

Value creation process

To achieve the balanced creation of both social value and economic value, we need to organically combine the process of creating a positive impact while maximizing stakeholder value based on our “Purpose” with the process of sustainably strengthening our own financial and non-financial management foundation (six types of capital). Additionally, we must establish a system to appropriately manage these processes at the management level. We call this system “value creation process.”

SuMi TRUST Group has identified high-priority issues (materiality) that affect our value creation process over the medium to long term, and we have classified them into three categories: (1) impact materiality—issues that are conducive to the creation of social value from social-issue-solving business; (2) governance and management framework materiality—issues that have an impact on the core elements of our value creation; and (3) financial materiality—issues that directly affect our financial performance. We implement materiality management so as to appropriately control the impacts of these issues within the constructs of a risk appetite framework (RAF).

In some cases, social value is created by our Group’s corporate activities, but in many cases, it is created through the chain of effects from one stakeholder to the next. Our Group’s social-issue-solving business consists of activities that contribute to the realization of SDGs and ultimately create positive impacts and minimize negative impacts on the economy (Prosperity), society (People), and the environment (Planet).

With a view to the kind of society we hope to achieve in fiscal 2030, we have identified three key value creating businesses to encourage a virtuous circulation. Through the creation of positive impacts in the Group’s many businesses, we intend to actively contribute to the realization of such a society.

