SPECIAL CONTENTS 2

Transforming the Future of Finance through the Convergence of Telecommunications, Banking, and Trust Services

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*SBI Sumishin Net Bank, Ltd. will change its trade name to "DOCOMO SMTB Net Bank, Inc." on August 3, 2026.

Members of three companies responsible for promoting alliances discussed new client value that could be created by combining their strengths and prospects for future expansion of cooperation

—— "The future without borders: life and money life as one," the values three companies aim to offer

Honami: The three companies announced in December 2025 that we would aim to offer "the future without borders: life and money life as one." The future being created by seamlessly blending convenient and specialized financial services into everyday life is one that only these three companies, which have different business models and strengths, can strive for. For SuMi TRUST Bank, it is a great challenge to use the Power of Trusts to help people through everyday services of NTT DOCOMO ("DOCOMO") and SBI Sumishin Net Bank. We aim to be the "Best partner in the age of the 100-year life" for as many people as possible.

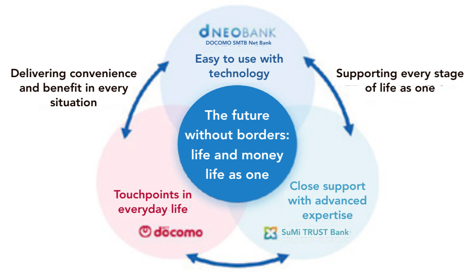
Goto: DOCOMO works to support our clients in their lives and enable a new lifestyle. I myself now feel the depth and difficulty of finance. And I want to create a future in which people can enjoy the benefits naturally in our daily lives from DOCOMO's financial services.

Miyagawa: SBI Sumishin Net Bank has strived to remove the "borders between life and money life" by providing Japan's first full banking service BaaS* and superior UI/UX. The collaboration with DOCOMO brings us closer to our clients' everyday lives, and the collaboration with SuMi TRUST Bank allows us to seamlessly provide more specialized services, enabling us to pursue initiatives on a different scale from before.

Honami: I recognized that we are aiming for the same future from each company's point of view. I feel the difficulty of the challenges along with our expectations of providing new client value. The positive efforts of the people at DOCOMO and SBI Sumishin Net Bank have encouraged us to work together with a sense of satisfaction despite the difficulties.

* A scheme that licensed banks provide full banking services, including deposits, loans, and settlements, to their affiliated partners, which allows such partners to offer those services to their clients through their website or app.

● Values the three companies aim to offer



Goto: At first, I thought of SuMi TRUST Bank as a rather conservative institution, but now I sense a strong willingness throughout the company to take on new challenges. Sometimes I am surprised by the amazing speed of SBI Sumishin Net Bank, but now I feel a strong sense of closeness with everyone here.

Miyagawa: SBI Sumishin Net Bank will change its trade name to DOCOMO SMTB Net Bank in August 2026 and plans to begin full-scale cooperation with DOCOMO. It takes a great deal of effort to prepare for it, but it is the first step toward the future we are aiming for. The bank aims to dramatically increase the number of accounts from the current 9.15 million to match the number of mega banks in ten years. I hope that the three companies will work closely together to promote various initiatives.

—— Accelerating advanced technology-driven initiatives

Goto: I see the collaboration with SBI Sumishin Net Bank, which has cutting-edge technology, as a great opportunity. By combining this technology with our client base and data, we hope to create a financial experience that is optimized for each client. We also want to deliver these services to clients as "convenience" that is integrated into their everyday lives, and focus on embedding them to the point where they are naturally chosen.

Miyagawa: SBI Sumishin Net Bank has started beta testing of the "NEOBANK ai" agent. This is an AI agent service using a generative UI that automatically generates an optimized interface on the fly by understanding the user's purpose through interaction with generative AI. For example, you can transfer money just by using your voice, such as by saying "I want to send ¥10,000 to Ms. Honami."

Honami: I heard that many people applied to become testers, so I cannot wait for the service to be launched. As the world becomes more convenient, I believe that the use of technology is inevitable in order to be chosen by clients. For example, areas where papers are still used in procedures today, such as wills, will go paperless in the future, and we would like to create new digital services through collaboration with DOCOMO and SBI Sumishin Net Bank while utilizing their know-how. In January 2026, SuMi TRUST Bank announced a tie-up with d POINT in "Smart Life Designer," our asset administration app and the number of daily users increased by approximately 1.5 times, giving us confidence in the initiative.

Miyagawa: Actually, "NEOBANK ai" was conceived and developed by young employees in their 20s. Our strengths lie in quick and flexible decision-making, challenges, and curiosity about innovation. I would like to work with DOCOMO and SuMi TRUST Bank to leverage their strengths and bring new services to the market.

—— Value provided by SuMi TRUST Bank

Miyagawa: There are restrictions on the information that can be conveyed through the Internet, so I think the value of face-to-face services will not disappear. By utilizing technology to provide highly convenient services with minimal human intervention, and by using the services of SuMi TRUST Bank in areas that require specialized and individualized responses, SBI Sumishin Net Bank will work to build long and deep relationships with clients as a group.

Honami: In March 2026, SuMi TRUST Bank began introducing our Group's fund wrap and real estate services to clients of SBI Sumishin Net Bank, and the results are already showing. We realized once again that even clients with extensive experience in online asset management can appreciate the value of trust and peace of mind created by face-to-face contact when it comes to managing large amounts of funds. We continue to explore the best way to convey the value of face-to-face consulting, which we have refined, in the world of Internet.

Goto: DOCOMO is considering cooperation with SuMi TRUST Bank in the area of inheritance. By facilitating smooth asset succession through support for complex inheritance procedures, DOCOMO aims to connect our relationships with clients who have used our services for many years and the next generation, and to ensure the continued use of telecommunications and financial services. Due to the specialized nature of the area, it is difficult for us to provide services on our own, and we believe that this is an initiative made possible specifically through our collaboration with SuMi TRUST Bank.

Honami: With the advent of the great inheritance era, we believe that it is our role to ensure the smooth transfer of clients' valuable assets to the next generations. In terms of circulation, we also want to develop new financial products that utilize the NTT Group's assets. We aim to create a virtuous circulation of funds, assets, and capital by providing new investment opportunities for individual clients and using them as funds that benefit society. We will contribute to the realization of the future that the three companies are aiming for by delivering high-value-added services unique to a trust bank.