

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

2. Record of Activities

(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").

In FY2020, in-person information meetings were suspended in order to prevent the spread of COVID-19, but we participated in an online information meeting organized by a securities firm in December and distributed the video of the meeting on our website.



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 manage-

ment strategy and financial position by participating in conferences organized by securities companies and the like and by holding one-on-one investor meetings in Japan and overseas. The opinions of analysts and institutional investors obtained through these opportunities are fed back to the management team in a timely and appropriate manner, and IR activities are reported to the Board of Directors on a regular basis.

We are also working to enhance constructive dialogue with shareholders. We are increasing opportunities for dialogue to explain the governance and management policies of the Group to those responsible for exercising voting rights. We will also focus more on dialogue on ESG (Environmental, Social and Governance) themes in the future.

Although the COVID-19 pandemic has not receded and domestic and overseas travel has been difficult, in FY2020 we continued to dialogue with investors by actively utilizing conference calls, video conferencing, and other means.

■ IR Activities Carried Out in FY2020

Investor meetings on financial results for analysts and institutional investors	2 times
Overseas IR events	6 times (all held online due to travel restrictions)
One-on-one meetings with institutional investors in Japan and overseas	Number of companies: 266 (including 112 overseas investors)
Information meetings for individual investors	4 times (held online)

3. General Meeting of Shareholders

Well before the General Meeting of Shareholders held in June of each year, the convocation notice is sent, and one week before that, the English-language version of the notice is posted on our website and other channels at the same time as the Japanese version. Voting rights may be exercised electronically over the Internet, for example by smartphone. SuMi TRUST Bank is working to promote the electronic exercise of voting rights by participating in a platform for the exercise of voting rights by institutional investors and by participating in the "Smart Exercise" campaign, which encourages shareholder registry administrators to allow electronic exercise of voting rights, including by smartphone.

In order to ensure shareholders are provided with sufficient information, the 2021 General Meeting of Shareholders was held early on June 23rd to avoid overlap with other shareholder meetings held in the same busy period. In addition to implementing a system that allows shareholders to ask questions about agenda items via the Internet in advance of the General Meeting of Shareholders, we conducted a live web-cast of the meeting to allow shareholders who were unable to attend to view the proceedings via the Internet.

Notices of resolutions and voting results are posted on our website immediately after the conclusion of the General Meeting of Shareholders along with video footage of the day's events.