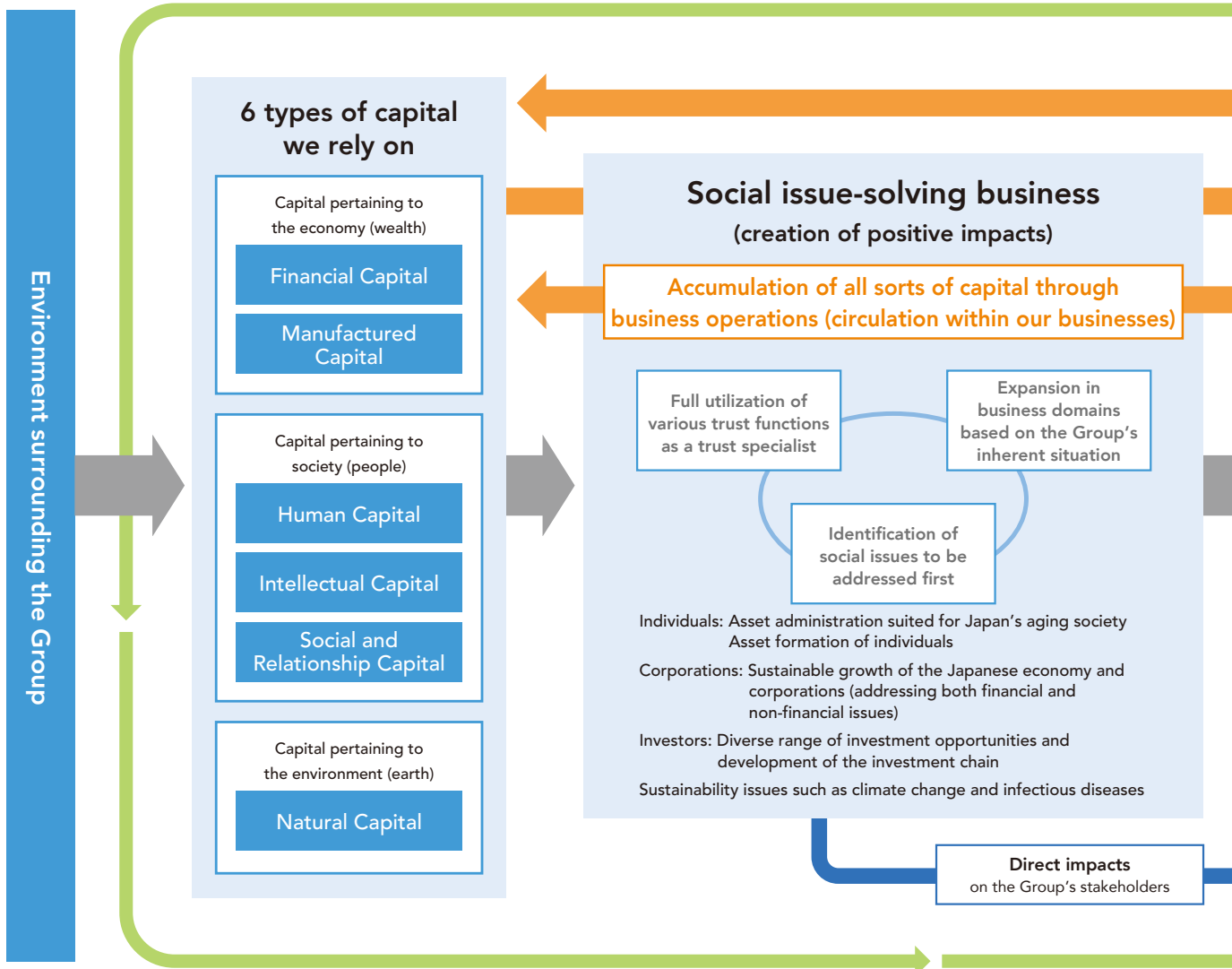
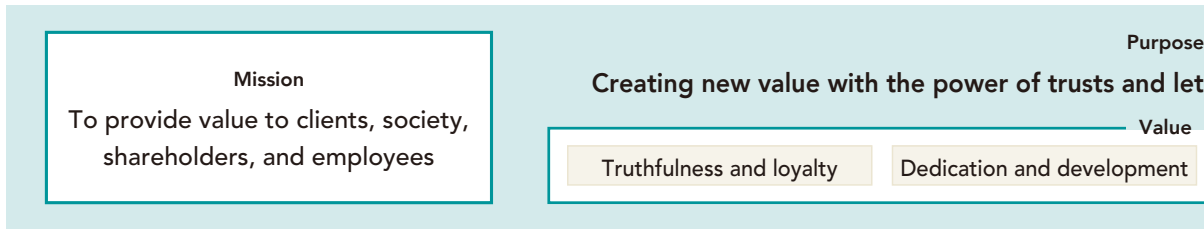


Process for the balanced creation of both social value and economic value



Materiality (factors that promote

To achieve the balanced creation of both social value and economic value, we need to organically combine the process of creating positive impact while maximizing stakeholder value based on our “Purpose” with the process of sustainably strengthening our own financial and non-financial management foundation (six types of capital). Additionally, we must establish a system to appropriately manage these processes at the management level. We call this system the “value creation process.” SuMi TRUST Group has identified high-priority issues (materiality) that affect our value creation process over the medium-to-long term, and we have classified them into three categories: (1) impact materiality—issues on which our corporate activities may affect the economy, society and environment (positive impact/negative impact); (2) governance and management framework materiality—issues that have an impact on the core elements of our value creation; and (3) financial materiality—issues that directly affect our financial performance. We implement materiality management so as to appropriately control it within the risk appetite framework (RAF).

