. As a result, our customers are being forced to shift their production overseas, mainly in Asia. One such destination, Southeast Asia, is currently at the height of an economic boom and there is a robust consumer

SMFG believes that fulfilling its corporate social responsibility is the essence of business itself. Leveraging our strengths as a Japanese financial services group, our ideal is to contribute to society in a manner not dissimilar to that of a circuit board.

demand for televisions, automobiles, motorcycles and so on. SMBC and other SMFG group companies have the expertise and knowledge to help consumers finance these needs. I am confident that we can support the people of Asia as they go through various stages of growth and development in their lives.

Looking at infrastructure development, during its economic boom, Japan confronted a major obstacle in the form of pollution. Turning adversity into opportunity, however, Japanese companies accumulated significant expertise in environmental protection encompassing water, air, and other forms of pollution. Asian countries entering periods of growth and higher living standards need not have to encounter the same

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pollution problems as Japan did. Harnessing our substantial network in Asia, we can form consortiums with companies that possess state-of-the-art environmental technologies, and provide the finance and support necessary to deal with pollution in developing countries. By packaging such support arrangements, we can contribute to society in a manner not dissimilar to that of a circuit board, serving as a connecting device to address environmental and business issues. As a financial services group with roots in Japan, I believe that we are more than capable of fulfilling this ideal image of CSR.

I make it a policy to meet and talk with my SMFG group colleagues around the world, and during such conversations and interactions, I stress putting our customers first in everything we do, that is to think from their perspective. This belief applies equally for countries and society. By benefitting society through our core businesses, we will be better positioned to deliver valuable services that address the needs of customers and, as a result, our business will grow. I am convinced of the benefits of this sequence of thoughts and events.

**The next stage is vital in disaster reconstruction efforts.
Moving forward, we will provide all necessary support as a group.**

Q: What steps has the group taken to assist in reconstruction efforts since the disaster?

I would like to take this opportunity to extend our deepest sympathies and heartfelt condolences to all those who have suffered as a result of the March 11 earthquake and tsunami. We pray for the early recovery of all the affected people and areas.

In addition to SMBC's Sendai Branch, our group companies have an extensive network of offices in northeastern Japan. Perceiving that local residents might want to withdraw cash immediately after the disaster, which occurred on a Friday, even though they had lost their ATM cards, our Sendai Branch requested that it be allowed to open on Saturdays and Sundays. This initiative, in fact, kicked off our efforts to assist in reconstruction. With the cooperation of one of our corporate clients, a tour bus operator, we dispatched employees to support local residents and delivered emergency supplies.

As an ongoing initiative, we have on 12 occasions called for employees to participate in efforts to support the recovery of affected areas. We also established a framework to enable employees to take special leave to participate in volunteer activities. For two consecutive years, nearly all of new hires at SMBC Nikko Securities Inc. have engaged in activities to support the reconstruction of disaster-hit areas. Working in collaboration with the local 77 Bank, Ltd., we have also provided business matching venues to companies in and outside Miyagi Prefecture. Each of these initiatives reflects our position as a megabank with a nationwide network of branches. In doing everything in our power to provide assistance, we undertook a host of other measures including offering advice regarding multiple loans and providing loans at preferential interest rates.

Leveraging our strengths as a megabank, we have been doing everything possible to support reconstruction efforts on a nationwide basis. This includes collaborating with local companies and providing venues for business matching.



Q: Can you provide us with details of future support activities going forward? Against the backdrop of a disaster-stricken area where conditions change on a daily basis, what support do you believe you should provide as a financial institution?

To date, our efforts have been channeled through NPOs and other organizations that are working in disaster-hit areas. I believe it is important to continue this partnership. These organizations are needed to react to any and all contingencies and effectively meet onsite needs.

As a financial institution, it is vital that we provide our full support to help bring about a recovery of industries and production activities in affected areas. We must help to reenergize industries in order to generate employment. A case in point is a company plant that was damaged by the disaster. Amid discussions about whether to rebuild a new plant at another location, the company's president decided to rebuild the damaged plant at an early stage.

We will continue to provide assistance while collaborating with external associations in an effort to revitalize industries.

On hearing of the president's decision, employees were relieved to learn that they would not have to relocate to an unfamiliar place. This served to revitalize their spirits and allay anxieties. I am told that reconstruction was completed well in advance of the 12 months initially anticipated.

It is now more than one year since the earthquake and tsunami disaster, and there are concerns that the sense of urgency regarding the affected areas and measures to support reconstruction are dissipating. It is of the utmost importance, therefore, that we continue to support reconstruction endeavors in order to prevent interest and action from waning.

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It is vital that we fully understand our responsibilities and maintain a genuine sense of empathy. Only in this manner, can we fully realize our strengths and draw on our unique qualities.

Q: The results of SMFG's ongoing employee volunteer activities are a product of its in-house framework for promoting volunteer activities. What approach have you adopted to push this promotion framework forward?

I believe that people generally go through life seeking to fulfill some kind of purpose and to confirm that their life has meaning. The simplest example is the business person who contributes to society through his/her work activities. From an individual standpoint, I also believe that each and every one of us has that urge to participate in volunteer activities and to contribute to local society. Making efforts to further enrich one's life outside of the workplace is extremely important in enhancing the lives of employees as business people. In this regard, it is imperative that SMFG and its group companies provide appropriate support in areas unrelated to work.

Q: Considerations regarding diversity are becoming increasingly global in recent years. What initiatives are you taking toward the employment of non-Japanese staff?



On a personal note, I remember hiring a non-Japanese national to work in a head-office department during the late 1980s and early 1990s when I was working in the human resources department of SMBC. This was a first among Japan's city banks at that time. I had a keen interest in international operations. It was therefore odd to me that the workplace was exclusively Japanese. I felt that a lack of diversity was the sign of a weak organization.

With the advance of globalization, diversity has long been a priority theme for me. In this regard, a key issue is the level to which the national staff, personnel employed locally by overseas offices and subsidiaries, can be vested with the authority to control onsite operations. As mentioned, SMBC currently has two executive officers, while the percentage of management personnel (deputy branch managers and above) employed locally exceeds 30%. A foreign national has also been appointed to the position of general manager of SMBC's head-office department in Japan. Rather than a list of rare examples, it is vital that we ensure such appointments are commonplace going forward.

We would like to provide support in areas outside of work to help enrich our employees' lives. To this end, we have put in place wide-ranging systems and are working to enhance in-house awareness.

Areas outside of work are wide ranging and encompass a variety of fields including volunteer activities, child-raising and diversity concerns. I am confident that the SMFG group maintains a leading position within the Japanese corporate sector with respect to its work-life balance and diversity systems. Nevertheless, there are still issues to be resolved particularly in the areas of employee awareness and the ease with which systems can be used. Having said this, our systems continue to gain wider recognition. The number of employees taking up child-raising leave, for example, rose to 683 in fiscal 2011, 27 of whom were male staff, double the number of employees taking parental leave two years ago.

We have maintained a keen interest in promoting diversity for some time.

We are actively engaged in the employment of non-Japanese personnel. Two of SMBC's executive officers, for example, are foreign nationals.

In the current fiscal year, a total of 15 SMBC national staff participated in new recruit training in Japan. I personally attended various training sessions and could not help but notice that foreign national participants exuded self-confidence, ambition and a strong willingness to express their opinions.

This had a considerable impact on newly recruited Japanese personnel, who attacked their studies with vigor. One of the foreign participants expressed his/her joy at the presence of so many doki (employees who join a company in the same year). It was extremely pleasing to hear this reference to doki, suggesting a strong sense of comradery among personnel from in and outside Japan.

In addition to this ongoing international exchange, English as a common language is also highly important in our efforts to address increasingly global needs. Currently, we have a full-time native English teacher appointed to our head office. Employees are encouraged to seek assistance in brushing up their language skills both during and outside working hours.

Today, for us, there is little difference between a business trip to Bangkok and that to Kagoshima in Japan. Japanese manufacturers are also aggressively expanding their operations in Asia, and, for them, to consider whether to manufacture in Japan or in Asia is just a routine part of their decision making process. Against this backdrop, I would like us to foster a corporate culture that responds flexibly to resulting wide-ranging needs.

I believe that diversity is a measure of mutual respect toward the difference between men and women and between Japanese and foreign nationals. In this context, SMFG and its group companies are in a development stage. About one-third of our female employees are management-track hires and we reached this level only recently. At the very least, it is imperative that we maintain this level. More importantly, what matters is whether the employee can or cannot complete the tasks assigned and not the employee's gender. Amid a rapidly aging and shrinking population, we must apportion wide-ranging roles among wide-ranging people taking into consideration society's needs. Creating this form of employment is in fact one of our social missions.

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Q: What steps are you taking to promote diversity?

The crux of the matter is whether we can promote a commonly shared sense of unity among our employees, irrespective of gender, nationality and location, and make the most of those attributes that are unique to the SMFG group. Throughout the world, and particularly in Asia, business, regulatory requirements and cultures differ from country to country. Against this backdrop, we are faced with the issue of how best to harness our unique features. Our roots are grounded in our ability to meet the needs of customers and society.

Q: Your focus then is on fully leveraging your strengths as a Japanese services group while at the same time contributing to society. What are you doing to promote employee unity toward this mission?

It is important to witness first hand employees' working environment and the nature of work-related hardships. For example, companies and employees that provide vital operational and support functions are working under a pressure of zero tolerance for mistakes. It is often sufficient just to let employees know that their efforts are understood and appreciated. Finance is a key input material in

Amid wide-ranging differences in business, regulatory requirements and culture between countries, we are promoting a commonly shared sense of unity among employees that harnesses those attributes that are unique to SMFG.

As long as we continue to do everything within our power to meet their needs, I am sure that we will garner respect toward our business and sow the seeds for continued opportunities. As we work to expand our business and determine areas of competitive advantage in Asia as a Japanese financial services group, I believe it is important that we focus on fields in which we excel, including environmental protection and pollution control, rather than attempt to pursue business in a uniform manner across all fields.

Meeting directly with employees and fully understanding and sharing in their hardships are very important.

the fabric of society. Accordingly, ensuring trouble-free operations is a core social responsibility. It is imperative for example that every effort be made to prevent the failure of ATM operations and networks. The transfer of funds must also be completed by the required date. It is of critical importance to highlight the efforts of back-office staff who support vital banking transactions.

Building a bright future in partnership with stakeholders — this is the essence of CSR

Q: Please tell us about your future CSR endeavors. "Proactive" is a key term under SMFG's medium-term management plan. An issue in point is what form a "proactive" stance should take from a CSR perspective.

A basic premise is to avoid becoming complacent. As society changes, so too do customers. In this context, it is important that we properly grasp customers' needs. It is vital that we proactively ask our customers for their thoughts rather than wait to be told of their needs and requirements. This is a small, but necessary feature of a proactive stance and will in turn generate new demand.

At the same time, CSR standards are becoming increasingly diverse. Naturally, ISO 26000 is one standard. While assessing ISO 26000 and similar benchmarks, we must refrain from becoming wedded to the status quo. The point of our CSR must encompass our ability to increasingly meet the needs of society and engage in ceaseless efforts. Stated another way, I believe that a proactive approach entails doing one's best to anticipate society's needs as opposed to just responding to such needs. During in-house discussions, I often comment that society is undergoing constant change. It is therefore erroneous to assume that tomorrow will be the same as today. In taking up this mindset, I am confident that stakeholders will better understand our motives and actions. This is also more than likely to produce a virtuous cycle in which we are held in higher esteem. As a long-held aspiration, I would like SMFG and its group companies to be recognized for our proactive approach. It is essential that we remain devoid of any of society's current afflictions including a sense of stagnation and a younger generation that lacks energy and ambition.

I believe that adopting a "proactive" approach entails keeping a keen eye on how best to adapt to a changing society and to anticipate society's needs.



Interviewer: Mitsuo Ogawa, Representative Director,
Craig Consulting Ltd.

Interview conducted in July 2012

Basic CSR Policies & Key Items of CSR Activities

Basic CSR Policies

Contributing to the Sustainable Development of Society

Today, mankind is faced with diverse issues such as global warming, rapid population growth, and declining birthrate and aging of the population in the advanced countries. How can we, as a provider of comprehensive financial services, contribute to resolving such social issues for the sustainable development of the society. We believe that it would be our corporate social responsibility to practice by asking ourselves what we could and should do.

Basic CSR Policies

SMFG has set forth the definition and common principles for “business ethics” for CSR in order to clearly describe and effectively promote CSR activities in 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.

SMFG’s Group-Wide CSR Philosophy: “Business Ethics”

1. 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.

2. 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.

3. 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.

4. 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.

5. 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 Items of CSR Activities

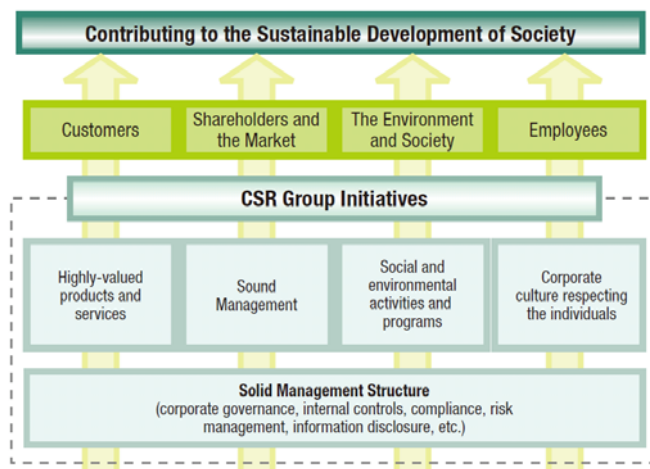
The key items of our CSR activities are as follows:

First, we shall develop a solid management system by improving and enhancing corporate governance, internal audit, compliance and risk management systems. Second, we shall provide greater value for our four major groups of stakeholders as follows:

- We shall advance together with our clients by providing highly valued products and services.
- We shall strive to maintain a sound management and maximize shareholder value by having appropriate disclosure of information and improving the internal control system.
- We shall strive to contribute to the society and preserve the earth’s environment by consistently and proactively involving and participating in the social and environmental activities and programs.
- We shall promote free-spirited and open-minded business culture under which individual employees are respected and allowed to exercise each individual’s full potential.

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

■ CSR Values for SMFG



Basic CSR Policies & Key Items of CSR Activities

Integral Implementation of CSR Activities and Business Strategies

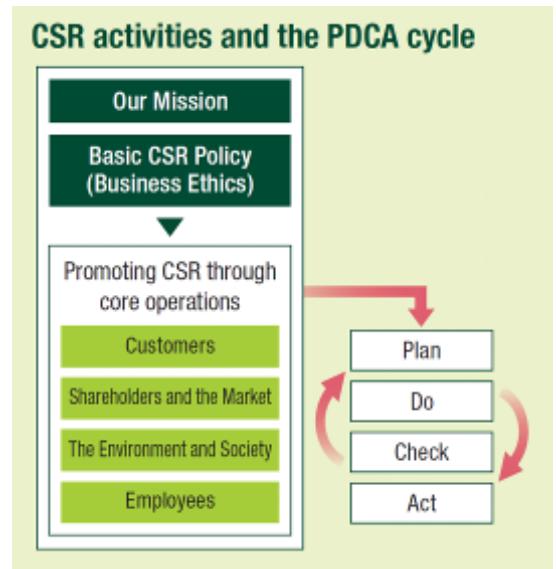
CSR activities are the foundation for SMFG Group's business strategies as well as the management policies and goals. We consistently verify and confirm whether the direction of business strategies of maximizing the "Spirit of Innovativeness," "Speed" and "Solution & Execution," promoted by the Group, is appropriately reflecting the basic CSR policy in our management policies of "becoming a globally competitive financial group with the highest trust of our clients and stakeholders." Furthermore, we properly reflect needs of our clients and society in our CSR activities. Completely and fully achieving CSR is truly the "management itself," and we also believe that seriously committing to the implementation of CSR is thought to be the shortest path for achieving our management policies and goals.

CSR Management

Management approach for target achievement

We have established the Group CSR Committee, administered by the Group CSR Department, to assess the CSR implementation plans of the whole Group, and manage progress.

Specifically, departments are assigned responsibility for each target, and the Group CSR Department and assigned departments jointly conduct annual reviews of progress made in these initiatives. The results of these reviews are reported to the Group CSR Committee. The Group CSR Department and assigned departments also conduct a joint examination of plans for the following financial year, the findings of which are subsequently assessed by the Group CSR Committee. In this way, we use the PDCA cycle in our CSR initiatives.



Strengthening CSR management by utilizing the ISO26000 standards

The Group manages CSR by regularly having discussions with each group company led mainly by the "Group CSR Committee." The research and study sessions regarding the international guidance standards of "ISO26000" (promulgated in November 2010) have been conducted starting December 2010 at the CSR liaison committee meetings held by CSR officers of each group company. The measures taken by SMBC for main issues are discussed at these research and study sessions for effectively achieving the CSR management while further comprehending the guidance standards.



Basic CSR Policies & Key Items of CSR Activities

Participation in Global Initiatives & Guidelines

Participation in Global Initiatives

As a corporate citizen of the global society, SMFG is fully aware of the social impact of the financial institution, and it shall support the following initiatives in Japan and overseas (the action guidelines for the corporate activities and principles).

1. United Nations Global Compact

Ten principles proposed by the United Nations concerning human rights, labor, environment and corruption prevention

2. UNEP Finance Initiative (UNEP FI)

Organization which pursues, develops and promotes the ideal financial institutions which pay attention to the environment and sustainability.

3. CDP (Carbon Disclosure Project)

Initiatives which measures, manages and reduces effects of climate changes by prompting institutional investors and business managers to have dialogues regarding such climate changes

4. Equator Principles

Environmental and social standards which are set forth based on the International Finance Corporation (IFC) guidelines for project finance projects



UNEP Finance Initiative
Innovative financing for sustainability

CARBON DISCLOSURE PROJECT



EQUATOR PRINCIPLES

Signing of the “Principles for Financial Actions (the principles for financial actions for the 21st Century) for achieving the sustainable society”

“Principles for Financial Action towards a Sustainable Society” were adopted in October 2011, by SMBC, SMBC Friend Securities, SMBC Nikko Securities, Minato Bank, Kansai Urban Banking Corporation (KUBC), and Japan Net Bank.

The principles have been set forth by the Drafting Committee for the Japanese version of PRI after having seven meetings which started in September 2010, attended and participated by diverse financial institutions including SMBC, SMBC Nikko Securities, for the purposes of making the environmental financing widely-known and improving the quality of environmental financing.

The Group continues to expand its environmental financing activities in Japan based on these principles.

CSR Guidelines Used as References

SMFG and its Group companies referred to the following guidelines in implementing its CSR activities and disclosing information.

1. ISO26000

We took into consideration ISO 26000, the international guidance standard for social responsibility issued in November 2010.

2. GRI Guidelines

「The 2012 CSR Report was also prepared with reference to the Sustainability Reporting Guidelines (Version 3.1) published by the Global Reporting Initiatives (GRI).

3. Advanced Level Communication on Progress for the United Nations Global Compact

As previously mentioned, SMFG and its Group companies are signatories to the United Nations Global Compact and as such embrace its 10 principles. In its efforts to provide a Communication on Progress regarding the status of implementation of the aforementioned 10 principles, the Group has consulted the 24 criteria required to be classified at an “Advanced Level.”

Information Disclosure to SRI Research and Other Organizations

SMFG and its Group companies engage in CSR-related information disclosure in accordance with the following research institution CSR and other questionnaires. Evaluation results from each research institution are used as a reference for future CSR activities and disclosure.

- Carbon Disclosure Project (CDP)
- Sustainable Asset Management AG (SAM) (a research organization that manages the Dow Jones Sustainability Index)
- Integrex Inc.
- The Good Bankers Co., Ltd.
- The Japan Research Institute, Limited and other

Our Mission & CSR at SMFG

CSR-Related Performance and Goals

SMFG and its Group companies work diligently to bolster its CSR activities across the entire Group as a comprehensive financial services group. SMFG's CSR activity performance in fiscal 2011 and goals in fiscal 2012 are presented as follows.

	Performance in Fiscal 2011	Goals for Fiscal 2012
Our customers	<ul style="list-style-type: none"> Held regular Group Customer Satisfaction Committee meetings Took steps to share the status of Group company VOC feedback and CS promotion measures through the Group Customer Satisfaction Committee Took steps to share the status of education and training endeavors aimed at improving the skills of call center operators at each Group company 	<ul style="list-style-type: none"> Hold Group Customer Satisfaction Committee meetings on a regular basis Take steps to share details of the CS-related training implemented by each Group company and apply this information as a means to increase Group company customer-oriented awareness
Our shareholders and the markets	<ul style="list-style-type: none"> Took steps to study and collect information on CSR-related disclosure trends in Japan and overseas including disclosure on environmental risks and the reduction of environmental impact; promoted highly transparent information disclosure across the Group Established links to the CSR sites of Group companies on SMFG's CSR website; took steps to improve convenience through cross linking 	<ul style="list-style-type: none"> Implement dialogue with a broad range of stakeholders Bolster measures that contribute to increased access through a variety of initiatives including links to wide-ranging links Improve visual appeal and readability through a comprehensive review of structure and formats of homepages and CSR sites
Society and the environment	<ul style="list-style-type: none"> Held Group-wide cooperative events (the SMFG Environmental Business Forum and the SMFG Clean-up Day) Implemented Group-wide measures in support of reconstruction efforts following the Great East Japan Earthquake (including electric power saving initiatives) 	<ul style="list-style-type: none"> Continue to hold Group-wide cooperative events including the SMFG Environmental Business Forum and the SMFG Clean-up Day) Consider new Group-wide volunteer activities to address the needs of disaster-hit areas
Our employees	<ul style="list-style-type: none"> Provided a list of Group companies' work-life balance initiatives through the CSR report and disclosed employee data 	<ul style="list-style-type: none"> Expand Group company data disclosure in line with ISO 26000 guidelines
System development	<ul style="list-style-type: none"> Reviewed ISO 26000 guidelines through the Group CSR Liaison Committee 	<ul style="list-style-type: none"> Consider the adoption of ISO 26000 guidelines at Group companies (including the preparation of simplified checklists for use across the Group) Strengthen environmental impact data collection and disclosure

Please refer to the CSR-Related Data section on page 32 for information on the performance and goals of SMFG and Group companies.

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Information Concerning Efforts to Improve CSR Activities

SMFG and its Group companies seek in-house and external comments and opinions in an ongoing effort to improve its CSR structure, systems and activities. Activities undertaken in fiscal 2011 are presented as follows.

	Issues	Performance in Fiscal 2011
Improvements in management methods	Strengthen uniform CSR management across the Group	<ul style="list-style-type: none"> Took steps to share details of each company's CSR activities during regularly held CSR Liaison Committee meetings of SMBC and Group companies; currently taking steps to consider the introduction of ISO 26000 across SMFG as a whole
	Implement activities aimed at fostering increased awareness toward CSR among employees	<ul style="list-style-type: none"> Implemented wide-ranging activities at SMFG and its Group companies including efforts to encourage employee participation in volunteer activities to assist in the reconstruction of disaster-hit areas following the Great East Japan Earthquake as well as volunteer funds Implemented a variety of initiatives at SMFG and its Group companies in an effort to conserve electric power
Improvements in communication	Improve the content and quality of communication tools	<ul style="list-style-type: none"> Took steps to renew SMFG's CSR website placing particular emphasis on improvements that reflect ISO 26000 guidelines SMBC Friend Securities Co., Ltd. issued a CSR report

In addition, SMFG will refrain from distributing a booklet form report from fiscal 2012. A single, uniform report is posted on its website, that also promotes reducing paper consumption.

Please refer to SMFG's website for information regarding additional improvements.

WEB

Special Feature 1: Measures Aimed at Supporting Reconstruction after the Earthquake Disaster



Engaging in reconstruction support activities that reflect SMFG's standing as a comprehensive financial services group

With its epicenter off the Pacific Sanriku coast of northeast Japan, a massive earthquake devastated the eastern border on March 11, 2011. Confronted by an unprecedented emergency situation, SMFG and its Group companies commenced wide-ranging support activities in the immediate wake of the disaster with a view to providing any and all assistance to victims of the earthquake and subsequent tsunami and affected areas. By definition, a financial institution is charged with the responsibility of protecting the important assets of individuals and companies, while at the same time investing these assets to enrich people's lives. In this regard, financial institutions play a vital role in ensuring economic growth and development. In addition, financial institutions serve as points of contact and hubs linking individuals, companies, public authorities as well as nationwide NPOs and NGOs through their business operations. In the aftermath of the earthquake disaster, SMFG and its Group companies have continued to undertake a broad spectrum of activities in the belief that its support, which makes the most of its defining features as a financial services group, will bring about the earliest possible recovery disaster-hit areas.

Engaging in a variety of support activities that harness the unique features of each Group company

The massive tsunami that struck the northeast coast of Japan wrenched away the normal peaceful lives of local residents leaving in its wake an untold number of casualties. In the immediate aftermath of the disaster, large numbers of people were in a quandary having lost substantial financial assets including cash, bank books, cash and credit cards as well as securities certificates. To alleviate the anxieties of local residents as quickly as possible, SMFG and its Group companies began collecting donations and launched wide-ranging support activities to assist those people in disaster-stricken areas.

On the day after the earthquake, for example, SMBC's Sendai branch opened on a holiday to attend to the banking needs of residents including the withdrawal of cash. Among a host of extraordinary measures, the Bank allowed individuals, who were able to provide proof of identification, to withdraw up to ¥100,000 at any of its nationwide network of branches, despite having misplaced their bank books and personal seals. At the same time, the Bank undertook steps to provide extraordinary finance. SMBC was also quick to put in place a mechanism allowing account holders to withdraw their deposits from regional and Shinkin banks located in disaster-hit areas.

Sumitomo Mitsui Card Company, Limited (SMCC), Cedyna Financial Corporation (Cedyna) and SMBC Consumer Finance Co., Ltd. (SMBC Consumer Finance) all set up designated help desks for victims of the earthquake and tsunami disasters. In addition to responding to the needs of customers who had lost their cash and credit cards, these three Group companies took steps to reduce the amounts of repayments while providing emergency loans in support of reconstruction. Both SMBC Nikko Securities Inc. (SMBC Nikko) and SMBC Friend Securities Co., Ltd. (SMBC Friend) launched extraordinary withdrawal procedures for customers, who had lost their registered seals, while providing assistance through the sale of securities and the same-day transfer of proceeds. Through these and other means, every effort was made to provide relief and alleviate the day-to-day anxieties of people affected by the disaster.

With a steely resolve, the nation as a whole was then quick to offer its collective assistance. Large numbers of people rushed to areas hit by

the disaster to engage in wide-ranging volunteer activities. SMBC set up a system under which employees were able to take special leave to engage in volunteer activities from May 2011. Many like-minded employees of Group companies also joined forces to provide assistance in accordance with the needs of each region. Volunteer activities included the clearing away of mud, debris and rubble from residential areas and water runoff troughs alongside roads as well as the cleaning and restoration of photographs and other memorabilia.

The number of people converging on each area was so great that volunteer centers were caught up in processing activities. This significantly impeded the effective implementation of support activities. Against this backdrop, SMBC Consumer Finance was quick to help volunteer centers extricate themselves from this bottleneck. Calling on the cooperation of its nationwide network of 21 Customer Service Plazas, set up to promote communication with residents of regional areas, a total of 46 employees were organized into teams with a single focus on "what can be done now," and dispatched to various onsite volunteer centers. In addition to processing volunteers and organizing manpower as well as the flow of relief supplies, employees fielded telephone inquiries putting their daily customer service and counseling skills to good use. These activities were shared with other employees throughout the Group using the in-house information site.



Photo (top): Volunteers removing debris and rubble



Photo (left): Telephone and other support activities provided by SMBC Consumer Finance Customer

Special Feature 1: Measures Aimed at Supporting Reconstruction after the Earthquake Disaster

SMCC, Cedyne, THE MINATO BANK, LTD. (Minato) and Kansai Urban Banking Corporation (KUBC) took steps to provide support building on the close-knit ties established with local communities that extend beyond regional boundaries.

SMCC and Cedyne put in place a mechanism that gives concrete substance to the desires by cardholders to provide support. This mechanism allows cardholders to exchange credit card points for donations to disaster-hit areas. In addition, Cedyne launched the Smile Tohoku Campaign for those children who have lost the opportunity to attend school due to damages caused by the earthquake and tsunami disasters. Cedyne also provided donations in the form of lump-sum payments as well as scholarships for children orphaned due to the disaster, paid for the costs of hosting counseling programs for affected children and provided contributions to cover the expense of constructing the "heart-healing" house, provisionally referred to a "Tohoku Rainbow House," to the NGO Ashinaga Scholarship Society.

Minato and KUBC, which both operate within the Kansai area, have channeled their activities toward harnessing ties that bond disaster-hit areas with Kansai. This includes a term deposit facility that donates an amount equivalent to 0.1% of the total deposit balance to support reconstruction activities, and loan facilities to business operators affected directly and indirectly by the earthquake disaster to help in recovery efforts.

Inspired by the flowers that bloom from eucalyptus trees, SMBC Nikko has set up the in-house information sharing site, Nikko Eucalyptus Club, as an expression of its aspiration to bring about a rebirth and rejuvenation of the nation. In addition to providing information on measures aimed at rebuilding Japan after the earthquake disaster, this site shares details of the status of volunteer activities by directors and employees with all SMBC Nikko staff.



SMBC Nikko training and activities aimed at supporting disaster-hit areas

Moreover, SMBC Nikko undertook CSR activities based on disaster-hit area reconstruction support activity training attended by a total of 411 employees led by directors and including newly recruited staff. Upon completion of this training, the balance of reconstruction government bonds marketed by staff including newly recruited employees grew dramatically. This undoubtedly reflects the fruits of training and the strong desire of newly recruited employees to contribute to the reconstruction of disaster-hit areas.

There are many companies throughout the areas affected by the disaster that suffered damage to their office and factories as well as considerable loss of equipment, furniture and fixtures as a result of the tsunami. While local government authorities have provided temporary facilities for use as factories and offices to help bring about a resumption of operations, business operators remain burdened by the expense of acquiring personal computers and other office equipment. To address this issue, Sumitomo Mitsui Finance and Leasing Co., Ltd. (SMFL) commenced steps to deliver personal computers free of charge on the request of customers following completion of leases.

In order to assist in rebuilding the economies of disaster-hit areas, leveraging their unique positions as securities firms, SMBC Nikko and SMBC Friend began handling reconstruction government bonds in an effort to help in recovery efforts. SMBC Friend also commenced sales of reconstruction and other related funds. SMBC continues to hold reconstruction support seminars in collaboration with local government authorities. By supporting companies seeking to expand into the Tohoku region and engaging in such wide-ranging activities as business matching, the Bank is working diligently to reenergize the local economy.

Rather than just merely returning areas affected by the disaster to their original state, SMFG and its Group companies recognize the critical need to put in place reconstruction plans that adopt the broadest possible perspective and to resolve those social issues inherent prior to the disaster including the decline in populations, primary industry deterioration and damage to the environment and ecology. Leveraging its accumulated expertise and know-how, the Japan Research Institute Limited (JRI) has endeavored to optimize supply and demand through the effective use of clean energy and to help bring to fruition next-generation lifestyles based on the smart city concept. At the same time, JRI has collated such proposals as the "Seven Pillars of Regeneration" and reached out to governments and companies soliciting their support.

From recovery to reconstruction — revitalizing disaster-hit areas through wide-ranging and flexible support activities

With more than a year having passed since the earthquake disaster, expectations are that progress has been made in several key areas including the removal of debris and rubble, the provision of appropriate housing and the reconstruction of essential infrastructure. Notwithstanding this progress, disaster-hit areas are now confronting issues of a completely different and new nature. These issues including employment instability, the increasingly severe decline in the population, the disintegration of communities and the mental health and wellbeing of individuals who have lost their jobs, homes and families to the disaster cannot be resolved through financial support alone. Moving forward, activities that address these complex and serious problems will grow in importance as an overriding theme of reconstruction and support endeavors.

In responding to these difficult issues, it is imperative that activities reflect an accurate understanding of local needs and incorporate input from specialists as well as local individuals and communities. In implementing wide-ranging and flexible support initiatives, SMFG and its Group companies will work mainly through local branches to form close-knit collaborative ties with financial institutions in disaster-hit areas, local government authorities as well as NPOs and NGOs. While lending a keen ear to local needs, every effort will be made to provide relevant and effective assistance.

At SMBC, energies are being channeled toward the regular exchange of information across internal departments and divisions. In addition to matching the seeds of other companies, organizations as well as research and other institutions, including technologies, know-how and business models, with the needs of areas affected by the earthquake disaster, the Bank is endeavoring to rebuild the local economy and to support local resident lifestyles.

JRI and SMFL also established in-house reconstruction support teams and is putting in the necessary structure and systems to properly address current issues.

The reconstruction of disaster-hit areas is only in its early stages. Accordingly, SMFG and its Group companies are committed to long-term, sustained and ongoing efforts aimed at bringing back smiles to the Tohoku region. To date, each Group company has engaged in activities that make the most of individual strengths and characteristics. Looking ahead, the Group will work to further enhance its inherently unique qualities as a comprehensive financial services group and strive to engage in activities that generate synergy effects.



Volunteers helping in the running of the summer festival in Watari-cho

Special Feature 1: Measures Aimed at Supporting Reconstruction after the Earthquake Disaster

Case study of the distribution of information and business matching designed to promote reconstruction following the earthquake disaster

Column

Miyagi Prefecture, 77 Bank, Ltd. (77 Bank) and SMBC jointly hosted the "Miyagi Prefecture Industry Reconstruction Seminar" in September 2011. A highlight of the seminar was an impassioned speech by Yoshihiro Murai, the governor of Miyagi Prefecture, on his thoughts regarding reconstruction.

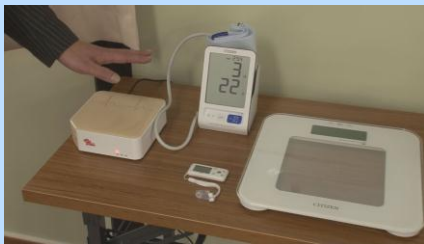
Spurred by this seminar, a company has expanded its presence in Miyagi Prefecture. This company engages in the sale, leasing and maintenance of materials for factories. Since the earthquake disaster, the company has been inundated with requests for the restoration of equipment in disaster-stricken areas. Quite literally, the company has been working around-the-clock to meet this demand. Against this backdrop, Katsura Takahashi, company president, decided to construct a building in Sendai and to ramp up its sales, marketing and operating capabilities.



The Industry Reconstruction Support seminar

Katsura Takahashi, President, Sanko Tech Corporation

- While working literally around-the-clock, we struggled to find answers to what each individual and the company should do to best provide reconstruction support.
- The decision to construct a building in the area was based on a variety of considerations. In addition to ensuring the payment of taxes in Miyagi prefecture, efforts to upgrade and expand the company's base would help in providing local employment opportunities.
- The fact that the company acquired information on a timely basis was extremely useful.



Health management system in use at Yamamoto-cho

Within SMBC, the Tohoku Corporate Business Office and Tohoku Business Support Office, responsible for corporate banking operations in the Tohoku region, and the Public & Financial Institutions Banking Department, responsible for public authority banking operations, take the lead in ensuring that information is shared among all departments concerned. In this manner, every effort is made to promote reconstruction following the earthquake disaster through core business activities. As one example, SMBC introduced the health management system of a particular company to Miyagi Prefecture, which is being used at temporary housing facilities in Yamamoto-cho.

This wireless system, which incorporates the functions of weight and blood pressure measurement instruments as well as a pedometer, transmits individual data, which is then consolidated into a comprehensive format for quality health assessment and management. Bringing together the efforts of not only the corporate sector, but also local public authorities and universities, this system is being used to measure the health of elderly persons living alone in temporary housing facilities. In addition to providing invaluable support to registered nurses, this system is a tool that helps monitor and maintain health.

Akira Inukai, Assistant Manager, Miyagi Prefectural Government

- The earthquake disaster brought to the surface the long-standing issue of an aging population throughout the Tohoku region.
- Through this system, introduced by SMBC, the Prefecture is better placed to monitor and maintain the health of the elderly living in temporary housing.



Osanori Matsuura, President, CyberCrossJapan Co., Ltd.

- This introduction was a godsend and came at a time when we were thinking long and hard about how best to support reconstruction efforts.
- In the future, we will continue to confront the issue of an aging society head on through activities in disaster-hit areas. To this end, we will collaborate closely with medical institutions, universities and other organizations to promote improvements in medical environments.



Encouraged by the thoughts and needs of individuals in disaster-stricken areas including customers, SMBC will continue to engage in activities linked to the recovery and reconstruction of the region.

SMFG initiated dialogue with its stakeholders concerning volunteer activities designed to support disaster-stricken areas (P. 26).

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Priority Issues for Us

As a comprehensive financial services provider, the Group proactively promotes and pioneers initiatives for resolving four critical issues which may substantially affect the society (reconstruction for earthquake damages, environment, declining birthrate and aging of population and globalization).

Support for Reconstruction for the Great East Japan Earthquake

The Group shall consistently address and accommodate major issues for reconstruction of the areas affected by the earthquake by partnering with diverse stakeholders such as businesses, local governments and Non-Profit Organizations.

For details, please see page 10

P.10

Environment

The Group shall strengthen diverse initiatives, not limited to achieving the low-carbon society, but also resolving issues associated with water, soil contamination, energy, biodiversity, etc.

For details, please see page 19

P.19

Declining birthrate and aging of population

The Group shall contribute to developing initiatives which allow senior citizens to have comfortable and active lives. In anticipation that many employees may be involved with raising children and caring for the elderly, the Group shall also enhance the system and culture which support employees being able to balance work and to raise children/caring for elderly.

Globalization

In anticipation of further business development in the international society, the Group is moving forward with globalization in Japan and overseas. As for CSR, we strive to improve sharing of information and to enhance cooperation with overseas branches to commonly share diversity in thinking in Japan and overseas.

For details, please see our Website

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CSR: In our DNA for 400 years

Column



Besshi copper mine in the Meiji era and today

Based on this corporate social responsibility DNA embedded in the business philosophies of both the Sumitomo and Mitsui groups over the 400 years of their existence, we will continue to play our part in solving problems facing the international community through our financial service operations.

In the past, the Sumitomo Group undertook large-scale afforestation programs to solve the problem of pollution around the Besshi copper mine, while the Mitsui Group set up the Mitsui Memorial Hospital to give the poorest in society access to basic medical care.



Mitsui Charity Hospital at its establishment

Communication with Our Shareholders and Investors

Communication with Our Shareholders and Investors

SMFG is committed to ensuring financial soundness through appropriate policy-making and business operations. At the same time, we disclose corporate information in a timely and precise way to shareholders and markets. We believe full disclosure not only helps foster a more correct understanding and evaluation of the Group, but also contributes to the development of sounder financial markets.

Based on this approach, SMFG goes beyond legal requirements in enriching its disclosure of information on management policy and operational strategy. These initiatives have won the support of many market participants. We were selected as a winner of the Awards for Excellence in Corporate Disclosure for fiscal 2011 by The Securities Analysts Association of Japan.



Website

Keeping Our
Shareholders
Informed



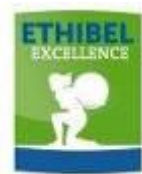
Annual Report

SRI Indexes on which SMFG is listed

SRI indexes are for socially responsible investments in which major investment decisions are based on environmental and social factors as well as the target company's financial standing. SMFG's proactive corporate social responsibility activities have won plaudits from the markets. As the right-hand graphic shows, SMFG is listed on globally leading SRI indexes. We believe that this is an endorsement by the market of the Group's future corporate social responsibility activities.

SRI Indexes on which SMFG is listed (As of August 2012)

- Dow Jones Sustainability Asia/Pacific Index (DJSI Asia Pacific)
- Dow Jones Sustainability Asia/Pacific 40 Index (DJSI Asia Pacific 40)
- FTSE4Good Global Index
- FTSE4Good Global 100 Index
- ESI (Ethibel Sustainability Index) Excellence Global



For details, please see our Website

WEB

Customer Satisfaction (CS) and Quality

Our Position on CS and Quality

Fundamental approach for CS and Quality

SMFG shall implement measures to improve CS and Quality while cooperating among group companies by setting forth the “To found our own prosperity on providing valuable services which help our customers to build their prosperity” as one of our management principles.

Management to improve CS and Quality

SMFG regularly holds meetings for the “Group CS Committee” which is chaired by the senior management executive of the planning section of the Group for promoting cooperation among group companies. The committee discusses and exchanges opinions and ideas regarding opinions and suggestions received from our clients or CS promotion policies, and it strives to further improve CS and Quality of the entire Group.

For more detailed information of SMFG and its Group companies, please see our Website

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TOPICS

Measures to Incorporate Customers’ Opinions and Requests

SMBC

The head office of SMBC analyzes opinions and suggestions received from our clients and proactively incorporates such opinions and suggestions received from our clients into our management and training seminars for employees for improvement of products and services based on such analysis.

Responding to customers’ opinions and requests

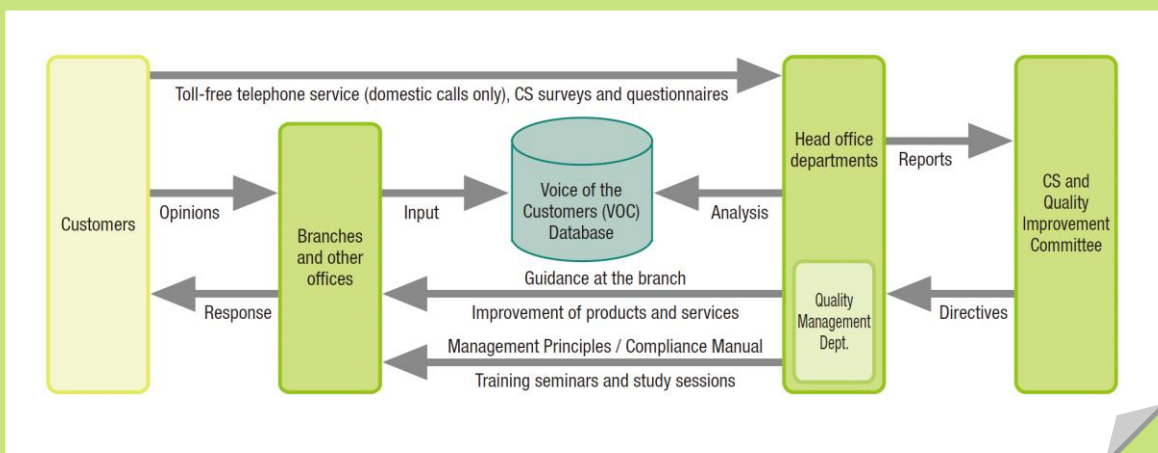
The customers’ opinions and requests, which are received at branches or made through our toll-free telephone service, are collected and registered into the database for “Voice of the Customers” (VOC), along with data received from CS surveys and questionnaires conducted by our bank. The said registered data are widely shared among all departments of the Bank.

Based on such registered data for VOC, there may be cases in which the head office departments may advise branches, review individual products and services, or consider measures to be taken for the entire bank.

The bank has set up the Quality Management Dept. which is responsible for developing plans and preparing systems for improvement of CS and Quality. Additionally, this department holds meetings for the “CS and Quality Improvement Committee,” which is chaired by the President, to discuss appropriate cross-departmental measures for the entire bank in order to achieve greater satisfaction by customers.

Clients always come first

SMBC sets forth detailed action principles under the “Clients always come first” of the “Compliance Manual,” along with the above-mentioned “Management Principles,” in order to enforce the attitude of “Clients always come first.” Furthermore, the bank raises awareness for the attitude of “Clients always come first” for all employees through group training seminars and study sessions conducted at branches. During such training seminars and study sessions, the bank specifically incorporates clients’ opinions and requests for the implementation of “Clients always come first” attitude into daily business activities.



Compliance Systems at SMFG

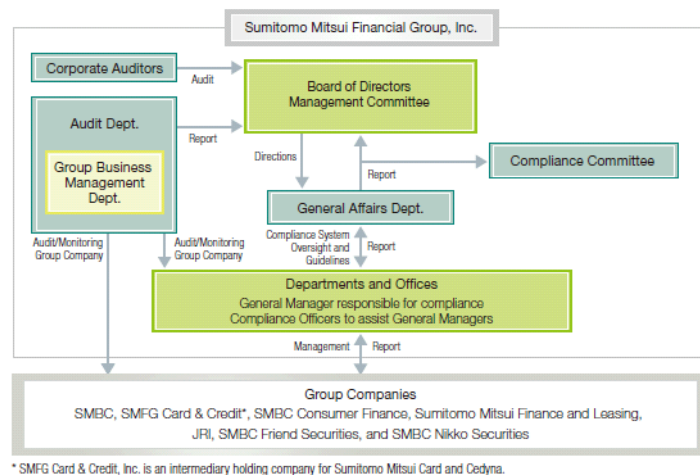
Basic Compliance Policies

SMFG strives to further strengthen its compliance systems in order to be able to fulfill its public mission and corporate social responsibilities as a financial services group offering diversified products and services for becoming a truly outstanding global corporate group. For compliance policies, SMFG sets forth its "Business Ethics" as the common CSR principles for the Group and considers the strengthening of such Business Ethics as one of the critical issues for the management.

Group Management in Compliance Perspective

As a financial holding company, SMFG strives to maintain a compliance system which provides the appropriate directions, guidance and monitoring for compliance for its Group companies.

Specifically, SMFG manages and monitors the self-sustaining compliance functions of individual Group companies through regular meetings attended by all Group companies and meetings with individual companies.



Taking steps to manage and verify efforts aimed at improving compliance systems

SMFG and its Group companies engage in the following activities in an effort to further improve its customer-oriented operating and compliance systems.

- (1) **Audit Department**
SMFG's Audit Department oversees the internal audit function of each Group company. In evaluating the status of internal audit implementation, the Audit Department verifies the appropriateness and effectiveness of Group company internal management systems by assessing back-data, conducting monitoring activities that incorporate such initiatives as inspections on a sample basis as well as audits as and when considered necessary.
- (2) **Group Business Management Department**
In its capacity as a holding company, SMFG has established the Group Business Management Department within its Audit Department in order to verify the appropriateness of Group company operations including SMBC. While the Audit Department maintains the mission of evaluating the appropriateness and effectiveness of each Group company's operations on an ex-post facto basis, the Group Business Management Department strives to build on the efforts of the Audit Department and ensure greater integrity in each company's operations by looking at efforts to improve customer-oriented operating and compliance systems from the planning stage and providing recommendations as considered appropriate. In specific terms, steps are taken to confirm progress in the implementation of each company's compliance program as well as the status of CS promotion structure and in-house whistle-blowing system operations. In this manner, the Group Business Management Department is substantiating such key items as product and service management systems.

Initiatives designed to strengthen compliance

In fiscal 2011, SMFG, together with its Group companies, undertook a wide range of activities including efforts to

- (1) bolster its overseas structure and systems in order to better address regulatory environments and
- (2) reinforce its Group-wide compliance structure.

In fiscal 2012, SMFG will position efforts to

- (1) guide and supervise Group companies taking into consideration business expansion and
- (2) strengthen the compliance structure on a consolidated basis as priority measures. In this manner, SMFG will work diligently to bolster the compliance aspects of each Group company.

Moreover, monthly compliance study workshops are held for all employees to enhance overall understanding throughout each Group company. In every facet of the Group's daily activities, SMFG places the utmost emphasis on strengthening compliance by implementing a broad spectrum of measure including the regular dissemination of compliance information and the development of educational tools and materials which are posted on the Group's intranet.

Environmental Preservation Initiatives

Basic Views for Environmental Preservation and Environment Management System (EMS)

Basic Views for Environmental Preservation

The Group recognizes environmental preservation as one of its most important management issues. Based on our Group Environmental Policy, we are implementing initiatives to preserve the natural environment and achieve the corporate harmony.

The Group Environmental Policy

Basic concepts

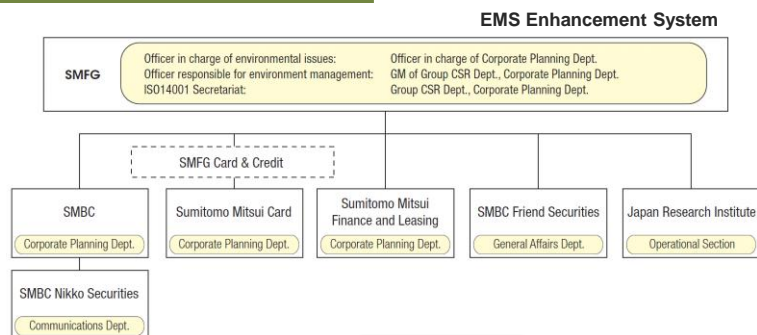
Recognizing the importance of realizing a sustainable society, SMFG is continuously making efforts to preserve and achieve harmony with the natural environment in its corporate activities in order to support the economy and contribute to the betterment of society as a whole.

Specific environmental policies

- We provide environment-friendly financial products, information and solutions which support our clients in their efforts to preserve the eco-system.
- We devise means to reduce environmental risks posed by our own activities and the society.
- We are determined to fulfill our social responsibilities through the conservation of resources and energy, and the reduction of waste.
- We strictly comply with environment-related laws and regulations.
- We practice the highest level of information disclosure related to the Group's environmental activities and consistently improve our efforts to contribute to environmental preservation by communicating with our staff as well as the third parties.
- We place high priority on thoroughly educating our staff about our environmental principles to ensure that they conform to these principles in the performance of their work.
- We actively and effectively implement "environmental management," and make continuous efforts to improve our system to deal with environmental issues by setting goals and targets for every fiscal year and reviewing them as deemed necessary.
- These policies are disclosed on the Group's website, and the printed version is available upon request.

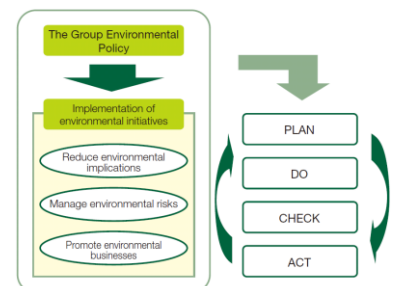
Environmental Management System (EMS) Based on ISO14001 Certification

The environmental management certification of ISO14001 has been obtained by SMFG and its major companies (SMBC, Sumitomo Mitsui Card, Sumitomo Mitsui Finance and Leasing (SMFL), Japan Research Institute (JRI), SMBC Friend Securities, and SMBC Nikko Securities). In 1998, SMBC was the first bank in Japan to obtain this certification. The Group has developed the structure to promote EMS which is organized and managed mainly by the Corporate Planning Department and senior environmental officers.



Three Pillars of the Group's Activities

The three pillars of our environmental action plan are: 1) "Reduction of impacts on environment," 2) "Management of environmental risks," and "Promotion of environmental businesses." We have set environmental objectives for each environmental activity and follow the procedures of Plan, Do, Check, and Act (PDCA) for such environmental activities.



For details, please see page 19

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For the energy data of SMFG Group companies, please see page 40

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For more detailed information of SMFG and its Group companies, please see our Website

WEB

Environmental Preservation Initiative

Environmental Businesses

SMFG and its Group companies are committed to pursuing environmental businesses through every facet of their core activities and to maintain and improve the global environment.

Taking the lead, SMBC has continued to hold regular meetings of the Eco-Biz Promotion Council, a Group-wide cross-sectional organization, since fiscal 2005. The Council continues to deliberate on the development of advanced and effective products and services that are capable of contributing to the maintenance and improvement of the global environment.

Please refer to the CSR-Related Data section of this report (P. 49) which summarizes the environmental businesses of each Group company.

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TOPICS

Overseas environmental business-related business alliances

SMBC

Amid growing calls for greater balance between global environmental concerns and economic growth in developing countries, ongoing progress across environmental business markets is becoming increasingly prominent. SMFG and its Group companies are strengthening environmental business networks across developing countries through such initiatives as the execution of multiple memoranda of understanding (MOU). Under these MOUs, the Group pledges to provide finance for environment-related projects as well as know-how pertaining to trade of carbon credits and to serve as a bridge that allows access to advanced environmental technologies held by Japanese companies to developing countries.



Fiscal 2011 Initiatives

Estonia

In June 2011, SMBC signed a memorandum of cooperation and understanding with Enterprise Estonia, a government institution charged with the responsibility of promoting foreign investment and trade in the Republic of Estonia. The memorandum strives to generate new business opportunities encompassing such areas as the entry into Estonia by Japanese companies, the provision of financial services to local companies and increased activity in a wide range of fields including emissions trading and the environment.

Mongolia

In March 2012, SMBC executed a Memorandum of Understanding with the Development Bank of Mongolia that nation's sole government-affiliated financial institution. The Memorandum is the first step in promoting financial cooperation for the financing of environmental and infrastructure projects that reduce emissions of greenhouse gases.

Mexico

In March 2012, SMBC inked a Memorandum of Understanding with Mexico's largest state oil corporation Petroleos Mexicanos (Pemex) to provide assistance for a project to cut the volume of greenhouse gas emissions at Pemex's domestic facilities.

Renewable energy-related project finance

SMBC has provided finance exceeding six billion euro for wind and solar power projects in Europe including the U.K., Spain, Italy, France and Germany. In recent years, transactions have expanded through to the Middle East and Africa. Sumitomo Mitsui Banking Corporation Europe Limited (SMBCE), acting as Mandated Lead Arranger, co-finances with other banks the following renewable energy-related projects.

Date of Loan Agreement Execution	Country	Project Name	Project Type	Power Generating Capacity (MW)	Sponsors
March 2012	U.K.	Gunfleet Sands	Offshore wind power generation	173	DONG Energy A/S (Denmark) Marubeni Corporation (Japan)
September 2011	France	Lavansol	Solar photovoltaic power generation	31	Delta Solar (France) Sumitomo Corporation (Japan)
March 2011	UAE	Shams 1	Concentrated Solar power generation	109	Masdar(UAE) Total (France) Abengoa (Spain)

In Canada, which has in recent years ramped up efforts to promote the increased acceptance of renewable energy, SMBC is participating in the joint financing of eight large-scale wind power generation projects with a capacity exceeding 100 MW. In this manner, SMBC is actively involved in the growing take-up of renewable energy in Canada.

Special Feature 2: Measures Aimed Addressing Environmental Issues

Promoting far-sighted economic activities for a rich and prosperous future

The Intergovernmental Panel on Climate Change has commented that if global warming is allowed to continue unabated several hundred millions of people will suffer from a serious shortfall in the supply of water. Other consequences include the death and injury of millions of people as well as property damage as a result of annual flooding, the growing outbreak of infectious diseases, and the extinction of various species of wildlife. In its single-minded drive toward prosperity, modern society has continued to engage in robust economic activity that arguably has imperiled its future. As a comprehensive financial services group that supports economic activity as well as people's social lives, SMFG and its Group companies are determined to focus not only immediate gains, but also a far-sighted existence that places equal emphasis on a rich and prosperous future. With this in mind, we are convinced that in working to address environmental issues through our core business activities, we are better placed to fulfill our corporate social responsibility.

Reducing environmental impact, managing environmental risks, and promoting environmental businesses are goals that underpin the environmental activities of SMFG and its Group companies. Guided by these goals, the Group strives to protect the environment while taking into consideration ISO 14001, the international standard for environmental management.

Visualizing reductions in environmental impact

Kicking off efforts to resolve environmental issues, SMFG and its Group companies are focusing on reducing energy consumption. Each Group company is therefore pursuing several key commonly held objectives and is working to reduce energy consumption (implement energy-saving measures); pursue paperless operations; separate, sort, and recycle waste; and promote employee environmental education and training.

In specific terms, Group companies that fall within the scope of ISO 14001 certification are implementing voluntary energy-saving measures in an effort to reduce consumption. Each fiscal year Group companies review and set air conditioning temperatures, cut back the use of lighting, promote the "Cool Biz" initiative, and undertake other wide-ranging activities in line with quantitative objectives. In addition to promoting double-sided photocopying, particular weight is being placed on the use of computer to minimize the use of paper. At the same time, Group companies are actively separating and sorting waste. Recognizing that efforts to raise employee awareness are an efficient means to reduce environmental impact, each Group company is also conducting regular training sessions and study meetings to consider a variety of environmental issues.

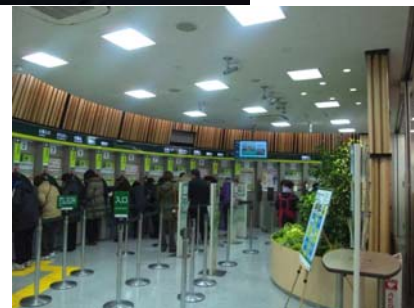
Complementing initiatives that remain common throughout the Group, each company engages in individual activities aimed at reducing environmental impact that make the most of unique attributes. For example, SMBC promotes the use of environmentally conscious branches that employ timber materials obtained through forest thinning as well as photovoltaic and wind power generation equipment. Together with JRI, SMBC also introduced photovoltaic systems at its principal computer center.

SMFL is actively engaged in the recycling and reuse of machinery and equipment at the conclusion of lease contracts or purchased from customer.

Cedyna has launched an initiative where credit applications are completed with an environmentally friendly digital pen. Applications completed in this manner are automatically submitted in digital format. This not only helps reduce the consumption of paper, but also significantly cuts back the cost and time required to collect and process contracts.



SMBC
Shimotakaido
Branch



environmentally friendly digital pen

Special Feature 2: Measures Aimed Addressing Environmental Issues

Even when the initiatives of individual companies are relatively small, promotion across a nationwide network of branches, offices, outlets, and ATMs can lead to a certain level of success in reducing environmental impact. The efforts of individual companies on their own, on the other hand, are limited in effect. Moving forward, we plan to promote the ISO 14001 framework acquired by SMFG across the Group and better visualize the details and effects of individual Group

company initiatives aimed at reducing environmental impact through the CSR Liaison Committee, made up of the officers responsible for CSR at each Group company, and other cross-sectional meetings. We will also establish a set of best practices drawing on information collected from the Group. By sharing these practices, we will work to expand the scope of activity implementation and maximize the benefits across the Group as a whole.

Avoiding environmental risks that arise through economic activities

Financial institutions are subject to a variety of environmental risks. For example, significant issues can arise when asset values decline due to the discovery of soil contamination or asbestos in real estate pledged as collateral, or when liabilities accrue to the lender in connection with business and other loan proceeds that adversely impact the environment.

SMBC has incorporated environmental risk concerns into its credit assessment and screening processes. Recognizing the importance that the environment plays in business and everyday life, and taking into consideration its corporate philosophy and Code of Conduct, SMBC has clearly identified environmental risks within its credit policy that outlines the Bank's universal and basic principles, guidelines, and rules.

As a result, SMBC takes all appropriate measures to refrain from lending to companies and businesses that have a detrimental impact on the environment. With respect to the execution of large-scale project finance loans, the Bank ensures that every consideration is given the impacts on the environment and society. Having adopted the Equator Principles and established the Environment Analysis Department as a means to assess risk, SMBC makes every effort to confirm that the projects it finances are developed in a manner that is socially and environmentally responsible.

As a part of its overall leasing activities, SMFL ensures strict compliance with all environment-related statutory and regulatory requirements. Particular weight is placed on the proper disposal of machinery and equipment at the end of each lease contract in order to prevent environmental pollution caused by the illegal disposal of industrial waste.

Ramping up efforts to promote environmental businesses

Environmental issues cannot be resolved by a single individual or company. It is vital that all individuals, companies, NPOs and NGOs, public authorities, and governments work together toward a common goal while promoting global-scale activities. From this perspective, SMFG and its Group companies place considerable emphasis on promoting environment businesses while cooperating with a great many stakeholders. In reality, promoting environmental businesses is the means through which a financial institution contributes to the creation of a sustainable society.

SMFG updates its SAFE magazine, a bimonthly publication that provides the latest environment-related information Group-wide. Steps are also taken each year to hold the Environmental Business Forum within the Eco-Products event, one of Japan's largest environmental exhibitions.

Both SMBC Nikko and SMBC Friend work diligently to promote environmental businesses and engage in environmental protection activities through the sale of SRI funds and environmentally conscious bonds. Cedyna supports the activities of environmental preservation groups through the issue of social contribution-type credit cards including "Chikyuni Yasashii Card" and "Cedyna Card AXU."



The Sumitomo Mitsui Financial Group Environmental Business Forum

In its leasing operations, SMFL provides environmentally conscious products and services that enable customers to lease environment-related facilities and equipment at low costs. In this manner, the company is actively working to help conserve energy and reduce environmental impact. SMBC, KUBC, and Minato provide Environmentally Responsible Company Support Fund at favorable terms and conditions including preferential interest rates to companies that are engaging in activities that help protect the environment. In its own right, SMBC evaluates the environmental activities of its customers based on proprietary criteria and provides environmental assessment loans and private placement bonds.

SMBC's activities in particular are examples of strategic efforts to foster industry within the environment business field. Group-wide, cross-sectional project teams and the Environment Solutions Department that had focused on the promotion of environmental businesses were integrated to form the new Growth Industry Cluster Department, which is charged with the responsibility of cultivating businesses in the environment field as a part of efforts to nurture growth industries. The renewable energy, water, natural resources, and related fields cannot be covered as a single business or industry. It is also imperative that cross-sectional project teams adopt a global perspective in the promotion of business. In pushing forward projects that take full advantage of the comprehensive strengths of the Group, SMBC is confident of its ability to contribute to global sustainable development.



SMBC Nikko World Bank Bond Fund



The environmental information magazine SAFE

Special Feature 2: Measures Aimed Addressing Environmental Issues

Organized by SMBC in conjunction with Japan's ministries of the Environment, Land, Infrastructure, Transport and Tourism as well as Internal Affairs and Communication, SMFL continues to sponsor the eco japan cup, a contest for unearthing and growing seeds of new environmental businesses.

From the perspective of nurturing environmental businesses, JRI plays an important role. Harnessing its outstanding ability to gather information together with its unrivalled expertise, JRI is serving as an advisor to the eco-city project in Tianjin, China. The company is providing proposals and engaging in consulting activities in its efforts to promote environmental businesses in Japan and overseas. Through these means, JRI is contributing to the creation of a sustainable society.



eco japan cup 2011 awards ceremony

Promoting environmental activities proactively with the aim of creating a sustainable society

Activities designed to address environmental issues do not end just because a single fiscal year's targets have been achieved. SMFG and its Group companies will continue to help protect the environment through every facet of its core business and CSR activities. In this manner, the Group will strive diligently to help create a sustainable society.

Looking ahead, significant potential exists for new environmental issues to arise. This is largely attributable to the global-scale growth in the world's population and the further expansion of economic activities. In addition to its ongoing efforts to reduce CO2 emissions and promote environmental businesses, SMFG and its Group companies will endeavor to uncover the seeds of environmental issues that are yet to fully arise and take appropriate action as quickly as possible. At the same time, energies will be channeled toward making the most of new business opportunities. With this in mind, the Group will proactively respond to environmental problems.

Examples of the Group's participation into future environmental cities and the development of smart communities ~providing value toward the creation of growth industrial fields~

SMBC's Project & Export Finance Department together with its Growth Industry Cluster Department are undertaking a variety of activities aimed at commercializing new businesses. As two core themes, each department within the Bank is working diligently to create new markets in such growth industrial fields as renewable energy systems, water and sewerage as well as smart communities while promoting Japanese packaged solutions.

Beginning with JRI, steps have been taken to form project teams together with manufacturers, trading companies, general construction companies, regional public authorities, and related organizations in Japan to engage in analyses regarding the commercialization of potential businesses in fiscal 2011. Under this format, support was provided in the drawing up of scenarios regarding the creation of low-carbon cities in Malaysia.

In addition to these activities, SMFG and its Group companies are partnering with the Japanese and overseas governments as well as a wide variety of partner companies in and outside Japan to assess the feasibility of smart community development projects in such countries as China, Thailand, and Vietnam.



Focused Clusters (growth industry fields)

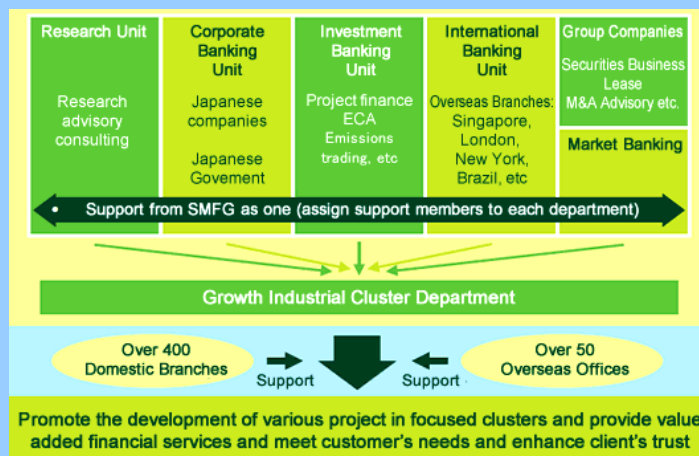
Moving forward, SMFG and its Group companies will continue to harness comprehensive strengths to promote various projects.

These endeavors are geared toward the Group's commitment to help secure sustained development around the world including Asia.



A plan for the use of renewable energy at the Tianjin Eco-City, China's national project for an environmentally sustainable city

Column



Structure of the Growth Industrial Cluster Department

Social Contribution Activities

Fundamental Approach and Basic Policy for 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.

For supporting reconstruction after the earthquake disaster, please see page 10

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Examples of Initiatives about Social Contribution Activities

In addition to contributing to society through daily business operations, SMFG and its Group companies act as a “responsible corporate citizen” by engaging in activities which may assist in making the better society in the future.

Please refer to SMFG's website for information of the social contribution activities of each Group company.

WEB

TOPICS

Pro Bono Activities

SMBC

SMBC is engaged in pro bono activities in which volunteers offer their business and professional expertise and skills to the public.
In fiscal 2011, the Bank supported three NPOs dedicated to revitalizing regional economies in the Kansai area and resolving social issues through employees offering their time for pro bono activities.
As a part of the pro bono project, SMBC is launching programs to provide advice regarding such activities as the management of donations and is supporting three organizations to acquire and maintain non-profit organization status certification in fiscal 2012.



A meeting prior to engaging in activities

Pro bono activities:

Pro bono is derived from the Latin “Pro Bono Publico,” for the public good. Pro bono activities entail volunteer work by employees acting as members of society. In specific terms, pro bono activities help fill the void and any areas that may be lacking in NPOs from a business perspective. Activities draw on the accumulated skills and experiences of employees in every facet of business activities including sales, planning, development, marketing, and corporate communications. Employees engaged in these activities are referred to as “pro bono workers.” In overall terms, these activities are attracting considerable interest from business persons as new means to promote self-development while contributing to society.

Social Contribution Activities

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Providing Information regarding BoP Businesses

JRI

JRI is supporting Japanese companies Bottom of the Pyramid (BoP) business creation.

In February 2012, a seminar was held on the topic of "local society entrepreneurs in the BoP business field and Japan's corporate sector social innovation." The purpose of the seminar was for Japanese companies to gain an insight into business models for socially-oriented entrepreneurs in developing and newly emerging countries as the basis for fostering in-house a pool of innovative social entrepreneurs.

A guest speaker at the seminar was Satyan Mishra, CEO of the Drishtee Foundation, who spoke on the innovation generated by socially-oriented companies in India and provided details of the Drishtee Foundation's local activities.

In addition, Sumitomo Chemical Co., Ltd. and Ricoh Co., Ltd., Japanese companies that are working diligently to establish and operate social businesses in newly emerging countries, were invited to attend. The seminar was a forum for lively discussions regarding a variety of topics including important issues regarding the participation of Japanese companies in social businesses as well as collaboration methods with local society entrepreneurs and salient points.



TOPICS

Sales of Vaccine Bonds

Friend

SMBC Friend newly commenced sales of Vaccine Bonds issued by the International Finance Facility for Immunisation (IFFIm) in September 2011. The funds procured through the sale of Vaccine Bonds were provided in support of immunisation and to maintain health in more than 70 developing countries around the world through GAVI Alliance.



TOPICS

Activities Undertaken by Overseas Bases

SMFG

SMFG and its Group companies engage in overseas activities that match the issues and culture of each individual country and region. Through donations to the volunteer funds of NPOs and NGOs, the Group is supporting efforts to achieve such Millennium Development Goals as the elimination of poverty in emerging countries, improvements in education and medical services, and the advancement of women.

Examples of activities in fiscal 2011 are presented as follows

- Sumitomo Mitsui Banking Corporation (China) Limited 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
- Employees of the Suzhou Branch of Sumitomo Mitsui Banking Corporation (China) Limited and their family members participated in volunteer clean-up activities around Tianping Mountain
- SMBC's Hong Kong Branch donated funds to the Asian Youth Orchestra
- SMBC's Seoul Branch donated funds in support of a competition involving theatrical performances in the Japanese language by Korean students to improve language skills and gain a deeper understanding of Japan's culture
- SMBC's Hanoi Branch provided international school students with vocational experience
- SMBC's New York Branch donated personal computers and other devices to elementary schools in the Philippines through NPOs
- Taking the lead, the CSR Committee of SMBC's Sydney Branch directed volunteer activities and donations in support of children with intractable diseases, displaced persons, and victims of disasters
- The Manufacturers Bank participated in events aimed at heart disease prevention while employees provided donations to organizing associations
- Employees of Sumitomo Mitsui Banking Corporation Europe Limited (SMBCE) undertook volunteer activities under available volunteer leave systems; SMBCE also contributed to charitable organizations through an in-house fund and employed a matching gift program under which it donates a certain amount for every donation made by its employees
- SMBCE continued to promote its work experience program, which provides students in difficult circumstances with the opportunity to gain vocational experience as well as business skills
- The European office of JRI donated funds in support of a Japanese-language speech contest

Human Resources

Goals of SMBC's Human Resources Development

SMFG and its Group companies strive to create the kind of work environment in which every employee feels proud and is able to develop his or her full potential and capabilities.

Five Goals of SMBC's Human Resources Development

1. To develop professional and specialized employees who can provide our clients with highly valued products and services.
2. To maintain and strengthen our sound business management enabling SMBC to globally compete in the market.
3. To cultivate the kind of corporate culture which encourages values of forward-looking, creative attitudes and mutual cooperation.
4. To be conscious of the social responsibilities of the Group, and cultivate the kind of corporate culture that contributes to the sound development of society.
5. To encourage employees to respect their individuality based on an understanding of diversity, and personal fulfillment.

Training Employees with Specialized Professional Skills

To develop professional and specialized employees who can provide our clients with highly valued products and services, we are further strengthening the training systems in respective Group companies.

Creating a Corporate Culture which Derives Strength from Diversity

The Group is implementing its initiatives to create workplace diversity (e.g. gender, nationality). For example, the Group has an employee support program which provides assistance and support for maintaining a proper work-life balance. And also all Group companies have already implemented the programs of parental leave, leave for taking care of ill children, and shorter working hours. Such programs provide better employee benefits than those mandated by law. These programs assist the Group's employees in realizing a good work-life balance.

Please refer to the CSR-Related Data section on page 54 for information of employees and main work-life balance support systems (Employee Support Programs) of each Group company.

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Please refer to Commitment from the Top (Top Interview) on page 4 for information about creating a corporate culture which derives strength from diversity.

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SMBC's Diversity Strategy

SMBC

In April 2008, SMBC established the Diversity and Inclusion Department within its Human Resources Department and continues to foster a corporate culture which derives its strength from diversity. Enhancing operating performance by creating a workplace environment in which diverse human resources are able to make the most of their skills and capabilities is the underlying principle of SMBC's diversity promotion policy. At the same time, the Bank's focus on diversity is in tune with a key component of its corporate missions "to provide a challenging and professionally rewarding work environment for its dedicated employees."

Diversity addresses such wide-ranging themes as gender and nationality. SMBC pursues initiatives across the full diversity spectrum including the female employees, the physically-challenged and elderly. Currently, the Bank is placing particular emphasis on measures to support the advancement of its female employees. As signs of success in this area begin to emerge, SMBC will place additional weight on other themes and areas.

The ratio of female employees to total employees at the time of the Bank's merger in 2001 was slightly under 30%. Following a reorganization of job categories and an increase in new hires in 2008, this ratio stands at approximately 46% as of March 2012. The ratio of women in managerial positions is currently between 8 and 9%. Moving forward, SMBC recognizes the need to foster a workplace environment that enables women to excel. In taking into consideration the government's goal of lifting the ratio of women in positions of responsibility to 30% by 2020, the initiatives of other financial institutions, and conditions in society, the Bank is also cognizant of the importance of hiring and training more women while fostering an understanding and climate that is conducive to the promotion of female employees.

Promoting Visits to the Bank and Implementing "Go Home Early - Family Day"

SMBC encourages the children and families of employees to visit various workplaces throughout the Bank and has initiated a "Go Home Early - Family Day" as a part of efforts to ensure work-life balance and promote a better understanding of the Bank and its activities. Visits were organized to SMBC's head offices in Tokyo and Osaka. Children of employees were provided the opportunity to learn about and experience banking operations. In addition to wide-ranging events, lectures were conducted on various banking activities. Among a host of initiatives, participants were provided first-hand experience in handling adding machines, ATMs, and ¥100 million in cash.



Human Resources

Building Sound Industrial Relations

Each Group company engages in regular discussions with respect to labor conditions and human resource systems in order to ensure sound industrial relations. For example, SMBC has concluded a collective bargaining agreement with the SMBC Employee Union.

Enhancing Awareness of Individual Rights

SMFG and its Group companies participate in the “United Nations Global Compact,” and also endorse and support its 10 principles in the areas of human rights, labor standards, environment and anti-corruption measures.

Each Group company is implementing measures to further enhance awareness of individual human rights by organizing human rights awareness study sessions and inviting employees to reflect and come up with an individual human rights statement.

TOPICS

Examples of Initiatives Aimed at Increasing Awareness toward Human Rights by SMBC

SMB
C

SMBC outlines wide-ranging principles under its Code of Conduct. These include respect for the human qualities and individuality of customers, executives, and employees in general, and the elimination of any form of discrimination. Taking the lead, the Human Rights Committee works diligently to raise the awareness of all employees toward human rights.

Promoting a Heightened Awareness toward Human Rights through Collective Training

Human rights training is a key element of all of the Bank’s programs including training for newly hired employees as well as training according to job grades.

Conducting Human Rights Workshops at the Department and Branch Levels and Implementing Confirmation Tests

Led by Department and Branch managers, SMBC conducts workshops twice each year to discuss various issues relating to human rights. In addition, tests are implemented on a periodic basis utilizing the intranet to confirm the level of awareness toward human rights among employees.

Conducting Workshops to Promote Heightened Awareness toward Human Rights among Department and Branch Managers

Each year, department and branch managers as well as the managers of human resource department throughout the Group attend lectures by experts.

Calling on Employees to Put Forward Their Suggestions regarding Human Rights Slogans

As one of several highlights of “Human Rights Week”, employees from all Group companies are asked to put forward their suggestions regarding human rights slogans each year. The employee who puts forward the most outstanding slogan is recognized with an award.

Examples of themes adopted and discussed during workshops

Oral and written discriminatory and improper expressions covering a wide range of issues including anti-discrimination, the elderly, physically-challenged, gender bias, and co-existence in a multicultural environment

Up-to-date information on harassment, why harassment occurs and appropriate countermeasures

Respecting the rights of the physically-challenged, requirements of a mature society

Initiatives Aimed at Improving the Workplace Environment

SMBC established the Counseling Department as a designated point of contact to field the wide-ranging concerns of employees including power and sexual harassment. At the same time, the Bank put in place an internal whistle-blowing system that provides access to outside counsel as a part of efforts to uncover improper behavior and breaches of the law at the earliest possible opportunity. This internal whistle-blowing system also handles inquiries relating to harassment from a position of power in the workplace and sexual harassment. Complementing these initiatives, SMBC conducts surveys concerning its workplace environment in order to gather input from all employees. Through these and other means, the Bank monitors the workplace conditions of all employees on a regular basis.

Dialogue with Stakeholders

Reflecting on our volunteer activities in the areas that were devastated by the March 11 earthquake and tsunami and looking ahead to future activities

SMFG and its Group companies have in place an ongoing framework to enable willing employees to take special leave for volunteer activities in the earthquake and tsunami area. These activities are directed toward recovery and reconstruction following the Great East Japan Earthquake. In July 2012, SMFG and its Group companies welcomed Seiji Yoshimura, a co-founder of the volunteer group OPEN JAPAN. In addition to reflecting on the Group's volunteer activities to date, opinions were exchanged on the direction of future endeavors.



Rather than a passing trend, considerations must be given to ensure ongoing reconstruction support

Nakamura SMFG and its group companies, including SMBC, have undertaken a host of support activities in the disaster-hit areas. A year and four months have now passed since the disaster, and each company continues to promote wide-ranging endeavors. Turning to the support of disaster-hit areas, with a particular focus on volunteer activities, we welcome Mr. Yoshimura, an expert in disaster relief. Drawing on his expertise, we would like to examine what type of support we as a SMFG group can provide by thinking along a past, present, and future timeline.



Kenichi Nakamura
General Manager
Group CSR Department
Sumitomo Mitsui
Financial Group, Inc.

Volunteer activities in the immediate wake of the disaster that demonstrated the difficulties of reconstruction in the disaster-hit areas

Ogawa Firstly, I would like to ask about the experiences of those participating in the volunteer activities and reflect on post-disaster activities. I would then like to hear from Mr. Yoshimura about what is currently going on in the disaster-hit areas.



Norihiko Otsubo
Senior Vice
President
Nihonbashi
Corporate Business
Office
Sumitomo Mitsui
Banking Corporation

Otsubo I took part in volunteer activities for the first time in July 2011, in Higashimatsushima. At that time, I was working for the Japanese Bankers Association, so it was an opportunity to consider what could be done in the disaster-hit areas from the standpoint of the banking industry. The on-site work I carried out involved clearing sludge that had accumulated in ditches and elsewhere. Hearing local residents comment, "in a situation where everything is in a disheveled state and we are feeling anxious that we might end up being forgotten, we're just glad you came" has left a lasting impression on me.

Okawa I participated in volunteer activities in May and June of last year, working in Ishinomaki and then Higashimatsushima. As two months had passed since the disaster, I was wondering before taking part whether there would still be anything to do. Reaching the site, I was struck by the enormous amount of work remaining. Looking across a landscape where I could not find a trace of the Ishinomaki that I knew, I felt numb, as if my heart had turned to ice. It became clear to me that unless I bottled up my feelings I would not be able to work. On the last day, those feelings that I had worked so hard to suppress overflowed. Despite their unbearable difficulties, local residents asked that we share in a meal and some fruit. I was overwhelmed by this gesture and could not hold back my tears.



Mino Okawa
Loan Adviser
Kamata Loan
Support Office
SMBC Loan
Adviser Co., Ltd.

Dialogue with Stakeholders

Reflecting on our volunteer activities in the earthquake and tsunami area and looking ahead to future activities

Funai I took part in volunteer activities in Ishinomaki in August 2011. I was thinking after the Great East Japan Earthquake that I would like to help out with reconstruction after the disaster, and after learning about opportunities on the company intranet, and was encouraged by the general manager of my department to take part. After arriving, I helped in the cleaning and restoration of photographs. At first, I was skeptical about the significance of cleaning and restoring photographs. But, I soon came to understand that this work was greatly appreciated by the owners of the photos. I come from Osaka, which was devastated by a strong earthquake in 1995, but I think that it is quite difficult for people in Osaka and other parts of the Kansai region to gain a real sense of the disaster-hit areas in Tohoku. I am therefore convinced that a key role of volunteers is to fill in the gaps and provide people in other parts of Japan with a true sense of the hardship and realities of the disaster.



Atsushi Funai
Deputy Senior Staff
Shimbashi Business Department
Sumitomo Mitsui Finance and Leasing Co., Ltd

Chiba From April to August 2011, on a company rather than an individual basis, I was involved in operational tasks at the Sendai City Disaster Volunteer Center. SMBC Consumer Finance undertook steps to provide companywide assistance. This included calling for volunteer participants from the company's network of nationwide Customer Service Plazas, forming "chikara-ni-naritai (I want to help)" teams, and sending members to disaster-hit areas on a rotational basis. A variety of needs would arise in the disaster-hit areas every day. We held daily meetings on how we could best improve the activities. Staff members had a strong desire to provide their support, and at times the discussions became very heated.

Takuji Chiba
Plaza Manager
Sendai Customer Service Plaza
SMBC Consumer Finance Co., Ltd.



Watanabe
Satoshi Watanabe
Plaza Manager
Morioka Customer Service Plaza
SMBC Consumer Finance Co., Ltd.

I would like to provide some background information regarding SMBC Consumer Finance's involvement in operational duties at volunteer centers. Well before the disaster, Customer Service Plazas had consistently displayed a strong awareness toward regional needs. Working to ascertain local requirements was a natural part of each plaza's duties. Immediately after the earthquake and tsunami, there were many calls from staff members wanting to do something useful. This included establishing a base within disaster-hit areas. After speaking with Social Welfare Councils, with which we had a business relationship, and with people at NPOs operating in the area, we found out that they were short staffed on the operations side. Taking into consideration our strengths and long-standing experience in the service sector, it soon became clear that we could offer considerable assistance by manning telephones and fielding inquiries. On this basis, our staff participated in volunteer activities focusing mainly on providing operational support.

Rather than a short-term request, this support was extended over the long term. At first, we planned to deploy "chikara-ni-naritai" teams from April to June, but in recognizing the need for long-term on-site operations, we extended operations in Morioka to the end of October. Despite the assistance provided by employees from Social Welfare Councils in other prefectures, there was an overwhelming lack of operational staff. Despite their own difficulties as a result of the disaster, I will never forget the sight of employees devotedly carrying out their tasks from morning till night even though they themselves were victims of the disaster.

Kato In July 2011, I assisted in efforts to support disaster-hit areas as a part of the social contribution training activities given to new hires at SMBC Nikko. Among a host of tasks, I was involved in the removal of sludge from ditches. The amount was much more than expected and emphasized the huge difficulties to be overcome. Working to make a difference, it was clear that a very long time would be required before local residents could return to a modicum of normalcy. All of the victims of the disaster offered their heartfelt appreciation for our efforts. While supplying relief supplies and providing finance are important, I could not help but think how absolutely vital it is to have volunteers on the ground.

Yuji Kato
Consultant
Kitasenu Branch
SMBC Nikko Securities Inc.



Yoshimura Many remember the Great Hanshin-Awaji Earthquake of 1995, and deeply regret that the failure to extinguish fires led to the loss of many lives. When I went into Kesenuma from Ishinomaki immediately after learning about last year's earthquake and tsunami, I was so shocked that I virtually froze in my tracks. I then remembered the Great Hanshin-Awaji Earthquake and the consequences of inaction as well as the importance of never giving up.



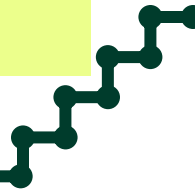
Seiji Yoshimura
Joint Representative
OPEN JAPAN

While at times difficult to gain a true sense of the value of volunteer activities, the efforts of all concerned have left an indelible mark and are of the utmost importance. The cleaning and restoring of photos, for example, is very hard work. It is a task that is often downplayed because of the difficulties in seeing an end result. Restoring memorabilia and individual treasures, however, bring hope for the future. In this regard, these efforts are extremely beneficial and highly appreciated. Administrative tasks, including efforts that enable volunteers coming to disaster sites to engage immediately in a variety of activities, are likewise of great importance. In this context, I rate highly the forming of "chikara-ni-naritai" teams that were involved in a wide range of support activities over an extended period of time. Support activities tend to be modest in nature. There are in fact times when volunteers undertaking administrative tasks do not meet directly with victims of disaster-stricken areas. As a result, it is easy to question the value of the work undertaken. This work, however, is absolutely vital and allows thousands of volunteers to travel smoothly to areas in need on a daily basis and to ensure that activities are conducted in the most effective manner. Looking at affected areas in Miyagi Prefecture, 70% of victims came from Ishinomaki, Higashimatsushima, and Onagawa. Compared with Ishinomaki, however, volunteers were slow to reach Higashimatsushima. I commend therefore and am grateful for the priority placed on dispatching volunteers to these areas.

Dialogue with Stakeholders

Reflecting on our volunteer activities in the earthquake and tsunami area and looking ahead to future activities

Calls for psychological care



Ogawa It is said that conditions have been changing in disaster-hit areas compared with immediately after the disaster. What differences have actually occurred?



Hayashi
Katsumi Hayashi
Joint General
Manager
Senju-Joban Block
Consumer Business
Office
Sumitomo Mitsui
Banking Corporation

I took part in volunteer activities on two occasions. The first time was in July 2011, when I cleared away sludge that had accumulated in homes and ditches. In February 2012, I was involved in manually removing rubble that remained after heavy machinery had been used to clear land. In this context, I gained the impression that the needs of disaster-hit areas had changed over time. It was also clear that several decades would be required to remove all debris and rubble by hand. As financial institutions, SMFG and its group companies can provide assistance in a number of ways. This includes support through business operations as well as donations. I could not help but feel, however, that there remained a substantial shortage of people providing support on the ground.

Sagae I took part in volunteer activities in February 2012, 11 months after the earthquake and tsunami. At that time, media exposure regarding the disaster had faded. There was a substantial gap between perceptions and reality. Despite a growing sense in the rest of Japan that work in affected areas had somehow come to an end, nothing was further from the truth. There was still a great deal to do that required the support of volunteer services. The structure and systems to support volunteers were extremely well established. As it turned out, gloves and the like were provided on site. To a degree, it was almost as if volunteers were the ones in need of support, and I continued to ask myself whether we had really made a difference. In that kind of situation, the words of local residents were a source of encouragement and comfort. It was heartwarming to hear that our coming from long distances to offer our assistance was for the victims of disaster-stricken areas significant help in itself. While progress is being made in the physical removal of debris and rubble, I could not help but feel the importance of volunteer activities and the need for individuals to come to the aid of people in dire straits.

Ami Sagae
Real Estate
Corporate
Business office
Sumitomo Mitsui
Banking
Corporation



Takanoha I supported disaster-hit areas by helping lead the company's social contribution activity training for newly recruited employees. This forms one part of our training on social contribution activities at SMBC Nikko. Last year, activities were conducted in Higashimatsushima and Shichigahama. This year they were in Minamisanriku. This fiscal year, when we went to check progress and conditions in Shichigahama, it was difficult for new employees to get a true sense of the gravity of the disaster as the rubble had largely been cleared away and the town cleaned up. The instant we entered Minamisanriku, however, the view from the bus changed completely. Nothing had been cleaned up, and the employees were at a total loss for words. I would like to present two examples taken from a questionnaire I gave to newly recruited employees about their impressions at that time.

"Before taking part, I wondered how much significance there would be in offering our assistance so many months after the disaster had occurred. When we arrived at one of the disaster-hit areas, however, this view changed 180 degrees. There were many people who were toughing it out amid conditions that remained tragic."

"Little progress had been made with Tohoku reconstruction. While our contribution may have been small, the importance of building on these efforts was clearly evident. It was extremely pleasing to hear the words of appreciation from local fishermen. I am convinced that my role now is to convey to everyone that I meet the importance of volunteer activities." In this instance, our task was to make large numbers of 60kg sandbags using the fish farming raft sinkers used in the industry in Minamisanriku. Although our efforts were geared toward supporting reconstruction, most areas remained stuck in clean-up and recovery operations far removed from any possible reconstruction.

While the physical aspects of restoration and reconstruction are showing little progress, the prolonged stay in temporary housing facilities is also creating its own set of issues, most notably deterioration in people's mental health. We are hearing that the numbers of alcoholics and suicides are on the increase. Clearly, there is an urgent need to provide mental healthcare for disaster victims.



Makoto
Takanoha
Trainer
Personnel
Development
Department
SMBC Nikko
Securities Inc.



Dialogue with Stakeholders

Reflecting on our volunteer activities in the earthquake and tsunami area and looking ahead to future activities

Yoshimura Speaking of the fishing industry, fishermen were initially skeptical of volunteer activities and negative to receiving people from outside the area. However, faced with a situation so dire that it was difficult to determine where to begin and with no one else to turn to, there was a natural acceptance as volunteers began to arrive. Now, as fishermen are going about their business with renewed energy and vigor, prices of fishery products is also returning to pre-disaster levels.

Local residents have a deep appreciation of volunteer activities and notice the slightest detail. While some of these activities may be considered as public works and business, activities in the field are a source of drive and encouragement. As one area that requires assistance, efforts should be directed toward explaining to local residents in an easily understood manner the goals of local government reconstruction plans. Various reconstruction plans are posted on local government websites, but the elderly do not understand their significance. If there were people who could explain these plans in a way that is easily understood, it would be very reassuring and of considerable help. In this way, we are proposing activities that utilize the special skills and strengths of each volunteer. With regard to temporary housing facilities, the number of people dying from excessive alcohol consumption is increasing. The people in temporary housing facilities are beset with great anxieties about the future, and a growing number of people are getting desperate. There are clear signs that this is becoming an immediate and extremely serious issue.

Reconstruction support unique to SMFG



Mitsuo Ogawa
President
Craig Consulting Co., Ltd

Ogawa Problems have arisen not only in the physical removal of debris, but also with people's mental care. Are there any measures that only the SMFG group can take and provide with respect to future reconstruction?

Chiba I think that SMBC Consumer Finance can make use of the networks built by the "chikara-ninaritai" teams. Turning specifically to the Social Welfare Council support system as well as its fukko-no-wa (reconstruction circle) meeting, discussions are currently being undertaken on several issues that have arisen at temporary housing facilities. For example, at the time when relief funds and donations when paid to disaster victims, there were problems with religious groups and door-to-door salespeople seeking to take advantage of the situation. While there was a temporary respite, the issue of door-to-door salespeople appears to have again emerged. Drawing on the knowledge of the financial industry, we are holding training seminars on money matters. We are conducting lectures so that people living in temporary housing facilities do not run into financial difficulties and are also planning seminars geared toward children. Going forward, we are considering whether it would be possible to offer life planning support to encourage those disaster victims who do not know a consultant to become more self-reliant. Our goals are not only to derive direct business benefits, but also to help form local communities, provide mental healthcare, and raise the perceptions of participating employees.

Hayashi When listening to the opinions of people living in temporary housing facilities, there is clearly a strong will to survive. Despite this resolve, there is considerable anxiety surrounding the specific steps to be taken in a bid to become self-reliant. While lending a keen ear to what disaster victims both want and need to do, it is important that every effort be made to provide the appropriate support as a financial institution.

Takanoha Among newly recruited employees marketing government reconstruction bonds, there are those who are actively involved in passing on information. With this in mind, one role is clearly to spread information to as broad a base as possible through contact with customers and other parties and the conduct of business activities.



Dialogue with Stakeholders

Reflecting on our volunteer activities in the earthquake and tsunami area and looking ahead to future activities

Yoshimura More than anything else, disaster-hit areas require ongoing support. I often put this issue to volunteer staff and ask what can we do in the way of long-term support? One student volunteered to create a designated website. This is one example of support that can be continued after returning to Tokyo.



Residents moving back to disaster-hit areas face many difficult problems. In a number of cases, a complete return and recovery is out of the question. For example, some people are unable to return to their original homes due to damage caused by the tsunami. In these cases, they are being forced to relocate and to find new homes. Again, in a large number of instances, home seekers are unable to obtain housing loans or to find adequate solutions to their problems. Given these circumstances, it is far better to provide ongoing support rather than attempt to resolve with a single solution. One such example of continuous assistance that reflects the unique attributes of SMFG group, is the dialogue that is being conducted here today. It is vital that the group creates opportunities for dialogue and to promote in-house discussions to ensure that the memory of the earthquake and tsunami disaster does not fade.

In addition, I would like to provide details of one more specific example of support that can take place even when away from disaster-hit areas. At the time of the Hanshin-Awaji Earthquake a Shinkin Bank (credit union) set up an emergency information hotline. This fulfilled an extremely important need among elderly people who had no one on whom they could depend. Serving as a point of contact in emergency situations, this mechanism formed a part of the bank's everyday operations while including such services as the calling the ambulance. Initiatives such as this not only meet the needs of disaster victims, but also allow the leveraging of core business strengths while providing ongoing support.



A participant

As I participate in this dialogue, I can see that problems have arisen not only in the physical removal of debris, but also with people's mental care. Are there any measures that only the SMFG group can take and provide with respect to future reconstruction?

Yoshimura

We often receive volunteers in small numbers. In our support to fishermen, for example, there are many cases where one volunteer is assigned to one fisherman. In fact, it is easier to accommodate volunteers who arrive in smaller numbers. This kind of support will be necessary going forward. There are many support activities that can be done over short periods by fewer people.

Undertaking long-lasting activities that are in demand

Nakamura In volunteer activities, it is always important to closely exchange information with people active in the area and to always respect local needs. For example, even if you sense some kind of problem with temporary housing facilities in disaster-hit areas, thinking of it only in Tokyo and wondering where the problems lie will rarely reveal the true situation and a solution. It is putting the cart before the horse to impose what the people in need do not require. While incorporating the opinions of experts such as Mr. Yoshimura who are active in the area, I believe that we must firmly maintain the policy of conducting activities that are required in the field.



Sensing time and again the preciousness of being appreciated by people, there are also many things that participants can bring back to their normal duties through their volunteering experiences. This is not the sole aim, but a genuine byproduct. Participating in volunteer activities can create a virtuous cycle that impacts favorably on employee motivation, which is then reflected in the conduct of daily operations.

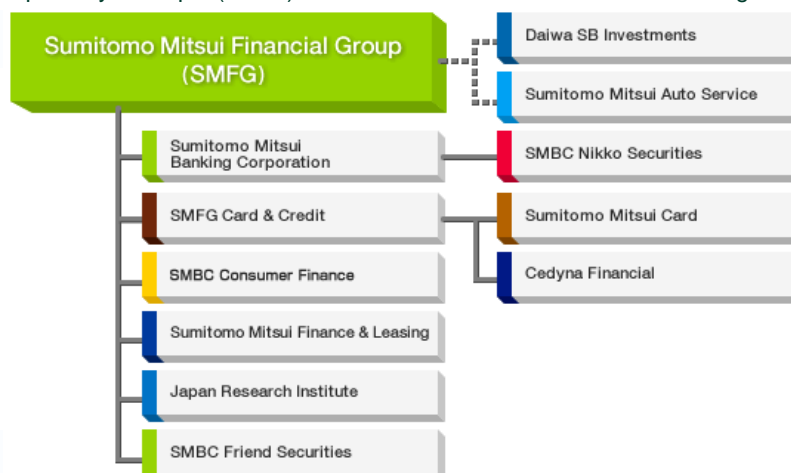
Finally, I think it important not to forget. Upon their return, many people who have participated as volunteers write natural and personal comments or reports and send them to others. I think they get the feeling that they cannot help but write about their experience. I also think it is important to have more colleagues who have this kind of feeling. To conduct long-term activities in disaster-hit areas, it will be important to increase the volunteer networks within the group and to broaden the range of support activities. In the years to come, while receiving the frank opinions and ideas from many participants and other people involved, we will maintain ongoing communication with those areas so that measures in support of post-disaster reconstruction do not fade from our thoughts.

Company Profile & Editorial Policy

Company Overview

Company Name	: Sumitomo Mitsui Financial Group, Inc.
Business Description	: Management of banking subsidiaries (under the stipulations of Japan's Banking Act) and of non-bank subsidiaries, as well as the performance of ancillary functions
Establishment	: December 2, 2002
Head Office	: 1-2, Marunouchi 1-chome, Chiyoda-Ku, Tokyo, Japan
Chairman of the Board	: Masayuki Oku
President	: Koichi Miyata (Concurrent Director at Sumitomo Mitsui Banking Corporation)
Capital	: 2,337.8 billion yen
Stock Exchange Listings	: Tokyo Stock Exchange (First Section), Osaka Securities Exchange (First Section), Nagoya Stock Exchange (First Section)
	Note : American Depositary Receipts (ADRs) are listed on the New York Stock Exchange.

Company Structure



Editorial Policy

SMFG has put in place this CSR Report in an effort to convey to its stakeholders the wide range of initiatives undertaken and the role played by the Group to help create a sustainable society.

In order to ensure that readers fully understand that our activities are based on the underlying principle that the fulfillment of CSR is the essence of business itself, we have placed particular emphasis on specific initiatives while reporting on the Group's overall CSR endeavors on an individual category basis.

Taking full advantage of the information disclosed on the websites of individual Group companies, we have also provided links to specific case studies and examples. At the same time, we have posted a copy of the CSR Report 2012, a medium that has been designed to provide a compendium of the Group's CSR activities and performance, and modified the structure of the site to allow readers to view the appropriate section according to individual needs.

Scope of this Report and Reporting Period

- Sumitomo Mitsui Financial Group, Inc.
- Sumitomo Mitsui Banking Corporation
- SMFG Card & Credit, Inc.
- Sumitomo Mitsui Card Company, Limited
- Cedyna Financial Corporation
- SMBC Consumer Finance Co., Ltd.
- Sumitomo Mitsui Finance and Leasing Co., Ltd.
- Japan Research Institute, Limited
- SMBC Friend Securities Inc.
- Other Group Companies (SMBC Nikko Securities Inc., THE MINATO BANK, LTD., Kansai Urban Banking Corporation)

Reference Guidelines

We refer to GRI "Sustainability Reporting Guideline (G3.1)."

※GRI (Global Reporting Initiative) : Established as an international standard for sustainability reporting, compliers set up an international organization GRI in 1997 to encourage its adoption worldwide.

Contact Information

Reporting Period	: the fiscal 2011 period, the 12-months from April 1, 2011 to March 31, 2012. ※the Report contains additional information including certain up-to-date data as well as future prospects where considered
Month of Issue	: December 2012
Contact Information	: 100-0005 1-2, Marunouchi 1-chome, Chiyoda-ku, Tokyo, Japan Sumitomo Mitsui Financial Group, Inc. TEL: +81-3-3282-8111

CSR-Related Data at SMFG

The CSR Activity Performance and Goals of SMFG and Its Group Companies

As a comprehensive financial services group, SMFG and its Group companies make every effort to bolster its cross-sectional CSR activities. SMFG's CSR activity performance in fiscal 2011 and goals for fiscal 2012 are presented as follows.

Sumitomo Mitsui Financial Group, Inc.

Please refer to page 9 of the main body text for details regarding SMFG's CSR activity performance and goals.

P.9

Sumitomo Mitsui Banking Corporation

	Performance in Fiscal 2011	Goals for Fiscal 2012
Our customers	<ul style="list-style-type: none"> Put in place a framework to secure a more broad-based collection of "Voice of the Customers" (VOC) feedback Conducted customer satisfaction surveys as well as variety of questionnaires Implemented customer-oriented training 	<ul style="list-style-type: none"> Upgrade systems for collecting and analyzing VOC feedback Promote product and service improvements based on VOC feedback Conduct overseas customer satisfaction surveys Continue to implement customer-oriented training
Our shareholders and the markets	<ul style="list-style-type: none"> Took steps to review CSR site information and data to ensure consistency with the Bank's overall site and information disclosure in general; undertook measures to improve convenience Continued to hold stakeholder dialogue sessions 	<ul style="list-style-type: none"> Strengthen initiatives that lead to increased access (links to partner sites, etc.) Undertake a comprehensive review of the Bank's homepage and CSR site; improve viewability
Society and the environment	<ul style="list-style-type: none"> Implemented measures in support of reconstruction following the Great East Japan Earthquake (including electric power-saving countermeasures) <ul style="list-style-type: none"> Provided donations Provided donations from directors and employees totaling ¥70 million Donated ¥56 million to the four prefectural governments where damage from the earthquake disaster was most severe (an amount equivalent to around 50% of commissions on investment trust sales) Collected ¥400 each month in support of areas affected by the earthquake disaster using the employee volunteer fund scheme Approximately 150 directors and employees participated on eight occasions between June and February in volunteer activities under a special leave framework initiated by the Bank Conducted charity concerts Achieved electric power-savings targets Set up a structure to accept donations in support of reconstruction efforts following the earthquake disaster including donations from customers Held reconstruction seminars Established two (Shimo-takaido and Konan) model environment-friendly branches Commenced new pro bono activities in the Kansai area Increased the selection process and criteria transparency of volunteer funds in which directors and employees participate Strengthened measures aimed at enhancing barrier-free capabilities at all staffed branches (automatic doors, slopes, and braille blocks) Upgraded and expanded the installation of barrier-free ATMs Took steps to address requirements under newly established systems for serviced housing for the elderly (revisions to the Act on Securement of Stable Supply of Elderly Persons' Housing) Promoted businesses to help solve a variety of new social issues including the Food and Agriculture Assessment Loan as well as Business Continuity Assessment Loan (that evaluates BCMS) Became a signatory to the Principles for Financial Action for the 21st Century 	<ul style="list-style-type: none"> Promote new developments in support of employee volunteer activities in disaster-hit areas Strengthen collaboration with NPOs and NGOs Consider efforts to strengthen initial structures and systems with respect to social contribution activities directed toward disaster-hit areas Consider collaboration with NPOs and NGOs at the time of future earthquake disasters Consider the development of new proprietary pro bono activity programs; continue to engage in pro bono activities in the Kansai area Put in place new operating rules and systems with respect to elderly customer transactions (the adult guardianship system, etc.) Continued to upgrade and expand the installation of barrier-free ATMs Consider the new handling of nursing home and related loans Consider expanding environment-friendly and BCMS evaluation loans to small and medium-sized enterprises Promote activities based on the Principles for Financial Action for the 21st Century
Our employees	<ul style="list-style-type: none"> Implemented discussions and other initiatives with top executives Introduced informal meetings between the president and CEO and employees; took steps to distribute details both in and outside the Bank Bolstered in-house work-life balance systems in response to the growing number of working mothers (strengthened department and branch support systems at such times as child birth and care) Upgraded and expanded trainee systems as well as the transfer of global human resources; promoted mutual exchange in and outside Japan Upgrade and expanded career training programs for young employees 	<ul style="list-style-type: none"> Hold disaster-hit area support and volunteer reporting meetings as well as evening seminars on CSR Strengthen efforts to promote the development of global human resources Bolster efforts aimed at further promoting mutual exchange in and outside Japan Upgrade and expand ISO 26000-related information and data disclosure (focusing particularly on human rights and corruption prevention)
Structure and system development	<ul style="list-style-type: none"> Considered measures aimed at increasing awareness toward ISO 26000 including the use of workshops and initiatives led by the CSR Liaison Committee Undertook CSR meetings with overseas bases in order to upgrade and expand overseas CSR activities 	<ul style="list-style-type: none"> Commence meetings by related departments concerning ISO 26000 guidelines Upgrade and expand information disclosure regarding energy and other emissions Strengthen structures and systems relating to the collection of information and data concerning efforts by overseas bases to reduce environmental impact

CSR-Related Data at SMFG

The CSR Activity Performance and Goals of SMFG and Its Group Companies

Sumitomo Mitsui Card Company, Limited

	Performance in Fiscal 2011	Goals for Fiscal 2012
Our customers	<ul style="list-style-type: none"> Improved business and operations based on VOC feedback Conducted customer satisfaction surveys Promoted in-house cooperation with respect to the handling of complaints and requests for consultation Conducted customers satisfaction training Put in place a system to introduce examples of various customer satisfaction activities using the company's in-house portal Continued to conduct compliance workshops Newly established an educational homepage to promote the safe and proper use of card services <ul style="list-style-type: none"> Identified three conditions to prevent the improper use of card services Identified three conditions to prevent issues from arising with respect to card payments 	<ul style="list-style-type: none"> Continue to improve business and operations based on VOC feedback improvement Continue to conduct customer satisfaction surveys Continue to promote in-house cooperation with respect to the handling of complaints and requests for consultation Continue to conduct customer satisfaction training Continue to introduce examples of various customer satisfaction activities using the company's in-house portal Continue to conduct compliance workshops Continue to strengthen the distribution of information using the company's homepage and other media Forward CSR questionnaires to customers
Society and the environment	<ul style="list-style-type: none"> Implemented measures in response to the Great East Japan Earthquake (including electric power-saving countermeasures) Continued to participate in joint plans with SMFG Continued to collect donations through the World Present point service (UNICEF, UNESCO, the World Wildlife Fund, the World Food Programme, the Japanese Red Cross, and other) Introduced the TABLE FOR TWO initiative (cafeterias, vending machines) Sponsored concerts in support of regional areas and the environment Supported independent CSR activities implemented by each region through regional offices Promoted Internet fund-raising initiatives in support of social contribution organizations Promoted cooperation with SMFG (cross-linking to CSR sites, the collection of ISO 26000 information) Continued measures to comply with environmental legislation (the revised Law Regarding the Rationalization of Energy Use of Japan) Participated in the training of ISO 14001 internal auditors Promoted environmental businesses <ul style="list-style-type: none"> Continued to implement the promotion of Web Meisai (online monthly statements) Continued to participate in eco-point and other businesses (continued handling of the World Present point service) Continued to use environment-friendly products Undertook measures toward the implementation of periodic ISO 14001 reviews (head offices in Tokyo and Osaka) Participated in the SMFG Environmental Business Forum Continued to conduct workshops aimed at enhancing awareness toward the environment Took steps to collect plastic bottle caps 	<ul style="list-style-type: none"> Undertake measures in support of the elderly and physically-challenged Continue to support recovery and reconstruction efforts following the Great East Japan Earthquake Continue to participate in joint plans with SMFG Continue to collect donations through the World Present point service (UNICEF, UNESCO, the World Wildlife Fund, the World Food Programme, the Japanese Red Cross, and other) Continue to sponsor concerts in support of regional areas and the environment Continue to support CSR activities at regional offices Continue to promote Internet fund-raising initiatives in support of social contribution organizations Continue to promote cooperation with SMFG (implement various measures, the collection of ISO 26000 information) Continue measures to comply with environmental legislation (the revised Law Regarding the Rationalization of Energy Use of Japan) Continue to participate in the training of ISO 14001 internal auditors Continue to promote environmental businesses <ul style="list-style-type: none"> Continued to implement the promotion of Web Meisai (online monthly statements) Continued to use environment-friendly products Continue to undertake measures toward the implementation of periodic ISO 14001 reviews (head offices in Tokyo and Osaka) Continue to participate in the SMFG Environmental Business Forum Continue to conduct workshops aimed at enhancing awareness toward the environment
Our employees	<ul style="list-style-type: none"> Implemented measures aimed at enhancing awareness toward work-life balance systems Conducted company tours for children (head offices in Tokyo and Osaka) Held briefing sessions for directors and managers responsible for ISO 26000 Forwarded CSR questionnaires to employees Acquired KURUMIN mark certification for a second time 	<ul style="list-style-type: none"> Consider the introduction of an employee volunteer support system Consider upgrading and expanding the nursing care support system Strengthen efforts to distribute information regarding CSR activities to employees Continue to hold company tours for children (head offices in Tokyo and Osaka) Enhance training programs designed to improve IT and language skills Continue to forward CSR questionnaires to employees

Cedyna Financial Corporation

	Performance in Fiscal 2011	Goals for Fiscal 2012
Our customers	<ul style="list-style-type: none"> Collected and analyzed VOC feedback; took steps to share information across the company Implemented business process improvements based on VOC feedback Improved the quality of call center services Enhanced the compliance structure and systems; conducted education and training <ul style="list-style-type: none"> Held compliance promotion leader meetings Conducted periodic verifications of the lending and credit card contract businesses Conducted a variety of compliance education and training programs 	<ul style="list-style-type: none"> Continue to collect and analyze VOC feedback; continue to take steps to share information across the company Continue to implement business process improvements based on VOC feedback Continue to improve the quality of call and other center services Upgrade and expand the compliance structure and systems; strengthen education and training <ul style="list-style-type: none"> Continued to hold compliance promotion leader meetings Strengthen the monitoring structure and systems Increase opportunities for compliance education and training

CSR-Related Data at SMFG

The CSR Activity Performance and Goals of SMFG and Its Group Companies

Cedyna Financial Corporation

	Performance in Fiscal 2011	Goals for Fiscal 2012
Our shareholders and the markets	<ul style="list-style-type: none"> Promoted FG cooperation; conducted research into the adoption of CSR indices 	<ul style="list-style-type: none"> Continue to promote FG promotion; continue to conduct research into the adoption of CSR indices Reorganize, upgrade, and expand the contents of homepages relating to CSR (update information and data)
Society and the environment	<ul style="list-style-type: none"> Promoted FG cooperation; participated in social contribution activities Continued to make donations and provide grants through social contribution-type credit cards Created opportunities to solicit donations through point exchange initiatives as well as the raising of funds via the Internet Implemented measures in support of cultural, musical, and sporting events Continued to engage in environmental beautification and protection activities (the clean-up of regional areas) Promoted the Eco-Cap Movement Supported reconstruction efforts following the Great East Japan Earthquake <ul style="list-style-type: none"> Donations <ul style="list-style-type: none"> Donations to children in orphanages damaged by the earthquake disaster utilizing the ATOM Card initiative Donations through point exchange initiatives as well as the raising of funds via the Internet Continued to participate in the SMFG Environmental Business Forum Promoted Web Meisai (online monthly statements) services Continued measures to comply with environmental legislation (the revised Law Regarding the Rationalization of Energy Use of Japan) <ul style="list-style-type: none"> Implemented measures aimed at reducing the level of energy consumption Continued to promote FG cooperation; disclosed energy-saving numerical data Implemented measures aimed at saving electric power during the summer and winter periods 	<ul style="list-style-type: none"> Continue to promote FG cooperation; continue to participate in social contribution activities Continue to make donations and provide grants through social contribution-type credit cards Continue to create opportunities to solicit donations through point exchange initiatives as well as the raising of funds via the Internet Continue to implement measures in support of cultural, musical, and sporting events Continue to engage in environmental beautification and protection activities (the clean-up of regional areas) Continue to promote the Eco-Cap Movement Continue to support reconstruction efforts following the Great East Japan Earthquake <ul style="list-style-type: none"> Donations from funds raised through the Internet Consider social contribution measures in partnership with regional communities Continue to participate in the SMFG Environmental Business Forum Continue to promote Web information services Continue measures to comply with environmental legislation (the revised Law Regarding the Rationalization of Energy Use of Japan) <ul style="list-style-type: none"> Continue to implement measures aimed at reducing the level of energy consumption Consider participating in the Challenge 25 Campaign Project <ul style="list-style-type: none"> Campaigns to reduce the use of lighting and other initiatives
Our employees	<ul style="list-style-type: none"> Expanded career design and other programs <ul style="list-style-type: none"> Implemented and employed self-reporting systems Conducted motivation surveys Promoted FG cooperation; disclosed information and other data relating to employee measures Promoted work-life balance <ul style="list-style-type: none"> Implemented measures aimed at reducing overtime (no overtime day) Implemented measures aimed at improving mental health 	<ul style="list-style-type: none"> Continue to expand career design and other programs <ul style="list-style-type: none"> Continue to implement and employ self-reporting systems Introduce a switching system Establish a human resource portal site Expand the Cafeteria Plan Continue to promote work-life balance Continue to implement measures aimed at improving mental health Distribute in-house information relating to CSR activities, performance, and other pertinent information

Sumitomo Mitsui Finance and Leasing Co., Ltd.

	Performance in Fiscal 2011	Goals for Fiscal 2012
Our customers	<ul style="list-style-type: none"> Conducted customer satisfaction surveys; analyzed survey results and feedback Promoted communication with customers <ul style="list-style-type: none"> Distributed mail magazines on a monthly basis; total circulation approximately 24,000; provided wide-ranging content including examples of the use of leasing products and services as well as an explanation of systems Participated in various exhibitions: SEMICON Japan and SEMICON Taiwan, other Continued to provide products and information that meet customer needs <ul style="list-style-type: none"> Took steps to address such issues as the sharp rise in raw material costs and provide countermeasures as a hedge against inventory risks Household Distribution (approximately ¥8 billion) Took steps to address growing leasing demand in China Issued renminbi-denominated bonds (¥6 billion) Conducted education and training workshops <ul style="list-style-type: none"> Workshops for compliance officers Compliance workshops for each department and branch 	<ul style="list-style-type: none"> Call for ideas on how to enhance operating efficiency, implement feedback as appropriate Continue to implement measures aimed at improving business and operations drawing on customer feedback Consider procedures and requirements for implementing customer satisfaction surveys Upgrade and expand tools for promoting communication with customers Develop products that address the needs of customers Hold compliance education and training sessions and workshops

CSR-Related Data at SMFG

The CSR Activity Performance and Goals of SMFG and Its Group Companies

Sumitomo Mitsui Finance and Leasing Co., Ltd.

	Performance in Fiscal 2011	Goals for Fiscal 2012
Our share holders and the markets	<ul style="list-style-type: none"> Strengthened collaboration with financial institutions <ul style="list-style-type: none"> Implemented appropriate and timely information disclosure for the benefit of financial institutions Strengthened collaboration through a variety of measures including increased information exchange Undertook steps to enhance disclosure <ul style="list-style-type: none"> Continued to disclose pertinent information through securities and quarterly business reports in line with the continued issuance of publicly-offered bonds in Japan Engaged in debt IR for the benefit of bond investors 	<ul style="list-style-type: none"> Continue to strengthen collaboration with financial institutions <ul style="list-style-type: none"> Continue to implement appropriate and timely information disclosure for the benefit of financial institutions Further strengthen collaboration through a variety of measures including increased information exchange Undertake steps to enhance disclosure <ul style="list-style-type: none"> Continue to disclose pertinent information through securities and quarterly business reports in line with the continued issuance of publicly-offered bonds in Japan Continue to engage in debt IR for the benefit of bond investors
Society and the environment	<ul style="list-style-type: none"> Implemented a variety of measures in response to the Great East Japan Earthquake <ul style="list-style-type: none"> A total of five employees participated on two occasion in volunteer activities in support of areas affected by the earthquake disaster Donated ¥10 million Donated 98 computers to disaster-hit areas which were expired lease contract Achieved electric power savings in excess of 15% through initiatives implemented by directors and a partial relocation of head office functions Introduced the TABLE FOR TWO initiative (Installed donation-type vending machine in the Tokyo head office) <ul style="list-style-type: none"> ...approximately 2,364 meals (donation converted into about ¥47,000 for the period from October to March) Implemented donation activities <ul style="list-style-type: none"> Provided donations (¥5 million) to support areas damaged by flooding in Thailand Conducted lectures at universities on a donation basis (six universities in Tokyo and Osaka) Undertook eco-cap collection activities <ul style="list-style-type: none"> • 140,000 caps in fiscal 2011; cumulative total of 500,000 caps (polio vaccinations for 630 people) Participated in beach clean-up activities Renewed ISO 14001 certification; conducted EMS workshops Promoted environmental businesses <ul style="list-style-type: none"> Joined a low carbon facility leasing credit insurance system Acquired a carbon offset of 250t-CO2 at the Osaka head office Conducted a paperless campaign (achieved a 10% reduction in paper consumption) Participated in and supported various environmental events <ul style="list-style-type: none"> Participated in the SMFG Environmental Business Forum Supported eco japan cup 2011 as well as an environmental photo contest 	<ul style="list-style-type: none"> Continue to implement a variety of measures in response to the Great East Japan Earthquake <ul style="list-style-type: none"> Establish reconstruction support project teams Continue to engage in electric power saving measures Upgrade and expand TABLE FOR TWO activities Continue donation activities <ul style="list-style-type: none"> Endow course at universities Continue to engage in eco-cap collection activities Participate in beach clean-up activities Call for ideas aimed at reducing costs; implement feedback as appropriate Renew ISO 14001 certification; continue to conduct EMS workshops Promote environmental businesses <ul style="list-style-type: none"> Further promote a paperless campaign (20% reduction in paper consumption) Participate in and support various environmental events
Our employees	<ul style="list-style-type: none"> Established the SMFL business school <ul style="list-style-type: none"> Number of times held: 50 lectures; cumulative attendance: 1,400 Implemented education and training for young employees on a rotational basis; implemented in-house trainee programs Continued to implement measures aimed at improving work-life balance Upgraded and expanded nursing care systems; put together a guidebook <ul style="list-style-type: none"> Adopted a flexible approach toward the period of nursing care leave taking into consideration individual circumstances Disclosed information and data on a variety of topics including the status of employees through wide-ranging media including the CSR report 	<ul style="list-style-type: none"> Call for ideas on how to enhance operating efficiency, implement feedback as appropriate Continue to implement education and training for young employees on a rotational basis as well as in-house trainee programs Continue to implement measures aimed at improving work-life balance Consider revising the Work-Life Balance Guidebook Continue to disclose information and data on a variety of topics including the status of employees through wide-ranging media including the CSR report

The Japan Research Institute Limited

	Performance in Fiscal 2011	Goals for Fiscal 2012
Our customers	<ul style="list-style-type: none"> Executed action plans based on the results of customer satisfaction surveys <ul style="list-style-type: none"> Applied on a comprehensive basis project management standards and tools in an effort to raise the level of project management capabilities Further improved the quality of systems development projects through an analysis of various system failures and implementation across the entire organization Executed action plans based on the results of customer surveys <ul style="list-style-type: none"> Took steps to entrench organizational proposal and review structures and systems (the determination of orders led by management teams, the establishment of production structures and systems, and the strict adherence to quality improvement) Strengthened the institute's proprietary proposal capabilities through a process of selection and focus in the consulting field Strengthened the quality of human resources; took steps to promote free-flowing processes and sound systems Upgraded and expanded compliance structures and systems; conducted in-house education and training 	<ul style="list-style-type: none"> Continue to conduct customer satisfaction surveys and analyze results while putting in place and executing action plans Strengthen the systems of checks to further enhance customer proposal details Continue to upgrade and expand compliance structures and systems; conduct in-house education and training

CSR-Related Data at SMFG

The CSR Activity Performance and Goals of SMFG and Its Group Companies

The Japan Research Institute Limited

	Performance in Fiscal 2011	Goals for Fiscal 2012
Society and the environment	<ul style="list-style-type: none"> Continued to participate in joint planning for the whole Group <ul style="list-style-type: none"> Participated in branch clean-up campaigns during spring and autumn Conducted an SRI survey Implemented measures in response to the Great East Japan Earthquake <ul style="list-style-type: none"> Provided donations utilizing the matching gift system Put forward a variety of proposals and recommendations on ways to reconstruct and revitalize Japan; distributed relevant information Engaged in a variety of electric power saving activities (suspended operations at specific office over the summer in an effort to save electric power focusing mainly on air conditioning and lighting initiatives) Took measures to meet the requirements of environmental legislation (the Waste Management and Public Cleansing Law and the revised Law Regarding the Rationalization of Energy Use of Japan) Promotes environmental businesses <ul style="list-style-type: none"> Undertook environmental business-related consortium operations and management Established SCOPE (Social Cooperation for Promoting Eco-Town), a research seminar Undertook an EV car sharing model business on a contract basis Undertook company assessments with respect to SMBC environmental assessment loans Undertook company assessment for the biodiversity fund Participated in company screening for eco japan cup 2011 Participated in Eco Products 2011 Implemented other initiatives <ul style="list-style-type: none"> Participated in Clean Osaka 2011, an initiative aimed at cleaning up Osaka City 	<ul style="list-style-type: none"> Continue to participate in joint planning for the whole Group Continue to conduct SRI survey Continue to take measures to meet the requirements of environmental legislation (the Waste Management and Public Cleansing and the revised Law Regarding the Rationalization of Energy Use of Japan) Continue to promote environmental businesses <ul style="list-style-type: none"> Continue to support the creation of environmental businesses (continue to carry out the introduction of a plant factory project in China in an effort to prevent the contamination of soil from agro-chemicals and promote water resource conservation) Collaborate with respect to environmental finance Collaborate with respect to eco japan cup 2012 Distribute wide-ranging information relating to the 11th Biodiversity Conference of the Parties (COP11) Set up an information site with respect to the energy and environment fields Promote intergroup cooperation (hold in-house seminars; exchange opinions; and support customers)
Our employees	<ul style="list-style-type: none"> Promoted measures aimed at enhancing work-life balance <ul style="list-style-type: none"> Fostered an organizational climate conducive to the realization of policies and measures (undertook public relations activities and implemented a variety of questionnaires) Established a system for employees raising children to interact (continued to conduct Mama & Papa Lunches) Implemented measures encouraging employees to go home early Upgraded and expanded the contents of the communication hand book for management Implemented various training programs for employees in management positions (work-life balance, mental health, etc.) 	<ul style="list-style-type: none"> Upgrade and expand nursing care support measures Further promote measures aimed at enhancing work-life balance <ul style="list-style-type: none"> Continue to promote a review of frontline work practices Continue to implement various training programs for employees in management positions

SMBC Friend Securities Co., Ltd.

	Performance in Fiscal 2011	Goals for Fiscal 2012
Our customers	<ul style="list-style-type: none"> Adopted UD typeface for the company's brochure Undertook a comprehensive renewal of the company's homepage Revised and implemented customer satisfaction surveys (reviewed questions and format, etc.) Held seminars covering a variety of themes (health seminars, etc.) Continued to more effectively analyze VOC feedback and to promote active implementation Continued to settle complaints based on the Alternative Dispute Resolution (ADR) system for the finance sector 	<ul style="list-style-type: none"> Enhance convenience by integrating the You・You Toshi (Self-composed Investment) site with the company's corporate site Continue to conduct customer satisfaction surveys Promote the upgrade and expand the range and content of seminars Continue to more effectively analyze VOC feedback and to promote active implementation
Society and the environment	<ul style="list-style-type: none"> Marketed social contribution products including Vaccine Bonds Marketed environmentally conscious products including World Bank Green Bonds Published the company's first CSR report (based on ISO 26000) Expanded CSR contents on the company's homepage Established a collective link to the CSR sites of Group companies Participated in the Environmental Business Forum 	<ul style="list-style-type: none"> Consider marketing SRI (social responsibility investment)-related funds Continue to market social contribution products Update CSR report contents Consider putting in place structure and systems based on ISO 26000 Continue to participate in the Environmental Business Forum

CSR-Related Data at SMFG

The CSR Activity Performance and Goals of SMFG and Its Group Companies

SMBC Friend Securities Co., Ltd.

	Performance in Fiscal 2011	Goals for Fiscal 2012
Society and the environment	<ul style="list-style-type: none"> Participated in ISO 26000 workshops organized by SMFG Undertook beach clean-up activities Installed AEDs at the company's head office and branches Expanded the installation of donation-type vending machines at branches Donated products given by the companies to shareholders Collected used stamps and spoiled postcards Implemented an internship program Sponsored charity concerts Provided special support to the Yamatane Museum of Art Provided donations to the Osaka Philharmonic Orchestra Implemented electric power saving initiatives (took wide ranging steps including efforts to reduce electric power consumption) Disclosed environmental impact reduction goals at public sites Undertook measures in response to the revised Law Regarding the Rationalization of Energy Use of Japan (carried out measures aimed at reducing energy consumption) Continued to promote the shift to eco-vehicles and the implementation of carbon offset programs Continued to employ eco-friendly materials when branch renovation (tiled carpets made of materials which have carbon credits) Participated in environmental impact reduction events (campaigns to promote a reduction in the use of lights (Osaka)) 	<ul style="list-style-type: none"> Consider implementing new donation programs Consider establishing a CSR promotion week Continue to engage in beach clean-up activities Continue to promote the use of donation-type vending machines Continue to donate products given by the companies to shareholders Continue to collect used stamps and spoiled postcards Continue to conduct internship programs Continue to support cultural and arts-related activities Signing of the Principles for Financial Action for the 21st Century aimed at securing a sustainable society and engage in appropriate activities Continue to promote the shift to eco-vehicles and the implementation of carbon offset programs Continue to employ eco-friendly materials when branch renovation Continue to promote electronic statement services Continue to participate in environmental impact reduction events (Cool Earth Day, etc.)
Our employees	<ul style="list-style-type: none"> Implemented work-life balance support programs (utilized childcare support [short-term childcare leave for male employees] and other systems) Undertook branch renovation to enhance employee satisfaction Conducted practical social welfare benefit seminars for employees (jointly planned with the Volunteer Center in Chuo-ku, Tokyo) Established an in-house CSR intranet site Upgraded and expanded the disclosure of employee statistics across SMFG as a whole 	<ul style="list-style-type: none"> Continue to implement work-life balance support programs (continue to promote childcare support system activities, etc.) Hold Kids' Visitation Days Consider measures aimed at promoting improved employee health Upgrade and expand CSR-related seminars for employees Strengthen the distribution of CSR activity information utilizing such media as the intranet Continue to upgrade and expand the disclosure of employee statistics across SMFG as a whole

SMBC Nikko Securities Inc.

	Performance in Fiscal 2011	Goals for Fiscal 2012
Our customers	<ul style="list-style-type: none"> Carried out fiscal 2011 customer satisfaction surveys Conducted in-branch monitoring surveys for fiscal 2011 Took steps to improve the quality of products and services by analyzing VOC feedback Conducted customer satisfaction training for employees Provided information in-house on common companywide customer and employee satisfaction goals and introduced examples of excellent customer satisfaction management companies Held customer and employee satisfaction improvement meetings Held VOC feedback meetings Continued to implement measures aimed at further entrenching compliance structures and systems on a Group-wide basis Continued to conduct annual compliance education and training for all directors and employees Continued to steadily implement the Business Improvement Plan for the prevention of fraudulent activity Continued to implement measures aimed at further entrenching information security structures and systems 	<ul style="list-style-type: none"> Carry out fiscal 2012 customer satisfaction surveys Conduct in-branch monitoring surveys for fiscal 2012 Take steps to improve the quality of products and services by analyzing VOC feedback Continue to conduct customer satisfaction training for employees Continue to provide information in-house on common companywide customer and employee satisfaction goals Continue to hold customer and employee satisfaction improvement meetings Continue to hold VOC feedback meetings Continue to implement measures aimed at further entrenching compliance structures and systems on a Group-wide basis Continue to conduct annual compliance education and training for all directors and employees Continue to implement measures aimed at further entrenching information security structures and systems Continue to steadily implement the Business Improvement Plan in order to prevent errors in management structures and systems relating to the management of company-related information and inappropriate solicitation behavior
Our shareholders and the markets	<ul style="list-style-type: none"> Continued to market environment-related investment trusts Continued to market Green Bonds Took steps to ensure the transparency of information disclosure 	<ul style="list-style-type: none"> Continue to market environment-related investment trusts Continue to take steps to ensure the transparency of information disclosure
Society and the environment	<ul style="list-style-type: none"> Undertook activities in support of reconstruction following the Great East Japan Earthquake (volunteer activities by directors and employees, donation of a portion of commissions earned on investment trust sales, etc.) Continued to undertake donation collection activities in support of disaster relief and reconstruction efforts 	<ul style="list-style-type: none"> Continue to undertake activities in support of reconstruction following the Great East Japan Earthquake (volunteer activities by directors and employees, etc.) Continue to undertake donation collection activities in support of disaster relief and reconstruction efforts

CSR-Related Data at SMFG

The CSR Activity Performance and Goals of SMFG and Its Group Companies

SMBC Nikko Securities Inc.

	Performance in Fiscal 2011	Goals for Fiscal 2012
Society and the environment	<ul style="list-style-type: none"> Participated in regional contribution and environmental activities (undertook a variety of initiatives including the promoting of Green Week to strengthen environmental protection and social contribution activities) Continued to arrange tours of branches as well as office tours and training (Nikko Family Exciting Experience Day, etc.) Installed donation-type vending machines Installed AEDs at the company's head office and branches Conducted lectures at universities Responded appropriately to periodic renewal inspections of ISO 14001 management systems Continued to conduct e-learning environmental education and training Continued to implement energy and resource saving measures Continued to promote paperless operations Introduced the use of eco-cars 	<ul style="list-style-type: none"> Continue to participate in regional contribution and environmental activities (continue to undertake a variety of initiatives including the promoting of Green Week to strengthen environmental protection and social contribution activities) Continue to arrange tours of branches as well as office tours and training (Nikko Family Exciting Experience Day, etc.) Conduct eco-cap collection activities throughout the whole year Promote the installation of donation-type vending machines Continue to conduct lectures at universities Continue to respond appropriately to periodic renewal inspections of ISO 14001 management systems Continue to implement energy and resource saving measures Continue to promote paperless operations Promote the use of eco-cars
Our employees	<ul style="list-style-type: none"> Took steps to further upgrade and expand work-life balance measures (undertook to inspect and improve environmental facilities and various systems; introduced a volunteer leave systems) Supported female employees through the use of external programs Strengthened structures and systems aimed at fostering young employees (bolstered the new employee instructor and other programs) Upgraded and expanded education and training programs for management and mid-level employees (upgraded and expanded class III skills development (voluntary-type) and other training programs) Upgraded and expanded education and training programs by type of business including the retail and wholesale fields Upgraded and expanded qualification and language education and training programs (conducted language education and training in Japan; newly introduced correspondence course Service Care Attendant and eco test certification lectures, etc.) Conducted a variety of employees questionnaires 	<ul style="list-style-type: none"> Continue to further upgrade and expand work-life balance measures (continue to inspect and improve environmental facilities and various systems) Upgrade and expand support activities for employees taking childcare leave Implement support programs to assist female employees returning to work through the use of external programs Continue to strengthen structures and systems aimed at fostering young employees (continue to bolster the new employee instructor and other programs) Continue to upgrade and expand education and training programs for management and mid-level employees (upgrade and expand education and training programs for general managers, branch managers, and mid-management employees; continue to upgrade and expand class III skills development (voluntary-type) and other training programs) Continue to upgrade and expand education and training programs by type of business including the retail and wholesale fields Continue to upgrade and expand qualification and language education and training programs (continue to conduct language education and training in Japan; continue to promote correspondence course Service Care Attendant and eco test certification lectures, etc.) Continue to conduct a variety of employees questionnaires Continue to conduct e-learning CSR education and training

THE MINATO BANK, LTD.

	Performance in Fiscal 2011	Goals for Fiscal 2012
Our customers	<ul style="list-style-type: none"> Promoted the placement of service care managers (held service care training lectures for 165 employees) Installed hearing support devices at all branches Installed priority ATMs at 15 branches Improved communication between branch lobbies and office areas and increased the speed and efficiency of customer services by installing transceivers at 11 branches Improved the layout of two branches Conducted individual customer satisfaction surveys Upgraded and expanded the collection of VOC feedback Drew up and pushed forward improvement plans based on VOC feedback Renewed the Bank's homepage focusing on activities that reflect VOC feedback Renewed the Bank's homepage focusing on examples of customer friendly branch development 	<ul style="list-style-type: none"> Nurture an increased awareness toward customer satisfaction <ul style="list-style-type: none"> Promote measures aimed at addressing the needs of the elderly <ul style="list-style-type: none"> ...Register as a branch office in support of dementia care organized by Kobe City ...Commence the handling of adult guardian system introductory services ...Curtail the use of technical terms when communicating with customers ...Employ easy-to read pamphlets and documents —Conduct in-branch staff monitoring (response including telephone service quality) —Upgrade and expand various customer satisfaction education and training programs —Introduce a homepage text-to-speech (audio sales) function Upgrade and expand the collection of VOC feedback; conduct a variety of customer questionnaires Strengthen VOC feedback activities <ul style="list-style-type: none"> —Put in place and follow up on improvement plans based on VOC feedback —Disclose cases in improvement examples and activities on the Bank's homepage

CSR-Related Data at SMFG

The CSR Activity Performance and Goals of SMFG and Its Group Companies

THE MINATO BANK, LTD.

	Performance in Fiscal 2011	Goals for Fiscal 2012
Our shareholders and the markets	<ul style="list-style-type: none"> Undertook steps to disclose information in an appropriate and timely manner based on information disclosure rules and regulations Conducted Bank briefing meetings for analysts, corporate customers, members of the Minato Club, etc. Renewed the Bank's homepage focusing on the shareholders and investors site Promoted the shareholders' special benefits fixed deposit Initiated a cross link to the CSR activities page of SMFG's homepage Undertook research studies aimed at properly addressing the requirements of ISO 26000 at SMFG (SMFG Liaison Council) 	<ul style="list-style-type: none"> Continue to undertake steps to disclose information in an appropriate and timely manner based on information disclosure rules and regulations Conduct Bank briefing meetings Continue to renew the Bank's homepage focusing on the shareholders and investors site Continue to handle shareholders' special benefits fixed deposits Continue the cross link to the CSR activities page of SMFG's homepage Respond appropriately to the introduction and development of ISO 26000 at SMFG
Society and the environment	<ul style="list-style-type: none"> Promoted regional-based financial institution banking (creation and support of new businesses, management improvement, restructuring support, business succession support, etc.) Installed AEDs at 25 branches and three locations at the Bank's head office Held the Minato Career Support Service Event in HYOGO Held industry and academia lectures at the University of Hyogo Dispatched lecturers to corporate and society discussions at Kobe University Sponsored the 1st Kobe marathon Supported reconstruction efforts following the Great East Japan Earthquake (provided donations, collected donations, provided financial support through specific products including fixed deposits and loans, waived ATM charges, hired additional new graduates, participated in volunteer activities, etc.) Continued to market environmental financial products (eco housing loans, loans to purchase eco products, eco loans, eco private placement bonds) Steadily converted the Bank's network to environmentally friendly branches (energy saving air conditioning, introduction of LED lighting, installation of photovoltaic power generation facilities, etc.) Promoted the shift to hybrid vehicles Engaged in energy and electric power saving activities (cool biz, summer time systems, warm biz, ran ATMs using an electric power saving mode, etc.) Became a signatory to the Principles for Financial Action towards a Sustainable Society 	<ul style="list-style-type: none"> Promote regional-based financial institution banking Provide financial products and services that contribute to society and the region Hold the Minato Career Support Service Event in HYOGO Dispatch lecturers to Kobe Gakuin University to speak on the ability of students to find work that best suits their individual skills and talents Dispatch lecturers to Kobe Gakuin University to speak on industry and academia collaboration as well as other topics Contribute to the revitalization and development of regional communities Support reconstruction efforts following the Great East Japan Earthquake Continue to market environmental financial products Upgrade and expand new environment-related products Continue conversion to environmentally friendly branches Continue to promote the shift to hybrid vehicles Continue to engage in energy and electric power saving activities
Our employees	<ul style="list-style-type: none"> Implemented support programs for employees returning to work after taking child care leave Upgraded and expanded nursing care support systems (upgraded and expanded leave systems allowing employees to take care of sick family members; established a nursing care consultation desk) Newly established a volunteer leave system Provided support to staff engaging in volunteer activities in support of areas affected by disasters 	<ul style="list-style-type: none"> Continue to implement support programs for employees returning to work after taking child care leave Continue to operate nursing care support systems Continue to provide support to staff engaging in volunteer activities in support of areas affected by disasters

Kansai Urban Banking Corporation

	Performance in Fiscal 2011	Goals for Fiscal 2012
Our customers	<ul style="list-style-type: none"> Supported efforts to improve financial literacy <ul style="list-style-type: none"> —Held seminars; dispatched lecturers to schools and other institutions Strengthened consulting capabilities <ul style="list-style-type: none"> —Held business interaction meetings Bolstered efforts to utilize and pass on VOC feedback Improved branch customer service/satisfaction Built customer friendly branches <ul style="list-style-type: none"> —Introduced ATMs for visually-impaired persons ...Completed installation at all staffed branches Increased the number of branches equipped with AEDs <ul style="list-style-type: none"> ...Installed AEDs at an additional 30 staffed branches; increase this number to 32 by the end of the current fiscal year Conducted compliance education and training (monthly at each department and branch) 	<ul style="list-style-type: none"> Continue to support efforts to improve financial literacy Continue to strengthen consulting capabilities Continue efforts to bolster efforts to utilize and pass on VOC feedback Continue to improve branch customer service/satisfaction <ul style="list-style-type: none"> —Take full advantage of the Customer Satisfaction Promotion Conference function ...Build a customer satisfaction structure and systems ...Consider conducting a business operations improvement contest Take steps to establish a network of customer friendly branches <ul style="list-style-type: none"> —Increase the number of branches with AEDs Continue to conduct compliance education and training Consider conducting events to commemorate the Bank's 90th anniversary

CSR-Related Data at SMFG

The CSR Activity Performance and Goals of SMFG and Its Group Companies

Kansai Urban Banking Corporation

	Performance in Fiscal 2011	Goals for Fiscal 2012
Our shareholders and the markets	<ul style="list-style-type: none"> Upgraded and expanded information disclosure (SMFG CSR report) <ul style="list-style-type: none"> Upgraded and expanded employee data disclosure Disclosed a sound balance support list 	<ul style="list-style-type: none"> Consider establishing a cross link with SMFG's CSR site Undertake research studies with respect to the adoption of CSR indices as a member of SMFG
Society and the environment	<ul style="list-style-type: none"> Developed products and services deeply rooted in each region <ul style="list-style-type: none"> Provided donations based on the balance of Mother Lake eco-time deposits Commenced the handling of eco-time deposits as a part of efforts to support electric power saving endeavors Engaged in regional contribution activities <ul style="list-style-type: none"> Sponsored events to commemorate the 30th anniversary of Lake Biwa Day Sponsored the "Let's Hug BIWAKO" event Supported reconstruction efforts following the Great East Japan Earthquake <ul style="list-style-type: none"> Participated in volunteer activities in support of areas affected by disasters organized by SMFG Provided donations based on the balance of reconstruction support time deposits Commenced handling of Emergency Guarantee for Post-Great East Japan Earthquake Reconstruction Provided donations from directors and employees Engaged in donation collection activities throughout the Kansai district Pushed forward CSR and environmental management systems <ul style="list-style-type: none"> Became a signatory to the Principles for Financial Action for the 21st Century Supported and promoted environmental businesses <ul style="list-style-type: none"> Commenced the handling of Kansai Urban Environmental Support Loans Promoted the Kansai Genki Fund Responded appropriately to the revised Law Regarding the Rationalization of Energy Use of Japan <ul style="list-style-type: none"> Engaged in electric power saving activities Supported the holding of an environmental business fair hosted by Sakai City 	<ul style="list-style-type: none"> Continue to develop products and services deeply rooted in each region Continue to engage in regional contribution activities <ul style="list-style-type: none"> Consider participating in regional contribution activities in cooperation with SMFG Continue to provide reconstruction support for areas affected by the Great East Japan Earthquake Continue donation collection activities throughout the Kansai district Consider conducting events to commemorate the Bank's 90th anniversary Further strengthen CSR and environmental management systems <ul style="list-style-type: none"> Promote activities based on the Principles for Financial Action for the 21st Century Continue to respond appropriately to the revised Law Regarding the Rationalization of Energy Use of Japan Continue to promote the Kansai Eco Office Declaration movement at all branches Continue to engage in eco-cap activities (Shinsaibashi head office)
Our employees	<ul style="list-style-type: none"> Implemented work-life balance measures <ul style="list-style-type: none"> Established a volunteer leave system Put in place qualification acquisition guidelines (opportunities to progress to a higher rank and promotion) Placed every emphasis on going home early Dispatched trainees to SMBC Held Saturday seminars on promoting improved health Conducted human rights workshops Recommended "certification test, covering knowledge about the region" 	<ul style="list-style-type: none"> Continue to implement work-life balance measures Consider participating in dialogue in cooperation with SMFG Implement measures aimed at improving the workplace environment based on various hearings

CSR-Related Data at SMFG

Environmental Activities: Performance Data and Goals of the Six Principal SMFG Companies

The environmental goals and performance of the six principal SMFG companies in fiscal 2011 are presented as follows.

SMBC

		Goals for FY2011	Performance in FY2011	
Reducing environmental impact	Curbing energy consumption	Reduce 2H (second half) CO2 emissions at each head office building by 5% compared with the levels recorded in the 2H of FY2010	CO2 emissions at the four head office buildings (2H only): 2H FY2010: 4,820 t-CO2 2H FY2011 performance: 4,418 t-CO2 Down 8.3% year on year	○
		Reduce CO2 emissions through such initiatives as the use of green power and carbon credits	<ul style="list-style-type: none"> Continued to purchase green power Continued to keep head office buildings carbon neutral 	○
	Reducing waste disposal	Ensure that the volume of final waste paper included in business-related waste disposal at each head office building is kept below 160t	The volume of waste paper in FY2010: 200.77t The volume of waste paper in FY2011: 149.7t	○
	Implementing initiatives aimed at promoting efficiency through paperless operations	Reduce paper usage at each head office building by 2% compared with the levels recorded in FY2010	Usage by each department with head office functions at the four head office buildings: FY2010: 70,206,000 sheets (A4 equivalent) FY2011 performance: 66,076,000 sheets Down 5.8% year on year	○
		Reduce the annual volume of application forms by 307,000 through the use of Money-Lifestyle Consulting (MC) stations	Annual goal: 307,000 Annual performance: 278,015 (Achievement rate: 90.6%)	△
		Promote increased efficiency in VOC collating processes	Year-on-year upswing of approximately 12,000 in the number of VOC registrations in FY2011 due mainly to increased familiarity with new systems adopted to improve processing efficiency	○
		Promote operational efficiency by streamlining administrative procedures at branches (using Support TV for Bank staff)	Support TV installation completed at all branches	○
		Promote the use of CUTE and administration-related systems	Put in place measures to systemize administrative functions (enhance performance and convenience); continued to promote paperless operations	○
Managing environmental risks	Managing environmental credit risk	①Improve the accuracy of systems through which environmental credit risks are assessed and reflected in collateral evaluation ②Clarify operations with respect to environmental credit risk used to determine credit	<ul style="list-style-type: none"> Improved the level of accuracy, from an environmental risk perspective, through which the estimated values of asbestos risk, based on revised rules, are reflected in the evaluation of real estate used as collateral Clarified rules relating to the review of credit policies based on environmental risk concerns through the revision of monitoring procedures Clarified environmental risk verification processes with respect to certain large-scale credit items 	○
Environmental businesses	Supporting corporate customers	①Develop one or more environment-friendly business loan product or service each year ②Provide environment-friendly financing (SMBC ECO loans, SMBC environmental assessment loans, private placement bonds, other) totaling ¥170 billion each year	<ul style="list-style-type: none"> Develop one or more environment-friendly loan/service → developed the SMBC Sustainable Building Assessment Loan Goal to provide environment-friendly financing totaling ¥170 billion → provided in excess of ¥180 billion 	○
		Hold events including business matching based on such themes as the environment- and energy-related businesses	<ul style="list-style-type: none"> Number of principal business-matching applicant companies: 96 (up 15 companies year on year); number of candidate companies: 408 (up 53 companies year on year); number of successful matches: 1,004 (up 345 year on year) Number of customers to introduce their environment-related products and services: 28 Took steps to promote SMBC environmental initiatives utilizing panel displays, seminars and panel discussions 	○

CSR-Related Data at SMFG

Environmental Activities: Performance Data and Goals of the Six Principal SMFG Companies

SMBC

		Goals for FY2011	Performance in FY2011	
Environmental businesses	Strengthening operational frameworks	Provide environment-related operational support to responsible departments by each planning department	<ul style="list-style-type: none"> Continued to promote the carbon credit business (carbon credit trading, trust, business matching and advisory operations) Undertook renewable energy-related project financing Engaged in project financing transactions in Europe, the Americas and Asia (relating to wind, solar and water power generation as well as waste recycling and disposal) Continued to engage in "Growth Industrial Cluster" activities / participated in environmental projects from the feasibility study stage Continued to carry out basic research into Malaysia's Green Township concept at the request of New Energy and Industrial Technology Development Organization (NEDO) Strengthened alliances with overseas government and other institutions June 2011: executed a cooperation memorandum encompassing a broad spectrum of fields including the environment with Enterprise Estonia, a government institution March 2012: executed a memorandum of understanding with Mexico's state oil corporation Petroleos Mexicanos (Pemex) regarding a project to cut the volume of greenhouse gas emissions March 2012: executed a memorandum of understanding with the Development Bank of Mongolia encompassing financial cooperation in the financing environmental and infrastructure projects that help reduce global warming gas emissions 	○
	Providing services	Promote Web Passbook with an annual target of 74,600 accounts	Annual target: 74,600 accounts Annual performance: 105,698 accounts (up 142% compared with target)	○
		Promote Web21 online banking with a target of 25,000 user companies	Annual target: 25,000 user companies Annual performance: approximately 24,000 user companies	△
		Promote SMAR&TS with a target of 130 companies	Annual target: 130 companies Annual performance: 149 companies	○
PR activities, etc.	Education and training	Promote a growing awareness toward environmental issues and encourage environmentally friendly behavior through comprehensive EMS education and training	<ul style="list-style-type: none"> Incorporate EMS into various types of training; implemented training for internal auditors Implemented e-learning with environmental themes Launched an in-house CSR newsletter 	○
	Internal and external PR	<ol style="list-style-type: none"> Effectively provide information on environment-related social contribution activities to the mass media Undertake proper information disclosure Upgrade and expand homepage contents Provide information through participation in exhibitions and other events 	All completed	○

SMCC

		Goals for FY2011	Performance in FY2011	
Reducing environment impact	Energy usage (curbing CO2 emissions)	Electric power: 5% reduction year on year in usage volume per unit of area Water: 1% reduction year on year in usage per employee at the fiscal year-end (excluding regional sales departments)	Electric power: 16% improvement year on year Water: 6% improvement year on year	○
	Paper usage	1% reduction year on year in copier paper usage volumes per employee at the fiscal year-end (all departments and branches)	Copier paper: 1.5% increase year on year	△
	Green purchasing	Continue green purchasing of stationery products (at least 80% of purchases to be green procurement products)	Green purchasing rate: 90.5%	○
	Employee education	Implement employee study sessions using the intranet	<ul style="list-style-type: none"> Study session for the Environmental Initiatives Committee conducted in April Study sessions conducted using the intranet in July and November Undertook efforts to raise environmental awareness using questionnaires (September and December) 	○

CSR-Related Data at SMFG

Environmental Activities: Performance Data and Goals of the Six Principal SMFG Companies

SMCC

		Goals for FY2011	Performance in FY2011	
Environmental businesses	Providing services	Promote Web Meisai (online monthly statements) Aggregate total contracts (cardholders): 2,410,000 (year-on-year increase of 540,000) Aggregate total contracts (member stores): 33,000 (year-on-year increase of 3,000)	Promoted Web Meisai (online monthly statements) Aggregate total contracts (cardholders): 2,450,000 (year-on-year increase of 580,000) Aggregate total contracts (member stores): 34,000 (year-on-year increase of 4,000)	○

SMFL

		Goals for FY2011	Performance in FY2011	
Reducing environmental impact	Energy usage (curbing CO2 emissions)	Reduce electricity usage (kWh) by 10% year on year (companywide)	Down 21.7% year on year Electricity usage: 2,692,715kWh	○
		Reduce the summer period maximum demand for electric power (kW) by at least 15% year on year (Tokyo head office)	Down 26.2% year on year Summer period maximum demand for electric power: 347kW	○
		Use of emission credits : implement carbon offset programs at the Tokyo and Osaka head offices	(Tokyo head office portion) 500t carbon credit offset completed (Osaka head office portion) Purchased credits in Japan 250t carbon credit offset completed	○
	Paper usage	Reduce use of copier paper by 10% year on year (A4 equivalent) (at three main offices in Tokyo and Osaka)	Down 17.1% year on year Paper usage: 15,740,000 sheets	○
	Employee education	Conduct CSR and environmental training for young employees at the SMFL In-house Business School and other facilities	<ul style="list-style-type: none"> Organized training for newly recruited employees (percentage of questions answered on course completion: 93%) Organized lectures for environment-related businesses Organized courses in waste disposal after the expiry of lease contracts Organized EMS study sessions 	○
Managing environmental risk	Implementing and studying environmental contribution activities and related measures	<ul style="list-style-type: none"> Promote environment-related social contribution activities Implement internal and external PR activities 	<ul style="list-style-type: none"> Participated in beach cleanup activities Undertook eco cap collection activities Distributed the ECO-NEWS newsletter Posted an online SMFG CSR Report on the Group's homepage Co-sponsored the eco japan cup 	○
	Managing environmental credit risk	Strengthen system of compliance	Monitoring of industrial waste disposal contractors on a regular basis Monitoring of used equipment dealers on a regular basis	○
	Supporting corporate customers	Promote corporate customers support leasing of eco-friendly equipment	Achievement rate of 86.0% compared with target	△
Environmental businesses		Promote purchase and sale of used machinery Annual target of 700 units traded (excluding PCs) (7.0% increase year on year)	1,749 units of used machinery handled over the year Achievement rate of 249.8% compared with target (Up 1,095 units year on year)	○

CSR-Related Data at SMFG

Environmental Activities: Performance Data and Goals of the Six Principal SMFG Companies

SMBC Friend

		Goals for FY2011	Performance in FY2011	
Reducing environmental impact	Reducing electricity usage	<ul style="list-style-type: none"> Reduce energy use (curbing CO2 emissions) Reduce electricity usage by 40% compared with FY2003 Implement energy conservation measures (reduce energy usage by 20% during the three-month period from July to September) 	<ul style="list-style-type: none"> Reduced energy use (curbed CO2 emissions) Reduced electricity usage by 52% compared with FY2003 Put in place energy conservation goals (summer: 32% and winter: 18%) 	○
	Reducing copier paper usage	<ul style="list-style-type: none"> Reduce copier paper usage volume per employee by 5% compared with FY2006 Promote 2-in-1 (two original copy items onto one sheet) and double-sided copying Replace printers (to allow double-sided printing) 	<ul style="list-style-type: none"> Reduced copier paper usage volume per employee by 7% compared with FY2006 Promoted 2-in-1 (two original copy items onto one sheet) and double-sided copying Replaced printers (to allow double-sided printing) 	○
	Green purchasing	Continue to expand green purchasing of office supplies Maintain the eco-product usage rate at 95%	Continued to expand green purchasing of office supplies Maintained the eco-product usage rate at 97.7%	○
	Switching to eco-vehicles	<ul style="list-style-type: none"> Continue to shift to eco-vehicles; target changeover rates: Standard-sized vehicles: 64.9% Light vehicles: 83.5% Continue to engage in carbon offset activities through the purchase of carbon credits 	<ul style="list-style-type: none"> Continued to shift to eco-vehicles; changeover rates: Standard-sized vehicles: 67.1% Light vehicles: 84.8% Implemented carbon offset activities through the purchase of carbon credits 	○
	Employee education	<ul style="list-style-type: none"> Continue environmental education and training for employees while increasing awareness through the effective use of environmental websites Implement thoroughgoing specific energy-conservation initiatives 	<ul style="list-style-type: none"> Continued to implement environmental education and training for employees while increasing awareness through the effective use of environmental websites Implemented energy-conservation initiatives during each of the summer and winter seasons 	△
Environmental businesses	Providing services	<ul style="list-style-type: none"> Provide an electronic delivery service of various Internet transaction reports to customers Digitize settlement statements for delivery to customers' email addresses 	Number of customers receiving Internet transaction report services: 14,300 (up 10% year on year)	○
	Providing products	Consider the sale of environmentally conscious products	Commenced sales of World Bank Green Bonds	○
		Issue reports outlining corporate information with respect to the environment and distribute both internally and externally	Information incorporate into weekly reports and monthly investment reports	○

JRI

		Goals for FY2011	Performance in FY2011	
Reducing environmental impact	Energy usage (curbing CO2 emissions)	Reduce annual CO2 emissions by 1% year on year on an annual usage basis	CO2 emissions: 6,998.9t (down 313.8t, or 4.3%, year on year)	○
	Paper usage	Reduce copier paper usage per employee by 25% compared with FY2005, the base year	4,583.5 sheets per employee (down 3,627.6 sheets, or 44.2%, compared with the base year)	○
	Green purchasing	Promote continuous purchasing of stationery, PCs and other items, with a green procurement ratio of at least 90%	Undertook various improvement measures including efforts to increase the scope of green purchasing eligible products; however, the green procurement ratio came in at 73.4%, failing to achieve the target	△
	Employee education	Conduct ongoing environmental education and training for employees while increasing environmental awareness	Conducted wide-ranging initiatives including environmental education at the time newly recruited employees enter the company according to plans	○

CSR-Related Data at SMFG

Environmental Activities: Performance Data and Goals of the Six Principal SMFG Companies

JRI

		Goals for FY2011	Performance in FY2011	
Environmental businesses	Policy and measure proposals	Propose environment-related policies and measures	Secured an achievement rate of 171% through such initiatives as the annual proposal of 333 environment-related policies and measures	○
	Providing information	Provide information by publishing environment-related books and holdings environmental lectures and seminars	Aggressively implemented multi-faceted measures including the publication of books concerning next-generation energy systems and holding lectures	○
	Supporting corporate customers	Establish businesses in the environment field and promote businesses related to the environment	Secured an achievement rate of 149% through an annual 149 environment-related and other business activities	○

SMBC Nikko

		Goals for FY2011	Performance in FY2011	
Reducing environmental impact	Expanding green purchasing and the ratio of green purchasing to total purchasing	Green procurement ratio: 90% (including premium grade paper) (Scope: Kabuto-cho Nikko Building, Tokyo Diamond Building No. 5)	Achieved a rate of 96%	○
	Managing copier paper purchasing volume	Maintain a performance in line with fiscal 2010 (Scope: Kabuto-cho Nikko Building, Tokyo Diamond Building No. 5)	Down 9.3% compared with fiscal 2010 results	○
	Adhering strictly to a policy of waste sorting and recycling	Strengthen management utilizing documented procedures (Scope: Kabuto-cho Nikko Building, Tokyo Diamond Building No. 5)	Secured an improvement compared with fiscal 2010	○
	Controlling electricity consumption	<ul style="list-style-type: none"> Strengthen management utilizing documented procedures Implement controls in accordance with energy-saving countermeasures of the Japan Securities Dealers Association (Scope: Kabuto-cho Nikko Building, Tokyo Diamond Building No. 5)	Kabuto-cho Nikko Building: Reduced electricity by 26% compared with fiscal 2010 Tokyo Diamond Building No. 5: Reduced electricity by 25.2% compared with fiscal 2010 Reduced air conditioning by 25.1% compared with fiscal 2010	○

CSR-Related Data at SMFG

Environmental Activities: Environmental Impact Data for SMFG and its Group Companies

Details of the environmental impact imposed by energy and other emissions by SMFG and its Group companies are presented as follows.

Direct and indirect energy consumption data represent figures for each Group company based on the computation methods stipulated under the revised Law Regarding the Rationalization of Energy Use of Japan (excluding Sumitomo Mitsui Finance & Leasing Co., Ltd.). All other energy consumption data represent figures based on the computation methods of each Group company.

SMBC

Measurement Item		Unit	Fiscal 2009	Fiscal 2010	Fiscal 2011
Direct energy consumption	City gas	Thousand m3	2,473	2,465	2,083
	Liquefied petroleum gas (LPG)	t	19	19	12
	Heavy fuel oil	kl	12	19	4
	Light oil	kl	2	12	3
	Kerosene	kl	9	12	12
Indirect energy consumption	Electricity	Thousand kWh	188,839	190,027	163,635
	Steam	GJ	1,456	22,512	37,202
	Hot water	GJ	396	196	394
	Cold water	GJ	14,314	13,351	13,991
Other energy consumption	Gasoline (automobile)	kl	2,440,587	2,608,894	2,523,018
	Amount of tap water use	Thousand m3	3,153	2,878	2,431
CO2 emissions	Direct energy CO2 emissions	t-CO ₂	5,669	5,695	4,606
	Indirect energy CO2 emissions	t-CO ₂ (emission coefficient)	76,312	70,964	62,332
	CO2 emissions subtotal	t-CO ₂	81,981	76,659	66,937
	Other energy CO2 emissions	t-CO ₂	7,086	7,353	6,952
	CO2 emissions total	t-CO ₂ (emission coefficient)	89,066	84,012	73,890
	CO2 emissions per unit floor area	t-CO ₂ /Thousand m2 (emission coefficient)	77	70	64

SMCC

Measurement Item		Unit	Fiscal 2009	Fiscal 2010	Fiscal 2011
Direct energy consumption	City gas	Thousand m3	150	163	157
Indirect energy consumption	Electricity	Thousand kWh	10,904	10,628	8,988
CO2 emissions	Direct energy CO2 emissions	t-CO ₂	342	371	358
	Indirect energy CO2 emissions	t-CO ₂ (emission coefficient)	4,207	3,576	3,058
	CO2 emissions total	t-CO ₂ (emission coefficient)	4,549	3,947	3,416
	CO2 emissions per unit floor area	t-CO ₂ /Thousand m2 (emission coefficient)	116	101	92

CSR-Related Data at SMFG

Environmental Activities: Environmental Impact Data for SMFG and its Group Companies

Cedyna

Measurement Item		Unit	Fiscal 2009	Fiscal 2010	Fiscal 2011
Direct energy consumption	City gas	Thousand m3	—	—	—
Indirect energy consumption	Electricity	Thousand kWh	14,490	12,156	9,162
CO2 emissions	Direct energy CO2 emissions	t-CO ₂	—	—	—
	Indirect energy CO2 emissions	t-CO ₂ (emission coefficient)	6,086	4,619	3,628
	CO2 emissions total	t-CO ₂ (emission coefficient)	6,086	4,619	3,628
	CO2 emissions per unit floor area	t-CO ₂ /Thousand m2 (emission coefficient)	90	73	58

SMBC CONSUMER FINANCE

Measurement Item		Unit	Fiscal 2009	Fiscal 2010	Fiscal 2011
Direct energy consumption	Heavy fuel oil	kl	0	0	1
Indirect energy consumption	Electricity	Thousand kWh	5,153	5,058	4,097
	Steam	GJ	11,066	12,166	10,433
Other energy consumption	Amount of tap water use	Thousand m3	38	38	35
CO2 emissions	Direct energy CO2 emissions	t-CO ₂	0	0	2
	Indirect energy CO2 emissions	t-CO ₂ (emission coefficient)	2,729	2,565	2,108
	CO2 emissions subtotal	t-CO ₂	2,729	2,565	2,110
	Other energy CO2 emissions	t-CO ₂	11	11	11
	CO2 emissions total	t-CO ₂ (emission coefficient)	2,740	2,576	2,121
	CO2 emissions per unit floor area	t-CO ₂ /Thousand m2 (emission coefficient)	98	92	76

SMFL

Measurement Item		Unit	Fiscal 2009	Fiscal 2010	Fiscal 2011
Direct energy consumption	City gas	Thousand m3	67	60	47
Indirect energy consumption	Electricity	Thousand kWh	3,672	3,440	2,692
CO2 emissions	Direct energy CO2 emissions	t-CO ₂	149	132	104
	Indirect energy CO2 emissions	t-CO ₂ (emission coefficient)	1,535	1,321	1,010
	CO2 emissions total	t-CO ₂ (emission coefficient)	1,634	1,453	1,113
	CO2 emissions per unit floor area	t-CO ₂ /Thousand m2 (emission coefficient)	—	—	—

CSR-Related Data at SMFG

Environmental Activities: Environmental Impact Data for SMFG and its Group Companies

JRI

Measurement Item		Unit	Fiscal 2009	Fiscal 2010	Fiscal 2011
Direct energy consumption	City gas	Thousand m3	73	43	37
	Kerosene	kl	38	42	33
Indirect energy consumption	Electricity	Thousand kWh	22,980	22,570	21,650
CO2 emissions	Direct energy CO2 emissions	t-CO ₂	246	194	158
	Indirect energy CO2 emissions	t-CO ₂ (emission coefficient)	9,386	8,371	7,930
	CO2 emissions total	t-CO ₂ (emission coefficient)	9,631	8,565	8,088
	CO2 emissions per unit floor area	t-CO ₂ /Thousand m2 (emission coefficient)	176	183	111

SMBC Friend

Measurement Item		Unit	Fiscal 2009	Fiscal 2010	Fiscal 2011
Direct energy consumption	City gas	Thousand m3	34	72	28
Indirect energy consumption	Electricity	Thousand kWh	5,670	6,118	5,230
CO2 emissions	Direct energy CO2 emissions	t-CO ₂	78	164	64
	Indirect energy CO2 emissions	t-CO ₂ (emission coefficient)	2,254	2,193	1,865
	CO2 emissions total	t-CO ₂ (emission coefficient)	2,331	2,357	1,929
	CO2 emissions per unit floor area	t-CO ₂ /Thousand m2 (emission coefficient)	71	65	49

SMBC Nikko

Measurement Item		Unit	Fiscal 2009	Fiscal 2010	Fiscal 2011
Direct energy consumption	City gas	Thousand m3	186	187	150
	Heavy fuel oil	kl	8	9	9
	Kerosene	kl	28	21	18
Indirect energy consumption	Electricity	Thousand kWh	31,546	34,706	29,572
	Steam	GJ	2,330	3,142	5,038
	Hot water	GJ	387	474	316
	Cold water	GJ	18,089	23,098	19,674
Other energy consumption	Gasoline (automobile)	kl	1,352	1,534	1,566
	Amount of tap water use	Thousand m3	89	97	97
CO2 emissions	Direct energy CO2 emissions	t-CO ₂	510	498	406
	Indirect energy CO2 emissions	t-CO ₂ (emission coefficient)	14,567	15,032	11,724
	CO2 emissions subtotal	t-CO ₂	15,075	15,529	12,130
	Other energy CO2 emissions	t-CO ₂	3,139	3,563	3,635
	CO2 emissions total	t-CO ₂ (emission coefficient)	18,216	19,092	15,765
	CO2 emissions per unit floor area	t-CO ₂ /Thousand m2 (emission coefficient)	120	124	95

CSR-Related Data at SMFG

Environmental Activities: Environmental Impact Data for SMFG and its Group Companies

Minato

Measurement Item		Unit	Fiscal 2009	Fiscal 2010	Fiscal 2011
Direct energy consumption	City gas	Thousand m3	29	41	22
Indirect energy consumption	Electricity	Thousand kWh	18,077	17,871	15,869
Other energy consumption	Amount of tap water use	Thousand m3	—	94	88
CO2 emissions	Direct energy CO2 emissions	t-CO ₂	65	92	49
	Indirect energy CO2 emissions	t-CO ₂ (emission coefficient)	5,315	5,254	4,935
	Other energy CO2 emissions	t-CO ₂	—	—	—
	CO2 emissions total	t-CO ₂ (emission coefficient)	5,380	5,346	4,985
	CO2 emissions per unit floor area	t-CO ₂ /Thousand m2 (emission coefficient)	49	49	46

KUBC

Measurement Item		Unit	Fiscal 2009	Fiscal 2010	Fiscal 2011
Direct energy consumption	City gas	Thousand m3	24	43	55
	Liquefied petroleum gas (LPG)	t	0	1	1
	Heavy fuel oil	kl	12	63	45
	Kerosene	kl	27	61	51
Indirect energy consumption	Electricity	Thousand kWh	13,646	18,949	16,315
CO2 emissions	Direct energy CO2 emissions	t-CO ₂	153	416	374
	Indirect energy CO2 emissions	t-CO ₂ (emission coefficient)	5,370	7,088	6,504
	CO2 emissions total	t-CO ₂ (emission coefficient)	5,524	7,504	6,878
	CO2 emissions per unit floor area	t-CO ₂ /Thousand m2 (emission coefficient)	39	53	51

CSR-Related Data at SMFG

Initiatives for Environmental Businesses by Group Companies

In this section, we list the environmental businesses operated by SMFG and its Group companies and highlight some of the environmental products and services they provide.

Environmental Initiatives by Group Companies

Company	Clients	Program / Product	Description
SMFG	Corporate	"SAFE," corporate environmental magazine	Started in 1996, this bimonthly magazine contains interviews with top management of environmentally advanced companies, analyses of business trends, and other beneficial information for corporate environmental activities. It can be viewed online at SMFG's website (in Japanese).
		SMFG Environmental Business Forum	SMBC organized the major three-day event at Eco-Products, one of Japan's largest environmental exhibitions. Over 1,000 business meetings were arranged under themes of "energy" and "environment," with participants, including companies from South Korea and Singapore, in the international business-matching activities.
SMBC ※1 JRI ※2	Corporate	SMBC Environmental Assessment Loans and Private Placement Bonds	Terms and conditions for loans and bonds are set forth according to the assessment conducted pursuant to the environmental assessment standards originally created by SMBC and JRI, and SMBC determines terms and conditions for the loan or bond according to the results of such assessment.
		SMBC Environmental Assessment Loan/Private Placement Bond eco value up	Similar to the above SMBC Environmental Assessment Loans and Private Placement Bonds, but with assessment methods tailored to small and medium-sized enterprises (SMEs), these products were developed in response to a growing need for environmental assessment of SMEs. Under this fund procurement method, Sumitomo Mitsui Banking Corporation conducts a quantitative assessment of the SME based on internally developed assessment standards, while qualitative assessments are carried out through hearings by environmental assessment bodies and other methods. The overall assessment result is passed on to customers in the form of Environmental Management Analysis Sheets.
SMBC	Corporate	SMBC-ECO Loan	This loan product offers reductions of interest rates up to 0.25% for SMEs certified with environmental management systems by more than 20 organizations, including NPOs and local governments.
		Ministry of the Environment and Ministry of Economy, Trade and Industry subsidized-interest financing program	Under this program, companies may conditionally receive loans from financial institutions, with interest subsidized by the government, to finance capital investment which reduces CO2 emissions. SMBC supports companies taking environmental initiatives as one of the financial institutions authorized to provide loans under this program.
		Support for using the carbon credit system in Japan	Using the Domestic Credit System launched in October 2008, SMBC works with Group companies and other parties to help businesses reduce their emissions.
		Carbon-credits related business activities (advisory and consultation services)	SMBC supports and advises clients, who may have needs for carbon-credits for their businesses with overseas companies, by providing them with business contacts in developing countries, giving advices and financing for their transactions. SMBC has the consulting company as its subsidiary in Brazil which supports the development of Clean Development Mechanism (CDM) projects; and it also invests in and provides environmental advice on the sustainability funds managed by Banco Nacional de Desenvolvimento Econômico e Social.
		Carbon-credits trading	SMBC was the first bank to become the carbon-credits trader in June 2009 and began trading carbon credits directly with clients.
		Matching business for overseas customers	Working closely with the Group's overseas business sites and other parties, SMBC helps Japanese companies to find partners in developing countries for their environmental technology and equipment.
		Strengthening alliances with international and financial institutions	In March 2012, the bank executed a Memorandum of Understanding with the development bank of Mongolia for financial cooperation for financing environmental and infrastructure projects which reduce emissions of global warming gases. SMBC continues to develop the solid global network by similarly executing MOU with local financial institutions and economic organizations in Philippines, Brazil and other countries for the promotion of financing for renewable energies projects and carbon-credits trading businesses.
		Climate & Children Supporters (June 30, 2008 – June 30, 2011)	Under this independent program established by Sumitomo Mitsui Banking Corporation, participating companies help prevent global warming by purchasing emissions credits while also providing support through UNICEF for children affected by climate change. When participating companies buy emissions credits, they simultaneously contribute to the construction of 35 wells and 53 toilets at primary schools through UNICEF's water and sanitation project in Mozambique, which is regularly affected by natural disasters such as droughts.
	Individuals	Environmental campaign program for JGBs for individuals	We have contributed to global environmental protection by: 1) trading the amount equivalent to 100kg of carbon credits; and 2) forestation in the area equivalent to 1m2 per each individual who purchased JGBs. Concurrently, we also have initiatives for supporting the recovery and reconstruction of areas affected by the Great East Japan Earthquake by obtaining the partial domestic credits generated from northeastern Japan.

CSR-Related Data at SMFG

Initiatives for Environmental Businesses by Group Companies

Company	Clients	Program / Product	Description
SMBC	Individuals	DWS New Resource Technology Fund	Amid global shifts in demand (change and growth), this fund focuses on three themes currently attracting attention (infrastructure, food staples and clean energy), primarily investing in the shares of companies worldwide with growth prospects in those areas.
		Environment Businesses in Japan (open-ended fund)	This fund selectively invests in Japanese companies with environmental technology and good prospects of generating profits from their environment businesses.
SMBC Nikko ※3	Individuals	Nikko Eco Fund	SMBC Nikko Securities Inc. launched the Nikko Eco Fund as Japan's first Socially Responsible Investment (SRI) fund with an environmental focus. Nikko Asset Management Co., Ltd. began operating the fund in 1999.
		Nikko DWS New Resource Fund	Amid global shifts in demand (change and growth), this fund focuses on three themes currently attracting attention (water, agriculture and alternative energy), primarily investing in the shares of companies worldwide with growth prospects in those areas.
		UBS (JP) Climate Change Fund	This fund selectively invests in the shares of companies worldwide with innovative technological capabilities in the field of global warming prevention.
		Nikko World Trust – Nikko Green New Deal Fund (JPY Non-hedged Class) / (JPY Hedged Class)	This fund invests in shares of companies located in countries where high growth is anticipated through their environmental preservation activities, focusing on “green new deals” for economic recovery based on measures required for global environment.
		UBS (JP) Global Smart Grid Fund	This fund selectively invests in the shares of promising domestic and international companies with advanced technology and strong product lineups in electricity generation, transmission and storage related to smart grids. Smart grids are networked electrical grids that allow information to be exchanged between power companies and consumers, enabling the efficient supply and management of electrical power.
SMBC/ SMBC Nikko	Individuals	SMBC Nikko World Bank Bond Fund	This fund is the first fund in the world to invest in green bonds issued by the World Bank (data provided by Nikko Asset Management Co., Ltd.). A portion of earnings from the fund is donated to the Japan Committee for UNICEF and the Japanese Red Cross Society to be used to resolve any social conflicts around the world. The fund invests in a certain class of World Bank-issued green bonds.
SMBC/ SMFL ※4	Corporate Individuals	eco japan cup	This is the contest for selecting and recognizing companies which have practical environmental technologies and ideas. SMBC also makes arrangements for venture companies to conduct research and development jointly with Japanese universities and contribute to research grants.
		Participation in the Tokyo Metropolitan Government's. Eco Finance Project	Sumitomo Mitsui Banking Corporation was selected by the Tokyo Metropolitan Government to be a core financial institution in the Eco Finance Project running for five years from fiscal 2009. This project uses funds entrusted by the Tokyo Metropolitan Government to meet a wide range of individual and corporate needs in the environmental field. The project provides them with loans and leases, home loans, car loans, time deposit products and other products and services.
SMFL	Corporate	Carbon-neutral leases	The first new business in the leasing industry started in August 2007 of providing services to make greenhouse gasses emitted by the use of leased assets carbon neutral by allocating carbon credits.
		Amendment to the Act on the Rational Use of Energy	SMFL is strengthening its consulting services to appropriately respond to the Amendment to the Act on the Rational Use of Energy, and it also plans to propose comprehensive energy-saving solutions by leveraging the lease.
		Trading of used machinery and equipment	Machineries and facilities with expired leases or those purchased back from clients are sold by SMFL to other clients who may need such machineries or facilities. Through such purchases and sales, SMFL strives to become the environment-friendly leasing company committed to recycling and reusing.
		Ministry of the Environment subsidy business	Using subsidies provided by the Ministry of the Environment (MOF), SMFL provides leases to companies to promote the installation of equipment that meets MOF low-carbon standards.
JRI	Corporate Other	Promotion of CSR and environmental management	JRI supports companies for their CSR and environmental management by assisting them with the development of CSR management strategies and conducting carbon-credit research and investigation.
		Environmental advisory business	JRI manages many new environment-related projects mainly focusing on energies and waste disposals. It strives to contribute to resolving issues associated with global warming and development of businesses contributing to environment, rather than developing new businesses.
		Proposals for energy-related policies It	It makes proposals for policies such as how the next-generation energy systems should be; the road map plan for separating the generation and transmission of electrical power; or how the electric power portfolios should be based on the projection of demand and supply of power until 2030.

CSR-Related Data at SMFG

Initiatives for Environmental Businesses by Group Companies

Company	Clients	Program / Product	Description
SMCC ※5	Individuals	Cooperation with the Eco-Point program	We participate in the eco-points business promoted by the Ministry of Environment and we also provide Sumitomo Mitsui VISA Gift Cards as gifts in exchange for eco points accumulated for the said eco-points business. Furthermore, we also donate the amount equivalent to 0.1% of the face value of the said Gift Cards to non-profit organizations, for plantation in deforested areas and other environmental protection activities.
SMCC/ Cedyna	Individuals	Web Registration Campaign	SMCC is proactively promoting the use of online account statements (breakdown of credits and debits is e-mailed and the details are posted on its website) for conserving paper and helping to reduce CO2 emissions.
Cedyna	Individuals	Issuance of socially contributing environmental cards	We issue socially contributing environmental credit cards such as “Chikyuni Yasashii Card” and “Cedyna Card AXU,” and the part of payments for such cards are donated to environmental preservation organizations.
SMBC Friend ※6	Individuals	World Bank green bonds	SMBC Friend marketed the World Bank green bonds issued by the World Bank in November 2011. The funds raised by such bonds are to support projects which respond to preventing global warming and resolving any issues originated from global warming, in accordance with the assessment standards set forth by the World Bank.
SMBC Friend/ SMBC Nikko	Individuals	Electronic statement service	Promoting the usage of online account statements
Minato ※7	Individuals Corporate	Minato Eco-Monogatari Carbon Offset Time Deposits	“Forestry carbon offset usage fee,” a sum equivalent to 0.05% of ¥6 billion (an amount of money to be raised), will be released by Minato Bank. The money released will be used to maintain the forest environment in Hyogo Prefecture through Hyogo Prefectural Federations of Forest Owners Cooperative Associations.
	Corporate	Minato ECO Loan / Private Placement Bond	In certain cases, Minato Bank offers preferential interest rates for loans and preferential underwriting fees for private placement bonds only for corporations which have obtained the certification for environmental management system.
	Individuals	Minato ECO Product Purchasing Loan Minato ECO Housing Loan	Minato Bank provides loans to customers to help them purchase and cover the cost of installing new energy / energy-efficient equipment (solar power systems, ECOWILL, ENE FARM, etc). It also offers housing loans with reduced interest rates to (1) customers who need refinancing to renovate / extend existing homes or purchase new homes that will incorporate this equipment, and (2) customers who are building new homes or purchasing existing homes that meet certain standards in Kobe City's rating system for housing environmental performance.
KUBC ※8	Individuals	Eco-time deposit (Mother Lake)	KUBC offers time deposits through which customers may contribute an amount equivalent to 0.01% of their deposit balance to the Mother Lake-Shiga Support Fund, which preserves the natural environment of Lake Biwa. KUBC has donated a total of ¥640 million to the fund since launching this product.
		Eco-time deposit (energy-saving support)	KUBC supports households in saving energies by offering them with special interest rate for their deposit as long as they fill out the designated “energy-saving checklist.”
		Housing loans for smart homes	It is now possible for KUBC to offer the same terms and conditions such as loan term and interest rate for loans for purchasing homes preinstalled with solar power generation systems or for costs for installation of such systems. The bank is committed to supporting the adoption of solar power and revitalization of the housing market.
		Donation of the part of housing loans to environmental fund	KUBC donates a certain percentage of the housing loans used to purchase the homes installed with specified solar power generation systems in the subdivisions in the Katata district of Otsu-city in Shiga prefecture to the Ohmi Environment Conservation Foundation which is dedicated to preservation of Lake Biwa.
	Corporate	Eco-support credit guarantee system	In partnership with the Shiga Prefecture Credit Guarantee Association, the bank offers the “environmental management support (eco-support) credit guarantee” to small and medium-sized enterprises with environmentally-responsible businesses.

*1 Sumitomo Mitsui Banking Corporation *2 The Japan Research Institute, Limited *3 SMBC Nikko Securities Inc.

*4 Sumitomo Mitsui Finance and Leasing Co., Ltd. *5 Sumitomo Mitsui Card Company, Limited

*6 SMBC Friend Securities Co., Ltd. *7 THE MINATO BANK, LTD. *8 Kansai Urban Banking Corporation

* In general, the “carbon credits” are also referred to as “emission allowances.” In this annual report, we use “carbon credits.”

CSR-Related Data at SMFG

Environmental Activities: Environmental Initiatives by Group Companies

Details of environmental product and service initiatives by Group companies are presented as follows.

Corporate Loans / Funds Procurement Services

Group Company	Program / Product / Service	Performance in Fiscal 2010		Performance in Fiscal 2011	
		Number of Programs / Products / Services	Amount	Number of Companies / Number of Programs / Products / Services	Amount
SMBC	Environmentally Responsible Company Support Loans (SMBC-ECO Loan, SMBC Environmental Assessment Loan, Private Placement Bond, Other)	—	In excess of ¥130 billion	—	In excess of ¥180 billion
Minato	Minato ECO Loan, Private Placement Bond (simple total)	8	¥830 million	19	¥3,160 million
	Minato ECO Loan	1	¥30 million	2	¥60 million
	Minato ECO Private Placement Bond	7	¥800 million	17	¥3,100 million
KUBC	Kansai Genki Fund (environment and energy field)	12	¥1,658 million (initiative amount)	18	¥21,350 million (initiative amount)

Loans to Individuals

Group Company	Program / Product / Service	Performance in Fiscal 2010		Performance in Fiscal 2011	
		Number of Programs / Products / Services	Amount	Number of Companies / Number of Programs / Products / Services	Amount
SMBC	Tokyo Metropolitan Government Eco Finance Project	591	¥25,200 million	597	¥22,000 million
Minato	Minato ECO housing loan, Minato ECO product purchasing loan (simple total)	67	¥1,540 million (loans executed)	112	¥2,800 million
	Minato ECO housing loan	58	¥1,523 million	110	¥2,795 million
	Minato ECO product purchasing loan	9	¥16 million	2	¥1 million
KUBC	Housing loan for solar power generation	8	¥200 million (term-end balance)	18	¥400 million (term-end balance)

CSR-Related Data at SMFG

Environmental Activities: Environmental Initiatives by Group Companies

Deposit Products

Group Company	Deposit	Performance in Fiscal 2010	Performance in Fiscal 2011
		Amount	Amount
Minato	Carbon offset time deposit (Minato ECO Story)	¥3,700 million (deposit balance)	—
KUBC	Eco-time deposit (Mother Lake)	¥52,504 million (balance as of campaign conclusion)	¥10,010 million (term-end balance)
	Eco-time deposit (energy-saving support)	—	¥26,347 million (term-end balance)

Investment Trusts

Group Company	Investment Trust	Performance in Fiscal 2010	Performance in Fiscal 2011
		Amount	Amount
SMBC/ SMBC Nikko	SMBC Nikko World Bank Bond Fund	¥13,870 million (total net assets at term-end)	¥9,300 million (total net assets at term-end)
SMBC Nikko	Environment-related investment trust	¥69,673 million (total net assets at term-end)	¥46,200 million (total net assets at term-end)
KUBC	Environment Future Balance Open Investment Trust (commonly referred to as Environmental Declaration)	¥34.83 million (total net assets at term-end)	¥12.51 million (total net assets at term-end)
	Japan Equity DaiwaSB Environment business Japan Eq Op	¥13.2 million (total net assets at term-end)	¥9 million (total net assets at term-end)

Consulting

Group Company	Activity	Performance in Fiscal 2010	Performance in Fiscal 2011
		Number	Number
JRI	Environment-related policies and measures recommended	347	333
	Business creation in the environment field, promotion of environment-related business	185	149

Bond Sales

Group Company	Bond	Performance in Fiscal 2010	Performance in Fiscal 2011
		Amount	Amount
SMBC Friend	Environmental Sustainability Bond	\$25 million (Australian dollars) Sold out	—
	World Bank Green Bond	—	\$13 million (Australian dollars) Sold out

CSR-Related Data at SMFG

Employees

SMBC

March 31	2010	2011	2012
Number of employees [*]	25,122	25,073	24,602
Male	13,793	13,546	13,274
Percentage of total	54.90%	54.03%	53.95%
Female	11,329	11,527	11,328
Percentage of total	45.10%	45.97%	46.05%
Average age	36 yrs 2 mos.	36 yrs 5 mos.	36 yrs 9 mos.
Male	40 yrs 2 mos.	40 yrs 3 mos.	40 yrs 4 mos.
Female	31 yrs 3 mos.	31 yrs 11 mos.	32 yrs 8 mos.
Average years of service	13 yrs 3 mos.	13 yrs 5 mos.	13 yrs 9 mos.
Male	16 yrs 8 mos.	16 yrs 9 mos.	16 yrs 8 mos.
Female	9 yrs 0 mos.	9 yrs 7 mos.	10 yrs 3 mos.
Number of women in managerial positions ^{**}	584	766	962
Ratio of employees with disabilities (% of total) ^{***}	1.90%	1.95%	1.99%

* The number of full-time employees, including employees seconded to other companies and organizations. The following list of employees is deducted from the total number of employees: executive officers, employees on short-term contracts, part-time employees, employees of temporary employment agencies, and national staff at overseas branches.

** As of each March 31; job grades above assistant vice president

*** As of March 1 of the respective years

Fiscal	2009	2010	2011
Number of employees taking parental leave < Men taking such leave >	331 < 29 >	476 < 26 >	683 < 27 >
Number of career hires	11	6	11

April 1	2010	2011	2012
Number of new hires	569	572	610
Number of newly employed female graduates ^{****}	204	188	199
Ratio of newly employed females to total new employees	35.9%	32.9%	32.6%

**** Includes sogoshoku staff and consumer service staff. Business Career Path employees are excluded.

CSR-Related Data at SMFG

Employees

SMCC

March 31	2010	2011	2012
Number of employees [^]	2,247	2,300	2,323
Male	1,133	1,146	1,141
Percentage of total	50.42%	49.83%	49.12%
Female	1,114	1,154	1,182
Percentage of total	49.58%	50.17%	50.88%
Average age	36 yrs 4 mos.	36 yrs 8 mos.	37 yrs 1 mos.
Male	39 yrs 10 mos.	40 yrs 0 mos.	40 yrs 4 mos.
Female	32 yrs 10 mos.	33 yrs 5 mos.	34 yrs 0 mos.
Average years of service	10 yrs 7 mos.	11 yrs 0 mos.	11 yrs 7 mos.
Male	11 yrs 6 mos.	12 yrs 0 mos.	12 yrs 8 mos.
Female	9 yrs 7 mos.	10 yrs 0 mos.	10 yrs 7 mos.

[^] The number of full-time employees, including employees seconded to other companies and organizations. The following list of employees is deducted from the total number of employees: executive officers, employees on short-term contracts, part-time employees, employees of temporary employment agencies, and national staff at overseas branches.

April 1	2010	2011	2012
Number of new hires	84	72	49
Number of newly employed female graduates****	46	43	24
Ratio of newly employed females to total new employees	54.8%	59.7%	49.0%

Fiscal	2009	2010	2011
Number of employees taking parental leave	53	43	59
< Men taking such leave >	< 6 >	< 2 >	< 6 >

CSR-Related Data at SMFG

Employees

Cedyna

March 31	2010	2011	2012
Number of employees [^]	3,466	3,340	3,192
Male	2,062	2,021	1,980
Percentage of total	59.49%	60.51%	62.03%
Female	1,404	1,319	1,212
Percentage of total	40.51%	39.49%	37.97%
Average age	37 yrs 8 mos.	38 yrs 7 mos.	39 yrs 6 mos.
Male	40 yrs 8 mos.	41 yrs 5 mos.	42 yrs 1 mos.
Female	33 yrs 2 mos.	34 yrs 4 mos.	35 yrs 5 mos.
Average years of service	13 yrs 4 mos.	14 yrs 2 mos.	15 yrs 5 mos.
Male	15 yrs 7 mos.	16 yrs 4 mos.	17 yrs 4 mos.
Female	9 yrs 11 mos.	11 yrs 0 mos.	12 yrs 1 mos.

[^] Excluding employees seconded from other companies, employees on shortterm contracts and part-time employees.

April 1	2010	2011	2012
Number of new hires	32	44	16
Number of newly employed female graduates****	14	22	0
Ratio of newly employed females to total new employees	43.8%	50.0%	0.0%

Fiscal	2009	2010	2011
Number of employees taking parental leave	45	62	63
< Men taking such leave >	< 3 >	< 0 >	< 0 >

CSR-Related Data at SMFG

Employees

SMBC Consumer Finance

March 31	2010	2011	2012
Number of employees [*]	2,757	2,038	1,971
Male	1,625	1,263	1,234
Percentage of total	58.94%	61.97%	62.61%
Female	1,132	775	737
Percentage of total	41.06%	38.03%	37.39%
Average age	36 yrs 10 mos.	36 yrs 4 mos.	37 yrs 2 mos.
Male	39 yrs 3 mos.	38 yrs 0 mos.	38 yrs 9 mos.
Female	33 yrs 4 mos.	33 yrs 7 mos.	34 yrs 5 mos.
Average years of service	12 yrs 9 mos.	12 yrs 3 mos.	13 yrs 1 mos.
Male	15 yrs 5 mos.	14 yrs 4 mos.	15 yrs 1 mos.
Female	8 yrs 10 mos.	8 yrs 11 mos.	9 yrs 9 mos.

* The number of full-time employees, including employees seconded to other companies and organizations. The following list of employees is deducted from the total number of employees: executive officers, employees on short-term contracts, part-time employees, employees of temporary employment agencies, and national staff at overseas branches.

April 1	2010	2011	2012
Number of new hires	32	23	16
Number of newly employed female graduates****	22	17	11
Ratio of newly employed females to total new employees	68.8%	73.9%	68.8%

Fiscal	2009	2010	2011
Number of employees taking parental leave	138	91	83
< Men taking such leave >	< 0 >	< 0 >	< 0 >

CSR-Related Data at SMFG

Employees

Sumitomo Mitsui Finance and Leasing

March 31	2010	2011	2012
Number of employees*	1,666	1,648	1,618
Male	1,035	1,025	1,007
Percentage of total	62.12%	62.20%	62.24%
Female	631	623	611
Percentage of total	37.88%	37.80%	37.76%
Average age	37 yrs 3 mos.	37 yrs 8 mos.	38 yrs 2 mos.
Male	40 yrs 3 mos.	40 yrs 6 mos.	40 yrs 10 mos.
Female	32 yrs 4 mos.	33 yrs 0 mos.	33 yrs 10 mos.
Average years of service	12 yrs 5 mos.	12 yrs 10 mos.	13 yrs 4 mos.
Male	15 yrs 2 mos.	15 yrs 6 mos.	15 yrs 9 mos.
Female	8 yrs 0 mos.	8 yrs 7 mos.	9 yrs 5 mos.

* The number of full-time employees, including employees seconded to other companies and organizations.

The following list of employees is deducted from the total number of employees: employees seconded from other companies and organizations, executive officers, employees on short-term contracts, parttime employees, employees of temporary employment agencies, and full-time employees of affiliates (including overseas subsidiaries).

April 1	2010	2011	2012
Number of new hires	28	22	19
Number of newly employed female graduates****	1	3	3
Ratio of newly employed females to total new employees	3.6%	13.6%	15.8%

Fiscal	2009	2010	2011
Number of employees taking parental leave	22	34	39
< Men taking such leave >	< 0 >	< 0 >	< 0 >

CSR-Related Data at SMFG

Employees

JRI

March 31	2010	2011	2012
Number of employees*	2,322	2,323	2,272
Male	1,792	1,782	1,726
Percentage of total	77.17%	76.71%	75.97%
Female	530	541	546
Percentage of total	22.83%	23.29%	24.03%
Average age	39 yrs 0 mos.	39 yrs 1 mos.	39 yrs 3 mos.
Male	39 yrs 11 mos.	39 yrs 9 mos.	40 yrs 1 mos.
Female	35 yrs 9 mos.	36 yrs 4 mos.	36 yrs 7 mos.
Average years of service	9 yrs 11 mos.	9 yrs 9 mos.	10 yrs 2 mos.
Male	10 yrs 3 mos.	10 yrs 3 mos.	10 yrs 6 mos.
Female	8 yrs 8 mos.	8 yrs 6 mos.	8 yrs 11 mos.

The number of full-time employees, including employees seconded to other companies and organizations. The following list of employees is deducted from the total number of employees: executive officers, employees on short-term contracts, part-time employees, employees of temporary employment agencies, and national staff at overseas branches.

April 1	2010	2011	2012
Number of new hires	50	53	43
Number of newly employed female graduates**	14	20	17
Ratio of newly employed females to total new employees	28.0%	37.7%	39.5%

** Includes only sogoshoku staff. Ippanshoku staff are excluded.

Fiscal	2009	2010	2011
Number of employees taking parental leave	25	48	54
< Men taking such leave >	< 6 >	< 7 >	< 6 >

CSR-Related Data at SMFG

Employees

SMBC Friend

March 31	2010	2011	2012
Number of employees*	2,072	1,897	1,846
Male	1,462	1,359	1,336
Percentage of total	70.56%	71.64%	72.37%
Female	610	538	510
Percentage of total	29.44%	28.36%	27.63%
Average age	36 yrs 11 mos.	37 yrs 7 mos.	38 yrs 4 mos.
Male	39 yrs 4 mos.	39 yrs 8 mos.	40 yrs 4 mos.
Female	31 yrs 4 mos.	32 yrs 5 mos.	33 yrs 1 mos.
Average years of service	13 yrs 3 mos.	14 yrs 0 mos.	14 yrs 9 mos.
Male	15 yrs 4 mos.	15 yrs 9 mos.	16 yrs 6 mos.
Female	8 yrs 5 mos.	9 yrs 5 mos.	10 yrs 2 mos.

* The number of full-time employees, including employees seconded to other companies and organizations.

The following list of employees is deducted from the total number of employees: executive officers, employees on short-term contracts, part-time employees, employees of temporary employment agencies, and national staff at overseas branches.

April 1	2010	2011	2012
Number of new hires	148	149	151
Number of newly employed female graduates**	68	79	74
Ratio of newly employed females to total new employees	45.9%	53.0%	49.0%

** Both non-area specified and area specified staff

Fiscal	2009	2010	2011
Number of employees taking parental leave	22	25	25
< Men taking such leave >	< 0 >	< 0 >	< 5 >

CSR-Related Data at SMFG

Employees

SMBC Nikko

March *	2010	2011	2012
Number of employees**	6,584	7,094	7,513
Male	4,057	4,449	4,771
Percentage of total	61.62%	62.71%	63.50%
Female	2,527	2,645	2,742
Percentage of total	38.38%	37.29%	36.50%
Average age	38 yrs 1 mos.	38 yrs 11 mos.	38 yrs 11 mos.
Male	39 yrs 6 mos.	40 yrs 3 mos.	40 yrs 2 mos.
Female	35 yrs 9 mos.	36 yrs 8 mos.	36 yrs 10 mos.
Average years of service	12 yrs 1 mos.	11 yrs 11 mos.	11 yrs 10 mos.
Male	12 yrs 9 mos.	12 yrs 4 mos.	12 yrs 2 mos.
Female	11 yrs 1 mos.	11 yrs 2 mos.	11 yrs 4 mos.

* As of March 1 of the respective years

** The number of full-time employees. The following list of employees is deducted from the total number of employees: executive officers, employees seconded to other companies and organizations employees on short-term contracts, parttime employees, employees of temporary employment agencies, and national staff at overseas branches.

April 1	2010	2011	2012
Number of new hires***	159	493	388
Number of newly employed female graduates****	54	190	165
Ratio of newly employed females to total new employees	34.0%	38.5%	42.5%

*** Professional staff (Classes I-II), FA, and specialists

Fiscal	2009	2010	2011
Number of employees taking parental leave	207	229	248
< Men taking such leave >	< 0 >	< 0 >	< 1 >

CSR-Related Data at SMFG

Employees

Minato

March 31	2010	2011	2012
Number of employees*	2,152	2,166	2,179
Male	1,320	1,337	1,337
Percentage of total	61.34%	61.73%	61.36%
Female	832	829	842
Percentage of total	38.66%	38.27%	38.64%
Average age	40 yrs 3 mos.	40 yrs 4 mos.	41 yrs 10 mos.
Male	43 yrs 9 mos.	43 yrs 8 mos.	45 yrs 0 mos.
Female	34 yrs 11 mos.	35 yrs 0 mos.	37 yrs 0 mos.
Average years of service	14 yrs 10 mos.	15 yrs 3 mos.	15 yrs 7 mos.
Male	19 yrs 2 mos.	19 yrs 3 mos.	19 yrs 6 mos.
Female	8 yrs 1 mos.	9 yrs 0 mos.	9 yrs 9 mos.

* The number of full-time employees including executives and employees seconded to other companies or organizations. Excluded employees on short-term contracts, and part-time employees.

April 1	2010	2011	2012
Number of new hires	32	44	42
Number of newly employed female graduates****	6	9	10
Ratio of newly employed females to total new employees	18.8%	20.5%	23.8%

* Number of new hires include only sogoshoku staff.

Fiscal	2009	2010	2011
Number of employees taking parental leave	20	16	26
< Men taking such leave >	< 1 >	< 1 >	< 2 >

CSR-Related Data at SMFG

Employees

KUBC

March 31	2010	2011	2012
Number of employees*	2,880	2,809	2,712
Male	1,989	1,929	1,850
Percentage of total	69.06%	68.67%	68.22%
Female	891	880	862
Percentage of total	30.94%	31.33%	31.78%
Average age	39 yrs 9 mos.	39 yrs 10 mos.	40 yrs 1 mos.
Male	43 yrs 5 mos.	43 yrs 4 mos.	43 yrs 5 mos.
Female	31 yrs 7 mos.	32 yrs 3 mos.	32 yrs 11 mos.
Average years of service	16 yrs 8 mos.	16 yrs 8 mos.	16 yrs 11 mos.
Male	19 yrs 10 mos.	19 yrs 9 mos.	19 yrs 10 mos.
Female	9 yrs 5 mos.	10 yrs 1 mos.	10 yrs 9 mos.

* Total is for full-time non-executive employees of the bank, including employees seconded to other companies and organizations. Excluded are executive officers, employees on short-term contracts, part-time employees, employees of temporary employment agencies.

April 1	2010	2011	2012
Number of new hires	97	86	91
Number of newly employed female graduates	42	50	55
Ratio of newly employed females to total new employees	43.3%	58.1%	60.4%

Fiscal	2009	2010	2011
Number of employees taking parental leave	12	25	37
< Men taking such leave >	< 0 >	< 0 >	< 0 >

The combined employment ratio for persons with disabilities for the above nine companies was 1.92% as of March 2012.

CSR-Related Data at SMFG

Main Work-Life Balance Support Systems (Employee Support Programs)

	Parental leave	Leave for taking care of sick children	Shorter working hours	Restrictions on overtime	Exemption from late-night work	Other principal systems
SMBC	18 months or maximum of 2 years in case of inability to place in daycare center	Up to March 31 in the 6th grade of elementary school (10 days per annum for one child; 20 days for two or more children)	Employees can choose shorter working hours for each day or fewer days worked per week, both applicable up to March 31 in the 6th grade of elementary school.	Up to March 31 in the 6th grade of elementary school	Up to March 31 in the 6th grade of elementary school	<ul style="list-style-type: none"> • Work relocations • Child-care subsidies • Leave to care for sick family members • Shorter working hours to care for sick family members • System for rehiring former employees
Sumitomo Mitsui Card	18 months or maximum of 2 years in case of inability to place in daycare center	Up to March 31 in the 6th grade of elementary school (5 days per annum for one child; 10 days for two or more children)	Employees can choose shorter working hours for each day or fewer days worked per week, both applicable up to March 31 in the 3rd grade of elementary school.	Up to March 31 in the 3rd grade of elementary school	Up to March 31 in the 3rd grade of elementary school	<ul style="list-style-type: none"> • Work relocations • Child-care subsidies • Leave to care for sick family members • Shorter working hours to care for sick family members • System for rehiring former employees
Cedyna	Up to 3 years old	Up to March 31 in the 3rd grade of elementary school (5 days per annum for one child; no upper limit)	Up to March 31 in the 3rd grade of elementary school (Employees can choose to work 5, 6, or 7 hours a day).	Up to entry into elementary school	Up to entry into elementary school	<ul style="list-style-type: none"> • Maternity leave and work • Short-term childcare leave • Leave to care for sick family members • System for rehiring former employees • Maternity leave (for men)
SMBC Consumer Finance	1 year or maximum of 18 months in case of inability to place in daycare center	Up to entry into elementary school (5 days per annum for one child; 10 days for two or more children)	Up to March 31 in the 3rd grade of elementary school Employees can reduce daily working hours to a minimum of 6 hours (and a maximum of 8 hours), by taking off 30-minute blocks	Up to entry into elementary school	Up to entry into elementary school	<ul style="list-style-type: none"> • A grace period for job rotation • Leave to care for sick family members • Shorter working hours to care for sick family members • Paid leave by the hour, half-day paid leave • Leave before and after maternity • Child-care leave (2 days) • Company-visiting day (2 days a year) • Rehiring of former employees who quit for child-care or care-giving reasons • Husband's maternity leave (3 days)
Sumitomo Mitsui Finance and Leasing	1 year or maximum of 18 months in case of inability to place in daycare center	No restrictions on children's age or number of days leave	Employees can reduce daily working hours to a minimum of 5 hours 30 minutes up to March 31 in the 6th grade of elementary school.	Up to entry into elementary school	Up to entry into elementary school	<ul style="list-style-type: none"> • Work relocations • System for rehiring former employees
Japan Research Institute	18 months or maximum of 2 years in case of inability to place in daycare center	Up to March 31 in the 6th grade of elementary school (5 days per annum for one child; no upper limit)	Employees can choose to work 4, 5, 6 or 7 hours per day up to March 31 in the 3rd grade of elementary school (this system can be combined with flextime).	Up to entry into elementary school	For employees who are pregnant or have given birth within previous 12 months	<ul style="list-style-type: none"> • Child-care subsidies • Leave to care for sick family members • Shorter working hours to care for sick family members • More time off and shorter working hours to care for sick family members • Days off to care for sick family members
SMBC Friend Securities	18 months or maximum of 2 years in case of inability to place in daycare center	Up to March 31 in the 3rd grade of elementary school (5 days per annum for one child; 10 days for two or more children)	Employees can reduce daily working hours to between 6 hours and 6 hours 50 minutes up to March 31 in the 3rd grade of elementary school.	Up to March 31 in the 3rd grade of elementary school	Up to March 31 in the 3rd grade of elementary school	<ul style="list-style-type: none"> • Leave to care for sick family members • Shorter working hours to care for sick family members
SMBC Nikko Securities	Up to 3 years old	Up to entry into elementary school (5 days per annum for one child; 10 days for two or more children)	Up to child's entry into junior high school, employees can reduce working hours in increments of 30 minutes for a maximum reduction of 2 hours 30 minutes per day.	Up to entry into junior high school	Up to entry into junior high school	<ul style="list-style-type: none"> • Use of designated day-care center at discounted rates • Leave to care for sick family members • Special days off to care for sick family members • Shorter working hours to care for sick family members • Staggered working hours (shift system)
THE MINATO BANK	Up to 3 years old	Up to entry into elementary school (5 days per annum for one child; 10 days for two or more children)	Up to entry into elementary school, employees can opt for 6-hour working day	Up to entry into elementary school	Up to entry into elementary school	<ul style="list-style-type: none"> • Maternity leave (to help spouse) • Leave to care for sick family members • Shorter working hours to care for sick family members • Child-care allowance • System for rehiring former employees
Kansai Urban Banking	18 months or maximum of 2 years in case of inability to place in daycare center	Up to entry into elementary school (5 days per annum for one child; 10 days for two or more children)	Up to entry into elementary school, employees can opt for 6-hour working day	Up to entry into elementary school	Up to entry into elementary school	<ul style="list-style-type: none"> • System for rehiring former employees • Leave to care for sick family members • Home helpers provided

