

SASB Index

In June of 2021, the merger of the Sustainability Accounting Standards Board (SASB) and the International Integrated Reporting Council (IIRC) led to the formation of the Value Reporting Foundation (VRF). Subsequently, in November of the same year, the IFRS Foundation launched the International Sustainability Standards Board (ISSB). In August 2022, the VRF was completely integrated into the ISSB, and the SASB STANDARDS were carried forward as well.

In line with the main business of the Group, we are committed to disclosing information related to our commercial banking operations (FN-CB) and our asset management and administration business (FNAC) as classified by SASB. While we currently do not disclose all of the indicators encompassed by these two standards, we aim to keep abreast of developments in sustainability information disclosure, with the goal of consistently providing our investors with meaningful sustainability information that is both useful and relevant.

The data disclosed here is current as of the end of March 2022.

CB: Commercial Banks

AC: Asset Management & Custody Activities

Industry	Accounting Metric	Category	Code	Response
Sustainability Accounting Standards				
Data Security				
CB	Description of approach to identifying and addressing data security risks	Discussion and Analysis	FN-CB-230a.2	<ul style="list-style-type: none"> Information Security Risk and Cyber Risk Measures 2021/2022 Sustainability Report; pages 43-45 Cyber Security Management Declaration PDF https://www.smth.jp/english/-/media/th/english/about_us/management/risk/pdf/CSMD.pdf
Financial Inclusion & Capacity Building				
CB	(1) Number and (2) amount of loans outstanding qualified to programs designed to promote small business and community development	Quantitative	FN-CB-240a.1	<ul style="list-style-type: none"> Status of loans to SMEs 2022 Annual Report – Financial Data Section; page — PDF https://www.smth.jp/english/-/media/th/english/investors/annual/2021/all2.pdf
CB	Number of participants in financial literacy initiatives for unbanked, under-banked, or underserved customers	Quantitative	FN-CB-240a.4	<ul style="list-style-type: none"> Financial Inclusion Initiatives 2021/2022 Sustainability Report; pages 151-156 2022 Integrated Report; pages 71, 85 WEB https://www.smth.jp/english/-/media/th/english/investors/annual/2021/all.pdf
Incorporation of Environmental, Social, and Governance Factors in Credit Analysis				
CB	Commercial and industrial credit exposure, by industry	Quantitative	FN-CB-410a.1	<ul style="list-style-type: none"> Balance of exposure to credit risk at the end of the fiscal year and breakdown by type of exposure 2022 Annual Report – Financial Data Section; page 268 PDF https://www.smth.jp/english/-/media/th/english/investors/annual/2021/all2.pdf
AC	Amount of assets under management, by asset class, that employ (1) integration of environmental, social, and governance (ESG) issues, (2) sustainability themed investing, and (3) screening	Quantitative	FN-AC-410a.1	<ul style="list-style-type: none"> Investment (asset management) initiatives 2021/2022 Sustainability Report; pages 60-61
CB	Description of approach to incorporation of environmental, social, and governance (ESG) factors in credit analysis	Discussion and Analysis	FN-CB-410a.2	<ul style="list-style-type: none"> Lending (banking) initiatives 2021/2022 Sustainability Report; pages 48-59

Industry	Accounting Metric	Category	Code	Response
Incorporation of Environmental, Social, and Governance Factors				
AC	Description of approach to incorporation of environmental, social, and governance (ESG) factors in investment and/or wealth management processes and strategies	Quantitative	FN-AC-410a.2	<ul style="list-style-type: none"> Investment (asset management) initiatives 2021/2022 Sustainability Report; pages 60-61 2022 Integrated Report; page 47 PDF https://www.smth.jp/english/-/media/th/english/investors/annual/2021/all.pdf
AC	Description of proxy voting and investor engagement policies and procedures	Discussion and Analysis	FN-AC-410a.3	<ul style="list-style-type: none"> Sumitomo Mitsui Trust Asset Management 2022/2023 Stewardship Report WEB https://www.sumitrust-am.com/responsible-investment Nikko Asset Management 2022 Sustainability Report PDF https://en.nikkoam.com/files/pdf/esg/sustainability-report-2022-en.pdf
Business Ethics				
CB	Description of whistleblower policies and procedures	Discussion and Analysis	FN-CB-510a.2	<ul style="list-style-type: none"> Compliance Hotline System 2021/2022 Sustainability Report; page 30
AC			FN-AC-510a.2	<ul style="list-style-type: none"> Sumitomo Mitsui Trust Accounting Hotline WEB https://www.smth.jp/en/about_us/management/compliance/index.html
Systemic Risk Management				
CB	Global Systemically Important Bank (G-SIB) score, by category	Quantitative	FN-CB-550a.1	<p>Although SuMi TRUST Holdings has not been selected as a G-SIB, it discloses the following metrics:</p> <ul style="list-style-type: none"> G-SIB metrics 2022 Annual Report – Financial Data Section; page 317 PDF https://www.smth.jp/english/-/media/th/english/investors/annual/2021/all2.pdf
CB	Description of approach to incorporation of results of mandatory and voluntary stress tests into capital adequacy planning, long-term corporate strategy, and other business activities	Discussion and Analysis	FN-CB-550a.2	<ul style="list-style-type: none"> Risk Appetite framework 2022 Integrated Report; page 100 PDF https://www.smth.jp/english/-/media/th/english/investors/annual/2021/all.pdf Enterprise Risk Management 2022 Annual Report – Financial Data Section; page 222 PDF https://www.smth.jp/english/-/media/th/english/investors/annual/2021/all2.pdf
Activity Metrics				
CB	(1) Number and (2) value of checking and savings accounts by segment: (a) personal and (b) small business	Quantitative	FN-CB-000.A	
CB	(1) Number and (2) value of loans by segment: (a) personal, (b) small business, and (c) corporate	Quantitative	FN-CB-000.B	<ul style="list-style-type: none"> Status 2022 Integrated Report; page 121 PDF https://www.smth.jp/english/-/media/th/english/investors/annual/2021/all.pdf
AC	(1) Total registered and (2) total unregistered assets under management (AUM)	Quantitative	FN-AC-000.A	
AC	Total assets under custody and supervision	Quantitative	FN-AC-000.B	