

December 19, 2025

To whom it may concern

Sumitomo Mitsui Trust Group, Inc.

**Notice regarding Additional Acquisition of Common Shares of  
SBI Sumishin Net Bank by Sumitomo Mitsui Trust Bank,  
and the Establishment of Business Alliance among Sumitomo Mitsui Trust Bank,  
NTT DOCOMO, and SBI Sumishin Net Bank**

Please be informed that Sumitomo Mitsui Trust Bank, Limited (President: Kazuya Oyama, hereinafter “SuMiTB”), a subsidiary of Sumitomo Mitsui Trust Group, Inc. (Director, President & CEO: Toru Takakura, hereinafter “SuMiTG”) today announced the attached press release.

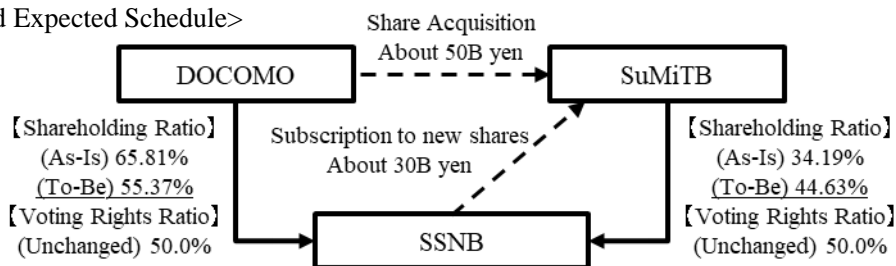
1. Overview of the Additional Share Acquisition and the New Trade Name of SBI Sumishin Net Bank

SuMiTB will acquire additional shares of SBI Sumishin Net Bank, Ltd. (President & CEO: Noriaki Maruyama, hereinafter “SSNB”) through (i) the purchase of a portion of the shares owned by NTT DOCOMO, Inc. (President & CEO: Yoshiaki Maeda, hereinafter “DOCOMO”), and (ii) the subscription to a third-party allotment of new shares issued by SSNB (both of transaction referred to as the “Additional Acquisition”). As a result of the Additional Acquisition, SuMiTB will hold 44.63% of SSNB’s shares, increasing from present shareholding ratio of 34.19%. The voting rights ratio will remain unchanged at 50%, and SSNB will continue to be an equity-method affiliate of SuMiTB.

With the capital increase resulting from the share issuance, SSNB aims to further accelerate its growth. SuMiTB has been strengthening its collaborative relationship with SSNB and DOCOMO, co-management partners of SSNB, based on the business alliance agreement executed on May 29, 2025. Leveraging the Additional Acquisition as a foundation, SuMiTB will further promote and deepen this partnership.

Subject to regulatory approvals, SSNB plans to change its trade name to “DOCOMO SMTB Net Bank, Inc.” as of August 3, 2026. The new name reflects the strong commitment of DOCOMO and SMTB, as shareholders, to jointly support the SSNB’s further growth. Through the collaboration between DOCOMO, which possesses multiple channels including its membership base and DOCOMO-shops, and SuMiTB, which brings experience in banking management and advanced financial services, DOCOMO and SuMiTB are committed to enhancing SSNB’s corporate value.

<Structure and Expected Schedule>



Execution date of share acquisition and subscription to new shares: December 25, 2025

## 2. Aim of DOCOMO, SSNB, and SuMiTB

DOCOMO has its strength of “touch point in everyday lives”, including its extensive client base of over 100 million members and its broad range of lifestyle services such as telecommunications and daily-use of d-POINTS. SSNB has its strength of “technology-driven convenience”, including banking services that can be that can be fully accessed via smartphone and an outstanding client-centric UI/UX. SuMiTB has its strength of “close support with advanced expertise”, including a diverse range of financial services and asset formation support tailored to individual client needs.

By cooperating together, we three companies aim to realize “The future without borders: life and money life as one”, where financial services seamlessly blend into everyday life, from daily-use to highly expertise needs. For details on specific initiatives, please refer to Attachment 1.

< Values the three companies aim to offer >



## 3. Strategic Purpose of Business Alliance for us

< Expansion of Client Base >

Through enhanced collaboration with d-POINTS, advanced digital marketing leveraging DOCOMO’s extensive client touchpoints and big data, and via SSNB, offering of trust bank-oriented products and services, including asset management, real estate, and inheritance services, we aim to deliver its specialized services to a broader client base.

< Strengthening Digital Services >

By offering services that utilize digital technologies developed through the partnership with DOCOMO, and promoting “SuMi TRUST NEOBANK”, which SuMiTB and SSNB offers together, as the integrated service with SuMiTB’s bank account and related services, we aim to reinforce its digital service capabilities and expand the delivery exposure for our high value-added services.

In addition, we aim to provide investment products in private assets, one of these leveraging assets of NTT Group through SSNB.

< Efficient Use of the Balance Sheet >

SSNB has expanded its balance sheet by growing total deposit balance centered on liquid deposits and by offering competitive mortgage loans. Further significant growth is anticipated through initiatives arising from the alliance with DOCOMO. By expanding the mortgage loan initiatives offered through SuMi TRUST NEOBANK, we aim to enhance capital efficiency while maintaining existing client engagement.

SuMiTG upholds its Purpose, “Trust for a flourishing future” and is committed to realizing FINANCIAL WELL-BEING for our clients and society in the age of the 100-year life. Through Business Alliance with DOCOMO and SSNB, we continue to demonstrate its advanced expertise in the field of digital services and aim to become the best partner of a broader range of clients.

End

For further information, please contact:

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December 19, 2025

To whom it may concern

NTT DOCOMO, Inc.  
Sumitomo Mitsui Trust Bank, Limited.  
SBI Sumishin Net Bank, Ltd.

**Notice regarding Change of the Trade Name of SBI Sumishin Net Bank to**  
**“DOCOMO SMTB Net Bank, Inc.”,**  
**Capital Reorganization, and Launch of Business Alliance among the Companies**

NTT DOCOMO, Inc. (President & CEO: Yoshiaki Maeda; hereinafter “DOCOMO”), Sumitomo Mitsui Trust Bank, Limited (President: Kazuya Oyama; hereinafter “SuMiTB”), and SBI Sumishin Net Bank, Ltd. (Head Office: Minato-ku, Tokyo; President & CEO: Noriaki Maruyama; hereinafter “SSNB”, and collectively referred to as “we” or “the Companies”) hereby announce that we have determined to change the trade name of SSNB to DOCOMO SMTB Net Bank, Ltd. (hereinafter “DOCOMO SMTB Net Bank”) from August 3, 2026. This change is subject to the approval of Financial Services Agency.

In addition, for the purpose of further accelerating the growth of SSNB and strengthening the partnership between DOCOMO and SuMiTB regarding co-management of SSNB, a capital reorganization of SSNB will be carried out on December 25, 2025.

Furthermore, we plan to sequentially launch collaborative initiatives aimed at creating new value through the combined strengths and management resources of the Companies.

**1. About the New Trade Name**

■ New Trade Name

DOCOMO SMTB Net Bank, Ltd.

■ New Service Brand Logo



■ Scheduled date of change

August 3, 2026

■ Reason of change

As of October 1, SSNB has become a consolidated subsidiary of DOCOMO and under co-management between DOCOMO and SuMiTB. The new trade name, “DOCOMO SMTB Net Bank,” reflects the strong commitment of DOCOMO and SMTB, as shareholders, to jointly support the SSNB’s further growth.

Since October 1, 2025, DOCOMO and SuMiTB have already launched the New Service Brand “d NEOBANK” and will continue to be committed to enhancing SSNB’s corporate value through the collaboration between DOCOMO’s multiple channels including its membership base and DOCOMO-shops and SuMiTB’s experience in banking management and advanced financial services.

Furthermore, beginning on and after, August 3, 2026, the new trade name will be used across all services provided by SSNB. For details regarding the new trade name, please refer to [HERE](#).

## **2. About the Capital Reorganization**

We carry out a capital reorganization of SSNB for the purpose of further accelerating the growth of SSNB and strengthening the partnership between DOCOMO and SuMiTB regarding co-management of SSNB.

In detail, on December 25, 2025, DOCOMO will transfer to SuMiTB a portion of the shares of SSNB that it holds. On the same day, SuMiTB will subscribe to a third-party allotment of new shares issued by SSNB, which can strengthen SSNB’s capital for further growth. Please note that the voting rights ratio between DOCOMO and SuMiTB will remain unchanged.

### **■ Overview of the Share Transfer between DOCOMO and SuMiTB**

DOCOMO will transfer to SuMiTB a portion of the common shares of SSNB that it holds, amounting to approximately 50 billion yen.

### **■ Overview of the Third-Party Allotment of New Shares conducted by SSNB**

SuMiTB will subscribe to a third-party allotment of new common shares issued by SSNB, amounting to approximately 30 billion yen.

### **■ Shareholding Ratio and Voting Rights Ratio after the Capital Reorganization**

After the Capital Reorganization above, the shareholding ratio of DOCOMO and SuMiTB will be 55.37% and 44.63% respectively. However, by converting the Class A preferred shares held by DOCOMO into common shares, the voting rights ratio will be adjusted to 50.00% each.

The settlement date for the share transfer, the payment date for the third-party allotment, and the conversion of the Class A preferred shares into common shares are all scheduled December 25, 2025.

## **3. About the Collaborative Initiatives**

We plan to sequentially launch collaborative initiatives aimed at creating new value.

### **■ DOCOMO and SSNB Collaboration Initiatives**

#### **① Earn d POINTs (\*1) beneficially with usage of SSNB’s Bank Accounts**

Clients will earn d POINTs beneficially by setting up payroll account service or direct debit service with SSNB’s bank account, as well as using a bundle plan with DOCOMO mobile service.

#### **② Special Benefits through DOCOMO Services × SSNB’s Bank Accounts**

When clients set their SSNB’s bank account as the payment account for their d Card and use their d Card for in-store purchases, clients can be offered benefits that increase the d POINT reward rate. In addition, for

d CARD, benefits based on the deposit balance in SSNB's bank account are planned. Various other benefits will also be offered when DOCOMO services and SSNB's bank accounts are used together.

③ Preferential Mortgage Rates for DOCOMO Service Users

Clients who use DOCOMO services will be eligible for preferential mortgage interest rates.

④ Integration of SSNB and Monex Securities Services

Through simultaneous account opening, clients can apply for and open a SSNB's bank account and a Monex Securities' comprehensive trading account in one streamlined process, making various applications smoother.

Additionally, a sweep function will be introduced to facilitate smooth fund transfers between SSNB's bank accounts and Monex Securities accounts. This will allow automatic fund transfers from SSNB's bank accounts when trading with Monex Securities.

Furthermore, special benefits will be offered for clients who use services of DOCOMO, SSNB, and Monex Securities.

■ SuMiTB and SSNB Collaboration Initiatives

① Expansion of SuMi TRUST NEOBANK (\*3) Mortgage

SuMiTB will expand the sales of mortgage loans offered through "SuMi TRUST NEOBANK\*\*". With attractive interest rates and comprehensive coverage, SuMi TRUST NEOBANK mortgage loan provides a one-stop service—from consultation to application—handled entirely by SuMiTB.

② Offer SuMiTB × SSNB Service more Seamlessly and Conveniently

SuMiTB will sequentially offer SSNB clients various high-specialized services and products such as asset management—like SuMiTB's Fund Wrap accounts—real estate, and inheritance solutions.

In addition, for SuMiTB clients, the linkage between their SuMiTB's bank account and SuMi TRUST NEOBANK bank account will be enhanced, which enable clients to use SuMi TRUST NEOBANK bank account as a highly convenient and daily-use account.

③ Providing Investment Opportunities in Private Assets through SSNB

SuMiTB aims to provide financial products that allow SSNB clients to invest in private assets, that have low liquidity but stable expected return.

■ DOCOMO and SuMiTB Collaboration Initiatives

① Points Earned through SuMiTB Product or Service can be Exchanged for d POINTs

SuMiTB will launch "Smart Life Designer Point Program", which enables clients to earn points that can be exchanged for d POINTs in "Smart Life Designer (\*4)" the asset management app offered by SuMiTB. In addition, to commemorate the business alliance with DOCOMO, SuMiTB will implement a special time-deposit campaign, in which clients can benefit preferential interest rates and bonus points. The start date of new Program and Campaign is January 13, 2026, and point exchange for d POINTs is scheduled to begin on March 31, 2026. In addition, SuMiTB is considering implementing a feature in SuMiTB's app, "KABUNUSHI PASSPORT (\*5)" that will enable clients to exchange earned points for d POINTs around fiscal 2026.

There are specific conditions for application of preferential interest rates or present of points.

② Development of other New Services

DOCOMO and SuMiTB will advance the development of new financial products leveraging NTT Group assets, as well as provide asset management and succession services utilizing digital technologies.

We three companies aim to realize “The future without borders: life and money life as one”, where financial services seamlessly blend into everyday life, from daily-use to highly expertise needs.

(\*1) The d POINTs may be issued as points with limited validity and usage. Details will be announced on the SSNB or DOCOMO websites once finalized.

(\*2) “d-CARD®” is registered trademark of DOCOMO.

(\*3) “SuMi TRUST NEOABNK” is the service which enables clients to access both the “Smart Life Designer” asset management app offered by SuMiTB and the banking services of SSNB.

(\*4) “Smart Life Designer” is a free app that provides comprehensive aggregation services, including ideal life planning tools, integrated management of household and asset, the function of confirmation of Defined Contribution (DC) pension plan balances, and information services related to asset formation.

(\*5) “KABUNUSHI PASSPORT” is a free app provided by SuMiTB for individual shareholders. It enables centralized management of information such as general meeting details, dividends, and shareholder benefits, as well as the exercise of voting rights.

End

December 19, 2025

To whom it may concern

Sumitomo Mitsui Trust Bank, Limited.

**Notice regarding the Release of “Smart Life Designer Point Program”  
and Implementation of Sumitomo Mitsui Trust Bank × NTT DOCOMO  
Collaboration Commemorative Campaign**

Sumitomo Mitsui Trust Bank, Limited (President: Kazuya Oyama; hereinafter “SuMiTB”) hereby announces the release of “Smart Life Designer Point Program”, which enables clients to earn points that can be exchanged for d POINTs in “Smart Life Designer”, the asset management app offered by SuMiTB. In addition, to commemorate the business alliance with NTT DOCOMO, Inc. (President & CEO: Yoshiaki Maeda; hereinafter “DOCOMO”), SuMiTB will implement a special time-deposit campaign.

**1. About “Smart Life Designer Point Program”**

SuMiTB’s smartphone app “Smart Life Designer”<sup>\*</sup> is a free app that provides comprehensive aggregation services, including ideal life planning tools, integrated management of household and asset, the function of confirmation of Defined Contribution(DC) pension plan balances, and information services related to asset formation. Widely used by clients, the app surpassed 700,000 cumulative users as of the end of November 2025.

“Smart Life Designer” aims to support clients in achieving Financial Well-Being<sup>\*\*</sup> by guiding them through three steps—Learn, Understand, and Act/Consult—to help resolve financial concerns. Since its release in April 2022, SuMiTB has continuously enhanced the app’s functionality, including the introduction of single sign-on to the SuMiTB Life Guide for DC plan participants and asset labeling features that allow clients to manage bank accounts according to purpose.

As part of the business alliance with DOCOMO, SuMiTB will release the “Smart Life Designer Point Program” collaborated with d POINTs, aiming to provide much more clients with opportunities to enter this program and achieve individual Financial Well-Being by leveraging DOCOMO’s extensive big data.

Under this program, clients will earn points based on their use of the app—such as logging in or linking SuMiTB’s bank accounts and/or accounts of Defined Contribution pension plans—as well as according to the total balance of linked assets. In addition, clients can earn points by participating in campaigns offered by SuMiTB. There are specific conditions for exchanging for d POINTS. The program will commence on January 13, 2026, and clients can exchange for d POINTs on March 31, 2026. Program contents will be expanded in phases.

<sup>\*</sup>For further information of the app “Smart Life Designer”, please click [HERE](#).

<sup>\*\*</sup>“Financial Well-Being” refers to a state in which individuals are free from anxiety about money and are able to face to their money life in a healthy manner, enabling them to live with confidence and peace of mind.

## **2. About “SuMiTB × DOCOMO Collaboration Commemorative Campaign”**

In conjunction with the release of the “Smart Life Designer Point Program”, SuMiTB will implement a special campaign to commemorate the business alliance with DOCOMO.

Clients who deposit JPY 3 million or more per contract in designated time deposit products with new money will be eligible for preferential interest rates.

Furthermore, clients who, in addition to making a time deposit, link their SuMiTB’s bank account to the app “Smart Life Designer”, by the specific deadline will receive up to the equivalent of JPY 30,000 in points, according to the amount deposited in the time deposit\*\*\*.

\*\*\* There are specific conditions for application of preferential interest rates or present of points. For further information of Campaign, please click [HERE](#).

< Implementation Period > January 13, 2026—March 13, 2026

End