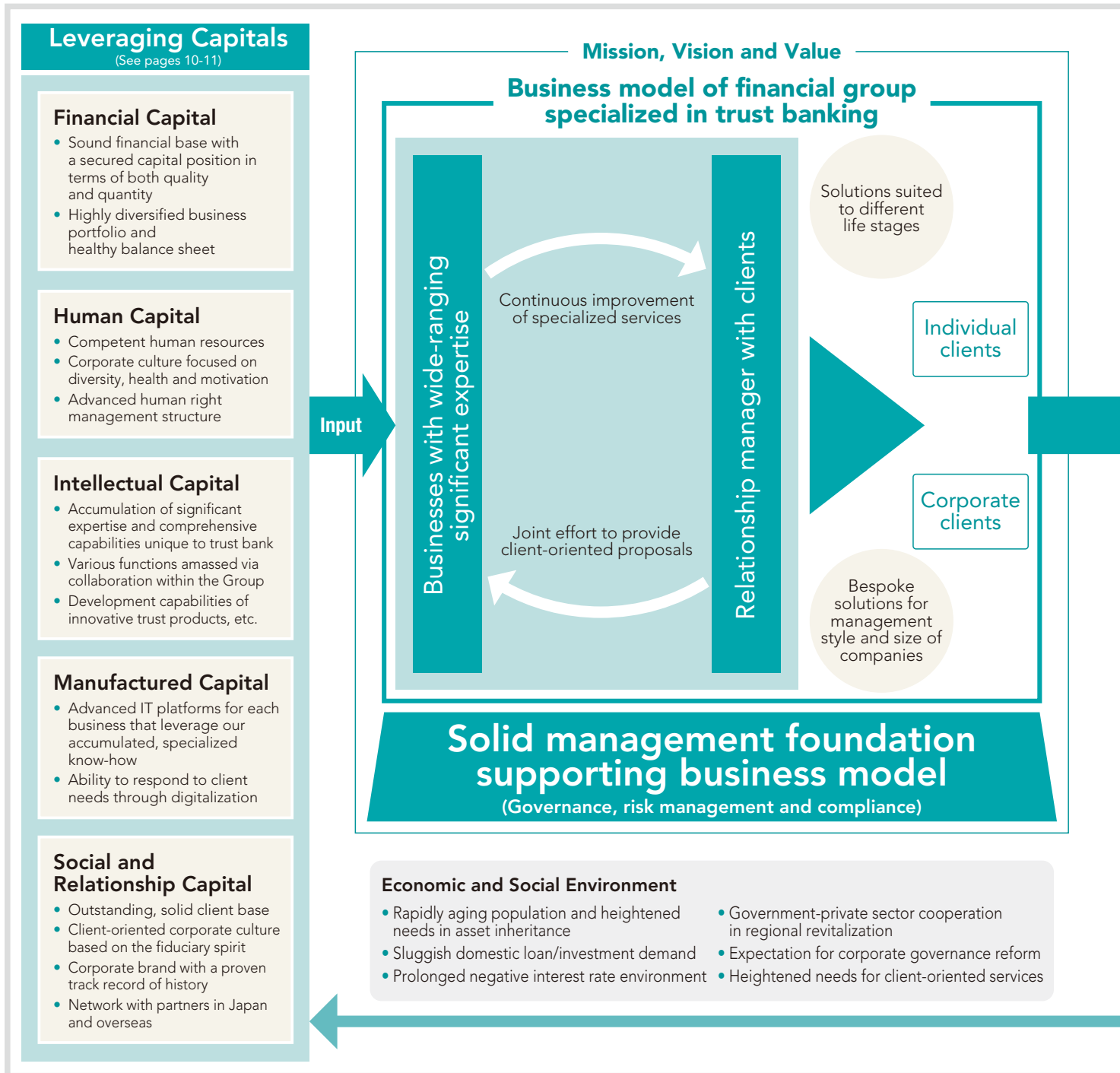


Vision

Value Creation Process

The core competency of a company is the creation of shared value. The SuMi TRUST Group uses various types of capital (management resources) to carry out business, enhancing the Group's corporate value by providing value to stakeholders that include clients, shareholders and other investors, employees, and communities. The value we create enhances our capital and forms the foundation for further development.



Management of high priority issues (material)

Sustained growth of performance and cash flow creation

- Growth of fee business, improvement of loan/investment business profitability
- Strengthening of cost competitiveness

