

**Sumitomo Mitsui Trust Group, Inc. (SuMi TRUST Group)**  
 Financial Results for the Nine Months Ended December 31, 2025  
 [Japanese GAAP] (Consolidated)



January 30, 2026

Stock exchange listings: Tokyo and Nagoya (Code: 8309)  
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 —  
 Dividend payment date: —  
 Trading accounts: Established  
 Explanatory material: Prepared  
 Briefing on financial results: Not scheduled

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

**1. Consolidated Financial Results (for the Nine Months Ended December 31, 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	
	Millions of Yen	%	Millions of Yen	%	Millions of Yen	%
Nine Months Ended						
December 31, 2025	2,111,247	1.6	329,642	5.5	266,673	18.0
December 31, 2024	2,077,963	16.9	312,581	460.3	225,990	358.6

(Note) Comprehensive Income: Nine months ended December 31, 2025 ¥404,846 million, 205.1%

Nine months ended December 31, 2024 ¥132,712 million, (50.6)%

	Net Income per Share of Common Stock	Fully Diluted Net Income per Share of Common Stock
Nine Months Ended	Yen	Yen
December 31, 2025	378.37	378.17
December 31, 2024	314.61	314.43

**(2) Financial Position**

	Total Assets		Net Assets		Net Assets to Total Assets Ratio	
	Millions of Yen		Millions of Yen		%	
As of						
December 31, 2025	81,843,964		3,361,411		4.1	
March 31, 2025	78,247,102		3,127,317		4.0	

(Reference) Shareholders' Equity: As of December 31, 2025 ¥ 3,327,777 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: None

(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)			
	Net Income Attributable to Owners of the Parent		Net Income per Share of Common Stock
Fiscal Year Ending	Millions of Yen	%	Yen
March 31, 2026	295,000	14.5	419.59

(Note) Revision of latest announced forecast of consolidated earnings: None

#### \*Notes

(1) Significant Changes in the Scope of Consolidation during the Nine Months Ended December 31, 2025: Yes

Included: — (—)

Excluded: 2 companies L&F Asset Finance, Ltd. and Sumitomo Mitsui Trust Club Co., Ltd.

(2) Specific Accounting Treatments for the Preparation of the Quarterly Consolidated Financial Statements: Yes

(For further details, please refer to "(3) Notes to the Quarterly Consolidated Financial Statements" on page 7 of Accompanying Materials.)

(3) 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

(4) Number of Shares Issued (Common Stock)

1) Number of shares issued (including treasury stock):	As of December 31, 2025	705,385,780 shares	As of March 31, 2025	721,355,380 shares
	As of December 31, 2025	7,644,103 shares	As of March 31, 2025	10,396,037 shares
	For the nine months ended December 31, 2025	704,800,940 shares	For the nine months ended December 31, 2024	718,325,643 shares

**Review procedures performed by certified public accountants or an audit firm for the attached quarterly consolidated financial statements: None**

#### **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 nine months ended December 31, 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.

**[Accompanying Materials]**

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## **1. Operating Results for the Nine Months Ended December 31, 2025**

Operating Results is disclosed in the “(For reference) Summary of Financial Results for 3QFY2025,” on the Company’s website.

URL: <https://www.smtg.jp/english/investors/report/fs>

\*Please refer to “Fiscal Year 2025 3rd Quarter” on the website above.

**2. Quarterly Consolidated Financial Statements and Notes to the Quarterly Consolidated Financial Statements**

**(1) Quarterly Consolidated Balance Sheets**

(Millions of Yen)

	As of March 31, 2025	As of December 31, 2025
<b>Assets:</b>		
Cash and Due from Banks	25,173,611	22,738,254
Call Loans and Bills Bought	21,000	270,849
Receivables under Resale Agreements	803,722	31,864
Receivables under Securities Borrowing Transactions	95,400	48,465
Monetary Claims Bought	926,244	839,637
Trading Assets	2,291,521	3,181,632
Money Held in Trust	35,677	45,775
Securities	11,496,181	15,401,725
Loans and Bills Discounted	32,206,993	33,051,846
Foreign Exchanges	53,453	47,964
Lease Receivables and Investment Assets	718,241	722,642
Other Assets	3,197,997	4,184,915
Tangible Fixed Assets	218,432	218,280
Intangible Fixed Assets	174,746	196,195
Assets for Retirement Benefits	319,161	328,645
Deferred Tax Assets	8,197	9,578
Customers' Liabilities for Acceptances and Guarantees	640,415	657,131
Allowance for Loan Losses	(129,958)	(127,501)
Allowance for Investment Losses	(3,938)	(3,938)
<b>Total Assets</b>	<b>78,247,102</b>	<b>81,843,964</b>
<b>Liabilities:</b>		
Deposits	37,722,986	38,065,200
Negotiable Certificates of Deposit	9,643,098	11,112,942
Call Money and Bills Sold	318,617	250,995
Payables under Repurchase Agreements	2,391,583	3,683,507
Trading Liabilities	2,092,440	2,572,529
Borrowed Money	9,084,957	8,249,915
Foreign Exchanges	1,440	1,545
Short-Term Bonds Payable	2,987,093	3,251,565
Bonds Payable	3,543,483	3,701,085
Borrowed Money from Trust Account	3,492,270	3,274,207
Other Liabilities	3,000,874	3,432,467
Provision for Bonuses	21,308	10,567
Provision for Directors' Bonuses	512	238
Provision for Stocks Payment	1,626	1,500
Liabilities for Retirement Benefits	12,576	12,571
Provision for Reward Points Program	22,686	23,126
Provision for Reimbursement of Deposits	2,390	2,329
Provision for Contingent Losses	1,473	1,754
Deferred Tax Liabilities	135,496	174,921
Deferred Tax Liabilities for Land Revaluation	2,451	2,451
Acceptances and Guarantees	640,415	657,131
<b>Total Liabilities</b>	<b>75,119,785</b>	<b>78,482,552</b>

(Continued)

	(Millions of Yen)	
	As of March 31, 2025	As of December 31, 2025
<b>Net Assets:</b>		
Capital Stock	261,608	261,608
Capital Surplus	506,616	447,112
Retained Earnings	1,968,136	2,119,626
Treasury Stock	(36,444)	(31,898)
<b>Total Shareholders' Equity</b>	<b>2,699,917</b>	<b>2,796,449</b>
Valuation Differences on Available-for-Sale Securities	351,583	366,875
Deferred Gains (Losses) on Hedges	(10,146)	86,283
Revaluation Reserve for Land	(7,163)	(7,163)
Foreign Currency Translation Adjustments	46,363	66,176
Remeasurements of Defined Benefit Plans	15,612	19,157
<b>Total Accumulated Other Comprehensive Income</b>	<b>396,250</b>	<b>531,328</b>
Subscription Rights to Shares	760	758
Non-Controlling Interests	30,388	32,875
<b>Total Net Assets</b>	<b>3,127,317</b>	<b>3,361,411</b>
<b>Total Liabilities and Net Assets</b>	<b>78,247,102</b>	<b>81,843,964</b>

(2) Quarterly Consolidated Statements of Income and Quarterly Consolidated Statements of Comprehensive Income

Quarterly Consolidated Statements of Income

(Millions of Yen)

	For the Nine Months Ended December 31, 2024	December 31, 2025
<b>Ordinary Income:</b>	2,077,963	2,111,247
Trust Fees	89,749	92,336
Interest Income:	860,503	929,503
Interest on Loans and Discounts	519,528	513,175
Interest and Dividends on Securities	197,452	240,622
Fees and Commissions	363,567	388,506
Trading Income	59,849	80,331
Other Ordinary Income	565,755	489,217
Other Income	138,536	131,352
<b>Ordinary Expenses:</b>	1,765,381	1,781,605
Interest Expenses:	964,044	967,535
Interest on Deposits	283,049	299,321
Fees and Commissions Payments	103,072	104,165
Trading Expenses	3,170	—
Other Ordinary Expenses	233,749	233,835
General and Administrative Expenses	393,353	422,562
Other Expenses	67,990	53,506
<b>Ordinary Profit</b>	312,581	329,642
Extraordinary Income:	1,059	41,493
Gains on Disposal of Fixed Assets	1,059	283
Other Extraordinary Income	—	41,210
Extraordinary Losses:	2,144	4,202
Losses on Disposal of Fixed Assets	514	905
Impairment Losses	1,630	3,296
<b>Income before Income Taxes</b>	311,496	366,933
Income Taxes:	84,481	96,932
Current	80,409	111,509
Deferred	4,071	(14,576)
<b>Net Income</b>	227,015	270,001
<b>Net Income Attributable to Non-Controlling Interests</b>	1,025	3,827
<b>Net Income Attributable to Owners of the Parent</b>	225,990	266,673

Quarterly Consolidated Statements of Comprehensive Income

(Millions of Yen)

	For the Nine Months Ended	December 31, 2024	December 31, 2025
<b>Net Income</b>	227,015	270,001	
Other Comprehensive Income (Loss):	(94,302)	134,845	
Valuation Differences on Available-for-Sale Securities	(110,138)	19,587	
Deferred Gains (Losses) on Hedges	10,225	92,659	
Foreign Currency Translation Adjustments	6,884	22,700	
Remeasurements of Defined Benefit Plans	(1,439)	3,600	
Share of Other Comprehensive Income of Equity-Method Affiliated Companies	164	(3,703)	
<b>Comprehensive Income:</b>	<b>132,712</b>	<b>404,846</b>	
<b>(Breakdown)</b>			
Comprehensive Income Attributable to Owners of the Parent	131,688	401,750	
Comprehensive Income Attributable to Non-Controlling Interests	1,024	3,095	

(3) Notes to the Quarterly Consolidated Financial Statements

(Notes on Going Concern Assumptions)

There is no applicable information.

(Notes on Significant Changes in Total Shareholders' Equity)

There is no applicable information.

(Specific Accounting Treatments for the Preparation of the Quarterly Consolidated Financial Statements)

(Income tax expenses)

Income tax expenses of certain consolidated subsidiaries are calculated by reasonably estimating the effective tax rate based on the expected income before income taxes (net of the effects of deferred taxes) for the fiscal year to which the nine-month period pertains and multiplying income before income taxes for the nine-month period by the estimated effective tax rate.

(Notes on Segment Information)

1. Reportable Segment Information

The Company's reportable segments are defined as operating segments for which discrete financial information is available. The Board of Directors and the Executive Committee periodically receive reporting on the operating results and other relevant information of the reportable segments to make decisions about the allocation of management resources and to assess performance.

Wealth Management Business:	Provision of services to individual customers
Corporate Business:	Provision of services to corporate customers
Investor Services Business:	Provision of services to investors
Real Estate Business:	Provision of services related to the real estate business
Global Markets Business:	Marketing operations, market-making operations, investment operations, and financial management operations
Asset Management Business:	Asset management service operations

2. Method for Calculating Substantial Gross Business Profit and Net Business Profit by Reportable Segment

Segment information is prepared based on internal management reports, and the accounting policies used for the reportable segments are generally the same as those that are the basis for the preparation of the quarterly consolidated financial statements; however, the reportable segments are accounted for in accordance with the rules for the internal management.

“Net Business Profit” represents “Substantial Gross Business Profit,” less “Substantial G&A Expenses.” “Substantial Gross Business Profit” and “Substantial G&A Expenses” are financial figures generated on the basis of internal management reporting, and they represent “Gross Profit” and “General and Administrative Expenses (excluding any non-recurring expenses)” of the Company and its consolidated subsidiaries, reflecting profits or losses of equity-method affiliated companies (proportionate share of gains or losses, excluding any non-recurring items).

Income earned from intersegment and cross-segment transactions are calculated by applying the criteria (market prices) specified in the rules for internal management.

“Fixed Assets” disclosed in the assets by reportable segments are the total amount of tangible fixed assets and intangible fixed assets. The assets owned by Sumitomo Mitsui Trust Bank, Limited (“SuMi TRUST Bank”) are allocated to each segment.

3. Profit or Loss and Fixed Assets by Reportable Segment

For the Nine months ended December 31, 2024

(Millions of Yen)

	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Asset Management	Others	Total
Substantial Gross Business Profit	168,668	215,667	124,679	47,570	48,223	73,435	17,669	695,915
General and Administrative Expenses	(135,782)	(82,903)	(62,901)	(23,534)	(15,465)	(53,912)	(48,468)	(422,968)
Net Business Profit	32,886	132,763	61,777	24,036	32,758	19,523	(30,799)	272,946
Fixed Assets	87,188	42,969	26,250	9,090	45,550	—	188,602	399,653

(Note 1) The figures represent “Substantial Gross Business Profit” in substitution for net sales to be presented by companies in other industries.

(Note 2) The amounts of “Substantial Gross Business Profit” include net trust fees, net interest income, net fees and commissions, net trading income, and net other ordinary income and expenses.

(Note 3) “General and Administrative Expenses” include personnel expenses and non-personnel expenses.

(Note 4) “Others” includes costs of capital funding, dividends for shares for cross-shareholdings, general and administrative expenses of headquarters, and elimination of internal transactions.

(Note 5) The amount of “Fixed Assets” for each segment represents the amount of fixed assets owned by SuMi TRUST Bank. “Others” for “Fixed Assets” includes corporate assets not allocated to any segment, fixed assets owned by consolidated subsidiaries outside the scope of allocation of resources, and adjustments for consolidation. For fixed assets not allocated to each segment, some of the related expenses are allocated to each segment based on a reasonable allocation method.

For the Nine months ended December 31, 2025

(Millions of Yen)

	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Asset Management	Others	Total
Substantial Gross Business Profit	182,772	233,358	123,804	51,605	60,347	80,616	14,492	746,998
General and Administrative Expenses	(143,114)	(85,599)	(66,509)	(24,834)	(18,943)	(56,920)	(54,284)	(450,206)
Net Business Profit	39,657	147,759	57,294	26,771	41,404	23,695	(39,792)	296,791
Fixed Assets	91,755	44,532	26,675	9,114	55,667	—	186,730	414,475

(Note 1) The figures represent "Substantial Gross Business Profit" in substitution for net sales to be presented by companies in other industries.

(Note 2) The amounts of "Substantial Gross Business Profit" include net trust fees, net interest income, net fees and commissions, net trading income, and net other ordinary income and expenses.

(Note 3) "General and Administrative Expenses" include personnel expenses and non-personnel expenses.

(Note 4) "Others" includes costs of capital funding, dividends for shares for cross-shareholdings, general and administrative expenses of headquarters, and elimination of internal transactions.

(Note 5) The amount of "Fixed Assets" for each segment represents the amount of fixed assets owned by SuMi TRUST Bank. "Others" for "Fixed Assets" includes corporate assets not allocated to any segment, fixed assets owned by consolidated subsidiaries outside the scope of allocation of resources, and adjustments for consolidation. For fixed assets not allocated to each segment, some of the related expenses are allocated to each segment based on a reasonable allocation method.

4. Reconciliation between Total Profit or Loss for Reportable Segments and Consolidated Statements of Income  
For the Nine months ended December 31, 2024

(Millions of Yen)

	Amounts
Net Business Profit	272,946
Other Income	138,536
Other Expenses	(67,990)
Other Adjustments	(30,910)
Ordinary Profit	312,581

For the Nine months ended December 31, 2025

(Millions of Yen)

	Amounts
Net Business Profit	296,791
Other Income	131,352
Other Expenses	(53,506)
Other Adjustments	(44,994)
Ordinary Profit	329,642

(Notes on Statements of Cash Flows)

Statements of Cash Flows for nine months ended December 31, 2025, are not prepared.

Depreciation (including Amortization of Intangible Assets, excluding Goodwill) and Amortization of Goodwill for the nine months ended December 31, 2025, are as follows:

	For the Nine Months Ended	
	December 31, 2024	December 31, 2025
Depreciation	31,814	36,922
Amortization of Goodwill	5,051	3,017

# *Explanatory Material*

*3rd Quarter of Fiscal Year 2025  
ended on December 31, 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]

		3QFY2025 (Cumulative total)	3QFY2024 (Cumulative total)	Change	(Millions of Yen) Full FY2024
Consolidated gross business profit (*1)	1	<b>674,359</b>	635,389	38,970	851,971
Consolidated gross business profit	2	<b>674,359</b>	635,389	38,970	851,971
(after written-off of principal guaranteed trust a/c) (1 + 20)					
Net interest income and related profit	3	<b>(25,533)</b>	(90,394)	64,860	(87,993)
Net interest income	4	<b>(38,031)</b>	(103,541)	65,509	(105,441)
Trust fees from principal guaranteed trust a/c (before written-off of principal guaranteed trust a/c)	5	<b>12,498</b>	13,146	(648)	17,447
Net fees and commissions and related profit	6	<b>364,179</b>	337,098	27,080	464,156
Net fees and commissions	7	<b>284,340</b>	260,495	23,845	360,718
Other trust fees	8	<b>79,838</b>	76,603	3,235	103,437
Net trading profit	9	<b>80,331</b>	56,679	23,652	102,860
Net other operating profit	10	<b>255,382</b>	332,006	(76,624)	372,948
Net gains (losses) on foreign exchange transactions	11	<b>234,962</b>	308,619	(73,656)	368,665
Net gains (losses) on bonds	12	<b>14,250</b>	(8,196)	22,446	(41,523)
Net gains (losses) from derivatives other than for trading or hedging	13	<b>(16,222)</b>	9,403	(25,626)	15,803
General and administrative expenses	14	<b>(416,637)</b>	(395,130)	(21,506)	(532,939)
(excluding amortization of goodwill)	15	<b>(413,619)</b>	(390,079)	(23,540)	(526,204)
Personnel expenses	16	<b>(179,668)</b>	(174,931)	(4,736)	(235,728)
Non-personnel expenses excluding taxes	17	<b>(222,338)</b>	(206,547)	(15,791)	(279,361)
Taxes other than income taxes	18	<b>(14,630)</b>	(13,652)	(977)	(17,849)
Provision of general allowance for loan losses	19	<b>(4,675)</b>	13,283	(17,958)	(8,919)
Principal guaranteed trust a/c credit costs	20	-	-	-	-
Banking a/c credit costs	21	<b>(1,224)</b>	(17,998)	16,773	(16,836)
Written-off of loans	22	<b>(1,661)</b>	(432)	(1,229)	(7,481)
Provision of specific allowance for loan losses	23	<b>556</b>	(17,565)	18,122	(9,355)
Losses on sales of loans	24	<b>(119)</b>	-	(119)	-
Reversal of allowance for loan losses	25	-	-	-	-
Recoveries of written-off claims	26	<b>1,815</b>	770	1,045	1,129
Net gains (losses) on stocks	27	<b>75,165</b>	71,469	3,696	81,420
Losses on devaluation of stocks	28	<b>(497)</b>	(2,034)	1,536	(2,408)
Net income from affiliates by equity method	29	<b>17,131</b>	16,988	142	22,616
Others	30	<b>(16,292)</b>	(12,189)	(4,102)	(30,746)
<b>Ordinary profit</b>	31	<b>329,642</b>	312,581	17,060	367,694
Extraordinary profit (*2)	32	<b>37,291</b>	(1,085)	38,376	(13,260)
Income before income tax	33	<b>366,933</b>	311,496	55,437	354,433
Total income taxes	34	<b>(96,932)</b>	(84,481)	(12,451)	(95,294)
Income taxes-current	35	<b>(111,509)</b>	(80,409)	(31,100)	(105,191)
Income taxes-deferred	36	<b>14,576</b>	(4,071)	18,648	9,896
Net income	37	<b>270,001</b>	227,015	42,985	259,138
Net income attributable to non-controlling interests	38	<b>(3,327)</b>	(1,025)	(2,302)	(1,503)
<b>Net income attributable to owners of the parent</b>	39	<b>266,673</b>	225,990	40,682	257,635
Total credit costs (19 + 20 + 21 + 25 + 26)	40	<b>(4,084)</b>	(3,944)	(140)	(24,626)

(\*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) Posted 41,210 million yen of gains on sales of stocks of subsidiaries and affiliates in 3QFY2025 (Cumulative total).

<b>Consolidated net business profit before credit costs (*3)</b>	41	<b>296,791</b>	272,946	23,845	362,036
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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" <41>, 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	42	<b>746,998</b>	695,915	51,083	934,207
Substantial net fees and commissions and related profit	43	<b>393,078</b>	369,502	23,575	508,588
Substantial general and administrative expenses	44	<b>(450,206)</b>	(422,968)	(27,237)	(572,171)
Consolidated Fee income ratio	45	<b>52.6%</b>	53.1%	(0.5%)	54.4%

## &lt;Difference from non-consolidated financial results (\*4)&gt;

Net business profit before credit costs	46	<b>68,546</b>	72,346	(3,800)	73,123
Net income attributable to owners of the parent (*5)	47	<b>48,286</b>	44,591	3,694	18,072
Total credit costs	48	<b>(1,299)</b>	(1,847)	547	(1,488)
Net gains (losses) on stocks	49	<b>(4,302)</b>	7,585	(11,887)	7,502

(\*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".

## &lt;Number of subsidiaries/ affiliates&gt;

		Dec. 2025	Mar. 2025	Change
Consolidated subsidiaries	50	<b>57</b>	58	(1)
Affiliates (subject to the equity method)	51	<b>32</b>	32	-

[Non-consolidated]

		3QFY2025 (Cumulative total)	3QFY2024 (Cumulative total)	Change	(Millions of Yen) Full FY2024
Gross business profit	1	<b>482,494</b>	431,380	51,114	601,173
Gross business profit (after written-off of principal guaranteed trust a/c) (1 + 22)	2	<b>482,494</b>	431,380	51,114	601,173
Net interest income and related profit	3	<b>(13,155)</b>	(92,830)	79,674	(63,661)
Net interest income	4	<b>(25,653)</b>	(105,977)	80,323	(81,109)
Trust fees from principal guaranteed trust a/c (before written-off of principal guaranteed trust a/c)	5	<b>12,498</b>	13,146	(648)	17,447
Net fees and commissions and related profit	6	<b>177,895</b>	158,299	19,596	223,448
Net fees and commissions	7	<b>97,901</b>	81,402	16,499	119,707
Other trust fees	8	<b>79,993</b>	76,896	3,096	103,741
Net trading income	9	<b>80,331</b>	56,679	23,652	102,860
Net other operating profit	10	<b>237,423</b>	309,232	(71,809)	338,526
Net gains (losses) on foreign exchange transactions	11	<b>232,193</b>	309,393	(77,200)	368,532
Net gains (losses) on bonds	12	<b>13,519</b>	(8,168)	21,688	(41,530)
Net gains (losses) from derivatives other than for trading or hedging	13	<b>(7,236)</b>	10,432	(17,669)	15,641
General and administrative expenses	14	<b>(254,249)</b>	(230,780)	(23,468)	(312,261)
Personnel expenses	15	<b>(102,973)</b>	(97,841)	(5,132)	(131,969)
Non-personnel expenses	16	<b>(140,734)</b>	(123,466)	(17,268)	(167,913)
Taxes other than income taxes	17	<b>(10,541)</b>	(9,473)	(1,067)	(12,378)
<b>Net business profit before credit costs (1 + 14)</b>	18	<b>228,245</b>	200,599	27,646	288,912
Core net operating profit (18-12)	19	<b>214,725</b>	208,768	5,957	330,443
Core net operating profit (excluding gains (losses) on cancellation of investment)	20	<b>212,611</b>	204,336	8,275	316,583
Provision of general allowance for loan losses	21	<b>(5,028)</b>	13,626	(18,654)	(9,421)
Principal guaranteed trust a/c credit costs	22	-	-	-	-
Net business profit	23	<b>223,217</b>	214,225	8,991	279,491
Net non-recurring profit	24	<b>56,283</b>	33,998	22,285	31,254
Banking a/c credit costs	25	<b>565</b>	(16,322)	16,887	(14,616)
Written-off of loans	26	<b>(1,263)</b>	(215)	(1,047)	(7,015)
Provision of specific allowance for loan losses	27	<b>1,947</b>	(16,106)	18,054	(7,601)
Losses on sales of loans	28	<b>(119)</b>	-	(119)	-
Reversal of allowance for loan losses	29	-	-	-	-
Recoveries of written-off claims	30	<b>1,677</b>	598	1,079	899
Net gains (losses) on stocks	31	<b>79,467</b>	63,883	15,583	73,917
Losses on devaluation of stocks (*1)	32	<b>(797)</b>	(11,795)	10,997	(13,303)
Others	33	<b>(25,426)</b>	(14,161)	(11,265)	(28,946)
Amortization of net actuarial losses/ prior service cost	34	<b>(5,767)</b>	2,083	(7,850)	2,777
Provision for contingent loss	35	<b>(284)</b>	130	(415)	205
Losses on investment in partnerships	36	<b>(9,469)</b>	(6,638)	(2,831)	(9,992)
Net gains (losses) on stock related derivatives	37	<b>(531)</b>	(2,477)	1,945	(1,894)
<b>Ordinary profit</b>	38	<b>279,501</b>	248,224	31,276	310,745
Extraordinary profit	39	<b>25,246</b>	(1,917)	27,164	(5,730)
Net gains (losses) on disposal of fixed assets	40	<b>(882)</b>	(296)	(586)	(1,106)
Impairment loss on fixed assets	41	<b>(3,291)</b>	(1,621)	(1,669)	(7,225)
Other (*2)	42	<b>29,420</b>	-	29,420	2,601
Income before income taxes	43	<b>304,747</b>	246,306	58,440	305,014
Total income taxes	44	<b>(86,360)</b>	(64,907)	(21,452)	(65,451)
Income taxes-current	45	<b>(89,557)</b>	(61,098)	(28,458)	(77,768)
Income taxes-deferred	46	<b>3,197</b>	(3,808)	7,006	12,316
<b>Net income</b>	47	<b>218,387</b>	181,399	36,988	239,563
Total credit costs (21 + 22 + 25 + 29 + 30)	48	<b>(2,785)</b>	(2,097)	(687)	(23,138)
Overhead ratio (-14/1)	49	<b>52.69%</b>	53.50%	(0.81%)	51.94%

(\*1) Including losses on devaluation of stocks of subsidiaries and affiliates in 3QFY2024 and Full FY2024.

(\*2) 3QFY2025: Gains on sales of stocks of subsidiaries and affiliates, Full FY2024: Gains on extinguishment of tie-in shares.

## 2. Yields and margins

Domestic banking a/c

[Non-consolidated]

	3QFY2025 (Cumulative total)	3QFY2025	1HFY2025	3QFY2024 (Cumulative total)	Change from 3QFY2024	(%)
Average yield on interest-earning assets (A)	<b>0.89</b>	<b>0.84</b>	<b>0.92</b>	0.57	0.32	
Loans and bills discounted (B)	<b>1.06</b>	<b>1.10</b>	<b>1.03</b>	0.75	0.31	
Securities	<b>1.67</b>	<b>1.03</b>	<b>2.04</b>	1.48	0.19	
Average yield on interest-bearing liabilities (C)	<b>0.48</b>	<b>0.55</b>	<b>0.45</b>	0.18	0.30	
Deposits (D)	<b>0.37</b>	<b>0.43</b>	<b>0.33</b>	0.12	0.25	
Gross margin (A) - (C)	<b>0.41</b>	<b>0.29</b>	<b>0.47</b>	0.39	0.02	
Loan-deposit margin (B) - (D)	<b>0.69</b>	<b>0.67</b>	<b>0.70</b>	0.63	0.06	

## 3. Unrealized gains/ losses on investment securities

[Consolidated]

	Dec. 2025				Sep. 2025		Change from Sep. 2025		Mar. 2025	
	Cost	Net	Unrealized	Unrealized	Cost	Net	Cost	Net	Cost	Net
			gains	losses						
Available-for-sale securities (*1)	<b>13,367.5</b>	<b>513.4</b>	<b>705.5</b>	<b>(192.0)</b>	13,116.4	556.0	251.0	(42.5)	9,939.2	496.4
Japanese stocks (*2)	<b>315.5</b>	<b>635.3</b>	<b>647.4</b>	<b>(12.0)</b>	331.8	607.4	(16.2)	27.9	361.5	523.6
Japanese bonds	<b>6,878.9</b>	<b>(151.3)</b>	<b>1.5</b>	<b>(152.8)</b>	7,398.4	(78.4)	(519.4)	(72.8)	5,833.8	(46.5)
Government bonds	<b>6,182.0</b>	<b>(139.2)</b>	<b>0.0</b>	<b>(139.2)</b>	6,707.9	(69.1)	(525.9)	(70.1)	5,121.2	(37.4)
Local government bonds	<b>43.6</b>	<b>(2.2)</b>	<b>-</b>	<b>(2.2)</b>	44.1	(1.7)	(0.4)	(0.4)	45.2	(1.7)
Corporate bonds	<b>653.3</b>	<b>(9.9)</b>	<b>1.4</b>	<b>(11.4)</b>	646.3	(7.5)	6.9	(2.3)	667.3	(7.2)
Others	<b>6,173.0</b>	<b>29.4</b>	<b>56.6</b>	<b>(27.1)</b>	5,386.2	27.1	786.8	2.3	3,743.8	19.2
Foreign government bonds	<b>5,701.1</b>	<b>10.2</b>	<b>25.7</b>	<b>(15.5)</b>	4,869.8	11.7	831.3	(1.5)	3,192.2	1.8
Held-to-maturity debt securities	<b>452.5</b>	<b>(12.8)</b>	<b>0.5</b>	<b>(13.4)</b>	179.2	1.8	273.2	(14.7)	184.5	2.7

(\*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]

	Dec. 2025				Sep. 2025		Change from Sep. 2025		Mar. 2025	
	Cost	Net	Unrealized	Unrealized	Cost	Net	Cost	Net	Cost	Net
			gains	losses						
Available-for-sale securities (*1)	<b>13,048.1</b>	<b>517.8</b>	<b>707.8</b>	<b>(189.9)</b>	12,802.2	563.6	245.9	(45.7)	9,776.7	505.2
Japanese stocks (*2)	<b>300.4</b>	<b>650.3</b>	<b>662.3</b>	<b>(11.9)</b>	314.4	624.7	(13.9)	25.5	342.6	542.5
Japanese bonds	<b>6,878.9</b>	<b>(151.3)</b>	<b>1.5</b>	<b>(152.8)</b>	7,398.4	(78.4)	(519.4)	(72.8)	5,833.8	(46.5)
Government bonds	<b>6,182.0</b>	<b>(139.2)</b>	<b>0.0</b>	<b>(139.2)</b>	6,707.9	(69.1)	(525.9)	(70.1)	5,121.2	(37.4)
Local government bonds	<b>43.6</b>	<b>(2.2)</b>	<b>-</b>	<b>(2.2)</b>	44.1	(1.7)	(0.4)	(0.4)	45.2	(1.7)
Corporate bonds	<b>653.3</b>	<b>(9.9)</b>	<b>1.4</b>	<b>(11.4)</b>	646.3	(7.5)	6.9	(2.3)	667.3	(7.2)
Others	<b>5,868.7</b>	<b>18.8</b>	<b>43.9</b>	<b>(25.1)</b>	5,089.3	17.3	779.3	1.4	3,600.2	9.1
Held-to-maturity debt securities	<b>452.5</b>	<b>(12.8)</b>	<b>0.5</b>	<b>(13.4)</b>	179.2	1.8	273.2	(14.7)	184.5	2.7

(\*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

## &lt;Reference 1&gt;

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

[Non-consolidated]

	Dec. 2025		Sep. 2025		Change from Sep. 2025		Mar. 2025	
	Cost	Net	Cost	Net	Cost	Net	Cost	Net
Domestic investment (*2)	<b>101.9</b>	<b>0.0</b>	100.9	0.0	0.9	0.0	103.9	0.2
International investment (*2)	<b>5,441.0</b>	<b>9.5</b>	4,619.5	11.5	821.4	(1.9)	3,081.7	3.0
Foreign government bonds	<b>5,432.9</b>	<b>8.8</b>	4,611.8	10.4	821.0	(1.6)	3,081.5	1.2
US Treasury	<b>2,093.7</b>	<b>10.7</b>	2,130.7	13.7	(36.9)	(2.9)	1,780.1	3.3
Foreign stocks and others	<b>8.1</b>	<b>0.7</b>	7.7	1.0	0.3	(0.3)	0.2	1.8
Others (Investment trust, etc.) (*3)	<b>325.7</b>	<b>9.1</b>	368.7	5.7	(43.0)	3.4	414.5	5.9
Total	<b>5,868.7</b>	<b>18.8</b>	5,089.3	17.3	779.3	1.4	3,600.2	9.1

(\*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".

## &lt;Reference 2&gt;

## Breakdown of "Held-to-maturity debt securities"

[Non-consolidated]

	Dec. 2025		Sep. 2025		Change from Sep. 2025		Mar. 2025	
	Cost	Net	Cost	Net	Cost	Net	Cost	Net
Held-to-maturity debt securities	<b>452.5</b>	<b>(12.8)</b>	179.2	1.8	273.2	(14.7)	184.5	2.7
Japanese Government Bonds	<b>408.2</b>	<b>(12.9)</b>	126.1	1.8	282.1	(14.8)	116.4	2.7
Japanese Local Government Bonds	-	-	-	-	-	-	-	-
Japanese Corporate Bonds	<b>10.2</b>	<b>(0.0)</b>	10.2	0.0	-	(0.0)	11.8	0.0
Others	<b>34.0</b>	<b>0.0</b>	42.9	0.0	(8.8)	0.0	56.2	(0.0)
Domestic investment (*)	<b>24.2</b>	<b>0.0</b>	25.4	0.0	(1.1)	0.0	28.1	(0.0)
International investment (*)	<b>9.8</b>	<b>0.0</b>	17.5	0.0	(7.6)	(0.0)	28.1	0.0

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

## &lt;Reference 3&gt;

## Breakdown of "Stocks with no market price and investment partnership etc."

[Non-consolidated]

	Dec. 2025		Sep. 2025		Change from Sep. 2025		Mar. 2025	
	Cost	Net	Cost	Net	Cost	Net	Cost	Net
Stocks with no market price and investment in partnership etc. (*1)	<b>764.0</b>	41.1	711.2	35.2	52.7	5.9	677.7	27.4
Japanese stocks	<b>73.0</b>	-	71.5	-	1.5	-	70.6	-
Others	<b>690.9</b>	41.1	639.7	35.2	51.2	5.9	607.1	27.4
Domestic investment (*)	<b>142.2</b>	4.9	119.2	4.6	23.0	0.3	102.5	5.3
International investment (*)	<b>548.6</b>	36.1	520.4	30.5	28.1	5.5	504.6	22.1

(\*1) Including unconsolidated subsidiaries etc.

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

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

## (1) Balance of loans and deposits

[Non-consolidated]

	(Billions of Yen)					
	Dec. 2025		Sep. 2025	Change from Sep. 2025		Mar. 2025
	Total	Domestic branches	Total	Total	Domestic branches	Total
Loans and bills discounted	<b>33,696.5</b>	<b>27,111.0</b>	32,565.4	1,131.1	690.9	32,380.1
Banking account	<b>33,463.5</b>	<b>26,877.9</b>	32,421.8	1,041.7	601.5	32,253.1
Principal guaranteed trust account	<b>233.0</b>	<b>233.0</b>	143.6	89.3	89.3	126.9
Deposits, Trust principal	<b>40,753.0</b>	<b>34,719.8</b>	42,430.7	(1,677.7)	(1,539.5)	40,718.3
Deposits (*)	<b>37,534.0</b>	<b>31,500.8</b>	38,884.3	(1,350.3)	(1,212.1)	37,387.4
Trust principal	<b>3,218.9</b>	<b>3,218.9</b>	3,546.4	(327.4)	(327.4)	3,330.8

(\*) Excluding NCDs.

## (2) Loans by industry

[Non-consolidated]

	(Billions of Yen)			
	Dec. 2025	Sep. 2025	Change from Sep. 2025	Mar. 2025
Domestic branches (excluding offshore accounts)	<b>27,111.0</b>	26,420.1	690.9	26,295.3
Manufacturing	<b>3,019.6</b>	2,742.2	277.4	2,721.7
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	<b>68.4</b>	49.9	18.4	54.9
Construction	<b>458.0</b>	381.5	76.4	275.1
Electricity, gas, heat supply and water	<b>1,340.2</b>	1,391.1	(50.9)	1,446.0
Information and communications	<b>394.8</b>	371.4	23.3	322.0
Transport and postal activities	<b>1,072.3</b>	1,069.0	3.3	1,092.5
Wholesale and retail trade	<b>1,283.2</b>	1,297.9	(14.7)	1,273.8
Finance and insurance	<b>2,782.9</b>	2,614.7	168.1	2,834.0
Real estate	<b>3,941.2</b>	3,818.4	122.8	3,563.0
Goods rental and leasing	<b>1,625.2</b>	1,534.7	90.5	1,407.6
Others	<b>11,124.7</b>	11,148.8	(24.1)	11,304.4
Overseas branches and offshore accounts	<b>6,585.5</b>	6,145.3	440.2	6,084.7
Total	<b>33,696.5</b>	32,565.4	1,131.1	32,380.1

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

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

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

[Non-consolidated]

	Dec. 2025		Sep. 2025		Change from Sep. 2025		Mar. 2025		(Billions of yen)
	Total	Banking a/c	Total	Banking a/c	Total	Banking a/c	Total	Banking a/c	
Total	<b>76.2</b>	<b>76.2</b>	81.2	81.1	(4.9)	(4.9)	85.5	85.5	
Bankrupt and practically bankrupt	<b>8.0</b>	<b>8.0</b>	11.5	11.5	(3.5)	(3.5)	12.9	12.9	
Doubtful	<b>43.2</b>	<b>43.2</b>	42.0	42.0	1.2	1.2	48.4	48.4	
Substandard (a)	<b>25.0</b>	<b>25.0</b>	27.6	27.6	(2.6)	(2.6)	24.2	24.2	
Loans past due 3 months or more	-	-	4.4	4.4	(4.4)	(4.4)	-	-	
Restructured loans	<b>25.0</b>	<b>25.0</b>	23.3	23.3	1.7	1.7	24.2	24.2	
Normal assets	<b>34,310.3</b>	<b>34,077.3</b>	33,118.8	32,975.2	1,191.5	1,102.1	32,951.2	32,824.3	
Assets to substandard borrowers (excluding Substandard) (b)	<b>1.4</b>	<b>1.4</b>	1.4	1.4	(0.0)	(0.0)	1.5	1.5	
Assets to borrowers requiring caution (excluding assets to substandard borrowers)	<b>340.1</b>	<b>340.0</b>	348.9	348.9	(8.8)	(8.8)	396.3	396.3	
Assets to normal borrowers	<b>33,968.9</b>	<b>33,735.9</b>	32,768.6	32,624.9	1,200.4	1,111.0	32,553.4	32,426.5	
Grand total	<b>34,386.6</b>	<b>34,153.5</b>	33,200.0	33,056.3	1,186.6	1,097.2	33,036.7	32,909.8	
NPL ratio	0.2%	0.2%	0.2%	0.2%	(0.0%)	(0.0%)	0.3%	0.3%	
Assets to substandard borrowers (a) + (b)	<b>26.4</b>	<b>26.4</b>	29.0	29.0	(2.7)	(2.7)	25.7	25.7	

Note : Partial direct written-off: Dec. 2025: 15.7 billion yen, Sep. 2025: 16.3 billion yen, Mar. 2025: 18.3 billion yen

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

[Non-consolidated]

	Dec. 2025		Sep. 2025		Change from Sep. 2025		Mar. 2025		(Billions of yen)
	Total	Banking a/c	Total	Banking a/c	Total	Banking a/c	Total	Banking a/c	
Non-Performing Loans (NPLs) based on Banking Act and Reconstruction Act	<b>76.2</b>	<b>76.2</b>	81.2	81.1	(4.9)	(4.9)	85.5	85.5	
Coverage ratio	<b>76.2%</b>	<b>76.2%</b>	76.6%	76.6%	(0.4%)	(0.4%)	75.1%	75.1%	
Allowance ratio	<b>54.8%</b>	<b>54.8%</b>	56.1%	56.1%	(1.3%)	(1.3%)	57.2%	57.2%	
Bankrupt and practically bankrupt	<b>8.0</b>	<b>8.0</b>	11.5	11.5	(3.5)	(3.5)	12.9	12.9	
Coverage ratio	<b>100.0%</b>	<b>100.0%</b>	100.0%	100.0%	-	-	100.0%	100.0%	
Allowance ratio	<b>100.0%</b>	<b>100.0%</b>	100.0%	100.0%	-	-	100.0%	100.0%	
Doubtful	<b>43.2</b>	<b>43.2</b>	42.0	42.0	1.2	1.2	48.4	48.4	
Coverage ratio	<b>81.5%</b>	<b>81.5%</b>	84.7%	84.7%	(3.2%)	(3.2%)	84.0%	84.0%	
Allowance ratio	<b>67.1%</b>	<b>67.1%</b>	71.7%	71.7%	(4.6%)	(4.6%)	72.0%	72.0%	
Substandard	<b>25.0</b>	<b>25.0</b>	27.6	27.6	(2.6)	(2.6)	24.2	24.2	
Coverage ratio	<b>59.5%</b>	<b>59.5%</b>	54.4%	54.4%	5.1%	5.1%	44.3%	44.2%	
Allowance ratio	<b>16.6%</b>	<b>16.6%</b>	14.7%	14.7%	1.9%	1.9%	14.1%	14.1%	

## &lt;Reference&gt; Other referential financial figures of SuMiTB

## (1) Balance Sheets

[Non-consolidated]

	Dec. 2025	Sep. 2025	Change from Sep. 2025	(Billions of yen)
				Mar. 2025
<b>Assets:</b>				
Cash and due from banks	<b>22,111.6</b>	26,320.9	(4,209.3)	24,728.5
Call loans	<b>270.8</b>	315.8	(45.0)	21.0
Receivables under resale agreements	<b>31.8</b>	22.7	9.1	803.7
Receivables under securities borrowing transactions	<b>48.4</b>	99.4	(51.0)	95.4
Monetary claims bought	<b>96.0</b>	94.9	1.1	108.1
Trading assets	<b>3,239.0</b>	2,537.8	701.2	2,345.4
Money held in trust	<b>0.0</b>	0.0	-	0.0
Securities	<b>15,295.6</b>	14,681.4	614.1	11,431.2
Loans and bills discounted	<b>33,463.5</b>	32,421.8	1,041.7	32,253.1
Foreign exchanges	<b>47.9</b>	43.6	4.2	53.4
Other assets	<b>3,423.2</b>	2,518.4	904.8	2,597.7
Tangible fixed assets	<b>179.9</b>	179.4	0.4	180.9
Intangible fixed assets	<b>158.5</b>	149.8	8.7	138.1
Prepaid pension expenses	<b>300.2</b>	298.9	1.3	296.3
Customers' liabilities for acceptances and guarantees	<b>576.3</b>	530.2	46.0	545.7
Allowance for loan losses	<b>(107.7)</b>	(99.7)	(8.0)	(108.6)
Allowance for Investment Losses	<b>(3.9)</b>	(3.9)	-	(3.9)
<b>Total assets</b>	<b>79,131.7</b>	80,112.0	(980.3)	<b>75,486.6</b>
<b>Liabilities:</b>				
Deposits	<b>37,534.0</b>	38,884.3	(1,350.3)	37,387.4
Negotiable certificates of deposit	<b>11,167.9</b>	10,512.1	655.8	9,693.0
Call money	<b>250.9</b>	210.9	40.0	318.6
Payables under repurchase agreements	<b>3,683.5</b>	5,032.2	(1,348.7)	2,391.5
Trading liabilities	<b>2,572.5</b>	2,107.2	465.2	2,092.4
Borrowed money	<b>8,318.4</b>	8,546.5	(228.1)	9,211.6
Foreign exchanges	<b>4.3</b>	9.1	(4.8)	5.3
Short-term bonds payable	<b>2,930.1</b>	2,480.2	449.9	2,326.1
Corporate bonds	<b>2,883.2</b>	2,791.8	91.3	2,753.8
Borrowed money from trust account	<b>3,274.2</b>	3,716.5	(442.3)	3,492.2
Other liabilities	<b>3,211.3</b>	2,567.7	643.5	2,777.9
Provision for bonuses	<b>3.3</b>	8.5	(5.2)	10.8
Provision for directors' bonuses	<b>-</b>	-	-	0.1
Provision for stocks payment	<b>1.1</b>	0.9	0.2	1.1
Provision for retirement benefits	<b>1.2</b>	1.2	0.0	1.2
Provision for Reward Points Program	<b>0.0</b>	0.0	0.0	-
Provision for reimbursement of deposits	<b>2.3</b>	2.3	-	2.3
Provision for contingent loss	<b>1.7</b>	1.3	0.3	1.4
Deferred tax liabilities	<b>171.0</b>	170.4	0.5	123.5
Deferred tax liabilities for land revaluation	<b>2.4</b>	2.4	-	2.4
Acceptances and guarantees	<b>576.3</b>	530.2	46.0	545.7
<b>Total liabilities</b>	<b>76,590.3</b>	77,576.8	(986.4)	<b>73,139.4</b>
<b>Net assets:</b>				
Capital stock	<b>342.0</b>	342.0	-	342.0
Capital surplus	<b>342.5</b>	343.0	(0.5)	343.0
Legal capital surplus	<b>273.0</b>	273.0	-	273.0
Other capital surplus	<b>69.5</b>	70.0	(0.5)	70.0
Retained earnings	<b>1,415.1</b>	1,435.4	(20.3)	1,330.5
Legal retained earnings	<b>69.0</b>	69.0	-	69.0
Other retained earnings	<b>1,346.1</b>	1,366.4	(20.3)	1,261.4
Other voluntary reserve	<b>371.8</b>	371.8	-	371.8
Retained earnings brought forward	<b>974.2</b>	994.5	(20.3)	889.6
<b>Shareholders' equity</b>	<b>2,099.7</b>	2,120.5	(20.8)	<b>2,015.6</b>
Valuation difference on available-for-sale securities	<b>383.7</b>	412.5	(28.7)	367.6
Deferred gains/ losses on hedges	<b>64.0</b>	8.2	55.7	(29.9)
Revaluation reserve for land	<b>(6.1)</b>	(6.1)	-	(6.1)
Valuation and translation adjustments	<b>441.7</b>	414.6	27.0	331.5
<b>Total net assets</b>	<b>2,541.4</b>	2,535.2	6.1	<b>2,347.1</b>
<b>Total liabilities and net assets</b>	<b>79,131.7</b>	80,112.0	(980.3)	<b>75,486.6</b>

## (2) Statements of Income

[Non-consolidated]

		(Billions of yen)	
	3QFY2025 (Cumulative total)	3QFY2024 (Cumulative total)	Change
Ordinary income	<b>1,647.2</b>	1,621.9	25.3
Trust fees	<b>92.4</b>	90.0	2.4
Interest income	<b>928.3</b>	847.6	80.6
Interest on loans and discounts	<b>504.8</b>	498.2	6.5
Interest and dividends on securities	<b>266.0</b>	221.4	44.6
Fees and commissions	<b>190.2</b>	172.7	17.5
Trading income	<b>80.3</b>	59.8	20.4
Other ordinary income	<b>248.7</b>	330.1	(81.3)
Other income	<b>107.1</b>	121.5	(14.3)
Ordinary expenses	<b>1,367.7</b>	1,373.7	(5.9)
Interest expenses	<b>953.9</b>	953.6	0.3
Interest on deposits	<b>290.6</b>	273.7	16.9
Fees and commissions payments	<b>92.3</b>	91.3	1.0
Trading expenses	<b>-</b>	3.1	(3.1)
Other ordinary expenses	<b>11.3</b>	20.9	(9.5)
General and administrative expenses	<b>260.1</b>	228.7	31.3
Other expenses	<b>49.9</b>	75.8	(25.9)
Ordinary profit	<b>279.5</b>	248.2	31.2
Extraordinary income	<b>29.4</b>	0.1	29.2
Extraordinary losses	<b>4.1</b>	2.0	2.0
Income before Income Taxes	<b>304.7</b>	246.3	58.4
Income taxes-Current	<b>89.5</b>	61.0	28.4
Income taxes-Deferred	<b>(3.1)</b>	3.8	(7.0)
Income taxes	<b>86.3</b>	64.9	21.4
Net income	<b>218.3</b>	181.3	36.9

(3) Statement of trust account  
[Non-consolidated]

				(Billions of yen)
	Dec. 2025	Sep. 2025	Change from Sep. 2025	Mar. 2025
Loans and bills discounted	2,963.0	2,658.1	304.9	2,531.9
Securities	730.7	765.9	(35.2)	858.5
Beneficiary rights	184,629.1	188,869.8	(4,240.6)	184,371.2
Securities held in custody accounts	30.1	30.8	(0.7)	30.8
Money claims	26,049.4	25,543.4	505.9	26,051.2
Tangible fixed assets	30,721.0	29,819.3	901.6	28,752.5
Intangible fixed assets	284.6	279.7	4.8	265.2
Other claims	17,581.3	16,343.4	1,237.9	15,935.5
Loans to banking account	3,274.2	3,716.5	(442.3)	3,492.2
Cash and due from banks	952.3	1,005.3	(53.0)	990.2
<b>Total assets</b>	<b>267,216.0</b>	269,032.6	(1,816.6)	263,279.7
Money trusts	41,771.5	42,373.9	(602.4)	40,242.0
Pension trusts	15,327.7	15,327.8	(0.1)	15,520.5
Property formation benefit trusts	16.7	16.8	(0.1)	18.5
Securities investment trusts	77,670.6	79,650.8	(1,980.2)	78,688.6
Money entrusted, other than money trusts	41,117.2	40,921.4	195.8	40,862.9
Securities trusts	23,929.4	24,512.4	(582.9)	22,793.1
Money claim trusts	26,200.7	25,709.4	491.2	26,173.2
Land and fixtures trusts	0.7	0.7	0.0	0.8
Composite trusts	41,181.2	40,519.0	662.2	38,979.7
<b>Total liabilities</b>	<b>267,216.0</b>	269,032.6	(1,816.6)	263,279.7

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

Dec. 2025: 182,596.3 billion yen, 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)
	Dec. 2025	Sep. 2025	Change from Sep. 2025	Mar. 2025
Money trusts	Loans and bills discounted	233.0	143.6	89.3
	Others	2,986.1	3,403.1	(416.9)
	<b>Total assets</b>	<b>3,219.2</b>	3,546.7	(327.5)
	Principal	3,218.9	3,546.4	(327.4)
	Reserves for JOMT (Jointly-operated money trust)	0.0	0.0	-
	Others	0.2	0.3	(0.1)
	<b>Total liabilities</b>	<b>3,219.2</b>	3,546.7	(327.5)