

[Special Feature 3] Cultivating a Corporate Culture of Challenge

SuMi TRUST Group strives to cultivate a healthy corporate culture to offer a work environment where employees take pride and are highly motivated in fulfilling their missions.

To address the issues highlighted in our annual employee awareness survey, which indicated slow progress in satisfaction and vitality levels, as well as a communication gap between management and employees, we are actively implementing several initiatives.

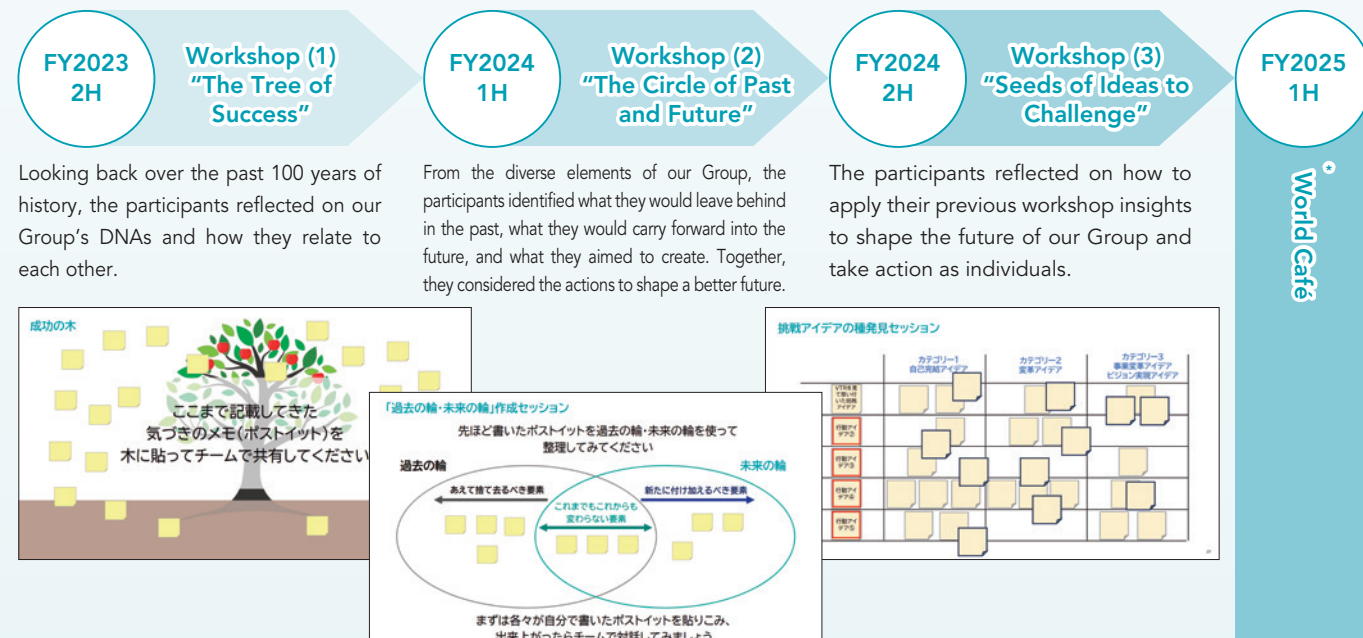
(i) Fostering a corporate culture of tackling challenges to mark our 100th anniversary

(1) Employee workshop

Since 2024, the 100th anniversary of our founding, we have continued to hold workshops led by our employees.

These workshops aim to deepen our understanding of the Group while reaffirming our appreciation for the stakehold-

ers. Simultaneously, we strive to build a culture of “Challenge without fear of failure and to learn and to grow even in the face of setbacks” to drive our growth for the next 100 years.



*The methodology involves participants engaging in group discussions centered on a specific theme, all within a relaxed, café-like setting. As members rotate during these cases of dialogue, it stimulates communication within the organization.

Comments from employees participating in the workshops



It was valuable for us to have **dialogue about the past, present, and future**, topics we rarely discuss in depth.



I would love to see a **corporate culture of tackling challenges spread throughout our Group**.



I now have a better **understanding of our Company**.



I expect our **Company to transform itself**.

(2) World Café

In June 2025, a World Café workshop brought together about 1,000 employees from various Group companies and locations across the country.

During the event, management talked about the significance of challenges, their own experiences of challenges and failures, as well as the vision they have for the future beyond these challenges. Meanwhile, participants engaged in dialogue, discussing ideas of matters to tackle they had developed based on the previous workshops. Through the conversation, participants shared methods of promoting their ideas and making their activities to tackle challenges meaningful, deepened their understanding of challenges, and established a network of colleagues interested in pursuing similar endeavors.

Moving forward, these participants will take both the mindset and the network they have cultivated back to their respective companies and locations. SuMi TRUST Group as a whole, including management, will back employees in their pursuit of challenges, fostering a “corporate culture of challenge” throughout SuMi TRUST Group.



(ii) Enhancing internal communication

(1) Roundtable discussion between the President and young employees

A total of six small-group roundtable discussions were held between President Takakura and young employees of Group companies at three locations: Tokyo, Nagoya, and Osaka.

It was a valuable opportunity for both the President and the employees to engage in open dialogue about their thoughts on employee workshops, share each employee's efforts as they have taken on the challenges, and discuss business issues and prospects. The President spoke in his own words about what he is usually aware of during his daily work, offering his insights to the young employees.



Young employees who participated in the roundtable discussion

(2) Communication among employees and with society

In fiscal 2024, we embarked on a diverse range of activities as a “trial year” for our corporate volunteer initiatives. Through lectures and various events in collaboration with non-profit organizations, we are gaining insights into the societal challenges we face and strengthening our engagement with local society, as these initiatives encourage each employee to think about what they can do and put it into action.



Kamakura beach cleanup volunteers

Launch of a volunteer club

In August 2024, a group of employees interested in volunteer work came together to form a volunteer club. This initiative includes activities such as beach cleanups and participation in events organized by non-profit organizations. Additionally, it fosters an internal community that transcends operational boundaries, allowing members to share information and experiences related to volunteering. Currently, the club mainly consists of employees in the Kanto region, but there are plans to expand its activities to other Group companies and locations in the future.