

“Basic Policy on Corporate Governance” Exhibit 2:

Policy Regarding Exercising Voting Rights Pertaining to Cross-Shareholding Shares

1. SuMi TRUST Holdings and SuMi TRUST Bank, which is a core subsidiary of SuMi TRUST Holdings, shall exercise voting rights in respect of the shares they hold after taking into consideration the medium- to long-term enhancement of value of the SuMi TRUST Group's shareholders, depositors, and various other stakeholders, while also aiming to increase the corporate value of the issuing company of cross-shareholding shares (the "Issuing Company") over the medium to long term.
2. These voting rights shall be exercised through adequate dialogue with the Issuing Company while respecting the unique nature and direction of the Issuing Company's management and after consideration of the business environment, etc. in which the Issuing Company operates.
3. When exercising voting rights, the decision to vote for or against each agenda item shall be made based on the guidelines for the exercise of voting rights prescribed separately, and also bearing in mind the following perspectives:
 - (i) The decision shall be based not only on external and formal criteria, but also on the unique characteristics of the Issuing Company and the industry and business environment in which the Issuing Company operates.
 - (ii) The decision shall be made not only for the fiscal year under review, but also on a longer time span and with a future orientation.
 - (iii) In addition to the financial figures, non-financial factors (such as corporate governance and the creation of social value) shall be taken into account in the decision.
4. In the case that there is a risk of conflicts of interest upon the exercise of voting rights, SuMi TRUST Holdings and SuMi TRUST Bank shall properly deal with the risk pursuant to the Management Policy Concerning Conflicts of Interest prescribed separately.

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