



Sustainability Policy 1

Demonstrating leadership towards achieving a sustainable society

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Helping solve social and environmental issues through business activities

- We will adopt a global perspective and work on resolving social and environmental issues through our core business.
- In aiming to solve the challenges faced by society and the environment, we will take steps to develop innovative products and services and new business models that fuse together the wide array of functions unique to a trust banking group.

There are numerous issues worldwide that threaten the realization of a sustainable society, including abnormal weather caused by global warming, marine plastic pollution, deforestation, and an increase in conflict-torn regions. In Japan meanwhile, social structures are changing considerably mainly as a result of issues surrounding a super-aged society, the advancement of digital innovation, and lifestyle diversification. At the same time, countries and people are now coming together under the common global language of the SDGs (Sustainable Development Goals) in an effort to further strengthen their ties with the goal of achieving a sustainable society. In aiming to realize a sustainable society, we provide total solution services with highly specialized products and services that accurately meet the needs of both corporate and individual clients in order to solve the various economic, social, and environmental challenges they face.

For corporate clients, we have implemented positive impact finance (PIF), a solution whereby we comprehensively analyze and assess the impact of a client's corporate activities on the economy, society, and the environment. We then work together with the client to set goals that they commit to achieving. The PIF solution does not specify how loaned funds are to be used; it is an initiative through which clients and our Group work together to overcome challenges in realizing a sustainable society. The disclosure of ESG (non-financial) information is also key to implementing PIF, which is why we provide total support to clients to enhance their information disclosure practices by, for example, providing advice on creating ESG information disclosure tools like integrated reports, which prove useful for communicating with investors.

Japan has entered an age of 100-year-life and seniors aged 65 or older now account for 25% of the population.

For individual clients, we think it is important that we safeguard the personal assets of our senior clients, ensure that they have sound living arrangements, and make sure that seniors and their families can lead stable lives. More specifically, that they maintain good health, can live without any financial concerns, and can choose a place to live with peace of mind. To this end, it is necessary that we understand the varied requests and potential needs among clients and ensure that our client-oriented approach is more thorough than ever before so we can propose the best solution to each and every client. Furthermore, so that we can cope with the rapid rise in the number of seniors suffering from dementia, we are acquiring first-hand knowledge and beefing up our service capabilities mainly by having our employees attend dementia support training courses and undergo gerontology exams. We are also participating in the government-led community-based comprehensive care system as a way of getting involved in the building of a community that extends support to senior citizens.

This fiscal year, all of our 134 branches across Japan formulated and announced their own SDG declarations. In short, this is an initiative that each branch selects the SDGs they want to commit to achieving, formulates action plans to meet those goals, and identifies KPIs to measure their progress. As part of this initiative, each branch will team up with local organizations to roll out their own sustainability activities.

Going forward, we will continue to provide total solutions based on our significant expertise and client-oriented fiduciary spirit—Company strengths that remain unchanged since our founding—and demonstrate leadership as our clients' "best partner" as we work towards the goal of achieving a sustainable society.

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