

SASB Index

The Value Reporting Foundation was established in June 2021, following the merging of The International Integrated Reporting Council (IIRC) and the Sustainability Accounting Standards Board (SASB). In November 2021, the International Financial Reporting Standards (IFRS) Foundation announced the creation of the International Sustainability Standards Board (ISSB); the VRF is set to be integrated into this board, which will be formally established in June 2022. While sustainability is clearly an extremely dynamic field, these new organizations have nevertheless announced the continuation of the SASB Index.

The SuMi TRUST Group follows the SASB Standards issued for Commercial Banks in October 2018, and Asset Management & Custody Activities in December 2021. It discloses information on the Group's core businesses as classified by SASB, namely Commercial Banking (FN-CB) and Asset Management & Custody Activities (FN-AC). While the Group is not currently in a position to disclose all of the metrics included in the standards for these two businesses, going forward it intends to keep abreast of moves in sustainability information disclosure, and provide sustainability information that is useful, relevant, and meaningful to investors.

The data disclosed here is current as of the end of March 2021.

CB: Commercial Banks

AC: Asset Management & Custody Activities

Industry	Accounting Metric	Category	Code	Response
Sustainability Accounting Standards				
Data Security				
CB	Description of approach to identifying and addressing data security risks	Discussion and Analysis	FN-CB-230a.2	<ul style="list-style-type: none"> Information Security Risk and Cyber Risk Measures 2021/2022 Sustainability Report; pages 43-45 Cyber Security Management Declaration https://www.smth.jp/english/-/media/th/english/about_us/management/risk/pdf/%20CSMD.pdf
Financial Inclusion & Capacity Building				
CB	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Quantitative	FN-CB-240a.1	<ul style="list-style-type: none"> Status of loans to SMEs 2021 Annual Report – Financial Data Section; pages 142, 150 https://www.smth.jp/english/-/media/th/english/investors/annual/2020/all2.pdf
CB	Number of participants in financial literacy initiatives for unbanked, under-banked, or underserved customers	Quantitative	FN-CB-240a.4	<ul style="list-style-type: none"> Financial Inclusion Initiatives 2021/2022 Sustainability Report; pages 151-156 2021 Integrated Report; page 89 https://www.smth.jp/english/-/media/th/english/investors/annual/2020/all.pdf
Incorporation of Environmental, Social, and Governance Factors				
CB	Commercial and industrial credit exposure, by industry	Quantitative	FN-CB-410a.1	<ul style="list-style-type: none"> Balance of exposure to credit risk at the end of the fiscal year and breakdown by type of exposure 2021 Annual Report – Financial Data Section; page 203 https://www.smth.jp/english/-/media/th/english/investors/annual/2020/all2.pdf
AC	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing, and (3) screening	Quantitative	FN-AC-410a.1	<ul style="list-style-type: none"> Investment (asset management) initiatives 2021/2022 Sustainability Report; pages 60-61
CB	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Discussion and Analysis	FN-CB-410a.2	<ul style="list-style-type: none"> Lending (banking) initiatives 2021/2022 Sustainability Report; pages 48-59

Industry	Accounting Metric	Category	Code	Response
Incorporation of Environmental, Social, and Governance Factors				
AC	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment and/or wealth management processes and strategies	Quantitative	FN-AC-410a.2	<ul style="list-style-type: none"> Investment (asset management) initiatives 2021/2022 Sustainability Report; pages 60-61 2021 Integrated Report; page 88 https://www.smth.jp/english/-/media/th/english/investors/annual/2020/all.pdf
AC	Description of proxy voting and investee engagement policies and procedures	Discussion and Analysis	FN-AC-410a.3	<ul style="list-style-type: none"> Sumitomo Mitsui Trust Asset Management 2021/2022 Stewardship Report https://www.sumitrust-am.com/responsible-investment Nikko Asset Management 2022 Sustainability Report https://en.nikkoam.com/files/pdf/esg/sustainability-report-2022-en.pdf
Business Ethics				
CB AC	Description of whistleblower policies and procedures	Discussion and Analysis	FN-CB-510a.2 FN-AC-510a.2	<ul style="list-style-type: none"> Compliance Hotline System 2021/2022 Sustainability Report; page 30 Sumitomo Mitsui Trust Accounting Hotline https://www.smth.jp/en/about_us/management/compliance/index.html
Systemic Risk Management				
CB	Global Systemically Important Bank (G-SIB) score, by category	Quantitative	FN-CB-550a.1	<p>Although SuMi TRUST Holdings has not been selected as a G-SIB, it discloses the following metrics:</p> <ul style="list-style-type: none"> G-SIB metrics 2021 Annual Report – Financial Data Section; page 251 https://www.smth.jp/english/-/media/th/english/investors/annual/2020/all2.pdf
CB	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion and Analysis	FN-CB-550a.2	<ul style="list-style-type: none"> Risk Appetite framework 2021 Integrated Report; page 114 https://www.smth.jp/english/-/media/th/english/investors/annual/2020/all.pdf Enterprise Risk Management 2021 Annual Report – Financial Data Section; pages 162-164 https://www.smth.jp/english/-/media/th/english/investors/annual/2020/all2.pdf
Activity Metrics				
CB	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Quantitative	FN-CB-000.A	
CB	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Quantitative	FN-CB-000.B	<ul style="list-style-type: none"> Status 2021 Integrated Report; page 17 https://www.smth.jp/english/-/media/th/english/investors/annual/2020/all.pdf
AC	(1) Total registered and (2) total unregistered assets under management (AUM)	Quantitative	FN-AC-000.A	
AC	Total assets under custody and supervision	Quantitative	FN-AC-000.B	