

Sumitomo Mitsui Trust Group, Inc. (SuMi TRUST Group)
Financial Results for the Six Months Ended September 30, 2025
[Japanese GAAP] (Consolidated)



November 12, 2025

Stock exchange listings: Tokyo and Nagoya (Code: 8309)
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Filing date of semi-annual securities report
(Hanki Hokokusyo) (Scheduled): November 27, 2025
Dividend payment date: December 2, 2025
Trading accounts: Established
Explanatory material: Prepared
Briefing on financial results: Scheduled (for institutional investors and analysts)

(Amounts less than one million yen are rounded down.)

1. Consolidated Financial Results (for the Six Months Ended September 30, 2025)

(1) Operating Results

(%: Changes from the same period in the previous fiscal year)

	Ordinary Income		Ordinary Profit		Net Income Attributable to Owners of the Parent	
Six Months Ended	Millions of Yen	%	Millions of Yen	%	Millions of Yen	%
September 30, 2025	1,374,871	3.0	196,451	7.3	171,310	29.0
September 30, 2024	1,334,516	12.0	183,003	254.8	132,824	201.4

(Note) Comprehensive Income: Six months ended September 30, 2025 ¥255,030 million, 123.1%

Six months ended September 30, 2024 ¥114,290 million, (40.9)%

	Net Income per Share of Common Stock	Fully Diluted Net Income per Share of Common Stock
Six Months Ended	Yen	Yen
September 30, 2025	242.55	242.42
September 30, 2024	184.69	184.58

(2) Financial Position

	Total Assets	Net Assets	Net Assets to Total Assets Ratio	Net Assets per Share of Common Stock
As of	Millions of Yen	Millions of Yen	%	Yen
September 30, 2025	82,614,844	3,294,216	3.9	4,634.92
March 31, 2025	78,247,102	3,127,317	4.0	4,354.92

(Reference) Shareholders' Equity: As of September 30, 2025 ¥3,260,883 million

As of March 31, 2025 ¥3,096,168 million

(Note 1) Net Assets to Total Assets Ratio = (Net Assets – Subscription Rights to Shares – Non-Controlling Interests) / Total Assets

The above Net Assets to Total Assets Ratio is different from the capital adequacy ratio prescribed in the notification of the Financial Services Agency with respect to the capital adequacy ratio.

(Note 2) Shareholders' Equity = Total Shareholders' Equity + Total Accumulated Other Comprehensive Income.

2. Cash Dividends per Share of Common Stock

	Cash Dividends per Share of Common Stock				
	1st Quarter-End	2nd Quarter-End	3rd Quarter-End	Fiscal Year-End	Total
Fiscal Year	Yen	Yen	Yen	Yen	Yen
Ended March 31, 2025	—	72.50	—	82.50	155.00
Ending March 31, 2026	—	80.00	—	—	—
Ending March 31, 2026 (Forecast)	—	—	—	90.00	170.00

(Note 1) Revision of latest announced estimates for cash dividends per share of common stock: Yes

(Note 2) Breakdown of dividend for the fiscal year ended March 31, 2025: ordinary dividend ¥145; commemorative dividend ¥10.

3. Consolidated Earnings Forecast (for the Fiscal Year Ending March 31, 2026)

(%: Changes from the previous fiscal year)

Fiscal Year Ending	Net Income Attributable to Owners of the Parent		Net Income per Share of Common Stock
	Millions of Yen	%	Yen
March 31, 2026	295,000	14.5	418.49

(Note) Revision of latest announced forecast of consolidated earnings: Yes

*Notes

(1) Significant Changes in the Scope of Consolidation during the Six Months Ended September 30, 2025: Yes

Included: — (—)

Excluded: 1 company L&F Asset Finance, Ltd.

(2) Changes in Accounting Policies, Changes in Accounting Estimates, and Restatements

1) Changes in accounting policies due to the revision of accounting standards: None

2) Changes in accounting policies other than 1) above: None

3) Changes in accounting estimates: None

4) Restatements: None

(3) Number of Shares Issued (Common Stock)

1) Number of shares issued (including treasury stock):

As of September 30, 2025	705,385,780 shares	As of March 31, 2025	721,355,380 shares
As of September 30, 2025	1,838,264 shares	As of March 31, 2025	10,396,037 shares
For the six months ended September 30, 2025	706,283,005 shares	For the six months ended September 30, 2024	719,186,426 shares

2) Number of treasury stock:

3) Average number of outstanding issued shares:

These consolidated financial results for the six months ended September 30, 2025 (the interim consolidated financial results), are out of the scope of the interim audit procedures to be performed by certified public accountants or an audit firm.

Explanation Concerning the Appropriate Use of the Forecasts for Results of Operations and Other Special Matters

The forecasts for results of operations presented in the consolidated financial results for the six months ended September 30, 2025, are based on information currently available to, and certain reasonable assumptions made by, Sumitomo Mitsui Trust Group, Inc. ("the Company"). Moreover, the Company does not guarantee the achievement of these forecasts, and actual results may differ significantly from the forecasts due to various factors. Please refer to the most recent relevant materials, including securities report, annual report, and other presentations disclosed by the Company and its group companies, for further information that could significantly influence the Company's financial position and operating results, as well as investment decisions by investors.

A briefing on financial results will be held for institutional investors and analysts. The contents of the meeting, such as explanations about financial results, will be posted on the Company's website, together with the explanatory material to be used on the day.

[Accompanying Materials]

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Interim Consolidated Financial Statements and Notes to the Interim Consolidated Financial Statements

1. Interim Consolidated Balance Sheets

(Millions of Yen)

	As of March 31, 2025	As of September 30, 2025
Assets:		
Cash and Due from Banks	25,173,611	26,884,527
Call Loans and Bills Bought	21,000	315,858
Receivables under Resale Agreements	803,722	22,719
Receivables under Securities Borrowing Transactions	95,400	99,494
Monetary Claims Bought	926,244	852,952
Trading Assets	2,291,521	2,457,611
Money Held in Trust	35,677	42,896
Securities	11,496,181	14,766,200
Loans and Bills Discounted	32,206,993	32,019,293
Foreign Exchanges	53,453	43,695
Lease Receivables and Investment Assets	718,241	709,135
Other Assets	3,197,997	3,172,241
Tangible Fixed Assets	218,432	218,253
Intangible Fixed Assets	174,746	186,728
Assets for Retirement Benefits	319,161	325,380
Deferred Tax Assets	8,197	8,886
Customers' Liabilities for Acceptances and Guarantees	640,415	612,425
Allowance for Loan Losses	(129,958)	(119,519)
Allowance for Investment Losses	(3,938)	(3,938)
Total Assets	78,247,102	82,614,844
Liabilities:		
Deposits	37,722,986	39,363,926
Negotiable Certificates of Deposit	9,643,098	10,462,124
Call Money and Bills Sold	318,617	211,909
Payables under Repurchase Agreements	2,391,583	5,032,272
Trading Liabilities	2,092,440	2,107,269
Borrowed Money	9,084,957	8,383,870
Foreign Exchanges	1,440	1,080
Short-Term Bonds Payable	2,987,093	2,738,998
Bonds Payable	3,543,483	3,665,851
Borrowed Money from Trust Account	3,492,270	3,716,568
Other Liabilities	3,000,874	2,785,805
Provision for Bonuses	21,308	16,135
Provision for Directors' Bonuses	512	180
Provision for Stocks Payment	1,626	1,231
Liabilities for Retirement Benefits	12,576	12,649
Provision for Reward Points Program	22,686	22,954
Provision for Reimbursement of Deposits	2,390	2,329
Provision for Contingent Losses	1,473	1,409
Deferred Tax Liabilities	135,496	179,182
Deferred Tax Liabilities for Land Revaluation	2,451	2,451
Acceptances and Guarantees	640,415	612,425
Total Liabilities	75,119,785	79,320,627

(Continued)

(Millions of Yen)

	As of March 31, 2025	As of September 30, 2025
Net Assets:		
Capital Stock	261,608	261,608
Capital Surplus	506,616	447,112
Retained Earnings	1,968,136	2,080,648
Treasury Stock	(36,444)	(5,662)
Total Shareholders' Equity	2,699,917	2,783,707
Valuation Differences on Available-for-Sale Securities	351,583	395,365
Deferred Gains (Losses) on Hedges	(10,146)	29,174
Revaluation Reserve for Land	(7,163)	(7,163)
Foreign Currency Translation Adjustments	46,363	41,891
Remeasurements of Defined Benefit Plans	15,612	17,907
Total Accumulated Other Comprehensive Income	396,250	477,175
Subscription Rights to Shares	760	758
Non-Controlling Interests	30,388	32,575
Total Net Assets	3,127,317	3,294,216
Total Liabilities and Net Assets	78,247,102	82,614,844

2. Interim Consolidated Statements of Income and Interim Consolidated Statements of Comprehensive Income

Interim Consolidated Statements of Income

(Millions of Yen)

	For the Six Months Ended	
	September 30, 2024	September 30, 2025
Ordinary Income:	1,334,516	1,374,871
Trust Fees	60,001	60,771
Interest Income:	568,532	607,628
Interest on Loans and Discounts	347,206	335,232
Interest and Dividends on Securities	127,258	153,381
Fees and Commissions	241,077	248,911
Trading Income	63,485	45,081
Other Ordinary Income	328,693	331,458
Other Income	72,726	81,019
Ordinary Expenses:	1,151,512	1,178,419
Interest Expenses:	642,823	635,473
Interest on Deposits	188,749	196,222
Fees and Commissions Payments	68,292	66,621
Trading Expenses	3,392	56
Other Ordinary Expenses	136,015	161,052
General and Administrative Expenses	261,831	278,126
Other Expenses	39,156	37,088
Ordinary Profit	183,003	196,451
Extraordinary Income:	1,036	41,493
Gains on Disposal of Fixed Assets	1,036	281
Other Extraordinary Income	—	41,211
Extraordinary Losses:	1,017	2,783
Losses on Disposal of Fixed Assets	216	386
Impairment Losses	801	2,397
Income before Income Taxes	183,021	235,161
Income Taxes:	50,153	56,209
Current	(715)	4,562
Deferred	49,438	60,771
Net Income	133,583	174,389
Net Income Attributable to Non-Controlling Interests	759	3,079
Net Income Attributable to Owners of the Parent	132,824	171,310

Interim Consolidated Statements of Comprehensive Income

(Millions of Yen)

	For the Six Months Ended	
	September 30, 2024	September 30, 2025
Net Income	133,583	174,389
Other Comprehensive Income (Loss):	(19,293)	80,641
Valuation Differences on Available-for-Sale Securities	(37,071)	46,057
Deferred Gains (Losses) on Hedges	10,152	37,059
Foreign Currency Translation Adjustments	6,015	1,217
Remeasurements of Defined Benefit Plans	(959)	2,351
Share of Other Comprehensive Income of Equity-Method Affiliated Companies	2,571	(6,045)
Comprehensive Income:	114,290	255,030
(Breakdown)		
Comprehensive Income Attributable to Owners of the Parent	113,604	252,235
Comprehensive Income Attributable to Non-Controlling Interests	685	2,795

3. Interim Consolidated Statements of Changes in Net Assets
For the Six Months Ended September 30, 2024

(Millions of Yen)

	Shareholders' Equity				
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Shareholders' Equity
Balance at the Beginning of the Period	261,608	526,318	1,802,086	(23,635)	2,566,378
Changes during the Period					
Cash Dividends			(39,640)		(39,640)
Net Income Attributable to Owners of the Parent			132,824		132,824
Purchase of Treasury Stock				(3,512)	(3,512)
Disposal of Treasury Stock		(25)		993	968
Retirement of Treasury Stock		(19,664)		19,664	—
Purchase of Shares of Consolidated Subsidiaries		9			9
Reversal of Revaluation Reserve for Land			310		310
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(19,679)	93,494	17,145	90,960
Balance at the End of the Period	261,608	506,638	1,895,581	(6,489)	2,657,339

	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Adjustments for Retirement Benefits	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	477,680	(11,599)	(6,782)	39,346	41,304	539,948	855	30,503	3,137,686
Changes during the Period									
Cash Dividends									(39,640)
Net Income Attributable to Owners of the Parent									132,824
Purchase of Treasury Stock									(3,512)
Disposal of Treasury Stock									968
Retirement of Treasury Stock									—
Purchase of Shares of Consolidated Subsidiaries									9
Reversal of Revaluation Reserve for Land									310
Net Changes of Items Other Than Shareholders' Equity	(37,142)	10,001	(310)	8,882	(960)	(19,530)	(61)	(684)	(20,276)
Total Changes during the Period	(37,142)	10,001	(310)	8,882	(960)	(19,530)	(61)	(684)	70,684
Balance at the End of the Period	440,537	(1,598)	(7,093)	48,228	40,343	520,418	793	29,819	3,208,370

For the Six Months Ended September 30, 2025

(Millions of Yen)

	Shareholders' Equity				
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Shareholders' Equity
Balance at the Beginning of the Period	261,608	506,616	1,968,136	(36,444)	2,699,917
Changes during the Period					
Cash Dividends			(58,798)		(58,798)
Net Income Attributable to Owners of the Parent			171,310		171,310
Purchase of Treasury Stock				(30,011)	(30,011)
Disposal of Treasury Stock		(1)		1,289	1,288
Retirement of Treasury Stock		(59,503)		59,503	—
Purchase of Shares of Consolidated Subsidiaries		0			0
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(59,503)	112,511	30,781	83,789
Balance at the End of the Period	261,608	447,112	2,080,648	(5,662)	2,783,707

	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Adjustments for Retirement Benefits	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	351,583	(10,146)	(7,163)	46,363	15,612	396,250	760	30,388	3,127,317
Changes during the Period									
Cash Dividends									(58,798)
Net Income Attributable to Owners of the Parent									171,310
Purchase of Treasury Stock									(30,011)
Disposal of Treasury Stock									1,288
Retirement of Treasury Stock									—
Purchase of Shares of Consolidated Subsidiaries									0
Net Changes of Items Other Than Shareholders' Equity	43,781	39,321	—	(4,472)	2,294	80,925	(2)	2,186	83,109
Total Changes during the Period	43,781	39,321	—	(4,472)	2,294	80,925	(2)	2,186	166,899
Balance at the End of the Period	395,365	29,174	(7,163)	41,891	17,907	477,175	758	32,575	3,294,216

4. Notes to the Interim Consolidated Financial Statements
(Notes on Going Concern Assumptions)

There is no applicable information.

Explanatory Material

*1st Half of Fiscal Year 2025
ended on Sep. 30, 2025*



Trust for a flourishing future

SUMITOMO MITSUI TRUST GROUP

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<Definition of terms in this document>
 Sumitomo Mitsui Trust Group (Consolidated): "SuMiTG" or "Consolidated"
 Sumitomo Mitsui Trust Bank (Non-consolidated): "SuMiTB" or "Non-Consolidated"

Legal Disclaimer

Regarding forward-looking Statements contained in this material

This presentation material contains information that constitutes forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those in the forward-looking statements as a result of various factors including but not limited to changes in managerial circumstances. By virtue of the aforementioned reasons, Sumitomo Mitsui Trust Group, Inc. hereby cautions against sole reliance on such forward-looking statements in making investment decisions.

Financial figures

1. Status of profit and loss

[Consolidated]

(Millions of yen)

		1HFY2025	1HFY2024	Change
Consolidated gross business profit (*1)	1	430,647	411,265	19,381
Consolidated gross business profit (after written-off of principal guaranteed trust a/c) (1 + 20)	2	430,647	411,265	19,381
Net interest income and related profit	3	(19,510)	(65,543)	46,032
Net interest income	4	(27,845)	(74,290)	46,445
Trust fees from principal guaranteed trust a/c (before written-off of principal guaranteed trust a/c)	5	8,335	8,747	(412)
Net fees and commissions and related profit	6	234,726	224,038	10,687
Net fees and commissions	7	182,290	172,784	9,505
Other trust fees	8	52,435	51,253	1,182
Net trading profit	9	45,025	60,092	(15,067)
Net other operating profit	10	170,405	192,677	(22,271)
Net gains (losses) on foreign exchange transactions	11	161,183	175,994	(14,810)
Net gains (losses) on bonds	12	13,635	3,132	10,502
Net gains (losses) from derivatives other than for trading or hedging	13	(18,823)	(365)	(18,458)
General and administrative expenses	14	(274,180)	(263,029)	(11,151)
(excluding amortization of goodwill)	15	(272,170)	(259,661)	(12,509)
Personnel expenses	16	(119,449)	(116,660)	(2,788)
Non-personnel expenses excluding taxes	17	(145,747)	(137,707)	(8,039)
Taxes other than income taxes	18	(8,984)	(8,661)	(323)
Provision of general allowance for loan losses	19	-	11,701	(11,701)
Principal guaranteed trust a/c credit costs	20	-	-	-
Banking a/c credit costs	21	(1,723)	(18,410)	16,686
Written-off of loans	22	(1,604)	(338)	(1,265)
Provision of specific allowance for loan losses	23	-	(18,071)	18,071
Losses on sales of loans	24	(119)	-	(119)
Reversal of allowance for loan losses	25	3,606	-	3,606
Recoveries of written-off claims	26	821	486	335
Net gains (losses) on stocks	27	39,862	39,979	(117)
Losses on devaluation of stocks	28	(576)	(241)	(335)
Net income from affiliates by equity method	29	10,660	11,157	(497)
Others	30	(13,241)	(10,148)	(3,093)
Ordinary profit	31	196,451	183,003	13,448
Extraordinary profit	32	38,709	18	38,691
Impairment loss on fixed assets	33	(104)	819	(923)
Impairment loss on fixed assets	34	(2,397)	(801)	(1,596)
Other (*2)	35	41,211	-	41,211
Income before income tax	36	235,161	183,021	52,139
Total income taxes	37	(60,771)	(49,438)	(11,333)
Income taxes-current	38	(56,209)	(50,153)	(6,055)
Income taxes-deferred	39	(4,562)	715	(5,277)
Net income	40	174,389	133,583	40,805
Net income attributable to non-controlling interests	41	(3,079)	(759)	(2,319)
Net income attributable to owners of the parent	42	171,310	132,824	38,485
Total credit costs (19 + 20 + 21 + 25 + 26)	43	2,704	(6,222)	8,926

(*1) Consolidated gross business profit = Trust fees + (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments)
+ (Trading income - Trading expenses) + (Other operating income - Other operating expenses)

(*2) Gains on sales of stocks of subsidiaries and affiliates.

Consolidated net business profit before credit costs (*3)	44	181,909	169,551	12,357
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(*3) Consolidated net business profit before credit costs = Non-consolidated net business profit before credit costs + Ordinary profits of other subsidiary companies (non-recurring effect adjusted) + Ordinary profits of affiliates (non-recurring effect adjusted) x Ratio of equity holdings - Intra-group transaction (dividends, etc.)

(Reference) Major components of "Consolidated net business profit before credit costs" <44>, in which gross income and expense from the affiliates are taken into consideration for managerial accounting, are shown in the table below.

Substantial consolidated gross business profit	45	478,302	450,818	27,483
Substantial net fees and commissions and related profit	46	254,101	245,268	8,832
Substantial general and administrative expenses	47	(296,392)	(281,266)	(15,125)
Consolidated Fee income ratio	48	53.1%	54.4%	(1.3%)

<Difference from non-consolidated financial results (*4)>

Net business profit before credit costs	49	30,584	46,317	(15,732)
Net income attributable to owners of the parent (*5)	50	16,610	31,091	(14,480)
Total credit costs	51	(937)	(1,335)	397
Net gains (losses) on stocks	52	(1,568)	8,893	(10,461)

(*4) Differences between "Consolidated" and "Non-consolidated".

(*5) Differences between "Net income attributable to owners of the parent" in "Consolidated" and "Net income" in "Non-consolidated".

<Number of subsidiaries/ affiliates>

	Sep. 2025	Mar. 2025	Change
Consolidated subsidiaries	58	58	-
Affiliates (subject to the equity method)	31	32	(1)

[Non-consolidated]

		(Millions of yen)		
		1HFY2025	1HFY2024	Change
Gross business profit	1	317,969	275,444	42,525
Gross business profit (after written-off of principal guaranteed trust a/c) (1 + 24)	2	317,969	275,444	42,525
Net interest income and related profit	3	(174)	(67,552)	67,378
Net interest income	4	(8,509)	(76,299)	67,790
Domestic	5	131,160	103,211	27,948
International	6	(139,670)	(179,511)	39,841
Trust fees from principal guaranteed trust a/c (before written-off of principal guaranteed trust a/c)	7	8,335	8,747	(412)
Net fees and commissions and related profit	8	114,609	105,191	9,418
Net fees and commissions	9	62,174	53,937	8,236
Other trust fees	10	52,435	51,253	1,182
Net trading income	11	45,025	60,092	(15,067)
Net other operating profit	12	158,508	177,712	(19,203)
Net gains (losses) on foreign exchange transactions	13	158,981	176,663	(17,682)
Net gains (losses) on bonds	14	12,883	3,108	9,774
Net gains (losses) from derivatives other than for trading or hedging	15	(12,492)	(328)	(12,164)
General and administrative expenses	16	(166,644)	(152,210)	(14,434)
Personnel expenses	17	(68,656)	(64,939)	(3,716)
Non-personnel expenses	18	(91,741)	(81,434)	(10,307)
Taxes other than income taxes	19	(6,246)	(5,836)	(410)
Net business profit before credit costs (1 + 16)	20	151,325	123,234	28,090
Core net operating profit (20-14)	21	138,441	120,125	18,315
Core net operating profit (excluding gains (losses) on cancellation of investment)	22	137,872	119,951	17,921
Provision of general allowance for loan losses	23	-	11,969	(11,969)
Principal guaranteed trust a/c credit costs	24	-	-	-
Net business profit	25	151,325	135,204	16,121
Net non-recurring profit	26	25,946	4,290	21,655
Banking a/c credit costs	27	(1,378)	(17,240)	15,862
Written-off of loans	28	(1,258)	(215)	(1,043)
Provision of specific allowance for loan losses	29	-	(17,024)	17,024
Losses on sales of loans	30	(119)	-	(119)
Reversal of allowance for loan losses	31	4,277	-	4,277
Recoveries of written-off claims	32	742	384	358
Net gains (losses) on stocks	33	41,430	31,086	10,343
Losses on devaluation of stocks (*)	34	(877)	(11,321)	10,443
Others	35	(19,126)	(9,940)	(9,186)
Amortization of net actuarial losses/ prior service cost	36	(3,844)	1,388	(5,233)
Provision for contingent loss	37	66	86	(19)
Losses on investment in partnerships	38	(6,952)	(4,698)	(2,253)
Net gains (losses) on stock related derivatives	39	(984)	(2,412)	1,427
Ordinary profit	40	177,271	139,494	37,777
Extraordinary profit	41	26,647	(835)	27,483
Net gains (losses) on disposal of fixed assets	42	(379)	(34)	(345)
Impairment loss on fixed assets	43	(2,392)	(801)	(1,591)
Other	44	29,420	-	29,420
Income before income taxes	45	203,919	138,658	65,260
Total income taxes	46	(49,219)	(36,925)	(12,293)
Income taxes-current	47	(40,526)	(37,415)	(3,110)
Income taxes-deferred	48	(8,692)	490	(9,183)
Net income	49	154,700	101,733	52,966
Total credit costs (23 + 24 + 27 + 31 + 32)	50	3,641	(4,886)	8,528
Overhead ratio (-16/1)	51	52.41%	55.26%	(2.85%)

(*) Including losses on devaluation of stocks of subsidiaries and affiliates in 1HFY2024.

2. Yields and margins

(1) Domestic banking a/c

[Non-consolidated]

	1HFY2025	2HFY2024	1HFY2024	(%) Change from 2HFY2024
Average yield on interest-earning assets (A)	0.92	0.85	0.55	0.07
Loans and bills discounted (B)	1.03	0.86	0.72	0.17
Securities	2.04	2.97	1.52	(0.93)
Average yield on interest-bearing liabilities (C)	0.45	0.27	0.15	0.18
Deposits (D)	0.33	0.19	0.10	0.14
Gross margin (A) - (C)	0.47	0.58	0.40	(0.11)
Loan-deposit margin (B) - (D)	0.70	0.67	0.62	0.03

(2) Domestic banking a/c and principal guaranteed trust a/c combined

[Non-consolidated]

	1HFY2025	2HFY2024	1HFY2024	(%) Change from 2HFY2024
Average yield on interest-earning assets (A)	0.92	0.85	0.55	0.07
Loans and bills discounted (B)	1.03	0.86	0.72	0.17
Securities	2.04	2.97	1.52	(0.93)
Average yield on interest-bearing liabilities (C)	0.42	0.24	0.11	0.18
Deposits and Trust Principal (D)	0.33	0.18	0.09	0.15
Gross margin (A) - (C)	0.50	0.61	0.44	(0.11)
Loan-deposit margin (B) - (D)	0.70	0.68	0.63	0.02

3. Net gains/ losses on securities

[Consolidated]

	1HFY2025	1HFY2024	(Millions of yen) Change
Net gains (losses) on bonds	13,635	3,132	10,502
Gains on sales of bonds	15,619	9,963	5,655
Gains on redemption of bonds	92	41	51
Losses on sales of bonds	(2,076)	(6,632)	4,556
Losses on redemption of bonds	(0)	(239)	239
Losses on devaluation of bonds	-	-	-
Net gains (losses) on stocks	39,862	39,979	(117)
Gains on sales of stocks	56,855	57,121	(265)
Losses on sales of stocks	(16,416)	(16,900)	483
Losses on devaluation of stocks	(576)	(241)	(335)

[Non-consolidated]

	1HFY2025	1HFY2024	(Millions of yen) Change
Net gains (losses) on bonds	12,883	3,108	9,774
Gains on sales of bonds	14,892	9,639	5,253
Gains on redemption of bonds	0	41	(41)
Losses on sales of bonds	(2,009)	(6,571)	4,562
Losses on redemption of bonds	-	-	-
Losses on devaluation of bonds	-	-	-
Net gains (losses) on stocks	41,430	31,086	10,343
Gains on sales of stocks	58,321	60,158	(1,836)
Losses on sales of stocks	(16,012)	(17,749)	1,736
Losses on devaluation of stocks (*)	(877)	(11,321)	10,443

(*) Including losses on devaluation of stocks of subsidiaries and affiliates in 1HFY2024.

4. Unrealized gains/ losses on investment securities

[Consolidated]

	(Millions of yen)							
	Sep. 2025		Mar. 2025		Change			
	Cost	Net	Unrealized gains	Unrealized losses	Cost	Net	Cost	Net
Available-for-sale securities (*1)	13,116,485	556,051	682,911	(126,859)	9,939,266	496,407	3,177,218	59,643
Japanese stocks (*2)	331,839	607,435	625,595	(18,160)	361,564	523,660	(29,724)	83,774
Japanese bonds	7,398,441	(78,484)	1,504	(79,989)	5,833,867	(46,536)	1,564,573	(31,948)
Government bonds	6,707,961	(69,109)	-	(69,109)	5,121,230	(37,464)	1,586,730	(31,645)
Local government bonds	44,124	(1,790)	-	(1,790)	45,298	(1,780)	(1,174)	(10)
Corporate bonds	646,356	(7,583)	1,504	(9,088)	667,339	(7,291)	(20,983)	(292)
Others	5,386,204	27,100	55,811	(28,710)	3,743,834	19,283	1,642,369	7,816
Foreign government bonds	4,869,854	11,734	26,604	(14,870)	3,192,227	1,829	1,677,626	9,904
Held-to-maturity securities	179,270	1,886	1,886	-	184,524	2,727	(5,254)	(840)

(*1) Not including stocks with no market price and investment in partnership, etc.

(*2) Fair value of listed stocks included in "Available-for-sale securities" is determined based on the quoted market price over the consolidated balance sheet date.

[Non-consolidated]

	(Millions of yen)							
	Sep. 2025		Mar. 2025		Change			
	Cost	Net	Unrealized gains	Unrealized losses	Cost	Net	Cost	Net
Available-for-sale securities (*1)	12,802,239	563,642	688,543	(124,900)	9,776,704	505,221	3,025,534	58,421
Japanese stocks (*2)	314,467	624,787	642,361	(17,574)	342,624	542,582	(28,156)	82,204
Japanese bonds	7,398,441	(78,484)	1,504	(79,989)	5,833,867	(46,536)	1,564,573	(31,948)
Government bonds	6,707,961	(69,109)	-	(69,109)	5,121,230	(37,464)	1,586,730	(31,645)
Local government bonds	44,124	(1,790)	-	(1,790)	45,298	(1,780)	(1,174)	(10)
Corporate bonds	646,356	(7,583)	1,504	(9,088)	667,339	(7,291)	(20,983)	(292)
Others	5,089,330	17,339	44,676	(27,336)	3,600,212	9,174	1,489,117	8,164
Held-to-maturity securities	179,270	1,886	1,886	-	184,524	2,727	(5,254)	(840)

(*1) Not including stocks with no market price and investment in partnership, etc.

(*2) Fair value of listed stocks included in "Available-for-sale securities" is determined based on the quoted market price over the consolidated balance sheet date.

<Reference 1>

Breakdown of "Available-for-sale securities (Others)" (*1)

[Non-consolidated]

	(Millions of yen)					
	Sep. 2025		Mar. 2025		Change	
	Cost	Net	Cost	Net	Cost	Net
Domestic investment (*2)	100,964	63	103,917	203	(2,952)	(140)
International investment (*2)	4,619,583	11,571	3,081,726	3,063	1,537,857	8,507
Foreign government bonds	4,611,871	10,482	3,081,505	1,251	1,530,365	9,231
US Treasury	2,130,708	13,706	1,780,123	3,369	350,585	10,337
Foreign stocks and others	7,712	1,088	220	1,812	7,491	(723)
Others (Investment trust, etc.) (*3)	368,781	5,705	414,568	5,907	(45,786)	(202)
Total	5,089,330	17,339	3,600,212	9,174	1,489,117	8,164

(*1) Not including stocks with no market price and investment in partnership, etc.

(*2) "Domestic investment" and "International investment" are basically categorized by the countries where final exposure exists.

(*3) "Investment trust" and investment securities uncategorizable into "Domestic investment" or "International investment".

<Reference 2>

Breakdown of "Held-to-maturity securities"
[Non-consolidated]

	(Millions of yen)					
	Sep. 2025		Mar. 2025		Change	
	Cost	Net	Cost	Net	Cost	Net
Held-to-maturity securities	179,270	1,886	184,524	2,727	(5,254)	(840)
Japanese Government Bonds	126,128	1,835	116,459	2,746	9,669	(911)
Japanese Local Government Bonds	-	-	-	-	-	-
Japanese Corporate Bonds	10,200	3	11,800	8	(1,600)	(4)
Others	42,941	47	56,265	(27)	(13,323)	75
Domestic investment (*)	25,431	33	28,119	(53)	(2,688)	86
International investment (*)	17,510	14	28,146	25	(10,635)	(10)

(*) "Domestic investment" and "International investment" are basically categorized by the countries where final exposure exists.

<Reference 3>

Breakdown of "Stocks with no market price and investment in partnership, etc."
[Non-consolidated]

	(Millions of yen)					
	Sep. 2025		Mar. 2025		Change	
	Cost	Net	Cost	Net	Cost	Net
Stocks with no market price and investment in partnership, etc. (*1)	711,294	35,201	677,780	27,459	33,514	7,742
Japanese stocks	71,580	-	70,671	-	908	-
Others	639,713	35,201	607,108	27,459	32,605	7,742
Domestic investment (*2)	119,223	4,614	102,504	5,301	16,718	(687)
International investment (*2)	520,490	30,587	504,603	22,157	15,886	8,429

(*1) Including unconsolidated subsidiaries, etc.

(*2) "Domestic investment" and "International investment" are basically categorized by the countries where final exposure exists.

5. Maturity ladder of securities

<"Held-to-maturity securities" and "Available-for-sale securities" with maturities>
[Consolidated]

	(Millions of yen)									
	Sep. 2025					Mar. 2025				
	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total
Japanese bonds	2,084,092	3,198,756	1,398,033	775,403	7,456,285	2,786,611	2,388,991	601,737	138,249	5,915,590
Government bonds	2,051,956	2,698,058	1,268,634	746,330	6,764,979	2,725,795	1,904,821	462,462	107,145	5,200,225
Local government bonds	5,830	20,225	16,277	-	42,333	5,120	19,702	18,694	-	43,517
Corporate bonds	26,305	480,472	113,121	29,072	648,972	55,695	464,468	120,580	31,103	671,848
Others	696,167	1,574,386	1,535,199	1,374,030	5,179,783	527,486	1,134,722	1,153,367	753,594	3,569,170

Note: Including "Monetary Claims Bought", as well as securities.

[Non-consolidated]

	(Millions of yen)									
	Sep. 2025					Mar. 2025				
	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total
Japanese bonds	2,084,092	3,198,756	1,398,033	775,403	7,456,285	2,786,611	2,388,991	601,737	138,249	5,915,590
Government bonds	2,051,956	2,698,058	1,268,634	746,330	6,764,979	2,725,795	1,904,821	462,462	107,145	5,200,225
Local government bonds	5,830	20,225	16,277	-	42,333	5,120	19,702	18,694	-	43,517
Corporate bonds	26,305	480,472	113,121	29,072	648,972	55,695	464,468	120,580	31,103	671,848
Others	532,840	1,506,331	1,529,390	1,360,361	4,928,923	489,134	1,087,955	1,149,856	739,226	3,466,173

Note: Including "Monetary Claims Bought", as well as securities.

6. BIS capital adequacy ratio

(1) BIS capital adequacy ratio (International standard)

[Consolidated]

		(Billions of yen)				Minimum requirement (*) (Sep. 2025)
		Sep. 2025 (Preliminary)	Mar. 2025	Change		
Common Equity Tier 1 capital ratio	(8) / (19)	1	11.93%	11.52%	0.41%	7.56%
Tier 1 capital ratio	(11) / (19)	2	13.57%	12.96%	0.61%	9.06%
Total capital ratio	(14) / (19)	3	15.03%	14.34%	0.69%	11.06%
Directly issued qualifying capital plus retained earnings		4	2,727.3	2,641.1	86.2	
Accumulated Other Comprehensive Income ("OCI")		5	477.1	396.2	80.9	
Instruments and reserves		6	3,205.2	3,038.1	167.1	
Regulatory adjustments		7	(402.0)	(372.5)	(29.5)	
Common Equity Tier 1 capital (CET1)		8	2,803.2	2,665.6	137.6	
Directly issued qualifying Additional Tier 1 instruments		9	370.0	320.0	50.0	
Additional Tier 1 capital (AT1)		10	384.8	334.4	50.3	
Tier 1 capital (T1 = CET1 + AT1)		11	3,188.0	3,000.0	187.9	
Directly issued qualifying Tier 2 instruments		12	305.0	282.8	22.2	
Tier 2 capital (T2)		13	341.5	317.8	23.6	
Total capital (T1 + T2)		14	3,529.5	3,317.9	211.5	
Amount of credit risk-weighted assets		15	20,643.1	20,341.4	301.7	
Amount of market risk equivalents		16	1,146.0	1,229.1	(83.1)	
Amount of operational risk equivalents		17	1,689.9	1,562.1	127.7	
Floor adjustment		18	-	-	-	
Total risk weighted assets		19	23,479.1	23,132.7	346.3	

(*) Capital conservation buffer, countercyclical capital buffer and surcharge for domestic systemically important banks are taken into account and added to minimum regulatory requirements for each capital ratio.

[SuMiTB (Consolidated)]

(Billions of yen)						Minimum requirement
			Sep. 2025 (Preliminary)	Mar. 2025	Change	
Common Equity Tier 1 capital ratio	(4) / (7)	1	10.82%	10.42%	0.40%	4.50%
Tier 1 capital ratio	(5) / (7)	2	12.51%	11.91%	0.60%	6.00%
Total capital ratio	(6) / (7)	3	14.01%	13.33%	0.68%	8.00%
Common Equity Tier 1 capital		4	2,468.1	2,342.6	125.4	
Tier 1 capital		5	2,852.9	2,677.1	175.8	
Total capital		6	3,194.5	2,995.0	199.4	
Total risk weighted assets		7	22,800.9	22,467.3	333.6	

[SuMiTB (Non-consolidated)]

(Billions of yen)						Minimum requirement
			Sep. 2025 (Preliminary)	Mar. 2025	Change	
Common Equity Tier 1 capital ratio	(11) / (14)	8	9.67%	9.31%	0.36%	4.50%
Tier 1 capital ratio	(12) / (14)	9	11.35%	10.79%	0.56%	6.00%
Total capital ratio	(13) / (14)	10	12.83%	12.21%	0.62%	8.00%
Common Equity Tier 1 capital		11	2,130.0	2,008.8	121.2	
Tier 1 capital		12	2,498.8	2,328.6	170.1	
Total capital		13	2,824.6	2,635.1	189.4	
Total risk weighted assets		14	22,013.7	21,574.5	439.1	

(2) Leverage ratio

[Consolidated]

(Billions of yen)						Minimum requirement
			Sep. 2025 (Preliminary)	Mar. 2025	Change	
Leverage ratio	(16) / (17)	15	5.38%	5.28%	0.10%	3.15%
Tier 1 capital		16	3,188.0	3,000.0	187.9	
Total Exposure		17	59,217.7	56,735.7	2,481.9	

[SuMiTB (Consolidated)]

(Billions of yen)						Minimum requirement
			Sep. 2025 (Preliminary)	Mar. 2025	Change	
Leverage ratio	(19) / (20)	18	4.83%	4.74%	0.09%	3.15%
Tier 1 capital		19	2,852.9	2,677.1	175.8	
Total Exposure		20	58,955.1	56,471.5	2,483.5	

[SuMiTB (Non-consolidated)]

(Billions of yen)						Minimum requirement
			Sep. 2025 (Preliminary)	Mar. 2025	Change	
Leverage ratio	(22) / (23)	21	4.40%	4.31%	0.09%	3.15%
Tier 1 capital		22	2,498.8	2,328.6	170.1	
Total Exposure		23	56,680.1	53,943.5	2,736.6	

7. Return on equity (ROE)

[Consolidated]

1HFY2025				(%)	
				1HFY2024	Change
Return (Net income) on shareholders' equity		12.46		10.14	2.32
Return (Net income) on equity		10.75		8.43	2.32

Note1: Return on shareholders' equity (equity)

= Net income attributable to owners of the parents

÷{ (Beginning balance of shareholders' equity (equity) + Ending balance of shareholders' equity (equity)) ÷ 2 } X 100 X (365÷183)

Note2: Shareholders' equity = Total net assets - Share purchase warrants - Minority interests - Total accumulated other comprehensive income

Note3: Equity = Total net assets - Share purchase warrants - Minority interests

8. Loans and Deposits (Banking a/c and principal guaranteed trust a/c combined)

(1) Balance of loans and deposits, etc.

[Non-consolidated]

		(Millions of yen)					
		Sep. 2025		Mar. 2025		Change	
		Total	Domestic branches	Total	Domestic branches	Total	Domestic branches
Loans and bills discounted	(Ending balance)	32,565,480	26,420,115	32,380,104	26,295,312	185,376	124,803
	(Average balance)	32,168,610	26,067,679	32,679,966	26,594,990	(511,356)	(527,311)
Banking account	(Ending balance)	32,421,816	26,276,450	32,253,158	26,168,367	168,657	108,083
	(Average balance)	32,031,296	25,930,365	32,641,411	26,556,434	(610,114)	(626,069)
Principal guaranteed trust account	(Ending balance)	143,664	143,664	126,945	126,945	16,719	16,719
	(Average balance)	137,313	137,313	38,555	38,555	98,758	98,758
Deposits, Trust principal	(Ending balance)	42,430,782	36,259,454	40,718,327	33,389,228	1,712,455	2,870,226
	(Average balance)	41,048,279	34,614,645	40,585,859	34,512,509	462,420	102,135
Deposits	(Ending balance)	38,884,369	32,713,041	37,387,431	30,058,332	1,496,938	2,654,709
	(Average balance)	37,750,677	31,317,043	37,039,336	30,965,986	711,341	351,057
Time deposits	(Ending balance)	28,216,641	22,331,238	26,539,967	19,500,740	1,676,673	2,830,498
	(Average balance)	27,202,889	21,060,439	25,785,130	20,006,103	1,417,758	1,054,335
Liquid deposits	(Ending balance)	9,203,260	8,917,476	9,223,233	8,933,667	(19,972)	(16,190)
	(Average balance)	9,185,086	8,894,664	10,004,828	9,711,280	(819,742)	(816,616)
Trust principal	(Ending balance)	3,546,412	3,546,412	3,330,896	3,330,896	215,516	215,516
	(Average balance)	3,297,601	3,297,601	3,546,523	3,546,523	(248,921)	(248,921)

Note: "Deposits" exclude NCD.

(2) Ending balance of deposits classified by depositors (Domestic branches)

[Non-consolidated]

(Millions of yen)			
	Sep. 2025	Mar. 2025	Change
Individuals	18,266,110	17,764,981	501,129
Deposits	16,920,236	16,394,310	525,926
Trust principal (Principal guaranteed)	1,345,873	1,370,671	(24,797)
Corporations and other organizations (*1)	17,507,507	15,002,715	2,504,791
Deposits	15,306,968	13,042,491	2,264,477
Trust principal (Principal guaranteed)	2,200,538	1,960,224	240,314
Total	35,773,617	32,767,697	3,005,920

(*1) "Other organizations" are public organizations and financial institutions.

(*2) "Deposits" exclude NCD and offshore accounts.

9. Loans (Banking a/c and principal guaranteed trust a/c combined)

(1) Loans to small and mid-sized enterprises, etc.

[Non-consolidated]

	(Millions of yen, %)		
	Sep. 2025	Mar. 2025	Change
Loan balance	17,995,072	17,909,205	85,866
Loans to individuals	10,663,553	10,834,752	(171,199)
Ratio to total loan balance	68.1	68.1	0.0

(2) Loans to individuals

[Non-consolidated]

	(Millions of yen)		
	Sep. 2025	Mar. 2025	Change
Residential mortgage loans	9,970,584	10,159,373	(188,789)
Loans to individual for business use	661,513	644,615	16,898
Other consumer loans	31,454	30,763	691
Total	10,663,553	10,834,752	(171,199)

(3) Loans by industry

[Non-consolidated]

	(Millions of yen)		
	Sep. 2025	Mar. 2025	Change
Domestic Branches (excluding offshore accounts)	26,420,115	26,295,312	124,803
Manufacturing	2,742,217	2,721,704	20,512
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	49,967	54,945	(4,978)
Construction	381,520	275,127	106,392
Electricity, gas, heat supply and water	1,391,187	1,446,003	(54,816)
Information and communications	371,491	322,074	49,417
Transport and postal activities	1,069,002	1,092,547	(23,544)
Wholesale and retail trade	1,297,951	1,273,828	24,123
Finance and insurance	2,614,739	2,834,022	(219,283)
Real estate	3,818,464	3,563,036	255,427
Goods rental and leasing	1,534,708	1,407,615	127,092
Others	11,148,866	11,304,406	(155,540)
Overseas branches and offshore accounts	6,145,365	6,084,791	60,573
Total	32,565,480	32,380,104	185,376

Note: The above table is made based on the categorization of "Survey on loans by industry" of Bank of Japan.

10. Non-Performing Loans (NPLs) based on Banking Act and Reconstruction Act

(1) Non-Performing Loans (NPLs) based on Banking Act and Reconstruction Act (After partial direct written-off)

[Consolidated]

	Sep. 2025		Mar. 2025		Change	
	Total	Banking a/c	Total	Banking a/c	Total	Banking a/c
Total	89,020	89,011	104,542	104,528	(15,521)	(15,516)
Bankrupt and practically bankrupt	12,655	12,655	15,424	15,424	(2,769)	(2,769)
Doubtful	47,734	47,730	62,370	62,362	(14,635)	(14,632)
Substandard	28,631	28,626	26,747	26,741	1,883	1,884
Loans past due 3 months or more	4,368	4,368	-	-	4,368	4,368
Restructured loans	24,262	24,258	26,747	26,741	(2,485)	(2,483)
Normal assets	33,794,810	33,651,154	33,989,680	33,862,748	(194,869)	(211,593)
Grand total	33,883,831	33,740,166	34,094,222	33,967,276	(210,390)	(227,110)
NPL ratio	0.3%	0.3%	0.3%	0.3%	(0.0%)	(0.0%)

Note : Partial direct written-off: Sep. 2025: 26,329 million yen, Mar. 2025: 28,855 million yen

[Non-consolidated]

	Sep. 2025		Mar. 2025		Change	
	Total	Banking a/c	Total	Banking a/c	Total	Banking a/c
Total	81,150	81,141	85,514	85,501	(4,363)	(4,359)
Bankrupt and practically bankrupt	11,481	11,481	12,919	12,919	(1,438)	(1,438)
Doubtful	42,035	42,031	48,370	48,363	(6,335)	(6,332)
Substandard (a)	27,633	27,629	24,223	24,217	3,410	3,411
Loans past due 3 months or more	4,368	4,368	-	-	4,368	4,368
Restructured loans	23,265	23,260	24,223	24,217	(958)	(957)
Normal assets	33,118,841	32,975,185	32,951,232	32,824,299	167,609	150,885
Assets to substandard borrowers (excluding Substandard) (b)	1,382	1,382	1,482	1,482	(100)	(100)
Assets to borrowers requiring caution (excluding assets to substandard borrowers)	348,905	348,891	396,322	396,316	(47,417)	(47,425)
Assets to normal borrowers	32,768,553	32,624,911	32,553,426	32,426,500	215,126	198,410
Grand total	33,199,991	33,056,327	33,036,746	32,909,800	163,245	146,526
NPL ratio	0.2%	0.2%	0.3%	0.3%	(0.1%)	(0.1%)
Assets to substandard borrowers (a) + (b)	29,016	29,011	25,706	25,700	3,309	3,311

Note : Partial direct written-off: Sep. 2025: 16,362 million yen, Mar. 2025: 18,386 million yen

(2) Coverage ratio and allowance ratio of Non-Performing Loans (NPLs) based on Banking Act and Reconstruction Act

[Non-consolidated]

	Sep. 2025		Mar. 2025		Change	
	Total	Banking a/c	Total	Banking a/c	Total	Banking a/c
Non-Performing Loans (NPLs) based on Banking Act and Reconstruction Act	81,150	81,141	85,514	85,501	(4,363)	(4,359)
Coverage ratio	76.6%	76.6%	75.1%	75.1%	1.5%	1.5%
Allowance ratio	56.1%	56.1%	57.2%	57.2%	(1.1%)	(1.1%)
Bankrupt and practically bankrupt	11,481	11,481	12,919	12,919	(1,438)	(1,438)
Coverage ratio	100.0%	100.0%	100.0%	100.0%	-%	-%
Allowance ratio	100.0%	100.0%	100.0%	100.0%	-%	-%
Doubtful	42,035	42,031	48,370	48,363	(6,335)	(6,332)
Coverage ratio	84.7%	84.7%	84.0%	84.0%	0.7%	0.7%
Allowance ratio	71.7%	71.7%	72.0%	72.0%	(0.3%)	(0.3%)
Substandard	27,633	27,629	24,223	24,217	3,410	3,411
Coverage ratio	54.4%	54.4%	44.3%	44.2%	10.1%	10.2%
Allowance ratio	14.7%	14.7%	14.1%	14.1%	0.6%	0.6%

(3) Non-Performing Loans (NPLs) based on Banking Act and Reconstruction Act by industry
[Non-consolidated]

(Millions of yen)

	Sep. 2025	Mar. 2025	Change
Domestic Branches (excluding offshore accounts)	71,502	76,418	(4,916)
Manufacturing	28,974	34,249	(5,275)
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	77	77	-
Electricity, gas, heat supply and water	536	536	-
Information and communications	219	247	(27)
Wholesale and retail trade	5,257	5,782	(524)
Finance and insurance	552	599	(46)
Real estate	3,008	3,996	(988)
Others	32,875	30,929	1,946
Overseas branches and offshore accounts	9,647	9,095	552
Total	81,150	85,514	(4,363)

Note: The above table is made according to the categorization of "Survey on loans by industry" of Bank of Japan.

11. Self-Assessment and Non-Performing Loans (NPLs) based on Banking Act and Reconstruction Act
(Banking a/c and principal guaranteed trust a/c combined)

[Non-consolidated]

(Billions of yen, %)

Borrower classification under the self-assessment		NPLs based on Banking Act and Reconstruction Act	Self-assessment				Allowance	Coverage ratio	Allowance ratio
			Not categorized	Category II	Category III	Category IV			
Legal bankruptcy		(1) Bankrupt/practically bankrupt 11.5	(1) Guarantee and collateral 5.5	Entirely covered by allowances	Entirely written-off or covered by allowances	(1) Specific allowance for loan losses 5.9	100.0	100.0	
Virtual bankruptcy									
Possible bankruptcy		(2) Doubtful 42.0	(2) Guarantee and collateral 19.3	Partially covered by allowances		(2) Specific allowance for loan losses 16.2	84.7	71.7	
Borrowers requiring caution	Substandard borrowers	(3) Substandard 27.6	(3) Guarantee and collateral 12.8			(3) General allowance for loan losses 2.1	54.4	14.7	
		Loans past due 3 months or more 4.4							
		Restructured loans 23.3							
		(4) Normal assets (A + B + C) 33,118.8							
	Others	A. Assets to substandard borrowers (exc. Substandard) 1.4							
		B. Assets to borrowers requiring caution (exc. assets to substandard borrowers) 348.9							
Normal		C. Assets to normal borrowers 32,768.6							
		NPLs based on Banking Act and Reconstruction Act (1) + (2) + (3) 81.2	Guarantee and collateral (1) + (2) + (3) 37.8			Allowance for loan losses (1) + (2) + (3) 24.3	76.6	56.1	
Total balance (1) + (2) + (3) + (4) 33,200.0			Not categorized, category II 33,193.5	category III 6.3	category IV -				

12. Allowance for loan losses

(1) Balance of allowance for loan losses

(Banking account)

[Consolidated]

	(Millions of yen)		
	Sep. 2025	Mar. 2025	Change
Allowance for loan losses	119,519	129,958	(10,439)
General allowance for loan losses	94,279	100,529	(6,249)
Specific allowance for loan losses	25,239	29,429	(4,189)
Partial direct written-off	26,551	29,114	(2,562)

[Non-consolidated]

	(Millions of yen)		
	Sep. 2025	Mar. 2025	Change
Allowance for loan losses	99,730	108,659	(8,928)
General allowance for loan losses	76,632	81,511	(4,878)
Specific allowance for loan losses	23,097	27,147	(4,049)
Partial direct written-off	16,362	18,386	(2,024)

(Trust account)

[Non-consolidated]

	(Millions of yen)		
	Sep. 2025	Mar. 2025	Change
Allowance for entrusted loan losses	5	6	(0)

(2) Reserve ratio for assets to special mention/ normal debtors (general allowance for loan losses)

(Banking account)

[Non-consolidated]

	(%)		
	Sep. 2025	Mar. 2025	Change
Assets to borrowers requiring caution	4.05	3.96	0.09
Substandard borrowers	7.61	8.84	(1.23)
Against uncovered portion	14.57	13.88	0.69
Other borrowers	3.75	3.64	0.11
Against uncovered portion	6.38	5.95	0.43
Assets to normal borrowers	0.18	0.19	(0.01)

Note: The above list indicates the ratio of general allowance for loan losses to each asset.

13. Final disposal of non-performing loans (Banking a/c and principal guaranteed trust a/c combined)

(1) Loans outstanding in doubtful or worse categories

[Non-consolidated]

	Sep. 2022	Mar. 2023	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025	(Billions of yen) Change from Mar. 2025
Total	116.6	94.7	45.1	53.7	75.1	61.3	53.5	(7.8)
Loans outstanding in doubtful or worse categories as of Sep. 2022 and disposal thereafter	116.6	87.1	26.8	24.3	19.0	17.2	12.8	(4.4)
New entry to doubtful or worse categories during 2HFY2022 and disposal thereafter		7.6	7.1	6.8	5.9	5.4	5.1	(0.3)
New entry to doubtful or worse categories during 1HFY2023 and disposal thereafter			11.2	9.3	8.2	7.5	4.0	(3.5)
New entry to doubtful or worse categories during 2HFY2023 and disposal thereafter				13.3	8.3	5.7	4.7	(0.9)
New entry to doubtful or worse categories during 1HFY2024 and disposal thereafter					33.7	20.0	16.6	(3.4)
New entry to doubtful or worse categories during 2HFY2024 and disposal thereafter						5.5	3.6	(1.9)
New entry to doubtful or worse categories during 1HFY2025 and disposal thereafter							6.7	6.7

(2) Progress of final disposal

[Non-consolidated]

Period	Primary amount	Amount as of Sep. 2025	Quasi final disposal or in the process of final disposal	Amount of final disposal in 1HFY2025	(Billions of yen)	
					Progress ratio of final disposal (%)	Adjusted progress ratio of final disposal (%) (*)
	(A)	(B)	(C)		(A-B)/A	(A-B+C)/A
Before 1HFY2022	3,823.2	12.8	3.4	4.4	99.6	99.7
2HFY2022	7.6	5.1	0.1	0.3	32.0	32.7
1HFY2023	11.2	4.0	3.1	3.5	64.5	92.5
2HFY2023	13.3	4.7	0.8	0.9	64.3	70.3
1HFY2024	33.7	16.6	10.2	3.4	50.8	81.0
2HFY2024	5.5	3.6	0.3	1.9	34.4	39.2
1HFY2025	6.7	6.7	0.1	-	-	0.7
Total	-----	53.5	17.9	14.4	-----	-----

(*) Progress ratio of final disposal considering quasi final disposal

14. Retirement benefits

[Consolidated]

(Millions of yen)				
		Sep. 2025	Mar. 2025	Change
Projected benefit obligation	(A)	329,179	332,309	(3,129)
Discount rate		mainly 2.1%	mainly 2.1%	---
Plan assets	(B)	641,910	638,894	3,015
Liabilities for retirement benefits	(C)	12,649	12,576	73
Assets for retirement benefits	(D)	325,380	319,161	6,219

Note: (A) = (B) + (C) - (D)

• Remeasurements of retirement benefits (before considering tax effect accounting)

(Millions of yen)			
	Sep. 2025	Mar. 2025	Change
Unrecognized net prior services costs	(52)	(59)	6
Unrecognized net actuarial loss	(26,140)	(22,700)	(3,440)
Total	(26,193)	(22,759)	(3,434)

(Millions of yen)			
	1H FY2025	1H FY2024	Change
Retirement benefit expenses	(386)	5,686	(6,072)
Service cost - benefits earned	(3,343)	(4,247)	904
Interest cost on projected benefit obligation	(3,381)	(2,203)	(1,177)
Expected return on plan assets	11,800	12,277	(476)
Disposal of prior services costs	6	6	0
Disposal of actuarial loss	(3,654)	1,377	(5,032)
Others (*)	(1,813)	(1,523)	(290)

(*) Others include required contributions

[Non-consolidated]

(Millions of yen)				
		Sep. 2025	Mar. 2025	Change
Projected benefit obligation	(A)	309,678	311,827	(2,149)
Discount rate		2.1%	2.1%	-- %
Plan assets	(B)	632,622	628,391	4,231
Provision for retirement benefits	(C)	1,246	1,215	31
Prepaid pension expenses	(D)	298,930	296,362	2,567
Unrecognized net prior services costs	(E)	-	-	-
Unrecognized net actuarial loss	(F)	(25,261)	(21,416)	(3,844)

Note: (A) = (B) + (C) - (D) + (E) + (F)

(Millions of yen)			
	1H FY2025	1H FY2024	Change
Retirement benefit expenses	514	7,016	(6,501)
Service cost - benefits earned	(2,745)	(3,517)	772
Interest cost on projected benefit obligation	(3,261)	(2,130)	(1,130)
Expected return on plan assets	11,679	12,134	(454)
Disposal of prior services costs	-	-	-
Disposal of actuarial loss	(3,844)	1,388	(5,233)
Others (*)	(1,312)	(858)	(454)

(*) Others include required contributions

15. Deferred tax assets

(1) Major factors for deferred tax assets and deferred tax liabilities

[Consolidated]

	(Billions of yen)		
	Sep. 2025	Mar. 2025	Change
Deferred tax assets (A)	8.8	8.1	0.6
Devaluation of securities	12.5	15.5	(2.9)
Allowance for loan losses (including written-off of loans)	35.3	38.9	(3.5)
Deferred gains/ losses on hedges	-	5.4	(5.4)
Valuation difference due to share exchange	4.3	4.3	-
Others	78.0	81.4	(3.3)
Valuation allowance	(16.9)	(17.4)	0.4
Offset with deferred tax liabilities	(104.4)	(120.1)	15.6
Deferred tax liabilities (B)	179.1	135.4	43.6
Amount related retirement benefits	53.6	57.3	(3.6)
Deferred gains/ losses on hedges	11.8	-	11.8
Valuation difference on available-for-sale securities	193.0	172.1	20.8
Liabilities for retirement benefits	8.1	7.1	1.0
Valuation difference due to share exchange	5.4	5.4	-
Others	11.4	13.5	(2.0)
Offset with deferred tax assets	(104.4)	(120.1)	15.6
Net deferred tax assets (A) - (B)	(170.2)	(127.2)	(42.9)

[Non-consolidated]

	(Billions of yen)		
	Sep. 2025	Mar. 2025	Change
Deferred tax assets (A)	-	-	-
Devaluation of securities	31.6	34.5	(2.9)
Allowance for loan losses (including written-off of loans)	26.4	29.1	(2.7)
Deferred gains/ losses on hedges	-	13.7	(13.7)
Others	47.9	54.7	(6.8)
Valuation allowance	(23.2)	(23.3)	0.0
Offset with deferred tax liabilities	(82.7)	(109.0)	26.2
Deferred tax liabilities (B)	170.4	123.5	46.9
Amount related retirement benefits	53.4	57.1	(3.6)
Deferred gains/ losses on hedges	3.8	-	3.8
Valuation difference on available-for-sale securities	189.8	169.2	20.6
Others	6.0	6.1	(0.1)
Offset with deferred tax assets	(82.7)	(109.0)	26.2
Net deferred tax assets (A) - (B)	(170.4)	(123.5)	(46.9)

(2) Adequacy for calculating and posting net deferred tax assets

[Non-consolidated]

SuMITB applied the category 2 of the Guidance No. 26 of the Accounting Standards (*1) for tax effect accounting and posted net deferred tax assets as a company reporting stable taxable income excluding those arising from non-recurring causes.

(*1) Guidance on Recoverability of Deferred Tax Assets (the Accounting Standards Board of Japan (ASBJ))

(Reference) Taxable income before deduction of loss carryforwards for the past 5 years

	(Billions of yen)				
	FY2024	FY2023	FY2022	FY2021	FY2020
Taxable income before deduction of loss carryforwards	272.5	(*2)(3.1)	111.5	114.1	107.4
Net business profit before credit costs	288.9	275.9	245.9	242.0	206.5

(*2) Including non-recurring losses due to reduction and changes in positions of Japanese equity bear type mutual funds.

<Reference> Other referential financial figures of SuMiTB

(1) Balance Sheets

[Non-consolidated]

	Sep. 2025	Mar. 2025	(Billions of yen) Change
Assets:			
Cash and due from banks	26,320.9	24,728.5	1,592.4
Call loans	315.8	21.0	294.8
Receivables under resale agreements	22.7	803.7	(781.0)
Receivables under securities borrowing transactions	99.4	95.4	4.0
Monetary claims bought	94.9	108.1	(13.1)
Trading assets	2,537.8	2,345.4	192.4
Money held in trust	0.0	0.0	-
Securities	14,681.4	11,431.2	3,250.1
Loans and bills discounted	32,421.8	32,253.1	168.6
Foreign exchanges	43.6	53.4	(9.7)
Other assets	2,518.4	2,597.7	(79.3)
Tangible fixed assets	179.4	180.9	(1.5)
Intangible fixed assets	149.8	138.1	11.6
Prepaid pension expenses	298.9	296.3	2.5
Customers' liabilities for acceptances and guarantees	530.2	545.7	(15.4)
Allowance for loan losses	(99.7)	(108.6)	8.9
Allowance for Investment Losses	(3.9)	(3.9)	-
Total assets	80,112.0	75,486.6	4,625.4
Liabilities:			
Deposits	38,884.3	37,387.4	1,496.9
Negotiable certificates of deposit	10,512.1	9,693.0	819.0
Call money	210.9	318.6	(107.6)
Payables under repurchase agreements	5,032.2	2,391.5	2,640.6
Trading liabilities	2,107.2	2,092.4	14.8
Borrowed money	8,546.5	9,211.6	(665.0)
Foreign exchanges	9.1	5.3	3.8
Short-term bonds payable	2,480.2	2,326.1	154.0
Corporate bonds	2,791.8	2,753.8	37.9
Borrowed money from trust account	3,716.5	3,492.2	224.2
Other liabilities	2,567.7	2,777.9	(210.2)
Provision for bonuses	8.5	10.8	(2.3)
Provision for directors' bonuses	-	0.1	(0.1)
Provision for stocks payment	0.9	1.1	(0.2)
Provision for retirement benefits	1.2	1.2	0.0
Provision for Reward Points Program	0.0	-	0.0
Provision for reimbursement of deposits	2.3	2.3	(0.0)
Provision for contingent loss	1.3	1.4	(0.0)
Deferred tax liabilities	170.4	123.5	46.9
Deferred tax liabilities for land revaluation	2.4	2.4	-
Acceptances and guarantees	530.2	545.7	(15.4)
Total liabilities	77,576.8	73,139.4	4,437.3
Net assets:			
Capital stock	342.0	342.0	-
Capital surplus	343.0	343.0	-
Legal capital surplus	273.0	273.0	-
Other capital surplus	70.0	70.0	-
Retained earnings	1,435.4	1,330.5	104.9
Legal retained earnings	69.0	69.0	-
Other retained earnings	1,366.4	1,261.4	104.9
Other voluntary reserve	371.8	371.8	-
Retained earnings brought forward	994.5	889.6	104.9
Shareholders' equity	2,120.5	2,015.6	104.9
Valuation difference on available-for-sale securities	412.5	367.6	44.8
Deferred gains/ losses on hedges	8.2	(29.9)	38.2
Revaluation reserve for land	(6.1)	(6.1)	-
Valuation and translation adjustments	414.6	331.5	83.0
Total net assets	2,535.2	2,347.1	188.0
Total liabilities and net assets	80,112.0	75,486.6	4,625.4

(2) Statements of Income
[Non-consolidated]

	(Billions of yen)		
	1HFY2025	1HFY2024	Change
Ordinary income	1,084.4	1,047.4	36.9
Trust fees	60.7	60.0	0.7
Interest income	618.0	559.7	58.2
Interest on loans and discounts	330.0	333.3	(3.2)
Interest and dividends on securities	180.9	143.8	37.1
Fees and commissions	121.8	114.3	7.4
Trading income	45.0	63.4	(18.4)
Other ordinary income	173.8	186.3	(12.5)
Other income	64.7	63.4	1.3
Ordinary expenses	907.1	907.9	(0.7)
Interest expenses	626.5	636.0	(9.5)
Interest on deposits	190.7	182.3	8.3
Fees and commissions payments	59.6	60.3	(0.7)
Trading expenses	0.0	3.3	(3.3)
Other ordinary expenses	15.3	8.6	6.6
General and administrative expenses	170.5	150.8	19.6
Other expenses	34.9	48.5	(13.5)
Ordinary profit	177.2	139.4	37.7
Extraordinary income	29.4	0.1	29.2
Extraordinary losses	2.7	0.9	1.7
Income before Income Taxes	203.9	138.6	65.2
Income taxes-Current	40.5	37.4	3.1
Income taxes-Deferred	8.6	(0.4)	9.1
Income taxes	49.2	36.9	12.2
Net income	154.7	101.7	52.9

(3) Statement of trust account

[Non-consolidated]

	(Billions of yen)		
	Sep. 2025	Mar. 2025	Change
Loans and bills discounted	2,658.1	2,531.9	126.1
Securities	765.9	858.5	(92.5)
Beneficiary rights	188,869.8	184,371.2	4,498.5
Securities held in custody accounts	30.8	30.8	(0.0)
Money claims	25,543.4	26,051.2	(507.7)
Tangible fixed assets	29,819.3	28,752.5	1,066.7
Intangible fixed assets	279.7	265.2	14.5
Other claims	16,343.4	15,935.5	407.9
Loans to banking account	3,716.5	3,492.2	224.2
Cash and due from banks	1,005.3	990.2	15.0
Total assets	269,032.6	263,279.7	5,752.9
Money trusts	42,373.9	40,242.0	2,131.9
Pension trusts	15,327.8	15,520.5	(192.6)
Property formation benefit trusts	16.8	18.5	(1.6)
Securities investment trusts	79,650.8	78,688.6	962.2
Money entrusted, other than money trusts	40,921.4	40,862.9	58.4
Securities trusts	24,512.4	22,793.1	1,719.2
Money claim trusts	25,709.4	26,173.2	(463.8)
Land and fixtures trusts	0.7	0.8	(0.0)
Composite trusts	40,519.0	38,979.7	1,539.2
Total liabilities	269,032.6	263,279.7	5,752.9

Note: The amount of retrusted assets for asset administration is included in Beneficiary rights:

Sep. 2025: 187,055.7 billion yen, Mar. 2025: 182,552.8 billion yen

(4) Breakdown of principal guaranteed trust a/c

[Non-consolidated]

			(Billions of yen)	
Sep. 2025			Mar. 2025	Change
Money trusts	Loans and bills discounted	143.6	126.9	16.7
	Others	3,403.1	3,204.3	198.7
	Total assets	3,546.7	3,331.3	215.4
	Principal	3,546.4	3,330.8	215.5
	Reserves for JOMT (Jointly-operated money trust)	0.0	0.0	(0.0)
	Others	0.3	0.4	(0.0)
	Total liabilities	3,546.7	3,331.3	215.4