

## Non-financial Highlights

### ESG Management—External Evaluation

#### The SuMi TRUST Group's ESG Evaluation

AA

(2019 MSCI rating)

We aim to become the No. 1 financial institution for ESG management, as we reflect the perspectives of ESG investors in our management. We are acclaimed for our ESG efforts, such as receiving the top rating of a financial institution in Japan from MSCI, an influential research institution in the field.

#### PRI assessment of asset management firms

A<sup>+</sup>

(2019 PRI assessment)

Having signed on to the Principles for Responsible Investment (PRI), Sumitomo Mitsui Trust Asset Management and Nikko Asset Management undertake initiatives in line with the PRI. Both companies have earned the highest overall rating of A+ in the annual PRI assessment.

### ESG Management—Enhanced Initiatives

#### Sustainability in our business

Gold prize

In recognition of its new products, SuMi TRUST Bank was awarded the gold prize in the financing category of the Ministry of the Environment's inaugural ESG Finance Awards Japan (see page 46 for details).

#### S (number of employees who have passed the gerontology test)

912

(March 31, 2020)

The number of employees at SuMi TRUST Bank that have passed the gerontology test, which was first introduced in 2014, has increased sharply from last year's 293 (as of June 30, 2019) because in addition to branch general managers at all branch offices, it is now mandatory for deputy general managers, section managers, and financial consultants to also pass the exam.

#### E (exposure to carbon-related assets)

5.2%

(March 31, 2020)

The percentage of loans exposed to carbon-related assets\*, an indicator of credit exposure to carbon-related assets in the business portfolio. Owing to an increase in project finance for renewable energy projects, which are subtracted from total exposure to carbon-related assets, the Group's exposure has decreased 0.4 points from the end of last fiscal year (see page 85 for details).

\*Combined total for SuMi TRUST Bank and Sumitomo Mitsui Trust Bank (Thai)

#### G (number of female executives)

6

(March 31, 2020)

SuMi TRUST Holdings: 1 director  
SuMi TRUST Bank: 2 directors  
Sumitomo Mitsui Trust Asset Management: 1 director  
Nikko Asset Management: 2 directors