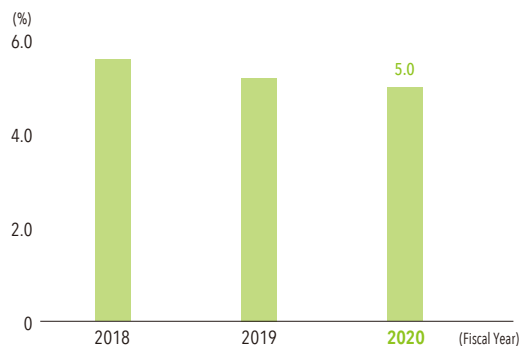


Non-financial Highlights

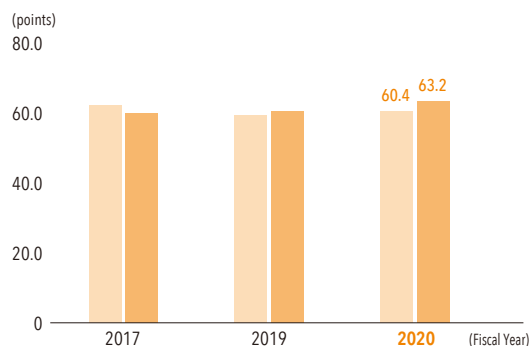
E Exposure to carbon-related assets



As of March 31, 2021, the percentage of loans exposed to carbon-related assets was 5.0%, down 0.2 ppt from March 31, 2020.

* Combined total for SuMi TRUST Bank and Sumitomo Mitsui Trust Bank (Thai) Public Company Limited

S Employee awareness survey



Legend: Vitality level (light orange), Satisfaction level (dark orange)

* Not implemented in FY2018 due to content review

Every year SuMi TRUST Bank conducts an employee awareness survey targeting all employees so that their opinions can be communicated to management. In FY2020, positive scores (60 points) were maintained for both vitality and satisfaction—our standards for measuring employee engagement.

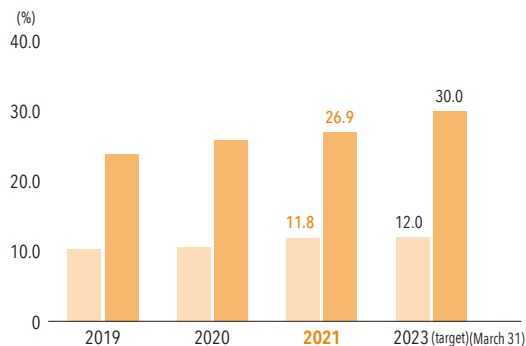
See page 109 for more details.

S 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. We have maintained our AA rating since 2016.

S Female employees in management positions

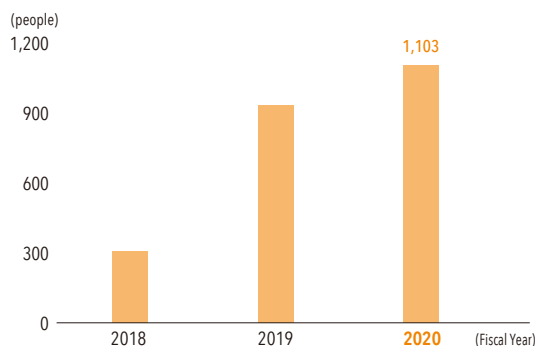


Legend: Ratio of women in section manager or higher positions (light orange), Ratio of women responsible for management operations (dark orange)

SuMi TRUST Bank achieved its initial target ahead of schedule and formulated a new action plan through to the end of March 2023.

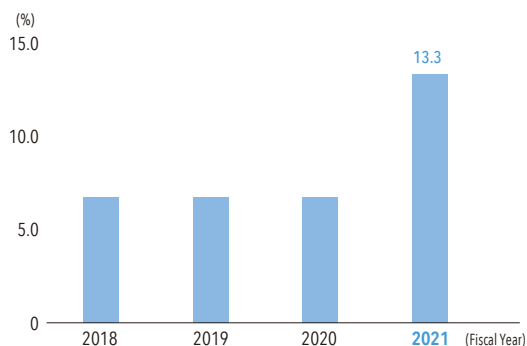
See page 109 for more details.

S "Gerontology Concierge" accreditation



With the aim of improving customer service skills and literacy so employees can better respond to clients with dementia, all section manager supervisors at SuMi TRUST Bank branches for retail clients are required to obtain "Gerontology Concierge" accreditation by passing an exam hosted by the Society for Applied Gerontology-Japan.

G Ratio of females on the Board of Directors



In determining the composition of the Board, due consideration is given to ensuring diversity and expertise among members. As part of this policy, one additional female director was added to the Board in FY2021, and we will endeavor to maintain diversity going forward.

See page 97 for more details.