Human Capital

Message

Takumi Fujisawa
Senior Managing Executive Officer, CHRO, SuMi TRUST Group

Message from the Chief Human Resource Officer (CHRO)

As CHRO, I have been working to reform our human resources, organization, and corporate culture in order to realize our Group's Purpose and management strategies. Through the expansion of dialogue opportunities and the introduction of a new personnel system at SuMi TRUST Bank, I have worked to deepen employees' understanding of our Purpose, promote autonomous career development, and foster a culture embracing challenges.

Over the past three years, our Group has made progress in reforming our business portfolio. Going forward, we will boldly restructure our talent portfolio in line with our management strategies, build a talent portfolio capable of driving earnings and growth, and enhance our value creation capabilities in order to accelerate a shift to strategic domains.

I believe that our Group's greatest strength lies in our human capital, characterized by expertise and diversity, which creates new value through the combination of these strengths. It is our unique talent pool in the trust group that pursues the best interests of our clients based on a fiduciary spirit, and the ability to develop such talent on a sustainable basis is our fundamental and unchanging competitive advantage. As CHRO, I will continue to lead transformation and further develop our strengths to achieve both solutions to societal issues and sustainable Group growth.

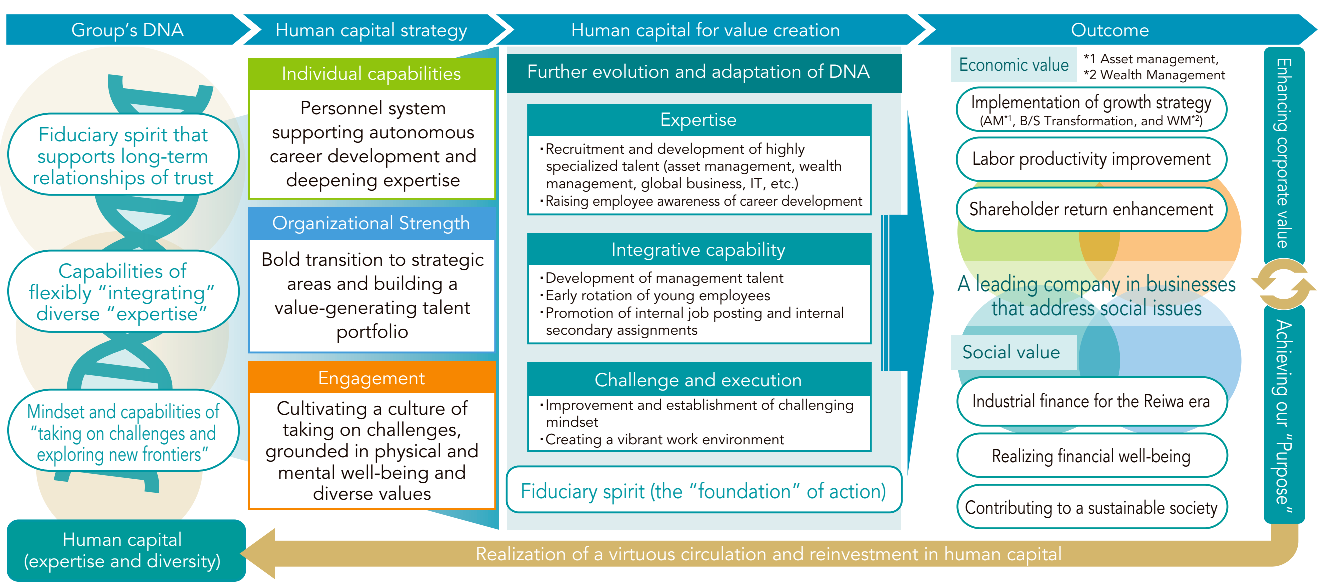
01 Human Capital Strategy - Toward an Organization That Continues to Take on Challenges in a Changing World

SuMi TRUST Group has contributed to a virtuous circulation of funds, assets, and capital by solving societal issues based on our human capital with three core elements of our DNA—a "fiduciary spirit," "capabilities of flexibly integrating diverse expertise," and "mindset and ability to take on challenges and explore new frontiers."

Currently, societal issues are becoming more complex and difficult as the environment changes at an accelerated pace. In order for our Group to implement our growth strategy through co-creation and coordination across businesses with the asset management business at the core as set in our Medium-Term Management Plan, further evolution and adaptation of these DNA elements are essential.

Based on this recognition, we will continue to refine our expertise for further growth, and create value by connecting expertise through our integrative capabilities across organizational and business boundaries. In addition, we are committed to further improving the mindset and ability to take on challenges and explore new frontiers, and tackle difficult challenges responsibly and voluntarily so as to contribute to solving issues for society and our clients.

● Human Capital Impact Path

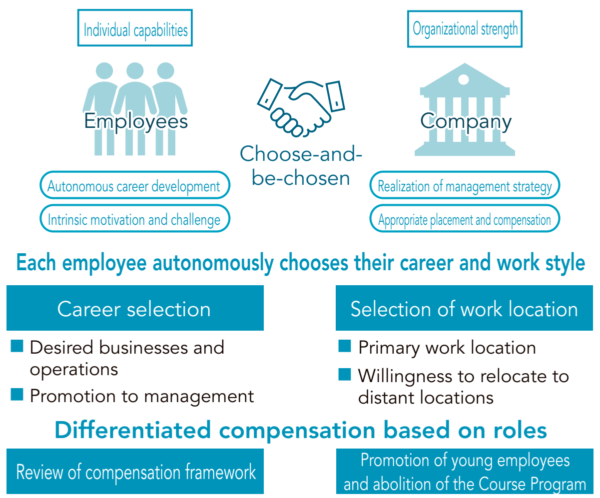


02 Individual Capabilities

(i) Sophistication of the new personnel system

SuMi TRUST Bank began operating a new personnel system in FY2025 in response to recent changes in the human capital environment, including a declining labor force, intensifying competition for human resources, and increasingly diverse attitudes toward work. Under the new system, employees autonomously choose their careers and work styles based on a "choose-and-be-chosen" approach, in which employees and the company build a relationship on an equal footing, fostering mutual growth and development. At the same time, the company assigns and promotes employees based on their "will" and "skills." The company offers a differentiated compensation and evaluation framework according to the roles employees play, thereby maximizing each employee's abilities, optimizing the allocation of human resources, and enhancing the "Organizational Strength."

● Concept of the New Personnel System



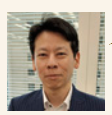
"Choose-and-be-chosen" relationship between employees and the company

In the "choose-and-be-chosen" relationship between employees and the company, employees are expected to define the careers and working styles they aspire to, and to acquire and improve their skills and abilities (competencies) necessary to realize them. At the same time, the company is developing an environment in which diverse employees can play an active role and take on various roles through one-on-one dialogue. The company is also disseminating information, such as the "Visual Job Guide" and the "Skill Map," to help employees understand the roles they wish to pursue and the necessary skills. Based on its measurement of presenteeism, the company recognizes that managers are often occupied with day-to-day operational management and guiding their staff members. To address this, the company is optimizing organizational structures by increasing the number of management positions and placing in-house career consultants to support employees' career development.

In FY2025, SuMi TRUST Bank launched a new internal recruitment program for management positions. For more than 50 openings, candidates were assessed based on their motivation and potential, regardless of seniority or previous management experience, and 46 were selected.

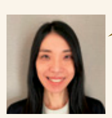
We also established the position of Principal, a career path for personnel with highly specialized capabilities across the organization, who may lead operations that will have a significant impact on management. As of April 2026, 73 employees have been appointed as Principals.

Comments from successful candidates for management posts



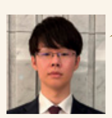
While building a career in the pension field with a focus on specialization, I wanted to share my knowledge and experience with clients and junior employees in a role with greater responsibility and discretion. So, I took on the challenge of this open recruitment. I see this as a strength unique to a trust bank—its ability to develop and deploy talent based on expertise. While the new system expands opportunities, it also increases competition. I emphasize to my team the importance of taking on challenges proactively and continuing to refine their expertise.

Yohei Kawakami
General Manager, Pension Business Dept. III (joined the company in 2000)



Recognizing that opportunities do not wait, I decided to apply through this open recruitment process. I feel it is rewarding to take on new challenges as a manager by constantly preparing for opportunities and taking advantage of the breadth of experience I have gained.

Eri Matsumura
Head of Front Office Operations II team Corporate Business Operations Dept., Osaka (joined the company in 2007)



I decided to take on this challenge after talking with my boss. I feel my own growth as I work to develop young employees as a manager. I would like to repay the trust placed in me by delivering results that exceed expectations.

Yuma Mita
Head of Financial Consultation Section, Senrichuo Branch (joined the company in 2016)

(ii) Developing autonomous career-oriented personnel

Self-selection and self-determination of employees are important for developing autonomous, career-oriented personnel. To this end, the Group will support the efforts and challenges of each and every employee to realize their "Aspiration" through the expansion of options as well as the development of systems and environments that enable employees to make their own choices and exercise self-determination.

1 | Strategic talent allocation and multiple specialties across businesses

Our Group aims to maximize the potential of employees through strategic talent allocation. In addition, SuMi TRUST Bank holds in-house business briefings (1,022 participants in FY2025) to give employees an opportunity to learn more about each business area and consider their future career development, after which internal job openings are posted. Approximately one-third of applicants are assigned to a business or department of their choice. The Bank has also expanded opportunities for internal side job, and as of April 2026, 39 employees are participating in these programs.

In addition, the Bank works to introduce an "early rotation program for young employees" in which young employees gain experience in at least two roles with transfers generally taking place within three years so that they can broaden their career horizons through work experience. At the same time, the Bank has a job challenge system (an internal application program through which new graduates may seek assignments to specific businesses or roles) for new graduate hires with the aim of promoting employees' autonomous career development.

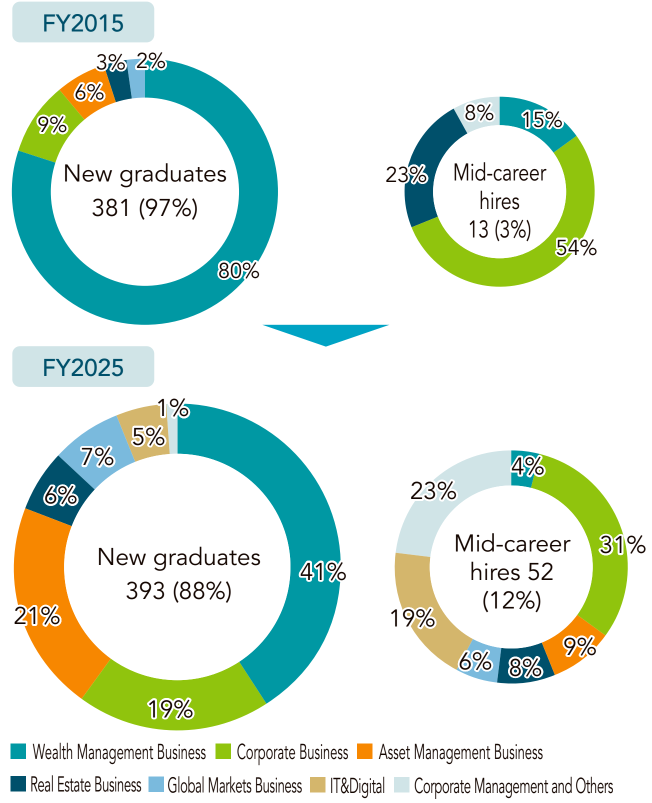
● Internal job posting program results (SuMi TRUST Bank)

	FY2023	FY2024	FY2025
Number of internal job posting system applicants	425	415	442
Percentage of employees who qualified through the job posting system	32%	33%	37%
Average age of applicants for job postings	32.6	30.8	31.3

2 | Expanding HR development content

In addition to group training aimed at improving employees' skills and abilities (competencies), our internal university, TRUST University, provides employees with opportunities to study broad-ranging themes including liberal arts, global business, and sustainability. In addition, by utilizing a learning management system "University +," the Group encourages employees to take ownership of their own learning and hold seminars in which employees who have no interaction in the ordinary course of business gather for discussions and studies, aimed at integrating knowledge across the organization and stimulating communication so as to create new value.

● Changes in initial assignments of new graduates and mid-career employees (SuMi TRUST Bank)



● Examples of internal secondary assignments (SuMi TRUST Bank)

Project	Details
Life plan consulting	Offering life plan consulting services for occupational clients (an online portal, strategic planning for the asset formation generation)
Robotic Process Automation builder	Building Robotic Process Automation (RPA) solutions and promoting automation within their business unit
Sustainability	Planning and developing measures for sustainability initiatives
University of Tokyo Joint Research Program (Zero Carbon)	Participation in joint research with the University of Tokyo (examination of supply of funds and investment that contribute to solving societal issues)
Digital marketing	Examining the enhancement of marketing by advanced technology-enabled analytics in collaboration with major tech companies
Equity investment	Business feasibility assessment, investment consideration, and administrative operation related to equity investment in companies challenging to solve societal issues
Startup business initiatives	Planning and promotion of venture capital-related businesses and loan facilities for startups
Digital transformation of asset administration	Promoting efficiency of asset administration operations (business transformation and technology application projects)

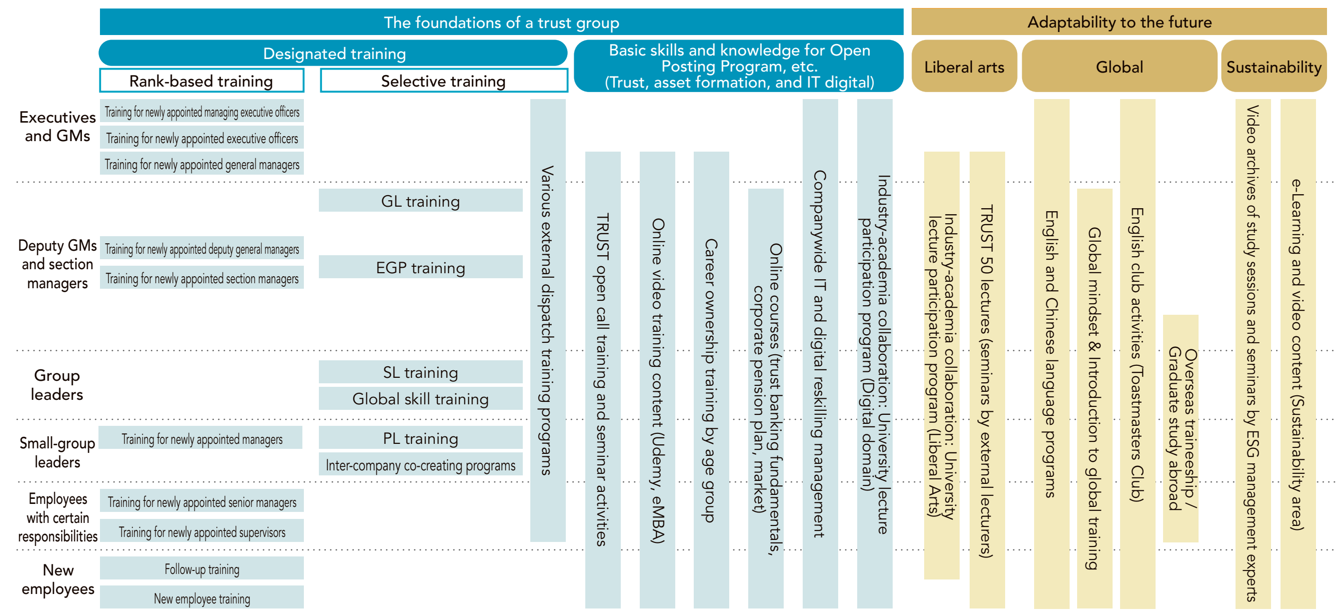
● Investment in HR development (Training cost per person, FY2025)

SuMi TRUST Bank	SuMiTAM	Amova AM
¥142 thousand	¥54 thousand	¥82 thousand

● Training activities (SuMi TRUST Bank)

	FY2023	FY2024	FY2025
Total number of trainees	49,444	54,674	46,138
Training hours	5,769	5,275	5,565

● TRUST University, our internal university, fosters independent career development



3 | The foundations of a trust group

Many SuMi TRUST Bank employees have qualifications, such as real estate transaction agents, securities analysts, and other certifications that are closely related to trust businesses. Employees develop expertise and comprehensive capabilities unique to a trust bank by gaining practical experience through their job assignments. In addition, the Bank has highly specialized employees with qualifications, such as pension actuaries, real estate appraisers, and other specialized qualifications, all of whom contribute to increasing the number of professionals in the Group.

● Number of personnel with certain qualifications (SuMi TRUST Bank, as of the end of March 2026)

Real estate transaction agent	6,434
Securities analyst	739
Real estate transaction agent & securities analyst	530
Financial planner - 1st grade	764
Pension actuary	46
Personnel who passed the real estate appraiser examination	146
In-house lawyer	30
Certified public accountant	16
Licensed tax accountant	11

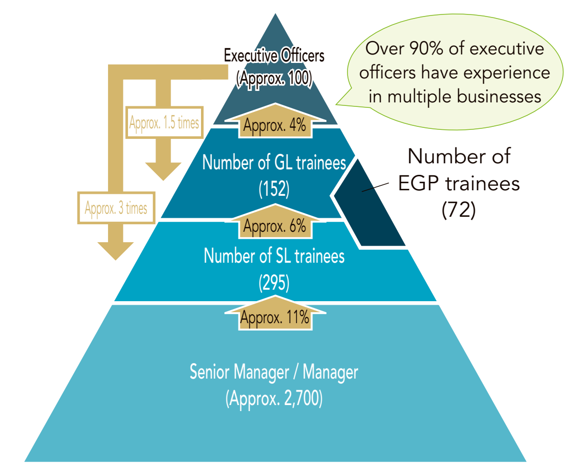
4 | Senior management personnel (next-generation leaders)

Our Group is committed to identifying critical positions that significantly impact management continuity and to systematically cultivate and manage successors. In partnership with universities in Japan and overseas, we hold training for selected personnel each year, such as GL training (Global & General Leader training: for deputy general managers), SL training (Strategic Leader training: for section managers), and EGP training (Enhancing Global Perspective training: Dispatch of management candidates without overseas experience to overseas business schools). For the participants of these programs, we promote the development of the next generation of leaders and secure a pool of necessary management personnel by offering them opportunities to put their learning into practice through promotion, reassignment, and other means. In addition, SuMi TRUST Bank is supported by management personnel unique to a trust bank, who possess a diverse range of business experience and are capable of cross-sectional value creation, which is attainable by cross-business personnel assignments unique to a trust bank.

● Pool of necessary management personnel (SuMi TRUST Bank)

	FY2023	FY2024	FY2025
Number of participants in selective training (cumulative)	497	574	659

● Progress in securing management personnel (SuMi TRUST Bank, as of the end of March 2026)



The numbers in parentheses in the chart represent the number of employees with the position as of March 31, 2026. GL, SL, and EGP training participants are the cumulative total of employees with the position and the training experience (including duplicate trainees).

03 Organizational Strength

(i) Transition to strategic areas and building a value-generating talent portfolio

To sustainably maintain and strengthen our human capital in order to realize our management strategy, the Group is building a diverse, specialized workforce to support our extensive range of functions and business portfolio.

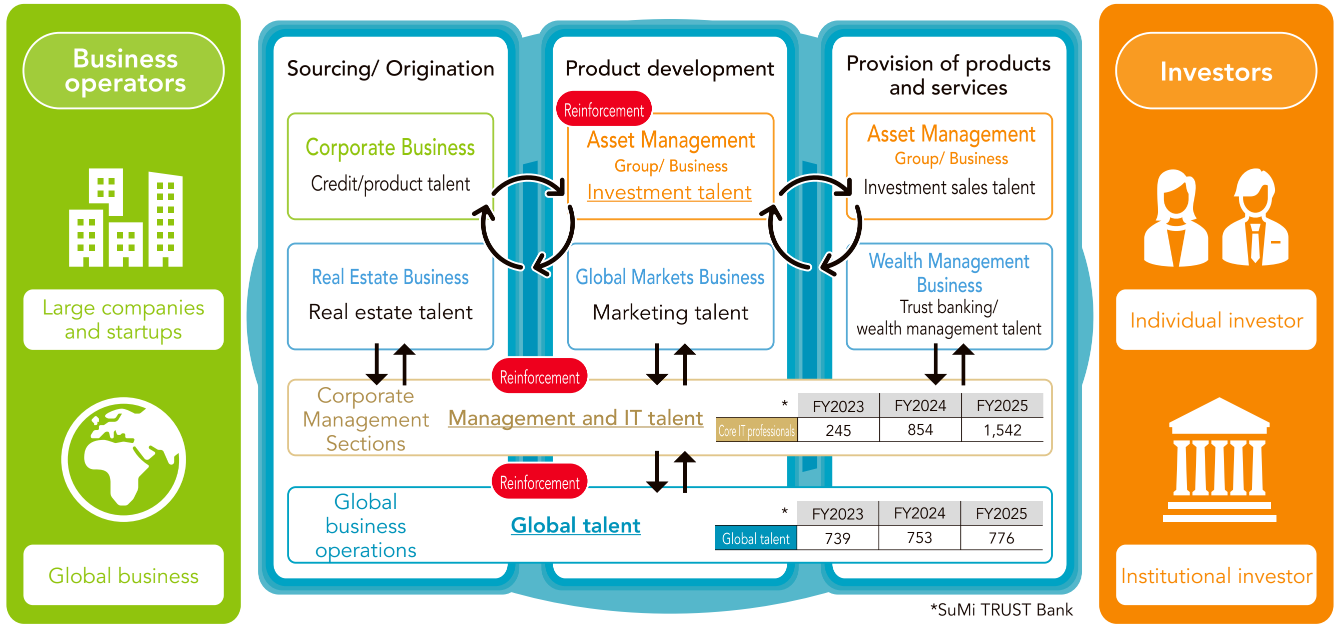
In order to realize our Group's management strategies, we will promote drastic business reforms using AI, shift personnel to strategic areas such as asset management, wealth management business, corporate products, credit transactions, IT/DX, and global business, and build a highly productive talent portfolio.

The Group will define career paths for operational experience across entities and businesses and implement planned transfers and assignments so as to enhance both the quality and quantity of human resources in strategic areas required by our Group.

In FY2026, SuMi TRUST Bank introduced Human Resource Business Partners (HRBP)* in the wealth management, corporate and asset management businesses. Part of the HR functions will be delegated to HRBP in each business to enhance their talent portfolio management.

* Human Resource Business Partner: A person responsible for human resources operations in the business management department

● Our Group's workforce that supports a wide array of functions and diverse business portfolios



Create a diverse and specialized workforce unique to the Trust Group by managing assignments and transfers across businesses

● Talent allocation plan for strategic areas

Strategic areas	Conceptual image of talent allocation for building a talent portfolio	FY2025 ▶ FY2028
Asset Management Business	Promoting private assets and global business	Up approx. 30%
Wealth Management Business	Strengthening sales front, promoting business operations, and enhancing high-value-added solutions	Up approx. 20%
Corporate Business	Strengthening front-line sales for corporate products and large companies (enhancing origination capabilities to provide high-quality investment opportunities to investors)	Up approx. 20%
IT/DX	Sophisticating cyber security response	Approx. 3 times
Global	Strengthening management capabilities in global operations	Up approx. 30%

(ii) Promoting active participation of diverse talent

Our Group implements a variety of initiatives, driven by the conviction that cultivating a diverse pool of human resources with a range of experience and competencies, is pivotal to the long-term growth and success of specialized, professional businesses within a trust group.

1 | Women's active participation promotion / Work-life balance support

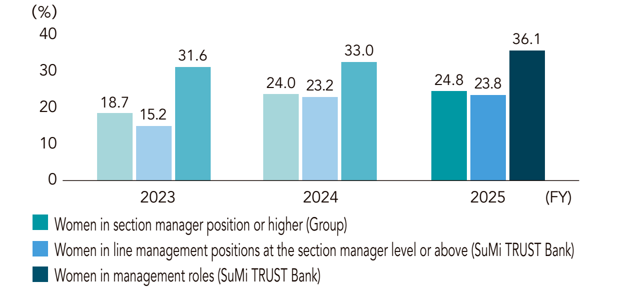
Our Group has established key performance indicators (KPIs) in alignment with the Keidanren's "#HereWeGo203030" initiative, with the objective of enhancing the percentage of women in line management positions at section manager level or above to a minimum of 26% by the end of March 2028. The long-term goal is to achieve a minimum of 30% representation of women officers by 2030.

In accordance with the Act on the Promotion of Women's Active Engagement in Professional Life, SuMi TRUST Bank has formulated a general employer action plan. Under the plan, the Bank aims to achieve a ratio of 30% women in management positions by 2030. It has established KPIs of at least 26% for the proportion of women holding line management positions at the section manager level or above and at least 34% for the proportion of women in management roles by the end of March 2028. Through these initiatives, we are working to strengthen the pipeline for women's advancement and accelerate the appointment of women to senior decision-making positions. As part of these efforts, the Bank is actively supporting the career development of women by implementing two programs: "Executive Support," a program in which directors are responsible for fostering female employees; and "Women Leadership Training," a training program designed for candidates for management positions.

The Bank also participates in cross-company mentoring for female managers in cooperation with other companies. By providing mentoring with executives of other companies, the Bank aims to accelerate the development of autonomous careers for female managers and the elimination of the gender gap by enabling diverse human resources to learn from and support each other across companies.

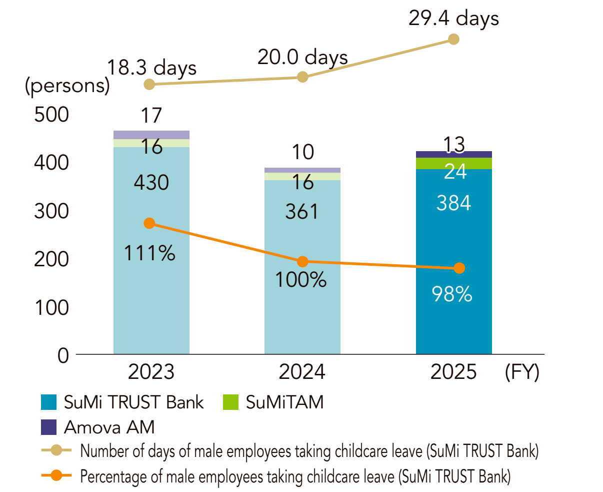
In addition, the Bank is focusing on enhancing our work-life balance support program and cultivating a workplace culture that enables flexible working styles tailored to each employee's lifestyle. The Bank also aims to provide career development support that is not influenced by life events. SuMi TRUST Bank actively encourages male employees to take childcare leave, and the average number of days taken has increased to approximately 30. The Bank encourages male employees to participate in childcare by offering them "baby care leave," which allows them to take an extended leave for childcare purposes. For female employees who return to work early from maternity leave, the Bank provides support through an employee benefit plan to support work-life balance. The Bank also holds childcare roundtable discussions and seminars for those returning to work from childcare leave, which lead to networking among participants.

● Status of female employees in management positions

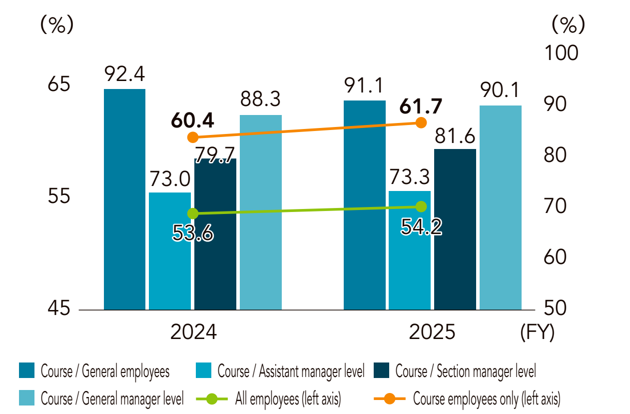


Beginning in FY 2025, the figures are calculated after a partial review of positions and the establishment of new positions in accordance with the new personnel system, and employees seconded overseas are excluded from the scope of calculation.

● Number of employees taking childcare leave



● Gender remuneration disparities (SuMi TRUST Bank)



Gender remuneration disparities among all employees and course employees (about 75% of all employees) are due to differences in the ratio of male and female employees in each employment contract and position. For example, there are many male course employees at the level of section manager and above, where the salary level is high.

Gender remuneration disparities in the Course / General manager level exceed 90%. However, as the wage gap tends to widen at the level of assistant manager, a career stage that often coincides with major life events for women, we are promoting women to managerial positions, and simultaneously implementing measures to minimize women's career breaks, such as support for their early return to work.

● Expanding systems to support work-life balance (SuMi TRUST Bank)

FY	Issue	Action
2017	Accompanying spouse on overseas transfer	Established new system for employees to take leave to accompany spouses on overseas transfers
2019	Balancing cancer treatment and work	Established cancer treatment leave
2021	Balancing fertility treatments and work	Established the Fertility Counselling Office
2022	Promoting childcare leave among male employees	Established new childcare leave
2023	Support for early return to work	Increased the number of affiliated childcare facilities and introduced a work-life balance support system including household assistance services
2024	Further promoting childcare leave for male employees	Reinforced initiatives designed to motivate male employees to take a month of childcare leave
2025	Balancing nursing care and work	Expanded nursing care and other related leave to cover all school events (until completion of sixth grade of elementary school)

● Number of employees using systems to optimize work-life balance

	FY2023	FY2024	FY2025
Number of employees taking nursing care leave	320	367	437
Number of employees taking cancer treatment leave	40	56	65
Number of employees taking leave of absence to accompany family members overseas	22	45	44

2 | Promoting the success of persons with disabilities

SuMi TRUST Group aims to create an inclusive workplace in which all employees, with or without disabilities, can find fulfillment in their work. At SuMi TRUST Bank, employees with disabilities work at 120 branches and departments (as of March 31, 2026) where they have a contract with clients at the sales branch departments or perform administrative tasks at the head office.

In FY2022, we established the "DE&I Lab" within the Human Resources Dept. dedicated to promoting the active participation of employees with intellectual and mental (developmental) disabilities, and this initiative has now been adopted in Osaka as well. The employment rate for persons with disabilities as of March 2026 is 2.62%.

3 | Empowerment of employees of many nationalities

Employees of many nationalities play active roles in our Group, and the number in management positions is increasing every year.

SuMi TRUST Bank conducts training for managers (at the level of section manager) who will play the role of the next generation leaders at overseas offices and for local employees who are candidates for such positions, aimed at giving them a better understanding of our Group and its operations and strengthening networks across the Group. As a result of our efforts to date, approximately half of our local managers have participated in this training. In addition, we are promoting talent exchanges through long-term cross-border business trips and personnel assignments.

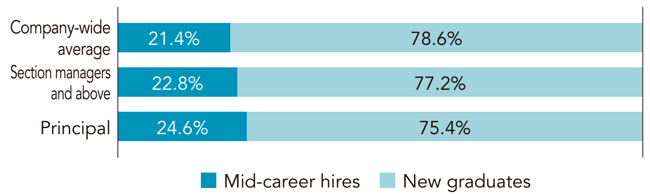
● Status of foreign-national employees (as of March 31, 2026)

	Number of foreign-national employees (Japan)	Number of local employees hired at overseas offices	Percentage of management positions at overseas offices filled by local staff
SuMi TRUST Bank	90	847	60%
SuMiTAM	13	14	67%
Amova AM	60	291	99%

4 | Active recruitment and appointment of external experts

Our Group actively recruits experienced professionals. At SuMi TRUST Bank, the proportions of mid-career hires among employees at the section manager level or above and among principals both exceed the company-wide average. Going forward, we will continue to recruit and appoint external experts with advanced knowledge and broad-ranging networks, focusing on our strategic areas of asset management and IT/DX.

● Ratio of new graduates and mid-career employees (SuMi TRUST Bank, as of March 31, 2026)



04 Engagement

Our Group is committed to strengthening employee engagement to ensure that all employees are aligned with our corporate purpose of "Trust for a flourishing future." This initiative fosters intrinsic motivation, enabling employees to tackle management issues and social missions with a shared sense of purpose. Our Group is also focusing on creating an environment that fosters challenge and innovation. Our Group is also committed to fostering collaboration between industry, government, and academia. Our objectives are to promote well-being, strengthen internal and external communications and branding initiatives related to well-being.

(i) Cultivating a culture of taking on challenges

Amid rapidly advancing globalization and technological innovation, in order to realize our Group's Purpose of "Trust for a flourishing future," it is essential for each and every employee to take ownership of their careers and continue to actively tackle challenges faced by society and clients. To this end, our Group is working to foster a culture that encourages employees to take on new challenges based on mental and physical health and diverse values, while deepening their understanding of the Purpose.

In 2024, our Group celebrated its 100th anniversary. As a commemorative project, our Group selected ambassadors from Group companies to promote employee-led projects. In FY2025, our Group held the company-wide "Action Challenge Award," which generated more than 10,000 ideas and encouraged employees to take the initiative to pursue new challenges.

In FY 2025, SuMi TRUST Bank revamped its individual evaluation system to encourage changes in employee behavior. This evaluation system prioritizes employees' adherence to the "Group's Values (Codes of Conduct)." In addition, the Bank continues to hold seminars and workshops in which general managers serve as facilitators and engage in interactive discussions with their staff on the theme of "organizational challenges." It also creates opportunities for dialogue within the organization through initiatives such as one-on-one meetings between employees and their managers.

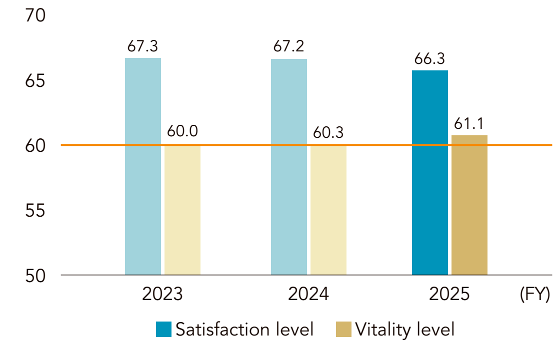
As a result of these efforts, SuMi TRUST Bank maintained the level of satisfaction and vitality in the employee awareness survey at a high level, exceeding the passing mark of 60 points. There were also improvements in awareness of autonomous career development and challenges. On the other hand, our Group can see some remaining issues, for example, a limited increase in activity levels and a slight downward trend in understanding and actions related to the Purpose, albeit at a high level.

In light of these developments, our Group reaffirmed the necessity of expanding opportunities for dialogue as well as providing appropriate support from management and creating an environment in order to establish a "culture that fosters challenge and innovation." In FY2026, SuMi TRUST Bank defined the behaviors expected of employees. To assess the extent to which these behaviors are being demonstrated, the Bank is rolling out pulse surveys across all branches and departments to continuously monitor organizational conditions, while also introducing 360-degree reviews. The Bank will continue to promote changes in management awareness and behavior while strengthening the environment that supports the challenges of each employee.

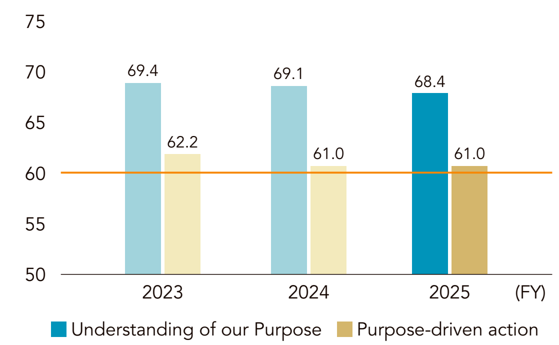
● Number of voluntary resignations and turnover rate
(Upper row) Number of voluntary resignations;
(Lower row) Turnover rate

	FY2023	FY2024	FY2025
SuMi TRUST Bank	347 3.4%	487 4.6%	356 4.6%
SuMiTAM	21 4.5%	31 6.4%	22 4.3%
Amova AM	18 3.0%	22 3.6%	24 4.3%

● Employee awareness survey (Satisfaction and vitality)* (SuMi TRUST Bank)



● Employee awareness survey (Agreement with our Purpose)* (SuMi TRUST Bank)



* Any score over 60 is assessed as generally positive
Since FY2025, the Bank has narrowed down the questions covering vitality level and modified the questions for purpose-driven action. As a result, we have adjusted the scores for FY2023 and FY2024 to align with the revised criteria.

Creating a culture that embraces challenges "Action Challenge Award"

Our Group selected a total of 641 employees from 23 Group companies as ambassadors for the 100th anniversary project, which lasted for more than two years. These employees proactively promoted the project and fostered a corporate culture and climate embracing challenges. As the culmination of our 100th anniversary activities, our Group held the "Action Challenge Award," a company-wide employee participation initiative in which each employee presented his or her own ideas for new challenges and was awarded for their efforts. Group employees have declared over 10,000 "ideas for new challenges." A pitch competition was held with six groups of challengers selected by employee voting, and awards were given.

(ii) Promoting well-being

Our Group understands employee opinions on complex internal operations and procedures, inefficiency, and tasks that have become mere formalities through employee awareness surveys. Our Group believes that business process reform and productivity improvements are material challenges for encouraging employees to take initiative and fostering a corporate culture that encourages people to take on challenges.

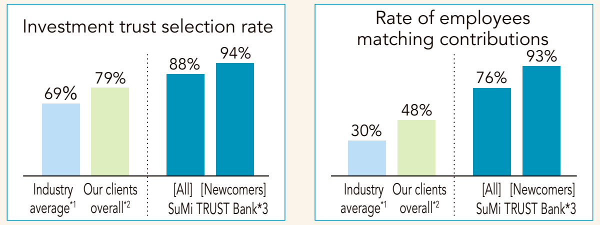
In addition, our Group has newly appointed an executive officer in charge of promoting well-being. Our Group has been promoting in-house and external well-being activities through participation in several collaborative industry-government-academia sessions such as the "Well-being Initiative" organized by Nikkei Inc. In recent years, our Group has been focusing not only on external branding but also on enhancing employee engagement through external communications designed to strengthen employee engagement.

Towards achieving financial well-being for employees

SuMi TRUST Group is striving to contribute to financial well-being, as one of the ways in which we are working to build a prosperous future that is the goal of our Purpose. SuMi TRUST Bank is committed to strengthening support for asset formation of employees, who are responsible for delivering value to clients, by providing asset building education and training for all employees every year to achieve their own financial well-being.

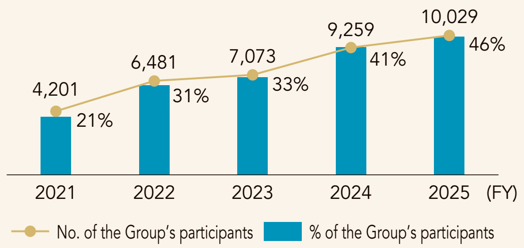
Regarding the corporate-defined contribution pension plan, more than 80% of employees select investment trusts, and more than 70% also make matching contributions. In FY2022, the RS Trust (restricted share delivery trust) was introduced for all employees. This initiative was implemented to help employees align their interests with the company's goals and pursue medium- to long-term growth together. More than 10,000 employees received shares. Furthermore, the financial incentive offered by the Shareholding Association was increased to 20% from 8%, and the number of participants in the Group increased approximately 2.4 times in four years.

● Utilization of corporate defined contribution pension trusts (SuMi TRUST Bank)



*1 March 31, 2025 *2 March 31, 2026 *3 April 2026

● Number of the Group's participants in the Shareholding Association



(iii) Health Management

Physical and mental health is the foundation of well-being for our employees and the driving force behind added value creation. At SuMi TRUST Group, we are promoting various initiatives to create an organization where employees can feel healthy and happy and work with vitality.

Since FY2022, SuMi TRUST Bank has been measuring presenteeism among employees and focusing on promoting physical and mental health for all of them to enhance their vitality levels. These initiatives have been highly evaluated, and our Group has been certified as a "Health & Productivity Management Outstanding Organization – White 500" for nine consecutive years since 2018.

In FY 2025, SuMi TRUST Bank was awarded the Grand Prize at the "Women's Health-Friendly Companies 2025" as a company that is proactively working to "balance work and life events," such as employees' pregnancy and childbirth, and to "address health issues specific to women."

1 | Promoting health management

In July 2024, the Group established a "declaration on health management" to enhance investment in the physical and mental health of our employees. For the promotion of physical and mental health, our Group conducts awareness activities through training and has assigned occupational physicians at our business sites to provide detailed health management and guidance.

At SuMi TRUST Bank, in addition to annual health checkups, we have implemented a health management system to provide individual guidance to employees, resulting in increased follow-up examination rates. Furthermore, the Bank implements stress checks and assesses presenteeism and absenteeism to evaluate employees' well-being. The Bank has established an in-house counseling room and has organized various seminars to support our employees' mental health. Moving forward, our Group will continue to prioritize the maintenance and enhancement of our employees' well-being, promoting health management strategies that are tailored to the age of 100-year life.

Health management declaration

SuMi TRUST Group believes that the well-being of our employees is of the utmost importance in order to fulfill our Purpose—"Trust for a flourishing future."

The vision for health management is for each employee, working in good health and with vitality, to create value for our clients and society through our services, which in turn fosters employee engagement and results in a virtuous circulation.

We will continue to advance health and productivity management while sustaining work style reforms from the following perspectives.

- Supporting health promotion through health investment initiatives
- Achieving diverse work styles and work-life balance
- Providing opportunities for employees to thrive and grow with a sense of purpose

● Stress check (SuMi TRUST Group)

	FY2023	FY2024	FY2025
Overall health risk*	90	89	88
Percentage of employees with high stress	10.1%	9.9%	9.7%

* Simple average of results for 18 affiliates in FY 2023, 19 affiliates in FY 2024, and 19 affiliates in FY 2025. The average of the standard population is 100, and the lower the value, the better.

2 | Optimizing work styles

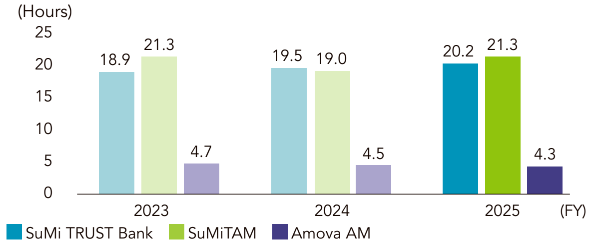
With the aim of "achieving diverse work styles and work-life balance," SuMi TRUST Group is implementing initiatives to enhance productivity through greater investment in IT and process transformation, reducing overtime work, and promoting flexible work styles such as staggered working hours and telecommuting.

SuMi TRUST Bank has introduced an 11-hour interval between work shifts and is encouraging employees to take planned leave. As a result, the number and percentage of paid leave days taken are both increasing.

In FY 2026, SuMi TRUST Bank introduced a system of hourly paid leave with the aim of making effective use of annual paid leave and expanding work options.

To further optimize our work styles, the Bank will consider the implementation of an 11-hour interval between work shifts across the entire Group. The Bank will also consider setting targets for paid leave utilization rates.

● Overtime hours (non-statutory work hours per month)



● Paid leave utilization (number of days taken)