

Respecting Human Rights

1. Human rights management system

Our human rights management system is centered on the Human Rights Due Diligence Liaison Committee, which was established in 2013, and operates under the following structure. From FY2023, we will establish the

Sustainability Committee as an executive deliberative body for the purpose of deepening deliberations on various human rights-related issues, thereby ensuring more effective measures.

Board of Directors	The Board of Directors oversees execution in accordance with Sustainability Policy
Risk Committee	The Risk Committee receives requests for consultation from the Board of Directors on material sustainability issues and risks, deliberates from a professional point of view, and reports its findings to the Board of Directors.
Executive Committee	The Executive Committee is responsible for the overall execution of operations in accordance with Sustainability Policy, and discusses and decides on necessary matters. In addition, it presents to the Board of Directors matters it deems important with respect to sustainability.
Sustainability Committee (from FY2023)	The Sustainability Committee holds preliminary discussions on matters to be resolved or reported by the Executive Committee, etc., from the viewpoint of promoting the Group's sustainability initiatives.
Human Rights Due Diligence Liaison Committee	The Human Rights Due Diligence Liaison Committee conducts a survey of the status of human rights measures throughout the Group, identifies necessary issues, and discusses improvement measures. The annual survey is conducted by using the Human Rights Due Diligence Self-Check List.

2. Implementation of human rights due diligence

Human rights due diligence refers to a series of initiatives to identify actual or potential impacts on human rights, resulting from the activities of the Group or related outside parties, to develop measures for the prevention or mitigation of such impacts, and to continuously verify and disclose the effectiveness of such measures. Our human rights management system is as follows.

Human Rights Due Diligence Liaison Committee

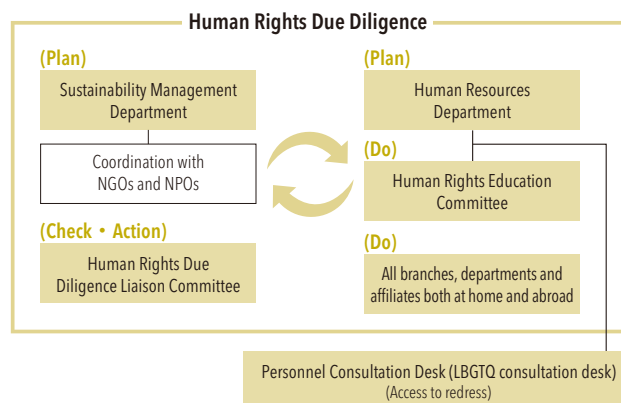
- The Human Rights Due Diligence Liaison Committee, chaired by the general manager of the Sustainability Management Department, has been established as a joint organization by SuMi TRUST Holdings and SuMi TRUST Bank.
- The committee investigates how human rights are being addressed at all Group companies, including overseas entities, identifies issues that need to be addressed, and discusses measures for improvement.

Sustainability Management Department

This department formulates objectives and plans for the development and reinforcement of the framework to address human rights issues within the Group, based on discussions at the Human Rights Due Diligence Liaison Committee.

Human Resources Department and Human Rights Education Committee

These organizations engage in the planning and implementation of measures including human rights education training, based on discussions at the Human Rights Due Diligence Liaison Committee. Specifically, the Human Rights Education Committee, chaired by the executive in charge of the Human Resources Department, plays the central role in implementing various training programs and conducting education activities concerning human rights issues.



Human rights due diligence conducted in March 2022

The Group conducts annual human rights due diligence using a checklist based on the Group's human rights issues. The results of the FY2021 due diligence activities were discussed by the Human Rights Due Diligence Liaison Committee and there were no immediately problematic situations identified, nor were there any situations of concern at our borrowers, investees, or in the supply chain.

3. Human rights awareness initiatives

The Group understands the importance of enhancing awareness of human rights issues and promoting a sense of ownership among its directors, officers, and employees, and recognizes the need for ongoing initiatives to address these issues. In addition, we are continuously striving

Promotion of human rights education system

Chairman	Executive in charge of the Human Resources Department
Vice Chairman	General Manager of the Human Resources Department
Members	General Managers and employees responsible for personnel affairs at branches and departments
Secretariat	Human Resources Department

Raising human rights awareness through rank-based training

SuMi TRUST Bank carries out human rights awareness activities in various rank-based training sessions, and covered the following topics in FY2022.

In FY2023, based on our understanding of the issues

Subject	Details	Number of trainees
Training for all directors and executive officers	The status of each country in relation to the Guiding Principles for Business and Human Rights, environmental and social risk management challenges and directions for future initiatives.	56
Training for new general managers	SuMi TRUST Holdings Human Rights Policy, Human Rights Education Committee structure, and the importance of human rights due diligence	39
Training for new deputy general managers	SuMi TRUST Holdings promotion of human rights education system, business and human rights, importance of human rights due diligence, role of human resources personnel, and prohibition of personal background investigations conducive to caste discrimination.	96
Training for new section managers	SuMi TRUST Holdings Human Rights Policy, promotion of human rights education system, Personnel Consultation Desk, Dowa caste, and foreign residents issue.	179
Training for mid-level employees	SuMi TRUST Holdings Human Rights Policy, promotion of human rights education system, Dowa caste, Zainichi Korean (Koreans living in Japan) issue, Personnel Consultation Desk	1,027
Training for new employees	Introduction to human rights, SuMi TRUST Holdings Human Rights Policy, promotion of human rights education system, business and human rights, Personnel Consultation Desk, Dowa caste, discrimination against foreign residents in Japan, discrimination against persons with disabilities, personal information, and the internet	375
Training for mid-career recruits	SuMi TRUST Holdings Human Rights Policy, promotion of human rights education system, Dowa caste, Zainichi Korean (Koreans living in Japan) issue, Personnel Consultation Desk	242

Workplace-based human rights training

To ensure that all Group companies have a common understanding of human rights issues and to deepen understanding, we conduct annual workplace based human rights education training. The training is generally carried out in person at the workplace in an interactive manner, but we offered e-learning training during the COVID-19 pandemic, using tests and questionnaires to assess the level of understanding as well as gather

to improve awareness of human rights issues as society increasingly calls for further human rights considerations as well as addressing human rights issues that have surfaced at borrowers, investees, suppliers, and subcontractors.

- These organizations engage in the planning and implementation of measures including human rights education training, based on discussions at the Human Rights Due Diligence Liaison Committee.
- Specifically, the Human Rights Education Committee, chaired by the executive in charge of the Human Resources Department, plays the central role in implementing various training programs and conducting education activities concerning human rights issues.
- The general manager and the human resources manager of each branch or department are expected to promote awareness and understanding within the branch or department as members of the Human Rights Education Committee.

involved in our human rights awareness initiatives to date and the opinions of outside experts, we will clearly define the roles expected of each job position and conduct training not only for new hires but also for a wider range of positions in line with these expectations, in order to boost the effectiveness of our initiatives.

individual opinions, which are then used to improve the training in the following year.

Distribution of human rights awareness tools

The Human Rights Education Committee sends out a monthly human rights awareness tool by email to group-wide employees, introducing hot issues and good examples of respect for human rights, in order to help internalize human rights issues among employees.

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Call for human rights awareness slogans

To raise awareness of human rights among all employees, the Group annually calls for entries and presents awards for human rights awareness slogans to employees and their families at all Group companies.

Outstanding entries are presented with awards within the Group and are also submitted to the Japanese Bankers Association and the Industrial Federation for Human Rights, Tokyo. In FY2022, the following awards were given.

2022 Japanese Bankers Association Grand Prize

Human rights determine the future of a company. It's time to look at it as our own problem.

2022 Japanese Bankers Association Honorable Mention

"Usually..." is your personal opinion, not a common opinion.

2022 Industrial Federation for Human Rights, Tokyo Honorable Mention

Indifference is the germ of discrimination that lurks in the heart. The first step is to know and notice.

Communicating initiatives to employees

To raise employee human rights awareness both within and outside the company and to help them internalize it, we created a category dedicated to human rights awareness on the company intranet bulletin board, where we post the previously mentioned human rights awareness tools as well as the status of entries and awards for human rights awareness slogans.

In addition, we regularly address human rights-related topics in our internal newsletter and DE&I report, sharing our policies and initiatives as well as good practices within the Group.

4. Grievance Mechanism

SuMi TRUST Bank has established the Personnel Consultation Desk (LGBTQ Consultation Desk) to respond to various claims and inquiries concerning human rights, while working together with the relevant departments and units to swiftly take necessary steps in cases where it becomes evident human rights have been infringed. The Consultation Desk also offers anonymous consultation in cases where privacy needs to be protected.

If requested by the employee bringing the case, the Personnel Consultation Desk may approach the workplace, conduct interviews with parties involved and other relevant third parties, and recognize the fact. Furthermore, the Personnel Consultation Desk may take action to transfer parties involved so as to improve the working environment of the consulter, or may discipline the perpetrator in accordance with company rules.

Number of Inquiries Received at the Personnel Consultation Desk in Fiscal 2021

	Number of inquiries received	Number of inquiries unresolved
Total	85	14
Harassment-related	39	10
Power harassment	35	7
Sexual harassment	3	3
Maternity harassment	1	0
Human resources related (including employment related)	13	1
Organizational management	11	2
Human relations (including health-related, etc.)	11	1
General inquiries (about systems, etc.)	11	0