

Communication with Shareholders and Investors

1. Basic Philosophy

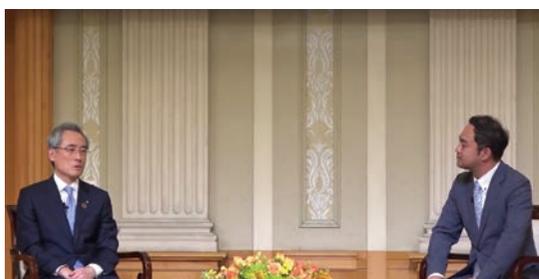
SuMi TRUST Holdings aims for highly transparent corporate management by striving for timely and appropriate disclosure of corporate information, as well as through proactive IR activities and constructive dialogue with shareholders and investors in Japan and overseas. Specifically, our top management

endeavors to give our shareholders and investors a deeper understanding of SuMi TRUST Holdings' performance, business conditions, business strategies, etc., directly by actively holding information meetings, in addition to disclosing corporate information in a timely, fair, and accurate manner.

2. Activities Carried Out

(1) Activities for Individual Investors

We strive to provide information that will allow individual shareholders and investors to better understand the Group through measures such as organizing information meetings, setting up a dedicated website for individual investors, and distributing a newsletter for shareholders ("The Trust Newsletter– Business Report"). At an information meeting held in December 2019, we communicated the attractiveness of the SuMi TRUST Group to investors in an easy-to-understand manner, through a dialogue with Mr. Shunji Nishimura, an announcer with CBC Television Co., Ltd.



For details, please see our website (Japanese only).
https://www.smth.jp/investors/individual_meeting/index.html

(2) Activities for Institutional Investors

Investor meetings on financial results aimed mainly at analysts and institutional investors are held twice a year, for the full-year and interim results. We also conduct briefings on our management strategy and financial position, etc. by participating in conferences organized by securities companies and by

holding one-on-one investor meetings in Japan and overseas.

In June 2019, we hosted a guided tour and information meeting at the Nihonbashi Business Department located in the historic Mitsui Main Building, which has been designated an important cultural property of Japan. In September of the same year we held SuMi TRUST IR Day under the theme of environmental, social and governance (ESG) initiatives. Discussions focused on the relationship between business and sustainability and how the Bank, as a financial group specialized in trust banking, contributes to the realization of a sustainable society through its businesses.

In response to the COVID-19 pandemic, which has made domestic and overseas travel difficult, we are nevertheless continuing to dialogue with investors by actively utilizing conference calls, video conferencing, and similar means.



SuMi TRUST IR Day

■ IR Activities Carried Out in FY2019

Investor meetings on financial results for analysts and institutional investors	2 times
Overseas IR events	8 times
One-on-one meetings with institutional investors in Japan and overseas	Number of companies: 267 (including 134 overseas investors)
Information meetings for individual investors	10 times (Number of participants: 1,119)

3. General Meeting of Shareholders

In addition to promptly sending out the convocation notice for the General Meeting of Shareholders held in June of each year, we post the notice on stock exchange websites and our own website one week before it is sent out. We are also striving to improve the voting environment by making it possible to exercise voting rights online or by cell phone (including smartphones), and by participating in a platform for the exercise of voting rights. Furthermore, we post an English transla-

tion of the convocation notice on our website at the same time as the Japanese version, before it is sent out, in an effort to increase the convenience of overseas investors. Notices of resolutions and voting results are posted on our website immediately after the conclusion of the General Meeting of Shareholders, along with video clips of the meeting for shareholders who were unable to attend.