

Initiatives for financial Inclusion

The World Bank defines financial inclusion as meaning that “individuals and businesses have access to useful and affordable financial products and services that meet their needs—transactions, payments, savings, credit, and insurance—delivered in a responsible and sustainable way.” Japan has one of the highest levels of financial institution account

ownership in the world, but when considering access to and appropriate provision of financial services, with Japan at the top of the list of super aging societies, more support is needed for the elderly. We are moving forward with establishing a system that is capable of appropriately delivering services to anyone in need.

Declaration of dementia barrier free

The “Dementia Barrier-free Declaration” is made by companies and other organizations on their own websites and through other means. The declaration is a promise to work to create an environment in which people with dementia and their families can use stores, products, and services with peace of mind, with the aim of building momentum to achieve a barrier-free society for those with dementia.

Amid major changes in social structure due to the progress of a super aging society, financial institutions are expected to achieve financial inclusion. In March 2022, we expressed our agreement with the goals of the Dementia Barrier-free Declaration and made our own declaration in order to help

realize a prosperous aging society in which all Japanese seniors can feel at ease and lead a happy life based on their own free will.

In accordance with this declaration, the Group is promoting product development, more sophisticated consulting services, community-based collaboration, and more in order to provide services to help people prepare for dementia in advance.



Please visit the following website to read our Dementia Barrier-free Declaration.
<https://ninchisho-barrierfree.jp/search/detail/19/>

Digest Report for Seniors (Considering the Problems of Dementia—V3.0)

Making advance preparations is essential to ensuring people feel at ease to live the life they want even after their decision-making capacity is impaired due to dementia or other reasons.

SuMi TRUST Bank published a digest report for seniors (Considering the Problems of Dementia—V3.0), in which our service options that can help clients with their advance preparations were organized for easy understanding. The content include adult guardianship systems and other public support mechanisms, as well as financial products and services that can complement such options.

It also offers Japan’s first voice assistant function with high-quality voice synthesis*, which provides voice guidance

available on your smartphone, by scanning the matrix barcode found on each page. Speed and tone can also be adjusted to make the voice easier to understand.

We provide optimal advance preparations by offering easy-to-understand information tailored to our clients.

* VOXX audio assistant is provided by REMEM Inc.



Scan the matrix barcode to receive audio guidance for page 5, “Optional systems and products for people with dementia.”



Collaborating with Decision-Making Support Organization Japan to Help Clients Make Decisions

SuMi TRUST Bank is promoting initiatives to provide individuals with decision-making support to help them live the lives they want even after suffering from impaired judgment capabilities. To do so, we have become a regular member of the Decision-Making Support Organization Japan, and we are promoting the development of algorithm-based financial digital technologies by supporting the innovative efforts of Graduate School of Medical Science, Kyoto Prefectural University of Medicine (Professor of Psychiatry, Jin Narumoto, M.D., Ph.D.). (Please refer to the supplementary material on

“The JFSA Strategic Priorities” from the Financial Services Agency (published separately) and to Development of digital technology for refinement of regulations, published by the New Energy and Industrial Technology Development Organization (NEDO).)



Handing over a list of donations
 Left: Yoshihiko Yanagi, General Manager, Kyoto Branch
 Right: Professor of Psychiatry, Jin Narumoto, M.D., Ph.D.