Sumitomo Mitsui Trust Group, Inc. (SuMi TRUST Group)

Financial Results for the Fiscal Year Ended March 31, 2026
[Japanese GAAP] (Consolidated)

May 14, 2026

Stock exchange listings:	Tokyo and Nagoya (Code: 8309)
URL:	https://www.smtg.jp/english
Representative:	Kazuya Oyama, President (CEO)
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Date of ordinary general meeting of shareholders:	June 19, 2026
Filing date of securities report (Yukasyoken Hokokusyo) (Scheduled):	June 17, 2026
Trading accounts:	Established
Dividend payment date:	June 22, 2026
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 Fiscal Year Ended March 31, 2026)

(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	
Fiscal Year Ended	Millions of Yen	%	Millions of Yen	%	Millions of Yen	%
March 31, 2026	2,983,544	2.1	401,499	9.2	317,566	23.3
March 31, 2025	2,922,428	18.1	367,694	262.9	257,635	225.3

(Note) Comprehensive Income: Fiscal year ended March 31, 2026 ¥638,157 million, 452.5%
Fiscal year ended March 31, 2025 ¥115,503 million, (72.2)%

	Net Income per Share of Common Stock	Fully Diluted Net Income per Share of Common Stock	Net Income to Net Assets Ratio	Ordinary Profit to Total Assets Ratio	Ordinary Profit to Ordinary Income Ratio
Fiscal Year Ended	Yen	Yen	%	%	%
March 31, 2026	451.80	451.56	9.5	0.5	13.5
March 31, 2025	359.57	359.37	8.3	0.5	12.6

(Reference) Equity in Earnings (Losses) of Affiliated Companies: Fiscal year ended March 31, 2026 ¥23,754 million
Fiscal year ended March 31, 2025 ¥22,616 million

(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
March 31, 2026	82,174,280	3,590,969	4.3	5,104.06
March 31, 2025	78,247,102	3,127,317	4.0	4,354.92

(Reference) Shareholders' Equity: As of March 31, 2026 ¥3,557,454 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.

(3) Cash Flows

	Net Cash Provided by (Used in) Operating Activities	Net Cash Provided by (Used in) Investing Activities	Net Cash Provided by (Used in) Financing Activities	Cash and Cash Equivalents at the End of the Period
Fiscal Year Ended	Millions of Yen	Millions of Yen	Millions of Yen	Millions of Yen
March 31, 2026	1,220,375	(1,548,833)	(196,809)	22,551,309
March 31, 2025	3,976,669	(1,763,839)	(47,585)	23,062,373

2. Cash Dividends per Share of Common Stock

	Annual Cash Dividends per Share of Common Stock					Total Dividends Payment (Annual)	Payout Ratio (Consolidated)	Dividends to Net Asset Ratio (Consolidated)
	1st Quarter-End	2nd Quarter-End	3rd Quarter-End	Fiscal Year-End	Total			
Fiscal Year Ended	Yen	Yen	Yen	Yen	Yen	Millions of Yen	%	%
March 31, 2025	—	72.50	—	82.50	155.00	111,054	43.1	3.6
March 31, 2026	—	80.00	—	105.00	185.00	129,699	40.9	3.9
Fiscal Year Ending March 31, 2027 (Forecast)	—	23.75	—	23.75	47.50		34.3	

(Note 1) Breakdown of dividend for the fiscal year ended March 31, 2025: ordinary dividend ¥145; commemorative dividend ¥10.

(Note 2) At the meeting of the Board of Directors held on May 14, 2026, the Company resolved to conduct a stock split at a ratio of four shares for each share of common stock, with an effective date of August 1, 2026.The year-end dividend of ¥105 per share for the fiscal year ended March 31, 2026 represents the dividend amount per share before the stock split. The forecast interim dividend of ¥23.75 per share and year-end dividend of ¥23.75 per share for the fiscal year ending March 31, 2027 are presented on a post-stock-split basis.

If the stock split were not taken into account, the forecast annual dividend per share for the fiscal year ending March 31, 2027 would be ¥190.

3. Consolidated Earnings Forecast (for the Fiscal Year Ending March 31, 2027)

(%: 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, 2027	380,000	19.7	135.16

(Note) "Net Income per Share of Common Stock" is calculated based on the number of shares after taking into account the stock split. If the stock split were not taken into account, profit per share would be ¥540.62.

*Notes

(1) Significant Changes in the Scope of Consolidation during the Fiscal Year Ended March 31, 2026: Yes

Included: — (—)

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

(Note) Sumitomo Mitsui Trust Club Co., Ltd was dissolved due to an absorption-type merger with Sumitomo Mitsui Trust Card Co., Ltd. as the surviving company effective on October 1, 2025, and changed its name to Sumitomo Mitsui Trust Club Co., Ltd. on the same date.

(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: Yes

4) Restatements: None

(3) Number of Shares Issued (Common Stock)

1) Number of shares issued (including treasury stock):	As of March 31, 2026	698,812,980 shares	As of March 31, 2025	721,355,380 shares
2) Number of treasury stock:	As of March 31, 2026	1,827,960 shares	As of March 31, 2025	10,396,037 shares
3) Average number of outstanding issued shares:	For the fiscal year ended March 31, 2026	702,890,180 shares	For the fiscal year ended March 31, 2025	716,510,349 shares

(For further details, please refer to "3. (5) Notes to Consolidated Financial Statements (Per Share of Common Stock Information)" on page 15 of Accompanying Materials.)

These consolidated financial results for the year ended March 31, 2026, are out of the scope of the year-end 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 year ended March 31, 2026, 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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1. Operating Results for the Fiscal Year Ended March 31, 2026

(1) Analysis of Consolidated Operating Results

For the fiscal year ended March 31, 2026, "Net Business Profit" decreased by ¥14.5 billion from the previous fiscal year to ¥347.4 billion as losses were recorded due to improving the bond portfolio despite an improvement in effective interest-related earnings (*) due to the impact of domestic interest rate hike and an increase of earnings related to investment partnership, in addition to a steady increase in net fees and commissions and related profit, including corporate lending business, asset management, and asset administration as well.

"Ordinary profit" increased by ¥33.8 billion from the previous fiscal year to ¥401.4 billion, because of an improvement in "Net Gains (Losses) on Stocks" due to steady progress in the sale of strategic shareholdings.

In addition, "Net Income Attributable to Owners of the Parent" increased by ¥59.9 billion from the previous fiscal year to ¥317.5 billion and reached record highs due to the recording of gains on sales of stocks of subsidiaries and affiliates as extraordinary profit.

(*) Effective interest-related earnings refer to funds-related income plus surplus funds in foreign currency included in foreign exchange gains or losses.

(Reference)

(Billions of Yen)

	Fiscal Year Ended March 31, 2026	Changes from the Fiscal Year Ended March 31, 2025	Fiscal Year Ended March 31, 2025
Substantial Gross Business Profit	960.2	26.0	934.2
General and Administrative Expenses	(612.7)	(40.5)	(572.1)
Net Business Profit	347.4	(14.5)	362.0
Ordinary Profit	401.4	33.8	367.6
Net Income Attributable to Owners of the Parent	317.5	59.9	257.6
Total Credit Costs	(23.9)	0.7	(24.6)
Net Gains (Losses) on Stocks	138.8	57.4	81.4

(2) Analysis of Consolidated Financial Position

As of March 31, 2026, "Total Assets" increased by ¥3,927.1 billion to ¥82,174.2 billion and "Total Net Assets" increased by ¥463.6 billion to ¥3,590.9 billion from the end of the previous fiscal year.

In particular, "Cash and Due from Banks" decreased by ¥1,132.9 billion to ¥24,040.6 billion, "Loans and Bills Discounted" increased by ¥1,070.3 billion to ¥33,277.3 billion, "Securities" increased by ¥1,922.4 billion to ¥13,418.5 billion, and "Deposits" increased by ¥2,270.1 billion to ¥39,993.1 billion compared with those as of the end of the previous fiscal year.

(3) Analysis of Consolidated Cash Flows

"Net Cash Provided by Operating Activities" totaled ¥1,220.3 billion, a year-on-year decrease of ¥2,756.2 billion; "Net Cash Used in Investing Activities" totaled ¥1,548.8 billion, a year-on-year decrease of ¥215.0 billion; and "Net Cash Used in Financing Activities" totaled ¥196.8 billion, a year-on-year increase of ¥149.2 billion. "Cash and Cash Equivalents at the End of the Period" totaled ¥22,551.3 billion.

(4) Basic Policy Related to Profit Distribution and Dividends for the Fiscal Year Ended March 31, 2026

The Company has from the past positioned the stable return of profit to shareholders, as well as the enlargement of shareholder return, as an important management policy, and has engaged in enhancing our shareholder return. Under our medium-term management plan (FY2023-FY2025), we have achieved both targets of progressive dividend and the dividend payout ratio of 40% or above.

In light of changes in the business environment, we have adopted "pursuing the best balance among capital adequacy, growth investments, and shareholder returns" as the basic principle of our capital policy. Based on this principle, we have revised our shareholder return policy.

Specifically, from the perspective of further strengthening shareholder returns, we will introduce a total payout ratio that combines dividends and share repurchases. In addition, by excluding the impact of fluctuations in net gains associated with the reduction of strategic shareholdings, we will ensure sustainable and stable dividend management.

Before	Dividend per share will be progressive, while aiming to increase the dividend per share through profit growth. The dividend payout ratio will be determined at 40% or above. Share repurchase will be implemented flexibly on the premise of securing sufficient capital, while balancing the use of capital for medium-to-long term profit growth and the effects of better capital efficiency.
After	Shareholder returns will be provided with a target total payout ratio of 50% or above. Dividends per share will be progressive, and determined with an aim of approximately 50% of "Adjusted net

	income (*)", which excludes net gains from the sale of strategic shareholdings. Share repurchases will be implemented flexibly contributing to enhance capital efficiency, with due consideration of business performance, capital conditions, and the level of the share price. (*) Adjusted net income = net income attributable to owners of the parent - net gains from the sale of strategic shareholdings (after tax)

(5) Earnings Forecasts

The consolidated earnings forecast for the fiscal year ending March 31, 2027, is as follows: "Net Business Profit" of ¥420.0 billion, an increase of ¥72.5 billion compared to the current fiscal year, and "Net Income Attributable to Owners of the Parent" of ¥380.0 billion, an increase of ¥62.4 billion compared to the current fiscal year.

With regard to dividends, based on the consolidated earnings forecast for the fiscal year ending March 31, 2027, the Company expects annual dividends of ¥47.50 per share of common stock after taking into account the stock split, equivalent to ¥190 per share before taking into account the stock split, representing an increase of ¥5 from the current fiscal year.(*)

(*)At the meeting of the Board of Directors held on May 14, 2026, the Company resolved to conduct a stock split at a ratio of four shares for each share of common stock, with an effective date of August 1, 2026. For further details of the stock split, please refer to the separately disclosed "Notice Regarding Stock Split and Partial Amendments to the Articles of Incorporation."

2. Basic Views of Selecting Accounting Standards

The Company and its consolidated subsidiaries adopt generally accepted accounting principles in Japan to facilitate financial statement comparability with other companies. As for the introduction of International Financial Reporting Standards ("IFRS"), the Company considers business development and operations of SuMi TRUST Group (the group of companies composed of the Company and its consolidated subsidiaries) as well as the internal and external changes, and the decision to adopt IFRS will be dealt with in an appropriate manner.

3. Consolidated Financial Statements and Notes to Consolidated Financial Statements

(1) Consolidated Balance Sheets

(Millions of Yen)

	As of March 31, 2025	**As of March 31, 2026**
Assets:		
Cash and Due from Banks	25,173,611	**24,040,669**
Call Loans and Bills Bought	21,000	**20,240**
Receivables under Resale Agreements	803,722	**612,807**
Receivables under Securities Borrowing Transactions	95,400	**55,203**
Monetary Claims Bought	926,244	**944,945**
Trading Assets	2,291,521	**3,333,909**
Money Held in Trust	35,677	**41,056**
Securities	11,496,181	**13,418,592**
Loans and Bills Discounted	32,206,993	**33,277,334**
Foreign Exchanges	53,453	**65,826**
Lease Receivables and Investment Assets	718,241	**690,585**
Other Assets	3,197,997	**4,212,249**
Tangible Fixed Assets:	218,432	**219,164**
Buildings	70,173	**68,715**
Land	123,980	**123,900**
Lease Assets	5,181	**5,530**
Construction in Progress	872	**3,736**
Other	18,224	**17,281**
Intangible Fixed Assets:	174,746	**187,851**
Software	161,863	**180,505**
Goodwill	8,082	**2,792**
Other	4,799	**4,553**
Assets for Retirement Benefits	319,161	**583,514**
Deferred Tax Assets	8,197	**12,908**
Customers' Liabilities for Acceptances and Guarantees	640,415	**604,167**
Allowance for Loan Losses	(129,958)	**(142,808)**
Allowance for Investment Losses	(3,938)	**(3,938)**
Total Assets	78,247,102	**82,174,280**

(Continued)

(Millions of Yen)

	As of March 31, 2025	As of March 31, 2026
Liabilities:		
Deposits	37,722,986	**39,993,145**
Negotiable Certificates of Deposit	9,643,098	**10,357,263**
Call Money and Bills Sold	318,617	**214,592**
Payables under Repurchase Agreements	2,391,583	**2,672,483**
Trading Liabilities	2,092,440	**2,877,639**
Borrowed Money	9,084,957	**8,711,015**
Foreign Exchanges	1,440	**1,314**
Short-Term Bonds Payable	2,987,093	**2,751,360**
Bonds Payable	3,543,483	**3,927,648**
Borrowed Money from Trust Account	3,492,270	**2,516,892**
Other Liabilities	3,000,874	**3,645,930**
Provision for Bonuses	21,308	**22,355**
Provision for Directors' Bonuses	512	**686**
Provision for Stocks Payment	1,626	**1,444**
Liabilities for Retirement Benefits	12,576	**11,200**
Provision for Reward Points Program	22,686	**23,089**
Provision for Reimbursement of Deposits	2,390	**2,150**
Provision for Contingent Losses	1,473	**1,997**
Deferred Tax Liabilities	135,496	**244,479**
Deferred Tax Liabilities for Land Revaluation	2,451	**2,451**
Acceptances and Guarantees	640,415	**604,167**
Total Liabilities	75,119,785	**78,583,311**
Net Assets:		
Capital Stock	261,608	**261,608**
Capital Surplus	506,616	**417,512**
Retained Earnings	1,968,136	**2,170,520**
Treasury Stock	(36,444)	**(6,041)**
Total Shareholders' Equity	2,699,917	**2,843,599**
Valuation Differences on Available-for-Sale Securities	351,583	**334,652**
Deferred Gains (Losses) on Hedges	(10,146)	**116,042**
Revaluation Reserve for Land	(7,163)	**(7,163)**
Foreign Currency Translation Adjustments	46,363	**77,303**
Remeasurements of Defined Benefit Plans	15,612	**193,019**
Total Accumulated Other Comprehensive Income	396,250	**713,854**
Subscription Rights to Shares	760	**748**
Non-Controlling Interests	30,388	**32,767**
Total Net Assets	3,127,317	**3,590,969**
Total Liabilities and Net Assets	78,247,102	**82,174,280**

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

Consolidated Statements of Income

(Millions of Yen)

	Fiscal Year Ended	
	March 31, 2025	**March 31, 2026**
Ordinary Income:	2,922,428	**2,983,544**
Trust Fees	120,885	**125,435**
Interest Income:	1,159,919	**1,268,738**
Interest on Loans and Discounts	687,769	**689,551**
Interest and Dividends on Securities	273,805	**339,351**
Interest on Call Loans and Bills Bought	3,790	**5,221**
Interest on Receivables under Resale Agreements	633	**797**
Interest on Receivables under Securities Borrowing Transactions	71	**146**
Interest on Deposits with Banks	164,673	**210,438**
Other Interest Income	29,175	**23,230**
Fees and Commissions	499,399	**549,905**
Trading Income	105,933	**88,748**
Other Ordinary Income	864,089	**732,728**
Other Income:	172,201	**217,988**
Recoveries of Written-Off Claims	1,129	**2,481**
Other	171,071	**215,507**
Ordinary Expenses:	2,554,734	**2,582,045**
Interest Expenses:	1,265,360	**1,290,778**
Interest on Deposits	374,687	**404,155**
Interest on Negotiable Certificates of Deposit	375,345	**343,885**
Interest on Call Money and Bills Sold	1,533	**1,947**
Interest on Payables under Repurchase Agreements	120,989	**124,554**
Interest on Borrowings	36,264	**51,125**
Interest on Short-Term Bonds	106,347	**100,974**
Interest on Bonds	89,163	**120,677**
Other Interest Expenses	161,029	**143,457**
Fees and Commissions Payments	138,680	**138,260**
Trading Expenses	3,073	**—**
Other Ordinary Expenses	491,141	**475,681**
General and Administrative Expenses	530,734	**572,651**
Other Expenses	125,743	**104,673**
Provision of Allowance for Loan Losses	18,275	**22,614**
Other	107,468	**82,059**
Ordinary Profit	367,694	**401,499**

(Continued)

(Millions of Yen)

	Fiscal Year Ended	
	March 31, 2025	**March 31, 2026**
Extraordinary Income:	1,059	**41,962**
Gains on Disposal of Fixed Assets	1,059	**462**
Other Extraordinary Income	—	**41,500**
Extraordinary Losses:	14,320	**15,405**
Losses on Disposal of Fixed Assets	1,336	**1,452**
Impairment Losses	12,984	**13,952**
Income before Income Taxes	354,433	**428,056**
Income Taxes:	95,294	**107,511**
Current	105,191	**136,175**
Deferred	(9,896)	**(28,663)**
Net Income	259,138	**320,545**
Net Income Attributable to Non-Controlling Interests	1,503	**2,978**
Net Income Attributable to Owners of the Parent	257,635	**317,566**

Consolidated Statements of Comprehensive Income

(Millions of Yen)

	Fiscal Year Ended	
	March 31, 2025	**March 31, 2026**
Net Income	259,138	**320,545**
Other Comprehensive Income (Loss):	(143,635)	**317,612**
Valuation Differences on Available-for-Sale Securities	(122,245)	**(9,197)**
Deferred Gains (Losses) on Hedges	116	**120,969**
Revaluation Reserve for Land	(69)	**—**
Foreign Currency Translation Adjustments	5,437	**29,957**
Remeasurements of Defined Benefit Plans	(25,744)	**177,656**
Share of Other Comprehensive Income of Equity-Method Affiliated Companies	(1,128)	**(1,773)**
Comprehensive Income:	115,503	**638,157**
(Breakdown)		
Comprehensive Income Attributable to Owners of the Parent	114,248	**635,170**
Comprehensive Income Attributable to Non-Controlling Interests	1,254	**2,986**

(3) Consolidated Statements of Changes in Net Assets

For the Fiscal Year Ended March 31, 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	526,318	1,802,086	(23,635)	2,566,378
Changes during the Period					
Cash Dividends			(91,896)		(91,896)
Net Income Attributable to Owners of the Parent			257,635		257,635
Purchase of Treasury Stock				(33,521)	(33,521)
Disposal of Treasury Stock		(47)		1,048	1,001
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	—	(19,702)	166,049	(12,808)	133,539
Balance at the End of the Period	261,608	506,616	1,968,136	(36,444)	2,699,917

	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	Remeasurements of Defined Benefit Plans	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									(91,896)
Net Income Attributable to Owners of the Parent									257,635
Purchase of Treasury Stock									(33,521)
Disposal of Treasury Stock									1,001
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	(126,096)	1,453	(380)	7,017	(25,691)	(143,697)	(94)	(115)	(143,907)
Total Changes during the Period	(126,096)	1,453	(380)	7,017	(25,691)	(143,697)	(94)	(115)	(10,368)
Balance at the End of the Period	351,583	(10,146)	(7,163)	46,363	15,612	396,250	760	30,388	3,127,317

For the Fiscal Year Ended March 31, 2026

(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			(115,183)		(115,183)
Net Income Attributable to Owners of the Parent			317,566		317,566
Purchase of Treasury Stock				(60,026)	(60,026)
Disposal of Treasury Stock		(12)		1,335	1,323
Retirement of Treasury Stock		(89,092)		89,092	—
Purchase of Shares of Consolidated Subsidiaries		0			0
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(89,104)	202,383	30,402	143,681
Balance at the End of the Period	261,608	417,512	2,170,520	(6,041)	2,843,599

	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	Remeasurements of Defined Benefit Plans	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									(115,183)
Net Income Attributable to Owners of the Parent									317,566
Purchase of Treasury Stock									(60,026)
Disposal of Treasury Stock									1,323
Retirement of Treasury Stock									—
Purchase of Shares of Consolidated Subsidiaries									0
Net Changes of Items Other Than Shareholders' Equity	(16,930)	126,189	—	30,939	177,406	317,604	(12)	2,378	319,970
Total Changes during the Period	(16,930)	126,189	—	30,939	177,406	317,604	(12)	2,378	463,651
Balance at the End of the Period	334,652	116,042	(7,163)	77,303	193,019	713,854	748	32,767	3,590,969

(4) Consolidated Statements of Cash Flows

(Millions of Yen)

	Fiscal Year Ended	
	March 31, 2025	**March 31, 2026**
Cash Flows from Operating Activities:		
Income before Income Taxes	354,433	**428,056**
Depreciation and Amortization	42,991	**50,046**
Impairment Losses	12,984	**13,952**
Amortization of Goodwill	6,734	**4,025**
Equity in Losses (Earnings) of Affiliated Companies	(22,616)	**(23,754)**
Increase (Decrease) in Allowance for Loan Losses	12,159	**14,352**
Increase (Decrease) in Allowance for Investment Losses	3,938	**—**
Increase (Decrease) in Provision for Bonuses	433	**1,466**
Increase (Decrease) in Provision for Directors' Bonuses	89	**174**
Increase (Decrease) in Provision for Stocks Payment	351	**(182)**
Decrease (Increase) in Assets for Retirement Benefits	16,783	**(5,510)**
Increase (Decrease) in Liabilities for Retirement Benefits	(1,393)	**(1,096)**
Increase (Decrease) in Provision for Reward Points Program	431	**402**
Increase (Decrease) in Provision for Reimbursement of Deposits	(183)	**(240)**
Increase (Decrease) in Provision for Contingent Losses	(165)	**524**
Interest Income	(1,159,919)	**(1,268,738)**
Interest Expenses	1,265,360	**1,290,778**
Loss (Gain) Related to Securities	(42,960)	**(129,469)**
Loss (Gain) on Money Held in Trust	45	**(10,644)**
Foreign Exchange Losses (Gains)	48,884	**(297,406)**
Loss (Gain) on Disposal of Fixed Assets	276	**990**
Net Decrease (Increase) in Trading Assets	(275,768)	**(1,042,387)**
Net Increase (Decrease) in Trading Liabilities	325,117	**785,199**
Net Decrease (Increase) in Loans and Bills Discounted	1,213,926	**(1,546,948)**
Net Increase (Decrease) in Deposit	304,705	**2,270,159**
Net Increase (Decrease) in Negotiable Certificates of Deposit	422,101	**714,164**
Net Increase (Decrease) in Borrowed Money (Excluding Subordinated Borrowings)	1,782,799	**(369,742)**
Net Decrease (Increase) in Due from Banks (Excluding Due from the Bank of Japan)	(117,436)	**621,877**
Net Decrease (Increase) in Call Loans	(470,408)	**172,899**
Net Decrease (Increase) in Receivables under Securities Borrowing Transactions	436,799	**40,197**
Net Increase (Decrease) in Call Money	(350,725)	**176,874**
Net Decrease (Increase) in Foreign Exchange-Assets	(8,059)	**(12,372)**
Net Increase (Decrease) in Foreign Exchange-Liabilities	1,158	**(125)**
Net Decrease (Increase) in Lease Receivables and Investment Assets	726	**27,656**
Net Increase (Decrease) in Short-Term Bonds Payable	80,368	**39,076**
Increase (Decrease) in Straight Bonds-Issuance and Redemption	676,115	**404,239**
Net Increase (Decrease) in Borrowed Money from Trust Account	(835,527)	**(975,377)**
Proceeds from Fund Management	1,124,292	**1,253,469**
Payments for Finance	(1,260,543)	**(1,222,842)**
Other, Net	406,703	**(68,709)**
Subtotal	3,995,007	**1,335,034**
Income Taxes (Paid) Refunded	(18,337)	**(114,658)**
Net Cash Provided by (Used in) Operating Activities	3,976,669	**1,220,375**

(Continued)

	Fiscal Year Ended	
	March 31, 2025	**March 31, 2026**
Cash Flows from Investing Activities:		
Purchase of Securities	(9,749,983)	**(18,455,282)**
Proceeds from Sales of Securities	3,964,915	**10,137,255**
Proceeds from Redemption of Securities	4,138,223	**6,832,961**
Increase in Money Held in Trust	(13,306)	**(500)**
Decrease in Money Held in Trust	—	**5,500**
Purchase of Tangible Fixed Assets	(12,927)	**(16,651)**
Proceeds from Sales of Tangible Fixed Assets	2,071	**700**
Purchase of Intangible Fixed Assets	(72,885)	**(73,831)**
Proceeds from Sales of Intangible Fixed Assets	—	**231**
Proceeds from Sales of Shares of Subsidiaries Resulting in Change in the Scope of Consolidation	—	**52,775**
Purchase of Shares of Affiliated Companies Accounted for Using the Equity Method	(19,947)	**(80,257)**
Proceeds from Sales of Shares of Affiliated Companies Accounted for Using the Equity Method	—	**48,264**
Net Cash Provided by (Used in) Investing Activities	(1,763,839)	**(1,548,833)**
Cash Flows from Financing Activities:		
Proceeds from Issuance of Subordinated Bonds and Bonds with Subscription Rights to Shares	149,167	**128,969**
Payments for Redemption of Subordinated Bonds and Bonds with Subscription Rights to Shares	(70,000)	**(150,000)**
Purchase of Shares of Subsidiaries without Change in the Scope of Consolidation	(913)	**(41)**
Proceeds from Share Issuance to Non-Controlling Shareholders	—	**40**
Cash Dividends Paid	(91,871)	**(115,146)**
Cash Dividends Paid to Non-Controlling Interests	(446)	**(605)**
Purchase of Treasury Stock	(33,521)	**(60,026)**
Proceeds from Sales of Treasury Stock	1	**0**
Net Cash Provided by (Used in) Financing Activities	(47,585)	**(196,809)**
Effect of Exchange Rate Changes on Cash and Cash Equivalents	59,277	**14,201**
Net Increase (Decrease) in Cash and Cash Equivalents	2,224,521	**(511,064)**
Cash and Cash Equivalents at the Beginning of the Period	20,837,852	**23,062,373**
Cash and Cash Equivalents at the End of the Period	23,062,373	**22,551,309**

(5) Notes to Consolidated Financial Statements

(Notes on Going Concern Assumptions)

There is no applicable information.

(Changes in Accounting Estimates)

In line with prevailing market practice and SuMi TRUST Group's risk management policy, with regard to the fair value adjustment method in the calculation of the fair values of derivative transactions, SuMi TRUST Group changed valuation adjustment method from taking into account credit risks of Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank") to taking into account uncollateralized funding from the fiscal year ended March 31, 2026.

As a result of the change, compared with the previous method, Trading Assets increased by ¥11,972 million, Other Assets increased by ¥4,142 million, Trading Liabilities increased by ¥21,210 million, and Other Liabilities increased by ¥10,656 million as of March 31, 2026. Ordinary Profit and Income before Income Taxes decreased by ¥15,752 million during the fiscal year ended March 31, 2026.

(Segment Information)

1. Reportable Segment Information

The SuMi TRUST Group'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 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 SuMi TRUST Bank are allocated to each segment.

3. Profit or Loss and Fixed Assets by Reportable Segment

(Millions of Yen)

	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Asset Management	Others	Total
Substantial Gross Business Profit	248,472	311,796	176,901	80,731	7,049	111,929	23,369	960,250
General and Administrative Expenses	(192,291)	(114,717)	(90,899)	(33,991)	(26,288)	(77,886)	(76,689)	(612,764)
Net Business Profit	56,180	197,078	86,002	46,739	(19,238)	34,043	(53,320)	347,486
Fixed Assets	92,475	46,802	27,226	9,316	55,643	—	175,551	407,015

(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

(Millions of Yen)

	Amounts
Net Business Profit	347,486
Other Income	217,988
Other Expenses	(104,673)
Other Adjustments	(59,301)
Ordinary Profit	401,499

(Per Share of Common Stock Information)

		Fiscal Year Ended March 31, 2026
Net Assets per Share of Common Stock	Yen	5,104.06
Net Income per Share of Common Stock	Yen	451.80
Fully Diluted Net Income per Share of Common Stock	Yen	451.56

(Notes)

1. Net Assets per Share of Common Stock and Basis for Calculation

		As of March 31, 2026
Net Assets as Reported	Millions of Yen	3,590,969
Less:	Millions of Yen	33,515
Subscription Rights to Shares	Millions of Yen	748
Non-Controlling Interests	Millions of Yen	32,767
Net Assets Attributable to Common Shareholders	Millions of Yen	3,557,454
The Number of Shares of Common Stock Outstanding	Thousands of Shares	696,985

2. Net Income per Share of Common Stock and Fully Diluted Net Income per Share of Common Stock and Basis for Calculation

		Fiscal Year Ended March 31, 2026
Net Income per Share of Common Stock		
Net Income Attributable to Owners of the Parent	Millions of Yen	317,566
Net Income Not Attributable to Common Shareholders	Millions of Yen	–
Net Income Related to Common Stock that is Attributable to Owners of the Parent	Millions of Yen	317,566
Average Number of Shares of Common Stock Outstanding	Thousands of Shares	702,890
Fully Diluted Net Income per Share of Common Stock		
Adjustments to Net Income Attributable to Owners of the Parent	Millions of Yen	–
Effect of Dilutive Securities	Thousands of Shares	371
Subscription Rights to Shares	Thousands of Shares	371
Summary of the potential shares that were excluded from calculation of fully diluted net income per share of common stock because they have no dilutive effect		Consolidated Subsidiaries Amova Asset Management Co., Ltd. *: Subscription Rights to Shares (Stock Options) Common Stock 192,000 shares

*Nikko Asset Management Co., Ltd. was renamed as Amova Asset Management Co., Ltd. on September 1, 2025.

3. In the calculation of net assets per share of common stock, shares of the Company remaining in the share delivery trust and RS Trust (a system to deliver Restricted Stocks (RS: Restricted Stock) using the framework of a share delivery trust) for Directors and RS Trust for employees are included in the number of shares of treasury stock deducted from the total number of shares issued and outstanding as of the end of the fiscal year. In the calculation of net income per share of common stock, they are included in the number of shares of treasury stock deducted in the calculation of the average number of shares outstanding for the fiscal year ended March 31, 2026.
   The number of shares of treasury stock excluded from the calculation of net assets per share of common stock is 1,251 thousand as of March 31, 2026. The average number of shares of treasury stock excluded from the calculation of net income per share of common stock, is 1,386 thousand for the fiscal year ended March 31, 2026.

(Significant Subsequent Events)

There is no applicable information.

Explanatory Material

Fiscal Year 2025
ended on Mar. 31, 2026

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)

		FY2025	FY2024	Change
Consolidated gross business profit (*1)	1	**860,835**	851,971	8,864
Consolidated gross business profit (after written-off of principal guaranteed trust a/c) (1 + 20)	2	**860,835**	851,971	8,864
Net interest income and related profit	3	**(6,113)**	(87,993)	81,879
Net interest income	4	**(22,040)**	(105,441)	83,401
Trust fees from principal guaranteed trust a/c (before written-off of principal guaranteed trust a/c)	5	**15,926**	17,447	(1,521)
Net fees and commissions and related profit	6	**521,153**	464,156	56,997
Net fees and commissions	7	**411,645**	360,718	50,926
Other trust fees	8	**109,508**	103,437	6,071
Net trading profit	9	**88,748**	102,860	(14,112)
Net other operating profit	10	**257,046**	372,948	(115,901)
Net gains (losses) on foreign exchange transactions	11	**296,512**	368,665	(72,152)
Net gains (losses) on bonds	12	**(51,869)**	(41,523)	(10,345)
Net gains (losses) from derivatives other than for trading or hedging	13	**(16,734)**	15,803	(32,537)
General and administrative expenses	14	**(565,021)**	(532,939)	(32,081)
(excluding amortization of goodwill)	15	**(560,995)**	(526,204)	(34,790)
Personnel expenses	16	**(244,880)**	(235,728)	(9,152)
Non-personnel expenses excluding taxes	17	**(301,086)**	(279,361)	(21,725)
Taxes other than income taxes	18	**(19,053)**	(17,849)	(1,204)
Provision of general allowance for loan losses	19	**(12,719)**	(8,919)	(3,799)
Principal guaranteed trust a/c credit costs	20	**-**	-	-
Banking a/c credit costs	21	**(13,670)**	(16,836)	3,166
Written-off of loans	22	**(2,309)**	(7,481)	5,171
Provision of specific allowance for loan losses	23	**(9,894)**	(9,355)	(538)
Losses on sales of loans	24	**(1,466)**	-	(1,466)
Reversal of allowance for loan losses	25	**-**	-	-
Recoveries of written-off claims	26	**2,481**	1,129	1,351
Net gains (losses) on stocks	27	**138,883**	81,420	57,463
Losses on devaluation of stocks	28	**(4,127)**	(2,408)	(1,719)
Net income from affiliates by equity method	29	**23,754**	22,616	1,137
Others	30	**(33,044)**	(30,746)	(2,297)
Ordinary profit	31	**401,499**	367,694	33,805
Extraordinary profit	32	**26,557**	(13,260)	39,818
Impairment loss on fixed assets	33	**(990)**	(276)	(713)
Impairment loss on fixed assets	34	**(13,952)**	(12,984)	(968)
Other (*2)	35	**41,500**	-	41,500
Income before income tax	36	**428,056**	354,433	73,623
Total income taxes	37	**(107,511)**	(95,294)	(12,216)
Income taxes-current	38	**(136,175)**	(105,191)	(30,983)
Income taxes-deferred	39	**28,663**	9,896	18,767
Net income	40	**320,545**	259,138	61,406
Net income attributable to non-controlling interests	41	**(2,978)**	(1,503)	(1,475)
Net income attributable to owners of the parent	42	**317,566**	257,635	59,931
Total credit costs (19 + 20 + 21 + 25 + 26)	43	**(23,908)**	(24,626)	718

(*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	**347,486**	362,036	(14,550)

(*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	**960,250**	934,207	26,043
Substantial net fees and commissions and related profit	46	**561,561**	508,588	52,973
Substantial general and administrative expenses	47	**(612,764)**	(572,171)	(40,593)
Consolidated Fee income ratio	48	**58.5%**	54.4%	4.1%

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

Net business profit before credit costs	49	**102,973**	73,123	29,849
Net income attributable to owners of the parent (*5)	50	**54,158**	18,072	36,086
Total credit costs	51	**(2,481)**	(1,488)	(992)
Net gains (losses) on stocks	52	**(7,459)**	7,502	(14,961)

(*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>

	Mar. 2026	Mar. 2025	Change
Consolidated subsidiaries	**57**	58	(1)
Affiliates (subject to the equity method)	**31**	32	(1)

[Non-consolidated]

(Millions of yen)

		FY2025	FY2024	Change
Gross business profit	1	**587,828**	601,173	(13,345)
Gross business profit (after written-off of principal guaranteed trust a/c) (1 + 24)	2	**587,828**	601,173	(13,345)
Net interest income and related profit	3	**6,393**	(63,661)	70,055
Net interest income	4	**(9,532)**	(81,109)	71,576
Domestic	5	**236,591**	254,993	(18,402)
International	6	**(246,123)**	(336,102)	89,979
Trust fees from principal guaranteed trust a/c (before written-off of principal guaranteed trust a/c)	7	**15,926**	17,447	(1,521)
Net fees and commissions and related profit	8	**262,553**	223,448	39,104
Net fees and commissions	9	**152,885**	119,707	33,178
Other trust fees	10	**109,667**	103,741	5,926
Net trading income	11	**88,748**	102,860	(14,112)
Net other operating profit	12	**230,132**	338,526	(108,393)
Net gains (losses) on foreign exchange transactions	13	**293,958**	368,532	(74,573)
Net gains (losses) on bonds	14	**(52,720)**	(41,530)	(11,189)
Net gains (losses) from derivatives other than for trading or hedging	15	**(8,031)**	15,641	(23,672)
General and administrative expenses	16	**(343,315)**	(312,261)	(31,053)
Personnel expenses	17	**(140,629)**	(131,969)	(8,660)
Non-personnel expenses	18	**(189,130)**	(167,913)	(21,217)
Taxes other than income taxes	19	**(13,555)**	(12,378)	(1,176)
Net business profit before credit costs (1 + 16)	20	**244,512**	288,912	(44,399)
Core net operating profit (20-14)	21	**297,233**	330,443	(33,209)
Core net operating profit (excluding gains (losses) on cancellation of investment)	22	**296,405**	316,583	(20,177)
Provision of general allowance for loan losses	23	**(12,608)**	(9,421)	(3,187)
Principal guaranteed trust a/c credit costs	24	**-**	-	-
Net business profit	25	**231,904**	279,491	(47,586)
Net non-recurring profit	26	**103,381**	31,254	72,127
Banking a/c credit costs	27	**(11,098)**	(14,616)	3,517
Written-off of loans	28	**(1,418)**	(7,015)	5,596
Provision of specific allowance for loan losses	29	**(8,213)**	(7,601)	(612)
Losses on sales of loans	30	**(1,466)**	-	(1,466)
Reversal of allowance for loan losses	31	**-**	-	-
Recoveries of written-off claims	32	**2,280**	899	1,380
Net gains (losses) on stocks	33	**146,343**	73,917	72,425
Losses on devaluation of stocks (*1)	34	**(4,428)**	(13,303)	8,874
Others	35	**(34,143)**	(28,946)	(5,196)
Amortization of net actuarial losses/ prior service cost	36	**(7,689)**	2,777	(10,467)
Provision for contingent loss	37	**(496)**	205	(702)
Losses on investment in partnerships	38	**(11,520)**	(9,992)	(1,528)
Net gains (losses) on stock related derivatives	39	**(443)**	(1,894)	1,451
Ordinary profit	40	**335,285**	310,745	24,540
Extraordinary profit	41	**24,337**	(5,730)	30,067
Net gains (losses) on disposal of fixed assets	42	**(900)**	(1,106)	206
Impairment loss on fixed assets	43	**(4,633)**	(7,225)	2,592
Other (*2)	44	**29,870**	2,601	27,268
Income before income taxes	45	**359,622**	305,014	54,607
Total income taxes	46	**(96,214)**	(65,451)	(30,763)
Income taxes-current	47	**(106,215)**	(77,768)	(28,447)
Income taxes-deferred	48	**10,001**	12,316	(2,315)
Net income	49	**263,408**	239,563	23,844
Total credit costs (23 + 24 + 27 + 31 + 32)	50	**(21,427)**	(23,138)	1,711
Overhead ratio (-16/1)	51	**58.40%**	51.94%	6.46%

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

(*2) FY2025: Gains on sales of stocks of subsidiaries and affiliates, FY2024: Gains on extinguishment of tie-in shares.

2. Yields and margins

(1) Domestic banking a/c

[Non-consolidated]

(%)

	FY2025	2HFY2025	1HFY2025	FY2024	Change from FY2024
Average yield on interest-earning assets (A)	**0.95**	**0.97**	**0.92**	0.70	0.25
Loans and bills discounted (B)	**1.09**	**1.14**	**1.03**	0.79	0.30
Securities	**1.74**	**1.48**	**2.04**	2.30	(0.56)
Average yield on interest-bearing liabilities (C)	**0.52**	**0.59**	**0.45**	0.21	0.31
Deposits (D)	**0.40**	**0.47**	**0.33**	0.14	0.26
Gross margin (A) - (C)	**0.43**	**0.38**	**0.47**	0.49	(0.06)
Loan-deposit margin (B) - (D)	**0.69**	**0.67**	**0.70**	0.65	0.04

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

[Non-consolidated]

(%)

	FY2025	2HFY2025	1HFY2025	FY2024	Change from FY2024
Average yield on interest-earning assets (A)	**0.95**	**0.97**	**0.92**	0.70	0.25
Loans and bills discounted (B)	**1.09**	**1.14**	**1.03**	0.79	0.30
Securities	**1.74**	**1.48**	**2.04**	2.30	(0.56)
Average yield on interest-bearing liabilities (C)	**0.49**	**0.56**	**0.42**	0.18	0.31
Deposits and Trust Principal (D)	**0.39**	**0.45**	**0.33**	0.14	0.25
Gross margin (A) - (C)	**0.46**	**0.41**	**0.50**	0.52	(0.06)
Loan-deposit margin (B) - (D)	**0.70**	**0.69**	**0.70**	0.65	0.05

3. Net gains/ losses on securities

[Consolidated]

(Millions of yen)

	FY2025	FY2024	Change
Net gains (losses) on bonds	**(51,869)**	(41,523)	(10,345)
Gains on sales of bonds	**18,841**	11,535	7,306
Gains on redemption of bonds	**93**	10	83
Losses on sales of bonds	**(69,813)**	(52,765)	(17,047)
Losses on redemption of bonds	**(1)**	(257)	255
Losses on devaluation of bonds	**(990)**	(46)	(943)
Net gains (losses) on stocks	**138,883**	81,420	57,463
Gains on sales of stocks	**175,083**	142,739	32,343
Losses on sales of stocks	**(32,071)**	(58,911)	26,839
Losses on devaluation of stocks	**(4,127)**	(2,408)	(1,719)

[Non-consolidated]

(Millions of yen)

	FY2025	FY2024	Change
Net gains (losses) on bonds	**(52,720)**	(41,530)	(11,189)
Gains on sales of bonds	**17,968**	11,172	6,796
Gains on redemption of bonds	**0**	9	(9)
Losses on sales of bonds	**(69,698)**	(52,665)	(17,033)
Losses on redemption of bonds	**-**	-	-
Losses on devaluation of bonds	**(990)**	(46)	(943)
Net gains (losses) on stocks	**146,343**	73,917	72,425
Gains on sales of stocks	**181,920**	146,418	35,501
Losses on sales of stocks	**(31,148)**	(59,197)	28,049
Losses on devaluation of stocks (*)	**(4,428)**	(13,303)	8,874

(*) Including losses on devaluation of stocks of subsidiaries and affiliates in FY2024.

4. Unrealized gains/ losses on investment securities

[Consolidated]

(Millions of yen)

	Mar. 2026				Sep. 2025		Mar. 2025		Change from Mar. 2025	
	Cost	**Net**	**Unrealized gains**	**Unrealized losses**	Cost	Net	Cost	Net	Cost	Net
Available-for-sale securities (*1)	**11,402,515**	**458,755**	**647,347**	**(188,591)**	13,116,485	556,051	9,939,266	496,407	1,463,248	(37,652)
Japanese stocks (*2)	**286,596**	**594,260**	**608,226**	**(13,966)**	331,839	607,435	361,564	523,660	(74,968)	70,600
Japanese bonds	**5,310,912**	**(137,405)**	**1,472**	**(138,877)**	7,398,441	(78,484)	5,833,867	(46,536)	(522,955)	(90,869)
Government bonds	**4,787,216**	**(129,261)**	**0**	**(129,262)**	6,707,961	(69,109)	5,121,230	(37,464)	(334,013)	(91,797)
Local government bonds	**43,746**	**(2,514)**	**-**	**(2,514)**	44,124	(1,790)	45,298	(1,780)	(1,552)	(734)
Corporate bonds	**479,949**	**(5,629)**	**1,472**	**(7,101)**	646,356	(7,583)	667,339	(7,291)	(187,390)	1,662
Others	**5,805,007**	**1,901**	**37,649**	**(35,747)**	5,386,204	27,100	3,743,834	19,283	2,061,172	(17,382)
Foreign government bonds	**5,349,504**	**(19,554)**	**9,206**	**(28,760)**	4,869,854	11,734	3,192,227	1,829	2,157,277	(21,384)
Held-to-maturity securities	**439,273**	**(26,604)**	**211**	**(26,815)**	179,270	1,886	184,524	2,727	254,748	(29,331)

(*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)

	Mar. 2026				Sep. 2025		Mar. 2025		Change from Mar. 2025	
	Cost	**Net**	**Unrealized gains**	**Unrealized losses**	Cost	Net	Cost	Net	Cost	Net
Available-for-sale securities (*1)	**11,069,928**	**461,654**	**648,063**	**(186,408)**	12,802,239	563,642	9,776,704	505,221	1,293,223	(43,567)
Japanese stocks (*2)	**274,681**	**606,143**	**619,786**	**(13,642)**	314,467	624,787	342,624	542,582	(67,942)	63,561
Japanese bonds	**5,310,912**	**(137,405)**	**1,472**	**(138,877)**	7,398,441	(78,484)	5,833,867	(46,536)	(522,955)	(90,869)
Government bonds	**4,787,216**	**(129,261)**	**0**	**(129,262)**	6,707,961	(69,109)	5,121,230	(37,464)	(334,013)	(91,797)
Local government bonds	**43,746**	**(2,514)**	**-**	**(2,514)**	44,124	(1,790)	45,298	(1,780)	(1,552)	(734)
Corporate bonds	**479,949**	**(5,629)**	**1,472**	**(7,101)**	646,356	(7,583)	667,339	(7,291)	(187,390)	1,662
Others	**5,484,334**	**(7,083)**	**26,804**	**(33,888)**	5,089,330	17,339	3,600,212	9,174	1,884,121	(16,258)
Held-to-maturity securities	**439,074**	**(26,604)**	**211**	**(26,815)**	179,270	1,886	184,524	2,727	254,549	(29,331)

(*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)

	Mar. 2026		Sep. 2025		Mar. 2025		Change	
	Cost	**Net**	Cost	Net	Cost	Net	Cost	Net
Domestic investment (*2)	**101,476**	**139**	100,964	63	103,917	203	(2,441)	(63)
International investment (*2)	**5,082,158**	**(20,012)**	4,619,583	11,571	3,081,726	3,063	2,000,431	(23,075)
Foreign government bonds	**5,073,872**	**(20,026)**	4,611,871	10,482	3,081,505	1,251	1,992,366	(21,277)
US Treasury	**1,571,426**	**(7,680)**	2,130,708	13,706	1,780,123	3,369	(208,697)	(11,049)
Foreign stocks and others	**8,285**	**13**	7,712	1,088	220	1,812	8,064	(1,798)
Others (Investment trust, etc.) (*3)	**300,700**	**12,788**	368,781	5,705	414,568	5,907	(113,868)	6,880
Total	**5,484,334**	**(7,083)**	5,089,330	17,339	3,600,212	9,174	1,884,121	(16,258)

(*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)

	Mar. 2026		Sep. 2025		Mar. 2025		Change from Mar. 2025	
	Cost	**Net**	Cost	Net	Cost	Net	Cost	Net
Held-to-maturity securities	**439,074**	**(26,604)**	179,270	1,886	184,524	2,727	254,549	(29,331)
Japanese Government Bonds	**408,191**	**(26,722)**	126,128	1,835	116,459	2,746	291,732	(29,469)
Japanese Local Government Bonds	**-**	**-**	-	-	-	-	-	-
Japanese Corporate Bonds	**-**	**-**	10,200	3	11,800	8	(11,800)	(8)
Others	**30,883**	**117**	42,941	47	56,265	(27)	(25,382)	145
Domestic investment (*)	**22,890**	**116**	25,431	33	28,119	(53)	(5,229)	170
International investment (*)	**7,992**	**0**	17,510	14	28,146	25	(20,153)	(24)

(*) "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)

	Mar. 2026		Sep. 2025		Mar. 2025		Change from Mar. 2025	
	Cost	Net	Cost	Net	Cost	Net	Cost	Net
Stocks with no market price and investment in partnership etc. (*1)	**797,092**	**52,961**	711,294	35,201	677,780	27,459	119,312	25,501
Japanese stocks	**72,184**	**-**	71,580	-	70,671	-	1,512	-
Others	**724,908**	**52,961**	639,713	35,201	607,108	27,459	117,799	25,501
Domestic investment (*2)	**172,699**	**6,687**	119,223	4,614	102,504	5,301	70,194	1,385
International investment (*2)	**552,208**	**46,274**	520,490	30,587	504,603	22,157	47,605	24,116

(*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)

	Mar. 2026					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	**636,508**	**2,577,042**	**731,760**	**1,636,586**	**5,581,897**	2,786,611	2,388,991	601,737	138,249	5,915,590
Government bonds	**566,095**	**2,238,366**	**638,588**	**1,623,294**	**5,066,345**	2,725,795	1,904,821	462,462	107,145	5,200,225
Local government bonds	**5,465**	**20,776**	**14,989**	**-**	**41,231**	5,120	19,702	18,694	-	43,517
Corporate bonds	**64,947**	**317,899**	**78,182**	**13,291**	**474,320**	55,695	464,468	120,580	31,103	671,848
Others	**934,575**	**1,711,874**	**857,426**	**2,071,255**	**5,575,132**	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)

	Mar. 2026					Mar. 2025				
Less than 1 year	**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	**636,508**	**2,577,042**	**731,561**	**1,636,586**	**5,581,698**	2,786,611	2,388,991	601,737	138,249	5,915,590
Government bonds	**566,095**	**2,238,366**	**638,389**	**1,623,294**	**5,066,146**	2,725,795	1,904,821	462,462	107,145	5,200,225
Local government bonds	**5,465**	**20,776**	**14,989**	**-**	**41,231**	5,120	19,702	18,694	-	43,517
Corporate bonds	**64,947**	**317,899**	**78,182**	**13,291**	**474,320**	55,695	464,468	120,580	31,103	671,848
Others	**754,546**	**1,648,013**	**852,474**	**2,059,383**	**5,314,417**	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)

			Mar. 2026 (Preliminary)	Mar. 2025	Change	Minimum requirement (*) (Mar. 2026)
Common Equity Tier 1 capital ratio	(8) / (19)	1	**11.01%**	11.52%	(0.51%)	7.56%
Tier 1 capital ratio	(11) / (19)	2	**12.31%**	12.96%	(0.65%)	9.06%
Total capital ratio	(14) / (19)	3	**13.69%**	14.34%	(0.65%)	11.06%
Directly issued qualifying capital plus retained earnings		4	**2,770.2**	2,641.1	129.1	
Accumulated Other Comprehensive Income ("OCI")		5	**713.8**	396.2	317.6	
Instruments and reserves		6	**3,484.8**	3,038.1	446.7	
Regulatory adjustments		7	**(643.9)**	(372.5)	(271.4)	
Common Equity Tier 1 capital (CET1)		8	**2,840.9**	2,665.6	175.2	
Directly issued qualifying Additional Tier 1 instruments		9	**320.0**	320.0	-	
Additional Tier 1 capital (AT1)		10	**336.2**	334.4	1.7	
Tier 1 capital (T1 = CET1 + AT1)		11	**3,177.1**	3,000.0	177.0	
Directly issued qualifying Tier 2 instruments		12	**300.1**	282.8	17.3	
Tier 2 capital (T2)		13	**354.3**	317.8	36.4	
Total capital (T1 + T2)		14	**3,531.4**	3,317.9	213.4	
Amount of credit risk-weighted assets		15	**22,882.7**	20,341.4	2,541.2	
Amount of market risk equivalents		16	**1,146.5**	1,229.1	(82.5)	
Amount of operational risk equivalents		17	**1,765.0**	1,562.1	202.9	
Floor adjustment		18	**-**	-	-	
Total risk weighted assets		19	**25,794.3**	23,132.7	2,661.5	

(*) 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)

			Mar. 2026 (Preliminary)	Mar. 2025	Change	Minimum requirement
Common Equity Tier 1 capital ratio	(4) / (7)	1	**9.93%**	10.42%	(0.49%)	4.50%
Tier 1 capital ratio	(5) / (7)	2	**11.26%**	11.91%	(0.65%)	6.00%
Total capital ratio	(6) / (7)	3	**12.67%**	13.33%	(0.66%)	8.00%
Common Equity Tier 1 capital		4	**2,487.5**	2,342.6	144.8	
Tier 1 capital		5	**2,822.2**	2,677.1	145.0	
Total capital		6	**3,173.9**	2,995.0	178.8	
Total risk weighted assets		7	**25,045.2**	22,467.3	2,577.8	

[SuMiTB (Non-consolidated)]

(Billions of yen)

			Mar. 2026 (Preliminary)	Mar. 2025	Change	Minimum requirement
Common Equity Tier 1 capital ratio	(11) / (14)	8	**8.85%**	9.31%	(0.46%)	4.50%
Tier 1 capital ratio	(12) / (14)	9	**10.16%**	10.79%	(0.63%)	6.00%
Total capital ratio	(13) / (14)	10	**11.54%**	12.21%	(0.67%)	8.00%
Common Equity Tier 1 capital		11	**2,121.5**	2,008.8	112.7	
Tier 1 capital		12	**2,434.1**	2,328.6	105.4	
Total capital		13	**2,766.4**	2,635.1	131.2	
Total risk weighted assets		14	**23,955.5**	21,574.5	2,381.0	

(2) Leverage ratio

[Consolidated]

(Billions of yen)

			Mar. 2026 (Preliminary)	Mar. 2025	Change	Minimum requirement
Leverage ratio	(16) / (17)	15	**5.25%**	5.28%	(0.03%)	3.15%
Tier 1 capital		16	**3,177.1**	3,000.0	177.0	
Total Exposure		17	**60,418.7**	56,735.7	3,682.9	

[SuMiTB (Consolidated)]

(Billions of yen)

			Mar. 2026 (Preliminary)	Mar. 2025	Change	Minimum requirement
Leverage ratio	(19) / (20)	18	**4.69%**	4.74%	(0.05%)	3.15%
Tier 1 capital		19	**2,822.2**	2,677.1	145.0	
Total Exposure		20	**60,130.9**	56,471.5	3,659.3	

[SuMiTB (Non-consolidated)]

(Billions of yen)

			Mar. 2026 (Preliminary)	Mar. 2025	Change	Minimum requirement
Leverage ratio	(22) / (23)	21	**4.22%**	4.31%	(0.09%)	3.15%
Tier 1 capital		22	**2,434.1**	2,328.6	105.4	
Total Exposure		23	**57,604.1**	53,943.5	3,660.6	

7. Return on equity (ROE)

[Consolidated]

(%)

	FY2025	FY2024	Change
Return (Net income) on shareholders' equity	**11.45**	9.78	1.67
Return (Net income) on equity	**9.54**	8.30	1.24

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

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)

		Mar. 2026		Sep. 2025	Mar. 2025	Change from Mar. 2025	
		Total	**Domestic branches**	Total	Total	Total	Domestic branches
Loans and bills discounted	(Ending balance)	**34,028,608**	**27,264,858**	32,565,480	32,380,104	1,648,504	969,546
	(Average balance)	**32,953,336**	**26,346,864**	32,168,610	32,679,966	273,369	(248,125)
Banking account	(Ending balance)	**33,687,400**	**26,923,650**	32,421,816	32,253,158	1,434,241	755,283
	(Average balance)	**32,770,348**	**26,163,877**	32,031,296	32,641,411	128,937	(392,557)
Principal guaranteed trust account	(Ending balance)	**341,208**	**341,208**	143,664	126,945	214,262	214,262
	(Average balance)	**182,987**	**182,987**	137,313	38,555	144,431	144,431
Deposits, Trust principal	(Ending balance)	**42,092,586**	**35,077,663**	42,430,782	40,718,327	1,374,259	1,688,435
	(Average balance)	**41,422,263**	**34,827,801**	41,048,279	40,585,859	836,403	315,291
Deposits	(Ending balance)	**39,495,404**	**32,480,481**	38,884,369	37,387,431	2,107,973	2,422,149
	(Average balance)	**38,186,381**	**31,591,920**	37,750,677	37,039,336	1,147,045	625,933
Time deposits	(Ending balance)	**28,192,172**	**21,526,679**	28,216,641	26,539,967	1,652,204	2,025,939
	(Average balance)	**27,503,029**	**21,223,400**	27,202,889	25,785,130	1,717,898	1,217,297
Liquid deposits	(Ending balance)	**9,300,490**	**8,961,280**	9,203,260	9,223,233	77,256	27,613
	(Average balance)	**9,210,005**	**8,895,913**	9,185,086	10,004,828	(794,823)	(815,366)
Trust principal	(Ending balance)	**2,597,182**	**2,597,182**	3,546,412	3,330,896	(733,713)	(733,713)
	(Average balance)	**3,235,881**	**3,235,881**	3,297,601	3,546,523	(310,641)	(310,641)

Note: ”Deposits” exclude NCD.

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

[Non-consolidated]

(Millions of yen)

	Mar. 2026	Sep. 2025	Mar. 2025	Change from Mar. 2025
Individuals	**18,511,520**	18,266,110	17,764,981	746,539
Deposits	**16,972,377**	16,920,236	16,394,310	578,067
Trust principal (Principal guaranteed)	**1,539,142**	1,345,873	1,370,671	168,471
Corporations and other organizations (*1)	**16,092,863**	17,507,507	15,002,715	1,090,147
Deposits	**15,034,823**	15,306,968	13,042,491	1,992,332
Trust principal (Principal guaranteed)	**1,058,039**	2,200,538	1,960,224	(902,185)
Total	**34,604,383**	35,773,617	32,767,697	1,836,686

(*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, %)

	Mar. 2026	Sep. 2025	Mar. 2025	Change from Mar. 2025
Loan balance	**18,277,690**	17,995,072	17,909,205	368,484
Loans to individuals	**10,467,878**	10,663,553	10,834,752	(366,873)
Ratio to total loan balance	**67.0**	68.1	68.1	(1.1)

(2) Loans to individuals

[Non-consolidated]

(Millions of yen)

	Mar. 2026	Sep. 2025	Mar. 2025	Change from Mar. 2025
Residential mortgage loans	**9,764,574**	9,970,584	10,159,373	(394,799)
Loans to individual for business use	**668,461**	661,513	644,615	23,845
Other consumer loans	**34,842**	31,454	30,763	4,079
Total	**10,467,878**	10,663,553	10,834,752	(366,873)

(3) Loans by industry

[Non-consolidated]

(Millions of yen)

	Mar. 2026	Sep. 2025	Mar. 2025	Change from Mar. 2025
Domestic Branches (excluding offshore accounts)	**27,264,858**	26,420,115	26,295,312	969,546
Manufacturing	**2,884,594**	2,742,217	2,721,704	162,889
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	**75,622**	49,967	54,945	20,676
Construction	**373,814**	381,520	275,127	98,686
Electricity, gas, heat supply and water	**1,351,537**	1,391,187	1,446,003	(94,466)
Information and communications	**395,049**	371,491	322,074	72,975
Transport and postal activities	**1,061,284**	1,069,002	1,092,547	(31,262)
Wholesale and retail trade	**1,373,441**	1,297,951	1,273,828	99,613
Finance and insurance	**3,177,960**	2,614,739	2,834,022	343,938
Real estate	**4,005,781**	3,818,464	3,563,036	442,744
Goods rental and leasing	**1,522,228**	1,534,708	1,407,615	114,613
Others	**11,043,544**	11,148,866	11,304,406	(260,862)
Overseas branches and offshore accounts	**6,763,749**	6,145,365	6,084,791	678,958
Total	**34,028,608**	32,565,480	32,380,104	1,648,504

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 (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)

[Consolidated]

(Millions of yen)

	Mar. 2026		Sep. 2025	Mar. 2025	Change from Mar. 2025	
	Total	**Banking a/c**	Total	Total	Total	Banking a/c
Total	**80,111**	**80,108**	89,020	104,542	(24,430)	(24,420)
Bankrupt and practically bankrupt	**9,132**	**9,132**	12,655	15,424	(6,291)	(6,291)
Doubtful	**59,124**	**59,124**	47,734	62,370	(3,245)	(3,237)
Substandard	**11,853**	**11,850**	28,631	26,747	(14,893)	(14,891)
Loans past due 3 months or more	**-**	**-**	4,368	-	-	-
Restructured loans	**11,853**	**11,850**	24,262	26,747	(14,893)	(14,891)
Normal assets	**35,236,668**	**34,895,463**	33,794,810	33,989,680	1,246,987	1,032,714
Grand total	**35,316,779**	**34,975,571**	33,883,831	34,094,222	1,222,557	1,008,294
NPL ratio	**0.2%**	**0.2%**	0.3%	0.3%	(0.1%)	(0.1%)

Note : Partial direct written-off: Mar. 2026: 22,817 million yen, Sep. 2025: 26,329 million yen, Mar. 2025: 28,855 million yen

[Non-consolidated]

(Millions of yen)

	Mar. 2026		Sep. 2025	Mar. 2025	Change from Mar. 2025	
	Total	**Banking a/c**	Total	Total	Total	Banking a/c
Total	**73,119**	**73,116**	81,150	85,514	(12,394)	(12,384)
Bankrupt and practically bankrupt	**7,945**	**7,945**	11,481	12,919	(4,974)	(4,974)
Doubtful	**54,259**	**54,259**	42,035	48,370	5,888	5,896
Substandard (a)	**10,915**	**10,911**	27,633	24,223	(13,308)	(13,305)
Loans past due 3 months or more	**-**	**-**	4,368	-	-	-
Restructured loans	**10,915**	**10,911**	23,265	24,223	(13,308)	(13,305)
Normal assets	**34,588,781**	**34,247,576**	33,118,841	32,951,232	1,637,549	1,423,276
Assets to substandard borrowers (excluding Substandard) (b)	**1,095**	**1,095**	1,382	1,482	(387)	(387)
Assets to borrowers requiring caution (excluding assets to substandard borrowers)	**294,979**	**294,966**	348,905	396,322	(101,342)	(101,349)
Assets to normal borrowers	**34,292,706**	**33,951,514**	32,768,553	32,553,426	1,739,279	1,525,013
Grand total	**34,661,901**	**34,320,693**	33,199,991	33,036,746	1,625,154	1,410,892
NPL ratio	**0.2%**	**0.2%**	0.2%	0.3%	(0.0%)	(0.0%)
Assets to substandard borrowers (a) + (b)	**12,010**	**12,007**	29,016	25,706	(13,695)	(13,693)

Note : Partial direct written-off: Mar. 2026: 12,402 million yen, 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]

(Millions of yen)

	Mar. 2026		Sep. 2025	Mar. 2025	Change from Mar. 2025	
	Total	**Banking a/c**	Total	Total	Total	Banking a/c
Non-Performing Loans (NPLs) based on Banking Act and Reconstruction Act	**73,119**	**73,116**	81,150	85,514	(12,394)	(12,384)
Coverage ratio	**87.3%**	**87.3%**	76.6%	75.1%	12.2%	12.2%
Allowance ratio	**74.8%**	**74.8%**	56.1%	57.2%	17.6%	17.6%
Bankrupt and practically bankrupt	**7,945**	**7,945**	11,481	12,919	(4,974)	(4,974)
Coverage ratio	**100.0%**	**100.0%**	100.0%	100.0%	-	-
Allowance ratio	**100.0%**	**100.0%**	100.0%	100.0%	-	-
Doubtful	**54,259**	**54,259**	42,035	48,370	5,888	5,896
Coverage ratio	**87.6%**	**87.6%**	84.7%	84.0%	3.6%	3.6%
Allowance ratio	**77.8%**	**77.8%**	71.7%	72.0%	5.8%	5.8%
Substandard	**10,915**	**10,911**	27,633	24,223	(13,308)	(13,305)
Coverage ratio	**76.6%**	**76.6%**	54.4%	44.3%	32.3%	32.4%
Allowance ratio	**7.9%**	**7.9%**	14.7%	14.1%	(6.2%)	(6.2%)

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

[Non-consolidated]

(Millions of yen)

	Mar. 2026	Sep. 2025	Mar. 2025	Change from Mar. 2025
Domestic Branches (excluding offshore accounts)	**59,526**	71,502	76,418	(16,892)
Manufacturing	**21,183**	28,974	34,249	(13,066)
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	**-**	77	77	(77)
Electricity, gas, heat supply and water	**33**	536	536	(503)
Information and communications	**1,004**	219	247	756
Wholesale and retail trade	**643**	5,257	5,782	(5,139)
Finance and insurance	**515**	552	599	(83)
Real estate	**4,646**	3,008	3,996	650
Others	**31,500**	32,875	30,929	570
Overseas branches and offshore accounts	**13,593**	9,647	9,095	4,497
Total	**73,119**	81,150	85,514	(12,394)

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: Not categorized	Self-assessment: Category II	Self-assessment: Category III	Self-assessment: Category IV	Allowance	Coverage ratio	Allowance ratio
Legal bankruptcy / Virtual bankruptcy	(1) Bankrupt/practically bankrupt 7.9	(1) Guarantee and collateral 4.2		Entirely covered by allowances	Entirely written-off or covered by allowances	(1) Specific allowance for loan losses 3.6	100.0	100.0
Possible bankruptcy	(2) Doubtful 54.3	(2) Guarantee and collateral 23.9		Partially covered by allowances		(2) Specific allowance for loan losses 23.6	87.6	77.8
Borrowers requiring caution – Substandard borrowers	(3) Substandard 10.9; Loans past due 3 months or more -; Restructured loans 10.9	(3) Guarantee and collateral 8.1				(3) General allowance for loan losses 0.2	76.6	7.9
Borrowers requiring caution – Others	A. Assets to substandard borrowers (exc. Substandard) 1.1; B. Assets to borrowers requiring caution (exc. assets to substandard borrowers) 295.0							
Normal	(4) Normal assets (A + B + C) 34,588.8; C. Assets to normal borrowers 34,292.7							
	NPLs based on Banking Act and Reconstruction Act (1) + (2) + (3) 73.1	Guarantee and collateral (1) + (2) + (3) 36.3				Allowance for loan losses (1) + (2) + (3) 27.4	87.3	74.8
Total balance (1) + (2) + (3) + (4) 34,661.9		Not categorized, category II 34,654.8		category III 7.0	category IV -			

12. Allowance for loan losses

(1) Balance of allowance for loan losses

(Banking account)

[Consolidated]

(Millions of yen)

	Mar. 2026	Sep. 2025	Mar. 2025	Change from Mar. 2025
Allowance for loan losses	**142,808**	119,519	129,958	12,849
General allowance for loan losses	**112,731**	94,279	100,529	12,201
Specific allowance for loan losses	**30,076**	25,239	29,429	647
Partial direct written-off	**22,972**	26,551	29,114	(6,141)

[Non-consolidated]

(Millions of yen)

	Mar. 2026	Sep. 2025	Mar. 2025	Change from Mar. 2025
Allowance for loan losses	**122,889**	99,730	108,659	14,230
General allowance for loan losses	**94,669**	76,632	81,511	13,157
Specific allowance for loan losses	**28,219**	23,097	27,147	1,072
Partial direct written-off	**12,402**	16,362	18,386	(5,984)

(Trust account)

[Non-consolidated]

(Millions of yen)

	Mar. 2026	Sep. 2025	Mar. 2025	Change from Mar. 2025
Allowance for entrusted loan losses	**5**	5	6	(1)

(2) Reserve ratio for assets to special mentior.

(Banking account)

[Non-consolidated]

(%)

	Mar. 2026	Sep. 2025	Mar. 2025	Change from Mar. 2025
Assets to borrowers requiring caution	**10.39**	4.05	3.96	6.43
Substandard borrowers	**1.93**	7.61	8.84	(6.91)
Against uncovered portion	**8.14**	14.57	13.88	(5.74)
Other borrowers	**10.73**	3.75	3.64	7.09
Against uncovered portion	**18.30**	6.38	5.95	12.35
Assets to normal borrowers	**0.18**	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]

(Billions of yen)

	Mar. 2023	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025	**Mar. 2026**	Change from Sep. 2025
Total	94.7	45.1	53.7	75.1	61.3	53.5	**62.2**	8.7
Loans outstanding in doubtful or worse categories as of Mar. 2023 and disposal thereafter	94.7	33.9	31.1	24.9	22.6	17.9	**17.0**	(0.9)
New entry to doubtful or worse categories during 1HFY2023 and disposal thereafter		11.2	9.3	8.2	7.5	4.0	**2.5**	(1.4)
New entry to doubtful or worse categories during 2HFY2023 and disposal thereafter			13.3	8.3	5.7	4.7	**1.3**	(3.5)
New entry to doubtful or worse categories during 1HFY2024 and disposal thereafter				33.7	20.0	16.6	**10.6**	(6.0)
New entry to doubtful or worse categories during 2HFY2024 and disposal thereafter					5.5	3.6	**2.2**	(1.4)
New entry to doubtful or worse categories during 1HFY2025 and disposal thereafter						6.7	**4.9**	(1.8)
New entry to doubtful or worse categories during 2HFY2025 and disposal thereafter							**23.7**	23.7

(2) Progress of final disposal

[Non-consolidated]

(Billions of yen)

Period	Primary amount (A)	Amount as of Mar. 2026 (B)	Quasi final disposal or in the process of final disposal (C)	Amount of final disposal in 2HFY2025	Progress ratio of final disposal (%) (A-B)/A	Adjusted progress ratio of final disposal (%) (*) (A-B+C)/A
Before 2HFY2022	3,830.8	17.0	3.7	0.9	99.5	99.6
1HFY2023	11.2	2.5	1.7	1.4	77.3	92.8
2HFY2023	13.3	1.3	0.7	3.5	90.3	95.3
1HFY2024	33.7	10.6	5.1	6.0	68.5	83.5
2HFY2024	5.5	2.2	0.2	1.4	60.6	64.3
1HFY2025	6.7	4.9	0.0	1.8	26.8	26.9
2HFY2025	23.7	23.7	-	-	-	-
Total	---------	**62.2**	11.3	**15.0**	---------	---------

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

14. Retirement benefits

[Consolidated]

(Millions of yen)

		Mar. 2026	Mar. 2025	Change
Projected benefit obligation	(A)	**297,154**	332,309	(35,155)
Discount rate		**mainly 3.0%**	mainly 2.1%	---
Plan assets	(B)	**869,468**	638,894	230,573
Liabilities for retirement benefits	(C)	**11,200**	12,576	(1,375)
Assets for retirement benefits	(D)	**583,514**	319,161	264,353

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

(Millions of yen)

	Mar. 2026	Mar. 2025	Change
Remeasurements of retirement benefits (before considering tax effect accounting)	**(282,185)**	(22,759)	(259,426)
Unrecognized net prior services costs	**-**	(59)	59
Unrecognized net actuarial loss	**(282,185)**	(22,700)	(259,485)

(Millions of yen)

	FY2025	FY2024	Change
Retirement benefit expenses	**50**	11,328	(11,277)
Service cost - benefits earned	**(6,695)**	(8,460)	1,765
Interest cost on projected benefit obligation	**(6,762)**	(4,407)	(2,355)
Expected return on plan assets	**23,610**	24,556	(946)
Disposal of prior services costs	**526**	176	350
Disposal of actuarial loss	**(7,309)**	2,755	(10,064)
Others (*)	**(3,319)**	(3,292)	(27)

(*) Others include required contributions

[Non-consolidated]

(Millions of yen)

		Mar. 2026	Mar. 2025	Change
Projected benefit obligation	(A)	**280,397**	311,827	(31,430)
Discount rate		**3.0%**	2.1%	0.9%
Plan assets	(B)	**859,598**	628,391	231,207
Provision for retirement benefits	(C)	**1,280**	1,215	65
Prepaid pension expenses	(D)	**301,592**	296,362	5,230
Unrecognized net prior services costs	(E)	**-**	-	-
Unrecognized net actuarial loss	(F)	**(278,888)**	(21,416)	(257,472)

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

(Millions of yen)

	FY2025	FY2024	Change
Retirement benefit expenses	**1,393**	13,974	(12,581)
Service cost - benefits earned	**(5,490)**	(7,032)	1,542
Interest cost on projected benefit obligation	**(6,522)**	(4,261)	(2,261)
Expected return on plan assets	**23,359**	24,269	(909)
Disposal of prior services costs	**-**	**-**	-
Disposal of actuarial loss	**(7,689)**	2,777	(10,467)
Others (*)	**(2,262)**	(1,777)	(485)

(*) Others include required contributions

15. Deferred tax assets

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

[Consolidated]

(Billions of yen)

	Mar. 2026	Mar. 2025	Change
Deferred tax assets (A)	**12.9**	8.1	4.7
Devaluation of securities	**13.8**	15.5	(1.6)
Allowance for loan losses (including written-off of loans)	**41.5**	38.9	2.5
Deferred gains/ losses on hedges	**-**	5.4	(5.4)
Valuation difference due to share exchange	**4.3**	4.3	-
Depreciation and Impairment losses	**10.3**	11.3	(0.9)
Others	**86.0**	70.0	15.9
Valuation allowance	**(18.1)**	(17.4)	(0.7)
Offset with deferred tax liabilities	**(125.1)**	(120.1)	(5.0)
Deferred tax liabilities (B)	**244.4**	135.4	108.9
Amount related retirement benefits	**45.5**	57.3	(11.7)
Deferred gains/ losses on hedges	**50.7**	-	50.7
Valuation difference on available-for-sale securities	**165.8**	172.1	(6.3)
Liabilities for retirement benefits	**88.2**	7.1	81.1
Valuation difference due to share exchange	**5.3**	5.4	(0.1)
Others	**13.8**	13.5	0.3
Offset with deferred tax assets	**(125.1)**	(120.1)	(5.0)
Net deferred tax assets (A) - (B)	**(231.5)**	(127.2)	(104.2)

[Non-consolidated]

(Billions of yen)

	Mar. 2026	Mar. 2025	Change
Deferred tax assets (A)	**-**	-	-
Devaluation of securities	**19.3**	34.5	(15.2)
Allowance for loan losses (including written-off of loans)	**32.7**	29.1	3.5
Deferred gains/ losses on hedges	**-**	13.7	(13.7)
Depreciation and Impairment losses	**9.5**	10.6	(1.0)
Others	**43.3**	44.1	(0.7)
Valuation allowance	**(10.7)**	(23.3)	12.5
Offset with deferred tax liabilities	**(94.2)**	(109.0)	14.7
Deferred tax liabilities (B)	**257.8**	123.5	134.3
Amount related retirement benefits	**45.3**	57.1	(11.7)
Deferred gains/ losses on hedges	**42.5**	-	42.5
Valuation difference on available-for-sale securities	**162.9**	169.2	(6.2)
Others	**6.9**	6.1	0.8
Offset with deferred tax assets	**(94.2)**	(109.0)	14.7
Net deferred tax assets (A) - (B)	**(163.6)**	(123.5)	(40.1)

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

[Non-consolidated]

SuMiTB applied Category 2 under Paragraph 19 of the "Implementation Guidance on Recoverability of Deferred Tax Assets" (ASBJ Guidance No.26) for tax effect accounting and posted net deferred tax assets, as it is a company reporting stable taxable income excluding those arising from non-recurring causes in all fiscal years for the current and past three fiscal years.

(Reference) Taxable income before deduction of loss carryforwards for the past 3 years

(Billions of yen)

	FY2025	FY2024	FY2023	FY2022
Taxable income before deduction of loss carryforwards	**355.7**	272.5	(*) (3.1)	111.5
Net business profit before credit costs	**244.5**	288.9	275.9	245.9

(*) 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]

(Billions of yen)

	Mar. 2026	Mar. 2025	Change
Assets:			
Cash and due from banks	**23,458.6**	24,728.5	(1,269.8)
Call loans	**20.2**	21.0	(0.7)
Receivables under resale agreements	**612.8**	803.7	(190.9)
Receivables under securities borrowing transactions	**55.2**	95.4	(40.1)
Monetary claims bought	**93.1**	108.1	(14.9)
Trading assets	**3,501.2**	2,345.4	1,155.7
Money held in trust	**0.0**	0.0	-
Securities	**13,295.0**	11,431.2	1,863.7
Loans and bills discounted	**33,687.4**	32,253.1	1,434.2
Foreign exchanges	**65.8**	53.4	12.3
Other assets	**3,405.8**	2,597.7	808.0
Tangible fixed assets	**182.5**	180.9	1.5
Intangible fixed assets	**163.7**	138.1	25.5
Prepaid pension expenses	**301.5**	296.3	5.2
Customers' liabilities for acceptances and guarantees	**525.9**	545.7	(19.8)
Allowance for loan losses	**(122.8)**	(108.6)	(14.2)
Allowance for Investment Losses	**(3.9)**	(3.9)	-
Total assets	**79,242.4**	75,486.6	3,755.8
Liabilities:			
Deposits	**39,495.4**	37,387.4	2,107.9
Negotiable certificates of deposit	**10,412.2**	9,693.0	719.1
Call money	**214.5**	318.6	(104.0)
Payables under repurchase agreements	**2,672.4**	2,391.5	280.8
Trading liabilities	**2,877.6**	2,092.4	785.1
Borrowed money	**8,735.2**	9,211.6	(476.3)
Foreign exchanges	**3.7**	5.3	(1.6)
Short-term bonds payable	**2,505.0**	2,326.1	178.9
Corporate bonds	**3,101.5**	2,753.8	347.6
Borrowed money from trust account	**2,516.8**	3,492.2	(975.3)
Other liabilities	**3,412.4**	2,777.9	634.4
Provision for bonuses	**11.0**	10.8	0.1
Provision for directors' bonuses	**0.1**	0.1	0.0
Provision for stocks payment	**1.0**	1.1	(0.1)
Provision for retirement benefits	**1.2**	1.2	0.0
Provision for Reward Points Program	**0.3**	-	0.3
Provision for reimbursement of deposits	**2.1**	2.3	(0.2)
Provision for contingent loss	**1.9**	1.4	0.4
Deferred tax liabilities	**163.6**	123.5	40.1
Deferred tax liabilities for land revaluation	**2.4**	2.4	-
Acceptances and guarantees	**525.9**	545.7	(19.8)
Total liabilities	**76,657.3**	73,139.4	3,517.8
Net assets:			
Capital stock	**342.0**	342.0	-
Capital surplus	**342.5**	343.0	(0.5)
Legal capital surplus	**273.0**	273.0	-
Other capital surplus	**69.5**	70.0	(0.5)
Retained earnings	**1,460.1**	1,330.5	129.6
Legal retained earnings	**69.0**	69.0	-
Other retained earnings	**1,391.1**	1,261.4	129.6
Other voluntary reserve	**371.8**	371.8	-
Retained earnings brought forward	**1,019.2**	889.6	129.6
Shareholders' equity	**2,144.7**	2,015.6	129.1
Valuation difference on available-for-sale securities	**354.0**	367.6	(13.6)
Deferred gains/ losses on hedges	**92.5**	(29.9)	122.4
Revaluation reserve for land	**(6.1)**	(6.1)	-
Valuation and translation adjustments	**440.4**	331.5	108.8
Total net assets	**2,585.1**	2,347.1	237.9
Total liabilities and net assets	**79,242.4**	75,486.6	3,755.8

(2) Statements of Income

[Non-consolidated]

(Billions of yen)

	FY2025	FY2024	Change
Ordinary income	**2,253.5**	2,184.3	69.1
Trust fees	**125.5**	121.1	4.4
Interest income	**1,263.2**	1,167.9	95.3
Interest on loans and discounts	**679.4**	660.2	19.2
Interest and dividends on securities	**369.1**	333.2	35.8
Fees and commissions	**274.9**	242.3	32.5
Trading income	**88.7**	105.9	(17.1)
Other ordinary income	**311.9**	395.5	(83.5)
Other income	**189.0**	151.4	37.6
Ordinary expenses	**1,918.2**	1,873.6	44.6
Interest expenses	**1,272.8**	1,249.0	23.7
Interest on deposits	**392.9**	361.4	31.4
Fees and commissions payments	**122.0**	122.6	(0.6)
Trading expenses	**-**	3.0	(3.0)
Other ordinary expenses	**81.8**	56.9	24.8
General and administrative expenses	**351.3**	309.7	41.5
Other expenses	**90.3**	132.1	(41.8)
Ordinary profit	**335.2**	310.7	24.5
Extraordinary income	**29.8**	2.7	27.1
Extraordinary losses	**5.5**	8.5	(2.9)
Income before Income Taxes	**359.6**	305.0	54.6
Income taxes-Current	**106.2**	77.7	28.4
Income taxes-Deferred	**(10.0)**	(12.3)	2.3
Income taxes	**96.2**	65.4	30.7
Net income	**263.4**	239.5	23.8

(3) Statement of trust account

[Non-consolidated]

(Billions of yen)

	Mar. 2026	Mar. 2025	Change
Loans and bills discounted	**3,421.1**	2,531.9	889.2
Securities	**658.1**	858.5	(200.3)
Beneficiary rights	**180,254.9**	184,371.2	(4,116.2)
Securities held in custody accounts	**30.1**	30.8	(0.7)
Money claims	**26,280.6**	26,051.2	229.3
Tangible fixed assets	**31,747.3**	28,752.5	2,994.7
Intangible fixed assets	**291.6**	265.2	26.4
Other claims	**19,143.9**	15,935.5	3,208.3
Loans to banking account	**2,516.8**	3,492.2	(975.3)
Cash and due from banks	**1,006.8**	990.2	16.5
Total assets	**265,351.7**	263,279.7	2,071.9
Money trusts	**40,323.9**	40,242.0	81.9
Pension trusts	**15,917.2**	15,520.5	396.6
Property formation benefit trusts	**17.0**	18.5	(1.5)
Securities investment trusts	**77,056.5**	78,688.6	(1,632.0)
Money entrusted, other than money trusts	**40,927.3**	40,862.9	64.3
Securities trusts	**22,235.1**	22,793.1	(558.0)
Money claim trusts	**26,723.7**	26,173.2	550.4
Land and fixtures trusts	**0.7**	0.8	(0.0)
Composite trusts	**42,150.1**	38,979.7	3,170.4
Total liabilities	**265,351.7**	263,279.7	2,071.9

Note: The amount of retrusted assets for asset administration is included in Beneficiary rights:
Mar. 2026: 178,187.6 billion yen, Mar. 2025: 182,552.8 billion yen

(4) Breakdown of principal guaranteed trust a/c

[Non-consolidated]

(Billions of yen)

		Mar. 2026	Mar. 2025	Change
Money trusts	Loans and bills discounted	**341.2**	126.9	214.2
	Others	**2,256.3**	3,204.3	(948.0)
	Total assets	**2,597.5**	3,331.3	(733.7)
	Principal	**2,597.1**	3,330.8	(733.7)
	Reserves for JOMT (Jointly-operated money trust)	**0.0**	0.0	(0.0)
	Others	**0.3**	0.4	(0.0)
	Total liabilities	**2,597.5**	3,331.3	(733.7)