

Management Structure:

Efforts to Enhance Customer Satisfaction

1. Basic Initiative Policy

Because of advances in information technology, a wider choice of financial institutions and products are now available to clients. Services provided by financial institutions are also being compared and higher levels of services are being demanded. To respond to such demands, the SuMi TRUST Group is continually improving its products and services, in order to remain the bank of choice for clients.

The SuMi TRUST Group is utilizing its significant expertise and comprehensive capabilities to quickly provide clients with comprehensive solutions. It is also making every effort to adopt a "customer-first approach" and to offer clients peace of mind and ensure their satisfaction with supreme loyalty and sincerity, placing prime importance on credibility and sound management.

2. Outline of Initiatives

(1) Initiative to Use Client Feedback to Improve Services

The SuMi TRUST Group receives much client feedback and many requests at branches throughout Japan, through telephone centers and its website, as well as through the "Voice of Customers" questionnaires available at every office and surveys sent out to clients by mail.

The SuMi TRUST Group received approximately 42,000 "Voice of Customers" questionnaires and replies to its surveys in fiscal year 2013. If the "customer comments" contained in daily inquiries etc., are included, the SuMi TRUST Group received several hundred thousand valuable client feedback.

We gather all the feedback and requests from our clients and analyze the responses to identify problem points, utilizing such systems as our "Voice of Customers Portal," a dedicated analysis system that is deployed throughout the company.

Based on these results, the management and departments responsible for supervising business operations work on formulating improvement measures.

In this way, the SuMi TRUST Group strives to provide superior services by reviewing its products and services and making improvements, based on the feedback and requests received from the clients.

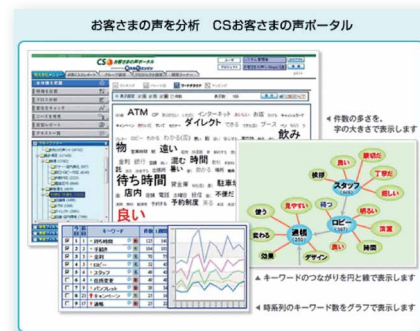
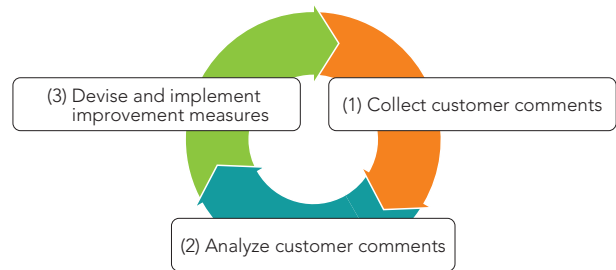
The SuMi TRUST Group informs clients about improvements that have been made reflecting their feedback and requests on its website as well as posters notifying them of local initiatives at branches nationwide. This information is updated regularly.

(2) Branches' Efforts to Enhance Customer Satisfaction

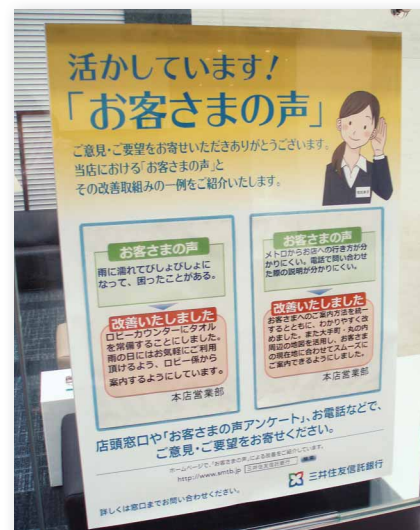
To promote customer satisfaction (CS) improvement activities, "CS Committees" are established in all branches, and they actively conduct various CS improvement activities that match the characteristics of each branch.

In addition, solid education and training are provided to employees, to encourage each and every employee to practice a customer-first approach to service on a daily basis.

• Customer Satisfaction Promotion Cycle of SuMi TRUST Bank



"Voice of Customers Portal" screen



A poster showing improvements in response to customer voices