

Initiatives for Sustainable Development Goals (SDGs) of the SuMi TRUST Group

The Sustainable Development Goals (SDGs) adopted at the United Nations Sustainable Development Summit in September 2015 comprise 17 goals and 169 targets that bring together global-scale priority issues that should be addressed collectively around the world toward 2030. The SuMi TRUST Group, which became a signatory to the United Nations Global Compact in 2005, has pursued various initiatives related to sustainability, and will continue working to provide value to our stakeholders, including from the perspective of addressing issues raised by the SDGs.

Sustainability Policies and SDGs

Policies		Linkages with SDGs
1	Contribute to Solving Social and Environmental Problems through Business	From the three SDG perspectives of economy, society, and the environment, we aim to maximize the positive impacts (and minimize the negative ones) surrounding our clients and contribute to solving social and environmental challenges, all the while enhancing client value.
2	Serve Clients with Sincerity	
3	Earn the Trust of Society	The Board of Directors addresses environmental and social issues linked to sustainability (the Basic Policy on Corporate Governance, Article 3-4). In our lending and investment activities, we recognize themes relating to SDGs such as climate change and land and water-based ecosystems as risks, and have strengthened our approach to managing them.
4	Address Environmental Issues	Through the operation of environmental management systems (EMS), we limit the negative impacts from our business activities relating to SDG-linked themes such as energy, climate change, water, and paper resources.
5	Respect the Individual	Initiatives relating to human resources strategy and human rights are also linked to SDGs; we are advancing such initiatives based on a broad-based view given global discussions.
6	Participate in and Contribute to the Community	As a good corporate citizen, we actively promote environmental activities and social contributions which are highly relevant to SDGs, centering on sales offices in each region.

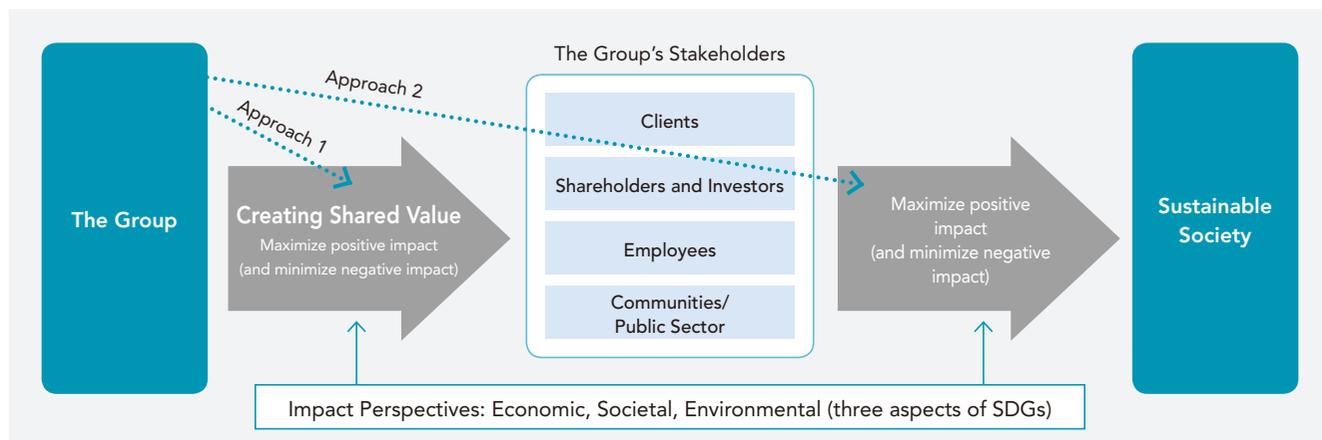
Two approaches to the creation of shared value with stakeholders (including clients)

Approach 1: Maximizing direct positive impact on stakeholders

The Group aims to maximize positive impact (minimize negative impact) on stakeholders from economic, societal, and environmental perspectives via investments and loans, dialogue with investors, human resources measures, and social activities.

Approach 2: Supporting stakeholders as the starting point for maximizing positive impact

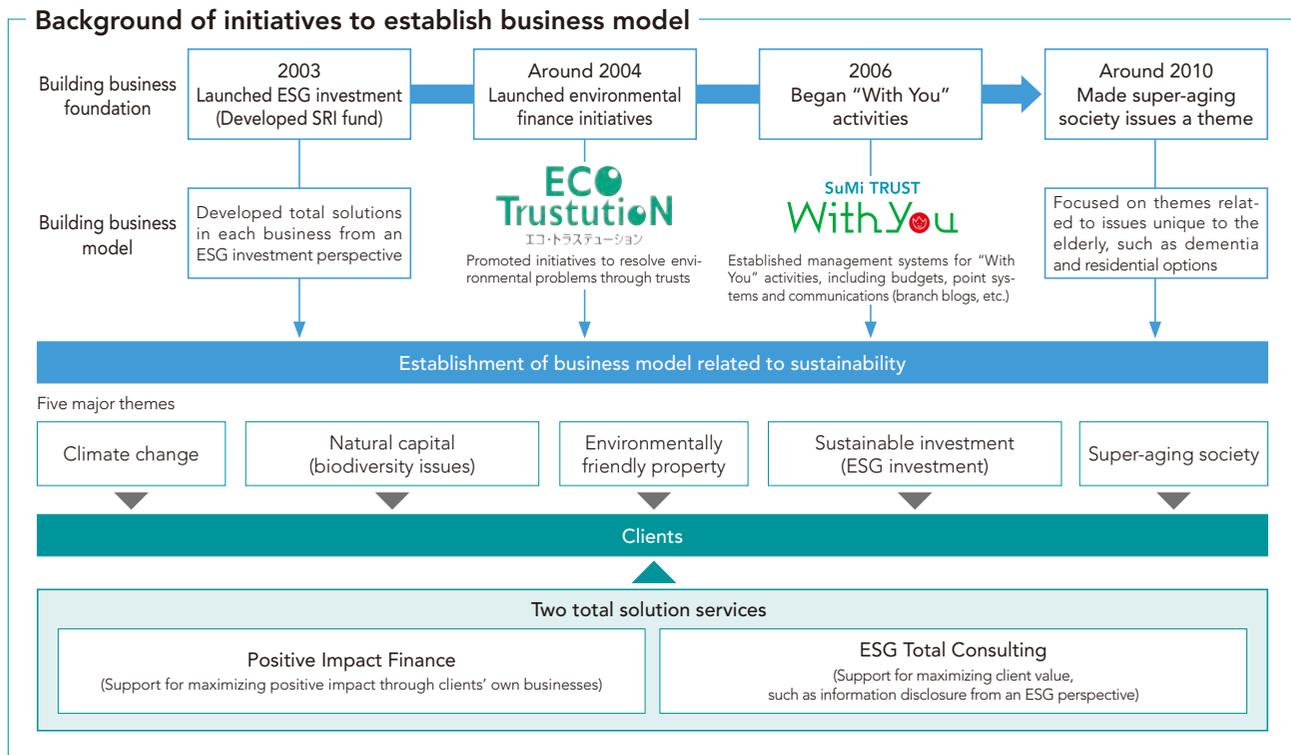
The Group supports stakeholders maximizing positive impact (minimizing negative impact) on a sustainable society from economic, societal, and environmental perspectives via investments and loans, dialogue with investors, human resources measures, and social activities.



Sustainability Initiatives in Our Businesses ◀ Sustainability Policy 1

Our Group has hitherto leveraged the functions of a financial group specialized in trust banking to offer broad-ranging support on solving the social challenges faced by our clients. In light of this track record, we currently focus on five key themes in our sustainability business: climate change, natural capital (biodiversity),

environmentally friendly property, sustainable (ESG) investment, and issues in a super-aged society. Moreover, as part of our total solutions, we are stepping up our services in the areas of positive impact finance and ESG/integrated report consulting.



Offering Value to Communities ◀ Sustainability Policy 6

The ultimate objective of the value companies create is to contribute to building a healthy, sustainable society. Since offering value to communities, which constitute the society, contributes to maintaining a sound business foundation, we regard this as a social license necessary for business operation. In view of this, the Group offers value to communities in an array of ways while

taking in SDG perspectives. Group affiliated companies and branches carry out of their own accord a variety of social and community contribution initiatives. The CSR Promotion Office uses SDGs as a way to categorize each of the many activities that provide value to communities, and it will also work to deepen its analysis of the impacts Group activities have over time in the future.

