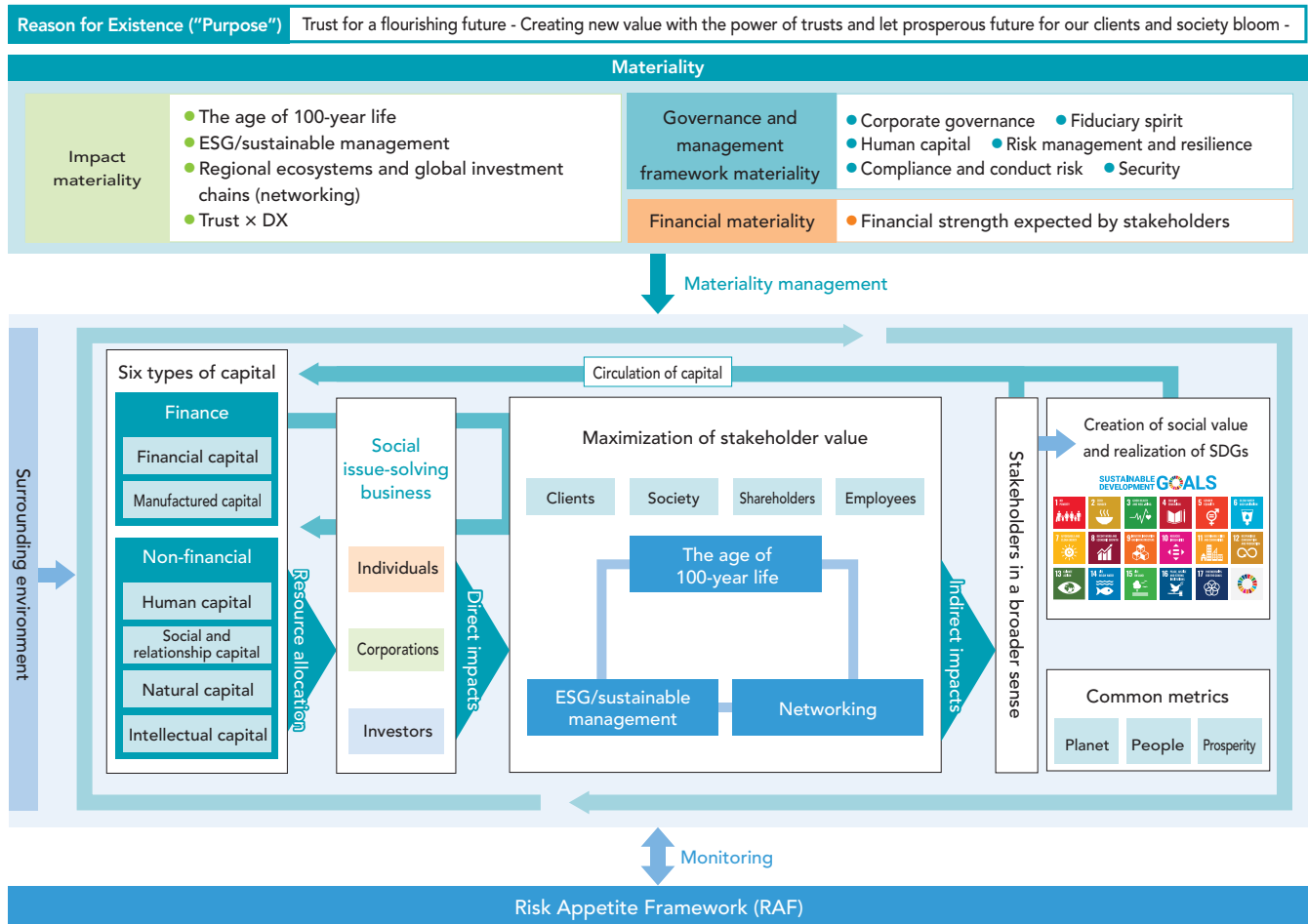


Value Creation Process



Value creation process

SuMi TRUST Group has defined our Purpose as "Trust for a flourishing future" and placed the "balanced creation of both social value and economic value" at the core of our management philosophy. To achieve this, we have established a business process aimed at achieving both social and economic value creation, along with an executive-level management framework. This is what we refer to as "Value Creation Process."

Business processes

By leveraging our trust functions, we create and accelerate a virtuous cycle of funds, assets, and capital, delivering economic value to a wide range of stakeholders—from individuals to global corporations (creation of economic value). Through these activities, we aim to generate positive impacts and mitigate negative ones on the planet, society, and the economy, thereby contributing to the achievement of the SDGs (creation of social value).

Management framework for business processes at the executive level

We have established two key frameworks to manage our business processes at the executive level: Materiality management and the Risk Appetite Framework.

(i) Materiality management

Based on the concept of dynamic materiality, —where changes in social conditions and values can impact corporate value—we regularly review our material issues and incorporate them into our management strategies and plans. (QP.30)

(ii) Risk Appetite Framework

We regularly monitor and verify whether risk-taking is being conducted within appropriate boundaries, as defined in our Risk Appetite Statement. (QP.90)

Through these frameworks, we aim to optimize our business processes and achieve a balance between the creation of social and economic value.