SUMITOMO MITSUI TRUST GROUP

ANNUAL REPORT
—FINANCIAL DATA SECTION—

2026

Trust for a flourishing future

SUMITOMO MITSUI TRUST GROUP

● This report contains information that constitutes forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties.

Corporate Data

Board of Directors and Executive Officers (As of July 1, 2026)

Director (*Kaicho*)
Toru Takakura

Director, President (Representative Executive Officer), CEO
Kazuya Oyama

Director, Managing Executive Officer, CSuO
Chikako Matsumoto

Director, Managing Executive Officer (Representative Executive Officer), CFO
Masanori Watanabe

Director
Kouichi Kato

Director (Outside)
Kaoru Kashima*1

Director (Outside)
Tomonori Ito*1

Director (Outside)
Hajime Watanabe*1

Director (Outside)
Hirokazu Fujita*1

Director (Outside)
Kazuo Sakakibara*1

Director (Outside)
Hideki Kobori*1

Director (Outside)
Etsuko Kobayashi*1

Director (Outside)
Satoko Shisai*1

Senior Managing Executive Officer, CHRO
Takumi Fujisawa

Senior Managing Executive Officer
Riro Sato

Managing Executive Officer, CCO
Yuki Takada

Managing Executive Officer
Naoki Ishibe

Managing Executive Officer, CRO
Takahiro Yoshida

Managing Executive Officer
Hisato Nakano

Managing Executive Officer, CISO
Junya Ueda

Managing Executive Officer
Takahiro Ishige

Managing Executive Officer
Kazue Yamazaki

Executive Officer*2
Manatomo Yoneyama

Executive Officer
Futoshi Itani

Executive Officer
Kazuteru Wakao

Executive Officer
Kiyotaka Maita

Executive Officer
Tomoya Hirano

Executive Officer
Yasuhiro Takeyama

Executive Officer
Tadashi Ejima

Executive Officer
Natsuhiko Yonezawa

Executive Officer
Kenichi Kajihara

Executive Officer
Munemitsu Takanabe

Executive Officer, GAMO**
Stefanie Drews
** Global Asset Management Officer

Executive Officer
Hirohiko Doi

Executive Officer
Takayuki Okamoto

Executive Officer
Hisato Hirakata

Executive Officer
Shin Kato

Executive Officer
Hiroshi Shinkai

Audit Dedicated Executive Officer
Atsushi Matsumoto

Audit Dedicated Executive Officer
Fumikazu Miyajima

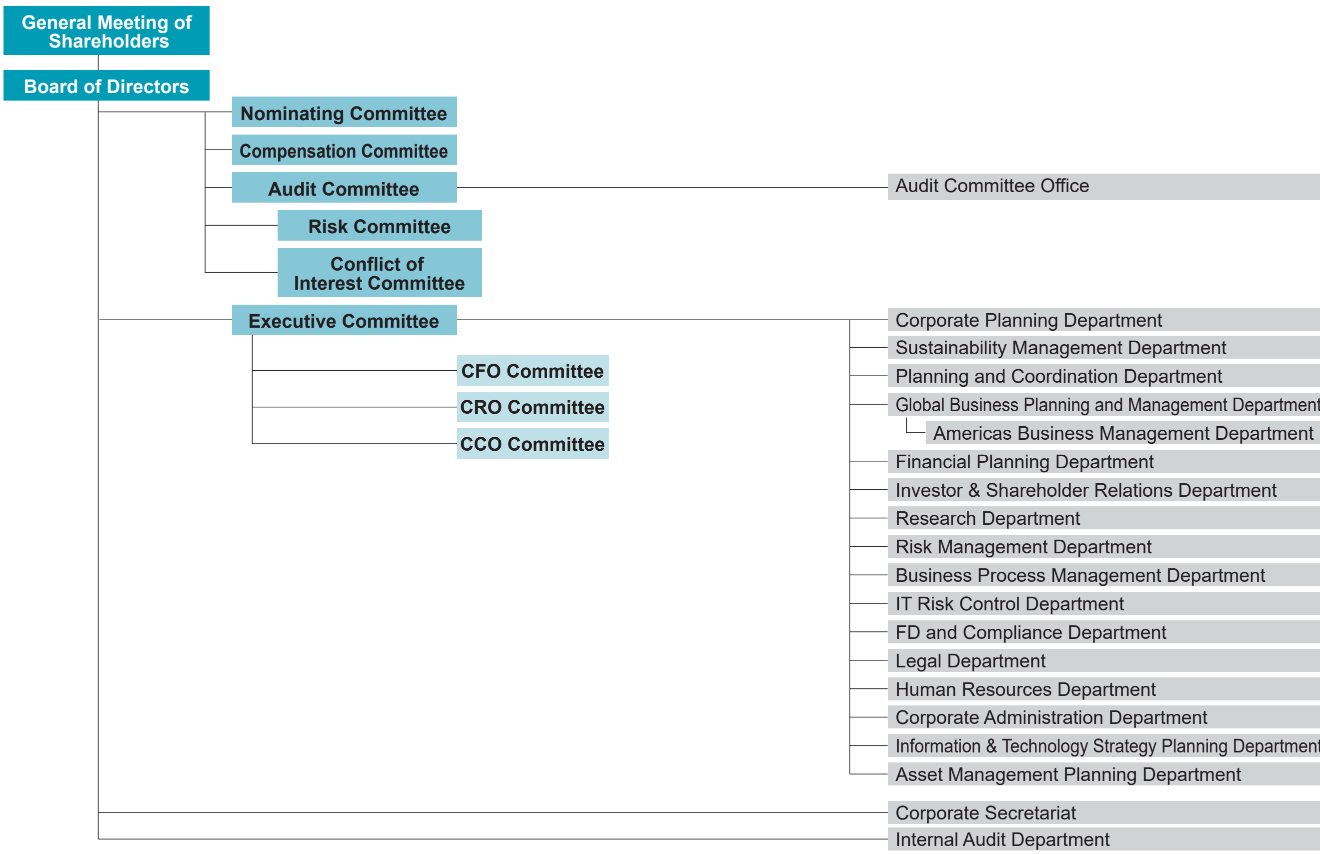
*1 Outside Directors as provided for in Article 2, Item 15 of the Companies Act.
*2 Executive Officers as defined in the Companies Act. Unless otherwise annotated, Executive Officers are defined in our internal policy.

Employees (As of March 31, 2026)

Category	March 31, 2026	March 31, 2025
Number of Employees	**194**	273
Average Age	**46 years, 5 months**	48 years, 9 months
Average Length of Employment	**19 years, 9 months**	21 years, 5 months
Average Annual Salary	**¥13,927 thousand**	¥13,507 thousand

Notes: 1. The number of employees indicates total personnel, etc., excluding employees seconded to other companies and temporary and part-time staff.
2. Employees include those seconded from SuMi TRUST Bank and the average length of employment includes years of employment at their own companies.
3. Average annual salary includes bonus and extra payment.

Organizational Chart (As of June 30, 2026)



Subsidiaries and Affiliated Companies (As of June 30, 2026)

Japan

Name	Location	Date of Establishment	Paid-in Capital (Millions)	Scope of Business	Ownership by SuMi TRUST Group (%)	Ownership by subsidiaries (%)
Sumitomo Mitsui Trust Bank, Limited	4-1, Marunouchi 1-chome, Chiyoda-ku, Tokyo	July 28, 1925	¥342,037	Trust and Banking Business	100.0	—
Sumitomo Mitsui Trust Asset Management Co., Ltd.	1-1, Shibakoen 1-chome, Minato-ku, Tokyo	November 1, 1986	¥ 2,000	Investment Management Business, Investment Advisory and Agency Business	100.0	—
Sumitomo Mitsui Trust Research Institute Co., Ltd.	33-1, Shiba 3-chome, Minato-ku, Tokyo	July 1, 1988	¥ 300	Survey, Research, Consulting, Investment Advisory Business	100.0	—
Mutual Fund & Insurance Research Institute	33-1, Shiba 3-chome, Minato-ku, Tokyo	December 1, 2017	¥ 150	Survey, Research, Consulting	100.0	—
Trust Base Co., Ltd.	6-1, Otemachi 1-chome, Chiyoda-ku, Tokyo	April 1, 2021	¥ 100	Survey, Research, Consulting	100.0	—
Trust & Anchor Co., Ltd.	6-1, Otemachi 1-chome, Chiyoda-ku, Tokyo	June 19, 2026	¥ 250	Consulting, Survey, Research	100.0	—
Amova Asset Management Co., Ltd.	7-1, Akasaka 9-chome, Minato-ku, Tokyo	December 1, 1959	¥ 17,363	Investment Management Business, Investment Advisory and Agency Business	99.0	0.9
UBS SuMi TRUST Wealth Management Co., Ltd.	4-1, Marunouchi 1-chome, Chiyoda-ku, Tokyo	May 1, 2020	¥ 5,165	Securities business, Trust agreement agency business	49.0	—
Custody Bank of Japan, Ltd.	8-12, Harumi 1-chome, Chuo-ku, Tokyo	June 20, 2000	¥ 51,000	Trust and Banking Business	33.3	—

Note: For details concerning subsidiaries and affiliated companies of SuMi TRUST Bank, please refer to page 13.

Board of Directors and Executive Officers (As of July 1, 2026)

Chairman (Representative Director)
Masakatsu Sato

President (Representative Director)
Manatomo Yoneyama

Deputy President (Representative Director)
Futoshi Itani

Director, Senior Managing Executive Officer
Takumi Fujisawa

Director, Senior Managing Executive Officer
Kazuteru Wakao

Director, Senior Managing Executive Officer
Riro Sato

Director, Managing Executive Officer
Yuki Takada

Director, Managing Executive Officer
Naoki Ishibe

Director, Managing Executive Officer
Takahiro Yoshida

Director, Managing Executive Officer
Masanori Watanabe

Director, Managing Executive Officer
Kiyotaka Maita

Director
Kazuya Oyama

Director (Outside)
Hideki Kanda*

Director (Outside)
Kazumi Torii*

Director (Outside)
Yukihiko Matsumura*

Director (Outside)
Nobuko Kobayashi*

Director
(Audit and Supervisory Committee member)
Makito Oono

Director
(Audit and Supervisory Committee member)
Atsushi Matsumoto

Director
(Audit and Supervisory Committee member)
(Outside)
Junko Sasaki*

Director
(Audit and Supervisory Committee member)
(Outside)
Michiko Achilles*

Director
(Audit and Supervisory Committee member)
(Outside)
Hidefumi Date*

Deputy Chairman Executive Officer
Nobuaki Yamaguchi

Senior Managing Executive Officer
Takafumi Arimura

Managing Executive Officer
Junya Ueda

Managing Executive Officer
Nobuhisa Takahashi

Managing Executive Officer
Takehiko Sakaue

Managing Executive Officer
Chikako Matsumoto

Managing Executive Officer
Yoshihiko Yanagi

Managing Executive Officer
Hirohiko Doi

Managing Executive Officer
Masayuki Okamoto

Managing Executive Officer
Nobuo Murakami

Managing Executive Officer
Hisato Nakano

Managing Executive Officer
Akira Matsumoto

Managing Executive Officer
Takahiro Ishige

Managing Executive Officer
Izumi Chihara

Managing Executive Officer
Natsumi Kurashima

Managing Executive Officer
Tomoya Hirano

Managing Executive Officer
Kazue Yamazaki

Managing Executive Officer
Kiwafumi Shimizu

Managing Executive Officer
Hidemasa Tamai

Managing Executive Officer
Tsutomu Oota

Managing Executive Officer
Morito Matsumura

Executive Officer
Hideki Kiya

Executive Officer
Yasuhiro Takeyama

Executive Officer
Kazuhiro Hara

Executive Officer
Tadashi Ejima

Executive Officer
Naoyuki Yoshimoto

Executive Officer
Takayuki Okamoto

Executive Officer
Hiroyuki Furusho

Executive Officer
Natsuhiko Yonezawa

Executive Officer
Masaru Kato

Executive Officer
Kanta Arai

Executive Officer
Tooru Yamamoto

Executive Officer
Mitsuhiro Koyama

Executive Officer
Sanjiro Okamatsu

Executive Officer
Satoshi Hasegawa

Executive Officer
Kazuo Nogami

Executive Officer
Kentaro Kikuchi

Executive Officer
Kouji Shikaze

Executive Officer
Yoshio Tokunaga

Executive Officer
Kenichi Kajihara

Executive Officer
Takamasa Saijo

Executive Officer
Munemitsu Takanabe

Executive Officer
Noriko Iwamoto

Executive Officer
Shigeo Kouchi

Executive Officer
Hideki Horii

Executive Officer
Takashi Ikemura

Executive Officer
Hitoshi Kaneoka

Executive Officer
Hiroyuki Sakai

Executive Officer
Hisato Hirakata

Executive Officer
Shin Kato

Executive Officer
Ken Ootsu

Executive Officer
Hiroshi Shinkai

Executive Officer
Yoshifumi Ojika

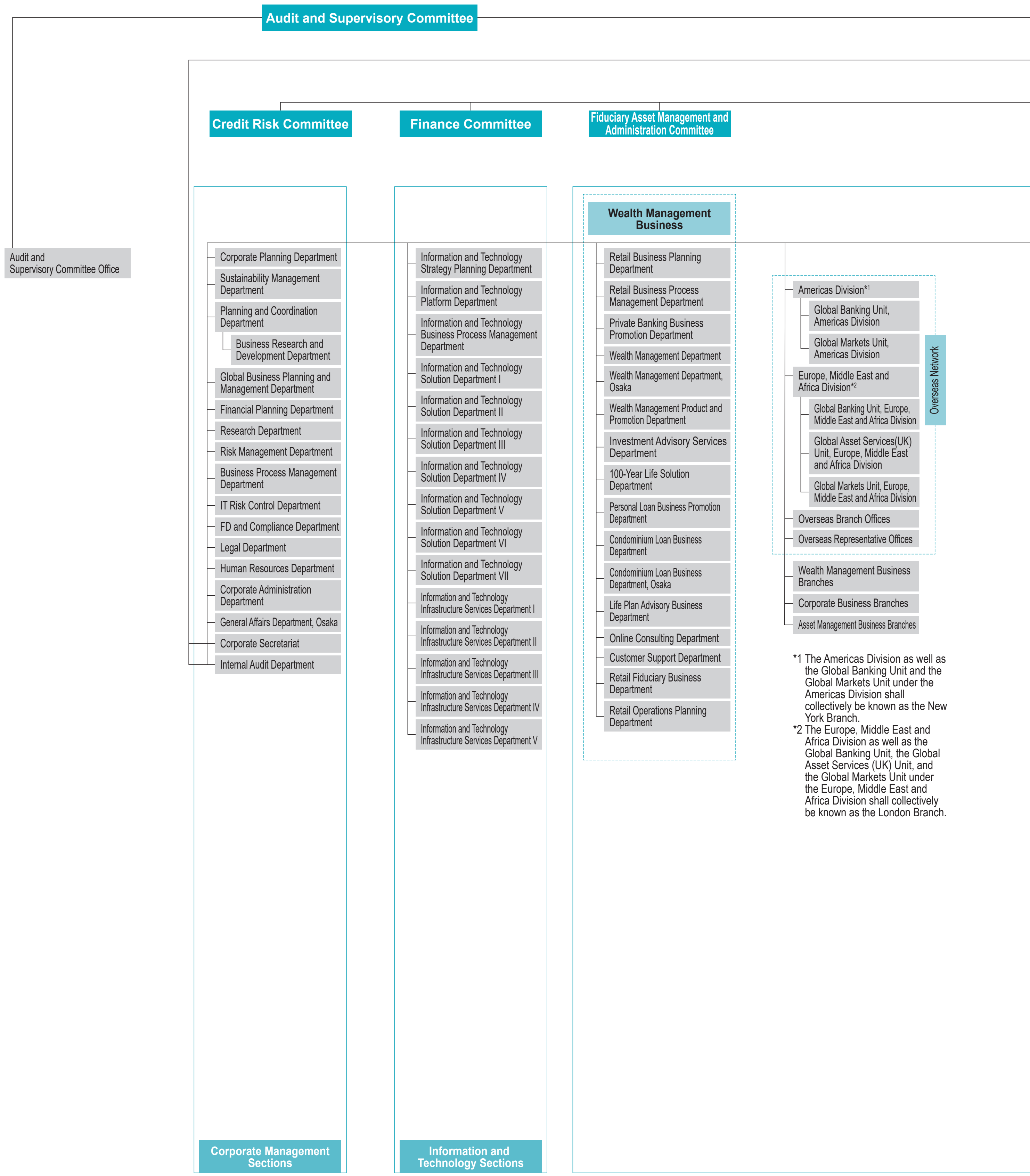
* Outside Directors as provided for in Article 2, Item 15 of the Companies Act.
Executive Officers as defined in our internal policy.

Employees (As of March 31, 2026)

Category	March 31, 2026	March 31, 2025
Number of Employees	**13,810**	13,947
Average Age	**42 years, 3 months**	42 years, 2 months
Average Length of Employment	**14 years, 9 months**	14 years, 8 months
Average Annual Salary	**¥7,655 thousand**	¥7,524 thousand

Notes: 1. The number of employees indicates total personnel, etc., excluding employees seconded to other companies and temporary and part-time staff.
2. Average annual salary includes bonus and extra payment.

Organizational Chart (As of June 30, 2026)



*1 The Americas Division as well as the Global Banking Unit and the Global Markets Unit under the Americas Division shall collectively be known as the New York Branch.

*2 The Europe, Middle East and Africa Division as well as the Global Banking Unit, the Global Asset Services (UK) Unit, and the Global Markets Unit under the Europe, Middle East and Africa Division shall collectively be known as the London Branch.

- General Meeting of Shareholders
- Board of Directors
- Executive Committee
- IT Committee

Business Segment

Corporate Business
- Corporate Business Planning Department
  - Corporate Business Process Management Department
  - Global Business Promotion Department
  - Corporate Strategy Advisory & Solution Department
- Sustainability Strategy and Solutions Department
- Innovative Corporate Promotion Department
- Growth Business Support Department
- Finance Product Solution Department
- Structured Finance Department
- Ship Finance Department
- Real Estate Finance Department
- Financial Products Management Department
- Equity Investment Department
- Corporate Business Operations Department
- Corporate Business Operations Department, Osaka
- **Stock Transfer Agency Unit**
  - Stock Transfer Agency Business Planning Department*3
  - Corporate Governance Consulting Department
  - Stock Transfer Agency Business Department I
  - Stock Transfer Agency Business Department II
  - Stock Transfer Agency Business Department, Nagoya
  - Stock Transfer Agency Business Department, Osaka

*3 Inside the Corporate Business Planning Department

Asset Management Business
- Asset Management Business Planning Department
- Fiduciary Risk Management Department
- **Asset Management Unit**
  - Structured Trust Products Department
  - Fund Development & Management Department
  - Investment Products Development Department
  - Alternative Funds Investment Department
  - Institutional Investor Services Business Department
  - Pension Investment Department
  - Pension Funds Administration Department
- **Client Services Unit**
  - Pension Business Promotion Department
  - Pension Administration Department
  - Pension Advisory Department
  - Defined Contribution Pension Business Department
  - Defined Contribution Pension Administration Department
  - Pension Business Department I
  - Pension Business Department II
  - Pension Business Department III
  - Pension Business Department IV
  - Pension Business Department, Nagoya
  - Pension Business Department, Osaka
- **Investor Services Unit**
  - Asset Administration Business Planning Department
  - Securities Services Promotion Department
  - Asset Services Department
  - Asset Services Promotion Department

Real Estate Business
- Real Estate Business Planning Department
  - Real Estate Business Services Department
- Real Estate Investment Business Department
- Global Real Estate Business Planning and Promotion Department
- Real Estate Business Solution Department
- Real Estate Custody Business Department
- Real Estate Fund Administration Department
- Real Estate Business Department I
- Real Estate Business Department II
- Real Estate Business Department III
- Real Estate Business Department IV
- Real Estate Business Department, Nagoya
- Real Estate Business Department, Osaka

Global Markets Business
- Global Markets Business Planning Department
- Global Markets Digital Transformation Department
- Global Markets Financial Risk Solutions Department
- Global Investment Department
- Treasury Department
- Global Markets Trading Department
- Global Markets Sales Department
- Treasury Operations Department

Global Credit Risk Management Sections
- Global Credit Supervision Department I
- Global Credit Supervision Department II
- Global Credit Supervision Department III

Branches (As of June 30, 2026)

[ ] … These branches house two sales outlets under one roof, a "branch-in-a-branch" method.

Hokkaido, Tohoku

Sapporo Branch
Sapporo-Chuo Branch
1, Kita 2-jo Nishi 4-chome, Chuo-ku, Sapporo,
Hokkaido 060-0002, Japan

Sendai Branch
Sendai-Aoba Branch
1-7, Chuo 2-chome, Aoba-ku, Sendai,
Miyagi 980-0021, Japan

Tokyo

Tokyo Business Department
Consulting Plaza Shimbashi
(Shimbashi Sub-Branch, Tokyo Business Department)
4-1, Marunouchi 1-chome, Chiyoda-ku,
Tokyo 100-8233, Japan

Nihonbashi Business Department
Tokyo-Chuo Branch
1-1, Nihonbashi-muromachi 2-chome, Chuo-ku,
Tokyo 103-0022, Japan

Shiba Business Department
33-1, Shiba 3-chome, Minato-ku,
Tokyo 105-8574, Japan

Shinjuku-Nishiguchi Branch
1-4, Nishi Shinjuku 1-chome, Shinjuku-ku,
Tokyo 160-0023, Japan

Shinjuku Branch
26-11, Shinjuku 3-chome, Shinjuku-ku,
Tokyo 160-0022, Japan

Ueno Branch
Ueno-Chuo Branch
19-10, Ueno 1-chome, Taito-ku,
Tokyo 110-0005, Japan

Consulting Plaza Meguro
(Meguro Sub-Branch, Shibuya Branch)
25-5, Kamiosaki 2-chome, Shinagawa-ku,
Tokyo 141-0021, Japan

Consulting Plaza Omori
(Omori Sub-Branch, Tokyo Business Department)
5-1, Omorikita 1-chome, Ota-ku, Tokyo 143-0016, Japan

Consulting Plaza Sangenjaya
(Sangenjaya Sub-Branch, Shibuya Branch)
1-1, Taishido 4-chome, Setagaya-ku, Tokyo
154-0004, Japan

Futako-Tamagawa Branch
22-12, Tamagawa 2-chome, Setagaya-ku,
Tokyo 158-0094, Japan

Consulting Plaza Seijo
(Seijo Sub-Branch, Shinjuku-Nishiguchi Branch)
5-34, Seijo 6-chome, Setagaya-ku,
Tokyo 157-0066, Japan

Consulting Plaza Chofu
(Chofu Sub-Branch, Shinjuku-Nishiguchi Branch)
48-26, Kojima-cho 2-chome, Chofu,
Tokyo 182-0026, Japan

Shibuya Branch
Shibuya-Chuo Branch
2-3, Dogenzaka 1-chome, Shibuya-ku,
Tokyo 150-0043, Japan

Jiyugaoka Branch
10-20, Jiyugaoka 2-chome, Meguro-ku,
Tokyo 152-0035, Japan

Nakano Branch
62-5, Nakano 5-chome, Nakano-ku,
Tokyo 164-0001, Japan

Ogikubo Branch
17-1, Kamiogi 1-chome, Suginami-ku,
Tokyo 167-0043, Japan

Ikebukuro Branch
Ikebukuro-Higashiguchi Branch
41-7, Higashi Ikebukuro 1-chome, Toshima-ku,
Tokyo 170-0013, Japan

Shakujii Branch
14-1, Shakujii-cho 2-chome, Nerima-ku,
Tokyo 177-0041, Japan

Kichijoji Branch
Kichijoji-Chuo Branch
2-15, Kichijoji Hon-cho 2-chome, Musashino,
Tokyo 180-0004, Japan

Koganei Branch
10-1, Hon-cho 5-chome, Koganei,
Tokyo 184-0004, Japan

Tachikawa Branch
Tachikawa-Kitaguchi Branch
6-1, Akebono-cho 2-chome, Tachikawa,
Tokyo 190-0012, Japan

Hachioji Branch
Hachioji-Ekimae Branch
9-1, Asahi-cho, Hachioji,
Tokyo 192-0083, Japan

Machida Branch
8-1, Haramachida 6-chome, Machida, Tokyo
194-0013, Japan

Tama-Sakuragaoka Branch
7-5, Sekido 1-chome, Tama,
Tokyo 206-0011, Japan

Consulting Plaza Tama-Center
(Tama-Center Sub-Branch, Tama-Sakuragaoka Branch)
44, Ochiai 1-chome, Tama,
Tokyo 206-0033, Japan

Kanto

Urawa Branch
12-1, Takasago 1-chome, Urawa-ku,
Saitama 330-0063, Japan

Omiya Branch
Omiya-Ekimae Branch
32, Daimon-cho 1-chome, Omiya-ku,
Saitama 330-8511, Japan

Tokorozawa Branch
Tokorozawa-Ekimae Branch
3-5, Hiyoshi-cho, Tokorozawa,
Saitama 359-8691, Japan

Koshigaya Branch
Sugito Branch
14-22, Yayoi-cho, Koshigaya,
Saitama 343-0816, Japan

Chiba Branch
Chiba-Ekimae Branch
1-16, Fujimi 1-chome, Chuo-ku,
Chiba 260-0015, Japan

Ichikawa Branch
7-13, Ichikawa 1-chome, Ichikawa,
Chiba 272-0034, Japan

Funabashi Branch
3-1, Hon-cho 1-chome, Funabashi,
Chiba 273-0005, Japan

Tsudanuma Branch
7-1 Yatsu 7-chome, Narashino,
Chiba 275-0026, Japan

Consulting Plaza Matsudo
(Matsudo Sub-Branch, Ueno Branch)
1307-1, Matsudo, Matsudo,
Chiba 271-0092, Japan

Consulting Plaza Kashiwa
(Kashiwa Sub-Branch, Ueno Branch)
2-1, Kashiwa 4-chome, Kashiwa,
Chiba 277-0005, Japan

Yachiyo Branch
3-1, Yachiyodai Minami 1-chome, Yachiyo,
Chiba 276-0033, Japan

Yokohamaeki-Nishiguchi Branch
Yokohama Branch
6-31, Minami Saiwai 1-chome, Nishi-ku, Yokohama,
Kanagawa 220-0005, Japan

Futamatagawa Branch
3-2, Futamatagawa 1-chome, Asahi-ku, Yokohama,
Kanagawa 241-0821, Japan

Tama-Plaza Branch
15-8, Utsukushigaoka 2-chome, Aoba-ku, Yokohama,
Kanagawa 225-0002, Japan

Aobadai Branch
9-2, Aobadai 2-chome, Aoba-ku, Yokohama,
Kanagawa 227-0062, Japan

Consulting Plaza Kohoku
(Kohoku Sub-Branch, Tama-Plaza Branch)
1-3, Nakagawa Chuo 1-chome, Tsuzuki-ku, Yokohama,
Kanagawa 224-0003, Japan

Konandai Branch
15-2-102, Konandai 3-chome, Konan-ku, Yokohama,
Kanagawa 234-0054, Japan

Kamiooka Branch
18-5, Kamiooka Nishi 1-chome, Konan-ku, Yokohama,
Kanagawa 233-0002, Japan

Consulting Plaza Totsuka
(Totsuka Sub-Branch,
Yokohamaeki-Nishiguchi Branch)
16-1, Totsuka-cho, Totsuka-ku, Yokohama,
Kanagawa 244-0003, Japan

Consulting Plaza Kawasaki
(Kawasaki Sub-Branch, Yokohamaeki-
Nishiguchi Branch)
3-1, Ekimae Hon-cho, Kawasaki-ku, Kawasaki,
Kanagawa 210-0007, Japan

Consulting Plaza Musashikosugi
(Musashikosugi Sub-Branch,
Yokohamaeki-Nishiguchi Branch)
1302, Shinmaruko Higashi 3-chome, Nakahara-ku,
Kawasaki, Kanagawa 211-0004, Japan

Shin-Yurigaoka Branch
5-3, Kamiasao 1-chome, Asao-ku, Kawasaki,
Kanagawa 215-0021, Japan

Yokosuka Branch
3, Odaki-cho 2-chome, Yokosuka,
Kanagawa 238-0008, Japan

Fujisawa Branch
Fujisawa-Chuo Branch
21-1-101, Minami Fujisawa, Fujisawa,
Kanagawa 251-0055, Japan

Sagami-Ono Branch
13-7, Sagamiono 3-chome, Minami-ku, Sagamihara,
Kanagawa 252-0303, Japan

Atsugi Branch
5-14, Naka-cho 3-chome, Atsugi,
Kanagawa 243-0018, Japan

Odawara Branch
2-12, Sakae-cho 1-chome, Odawara,
Kanagawa 250-0011, Japan

Utsunomiya Branch
4-12, Hon-cho, Utsunomiya,
Tochigi 320-0033, Japan

Maebashi Branch
2-12, Hon-machi 2-chome, Maebashi,
Gunma 371-0023, Japan

Koshinetsu, Hokuriku

Kofu Branch
17-14, Marunouchi 1-chome, Kofu,
Yamanashi 400-0031, Japan

Niigata Branch
Niigata-Chuo Branch
1178-1, Kamiokawa-maedori Rokuban-cho, Chuo-ku,
Niigata 951-8068, Japan

Toyama Branch
1-36, Sakura-machi 1-chome, Toyama 930-0003, Japan

Kanazawa Branch
Kanazawa-Chuo Branch
1-18, Kami Tsutsumi-cho, Kanazawa,
Ishikawa 920-0869, Japan

Fukui Branch
7-1, Chuo 1-chome,
Fukui 910-0006, Japan

Tokai

Nagoya Business Department
Nagoya-Sakae Branch
15-33, Sakae 3-chome, Naka-ku, Nagoya,
Aichi 460-0008, Japan

Kanayamabashi Branch
15-10, Kanayama 1-chome, Naka-ku, Nagoya,
Aichi 460-0022, Japan

Nagoya-Ekimae Branch
Meieki-Minami Branch
26-8, Meieki 3-chome, Nakamura-ku, Nagoya,
Aichi 450-0002, Japan

Hoshigaoka Branch
106, Inoue-cho, Chikusa-ku, Nagoya,
Aichi 464-0026, Japan

Ichinomiya Branch
7-15, Sakae 3-chome, Ichinomiya,
Aichi 491-0858, Japan

Okazaki Branch
16, Koseidori-Nishi 3-chome, Okazaki,
Aichi 444-0059, Japan

Toyohashi Branch
135, Ekimaeoodori 1-chome, Toyohashi,
Aichi 440-0888, Japan

Shizuoka Branch
Shizuoka-Chuo Branch
3-10, Koya-machi, Aoi-ku,
Shizuoka 420-0852, Japan

Numazu Branch
4-5, Ote-machi 3-chome, Numazu,
Shizuoka 410-0801, Japan

Gifu Branch
3, Nagazumi-cho 2-chome,
Gifu 500-8175, Japan

Yokkaichi Branch
5-4, Suwa-cho, Yokkaichi,
Mie 510-0085, Japan

Kinki

Osaka Business Department
Osaka-Chuo Branch
5-33, Kitahama 4-chome, Chuo-ku,
Osaka 540-8639, Japan

Umeda Branch
Hankyu-Umeda Branch
8-47, Kakuda-cho, Kita-ku,
Osaka 530-0017, Japan

Namba Branch
Namba-Chuo Branch
1-60, Namba 5-chome, Chuo-ku,
Osaka 542-0076, Japan

Abenobashi Branch
Abeno Branch
6-1, Abenosuji 1-chome, Abeno-ku,
Osaka 545-0052, Japan

Sakai Branch
59-2, Mikunigaoka Miyuki-dori, Sakai-ku, Sakai,
Osaka 590-0028, Japan

Consulting Plaza Izumigaoka
(Senboku Sub-Branch, Sakai Branch)
2-3, Chayamadai 1-chome, Minami-ku, Sakai,
Osaka 590-0115, Japan

Yao Branch
6-8, Higashi Hon-machi 3-chome, Yao,
Osaka 581-0004, Japan

Hirakata Branch
Keihan-Hirakata Branch
13-20, Oka Higashi-cho, Hirakata,
Osaka 573-0032, Japan

Takatsuki Branch
5-20, Konya-machi, Takatsuki,
Osaka 569-0804, Japan

Ibaraki Branch
2-30, Futaba-cho, Ibaraki,
Osaka 567-0829, Japan

Toyonaka Branch
1-1, Hon-machi 1-chome, Toyonaka,
Osaka 560-0021, Japan

Senri-Chuo Branch
1-3, Shinsenri Higashi-machi 1-chome, Toyonaka,
Osaka 560-0082, Japan

Ikeda Branch
1-1-134, Kureha-cho, Ikeda,
Osaka 563-0048, Japan

Kobe Branch
Kobe-Sannomiya Branch
1-6, Goko-dori 8-chome, Chuo-ku, Kobe,
Hyogo 651-0087, Japan

Consulting Plaza Seishin-Chuo
(Seishin-Chuo Sub-Branch, Kobe Branch)
9-4, Kojidai 5-chome, Nishi-ku, Kobe,
Hyogo 651-2273, Japan

Tsukaguchi Branch
15-1, Tsukaguchi-cho 1-chome, Amagasaki,
Hyogo 661-0002, Japan

Nishinomiya Branch
5-39, Takamatsu-cho, Nishinomiya,
Hyogo 663-8204, Japan

Ashiya Branch
5-2, Funado-cho, Ashiya,
Hyogo 659-0093, Japan

Kawanishi Branch
7-18, Chuo-cho, Kawanishi,
Hyogo 666-0016, Japan

Akashi Branch
5-28, Higashinakano-machi, Akashi,
Hyogo 673-0886, Japan

Himeji Branch
252, Ekimae-cho, Himeji,
Hyogo 670-0927, Japan

Kyoto Branch
Kyoto-Shijo Branch
612, Karasuma-dori Shijo-sagaru Suiginya-cho, Shimogyo-ku,
Kyoto 600-8411, Japan

Otsu Branch
3-10, Umebayashi 1-chome, Otsu,
Shiga 520-0051, Japan

Nara-Saidaiji Branch
1-51, Saidaiji Higashi-machi 2-chome,
Nara 631-0821, Japan

Consulting Plaza Gakuenmae
(Gakuenmae Sub-Branch,
Nara-Saidaiji Branch)
1-1, Gakuen Kita 1-chome,
Nara 631-0036, Japan

Wakayama Branch
3-17, Higashi Kuramae-cho,
Wakayama 640-8203, Japan

Chugoku, Shikoku

Tottori Branch
103, Ima-machi 1-chome,
Tottori 680-0822, Japan

Okayama Branch
Okayama-Chuo Branch
1-5, Ekimoto-machi, Kita-ku,
Okayama 700-0024, Japan

Hiroshima Branch
Hiroshima-Chuo Branch
2-22, Kamiya-cho 1-chome, Naka-ku,
Hiroshima 730-0031, Japan

Fukuyama Branch
15-1, Moto-machi, Fukuyama,
Hiroshima 720-0063, Japan

Yamaguchi-Hofu Branch
4-24, Ebisu-machi 1-chome, Hofu,
Yamaguchi 747-0036, Japan

Takamatsu Branch
9-4, Konya-machi, Takamatsu,
Kagawa 760-0027, Japan

Matsuyama Branch
11-1, Sanban-cho 4-chome, Matsuyama,
Ehime 790-0003, Japan

Kyushu

Fukuoka Branch
Fukuoka-Tenjin Branch
11-1, Tenjin 1-chome, Chuo-ku,
Fukuoka 810-0001, Japan

Kita-Kyushu Branch
7-1, Kyomachi 3-chome, Kokurakita-ku, Kita-Kyushu,
Fukuoka 802-0002, Japan

Saga Branch
13-20, Ekimae Chuo 1-chome,
Saga 840-0801, Japan

Kumamoto Branch
Kumamoto-Chuo Branch
2-5, Tetori Hon-cho, Chuo-ku,
Kumamoto 860-0808, Japan

Oita Branch
3-23, Chuo-machi 1-chome,
Oita 870-0035, Japan

Kagoshima Branch
7-8-101, Kinsei-cho,
Kagoshima 892-0828, Japan

Overseas Network

Branch

New York Branch
1251 Avenue of the Americas, New York,
NY 10020, U.S.A.

London Branch
155 Bishopsgate, London EC2M 3XU, U.K.

Singapore Branch
One Raffles Quay, #24-01 North Tower,
Singapore 048583

Shanghai Branch
50F Jin Mao Tower, 88 Shiji Dadao Pudong New Area,
Shanghai 200121, People's Republic of China

Hong Kong Branch*
25/F, AIA Central, 1 Connaught Road, Central,
Hong Kong

Representative Office

Beijing Representative Office
(Banking business)
Room 2008, Building No. 2,
No. 26, Jianguomenwai Dajie, Chaoyang District,
Beijing 100022, People's Republic of China

Beijing Representative Office
(Securities business)
Room 5011, 5th Floor, Chang Fu Gong Office Building,
No. 26, Jianguomenwai Dajie, Chaoyang District,
Beijing 100022, People's Republic of China

Jakarta Representative Office
20th Floor, Summitmas I,
Jl. Jend. Sudirman, Kaveling 61-62,
Jakarta 12190, Indonesia

Seoul Representative Office
20th Floor, Booyoung Taepyoung Building, 55,
Sejong-daero, Jung-gu, Seoul 04513, Korea

Sydney Representative Office
Suite 3, Level 39, 259 George Street,
Sydney NSW 2000, Australia

* The Hong Kong Branch will close permanently on June 30, 2026.

Number of Contracted Trust Agencies* (As of March 31, 2026)

* Trust Agency is a collective term that refers to trust contract agencies under the Trust Business Act as well as agencies concurrently engaged in trust business under Article 1 of the Act on Provision, etc. of Trust Business by Financial Institutions.

Type		Number of Agencies				
			Agencies Engaged in Concurrent Business			
		Trust Contract Agencies	Stock Transfer Agency Service	Service Related to Wills	Solicitation for National Pension Fund	Discretionary Investment Business
Banks, Shinkin Banks, etc.	107	56	41	73	49	3
Regional Banks	44	36	29	32	15	2
Second Regional Banks	15	9	6	12	9	—
Shinkin Central Bank, Shinkin Banks	36	11	3	21	24	—
Credit Union	8	—	—	8	1	—
City Banks, etc.	4	—	3	—	—	1
Securities Firms	5	1	4	4	—	—
Life Insurers and Business Enterprises	6	1	—	5	1	—
Total	118	58	45	82	50	3

Bank Service Agency (As of March 31, 2026)

Trade Name of Bank Service Agency	Business Offices, etc. Operating Bank Agency Service
SBI Sumishin Net Bank, Ltd.	Head Office, Nakano Office, Ichigo Branch, Budou Branch, Mikan Branch, Lemon Branch, Ringo Branch, Banana Branch, Melon Branch, Kiwi Branch, Iruka Branch, Kujira Branch (12 Branches)
UBS AG (Bank) Tokyo Branch	Tokyo Branch, Osaka Sub-branch, Nagoya Sub-branch, Marunouchi Sub-branch, Roppongi Sub-branch (5 Branches)
Sumitomo Mitsui Trust Life Partners Co., Ltd.	Head Office (1 Branch)

Subsidiaries and Affiliated Companies (As of June 30, 2026)

Japan

Name	Location	Date of Establishment	Paid-in Capital (Millions)	Scope of Business	Ownership by SuMi TRUST Bank (%)	Ownership by subsidiaries (%)
Sumitomo Mitsui Trust Guarantee Co., Ltd.	33-1, Shiba 3-chome, Minato-ku, Tokyo	July 10, 1978	¥ 301	Housing Loan Guaranty Business	100.0	—
Sumitomo Mitsui Trust General Service Co., Ltd.	33-1, Shiba 3-chome, Minato-ku, Tokyo	April 2, 1988	¥ 100	Property Leasing and Management Business	100.0	—
Sumitomo Mitsui Trust Wealth Partners Co., Ltd.	33-1, Shiba 3-chome, Minato-ku, Tokyo	November 6, 1989	¥ 155	Consulting Business	100.0	—
Sumitomo Mitsui Trust TA Solution Co., Ltd.	8-4, Izumi 2-chome, Suginami-ku, Tokyo	July 1, 1998	¥ 2,005	IT, Calculation Outsourcing Business	100.0	—
J-Eurus IR Co., Ltd.	3-1, Marunouchi 3-chome, Chiyoda-ku, Tokyo	December 27, 2000	¥ 10	Consulting Business	100.0	—
Sumitomo Mitsui Trust Real Estate Investment Management Co., Ltd.	5-1, Otemachi 1-chome, Chiyoda-ku, Tokyo	November 7, 2005	¥ 300	Investment Management, Investment Advisory	100.0	—
Sumitomo Mitsui Trust Career Partners Co., Ltd.	33-1, Shiba 3-chome, Minato-ku, Tokyo	April 3, 2006	¥ 100	Training Programs, Personnel-related Services	100.0	—
Sumitomo Mitsui Trust Life Partners Co., Ltd.	11-1, Kanda-nishikicho 3-chome, Chiyoda-ku, Tokyo	January 28, 2019	¥ 100	Insurance Agency Business, Banking Agency Business, Financial instruments intermediary services	100.0	—
Japan Extensive Infrastructure, Limited	4-1, Marunouchi 1-chome, Chiyoda-ku, Tokyo	February 21, 2023	¥ 200	Investment Advisory and Agency Business	90.0	—
Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.	2-3, Shibaura 1-chome, Minato-ku, Tokyo	February 27, 1967	¥ 25,584	General Leasing, Installment Purchase Services, Credit Card Business	84.8	—
Trust IT Consulting Inc.	2-1, Otemachi 2-chome, Chiyoda-ku, Tokyo	April 1, 2025	¥ 100	IT Consulting Business	60.0	—
Sumishin Guaranty Company Limited	33-1, Shiba 3-chome, Minato-ku, Tokyo	August 25, 1977	¥ 300	Loan Guarantee Business	—	100.0
Sumitomo Mitsui Trust Club Co., Ltd.	8-10, Harumi 1-chome, Chuo-ku, Tokyo	June 24, 1983	¥ 100	Credit Card Business, Lending Business, Insurance Solicitation Business	50.0	50.0
Sumitomo Mitsui Trust Business Service Co., Ltd.	33-1, Shiba 3-chome, Minato-ku, Tokyo	May 24, 1990	¥ 100	Back Office Services, Temporary Staffing Business, Outplacement Agency	45.0	55.0
Sumitomo Mitsui Trust Investment Co., Ltd.	1-1, Shibakoen 1-chome, Minato-ku, Tokyo	March 22, 2000	¥ 100	Equity Investment Business Investment Advisory	40.0	60.0
Sumitomo Mitsui Trust Realty Co., Ltd.	11-1, Kanda-nishikicho 3-chome, Chiyoda-ku, Tokyo	January 24, 1986	¥ 300	Real Estate Brokerage Business	5.0	95.0
SBI Sumishin Net Bank, Ltd.*	2-1, Roppongi 3-chome, Minato-ku, Tokyo	June 3, 1986	¥ 46,000	Banking Business	50.0	—
Japan Pension Operation Service, Ltd.	24-1, Nihonbashi-hakozakicho, Chuo-ku, Tokyo	December 21, 2004	¥ 100	Calculation of Pension Payments, etc., Clerical Outsourcing Business	50.0	—
Japan Stockholders Data Service Company, Limited	8-4, Izumi 2-chome, Suginami-ku, Tokyo	April 1, 2008	¥ 2,000	Stock Transfer Outsourcing Business	50.0	—
Trust Capital Mezzanine LLC	5-1, Nihonbashi-muromachi 4-chome, Chuo-ku, Tokyo	January 21, 2020	¥ 60	Equity Investment Business	45.0	—
Japan Forest Asset Co., Ltd.	23-7 Nishi-Shinjuku 1-chome, Shinjuku-ku, Tokyo	January 5, 2024	¥ 342	Management and administration of forestland, generation and sale of greenhouse gas absorption credits, and other related services	40.0	—
HR One Corporation	5-12, Tsukiji 5-chome, Chuo-ku, Tokyo	May 20, 2002	¥ 100	HR-related Services Business	37.3	—
MFA, Inc.	10-5, Toranomon 1-chome, Minato-ku, Tokyo	March 1, 2022	¥ 60	Consulting Business	36.0	—
ERM SuMi TRUST Consulting Limited	6-1, Otemachi 1-chome, Chiyoda-ku, Tokyo	February 22, 2024	¥ 50	Consulting Business	35.0	—
Board Advisors Japan, Inc.	5-1, Otemachi 1-chome, Chiyoda-ku, Tokyo	November 9, 2018	¥ 30	Consulting, Recruitment Agency Business	27.0	—
Japan Management Succession Support Co. Ltd.	2-1, Kasumigaseki 3-chome, Chiyoda-ku, Tokyo	April 16, 2015	¥ 489	M&A Consulting, Intermediary and Advisory Services	23.8	—
Enex Asset Management Co., Ltd.	2-5, Kasumigaseki 3-chome, Chiyoda-ku, Tokyo	August 19, 2013	¥ 50	Investment Corporation, Asset Management Business	22.4	—
Sky Ocean Asset Management Co., Ltd.	1-1, Minatomirai 3-chome, Nishi-ku, Yokohama, Kanagawa	November 25, 2014	¥ 300	Investment Management	21.0	—
Mitsui & Co., Logistics Partners Ltd.	2-1, Nishi-kanda 3-chome, Chiyoda-ku, Tokyo	July 13, 2004	¥ 150	Investment Corporation, Asset Management Business	20.0	—
Cardif Assurance Vie (Japan)	20-1, Sakuragaoka-cho, Shibuya-ku, Tokyo	July 3, 2017	¥ 20,600	Life Insurance Business	20.0	—
Keikyu SMTB Asset Management Co., Ltd.	3-6, Kandanishikicho, Chiyoda-ku, Tokyo	July 1, 2024	¥ 98	Investment Corporation, Asset Management Business	18.3	15.0
L&F Asset Finance, Ltd.	20-1 Shimbashi 2-chome, Minato-ku, Tokyo	January 22, 1992	¥ 6,000	Money Lending Business	15.0	—

* SBI Sumishin Net Bank, Ltd. will change its trading name to DOCOMO SMTB Net Bank, Inc. effective August 3, 2026.

Corporate Data

Financial Data/ Sumitomo Mitsui Trust Group, Inc.

Financial Data/ Sumitomo Mitsui Trust Bank, Limited

Basel III Disclosure Data/ Sumitomo Mitsui Trust Group, Inc.

Basel III Disclosure Data/ Sumitomo Mitsui Trust Bank, Limited

Overseas

Name	Location	Date of Establishment	Paid-in Capital (Millions)	Scope of Business	Ownership by SuMi TRUST Bank (%)	Ownership by subsidiaries (%)
Sumitomo Mitsui Trust (Hong Kong) Limited	25/F, AIA Central, 1 Connaught Road, Central, Hong Kong	July 4, 1978	$ 45	Securities Business	100.0	—
Sumitomo Mitsui Trust Bank (Luxembourg) S.A.	2, rue Peternelchen, L-2370, Howald, Grand Duchy of Luxembourg	April 22, 1985	$ 30	Trust, Banking, Securities Businesses	100.0	—
Sumitomo Mitsui Trust Bank (U.S.A.) Limited	111 River Street, Hoboken, NJ 07030, U.S.A.	May 20, 2002	$ 56	Banking, Trust Businesses	100.0	—
Sumitomo Mitsui Trust (Ireland) Limited	Block 5, Harcourt Centre, Harcourt Road, Dublin 2, Ireland	June 1, 2004	€ 75.87	Fund Management Business	100.0	—
SuMi TRUST Consulting (Beijing) Co., Ltd	Room 6010, Building No. 2, No. 26, Jianguomenwai Dajie, Chaoyang District, Beijing 100022, People's Republic of China	February 1, 2021	RMB 4	Consulting Business	100.0	—
Sumitomo Mitsui Trust Bank (Thai) Public Company Limited	32nd Floor, Sathorn Square Office Tower, 98 North Sathorn Road, Silom, Bangrak, Bangkok 10500, Thailand	July 7, 2014	THB 20,000	Banking Business	99.9	0.0
BIDV-SuMi TRUST Leasing Co., Ltd.	23rd Floor, ROX Tower 54A Nguyen Chi Thanh, Lang, Hanoi, Vietnam	September 4, 1998	VND 895,600	Leasing Business in Vietnam (including sales finance lease)	49.0	—
Zijin Trust Co., Ltd.	30th Floor, Zifeng Tower, 2 Zhongshan Road(N), Gulou District, Nanjing, Jiangsu Province, 210008, People's Republic of China	September 25, 1992	RMB 3,200	Trust Business	20.0	—
Nanjing Zijin Financial Leasing Co., Ltd.	Floor 15, D Building , Gulou Chuangxin Guangchang, 18, Qingjiangnan Road, Gulou District, Nanjing, Jiangsu Province, 210036, People's Republic of China	May 20, 2016	RMB 600	Leasing Business	15.0	5.0

Support for SMEs and Regional Revitalization

1. Policy on management support measures for SMEs

SuMi TRUST Bank assists SMEs with efforts to improve and revitalize their business operations by considering their conditions and providing business consultations, management guidance and support for formulating business reconstruction strategies and other support services.

2. Framework of management support for SMEs

In order to conduct management support for SMEs, SuMi TRUST Bank has established "Financing Facilitation Promotion Offices" to prepare a framework to deal appropriately and satisfactorily with various consultations and requests from clients.

In terms of specific measures related to management support for SMEs, branch offices and the head office are engaged in efforts such as support for formulating business reconstruction plans tailored to individual circumstances, and assistance aimed at making progress with business reconstruction plans, taking the industry conditions and the business dealings of individual SMEs into account. SuMi TRUST Bank prepares to support clients in business succession and overseas expansion.

(i) Initiatives related to support for business succession

SuMi TRUST Bank provides detailed proposals and prompt information to meet the diverse asset inheritance and business succession needs of both its corporate and individual clients. Tailor-made services for the needs of company-owners and high-net-worth clients are provided in collaboration with an affiliate company, Sumitomo Mitsui Trust Wealth Partners, and various specialists such as lawyers and tax accountants.

Financial consultants have been assigned to branches nationwide as an immediate counseling service counter so that company-owner clients may consult on any inheritance or business succession concerns or issues they may have. Our financial consultants draw on the expertise they have accumulated through rich, wide-ranging set of experience to consult with clients on matters concerning inheritance, asset inheritance and business succession as well as asset management and administration.

(ii) Initiatives related to start-up companies

SuMi TRUST Bank is working as a group to support the growth of both start-up companies and the broader industry.

Initiatives include providing loans with an eye toward post-IPO growth, supplying equity through corporate venture capital (CVC), crossover funds, and secondary funds in the pipeline, offering stock transfer agency services, and supporting business owners in asset management.

The Bank is developing mechanisms for circulation of funds such as funds formation utilizing investor capital, reducing the size of investments for high-net-worth individuals, and investments in emerging fund managers. In addition, from the perspective of expanding the industry base and fostering entrepreneurs, the Bank offers programs such as start-up surveys and CFO training sessions in collaboration with venture capital firms, universities, local governments, and other public organizations.

3. Status of management support initiatives for SMEs

SuMi TRUST Bank carries out initiatives focused on support to improve the business operations of clients at each branch according to their individual circumstances and business dealings.

Examples of specific initiatives

- Introduced prospective buyers of idle real estate (buildings for rent and other properties) of clients and brokered the sale of such assets. Contributed to reducing interest-bearing debt of the clients.
- Contributed to sales growth through business referrals to clients.

4. Status of initiatives to revitalize regions

Japan's infrastructure, which supports its industries and the daily lives of its people, is facing a range of challenges such as responding to decarbonization, developing digital infrastructure, and maintaining, managing, and strengthening social infrastructure. Addressing these challenges, substantial funding will be required in the future.

SuMi TRUST Bank has experience in managing both domestic and overseas funds and maintains a broad network with corporate clients, local governments, and regional financial institutions. By leveraging these diverse functions, the Bank has been creating and offering investment opportunities through a comprehensive domestic infrastructure funds, aiming to address the social issues affecting Japan's infrastructure market. This initiative involves not only the Bank but also regional financial institutions and other institutional investors and corporate pension funds. The significance of participation by regional financial institutions is not only to earn returns on investment, but also to initiate infrastructure projects that are important to their respective regions, as well as to acquire investment opportunities that will contribute to solutions to social issues. Together with domestic regional financial institutions and other institutional investors, the Bank aims to contribute to the realization of sustainable economic growth in Japan by supplying funds to projects that are essential for the growth and development of social infrastructure.

Financial Data:

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

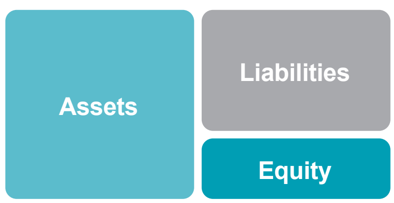
Financial Data:

How to Read the Financial Statements of Trust Banks

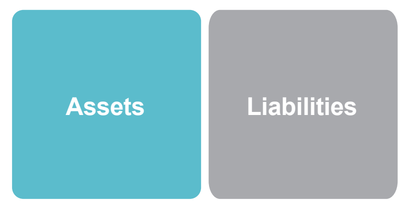
Balance Sheets of Trust Banks

(1)The financial statements of trust banks comprise two balance sheets: one for a banking account and the other for a trust account. The balance sheet for the banking account presents capital, fund management, and finance of trust banks. The balance sheet for the trust account shows assets that trust banks manage, administer, and dispose on behalf of the beneficiaries, according to the trusts' investment objectives, when the trusts have been set up for the trustors.

Balance sheet of banking account



Statement of trust account



(2)The outcomes (gains or losses) of asset management, administration, and disposition of the trust account pertain to the beneficiaries (after deducting trust fees). In principle, they do not affect the banking account. However, loan trusts and jointly operated money trusts ("JOMTs"), which are covered by deposit insurance, are treated as exceptions due to their principal guaranteed feature. As a result, the balance sheets for loan trusts and the JOMT accounts are disclosed, and, together with the banking account, become the "three major accounts" of trust banks. It is common for trust banks to manage various financial risks at the level of these accounts.

(Note) Japanese trust banks have stopped offering new loan trusts. The loan trusts, therefore, have a limited impact on the balance sheet and financial reporting.

(3)The liabilities section in statements of trust accounts shows the balance for each trust type. The assets section shows assets, such as loans, securities, real estate, and monetary claims, held in various trusts.

Money trusts include a wide variety of trust products. They include, for example, products with discretionary management rights, such as JOMTs and individually operated designated money trusts (referred to as Shiteitan), and products without discretionary management rights, such as specified money trusts (referred to as Tokkin). Fees for these products vary. Aside from money trusts, the trust banks have discretionary management rights for loan trusts and pension trusts, but not for investment trusts or securities trusts.

Statements of Income of Trust Banks

The trust banks disclose statements of income for banking accounts. The main components of "Net Business Profit before Credit Costs," which is equivalent to operating profit for other companies are as follows:

(1) Trust Fees
(2) Net Credit Cost of loan trusts and JOMT accounts
(3) Net Interest Income
(4) Net Fees and Commissions
(5) Net Trading Income
(6) Net Other Ordinary Income (gains or losses on sales of bonds, net gain or loss on foreign exchange transactions, net income or expense on derivatives other than trading or hedging)
(7) Gross Business Profit: (1)+(3)+(4)+(5)+(6)
(8) General and Administrative Expenses
(9) Transfer to general allowance for loan losses
(10) Net Business Profit: (7)–(8)–(9)
(11) Net Business Profit before Credit Costs: (10)+(2)+(9)

Fee Revenues of Trust Banks: Trust Fees and Net Fees and Commissions

In trust banks, broadly speaking, there are two types of fee revenues: "Trust Fees" and "Net Fees and Commissions." Fees that trust banks receive on trust contracts are posted to "Trust Fees." Fees and commissions on general service contracts are posted to "Net Fees and Commissions." Note that fees related to the loan trusts and JOMT accounts have characteristics similar to the banking business (deposits and loans) and are generally excluded from "Trust Fees." Sumitomo Mitsui Trust Group, Inc. and its consolidated subsidiaries (together, the "the Group") include these fees in "Net Interest Income and Related Profit."

Fee Revenues

Trust Fees (excluding loan trusts & JOMTs)

- Pension trust fees *1
- Individually operated designated money trust fees *1
- Investment trust & specified money trust fees *2
- Asset securitization-related trust fees
- Real estate brokerage fees

Net Fees and Commissions

- Investment trust and insurance sales fees
- Discretionary investment fees
- Real estate brokerage fees
- Stock transfer agency fees
- Syndicated loan fees

*1 Fees related to management and administration of money trusts with discretionary management rights

*2 Fees related to administration of money trusts without discretionary management rights

Financial Data:
Management's Discussion and Analysis

Overview of Business Activities of the Company

Economic and Financial Environment

In looking back on the financial and economic environment during the fiscal year under review, the US economy remained firm; however, the impact of tariff policies and other factors made the slowdown in employment more evident. While the European economy held firm, supported by interest rate cuts and increased fiscal spending, the Chinese economy continued to experience prolonged stagnation in the real estate market and sluggish domestic demand. The recovery in the domestic economy was lackluster due to the continued decline in real wages and the impact of higher US tariffs. In March 2026, crude oil prices surged due to the worsening situation in the Middle East and the de facto blockade of the Strait of Hormuz, heightening the risk of global stagflation.

In the financial markets, the yield on 10-year JGBs rose to the 2.3% range at the end of March 2026, reflecting upward pressure on interest rates due to the Bank of Japan's stance on rate hikes, concerns over fiscal deterioration, and the situation in the Middle East. The USD/JPY exchange rate hovered mostly in the ¥140 range until September 2025, but following the adoption of domestic expansionary fiscal policies from October onward, the yen had depreciated to around ¥160 by March 2026. The Nikkei Stock Average trended upward as uncertainty surrounding US tariff policies eased, reaching the upper ¥50,000 range in February 2026, but then weakened following the deterioration of the situation in the Middle East.

Developments of Business Activities

Guided by our purpose to build "Trust for a flourishing future," the Group has endeavored to create value in response to changes in the environment and society.

In fiscal 2025, we added the finishing touches to the Medium-Term Management Plan that commenced in 2023 and prepared to transition to the next plan. We focused on the two key themes below and set about realizing our social mission of achieving "the virtuous circulation of funds, assets and capital". As a result of initiatives implemented, earnings held steady, and combined with changes in the operating environment, such as higher interest rates and a stock market tailwind, management indicators including PBR, market capitalization, and net profit more or less reached the target levels called for in our 2030 vision*1.

Two topics in the fiscal 2025 management plan
1. Focusing on private asset strategies and other growth areas
2. Building long-term relationships of trust with stakeholders

*1 2030 vision
Quantitative goals: ROE of 10% or higher in the medium-to-long term; net profit of ¥300 billion or more; AUF of ¥800 trillion; PBR above 1.0x as soon as possible (market cap of at least ¥3 trillion)
Qualitative goals: 1. Be a trustworthy presence for stakeholders as a fiduciary; 2. Contribute to the improvement of well-being for all people, including future generations; and 3. Serve as social infrastructure that encourages the virtuous circulation of funds, assets, and capital

1. Focusing on private asset strategies and other growth areas

To achieve sustained enhancement of corporate value, we have promoted the integrated implementation of appropriate expense strategies and capital policies, centering on profit growth through a virtuous cycle.

One of our key themes, private asset strategies, is an area that we have focused on creating a virtuous cycle by leveraging the Group's strength in providing direct solutions to the long-term funding needs of businesses, particularly in real assets such as infrastructure and renewable energy, and the investment needs of investors.

At SuMi TRUST Bank, we are rolling out new investment products, such as joint management designed money trusts with performance-based dividends and offshore investment trusts that incorporate private assets, in order to provide investment opportunities that meet the expectations and investment preferences of individual clients.

Also, for institutional investors, we launched the second comprehensive domestic infrastructure fund through Japan Extensive Infrastructure Co., Ltd., which provides investment advisory services specializing in the domestic infrastructure sector. In addition to financial institutions, corporate pension funds have newly participated in this fund, and we are accelerating our efforts toward raising a total of ¥120 billion, making it one of Japan's largest infrastructure investment funds.

Furthermore, to strengthen our global business development framework, in addition to previous capital contributions and partnerships, we split off SuMi TRUST Bank's gatekeeper function*2 in the private asset field and integrated it into Sumitomo Mitsui Trust Investment Co., Ltd. Through this initiative, we aim to enhance our recognition in the market, including among overseas investors, and to establish our position as one of the largest private asset managers in Asia.

Going forward, we will continue to expand investment opportunities and strengthen our investment capabilities and portfolio proposal capabilities in order to meet the diverse asset management needs of our clients and provide stable, high-quality returns.

From an expense strategy perspective, we are working to enhance operational efficiency and improve employee productivity through the use of AI and IT, thereby improving our OHR over the medium to long term. As part of this initiative, we introduced the Group's own RAG platform*3, "Trust BRAiN," in order to promote the advancement of operations through efficient use of data. Furthermore, we merged SuMi TRUST Bank and Sumitomo Mitsui Trust Systems & Services in April 2026 and carried out a fundamental review of our system development and operations framework to build an IT infrastructure that is highly resilient, robust, and capable of responding quickly to business needs.

In terms of capital policy, we have promoted capital generation through the reduction of strategic shareholdings and business divestitures, while advancing strategic capital allocation toward growth areas.

In terms of capital generation, in addition to the sale of our North American railcar leasing business, we entered into a basic agreement on the capital restructuring of Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. *4

SuMi TRUST Bank acquired additional shares in SBI Sumishin Net Bank, Ltd. *5 and entered into a capital and business alliance with NTT DOCOMO, INC., which became its strategic partner. Through this alliance, we aim to strengthen our medium- to long-term growth foundation by providing high value-added services that combine NTT DOCOMO, INC's extensive membership base and various lifestyle touchpoints, SBI Sumishin Net Bank, Ltd's advanced digital banking functions, and SuMi TRUST Bank's expertise honed in the asset management, real estate, and inheritancerelated businesses.

*2 The gatekeeper function primarily involves selecting the most suitable products for investors from numerous domestic and international funds and providing monitoring and reporting services as part of asset management operations based on trust contracts and other agreements.
*3 RAG stands for retrieval-augmented generation, a system that combines generative AI with in-house data search functions, enabling it to reference information required for business while generating answers and text.
*4 A basic agreement aimed at establishing a joint business with Fuyo General Lease Co., Ltd. and Concordia Financial Group, Ltd. to enhance management flexibility and expand the business scope of Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.
*5 On August 3, 2026, SBI Sumishin Net Bank, Ltd will change its trade name to DOCOMO SMTB Net Bank, Inc.

2. Building long-term relationships of trust with stakeholders

As Japan's only financial group with trust company roots, we base our management on fiduciary duty and position the establishment of long-term relationships of trust with all stakeholders, including clients, shareholders, society, employees, and future generations, as a key management priority.

Building relationships of trust requires not only the pursuit of short-term results but also management grounded in high ethical standards and self-discipline, sound and effective governance, and an approach that consistently meets the trust and expectations placed in us. Based on this thinking, we have been working to further enhance governance and fiduciary standards in order to achieve sustainable growth and increase corporate value.

From the perspective of enhancing corporate governance, in fiscal 2025 we increased the proportion of independent Outside Directors on the Board of Directors to a majority (61.5%) and raised the ratio of female directors to 23.0% in order to further strengthen management transparency and effectiveness, thereby reinforcing our supervisory function and building a decision-making framework that draws upon a broad range of perspectives. Going forward, we will continue to enhance the expertise and diversity of the management team and aim to achieve sustainable growth and improve corporate value over the longer term.

To improve service quality and convenience that meet client expectations, we are promoting the use of digital technologies and the integration of face-to-face and non-face-to-face channels. As a result, in May 2025, we received the highest three-star rating in both the Quality Ranking and the Web Support Ranking of HDI-Japan. We will continue to expand services, including online channels, to improve the quality of communication with clients and provide financial services that they can use with peace of mind over the long term.

In strengthening human capital, we have revamped the personnel system at SuMi TRUST Bank. Under the new system, we are supporting each employee's self-determined career development while also creating an environment in which they can take on challenges and grow based on their own aspirations and expertise.

From a compliance point of view, we have been steadily implementing measures to prevent the recurrence of the insider trading incident involving a former employee of SuMi TRUST Bank that came to light in October 2024. We have also doubled down on fostering a strong sense of ethics and awareness of compliance among all employees. We will continue to make every effort to regain the trust of all stakeholders.

From the perspective of shareholder returns, we continue to implement a progressive dividend policy in line with profit growth. In addition, we have endeavored to conduct share buybacks in a flexible manner whilst taking into account the right balance between capital utilization and the improvement of capital efficiency.

Results of Business Activities

(Consolidated Financial Results for the Fiscal Year 2026)

In this financial and economic environment, in the fiscal year under review, net business profit decreased by ¥14.5 billion (U.S. $91 million) from the previous fiscal year to ¥347.4 billion (U.S. $2,173 million). This was primarily attributable to losses recorded due to improving the bond portfolio despite an improvement in effective interest-related earnings*1 due to the impact of domestic interest rate hike and an increase in 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 (U.S. $211 million) to ¥401.4 billion (U.S. $2,511 million) due to 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 (U.S. $375 million) from the previous fiscal year to ¥317.5 billion (U.S. $1,986 million) and reached a record high due to the recording of gains on sales of stocks of subsidiaries and affiliates as extraordinary profit.

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

Major KPIs (Consolidated)

	Millions of Yen				Millions of U.S. Dollars	Millions of Yen		
	2026				**2026**	**2026**		2025
Years Ended March 31	Forecast	Changes from Previous Year	Forecast (Note2)	Results	Results	Changes from Previous Year	Changes from Forecast	Results
Net Business Profit Before Credit Costs (Note 1)	**¥ 420,000**	**¥ 72,513**	**¥ 370,000**	**¥ 347,486**	**$ 2,174**	**¥ (14,550)**	**¥ (22,513)**	¥ 362,036
Substantial Gross Business Profit (Note 1)	**1,090,000**	**129,749**	**975,000**	**960,250**	**6,007**	**26,043**	**(14,749)**	934,207
General and Administrative Expenses (Note 1)	**(670,000)**	**(57,235)**	**(605,000)**	**(612,764)**	**(3,833)**	**(40,593)**	**(7,764)**	(572,171)
Fee and Commission Income Ratio (%)				**58.5%**		**4.1%**		54.4%
Over Head Ratio (%)	**60.0%**	**-3.8%**	**62.1%**	**63.8%**		**2.6%**	**1.7%**	61.2%
Return on Equity (%)				**9.54%**		**1.24%**		8.30%
Consolidated Equity Tier 1 Capital Ratio (%)				**11.01%**		**-0.51%(Note 3)**		11.52%

(Notes)

1) The amounts of the net business profit before credit costs, the substantial gross business profit, and general and administrative expenses are counted in accordance with the internal administration of the Company, taking into account the profits and losses of affiliated companies accounted for by the equity method.

2) The revised earnings forecast announced on November 12, 2025.

3) The consolidated equity Tier 1 capital ratio (calculated based on the finalization of the Basel III reforms) as of March 31, 2026 was 10.3%.

Consolidated BIS Capital Adequacy Ratio

Consolidated Equity Tier 1 capital ratio was 11.01%, Consolidated Tier 1 capital ratio was 12.31%, and Consolidated Total capital ratio was 13.69% as of March 31, 2026, exceeding the minimum regulatory requirements of 7.56%, 9.06%, and 11.06%, respectively.

The translation of Japanese yen amounts into U.S. dollar amounts in "Management's Discussion and Analysis" is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥159.85 to U.S. $1, the approximate rate of exchange as of March 31, 2026.

Operating Results (Consolidated)

	Millions of Yen			Millions of U.S. Dollars
Years Ended March 31	**2026**	2025	**Changes**	**2026**
Gross Profit (excluding Trust Account Credit Costs)	**¥ 860,835**	¥ 851,971	**¥ 8,864**	**$ 5,385**
General and Administrative Expenses (excluding non-recurring expenses)	**(565,021)**	(532,939)	**(32,081)**	**(3,535)**
Net Provision of General Allowance for Loan Losses (A)	**(12,719)**	(8,919)	**(3,799)**	**(80)**
Banking Account Credit Costs (B)	**(13,670)**	(16,836)	**3,166**	**(86)**
Reversal of Allowance for Loan Losses (C)	**—**	—	**—**	**—**
Recoveries of Written-Off Claims (D)	**2,481**	1,129	**1,351**	**16**
Net Gains (Losses) on Stocks and Other Securities	**138,883**	81,420	**57,463**	**869**
Net Income from Affiliated Companies Accounted for by the Equity Method	**23,754**	22,616	**1,137**	**149**
Impairment Loss	**(13,952)**	(12,984)	**(968)**	**(87)**
Others	**7,465**	(31,023)	**38,489**	**47**
Income Before Income Taxes	**428,056**	354,433	**73,623**	**2,678**
Net Income Attributable to Owners of the Parent	**317,566**	257,635	**59,931**	**1,987**
Total Credit Costs (A+B+C+D)	**(23,908)**	(24,626)	**718**	**(150)**
Net Business Profit Before Credit Costs	**347,486**	362,036	**(14,550)**	**2,174**

(Notes)

1) Gross Operating Profit = Trust Fees + (Interest Income − Interest Expenses) + (Fees and Commissions − Fees and Commissions Payments) + (Trading Income − Trading Expenses) + (Other Ordinary Income − Other Ordinary Expenses)

2) Net Business Profit Before Credit Costs is Substantial Gross Business Profit, less General Administrative Expenses. (The amounts of Substantial Gross Business Profit and General Administrative Expenses are calculated for internal control purposes, taking into account of share of profit and loss of affiliated companies accounted for by the equity method.) Note that the differences between the amounts of Substantial Gross Business Profit and Gross Profit, and Total General Administrative Expenses and General Administrative Expenses are primarily the amount of Ordinary Profits (adjusted for non-recurring effects) from Affiliated Companies Accounted for by the Equity Method multiplied by the Ratio of Equity Holdings.

3) Amounts in parentheses represent losses or expenses, and profit decreases from the previous fiscal year.

Analysis on Operating Results (Consolidated)

	Millions of Yen			Millions of U.S. Dollars
Years Ended March 31	**2026**	2025	**Changes**	**2026**
Net Business Profit Before Credit Costs (Note 1)	**¥ 347,486**	¥ 362,036	**¥ (14,550)**	**$ 2,174**
Substantial Gross Business Profit (Note 1)	**960,250**	934,207	**26,043**	**6,007**
Substantial Interest Income (Note 2)	**394,186**	374,950	**19,235**	**2,466**
Fees and Commissions Related Income	**561,561**	508,588	**52,973**	**3,513**
Other Income (excluding Profits Earned From Market Deployment of Surplus Foreign Currency Fund)	**4,502**	50,668	**(46,165)**	**28**
General and Administrative Expenses (Note 1)	**(612,764)**	(572,171)	**(40,593)**	**(3,833)**
Total Credit Costs	**(23,908)**	(24,626)	**718**	**(150)**
Net Gain (Loss) on Stocks and Other Securities	**138,883**	81,420	**57,463**	**869**
Other Non-recurring profits (Losses)	**(60,962)**	(51,135)	**(9,827)**	**(381)**
Ordinary Profit	**401,499**	367,694	**33,805**	**2,512**
Extraordinary Profits (Losses)	**26,557**	(13,260)	**39,818**	**166**
Income before Income Taxes	**428,056**	354,433	**73,623**	**2,678**
Total Income Taxes	**(107,511)**	(95,294)	**(12,216)**	**(673)**
Net Income Attributable to Non-Controlling Interests	**(2,978)**	(1,503)	**(1,475)**	**(19)**
Net Income Attributable to Owners of the Parent	**317,566**	257,635	**59,931**	**1,987**

Earnings per Share of Common Stock (EPS) (Note 3)	**451**	359	**92**
Total Number of Shares Outstanding (Million of Shares) (Notes 3 and 4)	**702.8**	716.5	**(13.6)**

(Notes)

1) The amounts of the net business profit before credit costs, the substantial gross business profit, and general and administrative expenses are counted in accordance with the internal administration of the company, taking into account the profits and losses of affiliated companies accounted for by the equity method.

2) The amount of the substantial interest income is the sum of "Interest Income" and profits earned from market deployment of surplus foreign currency fund included in "Other Income."

3) The total number of shares outstanding is the average number of common stock (excluding treasury stock) outstanding.

Major Profit and Loss Items (Consolidated)

The effective interest related earnings*1 increased by ¥19.2 billion (U.S. $120 million) from the previous fiscal year to ¥394.1 billion (U.S. $ 2,465 million), mainly due to the impact of the rise in yen interest rates, an increase in income related to partnership investments, and the recording of gain on termination of bond bear fund.

"Fees and Commissions Related Income" increased by ¥52.9 billion (U.S. $331 million) from the previous fiscal year to ¥561.5 billion (U.S. $3,513 million), reflecting continued strong performance in net fees and commissions such as corporate loans, asset management, asset administration, and stock transfer agency.

Other income decreased by ¥46.1 billion (U.S. $288 million) from the previous fiscal year to ¥4.5 billion (U.S. $28 million) mainly due to recording losses associated with the improvement of the bond portfolio.

"General and Administrative Expenses" increased by ¥40.5 billion (U.S. $253 million) from the previous fiscal year, but were generally controlled to the level of the initial plan, resulting in ¥612.7 billion (U.S. $3,833 million).

As a result, "Net Business Profit Before Credit Costs," which represents the actual profit level calculated by making necessary adjustments to the above results, decreased by ¥14.5 billion (U.S. $91 million) from the previous fiscal year to ¥347.4 billion (U.S. $2,173 million).

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

Credit Costs (Consolidated)

"Total Credit Costs" decreased by 0.7 billion (U.S. $4 million) from the previous fiscal year to ¥23.9 billion (U.S. $150 million) of losses, mainly due to a decrease in depreciation of loans and bills discounted.

Net Gains (Losses) on Stocks and Other Securities (Consolidated)

"Net Gains (Losses) on Stock and Other Securities" increased by ¥57.4 billion (U.S. $359 million) from the previous fiscal year to ¥138.8 billion (U.S. $868 million) of gain, mainly due to the steady reduction of "Net Gains (Losses) on Stocks" under favorable market conditions.

Extraordinary Gain and Losses (Consolidated)

"Extraordinary Gains and Losses" amounted a gain of ¥26.5 billion (U.S. $166 million), mainly due to the recording of gains on sales of stocks of subsidiaries and affiliates.

Financial Condition

Assets and Liabilities

As of March 31, 2026, consolidated "Total Assets" were ¥82,174.2 billion (U.S. $514 billion), an increase of ¥3,927.1 billion (U.S $25 billion), and consolidated "Total Net Assets" were ¥3,590.9 billion (U.S. $22 billion), an increase of ¥463.6 billion (U.S. $2,900 million), compared with those as of the end of the previous fiscal year, respectively.

In particular, "Cash and Due from Banks" decreased by ¥1,132.9 billion (U.S. $7 billion) to ¥24,040.6 billion (U.S. $150 billion), "Loans and Bills Discounted" increased by ¥1,070.3 billion (U.S. $6,696 million) to ¥33,277.3 billion (U.S. $208 billion), "Securities" increased by ¥1,922.4 billion (U.S. $12 billion) to ¥13,418.5 billion (U.S. $84 billion), and "Deposits" increased by ¥2,270.1 billion (U.S. $14 billion) to ¥39,993.1 billion (U.S. $250 billion), compared with those as of the end of the previous fiscal year.

In the consolidated financial statements of the Group, Cash and Due from Banks, credits on Loans and Bills Discounted and Securities, and reception of Deposits are mainly in Japanese yen. However, the Group's policy is to balance the operations and financing in all currencies and to diversify and stabilize the funding base in foreign currencies through yen-based investment transactions by utilizing customer-related deposits and swap markets and issuance of bonds.

"Total Assets of Trust Accounts" were ¥265,351.7 billion (U.S. $1,660 billion) as of March 31, 2026, an increase of ¥2,071.9 billion (U.S. $13 billion), compared with the amount as of the end of the previous fiscal year.

Problem Assets under the Financial Reconstruction Act

As of March 31, 2026, the total balance of Bankrupt and Practically Bankrupt Loans, Doubtful Loans, and Substandard Loans of the Banking Account and the Principal Guaranteed Trust Accounts with a disclosure requirement under the Financial Reconstruction Act, decreased by ¥12.4 billion (U.S. $78 million) from the end of the previous fiscal year to ¥73.1 billion (U.S. $457 million). The ratio of "Problem Assets under the Financial Reconstruction Act" to Total Balance is 0.2%, which has decreased by 0.0% since the previous fiscal year.

Problem Assets under the Financial Reconstruction Act
(SuMi TRUST Bank (non-consolidated basis) after partial direct write-offs)

Banking Account and Principal Guaranteed Trust Account (Combined)

	Billions of Yen			Billions of U.S. Dollars
As of March 31	**2026**	2025	**Changes**	**2026**
Problem Assets under the Financial Reconstruction Act	**¥ 73.1**	¥ 85.5	**¥ (12.4)**	**$ 0**
Total Balance	**34,661.9**	33,036.7	**1,625.2**	**217**
Ratio to Total Balance	**0.2%**	0.3%	**(0.0)%**	**0.2%**

Banking Account

Classification	Billions of Yen, Except for Percentages							
	Balance		Coverage Ratio		Collateral/Allowance		Allowance Ratio	
As of March 31	**2026**	2025	**2026**	2025	**2026**		**2026**	2025
Bankrupt and Practically Bankrupt Loans (A)	**¥ 7.9**	¥ 12.9	**100%**	100%	Specific Allowance Provided	**¥ 3.6**	**100%**	100%
					Covered by Collateral/Guarantee	**4.2**	**—**	—
Doubtful Loans (B)	**54.3**	48.4	**87%**	84%	Uncovered	**6.7**	**77%**	72%
					Specific Allowance Provided	**23.6**		
					Covered by Collateral/Guarantee	**23.9**	**—**	—
Substandard Loans (C)	**10.9**	24.2	**76%**	44%	Uncovered	**2.5**	**7%**	14%
					General Allowance Provided	**0.2**		
					Covered by Collateral/Guarantee	**8.1**	**—**	—
Total of (A), (B), and (C)	**73.1**	85.5						
Total Balance	**34,320.7**	32,909.8						
Ratio to Total Balance	**0.2%**	0.3%						

Principal Guaranteed Trust Account

Classification	Billions of Yen, Except for Percentages					
	Balance		Coverage Ratio		Collateral/Allowance	
As of March 31	**2026**	2025	**2026**	2025		**2026**
Bankrupt and Practically Bankrupt Loans (A)	**¥ —**	¥ —	—	—	Covered by Collateral/Guarantee	**¥ —**
Doubtful Loans (B)	**—**	0.0	**—**	100%	Covered by Collateral/Guarantee	**—**
Substandard Loans (C)	**0.0**	0.0	**100%**	100%	Covered by Collateral/Guarantee	**0.0**
Total of (A), (B), and (C)	**0.0**	0.0			Allowance for Jointly Operated Money Trusts	**0.0**
Total Balance	**341.2**	126.9				
Ratio to Total Balance	**0.0%**	0.0%				

Net Interest Spread (Domestic Banking Account and Principal Guaranteed Trust Account)

	Percentage Points		
Years Ended March 31	**2026**	2025	**Changes**
Average Yield on Interest-Earning Assets (a)	**0.95%**	0.70%	**0.25%**
Loans and Bills Discounted (A)	**1.09**	0.79	**0.30**
Securities	**1.74**	2.30	**(0.56)**
Average Yield on Interest-Bearing Liabilities (b)	**0.49**	0.18	**0.31**
Deposits (B)	**0.39**	0.14	**0.25**
Gross Margin (a)−(b)	**0.46**	0.52	**(0.06)**
Loan-Deposit Margin (A)−(B)	**0.70**	0.65	**0.05**

Financial Summary:

Five-Year Summary

Sumitomo Mitsui Trust Group, Inc. and its Consolidated Subsidiaries
As of and for the fiscal years ended March 31

	Millions of Yen				
Consolidated Statements of Banking Account	**2026**	2025	2024	2023	2022
As of the Year-End					
Assets:					
Cash and Due from Banks	**¥ 24,040,669**	¥ 25,173,611	¥ 22,831,653	¥ 21,602,473	¥ 18,223,364
Call Loans and Bills Bought	**20,240**	21,000	25,000	24,006	5,000
Securities	**13,418,592**	11,496,181	9,938,913	6,933,067	7,879,235
Loans and Bills Discounted	**33,277,334**	32,206,993	33,420,919	31,810,926	30,876,507
Foreign Exchanges	**65,826**	53,453	45,394	47,445	29,494
Customers' Liabilities for Acceptances and Guarantees	**604,167**	640,415	595,482	562,523	541,228
Others	**10,747,450**	8,655,447	9,019,541	8,042,303	7,078,389
Total Assets	**¥ 82,174,280**	¥ 78,247,102	¥ 75,876,905	¥ 69,022,746	¥ 64,633,220
Liabilities:					
Deposits and Negotiable Certificates of Deposit	**¥ 50,350,409**	¥ 47,366,085	¥ 46,639,278	¥ 42,848,293	¥ 39,818,106
Call Money and Bills Sold	**214,592**	318,617	360,394	1,912,878	799,524
Borrowed Money	**8,711,015**	9,084,957	7,302,158	6,039,543	7,153,498
Foreign Exchanges	**1,314**	1,440	281	847	1,275
Acceptances and Guarantees	**604,167**	640,415	595,482	562,523	541,228
Others	**18,701,810**	17,708,268	17,841,623	14,836,086	13,574,298
Total Liabilities	**¥ 78,583,311**	¥ 75,119,785	¥ 72,739,219	¥ 66,200,172	¥ 61,887,931
Net Assets:					
Shareholders' Equity	**¥ 2,843,599**	¥ 2,699,917	¥ 2,566,378	¥ 2,587,824	¥ 2,517,528
Accumulated Other Comprehensive Income	**713,854**	396,250	539,948	204,259	198,028
Subscription Rights to Shares	**748**	760	855	945	1,006
Non-Controlling Interests	**32,767**	30,388	30,503	29,545	28,725
Total Net Assets	**¥ 3,590,969**	¥ 3,127,317	¥ 3,137,686	¥ 2,822,574	¥ 2,745,288
Total Liabilities and Net Assets	**¥ 82,174,280**	¥ 78,247,102	¥ 75,876,905	¥ 69,022,746	¥ 64,633,220
For the Year					
Income:					
Trust Fees	**¥ 125,435**	¥ 120,885	¥ 116,269	¥ 109,721	¥ 110,539
Interest Income	**1,268,738**	1,159,919	1,008,989	660,308	375,659
Fees and Commissions	**549,905**	499,399	467,405	440,331	444,655
Trading Income	**88,748**	105,933	77,765	15,608	13,453
Other Ordinary Income	**732,728**	864,089	648,320	468,302	336,597
Other Income	**259,951**	173,261	161,314	129,767	120,731
Total Income	**¥ 3,025,507**	¥ 2,923,488	¥ 2,480,065	¥ 1,824,040	¥ 1,401,637
Expenses:					
Interest Expenses	**¥ 1,290,778**	¥ 1,265,360	¥ 1,129,376	¥ 551,456	¥ 107,883
Fees and Commissions Payments	**138,260**	138,680	129,174	122,839	133,161
Trading Expenses	**—**	3,073	1,848	5,184	—
Other Ordinary Expenses	**475,681**	491,141	261,890	272,978	291,487
General and Administrative Expenses	**572,651**	530,734	505,945	460,336	435,567
Other Expenses	**120,079**	140,064	353,852	139,857	205,536
Total Expenses	**¥ 2,597,450**	¥ 2,569,055	¥ 2,382,087	¥ 1,552,653	¥ 1,173,637
Income before Income Taxes	**428,056**	354,433	97,977	271,387	227,999
Net Income	**¥ 320,545**	¥ 259,138	¥ 80,340	¥ 192,029	¥ 170,236

	Yen				
Per Share of Common Stock:					
Net Income per Share of Common Stock	**¥ 451.80**	¥ 359.56	¥ 109.16	¥ 258.57	¥ 451.40
Diluted Net Income per Share of Common Stock	**451.56**	359.37	109.09	258.41	451.12
Net Assets per Share of Common Stock	**5,104.06**	4,354.91	4,316.76	3,843.26	7,249.70

	Millions of Yen				
Statements of Trust Account	**2026**	2025	2024	2023	2022
Trust Assets	**¥265,351,740**	¥263,279,750	¥257,466,804	¥256,225,715	¥248,215,419

1. SuMi TRUST Group has applied the "Implementation Guidance on Accounting Standard for Fair Value Measurement" (ASBJ Guidance No.31, June 17, 2021, "Guidance for Application of Fair Value Measurement") from the beginning of the fiscal year ended March 31, 2023.
2. The Company executed a 2-for-1 stock split of its shares of common stock on January 1, 2024. Net assets per share of common stock, net income per share of common stock, and fully diluted net income per share of common stock are calculated on the assumption that the stock split was conducted at the beginning of the previous fiscal year.

Financial Summary:
Five-Year Summary

Sumitomo Mitsui Trust Group, Inc.
As of and for the fiscal years ended March 31

Non-Consolidated Statements	Millions of Yen 2026	2025	2024	2023	2022
As of the Year-End					
Assets:					
Current Assets:	**¥ 84,355**	¥ 124,998	¥ 90,452	¥ 81,652	¥ 137,483
Cash and Due from Banks	**35,034**	61,975	3,671	5,632	18,978
Securities	**—**	—	45,000	59,000	104,000
Non-Current Assets	**2,099,814**	2,102,690	2,032,989	2,046,987	2,086,028
Investments and Other Assets	**2,099,809**	2,102,685	2,032,984	2,046,981	2,086,028
Total Assets	**¥ 2,184,169**	¥ 2,227,689	¥ 2,123,441	¥ 2,128,640	¥ 2,223,512
Liabilities:					
Current Liabilities	**¥ 43,618**	¥ 63,893	¥ 33,748	¥ 2,723	¥ 8,183
Non-Current Liabilities	**642,335**	641,807	591,598	605,450	645,303
Bonds Payable	**620,925**	621,000	571,000	590,000	630,000
Total Liabilities	**¥ 685,953**	¥ 705,700	¥ 625,346	¥ 608,173	¥ 653,486
Net Assets:					
Shareholders’ Equity	**¥ 1,497,467**	¥ 1,521,227	¥ 1,497,239	¥ 1,519,521	¥ 1,569,019
Subscription Rights to Shares	**748**	760	855	945	1,006
Total Net Assets	**¥ 1,498,215**	¥ 1,521,988	¥ 1,498,094	¥ 1,520,466	¥ 1,570,025
Total Liabilities and Net Assets	**¥ 2,184,169**	¥ 2,227,689	¥ 2,123,441	¥ 2,128,640	¥ 2,223,512
For the Year					
Operating Income:	**¥ 158,975**	¥ 157,127	¥ 86,512	¥ 78,111	¥ 63,319
Dividends Received from Subsidiaries	**149,157**	148,257	78,396	71,279	58,154
Operating Expenses:	**6,796**	6,882	7,336	6,395	5,525
General and Administrative Expenses	**6,796**	6,882	7,336	6,395	5,525
Operating Profit	**¥ 152,178**	¥ 150,244	¥ 79,176	¥ 71,716	¥ 57,793
Non-Operating Income	**¥ 12,130**	¥ 8,282	¥ 6,959	¥ 6,746	¥ 6,715
Non-Operating Expenses	**13,567**	9,672	7,752	7,035	6,928
Income before Income Taxes	**¥ 150,743**	¥ 148,793	¥ 78,402	¥ 71,426	¥ 57,580
Net Income	**¥ 150,125**	¥ 148,405	¥ 78,290	¥ 71,257	¥ 57,620

	Yen				
Per Share of Common Stock:					
Net Income per Share of Common Stock	**¥ 213.58**	¥ 207.12	¥ 107.90	¥ 96.46	¥ 153.83
Diluted Net Income per Share of Common Stock	**213.47**	207.00	107.84	96.40	153.74
Net Assets per Share of Common Stock	**2,148.49**	2,139.68	2,080.66	2,091.59	4,188.80

Financial Data:

Consolidated Balance Sheet

Sumitomo Mitsui Trust Group, Inc. and its Consolidated Subsidiaries
As of March 31, 2026 and 2025

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Assets:			
Cash and Due from Banks	**¥ 24,040,669**	¥ 25,173,611	**$ 150,395**
Call Loans and Bills Bought	**20,240**	21,000	**127**
Receivables under Resale Agreements	**612,807**	803,722	**3,834**
Receivables under Securities Borrowing Transactions	**55,203**	95,400	**345**
Monetary Claims Bought	**944,945**	926,244	**5,911**
Trading Assets (Notes 1, 2 and 4)	**3,333,909**	2,291,521	**20,856**
Money Held in Trust	**41,056**	35,677	**257**
Securities (Notes 2, 3 and 4)	**13,418,592**	11,496,181	**83,945**
Loans and Bills Discounted (Notes 3, 4 and 5)	**33,277,334**	32,206,993	**208,179**
Foreign Exchanges (Note 3)	**65,826**	53,453	**412**
Lease Receivables and Investment Assets (Note 4)	**690,585**	718,241	**4,320**
Other Assets (Notes 3, 4, 8 and 14)	**4,212,249**	3,197,997	**26,351**
Tangible Fixed Assets (Note 6)	**219,164**	218,432	**1,371**
Intangible Fixed Assets (Note 7)	**187,851**	174,746	**1,175**
Assets for Retirement Benefits	**583,514**	319,161	**3,650**
Deferred Tax Assets	**12,908**	8,197	**81**
Customers' Liabilities for Acceptances and Guarantees (Note 3)	**604,167**	640,415	**3,780**
Allowance for Loan Losses	**(142,808)**	(129,958)	**(893)**
Allowance for Investment Losses	**(3,938)**	(3,938)	**(25)**
Total Assets	**¥ 82,174,280**	¥ 78,247,102	**$ 514,071**
Liabilities:			
Deposits (Notes 4 and 9)	**¥ 39,993,145**	¥ 37,722,986	**$ 250,192**
Negotiable Certificates of Deposit	**10,357,263**	9,643,098	**64,794**
Call Money and Bills Sold	**214,592**	318,617	**1,342**
Payables under Repurchase Agreements (Note 4)	**2,672,483**	2,391,583	**16,719**
Trading Liabilities (Note 1)	**2,877,639**	2,092,440	**18,002**
Borrowed Money (Notes 4 and 10)	**8,711,015**	9,084,957	**54,495**
Foreign Exchanges	**1,314**	1,440	**8**
Short-Term Bonds Payable	**2,751,360**	2,987,093	**17,212**
Bonds Payable (Note 11)	**3,927,648**	3,543,483	**24,571**
Borrowed Money from Trust Account (Note 12)	**2,516,892**	3,492,270	**15,745**
Other Liabilities (Notes 13 and 14)	**3,645,930**	3,000,874	**22,808**
Provision for Bonuses	**22,355**	21,308	**140**
Provision for Directors' Bonuses	**686**	512	**4**
Provision for Stocks Payment	**1,444**	1,626	**9**
Liabilities for Retirement Benefits	**11,200**	12,576	**70**
Provision for Reward Points Program	**23,089**	22,686	**144**
Provision for Reimbursement of Deposits	**2,150**	2,390	**13**
Provision for Contingent Losses	**1,997**	1,473	**12**
Deferred Tax Liabilities	**244,479**	135,496	**1,529**
Deferred Tax Liabilities for Land Revaluation (Note 6)	**2,451**	2,451	**15**
Acceptances and Guarantees	**604,167**	640,415	**3,780**
Total Liabilities	**¥ 78,583,311**	¥ 75,119,785	**$ 491,607**
Net Assets:			
Total Shareholders' Equity:	**¥ 2,843,599**	¥ 2,699,917	**$ 17,789**
Capital Stock	**261,608**	261,608	**1,637**
Capital Surplus	**417,512**	506,616	**2,612**
Retained Earnings	**2,170,520**	1,968,136	**13,578**
Treasury Stock	**(6,041)**	(36,444)	**(38)**
Total Accumulated Other Comprehensive Income:	**713,854**	396,250	**4,466**
Valuation Differences on Available-for-Sale Securities	**334,652**	351,583	**2,094**
Deferred Gains (Losses) on Hedges	**116,042**	(10,146)	**726**
Revaluation Reserve for Land (Note 6)	**(7,163)**	(7,163)	**(45)**
Foreign Currency Translation Adjustments	**77,303**	46,363	**484**
Remeasurements of Defined Benefit Plans	**193,019**	15,612	**1,208**
Subscription Rights to Shares	**748**	760	**5**
Non-Controlling Interests	**32,767**	30,388	**205**
Total Net Assets	**¥ 3,590,969**	¥ 3,127,317	**$ 22,465**
Total Liabilities and Net Assets	**¥ 82,174,280**	¥ 78,247,102	**$ 514,071**

	Yen		U.S. Dollars
Net Assets per Share of Common Stock	**¥ 5,104.06**	¥ 4,354.91	**$ 31.93**

See accompanying notes.
The figures in U.S. dollars are converted from yen for the convenience of readers outside Japan at the rate of ¥159.85 to U.S. $1.00, the exchange rate as of March 31, 2026.

Financial Data:
Consolidated Statement of Income

Sumitomo Mitsui Trust Group, Inc. and its Consolidated Subsidiaries
For the fiscal years ended March 31, 2026 and 2025

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Income:			
Trust Fees (Note 1)	**¥ 125,435**	¥ 120,885	**$ 785**
Interest Income:	**1,268,738**	1,159,919	**7,937**
Interest on Loans and Discounts	**689,551**	687,769	**4,314**
Interest and Dividends on Securities	**339,351**	273,805	**2,123**
Interest on Call Loans and Bills Bought	**5,221**	3,790	**33**
Interest on Receivables under Resale Agreements	**797**	633	**5**
Interest on Receivables under Securities Borrowing Transactions	**146**	71	**1**
Interest on Deposits with Banks	**210,438**	164,673	**1,316**
Other Interest Income (Note 2)	**23,230**	29,175	**145**
Fees and Commissions (Note 1)	**549,905**	499,399	**3,440**
Trading Income (Note 3)	**88,748**	105,933	**555**
Other Ordinary Income (Note 4)	**732,728**	864,089	**4,584**
Other Income (Note 5)	**259,951**	173,261	**1,626**
Total Income	**¥ 3,025,507**	¥ 2,923,488	**$ 18,927**
Expenses:			
Interest Expenses:	**¥ 1,290,778**	¥ 1,265,360	**$ 8,075**
Interest on Deposits	**404,155**	374,687	**2,528**
Interest on Negotiable Certificates of Deposit	**343,885**	375,345	**2,151**
Interest on Call Money and Bills Sold	**1,947**	1,533	**12**
Interest on Payables under Repurchase Agreements	**124,554**	120,989	**779**
Interest on Borrowings	**51,125**	36,264	**320**
Interest on Short-Term Bonds	**100,974**	106,347	**632**
Interest on Bonds	**120,677**	89,163	**755**
Other Interest Expenses (Note 2)	**143,457**	161,029	**897**
Fees and Commissions Payments	**138,260**	138,680	**865**
Trading Expenses (Note 3)	**—**	3,073	**—**
Other Ordinary Expenses (Note 4)	**475,681**	491,141	**2,976**
General and Administrative Expenses (Note 6)	**572,651**	530,734	**3,582**
Other Expenses (Note 5)	**120,079**	140,064	**751**
Total Expenses	**¥ 2,597,450**	¥ 2,569,055	**$ 16,249**
Income before Income Taxes	**¥ 428,056**	¥ 354,433	**$ 2,678**
Income Taxes:	**107,511**	95,294	**673**
Current	**136,175**	105,191	**852**
Deferred	**(28,663)**	(9,896)	**(179)**
Net Income	**¥ 320,545**	¥ 259,138	**$ 2,005**
Net Income Attributable to Non-Controlling Interests	**2,978**	1,503	**19**
Net Income Attributable to Owners of the Parent	**¥ 317,566**	¥ 257,635	**$ 1,987**

	Yen		U.S. Dollars
Net Income per Share of Common Stock	**¥ 451.80**	¥ 359.56	**$ 2.83**
Diluted Net Income per Share of Common Stock	**¥ 451.56**	¥ 359.37	**$ 2.82**

See accompanying notes.

Financial Data:

Consolidated Statement of Comprehensive Income

Sumitomo Mitsui Trust Group, Inc. and its Consolidated Subsidiaries
For the fiscal years ended March 31, 2026 and 2025

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Net Income	**¥ 320,545**	¥ 259,138	**$ 2,005**
Other Comprehensive Income (Loss):			
Valuation Differences on Available-for-Sale Securities	**(9,197)**	(122,245)	**(58)**
Deferred Gains (Losses) on Hedges	**120,969**	116	**757**
Revaluation Reserve for Land	**—**	(69)	**—**
Foreign Currency Translation Adjustments	**29,957**	5,437	**187**
Remeasurements of Defined Benefit Plans	**177,656**	(25,744)	**1,111**
Share of Other Comprehensive Income of Equity-Method Affiliated Companies	**(1,773)**	(1,128)	**(11)**
Total Other Comprehensive Income (Loss) (Note)	**¥ 317,612**	¥ (143,635)	**$ 1,987**
Comprehensive Income:	**¥ 638,157**	¥ 115,503	**$ 3,992**
Comprehensive Income Attributable to Owners of the Parent	**¥ 635,170**	¥ 114,248	**$ 3,974**
Comprehensive Income Attributable to Non-Controlling Interests	**2,986**	1,254	**19**

See accompanying notes.

Financial Data:

Consolidated Statement of Changes in Net Assets

Sumitomo Mitsui Trust Group, Inc. and its Consolidated Subsidiaries
For the fiscal years ended March 31, 2026 and 2025

From April 1, 2025 to 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

	Millions of Yen								
	Accumulated Other Comprehensive Income								
	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	Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
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

See accompanying notes.

From April 1, 2024 to 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

	Millions of Yen								
	Accumulated Other Comprehensive Income								
	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	Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
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

See accompanying notes.

From April 1, 2025 to March 31, 2026

	Millions of U.S. Dollars				
	Shareholders' Equity				
	Capital Stock	Capital Surplus	Retained Earnings	Treasury Stock	Total Shareholders' Equity
Balance at the Beginning of the Period	$ 1,637	$ 3,169	$ 12,312	$ (228)	$ 16,890
Changes during the Period					
Cash Dividends			(721)		(721)
Net Income Attributable to Owners of the Parent			1,987		1,987
Purchase of Treasury Stock				(376)	(376)
Disposal of Treasury Stock		(0)		8	8
Retirement of Treasury Stock		(557)		557	—
Purchase of Shares of Consolidated Subsidiaries		0			0
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(557)	1,266	190	899
Balance at the End of the Period	$ 1,637	$ 2,612	$ 13,578	$ (38)	$ 17,789

	Millions of U.S. Dollars								
	Accumulated Other Comprehensive Income								
	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	Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
Balance at the Beginning of the Period	$ 2,199	$ (63)	$ (45)	$ 290	$ 98	$ 2,479	$ 5	$ 190	$ 19,564
Changes during the Period									
Cash Dividends									(721)
Net Income Attributable to Owners of the Parent									1,987
Purchase of Treasury Stock									(376)
Disposal of Treasury Stock									8
Retirement of Treasury Stock									—
Purchase of Shares of Consolidated Subsidiaries									0
Net Changes of Items Other Than Shareholders' Equity	(106)	789	—	194	1,110	1,987	(0)	15	2,002
Total Changes during the Period	(106)	789	—	194	1,110	1,987	(0)	15	2,901
Balance at the End of the Period	$ 2,094	$ 726	$ (45)	$ 484	$ 1,208	$ 4,466	$ 5	$ 205	$ 22,465

See accompanying notes.

Financial Data:

Consolidated Statement of Cash Flows

Sumitomo Mitsui Trust Group, Inc. and its Consolidated Subsidiaries
For the fiscal years ended March 31, 2026 and 2025

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Cash Flows from Operating Activities:			
Income before Income Taxes	**¥ 428,056**	¥ 354,433	**$ 2,678**
Depreciation and Amortization	**50,046**	42,991	**313**
Impairment Losses	**13,952**	12,984	**87**
Amortization of Goodwill	**4,025**	6,734	**25**
Equity in Losses (Earnings) of Affiliated Companies	**(23,754)**	(22,616)	**(149)**
Increase (Decrease) in Allowance for Loan Losses	**14,352**	12,159	**90**
Increase (Decrease) in Allowance for Investment Losses	**—**	3,938	**—**
Increase (Decrease) in Provision for Bonuses	**1,466**	433	**9**
Increase (Decrease) in Provision for Directors' Bonuses	**174**	89	**1**
Increase (Decrease) in Provision for Stocks Payment	**(182)**	351	**(1)**
Decrease (Increase) in Assets for Retirement Benefits	**(5,510)**	16,783	**(34)**
Increase (Decrease) in Liabilities for Retirement Benefits	**(1,096)**	(1,393)	**(7)**
Increase (Decrease) in Provision for Reward Points Program	**402**	431	**3**
Increase (Decrease) in Provision for Reimbursement of Deposits	**(240)**	(183)	**(2)**
Increase (Decrease) in Provision for Contingent Losses	**524**	(165)	**3**
Interest Income	**(1,268,738)**	(1,159,919)	**(7,937)**
Interest Expenses	**1,290,778**	1,265,360	**8,075**
Loss (Gain) Related to Securities	**(129,469)**	(42,960)	**(810)**
Loss (Gain) on Money Held in Trust	**(10,644)**	45	**(67)**
Foreign Exchange Losses (Gains)	**(297,406)**	48,884	**(1,861)**
Loss (Gain) on Disposal of Fixed Assets	**990**	276	**6**
Net Decrease (Increase) in Trading Assets	**(1,042,387)**	(275,768)	**(6,521)**
Net Increase (Decrease) in Trading Liabilities	**785,199**	325,117	**4,912**
Net Decrease (Increase) in Loans and Bills Discounted	**(1,546,948)**	1,213,926	**(9,678)**
Net Increase (Decrease) in Deposits	**2,270,159**	304,705	**14,202**
Net Increase (Decrease) in Negotiable Certificates of Deposit	**714,164**	422,101	**4,468**
Net Increase (Decrease) in Borrowed Money (excluding Subordinated Borrowings)	**(369,742)**	1,782,799	**(2,313)**
Net Decrease (Increase) in Due from Banks (excluding Due from the Bank of Japan)	**621,877**	(117,436)	**3,890**
Net Decrease (Increase) in Call Loans	**172,899**	(470,408)	**1,082**
Net Decrease (Increase) in Receivables under Securities Borrowing Transactions	**40,197**	436,799	**251**
Net Increase (Decrease) in Call Money	**176,874**	(350,725)	**1,107**
Net Decrease (Increase) in Foreign Exchange-Assets	**(12,372)**	(8,059)	**(77)**
Net Increase (Decrease) in Foreign Exchange-Liabilities	**(125)**	1,158	**(1)**
Net Decrease (Increase) in Lease Receivables and Investment Assets	**27,656**	726	**173**
Net Increase (Decrease) in Short-Term Bonds Payable	**39,076**	80,368	**244**
Increase (Decrease) in Straight Bonds-Issuance and Redemption	**404,239**	676,115	**2,529**
Net Increase (Decrease) in Borrowed Money from Trust Account	**(975,377)**	(835,527)	**(6,102)**
Interest Received	**1,253,469**	1,124,292	**7,842**
Interest Paid	**(1,222,842)**	(1,260,543)	**(7,650)**
Other, Net	**(68,709)**	406,703	**(430)**
Subtotal	**¥ 1,335,034**	¥ 3,995,007	**$ 8,352**
Income Taxes (Paid) Refunded	**(114,658)**	(18,337)	**(717)**
Net Cash Provided by (Used in) Operating Activities	**¥ 1,220,375**	¥ 3,976,669	**$ 7,635**

(Continued)

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Cash Flows from Investing Activities:			
Purchase of Securities	**¥ (18,455,282)**	¥ (9,749,983)	**$ (115,454)**
Proceeds from Sales of Securities	**10,137,255**	3,964,915	**63,417**
Proceeds from Redemption of Securities	**6,832,961**	4,138,223	**42,746**
Increase in Money Held in Trust	**(500)**	(13,306)	**(3)**
Decrease in Money Held in Trust	**5,500**	—	**34**
Purchase of Tangible Fixed Assets	**(16,651)**	(12,927)	**(104)**
Proceeds from Sales of Tangible Fixed Assets	**700**	2,071	**4**
Purchase of Intangible Fixed Assets	**(73,831)**	(72,885)	**(462)**
Proceeds from Sales of Intangible Fixed Assets	**231**	—	**1**
Proceeds from Sale of Shares of Subsidiaries Resulting in Change in the Scope of Consolidation (Note 2)	**52,775**	—	**330**
Purchase of Shares of Affiliated Companies Accounted for Using the Equity Method	**(80,257)**	(19,947)	**(502)**
Proceeds from Sales of Shares of Affiliated Companies Accounted for Using the Equity Method	**48,264**	—	**302**
Net Cash Provided by (Used in) Investing Activities	**¥ (1,548,833)**	¥ (1,763,839)	**$ (9,689)**
Cash Flows from Financing Activities:			
Proceeds from Issuance of Subordinated Bonds and Bonds with Subscription Rights to Shares	**128,969**	149,167	**807**
Payments for Redemption of Subordinated Bonds and Bonds with Subscription Rights to Shares	**(150,000)**	(70,000)	**(938)**
Purchase of Shares of Subsidiaries without Change in the Scope of Consolidation	**(41)**	(913)	**(0)**
Proceeds from Share Issuance to Non-Controlling Shareholders	**40**	—	**0**
Cash Dividends Paid	**(115,146)**	(91,871)	**(720)**
Cash Dividends Paid to Non-Controlling Interests	**(605)**	(446)	**(4)**
Purchase of Treasury Stock	**(60,026)**	(33,521)	**(376)**
Proceeds from Sales of Treasury Stock	**0**	1	**0**
Net Cash Provided by (Used in) Financing Activities	**¥ (196,809)**	¥ (47,585)	**$ (1,231)**
Effect of Exchange Rate Change on Cash and Cash Equivalents	**¥ 14,201**	¥ 59,277	**$ 89**
Net Increase (Decrease) in Cash and Cash Equivalents	**¥ (511,064)**	¥ 2,224,521	**$ (3,197)**
Cash and Cash Equivalents at the Beginning of the Period	**¥ 23,062,373**	¥ 20,837,852	**$ 144,275**
Cash and Cash Equivalents at the End of the Period (Note 1)	**¥ 22,551,309**	¥ 23,062,373	**$ 141,078**

See accompanying notes.

Financial Data:

Notes to Consolidated Financial Statements

Disclaimer : When we refer to "SuMiTG" in this Financial Report, we mean Sumitomo Mitsui Trust Group, Inc. as an individual legal entity, and when we refer to "the Group," we mean the group of companies composed of "SuMiTG" and its consolidated subsidiaries.

Basis of Presentation of Financial Statements

The accompanying consolidated financial statements (banking account) have been prepared from the accounts maintained by the Group in accordance with the accounting principles generally accepted in Japan and certain accounting and disclosure rules under the Financial Instruments and Exchange Act of Japan and the Banking Act of Japan, which are different in certain respects as to application and disclosure requirements of International Financial Reporting Standards.

In preparing these consolidated financial statements, the consolidated financial statements of SuMiTG issued in Japan have been reclassified and rearranged in order to present them in a form that is more familiar to readers outside Japan.

The consolidated financial statements are stated in Japanese yen, the currency of the country in which SuMiTG is incorporated and operates. The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥159.85 to U.S. $1, the approximate rate of exchange as of March 31, 2026. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, total balances may not be equal to the sum of individual amounts.

Significant Accounting Policies and Practices

1. Scope of Consolidation

(1) Consolidated Subsidiaries as of March 31, 2026:

57 companies

Principal Companies:

Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank")
Amova Asset Management Co., Ltd.
Sumitomo Mitsui Trust Asset Management Co., Ltd.
Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.
Sumitomo Mitsui Trust Bank (U.S.A.) Limited

Changes in the consolidated subsidiaries during the current fiscal year are as follows:

Sumitomo Mitsui Trust Loan & Finance Co., Ltd. (currently, L&F Asset Finance, Ltd.) is excluded from the scope of consolidation from the fiscal year ended March 31, 2026, due to the partial transfer of shares held by SuMi TRUST Bank, a consolidated subsidiary of SuMiTG.

Sumitomo Mitsui Trust Club Co., Ltd. is excluded from the scope of consolidation from the fiscal year ended March 31, 2026, because it was dissolved due to an absorption-type merger with Sumitomo Mitsui Trust Card Co., Ltd., a consolidated subsidiary of SuMiTG, as the surviving company effective on October 1, 2025. In addition, Sumitomo Mitsui Trust Card Co., Ltd. was renamed as Sumitomo Mitsui Trust Club Co., Ltd. on the same date.

A silent partnership, whose operator is Spade House Limited Liability Company and one other company have been excluded from the scope of consolidation from the fiscal year ended March 31, 2026, due to liquidation and other factors.

Trust IT Consulting Inc. and two other companies are included in the scope of consolidation from the fiscal year ended March 31, 2026, due to new establishment and other factors.

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

(2) Unconsolidated Subsidiaries

Principal Companies:

Cattleya Co., Ltd.
Apollo Aligned Alternatives (C-2), L.P.

Cattleya Co., Ltd. and 10 other companies are excluded from the scope of consolidation in accordance with Article 5, Paragraph 1, Item 2 of the Consolidated Financial Statements Regulations because they are operators engaged in leasing activities through silent partnership arrangements and their assets and profits/losses do not belong to the subsidiaries.

Apollo Aligned Alternatives (C-2), L.P. and other unconsolidated subsidiaries are excluded from the scope of consolidation because they are immaterial to the extent that excluding such companies from consolidation would not prevent a reasonable assessment of the corporate group's financial position and financial results. Such materiality is determined based on the size of their assets, ordinary income, net income (amount corresponding to SuMiTG's interest in subsidiaries), retained earnings (amount corresponding to SuMiTG's interest in subsidiaries), accumulated other comprehensive income (amount corresponding to SuMiTG's interest in subsidiaries), and other financial data.

2. Application of the Equity Method

(1) Unconsolidated Subsidiaries Accounted for by the Equity Method: None

(2) Affiliated Companies Accounted for by the Equity Method: 31 companies

Principal Companies:

Custody Bank of Japan, Ltd.

SBI Sumishin Net Bank, Ltd.

Changes in the affiliated companies accounted for by the equity method during the current fiscal year are as follows:

L&F Asset Finance, Ltd. is included in the scope of application of the equity method from the fiscal year ended March 31, 2026, due to the partial transfer of shares as described in "Significant Accounting Policies and Practices, 1. Scope of Consolidation, (1) Consolidated Subsidiaries as of March 31, 2026."

Keikyu SMTB Asset Management Co., Ltd. is included in the scope of application of the equity method from the fiscal year ended March 31, 2026, due to the acquisition of its shares.

Midwest Railcar Corporation and Marubeni SuMiT Rail Transport Inc., the parent company of Midwest Railcar Corporation, are excluded from the scope of application of the equity method from the fiscal year ended March 31, 2026, due to the sale of the shares in Marubeni SuMiT Rail Transport Inc.

JP Asset Management Co., Ltd. is excluded from the scope of application of the equity method from the fiscal year ended March 31, 2026, due to the sale of the shares.

SBI Sumishin Net Bank plans to change its name to DOCOMO SMTB Net Bank, Inc. as of August 3, 2026.

(3) Unconsolidated Subsidiaries and Affiliated Companies that are Not Accounted for by the Equity Method:

Principal Companies:

Cattleya Co., Ltd.

Apollo Aligned Alternatives (C-2), L.P.

Cattleya Co., Ltd. and 10 other companies are excluded from the scope of the application of the equity method in accordance with Article 10, Paragraph 1, Item 2 of the Consolidated Financial Statements Regulations because they are operators engaged in leasing activities through silent partnership arrangements, and their assets and profits/losses do not belong to the subsidiaries.

Apollo Aligned Alternatives (C-2), L.P. and other unconsolidated subsidiaries and affiliated companies that are not accounted for by the equity method are excluded from the scope of application of the equity method because such exclusion would not materially affect the consolidated financial statements for the current fiscal year. Such materiality is determined based on the size of their net income (amount corresponding to SuMiTG's interest in subsidiaries and affiliated companies), retained earnings (amount corresponding to SuMiTG's interest in subsidiaries and affiliated companies), accumulated other comprehensive income (amount corresponding to SuMiTG's interest in subsidiaries and affiliated companies), and other financial data.

3. Balance Sheet Dates of the Consolidated Subsidiaries

(1) Balance sheet dates of consolidated subsidiaries are as follows:

April 30:	2 companies
August 31:	1 company
September 30:	4 companies
November 30:	1 company
December 31:	7 companies
March 31:	42 companies

(2) Subsidiaries are consolidated using the financial statements as of the following dates:

- Consolidated subsidiaries with a balance sheet date of April 30: Provisionally prepared financial statements as of January 31
- A consolidated subsidiary with a balance sheet date of August 31: Provisionally prepared financial statements as of February 28
- Consolidated subsidiaries with a balance sheet date of September 30: Provisionally prepared financial statements as of March 31
- A consolidated subsidiary with a balance sheet date of November 30: Provisionally prepared financial statements as of February 28
- The other consolidated subsidiaries: Financial statements as of their respective balance sheet dates.

Material transactions arising between the consolidated balance sheet date, March 31, 2026, and the above balance sheet dates of consolidated subsidiaries have been reflected in the consolidated financial statements.

4. Significant Accounting Policies

(1) Trading Assets/Liabilities and Income/Expenses

Trading account activities are conducted to seek profits by taking advantage of short-term fluctuations in interest rates, currency rates, financial markets or other indicators, or inter-market differences (for trading purposes). The fluctuations in such items are presented as “Trading Assets” or “Trading Liabilities” in the consolidated balance sheet on a trade-date basis, and gains and losses from such transactions are presented as “Trading Income” or “Trading Expenses” in the consolidated statement of income.

For the measurement of trading assets and trading liabilities, securities and monetary claims are stated at their fair values as of the consolidated balance sheet date, and trading-related financial derivatives, such as swaps, futures, and options, are stated at the amounts that would be settled if they were terminated on the consolidated balance sheet date.

Trading income and trading expenses include interest income or expenses, adjusting valuation differences of securities and monetary claims during the fiscal year and differences in resulting gains or losses from the settlement of financial derivatives assuming that the settlement was made in cash as of March 31, 2026 and 2025.

Regarding valuation of specific market risks and credit risks for derivative transactions, fair value is measured in groups of financial assets and financial liabilities with the basis of the net asset or liability after offsetting financial assets and financial liabilities.

(2) Securities

(a) Under the accounting standards for financial instruments in Japan, SuMiTG is required to determine the purposes of holding each security and classify such security into (i) securities held for trading purposes (“Trading Securities”), (ii) debt securities intended to be held to maturity (“Held-to-Maturity Debt Securities”), (iii) equity securities issued by subsidiaries and affiliated companies, or (iv) all other securities that are not classified in any of the above categories (“Available-for-Sale Securities”). “Held-to-Maturity Debt Securities” are carried at amortized cost using the moving-average method (the straight-line method). Equity securities issued by unconsolidated subsidiaries and affiliated companies not accounted for by the equity method are stated at moving-average cost. “Available-for-Sale Securities” are valued at the market price (cost of securities sold is calculated using primarily the moving-average method). Equity securities with no market prices are carried at cost using the moving-average method.

Valuation differences on “Available-for-Sale Securities” are recorded as a separate component of net assets and reported in the consolidated balance sheet.

(b) Securities in money held in trust are classified and accounted for in the same manner as those described in 4. (1) and 4. (2) (a) above.

(3) Financial Derivatives

Financial derivatives, excluding those for trading purposes, are stated at fair value.

Regarding valuation of specific market risks and credit risks, fair value is measured in groups of financial assets and financial liabilities with the basis of the net asset or liability after offsetting financial assets and financial liabilities.

(4) Depreciation and Amortization Methods

(a) Tangible fixed assets other than lease assets

Tangible fixed assets are depreciated using primarily the straight-line method.

Useful lives of major asset categories:

Buildings: 3 to 60 years

Others: 2 to 20 years

(b) Intangible fixed assets

Intangible fixed assets are amortized using the straight-line method. Software for internal use is amortized over the useful life specified by SuMiTG or the consolidated subsidiaries, generally five years.

(c) Lease assets

The lease assets under “Tangible Fixed Assets” that are related to finance leases that do not transfer ownership of the lease assets to lessees are depreciated using the straight-line method over the lease term, assuming a residual value of zero.

(5) Allowance for Loan Losses

The major domestic consolidated subsidiaries record allowance for loan losses in accordance with internally established criteria for write-offs and allowance for loan losses.

For claims against borrowers that have initiated special liquidation proceedings or other bankruptcy proceedings (“bankrupt borrowers”) and against borrowers that are in a substantially similar adverse condition (“virtually bankrupt borrowers”), the allowance is provided based on the amount of claims, after the write-off stated below, net of the expected amount of recoveries from collateral and guarantees. For claims against borrowers that have not yet initiated bankruptcy proceedings, but are very likely to become bankrupt in the future (“possibly bankrupt borrowers”), an allowance is provided for the amount deemed necessary based on the overall assessment of the borrowers’ solvency, after deducting the amount expected to be collected through the disposal of collateral or execution of guarantees from the claims.

For claims against large borrowers with certain credit risks and credit amounts that are classified as possibly bankrupt borrowers, restructured loan borrowers, or close-observation borrowers, if future cash flows from collection of the principal and interest can be reasonably estimated, the allowance is provided for the difference between the present value of expected future cash flows discounted at the contracted interest rate prior to the loan restructuring and the carrying amount of the claim (the "estimated cash flow method").

For claims that are classified as other than those above, the allowance is provided based on the estimated loan losses over the next one or three years, which are calculated based on the average historical loan-loss ratios or bankruptcy ratios during a certain period on the basis of historical loan losses or bankruptcy losses over the past one or three years, then adjusted based on future forecast.

All claims are assessed at branches and credit supervision departments based on the criteria for self-assessment of asset quality. The Risk Management Department, which is independent from the operating sections, monitors the results of such assessments.

As for the other consolidated subsidiaries, the allowance for loan losses for general claims is provided based on the historical loan-loss ratios, etc. and the allowance for loan losses for specific claims, such as possible uncollectible claims, is provided based on the estimate of the unrecoverable amount for each claim.

For claims against bankrupt borrowers or virtually bankrupt borrowers with collateral or guarantees, claims against borrowers in legal or virtually bankrupt borrowers, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees, are directly deducted from the amount of claims. The deducted amount was ¥22.9 billion (U.S. $144 million) and ¥29.1 billion as of March 31, 2026 and 2025, respectively.

(6) Allowance for Investment Losses

An allowance for investment losses is provided for possible losses on investments in the amount deemed necessary based on the financial condition of the issuer of the securities.

(7) Provision for Bonuses

A provision for bonuses is provided for the estimated employee bonuses attributable to the current fiscal year.

(8) Provision for Directors' Bonuses

A provision for directors' bonuses is provided for the estimated directors' bonuses attributable to the current fiscal year.

(9) Provision for Stocks Payment

A provision for stocks payment is provided at SuMiTG and some of the consolidated subsidiaries for the estimated stock-based payments to directors under a stock compensation system attributable to the current fiscal year.

(10) Provision for Reward Points Program

A provision for reward points program is provided for the use of points granted to members and holders of KABUNUSHI PASSPORT, Smart Life Designer, Diners Club Card and other credit cards in the amount deemed necessary based on the reasonable estimates of the points to be used in the future.

(11) Provision for Reimbursement of Deposits in Dormant Accounts

At SuMi TRUST Bank, a provision for reimbursement of deposits in dormant accounts is provided for the deposits that were derecognized as liabilities under certain conditions. Such provision is provided against the estimated future reimbursement to be requested by customers based on the past reimbursement record.

(12) Provision for Contingent Losses

A provision for contingent losses is provided for losses associated with off-balance-sheet transactions or trust transactions in the amount deemed necessary based on the estimated possible future losses.

(13) Accounting for Retirement Benefits

In determining the retirement benefit obligations, projected benefits to the periods up to the year ended March 31, 2026, are attributed based on the plan's benefit formula.

Past service cost and actuarial gains or losses are expensed using the following methods:

Past service cost: In principle, the full amount of past service cost is charged to profit or loss in the fiscal year it occurs.

Actuarial gains or losses: Actuarial differences are expensed using the straight-line method, primarily over 10 years within the employees' average remaining service period, commencing from the next fiscal year of incurrence.

Some consolidated subsidiaries adopt the simplified method in calculating liabilities for retirement benefits and retirement benefit expenses for lump-sum retirement benefit plans, recording liabilities at amounts that would be required for voluntary termination at the Period end.

(14) Basis for Recognition of Significant Revenues and Expenses

The Group's main revenues from contracts with customers are "Trust Fees" and "Fees and Commissions" such as asset management and administration fees, stock transfer agency fees, real estate brokerage fees, and investment trust and insurance sales fees.

The timing of satisfying performance obligation in each transaction is determined based on the respective economic conditions as follows. The amount of consideration for transactions is generally received within approximately six months after the satisfaction of performance obligations and does not include significant financing components.

Trust fees and asset management and administration fees are recorded mainly in the "Investor Services Business," "Asset Management Business," and "Wealth Management Business." The Group is obligated to perform asset management and administrative services in accordance with the terms of trust agreements and various contracts. The Group recognizes revenues from these performance obligations over a period of time since the benefits are expensed by the customer as the daily services are provided.

Stock transfer agency fees are mainly recorded in the "Corporate Business." The Group is obligated to perform shareholder registry management services and the like in accordance with agreement on entrustment of management of shareholder registry and the like. The Group recognizes revenues from this performance obligation over a period of time since the benefits are expensed by the customer as the daily services are provided.

Real estate brokerage fees are recorded mainly in the "Real Estate Business." The Group is obligated to perform real estate brokerage services based on real estate brokerage contracts. Revenues are recognized when the performance obligation is satisfied at the time when the real estate sales contract is executed or when the property is delivered. The timing of satisfying performance obligation is determined based on the significance of the duties after the execution of the real estate sales contract.

Fees on sales of investment trusts and insurance are mainly recorded in the "Wealth Management Business." The Group is obligated to provide product explanations and sales administrative services based on the terms and conditions of transactions and consignment agreements. Revenues are recognized when the performance obligation is satisfied at the time of product sale.

(15) Foreign Currency Translation

Assets and liabilities of SuMiTG and SuMi TRUST Bank, a consolidated subsidiary of SuMiTG, that are denominated in foreign currencies and overseas branch accounts are generally translated into yen at the exchange rates prevailing as of the consolidated balance sheet date, except for shares of stocks in affiliated companies translated into yen at the exchange rates prevailing at the acquisition dates.

Assets and liabilities of other consolidated subsidiaries that are denominated in foreign currencies are translated into yen at the exchange rates prevailing at their respective balance sheet dates.

(16) Accounting for Leases

As for the consolidated subsidiaries in Japan, income and expenses arising from transactions of finance leases that do not transfer ownerships to lessees are recognized as sales and costs of sales when lease payments are collected.

(17) Hedge Accounting

(a) Interest-related risk hedge

SuMi TRUST Bank manages interest rate risk arising from various assets and liabilities by using financial derivatives transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry" (Japanese Institute of Certified Public Accountants ("JICPA") Industry Committee Practical Guidance No. 24 of March 17, 2022, "Guidance No. 24"). To evaluate the effectiveness of hedges designed to offset market fluctuations, hedged items, such as deposits, loans and bills discounted, and hedging instruments, such as interest rate swaps, are grouped by duration to maturity. The effectiveness of hedges designed to fix cash flow is evaluated by verifying the correlation between the interest rate volatility factors for the hedged items and the hedging instruments.

(b) Currency-related risk hedge

SuMi TRUST Bank manages the foreign exchange risk arising from various assets and liabilities denominated in foreign currencies using financial derivatives transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Foreign Currency Transactions in Banking Industry" (JICPA Industry Committee Practical Guidance No. 25 of October 8, 2020, "Guidance No. 25"). The effectiveness of hedging instruments, such as cross-currency swaps and foreign exchange swaps, as a means of mitigating the foreign exchange risk arising from monetary claims and debts denominated in foreign currencies, is evaluated by verifying that the foreign currency positions of such hedging instruments are in amounts equivalent to the corresponding monetary claims and debts denominated in foreign currencies, which are the hedged items.

Additionally, transactions intended to hedge the foreign exchange risk associated with foreign currency-denominated securities (other than bonds) are treated as portfolio hedges. Fair value hedge accounting has been adopted to account for such transactions on the conditions that specific foreign currency-denominated securities are designated in advance as hedged items and that foreign currency payables of spot and forward foreign exchange contracts exist in excess of the acquisition cost of such foreign currency-denominated securities on a foreign currency basis.

The foreign exchange risk associated with investment in the shares of stocks in foreign subsidiaries and affiliated companies is individually hedged using forward exchange contracts denominated in the same currency, and foreign currency translation adjustments arising from the hedging instruments are included in “Foreign Currency Translation Adjustments.”

(c) Share price fluctuations risk hedge

SuMi TRUST Bank applies fair value hedge accounting to individual hedges offsetting the price fluctuation of the shares that are classified under available-for-sale securities, and accordingly evaluates the effectiveness of such individual hedges.

(d) Internal hedge transactions and others

Among derivatives transactions of SuMi TRUST Bank that take place between consolidated subsidiaries or that are made internally between designated trading accounts and some other accounts, those interest rate swaps and cross-currency swaps designated as hedging instruments are carried out in accordance with standards for cover deals with external parties, which eliminate discretion and enable strict management on hedges pursuant to Guidance No. 24 and Guidance No. 25. Accordingly, income or expenses arising from such interest rate swaps and cross-currency swaps are recognized as profits or losses, or deferred, rather than eliminated.

Deferred hedge accounting has been adopted for certain assets and liabilities by individual transactions.

Other consolidated subsidiaries account for such transactions as deferred hedges or exceptional treatment for interest rate swaps.

(18) Amortization of Goodwill

Goodwill is amortized over a period within 20 years that is reasonably determined for each case. Goodwill deemed immaterial, however, is expensed as incurred.

(19) Scope of Cash and Cash Equivalents in the Consolidated Statement of Cash Flows

The balance of “Cash and Cash Equivalents” in the consolidated statement of cash flows is equivalent to the balance of “Cash and Due from Banks” presented in the consolidated balance sheet (cash and due from the Bank of Japan for SuMi TRUST Bank).

(20) Nondeductible Consumption Taxes Associated with Assets

Nondeductible consumption taxes and local consumption taxes associated with assets are recorded as expenses in the current fiscal year.

(21) Adoption of Group Tax Sharing System

SuMiTG adopts the group tax sharing system.

Significant Accounting Estimates

1. Estimates of Allowance for Loan Losses

(1) The Amounts Recorded in the Consolidated Financial Statements During the Fiscal Years Ended March 31, 2026 and 2025:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Allowance for Loan Losses	**¥142,808**	¥129,958	**$ 893**

(2) Other Information that Assists Users of the Consolidated Financial Statements in Understanding the Nature of the Estimates

SuMi TRUST Bank assigns each borrower a "classification" in accordance with the borrower's solvency based on their financial conditions, funding stability, profitability, and others whenever there is disclosure of financial results or an event with an impact on the borrower's creditworthiness. SuMi TRUST Bank measures allowance for loan losses based on the "classification" assigned and transaction conditions of collateral and other factors. When deriving the "classification," quantitative as well as qualitative factors are taken into consideration.

Definition of each classification is as follows:

Classification	Definitions
Normal borrowers	Borrowers with good earnings performances and no significant financial problems
Borrowers requiring caution	Close monitoring is required due to sluggish/unstable business, financial problems, or problems with meeting loan terms and conditions such as reduction of interest rate and suspended payments
Substandard borrowers	Obligors with loans that are more than three months past due or with restructured loans within the "Borrowers Requiring Caution" category
Possibly bankrupt borrowers	Experiencing business difficulties, making insufficient progress in restructuring and highly likely to go bankrupt
Virtually bankrupt borrowers	Though not yet legally or formally bankrupt, has serious business difficulties and rehabilitation is unlikely
Bankrupt borrowers	Legally or formally bankrupt

The standard for allowances for loan losses for each classification is as follows:

Classification	Standards for allowances for loan losses
Normal borrowers	The allowance for loan losses is provided based on the estimated loan loss ratio, which is calculated based on the average historical loan-loss ratios during a certain period on the basis of historical loan losses over the past one year.
Borrowers requiring caution and Substandard borrowers	The allowance for loan losses is provided based on the estimated loan loss ratio, which is calculated based on the average historical loan-loss ratios or bankruptcy ratios during a certain period on the basis of historical loan losses or bankruptcy losses over the past three years. For some borrowers, if future cash flows from collection of the principal and interest can be reasonably estimated, the allowance is provided for the difference between the present value of expected future cash flows discounted at the contracted interest rate prior to the loan restructuring and the carrying amount of the claim (the "estimated cash flow method").
Possibly bankrupt borrowers	The allowance is provided for the amount deemed necessary based on the overall assessment of the borrowers' solvency, after deducting the amount expected to be collected through the disposal of collateral or execution of guarantees from the claims. For some borrowers, if future cash flows from collection of the principal and interest can be reasonably estimated, the allowance is provided for the difference between the present value of expected future cash flows discounted at the contracted interest rate prior to the loan restructuring and the carrying amount of the claim (the "estimated cash flow method").
Virtually bankrupt borrowers and Bankrupt borrowers	The allowance is provided based on the amount of claims after direct write-offs, net of the expected amount of recoveries from collateral and guarantees. For collateralized or guaranteed claims against bankrupt borrowers and virtually bankrupt borrowers, the amount exceeding the estimated value of collateral and guarantees is deemed to be uncollectible and written off against the total outstanding amount of the claims.

For normal borrowers, borrowers requiring caution and substandard borrowers, changes in the loan loss ratios, etc. have an impact on the allowance for loan losses. For possibly bankrupt borrowers, virtually bankrupt borrowers, and bankrupt borrowers, changes in the amount expected to be collected through the disposal of collateral or execution of guarantees have a significant impact on the allowance for loan losses.

(3) Adjustments of Expected Credit Losses Considering the Future Forecast

SuMi TRUST Bank and Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. estimate the impact on credit risks of the borrowers that have not yet been reflected in the financial information and historical loan-loss ratios, etc. and make necessary adjustments to expected future credit losses, which are then recorded as "additional allowance for loan losses based on the method considering future forecast" ("special allowance"), considering the impact of the changes in the uncertain economic environment on the future business performance and funding of borrowers, and the potential risks inherent to some borrowers to materialize.

(Fiscal year ended March 31, 2025)

Amid continuing inflation and the corresponding monetary tightening, the U.S. tariff policy was announced in March 2025, increasing downside risks to the global economy. The impact of the U.S. tariff policy was expected to spread to the real economy over time, in addition to declining prices of financial instruments and increasing liquidity volatility making the economic environment even more uncertain due to policy uncertainty. Under these circumstances, SuMi TRUST Bank reviewed "borrowers that contain the possibility of incurring credit cost due to changes in the business environment," and recorded a special allowance for those borrowers' credits, taking into account the current uncertainty of the economic environment.

(Fiscal year ended March 31, 2026)

In the situation where the uncertainty associated with the U.S. tariff policies has not yet subsided, uncertainty of the economic environment has further increased due to the sharp rise in crude oil prices triggered by the deterioration of the situation in the Middle East and the increasing risk of stagflation.

Under these circumstances, SuMi TRUST Bank records a special allowance for industries' and borrowers' credits that are recognized to have increased risk due to the worsening situation in the Middle East in addition to "borrowers that contain the possibility of incurring credit cost due to changes in the business environment," under the same framework as the previous fiscal year.

The specific calculation methods are as follows:

1. Predict the future transition of internal ratings based on quantitative information, etc., assuming the degree of deterioration in future credit risk for each internal rating of selected borrowers and industries.
2. Recognize special allowance by estimating credit losses expected in the future, assuming the transition of internal rating as described above.

Also, Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. considered the situation that uncertainty of the economic environment has further increased taking into account the deterioration of the situation in the Middle East in addition to the negative impacts in the economic environment, such as price increases, Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. re-evaluates industries with possible deterioration of future business performance and funding, reviews the list of borrowers subject to special allowance in the applicable industries, and records the special allowance.

The special allowance recorded based on the above is as follows:

	Millions of Yen			Millions of U.S. Dollars
	2026	2025	Increase/ Decrease	**2026**
Total	**¥ 21,963**	¥ 28,276	**¥ (6,313)**	**$ 137**
SuMi TRUST Bank	**¥ 19,161**	¥ 26,200	**¥ (7,039)**	**$ 120**
Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.	**2,801**	2,075	**726**	**18**

There is a high level of uncertainty about the assumptions used to recognize a special allowance, and the consolidated financial statements can be significantly affected if there are changes in the impact on the business performance and funding of borrowers and condition of inherent risks due to the change in economic environment.

2. Estimates of Retirement Benefit Obligations

(1) The Amounts Recorded in the Consolidated Financial Statements during the Fiscal Years Ended March 31, 2026 and 2025:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Retirement Benefit Obligations	**¥297,154**	¥332,309	**$1,859**

The amounts of assets for retirement benefits and liabilities for retirement benefits recorded in the consolidated financial statements for the fiscal year ended March 31, 2026 were ¥583.5 billion (U.S. $3,650 million) and ¥11.2 billion (U.S. $70 million), respectively. The net amount of ¥572.3 billion (U.S. $3,580 million) was calculated by deducting plan assets of ¥869.4 billion (U.S. $5,439 million) from retirement benefit obligations of retirement benefit plans with and without plan assets of ¥285.9 billion (U.S. $1,789 million) and ¥11.2 billion (U.S. $70 million), respectively.

(2) Other Information that Assists Users of the Consolidated Financial Statements in Understanding the Nature of the Estimates

Retirement benefit obligations, plan assets, and retirement benefit expenses are calculated based on assumptions used in actuarial calculation. These assumptions include discount rate, expected long-term rate of return on plan assets, employee turnover rate, and mortality rate.

Major assumptions used in actuarial calculation are as follows:

Discount rate	Expected long-term rate of return on plan assets
Mainly 3.0%	3.7%

SuMi TRUST Bank, which accounts for 94.3% of asset retirement obligations of the Group, has set a discount rate based on the interest rates of high-quality domestic corporate bonds whose maturities are equal to the expected period up to the payment of salaries in the future.

The expected long-term rate of return on plan assets is determined by evaluating the historical results of operation and the expected interest rate in the future. The expected long-term rate of return on plan assets is the weighted average rate of expected long-term rates of return on plan assets by groups of investment assets such as stocks and bonds.

(3) Impact of Changes in Assumptions on the Consolidated Financial Statements

The assumptions described in (2) above will have a significant impact on retirement benefit obligations and retirement benefit expenses. The impacts on the consolidated financial statements when each of the discount rate and the expected long-term rate of return on plan assets of SuMi TRUST Bank changes by 0.5% are as follows:

	Impact on retirement benefit expenses	Impact on retirement benefit obligations
Discount rate:		
0.5% decrease	¥1,318 million increase	¥17,904 million increase
0.5% increase	¥1,197 million decrease	¥16,170 million decrease
Expected long-term rate of return on plan assets:		
0.5% decrease	¥4,297 million increase	—
0.5% increase	¥4,297 million decrease	—

New Accounting Standards and Interpretations Not Yet Adopted

- Accounting Standard for Leases (ASBJ Statement No. 34, September 13, 2024)
- Implementation Guidance on Accounting Standard for Leases (ASBJ Guidance No. 33, September 13, 2024)

In addition, amendments to related Accounting Standards, Implementation Guidance, Practical Solutions, and Transferred Guidance.

(1) Overview

The above standards and guidance provide the treatment such as lessees record assets and liabilities for all leases consistent with international accounting standards.

(2) Effective date

Effective from the beginning of the fiscal year ending March 31, 2028.

(3) Effects of the application of the standards

SuMiTG is currently in the process of assessing the effects of the new standards and guidance on the consolidated financial statements.

Changes in Accounting Estimates

In line with prevailing market practice and the Group's risk management policy, with regard to the fair value adjustment method in the calculation of the fair values of derivative transactions, the Group changed valuation adjustment method from taking into account credit risks of 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 (U.S. $74.9 million), Other Assets increased by ¥4,142 million (U.S. $25.9 million), Trading Liabilities increased by ¥21,210 million (U.S. $132.7 million), and Other Liabilities increased by ¥10,656 million (U.S. $66.7 million) as of March 31, 2026. Ordinary Profit and Income before Income Taxes decreased by ¥15,752 million (U.S. $98.5 million) during the fiscal year ended March 31, 2026.

Additional Information

Share Delivery Trust for the Directors

1. Overview

A share delivery trust, which is a Performance-Based Stock Compensation System (the "System") that utilizes a trust, has been introduced, and applies to SuMiTG's directors (excluding directors who are Audit Committee members and external directors) and executive officers, and the directors (excluding directors who are Audit and Supervisory Committee members and external directors) and executive officers of SuMi TRUST Bank and Sumitomo Mitsui Trust Asset Management Co., Ltd. ("SuMi TRUST AM"), which are core companies of the Group. The above-mentioned directors and executive officers of SuMiTG, SuMi TRUST Bank, and SuMi TRUST AM are collectively referred to as the "Directors."

Under the System, a portion of the remuneration of the Directors is linked to performance targets set out in SuMiTG's current Midterm Management Plan. By paying part of the remuneration for Directors in shares, the linkage between the remuneration of the Directors and the performance of the Group becomes clearer, and the Directors share the same benefits and risks of share price fluctuations with the shareholders. Through these initiatives, the System is designed to heighten the Director's attention to enhancement of medium- and long-term business performance and the corporate value of the Group.

SuMiTG contributes money to a trust set up under the System, and the trust acquires shares of SuMiTG. The Directors are awarded points based on the Shares Delivery Rules established individually by SuMiTG, SuMi TRUST Bank, and SuMi TRUST AM, and the number of shares of SuMiTG corresponding to the points granted are issued to the Directors through the trust.

In line with the switch of the Performance-Based Stock Compensation System from the share delivery trust to RS Trust (a system to deliver Restricted Stocks using the framework of a share delivery trust), the issuance of new points in the share delivery trust has been suspended.

2. Remaining Number of Shares of SuMiTG Held by the Trust

Refer to "2. Remaining Number of Shares of SuMiTG Held by the Trust" of "RS Trust for the Directors" below.

RS Trust for the Directors

1. Overview

SuMiTG has switched the Performance-Based Stock Compensation System for the Directors from the share delivery trust to RS Trust (the "System") from the fiscal year ended March 31, 2024.

The share delivery trust is a system in which points are granted every fiscal year as stock compensation and are managed cumulatively, and shares of SuMiTG are delivered upon retirement. On the other hand, the System is to deliver Restricted Stocks (RS) every fiscal year using the framework of the share delivery trust, and the transfer restrictions are lifted upon retirement. Since RS granted under the System is in the grantee's name, it enables the grantee to receive dividends and exercise voting rights. These features will help further promote value sharing with shareholders, and the switch is expected to enhance the effect of the incentive compensation.

The System is subject to SuMiTG's directors (excluding directors who are Audit Committee members and external directors) and executive officers, etc., and the directors (excluding directors who are Audit and Supervisory Committee members and external directors) and executive officers, etc. of SuMi TRUST Bank and Sumitomo Mitsui Trust Asset Management Co., Ltd. ("SuMi TRUST AM"), which are core companies of the Group. The above-mentioned directors and executive officers of SuMiTG, SuMi TRUST Bank, and SuMi TRUST AM are collectively referred to as the "Directors."

Under the System, a portion of the remuneration of the Directors is linked to performance targets set out in SuMiTG's current Midterm Management Plan. By paying part of the remuneration for the Directors in shares, the linkage between the remuneration of the Directors and the performance of the Group becomes clearer, and the Directors share the same benefits and risks of share price fluctuations with the shareholders. Through these initiatives, the System is designed to heighten the Directors' attention to enhancement of medium- and long-term business performance and the corporate value of the Group.

SuMiTG contributes money to a trust (same trust as the share delivery trust, the "Trust") set up under the System, and the trust acquires shares of SuMiTG. The Directors are awarded points based on the Shares Delivery Rules established individually by SuMiTG, SuMi TRUST Bank, and SuMi TRUST AM, and the number of shares of SuMiTG corresponding to the points granted are delivered to the Directors through the Trust. However, such shares shall be subject to restrictions on transfers to each director until their retirement.

2. Remaining Number of Shares of SuMiTG Held by the Trust

The Trust is under the trust contract of the share delivery trust for the Directors, and the same trust is used for the share delivery trust and the System. The carrying amount and the number of shares of SuMiTG held by the Trust (total of the share delivery trust and the System) as of March 31, 2026 and 2025, were ¥3,067 million (U.S. $19 million) and 1,073 thousand shares, and ¥4,055 million and 1,419 thousand shares, respectively. The shares are recorded as treasury stock in the net assets section of the consolidated balance sheet.

RS Trust for Employees

1. Overview

SuMiTG introduced RS Trust as an incentive plan for the employees of SuMi TRUST Bank.

The purpose of the System is that SuMiTG boosts investment in human capital, which plays an essential role in creating social and economic value and enhances the corporate value of the Group through contribution to our clients and society and creation of new value.

SuMiTG contributes money to a trust set up under the System, and the trust acquires shares of SuMiTG. Employees are awarded points based on the Shares Delivery Rules established individually by SuMi TRUST Bank and the number of shares of SuMiTG corresponding to the points granted are issued to employees through the Trust. However, such shares shall be subject to restrictions on transfers to each employee until their retirement.

2. Remaining Number of Shares of SuMiTG Held by the Trust

The carrying amount and the number of shares of SuMiTG held by the Trust as of March 31, 2026 and 2025, were ¥380 million (U.S. $2 million) and 178 thousand shares and ¥704 million and 329 thousand shares, respectively. The shares are recorded as treasury stock in the net assets section of the consolidated balance sheet.

Notes to the Consolidated Balance Sheet

1. Trading Assets and Trading Liabilities

(1) Trading assets as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Securities in Trading Account	**¥ 16,473**	¥ 9,712	**$ 103**
Derivatives of Trading Securities	**118**	24	**1**
Derivatives of Securities Related to Trading Transactions	**4**	836	**0**
Trading-Related Financial Derivatives	**3,039,489**	2,181,111	**19,015**
Other Trading Assets	**277,823**	99,837	**1,738**
Total	**¥ 3,333,909**	¥2,291,521	**$20,856**

(2) Trading liabilities as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Derivatives of Trading Securities	**¥ —**	¥ 19	**$ —**
Derivatives of Securities Related to Trading Transactions	**177**	55	**1**
Trading-Related Financial Derivatives	**2,877,462**	2,092,364	**18,001**
Total	**¥2,877,639**	¥2,092,440	**$18,002**

2. Securities

Securities held as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Government Bonds	**¥ 5,066,345**	¥ 5,200,225	**$ 31,694**
Local Government Bonds	**41,231**	43,517	**258**
Corporate Bonds	**474,320**	671,848	**2,967**
Stocks	**1,300,557**	1,223,034	**8,136**
Other Securities	**6,536,138**	4,357,556	**40,889**
Total	**¥13,418,592**	¥11,496,181	**$ 83,945**

"Securities" include stocks and equity investments in unconsolidated subsidiaries and affiliated companies as follows:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Stocks	**¥ 332,771**	¥ 252,001	**$ 2,082**
Equity Investments	**327,142**	307,031	**2,047**

Securities borrowed under unsecured loan agreements and securities purchased under resale agreements or borrowed with cash collateral that SuMiTG has a right to freely sell or repledge, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Securities that are Further Collateralized	**¥ 790,937**	¥ 788,871	**$ 4,948**
Securities that are Further Loaned	**564,909**	626,436	**3,534**
Securities Held without Selling or Repledging as of the End of the Fiscal Year	**12,672**	3,500	**79**

The bonds presented under "Securities" included guarantee obligations on corporate bonds that were placed through private securities offerings (Article 2, Paragraph 3 of the Financial Instruments and Exchange Act) amounting to ¥45.8 billion (U.S. $287 million) and ¥53.6 billion as of March 31, 2026 and 2025, respectively.

3. Loans and Bills Discounted

Loans and bills discounted as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Bills Discounted	**¥ —**	¥ 304	**$ —**
Loans on Bills	**175,278**	221,574	**1,097**
Loans on Deeds	**30,971,201**	30,300,866	**193,752**
Overdrafts	**2,130,854**	1,684,247	**13,330**
Total	**¥ 33,277,334**	¥ 32,206,993	**$ 208,179**

Bills discounted are treated as financial transactions in accordance with Guidance No. 24. SuMiTG has a right to freely sell or pledge such commercial bills. No such bills were outstanding as of March 31, 2026, and the total face value of them amounted to ¥304 million as of March 31, 2025.

Loans in accordance with the Banking Act and the Act on Emergency Measures for Revitalization of the Financial Functions are presented below. Loans include corporate bonds in "securities" (limited to those issued in private placement of securities prescribed in Section 3 of Paragraph 2 in the Financial Instruments and Exchange Act, and those with wholly or partially guaranteed redemption of the principal and payment of the interest), loans and bills discounted, foreign exchanges, interest receivables and suspense payments in "other assets", and customers' liabilities for acceptances and guarantees presented in the consolidated balance sheet, and securities loaned (limited to those under a loan for use or lease contract) provided in the notes, etc.

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Bankrupt and Practically Bankrupt Loans	**¥ 9,132**	¥ 15,424	**$ 57**
Doubtful Loans	**59,124**	62,362	**370**
Loans Past Due Three Months or More	**—**	—	**—**
Restructured Loans	**11,850**	26,741	**74**
Total	**¥ 80,108**	¥ 104,528	**$ 501**

Bankrupt and practically bankrupt loans are those loans that have fallen into bankruptcy due to certain reasons, including initiation of bankruptcy proceedings, start of reorganization proceedings, or submission of an application to start rehabilitation proceedings and quasi-loans.

Doubtful loans are those loans with a strong likelihood that loan principals cannot be recovered and interest cannot be received according to the contract because of difficulties in the financial conditions and business performance of debtors who are not yet legally bankrupt, excluding those loans classified as bankrupt and practically bankrupt loans.

Loans past due three months or more are those loans for which principal or interest payments are more than three months past due (calculated from the day following the contractual payment date), excluding loans classified as bankrupt and practically bankrupt loans and doubtful loans.

Restructured loans are those loans whose terms have been modified by reducing or waiving interest, granting interest payment extensions, granting principal repayment extensions, forgiving debt, or otherwise providing some arrangements favorable to the borrower in connection with the borrower's business restructuring or to otherwise provide support, excluding those loans classified as bankrupt and practically bankrupt loans, doubtful loans or loans past due three months or more.

The above loans are presented at the amounts prior to deduction of allowances for loan losses.

4. Assets Pledged

Assets pledged as collateral as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Assets Pledged as Collateral:			
Trading Assets	**¥ 8,149**	¥ —	**$ 51**
Securities	**6,337,746**	5,693,849	**39,648**
Loans and Bills Discounted	**4,005,249**	4,332,934	**25,056**
Lease Receivables and Investment Assets	**13,130**	17,911	**82**
Other Assets	**23,979**	206,343	**150**
Total	**¥10,388,253**	¥10,251,039	**$ 64,988**
Corresponding Liabilities to Assets Pledged as Collateral:			
Deposits	**¥ 28,441**	¥ 18,315	**$ 178**
Payables under Repurchase Agreements	**2,071,091**	1,781,188	**12,956**
Borrowed Money	**6,188,788**	7,032,389	**38,716**

In addition to the foregoing, the following assets have been pledged as collateral for settlement of exchange and others, or as a substitution of margin of futures and others.

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Securities	**¥1,162,192**	¥1,272,845	**$ 7,271**

"Other Assets" include initial margins of futures, security deposits and cash collateral pledged for financial instruments. Such amounts are as follows:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Initial Margins of Futures Markets	**¥ 16,930**	¥ 18,243	**$ 106**
Security Deposits	**23,887**	24,184	**149**
Cash Collateral Pledged for Financial Instruments-Assets	**797,746**	785,327	**4,991**

5. Overdraft Facility Agreements and Commitment Lines of Credit

Overdraft facility agreements and commitment lines of credit are agreements to extend a certain amount of credit at the customer's request as long as the terms of the agreement have not been violated. The amounts of unused credit under such agreements were ¥14,919.6 billion (U.S. $93.3 billion) and ¥13,886.7 billion, of which ¥9,325.9 billion (U.S. $58.3 billion) and ¥9,072.4 billion were attributable to agreements expiring within one year or which may be unconditionally canceled at any time, as of March 31, 2026 and 2025, respectively.

The balance of unused credit will not necessarily affect the future cash flows of the consolidated subsidiaries because most of these agreements expire without credit being extended. Most of these agreements contain clauses allowing the consolidated subsidiaries to reject requests for credit outright or reduce the credit limits due to changes in financial circumstances, the need to preserve claims, or other reasonable causes. Besides requesting collateral, such as real estate or securities, as necessary at the time of entering into the agreement, SuMiTG has also adopted other measures to keep its credit sound, such as periodically assessing the condition of customers' businesses following the internal procedures and revising agreements, as necessary.

6. Tangible Fixed Assets

Tangible fixed assets as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Land	**¥ 123,900**	¥ 123,980	**$ 775**
Buildings	**68,715**	70,173	**430**
Lease Assets	**5,530**	5,181	**35**
Construction in Progress	**3,736**	872	**23**
Other	**17,281**	18,224	**108**
Total	**¥ 219,164**	¥ 218,432	**$ 1,371**

Accumulated depreciation amounted to ¥207.5 billion (U.S. $1,298 million) and ¥197.2 billion, and advance depreciation amounted to ¥25.7 billion (U.S. $161 million) and ¥25.8 billion as of March 31, 2026 and 2025, respectively.

In accordance with the Act on Revaluation of Land (Act No. 34, promulgated on March 31, 1998), land for commercial use of SuMi TRUST Bank was revalued, and the amount equivalent to the taxes on the resulting valuation difference was recorded as a "Deferred Tax Liabilities for Land Revaluation" in liabilities, and the amount net of such difference was recorded as a "Revaluation Reserve for Land" in net assets.

Revaluation date: March 31, 1999

Revaluation method prescribed by Paragraph 3 of Article 3 of the Act:

The revaluation was calculated by reasonably adjusting the value of land based on the posted prices for benchmark properties as prescribed by Item 1 of Article 2 of the "Order for Enforcement of the Act on Revaluation of Land" (Cabinet Order No. 119, promulgated on March 31, 1998) and the land assessments under Item 4 of Article 2 of the same Order.

7. Intangible Fixed Assets

Intangible fixed assets as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Software	**¥ 180,505**	¥ 161,863	**$ 1,129**
Goodwill	**2,792**	8,082	**17**
Other	**4,553**	4,799	**28**
Total	**¥ 187,851**	¥ 174,746	**$ 1,175**

8. Other Assets

Other assets as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Domestic Exchange Settlement Account, Debit	**¥ 1,206**	¥ 1,198	**$ 8**
Prepaid Expenses	**14,873**	12,526	**93**
Accrued Income	**315,499**	299,581	**1,974**
Initial Margins of Futures Markets	**16,930**	18,243	**106**
Variation Margins of Futures Markets	**728**	695	**5**
Financial Derivatives Other Than Trading Assets	**2,114,370**	1,131,811	**13,227**
Receivables for Securities Transactions	**16**	226,488	**0**
Cash Collateral Pledged for Financial Instruments-Assets	**797,746**	785,327	**4,991**
Other	**950,875**	722,124	**5,949**
Total	**¥ 4,212,249**	¥ 3,197,997	**$ 26,351**

9. Deposits

Deposits as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Current Deposits, Ordinary Deposits, Saving Deposits and Deposits at Notice	**¥ 9,268,801**	¥ 9,124,864	**$ 57,984**
Time Deposits	**28,728,266**	26,974,056	**179,720**
Other	**1,996,078**	1,624,065	**12,487**
Total	**¥ 39,993,145**	¥ 37,722,986	**$ 250,192**

10. Borrowed Money

Borrowed money as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Subordinated Borrowings	**¥ 20,000**	¥ 20,000	**$ 125**
Other Borrowed Money	**8,691,015**	9,064,957	**54,370**
Total	**¥ 8,711,015**	¥ 9,084,957	**$ 54,495**

Weighted average interest rates on borrowed money were 0.63% and 0.43% for the fiscal years ended March 31, 2026 and 2025, respectively.

Annual maturities of borrowed money as of March 31, 2026, for the next five years are as follows:

Fiscal Years Ending March 31	Millions of Yen **2026**	Millions of U.S. Dollars **2026**
2027	**¥ 5,307,687**	**$ 33,204**
2028	**1,592,071**	**9,960**
2029	**695,734**	**4,352**
2030	**226,867**	**1,419**
2031	**317,701**	**1,987**
Total	**¥ 8,140,061**	**$ 50,923**

11. Bonds Payable

Bonds payable as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Perpetual Subordinated Bonds	**¥ 320,000**	¥ 320,000	**$ 2,002**
Subordinated Bonds	**413,924**	433,998	**2,589**
Other Bonds Payable	**3,193,724**	2,789,484	**19,980**
Total	**¥ 3,927,648**	¥ 3,543,483	**$ 24,571**

Annual maturities of bonds payable as of March 31, 2026, for the next five years are as follows:

Fiscal Years Ending March 31	Millions of Yen **2026**	Millions of U.S. Dollars **2026**
2027	**¥ 3,493,231**	**$ 21,853**
2028	**698,348**	**4,369**
2029	**625,912**	**3,916**
2030	**511,651**	**3,201**
2031	**376,737**	**2,357**
Total	**¥ 5,705,880**	**$ 35,695**

12. Borrowed Money from Trust Account

Borrowed money from trust account represents surplus funds in the trust accounts loaned to the banking account and utilized.

13. Other Liabilities

Other liabilities as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Domestic Exchange Settlement Account, Credit	**¥ 526**	¥ 667	**$ 3**
Income Taxes Payable	**80,492**	61,471	**504**
Accrued Expenses	**269,480**	201,464	**1,686**
Unearned Income	**77,663**	82,365	**486**
Variation Margins of Futures Markets	**1,952**	506	**12**
Financial Derivatives Other Than Trading Liabilities	**2,154,242**	1,544,111	**13,477**
Lease Obligations	**13,675**	12,811	**86**
Asset Retirement Obligations	**6,187**	5,279	**39**
Payables for Securities Transactions	**21,631**	264,790	**135**
Cash Collateral Accepted for Financial Instruments-Liabilities	**633,999**	585,225	**3,966**
Other	**386,080**	242,181	**2,415**
Total	**¥ 3,645,930**	¥ 3,000,874	**$ 22,808**

14. Other Assets and Liabilities related to Revenue Recognition

The amounts of receivables from contracts with customers and the amounts of contract liabilities recognized in other assets and other liabilities, respectively, are presented in “Revenue Recognition, 2. Information Related to Contract Balance.”

Notes to the Consolidated Statement of Income

1. Revenue from Contracts with the Customers

Income is not classified into revenues from contracts with customers and other revenue. The amount of revenues from contracts with customers is presented in “Revenue Recognition, 1.Information Related to Disaggregation of Revenue from Contracts with Customers for the Fiscal Years Ended March 31, 2026 and 2025.”

2. Other Interest Income and Expenses

(1) Other interest income for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Interest on Monetary Claims Bought	**¥ 4,366**	¥ 4,215	**$ 27**
Others	**18,864**	24,959	**118**
Total	**¥ 23,230**	¥29,175	**$ 145**

(2) Other interest expenses for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Interest on Interest Rate Swaps	**¥ 112,606**	¥135,735	**$ 704**
Others	**30,850**	25,294	**193**
Total	**¥ 143,457**	¥161,029	**$ 897**

3. Trading Income and Expenses

(1) Trading income for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Net Income from Trading Securities and Derivatives	**¥ 182**	¥ 133	**$ 1**
Net Income from Trading Transactions	**990**	—	**6**
Net Income from Trading-Related Financial Derivatives Transactions	**85,317**	105,039	**534**
Other Trading Income	**2,257**	761	**14**
Total	**¥ 88,748**	¥105,933	**$ 555**

(2) Trading expenses for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Net Expenses on Trading Transactions	**¥ —**	¥3,073	**$ —**
Total	**—**	¥3,073	**—**

4. Other Ordinary Income and Expenses

(1) Other ordinary income for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Net Gains on Foreign Exchange Transactions	**¥ 296,512**	¥ 368,665	**$ 1,855**
Gains on Sales and Redemption of Bonds	**18,935**	11,545	**118**
Net Income from Derivatives Other Than for Trading or Hedging	**—**	15,803	**—**
Others	**417,280**	468,074	**2,610**
Total	**¥ 732,728**	¥ 864,089	**$ 4,584**

(2) Other ordinary expenses for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Losses on Sales and Redemption of Bonds	**¥ 69,814**	¥ 53,022	**$ 437**
Net Loss on Derivatives Other Than for Trading or Hedging	**16,734**	—	**105**
Others	**389,132**	438,118	**2,434**
Total	**¥ 475,681**	¥ 491,141	**$ 2,976**

5. Other Income and Expenses

(1) Other income for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Gains on Sales of Stocks and Other Securities	**¥ 175,083**	¥ 142,739	**$ 1,095**
Gains on Money Held in Trust	**10,644**	161	**67**
Recoveries of Written-Off Claims	**2,481**	1,129	**16**
Equity in Earnings of Affiliated Companies	**23,754**	22,616	**149**
Gains on Disposal of Fixed Assets	**462**	1,059	**3**
Gains on Sales of Investments in Subsidiaries and Affiliated Companies	**41,500**	—	**260**
Others	**6,025**	5,554	**38**
Total	**¥ 259,951**	¥ 173,261	**$ 1,626**

(2) Other expenses for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Provision for Allowance for Loan Losses	**¥ 22,614**	¥ 18,275	**$ 141**
Losses on Sales of Loans	**1,466**	—	**9**
Write-Off of Loans	**2,309**	7,481	**14**
Losses on Sales of Stocks and Other Securities	**32,071**	58,911	**201**
Losses on Impairment of Stocks and Other Securities	**4,127**	2,408	**26**
Losses on Money Held in Trust	**—**	207	**—**
Losses on Disposal of Fixed Assets	**1,452**	1,336	**9**
Losses on Impairment of Fixed Assets	**13,952**	12,984	**87**
Losses on Investment in Partnerships	**11,520**	9,992	**72**
Others	**30,564**	28,468	**191**
Total	**¥ 120,079**	¥ 140,064	**$ 751**

6. General and Administrative Expenses

General and administrative expenses for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Taxes Other Than Income Taxes	**¥ 19,053**	¥ 17,849	**$ 119**
Personnel Expenses	**252,510**	233,523	**1,580**
Others	**301,086**	279,361	**1,884**
Total	**¥ 572,651**	¥ 530,734	**$ 3,582**

Note to the Consolidated Statement of Comprehensive Income

Reclassification Adjustments, Income Taxes, and the Related Tax Effects Concerning Other Comprehensive Income

Reclassification adjustments, income taxes, and the related tax effects concerning other comprehensive income for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Valuation Difference on Available-for-Sale Securities:			
Changes during the Period	**¥ 75,596**	¥ (128,912)	**$ 473**
Reclassification Adjustments	**(88,812)**	(39,999)	**(556)**
Before Income Taxes and Tax Effects	**(13,215)**	(168,912)	**(83)**
Income Taxes and Tax Effects	**4,018**	46,666	**25**
Valuation Difference on Available-for-Sale Securities	**(9,197)**	(122,245)	**(58)**
Deferred Gains (Losses) on Hedges:			
Changes during the Period	**99,895**	(136,582)	**625**
Reclassification Adjustments	**76,746**	136,525	**480**
Before Income Taxes and Tax Effects	**176,641**	(57)	**1,105**
Income Taxes and Tax Effects	**(55,672)**	174	**(348)**
Deferred Gains (Losses) on Hedges	**120,969**	116	**757**
Revaluation Reserve for Land:			
Changes during the Period	**—**	—	**—**
Reclassification Adjustments	**—**	—	**—**
Before Income Taxes and Tax Effects	**—**	—	**—**
Income Taxes and Tax Effects	**—**	(69)	**—**
Revaluation Reserve for Land	**—**	(69)	**—**
Foreign Currency Translation Adjustments:			
Changes during the Period	**30,246**	5,437	**189**
Reclassification Adjustments	**(289)**	—	**(2)**
Before Income Taxes and Tax Effects	**29,957**	5,437	**187**
Income Taxes and Tax Effects	**—**	—	**—**
Foreign Currency Translation Adjustments	**29,957**	5,437	**187**
Remeasurements of Defined Benefit Plans:			
Changes during the Period	**252,857**	(34,055)	**1,582**
Reclassification Adjustments	**6,568**	(2,768)	**41**
Before Income Taxes and Tax Effects	**259,426**	(36,824)	**1,623**
Income Taxes and Tax Effects	**(81,769)**	11,079	**(512)**
Remeasurements of Defined Benefit Plans	**177,656**	(25,744)	**1,111**
Share of Other Comprehensive Income of Equity-Method Affiliated Companies:			
Changes during the Period	**1,112**	(842)	**7**
Reclassification Adjustments	**(2,885)**	(286)	**(18)**
Share of Other Comprehensive Income of Equity-Method Affiliated Companies	**(1,773)**	(1,128)	**(11)**
Total Other Comprehensive Income (Loss)	**¥ 317,612**	¥ (143,635)	**$ 1,987**

Notes to the Consolidated Statement of Changes in Net Assets

1. Class and the Number of Issued Shares of Common Stock and Treasury Stock

Classes and the number of issued shares of common stock and treasury stock for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Thousands of Shares				
	Authorized	Number of Shares Outstanding at the Beginning of the Fiscal Year	Increase	Decrease	Number of Shares Outstanding at the End of the Fiscal Year
March 31, 2026					
Number of Issued Shares:					
Common Share	**1,700,000**	**721,355**	**—**	**22,542**	**698,812**
Treasury Stock:					
Common Share		**10,396**	**14,476**	**23,044**	**1,827**

(Notes)

(1) The number of shares of common stock decreased by 22,542 thousand shares due to the retirement of treasury stock.

(2) The breakdown of the number of shares of common stock held as treasury stock increased by 14,476 thousand shares is as follows.

- Increased by 6 thousand shares due to the purchase of odd-lot or less than one hundred shares.
- Increased by 0 thousand shares due to the purchase under RS Trust system for the Directors.
- Increased by 7,898 thousand shares due to the purchase of treasury stock which was resolved at Board of Directors' Meeting held on May 14, 2025.
- Increased by 6,572 thousand shares due to the purchase of treasury stock which was resolved at Board of Directors' Meeting held on November 12, 2025.

(3) The breakdown of the number of shares of common stock held as treasury stock decreased by 23,044 thousand shares is as follows.

- Decreased by 0 thousand shares due to purchase requests of odd-lot or less than one hundred shares.
- Decreased by 5 thousand shares due to the transfer of shares upon exercise of stock option rights.
- Decreased by 345 thousand shares due to the delivery under the systems of the share delivery trust and RS Trust for the Directors.
- Decreased by 151 thousand shares due to the delivery under RS Trust system for employees.
- Decreased by 22,542 thousand shares due to the retirement of treasury stock.

(4) The number of shares of common stock held as treasury stock at the end of the current fiscal year include 1,251 thousand shares of SuMiTG held by the share delivery trust and RS Trust for the Directors and RS Trust for employees.

	Thousands of Shares				
	Authorized	Number of Shares Outstanding at the Beginning of the Fiscal Year	Increase	Decrease	Number of Shares Outstanding at the End of the Fiscal Year
March 31, 2025					
Number of Issued Shares:					
Common Share	1,700,000	728,051	—	6,696	721,355
Treasury Stock:					
Common Share		8,456	9,036	7,097	10,396

(Notes)

(1) The number of shares of common stock decreased by 6,696 thousand shares due to the retirement of treasury stock.

(2) The breakdown of the number of shares of common stock held as treasury stock increased by 9,036 thousand shares is as follows.

- Increased by 7 thousand shares due to the purchase of odd-lot or less than one hundred shares.
- Increased by 957 thousand shares due to the purchase under RS Trust system for the Directors.
- Increased by 8,071 thousand shares due to the purchase of treasury stock which was resolved at Board of Directors' Meeting held on November 12, 2024.

(3) The breakdown of the number of shares of common stock held as treasury stock decreased by 7,097 thousand shares is as follows.

- Decreased by 0 thousand shares due to purchase requests of odd-lot or less than one hundred shares.
- Decreased by 45 thousand shares due to the transfer of shares upon exercise of stock option rights.
- Decreased by 201 thousand shares due to the delivery under the systems of the share delivery trust and RS Trust for the Directors.
- Decreased by 154 thousand shares due to the delivery under RS Trust system for employees.
- Decreased by 6,696 thousand shares due to the retirement of treasury stock.

(4) The number of shares of common stock held as treasury stock at the end of the current fiscal year include 1,748 thousand shares of SuMiTG held by the share delivery trust and RS Trust for the Directors and RS Trust for employees.

2. Subscription Rights to Shares

Subscription rights to shares for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

		Millions of Yen		Millions of U.S. Dollars
		2026	2025	**2026**
SuMiTG	Subscription Rights to Shares as Stock Options	**¥ 748**	¥ 760	**$ 5**

3. Dividends

Dividends paid for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

As for the fiscal year ended March 31, 2026:

Resolution	Type of Shares	Cash Dividends Declared Millions of Yen (Millions of U.S. Dollars)	Dividend Resources	Cash Dividends per Share Yen (U.S. Dollars)	Record Date	Effective Date
June 20, 2025						
Ordinary General Meeting of Shareholders	Common Share	**¥ 58,798** **($368)**	Retained Earnings	**¥ 82.50** **($0.52)**	March 31, 2025	June 23, 2025

Resolution	Type of Shares	Cash Dividends Declared Millions of Yen (Millions of U.S. Dollars)	Dividend Resources	Cash Dividends per Share Yen (U.S. Dollars)	Record Date	Effective Date
November 12, 2025						
Board of Directors' Meeting	Common Share	**¥ 56,384** **($353)**	Retained Earnings	**¥ 80.00** **($0.50)**	September 30, 2025	December 2, 2025

(Notes)

(1) Cash dividends declared in Ordinary General Meeting of Shareholders held on June 20, 2025 included ¥144 million (U.S. $1 million) of dividends for treasury stock held by the share delivery trust and RS Trust for the Directors and RS Trust for employees.

(2) Cash dividends declared at Board of Directors' Meeting held on November 12, 2025 included ¥100 million (U.S. $1 million) of dividends for treasury stock held by the share delivery trust and RS Trust for the Directors and RS Trust for employees.

Dividends with a record date during the current fiscal year ended March 31, 2026, but whose effective date is after March 31, 2026

SuMiTG is scheduled to make a proposal at Ordinary General Meeting of Shareholders to be held on June 19, 2026, as follows:

Resolution	Type of Shares	Cash Dividends Declared Millions of Yen (Millions of U.S. Dollars)	Dividend Resources	Cash Dividends per Share Yen (U.S. Dollars)	Record Date	Effective Date
June 19, 2026						
Ordinary General Meeting of Shareholders	Common Share	**¥ 73,314** **($459)**	Retained Earnings	**¥105.00** **($0.66)**	March 31, 2026	June 22, 2026

(Note) Cash dividends to be declared in Ordinary General Meeting of Shareholders held on June 19, 2026 include ¥131 million (U.S. $1 million) of dividends for treasury stock held by the share delivery trust and RS Trust for the Directors and RS Trust for employees.

As for the fiscal year ended March 31, 2025:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen		Yen		
June 20, 2024						
Ordinary General Meeting of Shareholders	Common Share	**¥ 39,640**	Retained Earnings	**¥ 55.00**	March 31, 2024	June 21, 2024

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen		Yen		
November 12, 2024						
Board of Directors' Meeting	Common Share	**¥ 52,255**	Retained Earnings	**¥ 72.50**	September 30, 2024	December 3, 2024

(Notes)
(1) Cash dividends declared in Ordinary General Meeting of Shareholders held on June 20, 2024 included ¥63 million of dividends for treasury stock held by the share delivery trust for the Directors and RS Trust for employees.

(2) Cash dividends declared at the Board of Directors' Meeting held on November 12, 2024 included ¥126 million of dividends for treasury stock held by the share delivery trust and RS Trust for the Directors and RS Trust for employees.

Dividends with a record date during the fiscal year ended March 31, 2025, but whose effective date is after March 31, 2025, are as follows:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen		Yen		
June 20, 2025						
Ordinary General Meeting of Shareholders	Common Share	**¥ 58,798**	Retained Earnings	**¥ 82.50**	March 31, 2025	June 23, 2025

(Note) Cash dividends declared in Ordinary General Meeting of Shareholders held on June 20, 2025 included ¥144 million of dividends for treasury stock held by the share delivery trust and RS Trust for the Directors and RS Trust for employees.

Notes to the Consolidated Statement of Cash Flows

1. Reconciliation of Cash and Cash Equivalents

The following table reconciles cash and cash equivalents in the consolidated statement of cash flows and cash and due from banks in the consolidated balance sheet as of March 31, 2026 and 2025.

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Cash and Due from Banks	**¥ 24,040,669**	¥ 25,173,611	**$ 150,395**
Due from Banks Held by SuMi TRUST Bank (excluding Due from the Bank of Japan)	**(1,489,360)**	(2,111,237)	**(9,317)**
Cash and Cash Equivalents	**¥ 22,551,309**	¥ 23,062,373	**$ 141,078**

2. Major components of the assets and liabilities of a company that ceased to be a consolidated subsidiary due to the sale of shares

As a result of the partial transfer of shares of Sumitomo Mitsui Trust Loan & Finance Co., Ltd. (currently, L&F Asset Finance, Ltd.) held by SuMi TRUST Bank, a consolidated subsidiary of SuMiTG, the major components of the assets and liabilities excluded from consolidation, as well as the sale price of shares and proceeds from the sale of shares, are as follows:

	Millions of Yen	Millions of U.S. Dollars
Assets	**¥ 488,763**	**$ 3,058**
Liabilities	**(433,722)**	**(2,713)**
Gain on Sale of Shares	**7,696**	**48**
Investment Accounts after Sale of Shares	**(8,251)**	**(52)**
Sale Price of Shares	**54,485**	**341**
Cash and Cash Equivalents	**(1,328)**	**(8)**
Net: Proceeds from Sale of Shares	**¥ 53,156**	**$ 333**

Leases

1. Finance Leases

As a lessee:

Finance leases that do not transfer ownership of the lease assets to lessees

1) Description of lease assets

Tangible fixed assets

Mainly branch buildings and office equipment

2) Method for amortizing lease assets

Refer to "(4) Depreciation and Amortization Methods" of "4. Significant Accounting Policies" in the Significant Accounting Policies and Practices.

2. Operating Leases

As a lessee:

Total future lease payments under non-cancelable operating leases as of March 31, 2026 and 2025, are as follows:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Due in One Year or Less	**¥ 4,416**	¥ 3,872	**$ 28**
Due in More Than One Year	**17,254**	17,302	**108**
Total	**¥ 21,670**	¥ 21,175	**$ 136**

As a lessor:

Total future lease payments under non-cancelable operating leases as of March 31, 2026 and 2025, are as follows:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Due in One Year or Less	**¥ 17,168**	¥ 12,258	**$ 107**
Due in More Than One Year	**87,425**	130,817	**547**
Total	**¥104,593**	¥143,075	**$ 654**

Financial Instruments

1. Circumstances of Financial Instruments

(1) Policy on Financial Instruments

The Group is engaged in a variety of financial service businesses, primarily trust banking business operated by SuMi TRUST Bank. To facilitate these businesses, the Group raises funds through deposits from individual and corporate customers, borrowed money, and issuance of corporate bonds, and manages such funds as loans to individual and corporate customers, and securities on the investment side.

Each group company determines policies as well as measures for investing and funding financial assets and financial liabilities under its annual plan.

SuMiTG monitors risks associated with the group-wide financial assets and liabilities.

SuMi TRUST Bank monitors its respective risks while implementing comprehensive Asset-Liability Management (ALM). Meanwhile, SuMi TRUST Bank conducts derivatives transactions to control the market risk and other risks arising from its assets and liabilities within the level commensurate with its financial capacity. SuMi TRUST Bank is also engaged in trading securities and derivatives through trading accounts (“Trading Accounts”) that are segregated from other accounts (“Banking Accounts”) in accordance with Article 13-6-3 of the Ordinance for Enforcement of the Banking Act. Some consolidated subsidiaries are also engaged in trading securities.

(2) Description and Risks of Financial Instruments

1) Trading accounts

The Group deals with over-the-counter (OTC) and listed derivatives transactions related to interest rates, exchange rates, bonds, credits, and commodities, as well as trading securities. These derivatives transactions are exposed to risks associated with fluctuation in interest rates, exchange rates, prices, credit risks, and other risks.

2) Banking accounts

Financial assets of the Group are primarily loans to corporations and individuals in Japan and such assets are exposed to credit risks arising from default on contracts by customers.

Securities mainly consist of stocks and bonds that are held as strategic investments and for business development. These securities are exposed to issuers’ credit risks, and risks associated with fluctuation in interest rates and market prices.

Deposits from individuals and corporations, borrowed money, and bonds payable are exposed to liquidity risks as becoming insolvent at their maturities, such as being out of markets under certain circumstances.

The Group deals with OTC and listed derivatives transactions related to interest rates, exchange rates, stocks, bonds, and credits for avoiding market risks.

To reduce interest rate risk, a major risk, the Group comprehensively manages various financial assets and liabilities, such as loans and bills discounted and deposits, by categorizing them based on characteristics of their interest rate risks, and applies hedge accounting to hedge such risk using interest rate swaps designated as hedging instruments. The hedge accounting is applied to some assets and liabilities by individual transaction.

To mitigate the exchange rate risk arising from various financial assets and liabilities of SuMi TRUST Bank denominated in foreign currencies, hedge accounting is applied to the exchange rate risk of foreign currency assets and liabilities designated as hedged items, using currency swaps and foreign exchange swaps designated as hedging instruments.

The details of hedge accounting are described in “Significant Accounting Policies and Practices.”

(3) Risk Management for Financial Instruments

The Group considers that the basis of group-wide risk management is to ensure the effectiveness of PDCA (Plan, Do, Check, Action) cycles for each risk category according to the "Risk Management Policy" established by the Board of Directors.

The risk management framework of each risk category is as follows:

1) Credit risk management

Credit risk is the risk resulting in the Group's losses incurred due to a decrease or impairment in the value of an asset (including off-balance-sheet assets) owing to such reasons as deterioration in the financial condition of a borrower. Credit risk is the most basic financial risk related to a credit creating function. The Group continuously diversifies its credit portfolios and builds up a stronger customer base by expanding its credit risk management framework further, and by meeting a new and sound demand for credit.

(a) Risk management policy on credit risk

The basic policy of the Group on credit risk management calls for "a diversified credit portfolio" and "strict management for individual credits."

For the former, the Group manages credit exposures of each customer based on its limited credit amount, and periodically reviews impacts of identified risks to large customers and concentration in industry sectors, including the measurement of the credit risk. The Group makes efforts to mitigate credit concentration risk on a country-by-country basis by managing the diversification of the overall credit portfolio.

For the latter, the Group manages individual credits through processes, such as credit screening, self-assessment, and internal credit ratings. Credit ratings indicate the credit status of customers and the possibility of defaults on a scale, and provide the basis for credit screening of individual transactions and credit portfolio management. The Group continuously evaluates solvency and collectability of credits based on the analysis, for instance the customer's financial condition, cash flows, and earning capacity through the self-assessment.

(b) Risk management framework for credit risk

In SuMi TRUST Bank, the Board of Directors decides on important matters related to credit risk management when developing management plans. The Board of Directors also decides on credit strategy and economic capital allocation plans, and approves the "Self-Assessment Rules" based on reports on credit risk management, including asset-assessment management, to ensure the soundness of the assets. As for screening and credit management of each case, the Global Credit Supervision Department is segregated from branches as part of a check-and-balance system. Furthermore, the Research Department evaluates credit risks by implementing internal credit ratings based on industry research and credit analysis of individual companies along with performing quantitative analysis from a neutral standpoint. SuMi TRUST Bank periodically holds a meeting of the Executive Committee and Credit Risk Committee to deliberate on material matters of controlling and managing credit risks. SuMi TRUST Bank has built up an appropriate management framework for risk management through the check-and-balance function, the committees' discussions, and the validation of the credit risk management and operation by the Risk Management Department.

2) Market risk management

Market risk is the risk of financial loss of the Group through changes in income and value of assets and liabilities held, including off-balance items, due to fluctuations in various market risk factors, such as interest rates, exchange rates, equity prices, commodity prices, and credit spreads.

(a) Risk management policy on market risk

In managing market risk, the Group ensures the soundness of its business by appropriately controlling risks, and strives to secure reasonable profits which correspond to strategic goals, the scale and nature of its operations, and risk profiles through an advanced risk management framework.

(b) Risk management framework for market risk

With regard to market risk, the Group maintains a basic policy under its Rules for Risk Management. The practical application of the basic policy is stated in the Rules for Market Risk Management. Divisions that execute transactions (the front office) are clearly segregated from divisions that process transactions (the back office) for independent check purposes, and the Risk Management Department, which is independent from both of the front and back offices, centrally manages market risk. This department identifies and analyzes group-wide risk, tracks adherence to risk limits, and reports to respective directors in charge on a daily basis and to the Board of Directors periodically.

The Finance Committee resolves ALM basic plans related to market risk regarding company-wide comprehensive risk management for assets and liabilities. These plans are reported to appropriate committees such as the Executive Committee and the Board of Directors as specified in the policy.

In SuMi TRUST Bank, the Risk Management Department is responsible for planning and implementing market risk management. The role of the Risk Management Department includes measuring risk levels and profits or losses and monitoring the status of market risk managed under ALM basic plans and the status of compliance with risk limits. The department reports its findings to the members of the Finance Committee on a daily basis, and to the Finance Committee as well as the Board of Directors periodically.

(c) Market risk management approach

The Group uses Value at Risk ("VaR") to measure market risk exposures. VaR uses historical market fluctuation to statistically predict the maximum expected losses under specific conditions. Based on a model developed by the Group, the Group manages market risks by measuring VaR, calculating various risk management indicators, and carrying out various simulations.

VaR is calculated basically using the historical simulation method. Market risk can be classified into categories, such as interest rate risk, stock price risk, exchange rate risk, and others according to its characteristics. The Group calculates market risk by simply adding up the risks of all categories without considering the correlation among these categories.

(d) Quantitative information related to market risk

(i) Trading accounts

The Group uses VaR for managing risks associated with trading securities and some currency and interest-related derivatives transactions held in the Trading Accounts. The VaR model used is primarily based on the historical simulation method (with a holding period of 10 business days, confidence interval of 99%, and observation period of 1,300 business days).

As of March 31, 2026, the total amount of market risk (estimated potential loss) of financial instruments held by the Group in the Trading Accounts was ¥6,900 million (U.S. $43 million).

The Group performs back testing using the actual value to verify the accuracy of the VaR measurement model. However, as the VaR measures the amount of market risk under certain probabilities statistically calculated based on the past volatility, it may not properly capture those risks under extreme market movements.

(ii) Banking accounts

The Group uses VaR for managing risks associated with financial assets and liabilities held in the Banking Accounts. The historical simulation method is the primary measurement method (with a holding period of a maximum of one year according to a position, confidence interval of 99%, and observation period of 1,300 business days).

As of March 31, 2026, the total amount of market risk (estimated potential loss) of financial instruments held by the Group in the Banking Account was ¥659.5 billion (U.S. $4,126 million).

The Group performs back testing on certain positions held in the Banking Accounts that compares the results of VaR calculations based on its internal model with actual profits or losses regarding financial assets and liabilities subject to measurement. The Group considers that the measurement model properly captures market risk with sufficient accuracy. However, as VaR measures the amount of market risk under certain probabilities statistically calculated based on past volatility in the market, it may not properly capture those risks under extreme market movements.

3) Liquidity risk management

Liquidity risk is the risk of financial loss to the Group when the Group fails to raise necessary funds or is forced to raise funds at significantly higher rates.

(a) Risk management policy on liquidity risk

With regard to liquidity risks, the Group designs and implements a policy to build up a risk management framework for liquidity risks, recognizing that financial difficulties due to exposure to such risks could possibly lead the Group directly to bankruptcy under certain circumstances.

(b) Risk management framework and methods for liquidity risk

Liquidity risk management departments determine the extent of the Group's cash crunch appropriately in cooperation with the liquidity management departments, while gathering and analyzing information related to both the internal environment, such as the Group's risk profiles, and external environment, such as economic circumstances or market conditions based on the risk management plan.

To reduce liquidity risks, the liquidity management departments manage cash flow within the predetermined appropriate limits, and the liquidity management departments monitor its compliance.

(4) Supplementary Explanation Concerning Fair Value of Financial Instruments

Calculation of fair value of financial instruments involves certain assumptions and may vary when different assumptions are employed.

2. Fair Values of Financial Instruments and Breakdown by Input Level

The carrying amounts on the consolidated balance sheet and fair values of financial instruments, as well as the differences between the carrying amounts on the consolidated balance sheet and fair values, and fair values by input level are presented below.

The amounts shown in the following table do not include equity securities with no market prices, and investments in partnerships (See Note 3).

The fair values of financial instruments are classified into the following three levels depending on the observability and significance of the input used in the fair value measurement.

Level 1: Fair value determined based on the (unadjusted) quoted price in an active market for the same asset or liability

Level 2: Fair value determined based on directly or indirectly observable inputs other than Level 1 inputs

Level 3: Fair value determined based on significant unobservable inputs

If multiple inputs with a significant impact are used for the fair value measurement of a financial instrument, the financial instrument is classified to the lowest priority level of fair value measurement in which each input belongs.

(1) Financial assets and liabilities at fair value on the consolidated balance sheet

	Millions of Yen				Millions of U.S. Dollars			
	Mar. 31, 2026				**Mar. 31, 2026**			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Monetary Claims Bought	¥ —	¥ 117,687	¥ —	¥ 117,687	$ —	$ 736	$ —	$ 736
Trading Assets								
Trading Securities	16,383	277,913	—	294,297	102	1,739	—	1,841
Money Held in Trust	3,563	37,393	—	40,956	22	234	—	256
Securities								
Available-for-Sale Securities	7,903,937	3,839,646	—	11,743,584	49,446	24,020	—	73,466
Stocks	880,856	—	—	880,856	5,511	—	—	5,511
Bonds	4,657,954	515,551	—	5,173,506	29,140	3,225	—	32,365
Government Bonds	4,657,954	—	—	4,657,954	29,140	—	—	29,140
Local Government Bonds	—	41,231	—	41,231	—	258	—	258
Short-Term Corporate Bonds	—	—	—	—	—	—	—	—
Corporate Bonds	—	474,320	—	474,320	—	2,967	—	2,967
Other Securities	2,365,126	3,324,095	—	5,689,221	14,796	20,795	—	35,591
Foreign Stocks	17,780	—	—	17,780	111	—	—	111
Foreign Bonds	2,302,004	3,027,946	—	5,329,950	14,401	18,942	—	33,343
Others	45,341	296,149	—	341,490	284	1,853	—	2,136
Total Assets	¥ 7,923,883	¥ 4,272,641	¥ —	¥ 12,196,525	$ 49,571	$ 26,729	$ —	$ 76,300
Derivative Transactions (*1)(*2)								
Interest Rate Related Transactions	¥ (695)	¥ 255,786	¥ 12,035	¥ 267,126	$ (4)	$ 1,600	$ 75	$ 1,671
Currency Related Transactions	—	(149,434)	—	(149,434)	—	(935)	—	(935)
Stock Related Transactions	1,540	1,270	—	2,811	10	8	—	18
Bond Related Transactions	1,515	118	—	1,633	9	1	—	10
Total Derivative Transactions	¥ 2,360	¥ 107,739	¥ 12,035	¥ 122,136	$ 15	$ 674	$ 75	$ 764

(*1) Derivative transactions recorded in "Trading Assets" and "Trading Liabilities" or in "Other Assets" and "Other Liabilities" are presented collectively.
Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(*2) As for derivative transactions applying hedge accounting, ¥(49.0) billion (U.S. $(307) million) is recorded on the consolidated balance sheet as of March 31, 2026.

	Millions of Yen			
	Mar. 31, 2025			
	Level 1	Level 2	Level 3	Total
Monetary Claims Bought	¥ —	¥ 108,313	¥ —	¥ 108,313
Trading Assets				
Trading Securities	9,616	99,933	—	109,549
Money Held in Trust	5,261	30,315	—	35,577
Securities				
Available-for-Sale Securities	7,825,049	2,502,311	—	10,327,361
Stocks	885,224	—	—	885,224
Bonds	5,083,765	703,565	—	5,787,331
Government Bonds	5,083,765	—	—	5,083,765
Local Government Bonds	—	43,517	—	43,517
Short-Term Corporate Bonds	—	—	—	—
Corporate Bonds	—	660,048	—	660,048
Other Securities	1,856,059	1,798,745	—	3,654,804
Foreign Stocks	12,122	—	—	12,122
Foreign Bonds	1,809,273	1,384,783	—	3,194,057
Others	34,663	413,961	—	448,624
Total Assets	¥7,839,928	¥2,740,873	¥ —	¥10,580,801
Derivative Transactions (*1)(*2)				
Interest Rate Related Transactions	¥ 514	¥ 18,308	¥ 6,145	¥ 24,968
Currency Related Transactions	—	(347,301)	—	(347,301)
Stock Related Transactions	(246)	373	—	126
Bond Related Transactions	(587)	24	—	(563)
Total Derivative Transactions	¥ (319)	¥ (328,595)	¥ 6,145	¥ (322,769)

(*1) Derivative transactions recorded in "Trading Assets" and "Trading Liabilities" or in "Other Assets" and "Other Liabilities" are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(*2) As for derivative transactions applying hedge accounting, ¥(235.4) billion is recorded on the consolidated balance sheet as of March 31, 2025.

(2) Financial assets and liabilities which are not stated at fair value on the consolidated balance sheet

Cash and Due from Banks, Call Loans and Bills Bought, Receivables under Resale Agreements and Receivables under Securities Borrowing Transactions, Foreign Exchanges, Call Money and Bills Sold, Payables under Repurchase Agreements, Short-Term Bonds Payable, and Borrowed Money from Trust Account are not included in the following tables because most of such transactions have short contractual terms (one year or less) and the carrying amounts approximate fair value.

	Millions of Yen					
	Mar. 31, 2026					
	Level 1	Level 2	Level 3	Total	Consolidated balance sheet amount	Differences
Monetary Claims Bought (*)	¥ —	¥ 23,007	¥ 804,250	¥ 827,257	¥ 827,088	¥ 169
Securities						
Held-to-Maturity Securities	381,668	7,993	—	389,661	416,383	(26,721)
Government Bonds	381,668	—	—	381,668	408,390	(26,722)
Local Government Bonds	—	—	—	—	—	—
Corporate Bonds	—	—	—	—	—	—
Other Securities	—	7,993	—	7,993	7,992	0
Foreign Bonds	—	7,993	—	7,993	7,992	0
Others	—	—	—	—	—	—
Loans and Bills Discounted					33,277,334	
Allowance for Loan Losses (*)					(130,542)	
	—	—	33,028,171	33,028,171	33,146,791	(118,619)
Lease Receivables and Investment Assets (*)	—	—	685,296	685,296	686,144	(848)
Total Assets	¥ 381,668	¥ 31,000	¥ 34,517,718	¥ 34,930,387	¥ 35,076,407	¥(146,020)
Deposits	¥ —	¥ 39,990,664	¥ —	¥ 39,990,664	¥ 39,993,145	¥ (2,481)
Negotiable Certificates of Deposit	—	10,357,263	—	10,357,263	10,357,263	—
Borrowed Money	—	8,570,135	—	8,570,135	8,711,015	(140,879)
Bonds Payable	—	3,895,467	—	3,895,467	3,927,648	(32,181)
Total Liabilities	¥ —	¥ 62,813,530	¥ —	¥ 62,813,530	¥ 62,989,073	¥(175,542)

(*) General allowances and specific allowances for loan losses are deducted from Loans and Bills Discounted. The allowance for credit losses on Monetary Claims Bought, and Lease Receivables and Investment Assets is directly deducted from the carrying amounts on the consolidated balance sheet because the balance of the allowance is immaterial.

	Millions of Yen					
	Mar. 31, 2025					
	Level 1	Level 2	Level 3	Total	Consolidated balance sheet amount	Differences
Monetary Claims Bought (*)	¥ —	¥ 28,066	¥ 789,875	¥ 817,941	¥ 817,795	¥ 146
Securities						
Held-to-Maturity Securities	119,206	39,979	—	159,185	156,405	2,780
Government Bonds	119,206	—	—	119,206	116,459	2,746
Local Government Bonds	—	—	—	—	—	—
Corporate Bonds	—	11,808	—	11,808	11,800	8
Other Securities	—	28,171	—	28,171	28,146	25
Foreign Bonds	—	28,171	—	28,171	28,146	25
Others	—	—	—	—	—	—
Loans and Bills Discounted					32,206,993	
Allowance for Loan Losses (*)					(71,861)	
	—	—	32,111,451	32,111,451	32,135,131	(23,680)
Lease Receivables and Investment Assets (*)	—	—	716,886	716,886	714,256	2,629
Total Assets	¥ 119,206	¥ 68,045	¥ 33,618,213	¥ 33,805,464	¥ 33,823,588	¥ (18,123)
Deposits	¥ —	¥ 37,701,246	—	37,701,246	37,722,986	(21,739)
Negotiable Certificates of Deposit	—	9,643,098	—	9,643,098	9,643,098	—
Borrowed Money	—	8,977,276	—	8,977,276	9,084,957	(107,680)
Bonds Payable	—	3,525,798	—	3,525,798	3,543,483	(17,684)
Total Liabilities	¥ —	¥ 59,847,421	¥ —	¥ 59,847,421	¥ 59,994,526	¥(147,105)

(*) General allowances and specific allowances for loan losses are deducted from Loans and Bills Discounted. The allowance for credit losses on Monetary Claims Bought, and Lease Receivables and Investment Assets is directly deducted from the carrying amounts on the consolidated balance sheet because the balance of the allowance is immaterial.

	Millions of U.S. Dollars					
	Mar. 31, 2026					
	Level 1	Level 2	Level 3	Total	Consolidated balance sheet amount	Differences
Monetary Claims Bought (*)	$ —	$ 144	$ 5,031	$ 5,175	$ 5,174	$ 1
Securities						
Held-to-Maturity Securities	2,388	50	—	2,438	2,605	(167)
Government Bonds	2,388	—	—	2,388	2,555	(167)
Local Government Bonds	—	—	—	—	—	—
Corporate Bonds	—	—	—	—	—	—
Other Securities	—	50	—	50	50	0
Foreign Bonds	—	50	—	50	50	0
Others	—	—	—	—	—	—
Loans and Bills Discounted					208,179	
Allowance for Loan Losses (*)					(817)	
	—	—	206,620	206,620	207,362	(742)
Lease Receivables and Investment Assets (*)	—	—	4,287	4,287	4,292	(5)
Total Assets	$ 2,388	194	215,938	218,520	219,433	(913)
Deposits	$ —	$ 250,176	$ —	$ 250,176	$ 250,192	$ (16)
Negotiable Certificates of Deposit	—	64,794	—	64,794	64,794	—
Borrowed Money	—	53,614	—	53,614	54,495	(881)
Bonds Payable	—	24,370	—	24,370	24,571	(201)
Total Liabilities	$ —	$ 392,953	$ —	$ 392,953	$ 394,051	$ (1,098)

(*) General allowances and specific allowances for loan losses are deducted from Loans and Bills Discounted. The allowance for credit losses on Monetary Claims Bought, and Lease Receivables and Investment Assets is directly deducted from the carrying amounts on the consolidated balance sheet because the balance of the allowance is immaterial.

(Note 1) Description of the valuation techniques and inputs used to measure fair values

Monetary Claims Bought

Among monetary claims bought, securitized products are stated at reasonably calculated prices, which are equivalent to market prices, such as counterparties' quoted prices or dealer/broker-quoted prices, and are classified into Level 3 if those prices are comprised of significant unobservable inputs, and classified into Level 2 otherwise. Fair values for all other monetary claims bought are principally calculated in the same manner as Loans and Bills Discounted and mainly classified into Level 3.

Trading Assets

Bonds and other securities held for trading purposes whose fair values are stated at dealer association prices or counterparties' quoted prices are classified into Level 1 or Level 2 depending on the level of market activity. Others whose fair values are calculated by discounting future cash flows to their present values using observable inputs, are classified into Level 2.

Money Held in Trust

Securities managed as trust assets in money held in trust, which are individually managed with the principal objective of securities portfolio management, are stated at quoted market prices or dealer/broker-quoted prices and classified into Level 1 or Level 2 depending on the level of the components. Investment trusts and funds for which no market transaction prices are available, including privately placed investment trusts, are stated at fair value based on factors, such as the net asset value, if there are no significant restrictions on the cancellation or repurchase request that would require market participants to pay for the risk, and are primarily classified into Level 2.

Notes regarding money held in trust by holding purpose are presented under the "Money Held in Trust" section.

Securities

Listed stocks are stated at quoted market prices and mainly classified into Level 1 depending on the level of market activity.

Bonds are stated at quoted market prices announced in exchange traded transactions, over-the-counter transactions, and others, and classified into Level 1 if they are traded in an active market. If the market is not active, even though bonds are stated at quoted market prices, they are classified into Level 2. Bonds stated at prices obtained from a third party, such as pricing services and dealers/brokers, are classified into Level 3 if those prices are comprised of significant unobservable inputs, and classified into Level 2 otherwise. Fair values of certain bonds are calculated by classifying them according to their internal ratings and maturities, and discounting the aggregate principal and interest by the discount rate which takes into account risk factors, including credit risks. If the discount rate is a significant unobservable input, the fair values of the bonds are classified into Level 3, otherwise Level 2.

Fair values of listed investment trusts and funds are stated at quoted market prices and primarily classified into Level 1 based on the level of market activity. Investment trusts and funds for which no market transaction prices are available, including privately placed investment trusts, are stated at fair value based on factors, such as the net asset value, if there are no significant restrictions on the cancellation or repurchase request that would require market participants to pay for the risk, and are primarily classified into Level 2.

Loans and Bills Discounted

Fair values of loans and bills discounted are calculated by grouping loans according to loan terms, internal ratings, and maturities; and discounting the aggregate principal and interest by the discount rate which takes into account risk factors, including credit risks. However, floating-rate loans for which their carrying amounts are deemed to approximate fair value, due to the nature of the loan or the borrower's credit situation subsequent to the execution of the loans, are stated at their carrying amounts. For claims executed to bankrupt borrowers, virtually bankrupt borrowers, and possibly bankrupt borrowers, estimated loan losses are calculated based on the present value of estimated future cash flows or the expected recoverable amounts from collateral or guarantees. Therefore, fair values for these claims are stated at the amounts by deducting the allowance for loan losses from the amounts in the consolidated balance sheet at the consolidated balance sheet date because such deducted amounts approximate fair value. Loans without stated maturities (as the amount of credit is limited to the value of the collateral or due to some other special characteristics) are stated at their carrying amounts as the carrying amounts are deemed to approximate the fair value because of the expected repayment periods and the interest terms. These fair values are classified into Level 3.

Lease Receivables and Investment Assets

Fair values of lease receivables and investment assets are calculated by grouping these assets according to the types of receivables, internal ratings, maturities, and others, and discounting the aggregate principal and interest by the discount rate which takes into account risk factors, including credit risks. These fair values are classified into Level 3.

Deposits and Negotiable Certificates of Deposit

Demand deposits are stated at the amount that would have to be paid on demand at the consolidated balance sheet date (carrying amount). Time deposits with a fixed rate are grouped by product type and stated at the present value of their future cash flows discounted by the rates that would be newly used on the same type of deposits. Floating-rate time deposits and fixed-rate time deposits with short maturities (one year or less) are stated at their carrying amounts because the carrying amounts approximate the fair value. These fair values are classified into Level 2.

Borrowed Money

Borrowed money at floating rates is stated at their carrying amounts. The carrying amounts are deemed to approximate fair value because such amounts reflect short-term market interest rates, and there have been no significant changes in credit condition subsequent to undertaking the borrowed money. Fair values of borrowed money at fixed rates are calculated by discounting their future cash flows by the interest rate adjusted for the residual term and credit risk. Fair values for obligations with short maturities (one year or less) are stated at their carrying amounts because they approximate fair value. These fair values are classified into Level 2.

Bonds Payable

Bonds issued by SuMiTG and its consolidated subsidiaries are stated at market prices, if such prices are available. Fair values for other bonds are calculated by discounting future cash flows to their present values by the interest rate adjusted for the residual term and credit risk. These fair values are classified into Level 2.

Derivative transactions

The fair values of listed derivatives, including interest rates, bonds, currencies, and stocks, are classified into Level 1 as these amounts are measured using the liquidation price quoted by exchanges, given that the liquidation price represents the latest transaction price, and the unadjusted quoted price in an active market can be used.

The fair values of over-the-counter derivative transactions, including embedded derivatives separated from the host contract and accounted for as a derivative, in other words, derivatives other than listed derivatives, are, in principle, measured by a valuation method, including the following: the present value of the estimated future cash flows and the option valuation model, which use inputs such as observable interest rate and exchange rate. The fair values of these transactions take into account credit risks of the counterparties and uncollateralized funding. The valuation models applied in certain transactions utilize unobservable inputs in markets, such as correlations in the past. Over-the-counter derivative transactions are classified into Level 2 if observable inputs are used or the impact of unobservable inputs to the fair values is not significant. If the impact of unobservable inputs to the fair values is significant, they are classified into Level 3.

(Note 2) Information about financial assets and liabilities measured and stated on the consolidated balance sheet at fair value and classified into Level 3

(1) Quantitative information on significant unobservable inputs

	Mar. 31, 2026		
	Valuation technique	Significant unobservable inputs	Range
Derivative Transactions			
Interest Rate Related Transactions	Option valuation model	Correlation between interest rate and foreign exchange rate	(42.5)% - 8.5%
		Correlation between interest rates	2.0%

	Mar. 31, 2025		
	Valuation technique	Significant unobservable inputs	Range
Derivative Transactions			
Interest Rate Related Transactions	Option valuation model	Correlation between interest rate and foreign exchange rate	(39.9)% - 6.5%
		Correlation between interest rates	4.7%

(2) Reconciliation between the beginning and ending balances, and net unrealized gains (losses) recognized in the profit or loss in the Period

Reconciliation between the beginning and ending balances, and net unrealized gains (losses) recognized in the profit or loss in the fiscal years ended March 31, 2026 and 2025, are as follows:

	Millions of Yen							
	Mar. 31, 2026							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	Net unrealized gains (losses) on financial assets and liabilities held at consolidated balance sheet date recognized in profit or losses of the period (*1)
Securities	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	**6,145**	**5,903**	**—**	**(13)**	**—**	**—**	**12,035**	**5,900**

(*1) The amounts shown in the table above are included in "Trading Income" in the consolidated statement of income.

(*2) The amounts shown in the table above are included in "Valuation Differences on Available-for-Sale Securities" under "Other Comprehensive Income (Loss)" in the consolidated statement of comprehensive income.

(*3) The amounts of transfer from or to Level 3 are relevant to the changes in the observability of the inputs. The transfer was made at the end of the fiscal year.

(*4) Derivative transactions recorded in "Trading Assets" and "Trading Liabilities" or in "Other Assets" and "Other Liabilities" are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

	Millions of Yen							
	Mar. 31, 2025							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	Net unrealized gains (losses) on financial assets and liabilities held at consolidated balance sheet date recognized in profit or losses of the period (*1)
Securities	¥ 412	¥ —	¥ 2	¥ (276)	¥ —	¥ (139)	¥ —	¥ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	3,078	3,066	—	—	—	—	6,145	3,023

(*1) The amounts shown in the table above are included in "Trading Income" in the consolidated statement of income.

(*2) The amounts shown in the table above are included in "Valuation Differences on Available-for-Sale Securities" under "Other Comprehensive Income (Loss)" in the consolidated statement of comprehensive income.

(*3) The amounts of transfer from or to Level 3 are relevant to the changes in the observability of the inputs. The transfer was made at the end of the fiscal year.

(*4) Derivative transactions recorded in "Trading Assets" and "Trading Liabilities" or in "Other Assets" and "Other Liabilities" are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

	Millions of U.S. Dollars							
	Mar. 31, 2026							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	Net unrealized gains (losses) on financial assets and liabilities held at consolidated balance sheet date recognized in profit or losses of the period (*1)
Securities	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**
Derivative Transactions (Interest Rate Related Transactions) (*4)	**38**	**37**	**—**	**(0)**	**—**	**—**	**75**	**37**

(*1) The amounts shown in the table above are included in "Trading Income" in the consolidated statement of income.

(*2) The amounts shown in the table above are included in "Valuation Differences on Available-for-Sale Securities" under "Other Comprehensive Income (Loss)" in the consolidated statement of comprehensive income.

(*3) The amounts of transfer from or to Level 3 are relevant to the changes in the observability of the inputs. The transfer was made at the end of the fiscal year.

(*4) Derivative transactions recorded in "Trading Assets" and "Trading Liabilities" or in "Other Assets" and "Other Liabilities" are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(3) Description of the fair value valuation process

At the Group, the middle division creates policies and procedures for the calculation of fair values and procedures for the use of fair value valuation models, and based on them, the front and middle divisions collaboratively establish the fair value valuation model. In addition, the middle and other divisions verify the reasonableness of the valuation methods and the inputs used, and the appropriateness of the classification of the fair value level.

For the calculation of the fair value, the valuation model, which represents the nature, characteristics, and risks of each asset in the most appropriate manner, is utilized. Moreover, if quoted prices obtained from third parties are used, those prices are verified using an appropriate method, such as the review of the valuation method and the inputs used and comparison with the fair values of similar financial instruments.

(4) Description of the sensitivity of the fair value to changes in significant unobservable inputs

Correlation

Correlation is an indicator of the relation of changes between variables such as interest rate and exchange rate. Correlation is used in the valuation technique of complex derivatives and estimated based on historical results. A significant change in correlation would generally result in a significant increase or decrease in a fair value according to the nature and contractual terms and conditions of the financial instrument.

(Note 3) Consolidated balance sheet amounts of equity securities with no market prices, etc. and investments in partnership, etc. are as follows. These amounts are not included in "Securities" stated on the tables disclosed in "Fair Values of Financial Instruments and Breakdown by Input Level."

	Millions of Yen		Millions of U.S. Dollars
	Mar. 31, 2026	Mar. 31, 2025	**Mar. 31, 2026**
Equity Securities with No Market Prices, etc. (*1)(*3)	**¥115,370**	¥111,580	**$ 722**
Investments in Partnership, etc. (*2)	**483,436**	341,898	**3,024**

(*1) Unlisted stocks and others are included in "Equity securities with no market prices, etc." and their fair values are not disclosed in accordance with Paragraph 5 of "Implementation Guidance on Disclosures about Fair Value of Financial Instruments" (ASBJ Guidance No.19, March 31, 2020).

(*2) "Investments in Partnership, etc." mainly include silent partnerships and investment partnerships. These fair values are not disclosed in accordance with Paragraph 24-16 of the "Guidance for Application of Fair Value Measurement".

(*3) Impairment losses of ¥4,127 million (U.S $ 26 million) and ¥2,335 million were recognized against unlisted stocks and others as of March 31, 2026 and 2025, respectively.

(Note 4) Redemption Schedule of Monetary Claims and Securities with Maturity after March 31, 2026 and 2025

	Millions of Yen					
March 31, 2026	Within 1 Year	1 to 3 Years	3 to 5 Years	5 to 7 Years	7 to 10 Years	More Than 10 Years
Due from Banks	**¥ 23,956,954**	**¥ 55**	**¥ —**	**¥ —**	**¥ —**	**¥ —**
Call Loans and Bills Bought	**20,240**	**—**	**—**	**—**	**—**	**—**
Receivables under Resale Agreements	**612,807**	**—**	**—**	**—**	**—**	**—**
Receivables under Securities Borrowing Transactions	**55,203**	**—**	**—**	**—**	**—**	**—**
Monetary Claims Bought (*1)	**845,029**	**12,248**	**2,095**	**1,872**	**769**	**83,736**
Securities	**1,575,755**	**1,850,729**	**2,458,642**	**722,632**	**922,222**	**3,758,241**
Held-to-Maturity Debt Securities	**—**	**40,000**	**40,000**	**35,000**	**8,192**	**300,000**
Government Bonds	**—**	**40,000**	**40,000**	**35,000**	**200**	**300,000**
Corporate Bonds	**—**	**—**	**—**	**—**	**—**	**—**
Available-for-Sale Securities with Maturity	**1,575,755**	**1,810,729**	**2,418,642**	**687,632**	**914,030**	**3,458,241**
Government Bonds	**566,860**	**1,275,000**	**898,000**	**—**	**645,000**	**1,463,000**
Local Government Bonds	**5,493**	**7,726**	**14,059**	**9,072**	**7,396**	**—**
Corporate Bonds	**65,180**	**164,609**	**156,231**	**63,579**	**17,080**	**13,224**
Loans and Bills Discounted (*2)	**4,950,293**	**7,186,985**	**5,079,128**	**2,750,795**	**2,758,333**	**7,575,738**
Lease Receivables and Investment Assets (*3)	**177,232**	**257,373**	**160,221**	**44,676**	**18,232**	**5,208**
Total	**¥ 32,193,516**	**¥ 9,307,393**	**¥ 7,700,087**	**¥ 3,519,977**	**¥ 3,699,558**	**¥11,422,925**

Corporate Data
Financial Data/ Sumitomo Mitsui Trust Group, Inc.
Financial Data/ Sumitomo Mitsui Trust Bank, Limited
Basel III Disclosure Data/ Sumitomo Mitsui Trust Group, Inc.
Basel III Disclosure Data/ Sumitomo Mitsui Trust Bank, Limited

	Millions of Yen					
March 31, 2025	Within 1 Year	1 to 3 Years	3 to 5 Years	5 to 7 Years	7 to 10 Years	More Than 10 Years
Due from Banks	¥ 25,108,830	¥ —	¥ —	¥ —	¥ —	¥ —
Call Loans and Bills Bought	21,000	—	—	—	—	—
Receivables under Resale Agreements	803,722	—	—	—	—	—
Receivables under Securities Borrowing Transactions	95,400	—	—	—	—	—
Monetary Claims Bought (*1)	810,553	16,496	3,812	1,251	1,216	93,772
Securities	3,321,604	2,013,224	1,524,631	805,049	960,597	803,009
Held-to-Maturity Debt Securities	5,647	20,000	41,600	43,066	29,948	14,684
Government Bonds	—	20,000	40,000	40,000	15,000	—
Corporate Bonds	—	—	1,600	—	—	10,200
Available-for-Sale Securities with Maturity	3,315,957	1,993,224	1,483,031	761,983	930,649	788,325
Government Bonds	2,732,552	1,490,000	377,000	—	420,000	120,000
Local Government Bonds	5,137	9,296	10,960	11,665	8,240	—
Corporate Bonds	55,746	270,302	196,587	72,089	51,150	21,425
Loans and Bills Discounted (*2)	4,595,604	6,778,620	4,792,683	2,920,520	2,572,231	7,875,884
Lease Receivables and Investment Assets (*3)	218,676	259,349	129,038	51,218	29,799	3,888
Total	¥ 34,975,392	¥ 9,067,691	¥ 6,450,167	¥ 3,778,040	¥ 3,563,845	¥ 8,776,554

	Millions of U.S. Dollars					
March 31, 2026	Within 1 Year	1 to 3 Years	3 to 5 Years	5 to 7 Years	7 to 10 Years	More Than 10 Years
Due from Banks	**$ 149,871**	**$ 0**	**$ —**	**$ —**	**$ —**	**$ —**
Call Loans and Bills Bought	**127**	**—**	**—**	**—**	**—**	**—**
Receivables under Resale Agreements	**3,834**	**—**	**—**	**—**	**—**	**—**
Receivables under Securities Borrowing Transactions	**345**	**—**	**—**	**—**	**—**	**—**
Monetary Claims Bought (*1)	**5,286**	**77**	**13**	**12**	**5**	**524**
Securities	**9,858**	**11,578**	**15,381**	**4,521**	**5,769**	**23,511**
Held-to-Maturity Debt Securities	**—**	**250**	**250**	**219**	**51**	**1,877**
Government Bonds	**—**	**250**	**250**	**219**	**1**	**1,877**
Corporate Bonds	**—**	**—**	**—**	**—**	**—**	**—**
Available-for-Sale Securities with Maturity	**9,858**	**11,328**	**15,131**	**4,302**	**5,718**	**21,634**
Government Bonds	**3,546**	**7,976**	**5,618**	**—**	**4,035**	**9,152**
Local Government Bonds	**34**	**48**	**88**	**57**	**46**	**—**
Corporate Bonds	**408**	**1,030**	**977**	**398**	**107**	**83**
Loans and Bills Discounted (*2)	**30,968**	**44,961**	**31,774**	**17,209**	**17,256**	**47,393**
Lease Receivables and Investment Assets (*3)	**1,109**	**1,610**	**1,002**	**279**	**114**	**33**
Total	**$ 201,398**	**$ 58,226**	**$ 48,171**	**$ 22,021**	**$ 23,144**	**$ 71,460**

(*1) The balances exclude Monetary Claims Bought for bankrupt borrowers, virtually bankrupt borrowers, and possibly bankrupt borrowers that are not expected to be collected, amounting to ¥29 million (U.S. $0.2 million) and ¥21 million as of March 31, 2026 and 2025, respectively.

(*2) The balances exclude Loans and Bills Discounted for bankrupt borrowers, virtually bankrupt borrowers, and possibly bankrupt borrowers that are not expected to be collected, amounting to ¥57.4 billion (U.S. $360 million) and ¥70.3 billion, and those without maturity, amounting to ¥2,918.5 billion (U.S. $18.3 billion) and ¥2,601.0 billion as of March 31, 2026 and 2025, respectively.

(*3) The balances exclude Lease Receivables and Investment Assets for bankrupt borrowers, virtually bankrupt borrowers, and possibly bankrupt borrowers that are not expected to be collected, amounting to ¥726 million (U.S. $5 million) and ¥748 million the sum of guaranteed residual values by lessee and estimated salvage values, amounting to ¥26.9 billion (U.S. $168 million) and ¥25.5 billion as of March 31, 2026 and 2025, respectively.

(Note 5) Repayment Schedule of Bonds, Borrowed Money, and Other Interest-Bearing Liabilities after March 31, 2026 and 2025

	Millions of Yen					
March 31, 2026	Within 1 Year	1 to 3 Years	3 to 5 Years	5 to 7 Years	7 to 10 Years	More Than 10 Years
Deposits (*1)	**¥ 32,844,447**	**¥ 4,623,438**	**¥ 2,517,138**	**¥ 8,004**	**¥ 116**	**¥ —**
Negotiable Certificates of Deposit	**10,302,263**	**55,000**	**—**	**—**	**—**	**—**
Call Money and Bills Sold	**214,592**	**—**	**—**	**—**	**—**	**—**
Payables under Repurchase Agreements	**2,672,483**	**—**	**—**	**—**	**—**	**—**
Borrowed Money	**5,307,687**	**2,287,805**	**544,568**	**71,514**	**167,048**	**332,391**
Short-Term Bonds Payable	**2,765,718**	**—**	**—**	**—**	**—**	**—**
Bonds Payable (*2)	**727,512**	**1,324,261**	**888,388**	**98,000**	**490,700**	**79,925**
Borrowed Money from Trust Account	**2,516,892**	**—**	**—**	**—**	**—**	**—**
Total	**¥ 57,351,598**	**¥ 8,290,505**	**¥ 3,950,095**	**¥ 177,518**	**¥ 657,865**	**¥ 412,316**

	Millions of Yen					
March 31, 2025	Within 1 Year	1 to 3 Years	3 to 5 Years	5 to 7 Years	7 to 10 Years	More Than 10 Years
Deposits (*1)	¥ 29,466,792	¥ 5,056,539	¥ 3,186,145	¥ 8,361	¥ 5,147	¥ —
Negotiable Certificates of Deposit	9,498,098	145,000	—	—	—	—
Call Money and Bills Sold	318,617	—	—	—	—	—
Payables under Repurchase Agreements	2,391,583	—	—	—	—	—
Borrowed Money	5,974,231	1,767,453	744,361	77,113	181,500	340,297
Short-Term Bonds Payable	3,001,997	—	—	—	—	—
Bonds Payable (*2)	588,440	1,351,450	761,557	100,000	423,220	—
Borrowed Money from Trust Account	3,492,270	—	—	—	—	—
Total	¥ 54,732,031	¥ 8,320,443	¥ 4,692,063	¥ 185,475	¥ 609,867	¥ 340,297

	Millions of U.S. Dollars					
March 31, 2026	Within 1 Year	1 to 3 Years	3 to 5 Years	5 to 7 Years	7 to 10 Years	More Than 10 Years
Deposits (*1)	**$ 205,470**	**$ 28,924**	**$ 15,747**	**$ 50**	**$ 1**	**$ —**
Negotiable Certificates of Deposit	**64,450**	**344**	**—**	**—**	**—**	**—**
Call Money and Bills Sold	**1,342**	**—**	**—**	**—**	**—**	**—**
Payables under Repurchase Agreements	**16,719**	**—**	**—**	**—**	**—**	**—**
Borrowed Money	**33,204**	**14,312**	**3,407**	**447**	**1,045**	**2,079**
Short-Term Bonds Payable	**17,302**	**—**	**—**	**—**	**—**	**—**
Bonds Payable (*2)	**4,551**	**8,284**	**5,558**	**613**	**3,070**	**500**
Borrowed Money from Trust Account	**15,745**	**—**	**—**	**—**	**—**	**—**
Total	**$ 358,784**	**$ 51,864**	**$ 24,711**	**$ 1,111**	**$ 4,116**	**$ 2,579**

(*1) The balance of demand deposits is included in "Within 1 Year." Deposits include balances of current accounts.

(*2) The balances exclude perpetual subordinated bonds without maturity, amounting to ¥320.0 billion (U.S. $2,002 million) and ¥320.0 billion as of March 31, 2026 and 2025, respectively.

Securities

In addition to the "Securities" presented in the consolidated balance sheet, the following information includes securities in trading account and short-term corporate bonds under "Trading Assets" and loan-backed trust deeds reported under "Monetary Claims Bought."

1. Trading Securities

	Valuation Difference Reflected in the Statements of Income		
	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Trading Securities	**¥ (151)**	¥ (100)	**$ (1)**

2. Held-to-Maturity Securities with Fair Value

	Millions of Yen		
March 31, 2026	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	**¥ 45,538**	**¥ 45,631**	**¥ 93**
Local Government Bonds	**—**	**—**	**—**
Short-Term Corporate Bonds	**—**	**—**	**—**
Corporate Bonds	**—**	**—**	**—**
Other Bonds	**30,883**	**31,000**	**117**
Foreign Bonds	**7,992**	**7,993**	**0**
Others	**22,890**	**23,007**	**116**
Subtotal	**76,421**	**76,632**	**211**
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	**¥ 362,852**	**¥ 336,036**	**¥(26,815)**
Local Government Bonds	**—**	**—**	**—**
Short-Term Corporate Bonds	**—**	**—**	**—**
Corporate Bonds	**—**	**—**	**—**
Other Bonds	**—**	**—**	**—**
Foreign Bonds	**—**	**—**	**—**
Others	**—**	**—**	**—**
Subtotal	**362,852**	**336,036**	**(26,815)**
Total	**¥ 439,273**	**¥ 412,669**	**¥(26,604)**

	Millions of Yen		
March 31, 2025	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	¥ 116,459	¥ 119,206	¥ 2,746
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	11,800	11,808	8
Other Bonds	28,146	28,171	25
Foreign Bonds	28,146	28,171	25
Others	—	—	—
Subtotal	156,405	159,185	2,780
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	¥ —	¥ —	¥ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Bonds	28,119	28,066	(53)
Foreign Bonds	—	—	—
Others	28,119	28,066	(53)
Subtotal	28,119	28,066	(53)
Total	¥ 184,524	¥ 187,251	¥ 2,727

	Millions of U.S. Dollars		
March 31, 2026	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	$ 285	$ 285	$ 1
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Bonds	193	194	1
Foreign Bonds	50	50	0
Others	143	144	1
Subtotal	478	479	1
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	$ 2,270	$ 2,102	$ (168)
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Bonds	—	—	—
Foreign Bonds	—	—	—
Others	—	—	—
Subtotal	2,270	2,102	(168)
Total	$ 2,748	$ 2,582	$ (166)

3. Available-for-Sale Securities

	Millions of Yen		
March 31, 2026	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 840,335	¥ 232,109	¥ 608,226
Bonds	249,743	248,271	1,472
Government Bonds	16,207	16,207	0
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	233,536	232,064	1,472
Other Securities	2,345,353	2,307,704	37,649
Foreign Stocks	6,728	275	6,452
Foreign Bonds	2,093,220	2,084,013	9,206
Others	245,404	223,414	21,990
Subtotal	3,435,432	2,788,084	647,347
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 40,520	¥ 54,486	¥ (13,966)
Bonds	4,923,763	5,062,641	(138,877)
Government Bonds	4,641,747	4,771,009	(129,262)
Local Government Bonds	41,231	43,746	(2,514)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	240,784	247,885	(7,101)
Other Securities	3,461,555	3,497,303	(35,747)
Foreign Stocks	11,052	15,003	(3,950)
Foreign Bonds	3,236,730	3,265,491	(28,760)
Others	213,772	216,808	(3,036)
Subtotal	8,425,839	8,614,430	(188,591)
Total	¥11,861,271	¥11,402,515	¥ 458,755

	Millions of Yen		
March 31, 2025	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 836,165	¥ 290,078	¥ 546,087
Bonds	619,215	616,658	2,557
Government Bonds	341,495	340,332	1,162
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	277,720	276,325	1,394
Other Securities	2,483,301	2,436,783	46,518
Foreign Stocks	6,694	258	6,436
Foreign Bonds	2,155,341	2,140,773	14,567
Others	321,265	295,751	25,513
Subtotal	3,938,683	3,343,519	595,163
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 49,058	¥ 71,485	¥ (22,427)
Bonds	5,168,116	5,217,209	(49,093)
Government Bonds	4,742,270	4,780,897	(38,626)
Local Government Bonds	43,517	45,298	(1,780)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	382,327	391,014	(8,686)
Other Securities	1,279,816	1,307,051	(27,234)
Foreign Stocks	5,427	6,953	(1,525)
Foreign Bonds	1,038,715	1,051,453	(12,737)
Others	235,673	248,643	(12,970)
Subtotal	6,496,991	6,595,746	(98,755)
Total	¥10,435,674	¥ 9,939,266	¥ 496,407

(Note) Difference on available-for-sale securities shown above includes expense of ¥4,234 million for the fiscal year ended March 31, 2025 that were recognized in the profit and loss by applying fair value hedge accounting.

	Millions of U.S. Dollars		
March 31, 2026	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	**$ 5,257**	**$ 1,452**	**$ 3,805**
Bonds	**1,562**	**1,553**	**9**
Government Bonds	**101**	**101**	**0**
Local Government Bonds	**—**	**—**	**—**
Short-Term Corporate Bonds	**—**	**—**	**—**
Corporate Bonds	**1,461**	**1,452**	**9**
Other Securities	**14,672**	**14,437**	**236**
Foreign Stocks	**42**	**2**	**40**
Foreign Bonds	**13,095**	**13,037**	**58**
Others	**1,535**	**1,398**	**138**
Subtotal	**21,492**	**17,442**	**4,050**
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	**$ 253**	**$ 341**	**$ (87)**
Bonds	**30,802**	**31,671**	**(869)**
Government Bonds	**29,038**	**29,847**	**(809)**
Local Government Bonds	**258**	**274**	**(16)**
Short-Term Corporate Bonds	**—**	**—**	**—**
Corporate Bonds	**1,506**	**1,551**	**(44)**
Other Securities	**21,655**	**21,879**	**(224)**
Foreign Stocks	**69**	**94**	**(25)**
Foreign Bonds	**20,249**	**20,428**	**(180)**
Others	**1,337**	**1,356**	**(19)**
Subtotal	**52,711**	**53,891**	**(1,180)**
Total	**$ 74,203**	**$ 71,333**	**$ 2,870**

(Note) Difference on available-for-sale securities shown above includes expense of ¥2,429 million (U.S. $15 million) for the fiscal year ended March 31, 2026 that were recognized in the profit and loss by applying fair value hedge accounting.

4. Held-to-Maturity Securities Sold during the Fiscal Year

There were no held-to-maturity securities sold for the fiscal years ended March 31, 2026 and 2025.

5. Available-for-Sale Securities Sold during the Fiscal Year

	Millions of Yen		
Year Ended March 31, 2026	Amount Sold	Gain	Loss
Stocks	**¥ 237,841**	**¥ 163,614**	**¥ 1,755**
Bonds	**4,296,336**	**487**	**54,494**
Government Bonds	**4,191,626**	**487**	**48,629**
Local Government Bonds	**—**	**—**	**—**
Short-Term Corporate Bonds	**—**	**—**	**—**
Corporate Bonds	**104,709**	**—**	**5,864**
Other Securities	**5,408,340**	**29,822**	**45,439**
Foreign Stocks	**5,131**	**200**	**—**
Foreign Bonds	**4,699,450**	**17,480**	**14,924**
Others	**703,758**	**12,141**	**30,515**
Total	**¥ 9,942,517**	**¥ 193,925**	**¥ 101,689**

	Millions of Yen		
Year Ended March 31, 2025	Amount Sold	Gain	Loss
Stocks	¥ 223,395	¥ 140,015	¥ 496
Bonds	448,908	201	3,566
Government Bonds	438,862	201	3,566
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	10,046	—	—
Other Securities	3,485,799	14,058	107,372
Foreign Stocks	124	11	—
Foreign Bonds	3,136,331	10,970	49,099
Others	349,342	3,076	58,272
Total	¥ 4,158,103	¥ 154,275	¥ 111,434

	Millions of U.S. Dollars		
Year Ended March 31, 2026	Amount Sold	Gain	Loss
Stocks	**$ 1,488**	**$1,024**	**$ 11**
Bonds	**26,877**	**3**	**341**
Government Bonds	**26,222**	**3**	**304**
Local Government Bonds	**—**	**—**	**—**
Short-Term Corporate Bonds	**—**	**—**	**—**
Corporate Bonds	**655**	**—**	**37**
Other Securities	**33,834**	**187**	**284**
Foreign Stocks	**32**	**1**	**—**
Foreign Bonds	**29,399**	**109**	**93**
Others	**4,403**	**76**	**191**
Total	**$ 62,199**	**$1,213**	**$ 636**

(Note) The above figures include equity securities with no market prices etc. and investments in partnerships. etc.

6. Securities Reclassified due to the Change of the Holding Purpose

There were no significant securities reclassified due to the change of the holding purpose during the fiscal years ended March 31, 2026 and 2025.

7. Impairment of Securities

Securities other than equity securities with no market prices, etc. and investments in partnerships, etc., or those deemed to be trading securities, are treated as impaired when their fair values have declined significantly from the acquisition cost and it is deemed unlikely to recover to the acquisition cost. Such securities are recorded at their fair values in the consolidated balance sheet. The difference between the acquisition cost and the fair values is recognized as an impairment loss.

There was no impairment loss on Stocks recognized during the fiscal year ended March 31, 2026. Impairment loss on Stocks recognized during the fiscal year ended March 31 2025 was ¥70 million.

The criteria for determining whether the fair values of securities have significantly declined are as follows:

For securities whose issuers are classified as “normal” under the asset self-assessment, a decline of 50% or more in the fair values compared with the acquisition cost; for securities whose issuers are classified as “close-observation borrowers,” a decline of 30% or more in the fair values compared with the acquisition cost.

Money Held in Trust

1. Money Held in Trust for Trading Purposes

	Millions of Yen	
Year Ended March 31, 2026	Carrying Amount	Valuation Difference Reflected in the Statement of Income
Money Held in Trust for Trading Purposes	**¥ 40,956**	**¥10,644**

	Millions of Yen	
Year Ended March 31, 2025	Carrying Amount	Valuation Difference Reflected in the Statement of Income
Money Held in Trust for Trading Purposes	¥ 35,577	¥ (45)

	Millions of U.S. Dollars	
Year Ended March 31, 2026	Carrying Amount	Valuation Difference Reflected in the Statement of Income
Money Held in Trust for Trading Purposes	**$ 256**	**$ 67**

2. Held-to-Maturity Money Held in Trust

There was no held-to-maturity money held in trust for the fiscal years ended March 31, 2026 and 2025.

3. Other Money Held in Trust (other than those held for trading purposes or held-to-maturity)

	Millions of Yen				
March 31, 2026	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	**¥ 100**	**¥ 100**	**¥ —**	**¥ —**	**¥ —**

	Millions of Yen				
March 31, 2025	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	¥ 100	¥ 100	¥ —	¥ —	¥ —

	Millions of U.S. Dollars				
March 31, 2026	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	**$ 1**	**$ 1**	**$ —**	**$ —**	**$ —**

(Note) The amount of “Difference” is net of “Positive Difference” and “Negative Difference.”

Valuation Differences on Available-for-Sale Securities

The following table shows components of “Valuation Differences on Available-for-Sale Securities” in the consolidated balance sheet.

	Millions of Yen		Millions of U.S. Dollars
March 31	**2026**	2025	**2026**
Valuation Differences			
Available-for-Sale Securities	**¥ 515,619**	¥ 528,930	**$ 3,226**
Other Money Held in Trust	**—**	—	**—**
Total Valuation Differences	**515,619**	528,930	**3,226**
Amount Equivalent to Deferred Tax Assets (Liabilities)	**(163,430)**	(167,544)	**(1,022)**
Total (Before Adjustment for Non-Controlling Interests and Parent Company’s Portions in Available-for-Sale Securities Owned by its Affiliated Companies)	**352,188**	361,386	**2,203**
Non-Controlling Interests	**(62)**	37	**(0)**
Parent Company’s Portions in Available-for-Sale Securities Owned by its Affiliated Companies	**(17,473)**	(9,839)	**(109)**
Valuation Differences on Available-for-Sale Securities	**¥ 334,652**	¥ 351,583	**$ 2,094**

(Notes)

1) Foreign currency translation adjustments on equity securities with no market prices denominated in foreign currencies are included in the “Available-for-Sale Securities” under “Valuation Difference.”
2) The valuation difference of ¥53.0 billion (U.S. $332 million) and ¥27.0 billion on available-for-sale securities composing assets held by associated companies as of March 31, 2026 and 2025, respectively, is included in “Available-for-Sale Securities” under “Valuation Difference.”
3) The expense amount reflected in profit and loss due to the application of the fair value hedge accounting of ¥2,429 million (U.S. $15 million) and ¥4,234 million are excluded from the “Valuation Differences” as of March 31, 2026 and 2025, respectively.

Derivatives

1. Derivatives Transactions Not Qualifying for Hedge Accounting

Derivatives transactions not qualifying for hedge accounting are grouped by type of underlying transactions. The notional amounts (or the amount equivalent to the principal specified in the contracts), the fair values, and the valuation differences as of the consolidated balance sheet date are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

(1) Interest-Related Transactions

Interest-related transactions not qualifying for hedge accounting as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	2026				2026			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Interest Futures								
Sold	¥ 9,975,212	¥ 822,068	¥ 3,798	¥ 3,798	$ 62,404	$ 5,143	$ 24	$ 24
Purchased	9,030,165	815,969	(4,344)	(4,344)	56,491	5,105	(27)	(27)
Interest Options								
Sold	5,469,142	—	(554)	333	34,214	—	(3)	2
Purchased	4,933,207	—	405	(508)	30,861	—	3	(3)
OTC								
Forward Rate Agreements								
Sold	¥ —	¥ —	¥ —	¥ —	$ —	$ —	$ —	$ —
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps								
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	63,623,746	48,777,143	(2,531,805)	(2,531,805)	398,022	305,143	(15,839)	(15,839)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	55,474,474	45,379,470	2,718,302	2,718,302	347,041	283,888	17,005	17,005
Floating Interest Rate Receivable/ Floating Interest Rate Payable	3,673,038	2,888,539	12,325	12,325	22,978	18,070	77	77
Interest Options								
Sold	8,452,144	8,416,006	(171,384)	(171,049)	52,875	52,649	(1,072)	(1,070)
Purchased	5,640,793	5,565,091	123,329	121,590	35,288	34,814	772	761
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 150,071	¥ 148,641			$ 939	$ 930

Corporate Data
Financial Data/ Sumitomo Mitsui Trust Group, Inc.
Financial Data/ Sumitomo Mitsui Trust Bank, Limited
Basel III Disclosure Data/ Sumitomo Mitsui Trust Group, Inc.
Basel III Disclosure Data/ Sumitomo Mitsui Trust Bank, Limited

	Millions of Yen			
	2025			
	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year		
Listed				
Interest Futures				
Sold	¥ 4,838,704	¥ 706,996	¥ (123)	¥ (123)
Purchased	4,629,692	707,159	601	601
Interest Options				
Sold	1,149,245	—	(171)	88
Purchased	943,108	—	207	(63)
OTC				
Forward Rate Agreements				
Sold	¥ —	¥ —	¥ —	¥ —
Purchased	—	—	—	—
Interest Rate Swaps				
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	62,120,133	47,428,620	(1,640,212)	(1,640,212)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	52,662,250	42,967,620	1,705,342	1,705,342
Floating Interest Rate Receivable/ Floating Interest Rate Payable	13,738,565	6,094,369	(1,402)	(1,402)
Interest Options				
Sold	8,978,661	8,968,450	(61,732)	(59,731)
Purchased	5,688,212	5,658,212	48,862	46,400
Others				
Sold	—	—	—	—
Purchased	—	—	—	—
Total			¥ 51,371	¥ 50,899

(Note) The above transactions are stated at their fair values and valuation differences are recorded in the consolidated statement of income.

(2) Currency-Related Transactions

Currency-related transactions not qualifying for hedge accounting as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	2026				**2026**			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Currency Futures								
Sold	¥ —	¥ —	¥ —	¥ —	$ —	$ —	$ —	$ —
Purchased	—	—	—	—	—	—	—	—
Currency Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
OTC								
Currency Swaps	¥ 9,769,511	¥ 7,953,064	¥ 185,157	¥ 185,157	$ 61,117	$ 49,753	$ 1,158	$ 1,158
Forward Exchange Contracts								
Sold	33,253,900	1,698,369	(1,030,143)	(1,030,143)	208,032	10,625	(6,444)	(6,444)
Purchased	42,779,148	423,421	883,740	883,740	267,621	2,649	5,529	5,529
Currency Options								
Sold	3,062,352	1,499,715	(165,012)	(43,496)	19,158	9,382	(1,032)	(272)
Purchased	2,723,542	1,302,296	143,649	48,693	17,038	8,147	899	305
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 17,391	¥ 43,951			$ 109	$ 275

	Millions of Yen			
	2025			
	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year		
Listed				
Currency Futures				
Sold	¥ —	¥ —	¥ —	¥ —
Purchased	—	—	—	—
Currency Options				
Sold	—	—	—	—
Purchased	—	—	—	—
OTC				
Currency Swaps	¥ 10,121,110	¥ 7,733,198	¥ 141,272	¥ 141,272
Forward Exchange Contracts				
Sold	25,511,831	1,587,648	(281,194)	(281,194)
Purchased	38,624,257	343,212	14,643	14,643
Currency Options				
Sold	1,836,526	1,126,881	(124,303)	(25,437)
Purchased	1,648,775	986,251	111,435	28,920
Others				
Sold	—	—	—	—
Purchased	—	—	—	—
Total			¥(138,146)	¥(121,795)

(Note) The above transactions are stated at their fair values and valuation differences are recorded in the consolidated statement of income.

(3) Stock-Related Transactions

Stock-related transactions not qualifying for hedge accounting as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	2026				**2026**			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Stock Index Futures								
Sold	**¥ 30,425**	**¥ —**	**¥ 1,555**	**¥ 1,555**	**$ 190**	**$ —**	**$ 10**	**$ 10**
Purchased	**851**	**—**	**(16)**	**(16)**	**5**	**—**	**(0)**	**(0)**
Stock Index Options								
Sold	**1,898**	**—**	**(3)**	**(0)**	**12**	**—**	**(0)**	**(0)**
Purchased	**4,388**	**—**	**4**	**(3)**	**27**	**—**	**0**	**(0)**
OTC								
OTC Stock Options								
Sold	**¥ —**	**¥ —**	**¥ —**	**¥ —**	**$ —**	**$ —**	**$ —**	**$ —**
Purchased	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
OTC Stock Swaps								
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable	**6,229**	**—**	**596**	**596**	**39**	**—**	**4**	**4**
Others								
Sold	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Purchased	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Total			**¥ 2,137**	**¥ 2,131**			**$ 13**	**$ 13**

	Millions of Yen			
	2025			
	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year		
Listed				
Stock Index Futures				
Sold	¥ 49,635	¥ —	¥ 137	¥ 137
Purchased	15,633	—	(335)	(335)
Stock Index Options				
Sold	7,297	—	(115)	(1)
Purchased	3,462	—	66	(37)
OTC				
OTC Stock Options				
Sold	¥ —	¥ —	¥ —	¥ —
Purchased	—	—	—	—
OTC Stock Swaps				
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	—	—	—	—
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable	5,943	—	235	235
Others				
Sold	—	—	—	—
Purchased	—	—	—	—
Total			¥ (11)	¥ (1)

(Note) The above transactions are stated at their fair values and valuation differences are recorded in the consolidated statement of income.

Corporate Data
Financial Data/ Sumitomo Mitsui Trust Group, Inc.
Financial Data/ Sumitomo Mitsui Trust Bank, Limited
Basel III Disclosure Data/ Sumitomo Mitsui Trust Group, Inc.
Basel III Disclosure Data/ Sumitomo Mitsui Trust Bank, Limited

(4) Bond-Related Transactions

Bond-related transactions not qualifying for hedge accounting as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	2026				2026			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Bond Futures								
Sold	¥ 791,467	¥ —	¥ 4,822	¥ 4,822	$ 4,951	$ —	$ 30	$ 30
Purchased	772,633	—	(3,291)	(3,291)	4,833	—	(21)	(21)
Bond Future Options								
Sold	17,716	—	(55)	(6)	111	—	(0)	(0)
Purchased	14,083	—	40	(11)	88	—	0	(0)
OTC								
Bond Forward Contracts								
Sold	¥ —	¥ —	¥ —	¥ —	$ —	$ —	$ —	$ —
Purchased	—	—	—	—	—	—	—	—
Bond Options								
Sold	—	—	—	—	—	—	—	—
Purchased	23,148	23,148	118	(198)	145	145	1	(1)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 1,633	¥ 1,313			$ 10	$ 8

	Millions of Yen			
	2025			
	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year		
Listed				
Bond Futures				
Sold	¥ 1,224,156	¥ —	¥ (3,572)	¥ (3,572)
Purchased	1,199,272	—	3,013	3,013
Bond Future Options				
Sold	28,531	—	(29)	29
Purchased	5,999	—	2	(13)
OTC				
Bond Forward Contracts				
Sold	¥ —	¥ —	¥ —	¥ —
Purchased	—	—	—	—
Bond Options				
Sold	—	—	—	—
Purchased	10,125	10,125	24	(161)
Others				
Sold	—	—	—	—
Purchased	—	—	—	—
Total			¥ (563)	¥ (705)

(Note) The above transactions are stated at their fair values and valuation differences are recorded in the consolidated statement of income.

(5) Commodity-Related Transactions

There were no commodity-related transactions not qualifying for hedge accounting as of March 31, 2026 and 2025.

(6) Credit Derivatives Transactions

Credit derivatives transactions not qualifying for hedge accounting as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	2026				**2026**			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
OTC								
Credit Default Swaps								
Sold	**¥ 12,600**	**¥ 12,300**	**¥ 264**	**¥ 264**	**$ 79**	**$ 77**	**$ 2**	**$ 2**
Purchased	**12,600**	**12,300**	**(264)**	**(264)**	**79**	**77**	**(2)**	**(2)**
Others								
Sold	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Purchased	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Total			**¥ —**	**¥ —**			**$ —**	**$ —**

	Millions of Yen			
	2025			
	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year		
OTC				
Credit Default Swaps				
Sold	¥ 20,100	¥ 12,600	¥ 373	¥ 373
Purchased	20,100	12,600	(373)	(373)
Others				
Sold	—	—	—	—
Purchased	—	—	—	—
Total			¥ —	¥ —

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the consolidated statement of income.

2) "Sold" represents transactions under which the credit risk has been assumed, and "Purchased" represents transactions under which the credit risk has been transferred to another party.

2. Derivatives Transactions Qualifying for Hedge Accounting

Derivatives transactions qualifying for hedge accounting are grouped by type of underlying transactions. The notional amounts (or the amount equivalent to the principal specified in the contracts) and the fair values as of the consolidated balance sheet date are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

(1) Interest-Related Transactions

Interest-related transactions qualifying for hedge accounting as of March 31, 2026 and 2025, consisted of the following:

	Major Hedged Item	Millions of Yen 2026 Notional Amount Total	Millions of Yen 2026 Notional Amount Over One Year	Millions of Yen 2026 Fair Value	Millions of U.S. Dollars 2026 Notional Amount Total	Millions of U.S. Dollars 2026 Notional Amount Over One Year	Millions of U.S. Dollars 2026 Fair Value
Deferral Method							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	Financial Assets/ Liabilities such as Loans and Bills Discounted, Available-for-Sale Securities (Bonds), Deposits, and Bonds Payable	**¥ 2,221,082**	**¥ 1,689,820**	**¥ (21,478)**	**$ 13,895**	**$ 10,571**	**$ (134)**
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		**4,713,347**	**4,498,542**	**138,532**	**29,486**	**28,142**	**867**
Interest Futures							
Sold		**—**	**—**	**—**	**—**	**—**	**—**
Purchased		**—**	**—**	**—**	**—**	**—**	**—**
Interest Options							
Sold		**—**	**—**	**—**	**—**	**—**	**—**
Purchased		**—**	**—**	**—**	**—**	**—**	**—**
Others							
Sold		**—**	**—**	**—**	**—**	**—**	**—**
Purchased		**—**	**—**	**—**	**—**	**—**	**—**
Exceptional Treatment for Interest Rate Swaps							
Interest Rate Swaps							
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	—	**¥ —**	**¥ —**	**—**	**$ —**	**$ —**	**—**
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		**—**	**—**	**—**	**—**	**—**	**—**
Total				**¥ 117,054**			**$ 732**

	Major Hedged Item	Millions of Yen 2025 Notional Amount Total	Over One Year	Fair Value
Deferral Method				
Interest Rate Swaps	Financial Assets/ Liabilities such as Loans and Bills Discounted, Available-for-Sale Securities (Bonds), Deposits, and Bonds Payable			
Fixed Interest Rate Receivable/ Floating Interest Rate Payable		¥ 2,127,746	¥ 1,744,046	¥(22,740)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		2,887,127	2,411,897	(3,662)
Interest Futures				
Sold		—	—	—
Purchased		—	—	—
Interest Options				
Sold		—	—	—
Purchased		—	—	—
Others				
Sold		—	—	—
Purchased		—	—	—
Exceptional Treatment for Interest Rate Swaps				
Interest Rate Swaps	—			
Fixed Interest Rate Receivable/ Floating Interest Rate Payable		¥ —	¥ —	—
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		—	—	—
Total				¥(26,402)

(Note) Deferred hedge accounting stipulated in Guidance No.24 is applied, in principle.

(2) Currency-Related Transactions

Currency-related transactions qualifying for hedge accounting as of March 31, 2026 and 2025, consisted of the following:

	Major Hedged Item	Millions of Yen			Millions of U.S. Dollars		
		2026			**2026**		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Currency Swaps	Loans and Bills Discounted and Securities Denominated in Foreign Currencies	**¥ 5,540,387**	**¥ 2,746,876**	**¥ (169,678)**	**$ 34,660**	**$ 17,184**	**$ (1,061)**
Forward Exchange Contracts							
Sold		**25,124**	**—**	**(61)**	**157**	**—**	**(0)**
Purchased		**67,480**	**—**	**2,914**	**422**	**—**	**18**
Others							
Sold		**—**	**—**	**—**	**—**	**—**	**—**
Purchased		**—**	**—**	**—**	**—**	**—**	**—**
Method of Including Foreign Currency Translation Adjustments Arising from the Hedging Instruments in "Foreign Currency Translation Adjustments"							
Forward Exchange Contracts	Investment in the Shares of Subsidiaries and Affiliated Companies						
Sold		**¥ —**	**¥ —**	**¥ —**	**$ —**	**$ —**	**$ —**
Purchased		**—**	**—**	**—**	**—**	**—**	**—**
Total				**¥ (166,826)**			**$ (1,044)**

	Major Hedged Item	Millions of Yen		
		2025		
		Notional Amount		Fair Value
		Total	Over One Year	
Deferral Method				
Currency Swaps	Loans and Bills Discounted and Securities Denominated in Foreign Currencies	¥ 5,410,633	¥ 2,010,178	¥(208,023)
Forward Exchange Contracts				
Sold		22,069	—	570
Purchased		38,682	—	(1,553)
Others				
Sold		—	—	—
Purchased		—	—	—
Method of Including Foreign Currency Translation Adjustments Arising from the Hedging Instruments in "Foreign Currency Translation Adjustments"				
Forward Exchange Contracts	Investment in the Shares of Subsidiaries and Affiliated Companies			
Sold		¥ 8,240	¥ —	¥ (147)
Purchased		—	—	—
Total				¥(209,154)

(Note) Deferred hedge accounting stipulated in Guidance No.25 is applied, in principle.

(3) Stock-Related Transactions

Stock-related transactions qualifying for hedge accounting as of March 31, 2026 and 2025, consisted of the following:

		Millions of Yen			Millions of U.S. Dollars		
		2026			**2026**		
		Notional Amount			Notional Amount		
	Major Hedged Item	Total	Over One Year	Fair Value	Total	Over One Year	Fair Value
Fair Value Method							
OTC Stock Swaps							
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	Available-for-Sale Securities (Stocks)	**¥ —**	**¥ —**	**¥ —**	**$ —**	**$ —**	**$ —**
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable		**14,031**	**14,031**	**673**	**88**	**88**	**4**
Total				**¥ 673**			**$ 4**

		Millions of Yen		
		2025		
		Notional Amount		
	Major Hedged Item	Total	Over One Year	Fair Value
Fair Value Method				
OTC Stock Swaps				
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	Available-for-Sale Securities (Stocks)	¥ —	¥ —	¥ —
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable		11,673	11,673	137
Total				¥ 137

(4) Bond-Related Transactions

There were no bond-related transactions qualifying for hedge accounting as of March 31, 2026 and 2025.

Retirement and Pension Plans

1. Outline of the Retirement Benefit Plans Adopted by SuMiTG

SuMi TRUST Bank, a consolidated subsidiary of SuMiTG, has defined benefit plans (a corporate pension fund plan and a lump-sum retirement benefit plan). Additionally, a lump-sum retirement benefit plan is offered to contract employees according to internal rules. SuMi TRUST Bank also has a defined contribution pension plan and may provide extra retirement payments to retiring employees in some cases. SuMi TRUST Bank sets up employee retirement benefit trusts as part of its pension plan assets.

Other consolidated subsidiaries have lump-sum retirement benefit plans, defined benefit corporate pension plans and defined contribution pension plans. Some consolidated subsidiaries also participate in multiple employer pension plan.

Some consolidated subsidiaries adopt the computational shortcut method in calculating liabilities for retirement benefits and retirement benefit expenses for their defined benefit corporate pension plans and lump-sum retirement benefit plans.

2. Defined Benefit Plans

(1) Reconciliation of Retirement Benefit Obligations

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Retirement Benefit Obligations (opening balance)	**¥ 332,309**	¥ 378,257	**$ 2,079**
Service Cost-Benefits Earned during the Fiscal Year	**6,695**	8,460	**42**
Interest Cost on Projected Benefit Obligations	**6,762**	4,407	**42**
Actuarial Gains and Losses that Arose during the Fiscal Year	**(29,246)**	(41,031)	**(183)**
Retirement Benefits Paid	**(17,702)**	(17,620)	**(111)**
Past Service Cost that Arose during the Fiscal Year	**(467)**	(163)	**(3)**
Other	**(1,195)**	—	**(7)**
Retirement Benefit Obligations (closing balance)	**¥ 297,154**	¥ 332,309	**$ 1,859**

(2) Reconciliation of Plan Assets

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Plan Assets (opening balance)	**¥ 638,894**	¥ 703,014	**$ 3,997**
Expected Return on Plan Assets	**23,610**	24,556	**148**
Actuarial Gains and Losses that Arose during the Fiscal Year	**223,143**	(75,086)	**1,396**
Contributions by the Employer	**244**	1,418	**2**
Retirement Benefits Paid	**(15,035)**	(15,008)	**(94)**
Other	**(1,388)**	—	**(9)**
Plan Assets (closing balance)	**¥ 869,468**	¥ 638,894	**$ 5,439**

(3) Reconciliation between Closing Balances of Retirement Benefit Obligations and Plan Assets, and Liabilities and Assets for Retirement Benefits Recorded in the Consolidated Balance Sheet

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Retirement Benefit Obligations of Retirement Benefit Plans with Plan Assets	**¥ 285,953**	¥ 319,733	**$ 1,789**
Plan Assets	**(869,468)**	(638,894)	**(5,439)**
	(583,514)	(319,161)	**(3,650)**
Retirement Benefit Obligations of Retirement Benefit Plans without Plan Assets	**11,200**	12,576	**70**
Net of Liabilities and Assets Recorded in the Consolidated Balance Sheet	**¥ (572,314)**	¥ (306,584)	**$ (3,580)**

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Liabilities for Retirement Benefits	**¥ 11,200**	¥ 12,576	**$ 70**
Assets for Retirement Benefits	**(583,514)**	(319,161)	**(3,650)**
Net of Liabilities and Assets Recorded in the Consolidated Balance Sheet	**¥ (572,314)**	¥ (306,584)	**$ (3,580)**

(4) Breakdown of Retirement Benefit Expenses

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Service Cost-Benefits Earned during the Fiscal Year	**¥ 6,695**	¥ 8,460	**$ 42**
Interest Cost on Projected Benefit Obligations	**6,762**	4,407	**42**
Expected Return on Plan Assets	**(23,610)**	(24,556)	**(148)**
Amortization of Actuarial Differences	**7,309**	(2,755)	**46**
Amortization of Past Service Cost	**(526)**	(176)	**(3)**
Other	**459**	369	**3**
Retirement Benefit Expenses for Defined Benefit Obligations	**¥ (2,910)**	¥ (14,250)	**$ (18)**

(5) Remeasurements of Defined Benefit Plans

The breakdown of remeasurements of defined benefit plans (before income taxes and tax effects) is as follows:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Past Service Cost	**¥ (59)**	¥ (12)	**$ (0)**
Actuarial Differences	**259,485**	(36,811)	**1,623**
Total	**¥259,426**	¥ (36,824)	**$ 1,623**

(6) Accumulated Remeasurements of Defined Benefit Plans

The breakdown of accumulated remeasurements of defined benefit plans (before income taxes and tax effects) is as follows:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Unrecognized Past Service Cost	**¥ —**	¥ (59)	**$ —**
Unrecognized Actuarial Differences	**(282,185)**	(22,700)	**(1,765)**
Total	**¥(282,185)**	¥(22,759)	**$(1,765)**

(7) Plan Assets

1) The asset categories and proportion of the total plan assets are as follows:

	Proportion (%)	
	2026	2025
Debt Securities	**18**	25
Equity Securities	**62**	58
Cash and Due from Banks	**13**	7
Other	**7**	10
Total	**100**	100

(Note) The total plan assets includes the retirement benefit trusts set up for a corporate pension plan and a lump-sum retirement benefit plan. They account for 66% and 56% of the total plan assets for the fiscal years ended March 31, 2026 and 2025, respectively.

2) Expected long-term rate of return on plan assets

In order to determine the expected long-term rate of return on plan assets, SuMiTG considers the current and projected plan assets allocation, as well as the current and expected long-term rate of return on assets composing plan assets.

(8) Assumptions Used

Major assumptions used in actuarial calculation for the fiscal years ended March 31, 2026 and 2025, are as follows:

	2026	2025
Discount Rate	**Mainly 3.0%**	Mainly 2.1%
Expected Long-Term Rate of Return on Plan Assets	**3.7%**	3.5%

3. Defined Contribution Pension Plans

Contributions by SuMiTG and its consolidated subsidiaries to the defined contribution pension plans were ¥2,859 million (U.S. $18 million) and ¥2,922 million for the years ended March 31, 2026 and 2025, respectively.

Stock Option Plans

1. Expenses Recorded in Connection with Stock Options during the Fiscal Years Ended March 31, 2026 and 2025

(1) SuMiTG

There were no relevant items.

(2) Amova Asset Management Co., Ltd. (consolidated subsidiary)

There were no relevant items.

(Note) Nikko Asset Management Co., Ltd. was renamed as Amova Asset Management Co., Ltd. on September 1, 2025.

2. Description of Stock Options

(1) SuMiTG

The following tables show stock options effective as of March 31, 2026. The number of stock options represents the number of shares after converting into equivalent shares, taking into account the 1-for-10 reverse stock split of its shares of common stock on October 1, 2016 and the 2-for-1 stock split of its shares of common stock on January 1, 2024.

1) Description of Stock Options

Year Ended March 31, 2026	SuMi TRUST Holdings Series 4 Subscription Rights to Shares	SuMi TRUST Holdings Series 5 Subscription Rights to Shares
Number of Eligible Persons and their Position	Directors and officers of SuMiTG: 23 Directors and officers of SuMi TRUST Bank: 40 Total: 63	Directors and officers of SuMiTG: 19 Directors and officers of SuMi TRUST Bank: 44 Total: 63
Number of Stock Options Granted by Class of Share	Common stock: 80,800 shares	Common stock: 65,400 shares
Grant Date	August 1, 2014	July 31, 2015
Vesting Conditions	1) A holder of the subscription rights to shares may exercise the rights the following day or onwards when the holder is no longer in a position of a director or officer of SuMiTG or SuMi TRUST Bank. 2) If a holder of subscription rights to shares is deceased and the entirety of the subscription rights to shares is inherited by a single legal heir ("inheritor of the rights"), the subscription rights to shares may be exercised by the inheritor of the rights. If the inheritor of the rights is deceased, heirs of the inheritor of the rights may not inherit the subscription rights to shares.	Same as on the left
Eligible Service Period	Not specified	Same as on the left
Exercise Period	From August 31, 2014, to July 31, 2044	From August 31, 2015, to July 30, 2045

Year Ended March 31, 2026	SuMi TRUST Holdings Series 6 Subscription Rights to Shares	SuMi TRUST Holdings Series 7 Subscription Rights to Shares
Number of Eligible Persons and their Position	Directors and officers of SuMiTG: 21 Directors and officers of SuMi TRUST Bank: 42 Total: 63	Directors and officers of SuMiTG: 26 Directors and officers of SuMi TRUST Bank: 41 Total: 67
Number of Stock Options Granted by Class of Share	Common stock: 102,000 shares	Common stock: 122,600 shares
Grant Date	July 29, 2016	July 28, 2017
Vesting Conditions	1) A holder of the subscription rights to shares may exercise the rights the following day or onwards when the holder is no longer in a position of a director or officer of SuMiTG or SuMi TRUST Bank. 2) If a holder of subscription rights to shares is deceased and the entirety of the subscription rights to shares is inherited by a single legal heir ("inheritor of the rights"), the subscription rights to shares may be exercised by the inheritor of the rights. If the inheritor of the rights is deceased, heirs of the inheritor of the rights may not inherit the subscription rights to shares.	Same as on the left
Eligible Service Period	Not specified	Same as on the left
Exercise Period	From August 31, 2016, to July 28, 2046	From August 31, 2017, to July 27, 2047

Year Ended March 31, 2026	SuMi TRUST Holdings Series 8 Subscription Rights to Shares
Number of Eligible Persons and their Position	Directors and officers of SuMiTG: 30 Directors and officers of SuMi TRUST Bank: 40 Total: 70
Number of Stock Options Granted by Class of Share	Common stock: 138,000 shares
Grant Date	September 3, 2018
Vesting Conditions	1) A holder of the subscription rights to shares may exercise the rights the following day or onwards when the holder is no longer in a position of a director or officer of SuMiTG or SuMi TRUST Bank. 2) If a holder of subscription rights to shares is deceased and the entirety of the subscription rights to shares is inherited by a single legal heir (“inheritor of the rights”), the subscription rights to shares may be exercised by the inheritor of the rights. If the inheritor of the rights is deceased, heirs of the inheritor of the rights may not inherit the subscription rights to shares.
Eligible Service Period	Not specified
Exercise Period	From September 30, 2018, to September 2, 2048

2) Volume and Changes in Stock Options

i) Number of stock options

Year Ended March 31, 2026	Shares		
	SuMi TRUST Holdings Series 4 Subscription Rights to Shares	SuMi TRUST Holdings Series 5 Subscription Rights to Shares	SuMi TRUST Holdings Series 6 Subscription Rights to Shares
Unvested Stock Options			
At the Beginning of the Fiscal Year	—	—	—
Granted	—	—	—
Forfeited	—	—	—
Vested	—	—	—
At the End of the Fiscal Year	—	—	—
Vested Stock Options			
At the Beginning of Fiscal Year	48,600	44,600	75,400
Vested	—	—	—
Exercised	3,400	1,200	1,000
Forfeited	—	—	—
At the End of the Fiscal Year	45,200	43,400	74,400

Year Ended March 31, 2026	Shares SuMi TRUST Holdings Series 7 Subscription Rights to Shares	Shares SuMi TRUST Holdings Series 8 Subscription Rights to Shares
Unvested Stock Options		
At the Beginning of the Fiscal Year	—	—
Granted	—	—
Forfeited	—	—
Vested	—	—
At the End of the Fiscal Year	—	—
Vested Stock Options		
At the Beginning of Fiscal Year	92,000	112,600
Vested	—	—
Exercised	—	—
Forfeited	—	—
At the End of the Fiscal Year	92,000	112,600

ii) Unit price information

Year Ended March 31, 2026	SuMi TRUST Holdings Series 4 Subscription Rights to Shares	SuMi TRUST Holdings Series 5 Subscription Rights to Shares	SuMi TRUST Holdings Series 6 Subscription Rights to Shares
Exercise Price (yen)	1	1	1
Average Stock Price when Exercised (yen)	5,034	5,002	5,024
Fair Unit Value on the Grant Date (yen)	2,120	2,723.5	1,623

Year Ended March 31, 2026	SuMi TRUST Holdings Series 7 Subscription Rights to Shares	SuMi TRUST Holdings Series 8 Subscription Rights to Shares
Exercise Price (yen)	1	1
Average Stock Price when Exercised (yen)	—	—
Fair Unit Value on the Grant Date (yen)	1,935	2,091.5

(2) Amova Asset Management Co., Ltd. (consolidated subsidiary)

The following tables show stock options effective as of March 31, 2026. The number of stock options represents the number of shares after converting into equivalent shares.

(Note) Nikko Asset Management Co., Ltd. was renamed as Amova Asset Management Co., Ltd. on September 1, 2025.

1) Description of Stock Options

Year Ended March 31, 2026	Resolution during the Fiscal Year 2017
Number of Eligible Persons and their Position	Directors and employees of Amova Asset Management Co., Ltd. and its subsidiaries and affiliated companies: 36
Number of Stock Options Granted by Class of Share	Common stock: 4,422,000 shares
Grant Date	April 27, 2018
Vesting Conditions	The recipient must, in principle, be a director or an employee of Amova Asset Management Co., Ltd., as of April 27, 2020 ("First Exercisable Date"); on the date immediately after which one full year has passed since the First Exercisable Date; and on the date immediately after which two full years have passed since the First Exercisable Date. In those periods, one third, one third and one third of the options held by the recipient will be vested, respectively. Amova Asset Management Co., Ltd. must have implemented the IPO at the time of the exercise of any of these options.
Eligible Service Period	From the grant date until two full years have passed since the First Exercisable Date
Exercise Period	From April 27, 2020 to April 30, 2028

2) Volume and Changes in Stock Options

i) Number of stock options

Year Ended March 31, 2026	Shares
	Resolution during Fiscal Year 2017
Grant Date	April 27, 2018
Unvested Stock Options	
At the Beginning of the Fiscal Year	192,000
Granted	—
Forfeited	—
Vested	—
At the End of the Fiscal Year	192,000
Vested Stock Options	
At the Beginning of the Fiscal Year	—
Vested	—
Exercised	—
Forfeited	—
At the End of the Fiscal Year	—

ii) Unit price information

Year Ended March 31, 2026	Resolution during Fiscal Year 2017
Grant Date	April 27, 2018
Exercise Price	¥ 694
Fair Price on the Grant Date (Note 1)	0

(Notes)
1) In lieu of fair value per share, the fair price refers to an estimate of each option's intrinsic value (the difference between the fair value of the share calculated by the comparable transaction price method and the exercise price).
2) The total amount of intrinsic value of the options was ¥83 million (U.S. $1 million) as of March 31, 2026.

3. Method for Estimating a Fair Unit Price for Stock Options

There were no subscription rights granted in the fiscal year ended March 31, 2026.

4. Method for Estimating the Number of Vested Stock Options

SuMiTG has adopted a method to reflect only the number of stock options that have been actually forfeited, because it is difficult to reasonably estimate the number that will be forfeited in the future.

Income Taxes

1. Breakdown of Major Factors Giving Rise to Deferred Tax Assets and Liabilities

	Millions of Yen		Millions of U.S. Dollars
Year Ended March 31	**2026**	2025	**2026**
Deferred Tax Assets:			
Impairment of Securities	**¥ 13,891**	¥ 15,533	**$ 87**
Allowance for Loan Losses (Including Direct Write-Offs of Loans with Guarantees or Collateral)	**41,532**	38,959	**260**
Deferred Gains (Losses) on Hedges	**—**	5,455	**—**
Valuation Difference Due to Share Exchange	**4,343**	4,343	**27**
Depreciation and Impairment Losses	**10,354**	11,330	**65**
Other	**86,063**	70,090	**538**
Subtotal	**156,184**	145,713	**977**
Valuation Allowance	**(18,110)**	(17,406)	**(113)**
Deferred Tax Assets	**¥ 138,073**	¥ 128,306	**864**
Deferred Tax Liabilities:			
Retirement Benefits	**¥ (45,539)**	¥ (57,313)	**$ (285)**
Valuation Difference on Available-for-Sale Securities	**(165,889)**	(172,199)	**(1,038)**
Deferred Gains (Losses) on Hedges	**(50,735)**	—	**(317)**
Remeasurements of Defined Benefit Plans	**(88,273)**	(7,100)	**(552)**
Valuation Difference Due to Share Exchange	**(5,309)**	(5,445)	**(33)**
Other	**(13,896)**	(13,547)	**(87)**
Deferred Tax Liabilities	**¥ (369,644)**	¥ (255,606)	**$ (2,312)**
Net Deferred Tax Assets (Liabilities)	**¥ (231,571)**	¥ (127,299)	**$ (1,449)**

Changes in Presentation

In the previous consolidated fiscal year, “Depreciation and Impairment Losses,” which had been included in “Other” under Deferred Tax Assets, has been presented separately from the current consolidated fiscal year due to its increased materiality. To reflect this change in presentation, the notes to the consolidated financial statements for the previous consolidated fiscal year have been reclassified.

As a result, the ¥81,420 million that had been presented in “Other” under deferred tax assets in the previous consolidated fiscal year has been reclassified as ¥11,330 million for “Depreciation and Impairment Losses” and ¥70,090 million for “Other.”

2. Breakdown of Major Causes of Significant Differences Arising Between the Statutory Tax Rate and the Effective Tax Rate after Application of Tax Effect Accounting for Companies Submitting the Consolidated Financial Statements

Year Ended March 31	**2026**	2025
Effective Statutory Tax Rate	**30.62%**	30.62%
Adjustments:		
Changes in Valuation Allowance	**0.16**	(0.04)
Amortization of Goodwill	**0.29**	0.58
Share of Profit of Equity-Method Affiliated Companies	**(1.70)**	(1.95)
Permanent Differences (e.g., Cash Dividends Received)	**(1.06)**	(1.21)
Others	**(3.19)**	(1.11)
Effective Income Tax Rate	**25.12%**	26.89%

3. Accounting for Corporation Tax and Local Corporation Tax and Tax Effect Accounting

SuMiTG and some of its consolidated subsidiaries in Japan have adopted the group tax sharing system. In addition, corporation tax and local corporation tax, as well as their tax effects, are accounted for and disclosed under “Practical Solution on the Accounting and Disclosure Under the Group Tax Sharing System” (Accounting Standards Board of Japan (ASBJ) Practical Issues Task Force (PITF) No.42, August 12, 2021).

Revenue Recognition

1. Information Related to Disaggregation of Revenue from Contracts with Customers for the Fiscal Years Ended March 31, 2026 and 2025

	Millions of Yen									
Year Ended March 31, 2026	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Asset Management	Others	Subtotal	Income Other than Those Disaggregated Revenue	Total
Trust Fees	**¥ 9,438**	**¥ 6,488**	**¥ 104,149**	**¥ 5,518**	**¥ —**	**¥ —**	**¥ (158)**	**¥ 125,435**	**¥ —**	**¥ 125,435**
Fees and Commissions	**104,634**	**82,556**	**62,641**	**75,919**	**609**	**186,105**	**(62,135)**	**450,332**	**99,573**	**549,905**
Income from Contracts with Customers	**¥114,072**	**¥ 89,044**	**¥ 166,791**	**¥ 81,437**	**¥ 609**	**¥ 186,105**	**¥(62,294)**	**¥ 575,767**		

	Millions of Yen									
Year Ended March 31, 2025	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Asset Management	Others	Subtotal	Income Other than Those Disaggregated Revenue	Total
Trust Fees	¥ 7,179	¥ 10,267	¥ 98,924	¥ 4,816	¥ —	¥ —	¥ (304)	¥ 120,885	¥ —	¥ 120,885
Fees and Commissions	98,252	75,186	54,776	69,841	669	169,619	(54,778)	413,567	85,831	499,399
Income from Contracts with Customers	¥105,432	¥ 85,454	¥ 153,701	¥ 74,658	¥ 669	¥ 169,619	¥(55,082)	¥ 534,452		

	Millions of U.S. Dollars									
Year Ended March 31, 2026	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Asset Management	Others	Subtotal	Income Other than Those Disaggregated Revenue	Total
Trust Fees	**$ 59**	**$ 41**	**$ 652**	**$ 35**	**$ —**	**$ —**	**$ (1)**	**$ 785**	**$ —**	**$ 785**
Fees and Commissions	**655**	**516**	**392**	**475**	**4**	**1,164**	**(389)**	**2,817**	**623**	**3,440**
Income from Contracts with Customers	**$ 714**	**$ 557**	**$1,043**	**$ 509**	**$ 4**	**$ 1,164**	**$ (390)**	**$ 3,602**		

(Note) “Others” includes elimination of internal transactions.

2. Information Related to Contract Balance

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Receivables from Contracts with Customers	**¥ 137,903**	¥ 121,561	**$ 863**
Contract Liabilities	**3,698**	2,740	**23**

	Millions of Yen	
	2025	2024
Receivables from Contracts with Customers	**¥ 121,561**	¥ 117,188
Contract Liabilities	**2,740**	2,791

Receivables from contracts with customers and contract liabilities are included in "Other Assets" and "Other Liabilities," respectively, in the consolidated balance sheet. Contract liabilities retained at the beginning of the current fiscal year and the previous fiscal year are mainly recognized as revenue for the fiscal years ended March 31, 2026 and 2025, respectively.

The amount of revenue from performance obligation satisfied or partially satisfied in the past year and recognized in the current fiscal year is immaterial.

3. Information Related to Transaction Prices Allocated to Residual Performance Obligations

For the fiscal years ended March 31, 2026 and 2025, the amount of revenue expected to be recognized from existing contracts after the fiscal years is immaterial. Contracts with their initial expected period of less than one year and with revenue recognized in the amount that the Group is entitled to claim are not included in the notes.

Segment Information

1. Reportable Segment Information

The Group's reportable segments are defined as operating segments for which discrete financial information is available. The Board of Directors and the Executive Committee of SuMiTG 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.

The main activities of the reportable segment are presented below:

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 presented under "Significant Accounting Policies and Practices"; 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 SuMiTG and its consolidated subsidiaries, reflecting profits or losses of equity-method affiliated companies (proportionate share of profits or losses, excluding any non-recurring items).

Income earned from inter-segment and cross-segment transactions is 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 asset. 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							
Year Ended March 31, 2026	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**

	Millions of Yen							
Year Ended March 31, 2025	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Asset Management	Others	Total
Substantial Gross Business Profit	¥228,864	¥292,786	¥169,197	¥ 73,135	¥ 54,323	¥ 99,486	¥ 16,414	¥934,207
General and Administrative Expenses	(182,900)	(111,401)	(86,074)	(32,263)	(20,749)	(72,421)	(66,360)	(572,171)
Net Business Profit	¥ 45,964	¥181,385	¥ 83,122	¥ 40,872	¥ 33,573	¥ 27,064	¥ (49,946)	¥362,036
Fixed Assets	¥ 88,165	¥ 37,647	¥ 25,832	¥ 9,181	¥ 48,512	¥ —	¥183,839	¥393,179

	Millions of U.S. Dollars							
Year Ended March 31, 2026	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Asset Management	Others	Total
Substantial Gross Business Profit	**$ 1,554**	**$ 1,951**	**$1,107**	**$ 505**	**$ 44**	**$ 700**	**$ 146**	**$ 6,007**
General and Administrative Expenses	**(1,203)**	**(718)**	**(569)**	**(213)**	**(164)**	**(487)**	**(480)**	**(3,833)**
Net Business Profit	**$ 351**	**$ 1,233**	**$ 538**	**$ 292**	**$ (120)**	**$ 213**	**$ (334)**	**$ 2,174**
Fixed Assets	**$ 579**	**$ 293**	**$ 170**	**$ 58**	**$ 348**	**$ —**	**$ 1,098**	**$ 2,546**

(Notes)

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

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.

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

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

5) The amount of "Fixed Assets" for each segment represents the amount of fixed assets owned by SuMi TRUST Bank. "Others" within "Fixed Assets" include 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 related expenses are allocated to each segment based on a reasonable allocation method.

4. Reconciliation Between Total Profit or Loss for Reportable Segments and Income before Income Taxes in the Consolidated Statement of Income

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Net Business Profit	**¥ 347,486**	¥ 362,036	**$ 2,174**
Other Income	**259,951**	173,261	**1,626**
Other Expenses	**(120,079)**	(140,064)	**(751)**
Other Adjustments	**(59,301)**	(40,799)	**(371)**
Income before Income Taxes	**¥ 428,056**	¥ 354,433	**$ 2,678**

Related Information

1. Information by Service

Disclosure of information by services is omitted as similar disclosure is included in the “3. Profit or Loss and Fixed Assets by Reportable Segment” in the “Segment Information” section.

2. Geographic Information

(1) Income

Income by geographical area for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen				
Year Ended March 31, 2026	Japan	Americas	Europe	Asia and Oceania	Total
	¥ 2,156,147	**¥ 360,963**	**¥ 296,403**	**¥ 211,992**	**¥ 3,025,507**

	Millions of Yen				
Year Ended March 31, 2025	Japan	Americas	Europe	Asia and Oceania	Total
	¥ 1,927,811	¥ 410,559	¥ 360,236	¥ 224,881	¥ 2,923,488

	Millions of U.S. Dollars				
Year Ended March 31, 2026	Japan	Americas	Europe	Asia and Oceania	Total
	$ 13,489	**$ 2,258**	**$ 1,854**	**$ 1,326**	**$ 18,927**

(Notes)

1) The figures represent income in substitution for net sales to be presented by companies in other industries.

2) Income related to transactions by SuMiTG, SuMi TRUST Bank (excluding overseas branches), and other domestic consolidated subsidiaries are presented under “Japan.” Income related to transactions by oversea branches of SuMi TRUST Bank and foreign consolidated subsidiaries are presented under “Americas,” “Europe,” or “Asia and Oceania” based on the location of each overseas branch and subsidiary, reflecting their geographical proximity.

3) Income earned in the United States is presented under “Americas,” and the figures are ¥354,107 million (U.S. $2,215 million) and ¥409,944 million for the fiscal years ended March 31, 2026 and 2025, respectively.

4) Income earned in the United Kingdom is presented under “Europe,” and the figures are ¥285,211 million (U.S. $1,784 million) and ¥342,227 million for the fiscal year ended March 31, 2026 and 2025, respectively.

(2) Tangible Fixed Assets

More than 90% of the Group’s tangible fixed assets on the consolidated balance sheet as of March 31, 2026 and 2025, are located in Japan; accordingly, tangible fixed assets by geographical area are not presented.

3. Information by Major Customer

The information by major customer has been omitted as ordinary income from any particular customer was less than 10% of ordinary income in the consolidated statement of income.

Information Related to Losses on Impairment of Fixed Assets by Reportable Segment

Losses on impairment of fixed assets allocated to reportable segments during the fiscal years ended March 31, 2026 and 2025 were as follows:

	Millions of Yen							
Year Ended March 31, 2026	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Asset Management	Others	Total
Losses on Impairment of Fixed Assets	**¥ —**	**¥ —**	**¥ —**	**¥ —**	**¥ —**	**¥ —**	**¥ 13,952**	**¥ 13,952**

	Millions of Yen							
Year Ended March 31, 2025	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Asset Management	Others	Total
Losses on Impairment of Fixed Assets	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 12,984	¥ 12,984

	Millions of U.S. Dollars							
Year Ended March 31, 2026	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Asset Management	Others	Total
Losses on Impairment of Fixed Assets	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ 87**	**$ 87**

Information Related to Amortization of Goodwill and Unamortized Balance of Goodwill by Reportable Segment

Amortization of goodwill and unamortized balance of goodwill are not allocated to the reportable segments.

Amortization of goodwill recognized during the fiscal years ended March 31, 2026, and 2025, was ¥4,025 million (U.S. $25 million) and ¥6,734 million, respectively. Unamortized balance of goodwill as of March 31, 2026, and 2025, was ¥2,792 million (U.S. $17 million) and ¥8,082 million, respectively.

Information Related to Gain on Negative Goodwill by Reportable Segment

There were no gains on negative goodwill by reportable segment during the fiscal years ended March 31, 2026 and 2025.

Related-Party Information

There was no significant related-party information that need to be disclosed for the fiscal years ended March 31, 2026 and 2025.

Per Share of Common Stock Information

	Yen		U.S. Dollars
	2026	2025	**2026**
Net Assets per Share of Common Stock	**¥ 5,104.06**	¥ 4,354.91	**$ 31.93**
Net Income per Share of Common Stock	**451.80**	359.56	**2.83**
Diluted Net Income per Share of Common Stock	**451.56**	359.37	**2.82**

(Notes)

1) Net assets per share of common stock and basis for calculation are as follows:

	Millions of Yen		Millions of U.S. Dollars
	As of March 31, 2026	As of March 31, 2025	**As of March 31, 2026**
Net Assets as Reported	**¥ 3,590,969**	¥ 3,127,317	**$ 22,465**
Less:	**33,515**	31,149	**210**
Subscription Rights to Shares	**748**	760	**5**
Non-Controlling Interests	**32,767**	30,388	**205**
Net Assets Attributable to Common Shareholders	**3,557,454**	3,096,168	**22,255**
The Number of Shares of Common Stock Outstanding (Thousands of Shares)	**696,985**	710,959	**696,985**

2) Net income per share of common stock and diluted net income per share of common stock and basis for calculation are as follows:

	Millions of Yen		Millions of U.S. Dollars
	Year Ended March 31, 2026	Year Ended March 31, 2025	**Year Ended March 31, 2026**
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	**¥ 317,566**	¥ 257,635	**$ 1,987**
Net Income Not Attributable to Common Shareholders	**—**	—	**—**
Net Income Related to Common Stock that is Attributable to Owners of the Parent	**317,566**	257,635	**1,987**
Average Number of Shares of Common Stock Outstanding (Thousands of Shares)	**702,890**	716,510	**702,890**
Diluted Net Income per Share of Common Stock			
Adjustments to Net Income Attributable to Owners of the Parent	**—**	—	**—**
Effect of Dilutive Securities (Thousands of Shares)	**371**	394	**371**
Subscription Rights to Shares (Thousands of Shares)	**371**	394	**371**
Summary of the potential shares that were excluded from calculation of diluted net income per share of common stock because they have no dilute effects	**Consolidated Subsidiaries Amova Asset Management Co., Ltd. (NAM): Subscription Rights to Shares (Stock Options) NAM Common Stock 192,000 shares**	Consolidated Subsidiaries Amova Asset Management Co., Ltd. (NAM): Subscription Rights to Shares (Stock Options) NAM Common Stock 192,000 shares	

(Note) 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 SuMiTG held by the share delivery trust and RS Trust for the 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.

The number of shares of treasury stock excluded from the calculation of net assets per share of common stock is 1,251 thousand shares as of March 31, 2026 (1,748 thousand shares as of March 31, 2025). The average number of shares of treasury stock excluded from the calculation of net income per share of common stock, is 1,386 thousand shares for the fiscal year ended March 31, 2026 (1,657 thousand shares for the fiscal year ended March 31, 2025).

Significant Subsequent Event

Repurchase and Cancellation of Own Shares

At the meeting of the Board of Directors held on May 14, 2026, SuMiTG resolved to repurchase its own shares pursuant to the provision of Articles of Incorporation in accordance with Article 459, Paragraph 1 of the Companies Act and to cancel a part of its own shares pursuant to the provision of Article 178 of the Companies Act.

1) Reasons for Repurchase and Cancellation

In consideration of the status of securing sufficient capital, the use of capital for medium- to long-term profit growth and the current stock price level, SuMiTG is repurchasing its own shares in order to improve capital efficiency.

2) Details of Repurchase

1. Class of Shares to be Repurchased	Common Stock of SuMiTG
2. Total Number of Shares to be Repurchased	Up to 14,000 thousand shares
3. Total Amount of Repurchase	Up to ¥50,000 million
4. Repurchase Period	From May 15, 2026 to September 30, 2026
5. Repurchase Method	Market purchase of shares on the Tokyo Stock Exchange under a discretionary trading contract

3) Details of Cancellation

1. Class of Shares to be cancelled	Common Stock of SuMiTG
2. Number of Shares to be Cancelled	All of the shares to be repurchased as stated in 2 above
3. Scheduled Cancellation Date	October 20, 2026

Stock Split

SuMiTG resolved at the meeting of the Board of Directors held on May 14, 2026, to conduct a stock split and propose partial amendments to the Articles of Incorporation at the ordinary general meeting of shareholders for the 15th fiscal period and the meeting of class shareholders by common shareholders to be held on Friday, June 19, 2026.

1) Purpose of the Stock Split

The Group aims to realize a "virtuous circulation of funds, assets and capital" based on our Purpose of "Trust for a flourishing future." We aim to achieve a virtuous circulation by reducing the amount per investment unit through a stock split and creating an environment in which investors can invest more easily, as well as to expand our investor base and improve the liquidity of our shares.

2) Method of the Stock Split

Each share of common stock held by shareholders listed or recorded in the closing register of shareholders on the record date of July 31, 2026 will be split into four shares.

3) Number of Shares to be Increased by the Stock Split

(1) Total number of issued shares prior to the stock split	Shares of common stock	698,812,980
(2) Number of shares to be increased by the stock split	Shares of common stock	2,096,438,940
(3) Total number of issued shares after the stock split	Shares of common stock	2,795,251,920
(4) Total number of authorized shares after the stock split		6,840,000,000

* The number of shares in (1), (2) and (3) above is subject to change prior to the record date, defined in 2) above.

4) Schedule of the Stock Split

(1) Public notice of record date (scheduled)	Wednesday, July 15, 2026
(2) Record date	Friday, July 31, 2026
(3) Effective date	Saturday, August 1, 2026 (Effectively, Monday, August 3, 2026)

5) Effect on Per Share of Common Stock Information

Per share of common stock information for the previous fiscal year and the current fiscal year, calculated on the assumption that the stock split was conducted at the beginning of the previous fiscal year, are as follows:

	Yen		U.S. Dollars
	2026	2025	**2026**
Net Assets per Share of Common Stock	**¥ 1,276.01**	¥ 1,088.72	**$ 7.98**
Net Income per Share of Common Stock	**112.95**	89.89	**0.71**
Diluted Net Income per Share of Common Stock	**112.89**	89.84	**0.71**

Financial Data:
Non-Consolidated Balance Sheet

Sumitomo Mitsui Trust Group, Inc.
As of March 31, 2026 and 2025

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Assets:			
Current Assets:			
Cash and Due from Banks	**¥ 35,034**	¥ 61,975	**$ 219**
Prepaid Expenses	**322**	336	**2**
Current Portion of Long-Term Loans Receivables from Subsidiaries and Affiliated Companies	**40,000**	60,000	**250**
Other Current Assets	**8,998**	2,686	**56**
Total Current Assets	**84,355**	124,998	**528**
Non-Current Assets:			
Tangible Fixed Assets:	**0**	0	**0**
Tools, Furniture, and Fixtures	**0**	0	**0**
Intangible Fixed Assets:	**5**	5	**0**
Other Intangible Fixed Assets	**5**	5	**0**
Investments and Other Assets:	**2,099,809**	2,102,685	**13,136**
Investment Securities	**641**	642	**4**
Investments in Subsidiaries and Affiliated Companies (Stocks)	**1,458,147**	1,460,623	**9,122**
Long-Term Loans Receivable from Subsidiaries and Affiliated Companies	**640,925**	641,000	**4,010**
Deferred Tax Assets	**—**	324	**—**
Other Investments	**94**	94	**1**
Total Non-Current Assets	**2,099,814**	2,102,690	**13,136**
Total Assets	**¥ 2,184,169**	¥ 2,227,689	**$ 13,664**
Liabilities:			
Current Liabilities:			
Accrued Expenses	**¥ 2,440**	¥ 2,411	**$ 15**
Income Taxes Payable	**7**	466	**0**
Provision for Bonuses	**282**	326	**2**
Provision for Directors' Bonuses	**132**	148	**1**
Current Portion of Bonds Payable	**40,000**	60,000	**250**
Other Current Liabilities	**754**	539	**5**
Total Current Liabilities	**43,618**	63,893	**273**
Non-Current Liabilities:			
Bonds Payable	**620,925**	621,000	**3,884**
Long-Term Loans Payable	**20,000**	20,000	**125**
Provision for Share-Based Remuneration	**341**	375	**2**
Deferred Tax Liabilities	**362**	—	**2**
Other Non-Current Liabilities	**707**	431	**4**
Total Non-Current Liabilities	**642,335**	641,807	**4,018**
Total Liabilities	**¥ 685,953**	¥ 705,700	**$ 4,291**
Net Assets:			
Total Shareholders' Equity:	**¥ 1,497,467**	¥ 1,521,227	**$ 9,368**
Capital Stock	**261,608**	261,608	**1,637**
Capital Surplus:	**818,443**	907,548	**5,120**
Legal Capital Surplus	**702,933**	702,933	**4,397**
Other Capital Surplus	**115,509**	204,614	**723**
Retained Earnings:	**423,457**	388,514	**2,649**
Other Retained Earnings:			
Retained Earnings Brought Forward	**423,457**	388,514	**2,649**
Treasury Stock-At Cost	**(6,041)**	(36,444)	**(38)**
Subscription Rights to Shares	**748**	760	**5**
Total Net Assets	**¥ 1,498,215**	¥ 1,521,988	**$ 9,373**
Total Liabilities and Net Assets	**¥ 2,184,169**	¥ 2,227,689	**$ 13,664**

	Yen		U.S. Dollars
Net Assets per Share of Common Stock	**¥ 2,148.49**	¥ 2,139.68	**$ 13.44**

The figures in U.S. dollars are converted from yen for the convenience of readers outside Japan at the rate of ¥159.85 to U.S. $1.00, the exchange rate as of March 31, 2026.

Financial Data:

Non-Consolidated Statement of Income

Sumitomo Mitsui Trust Group, Inc.
For the fiscal years ended March 31, 2026 and 2025

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Operating Income:			
Dividends Received from Subsidiaries	**¥149,157**	¥ 148,257	**$ 933**
Fees and Commissions Received from Subsidiaries	**9,817**	8,869	**61**
Total Operating Income	**158,975**	157,127	**995**
Operating Expenses:			
General and Administrative Expenses	**6,796**	6,882	**43**
Total Operating Expenses	**6,796**	6,882	**43**
Operating Profit	**152,178**	150,244	**952**
Non-Operating Income:	**12,130**	8,282	**76**
Interest Income	**11,953**	8,196	**75**
Interest on Securities	**—**	1	**—**
Commission Fee	**0**	0	**0**
Other Non-Operating Income	**177**	83	**1**
Non-Operating Expenses:	**13,567**	9,672	**85**
Interest Expenses	**172**	164	**1**
Interest on Bonds Payable	**11,697**	7,985	**73**
Other Non-Operating Expenses	**1,697**	1,522	**11**
Extraordinary Income:	**2**	4	**0**
Other Extraordinary Gains	**2**	4	**0**
Extraordinary Losses:	**—**	66	**—**
Other Extraordinary Losses	**—**	66	**—**
Income before Income Taxes	**150,743**	148,793	**943**
Income Taxes:	**617**	388	**4**
Current	**(69)**	428	**(0)**
Deferred	**686**	(39)	**4**
Net Income	**¥150,125**	¥ 148,405	**$ 939**

	Yen		U.S. Dollars
Net Income per Share of Common Stock	**¥ 213.58**	¥ 207.12	**$ 1.34**

Financial Data:

Non-Consolidated Statement of Changes in Net Assets

Sumitomo Mitsui Trust Group, Inc.
For the fiscal years ended March 31, 2026 and 2025

From April 1, 2025 to March 31, 2026

	Millions of Yen					
	Shareholders' Equity					
		Capital Surplus			Retained Earnings	
	Capital Stock	Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings: Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	¥ 261,608	¥ 702,933	¥ 204,614	¥ 907,548	¥ 388,514	¥ 388,514
Changes during the Period						
Cash Dividends					(115,183)	(115,183)
Net Income					150,125	150,125
Purchase of Treasury Stock						
Disposal of Treasury Stock			(12)	(12)		
Retirement of Treasury Stock			(89,092)	(89,092)		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(89,104)	(89,104)	34,942	34,942
Balance at the End of the Period	¥ 261,608	¥ 702,933	¥ 115,509	¥ 818,443	¥ 423,457	¥ 423,457

	Millions of Yen			
	Shareholders' Equity			
	Treasury Stock	Total Shareholders' Equity	Subscription Rights to Shares	Total Net Assets
Balance at the Beginning of the Period	¥(36,444)	¥ 1,521,227	¥ 760	¥ 1,521,988
Changes during the Period				
Cash Dividends		(115,183)		(115,183)
Net Income		150,125		150,125
Purchase of Treasury Stock	(60,026)	(60,026)		(60,026)
Disposal of Treasury Stock	1,335	1,323		1,323
Retirement of Treasury Stock	89,092	—		—
Net Changes of Items Other Than Shareholders' Equity			(12)	(12)
Total Changes during the Period	30,402	(23,760)	(12)	(23,772)
Balance at the End of the Period	¥ (6,041)	¥ 1,497,467	¥ 748	¥ 1,498,215

From April 1, 2024 to March 31, 2025

	Millions of Yen					
	Shareholders' Equity					
		Capital Surplus			Retained Earnings	
					Other Retained Earnings	
	Capital Stock	Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	¥ 261,608	¥ 702,933	¥ 224,326	¥ 927,260	¥ 332,006	¥ 332,006
Changes during the Period						
Cash Dividends					(91,896)	(91,896)
Net Income					148,405	148,405
Purchase of Treasury Stock						
Disposal of Treasury Stock			(47)	(47)		
Retirement of Treasury Stock			(19,664)	(19,664)		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(19,712)	(19,712)	56,508	56,508
Balance at the End of the Period	¥ 261,608	¥ 702,933	¥ 204,614	¥ 907,548	¥ 388,514	¥ 388,514

	Millions of Yen			
	Shareholders' Equity			
	Treasury Stock	Total Shareholders' Equity	Subscription Rights to Shares	Total Net Assets
Balance at the Beginning of the Period	¥(23,635)	¥ 1,497,239	¥ 855	¥ 1,498,094
Changes during the Period				
Cash Dividends		(91,896)		(91,896)
Net Income		148,405		148,405
Purchase of Treasury Stock	(33,521)	(33,521)		(33,521)
Disposal of Treasury Stock	1,048	1,001		1,001
Retirement of Treasury Stock	19,664	—		—
Net Changes of Items Other Than Shareholders' Equity			(94)	(94)
Total Changes during the Period	(12,808)	23,987	(94)	23,893
Balance at the End of the Period	¥(36,444)	¥ 1,521,227	¥ 760	¥ 1,521,988

From April 1, 2025 to March 31, 2026

	Millions of U.S. Dollars					
	Shareholders' Equity					
		Capital Surplus			Retained Earnings	
	Capital Stock	Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Other Retained Earnings: Retained Earnings Brought Forward	Total Retained Earnings
Balance at the Beginning of the Period	$ 1,637	$ 4,397	$ 1,280	$ 5,677	$ 2,430	$ 2,430
Changes during the Period						
Cash Dividends					(721)	(721)
Net Income					939	939
Purchase of Treasury Stock						
Disposal of Treasury Stock			(0)	(0)		
Retirement of Treasury Stock			(557)	(557)		
Net Changes of Items Other Than Shareholders' Equity						
Total Changes during the Period	—	—	(557)	(557)	219	219
Balance at the End of the Period	$ 1,637	$ 4,397	$ 723	$ 5,120	$ 2,649	$ 2,649

	Millions of U.S. Dollars			
	Shareholders' Equity			
	Treasury Stock	Total Shareholders' Equity	Subscription Rights to Shares	Total Net Assets
Balance at the Beginning of the Period	$ (228)	$ 9,517	$ 5	$ 9,521
Changes during the Period				
Cash Dividends		(721)		(721)
Net Income		939		939
Purchase of Treasury Stock	(376)	(376)		(376)
Disposal of Treasury Stock	8	8		8
Retirement of Treasury Stock	557	—		—
Net Changes of Items Other Than Shareholders' Equity			(0)	(0)
Total Changes during the Period	190	(149)	(0)	(149)
Balance at the End of the Period	$ (38)	$ 9,368	$ 5	$ 9,373

Financial Data:

Statement of Trust Account

Sumitomo Mitsui Trust Group, Inc. and its Consolidated Subsidiaries
As of March 31, 2026 and 2025

	Millions of Yen		Millions of U.S. Dollars
As of March 31	**2026**	2025	**2026**
Assets:			
Loans and Bills Discounted (Notes 2 and 4)	**¥ 3,421,140**	¥ 2,531,925	**$ 21,402**
Securities (Note 3)	**658,175**	858,567	**4,117**
Beneficiary Rights	**180,254,982**	184,371,223	**1,127,651**
Securities Held in Custody Accounts	**30,120**	30,892	**188**
Monetary Claims	**26,280,668**	26,051,284	**164,408**
Tangible Fixed Assets	**31,747,345**	28,752,555	**198,607**
Intangible Fixed Assets	**291,618**	265,206	**1,824**
Other Claims	**19,143,905**	15,935,528	**119,762**
Loans to Banking Account	**2,516,892**	3,492,270	**15,745**
Cash and Due from Banks	**1,006,891**	990,294	**6,299**
Total Assets	**¥ 265,351,740**	¥263,279,750	**$ 1,660,005**
Liabilities:			
Money Trusts (Note 4)	**¥ 40,323,921**	¥ 40,242,012	**$ 252,261**
Pension Trusts	**15,917,222**	15,520,551	**99,576**
Property Formation Benefit Trusts	**17,022**	18,580	**106**
Securities Investment Trusts	**77,056,550**	78,688,637	**482,055**
Money in Trust Other Than Money Trusts	**40,927,328**	40,862,996	**256,036**
Securities in Trust	**22,235,109**	22,793,181	**139,100**
Money Claims in Trust	**26,723,735**	26,173,262	**167,180**
Real Estate in Trust	**718**	809	**4**
Composite Trusts	**42,150,133**	38,979,719	**263,686**
Total Liabilities	**¥ 265,351,740**	¥263,279,750	**$ 1,660,005**

See Notes to Statement of Trust Account.

Financial Data:
Notes to Statement of Trust Account

1. Trust Accounts

Under the Trust Act of Japan, trust activities must be administered separately from a commercial banking business. As a result, assets accepted in trust must be segregated from the assets held by SuMiTG. Within the general category of trust accounts, each trust account is segregated from other trust assets. Accordingly, the financial statements of SuMiTG do not reflect SuMiTG's records as to the assets accepted in trust, which are maintained separately under the trust account.

Under certain trust agreements, repayments of the principal of the customers' trust assets are guaranteed by SuMi TRUST Bank, and such guaranteed principal as of March 31, 2026 and 2025, were ¥2,597.1 billion (U.S. $16.2 billion) and ¥3,330.8 billion, respectively.

The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥159.85 to U.S. $1, the approximate rate of exchange as of March 31, 2026. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, the total may not be equal to sum of individual amounts. The amounts presented in the statement of trust account as of March 31, 2026 and 2025, are for trust accounts in SuMi TRUST Bank.

2. Loans and Bills Discounted

Loans as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Loans on Deeds	**¥ 2,924,640**	¥ 2,059,525	**$ 18,296**
Loans on Bills	**496,500**	472,400	**3,106**
Total	**¥ 3,421,140**	¥ 2,531,925	**$ 21,402**

The balances of guaranteed trust account loans as of March 31, 2026 and 2025, stood at ¥341.2 billion (U.S. $2,135 million) and ¥126.9 billion, respectively.

Under certain trust agreements, repayments of the principal of customers' trust assets are guaranteed by SuMi TRUST Bank, and loans on such guaranteed trust assets as of March 31, 2026 and 2025, included the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Doubtful Loans	**¥ —**	¥ 7	**$ —**
Restructured Loans	**3**	5	**0**
Total	**¥ 3**	¥ 13	**$ 0**

3. Securities

Securities held as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Government Bonds	**¥ 303,164**	¥ 411,789	**$ 1,897**
Local Government Bonds	**—**	30	**—**
Corporate Bonds	**20,137**	24,691	**126**
Stocks	**5,942**	6,030	**37**
Other Securities	**328,930**	416,025	**2,058**
Total	**¥ 658,175**	¥ 858,567	**$ 4,117**

4. Balance of Money Trusts

The principal amount of certain money trusts is guaranteed, and the balance of these accounts are as follows:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Assets:			
Loans and Bills Discounted	**¥ 341,208**	¥ 126,945	**$ 2,135**
Other	**2,256,333**	3,204,365	**14,115**
Total	**¥ 2,597,541**	¥ 3,331,311	**$ 16,250**
Liabilities:			
Principal	**¥ 2,597,182**	¥ 3,330,896	**$ 16,248**
Allowance for Impairment of Guaranteed Trust Principal	**5**	6	**0**
Other	**354**	408	**2**
Total	**¥ 2,597,541**	¥ 3,331,311	**$ 16,250**

In the case of certain money trusts, the principal amount is guaranteed, and as the above table indicates, an allowance for the impairment of guaranteed trust principal is set aside by SuMi TRUST Bank. The figures in the table include funds entrusted from other trusts managed by SuMi TRUST Bank.

Financial Data:

Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank")

Financial Summary:

Five-Year Summary

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
As of and for the fiscal years ended March 31

	Millions of Yen				
Consolidated Statements of Banking Account	**2026**	2025	2024	2023	2022
As of the Year-End					
Assets:					
Cash and Due from Banks	**¥ 23,974,790**	¥ 25,109,153	¥ 22,751,571	¥ 21,522,753	¥ 18,142,775
Securities	**13,267,109**	11,342,106	9,797,616	6,804,176	7,748,019
Loans and Bills Discounted	**33,277,334**	32,206,993	33,420,919	31,810,926	30,876,507
Lease Receivables and Investment Assets	**690,585**	718,241	718,968	688,933	688,141
Tangible Fixed Assets	**226,580**	225,693	234,328	230,096	231,770
Intangible Fixed Assets	**176,519**	158,851	129,410	108,362	100,109
Customers' Liabilities for Acceptances and Guarantees	**604,167**	640,415	595,482	562,523	541,228
Others	**9,788,157**	7,673,684	8,047,690	7,140,213	6,181,543
Allowance for Loan Losses	**(142,808)**	(129,958)	(117,798)	(129,998)	(163,369)
Total Assets	**¥ 81,862,437**	¥ 77,945,182	¥ 75,578,189	¥ 68,737,987	¥ 64,346,726
Liabilities:					
Deposits and Negotiable Certificates of Deposit	**¥ 50,418,028**	¥ 47,458,368	¥ 46,710,660	¥ 42,937,929	¥ 39,963,734
Acceptances and Guarantees	**604,167**	640,415	595,482	562,523	541,228
Others	**27,603,338**	27,084,200	25,480,579	22,769,313	21,493,253
Total Liabilities	**¥ 78,625,534**	¥ 75,182,984	¥ 72,786,722	¥ 66,269,765	¥ 61,998,216
Net Assets:					
Shareholders' Equity	**¥ 2,506,735**	¥ 2,343,369	¥ 2,229,672	¥ 2,232,088	¥ 2,114,764
Accumulated Other Comprehensive Income	**694,996**	388,481	531,323	206,616	205,045
Non-Controlling Interests	**35,169**	30,346	30,470	29,517	28,699
Total Net Assets	**¥ 3,236,902**	¥ 2,762,197	¥ 2,791,467	¥ 2,468,222	¥ 2,348,510
Total Liabilities and Net Assets	**¥ 81,862,437**	¥ 77,945,182	¥ 75,578,189	¥ 68,737,987	¥ 64,346,726
For the Year					
Income:					
Trust Fees	**¥ 125,435**	¥ 120,885	¥ 116,269	¥ 109,721	¥ 110,539
Interest Income	**1,266,915**	1,157,937	1,006,740	659,022	370,231
Fees and Commissions	**397,709**	361,504	343,876	323,099	300,637
Trading Income	**88,748**	105,933	77,765	15,608	13,453
Other Ordinary Income	**732,135**	861,474	655,069	468,587	335,885
Other Income	**250,648**	173,163	150,734	124,297	119,392
Total Income	**¥ 2,861,592**	¥ 2,780,899	¥ 2,350,456	¥ 1,700,337	¥ 1,250,140
Expenses:					
Interest Expenses	**¥ 1,291,266**	¥ 1,265,140	¥ 1,129,046	¥ 551,043	¥ 107,883
Fees and Commissions Payments	**96,974**	101,046	97,098	93,602	92,926
Trading Expenses	**—**	3,073	1,848	5,184	—
Other Ordinary Expenses	**467,355**	490,784	261,679	272,606	291,353
General and Administrative Expenses	**486,316**	448,827	428,734	388,714	361,104
Other Expenses	**117,244**	139,422	353,144	138,581	195,012
Total Expenses	**¥ 2,459,157**	¥ 2,448,295	¥ 2,271,551	¥ 1,449,732	¥ 1,048,281
Income before Income Taxes	**¥ 402,434**	¥ 332,604	¥ 78,904	¥ 250,605	¥ 201,858
Net Income	**¥ 302,152**	¥ 244,546	¥ 66,958	¥ 178,676	¥ 150,379

	Yen				
Per Share of Common Stock:					
Net Income per Share of Common Stock	**¥ 177.59**	¥ 145.14	¥ 39.30	¥ 106.08	¥ 89.11
Fully Diluted Net Income per Share of Common Stock	**—**	—	—	—	—
Net Assets per Share of Common Stock	**1,912.01**	1,631.40	1,648.81	1,456.34	1,385.34

Financial Summary:

Five-Year Summary

Sumitomo Mitsui Trust Bank, Limited
As of and for the fiscal years ended March 31

	Millions of Yen				
Non-Consolidated Statements of Banking Account	**2026**	2025	2024	2023	2022
As of the Year-End					
Assets:					
Cash and Due from Banks	**¥ 23,458,657**	¥ 24,728,511	¥ 22,604,053	¥ 21,364,216	¥ 17,925,030
Securities	**13,295,000**	11,431,249	9,952,494	6,999,285	7,951,169
Loans and Bills Discounted	**33,687,400**	32,253,158	33,773,133	31,947,351	30,916,363
Tangible Fixed Assets	**182,549**	180,966	185,355	182,820	184,334
Intangible Fixed Assets	**163,743**	138,160	111,047	89,534	77,756
Customers' Liabilities for Acceptances and Guarantees	**525,912**	545,775	490,273	458,822	426,405
Others	**8,052,118**	6,317,452	6,318,098	5,888,514	5,185,333
Allowance for Loan Losses	**(122,889)**	(108,659)	(95,815)	(105,798)	(136,300)
Total Assets	**¥ 79,242,493**	¥ 75,486,614	¥ 73,338,642	¥ 66,824,746	¥ 62,530,092
Liabilities:					
Deposits and Negotiable Certificates of Deposit	**¥ 49,907,668**	¥ 47,080,530	¥ 46,450,393	¥ 42,658,928	¥ 39,708,369
Acceptances and Guarantees	**525,912**	545,775	490,273	458,822	426,405
Others	**26,223,725**	25,513,112	24,033,404	21,579,079	20,344,012
Total Liabilities	**¥ 76,657,306**	¥ 73,139,418	¥ 70,974,071	¥ 64,696,830	¥ 60,478,786
Net Assets:					
Shareholders' Equity	**¥ 2,144,740**	¥ 2,015,615	¥ 1,905,417	¥ 1,915,815	¥ 1,807,041
Valuation and Translation Adjustments	**440,446**	331,580	459,153	212,099	244,263
Total Net Assets	**¥ 2,585,187**	¥ 2,347,195	¥ 2,364,571	¥ 2,127,915	¥ 2,051,305
Total Liabilities and Net Assets	**¥ 79,242,493**	¥ 75,486,614	¥ 73,338,642	¥ 66,824,746	¥ 62,530,092
For the Year					
Income:					
Trust Fees	**¥ 125,594**	¥ 121,189	¥ 116,269	¥ 109,721	¥ 110,539
Interest Income	**1,263,276**	1,167,935	1,020,590	665,844	360,361
Fees and Commissions	**274,900**	242,367	232,905	213,074	196,351
Trading Income	**88,748**	105,933	77,765	15,608	13,453
Other Ordinary Income	**311,941**	395,502	376,053	203,946	56,215
Other Income	**218,966**	154,219	136,813	119,454	102,866
Total Income	**¥ 2,283,426**	¥ 2,187,147	¥ 1,960,399	¥ 1,327,649	¥ 839,787
Expenses:					
Interest Expenses	**¥ 1,272,809**	¥ 1,249,045	¥ 1,127,206	¥ 552,582	¥ 104,274
Fees and Commissions Payments	**122,014**	122,660	116,816	109,382	106,900
Trading Expenses	**—**	3,073	1,848	5,184	—
Other Ordinary Expenses	**81,808**	56,976	11,609	32,847	35,082
General and Administrative Expenses	**351,314**	309,759	295,068	266,335	250,023
Other Expenses	**95,856**	140,618	352,921	137,030	194,377
Total Expenses	**¥ 1,923,804**	¥ 1,882,133	¥ 1,905,471	¥ 1,103,363	¥ 690,659
Income before Income Taxes	**¥ 359,622**	¥ 305,014	¥ 54,927	¥ 224,286	¥ 149,127
Net Income	**¥ 263,408**	¥ 239,563	¥ 57,839	¥ 169,135	¥ 113,343
Annual Dividends	**¥ 133,745**	¥ 129,676	¥ 69,526	¥ 60,383	¥ 49,850

	Yen				
Per Share of Common Stock:					
Net Income per Share of Common Stock	**¥ 157.30**	¥ 143.06	¥ 34.54	¥ 101.00	¥ 67.68
Fully Diluted Net Income per Share of Common Stock	**—**	—	—	—	—
Net Assets per Share of Common Stock	**1,543.82**	1,401.69	1,412.07	1,270.74	1,224.99

Financial Summary:
Five-Year Summary

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
As of and for the fiscal years ended March 31

	Millions of Yen				
Statements of Trust Account	**2026**	2025	2024	2023	2022
As of the Year-End					
Assets:					
Securities	**¥ 658,175**	¥ 858,567	¥ 830,452	¥ 846,569	¥ 859,127
Loans and Bills Discounted	**3,421,140**	2,531,925	2,407,320	2,154,605	2,131,254
Other	**261,272,425**	259,889,256	254,229,030	253,224,540	245,225,037
Total Assets	**¥265,351,740**	¥263,279,750	¥257,466,804	¥256,225,715	¥248,215,419
Liabilities:					
Money Trusts	**¥ 40,323,921**	¥ 40,242,012	¥ 37,154,630	¥ 38,420,310	¥ 36,216,311
Pension Trusts	**15,917,222**	15,520,551	14,523,406	14,043,977	14,525,120
Property Formation Benefit Trusts	**17,022**	18,580	18,755	18,439	18,820
Other Trusts	**209,093,574**	207,498,606	205,770,011	203,742,987	197,455,167
Total Liabilities	**¥265,351,740**	¥263,279,750	¥257,466,804	¥256,225,715	¥248,215,419

	Millions of Yen				
Total Employable Funds (Non-Consolidated)	**2026**	2025	2024	2023	2022
As of the Year-End					
Deposits	**¥ 49,907,668**	¥ 47,080,530	¥ 46,450,393	¥ 42,658,928	¥ 39,708,369
Money Trusts	**40,323,921**	40,242,012	37,154,630	38,420,310	36,216,311
Pension Trusts	**15,917,222**	15,520,551	14,523,406	14,043,977	14,525,120
Property Formation Benefit Trusts	**17,022**	18,580	18,755	18,439	18,820
Total Employable Funds*	**¥106,165,834**	¥102,861,674	¥ 98,147,186	¥ 95,141,656	¥ 90,468,620

* Total Employable Funds represents the total amount of the Deposits in the Banking Account and funds included under the Money Trusts, Pension Trusts, Property Formation Benefit Trusts and Loan Trusts in the Trust Account.

Financial Data:

Consolidated Balance Sheet

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
As of March 31, 2026 and 2025

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Assets:			
Cash and Due from Banks	**¥ 23,974,790**	¥ 25,109,153	**$ 149,983**
Call Loans and Bills Bought	**20,240**	21,000	**127**
Receivables under Resale Agreements	**612,807**	803,722	**3,834**
Receivables under Securities Borrowing Transactions	**55,203**	95,400	**345**
Monetary Claims Bought	**944,945**	926,244	**5,911**
Trading Assets (Notes 1, 2 and 4)	**3,333,909**	2,291,521	**20,856**
Money Held in Trust	**100**	100	**1**
Securities (Notes 2, 3 and 4)	**13,267,109**	11,342,106	**82,997**
Loans and Bills Discounted (Notes 3, 4 and 5)	**33,277,334**	32,206,993	**208,179**
Foreign Exchanges (Note 3)	**65,826**	53,453	**412**
Lease Receivables and Investment Assets (Note 4)	**690,585**	718,241	**4,320**
Other Assets (Notes 3, 4, 8 and 14)	**4,143,201**	3,144,945	**25,919**
Tangible Fixed Assets (Note 6)	**226,580**	225,693	**1,417**
Intangible Fixed Assets (Note 7)	**176,519**	158,851	**1,104**
Assets for Retirement Benefits	**583,484**	319,154	**3,650**
Deferred Tax Assets	**32,377**	22,080	**203**
Customers' Liabilities for Acceptances and Guarantees (Note 3)	**604,167**	640,415	**3,780**
Allowance for Loan Losses	**(142,808)**	(129,958)	**(893)**
Allowance for Investment Losses	**(3,938)**	(3,938)	**(25)**
Total Assets	**¥ 81,862,437**	¥ 77,945,182	**$ 512,120**
Liabilities:			
Deposits (Notes 4 and 9)	**¥ 40,060,765**	¥ 37,815,270	**$ 250,615**
Negotiable Certificates of Deposit	**10,357,263**	9,643,098	**64,794**
Call Money and Bills Sold	**214,592**	318,617	**1,342**
Payables under Repurchase Agreements (Note 4)	**2,672,483**	2,391,583	**16,719**
Trading Liabilities (Note 1)	**2,877,639**	2,092,440	**18,002**
Borrowed Money (Notes 4 and 10)	**9,371,940**	9,765,957	**58,630**
Foreign Exchanges	**1,314**	1,440	**8**
Short-Term Bonds Payable	**2,751,360**	2,987,093	**17,212**
Bonds Payable (Note 11)	**3,266,723**	2,862,483	**20,436**
Borrowed Money from Trust Account (Note 12)	**2,516,892**	3,492,270	**15,745**
Other Liabilities (Notes 13 and 14)	**3,614,969**	2,971,159	**22,615**
Provision for Bonuses	**15,043**	15,027	**94**
Provision for Directors' Bonuses	**142**	138	**1**
Provision for Stocks Payment	**1,062**	1,194	**7**
Liabilities for Retirement Benefits	**8,917**	10,218	**56**
Provision for Reward Points Program	**23,089**	22,686	**144**
Provision for Reimbursement of Deposits	**2,150**	2,390	**13**
Provision for Contingent Losses	**1,997**	1,473	**12**
Deferred Tax Liabilities	**260,567**	145,573	**1,630**
Deferred Tax Liabilities for Land Revaluation (Note 6)	**2,451**	2,451	**15**
Acceptances and Guarantees	**604,167**	640,415	**3,780**
Total Liabilities	**¥ 78,625,534**	¥ 75,182,984	**$ 491,871**
Net Assets:			
Total Shareholders' Equity:	**¥ 2,506,735**	¥ 2,343,369	**$ 15,682**
Capital Stock	**342,037**	342,037	**2,140**
Capital Surplus	**342,617**	342,899	**2,143**
Retained Earnings	**1,822,081**	1,658,432	**11,399**
Total Accumulated Other Comprehensive Income:	**694,996**	388,481	**4,348**
Valuation Differences on Available-for-Sale Securities	**339,888**	361,032	**2,126**
Deferred Gains (Losses) on Hedges	**116,844**	(9,498)	**731**
Revaluation Reserve for Land (Note 6)	**(6,148)**	(6,148)	**(38)**
Foreign Currency Translation Adjustments	**51,581**	27,670	**323**
Remeasurements of Defined Benefit Plans	**192,831**	15,425	**1,206**
Non-Controlling Interests	**35,169**	30,346	**220**
Total Net Assets	**¥ 3,236,902**	¥ 2,762,197	**$ 20,250**
Total Liabilities and Net Assets	**¥ 81,862,437**	¥ 77,945,182	**$ 512,120**

	Yen		U.S. Dollars
Net Assets per Share of Common Stock	**¥ 1,912.01**	¥ 1,631.40	**$ 11.96**

See accompanying notes.
The figures in U.S. dollars are converted from yen for the convenience of readers outside Japan at the rate of ¥159.85 to U.S. $1.00, the exchange rate as of March 31, 2026.

Financial Data:

Consolidated Statement of Income

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the fiscal years ended March 31, 2026 and 2025

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Income:			
Trust Fees (Note 1)	**¥ 125,435**	¥ 120,885	**$ 785**
Interest Income:	**1,266,915**	1,157,937	**7,926**
Interest on Loans and Discounts	**689,551**	687,769	**4,314**
Interest and Dividends on Securities	**338,458**	273,144	**2,117**
Interest on Call Loans and Bills Bought	**5,221**	3,790	**33**
Interest on Receivables under Resale Agreements	**797**	633	**5**
Interest on Receivables under Securities Borrowing Transactions	**146**	71	**1**
Interest on Deposits with Banks	**209,508**	163,353	**1,311**
Other Interest Income (Note 2)	**23,230**	29,175	**145**
Fees and Commissions (Note 1)	**397,709**	361,504	**2,488**
Trading Income (Note 3)	**88,748**	105,933	**555**
Other Ordinary Income (Note 4)	**732,135**	861,474	**4,580**
Other Income (Note 5)	**250,648**	173,163	**1,568**
Total Income	**¥ 2,861,592**	¥ 2,780,899	**$ 17,902**
Expenses:			
Interest Expenses:	**¥ 1,291,266**	¥ 1,265,140	**$ 8,078**
Interest on Deposits	**404,674**	375,028	**2,532**
Interest on Negotiable Certificates of Deposit	**343,885**	375,345	**2,151**
Interest on Call Money and Bills Sold	**1,947**	1,533	**12**
Interest on Payables under Repurchase Agreements	**124,554**	120,989	**779**
Interest on Borrowings	**62,821**	44,248	**393**
Interest on Short-Term Bonds	**100,974**	106,347	**632**
Interest on Bonds	**108,979**	81,177	**682**
Other Interest Expenses (Note 2)	**143,429**	160,469	**897**
Fees and Commissions Payments	**96,974**	101,046	**607**
Trading Expenses (Note 3)	**—**	3,073	**—**
Other Ordinary Expenses (Note 4)	**467,355**	490,784	**2,924**
General and Administrative Expenses (Note 6)	**486,316**	448,827	**3,042**
Other Expenses (Note 5)	**117,244**	139,422	**733**
Total Expenses	**¥ 2,459,157**	¥ 2,448,295	**$ 15,384**
Income before Income Taxes	**¥ 402,434**	¥ 332,604	**$ 2,518**
Income Taxes:	**100,281**	88,057	**627**
Current	**126,387**	96,455	**791**
Deferred	**(26,105)**	(8,398)	**(163)**
Net Income	**¥ 302,152**	¥ 244,546	**$ 1,890**
Net Income Attributable to Non-Controlling Interests	**4,758**	1,494	**30**
Net Income Attributable to Owners of the Parent	**¥ 297,394**	¥ 243,052	**$ 1,860**

	Yen		U.S. Dollars
Net Income per Share of Common Stock	**¥ 177.59**	¥ 145.14	**$ 1.11**

See accompanying notes.

Financial Data:
Consolidated Statement of Comprehensive Income

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the fiscal years ended March 31, 2026 and 2025

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Net Income	**¥ 302,152**	¥ 244,546	**$ 1,890**
Other Comprehensive Income (Loss):			
Valuation Differences on Available-for-Sale Securities	**(13,638)**	(121,118)	**(85)**
Deferred Gains (Losses) on Hedges	**121,123**	(797)	**758**
Revaluation Reserve for Land	**—**	(69)	**—**
Foreign Currency Translation Adjustments	**25,057**	5,752	**157**
Remeasurements of Defined Benefit Plans	**177,596**	(25,867)	**1,111**
Share of Other Comprehensive Income of Equity-Method Affiliated Companies	**(3,616)**	(679)	**(23)**
Total Other Comprehensive Income (Loss)(Note)	**¥ 306,523**	¥ (142,780)	**$ 1,918**
Comprehensive Income:	**¥ 608,676**	¥ 101,766	**$ 3,808**
Comprehensive Income Attributable to Owners of the Parent	**603,909**	100,520	**3,778**
Comprehensive Income Attributable to Non-Controlling Interests	**4,766**	1,246	**30**

See accompanying notes.

Financial Data:

Consolidated Statement of Changes in Net Assets

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the fiscal years ended March 31, 2026 and 2025

From April 1, 2025 to March 31, 2026

	Millions of Yen			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	¥ 342,037	¥ 342,899	¥ 1,658,432	¥ 2,343,369
Changes during the Period				
Cash Dividends			(133,745)	(133,745)
Net Income Attributable to Owners of the Parent			297,394	297,394
Decrease by Corporate Division		(107)		(107)
Sales of Shares of Consolidated Subsidiaries		(174)		(174)
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	(282)	163,648	163,366
Balance at the End of the Period	¥ 342,037	¥ 342,617	¥ 1,822,081	¥ 2,506,735

	Millions of Yen							
	Accumulated Other Comprehensive Income							
	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	Non-Controlling Interests	Total Net Assets
Balance at the Beginning of the Period	¥ 361,032	¥ (9,498)	¥ (6,148)	¥ 27,670	¥ 15,425	¥ 388,481	¥ 30,346	¥ 2,762,197
Changes during the Period								
Cash Dividends								(133,745)
Net Income Attributable to Owners of the Parent								297,394
Decrease by Corporate Division								(107)
Sales of Shares of Consolidated Subsidiaries								(174)
Net Changes of Items Other Than Shareholders' Equity	(21,144)	126,342	—	¥ 23,910	177,405	306,515	4,822	311,338
Total Changes during the Period	(21,144)	126,342	—	¥ 23,910	177,405	306,515	4,822	474,704
Balance at the End of the Period	¥ 339,888	¥ 116,844	¥ (6,148)	¥ 51,581	¥ 192,831	¥ 694,996	¥ 35,169	¥ 3,236,902

See accompanying notes.

From April 1, 2024 to March 31, 2025

	Millions of Yen			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	¥ 342,037	¥ 342,889	¥ 1,544,745	¥ 2,229,672
Changes during the Period				
Cash Dividends			(129,676)	(129,676)
Net Income Attributable to Owners of the Parent			243,052	243,052
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	—	9	113,686	113,696
Balance at the End of the Period	¥ 342,037	¥ 342,899	¥ 1,658,432	¥ 2,343,369

	Millions of Yen							
	Accumulated Other Comprehensive Income							
	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	Non-Controlling Interests	Total Net Assets
Balance at the Beginning of the Period	¥ 485,795	¥ (10,037)	¥ (5,767)	¥ 20,060	¥ 41,273	¥ 531,323	¥ 30,470	¥ 2,791,467
Changes during the Period								
Cash Dividends								(129,676)
Net Income Attributable to Owners of the Parent								243,052
Purchase of Shares of Consolidated Subsidiaries								9
Reversal of Revaluation Reserve for Land								310
Net Changes of Items Other Than Shareholders' Equity	(124,763)	539	(380)	7,609	(25,847)	(142,842)	(124)	(142,966)
Total Changes during the Period	(124,763)	539	(380)	7,609	(25,847)	(142,842)	(124)	(29,269)
Balance at the End of the Period	¥ 361,032	¥ (9,498)	¥ (6,148)	¥ 27,670	¥ 15,425	¥ 388,481	¥ 30,346	¥ 2,762,197

See accompanying notes.

From April 1, 2025 to March 31, 2026

	Millions of U.S. Dollars			
	Shareholders' Equity			
	Capital Stock	Capital Surplus	Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	$ 2,140	$ 2,145	$ 10,375	$ 14,660
Changes during the Period				
Cash Dividends			(837)	(837)
Net Income Attributable to Owners of the Parent			1,860	1,860
Decrease by Corporate Division		(1)		(1)
Sales of Shares of Consolidated Subsidiaries		(1)		(1)
Net Changes of Items Other Than Shareholders' Equity				
Total Changes during the Period	—	(2)	1,024	1,022
Balance at the End of the Period	$ 2,140	$ 2,143	$ 11,399	$ 15,682

	Millions of U.S. Dollars							
	Accumulated Other Comprehensive Income							
	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	Non-Controlling Interests	Total Net Assets
Balance at the Beginning of the Period	$ 2,259	$ (59)	$ (38)	$ 173	$ 97	$ 2,430	$ 190	$ 17,280
Changes during the Period								
Cash Dividends								(837)
Net Income Attributable to Owners of the Parent								1,860
Decrease by Corporate Division								(1)
Sales of Shares of Consolidated Subsidiaries								(1)
Net Changes of Items Other Than Shareholders' Equity	(132)	790	—	150	1,110	1,918	30	1,948
Total Changes during the Period	(132)	790	—	150	1,110	1,918	30	2,970
Balance at the End of the Period	$ 2,126	$ 731	$ (38)	$ 323	$1,206	$ 4,348	$ 220	$ 20,250

See accompanying notes.

Financial Data:
Consolidated Statement of Cash Flows

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
For the fiscal years ended March 31, 2026 and 2025

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Cash Flows from Operating Activities:			
Income before Income Taxes	**¥ 402,434**	¥ 332,604	**$ 2,518**
Depreciation and Amortization	**47,083**	39,859	**295**
Impairment Losses	**13,950**	12,984	**87**
Amortization of Goodwill	**—**	3,213	**—**
Equity in Losses (Earnings) of Affiliated Companies	**(18,738)**	(19,613)	**(117)**
Increase (Decrease) in Allowance for Loan Losses	**14,352**	12,159	**90**
Increase (Decrease) in Allowance for Investment Losses	**—**	3,938	**—**
Increase (Decrease) in Provision for Bonuses	**372**	859	**2**
Increase (Decrease) in Provision for Directors' Bonuses	**4**	40	**0**
Increase (Decrease) in Provision for Stocks Payment	**(132)**	225	**(1)**
Decrease (Increase) in Assets for Retirement Benefits	**(5,486)**	16,768	**(34)**
Increase (Decrease) in Liabilities for Retirement Benefits	**(1,081)**	(1,343)	**(7)**
Increase (Decrease) in Provision for Reward Points Program	**402**	431	**3**
Increase (Decrease) in Provision for Reimbursement of Deposits	**(240)**	(183)	**(2)**
Increase (Decrease) in Provision for Contingent Losses	**524**	(165)	**3**
Interest Income	**(1,266,915)**	(1,157,937)	**(7,926)**
Interest Expenses	**1,291,266**	1,265,140	**8,078**
Loss (Gain) Related to Securities	**(134,832)**	(43,526)	**(843)**
Foreign Exchange Losses (Gains)	**(300,812)**	48,644	**(1,882)**
Loss (Gain) on Disposal of Fixed Assets	**629**	720	**4**
Net Decrease (Increase) in Trading Assets	**(1,042,387)**	(275,768)	**(6,521)**
Net Increase (Decrease) in Trading Liabilities	**785,199**	325,117	**4,912**
Net Decrease (Increase) in Loans and Bills Discounted	**(1,546,948)**	1,213,926	**(9,678)**
Net Increase (Decrease) in Deposits	**2,245,495**	370,606	**14,048**
Net Increase (Decrease) in Negotiable Certificates of Deposit	**714,164**	377,101	**4,468**
Net Increase (Decrease) in Borrowed Money (excluding Subordinated Borrowings)	**(369,742)**	1,782,799	**(2,313)**
Net Decrease (Increase) in Due from Banks (excluding Due from the Bank of Japan)	**621,877**	(117,436)	**3,890**
Net Decrease (Increase) in Call Loans	**172,899**	(470,408)	**1,082**
Net Decrease (Increase) in Receivables under Securities Borrowing Transactions	**40,197**	436,799	**251**
Net Increase (Decrease) in Call Money	**176,874**	(350,725)	**1,107**
Net Decrease (Increase) in Foreign Exchange-Assets	**(12,372)**	(8,059)	**(77)**
Net Increase (Decrease) in Foreign Exchange-Liabilities	**(125)**	1,158	**(1)**
Net Decrease (Increase) in Lease Receivables and Investment Assets	**27,656**	726	**173**
Net Increase (Decrease) in Short-Term Bonds Payable	**39,076**	80,368	**244**
Increase (Decrease) in Straight Bonds-Issuance and Redemption	**404,239**	676,115	**2,529**
Net Increase (Decrease) in Borrowed Money from Trust Account	**(975,377)**	(835,527)	**(6,102)**
Interest Received	**1,250,954**	1,121,947	**7,826**
Interest Paid	**(1,223,330)**	(1,260,310)	**(7,653)**
Other, Net	**(70,914)**	401,200	**(444)**
Subtotal	**¥ 1,280,215**	¥ 3,984,453	**$ 8,009**
Income Taxes (Paid) Refunded	**(104,658)**	(20,836)	**(655)**
Net Cash Provided by (Used in) Operating Activities	**¥ 1,175,557**	¥ 3,963,616	**$ 7,354**

(Continued)

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Cash Flows from Investing Activities:			
Purchase of Securities	**¥(18,445,643)**	¥ (9,734,263)	**$ (115,393)**
Proceeds from Sales of Securities	**10,127,874**	3,947,082	**63,359**
Proceeds from Redemption of Securities	**6,832,573**	4,137,630	**42,744**
Purchase of Tangible Fixed Assets	**(15,162)**	(12,769)	**(95)**
Proceeds from Sales of Tangible Fixed Assets	**700**	2,071	**4**
Purchase of Intangible Fixed Assets	**(69,692)**	(70,739)	**(436)**
Proceeds from Sales of Intangible Fixed Assets	**231**	—	**1**
Proceeds from Sales of Shares of Subsidiaries Resulting in Change in the Scope of Consolidation (Note 2)	**53,156**	—	**333**
Purchase of Shares of Affiliated Companies Accounted for Using the Equity Method	**(80,239)**	(207)	**(502)**
Proceeds from Sales of Shares of Affiliated Companies Accounted for Using the Equity Method	**48,264**	—	**302**
Net Cash Provided by (Used in) Investing Activities	**¥ (1,547,936)**	¥ (1,731,195)	**$ (9,684)**
Cash Flows from Financing Activities:			
Proceeds from Subordinated Borrowings	**¥ 129,925**	¥ 150,000	**$ 813**
Repayments of Subordinated Borrowings	**(150,000)**	(70,000)	**(938)**
Purchase of Shares of Subsidiaries without Change in the Scope of Consolidation	**—**	(913)	**—**
Proceeds from Sales of Shares of Subsidiaries Not Resulting in Change in Scope of Consolidation	**338**	—	**2**
Proceeds from Share Issuance to Non-Controlling Shareholders	**40**	—	**0**
Cash Dividends Paid	**(133,745)**	(129,676)	**(837)**
Cash Dividends Paid to Non-Controlling Interests	**(605)**	(446)	**(4)**
Net Cash Provided by (Used in) Financing Activities	**¥ (154,047)**	¥ (51,036)	**$ (964)**
Effect of Exchange Rate Change on Cash and Cash Equivalents	**¥ 13,939**	¥ 58,761	**$ 87**
Net Increase (Decrease) in Cash and Cash Equivalents	**¥ (512,486)**	¥ 2,240,146	**$ (3,206)**
Cash and Cash Equivalents at the Beginning of the Period	**¥ 22,997,916**	¥ 20,757,770	**$ 143,872**
Cash and Cash Equivalents at the End of the Period (Note 1)	**¥ 22,485,430**	¥ 22,997,916	**$ 140,666**

See accompanying notes.

Financial Data:
Notes to Consolidated Financial Statements

Disclaimer : When we refer to "SuMiTG" in this Financial Report, we mean Sumitomo Mitsui Trust Group, Inc. as an individual legal entity, and when we refer to "the Group," we mean the group of companies composed of "SuMiTG" and its consolidated subsidiaries.

Basis of Presentation of Financial Statements

The accompanying consolidated financial statements (banking account) have been prepared from the accounts maintained by Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank") and its consolidated subsidiaries (together, "SuMi TRUST Bank Group") in accordance with the accounting principles generally accepted in Japan and certain accounting and disclosure rules under the Financial Instruments and Exchange Act of Japan and the Banking Act of Japan, which are different in certain respects as to application and disclosure requirements of International Financial Reporting Standards.

In preparing these consolidated financial statements, the consolidated financial statements of SuMi TRUST Bank issued in Japan have been reclassified and rearranged in order to present them in a form that is more familiar to readers outside Japan.

The consolidated financial statements are stated in Japanese yen, the currency of the country in which SuMi TRUST Bank is incorporated and operates. The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥159.85 to U.S. $1, the approximate rate of exchange as of March 31, 2026. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, total balances may not be equal to the sum of individual amounts.

Significant Accounting Policies and Practices

1. Scope of Consolidation

(1) Consolidated Subsidiaries as of March 31, 2026:
36 companies

Principal Companies:

Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.

Sumitomo Mitsui Trust Realty Co., Ltd.

Sumitomo Mitsui Trust and Bank (U.S.A.) Limited

Changes in the consolidated subsidiaries during the current fiscal year are as follows:

Sumitomo Mitsui Trust Loan & Finance Co., Ltd. (currently, L&F Asset Finance, Ltd.) is excluded from the scope of consolidation from the fiscal year ended March 31, 2026, due to the partial transfer of shares held by SuMi TRUST Bank.

Sumitomo Mitsui Trust Club Co., Ltd. is excluded from the scope of consolidation from the fiscal year ended March 31, 2026, because it was dissolved due to an absorption-type merger with Sumitomo Mitsui Trust Card Co., Ltd., a consolidated subsidiary of SuMiTG, as the surviving company effective on October 1, 2025. In addition, Sumitomo Mitsui Trust Card Co., Ltd. changed its name to Sumitomo Mitsui Trust Club Co., Ltd. on the same date.

A silent partnership, whose operator is Spade House Limited Liability Company has been excluded from the scope of consolidation from the fiscal year ended March 31, 2026, due to liquidation.

Trust IT Consulting Inc. and one other company are included in the scope of consolidation from the fiscal year ended March 31, 2026, due to new establishment.

(2) Unconsolidated Subsidiaries

Principal Companies:

Cattleya Co., Ltd.

Apollo Aligned Alternatives (C-2), L.P.

Cattleya Co., Ltd. and 10 other companies are excluded from the scope of consolidation in accordance with Article 5, Paragraph 1, Item 2 of the Consolidated Financial Statements Regulations, because they are operators engaged in leasing activities through silent partnership arrangements and their assets and profits/losses do not belong to the subsidiaries.

Apollo Aligned Alternatives (C-2), L.P. and other unconsolidated subsidiaries are excluded from the scope of consolidation because they are immaterial to the extent that excluding such companies from consolidation would not prevent a reasonable assessment of the corporate group's financial position and financial results. Such materiality is determined based on the size of their assets, ordinary income, net income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), retained earnings (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), accumulated other comprehensive income (amount corresponding to SuMi TRUST Bank's interest in subsidiaries), and other financial data.

2. Application of the Equity Method

(1) Unconsolidated Subsidiaries Accounted for by the Equity Method: None

(2) Affiliated Companies Accounted for by the Equity Method: 20 companies

Principal Companies:

SBI Sumishin Net Bank, Ltd.

A change in the affiliated companies accounted for by the equity method during the current fiscal year is as follows:

L&F Asset Finance, Ltd. is included in the scope of application of the equity method from the fiscal year ended March 31, 2026, due to the partial transfer of shares as described in “Significant Accounting Policies and Practices, 1. Scope of Consolidation, (1) Consolidated Subsidiaries as of March 31, 2026.”

Keikyu SMTB Asset Management Co., Ltd. is included in the scope of application of the equity method from the fiscal year ended March 31, 2026, due to the acquisition of its shares.

Midwest Railcar Corporation and Marubeni SuMiT Rail Transport Inc., the parent company of Midwest Railcar Corporation, are excluded from the scope of application of the equity method from the fiscal year ended March 31, 2026, due to the sale of the shares in Marubeni SuMiT Rail Transport Inc.

JP Asset Management Co., Ltd. is excluded from the scope of application of the equity method from the fiscal year ended March 31, 2026, due to the sale of the shares.

SBI Sumishin Net Bank plans to change its name to DOCOMO SMTB Net Bank, Inc. as of August 3, 2026.

(3) Unconsolidated Subsidiaries and Affiliated Companies that are Not Accounted for by the Equity Method:

Principal Companies:
Cattleya Co., Ltd.
Apollo Aligned Alternatives (C-2), L.P.

Cattleya Co., Ltd. and 10 other companies are excluded from the scope of the application of the equity method in accordance with Article 10, Paragraph 1, Item 2 of the Consolidated Financial Statements Regulations because they are operators engaged in leasing activities through silent partnership arrangements, and their assets and profits/losses do not belong to the subsidiaries.

Apollo Aligned Alternatives (C-2), L.P. and other unconsolidated subsidiaries and affiliated companies that are not accounted for by the equity method are excluded from the scope of application of the equity method because such exclusion would not materially affect the consolidated financial statements for the current fiscal year. Such materiality is determined based on the size of their net income (amount corresponding to SuMi TRUST Bank’s interest in subsidiaries and affiliated companies), retained earnings (amount corresponding to SuMi TRUST Bank’s interest in subsidiaries and affiliated companies), accumulated other comprehensive income (amount corresponding to SuMi TRUST Bank’s interest in subsidiaries and affiliated companies), and other financial data.

3. Balance Sheet Dates of the Consolidated Subsidiaries

(1) Balance sheet dates of consolidated subsidiaries are as follows:

April 30:	2 companies
August 31:	1 company
September 30:	4 companies
November 30:	1 company
December 31:	4 companies
March 31:	24 companies

(2) Subsidiaries are consolidated using the financial statements as of the following dates:

- Consolidated subsidiaries with a balance sheet date of April 30: Provisionally prepared financial statements as of January 31
- A consolidated subsidiary with a balance sheet date of August 31: Provisionally prepared financial statements as of February 28
- Consolidated subsidiaries with a balance sheet date of September 30: Provisionally prepared financial statements as of March 31
- A consolidated subsidiary with a balance sheet date of November 30: Provisionally prepared financial statements as of February 28
- The other consolidated subsidiaries: Financial statements as of their respective balance sheet dates.

Material transactions arising between the consolidated balance sheet date, March 31, 2026, and the above balance sheet dates of consolidated subsidiaries have been reflected in the consolidated financial statements.

4. Significant Accounting Policies

(1) Trading Assets/Liabilities and Income/Expenses

Trading account activities are conducted to seek profits by taking advantage of short-term fluctuations in interest rates, currency rates, financial markets or other indicators, or intermarket differences (for trading purposes). The fluctuations in such items are presented as “Trading Assets” or “Trading Liabilities” in the consolidated balance sheet on a trade-date basis, and gains and losses from such transactions are presented as “Trading Income” or “Trading Expenses” in the consolidated statement of income.

For the measurement of trading assets and trading liabilities, securities and monetary claims are stated at their fair values as of the consolidated balance sheet date, and trading-related financial derivatives, such as swaps, futures, and options, are stated at the amounts that would be settled if they were terminated on the consolidated balance sheet date.

Trading income and trading expenses include interest income or expenses, adjusting valuation differences of securities and monetary claims during the fiscal year, and differences in resulting gains or losses from the settlement of financial derivatives assuming that the settlement was made in cash as of March 31, 2026 and 2025.

Regarding valuation of specific market risks and credit risks for derivative transactions, fair value is measured in groups of financial assets and financial liabilities with the basis of the net asset or liability after offsetting financial assets and financial liabilities.

(2) Securities

(a) Under the accounting standards for financial instruments in Japan, SuMi TRUST Bank is required to determine the purposes of holding each security and classify such security into (i) securities held for trading purposes (“Trading Securities”), (ii) debt securities intended to be held to maturity (“Held-to-Maturity Debt Securities”), (iii) equity securities issued by subsidiaries and affiliated companies, or (iv) all other securities that are not classified in any of the above categories (“Available-for-Sale Securities”). “Held-to-Maturity Debt Securities” are carried at amortized cost using the moving-average method (the straight-line method). Equity securities issued by unconsolidated subsidiaries and affiliated companies not accounted for by the equity method are stated at moving-average cost. “Available-for-Sale Securities” are valued at the market price (cost of securities sold is calculated using primarily the moving-average method). Equity securities with no market prices are carried at cost using the moving-average method.

Valuation differences on “Available-for-Sale Securities” are recorded as a separate component of net assets and reported in the consolidated balance sheet.

(b) Securities in money held in trust are classified and accounted for in the same manner as those described in 4. (1) and 4. (2) (a) above.

(3) Financial Derivatives

Financial derivatives, excluding those for trading purposes, are stated at fair value.

Regarding valuation of specific market risks and credit risks, fair value is measured in groups of financial assets and financial liabilities with the basis of the net asset or liability after offsetting financial assets and financial liabilities.

(4) Depreciation and Amortization Methods

(a) Tangible fixed assets other than lease assets

Tangible fixed assets are depreciated using primarily the straight-line method.

Useful lives of major asset categories:

Buildings:	3 to 60 years
Others:	2 to 20 years

(b) Intangible fixed assets

Intangible fixed assets are amortized using the straight-line method. Software for internal use is amortized over the useful life specified by SuMi TRUST Bank or the consolidated subsidiaries, generally five years.

(c) Lease assets

The lease assets under “Tangible Fixed Assets” that are related to finance leases that do not transfer ownership of the lease assets to lessees are depreciated using the straight-line method over the lease term, assuming a residual value of zero.

(5) Allowance for Loan Losses

SuMi TRUST Bank records an allowance for loan losses in accordance with internally established criteria for write-offs and allowance for loan losses.

For claims against borrowers that have initiated special liquidation proceedings or other bankruptcy proceedings (“bankrupt borrowers”) and against borrowers that are in a substantially similar adverse condition (“virtually bankrupt borrowers”), the allowance is provided based on the amount of claims, after the write-off stated below, net of the expected amount of recoveries from collateral and guarantees. For claims against borrowers that have not yet initiated bankruptcy proceedings, but are very likely to become bankrupt in the future (“possibly bankrupt borrowers”), an allowance is provided for the amount deemed necessary based on the overall assessment of the borrowers’ solvency, after deducting the amount expected to be collected through the disposal of collateral or execution of guarantees from the claims.

For claims against large borrowers with certain credit risks and credit amounts that are classified as possibly bankrupt borrowers, restructured loan borrowers, or close-observation borrowers, if future cash flows from collection of the principal and interest can be reasonably estimated, the allowance is provided for the difference between the present value of expected future cash flows discounted at the contracted interest rate prior to the loan restructuring and the carrying amount of the claim (the “estimated cash flow method”).

For claims that are classified as other than those above, the allowance is provided based on the estimated loan losses over the next one or three years, which is calculated based on the average historical loan-loss ratios or bankruptcy ratios during a certain period on the basis of historical loan losses or bankruptcy losses over the past one or three years, with adjustments for future forecast.

All claims are assessed at branches and credit supervision departments based on the criteria for self-assessment of asset quality. The Risk Management Department, which is independent from the operating sections, monitors the results of such assessments.

As for the consolidated subsidiaries, the allowance for loan losses for general claims is provided based on the historical loan-loss ratios, etc., and the allowance for loan losses for specific claims, such as possible uncollectible claims, is provided based on the estimate of the unrecoverable amount for each claim.

For claims against bankrupt borrowers or virtually bankrupt borrowers with collateral or guarantees, claims against borrowers in legal or virtually bankrupt borrowers, net of amounts expected to be collected through the disposal of collateral or through the execution of guarantees, are directly deducted from the amount of claims. The deducted amount was ¥22.9 billion (U.S. $144 million) and ¥29.1 billion as of March 31, 2026 and 2025, respectively.

(6) Allowance for Investment Losses

An allowance for investment losses is provided for possible losses on investments in the amount deemed necessary based on the financial condition of the issuer of the securities.

(7) Provision for Bonuses

A provision for bonuses is provided for the estimated employee bonuses attributable to the current fiscal year.

(8) Provision for Directors' Bonuses

A provision for directors' bonuses is provided for the estimated directors' bonuses attributable to the current fiscal year.

(9) Provision for Stocks Payment

A provision for stocks payment is provided at SuMi TRUST Bank for the estimated stock-based payments to directors under a stock compensation system attributable to the current fiscal year.

(10) Provision for Reward Points Program

A provision for reward points program is provided for the use of points granted to members and holders of KABUNUSHI PASSPORT, Smart Life Designer, Diners Club Card and other credit cards in the amount deemed necessary based on the reasonable estimates of the points to be used in the future.

(11) Provision for Reimbursement of Deposits in Dormant Accounts

A provision for reimbursement of deposits in dormant accounts is provided for the deposits that were derecognized as liabilities under certain conditions. Such provision is provided against the estimated future reimbursement to be requested by customers based on the past reimbursement record.

(12) Provision for Contingent Losses

A provision for contingent losses is provided for losses associated with off-balance sheet transactions or trust transactions in the amount deemed necessary based on the estimated possible future losses.

(13) Accounting for Retirement Benefits

In determining the retirement benefit obligations, projected benefits to the periods up to the year ended March 31, 2026, are attributed based on the plan's benefit formula.

Past service cost and actuarial gains or losses are expensed using the following methods:

Past service cost: In principle, the full amount of past service cost is charged to profit or loss in the fiscal year they occur.

Actuarial gains or losses: Actuarial differences are expensed using the straight-line method, primarily over 10 years within the employees' average remaining service period, commencing from the next fiscal year of incurrence.

Some consolidated subsidiaries adopt the simplified method in calculating liabilities for retirement benefits and retirement benefit expenses for lump-sum retirement benefit plans, recording liabilities at amounts that would be required for voluntary termination at the Period end.

(14) Basis for Recognition of Significant Revenues and Expenses

SuMi TRUST Bank Group's main revenues from contracts with customers are "Trust Fees" and "Fees and Commissions" such as asset administration fees, stock transfer agency fees, real estate brokerage fees, and investment trust and insurance sales fees.

The timing of satisfying performance obligation in each transaction is determined based on the respective economic conditions as follows. The amount of consideration for transactions is generally received within approximately six months after the satisfaction of performance obligations and does not include significant financing components.

Trust fees and asset administration fees are recorded mainly in the "Investor Services Business," and "Wealth Management Business." SuMi TRUST Bank Group is obligated to perform asset administrative services in accordance with the terms of trust agreements and various contracts. SuMi TRUST Bank Group recognizes revenues from these performance obligations over a period of time since the benefits are expensed by the customer as the daily services are provided.

Stock transfer agency fees are mainly recorded in the "Corporate Business." SuMi TRUST Bank Group is obligated to perform shareholder registry management services and the like in accordance with agreement on entrustment of management of shareholder registry and the like. SuMi TRUST Bank Group recognizes revenues from this performance obligation over a period of time since the benefits are expensed by the customer as the daily services are provided.

Real estate brokerage fees are recorded mainly in the "Real Estate Business." SuMi TRUST Bank Group is obligated to perform real estate brokerage services based on real estate brokerage contracts. Revenues are recognized when the performance obligation is satisfied at the time when the real estate sales contract is executed or when the property is delivered. The timing of satisfying performance obligation is determined based on the significance of the duties after the execution of the real estate sales contract.

Fees on sales of investment trusts and insurance are mainly recorded in the "Wealth Management Business." SuMi TRUST Bank Group is obligated to provide product explanations and sales administrative services based on the terms and conditions of transactions and consignment agreements. Revenues are recognized when the performance obligation is satisfied at the time of product sale.

(15) Foreign Currency Translation

Assets and liabilities of SuMi TRUST Bank that are denominated in foreign currencies and overseas branch accounts are generally translated into yen at the exchange rates prevailing as of the consolidated balance sheet date, except for shares of stocks in affiliated companies translated into yen at the exchange rates prevailing at the acquisition dates.

Assets and liabilities of consolidated subsidiaries that are denominated in foreign currencies are translated into yen at the exchange rates prevailing at their respective balance sheet dates.

(16) Accounting for Leases

As for the consolidated subsidiaries in Japan, income and expenses arising from transactions of finance leases that do not transfer ownerships to lessees are recognized as sales and costs of sales when lease payments are collected.

(17) Hedge Accounting

(a) Interest-related risk hedge

SuMi TRUST Bank manages interest rate risk arising from various assets and liabilities by using financial derivatives transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Financial Instruments in Banking Industry" (Japanese Institute of Certified Public Accountants ("JICPA") Industry Committee Practical Guidance No. 24 of March 17, 2022, "Guidance No. 24"). To evaluate the effectiveness of hedges designed to offset market fluctuations, hedged items, such as deposits, loans and bills discounted, and hedging instruments, such as interest rate swaps, are grouped by duration to maturity. The effectiveness of hedges designed to fix cash flow is evaluated by verifying the correlation between the interest rate volatility factors for the hedged items and the hedging instruments.

(b) Currency-related risk hedge

SuMi TRUST Bank manages the foreign exchange risk arising from various assets and liabilities denominated in foreign currencies using financial derivatives transactions. Such transactions are generally treated as deferred hedges as specified in "Treatment for Accounting and Auditing of Application of Accounting Standard for Foreign Currency Transactions in Banking Industry" (JICPA Industry Committee Practical Guidance No. 25 of October 8, 2020, "Guidance No. 25"). The effectiveness of hedging instruments, such as cross-currency swaps and foreign exchange swaps, as a means of mitigating the foreign exchange risk arising from monetary claims and debts denominated in foreign currencies, is evaluated by verifying that the foreign currency positions of such hedging instruments are in amounts equivalent to the corresponding monetary claims and debts denominated in foreign currencies, which are the hedged items.

Additionally, transactions intended to hedge the foreign exchange risk associated with foreign currency-denominated securities (other than bonds) are treated as portfolio hedges. Fair value hedge accounting has been adopted to account for such transactions on the conditions that specific foreign currency-denominated securities are designated in advance as hedged items and that foreign currency payables of spot and forward foreign exchange contracts exist in excess of the acquisition cost of such foreign currency-denominated securities on a foreign currency basis.

The foreign exchange risk associated with investment in the shares of stocks in foreign subsidiaries and affiliated companies is individually hedged using forward exchange contracts denominated in the same currency, and foreign currency translation adjustments arising from the hedging instruments are included in "Foreign Currency Translation Adjustments."

(c) Share price fluctuations risk hedge

SuMi TRUST Bank applies fair value hedge accounting to individual hedges offsetting the price fluctuation of the shares that are classified under available-for-sale securities, and accordingly evaluates the effectiveness of such individual hedges.

(d) Internal hedge transactions and others

Among derivatives transactions of SuMi TRUST Bank that take place between consolidated subsidiaries or that are made internally between designated trading accounts and some other accounts, those interest rate swaps and cross-currency swaps designated as hedging instruments are carried out in accordance with standards for cover deals with external parties, which eliminate discretion and enable strict management on hedges pursuant to Guidance No. 24 and Guidance No. 25. Accordingly, income or expenses arising from such interest rate swaps and cross-currency swaps are recognized as profits or losses, or deferred, rather than eliminated.

Deferred hedge accounting has been adopted for certain assets and liabilities by individual transactions.

Other consolidated subsidiaries account for such transactions as deferred hedges or exceptional treatment for interest rate swaps.

(18) Amortization of Goodwill

Goodwill is amortized over a period within 20 years that is reasonably determined for each case. Goodwill deemed immaterial, however, is expensed as incurred.

(19) Scope of Cash and Cash Equivalents in the Consolidated Statement of Cash Flows

For SuMi TRUST Bank, the balance of "Cash and Cash Equivalents" in the consolidated statement of cash flows is equivalent to the balance of cash and due from the Bank of Japan under "Cash and Due from Banks" presented in the consolidated balance sheet. For the consolidated subsidiaries, the balance of "Cash and Cash Equivalents" in the consolidated statement of cash flows is equivalent to the balance of "Cash and Due from Banks" presented in the consolidated balance sheet.

(20) Nondeductible Consumption Taxes Associated with Assets

Nondeductible consumption taxes and local consumption taxes associated with assets are recorded as expenses in the current fiscal year.

(21) Adoption of Group Tax Sharing System

SuMi TRUST Bank adopts the group tax sharing system.

Significant Accounting Estimates

1. Estimates of Allowance for Loan Losses

(1) The Amounts Recorded in the Consolidated Financial Statements During the Fiscal Years Ended March 31, 2026 and 2025:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Allowance for Loan Losses	**¥ 142,808**	¥ 129,958	**$ 893**

(2) Other Information that Assists Users of the Consolidated Financial Statements in Understanding the Nature of the Estimates

SuMi TRUST Bank assigns each borrower a "classification" in accordance with the borrower's solvency based on their financial conditions, funding stability, profitability, and others whenever there is disclosure of financial results or an event with an impact on the borrower's creditworthiness. SuMi TRUST Bank measures allowance for loan losses based on the "classification" assigned and transaction conditions of collateral and other factors. When deriving the "classification," quantitative as well as qualitative factors are taken into consideration.

Definition of each classification is as follows:

Classification	Definitions
Normal borrowers	Borrowers with good earnings performances and no significant financial problems
Borrowers requiring caution	Close monitoring is required due to sluggish/unstable business, financial problems, or problems with meeting loan terms and conditions such as reduction of interest rate and suspended payments

Substandard borrowers	Obligors with loans that are more than three months past due or with restructured loans within the “Borrowers Requiring Caution” category
Possibly bankrupt borrowers	Experiencing business difficulties, making insufficient progress in restructuring and highly likely to go bankrupt
Virtually bankrupt borrowers	Though not yet legally or formally bankrupt, has serious business difficulties and rehabilitation is unlikely
Bankrupt borrowers	Legally or formally bankrupt

The standard for allowances for loan losses for each classification is as follows:

Classification	Standards for allowances for loan losses
Normal borrowers	The allowance for loan losses is provided based on the estimated loan loss ratio, which is calculated based on the average historical loan-loss ratios during a certain period on the basis of historical loan losses over the past one year.
Borrowers requiring caution and Substandard borrowers	The allowance for loan losses is provided based on the estimated loan loss ratio, which is calculated based on the average historical loan-loss ratios or bankruptcy ratios during a certain period on the basis of historical loan losses or bankruptcy losses over the past three years. For some borrowers, if future cash flows from collection of the principal and interest can be reasonably estimated, the allowance is provided for the difference between the present value of expected future cash flows discounted at the contracted interest rate prior to the loan restructuring and the carrying amount of the claim (the “estimated cash flow method”).
Possibly bankrupt borrowers	The allowance is provided for the amount deemed necessary based on the overall assessment of the borrowers’ solvency, after deducting the amount expected to be collected through the disposal of collateral or execution of guarantees from the claims. For some borrowers, if future cash flows from collection of the principal and interest can be reasonably estimated, the allowance is provided for the difference between the present value of expected future cash flows discounted at the contracted interest rate prior to the loan restructuring and the carrying amount of the claim (the “estimated cash flow method”).
Virtually bankrupt borrowers and Bankrupt borrowers	The allowance is provided based on the amount of claims after direct write-offs, net of the expected amount of recoveries from collateral and guarantees. For collateralized or guaranteed claims against bankrupt borrowers and virtually bankrupt borrowers, the amount exceeding the estimated value of collateral and guarantees is deemed to be uncollectible and written off against the total outstanding amount of the claims.

For normal borrowers, borrowers requiring caution and substandard borrowers, changes in the loan loss ratios, etc. have an impact on the allowance for loan losses. For possibly bankrupt borrowers, virtually bankrupt borrowers, and bankrupt borrowers, changes in the amount expected to be collected through the disposal of collateral or execution of guarantees have a significant impact on the allowance for loan losses.

(3) Adjustments of Expected Credit Losses Considering the Future Forecast

SuMi TRUST Bank and Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. estimate the impact on credit risks of the borrowers that have not yet been reflected in the financial information and historical loan-loss ratios, etc. and make necessary adjustments to expected future credit losses, which are then recorded as “additional allowance for loan losses based on the method considering future forecast” (“special allowance”), considering the impact of the changes in the uncertain economic environment on the future business performance and funding of borrowers, and the potential risks inherent to some borrowers to materialize.

(Fiscal year ended March 31, 2025)

Amid continuing inflation and the corresponding monetary tightening, the U.S. tariff policy was announced in March 2025, increasing downside risks to the global economy. The impact of the U.S. tariff policy was expected to spread to the real economy over time, in addition to declining prices of financial instruments and increasing liquidity volatility making the economic environment even more uncertain due to policy uncertainty. Under these circumstances, SuMi TRUST Bank reviewed “borrowers that contain the possibility of incurring credit cost due to changes in the business environment,” and recorded a special allowance for those borrowers’ credits, taking into account the current uncertainty of the economic environment.

(Fiscal year ended March 31, 2026)

In the situation where the uncertainty associated with the U.S. tariff policies has not yet subsided, uncertainty of the economic environment has further increased due to the sharp rise in crude oil prices triggered by the deterioration of the situation in the Middle East and the increasing risk of stagflation.

Under these circumstances, SuMi TRUST Bank records a special allowance for industries’ and borrowers’ credits that are recognized to have increased risk due to the worsening situation in the Middle East in addition to “borrowers that contain the possibility of incurring credit cost due to changes in the business environment,” under the same framework as the previous fiscal year.

The specific calculation methods are as follows.

1. Predict the future transition of internal ratings based on quantitative information, etc., assuming the degree of deterioration in future credit risk for each internal rating of selected borrowers and industries.
2. Recognize special allowance by estimating credit losses expected in the future, assuming the transition of internal rating as described above.

Also, Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. considered the situation that uncertainty of the economic environment has further increased taking into account the deterioration of the situation in the Middle East in addition to the negative impacts in the economic environment, such as price increases, Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. re-evaluates industries with possible deterioration of future business performance and funding, reviews the list of borrowers subject to special allowance in the applicable industries, and records the special allowance. The special allowance recorded based on the above is as follows:

	Millions of Yen			Millions of U.S. Dollars
	2026	2025	Increase/Decrease	**2026**
Total	**¥ 21,963**	¥ 28,276	**¥ (6,313)**	**$ 137**
SuMi TRUST Bank	**¥ 19,161**	¥ 26,200	**¥ (7,039)**	**$ 120**
Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.	**2,801**	2,075	**726**	**18**

There is a high level of uncertainty around the assumptions used to recognize a special allowance, and the consolidated financial statements can be significantly affected if there are changes in the impact on the business performance and funding of borrowers and condition of inherent risks due to the change in economic environment.

2. Estimates of Retirement Benefit Obligations

(1) The Amounts Recorded in the Consolidated Financial Statements during the Fiscal Years Ended March 31, 2026 and 2025:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Retirement Benefit Obligations	**¥ 294,675**	¥ 329,748	**$ 1,843**

The amounts of assets for retirement benefits and liabilities for retirement benefits recognized in the consolidated financial statements for the fiscal year ended March 31, 2026 were ¥583.4 billion (U.S. $3,650 million) and ¥8.9 billion (U.S. $56 million), respectively. The net amount of ¥574.5 billion (U.S. $3,594 million) was calculated by deducting plan assets of ¥869,2 billion (U.S. $5,438 million) from retirement benefit obligations of retirement benefit plans with and without plan assets of ¥285.7 billion (U.S. $1,788 million) and ¥8.9 billion (U.S. $56 million), respectively.

(2) Other Information that Assists Users of the Consolidated Financial Statements in Understanding the Nature of the Estimates

Retirement benefit obligations, plan assets, and retirement benefit expenses are calculated based on assumptions used in actuarial calculation. These assumptions include discount rate, expected long-term rate of return on plan assets, employee turnover rate, and mortality rate.

Major assumptions used in actuarial calculation are as follows:

Discount rate	Expected long-term rate of return on plan assets
Mainly 3.0%	3.7%

SuMi TRUST Bank, which accounts for 95.1% of asset retirement obligations of SuMi TRUST Bank Group, has set a discount rate based on the interest rates of high-quality domestic corporate bonds whose maturities are equal to the expected period up to the payment of salaries in the future.

The expected long-term rate of return on plan assets is determined by evaluating the historical results of operation and the expected interest rate in the future. The expected long-term rate of return on plan assets is the weighted average rate of expected long-term rates of return on plan assets by groups of investment assets such as stocks and bonds.

(3) Impact of Changes in Assumptions on the Consolidated Financial Statements

The assumptions described in (2) above will have a significant impact on retirement benefit obligations and retirement benefit expenses. The impacts on the consolidated financial statements when each of the discount rate and the expected long-term rate of return on plan assets of SuMi TRUST Bank changes by 0.5% are as follows:

	Impact on retirement benefit expenses	Impact on retirement benefit obligations
Discount rate:		
0.5% decrease	¥1,318 million increase	¥17,904 million increase
0.5% increase	¥1,197 million decrease	¥16,170 million decrease
Expected long-term rate of return on plan assets:		
0.5% decrease	¥4,297 million increase	—
0.5% increase	¥4,297 million decrease	—

New Accounting Standards and Interpretations Not Yet Adopted

- Accounting Standard for Leases (ASBJ Statement No. 34, September 13, 2024)
- Implementation Guidance on Accounting Standard for Leases (ASBJ Guidance No. 33, September 13, 2024)

In addition, amendments to related Accounting Standards, Implementation Guidance, Practical Solutions, and Transferred Guidance.

(1) Overview

The above standards and guidance provide the treatment such as lessees record assets and liabilities for all leases consistent with international accounting standards.

(2) Effective date

Effective from the beginning of the fiscal year ending March 31, 2028.

(3) Effects of the application of the standards

SuMi TRUST Bank is currently in the process of assessing the effects of the new standards and guidance on the consolidated financial statements.

Changes in Accounting Estimates

In line with prevailing market practice and SuMi TRUST Bank 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 Bank Group changed valuation adjustment method from taking into account credit risks of 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 (U.S. $74.9 million), Other Assets increased by ¥4,142 million (U.S. $25.9 million), Trading Liabilities increased by ¥21,210 million (U.S. $132.7 million), and Other Liabilities increased by ¥10,656 million (U.S. $66.7 million) as of March 31, 2026. Ordinary Profit and Income before Income Taxes decreased by ¥15,752 million (U.S. $98.5 million) during the fiscal year ended March 31, 2026.

Notes to the Consolidated Balance Sheet

1. Trading Assets and Trading Liabilities

(1) Trading assets as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Securities in Trading Account	**¥ 16,473**	¥ 9,712	**$ 103**
Derivatives of Trading Securities	**118**	24	**1**
Derivatives of Securities Related to Trading Transactions	**4**	836	**0**
Trading-Related Financial Derivatives	**3,039,489**	2,181,111	**19,015**
Other Trading Assets	**277,823**	99,837	**1,738**
Total	**¥ 3,333,909**	¥ 2,291,521	**$ 20,856**

(2) Trading liabilities as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Derivatives of Trading Securities	**—**	19	**—**
Derivatives of Securities Related to Trading Transactions	**177**	55	**1**
Trading-Related Financial Derivatives	**2,877,462**	2,092,364	**18,001**
Total	**¥ 2,877,639**	¥ 2,092,440	**$ 18,002**

2. Securities

Securities held as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Government Bonds	**¥ 5,066,345**	¥ 5,200,225	**$ 31,694**
Local Government Bonds	**41,231**	43,517	**258**
Corporate Bonds	**474,320**	671,848	**2,967**
Stocks	**1,188,463**	1,106,195	**7,435**
Other Securities	**6,496,748**	4,320,320	**40,643**
Total	**¥ 13,267,109**	¥ 11,342,106	**$ 82,997**

“Securities” include stocks and equity investments in unconsolidated subsidiaries and affiliated companies as follows:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Stocks	**¥ 231,695**	¥ 146,752	**$ 1,449**
Equity Investments	**327,142**	307,031	**2,047**

Securities borrowed under unsecured loan agreements and securities purchased under resale agreements or borrowed with cash collateral that SuMi TRUST Bank has a right to freely sell or repledge, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Securities that are Further Collateralized	**¥ 790,937**	¥ 788,871	**$ 4,948**
Securities that are Further Loaned	**564,909**	626,436	**3,534**
Securities Held without Selling or Repledging as of the End of the Fiscal Year	**12,672**	3,500	**79**

The bonds presented under “Securities” included guarantee obligations on corporate bonds that were placed through private securities offerings (Article 2, Paragraph 3 of the Financial Instruments and Exchange Act) amounting to ¥45.8 billion (U.S. $287 million) and ¥53.6 billion as of March 31, 2026 and 2025, respectively.

3. Loans and Bills Discounted

Loans and bills discounted as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Bills Discounted	**¥ —**	¥ 304	**$ —**
Loans on Bills	**175,278**	221,574	**1,097**
Loans on Deeds	**30,971,201**	30,300,866	**193,752**
Overdrafts	**2,130,854**	1,684,247	**13,330**
Total	**¥ 33,277,334**	¥ 32,206,993	**$ 208,179**

Bills discounted are treated as financial transactions in accordance with Guidance No. 24. SuMi TRUST Bank has a right to freely sell or pledge such commercial bills. No such bills were outstanding as of March 31, 2026, and the total face value of them amounted to ¥304 million as of March 31, 2025.

Loans in accordance with the Banking Act and the Act on Emergency Measures for Revitalization of the Financial Functions are presented below. Loans include corporate bonds in “securities” (limited to those issued in private placement of securities prescribed in Section 3 of Paragraph 2 in the Financial Instruments and Exchange Act, and those with wholly or partially guaranteed redemption of the principal and payment of the interest), loans and bills discounted, foreign exchanges, interest receivables and suspense payments in “other assets”, and customers’ liabilities for acceptances and guarantees presented in the consolidated balance sheet, and securities loaned (limited to those under a loan for use or lease contract) provided in the notes, etc.

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Bankrupt and Practically Bankrupt Loans	**¥ 9,132**	¥ 15,424	**$ 57**
Doubtful Loans	**59,124**	62,362	**370**
Loans Past Due Three Months or More	**—**	—	**—**
Restructured Loans	**11,850**	26,741	**74**
Total	**¥ 80,108**	¥ 104,528	**$ 501**

Bankrupt and practically bankrupt loans are those loans that have fallen into bankruptcy due to certain reasons, including initiation of bankruptcy proceedings, start of reorganization proceedings, or submission of an application to start rehabilitation proceedings and quasi-loans.

Doubtful loans are those loans with a strong likelihood that loan principals cannot be recovered and interest cannot be received according to the contract because of difficulties in the financial conditions and business performance of debtors who are not yet legally bankrupt, excluding those loans classified as bankrupt and practically bankrupt loans.

Loans past due three months or more are those loans for which principal or interest payments are more than three months past due (calculated from the day following the contractual payment date), excluding loans classified as bankrupt and practically bankrupt loans and doubtful loans.

Restructured loans are those loans whose terms have been modified by reducing or waiving interest, granting interest payment extensions, granting principal repayment extensions, forgiving debt, or otherwise providing some arrangements favorable to the borrower in connection with the borrower's business restructuring or to otherwise provide support, excluding those loans classified as bankrupt and practically bankrupt loans, doubtful loans or loans past due three months or more.

The above loans are presented at the amounts prior to deduction of allowances for loan losses.

4. Assets Pledged

Assets pledged as collateral as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Assets Pledged as Collateral:			
Trading Assets	**¥ 8,149**	¥ —	**$ 51**
Securities	**6,337,746**	5,693,849	**39,648**
Loans and Bills Discounted	**4,005,249**	4,332,934	**25,056**
Lease Receivables and Investment Assets	**13,130**	17,911	**82**
Other Assets	**23,979**	206,343	**150**
Total	**¥ 10,388,253**	¥ 10,251,039	**$ 64,988**
Corresponding Liabilities to Assets Pledged as Collateral:			
Deposits	**¥ 28,441**	¥ 18,315	**$ 178**
Payables under Repurchase Agreements	**2,071,091**	1,781,188	**12,956**
Borrowed Money	**6,188,788**	7,032,389	**38,716**

In addition to the foregoing, the following assets have been pledged as collateral for settlement of exchange and others, or as a substitution of margin of futures and others.

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Securities	**¥1,162,192**	¥1,272,845	**$ 7,271**

"Other Assets" include initial margins of futures, security deposits and cash collateral pledged for financial instruments. Such amounts are as follows:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Initial Margins of Futures Markets	**¥ 13,868**	¥ 15,766	**$ 87**
Security Deposits	**23,278**	23,576	**146**
Cash Collateral Pledged for Financial Instruments-Assets	**797,746**	785,327	**4,991**

5. Overdraft Facility Agreements and Commitment Lines of Credit

Overdraft facility agreements and commitment lines of credit are agreements to extend a certain amount of credit at the customer's request as long as the terms of the agreement have not been violated. The amounts of unused credit under such agreements were ¥14,928.7 billion (U.S. $93.4 billion) and ¥13,891.8 billion, of which ¥9,335.0 billion (U.S. $58.4 billion) and ¥9,077.5 billion were attributable to agreements expiring within one year or which may be unconditionally canceled at any time, as of March 31, 2026 and 2025, respectively.

The balance of unused credit will not necessarily affect the future cash flows of SuMi TRUST Bank and its consolidated subsidiaries because most of these agreements expire without credit being extended. Most of these agreements contain clauses allowing SuMi TRUST Bank and its consolidated subsidiaries to reject requests for credit outright or reduce the credit limits due to changes in financial circumstances, the need to preserve claims or other reasonable causes. Besides requesting collateral, such as real estate or securities, as necessary at the time of entering into the agreement, SuMi TRUST Bank has also adopted other measures to keep its credit sound, such as periodically assessing the condition of customers' businesses following the internal procedures and revising agreements, as necessary.

6. Tangible Fixed Assets

Tangible fixed assets as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Land	**¥ 132,377**	¥ 132,457	**$ 828**
Buildings	**68,265**	69,678	**427**
Lease Assets	**5,450**	5,054	**34**
Construction in Progress	**3,736**	872	**23**
Other	**16,749**	17,630	**105**
Total	**¥ 226,580**	¥ 225,693	**$ 1,417**

Accumulated depreciation amounted to ¥202.4 billion (U.S. $1,267 million) and ¥192.5 billion, and advance depreciation amounted to ¥27.6 billion (U.S. $173 million) and ¥27.7 billion as of March 31, 2026 and 2025, respectively.

In accordance with the Act on Revaluation of Land (Act No. 34, promulgated on March 31, 1998), land for commercial use of SuMi TRUST Bank was revalued, and the amount equivalent to the taxes on the resulting valuation difference was recorded as a "Deferred Tax Liabilities for Land Revaluation" in liabilities, and the amount net of such difference was recorded as a "Revaluation Reserve for Land" in net assets.

Revaluation date: March 31, 1998 and March 31, 1999

Revaluation method prescribed by Paragraph 3 of Article 3 of the Act:

The revaluation was calculated by reasonably adjusting the value of land based on the posted prices for benchmark properties as prescribed by Item 1 of Article 2 of the "Order for Enforcement of the Act on Revaluation of Land" (Cabinet Order No. 119, promulgated on March 31, 1998) the standard prices for benchmark land under Item 2 of the same Article, the prices registered in the taxation ledger for the relevant business-use land under Item 3 of the same Article, and the land assessments under Item 4 of Article 2 of the same Order.

7. Intangible Fixed Assets

Intangible fixed assets as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Software	**¥ 172,867**	¥ 153,697	**$ 1,081**
Goodwill	**—**	1,356	**—**
Other	**3,652**	3,797	**23**
Total	**¥ 176,519**	¥ 158,851	**$ 1,104**

8. Other Assets

Other assets as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Domestic Exchange Settlement Account, Debit	**¥ 1,206**	¥ 1,198	**$ 8**
Prepaid Expenses	**12,577**	10,538	**79**
Accrued Income	**264,205**	261,692	**1,653**
Initial Margins of Futures Markets	**13,868**	15,766	**87**
Variation Margins of Futures Markets	**728**	424	**5**
Financial Derivatives Other Than Trading Assets	**2,112,121**	1,131,081	**13,213**
Receivables for Securities Transactions	**16**	226,488	**0**
Cash Collateral Pledged for Financial Instruments-Assets	**797,746**	785,327	**4,991**
Other	**940,729**	712,425	**5,885**
Total	**¥ 4,143,201**	¥ 3,144,945	**$ 25,919**

9. Deposits

Deposits as of March 31, 2026, and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Current Deposits, Ordinary Deposits, Saving Deposits and Deposits at Notice	**¥ 9,317,519**	¥ 9,201,684	**$ 58,289**
Time Deposits	**28,747,054**	26,989,520	**179,838**
Other	**1,996,191**	1,624,065	**12,488**
Total	**¥ 40,060,765**	¥ 37,815,270	**$ 250,615**

(Unaudited information) In the event of receivership, winding up proceedings or equivalent proceedings of the bank, Japanese law does not require our bank to confer lower priority to depositors of the foreign offices of our bank, vis-à-vis our home country depositors in the repayment of deposits.

10. Borrowed Money

Borrowed money as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Subordinated Borrowings	**¥ 680,925**	¥ 701,000	**$ 4,260**
Other Borrowed Money	**8,691,015**	9,064,957	**54,370**
Total	**¥ 9,371,940**	¥ 9,765,957	**$ 58,630**

Weighted average interest rates on borrowed money were 0.72% and 0.50% for the fiscal years ended March 31, 2026 and 2025, respectively.

Annual maturities of borrowed money as of March 31, 2026, for the next five years are as follows:

	Millions of Yen	Millions of U.S. Dollars
Fiscal Year Ending March 31	**2026**	**2026**
2027	**¥ 5,347,687**	**$ 33,454**
2028	**1,612,071**	**10,085**
2029	**715,734**	**4,478**
2030	**226,867**	**1,419**
2031	**317,701**	**1,987**
Total	**¥ 8,220,061**	**$ 51,424**

11. Bonds Payable

Bonds payable as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Subordinated Bonds	**¥ 72,999**	¥ 72,998	**$ 457**
Other Bonds Payable	**3,193,724**	2,789,484	**19,980**
Total	**¥ 3,266,723**	¥ 2,862,483	**$ 20,436**

Annual maturities of bonds payable as of March 31, 2026, for the next five years are as follows:

	Millions of Yen	Millions of U.S. Dollars
Fiscal Year Ending March 31	**2026**	**2026**
2027	**¥ 3,453,231**	**$ 21,603**
2028	**678,348**	**4,244**
2029	**605,912**	**3,791**
2030	**511,651**	**3,201**
2031	**376,737**	**2,357**
Total	**¥ 5,625,880**	**$ 35,195**

12. Borrowed Money from Trust Account

Borrowed money from trust account represents surplus funds in the trust accounts loaned to the banking account and utilized.

13. Other Liabilities

Other liabilities as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Domestic Exchange Settlement Account, Credit	**¥ 526**	¥ 667	**$ 3**
Income Taxes Payable	**74,624**	55,442	**467**
Accrued Expenses	**269,746**	201,529	**1,687**
Unearned Income	**77,662**	82,364	**486**
Variation Margins of Futures Markets	**1,122**	506	**7**
Financial Derivatives Other Than Trading Liabilities	**2,154,146**	1,544,068	**13,476**
Lease Obligations	**13,593**	12,682	**85**
Asset Retirement Obligations	**6,029**	5,124	**38**
Payables for Securities Transactions	**21,631**	264,790	**135**
Cash Collateral Accepted for Financial Instruments-Liabilities	**633,999**	585,225	**3,966**
Other	**361,887**	218,757	**2,264**
Total	**¥ 3,614,969**	¥ 2,971,159	**$ 22,615**

14. Other Assets and Liabilities related to Revenue Recognition

The amounts of receivables from contracts with customers and the amounts of contract liabilities recognized in other assets and other liabilities, respectively, are presented in “Revenue Recognition, 2. Information Related to Contract Balance.”

Notes to the Consolidated Statement of Income

1. Revenue from Contracts with Customers

Income is not classified into revenues from contracts with customers and other revenue. The amount of revenues from contracts with customers is presented in “Revenue Recognition, 1. Information Related to Disaggregation of Revenue from Contracts with Customers for the Fiscal Years Ended March 31, 2026 and 2025.”

2. Other Interest Income and Expenses

(1) Other interest income for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Interest on Monetary Claims Bought	**¥ 4,366**	¥ 4,215	**$ 27**
Others	**18,864**	24,959	**118**
Total	**¥ 23,230**	¥ 29,175	**$ 145**

(2) Other interest expenses for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Interest on Interest Rate Swaps	**¥112,606**	¥135,735	**$ 704**
Others	**30,822**	24,733	**193**
Total	**¥143,429**	¥160,469	**$ 897**

3. Trading Income and Expenses

(1) Trading income for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Net Income from Trading Securities and Derivatives	**¥ 182**	¥ 133	**$ 1**
Net Income from Trading Transactions	**990**	—	**6**
Net Income from Trading-Related Financial Derivatives Transactions	**85,317**	105,039	**534**
Other Trading Income	**2,257**	761	**14**
Total	**¥ 88,748**	¥105,933	**$ 555**

(2) Trading expenses for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Net Expenses on Trading Transactions	**¥ —**	¥ 3,073	**$ —**
Total	**¥ —**	¥ 3,073	**$ —**

4. Other Ordinary Income and Expenses

(1) Other ordinary income for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Net Gains on Foreign Exchange Transactions	**¥ 297,839**	¥ 369,624	**$ 1,863**
Gains on Sales and Redemption of Bonds	**17,968**	11,181	**112**
Net Income from Derivatives Other Than for Trading or Hedging	**—**	15,657	**—**
Others	**416,327**	465,011	**2,604**
Total	**¥ 732,135**	¥ 861,474	**$ 4,580**

(2) Other ordinary expenses for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Losses on Sales and Redemption of Bonds	**¥ 69,698**	¥ 52,665	**$ 436**
Net Loss on Derivatives Other Than for Trading or Hedging	**8,523**	—	**53**
Others	**389,132**	438,118	**2,434**
Total	**¥ 467,355**	¥ 490,784	**$ 2,924**

5. Other Income and Expenses

(1) Other income for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Gains on Sales of Stocks and Other Securities	**¥ 181,920**	¥ 146,597	**$ 1,138**
Recoveries of Written-Off Claims	**2,481**	1,129	**16**
Equity in Earnings of Affiliated Companies	**18,738**	19,613	**117**
Gains on Disposal of Fixed Assets	**461**	600	**3**
Gains on Sales of Investments in Subsidiaries and Affiliated Companies	**41,211**	—	**258**
Others	**5,834**	5,223	**36**
Total	**¥ 250,648**	¥ 173,163	**$ 1,568**

(2) Other expenses for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Provision for Allowance for Loan Losses	**¥ 22,614**	¥ 18,275	**$ 141**
Losses on Sales of Loans	**1,466**	—	**9**
Write-Off of Loans	**2,309**	7,481	**14**
Losses on Sales of Stocks and Other Securities	**31,148**	59,197	**195**
Losses on Impairment of Stocks and Other Securities	**4,432**	2,342	**28**
Losses on Disposal of Fixed Assets	**1,091**	1,320	**7**
Losses on Impairment of Fixed Assets	**13,950**	12,984	**87**
Losses on Investment in Partnerships	**11,520**	9,992	**72**
Others	**28,711**	27,828	**180**
Total	**¥ 117,244**	¥ 139,422	**$ 733**

6. General and Administrative Expenses

General and administrative expenses for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Taxes Other Than Income Taxes	**¥ 17,474**	¥ 16,564	**$ 109**
Personnel Expenses	**211,382**	193,531	**1,322**
Others	**257,460**	238,731	**1,611**
Total	**¥ 486,316**	¥ 448,827	**$ 3,042**

Note to the Consolidated Statement of Comprehensive Income

Reclassification Adjustments, Income Taxes, and the Related Tax Effects Concerning Other Comprehensive Income

Reclassification adjustments, income taxes, and the related tax effects concerning other comprehensive income for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Valuation Difference on Available-for-Sale Securities:			
Changes during the Period	**¥ 74,014**	¥ (127,871)	**$ 463**
Reclassification Adjustments	**(93,856)**	(39,916)	**(587)**
Before Income Taxes and Tax Effects	**(19,841)**	(167,788)	**(124)**
Income Taxes and Tax Effects	**6,203**	46,670	**39**
Valuation Difference on Available-for-Sale Securities	**(13,638)**	(121,118)	**(85)**
Deferred Gains (Losses) on Hedges:			
Changes during the Period	**100,879**	(137,057)	**631**
Reclassification Adjustments	**75,987**	135,694	**475**
Before Income Taxes and Tax Effects	**176,866**	(1,362)	**1,106**
Income Taxes and Tax Effects	**(55,742)**	565	**(349)**
Deferred Gains (Losses) on Hedges	**121,123**	(797)	**758**
Revaluation Reserve for Land:			
Changes during the Period	**—**	—	**—**
Reclassification Adjustments	**—**	—	**—**
Before Income Taxes and Tax Effects	**—**	—	**—**
Income Taxes and Tax Effects	**—**	(69)	**—**
Revaluation Reserve for Land	**—**	(69)	**—**
Foreign Currency Translation Adjustments:			
Changes during the Period	**25,057**	5,752	**157**
Reclassification Adjustments	**—**	—	**—**
Before Income Taxes and Tax Effects	**25,057**	5,752	**157**
Income Taxes and Tax Effects	**—**	—	**—**
Foreign Currency Translation Adjustments	**25,057**	5,752	**157**
Remeasurements of Defined Benefit Plans:			
Changes during the Period	**252,741**	(34,240)	**1,581**
Reclassification Adjustments	**6,597**	(2,762)	**41**
Before Income Taxes and Tax Effects	**259,339**	(37,003)	**1,622**
Income Taxes and Tax Effects	**(81,742)**	11,135	**(511)**
Remeasurements of Defined Benefit Plans	**177,596**	(25,867)	**1,111**
Share of Other Comprehensive Income of Equity-Method Affiliated Companies:			
Changes during the Period	**(730)**	(393)	**(5)**
Reclassification Adjustments	**(2,885)**	(286)	**(18)**
Share of Other Comprehensive Income of Equity-Method Affiliated Companies:	**(3,616)**	(679)	**(23)**
Total Other Comprehensive Income (Loss)	**¥ 306,523**	¥ (142,780)	**$ 1,918**

Notes to the Consolidated Statement of Changes in Net Assets

1. Class and the Number of Issued Shares of Common Stock

Classes and the number of issued shares of common stock for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Thousands of Shares				
	Authorized	Number of Shares Outstanding at the Beginning of the Fiscal Year	Increase	Decrease	Number of Shares Outstanding at the End of the Fiscal Year
March 31, 2026					
Number of Issued Shares:					
Common Share	**3,000,000**	**1,674,537**	**—**	**—**	**1,674,537**

	Thousands of Shares				
	Authorized	Number of Shares Outstanding at the Beginning of the Fiscal Year	Increase	Decrease	Number of Shares Outstanding at the End of the Fiscal Year
March 31, 2025					
Number of Issued Shares:					
Common Share	3,000,000	1,674,537	—	—	1,674,537

2. Subscription Rights to Shares

There were no subscription rights to shares for the fiscal years ended March 31, 2026 and 2025.

3. Dividends

Dividends paid for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

As for the fiscal year ended March 31, 2026:

Resolution	Type of Shares	Cash Dividends Declared Millions of Yen (Millions of U.S. Dollars)	Dividend Resources	Cash Dividends per Share Yen (U.S. Dollars)	Record Date	Effective Date
June 20, 2025						
Ordinary General Meeting of Shareholders	Common Share	**¥ 49,733** **($311)**	Retained Earnings	**¥ 29.70** **($0.19)**	March 31, 2025	June 23, 2025

Resolution	Type of Shares	Cash Dividends Declared Millions of Yen (Millions of U.S. Dollars)	Dividend Resources	Cash Dividends per Share Yen (U.S. Dollars)	Record Date	Effective Date
November 12, 2025						
Board of Directors' Meeting	Common Share	**¥ 84,011** **($526)**	Retained Earnings	**¥ 50.17** **($0.31)**	September 30, 2025	December 1, 2025

Dividends with a record date during the current fiscal year ended March 31, 2026, but whose effective date is after March 31, 2026

SuMi TRUST Bank is scheduled to make a proposal at Ordinary General Meeting of Shareholders to be held on June 19, 2026, as follows:

Resolution	Type of Shares	Cash Dividends Declared Millions of Yen (Millions of U.S. Dollars)	Dividend Resources	Cash Dividends per Share Yen (U.S. Dollars)	Record Date	Effective Date
June 19, 2026						
Ordinary General Meeting of Shareholders	Common Share	**¥ 89,370** **($559)**	Retained Earnings	**¥ 53.37** **($0.33)**	March 31, 2026	June 22, 2026

As for the fiscal year ended March 31, 2025:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen		Yen		
May 28, 2024						
Extraordinary General Meeting of Shareholders	Common Share	¥ 49,599	Retained Earnings	¥ 29.62	March 31, 2024	May 29, 2024

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen		Yen		
November 12, 2024						
Board of Directors' Meeting	Common Share	¥ 80,076	Retained Earnings	¥ 47.82	September 30, 2024	December 2, 2024

Dividends with a record date during the fiscal year ended March 31, 2025, but whose effective date is after March 31, 2025, are as follows:

Resolution	Type of Shares	Cash Dividends Declared	Dividend Resources	Cash Dividends per Share	Record Date	Effective Date
		Millions of Yen		Yen		
June 20, 2025						
Ordinary General Meeting of Shareholders	Common Share	¥ 49,733	Retained Earnings	¥ 29.70	March 31, 2025	June 23, 2025

Notes to the Consolidated Statement of Cash Flows

1. Reconciliation of Cash and Cash Equivalents

The following table reconciles cash and cash equivalents in the consolidated statement of cash flows and cash and due from banks in the consolidated balance sheet as of March 31, 2026 and 2025.

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Cash and Due from Banks	**¥ 23,974,790**	¥ 25,109,153	**$ 149,983**
Due from Banks (excluding Due from the Bank of Japan)	**(1,489,360)**	(2,111,237)	**(9,317)**
Cash and Cash Equivalents	**¥ 22,485,430**	¥ 22,997,916	**$ 140,666**

2. Major components of the assets and liabilities of a company that ceased to be a consolidated subsidiary due to the sale of shares

As a result of the partial transfer of shares of Sumitomo Mitsui Trust Loan & Finance Co., Ltd. (currently, L&F Asset Finance, Ltd.) held by SuMi TRUST Bank, the major components of the assets and liabilities excluded from consolidation, as well as the sale price of shares and proceeds from the sale of shares, are as follows:

	Millions of Yen	Millions of U.S. Dollars
Assets	**¥ 488,763**	**$ 3,058**
Liabilities	**(433,722)**	**(2,713)**
Gain on Sale of Shares	**7,696**	**48**
Investment Accounts after Sale of Shares	**(8,251)**	**(52)**
Sale Price of Shares	**54,485**	**341**
Cash and Cash Equivalents	**(1,328)**	**(8)**
Net: Proceeds from Sale of Shares	**¥ 53,156**	**$ 333**

Leases

1. Finance Leases

As a lessee:

Finance leases that do not transfer ownership of the lease assets to lessees

1) Description of lease assets

Tangible fixed assets

Mainly branch buildings and office equipment

2) Method for amortizing lease assets

Refer to “(4) Depreciation and Amortization Methods” of “4. Significant Accounting Policies” in the Significant Accounting Policies and Practices.

2. Operating Leases

As a lessee:

Total future lease payments under non-cancelable operating leases as of March 31, 2026 and 2025, were as follows:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Due in One Year or Less	**¥ 2,707**	¥ 2,342	**$ 17**
Due in More Than One Year	**10,260**	9,845	**64**
Total	**¥ 12,967**	¥ 12,188	**$ 81**

As a lessor:

Total future lease payments under non-cancelable operating leases as of March 31, 2026 and 2025, were as follows:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Due in One Year or Less	**¥ 17,168**	¥ 12,258	**$ 107**
Due in More Than One Year	**87,425**	130,817	**547**
Total	**¥104,593**	¥143,075	**$ 654**

Financial Instruments

1. Circumstances of Financial Instruments

(1) Policy on Financial Instruments

SuMi TRUST Bank Group is engaged in a variety of financial service businesses, primarily trust banking business operated by SuMi TRUST Bank. To facilitate these businesses, SuMi TRUST Bank Group raises funds through deposits from individual and corporate customers, borrowed money, and issuance of corporate bonds, and manages such funds as loans to individual and corporate customers, and securities on the investment side.

Each group company determines policies as well as measures for investing and funding financial assets and financial liabilities under its annual plan.

SuMiTG monitors risks associated with the group-wide financial assets and liabilities.

SuMi TRUST Bank monitors its respective risks while implementing comprehensive Asset-Liability Management (ALM). Meanwhile, SuMi TRUST Bank conducts derivatives transactions to control the market risk and other risks arising from its assets and liabilities within the level commensurate with its financial capacity. SuMi TRUST Bank is also engaged in trading securities and derivatives through trading accounts (“Trading Accounts”) that are segregated from other accounts (“Banking Accounts”) in accordance with Article 13-6-3 of the Ordinance for Enforcement of the Banking Act. Some consolidated subsidiaries are also engaged in trading securities.

(2) Description and Risks of Financial Instruments

1) Trading accounts

SuMi TRUST Bank Group deals with over-the-counter (OTC) and listed derivatives transactions related to interest rates, exchange rates, bonds, credits, and commodities as well as trading securities. These derivatives transactions are exposed to risks associated with fluctuation in interest rates, exchange rates, prices, credit risks, and other risks.

2) Banking accounts

Financial assets of SuMi TRUST Bank Group are primarily loans to corporations and individuals in Japan and such assets are exposed to credit risks arising from default on contracts by customers.

Securities mainly consist of stocks and bonds that are held as strategic investments and for business development. These securities are exposed to issuers’ credit risks, and risks associated with fluctuation in interest rates and market prices.

Deposits from individuals and corporations, borrowed money, and bonds payable are exposed to liquidity risks as becoming insolvent at their maturities, such as being out of markets under certain circumstances.

SuMi TRUST Bank Group deals with OTC and listed derivatives transactions related to interest rates, exchange rates, stocks, bonds, and credits for avoiding market risks.

To reduce interest rate risk, a major risk, SuMi TRUST Bank Group comprehensively manages various financial assets and liabilities, such as loans and bills discounted and deposits, by categorizing them based on characteristics of their interest rate risks, and applies hedge accounting to hedge such risk using interest rate swaps designated as hedging instruments. The hedge accounting is applied to some assets and liabilities by individual transaction.

To mitigate the exchange rate risk arising from various financial assets and liabilities of SuMi TRUST Bank denominated in foreign currencies, hedge accounting is applied to the exchange rate risk of foreign currency assets and liabilities designated as hedged items, using currency swaps and foreign exchange swaps designated as hedging instruments.

The details of hedge accounting are described in “Significant Accounting Policies and Practices.”

(3) Risk Management for Financial Instruments

SuMi TRUST Bank Group considers that the basis of group-wide risk management is to ensure the effectiveness of PDCA (Plan, Do, Check, Action) cycles for each risk category according to the “Risk Management Policy” established by the Board of Directors.

The risk management framework of each risk category is as follows:

1) Credit risk management

Credit risk is the risk resulting in SuMi TRUST Bank Group’s losses incurred due to a decrease or impairment in the value of an asset (including off-balance-sheet assets) owing to such reasons as deterioration in the financial condition of a borrower. Credit risk is the most basic financial risk related to a credit creating function. SuMi TRUST Bank Group continuously diversifies its credit portfolios and builds up a stronger customer base by expanding its credit risk management framework further, and by meeting a new and sound demand for credit.

(a) Risk management policy on credit risk

The basic policy of SuMi TRUST Bank Group on credit risk management calls for “a diversified credit portfolio” and “strict management for individual credits.”

For the former, SuMi TRUST Bank Group manages credit exposures of each customer based on its limited credit amount, and periodically reviews impacts of identified risks to large customers and concentration in industry sectors, including the measurement of the credit risk. SuMi TRUST Bank Group makes efforts to mitigate credit concentration risk on a country-by-country basis by managing the diversification of the overall credit portfolio.

For the latter, SuMi TRUST Bank Group manages individual credits through processes such as credit screening, self-assessment, and internal credit ratings. Credit ratings indicate the credit status of customers and the possibility of defaults on a scale, and provide the basis for credit screening of individual transactions and credit portfolio management. SuMi TRUST Bank Group continuously evaluates solvency and collectability of credits based on the analysis, for instance the customer's financial condition, cash flows, and earning capacity through the self-assessment.

(b) Risk management framework for credit risk

In SuMi TRUST Bank, the Board of Directors decides on important matters related to credit risk management when developing management plans. The Board of Directors also decides on credit strategy and economic capital allocation plans, and approves the "Self-Assessment Rules" based on reports on credit risk management, including asset-assessment management, to ensure the soundness of the assets. As for screening and credit management of each case, the Global Credit Supervision Department is segregated from branches as part of a check-and-balance system. Furthermore, the Research Department evaluates credit risks by implementing internal credit ratings based on industry research and credit analysis of individual companies along with performing quantitative analysis from a neutral standpoint. SuMi TRUST Bank periodically holds a meeting of the Executive Committee and Credit Risk Committee to deliberate on material matters of controlling and managing credit risks. SuMi TRUST Bank has built up an appropriate management framework for risk management through the check-and-balance function, the committees' discussions, and the validation of the credit risk management and operation by the Risk Management Department.

2) Market risk management

Market risk is the risk of financial loss of SuMi TRUST Bank Group through changes in income and value of assets and liabilities held, including off-balance items, due to fluctuations in various market risk factors, such as interest rates, exchange rates, equity prices, commodity prices, and credit spreads.

(a) Risk management policy on market risk

In managing market risk, SuMi TRUST Bank Group ensures the soundness of its business by appropriately controlling risks, and strives to secure reasonable profits which correspond to strategic goals, the scale and nature of its operations, and risk profiles through an advanced risk management framework.

(b) Risk management framework for market risk

With regard to market risk, SuMi TRUST Bank Group maintains a basic policy under its Rules for Risk Management. The practical application of the basic policy is stated in the Rules for Market Risk Management. Divisions that execute transactions (the front office) are clearly segregated from divisions that process transactions (the back office) for independent check purposes, and the Risk Management Department, which is independent from both of the front and back offices, centrally manages market risk. This department identifies and analyzes group-wide risk, tracks adherence to risk limits, and reports to respective directors in charge on a daily basis and to the Board of Directors periodically.

The Finance Committee resolves ALM basic plans related to market risk regarding company-wide comprehensive risk management for assets and liabilities. These plans are reported to appropriate committees such as the Executive Committee and the Board of Directors as specified in the policy.

In SuMi TRUST Bank, the Risk Management Department is responsible for planning and implementing market risk management. The role of the Risk Management Department includes measuring risk levels and profits or losses and monitoring the status of market risk managed under ALM basic plans and the status of compliance with risk limits. The department reports its findings to the members of the Finance Committee on a daily basis, and to the Finance Committee as well as the Board of Directors periodically.

(c) Market risk management approach

SuMi TRUST Bank Group uses Value at Risk ("VaR") to measure market risk exposures. VaR uses historical market fluctuation to statistically predict the maximum expected losses under specific conditions. Based on a model developed by SuMi TRUST Bank Group, SuMi TRUST Bank manages market risks by measuring VaR, calculating various risk management indicators, and carrying out various simulations.

VaR is calculated basically using the historical simulation method. Market risk can be classified into categories, such as interest rate risk, stock price risk, exchange rate risk, and others according to its characteristics. SuMi TRUST Bank calculates market risk by simply adding up the risks of all categories without considering the correlation among these categories.

(d) Quantitative information related to market risk

(i) Trading accounts

SuMi TRUST Bank Group uses VaR for managing risks associated with trading securities and some currency and interest-related derivatives transactions held in the Trading Accounts. The VaR model used is primarily based on the historical simulation method (with a holding period of 10 business days, confidence interval of 99%, and observation period of 1,300 business days).

As of March 31, 2026, the total amount of market risk (estimated potential loss) of financial instruments held by SuMi TRUST Bank Group in the Trading Accounts was ¥6,900 million (U.S. $43 million).

SuMi TRUST Bank Group performs back testing using the actual value to verify the accuracy of the VaR measurement model. However, as VaR measures the amount of market risk under certain probabilities statistically calculated based on the past volatility, it may not properly capture those risks under extreme market movements.

(ii) Banking accounts

SuMi TRUST Bank Group uses VaR for managing risks associated with financial assets and liabilities held in the Banking Accounts. The historical simulation method is the primary measurement method (with a holding period of a maximum of one year according to a position; confidence interval of 99%; and observation period of 1,300 business days).

As of March 31, 2026, the total amount of market risk (estimated potential loss) of financial instruments held by SuMi TRUST Bank Group in the Banking Account was ¥652.8 billion (U.S. $4,084 million).

SuMi TRUST Bank Group performs back testing on certain positions held in the “Banking Accounts” that compares the results of the VaR calculations based on its internal model with actual profits or losses regarding financial assets and liabilities subject to measurement. SuMi TRUST Bank Group considers that the measurement model properly captures market risk with sufficient accuracy. However, as VaR measures the amount of market risk under certain probabilities statistically calculated based on past volatility in the market, it may not properly capture those risks under extreme market movements.

3) Liquidity risk management

Liquidity risk is the risk of financial loss to SuMi TRUST Bank Group when SuMi TRUST Bank Group fails to raise necessary funds or is forced to raise funds at significantly higher rates.

(a) Risk management policy on liquidity risk

With regard to liquidity risk, SuMi TRUST Bank Group designs and implements a policy to build up a risk management framework for liquidity risk, recognizing that financial difficulties due to exposure to such risks could possibly lead SuMi TRUST Bank Group directly to bankruptcy under certain circumstances.

(b) Risk management framework and methods for liquidity risk

Liquidity risk management departments determine the extent of SuMi TRUST Bank Group’s cash crunch appropriately in cooperation with the liquidity management departments, while gathering and analyzing information related to both the internal environment, such as SuMi TRUST Bank Group’s risk profiles, and external environment, such as economic circumstances or market conditions, based on the risk management plan.

To reduce liquidity risks, the liquidity management departments manage cash flow within the predetermined appropriate limits, and the liquidity management departments monitor its compliance.

(4) Supplementary Explanation Concerning Fair Value of Financial Instruments

Calculation of fair value of financial instruments involves certain assumptions and may vary when different assumptions are employed.

2. Fair Values of Financial Instruments and Breakdown by Input Level

The carrying amounts on the consolidated balance sheet and fair values of financial instruments as well as the differences between the carrying amounts on the consolidated balance sheet and fair values, and fair values by input level are presented below.

The amounts shown in the following table do not include equity securities with no market prices and investments in partnerships (See Note 3).

The fair values of financial instruments are classified into the following three levels depending on the observability and significance of the input used in the fair value measurement.

Level 1: Fair value determined based on the (unadjusted) quoted price in an active market for the same asset or liability

Level 2: Fair value determined based on directly or indirectly observable inputs other than Level 1 inputs

Level 3: Fair value determined based on significant unobservable inputs

If multiple inputs with a significant impact are used for the fair value measurement of a financial instrument, the financial instrument is classified to the lowest priority level of fair value measurement in which each input belongs.

(1) Financial assets and liabilities at fair value on the consolidated balance sheet

	Millions of Yen				Millions of U.S. Dollars			
	Mar. 31, 2026				Mar. 31, 2026			
	Level 1	Level 2	Level 3	Total	Level 1	Level 2	Level 3	Total
Monetary Claims Bought	¥ —	¥ 117,687	¥ —	¥ 117,687	$ —	$ 736	$ —	$ 736
Trading Assets								
Trading Securities	16,383	277,913	—	294,297	102	1,739	—	1,841
Money Held in Trust	—	—	—	—	—	—	—	—
Securities								
Available-for-Sale Securities	7,896,367	3,814,156	—	11,710,524	49,399	23,861	—	73,259
Stocks	880,856	—	—	880,856	5,511	—	—	5,511
Bonds	4,657,954	515,551	—	5,173,506	29,140	3,225	—	32,365
Government Bonds	4,657,954	—	—	4,657,954	29,140	—	—	29,140
Local Government Bonds	—	41,231	—	41,231	—	258	—	258
Short-Term Bonds Payable	—	—	—	—	—	—	—	—
Corporate Bonds	—	474,320	—	474,320	—	2,967	—	2,967
Other Securities	2,357,556	3,298,604	—	5,656,161	14,749	20,636	—	35,384
Foreign Stocks	12,607	—	—	12,607	79	—	—	79
Foreign Bonds	2,302,004	3,027,946	—	5,329,950	14,401	18,942	—	33,343
Others	42,944	270,658	—	313,603	269	1,693	—	1,962
Total Assets	¥ 7,912,751	¥ 4,209,757	¥ —	¥12,122,508	$ 49,501	$ 26,336	$ —	$ 75,837
Derivative Transactions (*1)(*2)								
Interest Rate Related Transactions	¥ (695)	¥ 255,786	¥12,035	¥ 267,126	$ (4)	$ 1,600	$ 75	$ 1,671
Currency Related Transactions	—	(149,374)	—	(149,374)	—	(934)	—	(934)
Stock Related Transactions	(14)	673	—	659	(0)	4	—	4
Bond Related Transactions	1,454	118	—	1,572	9	1	—	10
Total Derivative Transactions	¥ 744	¥ 107,203	¥12,035	¥ 119,983	$ 5	$ 671	$ 75	$ 751

(*1) Derivative transactions recorded in “Trading Assets” and “Trading Liabilities” or in “Other Assets” and “Other Liabilities” are presented collectively.
Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(*2) As for derivative transactions applying hedge accounting, ¥(49.0) billion (U.S. $(307) million) is recorded on the consolidated balance sheet as of March 31, 2026.

	Millions of Yen			
	Mar. 31, 2025			
	Level 1	Level 2	Level 3	Total
Monetary Claims Bought	¥ —	¥ 108,313	¥ —	¥ 108,313
Trading Assets				
Trading Securities	9,616	99,933	—	109,549
Money Held in Trust	—	—	—	—
Securities				
Available-for-Sale Securities	7,815,524	2,479,201	—	10,294,725
Stocks	885,224	—	—	885,224
Bonds	5,083,765	703,565	—	5,787,331
Government Bonds	5,083,765	—	—	5,083,765
Local Government Bonds	—	43,517	—	43,517
Short-Term Bonds Payable	—	—	—	—
Corporate Bonds	—	660,048	—	660,048
Other Securities	1,846,533	1,775,635	—	3,622,169
Foreign Stocks	6,694	—	—	6,694
Foreign Bonds	1,809,273	1,384,783	—	3,194,057
Others	30,565	390,851	—	421,417
Total Assets	¥7,825,141	¥2,687,448	¥ —	¥10,512,589
Derivative Transactions (*1)(*2)				
Interest Rate Related Transactions	¥ 514	¥ 18,308	¥ 6,145	¥ 24,968
Currency Related Transactions	—	(347,721)	—	(347,721)
Stock Related Transactions	(277)	137	—	(139)
Bond Related Transactions	(587)	24	—	(563)
Total Derivative Transactions	¥ (350)	¥ (329,251)	¥ 6,145	¥ (323,455)

(*1) Derivatives transactions recorded in “Trading Assets” and “Trading Liabilities” or in “Other Assets” and “Other Liabilities” are presented collectively.
Receivables and payables arising from derivatives transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(*2) As for derivative transactions applying hedge accounting, ¥(235.8) billion is recorded on the consolidated balance sheet as of March 31, 2025.

(2) Financial assets and liabilities which are not stated at fair value on the consolidated balance sheet

Cash and Due from Banks, Call Loans and Bills Bought, Receivables under Resale Agreements and Receivables under Securities Borrowing Transactions, Foreign Exchanges, Call Money and Bills Sold, Payables under Repurchase Agreements, Short-Term Bonds Payable, and Borrowed Money from Trust Account are not included in the following tables because most of such transactions have short contractual terms (one year or less) and the carrying amounts approximate fair value.

	Millions of Yen					
	Mar. 31, 2026					
	Level 1	Level 2	Level 3	Total	Consolidated balance sheet amount	Difference
Monetary Claims Bought (*)	¥ —	¥ 23,007	¥ 804,250	¥ 827,257	¥ 827,088	¥ 169
Securities						
Held-to-Maturity Securities	381,668	7,993	—	389,661	416,383	(26,721)
Government Bonds	381,668	—	—	381,668	408,390	(26,722)
Local Government Bonds	—	—	—	—	—	—
Corporate Bonds	—	—	—	—	—	—
Other Securities	—	7,993	—	7,993	7,992	0
Foreign Bonds	—	7,993	—	7,993	7,992	0
Others	—	—	—	—	—	—
Loans and Bills Discounted					33,277,334	
Allowance for Loan Losses (*)					(130,542)	
	—	—	33,028,171	33,028,171	33,146,791	(118,619)
Lease Receivables and Investment Assets (*)	—	—	685,296	685,296	686,144	(848)
Total Assets	¥ 381,668	¥ 31,000	¥ 34,517,718	¥ 34,930,387	¥ 35,076,407	¥ (146,020)
Deposits	¥ —	¥ 40,058,302	¥ —	¥ 40,058,302	¥ 40,060,765	¥ (2,462)
Negotiable Certificates of Deposit	—	10,357,263	—	10,357,263	10,357,263	—
Borrowed Money	—	9,214,765	—	9,214,765	9,371,940	(157,174)
Bonds Payable	—	3,251,964	—	3,251,964	3,266,723	(14,759)
Total Liabilities	¥ —	¥ 62,882,296	¥ —	¥ 62,882,296	¥ 63,056,692	¥ (174,396)

(*) General allowances and specific allowances for loan losses are deducted from Loans and Bills Discounted. The allowance for credit losses on Monetary Claims Bought, and Lease Receivables and Investment Assets is directly deducted from the carrying amounts on the consolidated balance sheet because the balance of the allowance is immaterial.

	Millions of Yen					
	Mar. 31, 2025					
	Level 1	Level 2	Level 3	Total	Consolidated balance sheet amount	Difference
Monetary Claims Bought (*)	¥ —	¥ 28,066	¥ 789,875	¥ 817,941	¥ 817,795	¥ 146
Securities						
Held-to-Maturity Securities	119,206	39,979	—	159,185	156,405	2,780
Government Bonds	119,206	—	—	119,206	116,459	2,746
Local Government Bonds	—	—	—	—	—	—
Corporate Bonds	—	11,808	—	11,808	11,800	8
Other Securities	—	28,171	—	28,171	28,146	25
Foreign Bonds	—	28,171	—	28,171	28,146	25
Others	—	—	—	—	—	—
Loans and Bills Discounted					32,206,993	
Allowance for Loan Losses (*)					(71,861)	
	—	—	32,111,451	32,111,451	32,135,131	(23,680)
Lease Receivables and Investment Assets (*)	—	—	716,886	716,886	714,256	2,629
Total Assets	¥ 119,206	¥ 68,045	¥ 33,618,213	¥ 33,805,464	¥ 33,823,588	¥ (18,123)
Deposits	¥ —	¥ 37,793,530	¥ —	¥ 37,793,530	¥ 37,815,270	¥ (21,739)
Negotiable Certificates of Deposit	—	9,643,098	—	9,643,098	9,643,098	—
Borrowed Money	—	9,644,437	—	9,644,437	9,765,957	(121,520)
Bonds Payable	—	2,855,540	—	2,855,540	2,862,483	(6,942)
Total Liabilities	¥ —	¥ 59,936,606	¥ —	¥ 59,936,606	¥ 60,086,809	¥(150,202)

(*) General allowances and specific allowances for loan losses are deducted from Loans and Bills Discounted. The allowance for credit losses on Monetary Claims Bought, and Lease Receivables and Investment Assets is directly deducted from the carrying amounts on the consolidated balance sheet because the balance of the allowance is immaterial.

	Millions of U.S. Dollars					
	Mar. 31, 2026					
	Level 1	Level 2	Level 3	Total	Consolidated balance sheet amount	Difference
Monetary Claims Bought (*)	$ —	$ 144	$ 5,031	$ 5,175	$ 5,174	$ 1
Securities						
Held-to-Maturity Securities	2,388	50	—	2,438	2,605	(167)
Government Bonds	2,388	—	—	2,388	2,555	(167)
Local Government Bonds	—	—	—	—	—	—
Corporate Bonds	—	—	—	—	—	—
Other Securities	—	50	—	50	50	0
Foreign Bonds	—	50	—	50	50	0
Others	—	—	—	—	—	—
Loans and Bills Discounted				—	208,179	
Allowance for Loan Losses (*)				—	(817)	
	—	—	206,620	206,620	207,362	(742)
Lease Receivables and Investment Assets (*)	—	—	4,287	4,287	4,292	(5)
Total Assets	$2,388	$ 194	$ 215,938	$ 218,520	$ 219,433	$ (913)
Deposits	$ —	$ 250,599	$ —	$ 250,599	$ 250,615	$ (15)
Negotiable Certificates of Deposit	—	64,794	—	64,794	64,794	—
Borrowed Money	—	57,646	—	57,646	58,630	(983)
Bonds Payable	—	20,344	—	20,344	20,436	(92)
Total Liabilities	$ —	$ 393,383	$ —	$ 393,383	$ 394,474	$ (1,091)

(*) General allowances and specific allowances for loan losses are deducted from Loans and Bills Discounted. The allowance for credit losses on Monetary Claims Bought, and Lease Receivables and Investment Assets is directly deducted from the carrying amounts on the consolidated balance sheet because the balance of the allowance is immaterial.

(Note 1) Description of the valuation techniques and inputs used to measure fair values

Monetary Claims Bought

Among monetary claims bought, securitized products are stated at reasonably calculated prices, which are equivalent to market prices, such as counterparties' quoted prices or dealer/broker-quoted prices, and are classified into Level 3 if those prices are comprised of significant unobservable inputs, and classified into Level 2 otherwise. Fair values for all other monetary claims bought are principally calculated in the same manner as Loans and Bills Discounted and mainly classified into Level 3.

Trading Assets

Bonds and other securities held for trading purposes whose fair values are stated at dealer association prices or counterparties' quoted prices are classified into Level 1 or Level 2 depending on the level of market activity. Others whose fair values are calculated by discounting future cash flows to their present values using observable inputs, are classified into Level 2.

Money Held in Trust

Securities managed as trust assets in money held in trust, which are individually managed with the principal objective of securities portfolio management, are stated at quoted market prices or dealer/broker-quoted prices and mainly classified into Level 1 depending on the level of the components.

Notes regarding money held in trust by holding purpose are presented under the "Money Held in Trust" section.

Securities

Listed stocks are stated at quoted market prices and mainly classified into Level 1 depending on the level of market activity.

Bonds are stated at quoted market prices announced in exchange traded transactions, over-the-counter transactions, and others, and classified into Level 1 if they are traded in an active market. If the market is not active, even though bonds are stated at quoted market prices, they are classified into Level 2. Bonds stated at prices obtained from a third party, such as pricing services and dealers/brokers, are classified into Level 3 if those prices are comprised of significant unobservable inputs, and classified into Level 2 otherwise. Fair values of certain bonds are calculated by classifying them according to their internal ratings and maturities, and discounting the aggregate principal and interest by the discount rate which takes into account risk factors, including credit risks. If the discount rate is a significant unobservable input, the fair values of the bonds are classified into Level 3, otherwise Level 2.

Fair values of listed investment trusts and funds are stated at quoted market prices and primarily classified into Level 1 based on the level of market activity. Investment trusts and funds for which no market transaction prices are available, including privately placed investment trusts, are stated at fair value based on factors, such as the net asset value, if there are no significant restrictions on the cancellation or repurchase request that would require market participants to pay for the risk, and are primarily classified into Level 2.

Loans and Bills Discounted

Fair values of loans and bills discounted are calculated by grouping loans according to loan terms, internal ratings, and maturities; and discounting the aggregate principal and interest by the discount rate which takes into account risk factors, including credit risks. However, floating-rate loans for which their carrying amounts are deemed to approximate fair value, due to the nature of the loan or the borrower's credit situation subsequent to the execution of the loans, are stated at their carrying amounts. For claims executed to bankrupt borrowers, virtually bankrupt borrowers, and possibly bankrupt borrowers, estimated loan losses are calculated based on the present value of estimated future cash flows or the expected recoverable amounts from collateral or guarantees. Therefore, fair values for these claims are stated at the amounts by deducting the allowance for loan losses from the amounts in the consolidated balance sheet at the consolidated balance sheet date, because such deducted amounts approximate fair value. Loans without stated maturities (as the amount of credit is limited to the value of the collateral or due to some other special characteristics) are stated at their carrying amounts as the carrying amounts are deemed to approximate the fair value because of the expected repayment periods and the interest terms. These fair values are classified into Level 3.

Lease Receivables and Investment Assets

Fair values of lease receivables and investment assets are calculated by grouping these assets according to the types of receivables, internal ratings, maturities, and others, and discounting the aggregate principal and interest by the discount rate which takes into account risk factors, including credit risks. These fair values are classified into Level 3.

Deposits and Negotiable Certificates of Deposit

Demand deposits are stated at the amount that would have to be paid on demand at the consolidated balance sheet date (carrying amount). Time deposits with a fixed rate are grouped by product type and stated at the present value of their future cash flows discounted by the rates that would be newly used on the same type of deposits. Floating-rate time deposits and fixed-rate time deposits with short maturities (one year or less) are stated at their carrying amounts because the carrying amounts approximate the fair value. These fair values are classified into Level 2.

Borrowed Money

Borrowed money at floating rates is stated at their carrying amounts. The carrying amounts are deemed to approximate fair value because such amounts reflect short-term market interest rates, and there have been no significant changes in credit condition subsequent to undertaking the borrowed money. Fair values of borrowed money at fixed rates are calculated by discounting their future cash flows by the interest rate adjusted for the residual term and credit risk. Fair values for obligations with short maturities (one year or less) are stated at their carrying amounts because they approximate fair value. These fair values are classified into Level 2.

Bonds Payable

Bonds issued by SuMi TRUST Bank and its consolidated subsidiaries are stated at market prices, if such prices are available. Fair values for other bonds are calculated by discounting future cash flows to their present values by the interest rate adjusted for the residual term and credit risk. These fair values are classified into Level 2.

Derivative transactions

The fair values of listed derivatives, including interest rates, bonds, currencies, and stocks, are classified into Level 1 as these amounts are measured using the liquidation price quoted by exchanges, given that the liquidation price represents the latest transaction price, and the unadjusted quoted price in an active market can be used.

The fair values of over-the-counter derivative transactions, including embedded derivatives separated from the host contract and accounted for as a derivative, in other words, derivatives other than listed derivatives, are, in principle, measured by a valuation method, including the following: the present value of the estimated future cash flows and the option valuation model, which use inputs such as observable interest rate and exchange rate. The fair values of these transactions take into account credit risks of the counterparties and uncollateralized funding. The valuation models applied in certain transactions utilize unobservable inputs in markets, such as correlations in the past. Over-the-counter derivative transactions are classified into Level 2 if observable inputs are used or the impact of unobservable inputs to the fair values is not significant. If the impact of unobservable inputs to the fair values is significant, they are classified into Level 3.

(Note 2) Information about financial assets and liabilities measured and stated on the consolidated balance sheet at fair value and classified into Level 3.

(1) Quantitative information on significant unobservable inputs

	Mar. 31, 2026		
	Valuation technique	Significant unobservable inputs	Range
Derivative Transactions			
Interest Rate Related Transactions	Option valuation model	Correlation between interest rate and foreign exchange rate	(42.5)% - 8.5%
		Correlation between interest rates	2.0%

	Mar. 31, 2025		
	Valuation technique	Significant unobservable inputs	Range
Derivative Transactions			
Interest Rate Related Transactions	Option valuation model	Correlation between interest rate and foreign exchange rate	(39.9)% - 6.5%
		Correlation between interest rates	4.7%

(2) Reconciliation between the beginning and ending balances, and net unrealized gains (losses) recognized in the profit or loss in the Period

Reconciliation between the beginning and ending balances, and net unrealized gains (losses) recognized in the profit or loss in the fiscal year ended March 31, 2026 and 2025, are as follows:

	Millions of Yen							
	Mar. 31, 2026							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	Net unrealized gains (losses) on financial assets and liabilities held at consolidated balance sheet date recognized in profit or losses of the period (*1)
Securities	**¥ —**	**¥ —**	**¥ —**	**¥ —**	**¥ —**	**¥ —**	**¥ —**	**¥ —**
Derivative Transactions (Interest Rate Related Transactions) (*4)	**6,145**	**5,903**	**—**	**(13)**	**—**	**—**	**12,035**	**5,900**

(*1) The amounts shown in the table above are included in “Trading Income” in the consolidated statement of income.
(*2) The amounts shown in the table above are included in “Valuation Differences on Available-for-Sale Securities” under “Other Comprehensive Income (Loss)” in the consolidated statement of comprehensive income.
(*3) The amounts of transfer from or to Level 3 are relevant to the changes in the observability of the inputs. The transfer was made at the end of the fiscal year.
(*4) Derivative transactions recorded in “Trading Assets” and “Trading Liabilities” or in “Other Assets” and “Other Liabilities” are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

	Millions of Yen							
	Mar. 31, 2025							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	Net unrealized gains (losses) on financial assets and liabilities held at consolidated balance sheet date recognized in profit or losses of the period (*1)
Securities	¥ 412	¥ —	¥ 2	¥ (276)	¥ —	¥ (139)	¥ —	¥ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	3,078	3,066	—	—	—	—	6,145	3,023

(*1) The amounts shown in the table above are included in “Trading Income” in the consolidated statement of income.
(*2) The amounts shown in the table above are included in “Valuation Differences on Available-for-Sale Securities” under “Other Comprehensive Income (Loss)” in the consolidated statement of comprehensive income.
(*3) The amounts of transfer from or to Level 3 are relevant to the changes in the observability of the inputs. The transfer was made at the end of the fiscal year.
(*4) Derivative transactions recorded in “Trading Assets” and “Trading Liabilities” or in “Other Assets” and “Other Liabilities” are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

	Millions of U.S. Dollars							
	Mar. 31, 2026							
	Beginning balance	Profit or losses for the period (*1)	Other comprehensive income (*2)	Net amount of purchase, issuance, sale, and settlement	Transfer to Level 3 (*3)	Transfer from Level 3 (*3)	Ending balance	Net unrealized gains (losses) on financial assets and liabilities held at consolidated balance sheet date recognized in profit or losses of the period (*1)
Securities	$ —	$ —	$ —	$ —	$ —	$ —	$ —	$ —
Derivative Transactions (Interest Rate Related Transactions) (*4)	38	37	—	(0)	—	—	75	37

(*1) The amounts shown in the table above are included in “Trading Income” in the consolidated statement of income.

(*2) The amounts shown in the table above are included in “Valuation Differences on Available-for-Sale Securities” under “Other Comprehensive Income (Loss)” in the consolidated statement of comprehensive income.

(*3) The amounts of transfer from or to Level 3 are relevant to the changes in the observability of the inputs. The transfer was made at the end of the fiscal year.

(*4) Derivative transactions recorded in “Trading Assets” and “Trading Liabilities” or in “Other Assets” and “Other Liabilities” are presented collectively. Receivables and payables arising from derivative transactions are presented on a net basis. Negative figures represent a liability balance after netting.

(3) Description of the fair value valuation process

At the SuMi TRUST Bank Group, the middle division creates policies and procedures for the calculation of fair values and procedures for the use of fair value valuation models, and based on them, the front and middle divisions collaboratively establish the fair value valuation model. In addition, the middle and other divisions verify the reasonableness of the valuation methods and the inputs used, and the appropriateness of the classification of the fair value level.

For the calculation of the fair value, the valuation model, which represents the nature, characteristics, and risks of each asset in the most appropriate manner, is utilized. Moreover, if quoted prices obtained from third parties are used, those prices are verified using an appropriate method, such as the review of the valuation method and the inputs used and comparison with the fair values of similar financial instruments.

(4) Description of the sensitivity of the fair value to changes in significant unobservable inputs

Correlation

Correlation is an indicator of the relation of changes between variables such as interest rate and exchange rate. Correlation is used in the valuation technique of complex derivatives, and estimated based on historical results. A significant change in correlation would generally result in a significant increase or decrease in a fair value according to the nature and contractual terms and conditions of the financial instrument.

(Note 3) Consolidated balance sheet amounts of equity securities with no market prices, etc. and investments in partnership, etc. are as follows. These amounts are not included in "Securities" stated on the tables disclosed in "Fair Values of Financial Instruments and Breakdown by Input Level."

	Millions of Yen	Millions of Yen	Millions of U.S. Dollars
	Mar. 31, 2026	Mar. 31, 2025	**Mar. 31, 2026**
Equity Securities with No Market Prices, etc. (*1)(*3)	**¥ 99,317**	¥ 96,548	**$ 621**
Investments in Partnership, etc. (*2)	**482,143**	340,739	**3,016**

(*1) Unlisted stocks are included in "Equity securities with no market prices, etc." and their fair values are not disclosed in accordance with Paragraph 5 of "Implementation Guidance on Disclosures about Fair Value of Financial Instruments" (ASBJ Guidance No.19, March 31, 2020).

(*2) "Investments in partnership, etc." mainly include silent partnerships and investment partnerships. These fair values are not disclosed in accordance with Paragraph 24-16 of the "Guidance for Application of Fair Value Measurement" (ASBJ Guidance No.31, June 17, 2021).

(*3) Impairment losses of ¥4,127 million (U.S. $26 million) and ¥2,268 million were recognized against Unlisted Stocks and others as of March 31, 2026 and 2025, respectively.

(Note 4) Redemption Schedule of Monetary Claims and Securities with Maturity after March 31, 2026 and 2025

	Millions of Yen					
March 31, 2026	Within 1 Year	1 to 3 Years	3 to 5 Years	5 to 7 Years	7 to 10 Years	More Than 10 Years
Due from Banks	**¥ 23,891,076**	**¥ 55**	**¥ —**	**¥ —**	**¥ —**	**¥ —**
Call Loans and Bills Bought	**20,240**	**—**	**—**	**—**	**—**	**—**
Receivables under Resale Agreements	**612,807**	**—**	**—**	**—**	**—**	**—**
Receivables under Securities Borrowing Transactions	**55,203**	**—**	**—**	**—**	**—**	**—**
Monetary Claims Bought (*1)	**845,029**	**12,248**	**2,095**	**1,872**	**769**	**83,736**
Securities	**1,575,744**	**1,849,932**	**2,456,878**	**721,608**	**917,522**	**3,758,199**
Held-to-Maturity Debt Securities	**—**	**40,000**	**40,000**	**35,000**	**8,192**	**300,000**
Government Bonds	**—**	**40,000**	**40,000**	**35,000**	**200**	**300,000**
Corporate Bonds	**—**	**—**	**—**	**—**	**—**	**—**
Available-for-Sale Securities with Maturity	**1,575,744**	**1,809,932**	**2,416,878**	**686,608**	**909,329**	**3,458,199**
Government Bonds	**566,860**	**1,275,000**	**898,000**	**—**	**645,000**	**1,463,000**
Local Government Bonds	**5,493**	**7,726**	**14,059**	**9,072**	**7,396**	**—**
Corporate Bonds	**65,180**	**164,609**	**156,231**	**63,579**	**17,080**	**13,224**
Loans and Bills Discounted (*2)	**4,950,293**	**7,186,985**	**5,079,128**	**2,750,795**	**2,758,333**	**7,575,738**
Lease Receivables and Investment Assets (*3)	**177,232**	**257,373**	**160,221**	**44,676**	**18,232**	**5,208**
Total	**¥ 32,127,627**	**¥ 9,306,595**	**¥ 7,698,323**	**¥ 3,518,953**	**¥ 3,694,857**	**¥11,422,882**

	Millions of Yen					
March 31, 2025	Within 1 Year	1 to 3 Years	3 to 5 Years	5 to 7 Years	7 to 10 Years	More Than 10 Years
Due from Banks	¥ 25,044,373	¥ —	¥ —	¥ —	¥ —	¥ —
Call Loans and Bills Bought	21,000	—	—	—	—	—
Receivables under Resale Agreements	803,722	—	—	—	—	—
Receivables under Securities Borrowing Transactions	95,400	—	—	—	—	—
Monetary Claims Bought (*1)	810,553	16,496	3,812	1,251	1,216	93,772
Securities	3,321,557	2,012,676	1,522,347	804,610	957,525	802,898
Held-to-Maturity Debt Securities	5,647	20,000	41,600	43,066	29,948	14,684
Government Bonds	—	20,000	40,000	40,000	15,000	—
Corporate Bonds	—	—	1,600	—	—	10,200
Available-for-Sale Securities with Maturity	3,315,910	1,992,676	1,480,747	761,543	927,577	788,214
Government Bonds	2,732,552	1,490,000	377,000	—	420,000	120,000
Local Government Bonds	5,137	9,296	10,960	11,665	8,240	—
Corporate Bonds	55,746	270,302	196,587	72,089	51,150	21,425
Loans and Bills Discounted (*2)	4,595,604	6,778,620	4,792,683	2,920,520	2,572,231	7,875,884
Lease Receivables and Investment Assets (*3)	218,676	259,349	129,038	51,218	29,799	3,888
Total	¥ 34,910,888	¥ 9,067,143	¥ 6,447,883	¥ 3,777,600	¥ 3,560,773	¥ 8,776,443

	Millions of U.S. Dollars					
March 31, 2026	Within 1 Year	1 to 3 Years	3 to 5 Years	5 to 7 Years	7 to 10 Years	More Than 10 Years
Due from Banks	**$ 149,459**	**$ 0**	**$ —**	**$ —**	**$ —**	**$ —**
Call Loans and Bills Bought	**127**	**—**	**—**	**—**	**—**	**—**
Receivables under Resale Agreements	**3,834**	**—**	**—**	**—**	**—**	**—**
Receivables under Securities Borrowing Transactions	**345**	**—**	**—**	**—**	**—**	**—**
Monetary Claims Bought (*1)	**5,286**	**77**	**13**	**12**	**5**	**524**
Securities	**9,858**	**11,573**	**15,370**	**4,514**	**5,740**	**23,511**
Held-to-Maturity Debt Securities	**—**	**250**	**250**	**219**	**51**	**1,877**
Government Bonds	**—**	**250**	**250**	**219**	**1**	**1,877**
Corporate Bonds	**—**	**—**	**—**	**—**	**—**	**—**
Available-for-Sale Securities with Maturity	**9,858**	**11,323**	**15,120**	**4,295**	**5,689**	**21,634**
Government Bonds	**3,546**	**7,976**	**5,618**	**—**	**4,035**	**9,152**
Local Government Bonds	**34**	**48**	**88**	**57**	**46**	**—**
Corporate Bonds	**408**	**1,030**	**977**	**398**	**107**	**83**
Loans and Bills Discounted (*2)	**30,968**	**44,961**	**31,774**	**17,209**	**17,256**	**47,393**
Lease Receivables and Investment Assets (*3)	**1,109**	**1,610**	**1,002**	**279**	**114**	**33**
Total	**$ 200,986**	**$ 58,221**	**$ 48,160**	**$ 22,014**	**$ 23,115**	**$ 71,460**

(*1) The balances exclude Monetary Claims Bought for bankrupt borrowers, virtually bankrupt borrowers, and possibly bankrupt borrowers that are not expected to be collected, amounting to ¥29 million (U.S. $0.2 million) and ¥21 million as of March 31, 2026 and 2025, respectively.

(*2) The balances exclude Loans and Bills Discounted for bankrupt borrowers, virtually bankrupt borrowers, and possibly bankrupt borrowers that are not expected to be collected, amounting to ¥57.4 billion (U.S. $360 million) and ¥70.3 billion, and those without maturity, amounting to ¥2,918.5 billion (U.S. $18.3 billion) and ¥2,601.0 billion as of March 31, 2026 and 2025, respectively.

(*3) The balances exclude Lease Receivables and Investment Assets for bankrupt borrowers, virtually bankrupt borrowers, and possibly bankrupt borrowers that are not expected to be collected, amounting to ¥726 million (U.S. $5 million) and ¥748 million, and the sum of guaranteed residual values by lessee and estimated salvage values, amounting to ¥26.9 billion (U.S. $168 million) and ¥25.5 billion as of March 31, 2026 and 2025, respectively.

(Note 5) Repayment Schedule of Bonds, Borrowed Money, and Other Interest-Bearing Liabilities after March 31, 2026 and 2025

	Millions of Yen					
March 31, 2026	Within 1 Year	1 to 3 Years	3 to 5 Years	5 to 7 Years	7 to 10 Years	More Than 10 Years
Deposits (*1)	**¥ 32,912,067**	**¥ 4,623,438**	**¥ 2,517,138**	**¥ 8,004**	**¥ 116**	**¥ —**
Negotiable Certificates of Deposit	**10,302,263**	**55,000**	**—**	**—**	**—**	**—**
Call Money and Bills Sold	**214,592**	**—**	**—**	**—**	**—**	**—**
Payables under Repurchase Agreements	**2,672,483**	**—**	**—**	**—**	**—**	**—**
Borrowed Money (*2)	**5,347,687**	**2,327,805**	**544,568**	**111,514**	**387,973**	**332,391**
Short-Term Bonds Payable	**2,765,718**	**—**	**—**	**—**	**—**	**—**
Bonds Payable	**687,512**	**1,284,261**	**888,388**	**58,000**	**349,700**	**—**
Borrowed Money from Trust Account	**2,516,892**	**—**	**—**	**—**	**—**	**—**
Total	**¥ 57,419,217**	**¥ 8,290,505**	**¥ 3,950,095**	**¥ 177,518**	**¥ 737,790**	**¥ 332,391**

	Millions of Yen					
March 31, 2025	Within 1 Year	1 to 3 Years	3 to 5 Years	5 to 7 Years	7 to 10 Years	More Than 10 Years
Deposits (*1)	¥ 29,559,075	¥ 5,056,539	¥ 3,186,145	¥ 8,361	¥ 5,147	¥ —
Negotiable Certificates of Deposit	9,498,098	145,000	—	—	—	—
Call Money and Bills Sold	318,617	—	—	—	—	—
Payables under Repurchase Agreements	2,391,583	—	—	—	—	—
Borrowed Money (*2)	6,034,231	1,827,453	764,361	122,113	357,500	340,297
Short-Term Bonds Payable	3,001,997	—	—	—	—	—
Bonds Payable	528,440	1,291,450	741,557	40,000	262,220	—
Borrowed Money from Trust Account	3,492,270	—	—	—	—	—
Total	¥ 54,824,315	¥ 8,320,443	¥ 4,692,063	¥ 170,475	¥ 624,867	¥ 340,297

	Millions of U.S. Dollars					
March 31, 2026	Within 1 Year	1 to 3 Years	3 to 5 Years	5 to 7 Years	7 to 10 Years	More Than 10 Years
Deposits (*1)	**$ 205,893**	**$ 28,924**	**$ 15,747**	**$ 50**	**$ 1**	**$ —**
Negotiable Certificates of Deposit	**64,450**	**344**	**—**	**—**	**—**	**—**
Call Money and Bills Sold	**1,342**	**—**	**—**	**—**	**—**	**—**
Payables under Repurchase Agreements	**16,719**	**—**	**—**	**—**	**—**	**—**
Borrowed Money (*2)	**33,454**	**14,562**	**3,407**	**698**	**2,427**	**2,079**
Short-Term Bonds Payable	**17,302**	**—**	**—**	**—**	**—**	**—**
Bonds Payable	**4,301**	**8,034**	**5,558**	**363**	**2,188**	**—**
Borrowed Money from Trust Account	**15,745**	**—**	**—**	**—**	**—**	**—**
Total	**$ 359,207**	**$ 51,864**	**$ 24,711**	**$ 1,111**	**$ 4,616**	**$ 2,079**

(*1) The balance of demand deposits is included in "Within 1 Year." Deposits include balances of current accounts.

(*2) The balances exclude perpetual subordinated debts without maturity, amounting to ¥320.0 billion (U.S. $2,002 million) and ¥320.0 billion as of March 31, 2026 and 2025, respectively.

Securities

In addition to the "Securities" presented in the consolidated balance sheet, the following information includes securities in trading account and short-term corporate bonds under "Trading Assets" and loan-backed trust deeds reported under "Monetary Claims Bought."

1. Trading Securities

	Valuation Difference Reflected in the Statements of Income		
	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Trading Securities	**¥ (151)**	¥ (100)	**$ (1)**

2. Held-to-Maturity Securities with Fair Value

	Millions of Yen		
March 31, 2026	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	**¥ 45,538**	**¥ 45,631**	**¥ 93**
Local Government Bonds	**—**	**—**	**—**
Short-Term Corporate Bonds	**—**	**—**	**—**
Corporate Bonds	**—**	**—**	**—**
Other Bonds	**30,883**	**31,000**	**117**
Foreign Bonds	**7,992**	**7,993**	**0**
Others	**22,890**	**23,007**	**116**
Subtotal	**76,421**	**76,632**	**211**
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	**¥ 362,852**	**¥ 336,036**	**¥ (26,815)**
Local Government Bonds	**—**	**—**	**—**
Short-Term Corporate Bonds	**—**	**—**	**—**
Corporate Bonds	**—**	**—**	**—**
Other Bonds	**—**	**—**	**—**
Foreign Bonds	**—**	**—**	**—**
Others	**—**	**—**	**—**
Subtotal	**362,852**	**336,036**	**(26,815)**
Total	**¥ 439,273**	**¥ 412,669**	**¥ (26,604)**

	Millions of Yen		
March 31, 2025	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	¥ 116,459	¥ 119,206	¥ 2,746
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	11,800	11,808	8
Other Bonds	28,146	28,171	25
Foreign Bonds	28,146	28,171	25
Others	—	—	—
Subtotal	156,405	159,185	2,780
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	¥ —	¥ —	¥ —
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	—	—	—
Other Bonds	28,119	28,066	(53)
Foreign Bonds	—	—	—
Others	28,119	28,066	(53)
Subtotal	28,119	28,066	(53)
Total	¥ 184,524	¥ 187,251	¥ 2,727

	Millions of U.S. Dollars		
March 31, 2026	Carrying Amount	Fair Value	Difference
Securities for which Fair Value Exceeds Carrying Amount			
Government Bonds	**$ 285**	**$ 285**	**$ 1**
Local Government Bonds	**—**	**—**	**—**
Short-Term Corporate Bonds	**—**	**—**	**—**
Corporate Bonds	**—**	**—**	**—**
Other Bonds	**193**	**194**	**1**
Foreign Bonds	**50**	**50**	**0**
Others	**143**	**144**	**1**
Subtotal	**478**	**479**	**1**
Securities for which Fair Value Does Not Exceed Carrying Amount			
Government Bonds	**$ 2,270**	**$ 2,102**	**$ (168)**
Local Government Bonds	**—**	**—**	**—**
Short-Term Corporate Bonds	**—**	**—**	**—**
Corporate Bonds	**—**	**—**	**—**
Other Bonds	**—**	**—**	**—**
Foreign Bonds	**—**	**—**	**—**
Others	**—**	**—**	**—**
Subtotal	**2,270**	**2,102**	**(168)**
Total	**$ 2,748**	**$ 2,582**	**$ (166)**

3. Available-for-Sale Securities

	Millions of Yen		
March 31, 2026	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 840,505	¥ 220,695	¥ 619,809
Bonds	249,743	248,271	1,472
Government Bonds	16,207	16,207	0
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	233,536	232,064	1,472
Other Securities	2,323,075	2,291,451	31,623
Foreign Stocks	6,728	275	6,452
Foreign Bonds	2,093,220	2,084,013	9,206
Others	223,126	207,162	15,964
Subtotal	3,413,324	2,760,418	652,905
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 40,351	¥ 53,993	¥ (13,642)
Bonds	4,923,763	5,062,641	(138,877)
Government Bonds	4,641,747	4,771,009	(129,262)
Local Government Bonds	41,231	43,746	(2,514)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	240,784	247,885	(7,101)
Other Securities	3,450,773	3,484,982	(34,209)
Foreign Stocks	5,879	8,049	(2,170)
Foreign Bonds	3,236,730	3,265,491	(28,760)
Others	208,163	211,441	(3,277)
Subtotal	8,414,887	8,601,617	(186,729)
Total	**¥ 11,828,211**	**¥ 11,362,036**	**¥ 466,175**

	Millions of Yen		
March 31, 2025	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	¥ 838,808	¥ 276,156	¥ 562,651
Bonds	619,215	616,658	2,557
Government Bonds	341,495	340,332	1,162
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	277,720	276,325	1,394
Other Securities	2,461,657	2,421,499	40,158
Foreign Stocks	6,694	258	6,436
Foreign Bonds	2,155,341	2,140,773	14,567
Others	299,621	280,467	19,153
Subtotal	3,919,681	3,314,313	605,367
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	¥ 46,416	¥ 66,475	¥ (20,059)
Bonds	5,168,116	5,217,209	(49,093)
Government Bonds	4,742,270	4,780,897	(38,626)
Local Government Bonds	43,517	45,298	(1,780)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	382,327	391,014	(8,686)
Other Securities	1,268,825	1,294,889	(26,063)
Foreign Stocks	—	—	—
Foreign Bonds	1,038,715	1,051,453	(12,737)
Others	230,109	243,435	(13,325)
Subtotal	6,483,358	6,578,574	(95,216)
Total	¥ 10,403,039	¥ 9,892,888	¥ 510,150

(Note) Difference on available-for-sale securities shown above includes expense of ¥4,234 million for the fiscal year ended March 31, 2025 that were recognized in the profit and loss by applying fair value hedge accounting.

	Millions of U.S. Dollars		
March 31, 2026	Carrying Amount	Acquisition Cost	Difference
Securities for which Carrying Amount Exceeds Acquisition Cost			
Stocks	$ 5,258	$ 1,381	$ 3,877
Bonds	1,562	1,553	9
Government Bonds	101	101	0
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	1,461	1,452	9
Other Securities	14,533	14,335	198
Foreign Stocks	42	2	40
Foreign Bonds	13,095	13,037	58
Others	1,396	1,296	100
Subtotal	21,353	17,269	4,084
Securities for which Carrying Amount Does Not Exceed Acquisition Cost			
Stocks	$ 252	$ 338	$ (85)
Bonds	30,802	31,671	(869)
Government Bonds	29,038	29,847	(809)
Local Government Bonds	258	274	(16)
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	1,506	1,551	(44)
Other Securities	21,588	21,802	(214)
Foreign Stocks	37	50	(14)
Foreign Bonds	20,249	20,428	(180)
Others	1,302	1,323	(21)
Subtotal	52,642	53,811	(1,168)
Total	**$ 73,996**	**$ 71,079**	**$ 2,916**

(Note) Difference on available-for-sale securities shown above includes expense of ¥2,429 million (U.S. $15 million) for the fiscal year ended March 31, 2026 that were recognized in the profit and loss by applying fair value hedge accounting.

4. Held-to-Maturity Securities Sold during the Fiscal Year

There were no held-to-maturity securities sold for the fiscal years ended March 31, 2026 and 2025.

5. Available-for-Sale Securities Sold during the Fiscal Year

	Millions of Yen		
Year Ended March 31, 2026	Amount Sold	Gain	Loss
Stocks	**¥ 237,838**	**¥ 170,451**	**¥ 832**
Bonds	**4,296,336**	**487**	**54,494**
Government Bonds	**4,191,626**	**487**	**48,629**
Local Government Bonds	**—**	**—**	**—**
Short-Term Corporate Bonds	**—**	**—**	**—**
Corporate Bonds	**104,709**	**—**	**5,864**
Other Securities	**5,401,186**	**28,948**	**45,325**
Foreign Stocks	**5,131**	**200**	**—**
Foreign Bonds	**4,699,450**	**17,480**	**14,924**
Others	**696,604**	**11,267**	**30,401**
Total	**¥ 9,935,360**	**¥ 199,888**	**¥ 100,652**

	Millions of Yen		
Year Ended March 31, 2025	Amount Sold	Gain	Loss
Stocks	¥ 223,379	¥ 143,873	¥ 783
Bonds	448,908	201	3,566
Government Bonds	438,862	201	3,566
Local Government Bonds	—	—	—
Short-Term Corporate Bonds	—	—	—
Corporate Bonds	10,046	—	—
Other Securities	3,478,110	13,694	107,272
Foreign Stocks	124	11	—
Foreign Bonds	3,136,331	10,970	49,099
Others	341,653	2,713	58,172
Total	¥ 4,150,398	¥ 157,769	¥ 111,621

	Millions of U.S. Dollars		
Year Ended March 31, 2026	Amount Sold	Gain	Loss
Stocks	**$ 1,488**	**$ 1,066**	**$ 5**
Bonds	**26,877**	**3**	**341**
Government Bonds	**26,222**	**3**	**304**
Local Government Bonds	**—**	**—**	**—**
Short-Term Corporate Bonds	**—**	**—**	**—**
Corporate Bonds	**655**	**—**	**37**
Other Securities	**33,789**	**181**	**284**
Foreign Stocks	**32**	**1**	**—**
Foreign Bonds	**29,399**	**109**	**93**
Others	**4,358**	**70**	**190**
Total	**$ 62,154**	**$ 1,250**	**$ 630**

(Note) The above figures include equity securities with no market prices etc. and investments in partnerships etc.

6. Securities Reclassified due to the Change of the Holding Purpose

There were no significant securities reclassified due to the change of the holding purpose during the fiscal years ended March 31, 2026 and 2025.

7. Impairment of Securities

Securities other than equity securities with no market prices, etc. and investments in partnerships, etc., or those deemed to be trading securities, are treated as impaired when their fair values have declined significantly from the acquisition cost and it is deemed unlikely to recover to the acquisition cost. Such securities are recorded at their fair values in the consolidated balance sheet. The difference between the acquisition cost and the fair values is recognized as an impairment loss.

Impairment losses on Stocks recognized during the fiscal years ended March 31, 2026 and 2025, were ¥304 million (U.S. $2 million) and ¥70 million, respectively.

The criteria for determining whether the fair values of securities have significantly declined are as follows:

For securities whose issuers are classified as “normal” under the asset self-assessment, a decline of 50% or more in the fair values compared with the acquisition cost; for securities whose issuers are classified as “close-observation borrowers,” a decline of 30% or more in the fair values compared with the acquisition cost.

Money Held in Trust

1. Money Held in Trust for Trading Purposes

There was no money held in trust for trading purposes for the fiscal years ended March 31, 2026 and 2025.

2. Held-to-Maturity Money Held in Trust

There was no held-to-maturity money held in trust for the fiscal years ended March 31, 2026 and 2025.

3. Other Money Held in Trust (other than those held for trading purposes or held-to-maturity)

	Millions of Yen				
March 31, 2026	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	**¥ 100**	**¥ 100**	**¥ —**	**¥ —**	**¥ —**

	Millions of Yen				
March 31, 2025	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	¥ 100	¥ 100	¥ —	¥ —	¥ —

	Millions of U.S. Dollars				
March 31, 2026	Carrying Amount	Acquisition Cost	Difference	Positive Difference	Negative Difference
Other Money Held in Trust	**$ 1**	**$ 1**	**$ —**	**$ —**	**$ —**

(Note) The amount of “Difference” is net of “Positive Difference” and “Negative Difference.”

Valuation Differences on Available-for-Sale Securities

The following table shows components of "Valuation Differences on Available-for-Sale Securities" in the consolidated balance sheet.

	Millions of Yen		Millions of U.S. Dollars
March 31	**2026**	2025	**2026**
Valuation Differences			
Available-for-Sale Securities	**¥ 521,931**	¥ 541,868	**$ 3,265**
Other Money Held in Trust	**—**	—	**—**
Total Valuation Differences	**521,931**	541,868	**3,265**
Amount Equivalent to Deferred Tax Assets (Liabilities)	**(165,064)**	(171,364)	**(1,033)**
Total (Before Adjustment for Non-Controlling Interests and Parent Company's Portions in Available-for-Sale Securities Owned by its Affiliated Companies)	**356,866**	370,504	**2,233**
Non-Controlling Interests	**(62)**	37	**(0)**
Parent Company's Portions in Available-for-Sale Securities Owned by its Affiliated Companies	**(16,915)**	(9,509)	**(106)**
Valuation Differences on Available-for-Sale Securities	**¥ 339,888**	¥ 361,032	**$ 2,126**

(Notes)

1) Foreign currency translation adjustments on equity securities with no market prices, etc. denominated in foreign currencies, are included in the "Available-for-Sale Securities" under "Valuation Differences."

2) The valuation difference of ¥53.0 billion (U.S. $332 million) and ¥27.0 billion on available-for-sale securities composing assets held by associated companies as of March 31, 2026 and 2025, respectively, is included in "Available-for-Sale Securities" under "Valuation Differences."

3) The expense amount reflected in profit and loss due to the application of the fair value hedge accounting of ¥2,429 million (U.S. $15 million) and ¥4,234 million are excluded from the "Valuation Differences" as of March 31, 2026 and 2025, respectively.

Derivatives

1. Derivatives Transactions Not Qualifying for Hedge Accounting

Derivatives transactions not qualifying for hedge accounting are grouped by type of underlying transactions. The notional amounts (or the amount equivalent to the principal specified in the contracts), the fair values, and the valuation differences as of the consolidated balance sheet date are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

(1) Interest-Related Transactions

Interest-related transactions not qualifying for hedge accounting as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	2026				2026			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Interest Futures								
Sold	¥ 9,975,212	¥ 822,068	¥ 3,798	¥ 3,798	$ 62,404	$ 5,143	$ 24	$ 24
Purchased	9,030,165	815,969	(4,344)	(4,344)	56,491	5,105	(27)	(27)
Interest Options								
Sold	5,469,142	—	(554)	333	34,214	—	(3)	2
Purchased	4,933,207	—	405	(508)	30,861	—	3	(3)
OTC								
Forward Rate Agreements								
Sold	¥ —	¥ —	¥ —	¥ —	$ —	$ —	$ —	$ —
Purchased	—	—	—	—	—	—	—	—
Interest Rate Swaps								
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	63,623,746	48,777,143	(2,531,805)	(2,531,805)	398,022	305,143	(15,839)	(15,839)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	55,474,474	45,379,470	2,718,302	2,718,302	347,041	283,888	17,005	17,005
Floating Interest Rate Receivable/ Floating Interest Rate Payable	3,673,038	2,888,539	12,325	12,325	22,978	18,070	77	77
Interest Options								
Sold	8,452,144	8,416,006	(171,384)	(171,049)	52,875	52,649	(1,072)	(1,070)
Purchased	5,640,793	5,565,091	123,329	121,590	35,288	34,814	772	761
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 150,071	¥ 148,641			$ 939	$ 930

	Millions of Yen			
	2025			
	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year		
Listed				
Interest Futures				
Sold	¥ 4,838,704	¥ 706,996	¥ (123)	¥ (123)
Purchased	4,629,692	707,159	601	601
Interest Options				
Sold	1,149,245	—	(171)	88
Purchased	943,108	—	207	(63)
OTC				
Forward Rate Agreements				
Sold	¥ —	¥ —	¥ —	¥ —
Purchased	—	—	—	—
Interest Rate Swaps				
Fixed Interest Rate Receivable/ Floating Interest Rate Payable	62,120,133	47,428,620	(1,640,212)	(1,640,212)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable	52,662,250	42,967,620	1,705,342	1,705,342
Floating Interest Rate Receivable/ Floating Interest Rate Payable	13,738,565	6,094,369	(1,402)	(1,402)
Interest Options				
Sold	8,978,661	8,968,450	(61,732)	(59,731)
Purchased	5,688,212	5,658,212	48,862	46,400
Others				
Sold	—	—	—	—
Purchased	—	—	—	—
Total			¥ 51,371	¥ 50,899

(Note) The above transactions are stated at their fair values and valuation differences are recorded in the consolidated statement of income.

(2) Currency-Related Transactions

Currency-related transactions not qualifying for hedge accounting as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	2026				2026			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Currency Futures								
Sold	¥ —	¥ —	¥ —	¥ —	$ —	$ —	$ —	$ —
Purchased	—	—	—	—	—	—	—	—
Currency Options								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
OTC								
Currency Swaps	¥ 9,769,511	¥ 7,953,064	¥ 185,157	¥ 185,157	$ 61,117	$ 49,753	$ 1,158	$ 1,158
Forward Exchange Contracts								
Sold	33,253,900	1,698,369	(1,030,143)	(1,030,143)	208,032	10,625	(6,444)	(6,444)
Purchased	42,771,723	423,421	883,760	883,760	267,574	2,649	5,529	5,529
Currency Options								
Sold	3,062,352	1,499,715	(165,012)	(43,496)	19,158	9,382	(1,032)	(272)
Purchased	2,723,542	1,302,296	143,649	48,693	17,038	8,147	899	305
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 17,411	¥ 43,971			$ 109	$ 275

	Millions of Yen			
	2025			
	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year		
Listed				
Currency Futures				
Sold	¥ —	¥ —	¥ —	¥ —
Purchased	—	—	—	—
Currency Options				
Sold	—	—	—	—
Purchased	—	—	—	—
OTC				
Currency Swaps	¥ 10,121,110	¥ 7,733,198	¥ 141,272	¥ 141,272
Forward Exchange Contracts				
Sold	25,511,831	1,587,648	(281,194)	(281,194)
Purchased	38,617,566	343,212	14,683	14,683
Currency Options				
Sold	1,836,526	1,126,881	(124,303)	(25,437)
Purchased	1,648,775	986,251	111,435	28,920
Others				
Sold	—	—	—	—
Purchased	—	—	—	—
Total			¥ (138,106)	¥ (121,755)

(Note) The above transactions are stated at their fair values and valuation differences are recorded in the consolidated statement of income.

Corporate Data

Financial Data/ Sumitomo Mitsui Trust Group, Inc.

Financial Data/ Sumitomo Mitsui Trust Bank, Limited

Basel III Disclosure Data/ Sumitomo Mitsui Trust Group, Inc.

Basel III Disclosure Data/ Sumitomo Mitsui Trust Bank, Limited

(3) Stock-Related Transactions

Stock-related transactions not qualifying for hedge accounting as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	2026				2026			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Stock Index Futures								
Sold	¥ 835	¥ —	¥ (0)	¥ (0)	$ 5	$ —	$ (0)	$ (0)
Purchased	851	—	(16)	(16)	5	—	(0)	(0)
Stock Index Options								
Sold	1,898	—	(3)	(0)	12	—	(0)	(0)
Purchased	4,388	—	4	(3)	27	—	0	(0)
OTC								
OTC Stock Options								
Sold	¥ —	¥ —	¥ —	¥ —	$ —	$ —	$ —	$ —
Purchased	—	—	—	—	—	—	—	—
OTC Stock Swaps								
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	—	—	—	—	—	—	—	—
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable	—	—	—	—	—	—	—	—
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ (14)	¥ (20)			$ (0)	$ (0)

	Millions of Yen			
	2025			
	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year		
Listed				
Stock Index Futures				
Sold	¥ 21,814	¥ —	¥ 107	¥ 107
Purchased	15,633	—	(335)	(335)
Stock Index Options				
Sold	7,297	—	(115)	(1)
Purchased	3,462	—	66	(37)
OTC				
OTC Stock Options				
Sold	¥ —	¥ —	¥ —	¥ —
Purchased	—	—	—	—
OTC Stock Swaps				
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	—	—	—	—
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable	—	—	—	—
Others				
Sold	—	—	—	—
Purchased	—	—	—	—
Total			¥ (277)	¥ (267)

(Note) The above transactions are stated at their fair values and valuation differences are recorded in the consolidated statement of income.

(4) Bond-Related Transactions

Bond-related transactions not qualifying for hedge accounting as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	2026				2026			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
Listed								
Bond Futures								
Sold	¥ 788,473	¥ —	¥ 4,761	¥ 4,761	$ 4,933	$ —	$ 30	$ 30
Purchased	772,633	—	(3,291)	(3,291)	4,833	—	(21)	(21)
Bond Future Options								
Sold	17,716	—	(55)	(6)	111	—	(0)	(0)
Purchased	14,083	—	40	(11)	88	—	0	(0)
OTC								
Bond Forward Contracts								
Sold	¥ —	¥ —	¥ —	¥ —	$ —	$ —	$ —	$ —
Purchased	—	—	—	—	—	—	—	—
Bond Options								
Sold	—	—	—	—	—	—	—	—
Purchased	23,148	23,148	118	(198)	145	145	1	(1)
Others								
Sold	—	—	—	—	—	—	—	—
Purchased	—	—	—	—	—	—	—	—
Total			¥ 1,572	¥ 1,253			$ 10	$ 8

	Millions of Yen			
	2025			
	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year		
Listed				
Bond Futures				
Sold	¥ 1,224,156	¥ —	¥ (3,572)	¥ (3,572)
Purchased	1,199,272	—	3,013	3,013
Bond Future Options				
Sold	28,531	—	(29)	29
Purchased	5,999	—	2	(13)
OTC				
Bond Forward Contracts				
Sold	¥ —	¥ —	¥ —	¥ —
Purchased	—	—	—	—
Bond Options				
Sold	—	—	—	—
Purchased	10,125	10,125	24	(161)
Others				
Sold	—	—	—	—
Purchased	—	—	—	—
Total			¥ (563)	¥ (705)

(Note) The above transactions are stated at their fair values and valuation differences are recorded in the consolidated statement of income.

(5) Commodity-Related Transactions

There were no commodity-related transactions not qualifying for hedge accounting as of March 31, 2026 and 2025.

(6) Credit Derivatives Transactions

Credit derivatives transactions not qualifying for hedge accounting as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen				Millions of U.S. Dollars			
	2026				**2026**			
	Notional Amount		Fair Value	Valuation Difference	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year			Total	Over One Year		
OTC								
Credit Default Swaps								
Sold	**¥ 12,600**	**¥ 12,300**	**¥ 264**	**¥ 264**	**$ 79**	**$ 77**	**$ 2**	**$ 2**
Purchased	**12,600**	**12,300**	**(264)**	**(264)**	**79**	**77**	**(2)**	**(2)**
Others								
Sold	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Purchased	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
Total			**¥ —**	**¥ —**			**$ —**	**$ —**

	Millions of Yen			
	2025			
	Notional Amount		Fair Value	Valuation Difference
	Total	Over One Year		
OTC				
Credit Default Swaps				
Sold	¥ 20,100	¥ 12,600	¥ 373	¥ 373
Purchased	20,100	12,600	(373)	(373)
Others				
Sold	—	—	—	—
Purchased	—	—	—	—
Total			¥ —	¥ —

(Notes)

1) The above transactions are stated at their fair values and valuation differences are recorded in the consolidated statement of income.

2) “Sold” represents transactions under which the credit risk has been assumed, and “Purchased” represents transactions under which the credit risk has been transferred to another party.

2. Derivatives Transactions Qualifying for Hedge Accounting

Derivatives transactions qualifying for hedge accounting are grouped by type of underlying transactions. The notional amounts (or the amount equivalent to the principal specified in the contracts) and the fair values as of the consolidated balance sheet date are presented below. The notional amounts do not reflect the market risk associated with the derivatives.

(1) Interest-Related Transactions

Interest-related transactions qualifying for hedge accounting as of March 31, 2026 and 2025, consisted of the following:

	Major Hedged Item	Millions of Yen 2026 Notional Amount Total	Millions of Yen 2026 Notional Amount Over One Year	Millions of Yen 2026 Fair Value	Millions of U.S. Dollars 2026 Notional Amount Total	Millions of U.S. Dollars 2026 Notional Amount Over One Year	Millions of U.S. Dollars 2026 Fair Value
Deferral Method							
Interest Rate Swaps	Financial Assets/ Liabilities such as Loans and Bills Discounted, Available-for-Sale Securities (Bonds), Deposits, and Bonds Payable						
Fixed Interest Rate Receivable/ Floating Interest Rate Payable		**¥ 2,221,082**	**¥ 1,689,820**	**¥ (21,478)**	**$ 13,895**	**$ 10,571**	**$ (134)**
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		**4,713,347**	**4,498,542**	**138,532**	**29,486**	**28,142**	**867**
Interest Futures							
Sold		**—**	**—**	**—**	**—**	**—**	**—**
Purchased		**—**	**—**	**—**	**—**	**—**	**—**
Interest Options							
Sold		**—**	**—**	**—**	**—**	**—**	**—**
Purchased		**—**	**—**	**—**	**—**	**—**	**—**
Others							
Sold		**—**	**—**	**—**	**—**	**—**	**—**
Purchased		**—**	**—**	**—**	**—**	**—**	**—**
Exceptional Treatment for Interest Rate Swaps							
Interest Rate Swaps	—						
Fixed Interest Rate Receivable/ Floating Interest Rate Payable		**—**	**—**	**—**	**—**	**—**	**—**
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		**—**	**—**	**—**	**—**	**—**	**—**
Total				**¥117,054**			**$ 732**

	Major Hedged Item	Millions of Yen 2025 Notional Amount Total	Over One Year	Fair Value
Deferral Method				
Interest Rate Swaps	Financial Assets/ Liabilities such as Loans and Bills Discounted, Available-for-Sale Securities (Bonds), Deposits, and Bonds Payable			
Fixed Interest Rate Receivable/ Floating Interest Rate Payable		¥ 2,127,746	¥ 1,744,046	¥ (22,740)
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		2,887,127	2,411,897	(3,662)
Interest Futures				
Sold		—	—	—
Purchased		—	—	—
Interest Options				
Sold		—	—	—
Purchased		—	—	—
Others				
Sold		—	—	—
Purchased		—	—	—
Exceptional Treatment for Interest Rate Swaps				
Interest Rate Swaps	—			
Fixed Interest Rate Receivable/ Floating Interest Rate Payable		—	—	—
Floating Interest Rate Receivable/ Fixed Interest Rate Payable		—	—	—
Total				¥ (26,402)

(Note) Deferred hedge accounting stipulated in Guidance No.24 is applied, in principle.

(2) Currency-Related Transactions

Currency-related transactions qualifying for hedge accounting as of March 31, 2026 and 2025, consisted of the following:

	Major Hedged Item	Millions of Yen			Millions of U.S. Dollars		
		2026			**2026**		
		Notional Amount		Fair Value	Notional Amount		Fair Value
		Total	Over One Year		Total	Over One Year	
Deferral Method							
Currency Swaps		**¥ 5,540,387**	**¥ 2,746,876**	**¥ (169,678)**	**$ 34,660**	**$ 17,184**	**$ (1,061)**
Forward Exchange Contracts	Loans and Bills Discounted and Securities Denominated in Foreign Currencies						
Sold		**2,667**	**—**	**51**	**17**	**—**	**0**
Purchased		**63,940**	**—**	**2,840**	**400**	**—**	**18**
Others							
Sold		**—**	**—**	**—**	**—**	**—**	**—**
Purchased		**—**	**—**	**—**	**—**	**—**	**—**
Method of Including Foreign Currency Translation Adjustments Arising from the Hedging Instruments in "Foreign Currency Translation Adjustments"							
Forward Exchange Contracts	Investment in the Shares of Subsidiaries and Affiliated Companies						
Sold		**¥ —**	**¥ —**	**¥ —**	**$ —**	**$ —**	**$ —**
Purchased		**—**	**—**	**—**	**—**	**—**	**—**
Total				**¥ (166,786)**			**$ (1,043)**

	Major Hedged Item	Millions of Yen		
		2025		
		Notional Amount		Fair Value
		Total	Over One Year	
Deferral Method				
Currency Swaps		¥ 5,410,633	¥ 2,010,178	¥ (208,023)
Forward Exchange Contracts	Loans and Bills Discounted and Securities Denominated in Foreign Currencies			
Sold		1,056	—	(9)
Purchased		37,370	—	(1,549)
Others				
Sold		—	—	—
Purchased		—	—	—
Method of Including Foreign Currency Translation Adjustments Arising from the Hedging Instruments in "Foreign Currency Translation Adjustments"				
Forward Exchange Contracts	Investment in the Shares of Subsidiaries and Affiliated Companies			
Sold		¥ 2,690	¥ —	¥ (32)
Purchased		—	—	—
Total				¥ (209,614)

(Note) Deferred hedge accounting stipulated in Guidance No.25 is applied, in principle.

(3) Stock-Related Transactions

Stock-related transactions qualifying for hedge accounting as of March 31, 2026 and 2025, consisted of the following:

	Major Hedged Item	Millions of Yen 2026 Notional Amount Total	Millions of Yen 2026 Notional Amount Over One Year	Millions of Yen 2026 Fair Value	Millions of U.S. Dollars 2026 Notional Amount Total	Millions of U.S. Dollars 2026 Notional Amount Over One Year	Millions of U.S. Dollars 2026 Fair Value
Fair Value Method							
OTC Stock Swaps							
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	Available-for-Sale Securities (Stocks)	**¥ —**	**¥ —**	**¥ —**	**$ —**	**$ —**	**$ —**
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable		**14,031**	**14,031**	**673**	**88**	**88**	**(4)**
Total				**¥ 673**			**$ (4)**

	Major Hedged Item	Millions of Yen 2025 Notional Amount Total	Millions of Yen 2025 Notional Amount Over One Year	Millions of Yen 2025 Fair Value
Fair Value Method				
OTC Stock Swaps				
Volatility of Stock Price and Other Receivable/ Short-Term Floating Interest Rate Payable	Available-for-Sale Securities (Stocks)	¥ —	¥ —	¥ —
Short-Term Floating Interest Rate Receivable/ Volatility of Stock Price and Other Payable		11,673	11,673	137
Total				¥ 137

(4) Bond-Related Transactions

There were no bond-related transactions qualifying for hedge accounting as of March 31, 2026 and 2025.

Retirement and Pension Plans

1. Outline of the Retirement Benefit Plans Adopted by SuMi TRUST Bank

SuMi TRUST Bank has defined benefit plans (a corporate pension fund plan and a lump-sum retirement benefit plan). Additionally, a lump-sum retirement benefit plan is offered to contract employees according to internal rules. SuMi TRUST Bank also has a defined contribution pension plan and may provide extra retirement payments to retiring employees in some cases. SuMi TRUST Bank sets up employee retirement benefit trusts as part of its pension plan assets.

Consolidated subsidiaries have lump-sum retirement benefit plans, defined benefit corporate pension plans, and defined contribution pension plans. Some consolidated subsidiaries also participate in multiple employer pension plan.

Some consolidated subsidiaries adopt the computational shortcut method in calculating liabilities for retirement benefits and retirement benefit expenses for their defined benefit corporate pension plans and lump-sum retirement benefit plans.

2. Defined Benefit Plans

(1) Reconciliation of Retirement Benefit Obligations

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Retirement Benefit Obligations (opening balance)	**¥ 329,748**	¥ 375,687	**$ 2,063**
Service Cost-Benefits Earned during the Fiscal Year	**6,422**	8,120	**40**
Interest Cost on Projected Benefit Obligations	**6,722**	4,393	**42**
Actuarial Gains and Losses that Arose during the Fiscal Year	**(29,130)**	(40,846)	**(182)**
Retirement Benefits Paid	**(17,423)**	(17,443)	**(109)**
Past Service Cost that Arose during the Fiscal Year	**(467)**	(163)	**(3)**
Other	**(1,195)**	—	**(7)**
Retirement Benefit Obligations (closing balance)	**¥ 294,675**	¥ 329,748	**$ 1,843**

(2) Reconciliation of Plan Assets

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Plan Assets (opening balance)	**¥ 638,684**	¥ 702,824	**$ 3,996**
Expected Return on Plan Assets	**23,609**	24,555	**148**
Actuarial Gains and Losses that Arose during the Fiscal Year	**223,143**	(75,086)	**1,396**
Contributions by the Employer	**226**	1,399	**1**
Retirement Benefits Paid	**(15,032)**	(15,007)	**(94)**
Other	**(1,388)**	—	**(9)**
Plan Assets (closing balance)	**¥ 869,242**	¥ 638,684	**$ 5,438**

(3) Reconciliation between Closing Balances of Retirement Benefit Obligations and Plan Assets, and Liabilities and Assets for Retirement Benefits Recorded in the Consolidated Balance Sheet

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Retirement Benefit Obligations of Retirement Benefit Plans with Plan Assets	**¥ 285,758**	¥ 319,530	**$ 1,788**
Plan Assets	**(869,242)**	(638,684)	**(5,438)**
	(583,484)	(319,154)	**(3,650)**
Retirement Benefit Obligations of Retirement Benefit Plans without Plan Assets	**8,917**	10,218	**56**
Net of Liabilities and Assets Recorded in the Consolidated Balance Sheet	**¥ (574,567)**	¥ (308,936)	**$ (3,594)**

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Liabilities for Retirement Benefits	**¥ 8,917**	¥ 10,218	**$ 56**
Assets for Retirement Benefits	**(583,484)**	(319,154)	**(3,650)**
Net of Liabilities and Assets Recorded in the Consolidated Balance Sheet	**¥ (574,567)**	¥ (308,936)	**$ (3,594)**

(4) Breakdown of Retirement Benefit Expenses

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Service Cost-Benefits Earned during the Fiscal Year	**¥ 6,422**	¥ 8,120	**$ 40**
Interest Cost on Projected Benefit Obligations	**6,722**	4,393	**42**
Expected Return on Plan Assets	**(23,609)**	(24,555)	**(148)**
Amortization of Actuarial Differences	**7,338**	(2,749)	**46**
Amortization of Past Service Cost	**(526)**	(176)	**(3)**
Other	**213**	192	**1**
Retirement Benefit Expenses for Defined Benefit Obligations	**¥ (3,438)**	¥ (14,774)	**$ (22)**

(5) Remeasurements of Defined Benefit Plans

The breakdown of remeasurements of defined benefit plans (before income taxes and tax effect) is as follows:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Past Service Cost	**¥ (59)**	¥ (12)	**$ (0)**
Actuarial Differences	**259,398**	(36,990)	**1,623**
Total	**¥ 259,339**	¥ (37,003)	**$ 1,622**

(6) Accumulated Remeasurements of Defined Benefit Plans

The breakdown of accumulated remeasurements of defined benefit plans (before income taxes and tax effect) is as follows:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Unrecognized Past Service Cost	**¥ —**	¥ (59)	**$ —**
Unrecognized Actuarial Differences	**(281,896)**	(22,498)	**(1,764)**
Total	**¥ (281,896)**	¥ (22,557)	**$ (1,764)**

(7) Plan Assets

1) The asset categories and proportion of the total plan assets are as follows:

	Proportion (%)	
	2026	2025
Debt Securities	**18**	25
Equity Securities	**62**	58
Cash and Due from Banks	**13**	7
Other	**7**	10
Total	**100**	100

(Note) The total plan assets includes the retirement benefit trusts set up for a corporate pension plan and a lump-sum retirement benefit plan. They account for 66% and 56% of the total plan assets for the fiscal years ended March 31, 2026 and 2025, respectively.

2) Expected long-term rate of return on plan assets

In order to determine the expected long-term rate of return on plan assets, SuMi TRUST Bank considers the current and projected plan assets allocation, as well as the current and expected long-term rate of return on assets composing plan assets.

(8) Assumptions Used

Major assumptions used in actuarial calculation for the fiscal years ended March 31, 2026 and 2025, are as follows:

	2026	2025
Discount Rate	**Mainly 3.0%**	Mainly 2.1%
Expected Long-Term Rate of Return on Plan Assets	**3.7%**	3.5%

3. Defined Contribution Pension Plans

Contributions by SuMi TRUST Bank and its consolidated subsidiaries to the defined contribution pension plans were ¥2,107 million (U.S. $13 million) and ¥2,204 million for the years ended March 31, 2026 and 2025, respectively.

Income Taxes

1. Breakdown of Major Factors Giving Rise to Deferred Tax Assets and Liabilities

	Millions of Yen		Millions of U.S. Dollars
Year Ended March 31	**2026**	2025	**2026**
Deferred Tax Assets:			
Impairment of Securities	**¥ 13,862**	¥ 15,503	**$ 87**
Allowance for Loan Losses (Including Direct Write-Offs of Loans with Guarantees or Collateral)	**41,532**	38,959	**260**
Deferred Gains (Losses) on Hedges	**—**	5,161	**—**
Depreciation and Impairment Losses	**10,278**	11,243	**64**
Other	**80,166**	65,208	**502**
Subtotal	**¥ 145,839**	¥ 136,076	**$ 912**
Valuation Allowance	**(11,856)**	(11,047)	**(74)**
Deferred Tax Assets	**¥ 133,983**	¥ 125,028	**$ 838**
Deferred Tax Liabilities:			
Retirement Benefits	**¥ (45,530)**	¥ (57,311)	**$ (285)**
Valuation Differences on Available-for-Sale Securities	**(164,509)**	(170,767)	**(1,029)**
Deferred Gains (Losses) on Hedges	**(50,735)**	—	**(317)**
Remeasurements of Defined Benefit Plans	**(88,222)**	(7,117)	**(552)**
Other	**(13,175)**	(13,325)	**(82)**
Deferred Tax Liabilities	**¥ (362,173)**	¥ (248,522)	**$ (2,266)**
Net Deferred Tax Assets (Liabilities)	**¥ (228,189)**	¥ (123,493)	**$ (1,428)**

Changes in Presentation

In the previous consolidated fiscal year, “Depreciation and Impairment Losses,” which had been included in “Other” under Deferred Tax Assets, has been presented separately from the current consolidated fiscal year due to its increased materiality. To reflect this change in presentation, the notes to the consolidated financial statements for the previous consolidated fiscal year have been reclassified.

As a result, the ¥76,451 million that had been presented in “Other” under deferred tax assets in the previous consolidated fiscal year has been reclassified as ¥11,243 million for “Depreciation and Impairment Losses” and ¥65,208 million for “Other”.

2. Breakdown of Major Causes of Significant Differences Arising Between the Statutory Tax Rate and the Effective Tax Rate after Application of Tax Effect Accounting for Companies Submitting the Consolidated Financial Statements

Year Ended March 31	**2026**	2025
Effective Statutory Tax Rate	**30.62%**	30.62%
Adjustments:		
Changes in Valuation Allowance	**0.20**	0.06
Amortization of Goodwill	**—**	0.30
Share of Profit of Equity-Method Affiliated Companies	**(1.43)**	(1.81)
Permanent Differences (e.g., Cash Dividends Received)	**(1.21)**	(1.41)
Others	**(3.26)**	(1.28)
Effective Income Tax Rate	**24.92%**	26.48%

3. Accounting for Corporation Tax and Local Corporation Tax and Tax Effect Accounting

SuMi TRUST Bank and some of its consolidated subsidiaries in Japan have adopted the group tax sharing system. In addition, corporation tax and local corporation tax, as well as their tax effects, are accounted for and disclosed under "Practical Solution on the Accounting and Disclosure Under the Group Tax Sharing System" (Accounting Standards Board of Japan (ASBJ) Practical Issues Task Force (PITF) No.42, August 12, 2021).

Revenue Recognition

1. Information Related to Disaggregation of Revenue from Contracts with Customers for the Fiscal Years Ended March 31, 2026 and 2025

	Millions of Yen									
	SuMi TRUST Bank									
Year Ended March 31, 2026	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Others	Subsidiaries	Subtotal	Income Other than Those Disaggregated Revenue	Total
Trust Fees	**¥ 9,438**	**¥ 6,488**	**¥ 104,149**	**¥ 5,518**	**¥ —**	**¥ —**	**¥ (158)**	**¥ 125,435**	**¥ —**	**¥ 125,435**
Fees and Commissions	**74,279**	**62,053**	**16,889**	**40,776**	**609**	**—**	**103,526**	**298,135**	**99,573**	**397,709**
Income from Contracts with Customers	**¥ 83,717**	**¥ 68,541**	**¥ 121,038**	**¥ 46,294**	**¥ 609**	**¥ —**	**¥103,368**	**¥ 423,571**		

	Millions of Yen									
	SuMi TRUST Bank									
Year Ended March 31, 2025	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Others	Subsidiaries	Subtotal	Income Other than Those Disaggregated Revenue	Total
Trust Fees	¥ 7,179	¥ 10,267	¥ 98,924	¥ 4,816	¥ —	¥ —	¥ (304)	¥ 120,885	¥ —	¥ 120,885
Fees and Commissions	68,789	53,826	16,855	37,417	669	—	98,116	275,673	85,831	361,504
Income from Contracts with Customers	¥ 75,968	¥ 64,094	¥ 115,780	¥ 42,234	¥ 669	¥ —	¥ 97,812	¥ 396,558		

	Millions of U.S. Dollars									
	SuMi TRUST Bank									
Year Ended March 31, 2026	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Others	Subsidiaries	Subtotal	Income Other than Those Disaggregated Revenue	Total
Trust Fees	**$ 59**	**$ 41**	**$ 652**	**$ 35**	**$ —**	**$ —**	**$ (1)**	**$ 785**	**$ —**	**$ 785**
Fees and Commissions	**465**	**388**	**106**	**255**	**4**	**—**	**648**	**1,865**	**623**	**2,488**
Income from Contracts with Customers	**$ 524**	**$ 429**	**$ 757**	**$ 290**	**$ 4**	**$ —**	**$ 647**	**$ 2,650**		

(Note) "Subsidiaries" includes elimination of internal transactions.

2. Information Related to Contract Balance

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Receivables from Contracts with Customers	**¥ 88,090**	¥ 80,258	**$ 551**
Contract Liabilities	**3,693**	2,732	**23**

	Millions of Yen	
	2025	2024
Receivables from Contracts with Customers	¥ 80,258	¥ 78,993
Contract Liabilities	2,732	2,783

Receivables from contracts with customers and contract liabilities are included in “Other Assets” and “Other Liabilities,” respectively in the consolidated balance sheet. Contract liabilities retained at the beginning of the current fiscal year and the previous fiscal year are mainly recognized as revenue for the fiscal years ended March 31, 2026 and 2025, respectively.

The amount of revenue from performance obligation satisfied or partially satisfied in the past year recognized in the current fiscal year is immaterial.

3. Information Related to Transaction Prices Allocated to Residual Performance Obligations

For the fiscal years ended March 31, 2026 and 2025, the amount of revenue expected to be recognized from existing contracts after the fiscal years is immaterial. Contracts with an initial expected period of less than one year and revenue recognized by the amount that the SuMi TRUST Bank Group is entitled to claim are not included in the notes.

Segment Information

1. Reportable Segment Information

The SuMi TRUST Bank Group’s reportable segments are defined as operating segments for which discrete financial information is available. The Board of Directors and the Executive Committee of SuMi TRUST Bank 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.

The reportable segments of SuMi TRUST Bank Group are determined based on services offered by SuMi TRUST Bank.

The main activities of the reportable segment are presented below:

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

2. Method for Calculating 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 presented under “Significant Accounting Policies and Practices”; however, the reportable segments are accounted for in accordance with the rules for the internal management.

Income earned from inter-segment and cross-segment transactions is 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 asset. 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						
Year Ended March 31, 2026	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Others	Total
Gross Business Profit	**¥ 171,643**	**¥ 235,913**	**¥100,099**	**¥ 46,957**	**¥ 3,385**	**¥ 29,829**	**¥ 587,828**
General and Administrative Expenses	**(135,814)**	**(63,398)**	**(39,997)**	**(12,329)**	**(26,224)**	**(65,550)**	**(343,315)**
Net Business Profit	**¥ 35,828**	**¥ 172,514**	**¥ 60,102**	**¥ 34,628**	**¥ (22,838)**	**¥ (35,721)**	**¥ 244,512**
Fixed Assets	**¥ 92,475**	**¥ 46,802**	**¥ 27,226**	**¥ 9,316**	**¥ 55,643**	**¥ 114,828**	**¥ 346,293**

	Millions of Yen						
Year Ended March 31, 2025	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Others	Total
Gross Business Profit	¥ 154,940	¥ 199,213	¥ 97,425	¥ 42,333	¥ 54,323	¥ 52,937	¥ 601,173
General and Administrative Expenses	(127,497)	(55,687)	(39,874)	(11,951)	(20,749)	(56,501)	(312,261)
Net Business Profit	¥ 27,443	¥ 143,525	¥ 57,551	¥ 30,381	¥ 33,573	¥ (3,563)	¥ 288,912
Fixed Assets	¥ 88,165	¥ 37,647	¥ 25,832	¥ 9,181	¥ 48,512	¥ 109,787	¥ 319,126

	Millions of U.S. Dollars						
Year Ended March 31, 2026	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Others	Total
Gross Business Profit	**$1,074**	**$ 1,476**	**$ 626**	**$ 294**	**$ 21**	**$ 187**	**$ 3,677**
General and Administrative Expenses	**(850)**	**(397)**	**(250)**	**(77)**	**(164)**	**(410)**	**(2,148)**
Net Business Profit	**$ 224**	**$ 1,079**	**$ 376**	**$ 217**	**$ (143)**	**$ (223)**	**$ 1,530**
Fixed Assets	**$ 579**	**$ 293**	**$ 170**	**$ 58**	**$ 348**	**$ 718**	**$ 2,166**

(Notes)

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

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

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

4) "Others" include costs of capital funding, dividends for shares for cross-shareholdings, and general and administrative expenses of headquarters.

5) "Others" within "Fixed Assets" include corporate assets not allocated to any segment. For fixed assets not allocated to each segment, some of related expenses are allocated to each segment based on a reasonable allocation method.

4. Reconciliation Between Total Amount for Reportable Segments and the Carrying Amounts in the Consolidated Financial Statements

(1) Total Profit or Loss for Reportable Segments and Income before Income Taxes in the Consolidated Statement of Income

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Total Profit or Loss for Reportable Segments (Net Business Profit)	**¥ 244,512**	¥ 288,912	**$ 1,530**
Net Business Profit of Consolidated Subsidiaries that are Excluded from the Reportable Segments (Note)	**57,599**	36,526	**360**
Other Income	**250,648**	173,163	**1,568**
Other Expenses	**(117,244)**	(139,422)	**(733)**
Other Adjustments	**(33,081)**	(26,576)	**(207)**
Income before Income Taxes	**¥ 402,434**	¥ 332,604	**$ 2,518**

(Note) The amounts include elimination of internal transactions.

(2) Total Fixed Assets for Reportable Segments and Fixed Assets in the Consolidated Balance Sheet

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Total Fixed Assets for Reportable Segments	**¥ 346,293**	¥ 319,126	**$ 2,166**
Fixed Assets of Consolidated Subsidiaries that are Excluded from the Reportable Segments	**62,101**	69,883	**388**
Consolidated Adjustments	**(5,294)**	(4,465)	**(33)**
Fixed Assets	**¥ 403,099**	¥ 384,545	**$ 2,522**

Related Information

1. Information by Services

Disclosure of information by services is omitted as similar disclosure is included in the “3. Profit or Loss and Fixed Assets by Reportable Segment” in the “Segment Information” section.

2. Geographic Information

(1) Income

Income by geographical area for the fiscal years ended March 31, 2026 and 2025, consisted of the following:

	Millions of Yen				
Year Ended March 31, 2026	Japan	Americas	Europe	Asia and Oceania	Total
	¥ 2,019,377	**¥ 353,781**	**¥ 290,547**	**¥ 197,885**	**¥ 2,861,592**

	Millions of Yen				
Year Ended March 31, 2025	Japan	Americas	Europe	Asia and Oceania	Total
	¥ 1,808,575	¥ 409,132	¥ 348,834	¥ 214,354	¥ 2,780,899

	Millions of U.S. Dollars				
Year Ended March 31, 2026	Japan	Americas	Europe	Asia and Oceania	Total
	$ 12,633	**$ 2,213**	**$ 1,818**	**$ 1,238**	**$ 17,902**

(Notes)
1) The figures represent Income in substitution for net sales to be presented by companies in other industries.
2) Income related to transactions by SuMi TRUST Bank (excluding overseas branches) and other domestic consolidated subsidiaries are presented under "Japan." Income related to transactions by overseas branches of SuMi TRUST Bank and foreign consolidated subsidiaries are presented under "Americas," "Europe," or "Asia and Oceania" based on the location of each overseas branch and subsidiary, reflecting their geographical proximity.
3) Income earned in the United States is presented under "Americas," and the figures are ¥348,983 million (U.S. $2,183 million) and ¥408,517 million for the fiscal years ended March 31, 2026 and 2025, respectively.
4) Income earned in the United Kingdom is presented under "Europe," and the figures are ¥280,855 million (U.S. $1,757 million) and ¥338,740 million for the fiscal years ended March 31, 2026 and 2025, respectively.

(2) Tangible Fixed Assets

More than 90% of SuMi TRUST Bank Group's tangible fixed assets on the consolidated balance sheet as of March 31, 2026 and 2025, are located in Japan; accordingly, tangible fixed assets by geographical area are not presented.

3. Information by Major Customer

The information by major customer has been omitted as ordinary income from any particular customer was less than 10% of ordinary income in the consolidated statement of income.

Information Related to Losses on Impairment of Fixed Assets by Reportable Segment

Losses on impairment of fixed assets allocated to reportable segments during the fiscal years ended March 31, 2026 and 2025 were as follows:

	Millions of Yen						
Year Ended March 31, 2026	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Others	Total
Losses on Impairment of Fixed Assets	**¥ —**	**¥ —**	**¥ —**	**¥ —**	**¥ —**	**¥ 4,633**	**¥ 4,633**

	Millions of Yen						
Year Ended March 31, 2025	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Others	Total
Losses on Impairment of Fixed Assets	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 7,225	¥ 7,225

	Millions of U.S. Dollars						
Year Ended March 31, 2026	Wealth Management	Corporate	Investor Services	Real Estate	Global Markets	Others	Total
Losses on Impairment of Fixed Assets	**$ —**	**$ —**	**$ —**	**$ —**	**$ —**	**$ 29**	**$ 29**

(Note 1) Losses on impairment of fixed assets not allocated to the reportable segments during the fiscal years ended March 31, 2026, and 2025, were ¥9,317 million (U.S. $58 million) and ¥5,759 million, respectively, and these were impairment losses recognized by consolidated subsidiaries.

Information Related to Amortization of Goodwill and Unamortized Balance of Goodwill by Reportable Segment

Amortization of goodwill and unamortized balance of goodwill are not allocated to the reportable segments.

There was no amortization of goodwill by any reportable segment during the fiscal year ended March 31, 2026, and there was no unamortized balance of goodwill as of the fiscal year ended March 31, 2026.

Amortization of goodwill recognized during the fiscal year ended March 31, 2025 was ¥3,213 million. Unamortized balance of goodwill as of March 31, 2025 was ¥1,356 million.

Information Related to Gain on Negative Goodwill by Reportable Segment

There were no gains on negative goodwill by reportable segment during the fiscal years ended March 31, 2026 and 2025.

Related-Party Information

1. Related-Party Transactions

Transactions of the SuMi TRUST Bank with its parent company for the fiscal years ended March 31, 2026 and 2025, are as follows:

Year Ended March 31, 2026

Type	Company Name	Company Location	Capital	Type of Business	Share of Voting Rights Held (%)	Business Relationship	Transaction Details	Transaction Amounts	Accounts	Ending Balances
			Millions of Yen (Millions of U.S. Dollars)					Millions of Yen (Millions of U.S. Dollars)		Millions of Yen (Millions of U.S. Dollars)
Parent company	Sumitomo Mitsui Trust Group, Inc.	Chiyoda-ku, Tokyo	¥ 261,608 ($1,637)	Bank holding company	Direct 100	Money lending transaction	Borrowing of funds (Note)	¥129,925 ($ 813)	Bonds payable (Note)	¥ 680,925 ($ 4,260)
							Repayment of funds (Note)	¥150,000 ($ 938)		
							Payment of interest (Note)	¥ 11,868 ($ 74)	Accrued Expenses	¥ 2,310 ($ 14)

Year Ended March 31, 2025

Type	Company Name	Company Location	Capital	Type of Business	Share of Voting Rights Held (%)	Business Relationship	Transaction Details	Transaction Amounts	Accounts	Ending Balances
			Millions of Yen					Millions of Yen		Millions of Yen
Parent company	Sumitomo Mitsui Trust Group, Inc.	Chiyoda-ku, Tokyo	¥ 261,608	Bank holding company	Direct 100	Money lending transaction	Borrowing of funds (Note)	¥150,000	Bonds payable (Note)	¥ 701,000
							Repayment of funds (Note)	¥ 70,000		
							Payment of interest (Note)	¥ 8,148	Accrued Expenses	¥ 2,275

Terms and conditions of transactions and policies applied in deciding the terms and conditions

(Note) Loans are all subordinated borrowings with a debt relief clause at the contractual point of non-variability. The interest rates of the loans are determined reasonably based on the market interest rates and other rates.

2. Notes on the Parent Company or Significant Affiliated Companies

(1) Parent Company

Sumitomo Mitsui Trust Group, Inc. (listed on the Tokyo Stock Exchange and the Nagoya Stock Exchange)

(2) Condensed Financial Information of Significant Affiliated Companies

There was no condensed financial information of significant affiliated companies for the fiscal year ended March 31, 2026.

Per Share of Common Stock Information

	Yen		U.S. Dollars
	2026	2025	**2026**
Net Assets per Share of Common Stock	**¥ 1,912.01**	¥ 1,631.40	**$ 11.96**
Net Income per Share of Common Stock	**177.59**	145.14	**1.11**

(1) Net assets per share of common stock and basis for calculation are as follows:

	Millions of Yen		Millions of U.S. Dollars
	As of March 31, 2026	As of March 31, 2025	**As of March 31, 2026**
Net Assets as Reported	**¥ 3,236,902**	¥ 2,762,197	**$ 20,250**
Less:	**35,169**	30,346	**220**
Non-Controlling Interests	**35,169**	30,346	**220**
Net Assets Attributable to Common Shareholders	**3,201,732**	2,731,850	**20,030**
The Number of Shares of Common Stock Outstanding (Thousands of Shares)	**1,674,537**	1,674,537	**1,674,537**

(2) Net income per share of common stock and basis for calculation are as follows:

	Millions of Yen		Millions of U.S. Dollars
	Year Ended March 31, 2026	Year Ended March 31, 2025	**Year Ended March 31, 2026**
Net Income per Share of Common Stock			
Net Income Attributable to Owners of the Parent	**¥ 297,394**	¥ 243,052	**$ 1,860**
Net Income Not Attributable to Common Shareholders	**—**	—	**—**
Net Income Related to Common Stock that is Attributable to Owners of the Parent	**297,394**	243,052	**1,860**
Average Number of Shares of Common Stock Outstanding (Thousands of Shares)	**1,674,537**	1,674,537	**1,674,537**

(3) Diluted net income per share of common stock and basis for calculation

Diluted net income per share of common stock for the fiscal years ended March 31, 2026 and 2025 is not presented because there were no potential shares.

Significant Subsequent Event

Not applicable.

Financial Data:

Non-Consolidated Balance Sheet

Sumitomo Mitsui Trust Bank, Limited
As of March 31, 2026 and 2025

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Assets:			
Cash and Due from Banks:	**¥ 23,458,657**	¥ 24,728,511	**$ 146,754**
Cash	**83,653**	64,772	**523**
Due from Banks	**23,375,003**	24,663,738	**146,231**
Call Loans	**20,240**	21,000	**127**
Receivables under Resale Agreements	**612,807**	803,722	**3,834**
Receivables under Securities Borrowing Transactions	**55,203**	95,400	**345**
Monetary Claims Bought	**93,192**	108,103	**583**
Trading Assets:	**3,501,251**	2,345,454	**21,903**
Trading Account Securities	**16,473**	9,712	**103**
Derivatives of Trading Securities	**118**	24	**1**
Derivatives of Securities Related to Trading Transactions	**4**	836	**0**
Trading-Related Financial Derivatives	**3,039,489**	2,181,111	**19,015**
Other Trading Assets	**445,165**	153,770	**2,785**
Money Held in Trust	**99**	99	**1**
Securities:	**13,295,000**	11,431,249	**83,172**
Government Bonds	**5,066,146**	5,200,225	**31,693**
Local Government Bonds	**41,231**	43,517	**258**
Corporate Bonds	**474,320**	671,848	**2,967**
Stocks	**1,234,573**	1,172,009	**7,723**
Other Securities	**6,478,729**	4,343,648	**40,530**
Loans and Bills Discounted:	**33,687,400**	32,253,158	**210,744**
Bills Discounted	**—**	304	**—**
Loans on Bills	**175,278**	221,574	**1,097**
Loans on Deeds	**30,669,534**	29,512,071	**191,864**
Overdrafts	**2,842,587**	2,519,208	**17,783**
Foreign Exchanges:	**65,826**	53,453	**412**
Due from Foreign Banks	**65,826**	53,453	**412**
Other Assets:	**3,405,843**	2,597,793	**21,306**
Domestic Exchange Settlement Account, Debit	**1,206**	1,198	**8**
Prepaid Expenses	**5,112**	4,227	**32**
Accrued Income	**246,280**	248,309	**1,541**
Initial Margins of Futures Markets	**13,868**	15,766	**87**
Variation Margin of Futures Markets	**728**	424	**5**
Derivatives Other Than for Trading	**2,105,406**	1,129,947	**13,171**
Cash Collateral Pledged for Financial Instruments	**797,746**	785,327	**4,991**
Other Assets	**235,492**	412,591	**1,473**
Tangible Fixed Assets:	**182,549**	180,966	**1,142**
Buildings	**59,053**	59,610	**369**
Land	**101,996**	101,952	**638**
Lease Assets	**3,269**	3,288	**20**
Construction in Progress	**3,317**	773	**21**
Other	**14,912**	15,341	**93**
Intangible Fixed Assets:	**163,743**	138,160	**1,024**
Software	**160,376**	134,560	**1,003**
Other	**3,367**	3,599	**21**
Prepaid Pension Expenses	**301,592**	296,362	**1,887**
Customers' Liabilities for Acceptances and Guarantees	**525,912**	545,775	**3,290**
Allowance for Loan Losses	**(122,889)**	(108,659)	**(769)**
Allowance for Investment Losses	**(3,938)**	(3,938)	**(25)**
Total Assets	**¥ 79,242,493**	¥ 75,486,614	**$ 495,730**

The figures in U.S. dollars are converted from yen for the convenience of readers outside Japan at the rate of ¥159.85 to U.S. $1.00, the exchange rate as of March 31, 2026.

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Liabilities:			
Deposits:	**¥ 39,495,404**	¥ 37,387,431	**$ 247,078**
Current Deposits	**1,534,409**	1,211,213	**9,599**
Ordinary Deposits	**7,714,288**	7,948,228	**48,260**
Saving Deposits	**1,397**	1,492	**9**
Deposits at Notice	**50,393**	62,299	**315**
Time Deposits	**28,192,172**	26,539,967	**176,366**
Other Deposits	**2,002,742**	1,624,229	**12,529**
Negotiable Certificates of Deposit	**10,412,263**	9,693,098	**65,138**
Call Money	**214,592**	318,617	**1,342**
Payables under Repurchase Agreements	**2,672,483**	2,391,583	**16,719**
Trading Liabilities:	**2,877,639**	2,092,440	**18,002**
Derivatives of Trading Securities	**—**	19	**—**
Derivatives of Securities Related to Trading Transactions	**177**	55	**1**
Trading-Related Financial Derivatives	**2,877,462**	2,092,364	**18,001**
Borrowed Money:	**8,735,255**	9,211,612	**54,647**
Borrowing from Other Banks	**8,735,255**	9,211,612	**54,647**
Foreign Exchanges:	**3,730**	5,346	**23**
Due to Foreign Banks	**3,504**	4,906	**22**
Foreign Bills Payable	**225**	440	**1**
Short-Term Bonds Payable	**2,505,088**	2,326,153	**15,671**
Bonds Payable	**3,101,525**	2,753,883	**19,403**
Borrowed Money from Trust Account	**2,516,892**	3,492,270	**15,745**
Other Liabilities:	**3,412,448**	2,777,977	**21,348**
Domestic Exchange Settlement Account, Credit	**526**	667	**3**
Income Taxes Payable	**63,559**	45,727	**398**
Accrued Expenses	**260,253**	191,442	**1,628**
Unearned Revenue	**41,113**	42,677	**257**
Variation Margin of Futures Markets	**1,122**	506	**7**
Trading Account Securities Borrowed	**12,495**	5,065	**78**
Derivatives Other Than for Trading	**2,153,114**	1,540,454	**13,470**
Cash Collateral Accepted For Financial Instruments	**633,999**	585,225	**3,966**
Lease Obligations	**5,198**	5,197	**33**
Asset Retirement Obligations	**5,184**	4,349	**32**
Other	**235,881**	356,665	**1,476**
Provision for Bonuses	**11,045**	10,894	**69**
Provision for Directors' Bonuses	**142**	138	**1**
Provision for Stocks Payment	**1,062**	1,194	**7**
Provision for Retirement Benefits	**1,280**	1,215	**8**
Provision for Reward Points Program	**390**	—	**2**
Provision for Reimbursement of Deposits	**2,150**	2,390	**13**
Provision for Contingent Losses	**1,918**	1,422	**12**
Deferred Tax Liabilities	**163,628**	123,520	**1,024**
Deferred Tax Liabilities for Land Revaluation	**2,451**	2,451	**15**
Acceptances and Guarantees	**525,912**	545,775	**3,290**
Total Liabilities	**¥ 76,657,306**	¥ 73,139,418	**$ 479,558**
Net Assets:			
Total Shareholders' Equity:	**¥ 2,144,740**	¥ 2,015,615	**$ 13,417**
Capital Stock	**342,037**	342,037	**2,140**
Capital Surplus:	**342,528**	343,066	**2,143**
Legal Capital Surplus	**273,016**	273,016	**1,708**
Other Capital Surplus	**69,511**	70,049	**435**
Retained Earnings:	**1,460,175**	1,330,512	**9,135**
Legal Retained Earnings	**69,020**	69,020	**432**
Other Retained Earnings:	**1,391,154**	1,261,491	**8,703**
Other Voluntary Reserves	**371,870**	371,870	**2,326**
Retained Earnings Brought Forward	**1,019,284**	889,621	**6,377**
Total Valuation and Translation Adjustments:	**440,446**	331,580	**2,755**
Valuation Difference on Available-for-Sale Securities	**354,072**	367,679	**2,215**
Deferred Gains (Losses) on Hedges	**92,522**	(29,950)	**579**
Revaluation Reserve for Land	**(6,148)**	(6,148)	**(38)**
Total Net Assets	**¥ 2,585,187**	¥ 2,347,195	**$ 16,173**
Total Liabilities and Net Assets	**¥ 79,242,493**	¥ 75,486,614	**$ 495,730**

Financial Data:

Non-Consolidated Statement of Income

Sumitomo Mitsui Trust Bank, Limited
For the fiscal years ended March 31, 2026 and 2025

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Income:			
Trust Fees	**¥ 125,594**	¥ 121,189	**$ 786**
Interest Income:	**1,263,276**	1,167,935	**7,903**
Interest on Loans and Discounts	**679,469**	660,246	**4,251**
Interest and Dividends on Securities	**369,198**	333,299	**2,310**
Interest on Call Loans and Bills Bought	**4,207**	2,235	**26**
Interest on Receivables under Resale Agreements	**797**	633	**5**
Interest on Receivables under Securities Borrowing Transactions	**146**	71	**1**
Interest on Due from Banks	**193,052**	147,640	**1,208**
Other Interest Income	**16,404**	23,808	**103**
Fees and Commissions:	**274,900**	242,367	**1,720**
Fees and Commissions on Domestic and Foreign Exchanges	**1,359**	1,346	**9**
Other Fees and Commissions	**273,541**	241,020	**1,711**
Trading Income:	**88,748**	105,933	**555**
Gains on Trading Account Securities Transactions	**182**	133	**1**
Income from Securities and Derivatives Related to Trading Transactions	**990**	—	**6**
Income from Trading-Related Financial Derivatives Transactions	**85,317**	105,039	**534**
Other Trading Income	**2,257**	761	**14**
Other Ordinary Income:	**311,941**	395,502	**1,951**
Gain on Foreign Exchange Transactions	**293,958**	368,532	**1,839**
Gains on Sales of Bonds	**17,968**	11,172	**112**
Gains on Redemption of Bonds	**0**	9	**0**
Gains on Derivatives Other Than for Trading-Assets	**—**	15,641	**—**
Other	**13**	146	**0**
Other Income:	**218,966**	154,219	**1,370**
Recoveries of Written-Off Claims	**2,280**	899	**14**
Gains on Sales of Stocks and Other Securities	**181,920**	146,418	**1,138**
Other	**34,765**	6,900	**217**
Total Income	**¥ 2,283,426**	¥ 2,187,147	**$ 14,285**

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Expenses:			
Interest Expenses:	**¥ 1,272,809**	¥ 1,249,045	**$ 7,963**
Interest on Deposits	**392,945**	361,472	**2,458**
Interest on Negotiable Certificates of Deposit	**343,885**	375,345	**2,151**
Interest on Call Money and Bills Sold	**2,071**	2,147	**13**
Interest on Payables under Repurchase Agreements	**124,554**	120,989	**779**
Interest on Borrowings and Rediscounts	**57,407**	40,688	**359**
Interest on Short-Term Bonds	**98,792**	104,407	**618**
Interest on Bonds	**107,991**	80,662	**676**
Interest on Interest Swaps	**112,648**	135,705	**705**
Other Interest Expenses	**32,511**	27,626	**203**
Fees and Commissions Payments:	**122,014**	122,660	**763**
Fees and Commissions on Domestic and Foreign Exchanges	**819**	856	**5**
Other Fees and Commissions	**121,194**	121,803	**758**
Trading Expenses:	**—**	3,073	**—**
Expenses on Securities and Derivatives Related to Trading Transactions	**—**	3,073	**—**
Other Ordinary Expenses:	**81,808**	56,976	**512**
Loss on Sale of Bonds	**69,698**	52,665	**436**
Losses on Redemption of Bonds	**990**	46	**6**
Expenses on Derivatives Other Than for Trading or Hedging	**8,031**	—	**50**
Other Ordinary Expenses	**3,088**	4,263	**19**
General and Administrative Expenses	**351,314**	309,759	**2,198**
Other Expenses:	**95,856**	140,618	**600**
Provision of Allowance for Loan Losses	**20,822**	17,022	**130**
Written-Off Loans	**1,418**	7,015	**9**
Losses on Sales of Stocks and Other Securities	**31,148**	59,197	**195**
Losses on Devaluation of Stocks and Other Securities	**4,428**	13,303	**28**
Impairment Loss	**4,633**	7,225	**29**
Other	**33,405**	36,854	**209**
Total Expenses	**¥ 1,923,804**	¥ 1,882,133	**$ 12,035**
Income before Income Taxes	**¥ 359,622**	¥ 305,014	**$ 2,250**
Income Taxes:	**96,214**	65,451	**602**
Current	**106,215**	77,768	**664**
Deferred	**(10,001)**	(12,316)	**(63)**
Net Income	**¥ 263,408**	¥ 239,563	**$ 1,648**

	Yen		U.S. Dollars
Net Income per Share of Common Stock	**¥157.30**	¥143.06	**$ 0.98**

Financial Data:

Non-Consolidated Statement of Changes in Net Assets

Sumitomo Mitsui Trust Bank, Limited
For the fiscal years ended March 31, 2026 and 2025

From April 1, 2025 to March 31, 2026

	Millions of Yen							
	Shareholders' Equity							
		Capital Surplus			Retained Earnings			
	Capital Stock	Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥ 1,261,491	¥ 1,330,512	¥ 2,015,615
Changes during the Period								
Cash Dividends						(133,745)	(133,745)	(133,745)
Net Income						263,408	263,408	263,408
Decrease by Corporate Division			(537)	(537)				(537)
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period			(537)	(537)		129,662	129,662	129,124
Balance at the End of the Period	¥ 342,037	¥ 273,016	¥ 69,511	¥ 342,528	¥ 69,020	¥ 1,391,154	¥ 1,460,175	¥ 2,144,740

	Millions of Yen				
	Valuation and Translation Adjustments				
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	Total Net Assets
Balance at the Beginning of the Period	¥ 367,679	¥ (29,950)	¥ (6,148)	¥ 331,580	¥ 2,347,195
Changes during the Period					
Cash Dividends					(133,745)
Net Income					263,408
Decrease by Corporate Division					(537)
Net Changes of Items Other Than Shareholders' Equity	(13,606)	122,473		108,866	108,866
Total Changes during the Period	(13,606)	122,473		108,866	237,991
Balance at the End of the Period	¥ 354,072	¥ 92,522	¥ (6,148)	¥ 440,446	¥ 2,585,187

From April 1, 2024 to March 31, 2025

	Millions of Yen							
	Shareholders' Equity							
		Capital Surplus			Retained Earnings			
	Capital Stock	Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥ 1,151,293	¥ 1,220,314	¥ 1,905,417
Changes during the Period								
Cash Dividends						(129,676)	(129,676)	(129,676)
Net Income						239,563	239,563	239,563
Reversal of Revaluation Reserve for Land						310	310	310
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period						110,197	110,197	110,197
Balance at the End of the Period	¥ 342,037	¥ 273,016	¥ 70,049	¥ 343,066	¥ 69,020	¥ 1,261,491	¥ 1,330,512	¥ 2,015,615

	Millions of Yen				
	Valuation and Translation Adjustments				
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	Total Net Assets
Balance at the Beginning of the Period	¥ 488,370	¥ (23,449)	¥ (5,767)	¥ 459,153	¥ 2,364,571
Changes during the Period					
Cash Dividends					(129,676)
Net Income					239,563
Reversal of Revaluation Reserve for Land					310
Net Changes of Items Other Than Shareholders' Equity	(120,691)	(6,501)	(380)	(127,573)	(127,573)
Total Changes during the Period	(120,691)	(6,501)	(380)	(127,573)	(17,375)
Balance at the End of the Period	¥ 367,679	¥ (29,950)	¥ (6,148)	¥ 331,580	¥ 2,347,195

From April 1, 2025 to March 31, 2026

	Millions of U.S. Dollars							
	Shareholders' Equity							
		Capital Surplus			Retained Earnings			
	Capital Stock	Legal Capital Surplus	Other Capital Surplus	Total Capital Surplus	Legal Retained Earnings	Other Retained Earnings	Total Retained Earnings	Total Shareholders' Equity
Balance at the Beginning of the Period	$ 2,140	$ 1,708	$ 438	$ 2,146	$ 432	$ 7,892	$ 8,324	$ 12,609
Changes during the Period								
Cash Dividends						(837)	(837)	(837)
Net Income						1,648	1,648	1,648
Decrease by Corporate Division			(3)	(3)				(3)
Net Changes of Items Other Than Shareholders' Equity								
Total Changes during the Period			(3)	(3)		811	811	808
Balance at the End of the Period	$ 2,140	$ 1,708	$ 435	$ 2,143	$ 432	$ 8,703	$ 9,135	$ 13,417

	Millions of U.S. Dollars				
	Valuation and Translation Adjustments				
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Total Valuation and Translation Adjustments	Total Net Assets
Balance at the Beginning of the Period	$ 2,300	$ (187)	$ (38)	$ 2,074	$ 14,684
Changes during the Period					
Cash Dividends					(837)
Net Income					1,648
Decrease by Corporate Division					(3)
Net Changes of Items Other Than Shareholders' Equity	(85)	766		681	681
Total Changes during the Period	(85)	766		681	1,489
Balance at the End of the Period	$ 2,215	$ 579	$ (38)	$ 2,755	$ 16,173

Financial Data:
Statement of Trust Account

Sumitomo Mitsui Trust Bank, Limited and its Consolidated Subsidiaries
Fiscal year ended March 31, 2026 and 2025

	Millions of Yen		Millions of U.S. Dollars
As of March 31	**2026**	2025	**2026**
Assets:			
Loans and Bills Discounted (Notes 2 and 4)	**¥ 3,421,140**	¥ 2,531,925	**$ 21,402**
Securities (Note 3)	**658,175**	858,567	**4,117**
Beneficiary Rights	**180,254,982**	184,371,223	**1,127,651**
Securities Held in Custody Accounts	**30,120**	30,892	**188**
Monetary Claims	**26,280,668**	26,051,284	**164,408**
Tangible Fixed Assets	**31,747,345**	28,752,555	**198,607**
Intangible Fixed Assets	**291,618**	265,206	**1,824**
Other Claims	**19,143,905**	15,935,528	**119,762**
Loans to Banking Account	**2,516,892**	3,492,270	**15,745**
Cash and Due from Banks	**1,006,891**	990,294	**6,299**
Total Assets	**¥ 265,351,740**	¥ 263,279,750	**$ 1,660,005**
Liabilities:			
Money Trusts (Note 4)	**¥ 40,323,921**	¥ 40,242,012	**$ 252,261**
Pension Trusts	**15,917,222**	15,520,551	**99,576**
Property Formation Benefit Trusts	**17,022**	18,580	**106**
Securities Investment Trusts	**77,056,550**	78,688,637	**482,055**
Money in Trust Other Than Money Trusts	**40,927,328**	40,862,996	**256,036**
Securities in Trust	**22,235,109**	22,793,181	**139,100**
Money Claims in Trust	**26,723,735**	26,173,262	**167,180**
Real Estate in Trust	**718**	809	**4**
Composite Trusts	**42,150,133**	38,979,719	**263,686**
Total Liabilities	**¥ 265,351,740**	¥ 263,279,750	**$ 1,660,005**

See Notes to Statement of Trust Account.

Financial Data:

Notes to Statement of Trust Account

1. Trust Accounts

Under the Trust Act of Japan, trust activities must be administered separately from a commercial banking business. As a result, assets accepted in trust must be segregated from the assets held by SuMi TRUST Bank. Within the general category of trust accounts, each trust account is segregated from other trust assets. Accordingly, the financial statements of SuMi TRUST Bank do not reflect SuMi TRUST Bank's records as to the assets accepted in trust, which are maintained separately under the trust account.

Under certain trust agreements, repayments of the principal of the customers' trust assets are guaranteed by SuMi TRUST Bank, and such guaranteed principal as of March 31, 2026 and 2025, were ¥2,597.1 billion (U.S. $16.2 billion) and ¥3,330.8 billion, respectively.

The translation of Japanese yen amounts into U.S. dollar amounts is included solely for the convenience of readers outside Japan. The translation has been made at the rate of ¥159.85 to U.S. $1, the approximate rate of exchange as of March 31, 2026. Such translations should not be construed as representations that the Japanese yen amounts could be converted into U.S. dollars at that or any other rate.

Amounts less than one million Japanese yen have been rounded down and amounts less than one million U.S. dollars have been rounded off. As a result, the total may not be equal to sum of individual amounts. The amounts presented in the statement of trust account as of March 31, 2026 and 2025, are for trust accounts in SuMi TRUST Bank.

2. Loans and Bills Discounted

Loans as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Loans on Deeds	**¥ 2,924,640**	¥ 2,059,525	**$ 18,296**
Loans on Bills	**496,500**	472,400	**3,106**
Total	**¥ 3,421,140**	¥ 2,531,925	**$ 21,402**

The balances of guaranteed trust account loans as of March 31, 2026 and 2025, stood at ¥341.2 billion (U.S. $2,135 million) and ¥126.9 billion respectively.

Under certain trust agreements, repayments of the principal of customers' trust assets are guaranteed by SuMi TRUST Bank, and loans on such guaranteed trust assets as of March 31, 2026 and 2025, included the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Doubtful Loans	**¥ —**	¥ 7	**$ —**
Restructured Loans	**3**	5	**0**
Total	**¥ 3**	¥ 13	**$ 0**

3. Securities

Securities held as of March 31, 2026 and 2025, consisted of the following:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Government Bonds	**¥ 303,164**	¥ 411,789	**$ 1,897**
Local Government Bonds	**—**	30	**—**
Corporate Bonds	**20,137**	24,691	**126**
Stocks	**5,942**	6,030	**37**
Other Securities	**328,930**	416,025	**2,058**
Total	**¥ 658,175**	¥ 858,567	**$ 4,117**

4. Balance of Money Trusts

The principal amount of certain money trusts is guaranteed, and the balance of these accounts are as follows:

	Millions of Yen		Millions of U.S. Dollars
	2026	2025	**2026**
Assets:			
Loans and Bills Discounted	**¥ 341,208**	¥ 126,945	**$ 2,135**
Other	**2,256,333**	3,204,365	**14,115**
Total	**¥ 2,597,541**	¥ 3,331,311	**$ 16,250**
Liabilities:			
Principal	**¥ 2,597,182**	¥ 3,330,896	**$ 16,248**
Allowance for Impairment of Guaranteed Trust Principal	**5**	6	**0**
Other	**354**	408	**2**
Total	**¥ 2,597,541**	¥ 3,331,311	**$ 16,250**

In the case of certain money trusts, the principal amount is guaranteed, and as the above table indicates, an allowance for the impairment of guaranteed trust principal is set aside by SuMi TRUST Bank. The figures in the table include funds entrusted from other trusts managed by SuMi TRUST Bank.

Basel III Disclosure Data

This section outlines matters to be stated in explanatory documents relating to the fiscal year, separately stipulated by the Commissioner of the Financial Services Agency (Notification No.7 of Financial Services Agency, 2014) with regard to the status of capital adequacy, as set forth in Article 19-2, Paragraph1, Item 5-(d) of the Ordinance for Enforcement of the Banking Act (Ministry of Finance Ordinance No.10, 1982).

The following disclosure, unless otherwise stated, is with respect to Sumitomo Mitsui Trust Group, Inc. ("SuMi TRUST Group") as of the end of March 2026.

[Qualitative Disclosure Data: SuMi TRUST Group]

Qualitative Disclosure Data:

Sumitomo Mitsui Trust Group, Inc.

1. Overview of the Risk Management of Sumitomo Mitsui Trust Group

(1) Basic Policy on Risk Management

Sumitomo Mitsui Trust Group ("SuMi TRUST Group", hereinafter referred to as "the Group") follows a basic policy of accurately assessing risk conditions and implementing necessary measures through a series of risk management activities, including risk identification, evaluation, response, and monitoring, based on the Group's management policy and basic policy on the internal control system.

The Group's risk management framework is based on the Risk Appetite Framework (please refer to (3) below), and its various activities are linked to functions organically within the Group.

(2) Risk Management System

1) Organizational Structure

For the group-wide risk governance system, the Group has developed a Three Lines of Defense system consisting of risk management by individual Group businesses (first line of defense), risk management by the Risk Management Department and individual risk management-related departments (second line of defense), and validation by the Internal Audit Department (third line of defense).

[First Line of Defense]

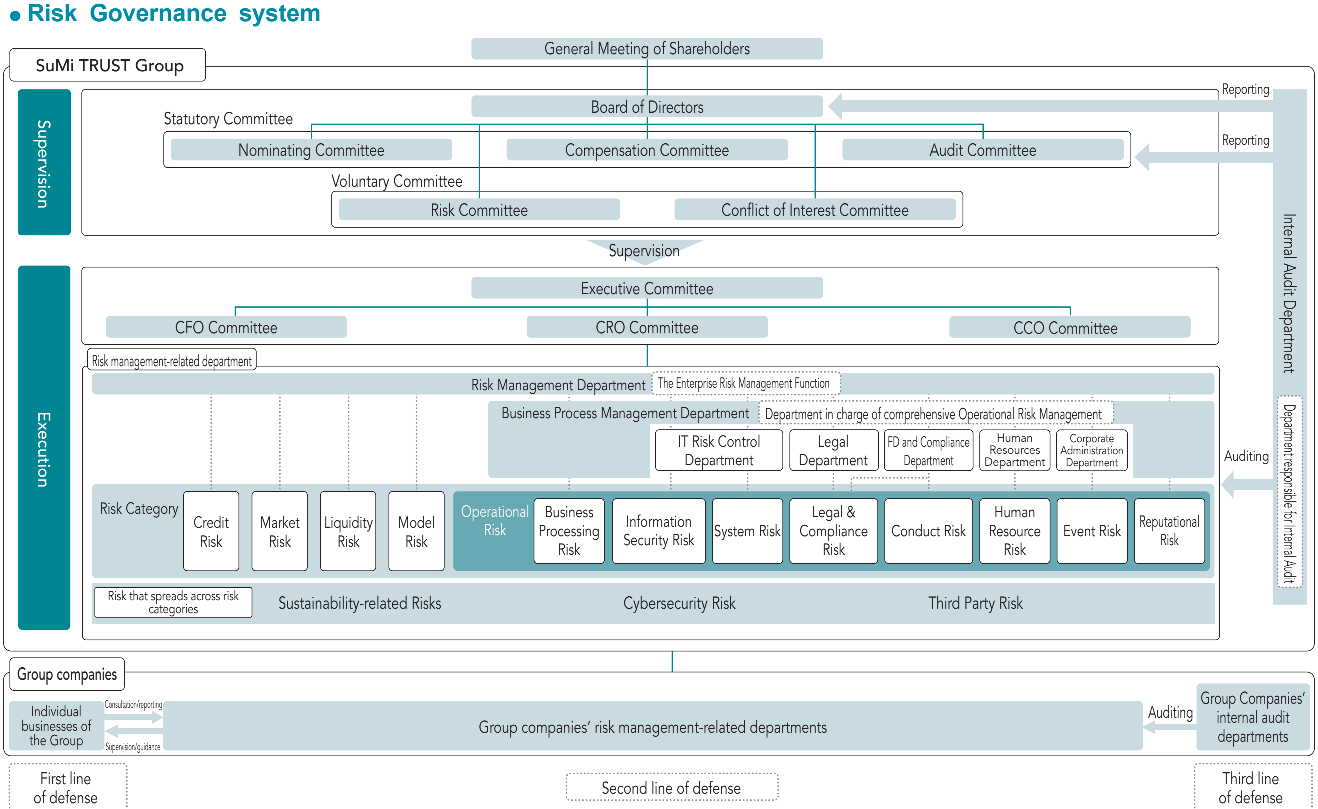
Each Group business identifies and gains an understanding of the risk characteristics involved in its own business, based on knowledge of the services and products in that business.

Each Group business takes risks within the scope of its risk appetite in accordance with its risk-taking policy, evaluates risks, and swiftly implements risk control at the on-site level when risks that are outside of its risk appetite materialize. In addition, the status of risk management is reported to the second line of defense in a timely manner.

[Second Line of Defense]

In accordance with the group-wide basic policy on risk management approved by the Board of Directors, as control departments responsible for the management of each risk category, the Risk Management Department and risk management-related departments perform a check and balance function for the risk-taking of the

● **Risk Governance system**



first line of defense, and supervise and provide guidance regarding the risk governance system from an independent standpoint.

The Risk Management Department, as The Enterprise Risk Management Function, develops a risk management department, creates a group-wide risk management process and sets risk limits. In addition, it formulates group-wide recovery strategies, in advance, to prepare for cases when risks materialize. Furthermore, it shares information with risk management-related departments appropriately, monitors the overall status of risks and risk management in an integrated manner, and the CRO (Chief Risk Officer) reports the status to the Executive Committee and the Board of Directors.

[Third Line of Defense]

The Internal Audit Department audits the effectiveness and appropriateness of the group-wide risk governance system and processes from a standpoint independent of the first and second lines of defense.

[Executive Committee]

The Executive Committee is composed of representative executive officers and executive officers, including the CRO, designated by the President. It makes decisions on matters concerning risk management and undertakes preliminary discussions regarding matters to be resolved by and reported to the Board of Directors.

[Board of Directors]

The Board of Directors is composed of all of the directors. It decides on the Group's management policy and based on that policy, the risk management policy, risk management frameworks, and other relevant matters. It also supervises the development and operation of an appropriate risk governance system. The Board of Directors has voluntarily established the Risk Committee and the Conflict of Interest Committee as advisory bodies, based on the business strategies and risk characteristics of the Group.

[Risk Committee]

The Risk Committee reviews their appropriateness, and reports its findings on matters concerning the recognition of the business environment surrounding the Group and the effectiveness of its risk management based on requests for consultation from the Board of Directors.

[Conflict of Interest Committee]

The Conflict of Interest Committee receives requests for consultation from the Board of Directors on matters concerning the Group's fiduciary duties and conflict of interest management, reviews their appropriateness, and reports its findings.

2) Risk Management Process

In the Group, the Risk Management Department and individual risk management-related departments act as the second line of defense, performing risk management using the following procedure. This risk management process, along with its associated systems, undergoes regular auditing by the Internal Audit Department, which acts as the third line of defense.

[Risk Identification]

The risks faced by the Group are comprehensively identified, while ensuring the comprehensiveness of the Group's operations and the risks to be managed are identified based on the size and characteristics of the identified risks. Among those risks, risks that are particularly important are managed as material risks.

[Risk Evaluation]

The risks identified as requiring management undergo analysis, evaluation, and measurement in a manner appropriate for the scale, characteristics, and risk profiles of each of the Group's businesses. Regarding material risks, we periodically evaluate material risks in terms of likelihood of occurrence and degree of impact to select "top risks" (risks that require management attention due to their potential to have a material impact on the Group's business capabilities and earnings targets within one year) or "emerging risks" (risks that could have a material impact in the medium to long term; i.e., after one year).

[Risk Response]

Following the aforementioned risk evaluation, we will take the necessary steps to accept, avoid, transfer, or mitigate each identified risk. Additionally, risks that are unacceptable based on our risk appetite will be controlled to an acceptable level through avoidance, transfer, or mitigation.

[Risk Monitoring]

Risk conditions are monitored with appropriate frequency, given the Group's internal environment (risk profiles, allocated capital usage status, etc.) and external environment (the economy, markets, etc.). Recommendations, guidance, and advice are given to each of the Group's businesses as necessary. Monitoring results are reported and submitted to the Board of Directors, the Executive Committee, and other bodies regularly or as needed*1.

*1 Risk conditions are reported to the Board of Directors, the Executive Committee, etc., on a monthly or quarterly basis according to its content. Risk conditions to be reported are created by using internal databases and risk measurement systems, etc. The Group is developing and advancing management information systems while complying with the "Principles for Risk Data Aggregation" of the Basel Committee on Banking Supervision.

● Main Items to Be Reported to the Board of Directors, Executive Committee, etc.

Frequency	Contents to be reported
Monthly	Comprehensive risk situation (including whether the risk amount is within the limit) ⇒ Specifically, risk amounts, usage rate of allocated capital, and regulatory risk amounts, etc., for each business and each risk category are reported.
Quarterly	1) Status of the external environment, including the economic circulation, 2) whether the risk amount is within the limit, the risk profile, and its trend, 3) the progress and evaluation of risk management plans, etc. ⇒ Specifically, the status of risk appetite and top risks, etc., as well as monthly reporting items are reported.

[Risk predictor management for top risks, etc.]

Based on the features of the business model and risk characteristics of the Group, we select top risks, emerging risks and others, and then review them regularly. After regular monitoring of top risks, the results are reported to the Board of Directors and other bodies.

■ Main top risks

Geopolitical risks
Risks related to climate change
Credit concentration risk to major obligation
Risks related to ALM (Asset Liability Management)
Risks related to cyberattacks
Legal & Compliance Risk
Risks related to the ability to detect and prevent financial crime

(3) Risk Appetite

1) Outline of the Risk Appetite Framework

The Risk Appetite Framework is a group-wide corporate management framework consisting of the process for determining risk appetite (the level of risk that management is willing to accept) within the Group's risk capacity (the maximum tolerable risk), together with an internal control system that monitors its appropriateness and sufficiency, in order to achieve management strategies formulated based on the Group's Purpose, Mission, Materiality and others.

With the primary objective of balancing improvement in profitability with enhancement of risk management, the Group's Risk Appetite Framework has established communication processes through the determination and monitoring of risk appetite and promotes the improvement of transparency in the decision-making process for risk-taking overall, the optimization of allocation of management resources, and the strengthening of the monitoring system.

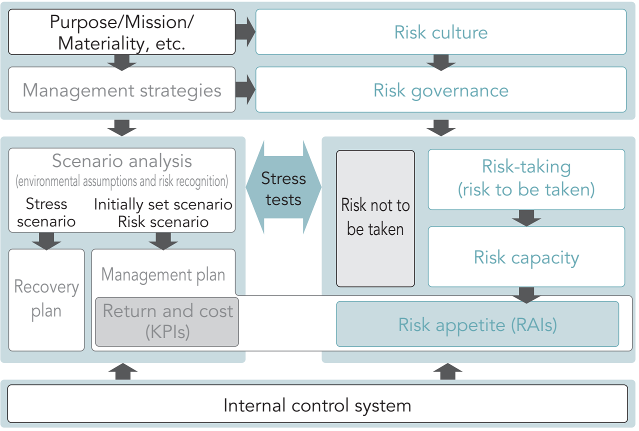
Through the above, the Group is promoting the enhancement of risk governance, which forms a part of corporate governance, with the aim to achieve sound and sustainable development through the value creation process by implementing and enhancing the Risk Appetite Framework.

2) Determining Risk Appetite Target

The Group classifies risks into two categories: "risks to be taken" and "risks not to be taken." Further, "risks to be taken" are classified into risks that are willingly accepted as part of management decisions for the development of new fields and future growth, and risks that are to be controlled or restrained as they cannot be completely eliminated. "Risks not to be taken" refer to risks that are accepted under any circumstances, including violations of social norms and ethics, not just violations of laws and regulations.

Based on the Purpose and others, the Group establishes a risk-taking policy and sets key performance indicators (KPIs) and risk appetite indicators (RAIs) at the Board of Directors meeting, and decides detailed strategies at the Executive Committee.

● Outline of the Risk Appetite Framework



The Group maintains the Risk Appetite Statement to clarify the overall picture and approach and reviews the risk-taking policy, KPIs, and RAIs at least once a year or when necessary, in a manner consistent with the management plan.

3) Risk Appetite Monitoring

Through the KPIs, which indicate the progress of the management plan, and the RAIs, which visualize related risk amount and monitor its balance with risks and costs, the Group conducts regular monitoring to determine if risk taking is being conducted appropriately. If these indicators deviate from the set levels, we analyze the causes and implement countermeasures or revises its strategies as necessary.

(4) Fostering and Instilling a Risk Culture

The Group defines risk culture as "the mindset and behavioral norms within our corporate culture (the mindset and behavioral practices that forms the foundation of the organization and shared within the company) that underlie risk-taking and risk management in particular."

The Group aims to build sustainable business models that contribute to enhancing corporate value and stakeholder value and has positioned the fostering and instilling of a sound risk culture as one of the Group's key management issues.

All directors, executive officers, and employees proactively identify risks inherent to their specific area and remain conscious of ensuring sound risk-taking and appropriate risk control, while also encouraging each other to do the same. Through this, we are striving to foster a sound risk culture throughout the Group.

We aim to build a transparent organization and promote an understanding and instillment of risk culture, which we shall achieve through proactive messaging from management and the on-going implementation of e-Learning and rank-based training.

(5) Risk Characteristics

Based on a fiduciary spirit, and leveraging its significant expertise and comprehensive capabilities, the Group, as a trust group, strives to create distinct value through a total solution business model that combines its banking, asset management and asset administration, real estate businesses and others.

Each of the Group's businesses faces various risks, including credit risk, market risk, liquidity risk, and operational risk, depending on its business characteristics.

In this context, with respect to risks related to trust business operations, SuMi TRUST Bank primarily manages risks in the operational risk category, in light of its duty of due care as a prudent manager, duty of loyalty, and duty to segregate property as a trustee.

With regards to conduct risk as well, SuMi TRUST Bank, which is the core of the Group, periodically assesses the status of major risks and strives to promote and foster awareness among directors, executive officers and employees through internal training, etc., thereby reducing and managing risks and preventing them from materializing.

● Risk Definition

Risk Category	Definition
Credit Risk	Risk that the value of assets (including off-balance sheet assets) will decrease or disappear due to a deterioration in the financial condition of a party to whom credit is extended, and the Group will suffer losses. In this regard, "country risk" refers to the risk that the Group will incur losses due to foreign currency fluctuations, political, economic, or other conditions in a country to which credit is extended, especially in the case of overseas credit
Market Risk	Risk that the value of assets and liabilities held (including off-balance sheet assets and liabilities) or income generated from assets and liabilities will fluctuate due to changes in various market risk factors such as interest rates, exchange rates, equities, commodities, and credit spreads, and the Group will suffer losses. Among these, the risk that the Group may incur losses due to market disruptions that hinder trading activities or force transactions at significantly disadvantageous prices compared to normal conditions is referred to as market liquidity risk.
Liquidity Risk	Risk that the Group will suffer losses if it is unable to secure necessary funds and is forced to raise funds at a significantly higher interest rate than usual to secure funds.
Model Risk	Risk of adverse effects arising from errors in the design, development, and implementation of models or from incorrect outputs resulting from inappropriate use, which may lead to financial losses, poor strategic business decisions, or damage to the reputation of the organization.
Operational Risk (Below are "risk sub-categories" within Operational Risk)	Risk of an adverse effect on the Group, its customers, markets, financial infrastructure, society, and the work environment due to inappropriate business processes, activities of executive officers and employees or systems, as well as external events, and is comprised of multiple risk subcategories. Risk subcategories are defined separately.
Business Processing Risk	Risk of losses incurred by the Group due to inadequate business operations, such as negligence to perform accurate business operations, or incidents or fraud caused by executive officers or employees.
System Risk	Risk of losses incurred by the Group due to the downtime, malfunction, inadequacy, or unauthorized use of computer systems, including those caused by cyber-attacks.
Information Security Risk	Risk of losses incurred by the Group due to information assets not being properly maintained and managed, such as information leaks, inaccurate information, unavailability of information systems, and unauthorized use of information, caused by external events such as cyber-attacks or inappropriate internal information management or fraudulent acts.
Legal & Compliance Risk	Risk of losses incurred by the Group due to the lack of definitive legal relationships for transactions and the risk of losses incurred by the Group due to insufficient compliance with laws and regulations, etc.
Conduct Risk	Risk that the conduct of executive officers or employees of the Group's companies violates professional ethics or does not meet the expectations and trust* of stakeholders, thereby adversely affecting the Group, customers, markets, financial infrastructure, society, and the work environment. * Appropriate service level set by the Group based on an understanding of reasonable expectations.
Human Resource Risk	Risk of losses incurred by the Group due to problems in personnel and labor management, such as unfair or unjust human resource management, or harassment.
Event Risk	Risk of losses incurred by the Group due to external events that hinder business, such as natural disasters, terrorism and other crimes, dysfunction of social infrastructure, and outbreaks of infectious diseases, or inappropriate use or management of tangible assets.
Reputational Risk	Risk of losses incurred by the Group due to the deterioration of the reputation of the Bank or its subsidiaries, as a result of media reports, rumors, false information, etc.

(6) Enterprise Risk Management

1) Enterprise Risk Management Structure

We comprehensively ascertain and evaluate various risks faced by the Group and strive for the appropriate allocation of resources and securing of earnings by responding proactively and strategically to the risks to be managed (enterprise risk management).

Further, among the risks we manage through our enterprise risk management, we aggregate risks that can be quantitatively measured using a common metric, such as VaR*, and compare aggregated risk amount against our corporate strength, i.e. capital adequacy, thereby managing risks (integrated risk management).

The Group conducts enterprise risk management through efficient capital allocation, stress testing to prepare for future uncertainties, and the operation of its risk appetite framework.

*VaR: Value at Risk

● Overview of Risk Measurement Approaches in Integrated Risk Management

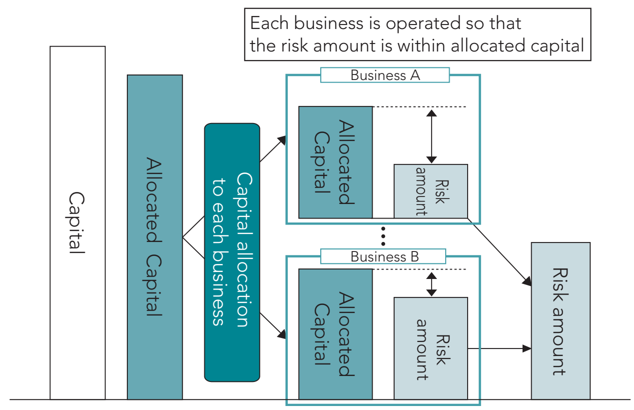
Risk category	Main scope	Main measurement approaches
Credit risk	Assets such as loans and bills discounted (including off-balance transactions)	Monte Carlo Simulation Method
Market risk	Risks related to trading accounts, banking accounts' interest rates, foreign exchange, stocks, commodities, and credit spreads (including off-balance transactions)	Historical Simulation Method
Operational risk	Business processes, the activities of executives and employees, and computer systems, etc.	Standardised Measurement Approach under the Basel standards

2) Capital Allocation Operations

For the purpose of the Group's capital allocation operations, the Group allocates capital to each Group business by risk category (credit risk, market risk, and operational risk) in consideration of the external environment, risk-return performance, scenario analysis, and the results of the assessment of the capital adequacy level. The capital allocation plan is subject to the approval of the Board of Directors. Capital allocation levels are determined based on the Group's risk appetite.

Each Group business is operated within both the allocated amount of risk capital and its risk appetite. The Risk Management Department measures risk amounts on a monthly basis, and reports regularly on the risk status, compared to the allocated capital and risk appetite, to the Board of Directors, and others.

● Capital Allocation Scheme



3) Assessment of Capital Adequacy Level

The Risk Management Department performs three types of stress tests (hypothetical scenario stress testing, historical scenario stress testing, and examination of probability of occurrence) each time a capital allocation plan is formulated or reviewed, with the aim of ensuring capital adequacy from the standpoint of depositor protection. Based on the results of these stress tests, it assesses the level of capital adequacy, and reports to the Board of Directors, and others.

● Hypothetical Scenario Stress Testing

Assessment of capital adequacy level by formulating a stress scenario that has a sufficiently strong impact and a realistic probability of occurrence and then estimating capital adequacy ratio, etc. in times of stress.

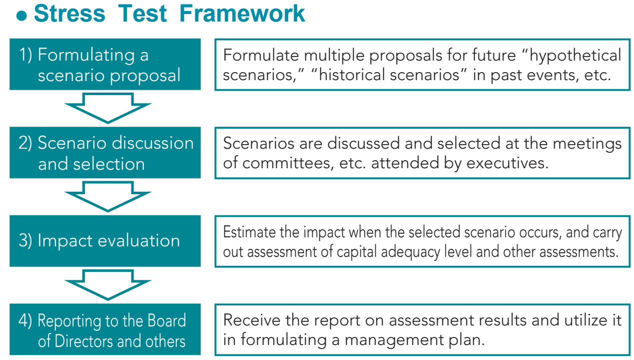
● Historical Scenario Stress Testing

Assessment of capital adequacy level through estimation of capital adequacy ratio, etc. in times of stress using parameters from stress times that had occurred in the past.

● Examination of Probability of Occurrence

Assessment of capital adequacy level by comparing the risk with 99.9% confidence interval with total capital defined under capital regulatory requirements.

● Stress Test Framework



(7) Compliance with the Basel Standards

The Basel standards, which are the international standard rules regarding the soundness of banks, consist of "Pillar I", which defines the minimum capital requirements such as capital adequacy ratio, "Pillar II", which regulates self-management of financial institutions and supervisory inspection, and "Pillar III", which regulates market discipline, which is subject to market evaluation based on appropriate disclosure.

1) Pillar I

The Group works on risk management by establishing a risk-asset calculation system compliant with the regulations and by managing its portfolio based on appropriate profitability management.

2) Pillar II

We apply Value at Risk (VaR) measurement and other approaches to risks not subject to Pillar I, such as credit concentration risk, and interest rate risk in the banking book, to quantitatively assess the risks involved in the Group's portfolio and manage them in the framework of integrated risk management.

3) Pillar III

We make disclosures with contents and frequencies required by the provisions of the Notification of the Financial Services Agency with respect to the disclosure.

(8) Crisis Management

The Group strives to develop systems to swiftly and appropriately implement measures in the event of disasters, large-scale computer system failures, outbreaks of new infectious diseases, and the like, which are rooted in its public mission and social responsibilities as a financial institution.

In the event of a crisis, an emergency response headquarters led by the President will be established to ensure the safety of our clients, directors, officers, employees, and their families as a top priority.

Further, we have a contingency plan (CP) and a business continuity plan (BCP) in place to continue to provide services in the event of a crisis. In order to ensure the effectiveness of our CP and BCP, we periodically conduct exercises and revise their content.

In particular, we have been working to develop and enhance alternative systems, such as backup offices and backup systems, to prepare for large-scale disasters.

We have designated addressing cyber attacks, which are causing damage throughout society, as a top risk, and we are planning and promoting our cyber security measures at the initiative of management through the formulation of the "Cyber Security Management Declaration."

- We have appointed a Chief Information Security Officer (CISO) who promotes the strengthening of cybersecurity measures under the leadership of CISO.
- We have established CSIRT* as a specialized organization for cybersecurity measures, and have built a management framework that collects and analyzes threat and vulnerability information from within and outside the Group, plans and implements security measures, and reports to management. We are also promoting the upgrading of security measures through security review meetings and our CRO Committee, as well as by utilizing outside expertise.
- We have established internal rules and regulations based on the Guidelines on Cybersecurity for the Financial Sector by the Financial Services Agency, and the CRI Profile, etc., and developed processes for responding to cyberattacks both in normal times and in emergency situations.
- In addition to conducting cybersecurity risk assessments and system vulnerability assessments on a regular basis for the Group, including its subsidiaries and affiliates, we are promoting the standardisation of cybersecurity rules and regulations to enhance and standardise the cybersecurity framework for the Group as a whole.

* CSIRT (Computer Security Incident Response Team): In-house organization that collects, analyzes, and responds to early warning information about attacks.

2. Credit Risk Management

(1) Definition of Credit Risk

Credit risk is the risk that the Group may incur losses resulting from a decline in, or impairment of, the value of assets (including off-balance-sheet assets) due to factors such as deterioration in the financial condition of an obligor. Of this, country risk refers to the risk that the Group may incur losses on overseas credit exposures due to factors such as foreign exchange conditions or political and economic conditions in the obligor's country.

(2) Characteristics of Credit Risk

Credit risk is the most fundamental risk concerning the basic function of finance – "credit creation function" – and it is one of the most significant risks that are borne by the Group in performing banking operations.

The major credit risk for the Group is the risk of significant loan losses (or additions to the allowance for loan losses) arising from defaults or credit deterioration of major obligors. To control "credit concentration risk" arising from the concentration of credit exposure to specific corporate groups, and "default contagion risk" arising from the concentration of credit exposure to specific industries or countries/regions, etc., the Group strives to appropriately control the risks by setting credit guideline amounts based on obligor ratings and country ratings, and monitoring the credit balances and risk-weighted assets by industry, etc.

(3) Credit Risk Management Policy

The basic policy of the Group's credit risk management is "stricter management of individual credit" and "credit portfolio diversification." Regarding the former, we enhance the precision of individual credit management through our screening and investigation of each transaction, asset assessment, and credit ratings that we assign internally. Regarding the latter, we endeavor to mitigate concentration risk by managing diversification of our credit portfolio as a whole by corporate groups, industries, countries/regions. Additionally, we regularly measure the credit risk amount in order to quantitatively assess the potential losses of the portfolio.

Also, we maintain "risk-return optimization" by setting earnings levels by credit rating after taking into account expected loss ratios and expense ratios, and reflecting such levels in the transaction terms of individual transactions, in order to secure profit margins (spreads) proportionate to the risks.

Incidentally, the Group's credit risk management covers not only credit transactions via banking accounts, but also the transactions via trust accounts with a principal guaranteed contract.

(4) Credit Risk Management System

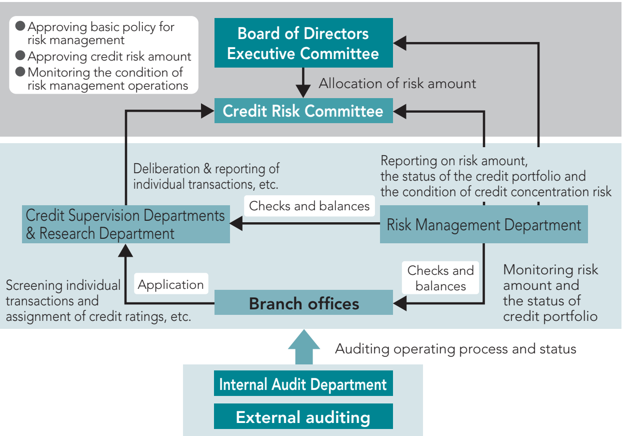
In addition to supervising credit risk management of the entire Group, the Group also works to maintain and establish the systems at each of the Group companies. SuMi TRUST Bank, which is the Group's core bank, has established a risk management system on a consolidated and global basis in order to manage credit risk.

At SuMi TRUST Bank, the Credit Risk Committee, a management-level committee, establishes credit strategies and credit risk management plans on an annual basis. The established plans are further submitted to the Executive Committee and the Board of Directors for discussion and resolution (approval) to decide important matters regarding risk management. The Credit Risk Committee is called regularly to discuss the basic policy for credit operations, and important matters concerning individual transactions including trust(account) transactions. By controlling credit risk, it is working to secure earnings while maintaining asset soundness.

The Risk Management Department, operating as a credit risk management section, manages the portfolio through credit concentration risk management and measurement of credit risk amounts; manages and inspects the frameworks for asset assessment, write-offs and allowances for loan losses; manages the internal rating system; and inspects the appropriateness of the rating systems and parameters. The details of monitoring and the risk control measures for credit risk, such as the status of the portfolio, credit risk amount, status of rating fluctuation, and the management status of credit limit amounts, are reported to the Credit Risk Committee each month, and to the Executive Committee once a quarter.

The branch offices apply for the screening of individual transactions and granting of ratings to the Credit Supervision Departments and the Research Department. The Credit Supervision Departments screen individual transactions, while the Research Department undertakes industry research and investigates the creditworthiness of individual corporations. The Risk Management Department provides a check-and-balance function over the activities of these departments. The Internal Audit Department, which is independent from the other departments, audits the internal management system for each of the processes to inspect the appropriateness and effectiveness of the risk management system.

● Credit Risk Management System



(5) Credit Risk Management Method

In order to manage credit risk appropriately, the Group strives to construct and maintain a sound portfolio through two mutually complementary approaches: "individual credit management," which involves managing each individual transaction through credit screening at the time of origination, and ongoing credit monitoring; and "credit portfolio management," which involves analyzing and evaluating, using statistical methods, the concentration of credit exposure to specific corporate groups, industries, countries/regions, etc., by viewing overall credit exposure as a single portfolio and managing it from a macro perspective.

1) Credit Rating, Asset Assessment and Write-Offs and Allowances for Loan Losses

A. Credit Rating

"Credit rating" indicates, in a graded manner, a client's credit condition and the possibility of default/loss, and serves as the basis for the screening of individual transactions and credit portfolio management. There are several different types of credit ratings: "obligor rating" aimed at corporations including sovereigns and financial institutions; "structured rating" aimed at structured finances such as real estate non-recourse loans; and "facility rating" indicating the possibility of loss per transaction. For the details of SuMi TRUST Bank's internal rating system, please refer to 2 (6) "Internal Rating System."

B. Asset Assessment

Asset assessment signifies the classification of the contents of the Group's assets through individually screening them into graded levels of recovery risk and value damage risk, as part of the preparatory process for write-offs and allowances for loan losses. At SuMi TRUST Bank, all assets in banking accounts and the trust accounts with a principal guaranteed contract are put through asset assessment as a general rule and as for clients, their "obligor categorization" based on their repayment capability according to financial condition, funding liquidity, profitability, etc., is determined each time their financial results are disclosed and/or whenever a situation that might affect their creditworthiness arises. Additionally, the "categorization" of each asset is determined once a quarter based on the result of the obligor categorization, security condition, etc., and this is reflected in the write-offs and allowances for loan losses appropriately as well as utilized in the management of credit risk.

C. Relationship Between Credit Rating and Asset Assessment

The two systems – credit rating and asset assessment – are operated with shared financial data on the clients that serve as the basis for mutually securing consistency. We are able to correctly assess the soundness of our credit portfolio by operating the two systems that enable us to grasp the clients' creditworthiness in a timely and appropriate manner.

D. Write-offs and Allowances for Loan Losses

Write-offs and allowances for loan losses signify the act of disposing losses of the appropriate amount in the quarterly settlement of accounts through timely and reasonable estimation of the amount of losses in the future by a track record of loan-loss, etc., based on the result of asset assessment. For an overview of SuMi TRUST Bank's allowances for loan losses and write-off criteria, please refer to "(5) Allowance for Loan Losses" of "4. Significant Accounting Policies" in the Notes to Consolidated Financial Statements.

● Tables of Credit Rating, Asset Assessment and Disclosed Non-performing Loans

<table>
<tr><th colspan="2">Credit rating</th><th colspan="4">Asset assessment</th><th rowspan="2">Non-performing loans based on the Banking Act and the Reconstruction Act</th></tr>
<tr><th>Rating Rank*</th><th>Definition</th><th>Obligor category</th><th>Definition</th><th>Asset Classification</th><th>Definition</th></tr>
<tr><td>1</td><td>Highest credibility of payment of principal and interest</td><td rowspan="6">Sound Obligor</td><td rowspan="6">Obligor that is operationally and financially sound</td><td rowspan="6">Class I (unclassified)</td><td rowspan="6">Assets with no risk of collection or no risk of impairment of the asset value</td><td rowspan="7">Normal Claims</td></tr>
<tr><td>2</td><td>Very high credibility of payment of principal and interest</td></tr>
<tr><td>3</td><td>High credibility of payment of principal and interest, but prone to be affected by the worsening business environment, etc.</td></tr>
<tr><td>4</td><td>Perceived credibility of payment of principal and interest, but with declining potential</td></tr>
<tr><td>5</td><td>No problem for credibility of payment of principal and interest at present but with potentiality of declining by deterioration of business environment, etc.</td></tr>
<tr><td>6</td><td>Capable for principal and interest payment, but with potentiality of losing the ability if the business environment is deteriorated, etc.</td></tr>
<tr><td>7</td><td>Obligor categorized as "Sub-Performing Obligor" in asset assessment and higher attention is required because of its sluggish and unstable operating performance, weak financial condition, etc.</td><td>Sub-Performing Obligor</td><td>Obligor required attention for monitoring because of following situations
● Obligor with delinquency on obligations (payment of principal or interest)
● Obligor with operational or financial problems</td><td rowspan="2">Class II</td><td rowspan="2">Assets with higher-than-acceptable level of risk of collection</td></tr>
<tr><td>8</td><td>Obligor categorized as "Sub-Performing Obligor" in asset assessment and careful attention is required because of its extremely deteriorated financial condition, etc.</td><td>Sub-Performing Obligor with Delinquent / Restructured debt</td><td>Obligor with debt past due three or more months and / or restructured debt</td><td>Claims against Sub-Performing Obligors with Delinquent/ Restructured Debt
Substandard Claims: Restructured Loans; Loans Past Due Three Months or More</td></tr>
<tr><td>9</td><td>Obligor categorized as "Possibly Insolvent Obligor" in asset assessment</td><td>Possibly Insolvent Obligor</td><td>Obligor with high probability of bankruptcy in the future due to significantly weak business conditions and unfavorable progress of business restructuring plan</td><td>Class III</td><td>Assets with high potential of impairment or loss, whose rational estimate of loss amount is difficult</td><td>Doubtful Claims</td></tr>
<tr><td rowspan="2">10</td><td rowspan="2">Obligor categorized as either "Substantially Insolvent Obligor" or "Bankrupt / Insolvent Obligor" in asset assessment or bankruptcy is occurred</td><td>Substantially Insolvent Obligor</td><td>Obligor, not legally or formally bankrupt, but virtually bankrupt</td><td rowspan="2">Class IV</td><td rowspan="2">Assets regarded uncollectible or worthless</td><td rowspan="2">Bankrupt and Substantially Bankrupt Claims</td></tr>
<tr><td>Bankrupt / Insolvent Obligor</td><td>Obligor entering corporate reorganization, liquidation or other statutory procedures</td></tr>
</table>

* As for obligor ratings and structured ratings, we subdivide them further as necessary (e.g. 5+, 5, 5-, etc.).

E. Disclosure of Non-performing Loans

Non-performing loans to be disclosed are those claims based on the Banking Act and the Financial Reconstruction Act. As seen in the "Tables of Credit Rating, Asset Assessment and Disclosed Non-performing Loans" above, they are aggregated according to the obligor categorizations through asset assessment.

Most of the overdue loans with a delinquency period of three months or more are classified as "Doubtful Claims" or lower. However, loans that are delinquent for up to roughly six months are not necessarily classified as "Doubtful Claims" or lower if there is little concern that the delinquency period will lengthen.

2) Credit Concentration Risk Management

Based on our belief that grasping the exposure of each client is the basis of credit risk management, we uniformly manage transactions such as loans, investments and off-balance transactions, and monitor the status of observance of credit limits set for each segment (specific corporate groups, industries, countries/regions of the location, etc.). We also regularly examine the impact of risk materialization involving major clients and the status of industry diversification.

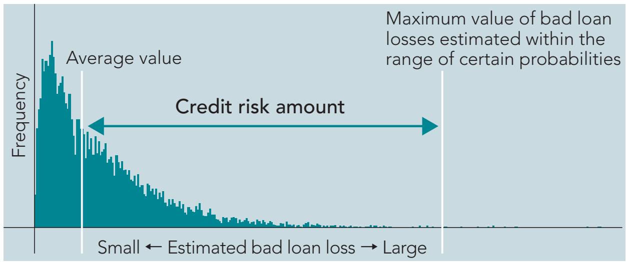
Based on our various client management systems, we implement meticulous management tailored to each client's credit status, credit balances, and transaction history.

3) Credit Risk Quantification

With our credit risk quantification, we quantitatively assess the extent to which bank assets may be affected by loan losses over the coming year, and based on the estimation values such as probability of default (PD) and loss given default (LGD) per rating, measure the difference between maximum loan losses (maximum possible amount of loss within the scope of given probabilities) and expected loan losses (the mean value of losses) as credit risk amount.

At SuMi TRUST Bank, we employ the "Monte Carlo Simulation Method" to depict the loss distribution: we run numerous potential scenarios (100,000 cases) as our risk measurement method to estimate the maximum loss via loss severity distribution (please refer to "Credit Risk Amount" below).

● Credit Risk Amount



In measuring them, we take the correlation between individual assets into consideration; therefore, our computed credit risk amount is able to reflect not only the quality of individual assets, but also the diversification effect of our credit portfolio as a whole. By monitoring credit risk amount regularly, we aim to grasp the conditions of "credit portfolio diversification" and "stricter management of individual credit" and check the appropriateness of capital allocation as well as the soundness of business operation.

SuMi TRUST Bank also strives to advance the risk measurement and the scenario setting to suit the characteristics of individual assets.

(6) Internal Rating System

1) Overview of the Internal Rating System

The internal rating system of SuMi TRUST Bank which is the Group's core bank, is designed to ensure the accurate evaluation process of financial assets held based on its risk management policies, and to assist in its revenue management and credit risk management. The system in turn consists of a credit rating system and a credit pool management system.

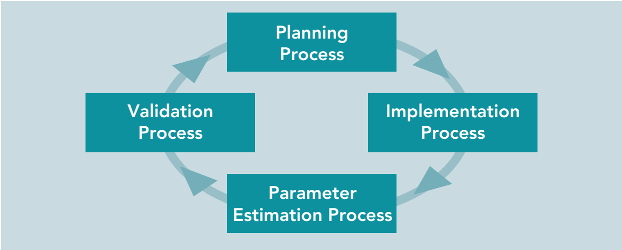
The credit ratings system is broadly classified into the Japanese rating system (Japanese credit rating) and the Non-Japanese rating system (Non-Japanese credit rating), and each system comprises obligor ratings that reflect the PD of ordinary corporations; structured ratings that reflect the PD of real-estate non-recourse loans, project finances, etc.; and facility ratings, that show the potentiality of occurrence of loss taking guarantees, collateral, credit terms, etc., of each facility into consideration.

Credit pool management system is designed to manage small-lot loans to individuals – such as mortgage loan and card loans – as transaction groups (pools) with similar risk characteristics. Credit pool classifications are compiled using products, clients, transaction details, security condition, delinquency status, etc. as indicators, and they include the mortgage loan pool with related company guarantees and business use loan pool.

2) Operation of the Internal Rating System

The process of the assignment of credit ratings, etc. comprises the "planning process" in which the definition of the credit ratings, etc., and the procedures and criteria (credit rating policies) are drawn up, the "implementation process" in which the credit rating assignment criteria and credit pool allotment criteria are appropriately implemented, the "parameter estimation process" in which parameters are estimated for each rating rank or credit pool classification, etc., and the "validation process" in which the appropriateness and objectivity of credit ratings, etc., are ensured.

● Administration Process of Credit Ratings



A. Planning Process

The planning process is a process to formulate models such as specific credit rating assignment criteria, credit pool classification, and "credit rating models" to ensure the objectivity of our internal rating systems, and is carried out by the credit risk management sections.

When the model has been developed by the credit risk management section, its development process and verification details are compiled into a document, and the model verification team independent from the model development team of the same section verifies the model, the document, etc. In addition, the Internal Audit Department audits the validity of the development and validation process.

B. Implementation Process

During the implementation process, assignment of credit ratings and allotment of credit pool classifications are carried out following the criteria determined during the planning process. The assignment of credit ratings and the allotment of credit pool classifications are carried out by the research department and the Business Management Department as the "implementation departments." The actual process of implementing the credit ratings comprises new assignment, regular review of at least once a year, and monthly reviews, to help the credit ratings to be reviewed at the right time according to the fluctuation in the clients' creditworthiness.

Credit ratings are granted as a combination of "quantitative assessment" and "qualitative assessment." "Quantitative assessment" is an evaluation based on the credit rating models, etc., while the "qualitative assessment" is a human evaluation (by expert judgement). Because credit ratings are evaluated as a combination of "quantitative assessment" and "qualitative assessment," ultimately monitoring the objectivity of "qualitative assessment" by expert judgement, etc., becomes important in securing the appropriateness of the ratings.

At SuMi TRUST Bank, the credit risk management sections monitor if the assignment of credit ratings by the implementation departments is carried out appropriately according to the criteria, and this monitoring function ensures the appropriateness of the implementation process as a whole, including the expert judges' objectivity.

C. Parameter Estimation Process

Based on the results of the credit rating assignment and credit pool allotment in the implementation process, the probability of default (PD) and other parameters are estimated for each rating rank or credit pool classification, etc.

D. Validation Process

In order to ensure the objectivities of credit ratings, etc., and the credit rating models, as well as the appropriateness of their results, the credit risk management sections carry out a validation process annually in the name of the validation department.

In carrying out the validation, the implementation departments manage the data to be verified, and the validation department runs the following validation process:

- Verifying the appropriateness of credit rating results
- Verifying the objectivity of credit rating assignment criteria
- Verifying the appropriateness of credit pool classification
- Verifying the validity of the parameters applied to credit ratings and credit pools respectively

The validation results are reported to both the Credit Risk Committee and the Executive Committee.

3) System Procedure for the Assignment of Internal Ratings

The outline of main procedures for the assignment of credit ratings and the allotment of credit pool classifications based on the internal rating system, and the rating models used by SuMi TRUST Bank, etc., please refer to page 231.

(7) Compliance with Capital Regulatory Requirements

1) Scope of the Internal Ratings-based Approach Application

A. Overview

The Group applies the internal ratings-based approach to all exposures, in principle. However, as described later, exposures related to certain business units and certain asset classes are excluded from the scope of application of the internal ratings-based approach, and the standardised approach is applied to them.

For the phased rollout of the internal ratings-based approach, the standardised approach is also applied to exposures related to business units that are to be moved to the internal ratings-based approach.

B. Business Units Subject to the Internal Ratings-based Approach

Type of the internal ratings-based approach	Major business units
Advanced Internal Ratings-Based Approach (AIRB)	Sumitomo Mitsui Trust Group, Inc. Sumitomo Mitsui Trust Bank, Limited
Foundation Internal Ratings-Based Approach (FIRB)	Sumitomo Mitsui Trust Guarantee Co., Ltd. Sumishin Guaranty Company Limited Sumitomo Mitsui Trust Club Co., Ltd. Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. ,etc.

Notes: Effective October 1, 2026, Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. will no longer be within the scope of consolidation and therefore shall not be included in the calculation of risk-weighted assets.

C. Asset Classes Subject to the Internal Ratings-based Approach

Type of the internal ratings-based approach	Portfolio	Asset classes
Advanced Internal Ratings-Based Approach (AIRB)	Sovereigns, corporates (those belonging to a group with consolidated net sales of 50 billion yen or less, those not classified as unregulated financial institutions), specialised lending (not subject to the supervisory slotting criteria approach), purchased receivables	Loans, securities, etc.*
Foundation Internal Ratings-Based Approach (FIRB)	Portfolio other than the above	Assets excluding those following below ● Assets which are subject to AIRB ● Assets which are not subject to IRB

* Corporates not subject to specialised lending are limited to those to which a domestic credit rating is assigned.
Out of specialised lending, AIRB applies to real estate non-recourse loans (excluding those with high volatility), project finance, and object finance for ships and aircrafts. Loans include acceptances & guarantees and commitment lines, etc. Also, those concerning subordinated debt, derivatives transactions, repo transactions and call loans are excluded.

2) Scope of Exclusion from the Application of the Internal Ratings-based Approach

A. Overview

In the Group, the standardised approach is applied as exclusion of the application of the internal ratings-based approach, to the business units in which credit operation, etc. is not performed or the proportion of that is low as well as to certain asset classes that are not significant from the viewpoint of credit risk management. Business units and asset classes subject to exclusion are determined based on the following points.

- The scale of credit operation in the given business unit
- The Group's investments and loans policy for the given business unit or asset class
- Positioning in the credit risk management policy
- Proportion of the credit risk-weighted assets of the given business unit or asset class to the Group's entire credit risk-weighted assets

B. Major Business Units Excluded from the Application of the Internal Ratings-based Approach

Sumitomo Mitsui Trust Asset Management Co., Ltd., Amova Asset Management Co., Ltd., Sumitomo Mitsui Trust Bank (U.S.A.) Limited, etc.

C. Major Asset Classes Excluded from the Application of the Internal Ratings-based Approach

Accrued income (excluding that relating to loans and interest on securities), accounts receivable, etc.

3) Phased Rollout of the Internal Ratings-based Approach

The Group applies the standardised approach to business units that are in preparation for application of the internal ratings-based approach, assuming the IRB approach will be applied in the future. As of the end of March 2026, Sumitomo Mitsui Trust Bank (Thai) Public Company Limited falls under this category.

● Outline of the credit ratings assignment procedure, the credit pool classification allotment procedure, rating models, etc.

Type of rating, etc.		Target	Assessment method		Rating model, etc.
Obligor Rating	Japanese Credit Rating	Japanese corporations (domiciled and Japanese-descended non-domicile residents)	[Quantitative Assessment] The credit rating models (industry-based), in which the clients' financial indicators are used as the explanatory variables, and their typical PD as the explained variable, are employed.	[Qualitative Assessment] The information that is not reflected in the financial indicators, such as business affiliations, industry trends, external credit ratings and future cash-flow stability, is evaluated by the persons in charge of assignment of the industry-based credit ratings (expert judges) from the implementation departments. To mitigate the unevenness of the evaluation results, the qualitative assessment items are put together into a document to restrict the adjustment discretion. In addition, the credit risk management sections monitor the adjustment details in order to ensure the objectivity of the evaluation.	[Rating Model] A model (developed in-house) that uses financial indicators as explanatory variables and a typical PD as explained variables is used. Different combinations of financial indicator and weight are used for each of the five industries (manufacturing industry, wholesale/ retail industry, service industry [including non-banking], transport/communication industry, construction/real estate industry). [PD Estimation] PD is estimated for each rating category. [Applied Asset Class] ● Corporate exposures, etc. ● Equity exposures ● Exposures relating to Funds ● Purchased receivables
	Non-Japanese Credit Rating	Overseas corporations (Non-Japanese-descended and non-domiciled residents)	[Quantitative Assessment] The credit rating models (industry- and regions-based) to reproduce the external credit ratings by using the financial indicators as the explanatory variables are employed.	[Qualitative Assessment] These are evaluated mainly through comparing the peer companies in the same industry, but also taking into consideration the evaluation indicators, etc. specific to overseas, while ensuring consistency with the qualitative assessment criteria for Japanese credit rating. To mitigate the unevenness of the evaluation results, the qualitative assessment items are put together into a document to limit the adjustment discretion. In addition, the credit risk management sections monitor the adjustment details in order to ensure the objectivity of the evaluation.	[Rating Model] A model (developed by external credit rating agencies) that uses financial indicators as explanatory variables and reproduces external credit ratings is used. Different combinations of financial indicator and weight are used for each of the eight regions and industries (North America, Europe, Asia, Pacific, emerging countries, airlines, real estate investment business, real estate development business). [PD Estimation] PD is estimated for each rating category. [Applied Asset Class] ● Corporate exposures, etc. ● Equity exposures ● Exposures relating to Funds ● Purchased receivables
Structured Rating		Structured finance transaction, whose underlying resource for principal and interest payment is cash-flow generated by specific financing asset or the financing project	[Quantitative Assessment] This is evaluated using indicators with high correlations with probability of default and default risks, depending on the financing asset and the risk characteristics of the transaction. For example, in the case of a real estate non-recourse loan, we would adopt LTV (Loan to Value) and DSCR (Debt Service Coverage Ratio).	[Qualitative Assessment] Adjustments are made to the rating level based on quantitative assessments to reflect the financing asset and transaction specific individual characteristics that quantitative assessment indicators are not capable of capturing. For example, if a credit enhancement is available externally, the rating levels are amended based on its probability. As the qualitative assessment of structured ratings tends to be strongly transaction specific, in the assignment of the ratings, the credit risk management sections monitor the validities of the qualitative assessment in order to ensure its objectivity.	
Facility Rating		Loans to corporates, sovereigns, and financial institutions to which an obligor rating (Japanese credit rating) is assigned and loans for specialised lending (but limited to those subject to AIRB) to which a structured rating is assigned (including payment acceptance/ commitment line)	Expected loss taking account of guarantees, collateral, credit terms, etc. of each facility is evaluated and a rating according to the level is assigned.		
Credit Pool Classification		Small credit for loans targeted at individuals. (However, out of loans to individuals, credit transactions for business loan with outstanding balance of 100 million yen or more are subject to credit ratings to each obligor.)	[Assignment to Credit Pool Classifications] Regarding target credit, credit pool classifications (each class consisting of similar level of exposure of credit risk) are set using indicators (risk drivers) such as risk characteristics of obligors and transactions (products), security condition, and delinquency situation. Furthermore, each credit pool is categorized as "residential mortgage exposures," "qualifying revolving retail exposures" and "other retail exposures." Assignment to the credit pool classifications is carried out by the implementation departments based on the products and transaction details.		[Credit Pool Classifications] Credit pool classifications (consisting of exposures with comparable levels of credit risk) are established based on indicators (risk drivers), such as the risk characteristics of obligors and transactions (products), the security condition, and the delinquency situation, etc. [PD Classification] PD is estimated for each credit pool classification or estimation category where multiple credit pool classifications are aggregated. [Applied Asset Class] ● Retail exposures ● Purchased receivables

[Standardised Approach]

As described above, the standardised approach is used to calculate credit risk-weighted assets for exposures related to business units or asset classes to which the internal ratings-based approach is not applied. Under the new regulations effective since the end of March 2024, credit risk-weighted assets calculated by the standardised approach are used to calculate capital floors.

1. Outline of the Standardised Approach

   The standardised approach is a method to calculate credit risk-weighted assets using the risk weights defined in the Notification of the Financial Services Agency with respect to the capital adequacy ratio (the "FSA Capital Adequacy Notification"), in light of the levels of external credit ratings given to the obligors or facilities by eligible rating agencies, as well as the results of due diligence analysis (our creditworthiness assessment).

2. Eligible Rating Agencies Used to Determine Risk Weights

   The eligible rating agencies that are used to determine risk weights are Rating and Investment Information, Inc. (R&I), Japan Credit Rating Agency, Ltd. (JCR), Moody's Investors Service, Inc. (Moody's), S&P Global Ratings (S&P), and Fitch Ratings, Inc. (Fitch).

3. Criteria for Mapping Exposures Subject to the Standardised Approach into a Portfolio under the Internal Ratings-based Approach

   The Group applies the standardised approach to those business units and asset classes that are described under B and C in 2) above. In "CMS2: Comparison of modelled and standardised risk-weighted assets for credit risk at asset class level" on pages 326 and 415, exposures subject to the standardised approach are mapped and aggregated into a portfolio under the internal ratings-based approach. The following table provides the outline of this mapping criteria.

● **Criteria for Mapping Exposures Subject to the Standardised Approach into a Portfolio under the Internal Ratings-based Approach**

Portfolio under the internal ratings-based approach		Exposures subject to the standardised approach
Sovereign exposures		Government of Japan and Bank of Japan, foreign central governments and foreign central banks, foreign non-central government public sector entities, government-affiliated agencies of Japan
Financial institution exposures		Financial institutions, type I financial institutions and insurance companies
Equity exposures		Equities, etc.
Purchased receivables		Not applicable
Corporate exposures (excluding SME exposures and specialised lending)		Corporates, etc.
SME exposures		Corporate small and medium-sized entities (SMEs)
Residential mortgage exposures		Not applicable
Qualifying revolving retail exposures		Not applicable
Other retail exposures		Not applicable
Specialised lending		Specialised lending
	of which: Income-producing real estate (IPRE) and High-volatility commercial real estate (HVCRE)	Not applicable

4) Calculation of the Required Capital Using the Internal Ratings-based Approach

As mentioned in 1), the Group mainly applies the internal ratings-based approach to calculate the regulatory required capital.

A. Basic Process of the Internal Ratings-based Approach

With the internal ratings-based approach, the regulatory required capital is calculated by the following three steps.

[First Step] Assignment of Credit Ratings, etc. (Credit Ratings and Credit Pool Classifications)

The bank develops a unique ratings system (internal rating system)* according to its risk characteristics, and based on this system, we assign a rating to clients. Credit ratings, etc. not only ensure consistency with asset assessment, but also ensure the accuracy through validation by each credit risk management section.

* For details of the internal rating system of SuMi TRUST Bank, please refer to 2 (6) "Internal Rating System".

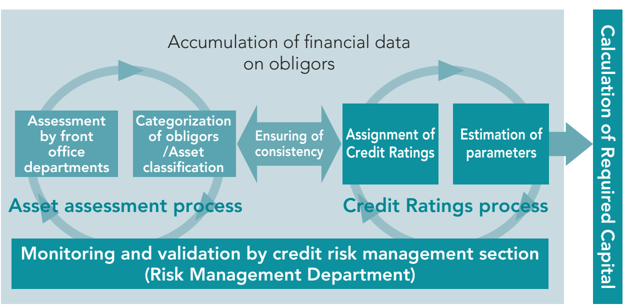
[Second Step] Estimation of Parameters

The results of individual credits (default actual data) that are performed based on credit ratings, etc. are aggregated and parameters (input variables) necessary for credit risk-weighted assets calculation are estimated. The validity of the estimated parameters is periodically verified.

[Third Step] Calculation of the Required Capital

The required capital under the internal ratings-based approach is calculated by applying the parameters to the formula defined by the FSA Capital Adequacy Notification. However, following the introduction of capital floors at the end of March 2024, this amount is compared with the required capital calculated under the standardised approach, and floor adjustments shall be added to calculate the final required capital if necessary.

● Basic Process of the IRB Approach



B. Credit Risk-weighted Assets Calculation Method per Asset Class

The Group determines the scope of the internal ratings-based approach based on the accumulation status of internal performance data such as risk characteristics for each asset class and default performance required to estimate parameters. In the capital regulatory requirements, methods for calculating risk weights and credit ratings to be used vary for each asset with credit risk. The credit ratings, etc. and the outline of credit risk-weighted assets calculation method that the Group applies to each asset class are shown on page 234.

C. Estimation and Verification of Parameters

The key parameters that need to be estimated to calculate the credit risk-weighted assets are probability of default (PD), loss given default (LGD), and exposure at default (EAD) (credit conversion factor (CCF)).

Parameters are estimated for those to be applied to corporate exposures, etc. and those to be applied to retail exposures (credit pool management target). In principle, estimated parameters are verified annually. The verification results are reported to the Credit Risk Committee and the Executive Committee. The results are also subject to internal audits.

The definition of each parameter and the outline of the estimation method and verification method are shown on page 235.

In principle, the parameters used in the capital regulatory requirements are the same as the ones that are used for regulatory purposes and internal control management purposes to ensure objectivity and accuracy. For the internal control management purposes, the parameters are used for credit risk amount measurement and credit limit amount management.

The main differences of the parameters used in the calculation of allowances and capital adequacy ratio are as follows.

● Main Differences of the Parameters Used in the Calculation of Allowances and Capital Adequacy Ratio

	Calculation of allowances	Calculation of capital adequacy ratios
Parameters to be used	Expected loan loss ratio based on historical loan loss ratios or bankruptcy ratios	Probability of Default (PD)
		Loss Given Default (LGD)
	The actual balance of loans (for the undrawn balance of the commitment line, the amount calculated by multiplying the amount by the actual withdrawal rate)	Exposure At Default (EAD)
Standard of default (loan loss)	When the obligor categorized as "Possibly Insolvent Obligor" or lower	When the obligor categorized as "Sub-Performing Obligor with Delinquent and/or Restructured debt" or lower
Parameter calculation method	Expected loan loss ratio: ● for Sound Obligor: The average value of historical one year loan loss ratios or bankruptcy ratios for the most recent three periods, with floor adjustment taking into consideration the longer-term time horizon. ● for Sub-Performing Obligor or lower: The average value of historical three years' cumulative loan loss ratios or bankruptcy ratios for the most recent three periods, with floor adjustment taking into consideration the longer-term time horizon.	Please refer to "Definition of Each Parameter and the Outline of the Estimation and Verification Method" on page 235.

● Credit Risk-weighted Assets Calculation Method and Credit Ratings Applied to Each Asset Class

Approach method	Asset Class		Sub-class	EAD ratio*1 1)	EAD ratio*1 2)	Calculation method of credit risk-weighted assets	Assignment of credit ratings, etc.
Internal Ratings-based Approach	Corporate Exposures, etc.	Corporate Exposures	—	24%	24%	Supervisory Formula	Obligor Ratings, Facility Ratings
		Specialised lending	Real estate non-recourse loans (excluding those with high volatility), project finance, and object finance for ships and aircrafts	6%	6%	Supervisory Formula	Structured Ratings, Facility Ratings
			Real estate non-recourse loans (with high volatility) and other loans not stated above			Supervisory Slotting Criteria Approach	
		SME Exposures	—	1%	1%	Supervisory Formula	Obligor Ratings, Facility Ratings
		Sovereign Exposures	—	40%	40%	Supervisory Formula	Obligor Ratings, Facility Ratings
		Financial Institution Exposures	—	3%	3%	Supervisory Formula	Obligor Ratings, Facility Ratings
	Retail Exposures		Residential mortgage exposures	12%	12%	Supervisory Formula	Credit Pools
			Qualifying revolving retail exposures	0%	0%	Supervisory Formula	Credit Pools
			Other retail exposures	1%	1%	Supervisory Formula	Credit Pools
	Equity Exposures*2		Japanese listed equities Japanese unlisted equities of obligors with credit exposures	2%	2%	Supervisory Formula	Obligor Ratings
			Japanese unlisted equities of obligors with no credit exposures Non-Japanese equities			Simple Risk-weight Method (Market-based Approach)	—
	Exposures relating to Funds		—	1%	1%	Look-through Approach	Obligor ratings, etc.
	Securitisation Exposures		—	4%	4%	Look-through Approach	Structured Ratings
	Purchased Receivables		Regulatory formula for underlying assets	1%	1%	Supervisory Formula	Obligor Ratings, Facility Ratings
			Slotting criteria approach for underlying assets			Supervisory Slotting Criteria Approach	Structured Ratings
			Top-down approach for underlying assets			Top-down Approach	Credit Pools
	Lease Transactions		—	1%	1%	Supervisory Formula, etc.	Obligor Ratings, etc.
	Central Counterparty (CCP)		—	1%	1%	Designated risk weight is applied	—
	Others		Other assets, etc.	1%	1%	Designated risk weight is applied	—
Standardised Approach	Phased rollout/exclusion of IRB Approach		—	2%	2%	Designated risk weight is applied	—

[Applicable Credit Risk-weighted Assets Calculation Method]

Supervisory Formula	A method of calculating by using a predetermined function formula (risk weight function formula)
Supervisory Slotting Criteria Approach	A method of associating internal ratings with five predetermined ranks and calculating using a designated risk weight
Simple Risk-weight Method	A method of calculating by using a designated risk weight
Look-through Approach	A method of applying the calculation method according to the underlying assets
Top-down Approach	A method of calculating purchased assets as one aggregate using a predetermined function formula (risk weight function formula)

*1 The proportion of EAD for each asset class in total EAD on the 1) consolidated basis of SuMi TRUST Group and 2) consolidated basis of SuMi TRUST Bank is stated.

*2 The transitional arrangements stipulated in the supplementary provisions to the FSA Capital Adequacy Notification is applied to the calculation of credit risk-weighted assets for equity exposures. During the period of the transitional arrangements, credit risk-weighted assets are calculated by using the risk weight under the standardised approach or the risk weight calculated by the method set forth in the former FSA notification (the Supervisory Formula or the Simple Risk-weight Method), whichever is the higher.

● Definition of Each Parameter and the Outline of the Estimation and Verification Method

Type of parameters and definition	Summary of the methods for estimation and verification	
	Corporate Exposures, etc.	Retail Exposures
PD (Probability of Default) - An estimate of the probability that a borrower or transaction will be unable to meet its debt obligation in a particular period	**[Estimation method]** ● PD is estimated for each rating category. In addition, the estimated value is called "typical PD" as a long-term stable representation of its creditworthiness. ● Estimated values are calculated by using the long-term average default rate based on the internal performance data or data of the external credit rating agencies, and modification is made, taking into account the recession period.[*1] **[Verification method]** ● The validity of the level of estimated values is verified by confirming the order of the actual default rate and carrying out backtestings comparing the actual value with the estimated value.	**[Estimation method]** ● PD is estimated for each credit pool classification or the estimation category where multiple credit pool classifications are aggregated. ● For residential mortgage, estimated values are calculated by using the long-term average default rate based on internal performance data, and modification is made, taking into account statistical variance adjustment and seasoning effect.[*2] **[Verification method]** ● The validity of the level of estimated values is verified by confirming the seasoning effect and carrying out backtestings.
LGD (Loss Given Default) - An estimate of the ratio of expected loss in case a borrower or transaction falls into default against the exposure at default	**[Estimation method]** ● LGD is estimated for each security category (classified into four according to the ratio of collateralized amount to exposure amount) or category (classified according to the characteristics of the underlying assets). The estimated value is called "typical LGD" as a long-term stable representation of the loss rate level. ● Estimated values are calculated by using the long-term average default loss rate based on internal results data or external default results data and adjusted for statistical variances and periods of economic downturn.[*3] **[Verification method]** ● In addition to verifying the robustness of modeling and adjustment methods, the validity of the level of the estimated value is verified by carrying out backtestings.	**[Estimation method]** ● LGD is estimated for each credit pool classification or the estimation category where multiple credit pool classifications are aggregated. ● Estimated values are calculated by using the actual collection results from the default obligor using the internal performance data. Statistical variance adjustment and economic downturn adjustment are added to the model.[*4] **[Verification method]** ● In addition to verifying the robustness of correction methods, the validity of the level of the estimated value is verified by carrying out backtestings.
EAD (Exposure At Default) - Estimated amount of exposure at default, taking into account the possibility of additional withdrawal of off-balance sheet assets such as commitment line. EAD estimates the withdrawal rate (credit conversion factor (CCF)) against the undrawn balance of off-balance sheet assets	**[Estimation method]** ● CCF is not estimated, but estimate values are determined based on parameter set by regulatory authority.	**[Estimation method]** ● EAD is estimated for each credit pool classification or the estimation category where multiple credit pool classifications are aggregated. ● Estimated values are calculated by using the actual additional withdrawal results from the default obligor based on the internal performance data, and statistical variance adjustment is made.[*5] **[Verification method]** ● In addition to verifying the robustness of correction methods, the validity of the level of the estimated value is verified by carrying out backtestings.

*1 ● For the portfolio with low default probability (LDP: Low Default Portfolio), conservative estimates are made by accumulating the rating transition matrix in the estimation process, even for the rating category where no default has occurred or default rarely occurs.
● For corporate exposures, etc., excluding sovereign exposures, if the level of the estimate falls below the regulatory floor level (0.05%) (Japanese rating: 1 to 3, Non-Japanese rating: 1 to 3+), the floor value is applied.
● As described above, the estimated value is calculated based on the long-term default actual data including the recession period, and it is confirmed by test that the estimated value is sufficiently conservative as compared with each single year actual default rate in the past three periods.

*2 ● For retail exposures, as for the pool classifications where the level of the estimated value is below the regulatory floor level (0.05%, or 0.1% for some of the qualifying revolving retail exposures), the floor value is applied.
● As described above, the estimated value is calculated based on the long-term default actual data including the recession period, and, for most of the pool classifications, it is confirmed by conducting backtestings that the estimated value is sufficiently conservative as compared with each single year actual default rate in the past three periods. As a result of backtestings, parameters for pools that exceed the parameter correction standard are corrected to appropriate levels.

*3 ● Correction of the recession period is based on the correlation between LGD and economic indicators.
● When performing estimation based on internal results data, the estimated value is calculated based on the model LGD formulating the relationship between collection factors and collection rate, which enables stable calculation of the estimated values even for LDP portfolios. In addition, the validity of the estimated value level is verified by backtestings.
● When using internal results data, for obligors who have completed the collection procedure, average period from the default of the obligor to the completion of the collection procedure is less than two years.

*4 ● Correction of the recession period is based on the correlation between LGD and economic indicators.
● As for residential mortgage, approximately 80% of the cases have been completed the collection procedure within five years from default.

*5 ● The estimate of CCF uses data on commitment line contracts and line of credit contracts for which installment has not been implemented and employs the fixed-horizon method, which observes the status of additional withdrawals since 12 months (one year) prior to the default point regarding individual obligors and receivables.

3. Market Risk Management

(1) Definition of Market Risk

Market risk refers to the risk that the Group may incur losses due to fluctuations in the value of assets/liabilities (including off-balance sheet assets/liabilities), or in the earnings generated from assets/liabilities, due to fluctuations in various market risk factors, such as interest rates, foreign exchange rates, stocks, commodities, and credit spreads. Of this, "market liquidity risk" in particular means risk that the Group may incur losses caused in a situation where it becomes impossible to conduct transactions in the market or becomes obligatory to trade at prices significantly disadvantageous than usual due to market turmoil.

(2) Characteristics of Market Risk

SuMi TRUST Bank, the core bank of the Group, operates a business (banking) to secure profits through interest rate risk control of assets and liabilities, and a business (trading) to secure profits through transactions such as short-term trading of interest rates and foreign exchange rates. In these businesses, we use Value at Risk (VaR), etc. to manage market risk. For trading, we aim at securing stable profits through market-making operations such as foreign exchange rates and derivatives.

The main risk in the Group's market risks is losses due to drop of prices of strategic shareholdings, etc. In addition to the basic policy of reducing strategic shareholdings, we have been working to control risk by hedging against market fluctuations. From fiscal 2021, the Group has shifted to a policy of not holding any of the conventional strategic shareholdings (shareholding of business partners as stable shareholders without the purpose of forming capital or business alliances, etc.), and based on this policy, we will continue to reduce our strategic shareholdings.

(3) Market Risk Management Policy

In managing market risk, we aim to ensure adequate profits commensurate with the strategic targets, scale and characteristics of the business of the Group. We are doing this by improving the management system, along with ensuring its operational soundness by adequate control over risks.

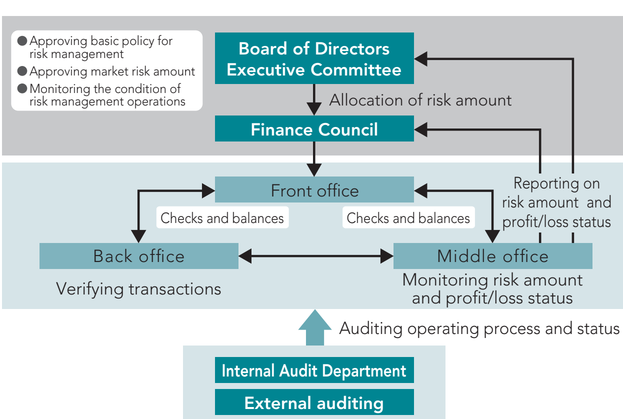
(4) Market Risk Management System

SuMi TRUST Group oversees risk management of the market and liquidity of the entire group and is working to improve the structure of each Group company. SuMi TRUST Bank has developed a risk management system at the consolidated and global levels in order to manage market and liquidity risks.

SuMi TRUST Bank develops the Asset Liability Management (ALM)* basic plan that covers comprehensive risk operation and management of assets and liabilities from the viewpoints of the entire company and a risk management plan concerning market risk and liquidity risk once a year at the Finance Council, a management-level meeting body. By holding the Finance Council monthly and controlling market risk and liquidity risk, we are making efforts to improve the soundness of the composition of assets and liabilities and stabilize earnings.

In addition, the front office (market-based transactions departments), back office (administration departments), and middle office (risk management departments) are independent. This way, a system of mutual check and balance among departments is in place. The front office and back office operate business such as appropriate control of risks in accordance with the size and characteristics, and human resource development in order to ensure the effectiveness of risk management based on accurate recognition of the risks. The middle office develops or operates the risk management process including identification, evaluation, monitoring, control and reduction of market risk, and plans and promotes risk management systems to demonstrate the check function for the front office, etc. In addition to having the function of planning and developing policies and procedures concerning market risk management, the middle office also has the function of monitoring market risk status such as market risk amount and profit and loss measurement.

● **Market Risk/Liquidity Risk Management System**



The appropriateness and effectiveness of the risk management systems are verified by internal auditing or external auditing.

* ALM (Asset Liability Management): managing cash flow, liquidity, foreign exchange risk, and interest rate risk, etc., by grasping the characteristics of expirations and interest rates of our assets and liabilities.

(5) Market Risk Management Method

Within the scope of capital, SuMi TRUST Group develops a capital allocation plan and allocates capital to each Group company. Based on the allocated capital, SuMi TRUST Bank sets various limits including loss limit to control the risk and loss to a certain range.

We conduct multifaceted risk management from quantitative and qualitative perspectives. As for the compliance status of various limits, it is reported daily to the members of the Finance Council through monitoring of the market risks status. Multiple risk analyses including identifying sensitivities to risk factors for each position, predictive management of risk factor fluctuations, and preparation for emergency using stress tests are also reported regularly to the Board of Directors and the Finance Council, etc.

In the measurement of interest rate risk, we estimate and reflect the core deposit, term deposits redemption ratio and conditional prepayment rate of mortgage loan, etc. For details, please refer to 3 (7) 6) "Calculation Method of Interest Rate Risk."

Measurement Model for Market Risk Amount

The market risk amount used in internal control operations is measured by the following method, using VaR as a scale.

Measurement model	Historical simulation method
Confidence interval	99%
Holding period	Trading: 10 days Banking: Convert VaR of holding period 10 days by square route T/10 times ALM related position: 63 days (3 months) Credit investment, strategic shareholdings, and x-valuation adjustment (xVA): 260 days (1 year) Others: 21 days (1 month)
Observation period	1,300 days (5 years)
Update frequency	Daily
Weighting	Historical weight method is applied. (Assign a higher probability to recent historical scenarios than older historical scenarios)
Price revaluation	Full revaluation method (For xVA, sensitivity-based method)
Fluctuation of risk factors	Absolute return

The scope of application of the measurement model is interest rate risk, equity position risk, foreign exchange risk, and commodities risk (excluding some products) at SuMi TRUST Bank. The correlation between each risk factor is not taken into consideration, and the risk amount is simply added when creating synthesis of risk.

In order to verify the reliability and effectiveness of the measurement model, backtestings are performed to compare the actual results of the daily profit/loss and the virtual profit/loss with the daily VaR whose holding period is one day. In addition, the validity of the model calculation method and precondition is verified periodically to ensure that the assumption for VaR calculation is not deviating from the actual market situation.

The VaR measurement using the historical simulation method that is affected by market fluctuations in the past observation period has a limit that it is impossible to capture large market fluctuations that have not occurred in the past or occurred outside of the observation period. This limit is complemented by implementing stress tests. The amount of loss when applying the expected scenario based on the maximum fluctuation range of each risk factor in the past and the future forecast to the current portfolio is regularly estimated.

(6) Compliance with Capital Regulatory Requirements Calculation of Capital Requirement for Market Risk

The capital requirement for market risk refers to the sum of all products classified in the trading book under the FSA Capital Adequacy Notification, as well as foreign exchange risk and commodity risk relating to products in the banking book. It is a factor used to calculate the capital adequacy ratio. The capital requirement for market risk is calculated by applying the standardised approach to the risks of SuMi TRUST Bank as well as the foreign exchange risk of the Group's other consolidated subsidiaries. For this calculation, the capital requirement for market risk under the sensitivities-based method, the market risk capital requirement for the default risk capital requirements, and the market risk capital requirement for the residual risk add-on are calculated by the system and summed up.

For book classification pursuant to the capital regulatory requirements, transactions for trading purposes are defined as transactions that take place for the purpose of gaining profits through the use of designated trading book for accounting, short-term market price fluctuations, etc., and these are classified as the trading book. Meanwhile, products that are to be classified as the trading book, such as listed stocks and investment funds, are classified as the banking book if they are held for such purposes as obtaining stable returns over the medium to long term, after necessary notifications are submitted to the Financial Services Agency.

The front office, which executes products classified as the trading book, is clearly segregated from other organizations as the trading desk, after necessary notifications are submitted to the Financial Services Agency. The middle office measures VaR and other risk amounts and monitors risk taking by the front office, hedge validity, and the market liquidity of the products being handled.

With respect to general interest rate risk of the banking book, risk transfers take place to the internal risk transfer desk. There is no transfer of products between the trading book and the banking book.

(7) Interest Rate Risk Management in the Banking Book

1) Definition of the Interest Rate Risk in the Banking Book

Interest rate risk in the banking book (IRRBB) is the risk that the capital and profit/loss of banks will be damaged now or in the future due to adverse impact on the banking book positions by changes in interest rate levels.

The present value is considered as economic value of equity (EVE) and future profits are considered as net interest income (NII), and the loss ranges against the current interest rate level are measured as EVE and NII respectively. The scope of the measurement is a position with interest rate risk in the banking book of SuMi TRUST Bank, and other Group companies that hold interest rate risk.

2) Characteristics of Interest Rate Risk in the Banking Book

IRRBB is caused by maturity dates mismatch (gap risk), interest rate mismatch (basis risk), and optionality associated with interest rate change (option risk) in the banking book positions.

In the case of SuMi TRUST Group (consolidated) and SuMi TRUST Bank (consolidated), ΔEVE is maximized with a "parallel up" as in the previous fiscal year. In the case of SuMi TRUST Bank (non-consolidated), ΔEVE is maximized with a "steepener," in a change from the "parallel up" of the previous fiscal year. However, the ratio of ΔEVE to Tier 1 capital is still well below the regulated level of 15%, and interest rate risk in the banking book is low.

3) Interest Rate Risk in the Banking Book Management Policy

The risk management policy concerning IRRBB is the same as 3 (3) "Market Risk Management Policy."

To control interest rate risk, hedge accounting is applied to transactions that use interest rate swaps as hedging instruments and meet the application requirements of hedge accounting.

4) Interest Rate Risk in the Banking Book Management System

SuMi TRUST Group oversees risk management related to the IRRBB of the entire Group, and SuMi TRUST Bank maintains and manages IRRBB management systems at the consolidated and global levels.

5) Interest Rate Risk in the Banking Book Management Method

At SuMi TRUST Bank, the ALM basic plan that covers comprehensive risk operation and management of assets and liabilities from the viewpoints of the entire company is developed once a year at the Finance Council, a management- level meeting body. At that time, alarm points are set for the increase/decrease of the economic value of equity (EVE) of the position. IRRBB is measured monthly, and alarm points are monitored. Reports on the measurement results are submitted monthly to the Finance Council.

6) Calculation Method of Interest Rate Risk

The assumptions, etc. for calculating IRRBB are as follows.

● Non-maturity Deposits ("NMDs")

The maximum maturity of the interest rate revision assigned to non-maturity deposits is five years, and the average maturity is 0.7 years.

● Core Deposits

The standardised approach exemplified by the Financial Services Agency is applied to the cases of SuMi TRUST Bank. Out of the NMDs that the clients can withdraw at any time, we recognize the balance that is expected to be stable and non-linked to interest rate as deposits with the maximum maturity of five years and the average maturity of 2.5 years.

● Term Deposits Redemption Ratio

Targeting yen-based term deposits, the redemption rate is set after checking past redemption results.

● Conditional Prepayment Rate of Loans

Targeting mortgage loan, etc., the prepayment rate is set after checking past repayment results.

● Treatment of Foreign Currencies

The target currencies are determined based on their respective ratio in the scale of the balance sheet, importance to the Group's position, and other factors.

The correlation (considering dispersion or offset) of different currencies is treated as follows.

ΔEVE: Correlation of different currencies is not considered, and only the currencies for which EVE decreases are combined.

ΔNII: Correlation of different currencies is considered, and the currencies for which NII increases and the currencies for which NII decreases are simply combined.

● **Treatment of Spreads**

In calculation, spreads are not included in discounted interest rates and cash flows.

● **Pass-through Rate of Received Credit Interest Rates**

In measuring NII, upon reviewing of interest rates of received credit (term deposits, etc.), the pass-through rate is estimated based on the past record to understand how much the interest rates of received credit follow the fluctuation of the market interest rates.

7) Interest Rate Risk Other Than EVE and NII

SuMi TRUST Bank measures and manages the market risk amount by the method described in 3 (5) "Market Risk Management Method."

With the stress test conducted to complement the limitation of VaR, we are striving to grasp the potential vulnerability by including the portfolio of the entire SuMi TRUST Bank including both banking books and trading books in the measurement range, reproducing scenarios that give a certain fluctuation (shock) to risk factors or past stress events such as the collapse of Lehman Brothers, or developing a forward looking virtual scenario that takes into consideration the future position and the market situation.

4. Liquidity Risk Management

(1) Definition of Liquidity Risk

Liquidity risk refers to "the risk that the Group may incur losses in a situation where it becomes impossible to secure necessary funds, resulting in funding difficulties, or it becomes obligatory to raise funds at interest rates significantly higher than usual."

(2) Characteristics of Liquidity Risk

The main risk in liquidity risk of the Group is the risk of deterioration of foreign currency funding when assuming credit rating downgrades of Japan and Japanese financial institutions. Sumitomo Mitsui Trust Bank, Limited, which is the core bank of the Group, has developed medium- to long-term procurement policies according to each currency's characteristics such as the status of assets/liabilities and market liquidity, and is striving to operate stable foreign currency funding liquidity that can withstand the market disruptions and cash outflows in the past.

(3) Liquidity Risk Management Policy

In managing liquidity risk, based on the full recognition that risk materialization may directly lead to the bankruptcy of the Group, our basic policy is to implement proper liquidity risk management with two pillars: 1) "to pursue the balance between funding cost and stability" by various means of procurement, and 2) "emergency preparedness" by verifying procurement capability and countermeasures under a stress environment in advance.

Based on compliance with international standards on bank capital and liquidity (Basel III, etc.), we will continue to promote the advancement of liquidity risk management systems.

(4) Liquidity Risk Management System

The liquidity risk management systems are in the same framework as 3. (4) "Market Risk Management System."

(5) Liquidity Risk Management Method

As the indicator of liquidity risk management, the ALM basic plan specifies the limits for the funding liquidity mismatch amount* for the whole company, for each base, and for each currency, and the compliance status is monitored on a daily basis. In addition, stress tests are performed based on multiple scenarios, such as sudden changes in the market environment and changes in the procurement environment specific to the Group, to grasp the amount of funds needed when liquidity risk materializes.

As countermeasures for the materialization of liquidity risk, we have set funding liquidity phases (peacetime, presage time, concern time, crisis time) according to tightness of the funding situation. Qualitative and quantitative events that may affect funding liquidity are monitored from the peacetime phase as crisis management indicators, and a contingency plan has been developed as countermeasures in crisis phases. Regarding the contingency plan, the adequacy of the funding liquidity amount at the time of materialization of liquidity risk is verified by stress tests to ensure feasibility through periodic training.

* Funding liquidity mismatch amount: the amount of funds needed on a daily basis to cover the final figure of the settlement account for each currency.

5. Operational Risk Management

(1) Definition of Operational Risk

Operational risk refers to the risk that may adversely affect the Group, clients, markets, financial infrastructure, society, or the work environment due to inadequate or failed business processes, the activities of executives and employees, computer systems, or due to external events. The Group classifies operational risk into business processing risk, system risk, information security risk, legal and compliance risk, conduct risk, human resource risk, event risk and reputational risk for the purpose of risk management.

(2) Characteristics of Operational Risk

Major risks related to the Group’s operational risk are risks associated with cyberattacks, risks associated with the ability to detect and prevent financial crimes, as well as data management risks (including risks associated with public disclosure and reporting).

The Group's business operations, performance, etc. may be adversely affected by cyber attacks (such as infection with ransomware or other malware, and DDoS attacks*), which can cause a suspension of the Group's services, leakage of information, destruction and alteration of data, etc. The Group has been taking cyber security measures as one of the critical management priorities in accordance with its "Cyber Security Management Declaration" and implementing safeguards against diverse cyber attacks.

* DDoS attack: Distributed Denial of Service attack; an attempt to render services unavailable by imposing high processing load on a target computer from multiple machines.

Incomplete safeguards against money laundering and other financial crimes may allow our products and services to be used for such criminal activities. This exposes us to the risk of facing administrative dispositions or payment of large fines imposed by domestic or international regulatory authorities. In addition, there is a risk of reputational damage arising from the situation where the Group's clients fall victim to financial crime, which may adversely affect the Group's business operations, performance, etc. The Group exhaustively and concretely evaluates risks attributable to products and services, transaction types, countries/regions, attributes of clients, etc., and develops and implements risk reduction measures suited to the identified gravity of the risks that financial crime and other factors can pose to the Group.

(3) Operational Risk Management Policy

Upon building an operational risk management system, the Group recognizes operational risk to be an inevitable risk incidental to business execution, implements proper risk management according to the scale and characteristics of operations and risks, and ensures business soundness and appropriateness.

In preparation for enhancement of the Group's operations, and products and services that the Group provides, and development of new risks following changes in social and economic environments, such as advancement of information technology and diversifying needs, we will further enhance our operational risk management system.

Deficiencies in the quality control process for management information and other data can not only lead to inadequate management decisions, which may cause the Group to suffer a decline in its corporate value or lose trust, but also adversely affect the Group’s business operations, performance, etc. The Group seeks to enhance data governance and quality, while training employees to make them fully aware of the importance of information management. In the event that the Group fails to properly disclose or report information, we could lose the trust of our customers, investors, and other stakeholders, and face accusations of greenwashing and other risk-related issues pertaining to our reputation. Not only this, it also creates a risk of inadequate management decisions, which may cause the Group to suffer a decline in its corporate value or lose trust, which may, again, adversely affect the Group’s business operations, performance, etc. The Group is also working to enhance its disclosure processes and governance from the perspective of ensuring the comprehensiveness and accuracy of its disclosures and reporting. Furthermore, the Group is putting in place a system to improve non-financial disclosures based on the movement to make sustainability disclosures mandatory, and shall continue to respond systematically moving forward.

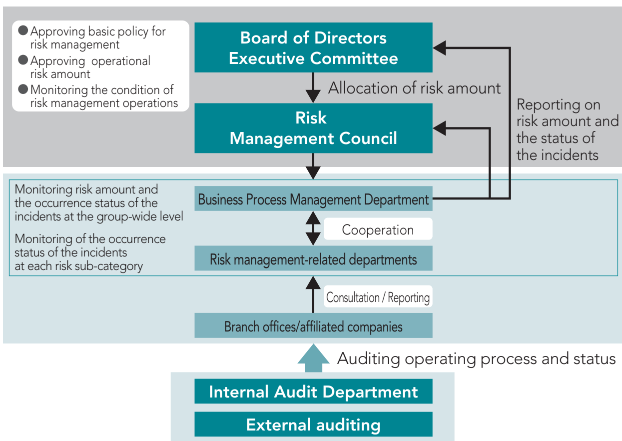
(4) Operational Risk Management System

The Group is striving to create a system related to operational risk management of each Group company based on the basic policy on operational risk management of the entire Group.

At SuMi TRUST Bank, which is the core bank of the Group, policies related to the risk management system and other important matters including plans, are planned and proposed at the Risk Management Council and the Executive Committee, and resolved (approved) by the Board of Directors.

Based on such policies, we have established a department in charge of comprehensive operational risk management, and risk management-related departments for each sub-category of operational risk. The Business Process Management Department, the department in charge of comprehensive operational risk management, is working on creation and enhancement of the operational risk management system in cooperation with each risk management-related department.

• Operational Risk Management System



(5) Operational Risk Management Method

Operational risks involved in all areas of the Group's business, including outsourced business, are subject to operational risk management, which adequately identifies and assesses risk from both qualitative and quantitative perspectives. Meanwhile, preventative measures against risk materialization, as well as responses in the event of materialization, causal analysis and measures to prevent recurrence are developed to mitigate operational risk.

SuMi TRUST Bank has defined any cases, in which a client or we have incurred losses as a result of inappropriate business procedures in the course of operations by executives and employees, as an operational incident or a minor incident (hereinafter "operational incident, etc."), and has established a system of reporting and managing operational incidents, etc. in an effort to properly deal with such operational incidents, etc. upon their occurrence, prevent and reduce recurrence, and improve the quality of business processing.

Any operational incident, etc. will be reported upon its occurrence in a timely manner to the department that oversees and provides guidance of operational risk, and the risk management-related department through registration to the reporting system by the department that caused the incident, etc. Furthermore, according to the impact of a relevant case, such as the scope of influence and the amount of loss, it will be reported to the Risk Management Meeting, the Risk Management Council, the Executive Committee, and any other related committees. The department in which the incident, etc. has occurred will take proper and expeditious action toward clients involved in accordance with the instructions issued by the department for supervision and guidance of operational risk, examine and analyze the causes of the incident, etc., and discuss, plan, and implement measures to prevent recurrence. As for periodical analysis, the department for supervision and guidance of operational risk regularly analyzes occurrence tendency of operational incidents, etc. taking place in each business, etc. and their causes, and develops measures to prevent recurrence that are deemed effective for the business, etc. in general. In addition, risk management-related departments develop and review effective measures to prevent recurrence from group-wide and cross-sectional perspectives.

(6) Risk Management for Each Sub-category

1) Business Processing Risk Management

Business processing risk refers to the risk that the Group may incur losses due to inappropriate business procedures arising from executives and employees neglecting to engage in proper business activities, or other incidents such as accidents or fraud.

Engaging in a broad range of businesses including banking, asset management, asset administration (including trust business) and real estate, the Group recognizes that business processing risk is something unavoidable in the course of business execution. The Group is processing risk management in accordance with the scale and characteristics of business operations and risk so as to ensure peace of mind and satisfaction for its clients.

In SuMi TRUST Bank, the Business Process Management Department, which is responsible for comprehensive management of business processing risk, comprehensively reviews inter-business issues concerning business processing risk and business process streamlining, and develops a system for ensuring the effectiveness of SuMi TRUST Bank's business processing risk management from a company-wide viewpoint. Meanwhile, we have established a department to oversee and provide guidance to business processing operations at each business, which reviews regulations and other rules set out in each business and provides guidance and training on general business processing to the head office departments and the business offices.

Furthermore, SuMi TRUST Bank has implemented activities to mitigate business processing risk, including documentation of business processing, exhaustive checks for clerical errors and associated analysis, development of remedial measures and cautioning based on the macro analysis of clerical errors, outsourcing management, and self-inspection.

2) System Risk Management

System risk refers to the risk that the Group may incur losses due to such reasons as computer system failure, malfunctions and defects, including in the event of a cyberattack, as well as the risk that the Group may incur losses due to unauthorized use of computer systems.

Since computer systems are vital for the Group to carry out its business operations, it recognizes that system risk is a serious risk with potential impacts on a wide range of clients, which may cause damage to the Group's reputation . Therefore, the Group is conducting adequate system risk management in accordance with the importance, nature and operational function of each system.

In SuMi TRUST Bank, the IT Risk Control Department, which is responsible for system risk management, strives to mitigate system risk through measures to prevent system risk from materializing, adequate response and causal analysis of the risk when materialized, and development of measures to prevent recurrence.

Moreover, SuMi TRUST Bank enhances the reliability of hardware and software as well as system operation, through measures including maintenance of hardware, securing of spare/alternate functions, back-up in place and preparation of manuals. In addition to above, measures for ensuring security of the information system and preventing unauthorized access or misuse by insider or through cyber or other attacks are also in place. Meanwhile, in order to minimize the impact of large-scale failures and disasters on the information system and to ensure early recovery and business continuity, we have in place a clarified communication and response system, manuals describing alternate measures and recovery procedures, along with the implementation of education and training on operations.

3) Information Security Risk Management

Information security risk refers to the risk that the Group may incur losses because information assets are not properly maintained or managed due to external factors including cyberattacks, or improper management of information or fraudulent acts internally. This includes information leaks, incorrect information, an inability to use the information system and misuse of information. Since the information asset is one of the critical management resources involving the risk that could disrupt the basis of management, the Group adequately maintains and manages all information assets under its care.

In SuMi TRUST Bank, the Business Process Management Department and the IT Risk Control Department, which is responsible for information security risk management, is committed to developing and enhancing an information security risk management system.

SuMi TRUST Bank places degrees of importance on all information assets under its care according to the impact of potential losses that SuMi TRUST Bank and clients may incur in the event of their leaks, loss or alteration. Methods and procedures for acquisition, use, management, safekeeping, internal communication, external use and disposal of information assets are set out according to the degrees of importance, for the effective implementation of security measures.

Meanwhile, we, as a business operator handling personal information and in charge of affairs using the individual number and affairs related to the individual number, adequately manage personal information, individual number and specific personal information (individual number and specific personal information, hereinafter referred to as "Specific Personal Information") in compliance with the Act on the Protection of Personal Information, the Act on the Use of Numbers to Identify a Specific Individual in the Administrative Procedure and guidelines set forth by government agencies, in addition to other standards. In addition, we have announced the "Declaration for the Protection of Personal Information" in an extensive effort to protect the personal information and Specific Personal Information of our clients and shareholders.

SuMi TRUST Bank is providing education and information to raise awareness of the information security risk management on a company-wide basis. Furthermore, the adequacy and effectiveness of the personal information management system are verified and ensured through self-inspection and internal audits.

4) Risk Management of Other Sub-categories

Regarding legal and compliance risk management, we not only are promoting compliance by setting compliance standards that executives and employees should follow and fostering their awareness of compliance, but also examine the consistency and compliance concerning company regulations and other rules, and the legality and suitability of transactions and business procedures from the legal perspective (legal checks).

With respect to conduct risk management, SuMi TRUST Bank regularly assesses the status of major conduct risks and works to reduce and manage risks and prevent risks from materializing by promoting and fostering the awareness of executives and employees through internal training and other means.

In order to manage human resource risk, we have been poised to handle issues related to personnel and labor management, such as unequal or unfair management of personnel and harassment, through a multitude of approaches, including internal training and education, interviews, and establishment of consultation desk.

As event risk management, in an effort to tackle natural disasters, the spread of infectious diseases, occurrence of fire, crimes, or traffic accidents that may impair business, we have adopted various steps, including measures to avert disaster in case that disaster strikes, preventive measures, such as disaster prevention, protection against crimes, and safe driving management, and establishment of a business continuity management system.

For managing reputational risk, we are striving to prevent any harmful reputation and rumor from growing by detecting mass media reports and online posting that may damage the Group's reputations, and have set up a system of dealing with clients and making external announcements in a timely and proper manner in response to negative reputations or rumors, if any.

(7) Compliance with Capital Regulatory Requirements

1) Approach Used to Calculate Capital Requirement for Operational Risk

The Group uses the Standardised Approach to calculate the capital requirement for operational risk under the capital regulatory requirements.

2) BI Calculation Methodology

The Business Indicator (BI) is calculated by summing up the Interest, Leases and Dividend Component (ILDC), the Services Component (SC), and the Financial Component (FC) in accordance with the FSA Capital Adequacy Notification.

3) ILM Calculation Methodology

The Internal Loss Multiplier (ILM) is calculated using the designated formula, based on the loss results obtained by multiplying the annual average amount of operational risk losses over the past 10 years, calculated using all net losses exceeding 2 million yen from the internal loss data, by 15. However, for consolidated subsidiaries that do not meet the standard for approval in the FSA Capital Adequacy Notification, such as those that do not have the internal loss data for the past 10 years, a conservative estimate method is adopted.

4) Consolidated Subsidiaries or Business Sections Excluded from BI Calculation for Calculating Capital Requirement for Operational Risk

There are no consolidated subsidiaries or business sectors excluded from BI calculation in accordance with the FSA Capital Adequacy Notification.

5) Certain Operational Losses Excluded from ILM Calculation for Calculating Capital Requirement for Operational Risk

There are no certain operational losses excluded from ILM calculation in accordance with the FSA Capital Adequacy Notification.

6. Model Risk Management

The Group uses various models* for business execution. As there is no single right model, these models include certain assumptions and simplifications and therefore pose the risk of generating inaccurate outputs. Even models with no fundamental error pose the risk of leading to wrong decisions if used inappropriately. The Group recognizes these model risks and manages them throughout the processes, including the development, use, modification, and abolition of models. However, uncertainty in models cannot be completely eliminated and may adversely affect the Group’s performance and financial condition.

* Models consist of three components: inputs, processing process, and outputs. Models process input data based on theories and assumptions, and produce outputs (estimates, forecasts, scores, classifications, etc.).

7. Other Matters

(1) Credit Risk Mitigation Techniques

1) Implementation of Credit Risk Mitigation Techniques

Controls of credit exposures can be achieved not simply by reducing the balance of outstanding credit but also by securing claims through collateral, guarantees and other forms of credit protection. These credit protection measures are collectively referred to as "Credit Risk Mitigation Techniques."

While we measure the creditworthiness of clients comprehensively by looking at their business status and technological capabilities as well as their future potential, we also effectively employ the credit risk mitigation techniques in order to supplement creditworthiness or enhance the quality of loans.

To do so, it is necessary for the credit risk mitigation techniques to be "effective" both legally and operationally. In order to ensure that effectiveness, we set internal standards for sound and reliable protection and management.

2) Details of Collateral Evaluation and Management

Because whether to accept collateral or guarantees depends on individual circumstances, such as creditworthiness of obligors, we determine whether or not to accept collateral or guarantees by taking into consideration various factors, including the compatibility with the purpose of use and characteristics of loans, etc., collateral value, the guarantor's ability to perform under the guarantee, and legal validity.

As the ultimate purpose of collateral is to acquire monetary value through conversion into cash of a relevant property, we have defined requirements for accepting collateral that 1) collateral value is acknowledged, 2) the collateral can be readily disposed of and converted into cash, and 3) the collateral can be readily obtained and managed.

Financial assets such as term deposits and securities, and real estate account for the majority of collateral accepted by the Group. As a general rule, we evaluate collateral of real estate and similar collateral at least once a year, and other collateral with fair value, such as securities, on a regular basis.

Guarantees are classified into several categories, such as specific debt guarantee that guarantees only specific debts, and revolving guarantee. The forms of providing guarantees also vary, including the formal guarantee agreements, letters of undertaking, and agreements to provide guarantees. Regardless of the category and form of guarantee, the Group places emphasis on substantial effectiveness of guarantees by confirming the guarantor's capacity and intent to provide the guarantee. We regularly check the guarantor's intent to provide the guarantee.

3) Compliance with Capital Regulatory Requirements

The capital regulatory requirements specify types and requirements regarding credit risk mitigation techniques that can decrease risk-weighted assets according to the calculation of credit risk-weighted assets in a limited manner. The Group has defined the scope of the credit risk mitigation techniques that can be applied to calculation of a capital adequacy ratio depending on risk-weighted assets measurement approaches after closely examining the eligibility for the requirements.

With regard to assets to which the Advanced Internal Ratings-Based Approach (AIRB) is applied, we consider the collateral effect through the Loss Given Default (LGD). We have adopted the Credit Risk Mitigation Techniques for assets to which the Foundation Internal Ratings-Based Approach (FIRB) is applied, and the details are shown in the table below.

4) Concentration of Credit and Market Risks Following the Adoption of Credit Risk Mitigation Techniques

Guarantees and credit derivatives have been considered as Credit Risk Mitigation Techniques that may give rise to concentrations of credit risk and market risk.

In the Group, while parent companies sometimes provide guarantees for obligors in some cases, such guarantees are not significantly concentrated in specific guarantors. SuMi TRUST Bank, which is the core bank of the Group, monitors and manages concentration risks for the entire corporate group, with guarantees taken into consideration.

The notional amount of credit derivative protection purchased by SuMi TRUST Bank is not significant enough to constitute risk concentration. It is managed by being included in the credit limit amount of the provider of protection.

● Overview of Credit Risk Mitigation Techniques (CRM)

CRM techniques	Major requirements
Offsetting of loans and bills discounted against deposits in our banks (netting)*	● Term deposits ● A valid banking transaction contract, or any other effective agreement, with a statement about timely offsetting has been concluded.
Guarantees and credit derivatives	● The creditworthiness of the guarantor (the party providing protection) is greater than that of the obligor. ● The contract has been concluded in writing and does not include any provision that disturbs performance of guarantee (offering of protection).
Eligible collateral	
Eligible financial collateral (deposits in our banks, stocks, and debt securities)	● Establishment of security rights (such as the right of pledge) ● Any special agreement that restricts exercise of security rights has not been concluded.
Eligible real estate collateral (real estate, foundations)	● Register of settlement of mortgage (definitive/provisional registration) ● Any special agreement that restricts exercise of security rights has not been concluded. ● Investigation of soil pollution has been completed, or the impact of soil pollution has been taken into consideration in evaluation.
Other eligible asset collateral (ships, aircrafts)	● Establishment of security rights (definitive/provisional registration; with security rights being set as the first right) ● Any special agreement that restricts exercise of security rights has not been concluded.

* In the fiscal year ended March 2026, we employed netting only for assets to which the Foundation Internal Ratings-Based Approach was applied.

(2) Credit Risk for the Other Party of Derivatives Transactions and Repo Transactions (Counterparty Credit Risk)

1) Risk Characteristics

Counterparty credit risk ("CCR") is the risk that the Group may incur losses due to a counterparty's failure to perform its contractual obligations in the event of the counterparty's default. The Group has conducted various derivative transactions (such as interest rate swaps) with financial institutions, etc.

2) Risk Management Policy

A. Management of Counterparty Credit Risk Exposures

With regard to CCR, the Group has set credit lines for clients, such as financial institutions, for each type of market-based transactions and manages CCR exposures. We have managed credit concentration risk of each client by setting a credit limit in the same manner as for corporates and adding up credit transactions for loans, etc. and market-based transactions. Furthermore, in the same manner as other exposures, we allocate capital to each business and monitor the usage status.

B. Credit Risk Mitigation Techniques and Collateral Management

As a general rule, SuMi TRUST Bank reduces credit risk by entering into legally valid bilateral netting agreements (such as an ISDA Master Agreement) with clients when conducting derivatives and repo transactions. Furthermore, with the aim of minimizing credit risk at the time of conducting derivatives transactions, SuMi TRUST Bank is promoting the conclusion of a Credit Support Annex (CSA) as an annex to the ISDA Master Agreement. A CSA is a bilateral agreement under which the party with an unrealized loss provides collateral equivalent to the amount of the unrealized loss to the party with an unrealized gain, based on the calculation of the present value of derivatives transactions, etc., or other similar items between SuMi TRUST Bank and the counterparty with which SuMi TRUST Bank has concluded the CSA.

The Group transfers collateral on a continuous basis with the counterparty with which we have entered into a CSA so that unrealized gains and losses become neutral. However, we will be required to offer additional collateral when the creditworthiness of either party has deteriorated and the party's rating has been downgraded with the impacts of such deterioration taken into consideration. The amount of additional collateral varies depending on the details of the contract concluded with each company.

C. Management of Wrong-way Risk

Wrong-way risk is the risk that losses may increase due to an adverse correlation between derivatives exposure to a counterparty and counterparty's creditworthiness. Currently, the Group manages this risk by mitigating credit risk through conclusion of CSAs, and grasping CCR in a timely and proper manner.

D. Impact of Deterioration in the Group's Own Creditworthiness

As specified in B. above, the Group has regularly transferred collateral with counterparties in derivatives transactions and other similar transactions. In these transactions, we may be required to provide additional collateral to counterparties due to deterioration of our own creditworthiness. However, the proportion of derivatives transactions to the Group's overall exposure is currently low, and we have recognized that the impact is limited.

3) Compliance with Capital Regulatory Requirements

The Group has adopted the SA-CCR method in risk-weighted asset calculation of counterparty credit risk. The method calculates the credit equivalent amount by adding the "potential future exposure" (which corresponds to the amount of future exposure fluctuation, and is calculated through multiplying the notional amount by the defined multiplier) to the "replacement cost" (as calculated through fair market valuation of transactions) and multiplying the result by 1.4.

In relation to derivative transactions, etc., the Group also calculates credit risk-weighted assets for counterparty credit risk, including for Central Counterparty (CCP) exposures, as well as the CVA risk capital requirement (refer to (3) below).

(3) CVA Risk

1) Risk Characteristics

Credit valuation adjustment (CVA) is a valuation adjustment process through which the creditworthiness of the counterparty in derivative transactions is reflected in the valuation of these transactions. CVA risk is the risk of losses arising from changes in the fair value of CVA due to deterioration in the counterparty's creditworthiness.

2) Outline of the Risk Management System

We use the full BA-CVA to calculate the capital requirement for CVA risk. Derivative transactions with parties other than central counterparties are subject to this calculation. In addition, to ensure compliance with the capital regulatory requirements, we calculate the capital requirement for CVA risk every quarter to monitor changes in the amount on an ongoing basis. We receive collateral from some counterparties under CSA agreements to restrict derivative transaction exposure and thus reduce CVA risk. In addition, transactions that meet the hedge eligibility requirements under the BA-CVA are treated in a manner that can reflect hedge effects against CVA risk.

(4) Securitisation Transactions

1) Risk Characteristics

Securitisation transactions are transactions in which, backed by one or more assets, the credit risk related to the assets is tranched into two or more layers with a senior-subordinated structure and part or all of the assets are transferred to a third party. Typical examples include Residential Mortgage-Backed Securities (RMBS), Commercial Mortgage-Backed Securities (CMBS), and Collateralized Loan Obligation (CLO) according to underlying assets, and resecuritised products with securitised products as underlying assets. The method of grasping credit risk differs between the originator (the party that composes products) and an investor (the party that purchases products) in securitisation transactions. When the originator has accepted the subordinated part of assets at the time of product composition, some credit risk will remain. Meanwhile, when the investor has bought a securitised product, credit risk will arise. Furthermore, as securitised products underlie resecuritised products, it will become complicated to grasp risks regarding resecuritised products, and credit risk of resecuritised products may become greater than those of general securitised products.

Although the Group engages in activities primarily as the investor, we have yielded business results in product composition as an originator.

2) Risk Management Policy

A. Investor

In principle, the Group invests in securitised products, to which high external credit ratings have been assigned, and manages risks by the assignment of credit ratings (structured ratings) based on the internal rating system. During an investment period, we strive to obtain stable earnings opportunities by periodically monitoring not only external credit ratings but also the status and performance of the assets underlying securitised products, and risk characteristics and structure status of securitisation transactions, and then reflecting such status for reviewing credit ratings. Similar management applies to resecuritised products as well.

B. Originator

The Group will consider using securitisation transactions in which the Group acts as originator, according to situations as a method for controlling portfolios of loan receivables and other receivables held by the Group. When doing so, we will construct transaction content in which an intended transfer of credit risk is made effectively, and properly calculate the part of credit risk-weighted assets that the Group bears after implementation of securitisation. Securitised products originated by the Group are held by investors outside the Group, in principle, but some are held by SBI Sumishin Net Bank, Ltd., an affiliate of the Group.

* SBI Sumishin Net Bank, Ltd. will change its trading name to DOCOMO SMTB Net Bank, Inc. effective August 3, 2026.

3) Risk Management Method

We measure credit risk amount of securitisation exposures based on the credit risk-weighted assets specified by the capital regulatory requirements. In addition, interest rate risk involved in securitisation exposures is subject to measurement of market risk amount.

4) Securitisation transactions Involving Third Party Assets

With regard to securitisation transactions of assets purchased from third parties, the Group has engaged in securitisation of receivables mainly by buying multiple receivables, such as accounts receivable and bills receivable, via specific purpose companies (SPCs), and provides Asset Based Lending (ABL) to SPCs and sets up backup lines for Asset-Backed Commercial Paper (ABCP) issued by SPCs. In addition, SuMi TRUST Bank has conducted proper management of underlying assets for investors.

The table below shows the Group's securitisation conduits, such as SPCs and trust, that conduct securitisation transactions of third party assets. We have never offered securitisation conduits credit enhancement not stipulated in the respective contracts.

Name of securitisation conduit	Whether to be included in the consolidation scope* according to calculation of the capital adequacy ratio	Whether or not securitisation exposure is held
Vector Asset Funding Corporation	Included	Not held
Nexus Asset Funding Corporation	Included	Held
Fresco Asset Funding Corporation	Included	Held
Crecer Asset Funding Corporation	Included	Held
RBA Asset Funding Corporation	Not included	Not held
Sumitomo Mitsui Trust Bank, Limited (Trust account)	Not included	Held

* The consolidation scope according to calculation of the capital adequacy ratio of SuMi TRUST Group and SuMi TRUST Bank.

5) Accounting Policy

When conducting securitisation transactions, as a general rule, the Group adopts a selling process that results in derecognition of financial assets through the transfer of the control over contractual rights to the financial assets to another party in accordance with "Accounting Standards for Financial Instruments" (Accounting Standards Board of Japan (ASBJ) Statement No. 10). For instance, in the case of finance receivables, in principle, assets are derecognized upon legal completion of transfer of the assets and receipt of consideration for the transfer; however, in the event that we hold retained interests after conducting securitisation transactions, the Group does not recognize sales of the assets corresponding to the retained interests, and renders it subject to measurement of credit risk-weighted assets. Meanwhile, regarding transactions in which a considerable degree of credit is offered without prior payment of capital, the Group will employ a financial process of posting raised capital as a liability. In addition, when we possess assets for the purpose of securitisation transactions, the Group evaluates the assets in accordance with "Accounting Standards for Financial Instruments" and records them in the banking account.

6) Compliance with Capital Regulatory Requirements

With regard to calculation of credit risk-weighted assets for securitisation exposures, we have prioritized calculation methods, and selected the highest one from among applicable calculation methods. First of all, if it is possible to grasp the required capital ratio of the underlying assets as calculated by using the Internal Ratings-Based Approach, we use the "Securitisation Internal Ratings-Based Approach" to calculate the risk weight. Then, if it is difficult to apply the "Securitisation Internal Ratings-Based Approach," we calculate the risk weight of securitisation exposures to which eligible external ratings has been assigned by applying the "Securitisation External Ratings-Based Approach" Then, if it is difficult to apply either of the aforementioned two approaches, and that it is possible to grasp the required capital ratio of the underlying assets as calculated by using the Standardised Approach, we use the "Securitisation Standardised Approach" to calculate the risk weight. If it is impossible to apply any of the aforementioned approaches, we apply 1,250% risk weight.

The eligible rating agencies used for calculating credit risk-weighted assets based on the "External Rating-Based Approach" include 5 companies, which are Rating and Investment Information, Inc. (R&I), Japan Credit Rating Agency, Ltd. (JCR), Moody's Investors Service, Inc. (Moody's), S&P Global Ratings (S&P), and Fitch Ratings, Inc. (Fitch).

While the Group has rendered securitisation exposure subject to calculation of credit risk-weighted assets in principle, we use the "Standardised Approach" for calculating the capital requirement for market risk.

(5) Capital Subscriptions, etc. and Equity Exposures

1) Risk Characteristics

As part of its investment business, the Group has made equity investments and held shares in entities expected to benefit the Group and strengthen relationships with clients (strategic shareholdings). Stocks are characterized as involving the risk of fluctuation in their prices (market risk) as well as the risk that the issuers may default (credit risk).

Equity investments are aimed at achieving medium-term risk-return objectives, being exposed to the risk of fluctuation in cash flows, such as dividend distribution, and the risk that the Net Asset Value (NAV) of the equity interest may fluctuate.

Strategic shareholdings of listed shares with market prices are subject to fair market valuation and are exposed to a risk of fluctuation in their market prices. Unlisted shares are also exposed to a risk that their estimated value may decline.

2) Risk Management Policy

We properly manage shares held in the banking account, by taking into consideration profitability, within a certain risk amount through a framework of credit risk and market risk management according to the purpose of holding the stocks and risk characteristics.

For equity investments, etc., we make every effort to limit risk by scrutinizing transactions, taking into account market conditions and the investment performance of the portfolio manager.

In addition, our policy is not to hold conventional strategic shareholdings (shareholding of business partners as stable shareholders without the purpose of forming capital or business alliances, etc.). Based on this policy, we are working to reduce our strategic shareholdings, and we are also flexibly implementing hedging transactions to limit the risk of share price fluctuations.

3) Risk Management Method

Concerning the stocks held in the category of "available-for-sale securities," we measure risk according to whether or not there is a market price. We recognize a risk of price fluctuation for the stocks with market price and measure the stock VaR with a holding period of one year and a 99% confidence interval. Meanwhile, regarding unlisted shares without market prices, as it is impossible to observe price fluctuation directly, we measure the risk amount with the holding period of one year while using an approach for indirectly estimating the volatility by selecting an appropriate alternative index, and a reference to the Supervisory Formula Approach specified by the capital regulatory requirements, depending on situations.

Concerning "Shares of Subsidiaries," we have rendered the assets and liabilities held by a relevant subsidiary subject to direct risk management. Furthermore, as for "Shares of Affiliated Companies," fluctuations in the value of our interest in relevant affiliated companies due to equity in losses or earnings are subject to risk management.

4) Accounting Policy

The valuation of the equity securities in the Group's consolidated financial statements is determined as follows. Equity securities issued by unconsolidated subsidiaries and affiliated companies not accounted for by the equity method are stated at moving-average cost. "Available-for-Sale Securities" are valued at the market price (cost of securities sold is calculated using primarily the moving-average method). Equity securities with no market prices are carried at cost using the moving-average method. Valuation differences on "Available-for-Sale Securities" are recorded as a separate component of net assets.

5) Compliance with Capital Regulatory Requirements

The transitional arrangements stipulated in the supplementary provisions to the FSA Capital Adequacy Notification apply to the calculation of the credit risk-weighted assets for investments in equities or real estate investment trusts, etc. During the period of the transitional arrangements, credit risk-weighted assets are calculated by using the risk weight under the standardised approach or the risk weight calculated by the method set forth in the former FSA notification,* whichever is the higher.

* We apply the Supervisory Formula Approach to Japanese equities with credit ratings, and the Simple Risk-weight Method to Japanese equities without credit ratings and to Non-Japanese equities.

The capital requirement for market risk is measured by the standardised approach. For more details, please refer to "(6) Compliance with Capital Regulatory Requirements" of "3. Market Risk Management."

Basel III Disclosure Data

Sumitomo Mitsui Trust Group, Inc.

This section outlines and discloses matters to be stated in explanatory documents relating to the fiscal year, separately stipulated by the Commissioner of the Financial Services Agency (Notification No.7 of Financial Services Agency, 2014) with regard to the status of capital adequacy, as set forth in Article 19-2, Paragraph 1, Item 5-(d) of the Ordinance for Enforcement of the Banking Act (Ministry of Finance Ordinance No.10, 1982), as well as separately stipulated by the Commissioner of the Financial Services Agency (Notification No.7 of Financial Services Agency, 2015) with regard to the status of management soundness relating to liquidity, as set forth in Article 19-2, Paragraph 1, Item 5-(e) of the Ordinance for Enforcement of the Banking Act.

[Quantitative Disclosure Data: SuMi TRUST Group]

Consolidated

Quantitative Disclosure Data:

Sumitomo Mitsui Trust Group, Inc.

KM1: Key Metrics

Consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	¥ 2,840,903	¥ 2,859,097	¥ 2,803,217	¥ 2,734,827	¥ 2,665,616
2	Tier 1	3,177,118	3,195,628	3,188,028	3,119,061	3,000,097
3	Total capital	3,531,442	3,540,487	3,529,532	3,437,090	3,317,963
	Risk-weighted assets (RWA) (amounts)					
4	Total RWA	¥ 25,794,367	¥ 24,942,176	¥ 23,479,154	¥ 22,642,898	¥ 23,132,774
4a	Total RWA (pre-floor)	25,794,367	24,942,176	23,479,154	22,642,898	23,132,774
	Total RWA (floor final execution basis)	26,065,047	25,139,959	23,833,419	23,015,375	23,463,913
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio	11.01%	11.46%	11.93%	12.07%	11.52%
5a	CET1 ratio (pre-floor)	11.01%	11.46%	11.93%	12.07%	11.52%
	CET1 ratio (floor final execution basis)	10.89%	11.37%	11.76%	11.88%	11.36%
6	Tier 1 ratio	12.31%	12.81%	13.57%	13.77%	12.96%
6a	Tier 1 ratio (pre-floor)	12.31%	12.81%	13.57%	13.77%	12.96%
	Tier 1 ratio (floor final execution basis)	12.18%	12.71%	13.37%	13.55%	12.78%
7	Total capital ratio	13.69%	14.19%	15.03%	15.17%	14.34%
7a	Total capital ratio (pre-floor)	13.69%	14.19%	15.03%	15.17%	14.34%
	Total capital ratio (floor final execution basis)	13.54%	14.08%	14.80%	14.93%	14.14%
	Additional CET1 buffer requirements as a percentage of RWA					
8	Capital conservation buffer requirement	2.50%	2.50%	2.50%	2.50%	2.50%
9	Countercyclical buffer requirement	0.06%	0.06%	0.06%	0.06%	0.06%
10	Bank G-SIB and/or D-SIB additional requirements	0.50%	0.50%	0.50%	0.50%	0.50%
11	Total of bank CET1 specific buffer requirements	3.06%	3.06%	3.06%	3.06%	3.06%
12	CET1 available after meeting the bank's minimum capital requirements	5.69%	6.19%	7.03%	7.17%	6.34%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	¥ 60,418,759	¥ 62,332,872	¥ 59,217,755	¥ 55,283,929	¥ 56,735,776
14	Basel III leverage ratio	5.25%	5.12%	5.38%	5.64%	5.28%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2025 4th Quarter	Fiscal Year 2025 3rd Quarter	Fiscal Year 2025 2nd Quarter	Fiscal Year 2025 1st Quarter	Fiscal Year 2024 4th Quarter
	Consolidated Liquidity Coverage Ratio (LCR)					
15	Total HQLA allowed to be included in the calculation	¥ 24,220,830	¥ 26,070,214	¥ 26,865,378	¥ 24,423,395	¥ 23,534,797
16	Net cash outflows	14,927,842	14,046,034	14,486,497	13,774,803	13,348,936
17	Consolidated LCR	162.2%	185.6%	185.4%	177.3%	176.3%
	Consolidated Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	¥ 38,817,419	¥ 38,270,698	¥ 39,695,314	¥ 39,465,701	¥ 38,197,737
19	Total required stable funding	35,090,900	34,442,751	33,131,514	32,132,383	32,663,420
20	Consolidated NSFR	110.6%	111.1%	119.8%	122.8%	116.9%

Capital Adequacy Ratio — Consolidated

We calculate the consolidated BIS capital adequacy ratio in line with provisions of Article 52-25 of the Banking Act and on the basis of calculation formula prescribed under the criteria for judging whether a bank holding company and its subsidiaries' capital adequacy ratios are appropriate in light of assets held (the Financial Services Agency 2006 Notification No.20, herein-after referred to as the "FSA Bank Holding Company Capital Adequacy Notification").

As of the end of March 2026, we adopted Basel requirements for internationally active banks and applied the Advanced Internal Ratings-Based Approach (AIRB) and Foundation Internal Ratings-Based Approach (FIRB) for the calculation of credit risk-weighted assets, and the standardised approach for the calculation of the capital requirement for market risk.

Scope of Consolidation — Consolidated

(1) There is no difference between companies belonging to the group of companies subject to the consolidated BIS capital adequacy ratio as prescribed by the FSA Bank Holding Company Capital Adequacy Notification, Article 3 (hereinafter referred to as "SuMi TRUST Group") and the companies included in the scope of accounting consolidation.

(2) The number of consolidated subsidiaries that belong to SuMi TRUST Group is 57. The principal company is the following.

Name	Principal Business Operations
Sumitomo Mitsui Trust Bank, Limited	Trust and Banking Businesses

(3) There is no affiliated company that undertakes financial services subject to the FSA Bank Holding Company Capital Adequacy Notification, Article 9.

(4) There are no particular restrictions etc., on the transfer of funds and capital within SuMi TRUST Group.

(5) Of the subsidiaries which are banking, financial and insurance entities that are outside the scope of regulatory consolidation, none failed to meet the regulatory required capital.

Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

CC1: Composition of Capital

CC1 As of March 31		Millions of Yen, %		
		a	b	c
Basel III Template No.	Items	**2026**	2025	Reference to Template CC2
	Common Equity Tier 1 Capital: Instruments and Reserves			
1a+2–1c–26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	**¥ 2,770,284**	¥ 2,641,119	
1a	of Which: Capital Stock and Capital Surplus	**679,121**	768,225	
2	of Which: Retained Earnings	**2,170,520**	1,968,136	
1c	of Which: Treasury Stock (Deduction)	**6,041**	36,444	
26	of Which: Earnings to be Distributed (Deduction)	**73,314**	58,798	
	of Which: Others	**—**	—	
1b	Total Amount of Award Rights and Subscription Rights to Common Shares	**748**	760	
3	Accumulated Other Comprehensive Income	**713,854**	396,250	(a)
5	Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	**—**	—	
6	Common Equity Tier 1 Capital: Instruments and Reserves (A)	**3,484,887**	3,038,130	
	Common Equity Tier 1 Capital: Regulatory Adjustments			
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	**193,766**	143,054	
8	of Which: Goodwill (Including Those Equivalent)	**66,189**	28,108	
9	of Which: Other Intangible Assets	**127,576**	114,946	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	**331**	559	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting	**23,940**	(2,415)	
12	Shortfall of Eligible Provisions to Expected Losses	**—**	—	
13	Securitisation Gain on Sale	**334**	481	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities	**17,147**	12,258	
15	Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	**399,594**	218,564	
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)	**88**	11	
17	Reciprocal Cross-Holdings in Common Equity	**—**	—	
18	Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does Not Own More than 10% of the Issued Share Capital (Amount above 10% Threshold)	**8,780**	—	
19+20+21	Amount above the 10% Threshold on the Specified Items	**—**	—	
19	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	**—**	—	
20	of Which: Mortgage Servicing Rights	**—**	—	
21	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	**—**	—	
22	Amount Exceeding the 15% Threshold on the Specified Items	**—**	—	
23	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	**—**	—	
24	of Which: Mortgage Servicing Rights	**—**	—	
25	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	**—**	—	
27	Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and Tier 2 to Cover Deductions	**—**	—	
28	Common Equity Tier 1 Capital: Regulatory Adjustments (B)	**643,984**	372,514	
	Common Equity Tier 1 Capital (CET1)			
29	Common Equity Tier 1 Capital (C) = (A)–(B)	**¥ 2,840,903**	¥ 2,665,616	

CC1 As of March 31				a	b	c
Basel III Template No.		Items		2026	2025	Reference to Template CC2
		Additional Tier 1 Capital: Instruments				
30	31a	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards		¥ —	¥ —	
	31b	Total Amount of Award Rights and Subscription Rights to Additional Tier 1 Instruments		—	—	
	32	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards		320,000	320,000	
		Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles		—	—	
34		Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)		17,784	14,480	
36		Additional Tier 1 Capital: Instruments	(D)	337,784	334,480	
		Additional Tier 1 Capital: Regulatory Adjustments				
37		Investments in Own Additional Tier 1 Instruments		—	—	
38		Reciprocal Cross-Holdings in Additional Tier 1 Instruments		—	—	
39		Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)		1,569	—	
40		Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions		—	—	
42		Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions		—	—	
43		Additional Tier 1 Capital: Regulatory Adjustments	(E)	1,569	—	
		Additional Tier 1 Capital (AT1)				
44		Additional Tier 1 Capital	(F) = (D) – (E)	336,214	334,480	
		Tier 1 Capital (T1 = CET1 + AT1)				
45		Tier 1 Capital	(G) = (C) + (F)	3,177,118	3,000,097	
		Tier 2 Capital: Instruments and Provisions				
46		Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards		—	—	
		Total Amount of Award Rights and Subscription Rights to Tier 2 Instruments		—	—	
		Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards		300,186	282,805	
		Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles		—	—	
48		Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)		4,027	3,274	
50		Provisions Allowed in Group Tier 2		52,770	31,786	
50a		of Which: General Allowance for Credit Losses		5,184	4,011	
50b		of Which: Excess Amount of Eligible Provisions to Expected Losses		47,585	27,774	
51		Tier 2 Capital: Instruments and Provisions	(H)	¥ 356,984	¥ 317,866	

Millions of Yen, %

CC1			Millions of Yen, %		
As of March 31			a	b	c
Basel III Template No.	Items		**2026**	2025	Reference to Template CC2
	Tier 2 Capital: Regulatory Adjustments				
52	Investments in Own Tier 2 Instruments		¥ **—**	¥ —	
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities		**—**	—	
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)		**2,659**	—	
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions		**—**	—	
57	Tier 2 Capital: Regulatory Adjustments	(I)	**2,659**	—	
	Tier 2 Capital (T2)				
58	Tier 2 Capital	(J) = (H) − (I)	**354,324**	317,866	
	Total Capital (TC = T1 + T2)				
59	Total Capital	(K) = (G) + (J)	**3,531,442**	3,317,963	
	Total Risk Weighted Assets				
60	Total Risk Weighted Assets	(L)	**25,794,367**	23,132,774	
	Capital Ratios and Buffers (Consolidated)				
61	Common Equity Tier 1 Capital Ratio	(C)/(L)	**11.01%**	11.52%	
62	Tier 1 Capital Ratio	(G)/(L)	**12.31%**	12.96%	
63	Total Capital Ratio	(K)/(L)	**13.69%**	14.34%	
64	Total of bank CET1 specific buffer requirements		**3.06%**	3.06%	
65	of Which: Capital conservation buffer requirement		**2.50%**	2.50%	
66	of Which: Countercyclical buffer requirement		**0.06%**	0.06%	
67	of Which: Bank G-SIB and/or D-SIB additional requirements		**0.50%**	0.50%	
68	CET1 available after meeting the bank's minimum capital requirements		**5.69%**	6.34%	
	Regulatory Adjustments (before Risk Weighting)				
72	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)		**284,968**	221,267	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)		**267,670**	230,365	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)		**—**	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)		**7,048**	22,017	
	Provisions Included in Tier 2 Capital: Instruments and Provisions				
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Application of Cap)		**5,184**	4,011	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach		**14,683**	12,839	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Application of Cap)		**47,585**	27,774	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach		**127,574**	113,258	

Note: Our capital adequacy ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with "Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation" (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).
The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the consolidated BIS capital adequacy ratio itself or parts of the internal control over the procedure to calculate the ratio.

Main Features and Further Information of Regulatory Capital Instruments Consolidated

Outline and Details of Agreements Concerning Capital Funding Instruments are available on our website (https://www.smtg.jp/english/investors/report/basel).

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements Consolidated

Fiscal Year 2025

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	a	b	c
Items	Consolidated Balance Sheet (Millions of Yen)	Reference to Template CC1	Ref. No. of Appendix
(Assets)			
Cash and Due from Banks	¥ 24,040,669		
Call Loans and Bills Bought	20,240		
Receivables under Resale Agreements	612,807		
Receivables under Securities Borrowing Transactions	55,203		
Monetary Claims Bought	944,945		
Trading Assets	3,333,909		
Money Held in Trust	41,056		7–a
Securities	13,418,592		3–b, 7–b
Loans and Bills Discounted	33,277,334		7–c
Foreign Exchanges	65,826		
Lease Receivables and Investment Assets	690,585		
Other Assets	4,212,249		7–d
Tangible Fixed Assets	219,164		
Intangible Fixed Assets	187,851		3–a
Assets for Retirement Benefits	583,514		4
Deferred Tax Assets	12,908		5–a
Customers' Liabilities for Acceptances and Guarantees	604,167		
Allowance for Loan Losses	(142,808)		
Allowance for Investment Losses	(3,938)		
Total Assets	¥ 82,174,280		

CC2	a	b	c
Items	Consolidated Balance Sheet (Millions of Yen)	Reference to Template CC1	Ref. No. of Appendix
(Liabilities)			
Deposits	¥ 39,993,145		
Negotiable Certificates of Deposit	10,357,263		
Call Money and Bills Sold	214,592		
Payables under Repurchase Agreements	2,672,483		
Trading Liabilities	2,877,639		
Borrowed Money	8,711,015		9–a
Foreign Exchanges	1,314		
Short-term Bonds Payable	2,751,360		
Bonds Payable	3,927,648		9–b
Borrowed Money from Trust Account	2,516,892		
Other Liabilities	3,645,930		7–e
Provision for Bonuses	22,355		
Provision for Directors' Bonuses	686		
Provision for Stocks Payment	1,444		
Liabilities for Retirement Benefits	11,200		
Provision for Reward Points Program	23,089		
Provision for Reimbursement of Deposits	2,150		
Provision for Contingent Losses	1,997		
Deferred Tax Liabilities	244,479		5–b
Deferred Tax Liabilities for Land Revaluation	2,451		5–c
Acceptances and Guarantees	604,167		
Total Liabilities	78,583,311		
(Net Assets)			
Capital Stock	261,608		1–a
Capital Surplus	417,512		1–b
Retained Earnings	2,170,520		1–c
Treasury Stock	(6,041)		1–d
Total Shareholders' Equity	2,843,599		
Valuation Differences on Available-for-Sale Securities	334,652		
Deferred Gains (Losses) on Hedges	116,042		6
Revaluation Reserve for Land	(7,163)		
Foreign Currency Translation Adjustments	77,303		
Remeasurements of Defined Benefit Plans	193,019		
Total Accumulated Other Comprehensive Income	713,854	(a)	
Subscription Rights to Shares	748		2
Non-controlling Interests	32,767		8
Total Net Assets	3,590,969		
Total Liabilities and Net Assets	¥ 82,174,280		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 261,608		1–a
Capital Surplus	417,512		1–b
Retained Earnings	2,170,520		1–c
Treasury Stock	(6,041)		1–d
Total Shareholders' Equity	¥ 2,843,599		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,843,599	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	679,121		1a
of Which: Retained Earnings	2,170,520		2
of Which: Treasury Stock (Deduction)	6,041		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Subscription Rights to Shares, etc.

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Subscription Rights to Shares	¥ 748		2
of Which: Subscription Rights to Shares Issued by the Bank Holding Company	748		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Total Amount of Award Rights and Subscription Rights to Common Shares	¥ 748		1b
Total Amount of Award Rights and Subscription Rights to Additional Tier 1 Instruments	—		31b
Total Amount of Award Rights and Subscription Rights to Tier 2 Instruments	—		46

3. Intangible assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 187,851		3–a
Securities	13,418,592		3–b
of Which: Goodwill Arising on the Application of the Equity Method	63,397		
Associated Deferred Tax Liabilities	57,482		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 66,189		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	127,576	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

4. Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits)

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 583,514		4
Associated Deferred Tax Liabilities	183,920		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 399,594		15

5. Deferred tax assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 12,908		5–a
Deferred Tax Liabilities	244,479		5–b
Deferred Tax Liabilities for Land Revaluation	2,451		5–c
Associated Intangible Fixed Assets	57,482		
Associated Assets for Retirement Benefits	183,920		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 331	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	7,048	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	7,048		75

6. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ 116,042		6

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ 23,940	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

7. Investments in the Capital and Other TLAC Liabilities of Financial Entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 41,056		7–a
Securities	13,418,592		7–b
Loans and Bills Discounted	33,277,334	Including Subordinated Debts	7–c
Other Assets	4,212,249	Including derivatives	7–d
Other Liabilities	¥ 3,645,930	Including derivatives	7–e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ 88		
Common Equity Tier 1 Capital	88		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-holdings in the Capital and other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	297,978		
Common Equity Tier 1 Capital	8,780		18
Additional Tier 1 Capital	1,569		39
Tier 2 Capital and Other TLAC Liabilities	2,659		54
Amount below the Thresholds for Deduction (before Risk Weighting)	284,968		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	267,670		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	267,670		73

8. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 32,767		8

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	17,784	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	4,027	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48

9. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 8,711,015		9–a
Bonds Payable	3,927,648		9–b

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 320,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	300,186		46

Fiscal Year 2024

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	a	b	c
Items	Consolidated Balance Sheet (Millions of Yen)	Reference to Template CC1	Ref. No. of Appendix
(Assets)			
Cash and Due from Banks	¥ 25,173,611		
Call Loans and Bills Bought	21,000		
Receivables under Resale Agreements	803,722		
Receivables under Securities Borrowing Transactions	95,400		
Monetary Claims Bought	926,244		
Trading Assets	2,291,521		
Money Held in Trust	35,677		7–a
Securities	11,496,181		3–b, 7–b
Loans and Bills Discounted	32,206,993		7–c
Foreign Exchanges	53,453		
Lease Receivables and Investment Assets	718,241		
Other Assets	3,197,997		7–d
Tangible Fixed Assets	218,432		
Intangible Fixed Assets	174,746		3–a
Assets for Retirement Benefits	319,161		4
Deferred Tax Assets	8,197		5–a
Customers' Liabilities for Acceptances and Guarantees	640,415		
Allowance for Loan Losses	(129,958)		
Allowance for Investment Losses	(3,938)		
Total Assets	¥ 78,247,102		

CC2	a	b	c
Items	Consolidated Balance Sheet (Millions of Yen)	Reference to Template CC1	Ref. No. of Appendix
(Liabilities)			
Deposits	¥ 37,722,986		
Negotiable Certificates of Deposit	9,643,098		
Call Money and Bills Sold	318,617		
Payables under Repurchase Agreements	2,391,583		
Trading Liabilities	2,092,440		
Borrowed Money	9,084,957		9–a
Foreign Exchanges	1,440		
Short-term Bonds Payable	2,987,093		
Bonds Payable	3,543,483		9–b
Borrowed Money from Trust Account	3,492,270		
Other Liabilities	3,000,874		7–e
Provision for Bonuses	21,308		
Provision for Directors' Bonuses	512		
Provision for Stocks Payment	1,626		
Liabilities for Retirement Benefits	12,576		
Provision for Reward Points Program	22,686		
Provision for Reimbursement of Deposits	2,390		
Provision for Contingent Losses	1,473		
Deferred Tax Liabilities	135,496		5–b
Deferred Tax Liabilities for Land Revaluation	2,451		5–c
Acceptances and Guarantees	640,415		
Total Liabilities	75,119,785		
(Net Assets)			
Capital Stock	261,608		1–a
Capital Surplus	506,616		1–b
Retained Earnings	1,968,136		1–c
Treasury Stock	(36,444)		1–d
Total Shareholders' Equity	2,699,917		
Valuation Differences on Available-for-Sale Securities	351,583		
Deferred Gains (Losses) on Hedges	(10,146)		6
Revaluation Reserve for Land	(7,163)		
Foreign Currency Translation Adjustments	46,363		
Remeasurements of Defined Benefit Plans	15,612		
Total Accumulated Other Comprehensive Income	396,250	(a)	
Subscription Rights to Shares	760		2
Non-controlling Interests	30,388		8
Total Net Assets	3,127,317		
Total Liabilities and Net Assets	¥ 78,247,102		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 261,608		1–a
Capital Surplus	506,616		1–b
Retained Earnings	1,968,136		1–c
Treasury Stock	(36,444)		1–d
Total Shareholders' Equity	¥ 2,699,917		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,699,917	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	768,225		1a
of Which: Retained Earnings	1,968,136		2
of Which: Treasury Stock (Deduction)	36,444		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Subscription Rights to Shares, etc.

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Subscription Rights to Shares	¥ 760		2
of Which: Subscription Rights to Shares Issued by the Bank Holding Company	760		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Total Amount of Award Rights and Subscription Rights to Common Shares	¥ 760		1b
Total Amount of Award Rights and Subscription Rights to Additional Tier 1 Instruments	—		31b
Total Amount of Award Rights and Subscription Rights to Tier 2 Instruments	—		46

3. Intangible assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 174,746		3–a
Securities	11,496,181		3–b
of Which: Goodwill Arising on the Application of the Equity Method	20,025		
Associated Deferred Tax Liabilities	51,717		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 28,108		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	114,946	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

4. Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits)

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 319,161		4
Associated Deferred Tax Liabilities	100,596		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 218,564		15

5. Deferred tax assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 8,197		5–a
Deferred Tax Liabilities	135,496		5–b
Deferred Tax Liabilities for Land Revaluation	2,451		5–c
Associated Intangible Fixed Assets	51,717		
Associated Assets for Retirement Benefits	100,596		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 559	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	22,017	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	22,017		75

6. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (10,146)		6

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (2,415)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

7. Investments in the Capital and Other TLAC Liabilities of Financial Entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 35,677		7–a
Securities	11,496,181		7–b
Loans and Bills Discounted	32,206,993	Including Subordinated Debts	7–c
Other Assets	3,197,997	Including derivatives	7–d
Other Liabilities	¥ 3,000,874	Including derivatives	7–e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ 11		
Common Equity Tier 1 Capital	11		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-holdings in the Capital and other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	221,267		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	221,267		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	230,365		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	230,365		73

8. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 30,388		8

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	14,480	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,274	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48

9. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 9,084,957		9–a
Bonds Payable	3,543,483		9–b

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 320,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	282,805		46

Credit Risk

Consolidated

Term-end Balance of Credit Risk Exposures by Category and their Breakdown by Major Type of Assets

	Millions of Yen							
	2026				2025			
	Term-end balance of exposures				Term-end balance of exposures			
As of March 31	Total	Loans, Call Loans, Deposits, etc.	Securities	Other Off-balance Sheet Transactions	Total	Loans, Call Loans, Deposits, etc.	Securities	Other Off-balance Sheet Transactions
Japan	**¥60,433,982**	**¥50,923,935**	**¥ 6,981,990**	**¥ 2,528,056**	¥60,984,573	¥51,494,547	¥ 7,160,986	¥ 2,329,039
Outside Japan	**10,573,094**	**5,578,855**	**4,514,216**	**480,022**	8,496,897	5,586,190	2,556,614	354,093
Total for Geographic Regions	**¥71,007,077**	**¥56,502,790**	**¥11,496,207**	**¥ 3,008,079**	¥69,481,471	¥57,080,737	¥ 9,717,600	¥ 2,683,132
Manufacturing	**¥ 4,722,664**	**¥ 3,441,197**	**¥ 473,077**	**¥ 808,389**	¥ 4,573,848	¥ 3,272,744	¥ 529,072	¥ 772,032
Agriculture and Forestry	**19,810**	**18,737**	**1,073**	**—**	23,799	22,898	901	—
Fisheries	**3,256**	**833**	**1,990**	**433**	2,011	250	1,461	300
Mining and Quarrying of Stones and Gravel	**224,300**	**177,905**	**664**	**45,730**	169,818	125,889	354	43,574
Construction	**678,884**	**563,606**	**51,839**	**63,438**	576,411	451,821	59,791	64,798
Electricity, Gas, Heat Supply and Water	**2,824,079**	**2,501,108**	**40,465**	**282,505**	2,782,513	2,515,272	32,897	234,342
Information and Communication	**632,705**	**555,258**	**13,381**	**64,065**	506,225	439,880	12,676	53,669
Transport and Postal Activities	**2,819,829**	**2,421,784**	**147,160**	**250,884**	2,764,941	2,387,006	230,586	147,348
Wholesale and Retail Trade	**2,388,883**	**1,983,786**	**131,145**	**273,952**	2,284,765	1,911,195	98,121	275,448
Finance and Insurance	**6,265,037**	**4,519,071**	**1,455,861**	**290,105**	6,346,817	4,939,450	1,121,552	285,814
Real Estate	**4,586,714**	**4,017,905**	**290,996**	**277,812**	3,983,614	3,428,359	336,348	218,905
Goods Rental and Leasing	**2,041,295**	**1,859,666**	**13,077**	**168,552**	1,975,003	1,778,754	32,280	163,968
Local Public Bodies	**94,735**	**45,666**	**41,266**	**7,801**	136,205	69,742	43,541	22,921
Individuals	**10,868,941**	**10,677,306**	**—**	**191,635**	11,199,979	10,973,950	—	226,028
Others	**32,835,937**	**23,718,956**	**8,834,209**	**282,772**	32,155,514	24,763,519	7,218,014	173,980
Total for Industry Sectors	**¥71,007,077**	**¥56,502,790**	**¥11,496,207**	**¥ 3,008,079**	¥69,481,471	¥57,080,737	¥ 9,717,600	¥ 2,683,132
To 1 year	**¥32,097,816**	**¥29,506,473**	**¥ 1,588,285**	**¥ 1,003,057**	¥34,552,719	¥30,293,364	¥ 3,307,599	¥ 951,755
> 1 year to 3 years	**8,299,950**	**5,640,365**	**1,806,485**	**853,100**	7,678,240	4,920,506	1,958,654	799,079
> 3 years to 5 years	**8,155,356**	**4,461,693**	**3,307,917**	**385,745**	7,462,304	4,733,877	2,386,374	342,052
> 5 years	**22,453,953**	**16,894,257**	**4,793,519**	**766,176**	19,788,207	17,132,988	2,064,972	590,245
Total for Residual Maturity	**¥71,007,077**	**¥56,502,790**	**¥11,496,207**	**¥ 3,008,079**	¥69,481,471	¥57,080,737	¥ 9,717,600	¥ 2,683,132

Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., purchased receivables, lease transactions as well as exposures subject to phased rollout of the IRB Approach.
2. "Others" in the industry sectors include non-residents and state public services. Exposures for residual maturity of over 5 years include those with no fixed maturities.
3. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit.

Term-end Balance of Obligors' exposures related to Loans prescribed in the provisions of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of the Financial Functions, Allowances, and Write-offs, as well as their Breakdown by Geographic Regions and Industry Sectors

	Millions of Yen					
	As of March 31, 2026		**FY2025**	As of March 31, 2025		FY2024
	Term-end balance of exposures	Allowances for loan losses	Write-offs	Term-end balance of exposures	Allowances for loan losses	Write-offs
Japan	**¥ 63,651**	**¥ 16,801**	**¥ 999**	¥ 104,190	¥ 23,140	¥ 11,652
Outside Japan	**24,432**	**12,002**	**3,126**	20,087	7,498	—
Total for Geographic Regions	**¥ 88,083**	**¥ 28,804**	**¥ 4,126**	¥ 124,277	¥ 30,639	¥ 11,652
Manufacturing	**¥ 21,621**	**¥ 11,831**	**¥ 473**	¥ 43,364	¥ 17,045	¥ 5,860
Agriculture and Forestry	**14**	**3**	**—**	128	99	1
Fisheries	**0**	**0**	**—**	151	75	—
Mining and Quarrying of Stones and Gravel	**—**	**—**	**—**	8	—	—
Construction	**283**	**130**	**—**	230	1	8
Electricity, Gas, Heat Supply and Water	**386**	**33**	**—**	5,084	767	4,218
Information and Communication	**1,005**	**803**	**—**	354	149	1
Transport and Postal Activities	**259**	**87**	**0**	254	71	3
Wholesale and Retail Trade	**2,159**	**294**	**—**	7,761	3,046	9
Finance and Insurance	**516**	**6**	**—**	659	73	0
Real Estate	**4,679**	**1,117**	**—**	9,046	64	15
Goods Rental and Leasing	**9**	**4**	**—**	21	10	—
Local Public Bodies	**—**	**—**	**—**	2	1	—
Individuals	**28,685**	**1,089**	**514**	32,755	1,215	1,115
Others	**28,461**	**13,400**	**3,139**	24,455	8,016	416
Total for Industry Sectors	**¥ 88,083**	**¥ 28,804**	**¥ 4,126**	¥ 124,277	¥ 30,639	¥ 11,652

Notes: 1. "Others" in the industry sectors include non-residents.
2. Allowances for loan losses include "general allowances for loan losses" and "specific allowances for loan losses", etc.

Term-end Balance of Exposures by Past Due Periods (excluding "Doubtful Claims" and "Bankrupt and substantially bankrupt Claims")

	Millions of Yen	
As of March 31	2026	2025
< 1 month	¥ **67,390**	¥ 64,124
≥ 1 month to < 2 months	**11,805**	13,943
≥ 2 months to < 3 months	**8,091**	8,989
≥ 3 months	**—**	27
Total	¥ **87,288**	¥ 87,085

Note: Among the term-end balance of exposures for each past due period, "Doubtful Claims" and "Bankrupt and substantially bankrupt Claims" prescribed in the provisions of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of the Financial Functions are excluded, in aggregate calculation.

Term-end Balance of Exposures of obligors whose loan conditions were Restructured for the purpose of restructuring or supporting business management ; of which Amounts of Increased Allowances for such exposures and Other Amounts due to the restructuring of the loan conditions

	Millions of Yen	
As of March 31	2026	2025
Amounts of Increased Allowances for Such Exposures Due to the Restructuring of the Loan Conditions	¥ **13,686**	¥ 28,934
Other Amounts	**—**	—
Term-end Balance of Exposures	¥ **13,686**	¥ 28,934

Note: Restructured loans are those loans that provide some arrangements favorable to the obligors for the purpose of restructuring or supporting business management, such as by reducing or exempting interest, postponing principal or interest payments, forgiving loans, and providing other benefits to the obligors, excluding those loans classified as "Loans in Bankruptcy Procedures", "Delinquent Loans" , and "Loans past due three months or more". In principle, the allowances for restructured loans has been all increased after restructuring loan conditions.

Equity Investments in Funds

Consolidated

Exposures Relating to Funds

	Millions of Yen	
As of March 31	2026	2025
Total exposures relating to funds	¥ **1,145,451**	¥ 1,143,567
Look-through Approach	**588,574**	667,527
Mandate-based Approach	**556,851**	476,011
Probability Approach (subject to 250% risk weight)	**—**	—
Probability Approach (subject to 400% risk weight)	**—**	—
Fall-Back Approach (subject to 1,250% risk weight)	**24**	27

Note: Exposures subject to the calculation of credit risk-weighted assets under the provisions of Article 54-5 and 145 of the FSA Capital Adequacy Notification are shown.

Disclosure Data Designated as Per the Appended Forms

Consolidated

OV1: Overview of risk-weighted assets

OV1		Millions of Yen			
		a	b	c	d
Basel III Template No.		Risk-weighted assets		Minimum capital requirements	
		March 31, 2026	March 31, 2025	**March 31, 2026**	March 31, 2025
1	Credit risk (excluding counterparty credit risk)	**¥ 15,881,199**	¥ 14,586,335	**¥ 1,270,495**	¥ 1,166,906
2	Of which: Standardised Approach (SA)	**1,982,757**	1,628,756	**158,620**	130,300
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	**9,569,642**	9,104,899	**765,571**	728,391
4	Of which: Supervisory slotting approach	**620,894**	658,378	**49,671**	52,670
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach	**2,736,057**	2,416,896	**218,884**	193,351
	Of which: Significant investments in commercial entities	**—**	—	**—**	—
	Of which: Lease residual value	**347,265**	210,780	**27,781**	16,862
	Other assets	**624,582**	566,623	**49,966**	45,329
6	Counterparty credit risk (CCR)	**496,387**	395,249	**39,711**	31,619
7	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	**408,981**	333,871	**32,718**	26,709
8	Of which: Expected Positive Exposure (EPE)	**—**	—	**—**	—
	Of which: Central Counterparty (CCP)	**33,986**	24,914	**2,718**	1,993
9	Others	**53,420**	36,464	**4,273**	2,917
10	Credit Valuation Adjustment (CVA)	**411,733**	412,925	**32,938**	33,034
	Of which: SA-CVA	**—**	—	**—**	—
	Of which: Full BA-CVA	**411,733**	412,925	**32,938**	33,034
	Of which: Reduced BA-CVA	**—**	—	**—**	—
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	**992,778**	623,736	**79,422**	49,898
12	Equity investment in funds (Look-Through Approach (LTA))	**1,868,931**	1,641,400	**149,514**	131,312
13	Equity investment in funds (Mandate-Based Approach (MBA))	**1,974,797**	1,679,870	**157,983**	134,389
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	**—**	—	**—**	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	**—**	—	**—**	—
14	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	**312**	348	**24**	27
15	Settlement risk	**—**	—	**—**	—
16	Securitisation exposures in banking book	**569,775**	370,963	**45,582**	29,677
17	Of which: Internal Ratings-Based Approach (SEC-IRBA)	**543,569**	341,463	**43,485**	27,317
18	Of which: External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach(IAA)	**26,201**	29,494	**2,096**	2,359
19	Of which: Standardised Approach (SEC-SA)	**—**	—	**—**	—
	Of which: subject to 1,250% risk weight	**4**	5	**0**	0
20	Market risk	**1,146,580**	1,229,165	**91,726**	98,333
21	Of which: Standardised Approach (SA)	**1,146,580**	1,229,165	**91,726**	98,333
22	Of which: Internal Model Approach (IMA)	**—**	—	**—**	—
	Of which: Simplified Standardised Approach	**—**	—	**—**	—
23	Capital charge for switch between trading book and banking book	**—**	—	**—**	—
24	Operational risk	**1,765,073**	1,562,148	**141,205**	124,971
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	**686,796**	630,629	**54,943**	50,450
26	Floor adjustment	**—**	—	**—**	—
27	Total	**¥ 25,794,367**	¥ 23,132,774	**¥ 2,063,549**	¥ 1,850,621

LI1: Differences between accounting and regulatory scopes of consolidation and mapping of consolidated financial statement categories with regulatory risk categories

LI1	Millions of Yen						
	March 31, 2026						
	a	b	c	d	e	f	g
	Carrying values as reported in published consolidated financial statement	Carrying values under scope of regulatory consolidation	Carrying values of items				
			Credit risk (excluding amounts relevant to columns d and e)	Counterparty credit risk	Securitisation (excluding amounts relevant to column f)	Market risk	Items not subject to capital requirements or subject to deduction from capital
Assets:							
Cash and Due from Banks		¥ 24,040,669	¥ 24,040,669	¥ —	¥ —	¥ —	¥ —
Call Loans and Bills Bought		20,240	20,240	—	—	—	—
Receivables under Resale Agreements		612,807	—	612,807	—	—	—
Receivables under Securities Borrowing Transactions		55,203	—	55,203	—	—	—
Monetary Claims Bought		944,945	678,415	—	265,818	—	712
Trading Assets		3,333,909	—	3,039,612	—	3,333,909	—
Money Held in Trust		41,056	40,858	—	—	—	198
Securities		13,418,592	12,499,728	—	845,399	—	73,464
Loans and Bills Discounted		33,277,334	32,060,599	—	1,160,022	—	56,712
Foreign Exchanges		65,826	65,826	—	—	—	—
Lease Receivables and Investment Assets		690,585	690,585	—	—	—	—
Other Assets		4,212,249	1,272,559	2,286,537	12,957	2,114,370	640,193
Tangible Fixed Assets		219,164	219,164	—	—	—	—
Intangible Fixed Assets		187,851	57,482	—	—	—	130,369
Assets for Retirement Benefits		583,514	183,920	—	—	—	399,594
Deferred Tax Assets		12,908	12,576	—	—	—	331
Customers' Liabilities for Acceptances and Guarantees		604,167	604,167	—	—	—	—
Allowance for Loan Losses		(142,808)	(142,808)	—	—	—	—
Allowance for Investment Losses		(3,938)	(3,938)	—	—	—	—
Total Assets		¥ 82,174,280	¥ 72,300,048	¥ 5,994,160	¥ 2,284,197	¥ 5,448,279	¥ 1,301,576
Liabilities:							
Deposits		¥ 39,993,145	¥ —	¥ —	¥ —	¥ —	¥ 39,993,145
Negotiable Certificates of Deposit		10,357,263	—	—	—	—	10,357,263
Call Money and Bills Sold		214,592	—	—	—	—	214,592
Payables under Repurchase Agreements		2,672,483	—	2,672,483	—	—	—
Trading Liabilities		2,877,639	—	2,877,639	—	2,877,639	—
Borrowed Money		8,711,015	—	—	—	—	8,711,015
Foreign Exchanges		1,314	—	—	—	—	1,314
Short-Term Bonds Payable		2,751,360	—	—	—	—	2,751,360
Bonds Payable		3,927,648	—	—	—	—	3,927,648
Borrowed Money from Trust Account		2,516,892	—	—	—	—	2,516,892
Other Liabilities		3,645,930	—	2,154,242	—	2,154,242	1,491,688
Provision for Bonuses		22,355	—	—	—	—	22,355
Provision for Directors' Bonuses		686	—	—	—	—	686
Provision for Stocks Payment		1,444	—	—	—	—	1,444
Liabilities for Retirement Benefits		11,200	—	—	—	—	11,200
Provision for Reward Points Program		23,089	—	—	—	—	23,089
Provision for Reimbursement of Deposits		2,150	—	—	—	—	2,150
Provision for Contingent Losses		1,997	—	—	—	—	1,997
Deferred Tax Liabilities		244,479	—	—	—	—	244,479
Deferred Tax Liabilities for Land Revaluation		2,451	—	—	—	—	2,451
Acceptances and Guarantees		604,167	—	—	—	—	604,167
Total Liabilities		¥ 78,583,311	¥ —	¥ 7,704,365	¥ —	¥ 5,031,882	¥ 70,878,945

Notes: 1. Derivatives transactions included in "trading assets" and "trading liabilities" and foreign exchanges included in "other assets" and "other liabilities" are subject to capital charge in both counterparty credit risk and market risk. Accordingly, the sum of amounts in Columns a and b is not equal to the sum of amounts in Columns c to g.

2. Among market risks, the foreign exchange risk in banking book is not easily linked to individual items of accounts in the consolidated balance sheet. Accordingly, it is not included in the above figures.

LI1	Millions of Yen						
	March 31, 2025						
	a	b	c	d	e	f	g
			Carrying values of items				
	Carrying values as reported in published consolidated financial statement	Carrying values under scope of regulatory consolidation	Credit risk (excluding amounts relevant to columns d and e)	Counterparty credit risk	Securitisation (excluding amounts relevant to column f)	Market risk	Items not subject to capital requirements or subject to deduction from capital
Assets:							
Cash and Due from Banks		¥ 25,173,611	¥ 25,173,611	¥ —	¥ —	¥ —	¥ —
Call Loans and Bills Bought		21,000	21,000	—	—	—	—
Receivables under Resale Agreements		803,722	—	803,722	—	—	—
Receivables under Securities Borrowing Transactions		95,400	—	95,400	—	—	—
Monetary Claims Bought		926,244	733,213	—	192,277	—	753
Trading Assets		2,291,521	—	2,181,971	—	2,291,521	—
Money Held in Trust		35,677	35,667	—	—	—	9
Securities		11,496,181	10,799,810	—	696,370	—	0
Loans and Bills Discounted		32,206,993	31,252,221	—	898,017	—	56,753
Foreign Exchanges		53,453	53,453	—	—	—	—
Lease Receivables and Investment Assets		718,241	718,241	—	—	—	—
Other Assets		3,194,059	1,022,892	1,567,085	11,348	1,131,811	592,733
Tangible Fixed Assets		218,432	218,432	—	—	—	—
Intangible Fixed Assets		174,746	51,717	—	—	—	123,028
Assets for Retirement Benefits		319,161	100,596	—	—	—	218,564
Deferred Tax Assets		8,197	7,638	—	—	—	559
Customers' Liabilities for Acceptances and Guarantees		640,415	640,415	—	—	—	—
Allowance for Loan Losses		(129,958)	(129,958)	—	—	—	—
Total Assets		¥ 78,247,102	¥ 70,698,955	¥ 4,648,179	¥ 1,798,014	¥ 3,423,332	¥ 992,403
Liabilities:							
Deposits		¥ 37,722,986	¥ —	¥ —	¥ —	¥ —	¥ 37,722,986
Negotiable Certificates of Deposit		9,643,098	—	—	—	—	9,643,098
Call Money and Bills Sold		318,617	—	—	—	—	318,617
Payables under Repurchase Agreements		2,391,583	—	2,391,583	—	—	—
Trading Liabilities		2,092,440	—	2,092,440	—	2,092,440	—
Borrowed Money		9,084,957	—	—	—	—	9,084,957
Foreign Exchanges		1,440	—	—	—	—	1,440
Short-Term Bonds Payable		2,987,093	—	—	—	—	2,987,093
Bonds Payable		3,543,483	—	—	—	—	3,543,483
Borrowed Money from Trust Account		3,492,270	—	—	—	—	3,492,270
Other Liabilities		3,000,874	—	1,544,111	—	1,544,111	1,456,763
Provision for Bonuses		21,308	—	—	—	—	21,308
Provision for Directors' Bonuses		512	—	—	—	—	512
Provision for Stocks Payment		1,626	—	—	—	—	1,626
Liabilities for Retirement Benefits		12,576	—	—	—	—	12,576
Provision for Reward Points Program		22,686	—	—	—	—	22,686
Provision for Reimbursement of Deposits		2,390	—	—	—	—	2,390
Provision for Contingent Losses		1,473	—	—	—	—	1,473
Deferred Tax Liabilities		135,496	—	—	—	—	135,496
Deferred Tax Liabilities for Land Revaluation		2,451	—	—	—	—	2,451
Acceptances and Guarantees		640,415	—	—	—	—	640,415
Total Liabilities		¥ 75,119,785	¥ —	¥ 6,028,135	¥ —	¥ 3,636,551	¥ 69,091,649

Notes: 1. Derivatives transactions included in "trading assets" and "trading liabilities" and foreign exchanges included in "other assets" and "other liabilities" are subject to capital charge in both counterparty credit risk and market risk. Accordingly, the sum of amounts in Columns a and b is not equal to the sum of amounts in Columns c to g.
2. Among market risks, the foreign exchange risk in banking book is not easily linked to individual items of accounts in the consolidated balance sheet. Accordingly, it is not included in the above figures.

LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements

LI2		Millions of Yen				
		March 31, 2026				
		a	b	c	d	e
			Items subject to:			
Item No.		Total	Credit risk (excluding amounts relevant to columns c and d)	Counterparty credit risk	Securitisation (excluding amounts relevant to column e)	Market risk
1	Asset carrying value amount under scope of regulatory consolidation	¥ 80,872,704	¥ 72,300,048	¥ 5,994,160	¥ 2,284,197	¥ 5,448,279
2	Liabilities carrying value amount under scope of regulatory consolidation	7,704,365	—	7,704,365	—	5,031,882
3	Total net amount under regulatory scope of consolidation	73,168,338	72,300,048	(1,710,204)	2,284,197	416,397
4	Off-balance sheet amounts	3,588,552	2,391,141	—	1,197,410	—
5	Differences due to netting, the exposure calculation method, etc.	3,322,136	(72,510)	4,082,375	—	(687,728)
6	Differences due to consideration of allowances and write-offs	24,807	24,807	—	—	—
7	Other	7,048	7,048	—	—	—
8	Regulatory exposure amounts	80,110,884	74,650,536	2,372,170	3,481,608	(271,330)

Notes: 1. Derivatives transactions included in "trading assets" and "trading liabilities" and foreign exchanges included in "other assets" and "other liabilities" are subject to capital charge in both counterparty credit risk and market risk. Accordingly, the amount in Column a is not equal to the sum of amounts in Columns b to e, for Item No. 1, 2, 3, and 8.
2. Among market risks, the foreign exchange risk in banking book is not easily linked to individual items of accounts in the consolidated balance sheet. Accordingly, it is not included in the above figures.
3. The major factors in the difference between the amount of exposure in the capital regulatory standards and the amount posted in the consolidated balance sheet for each risk category are as follows:
- Credit risk and securitisation exposures: Differences due to taking into account off-balance sheet amounts, allowances and write-offs
- Counterparty credit risk: Difference due to netting and the application of SA-CCR to the exposure calculation method
- Market risk: Difference due to netting, etc.

LI2		Millions of Yen				
		March 31, 2025				
		a	b	c	d	e
			Items subject to:			
Item No.		Total	Credit risk (excluding amounts relevant to columns c and d)	Counterparty credit risk	Securitisation (excluding amounts relevant to column e)	Market risk
1	Asset carrying value amount under scope of regulatory consolidation	¥ 77,254,699	¥ 70,698,955	¥ 4,648,179	¥ 1,798,014	¥ 3,423,332
2	Liabilities carrying value amount under scope of regulatory consolidation	6,028,135	—	6,028,135	—	3,636,551
3	Total net amount under regulatory scope of consolidation	71,226,564	70,698,955	(1,379,955)	1,798,014	(213,219)
4	Off-balance sheet amounts	2,972,406	2,047,330	—	925,076	—
5	Differences due to netting, the exposure calculation method, etc.	2,225,803	(69,307)	2,823,489	—	(528,377)
6	Differences due to consideration of allowances and write-offs	31,894	31,894	—	—	—
7	Other	22,017	22,017	—	—	—
8	Regulatory exposure amounts	76,478,686	72,730,890	1,443,533	2,723,090	(741,596)

Notes: 1. Derivatives transactions included in "trading assets" and "trading liabilities" and foreign exchanges included in "other assets" and "other liabilities" are subject to capital charge in both counterparty credit risk and market risk. Accordingly, the amount in Column a is not equal to the sum of amounts in Columns b to e, for Item No. 1, 2, 3, and 8.

2. Among market risks, the foreign exchange risk in banking book is not easily linked to individual items of accounts in the consolidated balance sheet. Accordingly, it is not included in the above figures.

3. The major factors in the difference between the amount of exposure in the capital regulatory standards and the amount posted in the consolidated balance sheet for each risk category are as follows:
   - Credit risk and securitisation exposures: Differences due to taking into account off-balance sheet amounts, allowances and write-offs
   - Counterparty credit risk: Difference due to netting and the application of SA-CCR to the exposure calculation method
   - Market risk: Difference due to netting, etc.

CR1: Credit quality of assets

CR1		Millions of Yen			
		March 31, 2026			
		a	b	c	d
Item No.		Gross carrying values of		Allowances	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
	On-balance sheet assets				
1	Loans and Bills Discounted	**¥ 77,231**	**¥ 31,904,850**	**¥ 117,488**	**¥ 31,864,593**
2	Debt Securities	**0**	**10,072,671**	**—**	**10,072,671**
3	Other on-balance sheet assets (debt-based assets)	**13,426**	**26,882,582**	**4,547**	**26,891,461**
4	Total on-balance sheet assets (1+2+3)	**¥ 90,658**	**¥ 68,860,104**	**¥ 122,035**	**¥ 68,828,726**
	Off-balance sheet assets				
5	Acceptances and Guarantees, etc.	**¥ 132**	**¥ 742,470**	**¥ 853**	**¥ 741,749**
6	Commitments, etc.	**552**	**5,219,407**	**1,918**	**5,218,040**
7	Total off-balance sheet assets (5+6)	**¥ 684**	**¥ 5,961,877**	**¥ 2,772**	**¥ 5,959,790**
	Total				
8	Total (4+7)	**¥ 91,342**	**¥ 74,821,982**	**¥ 124,808**	**¥ 74,788,517**

Note: The aggregate calculation on this statement does not include counterparty credit risk, the credit risk related to securitisation transactions, or the credit risk related to funds.

CR1		Millions of Yen			
		March 31, 2025			
		a	b	c	d
Item No.		Gross carrying values of		Allowances	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
	On-balance sheet assets				
1	Loans and Bills Discounted	¥ 106,416	¥ 31,052,391	¥ 103,167	¥ 31,055,641
2	Debt Securities	0	8,443,789	—	8,443,789
3	Other on-balance sheet assets (debt-based assets)	13,416	27,764,978	4,340	27,774,053
4	Total on-balance sheet assets (1+2+3)	¥ 119,832	¥ 67,261,159	¥ 107,508	¥ 67,273,484
	Off-balance sheet assets				
5	Acceptances and Guarantees, etc.	¥ 231	¥ 697,199	¥ 1,150	¥ 696,281
6	Commitments, etc.	817	4,505,716	1,422	4,505,111
7	Total off-balance sheet assets (5+6)	¥ 1,049	¥ 5,202,916	¥ 2,573	¥ 5,201,392
	Total				
8	Total (4+7)	¥ 120,882	¥ 72,464,076	¥ 110,081	¥ 72,474,877

Note: The aggregate calculation on this statement does not include counterparty credit risk, the credit risk related to securitisation transactions, or the credit risk related to funds.

CR2: Changes in stock of defaulted loans and debt securities

CR2 Item No.			Millions of Yen
			March 31, 2026
			Amounts
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year		**¥ 119,832**
2	Changes in stock of loans and debt securities for each factor during the fiscal year	Of which: Newly defaulted	**38,253**
3		Of which: Returning to non-defaulted status	**10,463**
4		Of which: Written-offs	**2,794**
5		Of which: Other factors	**(54,170)**
6	Stock of defaulted loans and debt securities at the end of the fiscal year (1+2-3-4+5)		**¥ 90,658**

Notes: 1. The end of the previous fiscal year indicates March 31, 2025, and the end of the fiscal year indicates March 31, 2026.

CR2 Item No.			Millions of Yen
			March 31, 2025
			Amounts
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year		¥ 134,825
2	Changes in stock of loans and debt securities for each factor during the fiscal year	Of which: Newly defaulted	63,371
3		Of which: Returning to non-defaulted status	18,309
4		Of which: Written-offs	8,894
5		Of which: Other factors	(51,160)
6	Stock of defaulted loans and debt securities at the end of the fiscal year (1+2-3-4+5)		¥ 119,832

Notes: 1. The end of the previous fiscal year indicates March 31, 2024, and the end of the fiscal year indicates March 31, 2025.

CR3: Credit risk mitigation techniques (CRM) – overview

CR3 Item No.		Millions of Yen				
		March 31, 2026				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	**¥ 28,051,361**	**¥ 3,813,232**	**¥ 1,031,979**	**¥ 206,779**	**¥ —**
2	Debt Securities	**10,072,671**	**—**	**—**	**—**	**—**
3	Other on-balance sheet assets (debt-based assets)	**26,891,461**	**—**	**—**	**—**	**—**
4	Total (1+2+3)	**¥ 65,015,494**	**¥ 3,813,232**	**¥ 1,031,979**	**¥ 206,779**	**¥ —**
5	Of which defaulted	**32,067**	**6,945**	**4,989**	**698**	**—**

CR3 Item No.		Millions of Yen				
		March 31, 2025				
		a	b	c	d	e
		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 27,564,893	¥ 3,490,747	¥ 855,213	¥ 132,962	¥ —
2	Debt Securities	8,443,789	—	—	—	—
3	Other on-balance sheet assets (debt-based assets)	27,774,053	0	0	—	—
4	Total (1+2+3)	¥ 63,782,736	¥ 3,490,747	¥ 855,213	¥ 132,962	¥ —
5	Of which defaulted	26,427	16,035	15,095	321	—

CR4: Standardised approach – Credit risk exposure and Credit risk mitigation (CRM) effects

CR4		Millions of Yen, %					
		March 31, 2026					
		a	b	c	d	e	f
Item No.		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount	RWA density
	Asset classes	**On-balance sheet amount**	Off-balance sheet amount	**On-balance sheet amount**	Off-balance sheet amount		
1a	Government of Japan and Bank of Japan (BOJ)	**¥ 198**	¥ —	**¥ 198**	¥ —	**¥ 0**	**0.00 %**
1b	Foreign central governments and foreign central banks	**600,068**	—	**600,068**	—	**15,089**	**2.51**
1c	Bank for International Settlements, etc.	**—**	—	**—**	—	**—**	**—**
2a	Local governments of Japan	**—**	—	**—**	—	**—**	**—**
2b	Foreign non-central government public sector entities (PSE)	**23,605**	—	**23,605**	—	**11,779**	**49.90**
2c	Japan Finance Organization for Municipalities (JFM)	**—**	—	**—**	—	**—**	**—**
2d	Government-affiliated agencies of Japan	**1**	—	**1**	—	**0**	**10.00**
2e	The three local public corporations	**—**	—	**—**	—	**—**	**—**
3	Multilateral development banks (MDBs)	**—**	—	**—**	—	**—**	**—**
4	Financial institutions, type I financial institutions and insurance companies	**249,163**	13	**249,163**	1	**88,052**	**35.34**
	Of which: Type I financial institutions and insurance companies	**14,802**	13	**14,802**	1	**4,893**	**33.06**
5	Covered bonds	**—**	—	**—**	—	**—**	**—**
6	Corporates, etc. (including Specialised lending)	**444,027**	9,060	**444,027**	3,922	**446,546**	**99.69**
	Of which: Specialised lending	**26,842**	—	**26,842**	—	**26,842**	**100.00**
7a	Subordinated debt and equities, etc.	**—**	—	**—**	—	**—**	**—**
7b	Equities, etc.	**887,678**	—	**887,678**	—	**1,420,286**	**160.00**
8	Corporate small and medium-sized entities (SMEs) and individuals	**—**	—	**—**	—	**—**	**—**
	Of which: Transactors	**—**	—	**—**	—	**—**	**—**
9	Real estate	**—**	—	**—**	—	**—**	**—**
	Of which: Regulatory residential real estate (residential property), etc.	**—**	—	**—**	—	**—**	**—**
	Of which: Regulatory residential real estate (non-residential property)	**—**	—	**—**	—	**—**	**—**
	Of which: Regulatory commercial real estate	**—**	—	**—**	—	**—**	**—**
	Of which: Other regulatory commercial real estate	**—**	—	**—**	—	**—**	**—**
	Of which: Land acquisition, development and construction (ADC)	**—**	—	**—**	—	**—**	**—**
10a	Past due loans for more three months or more, etc. (excluding residential mortgage loans)	**668**	—	**668**	—	**1,002**	**149.98**
10b	Past due loans for more three months or more (residential mortgage loans)	**—**	—	**—**	—	**—**	**—**
11a	Cash	**5**	—	**5**	—	**0**	**0.00**
11b	Uncollected notes	**—**	—	**—**	—	**—**	**—**
	Guaranteed by credit guarantee corporations, etc.	**—**	—	**—**	—	**—**	**—**
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	**—**	—	**—**	—	**—**	**—**
12	Total	**¥2,205,418**	¥ 9,074	**¥2,205,418**	¥ 3,923	**¥1,982,757**	**89.74 %**

CR4		Millions of Yen, %					
		March 31, 2025					
		a	b	c	d	e	f
Item No.	Asset classes	Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount	RWA density
		On-balance sheet amount	Off-balance sheet amount	**On-balance sheet amount**	Off-balance sheet amount		
1a	Government of Japan and Bank of Japan (BOJ)	¥ —	¥ —	¥ —	¥ —	¥ —	— %
1b	Foreign central governments and foreign central banks	503,864	—	503,864	—	15,101	3.00
1c	Bank for International Settlements, etc.	—	—	—	—	—	—
2a	Local governments of Japan	—	—	—	—	—	—
2b	Foreign non-central government public sector entities (PSE)	20,974	—	20,974	—	10,462	49.88
2c	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
2d	Government-affiliated agencies of Japan	1	—	1	—	0	10.00
2e	The three local public corporations	—	—	—	—	—	—
3	Multilateral development banks (MDBs)	—	—	—	—	—	—
4	Financial institutions, type I financial institutions and insurance companies	217,902	—	217,902	—	78,955	36.23
	Of which: Type I financial institutions and insurance companies	13,065	—	13,065	—	4,307	32.97
5	Covered bonds	—	—	—	—	—	—
6	Corporates, etc. (including Specialised lending)	405,399	5,790	405,399	1,365	404,408	99.42
	Of which: Specialised lending	27,073	—	27,073	—	28,401	104.90
7a	Subordinated debt and equities, etc.	—	—	—	—	—	—
7b	Equities, etc.	860,490	—	860,490	—	1,118,637	130.00
8	Corporate small and medium-sized entities (SMEs) and individuals	—	—	—	—	—	—
	Of which: Transactors	—	—	—	—	—	—
9	Real estate	—	—	—	—	—	—
	Of which: Regulatory residential real estate (residential property), etc.	—	—	—	—	—	—
	Of which: Regulatory residential real estate (non-residential property)	—	—	—	—	—	—
	Of which: Regulatory commercial real estate	—	—	—	—	—	—
	Of which: Other regulatory commercial real estate	—	—	—	—	—	—
	Of which: Land acquisition, development and construction (ADC)	—	—	—	—	—	—
10a	Past due loans for more three months or more, etc. (excluding residential mortgage loans)	725	686	725	68	1,190	149.92
10b	Past due loans for more three months or more (residential mortgage loans)	—	—	—	—	—	—
11a	Cash	8	—	8	—	0	0.00
11b	Uncollected notes	—	—	—	—	—	—
	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—	—
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
12	Total	¥2,009,366	¥ 6,477	¥2,009,366	¥ 1,434	¥1,628,756	81.00 %

CR5a: Standardised Approach — exposures by asset classes and risk weights

CR5a — Millions of Yen — March 31, 2026 — Credit risk exposure amount (post-CCF and post-CRM)

Item No.	Asset classes \ Risk weight	0%	20%	50%	100%	150%	Others	Total
1a	Government of Japan and Bank of Japan (BOJ)	¥ 198	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 198
1b	Foreign central governments and foreign central banks	524,621	75,447	—	—	—	—	600,068
1c	Bank for International Settlements, etc.	—	—	—	—	—	—	—

Item No.	Asset classes	0%	10%	20%	50%	100%	150%	Others	Total
2a	Local governments of Japan	—	—	—	—	—	—	—	—
2b	Foreign non-central government public sector entities (PSE)	—	—	164	23,388	52	—	—	23,605
2c	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—	—	—
2d	Government-affiliated agencies of Japan	—	1	—	—	—	—	—	1
2e	The three local public corporations	—	—	—	—	—	—	—	—

Item No.	Asset classes	0%	20%	30%	50%	100%	150%	Others	Total
3	Multilateral development banks (MDBs)	—	—	—	—	—	—	—	—

Item No.	Asset classes	20%	30%	40%	50%	75%	100%	150%	Others	Total
4	Financial institutions, type I financial institutions and insurance companies	12,745	158,642	70,233	241	—	2,512	4,789	—	249,164
	Of which: Type I financial institutions and insurance companies	—	14,425	1	—	—	—	377	—	14,804

Item No.	Asset classes	10%	15%	20%	25%	35%	50%	100%	Others	Total
5	Covered bonds	—	—	—	—	—	—	—	—	—

Item No.	Asset classes	20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates, etc. (including Specialised lending)	40	653	1,695	—	4,133	441,427	—	0	—	447,950
	Of which: Specialised lending	—	—	—	—	—	26,842	—	—	—	26,842

Item No.	Asset classes	150%	160%	220%	Others	Total
7a	Subordinated debt and equities, etc.	—	—	—	—	—
7b	Equities, etc.	—	887,678	—	—	887,678

Item No.	Asset classes	45%	75%	100%	Others	Total
8	Corporate small and medium-sized entities (SMEs) and individuals	—	—	—	—	—

Item No.	Asset classes	20%	25%	30%	40%	50%	70%	75%	Others	Total
9a	Real estate of which: Regulatory residential real estate (residential property), etc.	—	—	—	—	—	—	—	—	—

Item No.	Asset classes	20%	31.25%	37.5%	50%	62.5%	Others	Total
9a	Of which : below second lien and met all requirements	—	—	—	—	—	—	—

CR5a

Millions of Yen

March 31, 2026

Credit risk exposure amount (post-CCF and post-CRM)

Item No.	Asset classes \ Risk weight	30%	35%	45%	60%	75%	105%	150%	Others	Total
9b	Real estate of which: Regulatory residential real estate (non-residential property)	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —

		30%	43.75%	56.25%	75%	93.75%	Others	Total
9b	Of which : below second lien and met all requirements	—	—	—	—	—	—	—

		70%	90%	110%	150%	Others	Total
9c	Real estate of which: Regulatory commercial real estate	—	—	—	—	—	—

		70%	112.5%	Others	Total
9c	Of which : below second lien and met all requirements	—	—	—	—

		60%	Others	Total
9d	Real estate of which: Other regulatory commercial real estate	—	—	—

		60%	Others	Total
9d	Of which : below second lien and met all requirements	—	—	—

		100%	150%	Others	Total
9e	Real estate of which: Land acquisition, development and construction (ADC)	—	—	—	—

		50%	100%	150%	Others	Total
10a	Past due loans for more three months or more, etc. (excluding residential mortgage loans)	**0**	—	**668**	—	**668**
10b	Past due loans for more three months or more (residential mortgage loans)	—	—	—	—	—

		0%	10%	20%	Others	Total
11a	Cash	**5**	—	—	—	**5**
11b	Uncollected notes	—	—	—	—	—
	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—

CR5a — Millions of Yen — March 31, 2025 — Credit risk exposure amount (post-CCF and post-CRM)

Item No.	Asset classes \ Risk weight	0%	20%	50%	100%	150%	Others	Total
1a	Government of Japan and Bank of Japan (BOJ)	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
1b	Foreign central governments and foreign central banks	428,359	75,505	—	—	—	—	503,864
1c	Bank for International Settlements, etc.	—	—	—	—	—	—	—

Item No.	Asset classes	0%	10%	20%	50%	100%	150%	Others	Total
2a	Local governments of Japan	—	—	—	—	—	—	—	—
2b	Foreign non-central government public sector entities (PSE)	—	—	157	20,773	44	—	—	20,974
2c	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—	—	—
2d	Government-affiliated agencies of Japan	—	1	—	—	—	—	—	1
2e	The three local public corporations	—	—	—	—	—	—	—	—

Item No.	Asset classes	0%	20%	30%	50%	100%	150%	Others	Total
3	Multilateral development banks (MDBs)	—	—	—	—	—	—	—	—

Item No.	Asset classes	20%	30%	40%	50%	75%	100%	150%	Others	Total
4	Financial institutions, type I financial institutions and insurance companies	11,151	159,030	17,979	21,294	—	2,986	5,460	—	217,902
	Of which: Type I financial institutions and insurance companies	—	12,559	198	—	—	—	306	—	13,065

Item No.	Asset classes	10%	15%	20%	25%	35%	50%	100%	Others	Total
5	Covered bonds	—	—	—	—	—	—	—	—	—

Item No.	Asset classes	20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates, etc. (including Specialised lending)	41	2,799	6,727	—	3,799	388,969	4,425	1	—	406,765
	Of which: Specialised lending	—	—	—	—	—	22,648	4,425	—	—	27,073

Item No.	Asset classes	125%	130%	160%	Others	Total
7a	Subordinated debt and equities, etc.	—	—	—	—	—
7b	Equities, etc.	—	860,490	—	—	860,490

Item No.	Asset classes	45%	75%	100%	Others	Total
8	Corporate small and medium-sized entities (SMEs) and individuals	—	—	—	—	—

Item No.	Asset classes	20%	25%	30%	40%	50%	70%	75%	Others	Total
9a	Real estate of which: Regulatory residential real estate (residential property), etc.	—	—	—	—	—	—	—	—	—

Item No.	Asset classes	20%	31.25%	37.5%	50%	62.5%	Others	Total
9a	Of which : below second lien and met all requirements	—	—	—	—	—	—	—

CR5a — Millions of Yen — March 31, 2025 — Credit risk exposure amount (post-CCF and post-CRM)

Item No.	Asset classes \ Risk weight	30%	35%	45%	60%	75%	105%	150%	Others	Total
9b	Real estate of which: Regulatory residential real estate (non-residential property)	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —

Item No.	Asset classes \ Risk weight	30%	43.75%	56.25%	75%	93.75%	Others	Total
9b	Of which : below second lien and met all requirements	—	—	—	—	—	—	—

Item No.	Asset classes \ Risk weight	70%	90%	110%	150%	Others	Total
9c	Real estate of which: Regulatory commercial real estate	—	—	—	—	—	—

Item No.	Asset classes \ Risk weight	70%	112.5%	Others	Total
9c	Of which : below second lien and met all requirements	—	—	—	—

Item No.	Asset classes \ Risk weight	60%	Others	Total
9d	Real estate of which: Other regulatory commercial real estate	—	—	—
	Of which : below second lien and met all requirements	—	—	—

Item No.	Asset classes \ Risk weight	100%	150%	Others	Total
9e	Real estate of which: Land acquisition, development and construction (ADC)	—	—	—	—

Item No.	Asset classes \ Risk weight	50%	100%	150%	Others	Total
10a	Past due loans for more three months or more, etc. (excluding residential mortgage loans)	0	1	793	—	794
10b	Past due loans for more three months or more (residential mortgage loans)	—	—	—	—	—

Item No.	Asset classes \ Risk weight	0%	10%	20%	Others	Total
11a	Cash	8	—	—	—	8
11b	Uncollected notes	—	—	—	—	—
	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—

CR5b: Standardised Approach — exposures by risk weights

CR5b		Millions of Yen, %			
		March 31, 2026			
		a	b	c	d
Item No.	Risk weight	On-balance sheet exposures	Off-balance sheet exposures	Average CCF	Credit risk exposures post-CCF and post-CRM
1	Less than 40%	**¥ 771,860**	**¥ 59**	**10.00%**	**¥ 771,866**
2	40%~70%	**94,441**	**638**	**11.88**	**94,517**
3	75%	**60**	**4,235**	**38.59**	**1,695**
	80%	**—**	**—**	**—**	**—**
4	85%	**4,128**	**48**	**10.00**	**4,133**
5	90%~100%	**441,790**	**4,091**	**53.83**	**443,992**
6	105%~130%	**—**	**—**	**—**	**—**
7	150%	**5,457**	**—**	**—**	**5,457**
8	160%	**887,678**	**—**	**—**	**887,678**
9	400%	**—**	**—**	**—**	**—**
10	1250%	**—**	**—**	**—**	**—**
11	Total	**¥ 2,205,418**	**¥ 9,074**	**43.24%**	**¥ 2,209,341**

CR5b		Millions of Yen, %			
		March 31, 2025			
		a	b	c	d
Item No.	Risk weight	On-balance sheet exposures	Off-balance sheet exposures	Average CCF	Credit risk exposures post-CCF and post-CRM
1	Less than 40%	¥ 674,247	¥ 62	10.00%	¥ 674,254
2	40%~70%	62,840	53	10.00	62,845
3	75%	6,726	16	10.00	6,727
	80%	—	—	—	—
4	85%	3,797	22	10.00	3,799
5	90%~100%	390,652	5,636	23.95	392,002
6	105%~130%	864,915	—	—	864,915
7	150%	6,186	686	10.00	6,255
8	250%	—	—	—	—
9	400%	—	—	—	—
10	1250%	—	—	—	—
11	Total	¥ 2,009,366	¥ 6,477	22.14%	¥ 2,010,800

CR6:IRB – Credit risk exposures by portfolio and PD range

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2026											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 5,179,747	¥ 200,033	10.00%	¥ 5,203,814	0.00%	0.0	32.40%	3.6	¥ 11,075	0.21%	¥ 7	
2	0.15 to < 0.25	1,136	—	—	0	0.18	0.0	32.40	1.0	0	20.61	0	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 5,180,883	¥ 200,033	10.00%	¥ 5,203,814	0.00%	0.0	32.40%	3.6	¥ 11,075	0.21%	¥ 7	¥ 5
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	¥ 26,655,424	¥ 11,610	42.90%	¥ 26,686,330	0.00%	0.0	44.98%	4.6	¥ 180,297	0.67%	¥ 155	
2	0.15 to < 0.25	2,510	—	—	2,510	0.23	0.0	45.00	3.3	1,423	56.70	2	
3	0.25 to < 0.50	6,248	0	40.00	6,248	0.29	0.0	45.00	1.5	3,172	50.76	8	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	666	50	100.00	717	0.97	0.0	43.22	1.1	627	87.45	2	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 26,664,849	¥ 11,661	43.14%	¥ 26,695,807	0.00%	0.0	44.98%	4.6	¥ 185,520	0.69%	¥ 169	¥ 23
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	¥ 1,512,556	¥ 438,211	21.99%	¥ 1,677,834	0.05%	0.1	46.06%	3.5	¥ 501,171	0.29%	¥ 423	
2	0.15 to < 0.25	65,655	29,300	24.33	72,780	0.18	0.0	45.00	1.4	24,348	0.33	61	
3	0.25 to < 0.50	10,224	14,550	52.06	17,799	0.30	0.0	45.00	1.0	7,133	0.40	24	
4	0.50 to < 0.75	19	—	—	19	0.57	0.0	45.00	5.0	26	1.35	0	
5	0.75 to < 2.50	9,787	2,265	18.81	9,853	1.14	0.0	45.00	1.3	8,183	0.83	50	
6	2.50 to < 10.00	—	10,000	10.00	1,000	7.04	0.0	45.00	1.0	1,515	1.51	31	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	¥ 1,598,244	¥ 494,327	22.75%	¥ 1,779,288	0.07%	0.1	46.00%	3.3	¥ 542,380	30.48%	¥ 591	¥ 10
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 1,024,679	¥ 156,151	40.00%	¥ 1,088,511	0.07%	0.0	28.33%	3.3	¥ 200,180	18.39%	¥ 224	
2	0.15 to < 0.25	198,397	51,492	42.47	217,820	0.18	0.0	28.61	2.7	62,039	28.48	115	
3	0.25 to < 0.50	342,909	37,350	39.97	356,716	0.34	0.3	25.83	2.6	119,751	33.57	321	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	222,438	102,386	40.43	263,312	1.44	0.2	26.89	2.8	169,139	64.23	1,029	
6	2.50 to < 10.00	35,024	400	100.00	35,585	6.52	0.0	25.13	2.2	31,585	88.76	582	
7	10.00 to < 100.00	669	—	—	458	14.36	0.0	27.94	1.0	575	125.47	18	
8	100.00 (Default)	3,166	—	—	7,809	100.00	0.0	32.40	1.0	3,473	44.47	2,252	
9	Sub-total	¥ 1,827,284	¥ 347,780	40.56%	¥ 1,970,213	0.83%	0.8	27.67%	3.0	¥ 586,745	29.78%	¥ 4,545	¥ 7,137

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2026											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
	Corporate exposures (excluding SME exposures and specialised lending) (FIRB)												
1	0.00 to < 0.15	¥ 8,456,793	¥ 3,087,874	40.70%	¥ 9,705,900	0.07%	0.8	41.62%	2.5	¥ 2,492,135	25.67%	¥ 3,090	
2	0.15 to < 0.25	2,096,168	602,241	52.97	2,386,128	0.19	0.5	41.79	2.1	979,832	41.06	1,906	
3	0.25 to < 0.50	2,249,625	514,726	45.50	2,441,388	0.32	1.3	40.04	2.6	1,342,583	54.99	3,179	
4	0.50 to < 0.75	126,871	23,552	37.71	135,852	0.57	0.0	41.35	3.6	118,162	86.97	322	
5	0.75 to < 2.50	1,065,291	310,478	63.66	1,199,923	1.33	1.1	38.97	3.1	1,179,566	98.30	6,230	
6	2.50 to < 10.00	195,948	73,825	45.00	227,898	5.75	0.2	40.98	3.2	358,583	157.34	5,386	
7	10.00 to < 100.00	67,597	4,318	40.00	56,057	19.22	0.0	40.50	2.3	113,350	202.20	4,411	
8	100.00 (Default)	31,161	450	40.00	36,587	100.00	0.0	38.22	1.0	0	0.00	13,987	
9	Sub-total	¥ 14,289,457	¥ 4,617,468	44.43%	¥ 16,189,735	0.60%	4.1	41.19%	2.5	¥ 6,584,214	40.66%	¥ 38,514	¥ 92,921
	SME exposures (AIRB)												
1	0.00 to < 0.15	¥ 52,941	¥ 2,200	40.00%	¥ 53,821	0.11%	0.0	21.31%	3.2	¥ 8,784	16.32%	¥ 13	
2	0.15 to < 0.25	70,485	145	40.00	67,732	0.18	0.0	31.84	2.5	18,911	27.92	40	
3	0.25 to < 0.50	74,527	—	—	71,493	0.35	0.0	29.75	2.1	22,741	31.80	74	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	115,125	4,578	45.09	116,802	1.63	0.1	21.90	3.0	55,109	47.18	402	
6	2.50 to < 10.00	9,268	1,290	41.62	9,738	6.85	0.0	26.11	1.4	7,525	77.27	175	
7	10.00 to < 100.00	659	—	—	385	14.36	0.0	32.40	1.0	463	120.38	17	
8	100.00 (Default)	530	—	—	526	100.00	0.0	25.35	1.0	108	20.64	124	
9	Sub-total	¥ 323,537	¥ 8,213	43.09%	¥ 320,498	1.12%	0.2	25.80%	2.7	¥ 113,644	35.45%	¥ 847	¥ 512
	SME exposures (FIRB)												
1	0.00 to < 0.15	¥ 4,831	¥ —	—%	¥ 4,831	0.11%	0.0	57.82%	4.5	¥ 3,049	63.13%	¥ 3	
2	0.15 to < 0.25	53	—	—	53	0.18	0.0	40.00	1.0	12	23.00	0	
3	0.25 to < 0.50	253,873	2,586	35.36	255,920	0.40	0.7	21.97	3.5	82,153	32.10	226	
4	0.50 to < 0.75	2,499	—	—	2,499	0.57	0.0	26.20	4.9	1,191	47.66	3	
5	0.75 to < 2.50	375,320	14,356	43.00	378,655	1.51	1.7	27.16	4.4	228,987	60.47	1,555	
6	2.50 to < 10.00	4,671	194	40.00	4,748	6.14	0.0	29.54	3.3	3,880	81.71	81	
7	10.00 to < 100.00	426	—	—	426	14.36	0.0	40.00	1.6	652	153.03	24	
8	100.00 (Default)	2,528	—	—	2,528	100.00	0.0	35.91	1.0	0	0.00	907	
9	Sub-total	¥ 644,204	¥ 17,137	41.81%	¥ 649,663	1.48%	2.5	25.40%	4.0	¥ 319,928	49.24%	¥ 2,803	¥ 2,863
	Specialised lending (AIRB)												
1	0.00 to < 0.15	¥ 1,540,943	¥ 261,718	40.43%	¥ 1,646,767	0.08%	0.4	29.96%	4.2	¥ 444,572	26.99%	¥ 421	
2	0.15 to < 0.25	687,292	147,801	41.29	748,327	0.24	0.2	26.86	4.0	282,654	37.77	482	
3	0.25 to < 0.50	584,187	95,824	40.89	623,374	0.33	0.1	27.38	4.0	286,860	46.01	571	
4	0.50 to < 0.75	271,881	93,887	40.04	309,480	0.58	0.0	29.61	3.2	169,584	54.79	531	
5	0.75 to < 2.50	585,480	78,290	40.74	617,378	1.27	0.1	28.30	3.2	416,019	67.38	2,225	
6	2.50 to < 10.00	124,725	135,391	40.00	178,882	3.93	0.0	30.72	3.2	181,137	101.26	2,165	
7	10.00 to < 100.00	148,930	12,955	41.48	154,305	14.59	0.0	31.87	2.4	231,917	150.29	7,382	
8	100.00 (Default)	13,392	102	40.00	13,792	100.00	0.0	33.06	1.0	11,843	85.86	3,613	
9	Sub-total	¥ 3,956,834	¥ 825,971	40.57%	¥ 4,292,308	1.35%	1.1	28.89%	3.8	¥ 2,024,591	47.16%	¥ 17,394	¥ 19,880

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2026											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
	Specialised lending (FIRB)												
1	0.00 to < 0.15	¥ 5,620	¥ —	—%	¥ 5,620	0.09%	0.3	40.25%	1.0	¥ 919	16.36%	¥ 2	
2	0.15 to < 0.25	2,544	—	—	2,544	0.24	0.1	40.00	1.0	768	30.20	2	
3	0.25 to < 0.50	2,210	—	—	2,210	0.31	0.1	40.12	1.0	801	36.25	2	
4	0.50 to < 0.75	1,122	—	—	1,122	0.57	0.0	40.00	1.0	562	50.08	2	
5	0.75 to < 2.50	1,987	—	—	1,987	1.24	0.1	40.12	1.0	1,412	71.04	9	
6	2.50 to < 10.00	455	—	—	455	4.11	0.0	40.11	1.0	495	108.55	7	
7	10.00 to < 100.00	549	—	—	549	13.42	0.0	40.00	1.0	951	173.24	29	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 14,491	¥ —	—%	¥ 14,491	0.97%	0.8	40.14%	1.0	¥ 5,911	40.78%	¥ 56	¥ 44
	Equity exposures (PD/LGD Approach)												
1	0.00 to < 0.15	¥ 34,758	¥ —	—%	¥ 34,758	0.11%	0.0	90.00%	5.0	¥ 73,245	210.72%	¥ —	
2	0.15 to < 0.25	13,771	—	—	13,771	0.18	0.0	90.00	5.0	29,774	216.19	—	
3	0.25 to < 0.50	21,668	—	—	21,668	0.38	0.1	90.00	5.0	43,525	200.87	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	15,416	—	—	15,416	1.40	0.1	90.00	5.0	45,811	297.15	—	
6	2.50 to < 10.00	6,798	—	—	6,798	6.82	0.0	90.00	5.0	27,927	410.80	—	
7	10.00 to < 100.00	299	—	—	299	14.36	0.0	90.00	5.0	1,718	572.91	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 92,713	¥ —	—%	¥ 92,713	0.94%	0.3	90.00%	5.0	¥ 222,003	239.44%	¥ —	
	Purchased receivables for corporates, etc. (default risk) (FIRB)												
1	0.00 to < 0.15	¥ 452,588	¥ 7,301	100.00%	¥ 450,715	0.07%	0.2	40.80%	1.2	¥ 69,283	15.37%	¥ 128	
2	0.15 to < 0.25	90,560	49,961	10.00	93,961	0.20	0.1	40.02	1.4	28,738	30.58	75	
3	0.25 to < 0.50	119,652	—	—	116,694	0.36	0.6	40.07	1.2	48,067	41.19	169	
4	0.50 to < 0.75	3,876	—	—	3,876	0.57	0.0	40.00	3.5	2,979	76.86	8	
5	0.75 to < 2.50	62,011	—	—	60,086	1.47	2.0	40.19	1.3	47,491	79.74	356	
6	2.50 to < 10.00	18,091	—	—	18,084	7.52	0.5	40.00	2.5	27,910	154.32	544	
7	10.00 to < 100.00	2,537	—	—	2,537	12.73	—	40.00	2.2	4,682	184.49	129	
8	100.00 (Default)	0	—	—	0	100.00	0.0	40.00	1.0	0	0.00	0	
9	Sub-total	¥ 749,318	¥ 57,263	21.47%	¥ 745,957	0.47%	3.6	40.51%	1.3	¥ 229,151	30.71%	¥ 1,412	¥ 497
	Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)												
1	0.00 to < 0.15	¥ 570,978	¥ 52,266	22.57%	¥ 582,776	0.07%	0.0	86.81%	1.2	¥ 176,983	30.36%	¥ 374	
2	0.15 to < 0.25	64,874	—	—	64,874	0.17	0.0	75.98	1.8	33,895	52.24	83	
3	0.25 to < 0.50	16,167	—	—	16,167	0.40	0.0	81.58	1.7	14,987	92.69	54	
4	0.50 to < 0.75	2,753	—	—	2,753	0.73	0.0	100.00	1.0	4,744	172.34	25	
5	0.75 to < 2.50	1,044	—	—	1,044	1.75	0.0	40.00	2.5	302	199.72	12	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 655,818	¥ 52,266	22.57%	¥ 667,616	0.09%	0.1	85.61%	1.3	¥ 230,913	34.58%	¥ 551	¥ 300

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2026											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
	Purchased receivables for retail (default risk)												
1	0.00 to < 0.15	¥ —	¥ —	—%	¥ —	—%	—	—%	—	¥ —	—%	¥ —	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	1,988	—	—	1,988	0.29	9.8	70.91	—	740	37.26	4	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 1,988	¥ —	—%	¥ 1,988	0.29%	9.8	70.91%	—	¥ 740	37.26%	¥ 4	¥ 2
	Qualifying revolving retail exposures												
1	0.00 to < 0.15	¥ 0	¥ 32,430	28.49%	¥ 9,239	0.10%	37.6	58.65%	—	¥ 326	3.53%	¥ 5	
2	0.15 to < 0.25	52,922	167,682	18.13	83,322	0.20	177.3	95.74	—	8,580	10.29	161	
3	0.25 to < 0.50	19,556	774,802	11.07	105,370	0.34	111.1	84.13	—	14,559	13.81	301	
4	0.50 to < 0.75	54,054	73,042	18.13	67,297	0.50	99.8	95.74	—	14,399	21.39	322	
5	0.75 to < 2.50	30,346	130,817	24.03	61,795	1.49	118.7	94.98	—	29,665	48.00	880	
6	2.50 to < 10.00	22,179	8,817	28.69	24,710	6.70	16.5	97.16	—	34,208	138.43	1,600	
7	10.00 to < 100.00	179	855	14.11	300	54.49	0.5	83.84	—	626	208.62	143	
8	100.00 (Default)	4,387	3,967	10.04	4,785	100.00	5.3	95.13	—	1,184	24.74	4,457	
9	Sub-total	¥ 183,626	¥ 1,192,416	14.52%	¥ 356,822	2.35%	567.2	91.30%	—	¥ 103,550	29.02%	¥ 7,873	¥ 5,975
	Residential mortgage exposures												
1	0.00 to < 0.15	¥ 3,384,747	¥ 6,397	100.00%	¥ 3,391,145	0.11%	136.5	15.04%	—	¥ 133,589	3.93%	¥ 584	
2	0.15 to < 0.25	2,906,547	106	100.00	2,906,654	0.21	179.8	14.68	—	177,159	6.09	896	
3	0.25 to < 0.50	3,212,848	255	100.00	3,213,104	0.36	202.8	13.78	—	271,063	8.43	1,582	
4	0.50 to < 0.75	42,368	19	100.00	42,387	0.71	3.8	14.76	—	6,258	14.76	44	
5	0.75 to < 2.50	15,824	—	—	15,824	0.77	1.7	16.09	—	2,691	17.01	19	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	77,948	6	100.00	77,954	16.64	4.6	14.51	—	60,423	77.51	1,865	
8	100.00 (Default)	22,734	127	100.00	23,131	100.00	1.6	15.47	—	6,268	27.10	3,078	
9	Sub-total	¥ 9,663,019	¥ 6,912	100.00%	¥ 9,670,202	0.60%	531.0	14.51%	—	¥ 657,454	6.79%	¥ 8,072	¥ 18,853
	Other retail exposures												
1	0.00 to < 0.15	¥ 17,839	¥ 16,420	23.10%	¥ 21,632	0.12%	16.9	36.82%	—	¥ 2,363	10.92%	¥ 10	
2	0.15 to < 0.25	139,250	—	—	139,250	0.24	45.1	70.91	—	45,189	32.45	236	
3	0.25 to < 0.50	322,860	1,593	98.70	324,433	0.41	63.9	36.65	—	75,384	23.23	479	
4	0.50 to < 0.75	88,755	110,683	11.24	101,202	0.60	198.0	67.43	—	53,606	52.96	401	
5	0.75 to < 2.50	199,049	19	42.90	199,057	1.19	100.5	61.51	—	132,840	66.73	1,513	
6	2.50 to < 10.00	12,922	9,838	14.83	14,381	3.67	29.6	66.71	—	13,652	94.92	345	
7	10.00 to < 100.00	1,392	42	25.58	1,403	52.89	0.7	58.08	—	1,613	114.95	498	
8	100.00 (Default)	11,815	1,632	23.03	12,458	100.00	8.6	62.81	—	2,497	20.04	7,625	
9	Sub-total	¥ 793,886	¥ 140,230	14.02%	¥ 813,821	2.26%	463.7	53.39%	—	¥ 327,146	40.19%	¥ 11,111	¥ 8,880

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2026											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Lease transactions													
1	0.00 to < 0.15	¥ 145,002	¥ —	—%	¥ 145,002	0.06%	0.3	41.45%	2.2	¥ 25,818	17.80%	¥ 35	
2	0.15 to < 0.25	107,682	—	—	107,682	0.18	0.1	40.00	3.0	45,025	41.81	80	
3	0.25 to < 0.50	86,342	—	—	86,342	0.32	0.3	40.03	3.1	48,510	56.18	112	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	38,445	—	—	38,445	1.58	0.2	40.02	2.7	35,794	93.10	244	
6	2.50 to < 10.00	2,627	—	—	2,627	5.14	0.0	40.00	2.0	2,940	111.90	54	
7	10.00 to < 100.00	1,458	—	—	1,458	14.36	0.0	40.00	2.2	2,638	180.95	83	
8	100.00 (Default)	271	—	—	271	100.00	0.0	40.00	1.0	0	0.00	108	
9	Sub-total	¥ 381,830	¥ —	—%	¥ 381,830	0.46%	1.1	40.56%	2.7	¥ 160,726	42.09%	¥ 718	¥ 480
Total (all portfolios)		¥ 67,021,991	¥ 7,971,683	36.38%	¥ 69,846,774	0.39%	1,587.3	37.94%	3.1	¥ 12,305,699	17.61%	¥ 94,675	¥ 158,388

Notes: 1. "Number of obligors" in Column f: "Qualifying revolving retail exposures," "Residential mortgage exposures," and "Other retail exposures" are tallied with the number of loans, because it is difficult to grasp the number of some obligors.
2. Financial Institution exposures (AIRB), purchased receivables for corporates, etc. on default risk (AIRB), purchased receivables for corporates, etc. on dilution risk and originator risk of loan participation (AIRB), and purchased receivables for retail on dilution risk and originator risk of loan participation are not applicable.

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2025											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 5,392,016	¥ 200,033	10.00%	¥ 5,413,218	0.00%	0.0	32.79%	1.9	¥ 24,913	0.46%	¥ 17	
2	0.15 to < 0.25	1,308	—	—	691	0.18	0.0	32.79	3.9	280	40.55	0	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 5,393,324	¥ 200,033	10.00%	¥ 5,413,909	0.00%	0.0	32.79%	1.9	¥ 25,194	0.46%	¥ 17	¥ 7
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	¥ 26,680,866	¥ 726	100.00%	¥ 26,686,582	0.00%	0.0	44.99%	4.5	¥ 50,339	0.18%	¥ 74	
2	0.15 to < 0.25	3,018	—	—	3,018	0.23	0.0	45.00	4.3	2,004	66.40	3	
3	0.25 to < 0.50	6,199	0	40.00	6,199	0.29	0.0	45.00	2.1	3,552	57.30	8	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	1,249	52	100.00	1,301	0.94	0.0	43.99	1.7	1,283	98.56	5	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 26,691,334	¥ 778	99.99%	¥ 26,697,102	0.00%	0.0	44.99%	4.5	¥ 57,179	0.21%	¥ 91	¥ 30
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	¥ 699,682	¥ 454,853	20.27%	¥ 831,458	0.06%	0.1	46.80%	2.3	¥ 229,036	27.54%	¥ 236	
2	0.15 to < 0.25	46,377	56,400	28.61	62,512	0.18	0.0	45.00	1.5	21,310	34.08	52	
3	0.25 to < 0.50	10,248	13,550	48.52	16,823	0.40	0.0	45.00	1.1	8,193	48.70	30	
4	0.50 to < 0.75	—	—	—	—	—	0.0	—	—	—	—	—	
5	0.75 to < 2.50	9,016	4,340	35.85	10,252	1.25	0.0	45.00	1.3	8,867	86.49	57	
6	2.50 to < 10.00	—	10,000	10.00	1,000	7.04	0.0	45.00	1.0	1,515	151.55	31	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	¥ 765,324	¥ 539,143	21.78%	¥ 922,047	0.09%	0.1	46.62%	2.3	¥ 268,923	29.16%	¥ 410	¥ 55
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 884,942	¥ 136,443	41.37%	¥ 945,265	0.06%	0.0	29.07%	3.2	¥ 172,567	18.25%	¥ 190	
2	0.15 to < 0.25	218,363	9,113	40.00	219,158	0.18	0.0	27.31	3.7	70,480	32.15	111	
3	0.25 to < 0.50	372,442	44,771	39.78	388,876	0.38	0.3	26.66	2.5	140,077	36.02	394	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	191,325	25,706	41.75	202,451	1.38	0.2	26.10	2.5	117,426	58.00	734	
6	2.50 to < 10.00	29,997	2,660	51.34	31,467	6.03	0.0	29.67	1.6	31,061	98.71	566	
7	10.00 to < 100.00	1,091	—	—	836	14.36	0.0	29.42	1.0	1,108	132.49	35	
8	100.00 (Default)	7,945	—	—	13,774	100.00	0.0	30.93	1.0	5,668	41.14	3,807	
9	Sub-total	¥ 1,706,108	¥ 218,695	41.16%	¥ 1,801,829	1.17%	0.8	28.03%	3.0	¥ 538,390	29.88%	¥ 5,839	¥ 11,113

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2025											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	¥ 7,972,855	¥ 2,879,892	42.13%	¥ 9,203,283	0.07%	0.9	41.69%	2.6	¥ 2,424,208	26.34%	¥ 2,967	
2	0.15 to < 0.25	1,947,345	498,771	52.24	2,167,668	0.18	0.4	42.19	2.2	919,355	42.41	1,732	
3	0.25 to < 0.50	2,289,374	553,236	46.62	2,520,199	0.33	1.4	39.83	2.4	1,334,359	52.94	3,363	
4	0.50 to < 0.75	152,947	19,622	36.44	160,098	0.57	0.0	41.63	3.5	140,469	87.73	382	
5	0.75 to < 2.50	917,080	145,865	43.48	942,767	1.38	1.3	37.69	3.1	886,904	94.07	4,901	
6	2.50 to < 10.00	220,098	82,185	45.17	256,277	5.72	0.3	39.76	2.7	372,911	145.51	5,802	
7	10.00 to < 100.00	84,198	4,228	40.00	74,395	19.83	0.0	42.89	3.2	171,080	229.96	6,271	
8	100.00 (Default)	58,697	48	40.00	64,898	100.00	0.0	35.95	1.0	0	0.00	23,337	
9	Sub-total	¥ 13,642,597	¥ 4,183,851	44.01%	¥ 15,389,588	0.83%	4.6	41.16%	2.5	¥ 6,249,290	40.60%	¥ 48,759	¥ 82,811
SME exposures (AIRB)													
1	0.00 to < 0.15	¥ 27,560	¥ 3,000	40.00%	¥ 28,760	0.11%	0.0	21.01%	4.3	¥ 5,159	17.94%	¥ 7	
2	0.15 to < 0.25	106,382	—	—	103,392	0.18	0.0	32.01	2.5	28,723	27.78	61	
3	0.25 to < 0.50	113,221	4,484	40.00	112,455	0.36	0.0	27.54	2.3	35,486	31.55	111	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	101,986	4,839	50.78	104,009	1.59	0.1	23.63	2.9	51,972	49.96	381	
6	2.50 to < 10.00	12,072	691	43.10	11,897	6.96	0.0	28.09	1.5	9,832	82.63	232	
7	10.00 to < 100.00	1,040	150	40.00	1,093	14.36	0.0	29.31	2.4	1,371	125.37	46	
8	100.00 (Default)	665	—	—	815	100.00	0.0	29.86	1.0	342	42.01	216	
9	Sub-total	¥ 362,929	¥ 13,165	44.12%	¥ 362,424	1.12%	0.2	27.20%	2.6	¥ 132,888	36.66%	¥ 1,057	¥ 1,121
SME exposures (FIRB)													
1	0.00 to < 0.15	¥ 5,243	¥ —	—%	¥ 5,243	0.11%	0.0	56.79%	4.8	¥ 3,328	63.47%	¥ 3	
2	0.15 to < 0.25	1,667	—	—	1,667	0.18	0.0	40.00	3.7	815	48.89	1	
3	0.25 to < 0.50	187,868	10,299	69.62	193,407	0.40	0.7	28.32	4.2	80,969	41.86	216	
4	0.50 to < 0.75	2,646	—	—	2,646	0.57	0.0	26.20	4.9	1,261	47.64	3	
5	0.75 to < 2.50	337,560	16,714	39.64	340,687	1.52	1.7	27.62	4.5	212,059	62.24	1,438	
6	2.50 to < 10.00	5,828	394	40.00	5,986	6.32	0.0	30.26	2.9	5,074	84.77	110	
7	10.00 to < 100.00	124	—	—	124	14.36	0.0	40.00	3.0	194	155.49	7	
8	100.00 (Default)	1,023	—	—	1,022	100.00	0.0	25.50	1.0	0	0.00	260	
9	Sub-total	¥ 541,963	¥ 27,408	50.91%	¥ 550,786	1.34%	2.5	28.20%	4.4	¥ 303,702	55.13%	¥ 2,042	¥ 1,614
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 1,319,447	¥ 168,925	40.67%	¥ 1,388,164	0.08%	0.3	31.93%	4.1	¥ 391,976	28.23%	¥ 380	
2	0.15 to < 0.25	526,267	137,723	40.00	581,357	0.24	0.1	27.73	4.1	237,416	40.83	387	
3	0.25 to < 0.50	786,121	122,503	44.12	840,178	0.32	0.2	27.31	4.0	373,347	44.43	741	
4	0.50 to < 0.75	185,241	52,203	40.18	206,217	0.58	0.0	27.63	3.0	102,162	49.54	331	
5	0.75 to < 2.50	373,427	44,865	41.15	391,890	1.24	0.0	28.00	3.3	265,948	67.86	1,383	
6	2.50 to < 10.00	105,334	72,726	40.00	134,424	3.42	0.0	29.33	3.5	127,400	94.77	1,365	
7	10.00 to < 100.00	133,579	14,981	41.19	139,751	18.62	0.0	32.01	2.7	222,168	158.97	8,662	
8	100.00 (Default)	536	—	—	4,622	100.00	0.0	25.01	1.0	2	0.05	1,155	
9	Sub-total	¥ 3,429,956	¥ 613,929	41.13%	¥ 3,686,607	1.26%	1.0	29.45%	3.9	¥ 1,720,423	46.66%	¥ 14,408	¥ 15,360

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2025											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (FIRB)													
1	0.00 to < 0.15	¥ 5,433	¥ —	—%	¥ 5,433	0.09%	0.3	40.13%	1.0	¥ 866	15.94%	¥ 2	
2	0.15 to < 0.25	1,775	—	—	1,775	0.23	0.1	40.00	1.0	564	31.82	1	
3	0.25 to < 0.50	2,622	—	—	2,622	0.30	0.1	40.05	1.0	927	35.37	3	
4	0.50 to < 0.75	1,172	—	—	1,172	0.58	0.0	40.00	1.0	588	50.19	2	
5	0.75 to < 2.50	1,088	—	—	1,088	1.34	0.0	40.00	1.0	794	72.92	5	
6	2.50 to < 10.00	362	—	—	362	4.66	0.0	40.01	1.0	407	112.41	6	
7	10.00 to < 100.00	827	—	—	827	19.52	0.0	40.01	1.0	1,513	183.01	64	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 13,282	¥ —	—%	¥ 13,282	1.63%	0.7	40.06%	1.0	¥ 5,663	42.63%	¥ 86	¥ 65
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	¥ 30,283	¥ —	—%	¥ 30,283	0.10%	0.0	90.00%	5.0	¥ 65,924	217.69%	¥ —	
2	0.15 to < 0.25	11,170	—	—	11,170	0.18	0.0	90.00	5.0	24,521	219.51	—	
3	0.25 to < 0.50	65,505	—	—	65,505	0.33	0.2	90.00	5.0	116,166	177.33	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	11,889	—	—	11,889	1.40	0.1	90.00	5.0	32,962	277.23	—	
6	2.50 to < 10.00	9,107	—	—	9,107	6.35	0.0	90.00	5.0	38,605	423.88	—	
7	10.00 to < 100.00	699	—	—	699	14.36	0.0	90.00	5.0	3,870	552.98	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 128,656	¥ —	—%	¥ 128,656	0.87%	0.5	90.00%	5.0	¥ 282,050	219.22%	¥ —	
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	¥ 460,242	¥ 41,367	58.77%	¥ 472,661	0.07%	0.2	40.79%	1.2	¥ 72,016	15.23%	¥ 139	
2	0.15 to < 0.25	104,768	14,969	10.00	104,283	0.19	0.1	40.01	1.5	32,606	31.26	83	
3	0.25 to < 0.50	121,136	—	—	118,631	0.35	0.9	40.07	1.3	49,348	41.59	169	
4	0.50 to < 0.75	3,737	—	—	3,737	0.57	0.0	40.00	4.5	3,268	87.45	8	
5	0.75 to < 2.50	103,201	—	—	100,935	1.39	2.7	40.11	1.5	82,189	81.42	566	
6	2.50 to < 10.00	20,327	—	—	20,318	3.69	0.5	40.00	1.1	21,551	106.06	300	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	3,427	—	—	3,427	100.00	0.0	40.00	1.0	0	0.00	1,371	
9	Sub-total	¥ 816,841	¥ 56,336	45.81%	¥ 823,995	0.79%	4.7	40.48%	1.3	¥ 260,981	31.67%	¥ 2,638	¥ 508
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	¥ 612,061	¥ 29,027	10.00%	¥ 614,964	0.07%	0.0	86.97%	1.2	¥ 191,374	31.11%	¥ 411	
2	0.15 to < 0.25	53,828	—	—	53,828	0.17	0.0	73.53	2.1	29,121	54.10	67	
3	0.25 to < 0.50	18,690	22,420	100.00	41,111	0.41	0.0	93.48	1.2	41,608	101.20	162	
4	0.50 to < 0.75	3,551	—	—	3,551	0.73	0.0	100.00	1.0	5,156	145.18	26	
5	0.75 to < 2.50	209	—	—	209	1.32	0.0	40.00	1.6	165	79.09	1	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 688,342	¥ 51,448	49.22%	¥ 713,665	0.10%	0.1	86.39%	1.3	¥ 267,426	37.47%	¥ 668	¥ 324

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2025											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Aver-age matu-rity	Credit RWA amounts	RWA density	EL	Eligible provisions
	Purchased receivables for retail (default risk)												
1	0.00 to < 0.15	¥ —	¥ —	—%	¥ —	—%	—	—%	—	¥ —	—%	¥ —	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	4,855	—	—	4,855	0.29	8.9	72.08	—	1,827	37.63	10	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 4,855	¥ —	—%	¥ 4,855	0.29%	8.9	72.08%	—	¥ 1,827	37.63%	¥ 10	¥ 7
	Qualifying revolving retail exposures												
1	0.00 to < 0.15	¥ 0	¥ 34,358	28.50%	¥ 9,794	0.10%	39.1	58.12%	—	¥ 342	3.49%	¥ 5	
2	0.15 to < 0.25	49,290	173,407	19.17	82,534	0.20	179.7	72.64	—	6,552	7.93	123	
3	0.25 to < 0.50	19,324	793,038	12.75	120,474	0.34	120.0	76.10	—	15,131	12.56	314	
4	0.50 to < 0.75	49,415	72,913	19.17	63,393	0.51	96.2	72.64	—	10,436	16.46	234	
5	0.75 to < 2.50	26,992	130,949	24.42	58,972	1.52	112.1	72.22	—	21,806	36.97	650	
6	2.50 to < 10.00	20,071	9,461	29.39	22,852	6.47	17.0	73.00	—	23,215	101.58	1,077	
7	10.00 to < 100.00	199	1,053	14.64	354	57.10	0.6	70.64	—	601	169.82	147	
8	100.00 (Default)	4,623	3,650	11.73	5,071	100.00	5.5	73.35	—	5,034	99.25	3,317	
9	Sub-total	¥ 169,917	¥ 1,218,833	15.87%	¥ 363,447	2.35%	570.5	73.36%	—	¥ 83,120	22.87%	¥ 5,871	¥ 6,379
	Residential mortgage exposures												
1	0.00 to < 0.15	¥ 3,496,216	¥ 9,866	100.00%	¥ 3,506,083	0.11%	142.6	15.60%	—	¥ 141,205	4.02%	¥ 614	
2	0.15 to < 0.25	2,004,521	19	100.00	2,004,540	0.19	109.0	15.27	—	121,790	6.07	608	
3	0.25 to < 0.50	4,428,114	1,122	100.00	4,429,236	0.34	282.6	14.76	—	386,889	8.73	2,240	
4	0.50 to < 0.75	63,693	—	—	63,693	0.66	4.5	20.64	—	12,433	19.52	86	
5	0.75 to < 2.50	104,766	19	100.00	104,785	0.81	10.7	17.73	—	20,214	19.29	150	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	74,315	—	—	74,315	19.64	4.5	15.48	—	64,188	86.37	2,255	
8	100.00 (Default)	27,423	145	100.00	27,918	100.00	2.0	16.42	—	7,810	27.97	3,960	
9	Sub-total	¥ 10,199,051	¥ 11,172	100.00%	¥ 10,210,573	0.65%	556.2	15.22%	—	¥ 754,531	7.38%	¥ 9,917	¥ 20,352
	Other retail exposures												
1	0.00 to < 0.15	¥ 17,350	¥ 17,672	23.26%	¥ 21,462	0.13%	17.8	37.60%	—	¥ 2,503	11.66%	¥ 11	
2	0.15 to < 0.25	161,751	—	—	161,751	0.23	50.5	72.49	—	53,366	32.99	279	
3	0.25 to < 0.50	544,844	2,191	100.00	547,036	0.42	75.3	33.94	—	120,488	22.02	785	
4	0.50 to < 0.75	77,928	113,697	10.57	89,949	0.62	207.6	70.69	—	50,690	56.35	384	
5	0.75 to < 2.50	179,836	24	42.69	179,846	1.16	86.9	59.75	—	115,119	64.00	1,270	
6	2.50 to < 10.00	58,949	20,866	47.77	68,919	4.97	44.5	43.39	—	43,555	63.19	1,360	
7	10.00 to < 100.00	2,902	697	92.20	3,545	39.05	0.8	38.92	—	3,142	88.63	635	
8	100.00 (Default)	14,534	1,780	27.75	15,336	100.00	8.5	53.44	—	5,375	35.04	7,765	
9	Sub-total	¥ 1,058,099	¥ 156,931	18.76%	¥ 1,087,848	2.34%	492.3	47.94%	—	¥ 394,242	36.24%	¥ 12,492	¥ 10,640

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2025											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
	Lease transactions												
1	0.00 to < 0.15	¥ 199,365	¥ —	—%	¥ 199,365	0.07%	0.3	41.01%	2.2	¥ 38,527	19.32%	¥ 58	
2	0.15 to < 0.25	124,376	—	—	124,376	0.18	0.1	40.00	2.9	51,130	41.10	92	
3	0.25 to < 0.50	63,020	—	—	63,020	0.35	0.3	40.05	2.7	34,304	54.43	90	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	44,444	—	—	44,444	1.59	0.2	40.00	2.8	41,839	94.13	284	
6	2.50 to < 10.00	5,387	—	—	5,387	6.29	0.0	40.00	1.7	6,861	127.35	135	
7	10.00 to < 100.00	1,811	—	—	1,811	14.36	0.0	40.00	2.3	3,295	181.97	104	
8	100.00 (Default)	229	—	—	229	100.00	0.0	40.00	1.0	0	0.00	91	
9	Sub-total	¥ 438,635	¥ —	—%	¥ 438,635	0.48%	1.2	40.46%	2.5	¥ 175,959	40.11%	¥ 857	¥ 626
Total (all portfolios)		¥ 66,051,221	¥ 7,291,727	36.03%	¥ 68,609,257	0.46%	1,645.1	37.88%	2.9	¥ 11,521,795	16.79%	¥ 105,170	¥ 151,020

Notes: 1. "Number of obligors" in Column f: "Qualifying revolving retail exposures," "Residential mortgage exposures," and "Other retail exposures" are tallied with the number of loans, because it is difficult to grasp the number of some obligors.

2. Financial Institution exposures (AIRB), purchased receivables for corporates, etc. on default risk (AIRB), purchased receivables for corporates, etc. on dilution risk and originator risk of loan participation (AIRB), and purchased receivables for retail on dilution risk and originator risk of loan participation are not applicable.

CR7: IRB – Effect on RWA of credit derivatives used as CRM technique

CR7		Millions of Yen	
		March 31, 2026	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	**¥ 182,481**	**¥ 182,481**
2	Sovereign Exposures – AIRB	**10,976**	**10,976**
3	Financial Institution Exposures – FIRB	**527,230**	**527,230**
4	Financial Institution Exposures – AIRB	**—**	**—**
5	Corporate exposures (excluding specialised lending) – FIRB	**6,920,005**	**6,920,005**
6	Corporate exposures (excluding specialised lending) – AIRB	**701,227**	**701,227**
7	Specialised lending – FIRB	**628,393**	**628,393**
8	Specialised lending – AIRB	**2,024,591**	**2,024,591**
9	Retail – Qualifying revolving retail exposures	**103,550**	**103,550**
10	Retail – Residential mortgage exposures	**657,454**	**657,454**
11	Retail – Other retail exposures	**327,146**	**327,146**
12	Purchased receivables – FIRB	**460,806**	**460,806**
13	Purchased receivables – AIRB	**—**	**—**
14	Total	**¥ 12,543,864**	**¥ 12,543,864**

CR7		Millions of Yen	
		March 31, 2025	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 56,066	¥ 56,066
2	Sovereign Exposures – AIRB	25,147	25,147
3	Financial Institution Exposures – FIRB	261,648	261,648
4	Financial Institution Exposures – AIRB	—	—
5	Corporate exposures (excluding specialised lending) – FIRB	6,560,862	6,560,862
6	Corporate exposures (excluding specialised lending) – AIRB	671,843	671,843
7	Specialised lending – FIRB	664,041	664,041
8	Specialised lending – AIRB	1,720,423	1,720,423
9	Retail – Qualifying revolving retail exposures	83,120	83,120
10	Retail – Residential mortgage exposures	754,531	754,531
11	Retail – Other retail exposures	394,242	394,242
12	Purchased receivables – FIRB	530,235	530,235
13	Purchased receivables – AIRB	—	—
14	Total	¥ 11,722,164	¥ 11,722,164

CR8: RWA flow statements of credit risk exposures under IRB

CR8 Item No.			10 Billions of Yen
			March 31, 2026
			RWA amounts
1	RWA at the end of the previous fiscal year		**¥ 1,381**
2	Factor of RWA changes	Asset size	**181**
3		Asset quality	**(80)**
4		Model updates	**—**
5		Methodology and policy	**(5)**
6		Acquisitions and disposals	**—**
7		Foreign exchange movements	**36**
8		Others	**—**
9	RWA at the end of the fiscal year		**¥ 1,513**

Note: The end of the previous fiscal year indicates March 31, 2025, and the end of the fiscal year indicates March 31, 2026.

CR8 Item No.			10 Billions of Yen
			March 31, 2025
			RWA amounts
1	RWA at the end of the previous fiscal year		¥ 1,560
2	Factor of RWA changes	Asset size	19
3		Asset quality	(81)
4		Model updates	—
5		Methodology and policy	(111)
6		Acquisitions and disposals	—
7		Foreign exchange movements	(5)
8		Others	—
9	RWA at the end of the fiscal year		¥ 1,381

Note: The end of the previous fiscal year indicates March 31, 2024, and the end of the fiscal year indicates March 31, 2025.

CR9:IRB – Backtesting of probability of default (PD) per portfolio

Entities subject to AIRB and FIRB

CR9		%, Cases												
		March 31, 2026 (Period covered: September 30, 2024 - September 30, 2025)												
a	b	c					d	e	f		g	h	i	
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period	Average historical annual default rate (5 years)	Credit RWA amounts ratio
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2024	September 30, 2025				
Sovereign Exposures	—	AAA~ B-	Aaa~ B3	AAA~ B-	AAA~ BBB-	AAA~ BBB	0.00%	0.02%	878	833	0	0	0.00 %	0.8%
Financial Institution Exposures	—	AA~ B-	Aa2~ B3	AA~ B-	AA+~ BB-	AAA~ BB	0.09	0.10	487	476	0	0	0.00	2.6
Corporate Exposures (Japanese)	≥ 0% to 0.03%	AAA~ A-	Aaa~ A3	—	AAA~ AA-	AAA~ AA	0.01	0.01	490	588	0	0	0.00	47.4
	> 0.03% to 0.1%	BBB+~ BBB-	Baa1~ Baa3	—	A+~ A-	AA-~ A	0.06	0.07	611	589	0	0	0.00	
	> 0.1% to 0.5%	BB+~ BB-	Ba1~ Ba3	—	BBB+~ BBB-	A-~ BBB	0.24	0.30	2,953	3,128	0	0	0.01	
	> 0.5% to 5%	B+~ B-	B1~ B3	—	BB+~ BB-	BBB-~ BB	1.55	1.59	5,387	5,297	9	0	0.16	
	> 5% to < 100%	—	—	—	—	—	8.26	8.05	298	277	6	0	2.93	
Corporate Exposures (Non-Japanese)	≥ 0% to 0.03%	AAA~ AA-	Aaa~ Aa3	AAA~ AA-	—	—	0.01	0.01	40	43	0	0	0.00	10.7
	> 0.03% to 0.1%	A+~ A-	A1~ A3	A+~ A-	—	—	0.05	0.05	128	127	0	0	0.00	
	> 0.1% to 0.5%	BBB+~ BBB-	Baa1~ Baa3	BBB+~ BBB-	—	—	0.21	0.21	341	361	0	0	0.00	
	> 0.5% to 15%	BB+~ B-	Ba1~ B3	BB+~ B-	—	—	2.40	2.35	678	732	0	0	0.03	
	> 15% to < 100%	—	—	—	—	—	35.71	35.71	42	33	0	0	3.72	
Qualifying revolving retail exposures	≥ 0% to 10%						0.38	0.24	37,218	35,644	25	0	0.07	0.0
	> 10% to < 100%						22.86	23.07	80	69	19	0	21.37	
Residential mortgage exposures	≥ 0% to 2%						0.23	0.25	553,672	542,859	267	0	0.05	4.5
	> 2% to < 100%						19.83	19.61	4,636	5,157	576	0	14.74	
Other retail exposures	≥ 0% to 10%						0.54	0.58	33,020	31,687	65	0	0.27	0.3
	> 10% to < 100%						22.81	27.11	102	93	23	0	20.50	

Entities subject to FIRB

CR9		%, Cases												
		March 31, 2026 (Period covered: September 30, 2024 - September 30, 2025)												
a	b	c					d	e	f		g	h	i	
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period	Average historical annual default rate (5 years)	Credit RWA amounts ratio
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2024	September 30, 2025				
Sovereign Exposures	—	—	—	—	AAA~ BBB	AAA~ BBB+	0.04%	0.04%	203	190	0	0	0.00 %	0.0%
Financial Institution Exposures	—	—	—	—	AA+~ BBB	AAA~ BBB+	0.06	0.05	3	3	0	0	0.00	0.0
Corporate Exposures (Japanese)	≥ 0% to 0.03%	—	—	—	AAA~ AA-	AAA~ AA	0.00	0.01	33	39	0	0	0.00	1.7
	> 0.03% to 0.1%	—	—	—	A+~ A-	AA-~ A	0.06	0.05	111	116	0	0	0.00	
	> 0.1% to 0.5%	—	—	—	BBB+~ BBB-	A-~ BBB	0.24	0.26	430	431	0	0	0.09	
	> 0.5% to 5%	—	—	—	BB+~ BB-	BBB-~ BB	1.76	1.76	605	576	1	1	0.59	
	> 5% to < 100%	—	—	—	—	—	8.39	8.00	81	70	3	0	2.84	
Qualifying revolving retail exposures	≥ 0% to 10%						0.99	0.83	521,132	516,157	2,789	73	0.52	0.4
	> 10% to < 100%						66.28	66.25	430	507	231	0	59.50	
Residential mortgage exposures	≥ 0% to 2%						0.41	0.40	1,089	1,174	0	0	0.18	0.0
	> 2% to < 100%						—	—	—	—	—	—	—	
Other retail exposures	≥ 0% to 10%						0.61	1.15	276,666	273,050	1,629	0	0.46	0.6
	> 10% to < 100%						53.33	63.56	472	607	298	0	50.88	

Notes:
1. On the previous page, Sumitomo Mitsui Trust Group, Inc., Sumitomo Mitsui Trust Bank, Limited, and specific purpose companies (SPCs) engaging in liquidation of receivables, subject to AIRB and FIRB, are counted. On this page, Group companies (i.e. Sumitomo Mitsui Trust Guarantee Co., Ltd., Sumishin Guaranty Company Limited, Sumitomo Mitsui Trust Card Co., Ltd., Sumitomo Mitsui Trust Panasonic Finance Co., Ltd., and Sumitomo Mitsui Trust Club Co., Ltd.), subject to FIRB, are counted.
2. Column a: As for "Corporate exposures (excluding specialised lending)," "Specialised lending (subject to the PD/LGD Approach)," "Equity exposures (subject to the PD/LGD Approach)," and "Purchased receivables (other than those for corporates, etc. subject to top-down approach)," these portfolio classifications have been integrated into " Corporate exposures" In addition, different rating systems (PD) are used in Japanese rating and Non-Japanese rating, and so "Corporate exposures" are classified into " Japanese" and "Non-Japanese."
3. Column c: With reference to the internal rating for each obligor, the range of external rating is stated in accordance with the relation between the internal rating and external rating of the internal rules for SuMi TRUST Group.
4. The PD estimation of SuMi TRUST Group covers the one-year default results with the reference date being the end of September every year. Accordingly, Column d and Column e were obtained with the reference date being the end of September 2024. In addition, Column g and Column h were obtained by counting the number of defaulted obligors from the end of September 2024 to the end of September 2025.
5. Column f to Column h: "Qualifying revolving retail exposures," "Residential mortgage exposures," and "Other retail exposures" are tallied with the number of loans, because it is difficult to grasp the number of some obligors.
6. The scope of application of the major model used in the consolidation range specified by the capital regulatory standards is determined while considering the portfolio classifications specified by regulations and credit decisions based on the risk driver of each portfolio (explanatory variables of the adopted rating model, etc.). "Credit RWA amounts ratio" of each internal model is stated for each portfolio*.
   * "Credit RWA amounts ratio" (obtained with the reference date being the end of September 2025) is the ratio of RWA amounts for each portfolio to the total RWA amounts subject to the IRB approach (excluding counterparty credit risk, the credit risk related to securitisation transactions, and the credit risk related to funds).
7. The ">2% to <100%" category of "Residential mortgage exposures" of entities subject to FIRB has been left blank due to the deconsolidation of Sumitomo Mitsui Trust Loan & Finance Co., Ltd. effective April 1, 2025.

Entities subject to AIRB and FIRB

CR9		%, Cases												
		March 31, 2025 (Period covered: September 30, 2023 - September 30, 2024)												
a	b	c					d	e	f		g	h	i	
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period	Average historical annual default rate (5 years)	Credit RWA amounts ratio
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2023	September 30, 2024				
Sovereign Exposures	—	AAA~ B-	Aaa~ B3	AAA~ B-	AAA~ BBB-	AAA~ BBB	0.00%	0.02%	856	814	0	0	0.00 %	0.6%
Financial Institution Exposures	—	AA~ B-	Aa2~ B3	AA~ B-	AA+~ BB-	AAA~ BB	0.09	0.16	428	436	0	0	0.00	1.9
Corporate Exposures (Japanese)	≥ 0% to 0.03%	AAA~ A-	Aaa~ A3	—	AAA~ AA-	AAA~ AA	0.03	0.03	570	528	0	0	0.00	
	> 0.03% to 0.1%	BBB+~ BBB-	Baa1~ Baa3	—	A+~ A-	AA-~ A	0.06	0.06	595	650	0	0	0.03	
	> 0.1% to 0.5%	BB+~ BB-	Ba1~ Ba3	—	BBB+~ BBB-	A-~ BBB	0.19	0.21	2,898	2,966	0	0	0.02	59.9
	> 0.5% to 5%	B+~ B-	B1~ B3	—	BB+~ BB-	BBB-~ BB	1.05	1.30	5,487	5,386	11	0	0.18	
	> 5% to < 100%	—	—	—	—	—	10.09	9.04	293	299	11	1	4.24	
Corporate Exposures (Non-Japanese)	≥ 0% to 0.03%	AAA~ AA-	Aaa~ Aa3	AAA~ AA-	—	—	0.03	0.03	40	43	0	0	0.00	
	> 0.03% to 0.1%	A+~ A-	A1~ A3	A+~ A-	—	—	0.06	0.06	153	135	0	0	0.00	
	> 0.1% to 0.5%	BBB+~ BBB-	Baa1~ Baa3	BBB+~ BBB-	—	—	0.24	0.24	345	345	0	0	0.00	10.0
	> 0.5% to 15%	BB+~ B-	Ba1~ B3	BB+~ B-	—	—	2.46	2.53	616	639	1	0	0.33	
	> 15% to < 100%	—	—	—	—	—	35.80	35.80	63	59	2	0	10.21	
Qualifying revolving retail exposures	≥ 0% to 10%						0.40	0.25	38,558	37,219	39	0	0.08	0.0
	> 10% to < 100%						23.14	23.14	65	80	20	0	19.82	
Residential mortgage exposures	≥ 0% to 2%						0.19	0.22	557,399	553,672	310	0	0.05	4.6
	> 2% to < 100%						18.11	18.45	3,740	4,684	616	0	14.74	
Other retail exposures	≥ 0% to 10%						0.56	0.61	34,254	33,022	75	0	0.32	0.3
	> 10% to < 100%						24.23	25.12	72	104	22	0	19.64	

Entities subject to FIRB

CR9		%, Cases												
		March 31, 2025 (Period covered: September 30, 2023 - September 30, 2024)												
a	b	c					d	e	f		g	h	i	
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period	Average historical annual default rate (5 years)	Credit RWA amounts ratio
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2023	September 30, 2024				
Sovereign Exposures	—	—	—	—	AAA~ BBB	AAA~ BBB+	0.01%	0.03%	209	202	0	0	0.00 %	0.0%
Financial Institution Exposures	—	—	—	—	AA+~ BBB	AAA~ BBB+	0.19	0.11	2	3	0	0	0.00	1.9
Corporate Exposures (Japanese)	≥ 0% to 0.03%	—	—	—	AAA~ AA-	AAA~ AA	0.03	0.03	32	32	0	0	0.00	2.3
	> 0.03% to 0.1%	—	—	—	A+~ A-	AA-~ A	0.06	0.06	107	111	0	0	0.00	
	> 0.1% to 0.5%	—	—	—	BBB+~ BBB-	A-~ BBB	0.19	0.24	422	429	0	0	0.09	
	> 0.5% to 5%	—	—	—	BB+~ BB-	BBB-~ BB	1.29	1.17	846	794	4	0	0.74	
	> 5% to < 100%	—	—	—	—	—	12.04	8.10	203	201	3	0	2.87	
Qualifying revolving retail exposures	≥ 0% to 10%						0.92	0.75	534,195	521,132	2,629	0	0.54	0.4
	> 10% to < 100%						63.88	63.62	435	430	266	0	59.30	
Residential mortgage exposures	≥ 0% to 2%						0.64	0.68	11,818	12,285	30	0	0.29	0.2
	> 2% to < 100%						20.66	20.66	324	304	22	0	8.45	
Other retail exposures	≥ 0% to 10%						0.96	1.14	291,282	287,611	1,604	0	0.46	1.0
	> 10% to < 100%						39.80	62.24	699	680	359	0	48.07	

Notes: 1. On the previous page, Sumitomo Mitsui Trust Group, Inc., Sumitomo Mitsui Trust Bank, Limited and specific purpose companies (SPCs) engaging in liquidation of receivables, subject to AIRB and FIRB, are counted. On this page, Group companies (i.e. Sumitomo Mitsui Trust Guarantee Co., Ltd., Sumishin Guaranty Company Limited, Sumitomo Mitsui Trust Card Co., Ltd., Sumitomo Mitsui Trust Loan & Finance Co., Ltd., Sumitomo Mitsui Trust Panasonic Finance Co., Ltd., and Sumitomo Mitsui Trust Club Co., Ltd.), subject to FIRB, are counted.

2. Column a: As for "Corporate exposures (excluding specialised lending)," "Specialised lending (subject to the PD/LGD Approach)," "Equity exposures (subject to the PD/LGD Approach)," and "Purchased receivables (other than those for corporates, etc. subject to top-down approach)," these portfolio classifications have been integrated into " Corporate exposures" In addition, different rating systems (PD) are used in Japanese rating and Non-Japanese rating, and so "Corporate exposures" are classified into " Japanese" and "Non-Japanese."

3. Column c: With reference to the internal rating for each obligor, the range of external rating is stated in accordance with the relation between the internal rating and external rating of the internal rules for SuMi TRUST Group.

4. The PD estimation of SuMi TRUST Group covers the one-year default results with the reference date being the end of September every year. Accordingly, Column d and Column e were obtained with the reference date being the end of September 2023. In addition, Column g and Column h were obtained by counting the number of defaulted obligors from the end of September 2023 to the end of September 2024.

5. Column f to Column h: "Qualifying revolving retail exposures," "Residential mortgage exposures," and "Other retail exposures" are tallied with the number of loans, because it is difficult to grasp the number of some obligors.

6. The scope of application of the major model used in the consolidation range specified by the capital regulatory standards is determined while considering the portfolio classifications specified by regulations and credit decisions based on the risk driver of each portfolio (explanatory variables of the adopted rating model, etc.). "Credit RWA amounts ratio" of each internal model is stated for each portfolio*.
* "Credit RWA amounts ratio" (obtained with the reference date being the end of September 2024) is the ratio of RWA amounts for each portfolio to the total RWA amounts subject to the IRB approach (excluding counterparty credit risk, the credit risk related to securitisation transactions, and the credit risk related to funds).

7. In the ">10% to <100%" category of "Other retail exposures" of entities subject to FIRB, "Average historical annual default rate (5 years)" in Column i exceeds "Weighted average PD (EAD weighted)" in Column d. This is attributable to the difference in the method for obtaining average values. The appropriateness of the PD estimation in each pool classification is examined regularly every year.

CR10:IRB – Specialised Lending (Supervisory Slotting Criteria Approach)

CR10		Millions of Yen, %									
		March 31, 2026									
a	b	c	d	e	f	g	h	i	j	k	l
Specialised lending (supervisory slotting criteria approach)											
Other than high-volatility commercial real estate (HVCRE)											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)					Credit RWA amounts	Expected losses
					PF	OF	CF	IPRE	Total		
Strong	< 2.5 years	¥ 242	¥ —	50%	¥ 242	¥ —	¥ —	¥ —	¥ 242	¥ 121	¥ —
	2.5 years ≤	3,454	1,850	70%	4,194	—	—	—	4,194	2,936	16
Good	< 2.5 years	13,559	—	70%	12,259	—	—	1,300	13,559	9,491	54
	2.5 years ≤	4,177	880	90%	4,026	—	—	502	4,529	4,076	36
Satisfactory		27,563	7,400	115%	3,492	—	—	27,030	30,523	35,101	854
Weak		2,600	—	250%	—	—	—	2,600	2,600	6,500	208
Default		—	—	—	—	—	—	—	—	—	—
Total		¥ 51,596	¥ 10,130	—	¥ 24,215	¥ —	¥ —	¥ 31,433	¥ 55,648	¥ 58,227	¥ 1,169
HVCRE											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW					Exposure amounts (EAD)	Credit RWA amounts	Expected losses
Strong	< 2.5 years	¥ 20,300	¥ 2,470	70%					¥ 21,288	¥ 14,902	¥ 85
	2.5 years ≤	10,326	24,499	95%					20,126	19,120	80
Good	< 2.5 years	5,071	4,700	95%					6,951	6,603	27
	2.5 years ≤	28,192	35,934	120%					42,566	51,079	170
Satisfactory		136,389	221,252	140%					224,891	314,847	6,296
Weak		50,817	29,070	250%					62,445	156,114	4,995
Default		—	—	—					—	—	—
Total		¥ 251,097	¥ 317,929	—					¥ 378,269	¥ 562,666	¥ 11,656

CR10		Millions of Yen, %									
		March 31, 2025									
a	b	c	d	e	f	g	h	i	j	k	l
Specialised lending (supervisory slotting criteria approach)											
Other than high-volatility commercial real estate (HVCRE)											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)					Credit RWA amounts	Expected losses
					PF	OF	CF	IPRE	Total		
Strong	< 2.5 years	¥ —	¥ —	50%	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
	2.5 years ≤	—	—	70%	—	—	—	—	—	—	—
Good	< 2.5 years	1,587	—	70%	180	106	—	1,300	1,587	1,111	6
	2.5 years ≤	1,835	—	90%	1,835	—	—	—	1,835	1,652	14
Satisfactory		20,410	4,648	115%	14,253	—	—	8,016	22,269	25,610	623
Weak		—	—	250%	—	—	—	—	—	—	—
Default		—	—	—	—	—	—	—	—	—	—
Total		¥ 23,834	¥ 4,648	—	¥ 16,270	¥ 106	¥ —	¥ 9,316	¥ 25,693	¥ 28,374	¥ 644
HVCRE											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW					Exposure amounts (EAD)	Credit RWA amounts	Expected losses
Strong	< 2.5 years	¥ 85	¥ 840	70%					¥ 421	¥ 295	¥ 1
	2.5 years ≤	—	1,176	95%					470	446	1
Good	< 2.5 years	4,564	—	95%					4,564	4,335	18
	2.5 years ≤	8,916	55,162	120%					30,981	37,178	123
Satisfactory		114,893	102,760	140%					155,997	218,396	4,367
Weak		114,924	82,040	250%					147,740	369,350	11,819
Default		—	—	—					—	—	—
Total		¥ 243,384	¥ 241,979	—					¥ 340,176	¥ 630,004	¥ 16,332

CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

CCR1		Millions of Yen,					
		March 31, 2026					
		a	b	c	d	e	f
Item No.		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	**¥ 619,097**	**¥ 537,494**		**1.4**	**¥ 1,619,228**	**¥ 408,981**
2	Expected Exposure Method (IMM)			**—**	**—**	**—**	**—**
3	Simple Approach for credit risk mitigation					**—**	**—**
4	Comprehensive Approach for credit risk mitigation					**226,405**	**53,420**
5	Exposure variation estimation model					**—**	**—**
6	Total						**¥ 462,401**

CCR1		Millions of Yen,					
		March 31, 2025					
		a	b	c	d	e	f
Item No.		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	¥ 199,114	¥ 509,363		1.4	¥ 991,869	¥ 333,871
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					128,657	36,464
5	Exposure variation estimation model					—	—
6	Total						¥ 370,335

CVA1: Reduced BA-CVA

As of March 31, 2026
Not applicable.

As of March 31, 2025
Not applicable.

CVA2: Full BA-CVA

CVA2		Millions of Yen
		March 31, 2026
Item No.		a
		CVA risk capital requirement
1	K Reduced	**¥ 32,938**
2	K Hedged	**32,938**
3	Total	**¥ 32,938**

CVA2		Millions of Yen
		March 31, 2025
Item No.		a
		CVA risk capital requirement
1	K Reduced	¥ 33,034
2	K Hedged	33,034
3	Total	¥ 33,034

CVA3: SA-CVA risk capital requirement and the number of counterparties

As of March 31, 2026
Not applicable.

As of March 31, 2025
Not applicable.

CVA4: Risk-weighted assets flow statements of CVA risk exposure under SA-CVA

As of March 31, 2026
Not applicable.

As of March 31, 2025
Not applicable.

CCR3: CCR exposures by regulatory portfolio and risk weights

CCR3		Millions of Yen													
		March 31, 2026													
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
		Credit equivalent amounts (post-CRM)													
Item No.	Risk weight / Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other	Total
1	Government of Japan and Bank of Japan (BOJ)	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –
2	Foreign central governments and foreign central banks	–	–	–	–	–	–	–	–	–	–	–	–	–	–
3	Bank for International Settlements, etc.	–	–	–	–	–	–	–	–	–	–	–	–	–	–
4	Local governments of Japan	–	–	–	–	–	–	–	–	–	–	–	–	–	–
5	Foreign non-central government public sector entities (PSEs)	–	–	–	–	–	–	–	–	–	–	–	–	–	–
6	Multilateral development banks (MDBs)	–	–	–	–	–	–	–	–	–	–	–	–	–	–
7	Japan Finance Organization for Municipalities (JFM)	–	–	–	–	–	–	–	–	–	–	–	–	–	–
8	Government-affiliated agencies of Japan	–	–	–	–	–	–	–	–	–	–	–	–	–	–
9	The three local public corporations	–	–	–	–	–	–	–	–	–	–	–	–	–	–
10	Financial institutions, type I financial institutions and insurance companies	–	–	7,033	27,267	–	4,050	–	–	–	–	–	2,447	–	40,799
11	Corporates, etc.	–	–	–	–	–	4,696	–	–	–	21,639	–	–	–	26,335
12	SMEs, etc. and individuals	–	–	–	–	–	–	–	–	–	–	–	–	–	–
13	Other than the above	–	–	–	–	–	–	–	–	–	–	–	–	–	–
14	Total	¥ –	¥ –	¥ 7,033	¥27,267	¥ –	¥ 8,746	¥ –	¥ –	¥ –	¥21,639	¥ –	¥ 2,447	¥ –	¥67,134

Note: The aggregate calculation on this statement includes exposures based on the standardised approach only.

CCR3		Millions of Yen													
		March 31, 2025													
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
		Credit equivalent amounts (post-CRM)													
Item No.	Risk weight / Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other	Total
1	Government of Japan and Bank of Japan (BOJ)	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –
2	Foreign central governments and foreign central banks	–	–	–	–	–	–	–	–	–	–	–	–	–	–
3	Bank for International Settlements, etc.	–	–	–	–	–	–	–	–	–	–	–	–	–	–
4	Local governments of Japan	–	–	–	–	–	–	–	–	–	–	–	–	–	–
5	Foreign non-central government public sector entities (PSEs)	–	–	–	–	–	–	–	–	–	–	–	–	–	–
6	Multilateral development banks (MDBs)	–	–	–	–	–	–	–	–	–	–	–	–	–	–
7	Japan Finance Organization for Municipalities (JFM)	–	–	–	–	–	–	–	–	–	–	–	–	–	–
8	Government-affiliated agencies of Japan	–	–	–	–	–	–	–	–	–	–	–	–	–	–
9	The three local public corporations	–	–	–	–	–	–	–	–	–	–	–	–	–	–
10	Financial institutions, type I financial institutions and insurance companies	–	–	9,601	17,289	–	2,461	–	–	–	–	–	9,962	–	39,315
11	Corporates, etc.	–	–	661	–	–	–	–	–	–	9,709	–	–	–	10,371
12	SMEs, etc. and individuals	–	–	–	–	–	–	–	–	–	–	–	–	–	–
13	Other than the above	–	–	–	–	–	–	–	–	–	–	–	–	–	–
14	Total	¥ –	¥ –	¥10,263	¥17,289	¥ –	¥ 2,461	¥ –	¥ –	¥ –	¥ 9,709	¥ –	¥ 9,962	¥ –	¥49,686

Note: The aggregate calculation on this statement includes exposures based on the standardised approach only.

CCR4: IRB – CCR exposures by portfolio and PD scale

CCR4		Millions of Yen, %, 1,000 cases, Year						
		March 31, 2026						
Item No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density
	Sovereign exposures							
1	0.00 to < 0.15	¥ 21,596	0.00%	0.0	45.00%	2.0	¥ 548	2.53%
2	0.15 to < 0.25	—	—	—	—	—	—	—
3	0.25 to < 0.50	1,230	0.29	0.0	45.00	1.0	475	38.66
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	392	1.84	0.0	45.00	1.0	364	93.07
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 23,219	0.05%	0.0	45.00%	1.9	¥ 1,389	5.98%
	Financial Institution exposures							
1	0.00 to < 0.15	¥ 558,900	0.05%	0.1	45.14%	1.5	¥ 102,597	18.35%
2	0.15 to < 0.25	166	0.18	0.0	45.00	4.5	129	77.73
3	0.25 to < 0.50	8,857	0.29	0.0	45.00	4.8	9,114	102.90
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	362	1.33	0.0	45.00	1.5	319	88.11
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 568,286	0.05%	0.1	45.14%	1.5	¥ 112,161	19.73%
	Corporate exposures							
1	0.00 to < 0.15	¥ 986,799	0.05%	0.3	45.35%	1.4	¥ 186,928	18.94%
2	0.15 to < 0.25	19,934	0.18	0.0	40.54	4.0	10,453	52.43
3	0.25 to < 0.50	27,885	0.33	0.1	40.31	2.4	14,440	51.78
4	0.50 to < 0.75	90	0.57	0.0	45.00	3.0	94	104.41
5	0.75 to < 2.50	7,880	1.36	0.0	40.63	3.0	7,876	99.95
6	2.50 to < 10.00	454	7.04	0.0	40.00	1.9	658	144.98
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 1,043,044	0.07%	0.5	45.09%	1.5	¥ 220,452	21.13%
	SME exposures							
1	0.00 to < 0.15	¥ 869	0.11%	0.0	40.00%	4.7	¥ 351	40.41%
2	0.15 to < 0.25	75	0.18	0.0	40.00	3.2	26	34.86
3	0.25 to < 0.50	265	0.39	0.0	40.00	2.8	143	54.20
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	66	1.75	0.0	40.00	2.6	57	86.20
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 1,277	0.26%	0.0	40.00%	4.1	¥ 579	45.33%
	Specialised lending							
1	0.00 to < 0.15	¥ 67,264	0.09%	0.1	40.03%	4.6	¥ 25,997	38.64%
2	0.15 to < 0.25	33,194	0.24	0.1	40.00	4.9	21,454	64.63
3	0.25 to < 0.50	17,498	0.31	0.0	40.00	4.8	12,372	70.70
4	0.50 to < 0.75	9,872	0.58	0.0	40.00	4.9	9,106	92.24
5	0.75 to < 2.50	8,142	1.49	0.0	40.00	4.7	9,650	118.51
6	2.50 to < 10.00	5,887	2.96	0.0	40.00	4.9	8,291	140.81
7	10.00 to < 100.00	809	12.86	0.0	40.00	4.4	1,675	206.90
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 142,670	0.45%	0.4	40.01%	4.7	¥ 88,548	62.06%
Total (all portfolios)		¥ 1,778,498	0.10%	1.1	44.69%	1.8	¥ 423,130	23.79%

Note: SuMi TRUST Group applies the Foundation Internal Ratings-Based Approach to the calculation of risk-weighted assets related to counterparty credit risk.

CCR4		Millions of Yen, %, 1,000 cases, Year						
		March 31, 2025						
Item No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density
	Sovereign exposures							
1	0.00 to < 0.15	¥ 27,614	0.00%	0.0	45.00%	1.9	¥ 568	2.05%
2	0.15 to < 0.25	—	—	—	—	—	—	—
3	0.25 to < 0.50	2,271	0.29	0.0	45.00	1.0	878	38.66
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	—	—	—	—	—	—	—
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 29,885	0.02%	0.0	45.00%	1.8	¥ 1,446	4.84%
	Financial Institution exposures							
1	0.00 to < 0.15	¥ 411,184	0.05%	0.1	45.76%	1.9	¥ 97,802	23.78%
2	0.15 to < 0.25	85	0.18	0.0	45.00	3.3	47	54.70
3	0.25 to < 0.50	6,476	0.29	0.0	45.00	4.9	6,804	105.06
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	201	1.07	0.0	45.00	1.0	151	75.44
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 417,948	0.06%	0.1	45.75%	1.9	¥ 104,805	25.07%
	Corporate exposures							
1	0.00 to < 0.15	¥ 413,701	0.05%	0.3	46.72%	1.9	¥ 93,864	22.68%
2	0.15 to < 0.25	17,615	0.18	0.0	40.51	3.2	8,086	45.90
3	0.25 to < 0.50	15,154	0.33	0.1	40.23	2.8	8,386	55.33
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	6,842	1.45	0.0	40.07	2.7	6,497	94.95
6	2.50 to < 10.00	430	6.50	0.0	40.00	1.6	591	137.45
7	10.00 to < 100.00	37	14.36	0.0	40.00	1.0	67	179.63
8	100.00 (Default)	15	100.00	0.0	40.00	1.0	0	0.00
9	Sub-total	¥ 453,796	0.10%	0.5	46.15%	2.0	¥ 117,492	25.89%
	SME exposures							
1	0.00 to < 0.15	¥ 1,311	0.11%	0.0	40.00%	4.6	¥ 478	36.50%
2	0.15 to < 0.25	365	0.18	0.0	40.00	1.6	106	29.15
3	0.25 to < 0.50	509	0.38	0.0	40.00	3.7	321	63.04
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	304	1.76	0.0	40.00	1.4	247	81.04
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 2,491	0.38%	0.0	40.00%	3.6	¥ 1,153	46.30%
	Specialised lending							
1	0.00 to < 0.15	¥ 56,832	0.08%	0.1	40.05%	4.4	¥ 20,143	35.44%
2	0.15 to < 0.25	42,003	0.24	0.0	40.00	4.9	27,195	64.74
3	0.25 to < 0.50	34,677	0.30	0.0	40.00	4.9	24,624	71.00
4	0.50 to < 0.75	10,535	0.58	0.0	40.00	4.8	9,584	90.97
5	0.75 to < 2.50	7,845	1.25	0.0	40.00	4.8	8,963	114.24
6	2.50 to < 10.00	13,467	2.97	0.0	40.00	4.9	18,973	140.87
7	10.00 to < 100.00	1,355	12.86	0.0	40.00	4.5	2,827	208.53
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 166,718	0.59%	0.3	40.01%	4.7	¥ 112,312	67.36%
Total (all portfolios)		¥ 1,070,840	0.16%	1.1	44.99%	2.4	¥ 337,212	31.49%

Note: SuMi TRUST Group applies the Foundation Internal Ratings-Based Approach to the calculation of risk-weighted assets related to counterparty credit risk.

CCR5: Composition of collateral for CCR exposure

CCR5		Millions of Yen					
		March 31, 2026					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
Item No.		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	**¥ —**	**¥ 490,009**	**¥ 19,310**	**¥ 555,628**	**¥ 114,585**	**¥ 668,010**
2	Cash (other currency)	**—**	**217,941**	**—**	**219,845**	**2,561,382**	**107,556**
3	Domestic sovereign debt	**7,790**	**4,338**	**17,550**	**29,725**	**590,867**	**709,359**
4	Other sovereign debt	**3,355**	**—**	**—**	**—**	**1,072,633**	**5,465,001**
5	Government agency debt	**—**	**—**	**—**	**—**	**—**	**—**
6	Corporate bonds	**—**	**—**	**—**	**—**	**129,249**	**879**
7	Equity securities	**—**	**—**	**—**	**19,529**	**2,365,198**	**603,904**
8	Other collateral	**—**	**—**	**—**	**—**	**—**	**—**
9	Total	**¥ 11,145**	**¥ 712,289**	**¥ 36,860**	**¥ 824,729**	**¥ 6,833,915**	**¥ 7,554,711**

CCR5		Millions of Yen					
		March 31, 2025					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
Item No.		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	¥ —	¥ 500,375	¥ 8,870	¥ 445,910	¥ 104,579	¥ 899,122
2	Cash (other currency)	—	174,809	—	229,450	2,300,985	—
3	Domestic sovereign debt	2,131	37,666	7,603	72,363	767,971	651,419
4	Other sovereign debt	4,167	—	—	—	1,109,187	4,513,486
5	Government agency debt	—	—	—	—	—	—
6	Corporate bonds	—	—	—	—	116,770	—
7	Equity securities	—	—	—	12,445	1,561,732	354,346
8	Other collateral	—	—	—	—	—	—
9	Total	¥ 6,298	¥ 712,851	¥ 16,473	¥ 760,168	¥ 5,961,227	¥ 6,418,375

CCR6: Credit derivatives exposures

CCR6		Millions of Yen	
		March 31, 2026	
Item No.		a	b
		Protection bought	Protection sold
	Notionals		
1	Single-name credit default swaps	**¥ 12,600**	**¥ 12,600**
2	Index credit default swaps	**—**	**—**
3	Total return swaps	**14,601**	**—**
4	Credit options	**—**	**—**
5	Other credit derivatives	**675**	**266**
6	Total notionals	**¥ 27,877**	**¥ 12,866**
	Fair values		
7	Positive fair value (asset)	**¥ 675**	**¥ 266**
8	Negative fair value (liability)	**(266)**	**(1)**

CCR6		Millions of Yen	
		March 31, 2025	
Item No.		a	b
		Protection bought	Protection sold
	Notionals		
1	Single-name credit default swaps	¥ 20,100	¥ 20,100
2	Index credit default swaps	—	—
3	Total return swaps	13,173	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 33,273	¥ 20,100
	Fair values		
7	Positive fair value (asset)	¥ 138	¥ 375
8	Negative fair value (liability)	(375)	(1)

CCR7: RWA flow statements of CCR exposures under Internal Model Method (IMM)

As of March 31, 2026
Not applicable.

As of March 31, 2025
Not applicable.

CCR8: Exposures to central counterparties (CCP)

CCR8		Millions of Yen	
		March 31, 2026	
Item No.		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		**¥ 33,986**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	**¥ 225,464**	**4,509**
3	(i) OTC derivatives	**66,152**	**1,323**
4	(ii) Exchange-traded derivatives	**24,555**	**491**
5	(iii) Repo transactions	**134,756**	**2,695**
6	(iv) Netting sets where cross-product netting has been approved	**—**	**—**
7	Segregated initial margin	**—**	
8	Non-segregated initial margin	**304,438**	**6,088**
9	Pre-funded default fund contributions	**63,769**	**23,388**
10	Unfunded default fund contributions	**—**	**—**
11	Exposures to non-QCCPs (total)		**¥ —**
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	**¥ —**	**—**
13	(i) OTC derivatives	**—**	**—**
14	(ii) Exchange-traded derivatives	**—**	**—**
15	(iii) Repo transactions	**—**	**—**
16	(iv) Netting sets where cross-product netting has been approved	**—**	**—**
17	Segregated initial margin	**—**	
18	Non-segregated initial margin	**—**	**—**
19	Pre-funded default fund contributions	**—**	**—**
20	Unfunded default fund contributions	**—**	**—**

CCR8		Millions of Yen	
		March 31, 2025	
Item No.		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 24,914
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 145,771	2,915
3	(i) OTC derivatives	80,465	1,609
4	(ii) Exchange-traded derivatives	17,214	344
5	(iii) Repo transactions	48,091	961
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	
8	Non-segregated initial margin	172,879	3,457
9	Pre-funded default fund contributions	54,042	18,541
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		¥ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	¥ —	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Repo transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

SEC1: Securitisation exposures by underlying asset type (securitisation exposures subject to the calculation of the amount of credit risk-weighted assets only)

SEC1		Millions of Yen								
		March 31, 2026								
		a	b	c	d	e	f	g	h	i
Item No.	Type of underlying asset	Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 83,443	¥ —	¥ 83,443	¥ 422,084	¥ —	¥ 422,084	¥ 275,800	¥ —	¥ 275,800
2	Residential mortgage	83,443	—	83,443	24,710	—	24,710	100,982	—	100,982
3	Credit card	—	—	—	43,705	—	43,705	61,755	—	61,755
4	Other retail exposures	—	—	—	353,668	—	353,668	113,062	—	113,062
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	—	—	—	2,152	—	2,152	2,698,127	—	2,698,127
7	Loans to corporates	—	—	—	2,152	—	2,152	2,698,127	—	2,698,127
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	—	—	—
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC1		Millions of Yen								
		March 31, 2025								
		a	b	c	d	e	f	g	h	i
Item No.	Type of underlying asset	Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 83,800	¥ —	¥ 83,800	¥ 145,249	¥ —	¥ 145,249	¥ 338,636	¥ —	¥ 338,636
2	Residential mortgage	83,800	—	83,800	21,914	—	21,914	116,648	—	116,648
3	Credit card	—	—	—	22,005	—	22,005	66,755	—	66,755
4	Other retail exposures	—	—	—	101,329	—	101,329	155,232	—	155,232
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	—	—	—	—	—	—	2,155,404	—	2,155,404
7	Loans to corporates	—	—	—	—	—	—	2,140,572	—	2,140,572
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	14,831	—	14,831
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC2: Securitisation exposures by underlying asset type (securitisation exposures subject to the calculation of the capital requirement for market risk only)

As of March 31, 2026
Not applicable.

As of March 31, 2025
Not applicable.

SEC3: Securitisation exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (bank acting as originator or sponsor)

SEC3		Millions of Yen														
		March 31, 2026														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Item No.		Total	Traditional securitisations (sub-total)	Securitisation	Securitisation: Retail underlying	Securitisation: Wholesale	Re-securitisation	Re-securitisation: Senior	Re-securitisation: Non-senior	Synthetic securitisations (sub-total)	Securitisation	Securitisation: Retail underlying	Securitisation: Wholesale	Re-securitisation	Re-securitisation: Senior	Re-securitisation: Non-senior
	Exposure values (by RW bands)															
1	≤ 20% risk weight	¥ 134,548	¥ 134,548	¥ 134,548	¥ 132,395	¥ 2,152	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –
2	> 20% to 50% risk weight	191,613	191,613	191,613	191,613	–	–	–	–	–	–	–	–	–	–	–
3	> 50% to 100% risk weight	177,353	177,353	177,353	177,353	–	–	–	–	–	–	–	–	–	–	–
4	> 100% to < 1,250% risk weight	4,164	4,164	4,164	4,164	–	–	–	–	–	–	–	–	–	–	–
5	1,250% risk weight	0	0	0	0	–	–	–	–	–	–	–	–	–	–	–
	Exposure Values (by regulatory approach)															
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 504,773	¥ 504,773	¥ 504,773	¥ 502,620	¥ 2,152	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	2,906	2,906	2,906	2,906	–	–	–	–	–	–	–	–	–	–	–
8	Subject to the Standardised Approach (SEC-SA)	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
9	Subject to 1,250% risk weight	0	0	0	0	–	–	–	–	–	–	–	–	–	–	–
	RWA (by regulatory approach)															
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 196,991	¥ 196,991	¥ 196,991	¥ 196,668	¥ 322	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	645	645	645	645	–	–	–	–	–	–	–	–	–	–	–
12	Subject to the Standardised Approach (SEC-SA)	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
13	Subject to 1,250% risk weight	4	4	4	4	–	–	–	–	–	–	–	–	–	–	–
	Capital requirement values (by regulatory approach)															
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 15,759	¥ 15,759	¥ 15,759	¥ 15,733	¥ 25	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	51	51	51	51	–	–	–	–	–	–	–	–	–	–	–
16	Subject to the Standardised Approach (SEC-SA)	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
17	Subject to 1,250% risk weight	0	0	0	0	–	–	–	–	–	–	–	–	–	–	–

SEC3		Millions of Yen														
		March 31, 2025														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Item No.		Total	Traditional securitisations (sub-total)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior	Synthetic securitisations (sub-total)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
	Exposure values (by RW bands)															
1	≤ 20% risk weight	¥ 87,331	¥ 87,331	¥ 87,331	¥ 87,331	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	122,281	122,281	122,281	122,281	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	15,622	15,622	15,622	15,622	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	3,813	3,813	3,813	3,813	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
	Exposure Values (by regulatory approach)															
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 227,044	¥ 227,044	¥ 227,044	¥ 227,044	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	2,005	2,005	2,005	2,005	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
	RWA (by regulatory approach)															
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 67,447	¥ 67,447	¥ 67,447	¥ 67,447	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	522	522	522	522	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	5	5	5	5	—	—	—	—	—	—	—	—	—	—	—
	Capital requirement values (by regulatory approach)															
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 5,395	¥ 5,395	¥ 5,395	¥ 5,395	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	41	41	41	41	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—

SEC4: Securitisation exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (bank acting as investor)

SEC4		Millions of Yen														
		March 31, 2026														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Item No.		Total	Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)						
				Securitisation			Re-securitisation				Securitisation			Re-securitisation		
					Retail underlying	Wholesale		Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior
	Exposure values (by RW bands)															
1	≤ 20% risk weight	¥ 2,806,912	¥ 2,806,912	¥ 2,806,912	¥ 196,594	¥ 2,610,317	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –
2	> 20% to 50% risk weight	121,627	121,627	121,627	56,813	64,813	–	–	–	–	–	–	–	–	–	–
3	> 50% to 100% risk weight	24,428	24,428	24,428	12,691	11,737	–	–	–	–	–	–	–	–	–	–
4	> 100% to < 1,250% risk weight	20,960	20,960	20,960	9,700	11,260	–	–	–	–	–	–	–	–	–	–
5	1,250% risk weight	0	0	0	0	–	–	–	–	–	–	–	–	–	–	–
	Exposure Values (by regulatory approach)															
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 2,913,173	¥ 2,913,173	¥ 2,913,173	¥ 215,045	¥ 2,698,127	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	60,754	60,754	60,754	60,754	–	–	–	–	–	–	–	–	–	–	–
8	Subject to the Standardised Approach (SEC-SA)	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
9	Subject to 1,250% risk weight	0	0	0	0	–	–	–	–	–	–	–	–	–	–	–
	RWA (by regulatory approach)															
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 346,577	¥ 346,577	¥ 346,577	¥ 43,430	¥ 303,146	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	25,555	25,555	25,555	25,555	–	–	–	–	–	–	–	–	–	–	–
12	Subject to the Standardised Approach (SEC-SA)	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
13	Subject to 1,250% risk weight	0	0	0	0	–	–	–	–	–	–	–	–	–	–	–
	Capital requirement values (by regulatory approach)															
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 27,726	¥ 27,726	¥ 27,726	¥ 3,474	¥ 24,251	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –	¥ –
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	2,044	2,044	2,044	2,044	–	–	–	–	–	–	–	–	–	–	–
16	Subject to the Standardised Approach (SEC-SA)	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
17	Subject to 1,250% risk weight	0	0	0	0	–	–	–	–	–	–	–	–	–	–	–

SEC4		Millions of Yen														
		March 31, 2025														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Item No.		Total	Traditional securitisations (sub-total)							Synthetic securitisations (sub-total)						
				Securitisation			Re-securitisation				Securitisation			Re-securitisation		
					Retail underlying	Wholesale		Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior
	Exposure values (by RW bands)															
1	≤ 20% risk weight	¥ 2,374,120	¥ 2,374,120	¥ 2,374,120	¥ 259,254	¥ 2,114,865	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	84,784	84,784	84,784	69,804	14,980	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	23,674	23,674	23,674	16,010	7,664	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	11,461	11,461	11,461	8,400	3,061	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
	Exposure Values (by regulatory approach)															
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 2,427,285	¥ 2,427,285	¥ 2,427,285	¥ 286,713	¥ 2,140,572	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	66,755	66,755	66,755	66,755	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
	RWA (by regulatory approach)															
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 274,016	¥ 274,016	¥ 274,016	¥ 53,258	¥ 220,757	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	28,972	28,972	28,972	28,972	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
	Capital requirement values (by regulatory approach)															
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 21,921	¥ 21,921	¥ 21,921	¥ 4,260	¥ 17,660	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	2,317	2,317	2,317	2,317	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—

MR1: Market risk under the standardised approach

MR1		Millions of Yen
		March 31, 2026
Item No.		Market risk capital requirement
1	General interest rate risk	**¥ 43,813**
2	Equity risk	**24**
3	Commodity risk	**3**
4	Foreign exchange risk	**34,727**
5	Credit spread risk - non-securitisations	**1,678**
6	Credit spread risk - securitisations (non-correlation trading portfolio)	**—**
7	Credit spread risk - securitisations (correlation trading portfolio)	**—**
8	Default risk - non-securitisations	**7,584**
9	Default risk - securitisations (non-correlation trading portfolio)	**—**
10	Default risk - securitisations (correlation trading portfolio)	**—**
11	Residual risk add-on	**3,894**
	Others	**—**
12	Total	**¥ 91,726**

MR1		Millions of Yen
		March 31, 2025
Item No.		Market risk capital requirement
1	General interest rate risk	¥ 72,931
2	Equity risk	716
3	Commodity risk	3
4	Foreign exchange risk	17,856
5	Credit spread risk - non-securitisations	832
6	Credit spread risk - securitisations (non-correlation trading portfolio)	—
7	Credit spread risk - securitisations (correlation trading portfolio)	—
8	Default risk - non-securitisations	2,550
9	Default risk - securitisations (non-correlation trading portfolio)	—
10	Default risk - securitisations (correlation trading portfolio)	—
11	Residual risk add-on	3,442
	Others	—
12	Total	¥ 98,333

MR2: Market Risk under the Internal Modeled Approach (IMA)

As of March 31, 2026
Not applicable.

As of March 31, 2025
Not applicable.

MR3: Market risk under the simplified standardised approach

As of March 31, 2026
Not applicable.

As of March 31, 2025
Not applicable.

IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
Item No.		ΔEVE		ΔNII	
		March 31, 2026	March 31, 2025	**March 31, 2026**	March 31, 2025
1	Parallel up	**¥ 132,749**	¥ 90,855	**¥ (144,207)**	¥ (93,940)
2	Parallel down	**6,660**	—	**136,524**	88,366
3	Steepener	**129,687**	37,839		
4	Flattener	**9,594**	9,680		
5	Short rate up	**14,517**	28,481		
6	Short rate down	**15,929**	—		
7	Maximum	**132,749**	90,855	**136,524**	88,366
		e		f	
		March 31, 2026		March 31, 2025	
8	Tier 1 Capital	**¥ 3,177,118**		¥ 3,000,097	

CCyB1: Countercyclical buffer requirement: Status by Country or Region

CCyB1	Millions of Yen, %			
	March 31, 2026			
	a	b	c	d
Country or region	Countercyclical capital buffer rate	Sum of the total amount of credit-risk-weighted assets used in the computation of the countercyclical capital buffer attributable to the relevant country or region and the amount obtained by dividing the market risk equivalent amount for default risk by 8%	Bank-specific countercyclical capital buffer rate	Counter cyclical buffer requirement amount
Australia	**1.00%**	**¥ 198,396**		
Belgium	**1.00%**	**11,431**		
France	**1.00%**	**60,111**		
Germany	**0.75%**	**23,360**		
Hong Kong	**0.50%**	**7,778**		
Korea	**1.00%**	**4,311**		
Luxembourg	**0.50%**	**155,314**		
Netherlands	**2.00%**	**82,209**		
South Africa	**1.00%**	**125**		
Spain	**0.50%**	**8,770**		
Sweden	**2.00%**	**2,600**		
United Kingdom	**2.00%**	**353,839**		
Subtotal		**908,250**		
Total		**¥ 19,786,389**	**0.06%**	**¥ 15,476**

Notes: 1. The amount of credit RWA by country or region is, in principle, calculated on the basis of where the ultimate risk of the exposure resides (based on the country or region where the borrower resides). However, with respect to securitisation exposures and equity investments in funds whose country or region are difficult to identify, calculations are made according to the country or region in which the exposure is booked.
2. The ratio of SuMi TRUST Group's exposures in the 12 countries or regions in which the countercyclical buffer requirement set by regulatory authorities exceeded 0 to SuMi TRUST Group's total exposures was limited.

CCyB1	Millions of Yen, %			
	March 31, 2025			
	a	b	c	d
Country or region	Countercyclical capital buffer rate	Sum of the total amount of credit-risk-weighted assets used in the computation of the countercyclical capital buffer attributable to the relevant country or region and the amount obtained by dividing the market risk equivalent amount for default risk by 8%	Bank-specific countercyclical capital buffer rate	Counter cyclical buffer requirement amount
Australia	1.00%	¥ 145,797		
Belgium	1.00%	12,893		
France	1.00%	60,588		
Germany	0.75%	35,243		
Hong Kong	0.50%	22,581		
Korea	1.00%	8,601		
Luxembourg	0.50%	87,699		
Netherlands	2.00%	80,377		
Sweden	2.00%	3,013		
United Kingdom	2.00%	320,409		
Subtotal		777,206		
Total		¥ 19,187,672	0.06%	¥ 13,879

Notes: 1. The amount of credit RWA by country or region is, in principle, calculated on the basis of where the ultimate risk of the exposure resides (based on the country or region where the borrower resides). However, with respect to securitisation exposures and equity investments in funds whose country or region are difficult to identify, calculations are made according to the country or region in which the exposure is booked.
2. The ratio of SuMi TRUST Group's exposures in the ten countries or regions in which the countercyclical buffer requirement set by regulatory authorities exceeded 0 to SuMi TRUST Group's total exposures was limited.

GSIB1: Indicators for Assessing G-SIBs

GSIB1			Millions of Yen	
Basel III Template No.			**March 31, 2026**	March 31, 2025
1	Cross-jurisdictional activity	Cross-jurisdictional claims	**¥ 16,724,131**	¥ 14,256,312
2		Cross-jurisdictional liabilities	**25,634,767**	23,652,720
3	Size	Total exposures	**82,717,910**	79,457,698
4	Interconnectedness	Intra-financial system assets	**6,611,671**	6,085,184
5		Intra-financial system liabilities	**8,868,172**	9,894,364
6		Securities outstanding	**20,459,028**	18,824,946
7	Substitutability / Financial institution infrastructure	Assets under custody	**318,052,099**	308,309,645
8		Payments through settlement systems	**886,077,557**	851,783,542
9		Underwritten transactions in debt and equity markets	**6,605**	8,921
10a		Trading volume of fixed income instruments	**3,003,030**	1,254,376
10b		Trading volume of equities and other securities	**1,558,949**	996,062
11	Complexity	Notional amount of over-the-counter (OTC) derivatives	**241,088,683**	231,492,763
12		Level 3 assets	**610,884**	459,625
13		Trading and available-for-sale (AFS) securities	**3,540,551**	3,067,024

OR1: Historical operational risk losses

OR1		Millions of Yen, cases										
		March 31, 2026										
Item No.		a	b	c	d	e	f	g	h	i	j	k
		March 31, 2026	March 31, 2025	March 31, 2024	March 31, 2023	March 31, 2022	March 31, 2021	March 31, 2020	March 31, 2019	March 31, 2018	March 31, 2017	Ten-year average
	Using ¥ 2 Million threshold											
1	Total amount of operational risk losses net of recoveries (no exclusions)	**¥ 2,160**	¥ 376	¥ 5,843	¥ 3,967	¥ 107	¥ 219	¥ 158	¥ 580	¥ 683	¥ 328	¥ 1,442
2	Total number of operational risk losses	**29**	20	23	23	16	21	22	20	7	20	20
3	Total amount of excluded operational risk losses	**—**	—	—	—	—	—	—	—	—	—	—
4	Total number of exclusions	**—**	—	—	—	—	—	—	—	—	—	—
5	Total amount of operational risk losses net of recoveries and net of excluded losses	**2,160**	376	5,843	3,967	107	219	158	580	683	328	1,442
	Using ¥ 10 Million threshold											
6	Total amount of operational risk losses net of recoveries (no exclusions)	**¥ 2,096**	¥ 325	¥ 5,784	¥ 3,899	¥ 51	¥ 164	¥ 77	¥ 525	¥ 662	¥ 274	¥ 1,386
7	Total number of operational risk losses	**12**	9	9	9	2	8	1	7	1	7	6
8	Total amount of excluded operational risk losses	**—**	—	—	—	—	—	—	—	—	—	—
9	Total number of exclusions	**—**	—	—	—	—	—	—	—	—	—	—
10	Total amount of operational risk losses net of recoveries and net of excluded losses	**2,096**	325	5,784	3,899	51	164	77	525	662	274	1,386
	Details of operational risk calculation											
11	Are losses used to calculate the ILM? (Yes/No)	**YES**	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
12	IF " No" in Item No.11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards? (Yes / No)	**—**	—	—	—	—	—	—	—	—	—	—

Note: For some consolidated subsidiaries that do not meet the approval criteria for the internal loss data at the end of March 2026, we use conservative estimates for the ILM.

OR1		Millions of Yen, cases										
		March 31, 2025										
Item No.		a	b	c	d	e	f	g	h	i	j	k
		March 31, 2025	March 31, 2024	March 31, 2023	March 31, 2022	March 31, 2021	March 31, 2020	March 31, 2019	March 31, 2018	March 31, 2017	March 31, 2016	Ten-year average
Using ¥ 2 Million threshold												
1	Total amount of operational risk losses net of recoveries (no exclusions)	**¥ 1,141**	¥ 5,803	¥ 3,971	¥ 107	¥ 219	¥ 158	¥ 602	¥ 693	¥ 328	¥ 133	¥ 1,316
2	Total number of operational risk losses	**31**	23	23	16	21	22	20	8	20	14	19
3	Total amount of excluded operational risk losses	**—**	—	—	—	—	—	—	—	—	—	—
4	Total number of exclusions	**—**	—	—	—	—	—	—	—	—	—	—
5	Total amount of operational risk losses net of recoveries and net of excluded losses	**1,141**	5,803	3,971	107	219	158	602	693	328	133	1,316
Using ¥ 10 Million threshold												
6	Total amount of operational risk losses net of recoveries (no exclusions)	**¥ 1,082**	¥ 5,745	¥ 3,903	¥ 51	¥ 164	¥ 77	¥ 547	¥ 662	¥ 274	¥ 85	¥ 1,259
7	Total number of operational risk losses	**17**	9	9	2	8	1	7	1	7	4	6
8	Total amount of excluded operational risk losses	**—**	—	—	—	—	—	—	—	—	—	—
9	Total number of exclusions	**—**	—	—	—	—	—	—	—	—	—	—
10	Total amount of operational risk losses net of recoveries and net of excluded losses	**1,082**	5,745	3,903	51	164	77	547	662	274	85	1,259
Details of operational risk calculation												
11	Are losses used to calculate the ILM? (Yes/No)	**YES**	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
12	IF "No" in Item No.11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards? (Yes / No)	**—**	—	—	—	—	—	—	—	—	—	—

Note: For some consolidated subsidiaries that do not meet the approval criteria for the internal loss data at the end of March 2025, we use conservative estimates for the ILM.

OR2: Business indicator and subcomponents

OR2		Millions of Yen		
		March 31, 2026		
Item No.		a	b	c
		March 31, 2026	March 31, 2025	March 31, 2024
1	ILDC (Interest, Lease, and Dividend Component)	**¥ 243,865**		
2	Interest and lease income	**1,654,755**	¥ 1,592,187	¥ 1,252,594
3	Interest and lease expense	**1,674,019**	1,697,724	1,377,922
4	Interest earning assets	**72,319,633**	70,494,056	67,842,555
5	Dividend income	**23,266**	29,560	30,236
6	SC (Service Component)	**681,803**		
7	Fee and commission income	**693,133**	642,001	603,677
8	Fee and commission expense	**116,519**	116,750	107,715
9	Other operating income	**51,825**	9,286	5,693
10	Other operating expense	**35,609**	29,184	15,052
11	FC (Financial Component)	**437,558**		
12	Net Profit / Losses on the trading book	**88,748**	102,860	75,917
13	Net Profit / Losses on the banking book	**393,795**	432,004	208,311
14	BI (Business Indicator)	**1,363,227**		
15	BIC (Business Indicator Component)	**198,484**		
16	BI gross of excluded divested activities	**1,363,227**		
17	Reduction in BI due to excluded divested activities	**—**		

OR2		Millions of Yen		
		March 31, 2025		
Item No.		a	b	c
		March 31, 2025	March 31, 2024	March 31, 2023
1	ILDC (Interest, Lease, and Dividend Component)	**¥ 227,332**		
2	Interest and lease income	**1,592,187**	¥ 1,252,594	¥ 889,392
3	Interest and lease expense	**1,697,724**	1,377,922	789,782
4	Interest earning assets	**70,494,056**	67,842,555	61,169,824
5	Dividend income	**29,560**	30,236	18,272
6	SC (Service Component)	**633,218**		
7	Fee and commission income	**642,001**	603,677	569,112
8	Fee and commission expense	**116,750**	107,715	102,358
9	Other operating income	**9,286**	5,693	13,669
10	Other operating expense	**29,184**	15,052	24,166
11	FC (Financial Component)	**341,644**		
12	Net Profit / Losses on the trading book	**102,860**	75,917	10,424
13	Net Profit / Losses on the banking book	**432,004**	208,311	181,722
14	BI (Business Indicator)	**1,202,194**		
15	BIC (Business Indicator Component)	**174,329**		
16	BI gross of excluded divested activities	**1,202,194**		
17	Reduction in BI due to excluded divested activities	**—**		

OR3: Operational risk capital requirement

OR3 Item No.		Millions of Yen	
		March 31, 2026	March 31, 2025
1	Business indicator component (BIC)	**¥ 198,484**	¥ 174,329
2	Internal loss multiplier (ILM)	**0.71**	0.71
3	Minimum required operational risk capital	**141,205**	124,971
4	Operational risk risk-weighted assets	**1,765,073**	1,562,148

ENC1: Asset Encumbrance

ENC1		Millions of Yen			
		March 31, 2026			
Item No.		a	b	c	d
		Encumbered assets	Unencumbered assets	Total	Of which : securitisation exposures
1	Cash and Due from Banks	¥ —	¥ 24,040,669	¥ 24,040,669	¥ —
2	Call Loans and Bills Bought	—	20,240	20,240	—
3	Receivables under Resale Agreements	—	612,807	612,807	—
4	Receivables under Securities Borrowing Transactions	—	55,203	55,203	—
5	Monetary Claims Bought	—	944,233	944,233	265,818
6	Trading Assets	8,149	3,325,759	3,333,909	—
7	Money Held in Trust	—	40,858	40,858	—
8	Securities	7,499,938	5,845,190	13,345,128	845,399
9	Loans and Bills Discounted	4,005,249	29,215,372	33,220,622	1,160,022
10	Foreign Exchanges	—	65,826	65,826	—
11	Lease Receivables and Investment Assets	13,130	677,455	690,585	—
12	Other Assets	348,816	3,223,239	3,572,056	12,957
13	Tangible Fixed Assets	—	219,164	219,164	—
14	Intangible Fixed Assets	—	57,482	57,482	—
15	Assets for Retirement Benefits	—	183,920	183,920	—
16	Deferred Tax Assets	—	12,577	12,577	—
17	Customers' Liabilities for Acceptances and Guarantees	—	604,167	604,167	—
18	Allowance for Loan Losses	—	(142,808)	(142,808)	—
19	Allowance for Investment Losses	—	(3,938)	(3,938)	—
20	Total Assets	¥ 11,875,283	¥ 68,997,421	¥ 80,872,704	¥ 2,284,197

ENC1		Millions of Yen			
		March 31, 2025			
Item No.		a	b	c	d
		Encumbered assets	Unencumbered assets	Total	Of which : securitisation exposures
1	Cash and Due from Banks	¥ —	¥ 25,173,611	¥ 25,173,611	¥ —
2	Call Loans and Bills Bought	—	21,000	21,000	—
3	Receivables under Resale Agreements	—	803,722	803,722	—
4	Receivables under Securities Borrowing Transactions	—	95,400	95,400	—
5	Monetary Claims Bought	—	925,491	925,491	192,277
6	Trading Assets	—	2,291,521	2,291,521	—
7	Money Held in Trust	—	35,668	35,668	—
8	Securities	6,966,695	4,529,485	11,496,181	696,370
9	Loans and Bills Discounted	4,332,934	27,817,305	32,150,240	898,017
10	Foreign Exchanges	—	53,453	53,453	—
11	Lease Receivables and Investment Assets	17,911	700,330	718,241	—
12	Other Assets	863,298	1,741,966	2,605,264	11,348
13	Tangible Fixed Assets	—	218,432	218,432	—
14	Intangible Fixed Assets	—	51,718	51,718	—
15	Assets for Retirement Benefits	—	100,597	100,597	—
16	Deferred Tax Assets	—	7,638	7,638	—
17	Customers' Liabilities for Acceptances and Guarantees	—	640,415	640,415	—
18	Allowance for Loan Losses	—	(129,958)	(129,958)	—
19	Allowance for Investment Losses	—	(3,938)	(3,938)	—
20	Total Assets	¥ 12,180,840	¥ 65,073,863	¥ 77,254,703	¥ 1,798,014

CMS1: Comparison of modelled and standardised risk-weighted assets at risk level

CMS1		Millions of Yen			
		March 31, 2026			
		a	b	c	d
		Risk-weighted assets (RWA)			
Item No.		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (a + b) (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
1	Credit risk (excluding counterparty credit risk)	**¥ 12,926,594**	**¥ 1,982,757**	**¥ 14,909,351**	**¥ 26,584,555**
2	Counterparty credit risk	**423,130**	**73,257**	**496,387**	**1,316,702**
3	Credit valuation adjustment		**411,733**	**411,733**	**411,733**
4	Securitisation exposures in the banking book	**543,569**	**26,206**	**569,775**	**781,308**
5	Market risk	**—**	**1,146,580**	**1,146,580**	**1,146,580**
6	Operational risk		**1,765,073**	**1,765,073**	**1,765,073**
7	Residual RWA		**6,495,464**	**6,495,464**	**4,445,146**
8	Total	**¥ 13,893,294**	**¥ 11,901,073**	**¥ 25,794,367**	**¥ 36,451,100**

CMS1		Millions of Yen			
		March 31, 2025			
		a	b	c	d
		Risk-weighted assets (RWA)			
Item No.		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (a + b) (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
1	Credit risk (excluding counterparty credit risk)	¥ 12,180,174	¥ 1,628,756	¥ 13,808,931	¥ 24,953,101
2	Counterparty credit risk	337,212	58,037	395,249	757,267
3	Credit valuation adjustment		412,925	412,925	412,925
4	Securitisation exposures in the banking book	341,463	29,499	370,963	683,730
5	Market risk	—	1,229,165	1,229,165	1,229,165
6	Operational risk		1,562,148	1,562,148	1,562,148
7	Residual RWA		5,353,389	5,353,389	3,474,264
8	Total	¥ 12,858,850	¥ 10,273,924	¥ 23,132,774	¥ 33,072,603

CMS2: Comparison of modelled and standardised risk-weighted assets for credit risk at asset class level

CMS2		Millions of Yen			
		March 31, 2026			
		a	b	c	d
		Credit risk-weighted assets (RWA)			
Item No.		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using standardised approaches	Total Actual RWA (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
1	Sovereign exposures	¥ 199,144	¥ 49,197	¥ 226,013	¥ 76,066
	Of which: Local governments of Japan	3,997	—	3,997	—
	Of which: Foreign non-central government public sector entities (PSE)	11,335	14,143	23,115	25,923
	Of which: Multilateral development banks (MDBs)	—	—	—	—
	Of which: Japan Finance Organization for Municipalities (JFM)	1,778	587	1,778	587
	Of which: Government-affiliated agencies of Japan	5,195	31,484	5,195	31,484
	Of which: The three local public corporations	85	10	85	10
2	Financial institutions exposures	542,652	700,480	628,618	786,446
3	Equity exposures	222,003	148,342	1,646,263	1,572,602
4	Purchased Receivables	460,806	626,761	460,806	626,761
5	Corporate exposures (excluding SME exposures and Specialised lending)	7,310,062	13,492,924	7,725,367	13,908,230
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	6,723,316	12,308,041	7,138,622	12,723,347
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	586,745	1,184,883	586,745	1,184,883
6	SME exposures	450,788	701,080	454,302	704,593
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	337,143	461,396	340,657	464,910
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	113,644	239,683	113,644	239,683
7	Residential mortgage exposures	657,454	3,567,420	657,454	3,567,420
8	Qualifying Revolving retail exposures	103,550	164,013	103,550	164,013
9	Other retail exposures	327,146	567,135	327,146	567,135
10	Specialised lending	2,652,985	4,584,441	2,679,828	4,611,284
	Of which: Income-producing real estate (IPRE) and High-volatility commercial real estate (HVCRE)	1,321,600	1,773,285	1,321,600	1,773,285
11	Total	¥ 12,926,594	¥ 24,601,797	¥ 14,909,351	¥ 26,584,555

CMS2		Millions of Yen			
		March 31, 2025			
		a	b	c	d
		Credit risk-weighted assets (RWA)			
Item No.		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using standardised approaches	Total Actual RWA (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
1	Sovereign exposures	¥ 84,915	¥ 51,633	¥ 110,478	¥ 77,196
	Of which: Local governments of Japan	4,892	—	4,892	—
	Of which: Foreign non-central government public sector entities (PSE)	6,809	10,467	17,272	20,930
	Of which: Multilateral development banks (MDBs)	—	—	—	—
	Of which: Japan Finance Organization for Municipalities (JFM)	11,576	4,120	11,576	4,120
	Of which: Government-affiliated agencies of Japan	9,278	35,981	9,278	35,981
	Of which: The three local public corporations	333	148	333	148
2	Financial institutions exposures	269,150	477,883	345,149	553,882
3	Equity exposures	282,050	167,253	1,404,121	1,289,324
4	Purchased Receivables	530,235	723,147	530,235	723,147
5	Corporate exposures (excluding SME exposures and Specialised lending)	6,939,233	12,668,070	7,312,725	13,041,561
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	6,400,843	11,648,500	6,774,334	12,021,992
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	538,390	1,019,569	538,390	1,019,569
6	SME exposures	458,229	680,345	461,460	683,575
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	325,341	450,082	328,572	453,312
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	132,888	230,262	132,888	230,262
7	Residential mortgage exposures	754,531	3,811,057	754,531	3,811,057
8	Qualifying Revolving retail exposures	83,120	157,587	83,120	157,587
9	Other retail exposures	394,242	726,339	394,242	726,339
10	Specialised lending	2,384,464	3,861,027	2,412,865	3,889,428
	Of which: Income-producing real estate (IPRE) and High-volatility commercial real estate (HVCRE)	1,124,264	1,342,710	1,124,264	1,342,710
11	Total	¥ 12,180,174	¥ 23,324,344	¥ 13,808,931	¥ 24,953,101

Composition of Basel III Leverage Ratio

Consolidated

As of March 31 Corresponding line # on Basel III disclosure template (LR1)	Items	Millions of Yen	
		2026	2025
1	Total assets reported in the consolidated balance sheet	**¥ 82,174,280**	¥ 78,247,102
2	The amount of assets of subsidiaries that are not included in the scope of the Basel III leverage ratio on a consolidated basis (deduction)	**—**	—
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	**—**	—
4	Adjustments for temporary exemption of central bank reserves (if applicable) (deduction)	**21,695,022**	22,359,735
5	Adjustment for fiduciary assets recognised on the consolidated balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (deduction)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	**2,980**	4,981
7	Adjustments for eligible cash pooling transactions	**—**	—
8	The amount of adjustment related to derivative transactions	**(3,166,636)**	(1,745,241)
8a	Total exposures related to derivative transactions	**1,987,956**	1,569,212
8b	The amount of assets related to derivative transactions (deduction)	**5,154,593**	3,314,453
9	The amount of adjustment related to repo transactions, etc.	**361,161**	176,749
9a	The total exposures related to repo transactions, etc.	**1,029,172**	1,075,872
9b	The total exposures related to repo transactions, etc. (deduction)	**668,010**	899,122
10	Total exposures related to off-balance sheet transactions	**4,243,064**	3,599,673
11	The amount of adjustment items pertaining to Tier 1 capital (Allowance for loan losses) (deduction)	**—**	—
12	Other adjustments	**(1,501,067)**	(1,187,754)
12a	The amount of adjustment items pertaining to Tier 1 capital (except Allowance for loan losses) (deduction)	**604,131**	362,189
12b	The amount of customers' liabilities for acceptances and guarantees (deduction)	**604,167**	640,415
12c	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	**—**	—
12d	The amount of receivables arising from providing cash variation margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework (deduction)	**292,768**	185,149
12e	The amount of assets of subsidiaries that are included in the scope of the Basel III leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	**—**	—
13	Total exposures	**¥ 60,418,759**	¥ 56,735,776

As of March 31 Corresponding line # on Basel III disclosure template (LR2)	Items		Millions of Yen, %	
			2026	2025
On-balance sheet exposures (1)				
1	On-balance sheet exposures before adjusting for items		**¥ 54,055,466**	¥ 51,038,356
2	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework		**—**	—
3	The amount of receivables arising from providing cash variation margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework (deduction)		**292,768**	185,149
4	The amount of securities received under repo transactions, etc. (deduction)		**—**	—
5	The amount of adjustment items pertaining to Tier 1 capital (Allowance for loan losses) (deduction)		**—**	—
6	The amount of adjustment items pertaining to Tier 1 capital (except Allowance for loan losses) (deduction)		**604,131**	362,189
7	Total on-balance sheet exposures	(A)	**53,158,566**	50,491,017
Exposures related to derivative transactions (2)				
8	The amount equivalent to replacement cost associated with derivatives transactions, etc., multiplied by 1.4		**¥ 791,779**	¥ 278,146
9	The amount equivalent to potential future exposure associated with derivatives transactions, etc., multiplied by 1.4		**1,196,177**	1,291,066
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (deduction)		**—**	—
11	Adjusted effective notional amount of written credit derivatives, etc.		**12,600**	20,100
12	The amount of deductions from effective notional amount of written credit derivatives, etc. (deduction)		**12,600**	20,100
13	Total exposures related to derivative transactions	(B)	**1,987,956**	1,569,212
Exposures related to repo transactions (3)				
14	The amount of assets related to repo transactions, etc.		**¥ 668,010**	¥ 899,122
15	The amount of deductions from the assets above (Line 14) (deduction)		**—**	—
16	The exposures for counterparty credit risk for repo transactions, etc.		**361,161**	176,749
17	The exposures for agent repo transactions			
18	The total exposures related to repo transactions, etc.	(C)	**1,029,172**	1,075,872
Exposures related to off-balance sheet transactions (4)				
19	Notional amount of off-balance sheet transactions		**¥ 9,810,866**	¥ 8,661,188
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)		**5,567,802**	5,061,514
22	Total exposures related to off-balance sheet transactions	(D)	**4,243,064**	3,599,673
Basel III leverage ratio on a consolidated basis (5)				
23	The amount of capital (Tier 1 capital)	(E)	**¥ 3,177,118**	¥ 3,000,097
24	Total exposures ((A)+(B)+(C)+(D))	(F)	**60,418,759**	56,735,776
25	Basel III leverage ratio on a consolidated basis (E)/(F)		**5.25%**	5.28%
26	Minimum leverage ratio requirement		**3.15%**	3.15%
27	Leverage ratio buffer requirement		**—%**	—%
Basel III leverage ratio on a consolidated basis (Including due from the Bank of Japan) (6)				
	Total exposures	(F)	**¥ 60,418,759**	¥ 56,735,776
	The Bank of Japan deposit		**21,695,022**	22,359,735
	Total exposures (Including due from the Bank of Japan)	(F')	**82,113,782**	79,095,512
	Basel III leverage ratio on a consolidated basis (Including due from the Bank of Japan) ((E)/(F'))		**3.86%**	3.79%
Disclosure of mean values (7)				
28	Mean value of the amount of assets related to repo transactions, etc. (after deduction) ((G)+(H))		**¥ 93,416**	¥ 785,079
	Mean value of the amount of assets related to repo transactions, etc.	(G)	**93,416**	785,079
	Mean value of the amount deducted from repo transactions, etc. (deduction)	(H)	**—**	—
29	Quarter-end value of the amount of assets related to repo transactions, etc. (after deduction) ((I)+(J))		**668,010**	899,122
14	Quarter-end value of the amount of assets related to repo transactions, etc.	(I)	**668,010**	899,122
15	Quarter-end value of the amount deducted from repo transactions, etc. (deduction)	(J)	**—**	—
30	Total exposures (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction))	(K)	**59,844,165**	56,621,733
30a	Total exposures (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction))	(L)	**81,539,188**	78,981,469
31	Basel III leverage ratio on a consolidated basis (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) ((E)/(K))		**5.30%**	5.29%
31a	Basel III leverage ratio on a consolidated basis (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) ((E)/(L))		**3.89%**	3.79%

Note: Our Basel III leverage ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with " Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation" (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).
The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the Basel III leverage ratio itself or parts of the internal control over the procedure to calculate the ratio.

Liquidity Coverage Ratio (LCR)

Consolidated

Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

	Items	Millions of Yen, %, the Number of Data			
		Fiscal Year 2025 4th Quarter		Fiscal Year 2025 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)		¥ 24,220,830		¥ 26,070,214
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 19,359,439	¥ 1,793,953	¥ 19,214,035	¥ 1,778,277
3	of which: Stable deposits	2,033,306	60,999	2,049,621	61,488
4	of which: Less stable deposits	17,326,132	1,732,954	17,164,413	1,716,789
5	Cash outflows related to unsecured wholesale funding	16,383,823	12,428,171	15,187,907	11,259,530
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,555,687	7,600,036	11,417,721	7,489,343
8	of which: Debt securities	4,828,135	4,828,135	3,770,186	3,770,186
9	Cash outflows related to secured funding, etc.		87,123		8,903
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	8,012,003	3,090,523	7,774,568	2,977,999
11	of which: Cash outflows related to derivative transactions, etc.	941,015	941,015	909,228	909,228
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	7,070,987	2,149,507	6,865,340	2,068,771
14	Cash outflows related to contractual funding obligations, etc.	544,387	356,335	489,827	373,851
15	Cash outflows related to contingencies	983,501	24,701	963,601	24,312
16	Total cash outflows		17,780,808		16,422,875
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 96,246	¥ —	¥ 92,841	¥ —
18	Cash inflows related to collection of loans, etc.	2,786,416	1,815,011	2,445,160	1,626,938
19	Other cash inflows	1,497,630	1,037,954	1,145,157	749,903
20	Total cash inflows	4,380,293	2,852,965	3,683,158	2,376,841
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		¥ 24,220,830		¥ 26,070,214
22	Net cash outflows		14,927,842		14,046,034
23	Consolidated Liquidity Coverage Ratio (LCR)		162.2		185.6
24	The number of data used to calculate the average value		58		62

Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

(1) Items concerning fluctuations in the LCR over time

Our consolidated LCR has trended steadily for the most part in the past two years.

(2) Items concerning evaluation of the LCR level

Our consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Going forward, we do not expect our LCR to deviate significantly from the current level.

(3) Items concerning the composition of totals for eligible high-quality liquid assets

The majority of our eligible high-quality liquid assets are reserve deposits held at central banks and sovereign bonds. There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality liquid assets and net cash outflows in major currencies.

(4) Other items concerning LCR

We don't apply the "Treatment for Qualifying Operational Deposits" and the "Additional Collateral Requirements at the Time of Market Valuation Change Based on the Scenario Approach" stipulated by the Notification.

In addition, in consideration of the impact on the consolidated LCR, monthly or quarterly data are used to calculate daily averages for certain data items that are immaterial and have practical limitations. For instance, this approach is applied to data from consolidated subsidiaries.

Net Stable Funding Ratio (NSFR)

Consolidated

Consolidated Net Stable Funding Ratio

Quantitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a consolidated basis

Item No.		Millions of Yen, %				
		Fiscal Year 2025 4th Quarter				
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)						
1	Capital	¥ 3,879,470	¥ —	¥ —	¥ 293,925	¥ 4,173,395
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	3,879,470	—	—	267,501	4,146,971
3	of which: Other capital instruments that are not included in the above category	—	—	—	26,423	26,423
4	Funding from retail and small business customers	19,391,308	—	—	—	17,552,418
5	of which: Stable deposits	2,004,815	—	—	—	1,904,574
6	of which: Less stable deposits	17,386,493	—	—	—	15,647,844
7	Wholesale funding	4,412,549	33,344,544	3,766,125	8,893,958	17,051,640
8	of which: Operational deposits	—	—	—	—	—
9	of which: Other wholesale funding	4,412,549	33,344,544	3,766,125	8,893,958	17,051,640
10	Liabilities with matching interdependent assets	—	—	—	—	—
11	Other liabilities	815,848	1,359,240	35,810	371,053	39,965
12	of which: Derivative liabilities				359,947	
13	of which: All other liabilities and equity not included in the above categories	815,848	1,359,240	35,810	11,105	39,965
14	Total available stable funding					¥ 38,817,419
Required stable funding (RSF) items (2)						
15	HQLA					¥ 1,894,691
16	Deposits held at financial institutions for operational purposes	¥ —	¥ —	¥ —	¥ —	—
17	Loans, repo transactions-related assets, securities and other similar assets	317,016	6,674,869	2,849,044	28,071,268	27,628,156
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	668,010	—	—	0
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	122,281	1,619,648	854,669	3,282,165	4,065,239
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	12,228	3,908,443	1,698,914	14,005,139	14,726,065
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	347,497	157,294	104,239	331,950
22	of which: Residential mortgages	—	201,986	202,279	9,150,984	7,106,566
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	139,138	139,142	5,178,747	3,615,970
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	182,506	276,780	93,181	1,632,979	1,730,284
25	Assets with matching interdependent liabilities	—	—	—	—	—
26	Other assets	2,067,948	153,102	7,005	2,791,448	4,839,332
27	of which: Physical traded commodities, including gold	—				—
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				360,425	306,361
29	of which: Derivative assets				—	—
30	of which: Derivative liabilities (before deduction of variation margin posted)				70,196	70,196
31	of which: All other assets not included in the above categories	2,067,948	153,102	7,005	2,360,826	4,462,774
32	Off-balance sheet items				8,663,940	728,720
33	Total required stable funding					¥ 35,090,900
34	Consolidated net stable funding ratio (NSFR)					110.6%

Item No.		Millions of Yen, %				
		Fiscal Year 2025 3rd Quarter				
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)						
1	Capital	¥ 3,706,520	¥ —	¥ —	¥ 299,250	¥ 4,005,770
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	3,706,520	—	—	274,797	3,981,317
3	of which: Other capital instruments that are not included in the above category	—	—	—	24,452	24,452
4	Funding from retail and small business customers	19,310,719	—	—	—	17,482,802
5	of which: Stable deposits	2,063,094	—	—	—	1,959,940
6	of which: Less stable deposits	17,247,624	—	—	—	15,522,862
7	Wholesale funding	4,336,924	34,234,088	3,098,938	9,191,204	16,745,293
8	of which: Operational deposits	—	—	—	—	—
9	of which: Other wholesale funding	4,336,924	34,234,088	3,098,938	9,191,204	16,745,293
10	Liabilities with matching interdependent assets	—	—	—	—	—
11	Other liabilities	867,464	1,600,599	28,284	10,096	36,832
12	of which: Derivative liabilities				—	
13	of which: All other liabilities and equity not included in the above categories	867,464	1,600,599	28,284	10,096	36,832
14	Total available stable funding					¥ 38,270,698
Required stable funding (RSF) items (2)						
15	HQLA					¥ 1,738,241
16	Deposits held at financial institutions for operational purposes	¥ —	¥ —	¥ —	¥ —	—
17	Loans, repo transactions-related assets, securities and other similar assets	320,043	7,021,846	2,553,302	27,662,059	27,445,373
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	80,330	—	—	0
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	120,423	1,980,316	768,395	3,135,994	3,927,202
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	12,372	4,300,971	1,461,266	13,560,524	14,425,482
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	293,260	137,147	97,123	288,472
22	of which: Residential mortgages	—	203,194	204,419	9,270,591	7,202,763
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	139,351	140,142	5,225,744	3,646,911
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	187,246	457,034	119,220	1,694,949	1,889,924
25	Assets with matching interdependent liabilities	—	—	—	—	—
26	Other assets	1,878,481	201,402	8,015	2,745,684	4,596,829
27	of which: Physical traded commodities, including gold	—				—
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				392,662	333,763
29	of which: Derivative assets				64,963	64,963
30	of which: Derivative liabilities (before deduction of variation margin posted)				64,017	64,017
31	of which: All other assets not included in the above categories	1,878,481	201,402	8,015	2,224,040	4,134,085
32	Off-balance sheet items				8,216,069	662,307
33	Total required stable funding					¥ 34,442,751
34	Consolidated net stable funding ratio (NSFR)					111.1%

Qualitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a consolidated basis

(1) Items concerning fluctuations in the consolidated NSFR over time

Our consolidated NSFR has remained mainly stable over the past three years.

(2) Items concerning special provisions for interdependent assets and liabilities

The "Special provisions for interdependent assets and liabilities" stipulated in the items under Article 99 of the Financial Services Agency Notification on Liquidity Ratio are not applied on a consolidated basis.

(3) Other items concerning consolidated NSFR

Our consolidated NSFR satisfies the regulated level (100%) and does not differ significantly from the initial forecast. In terms of future NSFR forecast, we do not expect significant deviations from the current level.

Basel III Disclosure Data

This section outlines matters to be stated in explanatory documents relating to the fiscal year, separately stipulated by the Commissioner of the Financial Services Agency (Notification No.21 of Financial Services Agency, 2012) with regard to the matters regarding compensation as having a significant impact on the business operations or financial condition of a bank, a bank holding company, or their subsidiaries, as set forth in Article 19-2, Paragraph 1, Item 6, Article 19-3, Item 4 and Article 34-26, Paragraph 1, Item 5 of the Ordinance for Enforcement of the Banking Act (Ministry of Finance Ordinance No. 10, 1982).

The following disclosure, unless otherwise stated, is with respect to Sumitomo Mitsui Trust Group, Inc. ("SuMi TRUST Group") as of the end of March 2026.

[Compensation Disclosure Data: SuMi TRUST Group]

Compensation Disclosure Data:

Sumitomo Mitsui Trust Group, Inc.

1. Development Status of Organizational Structures Concerning Compensation, etc. for Applicable Officers and Employees within the Group

(1) Scope of "Applicable Officers and Employees"

The scope of "applicable officers" and "applicable employees, etc." (collectively the "applicable officers and employees") as defined in the compensation notification to be disclosed is as follows:

(i) Scope of "Applicable Officers"

Applicable officers include directors, and executive officers[*1] of SuMi TRUST Group, but exclude external directors.

*1 Executive officers defined by the Companies Act.

(ii) Scope of "Applicable Employees, etc."

Of SuMi TRUST Group's officers and employees outside the scope of applicable officers as well as officers and employees of its significant consolidated subsidiaries, a "person receiving a substantial amount of compensation" with a significant impact on the business operations or financial condition of SuMi TRUST Group and its significant consolidated subsidiaries, are subject to disclosure as applicable employees, etc.

(a) Scope of "Significant Consolidated Subsidiary"

"Significant consolidated subsidiary" refers to a consolidated subsidiary either with its total assets representing more than 2% of the consolidated total assets, or with a significant impact on the Group's management, namely Sumitomo Mitsui Trust Bank, Limited.

(b) Scope of a "Person Receiving a Substantial Amount of Compensation"

A " person receiving a substantial amount of compensation" refers to a person who receives compensation in excess of a certain threshold amount from SuMi TRUST Group or its significant consolidated subsidiaries. Such a threshold amount is set at ¥50 million within the Group. This threshold amount has been determined based on the average compensation for officers of SuMi TRUST Group and SuMi TRUST Bank paid in the past three years (excluding the compensation paid to the officers who were newly appointed or retired during the period) and is commonly applicable across all significant consolidated subsidiaries.

With respect to a person receiving lump-sum retirement benefit, this amount is first wholly deducted from the amount of compensation, then the "lump-sum retirement benefit divided by the number of years of service" is added back to calculate the deemed compensation for the purpose of determining whether the compensation is substantial or not.

(c) Scope of "Those with a Significant Impact on the Business Operations or Financial Condition of the Group"

"Those with a significant impact on the business operations or financial condition of the Group" refers to the persons who normally conduct transactions, or manage business affairs that have considerable impact on the business operations of SuMi TRUST Group, the Group or its significant consolidated subsidiaries, or whose transactions can cause loss with significant impact on their financial condition. Specifically, they include executive officers[*2] of SuMi TRUST Group and employees equivalent to general managers in the departments involving loan operations and market risk management.

*2 Executive officers defined in internal policy.

(2) Names, Compositions, and Duties of the Committees and Other Major Institutions Which Supervise the Determination, Payment, and the Execution of Other Duties Regarding the Compensation, etc. for Applicable Officers and Employees

(i) Establishment and Securement of the Compensation Committee, etc.

SuMi TRUST Group is a company with Three Committees and has established a Compensation Committee, a statutory committee, to deliberate and decide the compensation system of directors and executive officers[*1] and the content of the compensation. The Committee shall prescribe policy on decisions on the content of remuneration for individual directors and executive officers[*1] of SuMi TRUST Group, and decide the content of remuneration for individual directors and executive officers[*1]. In addition, the amounts of remuneration for individual executive officers and audit dedicated executive officers of SuMi TRUST Group are reported to the Compensation Committee.

Corporate Data
Financial Data/ Sumitomo Mitsui Trust Group, Inc.
Financial Data/ Sumitomo Mitsui Trust Bank, Limited
Basel III Disclosure Data/ Sumitomo Mitsui Trust Group, Inc.
Basel III Disclosure Data/ Sumitomo Mitsui Trust Bank, Limited

The Compensation Committee is comprised exclusively of external directors. The committee oversees and monitors the operation of the remuneration system for directors, executive officers*1, executive officers*2, and audit dedicated executive officers, and has the authority to determine the policy for setting remuneration while being independent of the business promotion department.

(ii) Determination of Compensation for Applicable Employees, etc.

Compensation for employees, etc. within the Group is payable, subject to the policies established primarily by the Boards of Directors and others of SuMi TRUST Group and its significant consolidated subsidiaries. According to such policies, compensation systems are designed by human resources departments of SuMi TRUST Group and its significant consolidated subsidiaries, independent of the business promotion departments and documented as payroll rules, etc. Information on the compensation systems of the significant consolidated subsidiaries is reported to, and verified by, the Human Resources Department of SuMi TRUST Group on a regular basis.

(iii) Determination of Compensation, etc. for Overseas Employees, etc.

Compensation for overseas employees, etc. is determined and payable under the local compensation system established by each overseas operation on its own, in compliance with local laws and regulations and local employment practices. Establishment and change of overseas compensation systems require consultation with, and validity verification by, the Human Resources Department of SuMi TRUST Group.

(iv) Total Amount of Compensation Paid to the Members of the Compensation Committee, etc. and the Number of Meetings Held for Compensation Committee, etc.

	The number of meetings held (April 1, 2025-March 31, 2026)	Total amount of compensation*
Compensation Committee (SuMi TRUST Group)	14 times	—
Board of Directors (SuMi TRUST Bank)	3 times	—

Note: The total amount of compensation, etc. is not stated as the amount equivalent to the compensation related to the execution of the duties for the Compensation Committee, etc. alone cannot be calculated separately.

2. Adequacy Evaluation of Design and Operation of the Compensation System for Applicable Officers and Employees of SuMi TRUST Group

(1) Policies Concerning Compensation, etc. for Applicable Officers and Employees

(i) Policies Concerning Compensation for "Applicable Officers"

The Group has defined its " Purpose" as " Trust for a flourishing future," and placed at the core of its management philosophy the notion of " balanced creation of both social value and economic value" with the goal of realizing the development of a sustainable society and achieving sustainable and stable growth for the Group. Recognizing the role that officer compensation plays in each and every executive's efforts to realize the goal and act in a manner that embodies its " Purpose," SuMi TRUST Group will constantly review its policies and systems to ensure that they are based on the philosophy.

The Compensation Committee determines the content of remuneration for individual directors and executive officers.*1

Our aim is for the remuneration for directors and executive officers*1 to function effectively as an incentive for improvement of corporate performance and expansion of enterprise value in order to realize stable and sustainable growth of the Group, including its core subsidiary, SuMi TRUST Bank. Furthermore, we have created a remuneration structure that considers the balance of shortterm incentives and medium- to long-term incentives. This is to ensure remuneration that is not focusing on single-year performance evaluation in which short-term contribution to profit is emphasized, but focusing on officers' qualifications and capabilities as senior management, and based on a comprehensive evaluation that reflects assessment of medium- to long-term performance. As a holding company, in order to ensure that the supervisory function is fully exercised at each Group company, SuMi TRUST Group determines individual remuneration based on an accurate recognition of the role that corporate officers are expected to play in terms of business management and their results, and highly transparent, fair and objective evaluations.

Furthermore, we have introduced a share delivery trust system (RS Trust) as a form of stock compensation linked to our medium-term performance to further enhance the motivation and morale of directors and executive officers so as to help drive stock price increases, improve our medium- to long-term performance, and ultimately enhance shareholder value.

(ii) Policies Concerning Compensation for "Applicable Employees, etc."

Compensation for the applicable employees, etc. of the Group is determined by performance assessments, to reflect each employee's contribution to corporate performance in determining a performance-linked portion and evaluating the achievement of targets. The human resources departments at each company have ensured that compensation payments are not excessively performance-oriented, on the basis of the compensation system in place, current status of performance assessment and actual payment records.

On the other hand, compensation for applicable overseas employees, etc. is determined under a basic principle by which salary levels are determined based on job description and responsibility, while bonuses are determined based on performance. Meanwhile, the total compensation budget is capped locally, based on the performance of each operation, preventing excessive impact on the overall compensation fund from individual employees' extraordinary performance.

(2) Regarding the Influence of the Overall Level of Remuneration on Capital

(i) Officer Compensation

The Compensation Committee determines remuneration for officers after checking the situation of profit and loss in the current fiscal year and the consistency with future management strategies. It has been confirmed that the total payment amount of officer compensation in the current fiscal year does not have a significant impact, considering the profit level, etc. in the current fiscal year.

(ii) Salaries for Employees

As for the salaries for employees, the business situation of SuMi TRUST Group is reflected in the part that changes according to the performance of SuMi TRUST Group and individuals and bonuses. It has been confirmed that the total payment amount of salaries for employees in the current fiscal year does not have a significant impact, considering the profit level, etc. in the current fiscal year.

(3) Regarding the Monitoring of the Operation of the Remuneration System

As for performance-based variable remuneration, such as directors' bonuses, the Compensation Committee monitors the operation of the remuneration system by checking the ratio of variable remuneration to the total amount of remuneration and the appropriateness of the payment amount, and confirms that performance-based pay is not excessive.

3. Regarding the Consistency between the Systems of Remuneration for Applicable Officers and Employees of SuMi TRUST Group and Risk Management, and the Linkage between the Remuneration and Performance of Applicable Employees, etc. of the Group

The remuneration for applicable officers is determined by the Compensation Committee. Budget allocation is conducted while taking into account the financial condition, etc. of the Group in order to determine remuneration for applicable employees, etc.

4. Types, Total Amount of Payment, and Payment Method of Compensation, etc. for Applicable Officers and Employees of the Group

(1) REM1: Compensation, etc. Allocated to the Fiscal Year under Review

REM1: Compensation, etc. allocated to the fiscal year under review			Persons, Millions of Yen	
			a	b
Item No.			Applicable Officers	Applicable Employees, etc.
1	Fixed compensation	The number of applicable officers and employees, etc.	18	73
2		Total amount of fixed compensation (3+5+7)	¥ 441	¥ 3,247
3		of Which: Cash compensation amount	441	3,247
4		of 3 above: Deferred amount	—	—
5		of Which: Stock compensation amount or Stock-linked compensation amount	—	—
6		of 5 above: Deferred amount	—	—
7		of Which: Other compensation amount	—	—
8		of 7 above: Deferred amount	—	—
9	Variable compensation	The number of applicable officers and employees, etc.	14	73
10		Total amount of variable compensation (11+13+15)	¥ 294	¥ 1,695
11		of Which: Cash compensation amount	133	1,371
12		of 11 above: Deferred amount	—	—
13		of Which: Stock compensation amount or Stock-linked compensation amount	160	324
14		of 13 above: Deferred amount	—	—
15		of Which: Other compensation amount	—	—
16		of 15 above: Deferred amount	—	—
17	Retirement benefits	The number of applicable officers and employees, etc.	—	—
18		Total amount of Retirement benefits	¥ —	¥ —
19		of Which: Deferred amount	—	—
20	Other compensation	The number of applicable officers and employees, etc.	3	1
21		Total amount of other compensation	¥ 2	¥ 2
22		of Which: Deferred amount	—	—
23	Total amount of compensation (2+10+18+21)		¥ 738	¥ 4,945

(2) REM2: Special Rewards, etc.

REM2: Special rewards, etc.	Persons, Millions of Yen					
	a	b	c	d	e	f
	Bonus guarantee		Lump-sum payment when hiring		Premium retirement payment	
	Headcount	Total amount	Headcount	Total amount	Headcount	Total amount
Applicable Officers	—	—	—	—	—	—
Applicable Employees, etc.	—	—	—	—	—	—

5. Other Items to be Referred Concerning the Compensation System for Applicable Officers and Employees of the Group

Not applicable, other than those items raised in the preceding sections.

Basel III Disclosure Data

Sumitomo Mitsui Trust Bank, Limited

This section outlines matters to be stated in explanatory documents relating to the fiscal year, separately stipulated by the Commissioner of the Financial Services Agency (Notification No. 7 of Financial Services Agency, 2014) with regard to the status of capital adequacy as set forth in Article 19-2, Paragraph 1, Item 5-(d) of the Ordinance for Enforcement of the Banking Act (Ministry of Finance Ordinance No. 10, 1982).

The following disclosure, unless otherwise stated, is with respect to Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank") as of the end of March 2026.

[Qualitative Disclosure Data: SuMi TRUST Bank]

Qualitative disclosure data of SuMi TRUST Bank is stated in line with the qualitative disclosure data of SuMi TRUST Group. Please refer to pages 218-248.

This section outlines and discloses matters to be stated in explanatory documents relating to the fiscal year, separately stipulated by the Commissioner of the Financial Services Agency (Notification No.7 of Financial Services Agency, 2014) with regard to the status of capital adequacy, as set forth in Article 19-2, Paragraph 1, Item 5-(d) of the Ordinance for Enforcement of the Banking Act (Ministry of Finance Ordinance No.10, 1982), as well as separately stipulated by the Commissioner of the Financial Services Agency (Notification No.7 of Financial Services Agency, 2015) with regard to the status of management soundness relating to liquidity, as set forth in Article 19-2, Paragraph 1, Item 5-(e) of the Ordinance for Enforcement of the Banking Act.

[Quantitative Disclosure Data: SuMi TRUST Bank]

Quantitative Disclosure Data:

Sumitomo Mitsui Trust Bank, Limited

KM1: Key Metrics

Consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	¥ 2,487,518	¥ 2,535,722	¥ 2,468,142	¥ 2,430,612	¥ 2,342,679
2	Tier 1	2,822,242	2,872,305	2,852,989	2,814,806	2,677,176
3	Total capital	3,173,907	3,217,177	3,194,502	3,132,826	2,995,046
	Risk-weighted assets (RWA) (amounts)					
4	Total RWA	¥ 25,045,251	¥ 24,253,440	¥ 22,800,986	¥ 21,982,439	¥ 22,467,352
4a	Total RWA (pre-floor)	25,045,251	24,253,440	22,800,986	21,982,439	22,467,352
	Total RWA (floor final execution basis)	25,523,054	24,641,881	23,343,002	22,537,798	22,982,740
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio	9.93%	10.45%	10.82%	11.05%	10.42%
5a	CET1 ratio (pre-floor)	9.93%	10.45%	10.82%	11.05%	10.42%
	CET1 ratio (floor final execution basis)	9.74%	10.29%	10.57%	10.78%	10.19%
6	Tier 1 ratio	11.26%	11.84%	12.51%	12.80%	11.91%
6a	Tier 1 ratio (pre-floor)	11.26%	11.84%	12.51%	12.80%	11.91%
	Tier 1 ratio (floor final execution basis)	11.05%	11.65%	12.22%	12.48%	11.64%
7	Total capital ratio	12.67%	13.26%	14.01%	14.25%	13.33%
7a	Total capital ratio (pre-floor)	12.67%	13.26%	14.01%	14.25%	13.33%
	Total capital ratio (floor final execution basis)	12.43%	13.05%	13.68%	13.90%	13.03%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	¥ 60,130,924	¥ 62,061,815	¥ 58,955,152	¥ 55,027,582	¥ 56,471,567
14	Basel III leverage ratio	4.69%	4.62%	4.83%	5.11%	4.74%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2025 4th Quarter	Fiscal Year 2025 3rd Quarter	Fiscal Year 2025 2nd Quarter	Fiscal Year 2025 1st Quarter	Fiscal Year 2024 4th Quarter
	Consolidated Liquidity Coverage Ratio (LCR)					
15	Total HQLA allowed to be included in the calculation	¥ 24,220,830	¥ 26,070,214	¥ 26,865,378	¥ 24,423,395	¥ 23,534,797
16	Net cash outflows	14,986,952	14,092,943	14,537,740	13,841,524	13,428,659
17	Consolidated LCR	161.6%	184.9%	184.7%	176.4%	175.2%
	Consolidated Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	¥ 38,466,485	¥ 37,940,173	¥ 39,332,342	¥ 39,143,604	¥ 37,855,813
19	Total required stable funding	34,785,018	34,143,453	32,839,316	31,846,181	32,367,639
20	Consolidated NSFR	110.5%	111.1%	119.7%	122.9%	116.9%

Capital Adequacy Ratio

Consolidated

We calculate the BIS capital adequacy ratio on both a consolidated and non-consolidated basis in line with provisions of Article 14-2 of the Banking Act and on the basis of calculation formula prescribed under the criteria for judging whether a bank's capital adequacy ratio is appropriate in light of assets held (the Financial Services Agency 2006 Notification No. 19, hereinafter referred to as the "FSA Capital Adequacy Notification").

As of the end of March 2026, we adopted Basel requirements for internationally active banks and applied the Advanced Internal Ratings-Based Approach (AIRB) and Foundation Internal Ratings-Based Approach (FIRB) for the calculation of credit risk-weighted assets, and the standardised approach for the calculation of the capital requirement for market risk.

Scope of Consolidation

Consolidated

(1) There is no difference between companies belonging to the group of companies subject to the consolidated BIS capital adequacy ratio as prescribed by the FSA Capital Adequacy Notification, Article 3 (hereinafter referred to as "SuMi TRUST Bank Group") and the companies included in the scope of accounting consolidation.

(2) The number of consolidated subsidiaries that belong to SuMi TRUST Bank Group is 36. The principal companies are the following.

Name	Principal Business Operations
Sumitomo Mitsui Trust Panasonic Finance Co., Ltd.	General Leasing, Installment Purchase Services, Credit Card Business
Sumitomo Mitsui Trust Realty Co., Ltd.	Real Estate Brokerage Business
Sumitomo Mitsui Trust Bank (U.S.A.) Limited	Banking, Trust Business

(3) There is no affiliated company that undertakes financial services subject to the FSA Capital Adequacy Notification, Article 9.

(4) There are no particular restrictions on the transfer of funds and capital within SuMi TRUST Bank Group.

(5) Of the subsidiaries which are banking, financial and insurance entities that are outside the scope of regulatory consolidation, none failed to meet the regulatory required capital.

Composition of Capital (Consolidated BIS capital adequacy ratio)

Consolidated

CC1: Composition of Capital

CC1			Millions of Yen, %		
As of March 31			a	b	c
Basel III Template No.	Items		2026	2025	Reference to Template CC2
	Common Equity Tier 1 Capital: Instruments and Reserves				
1a+2–1c–26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings		¥ **2,417,365**	¥ 2,293,635	
1a	of Which: Capital Stock and Capital Surplus		**684,654**	684,936	
2	of Which: Retained Earnings		**1,822,081**	1,658,432	
1c	of Which: Treasury Stock (Deduction)		**—**	—	
26	of Which: Earnings to be Distributed (Deduction)		**89,370**	49,733	
	of Which: Others		**—**	—	
1b	Total Amount of Award Rights and Subscription Rights to Common Shares		**—**	—	
3	Accumulated Other Comprehensive Income		**694,996**	388,481	(a)
5	Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)		**—**	—	
6	Common Equity Tier 1 Capital: Instruments and Reserves	(A)	**3,112,362**	2,682,116	
	Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)		**166,874**	109,753	
8	of Which: Goodwill (Including Those Equivalent)		**45,386**	1,356	
9	of Which: Other Intangible Assets		**121,487**	108,397	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)		**202**	151	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting		**24,742**	(1,767)	
12	Shortfall of Eligible Provisions to Expected Losses		**—**	—	
13	Securitisation Gain on Sale		**334**	481	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities		**17,147**	12,258	
15	Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)		**399,573**	218,559	
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)		**—**	—	
17	Reciprocal Cross-Holdings in Common Equity		**—**	—	
18	Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does Not Own More than 10% of the Issued Share Capital (Amount above 10% Threshold)		**15,968**	—	
19+20+21	Amount above the 10% Threshold on the Specified Items		**—**	—	
19	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions		**—**	—	
20	of Which: Mortgage Servicing Rights		**—**	—	
21	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)		**—**	—	
22	Amount Exceeding the 15% Threshold on the Specified Items		**—**	—	
23	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions		**—**	—	
24	of Which: Mortgage Servicing Rights		**—**	—	
25	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)		**—**	—	
27	Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and Tier 2 to Cover Deductions		**—**	—	
28	Common Equity Tier 1 Capital: Regulatory Adjustments	(B)	**624,844**	339,437	
	Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital	(C) = (A)–(B)	¥ **2,487,518**	¥ 2,342,679	

CC1

As of March 31				Millions of Yen, %		
				a	b	c
Basel III Template No.		Items		**2026**	2025	Reference to Template CC2
Additional Tier 1 Capital: Instruments						
30	31a	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards		¥ **—**	¥ —	
	31b	Total Amount of Award Rights and Subscription Rights to Additional Tier 1 Instruments		**—**	—	
	32	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards		**320,000**	320,000	
		Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles		**—**	—	
34		Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)		**17,862**	14,497	
36		Additional Tier 1 Capital: Instruments	(D)	**337,862**	334,497	
Additional Tier 1 Capital: Regulatory Adjustments						
37		Investments in Own Additional Tier 1 Instruments		**—**	—	
38		Reciprocal Cross-Holdings in Additional Tier 1 Instruments		**—**	—	
39		Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)		**3,137**	—	
40		Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions		**—**	—	
42		Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions		**—**	—	
43		Additional Tier 1 Capital: Regulatory Adjustments	(E)	**3,137**	—	
Additional Tier 1 Capital (AT1)						
44		Additional Tier 1 Capital	(F) = (D) – (E)	**334,724**	334,497	
Tier 1 Capital (T1 = CET1 + AT1)						
45		Tier 1 Capital	(G) = (C) + (F)	**2,822,242**	2,677,176	
Tier 2 Capital: Instruments and Provisions						
46		Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards		**—**	—	
		Total Amount of Award Rights and Subscription Rights to Tier 2 Instruments		**—**	—	
		Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards		**300,186**	282,805	
		Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles		**—**	—	
48		Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)		**4,045**	3,278	
50		Provisions Allowed in Group Tier 2		**52,770**	31,786	
50a		of Which: General Allowance for Credit Losses		**5,184**	4,011	
50b		of Which: Excess Amount of Eligible Provisions to Expected Losses		**47,585**	27,774	
51		Tier 2 Capital: Instruments and Provisions	(H)	¥ **357,002**	¥ 317,869	

CC1 As of March 31			Millions of Yen, %		
			a	b	c
Basel III Template No.	Items		**2026**	2025	Reference to Template CC2
	Tier 2 Capital: Regulatory Adjustments				
52	Investments in Own Tier 2 Instruments		¥ **—**	¥ —	
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities		**—**	—	
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)		**5,337**	—	
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions		**—**	—	
57	Tier 2 Capital: Regulatory Adjustments	(I)	**5,337**	—	
	Tier 2 Capital (T2)				
58	Tier 2 Capital	(J) = (H) − (I)	**351,664**	317,869	
	Total Capital (TC = T1 + T2)				
59	Total Capital	(K) = (G) + (J)	**3,173,907**	2,995,046	
	Total Risk Weighted Assets				
60	Total Risk Weighted Assets	(L)	**25,045,251**	22,467,352	
	Capital Ratios (Consolidated)				
61	Common Equity Tier 1 Capital Ratio	(C)/(L)	**9.93%**	10.42%	
62	Tier 1 Capital Ratio	(G)/(L)	**11.26%**	11.91%	
63	Total Capital Ratio	(K)/(L)	**12.67%**	13.33%	
	Regulatory Adjustments (before Risk Weighting)				
72	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)		**250,348**	202,885	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)		**184,078**	144,577	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)		**—**	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)		**8,099**	23,609	
	Provisions Included in Tier 2 Capital: Instruments and Provisions				
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Application of Cap)		**5,184**	4,011	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach		**11,804**	10,707	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Application of Cap)		**47,585**	27,774	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach		**126,238**	112,006	

Note: Our capital adequacy ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with "Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation" (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).
The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the consolidated BIS capital adequacy ratio itself or parts of the internal control over the procedure to calculate the ratio.

Main Features and Further Information of Regulatory Capital Instruments Consolidated

Main Features and Further Information of Regulatory Capital Instruments are available on our website (https://www.smtg.jp/english/investors/report/basel).

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements Consolidated

Fiscal Year 2025

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	a	b	c
Items	Consolidated Balance Sheet (Millions of Yen)	Reference to Template CC1	Ref. No. of Appendix
(Assets)			
Cash and Due from Banks	¥ 23,974,790		
Call Loans and Bills Bought	20,240		
Receivables under Resale Agreements	612,807		
Receivables under Securities Borrowing Transactions	55,203		
Monetary Claims Bought	944,945		
Trading Assets	3,333,909		
Money Held in Trust	100		6–a
Securities	13,267,109		2–b, 6–b
Loans and Bills Discounted	33,277,334		6–c
Foreign Exchanges	65,826		
Lease Receivables and Investment Assets	690,585		
Other Assets	4,143,201		6–d
Tangible Fixed Assets	226,580		
Intangible Fixed Assets	176,519		2–a
Assets for Retirement Benefits	583,484		3
Deferred Tax Assets	32,377		4–a
Customers' Liabilities for Acceptances and Guarantees	604,167		
Allowance for Loan Losses	(142,808)		
Allowance for Investment Losses	(3,938)		
Total Assets	¥ 81,862,437		

CC2	a	b	c
Items	Consolidated Balance Sheet (Millions of Yen)	Reference to Template CC1	Ref. No. of Appendix
(Liabilities)			
Deposits	¥ 40,060,765		
Negotiable Certificates of Deposit	10,357,263		
Call Money and Bills Sold	214,592		
Payables under Repurchase Agreements	2,672,483		
Trading Liabilities	2,877,639		
Borrowed Money	9,371,940		8
Foreign Exchanges	1,314		
Short-term Bonds Payable	2,751,360		
Bonds Payable	3,266,723		
Borrowed Money from Trust Account	2,516,892		
Other Liabilities	3,614,969		6–e
Provision for Bonuses	15,043		
Provision for Directors' Bonuses	142		
Provision for Stocks Payment	1,062		
Liabilities for Retirement Benefits	8,917		
Provision for Reward Points Program	23,089		
Provision for Reimbursement of Deposits	2,150		
Provision for Contingent Losses	1,997		
Deferred Tax Liabilities	260,567		4–b
Deferred Tax Liabilities for Land Revaluation	2,451		4–c
Acceptances and Guarantees	604,167		
Total Liabilities	78,625,534		
(Net Assets)			
Capital Stock	342,037		1–a
Capital Surplus	342,617		1–b
Retained Earnings	1,822,081		1–c
Total Shareholders' Equity	2,506,735		
Valuation Differences on Available-for-Sale Securities	339,888		
Deferred Gains (Losses) on Hedges	116,844		5
Revaluation Reserve for Land	(6,148)		
Foreign Currency Translation Adjustments	51,581		
Remeasurements of Defined Benefit Plans	192,831		
Total Accumulated Other Comprehensive Income	694,996	(a)	
Non-controlling Interests	35,169		7
Total Net Assets	3,236,902		
Total Liabilities and Net Assets	¥ 81,862,437		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1–a
Capital Surplus	342,617		1–b
Retained Earnings	1,822,081		1–c
Total Shareholders' Equity	¥ 2,506,735		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,506,735	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	684,654		1a
of Which: Retained Earnings	1,822,081		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 176,519		2–a
Securities	13,267,109		2–b
of Which: Goodwill Arising on the Application of the Equity Method	45,386		
Associated Deferred Tax Liabilities	55,031		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 45,386		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	121,487	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

3. Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits)

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 583,484		3
Associated Deferred Tax Liabilities	183,910		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 399,573		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 32,377		4–a
Deferred Tax Liabilities	260,567		4–b
Deferred Tax Liabilities for Land Revaluation	2,451		4–c
Associated Intangible Fixed Assets	55,031		
Associated Assets for Retirement Benefits	183,910		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 202	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	8,099	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	8,099		75

5. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ 116,844		5

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ 24,742	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

6. Investments in the Capital and Other TLAC Liabilities of Financial Entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 100		6–a
Securities	13,267,109		6–b
Loans and Bills Discounted	33,277,334	Including Subordinated Debts	6–c
Other Assets	4,143,201	Including derivatives	6–d
Other Liabilities	¥ 3,614,969	Including derivatives	6–e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	274,792		
Common Equity Tier 1 Capital	15,968		18
Additional Tier 1 Capital	3,137		39
Tier 2 Capital and Other TLAC Liabilities	5,337		54
Amount below the Thresholds for Deduction (before Risk Weighting)	250,348		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	184,078		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	184,078		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 35,169		7

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	17,862	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	4,045	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48

8. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 9,371,940		8

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 320,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	300,186		46

Fiscal Year 2024

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	a	b	c
Items	Consolidated Balance Sheet (Millions of Yen)	Reference to Template CC1	Ref. No. of Appendix
(Assets)			
Cash and Due from Banks	¥ 25,109,153		
Call Loans and Bills Bought	21,000		
Receivables under Resale Agreements	803,722		
Receivables under Securities Borrowing Transactions	95,400		
Monetary Claims Bought	926,244		
Trading Assets	2,291,521		
Money Held in Trust	100		6–a
Securities	11,342,106		2–b, 6–b
Loans and Bills Discounted	32,206,993		6–c
Foreign Exchanges	53,453		
Lease Receivables and Investment Assets	718,241		
Other Assets	3,144,945		6–d
Tangible Fixed Assets	225,693		
Intangible Fixed Assets	158,851		2–a
Assets for Retirement Benefits	319,154		3
Deferred Tax Assets	22,080		4–a
Customers' Liabilities for Acceptances and Guarantees	640,415		
Allowance for Loan Losses	(129,958)		
Allowance for Investment Losses	(3,938)		
Total Assets	¥ 77,945,182		

CC2	a	b	c
Items	Consolidated Balance Sheet (Millions of Yen)	Reference to Template CC1	Ref. No. of Appendix
(Liabilities)			
Deposits	¥ 37,815,270		
Negotiable Certificates of Deposit	9,643,098		
Call Money and Bills Sold	318,617		
Payables under Repurchase Agreements	2,391,583		
Trading Liabilities	2,092,440		
Borrowed Money	9,765,957		8
Foreign Exchanges	1,440		
Short-term Bonds Payable	2,987,093		
Bonds Payable	2,862,483		
Borrowed Money from Trust Account	3,492,270		
Other Liabilities	2,971,159		6–e
Provision for Bonuses	15,027		
Provision for Directors' Bonuses	138		
Provision for Stocks Payment	1,194		
Liabilities for Retirement Benefits	10,218		
Provision for Reward Points Program	22,686		
Provision for Reimbursement of Deposits	2,390		
Provision for Contingent Losses	1,473		
Deferred Tax Liabilities	145,573		4–b
Deferred Tax Liabilities for Land Revaluation	2,451		4–c
Acceptances and Guarantees	640,415		
Total Liabilities	75,182,984		
(Net Assets)			
Capital Stock	342,037		1–a
Capital Surplus	342,899		1–b
Retained Earnings	1,658,432		1–c
Total Shareholders' Equity	2,343,369		
Valuation Differences on Available-for-Sale Securities	361,032		
Deferred Gains (Losses) on Hedges	(9,498)		5
Revaluation Reserve for Land	(6,148)		
Foreign Currency Translation Adjustments	27,670		
Remeasurements of Defined Benefit Plans	15,425		
Total Accumulated Other Comprehensive Income	388,481	(a)	
Non-controlling Interests	30,346		7
Total Net Assets	2,762,197		
Total Liabilities and Net Assets	¥ 77,945,182		

Note: The regulatory scope of consolidation is the same as the accounting scope of consolidation.

(Appendix)

1. Shareholders' equity

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1–a
Capital Surplus	342,899		1–b
Retained Earnings	1,658,432		1–c
Total Shareholders' Equity	¥ 2,343,369		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,343,369	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	684,936		1a
of Which: Retained Earnings	1,658,432		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 158,851		2–a
Securities	11,342,106		2–b
of Which: Goodwill Arising on the Application of the Equity Method	—		
Associated Deferred Tax Liabilities	49,098		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ 1,356		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	108,397	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

3. Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits)

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Assets for Retirement Benefits	¥ 319,154		3
Associated Deferred Tax Liabilities	100,594		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Assets for Retirement Benefits) (Net of Related Deferred Tax Liabilities)	¥ 218,559		15

4. Deferred tax assets

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Assets	¥ 22,080		4–a
Deferred Tax Liabilities	145,573		4–b
Deferred Tax Liabilities for Land Revaluation	2,451		4–c
Associated Intangible Fixed Assets	49,098		
Associated Assets for Retirement Benefits	100,594		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 151	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	23,609	This Item Does not Agree with the Amount Reported on the Consolidated Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	23,609		75

5. Deferred gains or losses on hedges

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (9,498)		5

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (1,767)	Excluding those items whose valuation differences arising from hedged items are recognized as "Accumulated other comprehensive income"	11

6. Investments in the Capital and Other TLAC Liabilities of Financial Entities

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 100		6–a
Securities	11,342,106		6–b
Loans and Bills Discounted	32,206,993	Including Subordinated Debts	6–c
Other Assets	3,144,945	Including derivatives	6–d
Other Liabilities	¥ 2,971,159	Including derivatives	6–e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	202,885		
Common Equity Tier 1 Capital	—		18
Additional Tier 1 Capital	—		39
Tier 2 Capital and Other TLAC Liabilities	—		54
Amount below the Thresholds for Deduction (before Risk Weighting)	202,885		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	144,577		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	144,577		73

7. Non-controlling Interests

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Non-controlling Interests	¥ 30,346		7

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Common Share Capital Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Common Equity Tier 1)	¥ —	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	5
Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles	—		30–31ab–32
Additional Tier 1 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Additional Tier 1)	14,497	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	34
Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles	—		46
Tier 2 Instruments Issued by Subsidiaries and Held by Third Parties (Amount Allowed in Group Tier 2)	3,278	After Reflecting Amounts Eligible for Inclusion (after Non-controlling Interest Adjustments)	48

8. Other Capital Instruments

(1) Consolidated balance sheet

Consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 9,765,957		8

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 320,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	282,805		46

Credit Risk

Consolidated

Term-end Balance of Credit Risk Exposures by Category and their Breakdown by Major Type of Assets

	Millions of Yen							
	2026				2025			
	Term-end balance of exposures				Term-end balance of exposures			
As of March 31	Total	Loans, Call Loans, Deposits, etc.	Securities	Other Off-balance Sheet Transactions	Total	Loans, Call Loans, Deposits, etc.	Securities	Other Off-balance Sheet Transactions
Japan	**¥60,372,092**	**¥50,923,935**	**¥ 6,920,100**	**¥ 2,528,056**	¥60,917,786	¥51,494,547	¥ 7,094,199	¥ 2,329,039
Outside Japan	**10,551,313**	**5,578,855**	**4,492,435**	**480,022**	8,477,895	5,586,190	2,537,611	354,093
Total for Geographic Regions	**¥70,923,405**	**¥56,502,790**	**¥11,412,536**	**¥ 3,008,079**	¥69,395,681	¥57,080,737	¥ 9,631,810	¥ 2,683,132
Manufacturing	**¥ 4,722,664**	**¥ 3,441,197**	**¥ 473,077**	**¥ 808,389**	¥ 4,573,848	¥ 3,272,744	¥ 529,072	¥ 772,032
Agriculture and Forestry	**19,810**	**18,737**	**1,073**	**—**	23,799	22,898	901	—
Fisheries	**3,256**	**833**	**1,990**	**433**	2,011	250	1,461	300
Mining and Quarrying of Stones and Gravel	**224,300**	**177,905**	**664**	**45,730**	169,818	125,889	354	43,574
Construction	**678,884**	**563,606**	**51,839**	**63,438**	576,411	451,821	59,791	64,798
Electricity, Gas, Heat Supply and Water	**2,824,079**	**2,501,108**	**40,465**	**282,505**	2,782,513	2,515,272	32,897	234,342
Information and Communication	**632,705**	**555,258**	**13,381**	**64,065**	506,225	439,880	12,676	53,669
Transport and Postal Activities	**2,819,829**	**2,421,784**	**147,160**	**250,884**	2,764,941	2,387,006	230,586	147,348
Wholesale and Retail Trade	**2,388,883**	**1,983,786**	**131,145**	**273,952**	2,284,765	1,911,195	98,121	275,448
Finance and Insurance	**6,265,037**	**4,519,071**	**1,455,861**	**290,105**	6,261,536	4,939,450	1,036,271	285,814
Real Estate	**4,586,714**	**4,017,905**	**290,996**	**277,812**	3,983,614	3,428,359	336,348	218,905
Goods Rental and Leasing	**2,041,295**	**1,859,666**	**13,077**	**168,552**	1,975,003	1,778,754	32,280	163,968
Local Public Bodies	**94,735**	**45,666**	**41,266**	**7,801**	136,205	69,742	43,541	22,921
Individuals	**10,868,941**	**10,677,306**	**—**	**191,635**	11,199,979	10,973,950	—	226,028
Others	**32,752,266**	**23,718,956**	**8,750,537**	**282,772**	32,155,006	24,763,519	7,217,505	173,980
Total for Industry Sectors	**¥70,923,405**	**¥56,502,790**	**¥11,412,536**	**¥ 3,008,079**	¥69,395,681	¥57,080,737	¥ 9,631,810	¥ 2,683,132
To 1 year	**¥32,097,816**	**¥29,506,473**	**¥ 1,588,285**	**¥ 1,003,057**	¥34,552,719	¥30,293,364	¥ 3,307,599	¥ 951,755
> 1 year to 3 years	**8,299,950**	**5,640,365**	**1,806,485**	**853,100**	7,678,240	4,920,506	1,958,654	799,079
> 3 years to 5 years	**8,155,356**	**4,461,693**	**3,307,917**	**385,745**	7,462,304	4,733,877	2,386,374	342,052
> 5 years	**22,370,281**	**16,894,257**	**4,709,847**	**766,176**	19,702,417	17,132,988	1,979,183	590,245
Total for Residual Maturity	**¥70,923,405**	**¥56,502,790**	**¥11,412,536**	**¥ 3,008,079**	¥69,395,681	¥57,080,737	¥ 9,631,810	¥ 2,683,132

Notes: 1. Of exposures subject to the calculation of credit risk-weighted assets, the above lists corporate, retail, equities, etc., purchased receivables, lease transactions as well as exposures subject to phased rollout of the IRB Approach.
2. "Others" in the industry sectors include non-residents and state public services. Exposures for residual maturity of over 5 years include those with no fixed maturities.
3. The above data represents amounts after credit risk mitigation effects of netting contracts allowed under the law and netting against the obligor's cash on deposit.

Term-end Balance of Obligors' exposures related to Loans prescribed in the provisions of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of the Financial Functions, Allowances, and Write-offs, as well as their Breakdown by Geographic Regions and Industry Sectors

	Millions of Yen					
	As of March 31, 2026		**FY2025**	As of March 31, 2025		FY2024
	Term-end balance of exposures	Allowances for loan losses	Write-offs	Term-end balance of exposures	Allowances for loan losses	Write-offs
Japan	**¥ 63,651**	**¥ 16,801**	**¥ 999**	¥ 104,190	¥ 23,140	¥ 11,652
Outside Japan	**24,432**	**12,002**	**3,126**	20,087	7,498	—
Total for Geographic Regions	**¥ 88,083**	**¥ 28,804**	**¥ 4,126**	¥ 124,277	¥ 30,639	¥ 11,652
Manufacturing	**¥ 21,621**	**¥ 11,831**	**¥ 473**	¥ 43,364	¥ 17,045	¥ 5,860
Agriculture and Forestry	**14**	**3**	**—**	128	99	1
Fisheries	**0**	**0**	**—**	151	75	—
Mining and Quarrying of Stones and Gravel	**—**	**—**	**—**	8	—	—
Construction	**283**	**130**	**—**	230	1	8
Electricity, Gas, Heat Supply and Water	**386**	**33**	**—**	5,084	767	4,218
Information and Communication	**1,005**	**803**	**—**	354	149	1
Transport and Postal Activities	**259**	**87**	**0**	254	71	3
Wholesale and Retail Trade	**2,159**	**294**	**—**	7,761	3,046	9
Finance and Insurance	**516**	**6**	**—**	659	73	0
Real Estate	**4,679**	**1,117**	**—**	9,046	64	15
Goods Rental and Leasing	**9**	**4**	**—**	21	10	—
Local Public Bodies	**—**	**—**	**—**	2	1	—
Individuals	**28,685**	**1,089**	**514**	32,755	1,215	1,115
Others	**28,461**	**13,400**	**3,139**	24,455	8,016	416
Total for Industry Sectors	**¥ 88,083**	**¥ 28,804**	**¥ 4,126**	¥ 124,277	¥ 30,639	¥ 11,652

Notes: 1. "Others" in the industry sectors include non-residents.
2. Allowances for loan losses include "general allowances for loan losses" and "specific allowances for loan losses", etc.

Term-end Balance of Exposures by Past Due Periods (excluding "Doubtful Claims" and "Bankrupt and substantially bankrupt Claims")

	Millions of Yen	
As of March 31	**2026**	2025
< 1 month	¥ **67,390**	¥ 64,124
≥ 1 month to < 2 months	**11,805**	13,943
≥ 2 months to < 3 months	**8,091**	8,989
≥ 3 months	**—**	27
Total	¥ **87,288**	¥ 87,085

Note: Among the term-end balance of exposures for each past due period, "Doubtful Claims" and "Bankrupt and substantially bankrupt Claims" prescribed in the provisions of the Ordinance for Enforcement of the Act on Emergency Measures for the Revitalization of the Financial Functions are excluded, in aggregate calculation.

Term-end Balance of Exposures of obligors whose loan conditions were Restructured for the purpose of restructuring or supporting business management ; of which Amounts of Increased Allowances for such exposures and Other Amounts due to the restructuring of the loan conditions

	Millions of Yen	
As of March 31	**2026**	2025
Amounts of Increased Allowances for Such Exposures Due to the Restructuring of the Loan Conditions	¥ **13,686**	¥ 28,934
Other Amounts	**—**	—
Term-end Balance of Exposures	¥ **13,686**	¥ 28,934

Note: Restructured loans are those loans that provide some arrangements favorable to the obligors for the purpose of restructuring or supporting business management, such as by reducing or exempting interest, postponing principal or interest payments, forgiving loans, and providing other benefits to the obligors, excluding those loans classified as "Loans in Bankruptcy Procedures", "Delinquent Loans" , and "Loans past due three months or more". In principle, the allowances for restructured loans has been all increased after restructuring loan conditions.

Equity Investments in Funds

Consolidated

Exposures Relating to Funds

	Millions of Yen	
As of March 31	**2026**	2025
Total exposures relating to funds	¥ **1,082,858**	¥ 1,093,572
Look-through Approach	**588,574**	667,527
Mandate-based Approach	**494,259**	426,017
Probability Approach (subject to 250% risk weight)	**—**	—
Probability Approach (subject to 400% risk weight)	**—**	—
Fall-Back Approach (subject to 1,250% risk weight)	**24**	27

Note: Exposures subject to the calculation of credit risk-weighted assets under the provisions of Article 76-5 and 167 of the FSA Capital Adequacy Notification are shown.

Disclosure Data Designated as Per the Appended Forms

Consolidated

OV1: Overview of risk-weighted assets

OV1		Millions of Yen			
		a	b	c	d
Basel III Template No.		Risk-weighted assets		Minimum capital requirements	
		March 31, 2026	March 31, 2025	**March 31, 2026**	March 31, 2025
1	Credit risk (excluding counterparty credit risk)	**¥ 15,750,295**	¥ 14,490,417	**¥ 1,260,023**	¥ 1,159,233
2	Of which: Standardised Approach (SA)	**1,933,873**	1,581,342	**154,709**	126,507
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	**9,569,642**	9,104,899	**765,571**	728,391
4	Of which: Supervisory slotting approach	**620,894**	658,378	**49,671**	52,670
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach	**2,736,057**	2,416,896	**218,884**	193,351
	Of which: Significant investments in commercial entities	**—**	—	**—**	—
	Of which: Lease residual value	**347,265**	210,780	**27,781**	16,862
	Other assets	**542,562**	518,119	**43,405**	41,449
6	Counterparty credit risk (CCR)	**492,811**	393,146	**39,424**	31,451
7	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	**405,404**	331,767	**32,432**	26,541
8	Of which: Expected Positive Exposure (EPE)	**—**	—	**—**	—
	Of which: Central Counterparty (CCP)	**33,986**	24,914	**2,718**	1,993
9	Others	**53,420**	36,464	**4,273**	2,917
10	Credit Valuation Adjustment (CVA)	**410,521**	412,168	**32,841**	32,973
	Of which: SA-CVA	**—**	—	**—**	—
	Of which: Full BA-CVA	**410,521**	412,168	**32,841**	32,973
	Of which: Reduced BA-CVA	**—**	—	**—**	—
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	**990,212**	621,166	**79,217**	49,693
12	Equity investment in funds (Look-Through Approach (LTA))	**1,868,931**	1,641,400	**149,514**	131,312
13	Equity investment in funds (Mandate-Based Approach (MBA))	**1,865,518**	1,611,645	**149,241**	128,931
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	**—**	—	**—**	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	**—**	—	**—**	—
14	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	**312**	348	**24**	27
15	Settlement risk	**—**	—	**—**	—
16	Securitisation exposures in banking book	**569,775**	370,963	**45,582**	29,677
17	Of which: Internal Ratings-Based Approach (SEC-IRBA)	**543,569**	341,463	**43,485**	27,317
18	Of which: External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach(IAA)	**26,201**	29,494	**2,096**	2,359
19	Of which: Standardised Approach (SEC-SA)	**—**	—	**—**	—
	Of which: subject to 1,250% risk weight	**4**	5	**0**	0
20	Market risk	**1,135,422**	1,221,742	**90,833**	97,739
21	Of which: Standardised Approach (SA)	**1,135,422**	1,221,742	**90,833**	97,739
22	Of which: Internal Model Approach (IMA)	**—**	—	**—**	—
	Of which: Simplified Standardised Approach	**—**	—	**—**	—
23	Capital charge for switch between trading book and banking book	**—**	—	**—**	—
24	Operational risk	**1,481,205**	1,284,217	**118,496**	102,737
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	**480,244**	420,135	**38,419**	33,610
26	Floor adjustment	**—**	—	**—**	—
27	Total	**¥ 25,045,251**	¥ 22,467,352	**¥ 2,003,620**	¥ 1,797,388

LI1: Differences between accounting and regulatory scopes of consolidation and mapping of consolidated financial statement categories with regulatory risk categories

LI1	Millions of Yen						
	March 31, 2026						
	a	b	c	d	e	f	g
			Carrying values of items				
	Carrying values as reported in published consolidated financial statement	Carrying values under scope of regulatory consolidation	Credit risk (excluding amounts relevant to columns d and e)	Counterparty credit risk	Securitisation (excluding amounts relevant to column f)	Market risk	Items not subject to capital requirements or subject to deduction from capital
Assets:							
Cash and Due from Banks		¥ 23,974,790	¥ 23,974,790	¥ —	¥ —	¥ —	¥ —
Call Loans and Bills Bought		20,240	20,240	—	—	—	—
Receivables under Resale Agreements		612,807	—	612,807	—	—	—
Receivables under Securities Borrowing Transactions		55,203	—	55,203	—	—	—
Monetary Claims Bought		944,945	678,415	—	265,818	—	712
Trading Assets		3,333,909	—	3,039,612	—	3,333,909	—
Money Held in Trust		100	91	—	—	—	8
Securities		13,267,109	12,357,558	—	845,399	—	64,151
Loans and Bills Discounted		33,277,334	32,060,599	—	1,160,022	—	56,712
Foreign Exchanges		65,826	65,826	—	—	—	—
Lease Receivables and Investment Assets		690,585	690,585	—	—	—	—
Other Assets		4,143,201	1,205,760	2,284,290	12,957	2,112,121	640,192
Tangible Fixed Assets		226,580	226,580	—	—	—	—
Intangible Fixed Assets		176,519	55,031	—	—	—	121,487
Assets for Retirement Benefits		583,484	183,910	—	—	—	399,573
Deferred Tax Assets		32,377	32,174	—	—	—	202
Customers' Liabilities for Acceptances and Guarantees		604,167	604,167	—	—	—	—
Allowance for Loan Losses		(142,808)	(142,808)	—	—	—	—
Allowance for Investment Losses		(3,938)	(3,938)	—	—	—	—
Total Assets		¥ 81,862,437	¥ 72,008,988	¥ 5,991,913	¥ 2,284,197	¥ 5,446,030	¥ 1,283,040
Liabilities:							
Deposits		¥ 40,060,765	¥ —	¥ —	¥ —	¥ —	¥ 40,060,765
Negotiable Certificates of Deposit		10,357,263	—	—	—	—	10,357,263
Call Money and Bills Sold		214,592	—	—	—	—	214,592
Payables under Repurchase Agreements		2,672,483	—	2,672,483	—	—	—
Trading Liabilities		2,877,639	—	2,877,639	—	2,877,639	—
Borrowed Money		9,371,940	—	—	—	—	9,371,940
Foreign Exchanges		1,314	—	—	—	—	1,314
Short-Term Bonds Payable		2,751,360	—	—	—	—	2,751,360
Bonds Payable		3,266,723	—	—	—	—	3,266,723
Borrowed Money from Trust Account		2,516,892	—	—	—	—	2,516,892
Other Liabilities		3,614,969	—	2,154,146	—	2,154,146	1,460,822
Provision for Bonuses		15,043	—	—	—	—	15,043
Provision for Directors' Bonuses		142	—	—	—	—	142
Provision for Stocks Payment		1,062	—	—	—	—	1,062
Liabilities for Retirement Benefits		8,917	—	—	—	—	8,917
Provision for Reward Points Program		23,089	—	—	—	—	23,089
Provision for Reimbursement of Deposits		2,150	—	—	—	—	2,150
Provision for Contingent Losses		1,997	—	—	—	—	1,997
Deferred Tax Liabilities		260,567	—	—	—	—	260,567
Deferred Tax Liabilities for Land Revaluation		2,451	—	—	—	—	2,451
Acceptances and Guarantees		604,167	—	—	—	—	604,167
Total Liabilities		¥ 78,625,534	¥ —	¥ 7,704,269	¥ —	¥ 5,031,785	¥ 70,921,265

Notes: 1. Derivatives transactions included in "trading assets" and "trading liabilities" and foreign exchanges included in "other assets" and "other liabilities" are subject to capital charge in both counterparty credit risk and market risk. Accordingly, the sum of amounts in Columns a and b is not equal to the sum of amounts in Columns c to g.
2. Among market risks, the foreign exchange risk in banking book is not easily linked to individual items of accounts in the consolidated balance sheet. Accordingly, it is not included in the above figures.

LI1	Millions of Yen						
	March 31, 2025						
	a	b	c	d	e	f	g
			Carrying values of items				
	Carrying values as reported in published consolidated financial statement	Carrying values under scope of regulatory consolidation	Credit risk (excluding amounts relevant to columns d and e)	Counterparty credit risk	Securitisation (excluding amounts relevant to column f)	Market risk	Items not subject to capital requirements or subject to deduction from capital
Assets:							
Cash and Due from Banks		¥ 25,109,153	¥ 25,109,153	¥ —	¥ —	¥ —	¥ —
Call Loans and Bills Bought		21,000	21,000	—	—	—	—
Receivables under Resale Agreements		803,722	—	803,722	—	—	—
Receivables under Securities Borrowing Transactions		95,400	—	95,400	—	—	—
Monetary Claims Bought		926,244	733,213	—	192,277	—	753
Trading Assets		2,291,521	—	2,181,971	—	2,291,521	—
Money Held in Trust		100	100	—	—	—	—
Securities		11,342,106	10,645,735	—	696,370	—	—
Loans and Bills Discounted		32,206,993	31,252,221	—	898,017	—	56,753
Foreign Exchanges		53,453	53,453	—	—	—	—
Lease Receivables and Investment Assets		718,241	718,241	—	—	—	—
Other Assets		3,141,007	970,568	1,566,357	11,348	1,131,081	592,732
Tangible Fixed Assets		225,693	225,693	—	—	—	—
Intangible Fixed Assets		158,851	49,098	—	—	—	109,753
Assets for Retirement Benefits		319,154	100,594	—	—	—	218,559
Deferred Tax Assets		22,080	21,928	—	—	—	151
Customers' Liabilities for Acceptances and Guarantees		640,415	640,415	—	—	—	—
Allowance for Loan Losses		(129,958)	(129,958)	—	—	—	—
Total Assets		¥ 77,945,182	¥ 70,411,461	¥ 4,647,451	¥ 1,798,014	¥ 3,422,602	¥ 978,704
Liabilities:							
Deposits		¥ 37,815,270	¥ —	¥ —	¥ —	¥ —	¥ 37,815,270
Negotiable Certificates of Deposit		9,643,098	—	—	—	—	9,643,098
Call Money and Bills Sold		318,617	—	—	—	—	318,617
Payables under Repurchase Agreements		2,391,583	—	2,391,583	—	—	—
Trading Liabilities		2,092,440	—	2,092,440	—	2,092,440	—
Borrowed Money		9,765,957	—	—	—	—	9,765,957
Foreign Exchanges		1,440	—	—	—	—	1,440
Short-Term Bonds Payable		2,987,093	—	—	—	—	2,987,093
Bonds Payable		2,862,483	—	—	—	—	2,862,483
Borrowed Money from Trust Account		3,492,270	—	—	—	—	3,492,270
Other Liabilities		2,971,159	—	1,544,068	—	1,544,068	1,427,090
Provision for Bonuses		15,027	—	—	—	—	15,027
Provision for Directors' Bonuses		138	—	—	—	—	138
Provision for Stocks Payment		1,194	—	—	—	—	1,194
Liabilities for Retirement Benefits		10,218	—	—	—	—	10,218
Provision for Reward Points Program		22,686	—	—	—	—	22,686
Provision for Reimbursement of Deposits		2,390	—	—	—	—	2,390
Provision for Contingent Losses		1,473	—	—	—	—	1,473
Deferred Tax Liabilities		145,573	—	—	—	—	145,573
Deferred Tax Liabilities for Land Revaluation		2,451	—	—	—	—	2,451
Acceptances and Guarantees		640,415	—	—	—	—	640,415
Total Liabilities		¥ 75,182,984	¥ —	¥ 6,028,092	¥ —	¥ 3,636,508	¥ 69,154,892

Notes: 1. Derivatives transactions included in "trading assets" and "trading liabilities" and foreign exchanges included in "other assets" and "other liabilities" are subject to capital charge in both counterparty credit risk and market risk. Accordingly, the sum of amounts in Columns a and b is not equal to the sum of amounts in Columns c to g.
2. Among market risks, the foreign exchange risk in banking book is not easily linked to individual items of accounts in the consolidated balance sheet. Accordingly, it is not included in the above figures.

LI2: Main sources of differences between regulatory exposure amounts and carrying values in financial statements

LI2		Millions of Yen				
		March 31, 2026				
		a	b	c	d	e
			Items subject to:			
Item No.		Total	Credit risk (excluding amounts relevant to columns c and d)	Counterparty credit risk	Securitisation (excluding amounts relevant to column e)	Market risk
1	Asset carrying value amount under scope of regulatory consolidation	¥ 80,579,396	¥ 72,008,988	¥ 5,991,913	¥ 2,284,197	¥ 5,446,030
2	Liabilities carrying value amount under scope of regulatory consolidation	7,704,269	—	7,704,269	—	5,031,785
3	Total net amount under regulatory scope of consolidation	72,875,127	72,008,988	(1,712,355)	2,284,197	414,244
4	Off-balance sheet amounts	3,571,936	2,374,526	—	1,197,410	—
5	Differences due to netting, the exposure calculation method, etc.	3,312,686	(72,510)	4,084,526	—	(699,330)
6	Differences due to consideration of allowances and write-offs	24,807	24,807	—	—	—
7	Other	8,099	8,099	—	—	—
8	Regulatory exposure amounts	79,792,657	74,343,911	2,372,170	3,481,608	(285,085)

Notes: 1. Derivatives transactions included in "trading assets" and "trading liabilities" and foreign exchanges included in "other assets" and "other liabilities" are subject to capital charge in both counterparty credit risk and market risk. Accordingly, the amount in Column a is not equal to the sum of amounts in Columns b to e, for Item No. 1, 2, 3, and 8.

2. Among market risks, the foreign exchange risk in banking book is not easily linked to individual items of accounts in the consolidated balance sheet. Accordingly, it is not included in the above figures.

3. The major factors in the difference between the amount of exposure in the capital regulatory standards and the amount posted in the consolidated balance sheet for each risk category are as follows:
- Credit risk and securitisation exposures: Differences due to taking into account off-balance sheet amounts, allowances and write-offs
- Counterparty credit risk: Difference due to netting and the application of SA-CCR to the exposure calculation method
- Market risk: Difference due to netting, etc.

LI2		Millions of Yen				
		March 31, 2025				
		a	b	c	d	e
			Items subject to:			
Item No.		Total	Credit risk (excluding amounts relevant to columns c and d)	Counterparty credit risk	Securitisation (excluding amounts relevant to column e)	Market risk
1	Asset carrying value amount under scope of regulatory consolidation	¥ 76,966,477	¥ 70,411,461	¥ 4,647,451	¥ 1,798,014	¥ 3,422,602
2	Liabilities carrying value amount under scope of regulatory consolidation	6,028,092	—	6,028,092	—	3,636,508
3	Total net amount under regulatory scope of consolidation	70,938,385	70,411,461	(1,380,641)	1,798,014	(213,905)
4	Off-balance sheet amounts	2,983,858	2,058,782	—	925,076	—
5	Differences due to netting, the exposure calculation method, etc.	2,217,515	(69,307)	2,824,174	—	(537,350)
6	Differences due to consideration of allowances and write-offs	31,894	31,894	—	—	—
7	Other	23,609	23,609	—	—	—
8	Regulatory exposure amounts	76,195,264	72,456,440	1,443,533	2,723,090	(751,256)

Notes: 1. Derivatives transactions included in "trading assets" and "trading liabilities" and foreign exchanges included in "other assets" and "other liabilities" are subject to capital charge in both counterparty credit risk and market risk. Accordingly, the amount in Column a is not equal to the sum of amounts in Columns b to e, for Item No. 1, 2, 3, and 8.
2. Among market risks, the foreign exchange risk in banking book is not easily linked to individual items of accounts in the consolidated balance sheet. Accordingly, it is not included in the above figures.
3. The major factors in the difference between the amount of exposure in the capital regulatory standards and the amount posted in the consolidated balance sheet for each risk category are as follows:
- Credit risk and securitisation exposures: Differences due to taking into account off-balance sheet amounts, allowances and write-offs
- Counterparty credit risk: Difference due to netting and the application of SA-CCR to the exposure calculation method
- Market risk: Difference due to netting, etc.

CR1: Credit quality of assets

CR1 Item No.		Millions of Yen			
		March 31, 2026			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
	On-balance sheet assets				
1	Loans and Bills Discounted	**¥ 77,231**	**¥ 31,904,850**	**¥ 117,488**	**¥ 31,864,593**
2	Debt Securities	**0**	**10,072,065**	**—**	**10,072,065**
3	Other on-balance sheet assets (debt-based assets)	**13,426**	**26,747,519**	**4,547**	**26,756,399**
4	Total on-balance sheet assets (1+2+3)	**¥ 90,658**	**¥ 68,724,436**	**¥ 122,035**	**¥ 68,693,058**
	Off-balance sheet assets				
5	Acceptances and Guarantees, etc.	**¥ 132**	**¥ 742,470**	**¥ 853**	**¥ 741,749**
6	Commitments, etc.	**552**	**5,219,407**	**1,918**	**5,218,040**
7	Total off-balance sheet assets (5+6)	**¥ 684**	**¥ 5,961,877**	**¥ 2,772**	**¥ 5,959,790**
	Total				
8	Total (4+7)	**¥ 91,342**	**¥ 74,686,314**	**¥ 124,808**	**¥ 74,652,849**

Note: The aggregate calculation on this statement does not include counterparty credit risk, the credit risk related to securitisation transactions, or the credit risk related to funds.

CR1 Item No.		Millions of Yen			
		March 31, 2025			
		a	b	c	d
		Gross carrying values of		Allowances	Net values (a+b-c)
		Defaulted exposures	Non-defaulted exposures		
	On-balance sheet assets				
1	Loans and Bills Discounted	¥ 106,416	¥ 31,052,391	¥ 103,167	¥ 31,055,641
2	Debt Securities	0	8,443,223	—	8,443,223
3	Other on-balance sheet assets (debt-based assets)	13,416	27,646,090	4,340	27,655,165
4	Total on-balance sheet assets (1+2+3)	¥ 119,832	¥ 67,141,705	¥ 107,508	¥ 67,154,030
	Off-balance sheet assets				
5	Acceptances and Guarantees, etc.	¥ 231	¥ 697,199	¥ 1,150	¥ 696,281
6	Commitments, etc.	817	4,505,716	1,422	4,505,111
7	Total off-balance sheet assets (5+6)	¥ 1,049	¥ 5,202,916	¥ 2,573	¥ 5,201,392
	Total				
8	Total (4+7)	¥ 120,882	¥ 72,344,622	¥ 110,081	¥ 72,355,422

Note: The aggregate calculation on this statement does not include counterparty credit risk, the credit risk related to securitisation transactions, or the credit risk related to funds.

CR2: Changes in stock of defaulted loans and debt securities

CR2 Item No.			Millions of Yen March 31, 2026 Amounts
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year		**¥ 119,832**
2	Changes in stock of loans and debt securities for each factor during the fiscal year	Of which: Newly defaulted	**38,253**
3		Of which: Returning to non-defaulted status	**10,463**
4		Of which: Written-offs	**2,794**
5		Of which: Other factors	**(54,170)**
6	Stock of defaulted loans and debt securities at the end of the fiscal year (1+2-3-4+5)		**¥ 90,658**

Notes: The end of the previous fiscal year indicates March 31, 2025, and the end of the fiscal year indicates March 31, 2026.

CR2 Item No.			Millions of Yen March 31, 2025 Amounts
1	Stock of defaulted loans and debt securities at the end of the previous fiscal year		¥ 134,825
2	Changes in stock of loans and debt securities for each factor during the fiscal year	Of which: Newly defaulted	63,371
3		Of which: Returning to non-defaulted status	18,309
4		Of which: Written-offs	8,894
5		Of which: Other factors	(51,160)
6	Stock of defaulted loans and debt securities at the end of the fiscal year (1+2-3-4+5)		¥ 119,832

Notes: The end of the previous fiscal year indicates March 31, 2024, and the end of the fiscal year indicates March 31, 2025.

CR3: Credit risk mitigation techniques (CRM) – overview

CR3		Millions of Yen				
		March 31, 2026				
		a	b	c	d	e
Item No.		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	**¥ 28,051,361**	**¥ 3,813,232**	**¥ 1,031,979**	**¥ 206,779**	**¥ —**
2	Debt Securities	**10,072,065**	**—**	**—**	**—**	**—**
3	Other on-balance sheet assets (debt-based assets)	**26,756,399**	**—**	**—**	**—**	**—**
4	Total (1+2+3)	**¥ 64,879,826**	**¥ 3,813,232**	**¥ 1,031,979**	**¥ 206,779**	**¥ —**
5	Of which defaulted	**32,067**	**6,945**	**4,989**	**698**	**—**

CR3		Millions of Yen				
		March 31, 2025				
		a	b	c	d	e
Item No.		Exposures unsecured	Exposures secured	Exposures secured by collateral	Exposures secured by financial guarantees	Exposures secured by credit derivatives
1	Loans and Bills Discounted	¥ 27,564,893	¥ 3,490,747	¥ 855,213	¥ 132,962	¥ —
2	Debt Securities	8,443,223	—	—	—	—
3	Other on-balance sheet assets (debt-based assets)	27,655,165	0	0	—	—
4	Total (1+2+3)	¥ 63,663,282	¥ 3,490,747	¥ 855,213	¥ 132,962	¥ —
5	Of which defaulted	26,427	16,035	15,095	321	—

CR4: Standardised approach – Credit risk exposure and Credit risk mitigation (CRM) effects

CR4		Millions of Yen, %					
		March 31, 2026					
		a	b	c	d	e	f
Item No.		Exposures pre-CCF and pre-CRM		Exposures post-CCF and post-CRM		Credit RWA amount	RWA density
	Asset classes	**On-balance sheet amount**	Off-balance sheet amount	**On-balance sheet amount**	Off-balance sheet amount		
1a	Government of Japan and Bank of Japan (BOJ)	¥198	¥—	¥198	¥—	¥0	0.00%
1b	Foreign central governments and foreign central banks	600,068	—	600,068	—	15,089	2.51
1c	Bank for International Settlements, etc.	—	—	—	—	—	—
2a	Local governments of Japan	—	—	—	—	—	—
2b	Foreign non-central government public sector entities (PSE)	23,376	—	23,376	—	11,688	50.00
2c	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
2d	Government-affiliated agencies of Japan	1	—	1	—	0	10.00
2e	The three local public corporations	—	—	—	—	—	—
3	Multilateral development banks (MDBs)	—	—	—	—	—	—
4	Financial institutions, type I financial institutions and insurance companies	181,478	13	181,478	1	68,030	37.49
	Of which: Type I financial institutions and insurance companies	13,778	13	13,778	1	4,586	33.29
5	Covered bonds	—	—	—	—	—	—
6	Corporates, etc. (including Specialised lending)	440,519	9,060	440,519	3,922	443,038	99.68
	Of which: Specialised lending	26,842	—	26,842	—	26,842	100.00
7a	Subordinated debt and equities, etc.	—	—	—	—	—	—
7b	Equities, etc.	871,889	—	871,889	—	1,395,023	160.00
8	Corporate small and medium-sized entities (SMEs) and individuals	—	—	—	—	—	—
	Of which: Transactors	—	—	—	—	—	—
9	Real estate	—	—	—	—	—	—
	Of which: Regulatory residential real estate (residential property), etc.	—	—	—	—	—	—
	Of which: Regulatory residential real estate (non-residential property)	—	—	—	—	—	—
	Of which: Regulatory commercial real estate	—	—	—	—	—	—
	Of which: Other regulatory commercial real estate	—	—	—	—	—	—
	Of which: Land acquisition, development and construction (ADC)	—	—	—	—	—	—
10a	Past due loans for more three months or more, etc. (excluding residential mortgage loans)	668	—	668	—	1,002	149.98
10b	Past due loans for more three months or more (residential mortgage loans)	—	—	—	—	—	—
11a	Cash	5	—	5	—	0	0.00
11b	Uncollected notes	—	—	—	—	—	—
	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—	—
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
12	Total	¥2,118,206	¥9,074	¥2,118,206	¥3,923	¥1,933,873	91.13%

CR4 Item No.	Asset classes	Millions of Yen, % March 31, 2025 a Exposures pre-CCF and pre-CRM On-balance sheet amount	b Off-balance sheet amount	c Exposures post-CCF and post-CRM On-balance sheet amount	d Off-balance sheet amount	e Credit RWA amount	f RWA density
1a	Government of Japan and Bank of Japan (BOJ)	¥ —	¥ —	¥ —	¥ —	¥ —	—%
1b	Foreign central governments and foreign central banks	503,864	—	503,864	—	15,101	3.00
1c	Bank for International Settlements, etc.	—	—	—	—	—	—
2a	Local governments of Japan	—	—	—	—	—	—
2b	Foreign non-central government public sector entities (PSE)	20,728	—	20,728	—	10,364	50.00
2c	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—
2d	Government-affiliated agencies of Japan	1	—	1	—	0	10.00
2e	The three local public corporations	—	—	—	—	—	—
3	Multilateral development banks (MDBs)	—	—	—	—	—	—
4	Financial institutions, type I financial institutions and insurance companies	152,085	—	152,085	—	56,495	37.15
	Of which: Type I financial institutions and insurance companies	12,138	—	12,138	—	4,029	33.20
5	Covered bonds	—	—	—	—	—	—
6	Corporates, etc. (including Specialised lending)	400,740	5,790	400,740	1,365	399,749	99.41
	Of which: Specialised lending	27,073	—	27,073	—	28,401	104.90
7a	Subordinated debt and equities, etc.	—	—	—	—	—	—
7b	Equities, etc.	844,955	—	844,955	—	1,098,441	130.00
8	Corporate small and medium-sized entities (SMEs) and individuals	—	—	—	—	—	—
	Of which: Transactors	—	—	—	—	—	—
9	Real estate	—	—	—	—	—	—
	Of which: Regulatory residential real estate (residential property), etc.	—	—	—	—	—	—
	Of which: Regulatory residential real estate (non-residential property)	—	—	—	—	—	—
	Of which: Regulatory commercial real estate	—	—	—	—	—	—
	Of which: Other regulatory commercial real estate	—	—	—	—	—	—
	Of which: Land acquisition, development and construction (ADC)	—	—	—	—	—	—
10a	Past due loans for more three months or more, etc. (excluding residential mortgage loans)	725	686	725	68	1,190	149.92
10b	Past due loans for more three months or more (residential mortgage loans)	—	—	—	—	—	—
11a	Cash	8	—	8	—	0	0.00
11b	Uncollected notes	—	—	—	—	—	—
	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—	—
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—	—
12	Total	¥1,923,108	¥ 6,477	¥1,923,108	¥ 1,434	¥1,581,342	82.17%

CR5a: Standardised approach – Exposures by asset classes and risk weights

CR5a — Millions of Yen — March 31, 2026 — Credit risk exposure amounts (post-CCF and post-CRM)

Item No.	Asset classes \ Risk weight	0%	20%	50%	100%	150%	Others	Total
1a	Government of Japan and Bank of Japan (BOJ)	¥ 198	¥ —	¥ —	¥ —	¥ —	¥ —	¥ 198
1b	Foreign central governments and foreign central banks	524,621	75,447	—	—	—	—	600,068
1c	Bank for International Settlements, etc.	—	—	—	—	—	—	—

Item No.	Asset classes	0%	10%	20%	50%	100%	150%	Others	Total
2a	Local governments of Japan	—	—	—	—	—	—	—	—
2b	Foreign non-central government public sector entities (PSE)	—	—	—	23,376	—	—	—	23,376
2c	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—	—	—
2d	Government-affiliated agencies of Japan	—	1	—	—	—	—	—	1
2e	The three local public corporations	—	—	—	—	—	—	—	—

Item No.	Asset classes	0%	20%	30%	50%	100%	150%	Others	Total
3	Multilateral development banks (MDBs)	—	—	—	—	—	—	—	—

Item No.	Asset classes	20%	30%	40%	50%	75%	100%	150%	Others	Total
4	Financial institutions, type I financial institutions and insurance companies	4,899	99,454	69,978	241	—	2,512	4,393	—	181,479
	Of which: Type I financial institutions and insurance companies	—	13,401	1	—	—	—	377	—	13,780

Item No.	Asset classes	10%	15%	20%	25%	35%	50%	100%	Others	Total
5	Covered bonds	—	—	—	—	—	—	—	—	—

Item No.	Asset classes	20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates, etc. (including Specialised lending)	40	653	1,695	—	4,133	437,918	—	0	—	444,441
	Of which: Specialised lending	—	—	—	—	—	26,842	—	—	—	26,842

Item No.	Asset classes	150%	160%	220%	Others	Total
7a	Subordinated debt and equities, etc.	—	—	—	—	—
7b	Equities, etc.	—	871,889	—	—	871,889

Item No.	Asset classes	45%	75%	100%	Others	Total
8	Corporate small and medium-sized entities (SMEs) and individuals	—	—	—	—	—

Item No.	Asset classes	20%	25%	30%	40%	50%	70%	75%	Others	Total
9a	Real estate of which: Regulatory residential real estate (residential property), etc.	—	—	—	—	—	—	—	—	—

Item No.	Asset classes	20%	31.25%	37.5%	50%	62.5%	Others	Total
	Of which : below second lien and met all requirements	—	—	—	—	—	—	—

CR5a		Millions of Yen								
		March 31, 2026								
		Credit risk exposure amount (post-CCF and post-CRM)								
Item No.	Risk weight / Asset classes	30%	35%	45%	60%	75%	105%	150%	Others	Total
9b	Real estate of which: Regulatory residential real estate (non-residential property)	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
		30%	43.75%	56.25%	75%	93.75%	Others	Total		
	Of which : below second lien and met all requirements	—	—	—	—	—	—	—		
		70%	90%	110%	150%	Others	Total			
9c	Real estate of which: Regulatory commercial real estate	—	—	—	—	—	—			
		70%	112.5%	Others	Total					
	Of which : below second lien and met all requirements	—	—	—	—					
		60%	Others	Total						
9d	Real estate of which: Other regulatory commercial real estate	—	—	—						
		60%	Others	Total						
	Of which : below second lien and met all requirements	—	—	—						
		100%	150%	Others	Total					
9e	Real estate of which: Land acquisition, development and construction (ADC)	—	—	—	—					
		50%	100%	150%	Others	Total				
10a	Past due loans for more three months or more, etc. (excluding residential mortgage loans)	**0**	—	**668**	—	**668**				
10b	Past due loans for more three months or more (residential mortgage loans)	—	—	—	—	—				
		0%	10%	20%	Others	Total				
11a	Cash	**5**	—	—	—	**5**				
11b	Uncollected notes	—	—	—	—	—				
	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—				
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—				

CR5a

Millions of Yen — March 31, 2025 — Credit risk exposure amounts (post-CCF and post-CRM)

Item No.	Asset classes \ Risk weight	0%	20%	50%	100%	150%	Others	Total
1a	Government of Japan and Bank of Japan (BOJ)	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
1b	Foreign central governments and foreign central banks	428,359	75,505	—	—	—	—	503,864
1c	Bank for International Settlements, etc.	—	—	—	—	—	—	—

Item No.	Asset classes	0%	10%	20%	50%	100%	150%	Others	Total
2a	Local governments of Japan	—	—	—	—	—	—	—	—
2b	Foreign non-central government public sector entities (PSE)	—	—	—	20,728	—	—	—	20,728
2c	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—	—	—
2d	Government-affiliated agencies of Japan	—	1	—	—	—	—	—	1
2e	The three local public corporations	—	—	—	—	—	—	—	—

Item No.	Asset classes	0%	20%	30%	50%	100%	150%	Others	Total
3	Multilateral development banks (MDBs)	—	—	—	—	—	—	—	—

Item No.	Asset classes	20%	30%	40%	50%	75%	100%	150%	Others	Total
4	Financial institutions, type I financial institutions and insurance companies	5,291	102,269	17,493	21,294	—	2,986	2,749	—	152,085
	Of which: Type I financial institutions and insurance companies	—	11,632	198	—	—	—	306	—	12,138

Item No.	Asset classes	10%	15%	20%	25%	35%	50%	100%	Others	Total
5	Covered bonds	—	—	—	—	—	—	—	—	—

Item No.	Asset classes	20%	50%	75%	80%	85%	100%	130%	150%	Others	Total
6	Corporates, etc. (including Specialised lending)	41	2,799	6,727	—	3,799	384,310	4,425	1	—	402,106
	Of which: Specialised lending	—	—	—	—	—	22,648	4,425	—	—	27,073

Item No.	Asset classes	125%	130%	160%	Others	Total
7a	Subordinated debt and equities, etc.	—	—	—	—	—
7b	Equities, etc.	—	844,955	—	—	844,955

Item No.	Asset classes	45%	75%	100%	Others	Total
8	Corporate small and medium-sized entities (SMEs) and individuals	—	—	—	—	—

Item No.	Asset classes	20%	25%	30%	40%	50%	70%	75%	Others	Total
9a	Real estate of which: Regulatory residential real estate (residential property), etc.	—	—	—	—	—	—	—	—	—

Item No.	Asset classes	20%	31.25%	37.5%	50%	62.5%	Others	Total
9a	Of which : below second lien and met all requirements	—	—	—	—	—	—	—

CR5a		Millions of Yen								
		March 31, 2025								
		Credit risk exposure amount (post-CCF and post-CRM)								
Item No.	Asset classes \ Risk weight	30%	35%	45%	60%	75%	105%	150%	Others	Total
9b	Real estate of which: Regulatory residential real estate (non-residential property)	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
		30%	43.75%	56.25%	75%	93.75%	Others	Total		
	Of which : below second lien and met all requirements	—	—	—	—	—	—	—		
		70%	90%	110%	150%	Others	Total			
9c	Real estate of which: Regulatory commercial real estate	—	—	—	—	—	—			
		70%	112.5%	Others	Total					
	Of which : below second lien and met all requirements	—	—	—	—					
		60%	Others	Total						
9d	Real estate of which: Other regulatory commercial real estate	—	—	—						
		60%	Others	Total						
	Of which : below second lien and met all requirements	—	—	—						
		100%	150%	Others	Total					
9e	Real estate of which: Land acquisition, development and construction (ADC)	—	—	—	—					
		50%	100%	150%	Others	Total				
10a	Past due loans for more three months or more, etc. (excluding residential mortgage loans)	0	1	793	—	794				
10b	Past due loans for more three months or more (residential mortgage loans)	—	—	—	—	—				
		0%	10%	20%	Others	Total				
11a	Cash	8	—	—	—	8				
11b	Uncollected notes	—	—	—	—	—				
	Guaranteed by credit guarantee corporations, etc.	—	—	—	—	—				
	Guaranteed by the Regional Economy Vitalization Corporation of Japan (REVIC), etc.	—	—	—	—	—				

CR5b: Standardised Approach — exposures by risk weights

CR5b		Millions of Yen, %			
		March 31, 2026			
		a	b	c	d
Item No.	Risk weight	On-balance sheet exposures	Off-balance sheet exposures	Average CCF	Credit risk exposures post-CCF and post-CRM
1	Less than 40%	**¥ 704,663**	**¥ 59**	**10.00%**	**¥ 704,669**
2	40%~70%	**94,174**	**638**	**11.88**	**94,250**
3	75%	**60**	**4,235**	**38.59**	**1,695**
	80%	**—**	**—**	**—**	**—**
4	85%	**4,128**	**48**	**10.00**	**4,133**
5	90%~100%	**438,228**	**4,091**	**53.83**	**440,431**
6	105%~130%	**—**	**—**	**—**	**—**
7	150%	**5,061**	**—**	**—**	**5,061**
8	160%	**871,889**	**—**	**—**	**871,889**
9	400%	**—**	**—**	**—**	**—**
10	1250%	**—**	**—**	**—**	**—**
11	Total	**¥ 2,118,206**	**¥ 9,074**	**43.24%**	**¥ 2,122,130**

CR5b		Millions of Yen, %			
		March 31, 2025			
		a	b	c	d
Item No.	Risk weight	On-balance sheet exposures	Off-balance sheet exposures	Average CCF	Credit risk exposures post-CCF and post-CRM
1	Less than 40%	¥ 611,470	¥ 62	10.00%	¥ 611,476
2	40%~70%	62,309	53	10.00	62,314
3	75%	6,726	16	10.00	6,727
	80%	—	—	—	—
4	85%	3,797	22	10.00	3,799
5	90%~100%	385,948	5,636	23.95	387,299
6	105%~130%	849,380	—	—	849,380
7	150%	3,476	686	10.00	3,544
8	250%	—	—	—	—
9	400%	—	—	—	—
10	1250%	—	—	—	—
11	Total	¥ 1,923,108	¥ 6,477	22.14%	¥ 1,924,543

CR6: IRB – Credit risk exposures by portfolio and PD range

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2026											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 5,179,747	¥ 200,033	10.00%	¥ 5,203,814	0.00%	0.0	32.40%	3.6	¥ 11,075	0.21%	¥ 7	
2	0.15 to < 0.25	1,136	—	—	0	0.18	0.0	32.40	1.0	0	20.61	0	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 5,180,883	¥ 200,033	10.00%	¥ 5,203,814	0.00%	0.0	32.40%	3.6	¥ 11,075	0.21%	¥ 7	¥ 5
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	¥ 26,655,424	¥ 11,610	42.90%	¥ 26,686,330	0.00%	0.0	44.98%	4.6	¥ 180,297	0.67%	¥ 155	
2	0.15 to < 0.25	2,510	—	—	2,510	0.23	0.0	45.00	3.3	1,423	56.70	2	
3	0.25 to < 0.50	6,248	0	40.00	6,248	0.29	0.0	45.00	1.5	3,172	50.76	8	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	666	50	100.00	717	0.97	0.0	43.22	1.1	627	87.45	2	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 26,664,849	¥ 11,661	43.14%	¥ 26,695,807	0.00%	0.0	44.98%	4.6	¥ 185,520	0.69%	¥ 169	¥ 23
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	¥ 1,512,556	¥ 438,211	21.99%	¥ 1,677,834	0.05%	0.1	46.06%	3.5	¥ 501,171	0.29%	¥ 423	
2	0.15 to < 0.25	65,655	29,300	24.33	72,780	0.18	0.0	45.00	1.4	24,348	0.33	61	
3	0.25 to < 0.50	10,224	14,550	52.06	17,799	0.30	0.0	45.00	1.0	7,133	0.40	24	
4	0.50 to < 0.75	19	—	—	19	0.57	0.0	45.00	5.0	26	1.35	0	
5	0.75 to < 2.50	9,787	2,265	18.81	9,853	1.14	0.0	45.00	1.3	8,183	0.83	50	
6	2.50 to < 10.00	—	10,000	10.00	1,000	7.04	0.0	45.00	1.0	1,515	1.51	31	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	¥ 1,598,244	¥ 494,327	22.75%	¥ 1,779,288	0.07%	0.1	46.00%	3.3	¥ 542,380	30.48%	¥ 591	¥ 10
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 1,024,679	¥ 156,151	40.00%	¥ 1,088,511	0.07%	0.0	28.33%	3.3	¥ 200,180	18.39%	¥ 224	
2	0.15 to < 0.25	198,397	51,492	42.47	217,820	0.18	0.0	28.61	2.7	62,039	28.48	115	
3	0.25 to < 0.50	342,909	37,350	39.97	356,716	0.34	0.3	25.83	2.6	119,751	33.57	321	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	222,438	102,386	40.43	263,312	1.44	0.2	26.89	2.8	169,139	64.23	1,029	
6	2.50 to < 10.00	35,024	400	100.00	35,585	6.52	0.0	25.13	2.2	31,585	88.76	582	
7	10.00 to < 100.00	669	—	—	458	14.36	0.0	27.94	1.0	575	125.47	18	
8	100.00 (Default)	3,166	—	—	7,809	100.00	0.0	32.40	1.0	3,473	44.47	2,252	
9	Sub-total	¥ 1,827,284	¥ 347,780	40.56%	¥ 1,970,213	0.83%	0.8	27.67%	3.0	¥ 586,745	29.78%	¥ 4,545	¥ 7,137

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2026											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	¥ 8,456,793	¥ 3,087,874	40.70%	¥ 9,705,900	0.07%	0.8	41.62%	2.5	¥ 2,492,135	25.67%	¥ 3,090	
2	0.15 to < 0.25	2,096,168	602,241	52.97	2,386,128	0.19	0.5	41.79	2.1	979,832	41.06	1,906	
3	0.25 to < 0.50	2,249,625	514,726	45.50	2,441,388	0.32	1.3	40.04	2.6	1,342,583	54.99	3,179	
4	0.50 to < 0.75	126,871	23,552	37.71	135,852	0.57	0.0	41.35	3.6	118,162	86.97	322	
5	0.75 to < 2.50	1,065,291	310,478	63.66	1,199,923	1.33	1.1	38.97	3.1	1,179,566	98.30	6,230	
6	2.50 to < 10.00	195,948	73,825	45.00	227,898	5.75	0.2	40.98	3.2	358,583	157.34	5,386	
7	10.00 to < 100.00	67,597	4,318	40.00	56,057	19.22	0.0	40.50	2.3	113,350	202.20	4,411	
8	100.00 (Default)	31,161	450	40.00	36,587	100.00	0.0	38.22	1.0	0	0.00	13,987	
9	Sub-total	¥ 14,289,457	¥ 4,617,468	44.43%	¥ 16,189,735	0.60%	4.1	41.19%	2.5	¥ 6,584,214	40.66%	¥ 38,514	¥ 92,921
SME exposures (AIRB)													
1	0.00 to < 0.15	¥ 52,941	¥ 2,200	40.00%	¥ 53,821	0.11%	0.0	21.31%	3.2	¥ 8,784	16.32%	¥ 13	
2	0.15 to < 0.25	70,485	145	40.00	67,732	0.18	0.0	31.84	2.5	18,911	27.92	40	
3	0.25 to < 0.50	74,527	—	—	71,493	0.35	0.0	29.75	2.1	22,741	31.80	74	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	115,125	4,578	45.09	116,802	1.63	0.1	21.90	3.0	55,109	47.18	402	
6	2.50 to < 10.00	9,268	1,290	41.62	9,738	6.85	0.0	26.11	1.4	7,525	77.27	175	
7	10.00 to < 100.00	659	—	—	385	14.36	0.0	32.40	1.0	463	120.38	17	
8	100.00 (Default)	530	—	—	526	100.00	0.0	25.35	1.0	108	20.64	124	
9	Sub-total	¥ 323,537	¥ 8,213	43.09%	¥ 320,498	1.12%	0.2	25.80%	2.7	¥ 113,644	35.45%	¥ 847	¥ 512
SME exposures (FIRB)													
1	0.00 to < 0.15	¥ 4,831	¥ —	—%	¥ 4,831	0.11%	0.0	57.82%	4.5	¥ 3,049	63.13%	¥ 3	
2	0.15 to < 0.25	53	—	—	53	0.18	0.0	40.00	1.0	12	23.00	0	
3	0.25 to < 0.50	253,873	2,586	35.36	255,920	0.40	0.7	21.97	3.5	82,153	32.10	226	
4	0.50 to < 0.75	2,499	—	—	2,499	0.57	0.0	26.20	4.9	1,191	47.66	3	
5	0.75 to < 2.50	375,320	14,356	43.00	378,655	1.51	1.7	27.16	4.4	228,987	60.47	1,555	
6	2.50 to < 10.00	4,671	194	40.00	4,748	6.14	0.0	29.54	3.3	3,880	81.71	81	
7	10.00 to < 100.00	426	—	—	426	14.36	0.0	40.00	1.6	652	153.03	24	
8	100.00 (Default)	2,528	—	—	2,528	100.00	0.0	35.91	1.0	0	0.00	907	
9	Sub-total	¥ 644,204	¥ 17,137	41.81%	¥ 649,663	1.48%	2.5	25.40%	4.0	¥ 319,928	49.24%	¥ 2,803	¥ 2,863
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 1,540,943	¥ 261,718	40.43%	¥ 1,646,767	0.08%	0.4	29.96%	4.2	¥ 444,572	26.99%	¥ 421	
2	0.15 to < 0.25	687,292	147,801	41.29	748,327	0.24	0.2	26.86	4.0	282,654	37.77	482	
3	0.25 to < 0.50	584,187	95,824	40.89	623,374	0.33	0.1	27.38	4.0	286,860	46.01	571	
4	0.50 to < 0.75	271,881	93,887	40.04	309,480	0.58	0.0	29.61	3.2	169,584	54.79	531	
5	0.75 to < 2.50	585,480	78,290	40.74	617,378	1.27	0.1	28.30	3.2	416,019	67.38	2,225	
6	2.50 to < 10.00	124,725	135,391	40.00	178,882	3.93	0.0	30.72	3.2	181,137	101.26	2,165	
7	10.00 to < 100.00	148,930	12,955	41.48	154,305	14.59	0.0	31.87	2.4	231,917	150.29	7,382	
8	100.00 (Default)	13,392	102	40.00	13,792	100.00	0.0	33.06	1.0	11,843	85.86	3,613	
9	Sub-total	¥ 3,956,834	¥ 825,971	40.57%	¥ 4,292,308	1.35%	1.1	28.89%	3.8	¥ 2,024,591	47.16%	¥ 17,394	¥ 19,880

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2026											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
	Specialised lending (FIRB)												
1	0.00 to < 0.15	¥ 5,620	¥ —	—%	¥ 5,620	0.09%	0.3	40.25%	1.0	¥ 919	16.36%	¥ 2	
2	0.15 to < 0.25	2,544	—	—	2,544	0.24	0.1	40.00	1.0	768	30.20	2	
3	0.25 to < 0.50	2,210	—	—	2,210	0.31	0.1	40.12	1.0	801	36.25	2	
4	0.50 to < 0.75	1,122	—	—	1,122	0.57	0.0	40.00	1.0	562	50.08	2	
5	0.75 to < 2.50	1,987	—	—	1,987	1.24	0.1	40.12	1.0	1,412	71.04	9	
6	2.50 to < 10.00	455	—	—	455	4.11	0.0	40.11	1.0	495	108.55	7	
7	10.00 to < 100.00	549	—	—	549	13.42	0.0	40.00	1.0	951	173.24	29	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 14,491	¥ —	—%	¥ 14,491	0.97%	0.8	40.14%	1.0	¥ 5,911	40.78%	¥ 56	¥ 44
	Equity exposures (PD/LGD Approach)												
1	0.00 to < 0.15	¥ 34,758	¥ —	—%	¥ 34,758	0.11%	0.0	90.00%	5.0	¥ 73,245	210.72%	¥ —	
2	0.15 to < 0.25	13,771	—	—	13,771	0.18	0.0	90.00	5.0	29,774	216.19	—	
3	0.25 to < 0.50	21,668	—	—	21,668	0.38	0.1	90.00	5.0	43,525	200.87	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	15,416	—	—	15,416	1.40	0.1	90.00	5.0	45,811	297.15	—	
6	2.50 to < 10.00	6,798	—	—	6,798	6.82	0.0	90.00	5.0	27,927	410.80	—	
7	10.00 to < 100.00	299	—	—	299	14.36	0.0	90.00	5.0	1,718	572.91	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 92,713	¥ —	—%	¥ 92,713	0.94%	0.3	90.00%	5.0	¥ 222,003	239.44%	¥ —	
	Purchased receivables for corporates, etc. (default risk) (FIRB)												
1	0.00 to < 0.15	¥ 452,588	¥ 7,301	100.00%	¥ 450,715	0.07%	0.2	40.80%	1.2	¥ 69,283	15.37%	¥ 128	
2	0.15 to < 0.25	90,560	49,961	10.00	93,961	0.20	0.1	40.02	1.4	28,738	30.58	75	
3	0.25 to < 0.50	119,652	—	—	116,694	0.36	0.6	40.07	1.2	48,067	41.19	169	
4	0.50 to < 0.75	3,876	—	—	3,876	0.57	0.0	40.00	3.5	2,979	76.86	8	
5	0.75 to < 2.50	62,011	—	—	60,086	1.47	2.0	40.19	1.3	47,491	79.74	356	
6	2.50 to < 10.00	18,091	—	—	18,084	7.52	0.5	40.00	2.5	27,910	154.32	544	
7	10.00 to < 100.00	2,537	—	—	2,537	12.73	—	40.00	2.2	4,682	184.49	129	
8	100.00 (Default)	0	—	—	0	100.00	0.0	40.00	1.0	0	0.00	0	
9	Sub-total	¥ 749,318	¥ 57,263	21.47%	¥ 745,957	0.47%	3.6	40.51%	1.3	¥ 229,151	30.71%	¥ 1,412	¥ 497
	Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)												
1	0.00 to < 0.15	¥ 570,978	¥ 52,266	22.57%	¥ 582,776	0.07%	0.0	86.81%	1.2	¥ 176,983	30.36%	¥ 374	
2	0.15 to < 0.25	64,874	—	—	64,874	0.17	0.0	75.98	1.8	33,895	52.24	83	
3	0.25 to < 0.50	16,167	—	—	16,167	0.40	0.0	81.58	1.7	14,987	92.69	54	
4	0.50 to < 0.75	2,753	—	—	2,753	0.73	0.0	100.00	1.0	4,744	172.34	25	
5	0.75 to < 2.50	1,044	—	—	1,044	1.75	0.0	40.00	2.5	302	199.72	12	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 655,818	¥ 52,266	22.57%	¥ 667,616	0.09%	0.1	85.61%	1.3	¥ 230,913	34.58%	¥ 551	¥ 300

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2026											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
	Purchased receivables for retail (default risk)												
1	0.00 to < 0.15	¥ —	¥ —	—%	¥ —	—%	—	—%	—	¥ —	—%	¥ —	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	1,988	—	—	1,988	0.29	9.8	70.91	—	740	37.26	4	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 1,988	¥ —	—%	¥ 1,988	0.29%	9.8	70.91%	—	¥ 740	37.26%	¥ 4	¥ 2
	Qualifying revolving retail exposures												
1	0.00 to < 0.15	¥ 0	¥ 32,430	28.49%	¥ 9,239	0.10%	37.6	58.65%	—	¥ 326	3.53%	¥ 5	
2	0.15 to < 0.25	52,922	167,682	18.13	83,322	0.20	177.3	95.74	—	8,580	10.29	161	
3	0.25 to < 0.50	19,556	774,802	11.07	105,370	0.34	111.1	84.13	—	14,559	13.81	301	
4	0.50 to < 0.75	54,054	73,042	18.13	67,297	0.50	99.8	95.74	—	14,399	21.39	322	
5	0.75 to < 2.50	30,346	130,817	24.03	61,795	1.49	118.7	94.98	—	29,665	48.00	880	
6	2.50 to < 10.00	22,179	8,817	28.69	24,710	6.70	16.5	97.16	—	34,208	138.43	1,600	
7	10.00 to < 100.00	179	855	14.11	300	54.49	0.5	83.84	—	626	208.62	143	
8	100.00 (Default)	4,387	3,967	10.04	4,785	100.00	5.3	95.13	—	1,184	24.74	4,457	
9	Sub-total	¥ 183,626	¥ 1,192,416	14.52%	¥ 356,822	2.35%	567.2	91.30%	—	¥ 103,550	29.02%	¥ 7,873	¥ 5,975
	Residential mortgage exposures												
1	0.00 to < 0.15	¥ 3,384,747	¥ 6,397	100.00%	¥ 3,391,145	0.11%	136.5	15.04%	—	¥ 133,589	3.93%	¥ 584	
2	0.15 to < 0.25	2,906,547	106	100.00	2,906,654	0.21	179.8	14.68	—	177,159	6.09	896	
3	0.25 to < 0.50	3,212,848	255	100.00	3,213,104	0.36	202.8	13.78	—	271,063	8.43	1,582	
4	0.50 to < 0.75	42,368	19	100.00	42,387	0.71	3.8	14.76	—	6,258	14.76	44	
5	0.75 to < 2.50	15,824	—	—	15,824	0.77	1.7	16.09	—	2,691	17.01	19	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	77,948	6	100.00	77,954	16.64	4.6	14.51	—	60,423	77.51	1,865	
8	100.00 (Default)	22,734	127	100.00	23,131	100.00	1.6	15.47	—	6,268	27.10	3,078	
9	Sub-total	¥ 9,663,019	¥ 6,912	100.00%	¥ 9,670,202	0.60%	531.0	14.51%	—	¥ 657,454	6.79%	¥ 8,072	¥ 18,853
	Other retail exposures												
1	0.00 to < 0.15	¥ 17,839	¥ 16,420	23.10%	¥ 21,632	0.12%	16.9	36.82%	—	¥ 2,363	10.92%	¥ 10	
2	0.15 to < 0.25	139,250	—	—	139,250	0.24	45.1	70.91	—	45,189	32.45	236	
3	0.25 to < 0.50	322,860	1,593	98.70	324,433	0.41	63.9	36.65	—	75,384	23.23	479	
4	0.50 to < 0.75	88,755	110,683	11.24	101,202	0.60	198.0	67.43	—	53,606	52.96	401	
5	0.75 to < 2.50	199,049	19	42.90	199,057	1.19	100.5	61.51	—	132,840	66.73	1,513	
6	2.50 to < 10.00	12,922	9,838	14.83	14,381	3.67	29.6	66.71	—	13,652	94.92	345	
7	10.00 to < 100.00	1,392	42	25.58	1,403	52.89	0.7	58.08	—	1,613	114.95	498	
8	100.00 (Default)	11,815	1,632	23.03	12,458	100.00	8.6	62.81	—	2,497	20.04	7,625	
9	Sub-total	¥ 793,886	¥ 140,230	14.02%	¥ 813,821	2.26%	463.7	53.39%	—	¥ 327,146	40.19%	¥ 11,111	¥ 8,880

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2026											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Lease transactions													
1	0.00 to < 0.15	¥ 145,002	¥ —	—%	¥ 145,002	0.06%	0.3	41.45%	2.2	¥ 25,818	17.80%	¥ 35	
2	0.15 to < 0.25	107,682	—	—	107,682	0.18	0.1	40.00	3.0	45,025	41.81	80	
3	0.25 to < 0.50	86,342	—	—	86,342	0.32	0.3	40.03	3.1	48,510	56.18	112	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	38,445	—	—	38,445	1.58	0.2	40.02	2.7	35,794	93.10	244	
6	2.50 to < 10.00	2,627	—	—	2,627	5.14	0.0	40.00	2.0	2,940	111.90	54	
7	10.00 to < 100.00	1,458	—	—	1,458	14.36	0.0	40.00	2.2	2,638	180.95	83	
8	100.00 (Default)	271	—	—	271	100.00	0.0	40.00	1.0	0	0.00	108	
9	Sub-total	¥ 381,830	¥ —	—%	¥ 381,830	0.46%	1.1	40.56%	2.7	¥ 160,726	42.09%	¥ 718	¥ 480
Total (all portfolios)		¥ 67,021,991	¥ 7,971,683	36.38%	¥ 69,846,774	0.39%	1,587.3	37.94%	3.1	¥ 12,305,699	17.61%	¥ 94,675	¥ 158,388

Notes: 1. "Number of obligors" in Column f: "Qualifying revolving retail exposures," "Residential mortgage exposures," and "Other retail exposures" are tallied with the number of loans, because it is difficult to grasp the number of some obligors.

2. Financial Institution exposures (AIRB), purchased receivables for corporates, etc. on default risk (AIRB), purchased receivables for corporates, etc. on dilution risk and originator risk of loan participation (AIRB), and purchased receivables for retail on dilution risk and originator risk of loan participation are not applicable.

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2025											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Aver-age matu-rity	Credit RWA amounts	RWA density	EL	Eligible provisions
Sovereign exposures (Advanced Internal Ratings-Based Approach (AIRB))													
1	0.00 to < 0.15	¥ 5,392,016	¥ 200,033	10.00%	¥ 5,413,218	0.00%	0.0	32.79%	1.9	¥ 24,913	0.46%	¥ 17	
2	0.15 to < 0.25	1,308	—	—	691	0.18	0.0	32.79	3.9	280	40.55	0	
3	0.25 to < 0.50	—	—	—	—	—	—	—	—	—	—	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 5,393,324	¥ 200,033	10.00%	¥ 5,413,909	0.00%	0.0	32.79%	1.9	¥ 25,194	0.46%	¥ 17	¥ 7
Sovereign exposures (Foundation Internal Ratings-Based Approach (FIRB))													
1	0.00 to < 0.15	¥ 26,680,866	¥ 726	100.00%	¥ 26,686,582	0.00%	0.0	44.99%	4.5	¥ 50,339	0.18%	¥ 74	
2	0.15 to < 0.25	3,018	—	—	3,018	0.23	0.0	45.00	4.3	2,004	66.40	3	
3	0.25 to < 0.50	6,199	0	40.00	6,199	0.29	0.0	45.00	2.1	3,552	57.30	8	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	1,249	52	100.00	1,301	0.94	0.0	43.99	1.7	1,283	98.56	5	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 26,691,334	¥ 778	99.99%	¥ 26,697,102	0.00%	0.0	44.99%	4.5	¥ 57,179	0.21%	¥ 91	¥ 30
Financial Institution exposures (FIRB)													
1	0.00 to < 0.15	¥ 699,682	¥ 454,853	20.27%	¥ 831,458	0.06%	0.1	46.80%	2.3	¥ 229,036	27.54%	¥ 236	
2	0.15 to < 0.25	46,377	56,400	28.61	62,512	0.18	0.0	45.00	1.5	21,310	34.08	52	
3	0.25 to < 0.50	10,248	13,550	48.52	16,823	0.40	0.0	45.00	1.1	8,193	48.70	30	
4	0.50 to < 0.75	—	—	—	—	—	0.0	—	—	—	—	—	
5	0.75 to < 2.50	9,016	4,340	35.85	10,252	1.25	0.0	45.00	1.3	8,867	86.49	57	
6	2.50 to < 10.00	—	10,000	10.00	1,000	7.04	0.0	45.00	1.0	1,515	151.55	31	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	0	—	—	0	100.00	0.0	45.00	1.0	0	0.00	0	
9	Sub-total	¥ 765,324	¥ 539,143	21.78%	¥ 922,047	0.09%	0.1	46.62%	2.3	¥ 268,923	29.16%	¥ 410	¥ 55
Corporate exposures (excluding SME exposures and specialised lending) (AIRB)													
1	0.00 to < 0.15	¥ 884,942	¥ 136,443	41.37%	¥ 945,265	0.06%	0.0	29.07%	3.2	¥ 172,567	18.25%	¥ 190	
2	0.15 to < 0.25	218,363	9,113	40.00	219,158	0.18	0.0	27.31	3.7	70,480	32.15	111	
3	0.25 to < 0.50	372,442	44,771	39.78	388,876	0.38	0.3	26.66	2.5	140,077	36.02	394	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	191,325	25,706	41.75	202,451	1.38	0.2	26.10	2.5	117,426	58.00	734	
6	2.50 to < 10.00	29,997	2,660	51.34	31,467	6.03	0.0	29.67	1.6	31,061	98.71	566	
7	10.00 to < 100.00	1,091	—	—	836	14.36	0.0	29.42	1.0	1,108	132.49	35	
8	100.00 (Default)	7,945	—	—	13,774	100.00	0.0	30.93	1.0	5,668	41.14	3,807	
9	Sub-total	¥ 1,706,108	¥ 218,695	41.16%	¥ 1,801,829	1.17%	0.8	28.03%	3.0	¥ 538,390	29.88%	¥ 5,839	¥ 11,113

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2025											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Corporate exposures (excluding SME exposures and specialised lending) (FIRB)													
1	0.00 to < 0.15	¥ 7,972,855	¥ 2,879,892	42.13%	¥ 9,203,283	0.07%	0.9	41.69%	2.6	¥ 2,424,208	26.34%	¥ 2,967	
2	0.15 to < 0.25	1,947,345	498,771	52.24	2,167,668	0.18	0.4	42.19	2.2	919,355	42.41	1,732	
3	0.25 to < 0.50	2,289,374	553,236	46.62	2,520,199	0.33	1.4	39.83	2.4	1,334,359	52.94	3,363	
4	0.50 to < 0.75	152,947	19,622	36.44	160,098	0.57	0.0	41.63	3.5	140,469	87.73	382	
5	0.75 to < 2.50	917,080	145,865	43.48	942,767	1.38	1.3	37.69	3.1	886,904	94.07	4,901	
6	2.50 to < 10.00	220,098	82,185	45.17	256,277	5.72	0.3	39.76	2.7	372,911	145.51	5,802	
7	10.00 to < 100.00	84,198	4,228	40.00	74,395	19.83	0.0	42.89	3.2	171,080	229.96	6,271	
8	100.00 (Default)	58,697	48	40.00	64,898	100.00	0.0	35.95	1.0	0	0.00	23,337	
9	Sub-total	¥ 13,642,597	¥ 4,183,851	44.01%	¥ 15,389,588	0.83%	4.6	41.16%	2.5	¥ 6,249,290	40.60%	¥ 48,759	¥ 82,811
SME exposures (AIRB)													
1	0.00 to < 0.15	¥ 27,560	¥ 3,000	40.00%	¥ 28,760	0.11%	0.0	21.01%	4.3	¥ 5,159	17.94%	¥ 7	
2	0.15 to < 0.25	106,382	—	—	103,392	0.18	0.0	32.01	2.5	28,723	27.78	61	
3	0.25 to < 0.50	113,221	4,484	40.00	112,455	0.36	0.0	27.54	2.3	35,486	31.55	111	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	101,986	4,839	50.78	104,009	1.59	0.1	23.63	2.9	51,972	49.96	381	
6	2.50 to < 10.00	12,072	691	43.10	11,897	6.96	0.0	28.09	1.5	9,832	82.63	232	
7	10.00 to < 100.00	1,040	150	40.00	1,093	14.36	0.0	29.31	2.4	1,371	125.37	46	
8	100.00 (Default)	665	—	—	815	100.00	0.0	29.86	1.0	342	42.01	216	
9	Sub-total	¥ 362,929	¥ 13,165	44.12%	¥ 362,424	1.12%	0.2	27.20%	2.6	¥ 132,888	36.66%	¥ 1,057	¥ 1,121
SME exposures (FIRB)													
1	0.00 to < 0.15	¥ 5,243	¥ —	—%	¥ 5,243	0.11%	0.0	56.79%	4.8	¥ 3,328	63.47%	¥ 3	
2	0.15 to < 0.25	1,667	—	—	1,667	0.18	0.0	40.00	3.7	815	48.89	1	
3	0.25 to < 0.50	187,868	10,299	69.62	193,407	0.40	0.7	28.32	4.2	80,969	41.86	216	
4	0.50 to < 0.75	2,646	—	—	2,646	0.57	0.0	26.20	4.9	1,261	47.64	3	
5	0.75 to < 2.50	337,560	16,714	39.64	340,687	1.52	1.7	27.62	4.5	212,059	62.24	1,438	
6	2.50 to < 10.00	5,828	394	40.00	5,986	6.32	0.0	30.26	2.9	5,074	84.77	110	
7	10.00 to < 100.00	124	—	—	124	14.36	0.0	40.00	3.0	194	155.49	7	
8	100.00 (Default)	1,023	—	—	1,022	100.00	0.0	25.50	1.0	0	0.00	260	
9	Sub-total	¥ 541,963	¥ 27,408	50.91%	¥ 550,786	1.34%	2.5	28.20%	4.4	¥ 303,702	55.13%	¥ 2,042	¥ 1,614
Specialised lending (AIRB)													
1	0.00 to < 0.15	¥ 1,319,447	¥ 168,925	40.67%	¥ 1,388,164	0.08%	0.3	31.93%	4.1	¥ 391,976	28.23%	¥ 380	
2	0.15 to < 0.25	526,267	137,723	40.00	581,357	0.24	0.1	27.73	4.1	237,416	40.83	387	
3	0.25 to < 0.50	786,121	122,503	44.12	840,178	0.32	0.2	27.31	4.0	373,347	44.43	741	
4	0.50 to < 0.75	185,241	52,203	40.18	206,217	0.58	0.0	27.63	3.0	102,162	49.54	331	
5	0.75 to < 2.50	373,427	44,865	41.15	391,890	1.24	0.0	28.00	3.3	265,948	67.86	1,383	
6	2.50 to < 10.00	105,334	72,726	40.00	134,424	3.42	0.0	29.33	3.5	127,400	94.77	1,365	
7	10.00 to < 100.00	133,579	14,981	41.19	139,751	18.62	0.0	32.01	2.7	222,168	158.97	8,662	
8	100.00 (Default)	536	—	—	4,622	100.00	0.0	25.01	1.0	2	0.05	1,155	
9	Sub-total	¥ 3,429,956	¥ 613,929	41.13%	¥ 3,686,607	1.26%	1.0	29.45%	3.9	¥ 1,720,423	46.66%	¥ 14,408	¥ 15,360

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2025											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Specialised lending (FIRB)													
1	0.00 to < 0.15	¥ 5,433	¥ —	—%	¥ 5,433	0.09%	0.3	40.13%	1.0	¥ 866	15.94%	¥ 2	
2	0.15 to < 0.25	1,775	—	—	1,775	0.23	0.1	40.00	1.0	564	31.82	1	
3	0.25 to < 0.50	2,622	—	—	2,622	0.30	0.1	40.05	1.0	927	35.37	3	
4	0.50 to < 0.75	1,172	—	—	1,172	0.58	0.0	40.00	1.0	588	50.19	2	
5	0.75 to < 2.50	1,088	—	—	1,088	1.34	0.0	40.00	1.0	794	72.92	5	
6	2.50 to < 10.00	362	—	—	362	4.66	0.0	40.01	1.0	407	112.41	6	
7	10.00 to < 100.00	827	—	—	827	19.52	0.0	40.01	1.0	1,513	183.01	64	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 13,282	¥ —	—%	¥ 13,282	1.63%	0.7	40.06%	1.0	¥ 5,663	42.63%	¥ 86	¥ 65
Equity exposures (PD/LGD Approach)													
1	0.00 to < 0.15	¥ 30,283	¥ —	—%	¥ 30,283	0.10%	0.0	90.00%	5.0	¥ 65,924	217.69%	¥ —	
2	0.15 to < 0.25	11,170	—	—	11,170	0.18	0.0	90.00	5.0	24,521	219.51	—	
3	0.25 to < 0.50	65,505	—	—	65,505	0.33	0.2	90.00	5.0	116,166	177.33	—	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	11,889	—	—	11,889	1.40	0.1	90.00	5.0	32,962	277.23	—	
6	2.50 to < 10.00	9,107	—	—	9,107	6.35	0.0	90.00	5.0	38,605	423.88	—	
7	10.00 to < 100.00	699	—	—	699	14.36	0.0	90.00	5.0	3,870	552.98	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 128,656	¥ —	—%	¥ 128,656	0.87%	0.5	90.00%	5.0	¥ 282,050	219.22%	¥ —	
Purchased receivables for corporates, etc. (default risk) (FIRB)													
1	0.00 to < 0.15	¥ 460,242	¥ 41,367	58.77%	¥ 472,661	0.07%	0.2	40.79%	1.2	¥ 72,016	15.23%	¥ 139	
2	0.15 to < 0.25	104,768	14,969	10.00	104,283	0.19	0.1	40.01	1.5	32,606	31.26	83	
3	0.25 to < 0.50	121,136	—	—	118,631	0.35	0.9	40.07	1.3	49,348	41.59	169	
4	0.50 to < 0.75	3,737	—	—	3,737	0.57	0.0	40.00	4.5	3,268	87.45	8	
5	0.75 to < 2.50	103,201	—	—	100,935	1.39	2.7	40.11	1.5	82,189	81.42	566	
6	2.50 to < 10.00	20,327	—	—	20,318	3.69	0.5	40.00	1.1	21,551	106.06	300	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	3,427	—	—	3,427	100.00	0.0	40.00	1.0	0	0.00	1,371	
9	Sub-total	¥ 816,841	¥ 56,336	45.81%	¥ 823,995	0.79%	4.7	40.48%	1.3	¥ 260,981	31.67%	¥ 2,638	¥ 508
Purchased receivables for corporates, etc. (dilution risk and originator risk of loan participation) (FIRB)													
1	0.00 to < 0.15	¥ 612,061	¥ 29,027	10.00%	¥ 614,964	0.07%	0.0	86.97%	1.2	¥ 191,374	31.11%	¥ 411	
2	0.15 to < 0.25	53,828	—	—	53,828	0.17	0.0	73.53	2.1	29,121	54.10	67	
3	0.25 to < 0.50	18,690	22,420	100.00	41,111	0.41	0.0	93.48	1.2	41,608	101.20	162	
4	0.50 to < 0.75	3,551	—	—	3,551	0.73	0.0	100.00	1.0	5,156	145.18	26	
5	0.75 to < 2.50	209	—	—	209	1.32	0.0	40.00	1.6	165	79.09	1	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 688,342	¥ 51,448	49.22%	¥ 713,665	0.10%	0.1	86.39%	1.3	¥ 267,426	37.47%	¥ 668	¥ 324

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2025											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Aver-age matu-rity	Credit RWA amounts	RWA density	EL	Eligible provisions
Purchased receivables for retail (default risk)													
1	0.00 to < 0.15	¥ —	¥ —	—%	¥ —	—%	—	—%	—	¥ —	—%	¥ —	
2	0.15 to < 0.25	—	—	—	—	—	—	—	—	—	—	—	
3	0.25 to < 0.50	4,855	—	—	4,855	0.29	8.9	72.08	—	1,827	37.63	10	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	—	—	—	—	—	—	—	—	—	—	—	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	—	—	—	—	—	—	—	—	—	—	—	
8	100.00 (Default)	—	—	—	—	—	—	—	—	—	—	—	
9	Sub-total	¥ 4,855	¥ —	—%	¥ 4,855	0.29%	8.9	72.08%	—	¥ 1,827	37.63%	¥ 10	¥ 7
Qualifying revolving retail exposures													
1	0.00 to < 0.15	¥ 0	¥ 34,358	28.50%	¥ 9,794	0.10%	39.1	58.12%	—	¥ 342	3.49%	¥ 5	
2	0.15 to < 0.25	49,290	173,407	19.17	82,534	0.20	179.7	72.64	—	6,552	7.93	123	
3	0.25 to < 0.50	19,324	793,038	12.75	120,474	0.34	120.0	76.10	—	15,131	12.56	314	
4	0.50 to < 0.75	49,415	72,913	19.17	63,393	0.51	96.2	72.64	—	10,436	16.46	234	
5	0.75 to < 2.50	26,992	130,949	24.42	58,972	1.52	112.1	72.22	—	21,806	36.97	650	
6	2.50 to < 10.00	20,071	9,461	29.39	22,852	6.47	17.0	73.00	—	23,215	101.58	1,077	
7	10.00 to < 100.00	199	1,053	14.64	354	57.10	0.6	70.64	—	601	169.82	147	
8	100.00 (Default)	4,623	3,650	11.73	5,071	100.00	5.5	73.35	—	5,034	99.25	3,317	
9	Sub-total	¥ 169,917	¥ 1,218,833	15.87%	¥ 363,447	2.35%	570.5	73.36%	—	¥ 83,120	22.87%	¥ 5,871	¥ 6,379
Residential mortgage exposures													
1	0.00 to < 0.15	¥ 3,496,216	¥ 9,866	100.00%	¥ 3,506,083	0.11%	142.6	15.60%	—	¥ 141,205	4.02%	¥ 614	
2	0.15 to < 0.25	2,004,521	19	100.00	2,004,540	0.19	109.0	15.27	—	121,790	6.07	608	
3	0.25 to < 0.50	4,428,114	1,122	100.00	4,429,236	0.34	282.6	14.76	—	386,889	8.73	2,240	
4	0.50 to < 0.75	63,693	—	—	63,693	0.66	4.5	20.64	—	12,433	19.52	86	
5	0.75 to < 2.50	104,766	19	100.00	104,785	0.81	10.7	17.73	—	20,214	19.29	150	
6	2.50 to < 10.00	—	—	—	—	—	—	—	—	—	—	—	
7	10.00 to < 100.00	74,315	—	—	74,315	19.64	4.5	15.48	—	64,188	86.37	2,255	
8	100.00 (Default)	27,423	145	100.00	27,918	100.00	2.0	16.42	—	7,810	27.97	3,960	
9	Sub-total	¥ 10,199,051	¥ 11,172	100.00%	¥ 10,210,573	0.65%	556.2	15.22%	—	¥ 754,531	7.38%	¥ 9,917	¥ 20,352
Other retail exposures													
1	0.00 to < 0.15	¥ 17,350	¥ 17,672	23.26%	¥ 21,462	0.13%	17.8	37.60%	—	¥ 2,503	11.66%	¥ 11	
2	0.15 to < 0.25	161,751	—	—	161,751	0.23	50.5	72.49	—	53,366	32.99	279	
3	0.25 to < 0.50	544,844	2,191	100.00	547,036	0.42	75.3	33.94	—	120,488	22.02	785	
4	0.50 to < 0.75	77,928	113,697	10.57	89,949	0.62	207.6	70.69	—	50,690	56.35	384	
5	0.75 to < 2.50	179,836	24	42.69	179,846	1.16	86.9	59.75	—	115,119	64.00	1,270	
6	2.50 to < 10.00	58,949	20,866	47.77	68,919	4.97	44.5	43.39	—	43,555	63.19	1,360	
7	10.00 to < 100.00	2,902	697	92.20	3,545	39.05	0.8	38.92	—	3,142	88.63	635	
8	100.00 (Default)	14,534	1,780	27.75	15,336	100.00	8.5	53.44	—	5,375	35.04	7,765	
9	Sub-total	¥ 1,058,099	¥ 156,931	18.76%	¥ 1,087,848	2.34%	492.3	47.94%	—	¥ 394,242	36.24%	¥ 12,492	¥ 10,640

CR6		Millions of Yen, %, 1,000 cases, Year											
		March 31, 2025											
		a	b	c	d	e	f	g	h	i	j	k	l
Item No.	PD scale	On-balance sheet gross exposures	Off-balance sheet exposures pre-CCF and pre-CRM	Average CCF	EAD post-CCF and post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA amounts	RWA density	EL	Eligible provisions
Lease transactions													
1	0.00 to < 0.15	¥ 199,365	¥ —	—%	¥ 199,365	0.07%	0.3	41.01%	2.2	¥ 38,527	19.32%	¥ 58	
2	0.15 to < 0.25	124,376	—	—	124,376	0.18	0.1	40.00	2.9	51,130	41.10	92	
3	0.25 to < 0.50	63,020	—	—	63,020	0.35	0.3	40.05	2.7	34,304	54.43	90	
4	0.50 to < 0.75	—	—	—	—	—	—	—	—	—	—	—	
5	0.75 to < 2.50	44,444	—	—	44,444	1.59	0.2	40.00	2.8	41,839	94.13	284	
6	2.50 to < 10.00	5,387	—	—	5,387	6.29	0.0	40.00	1.7	6,861	127.35	135	
7	10.00 to < 100.00	1,811	—	—	1,811	14.36	0.0	40.00	2.3	3,295	181.97	104	
8	100.00 (Default)	229	—	—	229	100.00	0.0	40.00	1.0	0	0.00	91	
9	Sub-total	¥ 438,635	¥ —	—%	¥ 438,635	0.48%	1.2	40.46%	2.5	¥ 175,959	40.11%	¥ 857	¥ 626
Total (all portfolios)		¥ 66,051,221	¥ 7,291,727	36.03%	¥ 68,609,257	0.46%	1,645.1	37.88%	2.9	¥ 11,521,795	16.79%	¥ 105,170	¥ 151,020

Notes: 1. "Number of obligors" in Column f: "Qualifying revolving retail exposures," "Residential mortgage exposures," and "Other retail exposures" are tallied with the number of loans, because it is difficult to grasp the number of some obligors.
2. Financial Institution exposures (AIRB), purchased receivables for corporates, etc. on default risk (AIRB), purchased receivables for corporates, etc. on dilution risk and originator risk of loan participation (AIRB), and purchased receivables for retail on dilution risk and originator risk of loan participation are not applicable.

CR7: IRB – Effect on RWA of credit derivatives used as CRM technique

CR7		Millions of Yen	
		March 31, 2026	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	**¥ 182,481**	**¥ 182,481**
2	Sovereign Exposures – AIRB	**10,976**	**10,976**
3	Financial Institution Exposures – FIRB	**527,230**	**527,230**
4	Financial Institution Exposures – AIRB	**—**	**—**
5	Corporate exposures (excluding specialised lending) – FIRB	**6,920,005**	**6,920,005**
6	Corporate exposures (excluding specialised lending) – AIRB	**701,227**	**701,227**
7	Specialised lending – FIRB	**628,393**	**628,393**
8	Specialised lending – AIRB	**2,024,591**	**2,024,591**
9	Retail – Qualifying revolving retail exposures	**103,550**	**103,550**
10	Retail – Residential mortgage exposures	**657,454**	**657,454**
11	Retail – Other retail exposures	**327,146**	**327,146**
12	Purchased receivables – FIRB	**460,806**	**460,806**
13	Purchased receivables – AIRB	**—**	**—**
14	Total	**¥ 12,543,864**	**¥ 12,543,864**

CR7		Millions of Yen	
		March 31, 2025	
		a	b
Item No.	Portfolio	Pre-credit derivatives credit RWA amounts	Actual credit RWA amounts
1	Sovereign Exposures – FIRB	¥ 56,066	¥ 56,066
2	Sovereign Exposures – AIRB	25,147	25,147
3	Financial Institution Exposures – FIRB	261,648	261,648
4	Financial Institution Exposures – AIRB	—	—
5	Corporate exposures (excluding specialised lending) – FIRB	6,560,862	6,560,862
6	Corporate exposures (excluding specialised lending) – AIRB	671,843	671,843
7	Specialised lending – FIRB	664,041	664,041
8	Specialised lending – AIRB	1,720,423	1,720,423
9	Retail – Qualifying revolving retail exposures	83,120	83,120
10	Retail – Residential mortgage exposures	754,531	754,531
11	Retail – Other retail exposures	394,242	394,242
12	Purchased receivables – FIRB	530,235	530,235
13	Purchased receivables – AIRB	—	—
14	Total	¥ 11,722,164	¥ 11,722,164

CR8: RWA flow statements of credit risk exposures under IRB

CR8			10 Billions of Yen
Item No.			**March 31, 2026**
			RWA amounts
1	RWA at the end of the previous fiscal year		**¥ 1,360**
2	Factor of RWA changes	Asset size	**180**
3		Asset quality	**(80)**
4		Model updates	**—**
5		Methodology and policy	**(5)**
6		Acquisitions and disposals	**—**
7		Foreign exchange movements	**35**
8		Others	**—**
9	RWA at the end of the fiscal year		**¥ 1,491**

Note: The end of the previous fiscal year indicates March 31, 2025, and the end of the fiscal year indicates March 31, 2026.

CR8			10 Billions of Yen
Item No.			March 31, 2025
			RWA amounts
1	RWA at the end of the previous fiscal year		¥ 1,543
2	Factor of RWA changes	Asset size	15
3		Asset quality	(81)
4		Model updates	—
5		Methodology and policy	(111)
6		Acquisitions and disposals	—
7		Foreign exchange movements	(5)
8		Others	—
9	RWA at the end of the fiscal year		¥ 1,360

Note: The end of the previous fiscal year indicates March 31, 2024, and the end of the fiscal year indicates March 31, 2025.

CR9: IRB – Backtesting of probability of default (PD) per portfolio

Entities subject to AIRB and FIRB

CR9		%, Cases												
		March 31, 2026 (Period covered: September 30, 2024 - September 30, 2025)												
a	b	c					d	e	f		g	h	i	
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period	Average historical annual default rate (5 years)	Credit RWA amounts ratio
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2024	September 30, 2025				
Sovereign Exposures	—	AAA~ B-	Aaa~ B3	AAA~ B-	AAA~ BBB-	AAA~ BBB	0.00%	0.02%	878	833	0	0	0.00 %	0.8%
Financial Institution Exposures	—	AA~ B-	Aa2~ B3	AA~ B-	AA+~ BB-	AAA~ BB	0.09	0.10	487	476	0	0	0.00	2.7
Corporate Exposures (Japanese)	≥ 0% to 0.03%	AAA~ A-	Aaa~ A3	—	AAA~ AA-	AAA~ AA	0.01	0.01	490	588	0	0	0.00	48.4
	> 0.03% to 0.1%	BBB+~ BBB-	Baa1~ Baa3	—	A+~ A-	AA-~ A	0.06	0.07	611	589	0	0	0.00	
	> 0.1% to 0.5%	BB+~ BB-	Ba1~ Ba3	—	BBB+~ BBB-	A-~ BBB	0.24	0.30	2,951	3,126	0	0	0.01	
	> 0.5% to 5%	B+~ B-	B1~ B3	—	BB+~ BB-	BBB-~ BB	1.55	1.59	5,385	5,296	9	0	0.16	
	> 5% to < 100%	—	—	—	—	—	8.26	8.05	298	277	6	0	2.94	
Corporate Exposures (Non-Japanese)	≥ 0% to 0.03%	AAA~ AA-	Aaa~ Aa3	AAA~ AA-	—	—	0.01	0.01	40	43	0	0	0.00	10.9
	> 0.03% to 0.1%	A+~ A-	A1~ A3	A+~ A-	—	—	0.05	0.05	128	127	0	0	0.00	
	> 0.1% to 0.5%	BBB+~ BBB-	Baa1~ Baa3	BBB+~ BBB-	—	—	0.21	0.21	341	361	0	0	0.00	
	> 0.5% to 15%	BB+~ B-	Ba1~ B3	BB+~ B-	—	—	2.40	2.35	678	732	0	0	0.03	
	> 15% to < 100%	—	—	—	—	—	35.71	35.71	42	33	0	0	3.72	
Qualifying revolving retail exposures	≥ 0% to 10%						0.38	0.24	37,218	35,644	25	0	0.07	0.0
	> 10% to < 100%						22.86	23.07	80	69	19	0	21.37	
Residential mortgage exposures	≥ 0% to 2%						0.23	0.25	553,672	542,859	267	0	0.05	4.6
	> 2% to < 100%						19.83	19.61	4,636	5,157	576	0	14.74	
Other retail exposures	≥ 0% to 10%						0.54	0.58	33,020	31,687	65	0	0.27	0.3
	> 10% to < 100%						22.81	27.11	102	93	23	0	20.50	

Entities subject to FIRB

CR9		%, Cases												
		March 31, 2026 (Period covered: September 30, 2024 - September 30, 2025)												
a	b	c					d	e	f		g	h	i	
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period	Average historical annual default rate (5 years)	Credit RWA amounts ratio
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2024	September 30, 2025				
Sovereign Exposures	—	—	—	—	AAA~ BBB	AAA~ BBB+	0.04%	0.04%	203	190	0	0	0.00 %	0.0%
Financial Institution Exposures	—	—	—	—	AA+~ BBB	AAA~ BBB+	0.06	0.05	3	3	0	0	0.00	0.0
Corporate Exposures (Japanese)	≥ 0% to 0.03%	—	—	—	AAA~ AA-	AAA~ AA	0.00	0.01	33	39	0	0	0.00	1.7
	> 0.03% to 0.1%	—	—	—	A+~ A-	AA-~ A	0.06	0.05	111	116	0	0	0.00	
	> 0.1% to 0.5%	—	—	—	BBB+~ BBB-	A-~ BBB	0.24	0.26	430	431	0	0	0.09	
	> 0.5% to 5%	—	—	—	BB+~ BB-	BBB-~ BB	1.76	1.76	605	576	1	1	0.59	
	> 5% to < 100%	—	—	—	—	—	8.39	8.00	81	70	3	0	2.84	
Qualifying revolving retail exposures	≥ 0% to 10%						0.99	0.83	521,132	516,157	2,789	73	0.52	0.5
	> 10% to < 100%						66.28	66.25	430	507	231	0	59.50	
Residential mortgage exposures	≥ 0% to 2%						0.41	0.40	1,089	1,174	0	0	0.18	0.0
	> 2% to < 100%						—	—	—	—	—	—	—	
Other retail exposures	≥ 0% to 10%						0.61	1.15	276,666	273,050	1,629	0	0.46	0.6
	> 10% to < 100%						53.33	63.56	472	607	298	0	50.88	

Notes: 1. On the previous page, Sumitomo Mitsui Trust Bank, Limited and specific purpose companies (SPCs) engaging in liquidation of receivables, subject to AIRB and FIRB, are counted. On this page, Group companies (i.e. Sumitomo Mitsui Trust Guarantee Co., Ltd., Sumishin Guaranty Company Limited, Sumitomo Mitsui Trust Card Co., Ltd., Sumitomo Mitsui Trust Panasonic Finance Co., Ltd., and Sumitomo Mitsui Trust Club Co., Ltd.), subject to FIRB, are counted.
2. Column a: As for "Corporate exposures (excluding specialised lending)," "Specialised lending (subject to the PD/LGD Approach)," "Equity exposures (subject to the PD/LGD Approach)," and "Purchased receivables (other than those for corporates, etc. subject to top-down approach)," these portfolio classifications have been integrated into "Corporate exposures" In addition, different rating systems (PD) are used in Japanese rating and Non-Japanese rating, and so "Corporate exposures" are classified into "Japanese" and "Non-Japanese."
3. Column c: With reference to the internal rating for each obligor, the range of external rating is stated in accordance with the relation between the internal rating and external rating of the internal rules for SuMi TRUST Bank Group.
4. The PD estimation of SuMi TRUST Bank Group covers the one-year default results with the reference date being the end of September every year. Accordingly, Column d and Column e were obtained with the reference date being the end of September 2024. In addition, Column g and Column h were obtained by counting the number of defaulted obligors from the end of September 2024 to the end of September 2025.
5. Column f to Column h: "Qualifying revolving retail exposures," "Residential mortgage exposures," and "Other retail exposures" are tallied with the number of loans, because it is difficult to grasp the number of some obligors.
6. The scope of application of the major model used in the consolidation range specified by the capital regulatory standards is determined while considering the portfolio classifications specified by regulations and credit decisions based on the risk driver of each portfolio (explanatory variables of the adopted rating model, etc.). "Credit RWA amounts ratio" of each internal model is stated for each portfolio*.
* "Credit RWA amounts ratio" (obtained with the reference date being the end of September 2025) is the ratio of RWA amounts for each portfolio to the total RWA amounts subject to the IRB approach (excluding counterparty credit risk, the credit risk related to securitisation transactions, and the credit risk related to funds).
7. The ">2% to <100%" category of "Residential mortgage exposures" of entities subject to FIRB has been left blank due to the deconsolidation of Sumitomo Mitsui Trust Loan & Finance Co.,Ltd. effective April 1, 2025.

Entities subject to AIRB and FIRB

CR9		%, Cases												
		March 31, 2025 (Period covered: September 30, 2023 - September 30, 2024)												
a	b	c					d	e	f		g	h	i	
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period	Average historical annual default rate (5 years)	Credit RWA amounts ratio
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2023	September 30, 2024				
Sovereign Exposures	—	AAA~ B-	Aaa~ B3	AAA~ B-	AAA~ BBB-	AAA~ BBB	0.00%	0.02%	856	814	0	0	0.00 %	0.6%
Financial Institution Exposures	—	AA~ B-	Aa2~ B3	AA~ B-	AA+~ BB-	AAA~ BB	0.09	0.16	428	436	0	0	0.00	2.0
Corporate Exposures (Japanese)	≥ 0% to 0.03%	AAA~ A-	Aaa~ A3	—	AAA~ AA-	AAA~ AA	0.03	0.03	570	528	0	0	0.00	61.1
	> 0.03% to 0.1%	BBB+~ BBB-	Baa1~ Baa3	—	A+~ A-	AA-~ A	0.06	0.06	595	650	0	0	0.03	
	> 0.1% to 0.5%	BB+~ BB-	Ba1~ Ba3	—	BBB+~ BBB-	A-~ BBB	0.19	0.21	2,896	2,964	0	0	0.02	
	> 0.5% to 5%	B+~ B-	B1~ B3	—	BB+~ BB-	BBB-~ BB	1.05	1.30	5,487	5,384	11	0	0.18	
	> 5% to < 100%	—	—	—	—	—	10.09	9.04	292	299	11	1	4.24	
Corporate Exposures (Non-Japanese)	≥ 0% to 0.03%	AAA~ AA-	Aaa~ Aa3	AAA~ AA-	—	—	0.03	0.03	40	43	0	0	0.00	10.2
	> 0.03% to 0.1%	A+~ A-	A1~ A3	A+~ A-	—	—	0.06	0.06	153	135	0	0	0.00	
	> 0.1% to 0.5%	BBB+~ BBB-	Baa1~ Baa3	BBB+~ BBB-	—	—	0.24	0.24	345	345	0	0	0.00	
	> 0.5% to 15%	BB+~ B-	Ba1~ B3	BB+~ B-	—	—	2.46	2.53	616	639	1	0	0.33	
	> 15% to < 100%	—	—	—	—	—	35.80	35.80	63	59	2	0	10.21	
Qualifying revolving retail exposures	≥ 0% to 10%						0.40	0.25	38,558	37,219	39	0	0.08	0.0
	> 10% to < 100%						23.14	23.14	65	80	20	0	19.82	
Residential mortgage exposures	≥ 0% to 2%						0.19	0.22	557,399	553,672	310	0	0.05	4.6
	> 2% to < 100%						18.11	18.45	3,740	4,684	616	0	14.74	
Other retail exposures	≥ 0% to 10%						0.56	0.61	34,254	33,022	75	0	0.32	0.3
	> 10% to < 100%						24.23	25.12	72	104	22	0	19.64	

Entities subject to FIRB

CR9		%, Cases												
		March 31, 2025 (Period covered: September 30, 2023 - September 30, 2024)												
a	b	c					d	e	f		g	h	i	
Portfolio	PD Range	External rating equivalent					Weighted average PD (EAD weighted)	Arithmetic average PD (by obligors)	Number of obligors		Defaulted obligors during the reported period	Of which: new defaulted obligors during the reported period	Average historical annual default rate (5 years)	Credit RWA amounts ratio
		S&P	Moody's	Fitch	R&I	JCR			September 30, 2023	September 30, 2024				
Sovereign Exposures	—	—	—	—	AAA~ BBB	AAA~ BBB+	0.01%	0.03%	209	202	0	0	0.00 %	0.0%
Financial Institution Exposures	—	—	—	—	AA+~ BBB	AAA~ BBB+	0.19	0.11	2	3	0	0	0.00	2.0
Corporate Exposures (Japanese)	≥ 0% to 0.03%	—	—	—	AAA~ AA-	AAA~ AA	0.03	0.03	32	32	0	0	0.00	2.3
	> 0.03% to 0.1%	—	—	—	A+~ A-	AA-~ A	0.06	0.06	107	111	0	0	0.00	
	> 0.1% to 0.5%	—	—	—	BBB+~ BBB-	A-~ BBB	0.19	0.24	422	429	0	0	0.09	
	> 0.5% to 5%	—	—	—	BB+~ BB-	BBB-~ BB	1.29	1.17	846	794	4	0	0.74	
	> 5% to < 100%	—	—	—	—	—	12.04	8.10	203	201	3	0	2.87	
Qualifying revolving retail exposures	≥ 0% to 10%						0.92	0.75	534,195	521,132	2,629	0	0.54	0.4
	> 10% to < 100%						63.88	63.62	435	430	266	0	59.30	
Residential mortgage exposures	≥ 0% to 2%						0.64	0.68	11,818	12,285	30	0	0.29	0.2
	> 2% to < 100%						20.66	20.66	324	304	22	0	8.45	
Other retail exposures	≥ 0% to 10%						0.96	1.14	291,282	287,611	1,604	0	0.46	1.0
	> 10% to < 100%						39.80	62.24	699	680	359	0	48.07	

Notes: 1. On the previous page, Sumitomo Mitsui Trust Bank, Limited and specific purpose companies (SPCs) engaging in liquidation of receivables, subject to AIRB and FIRB, are counted. On this page, Group companies (i.e. Sumitomo Mitsui Trust Guarantee Co., Ltd., Sumishin Guaranty Company Limited, Sumitomo Mitsui Trust Card Co., Ltd., Sumitomo Mitsui Trust Loan & Finance Co., Ltd., Sumitomo Mitsui Trust Panasonic Finance Co., Ltd., and Sumitomo Mitsui Trust Club Co., Ltd.), subject to FIRB, are counted.

2. Column a: As for "Corporate exposures (excluding specialised lending)," "Specialised lending (subject to the PD/LGD Approach)," "Equity exposures (subject to the PD/LGD Approach)," and "Purchased receivables (other than those for corporates, etc. subject to top-down approach)," these portfolio classifications have been integrated into "Corporate exposures" In addition, different rating systems (PD) are used in Japanese rating and Non-Japanese rating, and so "Corporate exposures" are classified into "Japanese" and "Non-Japanese."

3. Column c: With reference to the internal rating for each obligor, the range of external rating is stated in accordance with the relation between the internal rating and external rating of the internal rules for SuMi TRUST Bank Group.

4. The PD estimation of SuMi TRUST Bank Group covers the one-year default results with the reference date being the end of September every year. Accordingly, Column d and Column e were obtained with the reference date being the end of September 2023. In addition, Column g and Column h were obtained by counting the number of defaulted obligors from the end of September 2023 to the end of September 2024.

5. Column f to Column h: "Qualifying revolving retail exposures," "Residential mortgage exposures," and "Other retail exposures" are tallied with the number of loans, because it is difficult to grasp the number of some obligors.

6. "Average historical annual default rate (5 years)" in column i represents the average value of the actual default rate for each year of the latest eleven years rather than the latest five years.

7. The scope of application of the major model used in the consolidation range specified by the capital regulatory standards is determined while considering the portfolio classifications specified by regulations and credit decisions based on the risk driver of each portfolio (explanatory variables of the adopted rating model, etc.). "Credit RWA amounts ratio" of each internal model is stated for each portfolio*.

* "Credit RWA amounts ratio" (obtained with the reference date being the end of September 2024) is the ratio of RWA amounts for each portfolio to the total RWA amounts subject to the IRB approach (excluding counterparty credit risk, the credit risk related to securitisation transactions, and the credit risk related to funds).

8. In the ">10% to <100%" category of "Other retail exposures" of entities subject to FIRB, "Average historical annual default rate (5 years)" in Column i exceeds "Weighted average PD (EAD weighted)" in Column d. This is attributable to the difference in the method for obtaining average values. The appropriateness of the PD estimation in each pool classification is examined regularly every year.

CR10:IRB – Specialised Lending (Supervisory Slotting Criteria Approach)

CR10		Millions of Yen, %									
		March 31, 2026									
a	b	c	d	e	f	g	h	i	j	k	l
Specialised lending (supervisory slotting criteria approach)											
Other than high-volatility commercial real estate (HVCRE)											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)					Credit RWA amounts	Expected losses
					PF	OF	CF	IPRE	Total		
Strong	< 2.5 years	¥ 242	¥ —	50%	¥ 242	¥ —	¥ —	¥ —	¥ 242	¥ 121	¥ —
	2.5 years ≤	3,454	1,850	70%	4,194	—	—	—	4,194	2,936	16
Good	< 2.5 years	13,559	—	70%	12,259	—	—	1,300	13,559	9,491	54
	2.5 years ≤	4,177	880	90%	4,026	—	—	502	4,529	4,076	36
Satisfactory		27,563	7,400	115%	3,492	—	—	27,030	30,523	35,101	854
Weak		2,600	—	250%	—	—	—	2,600	2,600	6,500	208
Default		—	—	—	—	—	—	—	—	—	—
Total		¥ 51,596	¥ 10,130	—	¥ 24,215	¥ —	¥ —	¥ 31,433	¥ 55,648	¥ 58,227	¥ 1,169
HVCRE											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW					Exposure amounts (EAD)	Credit RWA amounts	Expected losses
Strong	< 2.5 years	¥ 20,300	¥ 2,470	70%					¥ 21,288	¥ 14,902	¥ 85
	2.5 years ≤	10,326	24,499	95%					20,126	19,120	80
Good	< 2.5 years	5,071	4,700	95%					6,951	6,603	27
	2.5 years ≤	28,192	35,934	120%					42,566	51,079	170
Satisfactory		136,389	221,252	140%					224,891	314,847	6,296
Weak		50,817	29,070	250%					62,445	156,114	4,995
Default		—	—	—					—	—	—
Total		¥ 251,097	¥ 317,929	—					¥ 378,269	¥ 562,666	¥ 11,656

CR10		Millions of Yen, %									
		March 31, 2025									
a	b	c	d	e	f	g	h	i	j	k	l
Specialised lending (supervisory slotting criteria approach)											
Other than high-volatility commercial real estate (HVCRE)											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW	Exposure amounts (EAD)					Credit RWA amounts	Expected losses
					PF	OF	CF	IPRE	Total		
Strong	< 2.5 years	¥ —	¥ —	50%	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
	2.5 years ≤	—	—	70%	—	—	—	—	—	—	—
Good	< 2.5 years	1,587	—	70%	180	106	—	1,300	1,587	1,111	6
	2.5 years ≤	1,835	—	90%	1,835	—	—	—	1,835	1,652	14
Satisfactory		20,410	4,648	115%	14,253	—	—	8,016	22,269	25,610	623
Weak		—	—	250%	—	—	—	—	—	—	—
Default		—	—	—	—	—	—	—	—	—	—
Total		¥ 23,834	¥ 4,648	—	¥ 16,270	¥ 106	¥ —	¥ 9,316	¥ 25,693	¥ 28,374	¥ 644
HVCRE											
Regulatory categories	Remaining maturity	On-balance sheet amounts	Off-balance sheet amounts	RW					Exposure amounts (EAD)	Credit RWA amounts	Expected losses
Strong	< 2.5 years	¥ 85	¥ 840	70%					¥ 421	¥ 295	¥ 1
	2.5 years ≤	—	1,176	95%					470	446	1
Good	< 2.5 years	4,564	—	95%					4,564	4,335	18
	2.5 years ≤	8,916	55,162	120%					30,981	37,178	123
Satisfactory		114,893	102,760	140%					155,997	218,396	4,367
Weak		114,924	82,040	250%					147,740	369,350	11,819
Default		—	—	—					—	—	—
Total		¥ 243,384	¥ 241,979	—					¥ 340,176	¥ 630,004	¥ 16,332

CCR1: Analysis of counterparty credit risk (CCR) exposure by approach

CCR1		Millions of Yen,					
		March 31, 2026					
		a	b	c	d	e	f
Item No.		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	**¥ 616,834**	**¥ 534,819**		**1.4**	**¥ 1,612,315**	**¥ 405,404**
2	Expected Exposure Method (IMM)			**—**	**—**	**—**	**—**
3	Simple Approach for credit risk mitigation					**—**	**—**
4	Comprehensive Approach for credit risk mitigation					**226,405**	**53,420**
5	Exposure variation estimation model					**—**	**—**
6	Total						**¥ 458,825**

CCR1		Millions of Yen,					
		March 31, 2025					
		a	b	c	d	e	f
Item No.		RC	PFE	Effective EPE (EEPE)	Alpha used for computing regulatory EAD	EAD post-CRM	RWA amounts
1	SA-CCR	¥ 198,248	¥ 506,763		1.4	¥ 987,015	¥ 331,767
2	Expected Exposure Method (IMM)			—	—	—	—
3	Simple Approach for credit risk mitigation					—	—
4	Comprehensive Approach for credit risk mitigation					128,657	36,464
5	Exposure variation estimation model					—	—
6	Total						¥ 368,232

CVA1: Reduced BA-CVA

As of March 31, 2026
Not applicable.

As of March 31, 2025
Not applicable.

CVA2: Full BA-CVA

CVA2		Millions of Yen
		March 31, 2026
Item No.		a
		CVA risk capital requirement
1	K Reduced	**¥ 32,841**
2	K Hedged	**32,841**
3	Total	**¥ 32,841**

CVA2		Millions of Yen
		March 31, 2025
Item No.		a
		CVA risk capital requirement
1	K Reduced	¥ 32,973
2	K Hedged	32,973
3	Total	¥ 32,973

CVA3: SA-CVA risk capital requirement and the number of counterparties

As of March 31, 2026
Not applicable.

As of March 31, 2025
Not applicable.

CVA4: Risk-weighted assets flow statements of CVA risk exposure under SA-CVA

As of March 31, 2026
Not applicable.

As of March 31, 2025
Not applicable.

CCR3: CCR exposures by regulatory portfolio and risk weights

CCR3		Millions of Yen													
		March 31, 2026													
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Item No.		Credit equivalent amounts (post-CRM)													
	Risk weight / Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other	Total
1	Government of Japan and Bank of Japan (BOJ)	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	Foreign central governments and foreign central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Local governments of Japan	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Foreign non-central government public sector entities (PSEs)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Multilateral development banks (MDBs)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Government-affiliated agencies of Japan	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	The three local public corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Financial institutions, type I financial institutions and insurance companies	—	—	6,851	21,804	—	4,050	—	—	—	—	—	1,180	—	33,886
11	Corporates, etc.	—	—	—	—	—	4,696	—	—	—	21,639	—	—	—	26,335
12	SMEs, etc. and individuals	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Other than the above	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Total	¥ —	¥ —	¥ 6,851	¥21,804	¥ —	¥ 8,746	¥ —	¥ —	¥ —	¥21,639	¥ —	¥ 1,180	¥ —	¥60,222

Note: The aggregate calculation on this statement includes exposures based on the standardised approach only.

CCR3		Millions of Yen													
		March 31, 2025													
		a	b	c	d	e	f	g	h	i	j	k	l	m	n
Item No.		Credit equivalent amounts (post-CRM)													
	Risk weight / Regulatory portfolio	0%	10%	20%	30%	40%	50%	75%	80%	85%	100%	130%	150%	Other	Total
1	Government of Japan and Bank of Japan (BOJ)	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	Foreign central governments and foreign central banks	—	—	—	—	—	—	—	—	—	—	—	—	—	—
3	Bank for International Settlements, etc.	—	—	—	—	—	—	—	—	—	—	—	—	—	—
4	Local governments of Japan	—	—	—	—	—	—	—	—	—	—	—	—	—	—
5	Foreign non-central government public sector entities (PSEs)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
6	Multilateral development banks (MDBs)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
7	Japan Finance Organization for Municipalities (JFM)	—	—	—	—	—	—	—	—	—	—	—	—	—	—
8	Government-affiliated agencies of Japan	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	The three local public corporations	—	—	—	—	—	—	—	—	—	—	—	—	—	—
10	Financial institutions, type I financial institutions and insurance companies	—	—	9,385	13,209	—	2,461	—	—	—	—	—	9,404	—	34,461
11	Corporates, etc.	—	—	661	—	—	—	—	—	—	9,709	—	—	—	10,371
12	SMEs, etc. and individuals	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Other than the above	—	—	—	—	—	—	—	—	—	—	—	—	—	—
14	Total	¥ —	¥ —	¥10,047	¥13,209	¥ —	¥ 2,461	¥ —	¥ —	¥ —	¥ 9,709	¥ —	¥ 9,404	¥ —	¥44,833

Note: The aggregate calculation on this statement includes exposures based on the standardised approach only.

CCR4: IRB – CCR exposures by portfolio and PD scale

CCR4		Millions of Yen, %, 1,000 cases, Year						
		March 31, 2026						
Item No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density
	Sovereign exposures							
1	0.00 to < 0.15	¥ 21,596	0.00%	0.0	45.00%	2.0	¥ 548	2.53%
2	0.15 to < 0.25	—	—	—	—	—	—	—
3	0.25 to < 0.50	1,230	0.29	0.0	45.00	1.0	475	38.66
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	392	1.84	0.0	45.00	1.0	364	93.07
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 23,219	0.05%	0.0	45.00%	1.9	¥ 1,389	5.98%
	Financial Institution exposures							
1	0.00 to < 0.15	¥ 558,900	0.05%	0.1	45.14%	1.5	¥ 102,597	18.35%
2	0.15 to < 0.25	166	0.18	0.0	45.00	4.5	129	77.73
3	0.25 to < 0.50	8,857	0.29	0.0	45.00	4.8	9,114	102.90
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	362	1.33	0.0	45.00	1.5	319	88.11
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 568,286	0.05%	0.1	45.14%	1.5	¥ 112,161	19.73%
	Corporate exposures							
1	0.00 to < 0.15	¥ 986,799	0.05%	0.3	45.35%	1.4	¥ 186,928	18.94%
2	0.15 to < 0.25	19,934	0.18	0.0	40.54	4.0	10,453	52.43
3	0.25 to < 0.50	27,885	0.33	0.1	40.31	2.4	14,440	51.78
4	0.50 to < 0.75	90	0.57	0.0	45.00	3.0	94	104.41
5	0.75 to < 2.50	7,880	1.36	0.0	40.63	3.0	7,876	99.95
6	2.50 to < 10.00	454	7.04	0.0	40.00	1.9	658	144.98
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 1,043,044	0.07%	0.5	45.09%	1.5	¥ 220,452	21.13%
	SME exposures							
1	0.00 to < 0.15	¥ 869	0.11%	0.0	40.00%	4.7	¥ 351	40.41%
2	0.15 to < 0.25	75	0.18	0.0	40.00	3.2	26	34.86
3	0.25 to < 0.50	265	0.39	0.0	40.00	2.8	143	54.20
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	66	1.75	0.0	40.00	2.6	57	86.20
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 1,277	0.26%	0.0	40.00%	4.1	¥ 579	45.33%
	Specialised lending							
1	0.00 to < 0.15	¥ 67,264	0.09%	0.1	40.03%	4.6	¥ 25,997	38.64%
2	0.15 to < 0.25	33,194	0.24	0.1	40.00	4.9	21,454	64.63
3	0.25 to < 0.50	17,498	0.31	0.0	40.00	4.8	12,372	70.70
4	0.50 to < 0.75	9,872	0.58	0.0	40.00	4.9	9,106	92.24
5	0.75 to < 2.50	8,142	1.49	0.0	40.00	4.7	9,650	118.51
6	2.50 to < 10.00	5,887	2.96	0.0	40.00	4.9	8,291	140.81
7	10.00 to < 100.00	809	12.86	0.0	40.00	4.4	1,675	206.90
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 142,670	0.45%	0.4	40.01%	4.7	¥ 88,548	62.06%
Total (all portfolios)		¥ 1,778,498	0.10%	1.1	44.69%	1.8	¥ 423,130	23.79%

Note: SuMi TRUST Bank Group applies the Foundation Internal Ratings-Based Approach to the calculation of risk-weighted assets related to counterparty credit risk.

CCR4		Millions of Yen, %, 1,000 cases, Year						
		March 31, 2025						
Item No.	PD scale	a	b	c	d	e	f	g
		EAD post-CRM	Average PD	Number of obligors	Average LGD	Average maturity	Credit RWA	RWA density
	Sovereign exposures							
1	0.00 to < 0.15	¥ 27,614	0.00%	0.0	45.00%	1.9	¥ 568	2.05%
2	0.15 to < 0.25	—	—	—	—	—	—	—
3	0.25 to < 0.50	2,271	0.29	0.0	45.00	1.0	878	38.66
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	—	—	—	—	—	—	—
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 29,885	0.02%	0.0	45.00%	1.8	¥ 1,446	4.84%
	Financial Institution exposures							
1	0.00 to < 0.15	¥ 411,184	0.05%	0.1	45.76%	1.9	¥ 97,802	23.78%
2	0.15 to < 0.25	85	0.18	0.0	45.00	3.3	47	54.70
3	0.25 to < 0.50	6,476	0.29	0.0	45.00	4.9	6,804	105.06
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	201	1.07	0.0	45.00	1.0	151	75.44
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 417,948	0.06%	0.1	45.75%	1.9	¥ 104,805	25.07%
	Corporate exposures							
1	0.00 to < 0.15	¥ 413,701	0.05%	0.3	46.72%	1.9	¥ 93,864	22.68%
2	0.15 to < 0.25	17,615	0.18	0.0	40.51	3.2	8,086	45.90
3	0.25 to < 0.50	15,154	0.33	0.1	40.23	2.8	8,386	55.33
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	6,842	1.45	0.0	40.07	2.7	6,497	94.95
6	2.50 to < 10.00	430	6.50	0.0	40.00	1.6	591	137.45
7	10.00 to < 100.00	37	14.36	0.0	40.00	1.0	67	179.63
8	100.00 (Default)	15	100.00	0.0	40.00	1.0	0	0.00
9	Sub-total	¥ 453,796	0.10%	0.5	46.15%	2.0	¥ 117,492	25.89%
	SME exposures							
1	0.00 to < 0.15	¥ 1,311	0.11%	0.0	40.00%	4.6	¥ 478	36.50%
2	0.15 to < 0.25	365	0.18	0.0	40.00	1.6	106	29.15
3	0.25 to < 0.50	509	0.38	0.0	40.00	3.7	321	63.04
4	0.50 to < 0.75	—	—	—	—	—	—	—
5	0.75 to < 2.50	304	1.76	0.0	40.00	1.4	247	81.04
6	2.50 to < 10.00	—	—	—	—	—	—	—
7	10.00 to < 100.00	—	—	—	—	—	—	—
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 2,491	0.38%	0.0	40.00%	3.6	¥ 1,153	46.30%
	Specialised lending							
1	0.00 to < 0.15	¥ 56,832	0.08%	0.1	40.05%	4.4	¥ 20,143	35.44%
2	0.15 to < 0.25	42,003	0.24	0.0	40.00	4.9	27,195	64.74
3	0.25 to < 0.50	34,677	0.30	0.0	40.00	4.9	24,624	71.00
4	0.50 to < 0.75	10,535	0.58	0.0	40.00	4.8	9,584	90.97
5	0.75 to < 2.50	7,845	1.25	0.0	40.00	4.8	8,963	114.24
6	2.50 to < 10.00	13,467	2.97	0.0	40.00	4.9	18,973	140.87
7	10.00 to < 100.00	1,355	12.86	0.0	40.00	4.5	2,827	208.53
8	100.00 (Default)	—	—	—	—	—	—	—
9	Sub-total	¥ 166,718	0.59%	0.3	40.01%	4.7	¥ 112,312	67.36%
Total (all portfolios)		¥ 1,070,840	0.16%	1.1	44.99%	2.4	¥ 337,212	31.49%

Note: SuMi TRUST Bank Group applies the Foundation Internal Ratings-Based Approach to the calculation of risk-weighted assets related to counterparty credit risk.

CCR5: Composition of collateral for CCR exposure

CCR5		Millions of Yen					
		March 31, 2026					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
Item No.		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	¥ **—**	¥ **490,009**	¥ **19,310**	¥ **555,628**	¥ **114,585**	¥ **668,010**
2	Cash (other currency)	**—**	**217,941**	**—**	**219,845**	**2,561,382**	**107,556**
3	Domestic sovereign debt	**7,790**	**4,338**	**17,550**	**29,725**	**590,867**	**709,359**
4	Other sovereign debt	**3,355**	**—**	**—**	**—**	**1,072,633**	**5,465,001**
5	Government agency debt	**—**	**—**	**—**	**—**	**—**	**—**
6	Corporate bonds	**—**	**—**	**—**	**—**	**129,249**	**879**
7	Equity securities	**—**	**—**	**—**	**19,529**	**2,365,198**	**603,904**
8	Other collateral	**—**	**—**	**—**	**—**	**—**	**—**
9	Total	¥ **11,145**	¥ **712,289**	¥ **36,860**	¥ **824,729**	¥ **6,833,915**	¥ **7,554,711**

CCR5		Millions of Yen					
		March 31, 2025					
		a	b	c	d	e	f
		Collateral used in derivative transactions				Collateral used in repo transactions	
Item No.		Fair value of collateral received		Fair value of posted collateral		Fair value of collateral received	Fair value of posted collateral
		Segregated	Unsegregated	Segregated	Unsegregated		
1	Cash (domestic currency)	¥ —	¥ 500,375	¥ 8,870	¥ 445,910	¥ 104,579	¥ 899,122
2	Cash (other currency)	—	174,809	—	229,450	2,300,985	—
3	Domestic sovereign debt	2,131	37,666	7,603	72,363	767,971	651,419
4	Other sovereign debt	4,167	—	—	—	1,109,187	4,513,486
5	Government agency debt	—	—	—	—	—	—
6	Corporate bonds	—	—	—	—	116,770	—
7	Equity securities	—	—	—	12,445	1,561,732	354,346
8	Other collateral	—	—	—	—	—	—
9	Total	¥ 6,298	¥ 712,851	¥ 16,473	¥ 760,168	¥ 5,961,227	¥ 6,418,375

CCR6: Credit derivatives exposures

CCR6		Millions of Yen	
		March 31, 2026	
Item No.		a	b
		Protection bought	Protection sold
	Notionals		
1	Single-name credit default swaps	**¥ 12,600**	**¥ 12,600**
2	Index credit default swaps	**—**	**—**
3	Total return swaps	**14,601**	**—**
4	Credit options	**—**	**—**
5	Other credit derivatives	**675**	**266**
6	Total notionals	**¥ 27,877**	**¥ 12,866**
	Fair values		
7	Positive fair value (asset)	**¥ 675**	**¥ 266**
8	Negative fair value (liability)	**(266)**	**(1)**

CCR6		Millions of Yen	
		March 31, 2025	
Item No.		a	b
		Protection bought	Protection sold
	Notionals		
1	Single-name credit default swaps	¥ 20,100	¥ 20,100
2	Index credit default swaps	—	—
3	Total return swaps	13,173	—
4	Credit options	—	—
5	Other credit derivatives	—	—
6	Total notionals	¥ 33,273	¥ 20,100
	Fair values		
7	Positive fair value (asset)	¥ 138	¥ 375
8	Negative fair value (liability)	(375)	(1)

CCR7: RWA flow statements of CCR exposures under Internal Model Method (IMM)

As of March 31, 2026
Not applicable.

As of March 31, 2025
Not applicable.

CCR8: Exposures to central counterparties (CCP)

CCR8		Millions of Yen	
		March 31, 2026	
Item No.		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		**¥ 33,986**
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	**¥ 225,464**	**4,509**
3	(i) OTC derivatives	**66,152**	**1,323**
4	(ii) Exchange-traded derivatives	**24,555**	**491**
5	(iii) Repo transactions	**134,756**	**2,695**
6	(iv) Netting sets where cross-product netting has been approved	**—**	**—**
7	Segregated initial margin	**—**	
8	Non-segregated initial margin	**304,438**	**6,088**
9	Pre-funded default fund contributions	**63,769**	**23,388**
10	Unfunded default fund contributions	**—**	**—**
11	Exposures to non-QCCPs (total)		**¥ —**
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	**¥ —**	**—**
13	(i) OTC derivatives	**—**	**—**
14	(ii) Exchange-traded derivatives	**—**	**—**
15	(iii) Repo transactions	**—**	**—**
16	(iv) Netting sets where cross-product netting has been approved	**—**	**—**
17	Segregated initial margin	**—**	
18	Non-segregated initial margin	**—**	**—**
19	Pre-funded default fund contributions	**—**	**—**
20	Unfunded default fund contributions	**—**	**—**

CCR8		Millions of Yen	
		March 31, 2025	
Item No.		a	b
		EAD to CCP (post-CRM)	RWA amounts
1	Exposures to qualifying central counterparties (QCCPs) (total)		¥ 24,914
2	Exposures for trades at QCCPs (excluding initial margin and default fund contributions); of which	¥ 145,771	2,915
3	(i) OTC derivatives	80,465	1,609
4	(ii) Exchange-traded derivatives	17,214	344
5	(iii) Repo transactions	48,091	961
6	(iv) Netting sets where cross-product netting has been approved	—	—
7	Segregated initial margin	—	
8	Non-segregated initial margin	172,879	3,457
9	Pre-funded default fund contributions	54,042	18,541
10	Unfunded default fund contributions	—	—
11	Exposures to non-QCCPs (total)		¥ —
12	Exposures for trades at non-QCCPs (excluding initial margin and default fund contributions); of which	¥ —	—
13	(i) OTC derivatives	—	—
14	(ii) Exchange-traded derivatives	—	—
15	(iii) Repo transactions	—	—
16	(iv) Netting sets where cross-product netting has been approved	—	—
17	Segregated initial margin	—	
18	Non-segregated initial margin	—	—
19	Pre-funded default fund contributions	—	—
20	Unfunded default fund contributions	—	—

SEC1: Securitisation exposures by underlying asset type (securitisation exposures subject to the calculation of the amount of credit risk-weighted assets only)

SEC1		Millions of Yen								
		March 31, 2026								
		a	b	c	d	e	f	g	h	i
Item No.	Type of underlying asset	Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	**¥ 83,443**	**¥ —**	**¥ 83,443**	**¥ 422,084**	**¥ —**	**¥ 422,084**	**¥ 275,800**	**¥ —**	**¥ 275,800**
2	Residential mortgage	**83,443**	**—**	**83,443**	**24,710**	**—**	**24,710**	**100,982**	**—**	**100,982**
3	Credit card	**—**	**—**	**—**	**43,705**	**—**	**43,705**	**61,755**	**—**	**61,755**
4	Other retail exposures	**—**	**—**	**—**	**353,668**	**—**	**353,668**	**113,062**	**—**	**113,062**
5	Re-securitisation	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
6	Wholesale (total) – of which	**—**	**—**	**—**	**2,152**	**—**	**2,152**	**2,698,127**	**—**	**2,698,127**
7	Loans to corporates	**—**	**—**	**—**	**2,152**	**—**	**2,152**	**2,698,127**	**—**	**2,698,127**
8	Commercial mortgage	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
9	Lease and receivables	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
10	Other wholesale	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**
11	Re-securitisation	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**	**—**

SEC1		Millions of Yen								
		March 31, 2025								
		a	b	c	d	e	f	g	h	i
Item No.	Type of underlying asset	Bank acts as originator			Bank acts as sponsor			Banks acts as investor		
		Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total	Traditional	Synthetic	Sub-total
1	Retail (total) – of which	¥ 83,800	¥ —	¥ 83,800	¥ 145,249	¥ —	¥ 145,249	¥ 338,636	¥ —	¥ 338,636
2	Residential mortgage	83,800	—	83,800	21,914	—	21,914	116,648	—	116,648
3	Credit card	—	—	—	22,005	—	22,005	66,755	—	66,755
4	Other retail exposures	—	—	—	101,329	—	101,329	155,232	—	155,232
5	Re-securitisation	—	—	—	—	—	—	—	—	—
6	Wholesale (total) – of which	—	—	—	—	—	—	2,155,404	—	2,155,404
7	Loans to corporates	—	—	—	—	—	—	2,140,572	—	2,140,572
8	Commercial mortgage	—	—	—	—	—	—	—	—	—
9	Lease and receivables	—	—	—	—	—	—	14,831	—	14,831
10	Other wholesale	—	—	—	—	—	—	—	—	—
11	Re-securitisation	—	—	—	—	—	—	—	—	—

SEC2: Securitisation exposures by underlying asset type (securitisation exposures subject to the calculation of the capital requirement for market risk only)

As of March 31, 2026
Not applicable.

As of March 31, 2025
Not applicable.

SEC3: Securitisation exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (bank acting as originator or sponsor)

SEC3		Millions of Yen														
		March 31, 2026														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Item No.		Total	Traditional securitisations (sub-total)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior	Synthetic securitisations (sub-total)	Securitisation	Retail underlying	Wholesale	Re-securitisation	Senior	Non-senior
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥ 134,548	¥ 134,548	¥ 134,548	¥ 132,395	¥ 2,152	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	191,613	191,613	191,613	191,613	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	177,353	177,353	177,353	177,353	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	4,164	4,164	4,164	4,164	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 504,773	¥ 504,773	¥ 504,773	¥ 502,620	¥ 2,152	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	2,906	2,906	2,906	2,906	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 196,991	¥ 196,991	¥ 196,991	¥ 196,668	¥ 322	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	645	645	645	645	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	4	4	4	4	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 15,759	¥ 15,759	¥ 15,759	¥ 15,733	¥ 25	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	51	51	51	51	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—

SEC3		Millions of Yen														
		March 31, 2025														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Item No.		Total	Traditional securitisations (sub-total)	Securitisation			Re-securitisation			Synthetic securitisations (sub-total)	Securitisation			Re-securitisation		
					Retail underlying	Wholesale		Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥ 87,331	¥ 87,331	¥ 87,331	¥ 87,331	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	122,281	122,281	122,281	122,281	—	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	15,622	15,622	15,622	15,622	—	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	3,813	3,813	3,813	3,813	—	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 227,044	¥ 227,044	¥ 227,044	¥ 227,044	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	2,005	2,005	2,005	2,005	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 67,447	¥ 67,447	¥ 67,447	¥ 67,447	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	522	522	522	522	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	5	5	5	5	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 5,395	¥ 5,395	¥ 5,395	¥ 5,395	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	41	41	41	41	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—

SEC4: Securitisation exposures subject to the calculation of the amount of credit risk-weighted assets and related capital requirements (bank acting as investor)

SEC4		Millions of Yen														
		March 31, 2026														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Item No.		Total	Traditional securitisations (sub-total)	Securitisation			Re-securitisation			Synthetic securitisations (sub-total)	Securitisation			Re-securitisation		
					Retail underlying	Wholesale		Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior
		Exposure values (by RW bands)														
1	≤ 20% risk weight	¥ 2,806,912	¥ 2,806,912	¥ 2,806,912	¥ 196,594	¥ 2,610,317	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	121,627	121,627	121,627	56,813	64,813	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	24,428	24,428	24,428	12,691	11,737	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	20,960	20,960	20,960	9,700	11,260	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
		Exposure Values (by regulatory approach)														
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 2,913,173	¥ 2,913,173	¥ 2,913,173	¥ 215,045	¥ 2,698,127	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	60,754	60,754	60,754	60,754	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
		RWA (by regulatory approach)														
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 346,577	¥ 346,577	¥ 346,577	¥ 43,430	¥ 303,146	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	25,555	25,555	25,555	25,555	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
		Capital requirement values (by regulatory approach)														
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 27,726	¥ 27,726	¥ 27,726	¥ 3,474	¥ 24,251	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	2,044	2,044	2,044	2,044	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—

SEC4		Millions of Yen														
		March 31, 2025														
		a	b	c	d	e	f	g	h	i	j	k	l	m	n	o
Item No.		Total	Traditional securitisations (sub-total)	Securitisation			Re-securitisation			Synthetic securitisations (sub-total)	Securitisation			Re-securitisation		
					Retail underlying	Wholesale		Senior	Non-senior			Retail underlying	Wholesale		Senior	Non-senior
Exposure values (by RW bands)																
1	≤ 20% risk weight	¥ 2,374,120	¥ 2,374,120	¥ 2,374,120	¥ 259,254	¥ 2,114,865	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
2	> 20% to 50% risk weight	84,784	84,784	84,784	69,804	14,980	—	—	—	—	—	—	—	—	—	—
3	> 50% to 100% risk weight	23,674	23,674	23,674	16,010	7,664	—	—	—	—	—	—	—	—	—	—
4	> 100% to < 1,250% risk weight	11,461	11,461	11,461	8,400	3,061	—	—	—	—	—	—	—	—	—	—
5	1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Exposure Values (by regulatory approach)																
6	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 2,427,285	¥ 2,427,285	¥ 2,427,285	¥ 286,713	¥ 2,140,572	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
7	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	66,755	66,755	66,755	66,755	—	—	—	—	—	—	—	—	—	—	—
8	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
9	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
RWA (by regulatory approach)																
10	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 274,016	¥ 274,016	¥ 274,016	¥ 53,258	¥ 220,757	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
11	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	28,972	28,972	28,972	28,972	—	—	—	—	—	—	—	—	—	—	—
12	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
13	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—
Capital requirement values (by regulatory approach)																
14	Subject to the Internal Ratings-Based Approach (SEC-IRBA)	¥ 21,921	¥ 21,921	¥ 21,921	¥ 4,260	¥ 17,660	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —	¥ —
15	Subject to the External Ratings-Based Approach (SEC-ERBA) including the Internal Assessment Approach (IAA)	2,317	2,317	2,317	2,317	—	—	—	—	—	—	—	—	—	—	—
16	Subject to the Standardised Approach (SEC-SA)	—	—	—	—	—	—	—	—	—	—	—	—	—	—	—
17	Subject to 1,250% risk weight	0	0	0	0	—	—	—	—	—	—	—	—	—	—	—

MR1: Market risk under the standardised approach

MR1		Millions of Yen
		March 31, 2026
Item No.		Market risk capital requirement
1	General interest rate risk	**¥ 43,813**
2	Equity risk	**24**
3	Commodity risk	**3**
4	Foreign exchange risk	**33,835**
5	Credit spread risk - non-securitisations	**1,678**
6	Credit spread risk - securitisations (non-correlation trading portfolio)	**—**
7	Credit spread risk - securitisations (correlation trading portfolio)	**—**
8	Default risk - non-securitisations	**7,584**
9	Default risk - securitisations (non-correlation trading portfolio)	**—**
10	Default risk - securitisations (correlation trading portfolio)	**—**
11	Residual risk add-on	**3,894**
	Others	**—**
12	Total	**¥ 90,833**

MR1		Millions of Yen
		March 31, 2025
Item No.		Market risk capital requirement
1	General interest rate risk	¥ 72,931
2	Equity risk	716
3	Commodity risk	3
4	Foreign exchange risk	17,262
5	Credit spread risk - non-securitisations	832
6	Credit spread risk - securitisations (non-correlation trading portfolio)	—
7	Credit spread risk - securitisations (correlation trading portfolio)	—
8	Default risk - non-securitisations	2,550
9	Default risk - securitisations (non-correlation trading portfolio)	—
10	Default risk - securitisations (correlation trading portfolio)	—
11	Residual risk add-on	3,442
	Others	—
12	Total	¥ 97,739

MR2: Market Risk under the Internal Modeled Approach (IMA)

As of March 31, 2026
Not applicable.

As of March 31, 2025
Not applicable.

MR3: Market risk under the simplified standardised approach

As of March 31, 2026
Not applicable.

As of March 31, 2025
Not applicable.

IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
		∆ EVE		∆ NII	
Item No.		**March 31, 2026**	March 31, 2025	**March 31, 2026**	March 31, 2025
1	Parallel up	**¥ 132,749**	¥ 90,855	**¥ (144,207)**	¥ (93,940)
2	Parallel down	**6,660**	—	**136,524**	88,366
3	Steepener	**129,687**	37,839		
4	Flattener	**9,594**	9,680		
5	Short rate up	**14,517**	28,481		
6	Short rate down	**15,929**	—		
7	Maximum	**132,749**	90,855	**136,524**	88,366
		e		f	
		March 31, 2026		March 31, 2025	
8	Tier 1 Capital	**¥ 2,822,242**		¥ 2,677,176	

OR1: Historical operational risk losses

OR1		Millions of Yen, cases										
		March 31, 2026										
Item No.		a	b	c	d	e	f	g	h	i	j	k
		March 31, 2026	March 31, 2025	March 31, 2024	March 31, 2023	March 31, 2022	March 31, 2021	March 31, 2020	March 31, 2019	March 31, 2018	March 31, 2017	Ten-year average
Using ¥2 Million threshold												
1	Total amount of operational risk losses net of recoveries (no exclusions)	**¥ 1,949**	¥ 276	¥ 828	¥ 3,960	¥ 71	¥ 173	¥ 149	¥ 295	¥ 683	¥ 226	¥ 861
2	Total number of operational risk losses	**28**	18	19	22	14	17	21	18	7	16	18
3	Total amount of excluded operational risk losses	**—**	—	—	—	—	—	—	—	—	—	—
4	Total number of exclusions	**—**	—	—	—	—	—	—	—	—	—	—
5	Total amount of operational risk losses net of recoveries and net of excluded losses	**1,949**	276	828	3,960	71	173	149	295	683	226	861
Using ¥10 Million threshold												
6	Total amount of operational risk losses net of recoveries (no exclusions)	**¥ 1,886**	¥ 229	¥ 779	¥ 3,897	¥ 18	¥ 138	¥ 77	¥ 240	¥ 662	¥ 185	¥ 811
7	Total number of operational risk losses	**11**	8	7	9	1	7	1	5	1	5	5
8	Total amount of excluded operational risk losses	**—**	—	—	—	—	—	—	—	—	—	—
9	Total number of exclusions	**—**	—	—	—	—	—	—	—	—	—	—
10	Total amount of operational risk losses net of recoveries and net of excluded losses	**1,886**	229	779	3,897	18	138	77	240	662	185	811
Details of operational risk calculation												
11	Are losses used to calculate the ILM? (Yes/No)	**YES**	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
12	IF "No" in Item No.11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards? (Yes / No)	**—**	—	—	—	—	—	—	—	—	—	—

Note: For some consolidated subsidiaries that do not meet the approval criteria for the internal loss data at the end of March 2026, we use conservative estimates for the ILM.

OR1		Millions of Yen, cases										
		March 31, 2025										
		a	b	c	d	e	f	g	h	i	j	k
Item No.		**March 31, 2025**	March 31, 2024	March 31, 2023	March 31, 2022	March 31, 2021	March 31, 2020	March 31, 2019	March 31, 2018	March 31, 2017	March 31, 2016	Ten-year average
	Using ¥2 Million threshold											
1	Total amount of operational risk losses net of recoveries (no exclusions)	**¥ 985**	¥ 831	¥ 3,964	¥ 71	¥ 173	¥ 149	¥ 318	¥ 693	¥ 226	¥ 118	¥ 753
2	Total number of operational risk losses	**28**	19	22	14	17	21	18	8	16	12	17
3	Total amount of excluded operational risk losses	**—**	—	—	—	—	—	—	—	—	—	—
4	Total number of exclusions	**—**	—	—	—	—	—	—	—	—	—	—
5	Total amount of operational risk losses net of recoveries and net of excluded losses	**985**	831	3,964	71	173	149	318	693	226	118	753
	Using ¥10 Million threshold											
6	Total amount of operational risk losses net of recoveries (no exclusions)	**¥ 930**	¥ 782	¥ 3,901	¥ 18	¥ 138	¥ 77	¥ 263	¥ 662	¥ 185	¥ 85	¥ 704
7	Total number of operational risk losses	**15**	7	9	1	7	1	5	1	5	4	5
8	Total amount of excluded operational risk losses	**—**	—	—	—	—	—	—	—	—	—	—
9	Total number of exclusions	**—**	—	—	—	—	—	—	—	—	—	—
10	Total amount of operational risk losses net of recoveries and net of excluded losses	**930**	782	3,901	18	138	77	263	662	185	85	704
	Details of operational risk calculation											
11	Are losses used to calculate the ILM? (Yes/No)	**YES**	YES	YES	YES	YES	YES	YES	YES	YES	YES	YES
12	IF "No" in Item No.11, is the exclusion of internal loss data due to non-compliance with the minimum loss data standards? (Yes / No)	**—**	—	—	—	—	—	—	—	—	—	—

Note: For some consolidated subsidiaries that do not meet the approval criteria for the internal loss data at the end of March 2025, we use conservative estimates for the ILM.

OR2: Business indicator and subcomponents

OR2 Item No.		Millions of Yen		
		March 31, 2026		
		a	b	c
		March 31, 2026	March 31, 2025	March 31, 2024
1	ILDC (Interest, Lease, and Dividend Component)	**¥ 248,551**		
2	Interest and lease income	**1,652,402**	¥ 1,590,239	¥ 1,250,724
3	Interest and lease expense	**1,674,193**	1,697,217	1,377,570
4	Interest earning assets	**72,197,202**	70,381,219	67,722,608
5	Dividend income	**20,872**	27,492	27,395
6	SC (Service Component)	**520,323**		
7	Fee and commission income	**523,145**	482,390	460,146
8	Fee and commission expense	**72,561**	76,758	73,610
9	Other operating income	**48,346**	5,891	4,362
10	Other operating expense	**33,272**	28,034	14,058
11	FC (Financial Component)	**429,655**		
12	Net Profit / Losses on the trading book	**88,748**	102,860	75,917
13	Net Profit / Losses on the banking book	**395,314**	432,611	192,626
14	BI (Business Indicator)	**1,198,530**		
15	BIC (Business Indicator Component)	**173,779**		
16	BI gross of excluded divested activities	**1,198,530**		
17	Reduction in BI due to excluded divested activities	**—**		

OR2 Item No.		Millions of Yen		
		March 31, 2025		
		a	b	c
		March 31, 2025	March 31, 2024	March 31, 2023
1	ILDC (Interest, Lease, and Dividend Component)	**¥ 225,921**		
2	Interest and lease income	**1,590,239**	¥ 1,250,724	¥ 888,594
3	Interest and lease expense	**1,697,217**	1,377,570	789,262
4	Interest earning assets	**70,381,219**	67,722,608	61,057,274
5	Dividend income	**27,492**	27,395	15,429
6	SC (Service Component)	**481,179**		
7	Fee and commission income	**482,390**	460,146	432,821
8	Fee and commission expense	**76,758**	73,610	71,267
9	Other operating income	**5,891**	4,362	8,624
10	Other operating expense	**28,034**	14,058	19,059
11	FC (Financial Component)	**332,924**		
12	Net Profit / Losses on the trading book	**102,860**	75,917	10,424
13	Net Profit / Losses on the banking book	**432,611**	192,626	182,305
14	BI (Business Indicator)	**1,040,025**		
15	BIC (Business Indicator Component)	**150,003**		
16	BI gross of excluded divested activities	**1,040,025**		
17	Reduction in BI due to excluded divested activities	**—**		

OR3: Operational risk capital requirement

OR3 Item No.		Millions of Yen	
		March 31, 2026	March 31, 2025
1	Business indicator component (BIC)	**¥ 173,779**	¥ 150,003
2	Internal loss multiplier (ILM)	**0.68**	0.68
3	Minimum required operational risk capital	**118,496**	102,737
4	Operational risk risk-weighted assets	**1,481,205**	1,284,217

ENC1: Asset Encumbrance

ENC1		Millions of Yen			
		March 31, 2026			
Item No.		a	b	c	d
		Encumbered assets	Unencumbered assets	Total	Of which : securitisation exposures
1	Cash and Due from Banks	**¥ —**	**¥ 23,974,790**	**¥ 23,974,790**	**¥ —**
2	Call Loans and Bills Bought	**—**	**20,240**	**20,240**	**—**
3	Receivables under Resale Agreements	**—**	**612,807**	**612,807**	**—**
4	Receivables under Securities Borrowing Transactions	**—**	**55,203**	**55,203**	**—**
5	Monetary Claims Bought	**—**	**944,233**	**944,233**	**265,818**
6	Trading Assets	**8,149**	**3,325,759**	**3,333,909**	**—**
7	Money Held in Trust	**—**	**92**	**92**	**—**
8	Securities	**7,499,938**	**5,703,020**	**13,202,958**	**845,399**
9	Loans and Bills Discounted	**4,005,249**	**29,215,372**	**33,220,622**	**1,160,022**
10	Foreign Exchanges	**—**	**65,826**	**65,826**	**—**
11	Lease Receivables and Investment Assets	**13,130**	**677,455**	**690,585**	**—**
12	Other Assets	**345,145**	**3,157,864**	**3,503,009**	**12,957**
13	Tangible Fixed Assets	**—**	**226,580**	**226,580**	**—**
14	Intangible Fixed Assets	**—**	**55,032**	**55,032**	**—**
15	Assets for Retirement Benefits	**—**	**183,911**	**183,911**	**—**
16	Deferred Tax Assets	**—**	**32,175**	**32,175**	**—**
17	Customers' Liabilities for Acceptances and Guarantees	**—**	**604,167**	**604,167**	**—**
18	Allowance for Loan Losses	**—**	**(142,808)**	**(142,808)**	**—**
19	Allowance for Investment Losses	**—**	**(3,938)**	**(3,938)**	**—**
20	Total Assets	**¥ 11,871,611**	**¥ 68,707,785**	**¥ 80,579,396**	**¥ 2,284,197**

ENC1		Millions of Yen			
		March 31, 2025			
Item No.		a	b	c	d
		Encumbered assets	Unencumbered assets	Total	Of which : securitisation exposures
1	Cash and Due from Banks	¥ —	¥ 25,109,153	¥ 25,109,153	¥ —
2	Call Loans and Bills Bought	—	21,000	21,000	—
3	Receivables under Resale Agreements	—	803,722	803,722	—
4	Receivables under Securities Borrowing Transactions	—	95,400	95,400	—
5	Monetary Claims Bought	—	925,491	925,491	192,277
6	Trading Assets	—	2,291,521	2,291,521	—
7	Money Held in Trust	—	100	100	—
8	Securities	6,966,695	4,375,410	11,342,106	696,370
9	Loans and Bills Discounted	4,332,934	27,817,305	32,150,240	898,017
10	Foreign Exchanges	—	53,453	53,453	—
11	Lease Receivables and Investment Assets	17,911	700,330	718,241	—
12	Other Assets	860,214	1,691,998	2,552,213	11,348
13	Tangible Fixed Assets	—	225,693	225,693	—
14	Intangible Fixed Assets	—	49,098	49,098	—
15	Assets for Retirement Benefits	—	100,595	100,595	—
16	Deferred Tax Assets	—	21,929	21,929	—
17	Customers' Liabilities for Acceptances and Guarantees	—	640,415	640,415	—
18	Allowance for Loan Losses	—	(129,958)	(129,958)	—
19	Allowance for Investment Losses	—	(3,938)	(3,938)	—
20	Total Assets	¥ 12,177,756	¥ 64,788,725	¥ 76,966,481	¥ 1,798,014

CMS1: Comparison of modelled and standardised risk-weighted assets at risk level

CMS1		Millions of Yen			
		March 31, 2026			
		a	b	c	d
		Risk-weighted assets (RWA)			
Item No.		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (a + b) (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
1	Credit risk (excluding counterparty credit risk)	**¥ 12,926,594**	**¥ 1,933,873**	**¥ 14,860,467**	**¥ 26,535,671**
2	Counterparty credit risk	**423,130**	**69,680**	**492,811**	**1,313,125**
3	Credit valuation adjustment		**410,521**	**410,521**	**410,521**
4	Securitisation exposures in the banking book	**543,569**	**26,206**	**569,775**	**781,308**
5	Market risk	**—**	**1,135,422**	**1,135,422**	**1,135,422**
6	Operational risk		**1,481,205**	**1,481,205**	**1,481,205**
7	Residual RWA		**6,095,047**	**6,095,047**	**4,046,269**
8	Total	**¥ 13,893,294**	**¥ 11,151,957**	**¥ 25,045,251**	**¥ 35,703,524**

CMS1		Millions of Yen			
		March 31, 2025			
		a	b	c	d
		Risk-weighted assets (RWA)			
Item No.		RWA for modelled approaches that banks have supervisory approval to use	RWA for portfolios where standardised approaches are used	Total Actual RWA (a + b) (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
1	Credit risk (excluding counterparty credit risk)	¥ 12,180,174	¥ 1,581,342	¥ 13,761,517	¥ 24,905,687
2	Counterparty credit risk	337,212	55,933	393,146	755,163
3	Credit valuation adjustment		412,168	412,168	412,168
4	Securitisation exposures in the banking book	341,463	29,499	370,963	683,730
5	Market risk	—	1,221,742	1,221,742	1,221,742
6	Operational risk		1,284,217	1,284,217	1,284,217
7	Residual RWA		5,023,596	5,023,596	3,146,206
8	Total	¥ 12,858,850	¥ 9,608,502	¥ 22,467,352	¥ 32,408,916

CMS2: Comparison of modelled and standardised risk-weighted assets for credit risk at asset class level

CMS2		Millions of Yen			
		March 31, 2026			
		a	b	c	d
		Credit risk-weighted assets (RWA)			
Item No.		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using standardised approaches	Total Actual RWA (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
1	Sovereign exposures	¥ 199,144	¥ 49,197	¥ 225,922	¥ 75,975
	Of which: Local governments of Japan	3,997	—	3,997	—
	Of which: Foreign non-central government public sector entities (PSE)	11,335	14,143	23,023	25,832
	Of which: Multilateral development banks (MDBs)	—	—	—	—
	Of which: Japan Finance Organization for Municipalities (JFM)	1,778	587	1,778	587
	Of which: Government-affiliated agencies of Japan	5,195	31,484	5,195	31,484
	Of which: The three local public corporations	85	10	85	10
2	Financial institutions exposures	542,652	700,480	608,596	766,424
3	Equity exposures	222,003	148,342	1,621,001	1,547,340
4	Purchased Receivables	460,806	626,761	460,806	626,761
5	Corporate exposures (excluding SME exposures and Specialised lending)	7,310,062	13,492,924	7,721,859	13,904,722
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	6,723,316	12,308,041	7,135,114	12,719,838
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	586,745	1,184,883	586,745	1,184,883
6	SME exposures	450,788	701,080	454,302	704,593
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	337,143	461,396	340,657	464,910
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	113,644	239,683	113,644	239,683
7	Residential mortgage exposures	657,454	3,567,420	657,454	3,567,420
8	Qualifying Revolving retail exposures	103,550	164,013	103,550	164,013
9	Other retail exposures	327,146	567,135	327,146	567,135
10	Specialised lending	2,652,985	4,584,441	2,679,828	4,611,284
	Of which: Income-producing real estate (IPRE) and High-volatility commercial real estate (HVCRE)	1,321,600	1,773,285	1,321,600	1,773,285
11	Total	¥ 12,926,594	¥ 24,601,797	¥ 14,860,467	¥ 26,535,671

CMS2		Millions of Yen			
		March 31, 2025			
		a	b	c	d
		Credit risk-weighted assets (RWA)			
Item No.		RWA for modelled approaches that banks have supervisory approval to use	RWA for column (a) if re-computed using standardised approaches	Total Actual RWA (ie RWA which banks report as current requirements)	RWA calculated using full standardised approach (ie used in the base of the output floor)
1	Sovereign exposures	¥ 84,915	¥ 51,633	¥ 110,380	¥ 77,098
	Of which: Local governments of Japan	4,892	—	4,892	—
	Of which: Foreign non-central government public sector entities (PSE)	6,809	10,467	17,173	20,831
	Of which: Multilateral development banks (MDBs)	—	—	—	—
	Of which: Japan Finance Organization for Municipalities (JFM)	11,576	4,120	11,576	4,120
	Of which: Government-affiliated agencies of Japan	9,278	35,981	9,278	35,981
	Of which: The three local public corporations	333	148	333	148
2	Financial institutions exposures	269,150	477,883	322,689	531,421
3	Equity exposures	282,050	167,253	1,383,925	1,269,128
4	Purchased Receivables	530,235	723,147	530,235	723,147
5	Corporate exposures (excluding SME exposures and Specialised lending)	6,939,233	12,668,070	7,308,066	13,036,902
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	6,400,843	11,648,500	6,769,675	12,017,333
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	538,390	1,019,569	538,390	1,019,569
6	SME exposures	458,229	680,345	461,460	683,575
	Of which: Foundation Internal Ratings-Based (FIRB) Approach	325,341	450,082	328,572	453,312
	Of which: Advanced Internal Ratings-Based (AIRB) Approach	132,888	230,262	132,888	230,262
7	Residential mortgage exposures	754,531	3,811,057	754,531	3,811,057
8	Qualifying Revolving retail exposures	83,120	157,587	83,120	157,587
9	Other retail exposures	394,242	726,339	394,242	726,339
10	Specialised lending	2,384,464	3,861,027	2,412,865	3,889,428
	Of which: Income-producing real estate (IPRE) and High-volatility commercial real estate (HVCRE)	1,124,264	1,342,710	1,124,264	1,342,710
11	Total	¥ 12,180,174	¥ 23,324,344	¥ 13,761,517	¥ 24,905,687

Composition of Basel III Leverage Ratio

Consolidated

As of March 31 Corresponding line # on Basel III disclosure template (LR1)	Items	Millions of Yen	
		2026	2025
1	Total assets reported in the consolidated balance sheet	**¥ 81,862,437**	¥ 77,945,182
2	The amount of assets of subsidiaries that are not included in the scope of the Basel III leverage ratio on a consolidated basis (deduction)	**—**	—
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	**—**	—
4	Adjustments for temporary exemption of central bank reserves (if applicable) (deduction)	**21,695,022**	22,359,735
5	Adjustment for fiduciary assets recognised on the consolidated balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (deduction)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	**2,980**	4,981
7	Adjustments for eligible cash pooling transactions	**—**	—
8	The amount of adjustment related to derivative transactions	**(3,171,364)**	(1,749,212)
8a	Total exposures related to derivative transactions	**1,980,980**	1,564,241
8b	The amount of assets related to derivative transactions (deduction)	**5,152,344**	3,313,453
9	The amount of adjustment related to repo transactions, etc.	**361,161**	176,749
9a	The total exposures related to repo transactions, etc.	**1,029,172**	1,075,872
9b	The total exposures related to repo transactions, etc. (deduction)	**668,010**	899,122
10	Total exposures related to off-balance sheet transactions	**4,253,426**	3,607,632
11	The amount of adjustment items pertaining to Tier 1 capital (Allowance for loan losses) (deduction)	**—**	—
12	Other adjustments	**(1,482,693)**	(1,154,029)
12a	The amount of adjustment items pertaining to Tier 1 capital (except Allowance for loan losses) (deduction)	**585,757**	328,464
12b	The amount of customers' liabilities for acceptances and guarantees (deduction)	**604,167**	640,415
12c	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework	**—**	—
12d	The amount of receivables arising from providing cash variation margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework (deduction)	**292,768**	185,149
12e	The amount of assets of subsidiaries that are included in the scope of the Basel III leverage ratio on a consolidated basis (except those included in the total assets reported in the consolidated balance sheet)	**—**	—
13	Total exposures	**¥ 60,130,924**	¥ 56,471,567

As of March 31 Corresponding line # on Basel III disclosure template (LR2)	Items		Millions of Yen, % 2026	2025
	On-balance sheet exposures (1)			
1	On-balance sheet exposures before adjusting for items		**¥ 53,745,871**	¥ 50,737,435
2	The amount of receivables arising from providing collateral, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework		**—**	—
3	The amount of receivables arising from providing cash variation margin, provided where deducted from the consolidated balance sheet pursuant to the operative accounting framework (deduction)		**292,768**	185,149
4	The amount of securities received under repo transactions, etc. (deduction)		**—**	—
5	The amount of adjustment items pertaining to Tier 1 capital (Allowance for loan losses) (deduction)		**—**	—
6	The amount of adjustment items pertaining to Tier 1 capital (except Allowance for loan losses) (deduction)		**585,757**	328,464
7	Total on-balance sheet exposures	(A)	**52,867,346**	50,223,821
	Exposures related to derivative transactions (2)			
8	The amount equivalent to replacement cost associated with derivatives transactions, etc., multiplied by 1.4		**¥ 788,612**	¥ 276,932
9	The amount equivalent to potential future exposure associated with derivatives transactions, etc., multiplied by 1.4		**1,192,367**	1,287,308
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (deduction)		**—**	—
11	Adjusted effective notional amount of written credit derivatives, etc.		**12,600**	20,100
12	The amount of deductions from effective notional amount of written credit derivatives, etc. (deduction)		**12,600**	20,100
13	Total exposures related to derivative transactions	(B)	**1,980,980**	1,564,241
	Exposures related to repo transactions (3)			
14	The amount of assets related to repo transactions, etc.		**¥ 668,010**	¥ 899,122
15	The amount of deductions from the assets above (Line 14) (deduction)		**—**	—
16	The exposures for counterparty credit risk for repo transactions, etc.		**361,161**	176,749
17	The exposures for agent repo transactions			
18	The total exposures related to repo transactions, etc.	(C)	**1,029,172**	1,075,872
	Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet transactions		**¥ 9,899,771**	¥ 8,726,084
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)		**5,646,345**	5,118,452
22	Total exposures related to off-balance sheet transactions	(D)	**4,253,426**	3,607,632
	Basel III leverage ratio on a consolidated basis (5)			
23	The amount of capital (Tier 1 capital)	(E)	**¥ 2,822,242**	¥ 2,677,176
24	Total exposures ((A)+(B)+(C)+(D))	(F)	**60,130,924**	56,471,567
25	Basel III leverage ratio on a consolidated basis (E)/(F)		**4.69%**	4.74%
26	Minimum leverage ratio requirement		**3.15%**	3.15%
	Basel III leverage ratio on a consolidated basis (Including due from the Bank of Japan) (6)			
	Total exposures	(F)	**¥ 60,130,924**	¥ 56,471,567
	The Bank of Japan deposit		**21,695,022**	22,359,735
	Total exposures (Including due from the Bank of Japan)	(F')	**81,825,947**	78,831,303
	Basel III leverage ratio on a consolidated basis (Including due from the Bank of Japan) ((E)/(F'))		**3.44%**	3.39%
	Disclosure of mean values (7)			
28	Mean value of the amount of assets related to repo transactions, etc. (after deduction) ((G)+(H))		**¥ 93,416**	¥ 785,079
	Mean value of the amount of assets related to repo transactions, etc.	(G)	**93,416**	785,079
	Mean value of the amount deducted from repo transactions, etc. (deduction)	(H)	**—**	—
29	Quarter-end value of the amount of assets related to repo transactions, etc. (after deduction) ((I)+(J))		**668,010**	899,122
14	Quarter-end value of the amount of assets related to repo transactions, etc.	(I)	**668,010**	899,122
15	Quarter-end value of the amount deducted from repo transactions, etc. (deduction)	(J)	**—**	—
30	Total exposures (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction))	(K)	**59,556,330**	56,357,524
30a	Total exposures (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction))	(L)	**81,251,352**	78,717,260
31	Basel III leverage ratio on a consolidated basis (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) ((E)/(K))		**4.73%**	4.75%
31a	Basel III leverage ratio on a consolidated basis (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) ((E)/(L))		**3.47%**	3.40%

Note: Our Basel III leverage ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with "Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation" (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).
The certain procedure is not part of the audit of the consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the Basel III leverage ratio itself or parts of the internal control over the procedure to calculate the ratio.

Liquidity Coverage Ratio (LCR)

Consolidated

Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

	Items	Millions of Yen, %, the Number of Data			
		Fiscal Year 2025 4th Quarter		Fiscal Year 2025 3rd Quarter	
High-Quality Liquid Assets (1)					
1	Total high-quality liquid assets (HQLA)		¥ 24,220,830		¥ 26,070,214
Cash Outflows (2)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 19,359,439	¥ 1,793,953	¥ 19,214,035	¥ 1,778,277
3	of which: Stable deposits	2,033,306	60,999	2,049,621	61,488
4	of which: Less stable deposits	17,326,132	1,732,954	17,164,413	1,716,789
5	Cash outflows related to unsecured wholesale funding	16,442,178	12,486,527	15,242,930	11,314,552
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,623,353	7,667,702	11,490,486	7,562,108
8	of which: Debt securities	4,818,824	4,818,824	3,752,444	3,752,444
9	Cash outflows related to secured funding, etc.		87,123		8,903
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	8,017,003	3,092,523	7,779,568	2,979,999
11	of which: Cash outflows related to derivative transactions, etc.	941,015	941,015	909,228	909,228
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	7,075,987	2,151,507	6,870,340	2,070,771
14	Cash outflows related to contractual funding obligations, etc.	543,261	355,209	483,092	367,117
15	Cash outflows related to contingencies	983,501	24,701	963,601	24,312
16	Total cash outflows		17,840,038		16,473,164
Cash Inflows (3)		Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 96,246	¥ —	¥ 92,841	¥ —
18	Cash inflows related to collection of loans, etc.	2,786,544	1,815,130	2,448,548	1,630,317
19	Other cash inflows	1,497,630	1,037,954	1,145,157	749,903
20	Total cash inflows	4,380,421	2,853,085	3,686,547	2,380,221
Consolidated Liquidity Coverage Ratio (4)					
21	Total HQLA allowed to be included in the calculation		¥ 24,220,830		¥ 26,070,214
22	Net cash outflows		14,986,952		14,092,943
23	Consolidated Liquidity Coverage Ratio (LCR)		161.6		184.9
24	The number of data used to calculate the average value		58		62

Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a consolidated basis

(1) Items concerning fluctuations in the LCR over time

Our consolidated LCR has trended steadily for the most part in the past two years.

(2) Items concerning evaluation of the LCR level

Our consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Going forward, we do not expect our LCR to deviate significantly from the current level.

(3) Items concerning the composition of totals for eligible high-quality liquid assets

The majority of our eligible high-quality liquid assets are reserve deposits held at central banks and sovereign bonds. There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality liquid assets and net cash outflows in major currencies.

(4) Other items concerning LCR

We don't apply the "Treatment for Qualifying Operational Deposits" and the "Additional Collateral Requirements at the Time of Market Valuation Change Based on the Scenario Approach" stipulated by the Notification.

In addition, in consideration of the impact on the consolidated LCR, monthly or quarterly data are used to calculate daily averages for certain data items that are immaterial and have practical limitations. For instance, this approach is applied to data from consolidated subsidiaries.

Net Stable Funding Ratio (NSFR)

Consolidated

Consolidated Net Stable Funding Ratio

Quantitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a consolidated basis

Item No.		Millions of Yen, %				
		Fiscal Year 2025 4th Quarter				
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)						
1	Capital	¥ 3,507,040	¥ —	¥ —	¥ 293,925	¥ 3,800,965
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	3,507,040	—	—	267,501	3,774,542
3	of which: Other capital instruments that are not included in the above category	—	—	—	26,423	26,423
4	Funding from retail and small business customers	19,391,308	—	—	—	17,552,418
5	of which: Stable deposits	2,004,815	—	—	—	1,904,574
6	of which: Less stable deposits	17,386,493	—	—	—	15,647,844
7	Wholesale funding	4,461,267	33,361,332	3,802,441	8,894,071	17,070,828
8	of which: Operational deposits	—	—	—	—	—
9	of which: Other wholesale funding	4,461,267	33,361,332	3,802,441	8,894,071	17,070,828
10	Liabilities with matching interdependent assets	—	—	—	—	—
11	Other liabilities	820,815	1,296,878	35,810	371,053	42,272
12	of which: Derivative liabilities				359,947	
13	of which: All other liabilities and equity not included in the above categories	820,815	1,296,878	35,810	11,105	42,272
14	Total available stable funding					¥ 38,466,485
Required stable funding (RSF) items (2)						
15	HQLA					¥ 1,894,691
16	Deposits held at financial institutions for operational purposes	¥ —	¥ —	¥ —	¥ —	—
17	Loans, repo transactions-related assets, securities and other similar assets	317,016	6,674,869	2,849,044	28,071,268	27,628,156
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	668,010	—	—	0
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	122,281	1,619,648	854,669	3,282,165	4,065,239
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	12,228	3,908,443	1,698,914	14,005,139	14,726,065
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	347,497	157,294	104,239	331,950
22	of which: Residential mortgages	—	201,986	202,279	9,150,984	7,106,566
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	139,138	139,142	5,178,747	3,615,970
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	182,506	276,780	93,181	1,632,979	1,730,284
25	Assets with matching interdependent liabilities	—	—	—	—	—
26	Other assets	2,056,924	153,102	7,005	2,496,341	4,533,201
27	of which: Physical traded commodities, including gold	—				—
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				360,425	306,361
29	of which: Derivative assets				—	—
30	of which: Derivative liabilities (before deduction of variation margin posted)				70,196	70,196
31	of which: All other assets not included in the above categories	2,056,924	153,102	7,005	2,065,719	4,156,642
32	Off-balance sheet items				8,668,940	728,970
33	Total required stable funding					¥ 34,785,018
34	Consolidated net stable funding ratio (NSFR)					110.5%

Item No.		Millions of Yen, %				
		Fiscal Year 2025 3rd Quarter				
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
	Available stable funding (ASF) items (1)					
1	Capital	¥ 3,353,946	¥ —	¥ —	¥ 299,250	¥ 3,653,196
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	3,353,946	—	—	274,797	3,628,744
3	of which: Other capital instruments that are not included in the above category	—	—	—	24,452	24,452
4	Funding from retail and small business customers	19,311,363	—	—	—	17,483,381
5	of which: Stable deposits	2,063,094	—	—	—	1,959,940
6	of which: Less stable deposits	17,248,268	—	—	—	15,523,441
7	Wholesale funding	4,385,482	34,277,855	3,136,282	9,191,210	16,764,571
8	of which: Operational deposits	—	—	—	—	—
9	of which: Other wholesale funding	4,385,482	34,277,855	3,136,282	9,191,210	16,764,571
10	Liabilities with matching interdependent assets	—	—	—	—	—
11	Other liabilities	872,387	1,511,645	28,284	10,096	39,024
12	of which: Derivative liabilities				—	
13	of which: All other liabilities and equity not included in the above categories	872,387	1,511,645	28,284	10,096	39,024
14	Total available stable funding					¥ 37,940,173
	Required stable funding (RSF) items (2)					
15	HQLA					¥ 1,738,241
16	Deposits held at financial institutions for operational purposes	¥ —	¥ —	¥ —	¥ —	—
17	Loans, repo transactions-related assets, securities and other similar assets	320,043	7,021,846	2,553,302	27,662,059	27,445,373
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	80,330	—	—	0
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	120,423	1,980,316	768,395	3,135,994	3,927,202
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	12,372	4,300,971	1,461,266	13,560,524	14,425,482
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	293,260	137,147	97,123	288,472
22	of which: Residential mortgages	—	203,194	204,419	9,270,591	7,202,763
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	139,351	140,142	5,225,744	3,646,911
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	187,246	457,034	119,220	1,694,949	1,889,924
25	Assets with matching interdependent liabilities	—	—	—	—	—
26	Other assets	1,867,633	201,402	8,015	2,456,983	4,297,281
27	of which: Physical traded commodities, including gold	—				—
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				392,662	333,763
29	of which: Derivative assets				64,963	64,963
30	of which: Derivative liabilities (before deduction of variation margin posted)				64,017	64,017
31	of which: All other assets not included in the above categories	1,867,633	201,402	8,015	1,935,340	3,834,537
32	Off-balance sheet items				8,221,069	662,557
33	Total required stable funding					¥ 34,143,453
34	Consolidated net stable funding ratio (NSFR)					111.1%

Qualitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a consolidated basis

(1) Items concerning fluctuations in the consolidated NSFR over time

Our consolidated NSFR has remained mainly stable over the past three years.

(2) Items concerning special provisions for interdependent assets and liabilities

The "Special provisions for interdependent assets and liabilities" stipulated in the items under Article 101 of the Financial Services Agency Notification on Liquidity Ratio are not applied on a consolidated basis.

(3) Other items concerning consolidated NSFR

Our consolidated NSFR satisfies the regulated level (100%) and does not differ significantly from the initial forecast. In terms of the future NSFR forecast, we do not expect significant deviations from the current level.

KM1: Key Metrics

Non-consolidated

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		March 31, 2026	December 31, 2025	September 30, 2025	June 30, 2025	March 31, 2025
	Available capital (amounts)					
1	Common Equity Tier 1 (CET1)	¥ 2,121,552	¥ 2,201,787	¥ 2,130,045	¥ 2,111,179	¥ 2,008,808
2	Tier 1	2,434,101	2,520,585	2,498,848	2,481,179	2,328,663
3	Total capital	2,766,454	2,849,412	2,824,602	2,784,302	2,635,184
	Risk-weighted assets (RWA) (amounts)					
4	Total RWA	¥ 23,955,587	¥ 23,412,541	¥ 22,013,704	¥ 21,055,834	¥ 21,574,543
4a	Total RWA (pre-floor)	23,955,587	23,412,541	22,013,704	21,055,834	21,574,543
	Total RWA (floor final execution basis)	24,583,145	23,740,270	22,473,223	21,601,788	22,028,742
	Risk-based capital ratios as a percentage of RWA					
5	CET1 ratio	8.85%	9.40%	9.67%	10.02%	9.31%
5a	CET1 ratio (pre-floor)	8.85%	9.40%	9.67%	10.02%	9.31%
	CET1 ratio (floor final execution basis)	8.63%	9.27%	9.47%	9.77%	9.11%
6	Tier 1 ratio	10.16%	10.76%	11.35%	11.78%	10.79%
6a	Tier 1 ratio (pre-floor)	10.16%	10.76%	11.35%	11.78%	10.79%
	Tier 1 ratio (floor final execution basis)	9.90%	10.61%	11.11%	11.48%	10.57%
7	Total capital ratio	11.54%	12.17%	12.83%	13.22%	12.21%
7a	Total capital ratio (pre-floor)	11.54%	12.17%	12.83%	13.22%	12.21%
	Total capital ratio (floor final execution basis)	11.25%	12.00%	12.56%	12.88%	11.96%
	Basel III leverage ratio					
13	Total Basel III leverage ratio exposure measure	¥ 57,604,157	¥ 59,636,436	¥ 56,680,149	¥ 52,824,870	¥ 53,943,505
14	Basel III leverage ratio	4.22%	4.22%	4.40%	4.69%	4.31%

KM1 Basel III Template No.		Millions of Yen, %				
		a	b	c	d	e
		Fiscal Year 2025 4th Quarter	Fiscal Year 2025 3rd Quarter	Fiscal Year 2025 2nd Quarter	Fiscal Year 2025 1st Quarter	Fiscal Year 2024 4th Quarter
	Non-consolidated Liquidity Coverage Ratio (LCR)					
15	Total HQLA allowed to be included in the calculation	¥ 23,662,322	¥ 25,502,749	¥ 26,329,301	¥ 23,875,607	¥ 23,049,889
16	Net cash outflows	14,505,572	13,610,324	14,043,808	13,244,075	12,657,933
17	Non-consolidated LCR	163.1%	187.3%	187.4%	180.2%	182.0%
	Non-consolidated Net Stable Funding Ratio (NSFR)					
18	Total available stable funding	¥ 36,981,632	¥ 36,638,234	¥ 38,135,125	¥ 38,004,837	¥ 36,669,470
19	Total required stable funding	32,937,530	32,451,154	31,327,379	30,221,056	30,383,819
20	Non-consolidated NSFR	112.2%	112.9%	121.7%	125.7%	120.6%

Composition of Capital (Non-consolidated BIS capital adequacy ratio)

Non-consolidated

CC1: Composition of Capital

CC1			Millions of Yen, %		
As of March 31			a	b	c
Basel III Template No.	Items		**2026**	2025	Reference to Template CC2
	Common Equity Tier 1 Capital: Instruments and Reserves				
1a+2–1c–26	Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings		¥ **2,055,370**	¥ 1,965,881	
1a	of Which: Capital Stock and Capital Surplus		**684,565**	685,103	
2	of Which: Retained Earnings		**1,460,175**	1,330,512	
1c	of Which: Treasury Stock (Deduction)		**—**	—	
26	of Which: Earnings to be Distributed (Deduction)		**89,370**	49,733	
	of Which: Others		**—**	—	
1b	Total Amount of Award Rights and Subscription Rights to Common Shares		**—**	—	
3	Valuation and Translation Adjustments		**440,446**	331,580	(a)
6	Common Equity Tier 1 Capital: Instruments and Reserves	(A)	**2,495,817**	2,297,461	
	Common Equity Tier 1 Capital: Regulatory Adjustments				
8+9	Intangible Assets Other than Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)		**112,131**	94,612	
8	of Which: Goodwill (Including Those Equivalent)		**—**	—	
9	of Which: Other Intangible Assets		**112,131**	94,612	
10	Deferred Tax Assets That Rely on Future Profitability Excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)		**—**	4	
11	Deferred Gains or Losses on Derivatives under Hedge Accounting		**420**	(22,219)	
12	Shortfall of Eligible Provisions to Expected Losses		**—**	—	
13	Securitisation Gain on Sale		**334**	481	
14	Gains and Losses Due to Changes in Own Credit Risk on Fair Valued Liabilities		**17,147**	12,258	
15	Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)		**206,530**	202,949	
16	Investments in Own Shares (Excluding Those Reported in the Net Assets Section)		**—**	—	
17	Reciprocal Cross-Holdings in Common Equity		**—**	—	
18	Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does Not Own More than 10% of the Issued Share Capital (Amount above 10% Threshold)		**37,698**	567	
19+20+21	Amount above the 10% Threshold on the Specified Items		**—**	—	
19	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions		**—**	—	
20	of Which: Mortgage Servicing Rights		**—**	—	
21	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)		**—**	—	
22	Amount Exceeding the 15% Threshold on the Specified Items		**—**	—	
23	of Which: Significant Investments in the Common Stock of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions		**—**	—	
24	of Which: Mortgage Servicing Rights		**—**	—	
25	of Which: Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)		**—**	—	
27	Regulatory Adjustments Applied to Common Equity Tier 1 Due to Insufficient Additional Tier 1 and Tier 2 to Cover Deductions		**—**	—	
28	Common Equity Tier 1 Capital: Regulatory Adjustments	(B)	**374,264**	288,653	
	Common Equity Tier 1 Capital (CET1)				
29	Common Equity Tier 1 Capital	(C) = (A)–(B)	¥ **2,121,552**	¥ 2,008,808	

CC1 As of March 31				Millions of Yen, %		
				a	b	c
Basel III Template No.		Items		**2026**	2025	Reference to Template CC2
Additional Tier 1 Capital: Instruments						
30	31a	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards		**¥ —**	¥ —	
	31b	Total Amount of Award Rights and Subscription Rights to Additional Tier 1 Instruments		**—**	—	
	32	Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards		**320,000**	320,000	
		Qualifying Additional Tier 1 Instruments Issued by Special Purpose Vehicles		**—**	—	
36		Additional Tier 1 Capital: Instruments	(D)	**320,000**	320,000	
Additional Tier 1 Capital: Regulatory Adjustments						
37		Investments in Own Additional Tier 1 Instruments		**—**	—	
38		Reciprocal Cross-Holdings in Additional Tier 1 Instruments		**—**	—	
39		Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)		**7,451**	145	
40		Significant Investments in the Additional Tier 1 Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions		**—**	—	
42		Regulatory Adjustments Applied to Additional Tier 1 Due to Insufficient Tier 2 to Cover Deductions		**—**	—	
43		Additional Tier 1 Capital: Regulatory Adjustments	(E)	**7,451**	145	
Additional Tier 1 Capital (AT1)						
44		Additional Tier 1 Capital	(F) = (D) – (E)	**312,548**	319,854	
Tier 1 Capital (T1 = CET1 + AT1)						
45		Tier 1 Capital	(G) = (C) + (F)	**2,434,101**	2,328,663	
Tier 2 Capital: Instruments and Provisions						
46		Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards		**—**	—	
		Total Amount of Award Rights and Subscription Rights to Tier 2 Instruments		**—**	—	
		Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards		**300,186**	282,805	
		Qualifying Tier 2 Instruments Issued by Special Purpose Vehicles		**—**	—	
50		Provisions Allowed in Group Tier 2		**44,841**	23,865	
50a		of Which: General Allowance for Credit Losses		**—**	—	
50b		of Which: Excess Amount of Eligible Provisions to Expected Losses		**44,841**	23,865	
51		Tier 2 Capital: Instruments and Provisions	(H)	**¥ 345,027**	¥ 306,670	

CC1			Millions of Yen, %		
As of March 31			a	b	c
Basel III Template No.	Items		**2026**	2025	Reference to Template CC2
	Tier 2 Capital: Regulatory Adjustments				
52	Investments in Own Tier 2 Instruments		¥ **—**	¥ —	
53	Reciprocal Cross-Holdings in Tier 2 Instruments and Other TLAC Liabilities		**—**	—	
54	Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions, Where the Bank Does not Own More than 10% of the Issued Common Share Capital of the Entity (Amount above 10% Threshold)		**12,673**	149	
55	Significant Investments in the Tier 2 Instruments and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions		**—**	—	
57	Tier 2 Capital: Regulatory Adjustments	(I)	**12,673**	149	
	Tier 2 Capital (T2)				
58	Tier 2 Capital	(J) = (H) – (I)	**332,353**	306,521	
	Total Capital (TC = T1 + T2)				
59	Total Capital	(K) = (G) + (J)	**2,766,454**	2,635,184	
	Total Risk Weighted Assets				
60	Total Risk Weighted Assets	(L)	**23,955,587**	21,574,543	
	Capital Ratios (Non-consolidated)				
61	Common Equity Tier 1 Capital Ratio	(C)/(L)	**8.85%**	9.31%	
62	Tier 1 Capital Ratio	(G)/(L)	**10.16%**	10.79%	
63	Total Capital Ratio	(K)/(L)	**11.54%**	12.21%	
	Regulatory Adjustments (before Risk Weighting)				
72	Investments in the Instruments of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital (Amount below the Threshold for Deduction)		**215,925**	200,937	
73	Significant Investments in the Common Stock of Banking, Financial and Insurance Entities (Amount below the Thresholds for Deduction)		**138,201**	61,050	
74	Mortgage Servicing Rights (Amount below the Thresholds for Deduction)		**—**	—	
75	Deferred Tax Assets Arising from Temporary Differences (Amount below the Thresholds for Deduction)		**—**	10,985	
	Provisions Included in Tier 2 Capital: Instruments and Provisions				
76	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Standardised Approach (Prior to Application of Cap)		**—**	—	
77	Cap on Inclusion of Provisions in Tier 2 under Standardised Approach		**3,552**	3,417	
78	Provisions Eligible for Inclusion in Tier 2 in Respect of Exposures Subject to Internal Ratings-Based Approach (Prior to Application of Cap)		**44,841**	23,865	
79	Cap on Inclusion of Provisions in Tier 2 under Internal Ratings-Based Approach		**126,112**	112,212	

Note: Our capital adequacy ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with "Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation" (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).
The certain procedure is not part of the audit of the non-consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the non-consolidated BIS capital adequacy ratio itself or parts of the internal control over the procedure to calculate the ratio.

Explanation on Reconciliation between Balance Sheet Items and Regulatory Capital Elements Non-consolidated

Fiscal Year 2025

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	a	b	c
Items	Non-consolidated Balance Sheet (Millions of Yen)	Reference to Template CC1	Ref. No. of Appendix
(Assets)			
Cash and Due from Banks	¥ 23,458,657		
Call Loans	20,240		
Receivables under Resale Agreements	612,807		
Receivables under Securities Borrowing Transactions	55,203		
Monetary Claims Bought	93,192		
Trading Assets	3,501,251		
Money Held in Trust	99		6–a
Securities	13,295,000		6–b
Loans and Bills Discounted	33,687,400		6–c
Foreign Exchanges	65,826		
Other Assets	3,405,843		6–d
Tangible Fixed Assets	182,549		
Intangible Fixed Assets	163,743		2
Prepaid Pension Expenses	301,592		3
Customers' Liabilities for Acceptances and Guarantees	525,912		
Allowance for Loan Losses	(122,889)		
Allowance for Investment Losses	(3,938)		
Total Assets	¥ 79,242,493		

CC2	a	b	c
Items	Non-consolidated Balance Sheet (Millions of Yen)	Reference to Template CC1	Ref. No. of Appendix
(Liabilities)			
Deposits	¥ 39,495,404		
Negotiable Certificates of Deposit	10,412,263		
Call Money	214,592		
Payables under Repurchase Agreements	2,672,483		
Trading Liabilities	2,877,639		
Borrowed Money	8,735,255		7
Foreign Exchanges	3,730		
Short-term Bonds Payable	2,505,088		
Bonds Payable	3,101,525		
Borrowed Money from Trust Account	2,516,892		
Other Liabilities	3,412,448		6–e
Provision for Bonuses	11,045		
Provision for Directors' Bonuses	142		
Provision for Stocks Payment	1,062		
Provision for Retirement Benefits	1,280		
Provision for Reward Points Program	390		
Provision for Reimbursement of Deposits	2,150		
Provision for Contingent Losses	1,918		
Deferred Tax Liabilities	163,628		4–a
Deferred Tax Liabilities for Land Revaluation	2,451		4–b
Acceptances and Guarantees	525,912		
Total Liabilities	76,657,306		
(Net Assets)			
Capital Stock	342,037		1–a
Capital Surplus	342,528		1–b
Retained Earnings	1,460,175		1–c
Total Shareholders' Equity	2,144,740		
Valuation Differences on Available-for-Sale Securities	354,072		
Deferred Gains (Losses) on Hedges	92,522		5
Revaluation Reserve for Land	(6,148)		
Total Valuation and Translation Adjustments	440,446	(a)	
Total Net Assets	2,585,187		
Total Liabilities and Net Assets	¥ 79,242,493		

Note: The regulatory balance sheet is the same as the accounting balance sheet.

(Appendix)

1. Shareholders' equity

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1–a
Capital Surplus	342,528		1–b
Retained Earnings	1,460,175		1–c
Total Shareholders' Equity	¥ 2,144,740		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,144,740	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	684,565		1a
of Which: Retained Earnings	1,460,175		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible assets

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 163,743		2
Associated Deferred Tax Liabilities	51,612		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	112,131	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

3. Defined-benefit pension fund net assets (prepaid pension expenses)

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Prepaid Pension Expenses	¥ 301,592		3
Associated Deferred Tax Liabilities	95,062		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	¥ 206,530		15

4. Deferred tax assets

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 163,628		4–a
Deferred Tax Liabilities for Land Revaluation	2,451		4–b
Associated Intangible Fixed Assets	51,612		
Associated Prepaid Pension Expenses	95,062		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ —	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	—	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	—		75

5. Deferred gains or losses on hedges

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ 92,522		5

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ 420	Excluding those items whose valuation differences arising from hedged items are recognized as "Valuation and translation adjustments"	11

6. Investments in the Capital and Other TLAC Liabilities of Financial Entities

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 99		6–a
Securities	13,295,000		6–b
Loans and Bills Discounted	33,687,400	Including Subordinated Debts	6–c
Other Assets	3,405,843	Including derivatives	6–d
Other Liabilities	¥ 3,412,448	Including derivatives	6–e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	273,748		
Common Equity Tier 1 Capital	37,698		18
Additional Tier 1 Capital	7,451		39
Tier 2 Capital and Other TLAC Liabilities	12,673		54
Amount below the Thresholds for Deduction (before Risk Weighting)	215,925		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	138,201		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	138,201		73

7. Other Capital Instruments

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 8,735,255		7

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 320,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	300,186		46

Fiscal Year 2024

CC2: Reconciliation of Regulatory Capital to Balance Sheet

CC2	a	b	c
Items	Non-consolidated Balance Sheet (Millions of Yen)	Reference to Template CC1	Ref. No. of Appendix
(Assets)			
Cash and Due from Banks	¥ 24,728,511		
Call Loans	21,000		
Receivables under Resale Agreements	803,722		
Receivables under Securities Borrowing Transactions	95,400		
Monetary Claims Bought	108,103		
Trading Assets	2,345,454		
Money Held in Trust	99		6–a
Securities	11,431,249		6–b
Loans and Bills Discounted	32,253,158		6–c
Foreign Exchanges	53,453		
Other Assets	2,597,793		6–d
Tangible Fixed Assets	180,966		
Intangible Fixed Assets	138,160		2
Prepaid Pension Expenses	296,362		3
Customers' Liabilities for Acceptances and Guarantees	545,775		
Allowance for Loan Losses	(108,659)		
Allowance for Investment Losses	(3,938)		
Total Assets	¥ 75,486,614		

CC2	a	b	c
Items	Non-consolidated Balance Sheet (Millions of Yen)	Reference to Template CC1	Ref. No. of Appendix
(Liabilities)			
Deposits	¥ 37,387,431		
Negotiable Certificates of Deposit	9,693,098		
Call Money	318,617		
Payables under Repurchase Agreements	2,391,583		
Trading Liabilities	2,092,440		
Borrowed Money	9,211,612		7
Foreign Exchanges	5,346		
Short-term Bonds Payable	2,326,153		
Bonds Payable	2,753,883		
Borrowed Money from Trust Account	3,492,270		
Other Liabilities	2,777,977		6–e
Provision for Bonuses	10,894		
Provision for Directors’ Bonuses	138		
Provision for Stocks Payment	1,194		
Provision for Retirement Benefits	1,215		
Provision for Reimbursement of Deposits	2,390		
Provision for Contingent Losses	1,422		
Deferred Tax Liabilities	123,520		4–a
Deferred Tax Liabilities for Land Revaluation	2,451		4–b
Acceptances and Guarantees	545,775		
Total Liabilities	73,139,418		
(Net Assets)			
Capital Stock	342,037		1–a
Capital Surplus	343,066		1–b
Retained Earnings	1,330,512		1–c
Total Shareholders’ Equity	2,015,615		
Valuation Differences on Available-for-Sale Securities	367,679		
Deferred Gains (Losses) on Hedges	(29,950)		5
Revaluation Reserve for Land	(6,148)		
Total Valuation and Translation Adjustments	331,580	(a)	
Total Net Assets	2,347,195		
Total Liabilities and Net Assets	¥ 75,486,614		

Note: The regulatory balance sheet is the same as the accounting balance sheet.

(Appendix)

1. Shareholders' equity

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Capital Stock	¥ 342,037		1–a
Capital Surplus	343,066		1–b
Retained Earnings	1,330,512		1–c
Total Shareholders' Equity	¥ 2,015,615		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Common Share Capital Plus Related Capital Surplus and Retained Earnings	¥ 2,015,615	Shareholders' Equity Attributable to Common Shares (before Adjusting National Specific Regulatory Adjustments (Earnings to be Distributed))	
of Which: Capital Stock and Capital Surplus	685,103		1a
of Which: Retained Earnings	1,330,512		2
of Which: Treasury Stock (Deduction)	—		1c
of Which: Others	—		
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Equity under Applicable Accounting Standards	—	Shareholders' Equity Attributable to Preferred Shares with a Loss Absorbency at the Point of Non-Viability	31a

2. Intangible assets

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Intangible Fixed Assets	¥ 138,160		2
Associated Deferred Tax Liabilities	43,548		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Goodwill (Net of Related Deferred Tax Liabilities, Including Those Equivalent)	¥ —		8
Other Intangible Assets (Net of Related Deferred Tax Liabilities)	94,612	Excluding Goodwill, Mortgage Servicing Rights (Software, etc.)	9
Mortgage Servicing Rights (Net of Related Deferred Tax Liabilities)	—		
Amount above the 10% Threshold on the Specified Items	—		20
Amount exceeding the 15% Threshold on the Specified Items	—		24
Amount below the Thresholds for Deduction (before Risk Weighting)	—		74

3. Defined-benefit pension fund net assets (prepaid pension expenses)

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Prepaid Pension Expenses	¥ 296,362		3
Associated Deferred Tax Liabilities	93,413		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Defined-Benefit Pension Fund Net Assets (Prepaid Pension Expenses) (Net of Related Deferred Tax Liabilities)	¥ 202,949		15

4. Deferred tax assets

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Tax Liabilities	¥ 123,520		4–a
Deferred Tax Liabilities for Land Revaluation	2,451		4–b
Associated Intangible Fixed Assets	43,548		
Associated Prepaid Pension Expenses	93,413		

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Tax Assets That Rely on Future Profitability excluding Those Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	¥ 4	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	10
Deferred Tax Assets Arising from Temporary Differences (Net of Related Deferred Tax Liabilities)	10,985	This Item Does not Agree with the Amount Reported on the Balance Sheet Due to Offsetting of Assets and Liabilities.	
Amount above the 10% Threshold on the Specified Items	—		21
Amount exceeding the 15% Threshold on the Specified Items	—		25
Amount below the Thresholds for Deduction (before Risk Weighting)	10,985		75

5. Deferred gains or losses on hedges

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Deferred Gains (Losses) on Hedges	¥ (29,950)		5

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Deferred Gains or Losses on Derivatives under Hedge Accounting	¥ (22,219)	Excluding those items whose valuation differences arising from hedged items are recognized as "Valuation and translation adjustments"	11

6. Investments in the Capital and Other TLAC Liabilities of Financial Entities

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Money Held in Trust	¥ 99		6–a
Securities	11,431,249		6–b
Loans and Bills Discounted	32,253,158	Including Subordinated Debts	6–c
Other Assets	2,597,793	Including derivatives	6–d
Other Liabilities	¥ 2,777,977	Including derivatives	6–e

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Investments in Own Capital	¥ —		
Common Equity Tier 1 Capital	—		16
Additional Tier 1 Capital	—		37
Tier 2 Capital	—		52
Reciprocal Cross-Holdings in the Capital and Other TLAC Liabilities	—		
Common Equity Tier 1 Capital	—		17
Additional Tier 1 Capital	—		38
Tier 2 Capital and Other TLAC Liabilities	—		53
Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Where the Bank Does not Own More than 10% of the Issued Share Capital	201,799		
Common Equity Tier 1 Capital	567		18
Additional Tier 1 Capital	145		39
Tier 2 Capital and Other TLAC Liabilities	149		54
Amount below the Thresholds for Deduction (before Risk Weighting)	200,937		72
Significant Investments in the Capital and Other TLAC Liabilities of Banking, Financial and Insurance Entities That are Outside the Scope of Regulatory Consolidation, Net of Eligible Short Positions	61,050		
Amount above the 10% Threshold on the Specified Items	—		19
Amount exceeding the 15% Threshold on the Specified Items	—		23
Additional Tier 1 Capital	—		40
Tier 2 Capital and Other TLAC Liabilities	—		55
Amount below the Thresholds for Deduction (before Risk Weighting)	61,050		73

7. Other Capital Instruments

(1) Non-consolidated balance sheet

Non-consolidated Balance Sheet Items	Amount (Millions of Yen)	Remarks	Ref. No.
Borrowed Money	¥ 9,211,612		7

(2) Composition of capital

Items in the Composition of Capital	Amount (Millions of Yen)	Remarks	Basel III Template No.
Directly Issued Qualifying Additional Tier 1 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	¥ 320,000		32
Directly Issued Qualifying Tier 2 Instruments Plus Related Capital Surplus of Which Classified as Liabilities under Applicable Accounting Standards	282,805		46

Disclosure Data Designated as Per the Appended Forms

Non-consolidated

OV1: Overview of risk-weighted assets

OV1 Basel III Template No.		Millions of Yen			
		a	b	c	d
		Risk-weighted assets		Minimum capital requirements	
		March 31, 2026	March 31, 2025	**March 31, 2026**	March 31, 2025
1	Credit risk (excluding counterparty credit risk)	**¥ 15,533,490**	¥ 14,404,435	**¥ 1,242,679**	¥ 1,152,354
2	Of which: Standardised Approach (SA)	**1,400,846**	1,104,302	**112,067**	88,344
3	Of which: Foundation Internal Ratings-Based (FIRB) Approach	**8,537,074**	7,917,226	**682,965**	633,378
4	Of which: Supervisory slotting approach	**562,666**	630,004	**45,013**	50,400
5	Of which: Advanced Internal Ratings-Based (AIRB) Approach	**2,736,057**	2,416,896	**218,884**	193,351
	Of which: Significant investments in commercial entities	**—**	—	**—**	—
	Of which: Lease residual value	**—**	—	**—**	—
	Other assets	**2,296,844**	2,336,004	**183,747**	186,880
6	Counterparty credit risk (CCR)	**456,316**	361,484	**36,505**	28,918
7	Of which: Standardised Approach for Counterparty Credit Risk (SA-CCR)	**386,479**	320,904	**30,918**	25,672
8	Of which: Expected Positive Exposure (EPE)	**—**	—	**—**	—
	Of which: Central Counterparty (CCP)	**33,986**	24,914	**2,718**	1,993
9	Others	**35,850**	15,666	**2,868**	1,253
10	Credit Valuation Adjustment (CVA)	**406,590**	409,811	**32,527**	32,784
	Of which: SA-CVA	**—**	—	**—**	—
	Of which: Full BA-CVA	**406,590**	409,811	**32,527**	32,784
	Of which: Reduced BA-CVA	**—**	—	**—**	—
11	Equity positions in banking book under market-based approach during the five-year linear phase-in period	**750,490**	453,695	**60,039**	36,295
12	Equity investment in funds (Look-Through Approach (LTA))	**1,868,931**	1,641,400	**149,514**	131,312
13	Equity investment in funds (Mandate-Based Approach (MBA))	**1,852,345**	1,609,454	**148,187**	128,756
	Equity investment in funds (Probability Approach (PA) subject to 250% risk weight)	**—**	—	**—**	—
	Equity investment in funds (Probability Approach (PA) subject to 400% risk weight)	**—**	—	**—**	—
14	Equity investment in funds (Fall-Back Approach (FBA) subject to 1,250% risk weight)	**312**	348	**24**	27
15	Settlement risk	**—**	—	**—**	—
16	Securitisation exposures in banking book	**529,805**	351,947	**42,384**	28,155
17	Of which: Internal Ratings-Based Approach (SEC-IRBA)	**503,604**	322,452	**40,288**	25,796
18	Of which: External Ratings-Based Approach (SEC-ERBA), including Internal Assessment Approach(IAA)	**26,201**	29,494	**2,096**	2,359
19	Of which: Standardised Approach (SEC-SA)	**—**	—	**—**	—
	Of which: subject to 1,250% risk weight	**0**	0	**0**	0
20	Market risk	**1,099,242**	1,200,160	**87,939**	96,012
21	Of which: Standardised Approach (SA)	**1,099,242**	1,200,160	**87,939**	96,012
22	Of which: Internal Model Approach (IMA)	**—**	—	**—**	—
	Of which: Simplified Standardised Approach	**—**	—	**—**	—
23	Capital charge for switch between trading book and banking book	**—**	—	**—**	—
24	Operational risk	**1,112,755**	964,146	**89,020**	77,131
25	Amounts below the thresholds for deduction (subject to 250% risk weight)	**345,305**	177,659	**27,624**	14,212
26	Floor adjustment	**—**	—	**—**	—
27	Total	**¥ 23,955,587**	¥ 21,574,543	**¥ 1,916,446**	¥ 1,725,963

IRRBB1: Interest rate risk

IRRBB1		Millions of Yen			
		a	b	c	d
		ΔEVE		ΔNII	
Item No.		**March 31, 2026**	March 31, 2025	**March 31, 2026**	March 31, 2025
1	Parallel up	**¥ 119,232**	¥ 74,267	**¥ (147,170)**	¥ (97,045)
2	Parallel down	**6,663**	10,312	**136,451**	91,471
3	Steepener	**125,839**	30,811		
4	Flattener	**9,594**	12,425		
5	Short rate up	**12,685**	23,403		
6	Short rate down	**21,665**	1,323		
7	Maximum	**125,839**	74,267	**136,451**	91,471
		e		f	
		March 31, 2026		March 31, 2025	
8	Tier 1 Capital	**¥ 2,434,101**		¥ 2,328,663	

Composition of Basel III Leverage Ratio

Non-consolidated

As of March 31 Corresponding line # on Basel III disclosure template (LR1)	Items	Millions of Yen	
		2026	2025
1	Total assets reported in the non-consolidated balance sheet	**¥ 79,242,493**	¥ 75,486,614
3	Adjustment for securitised exposures that meet the operational requirements for the recognition of risk transference	**—**	—
4	Adjustments for temporary exemption of central bank reserves (if applicable) (deduction)	**21,695,022**	22,359,735
5	Adjustment for fiduciary assets recognised on the non-consolidated balance sheet pursuant to the operative accounting framework but excluded from the leverage ratio exposure measure (deduction)		
6	Adjustments for regular-way purchases and sales of financial assets subject to trade date accounting	**2,980**	4,981
7	Adjustments for eligible cash pooling transactions	**—**	—
8	The amount of adjustment related to derivative transactions	**(3,186,028)**	(1,761,206)
8a	Total exposures related to derivative transactions	**1,959,600**	1,551,112
8b	The amount of assets related to derivative transactions (deduction)	**5,145,628**	3,312,319
9	The amount of adjustment related to repo transactions, etc.	**321,404**	142,702
9a	The total exposures related to repo transactions, etc.	**989,415**	1,041,825
9b	The total exposures related to repo transactions, etc. (deduction)	**668,010**	899,122
10	Total exposures related to off-balance sheet transactions	**4,100,823**	3,459,352
11	The amount of adjustment items pertaining to Tier 1 capital (Allowance for loan losses) (deduction)	**—**	—
12	Other adjustments	**(1,182,493)**	(1,029,202)
12a	The amount of adjustment items pertaining to Tier 1 capital (except Allowance for loan losses) (deduction)	**363,812**	298,277
12b	The amount of customers' liabilities for acceptances and guarantees (deduction)	**525,912**	545,775
12c	The amount of receivables arising from providing collateral, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework	**—**	—
12d	The amount of receivables arising from providing cash variation margin, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework (deduction)	**292,768**	185,149
13	Total exposures	**¥ 57,604,157**	¥ 53,943,505

As of March 31 Corresponding line # on Basel III disclosure template (LR2)	Items		Millions of Yen, % 2026	2025
	On-balance sheet exposures (1)			
1	On-balance sheet exposures before adjusting for items		**¥ 51,210,898**	¥ 48,374,642
2	The amount of receivables arising from providing collateral, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework		**—**	—
3	The amount of receivables arising from providing cash variation margin, provided where deducted from the non-consolidated balance sheet pursuant to the operative accounting framework (deduction)		**292,768**	185,149
4	The amount of securities received under repo transactions, etc. (deduction)		**—**	—
5	The amount of adjustment items pertaining to Tier 1 capital (Allowance for loan losses) (deduction)		**—**	—
6	The amount of adjustment items pertaining to Tier 1 capital (except Allowance for loan losses) (deduction)		**363,812**	298,277
7	Total on-balance sheet exposures	(A)	**50,554,317**	47,891,215
	Exposures related to derivative transactions (2)			
8	The amount equivalent to replacement cost associated with derivatives transactions, etc., multiplied by 1.4		**¥ 786,293**	¥ 275,847
9	The amount equivalent to potential future exposure associated with derivatives transactions, etc., multiplied by 1.4		**1,173,306**	1,275,265
10	Exempted central counterparty (CCP) leg of client-cleared trade exposures (deduction)		**—**	—
11	Adjusted effective notional amount of written credit derivatives, etc.		**12,600**	20,100
12	The amount of deductions from effective notional amount of written credit derivatives, etc. (deduction)		**12,600**	20,100
13	Total exposures related to derivative transactions	(B)	**1,959,600**	1,551,112
	Exposures related to repo transactions (3)			
14	The amount of assets related to repo transactions, etc.		**¥ 668,010**	¥ 899,122
15	The amount of deductions from the assets above (Line 14) (deduction)		**—**	—
16	The exposures for counterparty credit risk for repo transactions, etc.		**321,404**	142,702
17	The exposures for agent repo transactions			
18	The total exposures related to repo transactions, etc.	(C)	**989,415**	1,041,825
	Exposures related to off-balance sheet transactions (4)			
19	Notional amount of off-balance sheet transactions		**¥ 8,571,963**	¥ 7,391,826
20	The amount of adjustments for conversion in relation to off-balance sheet transactions (deduction)		**4,471,139**	3,932,473
22	Total exposures related to off-balance sheet transactions	(D)	**4,100,823**	3,459,352
	Basel III leverage ratio on a non-consolidated basis (5)			
23	The amount of capital (Tier 1 capital)	(E)	**¥ 2,434,101**	¥ 2,328,663
24	Total exposures ((A)+(B)+(C)+(D))	(F)	**57,604,157**	53,943,505
25	Basel III leverage ratio on a non-consolidated basis (E)/(F)		**4.22%**	4.31%
26	Minimum leverage ratio requirement		**3.15%**	3.15%
	Basel III leverage ratio on a non-consolidated basis (Including due from the Bank of Japan) (6)			
	Total exposures	(F)	**¥ 57,604,157**	¥ 53,943,505
	The Bank of Japan deposit		**21,695,022**	22,359,735
	Total exposures (Including due from the Bank of Japan)	(F')	**79,299,179**	76,303,241
	Basel III leverage ratio on a non-consolidated basis (Including due from the Bank of Japan) ((E)/(F'))		**3.06%**	3.05%
	Disclosure of mean values (7)			
28	Mean value of the amount of assets related to repo transactions, etc. (after deduction) ((G)+(H))		**¥ 93,416**	¥ 785,079
	Mean value of the amount of assets related to repo transactions, etc.	(G)	**93,416**	785,079
	Mean value of the amount deducted from repo transactions, etc. (deduction)	(H)	**—**	—
29	Quarter-end value of the amount of assets related to repo transactions, etc. (after deduction) ((I)+(J))		**668,010**	899,122
14	Quarter-end value of the amount of assets related to repo transactions, etc.	(I)	**668,010**	899,122
15	Quarter-end value of the amount deducted from repo transactions, etc. (deduction)	(J)	**—**	—
30	Total exposures (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction))	(K)	**57,029,562**	53,829,462
30a	Total exposures (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction))	(L)	**78,724,585**	76,189,198
31	Basel III leverage ratio on a non-consolidated basis (excluding The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) ((E)/(K))		**4.26%**	4.32%
31a	Basel III leverage ratio on a non-consolidated basis (including The Bank of Japan deposit, incorporating mean value related to the amount of assets related to repo transactions, etc. (after deduction)) ((E)/(L))		**3.09%**	3.05%

Note: Our Basel III leverage ratio calculation was audited by KPMG AZSA LLC, an external auditor, in accordance with " Practical Guidance on Agreed-Upon Procedures Engagement for Capital Adequacy Ratio and Leverage Ratio Calculation" (Practical Guidance 4465 for Specialized Business of the Japanese Institute of Certified Public Accountants).
The certain procedure is not part of the audit of the non-consolidated financial statements or the audit of the internal control over financial reporting but was conducted by the external auditor in the agreed-upon scope and under agreed-upon examination procedures, and is a report of the results presented to us. It thus does not represent an opinion or conclusion by the external auditor regarding the Basel III leverage ratio itself or parts of the internal control over the procedure to calculate the ratio.

Liquidity Coverage Ratio (LCR)

Non-consolidated

Quantitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a non-consolidated basis

	Items	Millions of Yen, %, the Number of Data			
		Fiscal Year 2025 4th Quarter		Fiscal Year 2025 3rd Quarter	
	High-Quality Liquid Assets (1)				
1	Total high-quality liquid assets (HQLA)		¥ 23,662,322		¥ 25,502,749
	Cash Outflows (2)	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
2	Cash outflows related to unsecured retail funding	¥ 19,359,439	¥ 1,793,953	¥ 19,214,035	¥ 1,778,277
3	of which: Stable deposits	2,033,306	60,999	2,049,621	61,488
4	of which: Less stable deposits	17,326,132	1,732,954	17,164,413	1,716,789
5	Cash outflows related to unsecured wholesale funding	15,826,975	11,934,614	14,603,167	10,738,714
6	of which: Qualifying operational deposits	—	—	—	—
7	of which: Cash outflows related to unsecured wholesale funding other than qualifying operational deposits and debt securities	11,193,525	7,301,164	11,060,243	7,195,790
8	of which: Debt securities	4,633,450	4,633,450	3,542,923	3,542,923
9	Cash outflows related to secured funding, etc.		87,123		8,903
10	Cash outflows related to derivative transactions, etc. funding programs, credit and liquidity facilities	7,267,114	3,060,777	7,063,660	2,972,444
11	of which: Cash outflows related to derivative transactions, etc.	883,505	883,505	867,189	867,189
12	of which: Cash outflows related to funding programs	—	—	—	—
13	of which: Cash outflows related to credit and liquidity facilities	6,383,609	2,177,271	6,196,471	2,105,254
14	Cash outflows related to contractual funding obligations, etc.	608,918	420,866	538,810	422,982
15	Cash outflows related to contingencies	999,832	25,227	980,982	24,869
16	Total cash outflows		17,322,562		15,946,192
	Cash Inflows (3)	Total Unweighted Value	Total Weighted Value	Total Unweighted Value	Total Weighted Value
17	Cash inflows related to secured lending, etc.	¥ 96,246	¥ —	¥ 92,841	¥ —
18	Cash inflows related to collection of loans, etc.	2,712,077	1,786,939	2,357,464	1,579,744
19	Other cash inflows	1,489,726	1,030,050	1,147,384	756,123
20	Total cash inflows	4,298,050	2,816,990	3,597,690	2,335,868
	Non-consolidated Liquidity Coverage Ratio (4)				
21	Total HQLA allowed to be included in the calculation		¥ 23,662,322		¥ 25,502,749
22	Net cash outflows		14,505,572		13,610,324
23	Non-consolidated Liquidity Coverage Ratio (LCR)		163.1		187.3
24	The number of data used to calculate the average value		58		62

Qualitative Disclosure Items for the Liquidity Coverage Ratio (LCR) on a non-consolidated basis

(1) Items concerning fluctuations in the LCR over time

Our non-consolidated LCR has trended steadily for the most part in the past two years.

(2) Items concerning evaluation of the LCR level

Our non-consolidated LCR satisfies the regulated level (100%) as required under liquidity ratio regulations and the actual LCR is roughly in line with our initial forecast. Going forward, we do not expect our LCR to deviate significantly from the current level.

(3) Items concerning the composition of totals for eligible high-quality liquid assets

The majority of our eligible high-quality liquid assets are reserve deposits held at central banks and sovereign bonds. There have been no material fluctuations in the composition of currencies, their types and locations. Furthermore, there has been no material difference between totals for eligible high-quality liquid assets and net cash outflows in major currencies.

(4) Other items concerning LCR

We don't apply the "Treatment for Qualifying Operational Deposits" and the "Additional Collateral Requirements at the Time of Market Valuation Change Based on the Scenario Approach" stipulated by the Notification.

In addition, for some data on items that have practical limitations, monthly or quarterly data are used to calculate daily averages.

Net Stable Funding Ratio (NSFR)

Non-consolidated

Non-consolidated Net Stable Funding Ratio

Quantitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a non-consolidated basis

Item No.		Millions of Yen, %				
		Fiscal Year 2025 4th Quarter				
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)						
1	Capital	¥ 2,860,658	¥ —	¥ —	¥ 293,925	¥ 3,154,583
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	2,860,658	—	—	267,501	3,128,159
3	of which: Other capital instruments that are not included in the above category	—	—	—	26,423	26,423
4	Funding from retail and small business customers	19,393,551	—	—	—	17,554,437
5	of which: Stable deposits	2,004,815	—	—	—	1,904,574
6	of which: Less stable deposits	17,388,736	—	—	—	15,649,863
7	Wholesale funding	4,602,532	32,909,861	3,697,391	8,291,690	16,243,601
8	of which: Operational deposits	—	—	—	—	—
9	of which: Other wholesale funding	4,602,532	32,909,861	3,697,391	8,291,690	16,243,601
10	Liabilities with matching interdependent assets	—	—	—	—	—
11	Other liabilities	949,660	341,386	35,810	371,053	29,010
12	of which: Derivative liabilities				359,947	
13	of which: All other liabilities and equity not included in the above categories	949,660	341,386	35,810	11,105	29,010
14	Total available stable funding					¥ 36,981,632
Required stable funding (RSF) items (2)						
15	HQLA					¥ 1,894,691
16	Deposits held at financial institutions for operational purposes	¥ —	¥ —	¥ —	¥ —	—
17	Loans, repo transactions-related assets, securities and other similar assets	288,960	6,591,665	2,697,593	27,395,191	26,640,127
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	—	668,010	—	—	0
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	94,239	2,427,792	877,800	3,479,681	4,365,296
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	12,228	2,849,752	1,524,331	13,131,546	13,354,321
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	4,837	10,272	66,646	50,875
22	of which: Residential mortgages	—	201,986	202,279	9,150,984	7,106,566
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	—	139,138	139,142	5,178,747	3,615,970
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	182,492	444,123	93,181	1,632,979	1,813,944
25	Assets with matching interdependent liabilities	—	—	—	—	—
26	Other assets	2,003,282	153,097	7,005	1,719,329	3,702,542
27	of which: Physical traded commodities, including gold	—				—
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				360,425	306,361
29	of which: Derivative assets				—	—
30	of which: Derivative liabilities (before deduction of variation margin posted)				70,196	70,196
31	of which: All other assets not included in the above categories	2,003,282	153,097	7,005	1,288,707	3,325,984
32	Off-balance sheet items				8,101,569	700,168
33	Total required stable funding					¥ 32,937,530
34	Non-consolidated net stable funding ratio (NSFR)					112.2%

Item No.		Millions of Yen, %				
		Fiscal Year 2025 3rd Quarter				
		Unweighted value by residual maturity				Weighted value
		No maturity	< 6 months	6 months to < 1yr	≥ 1yr	
Available stable funding (ASF) items (1)						
1	Capital	¥ **2,888,077**	¥ **—**	¥ **—**	¥ **299,250**	¥ **3,187,327**
2	of which: Common Equity Tier 1 capital, Additional Tier 1 capital and Tier 2 capital (excluding the proportion of Tier 2 instruments with residual maturity of less than one year) before the application of capital deductions	**2,888,077**	**—**	**—**	**274,797**	**3,162,875**
3	of which: Other capital instruments that are not included in the above category	**—**	**—**	**—**	**24,452**	**24,452**
4	Funding from retail and small business customers	**19,313,439**	**—**	**—**	**—**	**17,485,250**
5	of which: Stable deposits	**2,063,094**	**—**	**—**	**—**	**1,959,940**
6	of which: Less stable deposits	**17,250,344**	**—**	**—**	**—**	**15,525,310**
7	Wholesale funding	**4,525,455**	**33,824,138**	**3,034,903**	**8,606,998**	**15,941,418**
8	of which: Operational deposits	**—**	**—**	**—**	**—**	**—**
9	of which: Other wholesale funding	**4,525,455**	**33,824,138**	**3,034,903**	**8,606,998**	**15,941,418**
10	Liabilities with matching interdependent assets	**—**	**—**	**—**	**—**	**—**
11	Other liabilities	**917,687**	**570,365**	**28,284**	**10,096**	**24,238**
12	of which: Derivative liabilities				**—**	
13	of which: All other liabilities and equity not included in the above categories	**917,687**	**570,365**	**28,284**	**10,096**	**24,238**
14	Total available stable funding					¥ **36,638,234**
Required stable funding (RSF) items (2)						
15	HQLA					¥ **1,738,241**
16	Deposits held at financial institutions for operational purposes	¥ **—**	¥ **—**	¥ **—**	¥ **—**	**—**
17	Loans, repo transactions-related assets, securities and other similar assets	**276,507**	**6,918,552**	**2,466,923**	**26,926,925**	**26,410,453**
18	of which: Loans to- and repo transactions with- financial institutions (secured by level 1 HQLA)	**—**	**80,330**	**—**	**—**	**0**
19	of which: Loans to- and repo transactions with- financial institutions (not included in item 18)	**76,921**	**2,779,622**	**829,470**	**3,283,418**	**4,179,522**
20	of which: Loans and repo transactions-related assets (not included in item 18, 19 and 22)	**12,372**	**3,340,918**	**1,313,812**	**12,677,966**	**13,109,545**
21	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	**—**	**8,163**	**6,186**	**65,045**	**49,454**
22	of which: Residential mortgages	**—**	**203,194**	**204,419**	**9,270,591**	**7,202,763**
23	of which: With a risk weight of less than or equal to 35% under the Standardised Approach for credit risk	**—**	**139,351**	**140,142**	**5,225,744**	**3,646,911**
24	of which: Securities that are not in default and do not qualify as HQLA and other similar assets	**187,212**	**514,486**	**119,220**	**1,694,949**	**1,918,621**
25	Assets with matching interdependent liabilities	**—**	**—**	**—**	**—**	**—**
26	Other assets	**1,995,106**	**200,898**	**8,015**	**1,703,786**	**3,671,053**
27	of which: Physical traded commodities, including gold	**—**				**—**
28	of which: Assets posted as initial margin for derivative contracts and contributions to default funds of CCPs (including those that are not recorded on consolidated balance sheet)				**392,662**	**333,763**
29	of which: Derivative assets				**64,963**	**64,963**
30	of which: Derivative liabilities (before deduction of variation margin posted)				**64,017**	**64,017**
31	of which: All other assets not included in the above categories	**1,995,106**	**200,898**	**8,015**	**1,182,143**	**3,208,309**
32	Off-balance sheet items				**7,606,706**	**631,406**
33	Total required stable funding					¥ **32,451,154**
34	Non-consolidated net stable funding ratio (NSFR)					**112.9%**

Qualitative Disclosure Items for the Net Stable Funding Ratio (NSFR) on a non-consolidated basis

(1) Items concerning fluctuations in the non-consolidated NSFR over time

Our non-consolidated NSFR has remained mainly stable over the past three years.

(2) Items concerning special provisions for interdependent assets and liabilities

The "Special provisions for interdependent assets and liabilities" stipulated in the items under Article 101 of the Financial Services Agency Notification on Liquidity Ratio are not applied on a non-consolidated basis.

(3) Other items concerning non-consolidated NSFR

Our non-consolidated NSFR satisfies the regulated level (100%) and does not differ significantly from the initial forecast. In terms of the future NSFR forecast, we do not expect significant deviations from the current level.

Basel III Disclosure Data

This section outlines matters to be stated in explanatory documents relating to the fiscal year, separately stipulated by the Commissioner of the Financial Services Agency (Notification No.21 of Financial Services Agency, 2012) with regard to the matters regarding compensation as having a significant impact on the business operations or financial condition of a bank, a bank holding company, or their subsidiaries, as set forth in Article 19-2, Paragraph 1, Item 6, Article 19-3, Item 4 and Article 34-26, Paragraph 1, Item 5 of the Ordinance for Enforcement of the Banking Act (Ministry of Finance Ordinance No.10, 1982).

The following disclosure, unless otherwise stated, is with respect to Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank") as of the end of March 2026.

[Compensation Disclosure Data: SuMi TRUST Bank]

Compensation Disclosure Data:

Sumitomo Mitsui Trust Bank, Limited

1. Development Status of Organizational Structures Concerning Compensation, etc. for Applicable Officers and Employees within SuMi TRUST Bank Group

(1) Scope of "Applicable Officers and Employees"

The scope of "applicable officers" and "applicable employees, etc." (collectively "applicable officers and employees") as defined in the compensation notification to be disclosed is as follows:

(i) Scope of "Applicable Officers"

Applicable officers include directors of the Company, and exclude external directors.

(ii) Scope of "Applicable Employees, etc."

Of SuMi TRUST Bank's officers and employees outside the scope of applicable officers as well as officers and employees of its significant consolidated subsidiaries, a "person receiving a substantial amount of compensation" with a significant impact on the business operations or financial condition of SuMi TRUST Bank and its significant consolidated subsidiaries, are subject to disclosure as applicable employees, etc.

(a) Scope of "Significant Consolidated Subsidiary"

"Significant consolidated subsidiary" refers to a consolidated subsidiary either with its total assets representing more than 2% of the consolidated total assets or with a significant impact on SuMi TRUST Bank Group's management. No entities qualify.

(b) Scope of a "Person Receiving a Substantial Amount of Compensation"

A "person receiving a substantial amount of compensation" refers to a person who receives compensation in excess of a certain threshold amount from SuMi TRUST Bank or its significant consolidated subsidiaries. Such a threshold amount is set at ¥50 million within SuMi TRUST Bank Group.

This threshold amount has been determined based on the average compensation for officers of SuMi TRUST Group and SuMi TRUST Bank paid in the past three years (excluding the compensation paid to the officers who were newly appointed or retired during the period).

With respect to a person receiving lump-sum retirement benefit, this amount is first wholly deducted from the amount of compensation, then the "lump-sum retirement benefit divided by the number of years of service" is added back to calculate the deemed compensation for the purpose of determining whether the compensation is substantial or not.

(c) Scope of "Those with a Significant Impact on the Business Operations or Financial Condition of SuMi TRUST Bank Group"

"Those with a significant Impact on the business operations or financial condition of the group" refers to the persons who normally conduct transactions, or manage business affairs that have considerable impact on the business operations of SuMi TRUST Bank, SuMi TRUST Bank Group or its significant consolidated subsidiaries, or whose transactions can cause loss with significant impact on their financial condition. Specifically, they include executive officers and employees equivalent to general managers in the departments involving loan operations and market risk management.

(2) Names, Compositions, and Duties of the Committees and Other Major Institutions Which Supervise the Determination, Payment, and the Execution of Other Duties Regarding the Compensation, etc. for Applicable Officers and Employees

(i) Establishment and Securement of the Compensation Committee, etc.

SuMi TRUST Bank determines the total amount of remuneration for directors and executive officers at the General Meeting of Shareholders. In determining remuneration for directors and executive officers for this fiscal year, the allocation of remuneration for individual directors, excluding Audit and Supervisory Committee members, is decided by the Board of Directors, while that for individual directors who are members of the Audit and Supervisory Committee is entrusted to deliberations by the directors who are members of the Audit and Supervisory Committee, within the total amount of remuneration for directors and executive officers decided by the General Meeting of Shareholders.

SuMi TRUST Bank consults the Compensation Committee of SuMi TRUST Group on the policy regarding decisions on the content of compensation for directors (excluding Audit and Supervisory Committee members) and executive officers and reports the findings to the Board of Directors. The amounts of remuneration, etc. determined for individual directors and executive officers are also reported to the Compensation Committee.

(ii) Determination of Compensation for Applicable Employees, etc.

Compensation for employees, etc. within SuMi TRUST Bank Group is payable, subject to the policies established primarily by the Boards of Directors, etc. of SuMi TRUST Bank and its significant consolidated subsidiaries. According to such policies, compensation systems are designed by human resources departments of SuMi TRUST Bank and its significant consolidated subsidiaries, independent of the business promotion departments and documented as payroll rules, etc. Information on the compensation systems of the significant consolidated subsidiaries is reported to, and verified by, the Human Resources Department of SuMi TRUST Bank on a regular basis.

(iii) Determination of Compensation, etc. for Overseas Employees, etc.

Compensation for overseas employees, etc. is determined and payable under the local compensation system established by each overseas operation on its own, in compliance with local laws and regulations and local employment practices. Establishment and change of overseas compensation systems require consultation with, and validity verification by, the Human Resources Department of SuMi TRUST Bank.

(iv) Total Amount of Compensation Paid to the Members of the Compensation Committee, etc. and the Number of Meetings Held for Compensation Committee, etc.

	The number of meetings held (April 1, 2025-March 31, 2026)	Total amount of compensation*
Board of Directors (SuMi TRUST Bank)	3 times	—

Note: The total amount of compensation, etc. is not stated as the amount equivalent to the compensation related to the execution of the duties for the Board of Directors alone cannot be calculated separately.

2. Adequacy Evaluation of Design and Operation of the Compensation System for Applicable Officers and Employees of SuMi TRUST Bank

(1) Policies Concerning Compensation, etc. for Applicable Officers and Employees

(i) Policies Concerning the Compensation for "Applicable Officers"

The Group has defined its "Purpose" as "Trust for a flourishing future," and placed at the core of its management philosophy the notion of "balanced creation of both social value and economic value" with the goal of realizing the development of a sustainable society and achieving sustainable and stable growth for the Group. Recognizing the role that officer compensation plays in each and every executive's efforts to realize the goal and act in a manner that embodies its "Purpose," SuMi TRUST Bank will constantly review its policies and systems to ensure that they are based on the philosophy.

The limit on compensation for directors and officers for this fiscal year decided by the General Meeting of Shareholders is ¥1,500 million per year for directors, excluding Audit and Supervisory Committee members, and ¥240 million per year for directors that are members of the Audit and Supervisory Committee. A total of ¥1,000 million as the limit for stock compensation (share delivery trust) for directors excluding Audit and Supervisory Committee members for the period from the fiscal year ended March 31, 2024 to the fiscal year ending March 31, 2026 has also been separately resolved.

Compensation for directors is intended to function effectively as an incentive to make improvements in corporate performance and expand corporate value in order to achieve steady and sustainable growth of SuMi TRUST Bank Group.

The amount of compensation is also aimed at reflecting corporate performance, the contribution of each director to corporate performance, efforts for expansion of business operations in the medium- to long-term, and for improvement of corporate value, and so forth. Amounts of compensation are determined based on an annual compensation policy determined by the Board of Directors and on an objective evaluation made by the Performance Evaluation Committee.

Furthermore, we have introduced a share delivery trust system (RS Trust) as a form of stock compensation linked to our medium-term performance to further enhance the motivation and morale of directors so as to help drive stock price increases, improve our medium- to long-term performance, and ultimately enhance shareholder value.

(ii) Policies Concerning Compensation for "Applicable Employees, etc."

Compensation for the applicable employees, etc. of SuMi TRUST Bank Group is determined by performance assessments, to reflect each employee's contribution to corporate performance in determining a performance-linked portion and evaluating the achievement of targets. The human resources departments at each company have ensured that compensation payments are not excessively performance-oriented, on the basis of the compensation system in place, current status of performance assessment and actual payment records.

On the other hand, compensation for applicable overseas employees, etc. is determined under a basic principle by which salary levels are determined based on job description and responsibility, while bonuses are determined based on performance. Meanwhile, the total compensation budget is capped locally, based on the performance of each operation, preventing excessive impact on the overall compensation fund from individual employees' extraordinary performance.

(2) Regarding the Influence of the Overall Level of Remuneration on Capital

(i) Officer Compensation

The Board of Directors determines remuneration for officers after checking the situation of profit and loss in the current fiscal year and the consistency with future management strategies. It has been confirmed that the total payment amount of officer compensation in the current fiscal year does not have a significant impact, considering the profit level, etc. in the current fiscal year.

(ii) Salaries for Employees

As for the salaries for employees, the business situation of SuMi TRUST Bank is reflected in the part that changes according to the performance of SuMi TRUST Bank and individuals and bonuses. It has been confirmed that the total payment amount of salaries for employees in the current fiscal year does not have a significant impact, considering the profit level, etc. in the current fiscal year.

(3) Regarding the Monitoring of the Operation of the Remuneration System

As for performance-based variable remuneration, such as directors' bonuses, the Compensation Committee of SuMi TRUST Group monitors the operation of the remuneration system by checking the ratio of variable remuneration to the total amount of remuneration and the appropriateness of the payment amount, and confirms that performance-based pay is not excessive.

3. Regarding the Consistency between the Systems of Remuneration for Applicable Officers and Employees of SuMi TRUST Bank and Risk Management, and the Linkage between the Remuneration and Performance of Applicable Employees, etc. of SuMi TRUST Bank Group

In determining the remuneration of applicable officers, we consult with the Compensation Committee of SuMi TRUST Group regarding the policy for determining remuneration for individuals, and the decision is made by the Board of Directors after receiving the report of the Committee. In addition, we have introduced a system whereby individual remuneration is reported to the Compensation Committee for deliberation, and a system is in place to check whether the remuneration is appropriate in accordance with SuMi TRUST Bank's policy for determining individual remuneration as reported by the Compensation Committee. In determining the remuneration of applicable employees, etc., SuMi TRUST Bank takes into consideration SuMi TRUST Bank Group's financial situation and other factors before implementing budgetary measures.

4. Types, Total Amount of Payment, and Payment Method of Compensation, etc. for Applicable Officers and Employees of SuMi TRUST Bank Group

(1) REM1: Compensation, etc. Allocated to the Fiscal Year under Review

REM1: Compensation, etc. allocated to the fiscal year under review			Persons, Millions of Yen	
			a	b
Item No.			Applicable Officers	Applicable Employees, etc.
1	Fixed compensation	The number of applicable officers and employees, etc.	14	68
2		Total amount of fixed compensation (3+5+7)	¥ 485	¥ 2,961
3		of Which: Cash compensation amount	485	2,961
4		of 3 above: Deferred amount	—	—
5		of Which: Stock compensation amount or Stock-linked compensation amount	—	—
6		of 5 above: Deferred amount	—	—
7		of Which: Other compensation amount	—	—
8		of 7 above: Deferred amount	—	—
9	Variable compensation	The number of applicable officers and employees, etc.	12	68
10		Total amount of variable compensation (11+13+15)	¥ 306	¥ 1,469
11		of Which: Cash compensation amount	143	1,266
12		of 11 above: Deferred amount	—	—
13		of Which: Stock compensation amount or Stock-linked compensation amount	162	203
14		of 13 above: Deferred amount	—	—
15		of Which: Other compensation amount	—	—
16		of 15 above: Deferred amount	—	—
17	Retirement benefits	The number of applicable officers and employees, etc.	—	—
18		Total amount of Retirement benefits	¥ —	¥ —
19		of Which: Deferred amount	—	—
20	Other compensation	The number of applicable officers and employees, etc.	3	—
21		Total amount of other compensation	¥ 3	¥ —
22		of Which: Deferred amount	—	—
23	Total amount of compensation (2+10+18+21)		¥ 795	¥ 4,431

(2) REM2: Special Rewards, etc.

REM2: Special rewards, etc.	Persons, Millions of Yen					
	a	b	c	d	e	f
	Bonus guarantee		Lump-sum payment when hiring		Premium retirement payment	
	Headcount	Total amount	Headcount	Total amount	Headcount	Total amount
Applicable Officers	—	—	—	—	—	—
Applicable Employees, etc.	—	—	—	—	—	—

5. Other Items to be Referred Concerning the Compensation System for Applicable Officers and Employees of SuMi TRUST Bank Group

Not applicable, other than those items raised in the preceding sections.

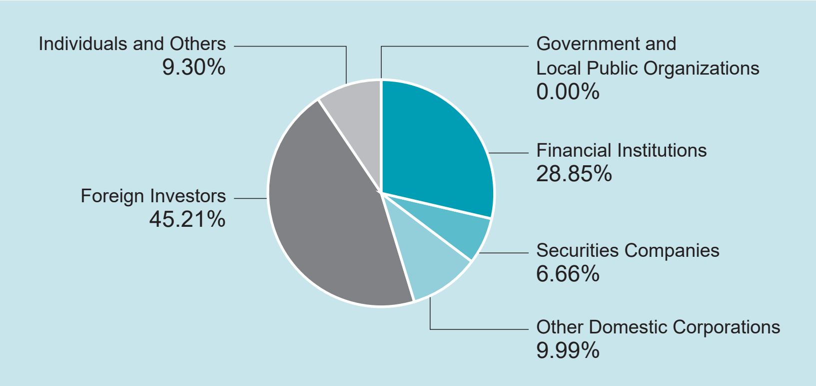
Stock Information (as of March 31, 2026)

Major Shareholders (Common Shares)

	Name of Shareholder	Number of Shares Held (Shares)	Percentage of Total Shares (%)
1	The Master Trust Bank of Japan, Ltd. (Trust Account)	103,221,100	14.78
2	Custody Bank of Japan, Ltd. (Trust Account)	44,546,297	6.37
3	STATE STREET BANK AND TRUST COMPANY 505001	30,237,233	4.33
4	STATE STREET BANK AND TRUST COMPANY 505103	11,289,080	1.61
5	JP MORGAN CHASE BANK 385642	10,173,459	1.45
6	JP MORGAN CHASE BANK 385781	10,128,543	1.45
7	THE CHASE MANHATTAN BANK, N. A. LONDONSECS LENDING OMNIBUS ACCOUNT	9,852,350	1.41
8	JP Morgan Securities Japan, Co., Ltd.	9,845,952	1.41
9	The Nomura Trust and Banking Co., Ltd. (Trust Account)	8,879,600	1.27
10	THE BANK OF NEW YORK MELLON AS DEPOSITARY BANK FOR DEPOSITARY RECEIPT HOLDERS	8,818,835	1.26

(Note1) Percentage of shares held is calculated by deducting own shares (576,040 shares), rounded down to two decimal places.
(Note2) Of the shares held by Custody Bank of Japan, Ltd. (trust account), 1,073,823 are included in the trust assets of the share delivery trust and RS trust for directors and 178,097 are included in the trust assets of the RS trust for employees and are accounted for as treasury stocks in the consolidated financial statements and the financial statements of SuMi TRUST Group, but these figures have not been deducted from the total issued shares.

Composition of Shareholders (Common Shares)



(Note1) The number of shares per unit is 100 shares.
(Note2) Treasury Stock (576,040 shares) includes 5,760 units in “Individuals and Others” and 40 shares in “Shares constituting less than one unit.”
(Note3) In the “Financial Institutions”, the shares held by Custody Bank of Japan, Ltd. (trust account) includes 10,738 units in trust assets of the share delivery trust and RS trust for directors and 1,780 units in trust assets of the RS trust for employees.
(Note4) In the “Other Domestic Corporations” row, the shares held in the name of Japan Securities Depository Center, Incorporated includes 12 units.

ADR (American Depositary Receipt) Information

Conversion Ratio	5ADRs = 1 Underlying Share (Underlying Share: Sumitomo Mitsui Trust Group’s Common Share)
Exchange:	OTC (Over-the-Counter)
Symbol:	SUTNY
CUSIP:	86562X106
Level of Program:	Level I
Depositary:	The Bank of New York Mellon Depositary Receipts Division 240 Greenwich Street, New York, NY 10286, U.S.A. Telephone: 1 (201) 680-6825 U.S. toll free: 888-269-2377 (888-BNY-ADRS) https://www.adrbnymellon.com/

Other Data

Authorized Shares:	
Common Shares:	1,700,000,000 Shares
Preferred Shares:	40,000,000 Shares
Number of Shares issued:	
Common Shares:	698,812,980 Shares
Preferred Shares:	0 Shares
Number of Shareholders:	
Common Shares:	99,439
Preferred Shares:	0

Disclosure Policy

Sumitomo Mitsui Trust Group, Inc. is fully aware of the importance of its social responsibility and public mission, and constantly seeks to secure unwavering trust from society through sound management based on rigorous self-discipline. For this purpose, we endeavor to ensure appropriate disclosure of corporate information to assure the transparency of our corporate management.

Attitude toward Disclosure

We not only comply strictly with various laws and rules, such as the Companies Act, the Banking Law and the Financial Instruments and Exchange Act (including the rules for timely disclosure of corporate information, etc., defined by securities exchanges on which our shares are listed), but also endeavor to disclose corporate information that helps our clients, shareholders, and investors better understand SuMi TRUST Group, under the basic conditions of appropriate timing, accuracy and fairness, and realize highly transparent management.

We do not release personal information, client data or any information, the disclosure of which violates the rights of the parties concerned by such action.

Disclosure Methods

When disclosing information, we make active use of the Internet, various publications and other media tools to reach the broadest possible number of interested parties, whether clients, shareholders or investors, in or outside Japan, in a timely, accurate and fair manner.

In the disclosure of various materials, we strive to provide easy-to-understand explanations of the main points of SuMi TRUST Group's management policies, business results, finance situation, etc. We explain these main points at our information meetings, etc.

Establishment of Disclosure System

We maintain and promote the appropriate disclosure system by such means as the establishment of Corporate Communications Council to ensure disclosure of SuMi TRUST Group's information in accordance with the above disclosure policy.

Contact:
Investor & Shareholder Relations Department
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e-mail: ir@smtg.jp
URL: https://www.smtg.jp/english/