



Integrated Report 2025

# Three Points to Focus On

■ Opening Section: “Trust for a flourishing future”

The opening 30 pages present a concise summary of messages from the CEO, CFO and CSuO as well as the story of value creation, based on our renewed purpose of a “Trust for a flourishing future” that was introduced in commemoration of our 100th anniversary. We communicate SuMi TRUST Group’s history, current positioning, and future prospects in a clear and comprehensible manner for every stakeholder.

■ Management challenges and focus areas identified by the CxO

The CHRO, CRO, CISO and CCO provided insights into our Group’s management challenges and focus areas from their respective areas of expertise. The report outlines medium- to long-term initiatives in foundational domains, such as human capital, risk management, information security, and compliance, and clarifies management’s commitment to supporting sustainable growth.

■ Effective governance to enhance corporate value

The report clarifies the current status and challenges of our governance system and the most recent focus points through the external directors’ panel discussion and messages from the chairperson of the Board of Directors and chairperson of statutory committees. We introduce various aspects of effective governance aimed at sustainable enhancement of corporate value.

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**Editorial Policy**

We have published this integrated report so that all stakeholders including investors can understand SuMi TRUST Group’s initiatives. Our Group has contributed to the development of our country as a provider of “Trust for a flourishing future” since its foundation. This report describes specific initiatives and corporate value enhancement that we will work on to further promote the “virtuous circulation of funds, assets and capital” through the next 100 years in pursuit of our Purpose. In applying our editorial approach, we strive to improve and expand not only financial information but also non-financial information such as business models, human capital strategies, corporate governance and sustainability, referencing the international integrated reporting framework issued by the International Integrated Reporting Council (IIRC). We also disclose information appropriately, in accordance with our disclosure policy. For more detailed financial data or ESG information, please refer to the Financial Data Section of the Sustainability Report, or visit our website.

**Reporting Coverage**

Reporting period: From April 2024 to March 2025 (partially including information from April 1, 2025 and beyond)  
 Scope of reporting: Sumitomo Mitsui Trust Group; including Sumitomo Mitsui Trust Group, Inc., Sumitomo Mitsui Trust Bank, Limited, and other subsidiaries and affiliated companies

■ Information disclosure system

