

SuMi TRUST Bank

"With You"

Activities Carried Out across Japan



Initiatives Common to All Branches across Japan

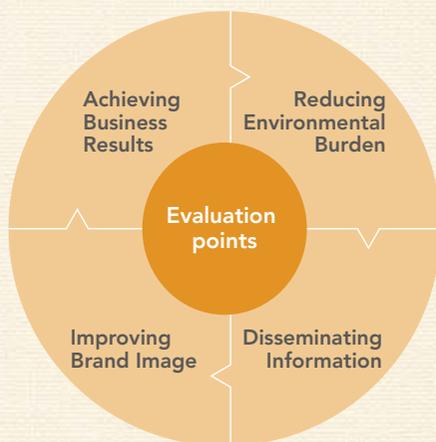
To build strong relationships of trust with community members, SuMi TRUST Bank engages in social contribution activities rooted in local communities, which are known as "With You" activities. These activities are promoted with a focus on the following three areas: (1) support for this generation of seniors, (2) support for the environment and living creatures, and (3) contributions to local communities and society.

With a view to promoting these activities systematically, SuMi TRUST Bank introduced a point system in fiscal year 2012 as a guideline that establishes standards for these activities, dividing activities into categories and measuring their degree of difficulty and effectiveness. The point system sets a baseline point target for each year and assesses each branch

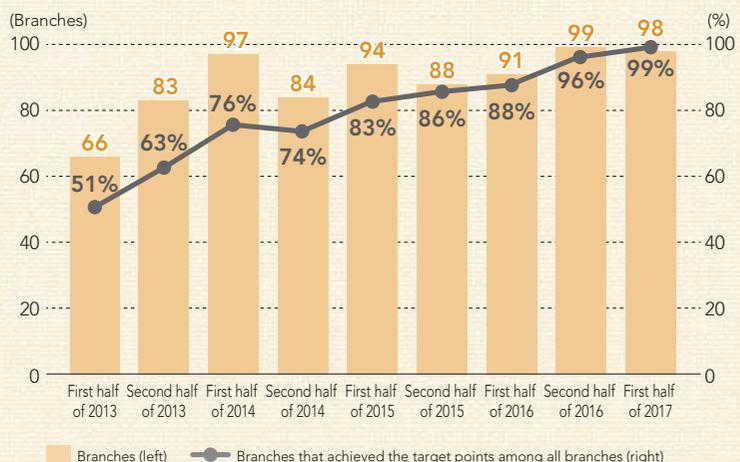
from the standpoint of "achieving business results," "reducing environmental burden," "improving brand image," and "disseminating information" as well as on the basis of its ingenuity in achieving sales results and disseminating relevant information, and posts on its "With You" branch blog. The branches have been steadily achieving their targets since the system began, and use of "With You" activities as an effective marketing approach has taken hold.

Furthermore, the "With You Excellence Award," "With You Special Award," or "With You 'Shine Activities' Award" are awarded to branches that have achieved outstanding results from "With You" activities. We are actively developing "With You" activities by sharing these award-winning initiatives at branches nationwide.

Goals of "With You" Activities



Branches that achieved Target Points



Note: The total number of branches in each fiscal year was as follows: 130 branches in the first half and 133 branches in the second half of fiscal year 2013; 128 branches in the first half and 114 branches in the second half of fiscal year 2014; 113 branches in the first half and 102 branches in the second half of fiscal year 2015; 103 branches in the first half of fiscal year 2016; 99 branches in the second half of 2016 and in the second half of 2017.



A Project Opening in Lobbies Nationwide Silver College Seminars

Silver College seminars are a place where seniors can learn from talks from speakers from many fields on how to prepare fully to live out their golden years safely with peace of mind. In addition to courses on four basic themes (health and safety, housing, dementia, and how to prepare to die

with peace), branches plan and host unique Silver College seminars (see page 37).

The Kyoto-Shijo Branch hosted a Silver College seminar on the grounds of Daisen-in temple where the chief priest spoke on ways of thinking about living strongly through tempestuous times regardless of how old you become while leavening his talk with humor. The Ueno Branch and Ueno-Chuo Branch allied with the National Museum of Western Art to sponsor lectures on history and culture, and the Shiba Business Department sponsors strolls through Hamarikyū Gardens and extracurricular courses where people can enjoy shamisen performances. In such ways, each branch provides a variety of information on how seniors can live well in their golden years via a mix of hard and soft tactics.



Organized a music concert of shamisen, a Japanese traditional instrument, inviting a famous young duo



Silver college seminar held in Daisen-in, a sub-temple of Daitoku-ji, in Kyoto Prefecture

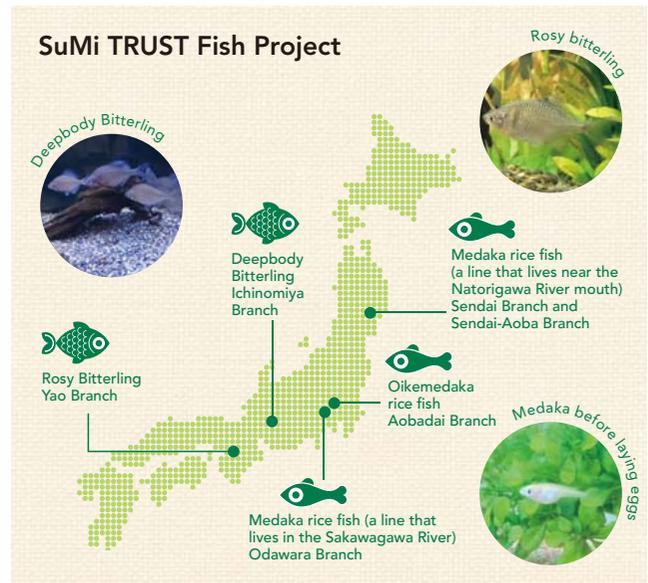


Protection of Endangered Species

Several branches are actively engaged in activities to conserve species unique to Japan as a part of the “support for the environment and living creatures” theme. In August 2016, after obtaining approval from the Ministry of the Environment (MOE), the Ichinomiya Branch commenced an exhibit on the Deepbody Bitterling, an endangered fish species, in a joint project with private-sector companies, a first of its kind. The exhibit arose from our participation in environmental and ecosystem conservation activities for the Kiso River basin that we have promoted in concert with local organizations. In addition, other branches are breeding endangered fish species such as the Japanese Rosy Bitterling and Japanese Medaka rice fish indigenous to their region in fish tanks in their lobbies, widening the circle of participation in the SuMi TRUST Fish Project to a nationwide basis.



Breeding deepbody bitterlings in a fish tank



*Gene differentiation has been confirmed for medaka rice fishes depending on the water area of their habitats, and preservation activities of indigenous medaka rice fishes have been promoted in each respective region using systems such as foster care.

TOPIC

SuMi TRUST Bank “Inheritance from Me” Series

Since June 2013, SuMi TRUST Bank has invited clients to share stories with an “Inheritance from Me” theme. These stories, up to 400-characters in length, are on the precious people, things, and matters the writer wants to pass on as an “Inheritance from Me” legacy for future generations. The stories selected for the Grand Prize and the Second Grand Prize are published as a collection in a booklet that is available at our branch lobbies across Japan.

The Grand Prize winner in Year One was a story entitled “A life-sustaining ten-yen coin.” It describes how a ten-yen coin helped form a bond of trust between a teacher and a student. The story appealed to many, even inspiring Aki Yashiro, a well-known Japanese enka (folksong) singer, to turn the story into a song.



Main Initiatives at Domestic Branches

Branch Initiative 01

Funabashi Branch



On the 80th anniversary of the Funabashi municipal system and the 50th anniversary of the branch's opening, the Funabashi Branch donated five large illustrated books to Funabashi-city-run Funabashi Special Support School such as "Tobebatta" and "Waniwani no Ofuru." The large, illustrated books are made from blown-up copies of the original pictures to be well suited for showing while reading to large groups. The visuals in the books are effective at capturing the attention of children and expanding their interest. These activities are introduced widely via local media such as newspapers and television.

In addition, the branch conducted wide-ranging CSR activities such as a lobby exhibit showing the "forest cemetery" business launched by the Ecosystem Conservation Society-Japan, a public interest incorporated foundation, a medical seminar where the director of Chiba Tokushukai Hospital lectured, and sponsored environmental education that uses Shibayama wetlands, the school biotope, as an education tool. Moreover, we prepared the Branch "With You" booklet, and introduce our contributions to various local communities, starting with such activities.



Donated a large illustrated book to a special support school



Director of the Chiba Tokushukai Hospital lectures at a seminar



Prepare and distribute "With You" booklets for branches

Branch Initiative 02

Shizuoka Branch, Shizuoka-Chuo Branch



The Shizuoka Branch and Shizuoka-Chuo Branch displayed an exhibit in their lobbies concerning the Bakkasuge Shizuoka project sponsored by Shizuoka newspaper and Shizuoka Broadcasting System (SBS). SuMi TRUST Bank is the sole sponsor of events relating to "food" that aims to foster loyalty to the Shizuoka region. In the lobby, there are explanations of project content, and we demonstrated several local recipes using Shizuoka food materials and corporate sponsor products received via open applications. Shizuoka Branch and Shizuoka-Chuo Branch plan to implement various CSR plans with partners such as local government bodies and companies.



Bakkasuge Shizuoka lobby

Branch Initiative 03

Hoshigaoka Branch



To communicate closely with clients and local people in the region, the Hoshigaoka Branch conducts various activities such as displaying customer artwork and photographs in lobbies and regional cleanup activities with students from Aichi Shukutoku University. We continuously work in conjunction with Chikusa Police Station on money transfer anti-fraud activities. Bank employees re-enact actual cases of such fraud in skits, taking on the roles of criminals and victims, and confirm what participants learned about key points on how to avoid fraud via quizzes, and the branch has been recognized for activities that go beyond warnings with an award from the Nagoya Municipal Crime Prevention Association.



An award from the Nagoya Municipal Crime Prevention Association



Skit on how to prevent money transfer and refund fraud

Branch Initiative 04

Oita Branch



The Oita Branch actively participates in requests from large companies and government bodies in the region, and hosts seminars and sends lecturers. With participation rates exceeding 90%, the branch was able to make its presence felt as the sole trust bank in the prefecture. At the parent-child summer school sponsored by the Oita Prefecture Financial Public Information Committee, students who may become next-generation leaders had fun while learning about the role of trust banks and the importance of money.



Participate as a lecturer in a seminar

Branch Initiative 05

Kumamoto Branch, Kumamoto-Chuo Branch



The Kumamoto Branch and Kumamoto-Chuo Branch organized as a commemorative event on the branch's 70th anniversary a seminar on living and dying well in an age of longevity, inviting as a lecturer Yoko Shido, the secretary-general of International Longevity Center-Japan (ILC-Japan). Unlike conventional end-of-life seminars, she focused on the weighty theme of thinking about how to approach the final stage of one's life. The seminar resonated with listeners, drawing about 150 customers and coverage from multiple television stations.



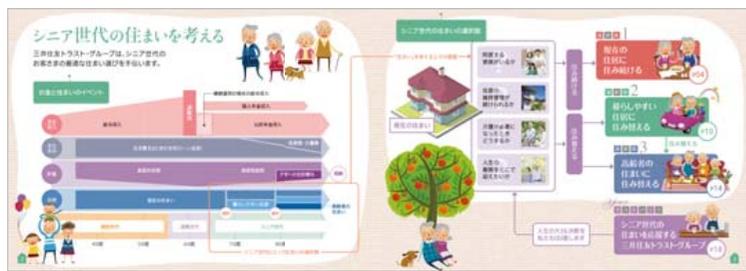
Commemorative seminar on 70th anniversary of branch's establishment

TOPIC

Support Senior Generation Report



SuMi TRUST Group supports comfortable living for the senior generation not just a selection of optimal housing, but also reassurance in the form of entrustment of asset management and succession through to life's final stages at Your Last Bank. The Support Senior Generation Report, issued in February 2017, introduces in detail three options for senior living arrangements: 1) stay at their current residence: 2) relocate to a comfortable residence: and 3) relocate to a residence for the elderly. The lobbies of SuMi TRUST Bank branches nationwide exhibit panels introducing this report, and they help and provide consultations to help seniors enjoy their golden years in greater comfort (see page 30).



Main Initiatives at Overseas Branches

OVERSEAS BRANCH 01

New York Branch



The New York Branch and Sumitomo Mitsui Trust Bank (U.S.A.) Limited participated in the Corporate Challenge series workplace running competition held in Central Park in June 2017. The series goes back 40 years to 1977 when 200 runners from 50 companies showed up for the first competition, and by the time the series entered its 41st year in 2017, it had grown to about 30,000 runners from 700 companies. This global series has expanded further to 13 cities around the world. The participation fees collected from corporate participants are directed by sponsor J.P. Morgan to support a variety of regional NPOs such as the Central Park Conservancy.

SuMi TRUST Bank Group participated in the series in 2017 for the 32nd time as a regular calendar event at the start of summer when the days are long and temperatures pleasant. The team again in 2017 comprised of all employees who won the internal design contest, with all running in the same t-shirt. Group employees who ran

deepened their bonds of solidarity.

In addition, the branch worked to sponsor Japanese culture exchange promotion efforts, contribute to the area through donations to support victims of major hurricane Harvey in August, and donate money to support the Japanese School of New York (JSNY).



Sponsorship and Donation Activities

Japan Day Sponsorship	Japanese culture-mediated exchange promotion activities Sponsorship fee of \$2,000 was directed to Japanese culture-mediated exchange promotion activities for the Japanese and local communities. A portion of sponsorship funds went to planting cherry trees in Central Park. Collaborating organization: Japan Day, Inc.
Donation to JSNY Education Council	Donation of \$2,000 was made in 2017 to the Japanese School of New York and the supplementary study school operated by the JSNY Education Council.
Hurricane donations	Major hurricane Harvey struck Texas in August 2017, harming many of our Japanese business customers, especially in Houston. We donated \$2,000 to support Harvey victims through the J.C.C. Fund, a philanthropic vehicle for Japanese businesses to contribute to local communities.



OVERSEAS BRANCH 02

Singapore Branch



Singapore's POSB PAssion Run for Kids was held on September 10, 2017.

Jointly organized by POSB*1 and PAssion*2, the annual event gathers donations from corporate sponsors and participants that are later allocated, along with a portion of runner entry fees, to the POSB PAssion Kids Fund, which supports education and outreach events and programs for local youth.

The Singapore Branch has donated to the POSB PAssion Run for Kids every year since 2012, and many of its employees and their families join. In 2017, a total of 134 people with ties to the Singapore Branch joined the event, running the course at their own pace. People of all ages came together on the day of the event, walking or running the course at a pace that suited them. The event was a valuable opportunity for people in the community to interact.

*1 Formerly known as Post Office Savings Bank, POSB is the oldest bank in Singapore; DBS Bank, with which SuMI TRUST Bank has a major alliance, owns POSB.

*2 PAssion is an acronym for The People's Association, an organization sponsoring local community centers formed by the Singapore Government.



OVERSEAS BRANCH 03

Shanghai Branch



Since the Shanghai Branch was established as a Japanese bank branch in mainland China in 2005, it has actively participated continuously in CSR activities for more than a decade. In China, the branch has organized such events as tree plantings, garbage cleanups and activities for children to interact.

Many employees at the branch have ties with Japan that go back many years, and harnessing this resource, it carried out activities to deepen mutual understanding between the Chinese and Japanese people. In fiscal year 2017, it organized an exchange with about 30 students from Dalian Jiaotong University. The university students were introduced to such narratives as "the Japan they had never known before" and "A primer on working in a Japanese workplace."

Discussion at the exchange broadly centered on three themes: (1) travel, gourmet and railways in Japan, (2) working at a Japanese company and Japanese culture and customs, and (3) animation and manga. Following the exchange, the university students told us it "awoke our imagination on what working at a Japanese company is like. Thank you." Another said "it deepened my understanding of Japan. I would like to attend the next exchange." Going beyond a Chinese-Japanese cultural exchange, we hope the event will help draw a portrait of what the future of working at a Japanese company would be like for the students.



Communication

SuMi TRUST Bank engages in social contribution activities rooted in the community centered on sales bases in regions nationwide to build strong trust-based relationships with local communities.

To communicate our base activities widely with everyone nationwide, we focus on sending out information using various forms of media.

“With You” Branch Blogs

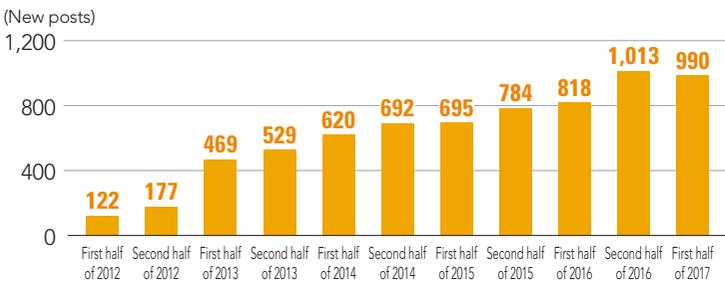
SuMi TRUST Bank launched the “With You” branch blog site in 2012, and branches nationwide introduce their CSR activities (With You activities) on their blogs and update them as needed. Moreover, we use them as a tool to communicate with local customers such as by offering a timely guide to CSR seminars and panel exhibits. With the

number of blog posts by each branch increasing every year, the branch blog has emerged as an important tool for disseminating information to local communities.



WebsiteURL: <http://branchblog.smtb.jp/>

Posts on “With You” Branch Blog Website (Trend)



“With You” Quarterly Reports on our Local Contribution Activities

We publish the social contribution activities report SuMi TRUST With You four times per year to our customers nationwide. This report plays the role of an information dissemination tool offering coverage on pursuits and topics of interest to seniors and seasonal matters. In fiscal year 2017, we introduced special topics under the theme of “Living to an Old Age,” a contribution we received from the International Longevity Center-Japan (ILC-Japan). There was a major reaction from across the country when we introduced specific topics such as Japan’s aging demographics and low birth rate, new approach to dementia, and the preparations necessary for a convincing start to the next journey (how to prepare to die with peace).

Branch-produced “With You” Booklets

In addition to disseminating information via posts on their “With You” branch blogs and publishing social contribution activity reports, each branch publishes an original branch booklet called “With You.” It is planned and produced so local communities and the branches where they are located can get to know each other in greater depth. The booklet features employee self-introductions, introduces branch features, includes special feature columns on “With You” activities and CSR plans, and the distinctive traits of each branch such as collaboration with prefectural government offices and municipal halls and preparations of public relations columns on distinctive regional features and attractions.

