

# *Explanatory Material*

*1st Quarter of Fiscal Year 2026  
ended on June 30, 2026*



Trust for a flourishing future

**SUMITOMO MITSUI TRUST GROUP**

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<Definition of terms in this document>  
Sumitomo Mitsui Trust Group (Consolidated): "SuMiTG" or "Consolidated"  
Sumitomo Mitsui Trust Bank (Non-consolidated): "SuMiTB" or "Non-Consolidated"

### Legal Disclaimer

Regarding forward-looking Statements contained in this material

This material contains information that constitutes forward-looking statements. Such forward-looking statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those in the forward-looking statements as a result of various factors including but not limited to changes in managerial circumstances. By virtue of the aforementioned reasons, Sumitomo Mitsui Trust Group, Inc. hereby cautions against sole reliance on such forward-looking statements in making investment decisions.

## Financial figures

### 1. Status of profit and loss

[Consolidated]

|                                                                                                                                                                                                                                                                                                                                                     |    | 1QFY2026       | 1QFY2025      | Change        | (Millions of yen)<br>Full<br>FY2025 |
|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----|----------------|---------------|---------------|-------------------------------------|
| Consolidated gross business profit (*1)                                                                                                                                                                                                                                                                                                             | 1  | 254,811        | 199,821       | 54,989        | 860,835                             |
| Consolidated gross business profit<br>(after written-off of principal guaranteed trust a/c) (1 + 20)                                                                                                                                                                                                                                                | 2  | 254,811        | 199,821       | 54,989        | 860,835                             |
| Net interest income and related profit                                                                                                                                                                                                                                                                                                              | 3  | 19,310         | (9,070)       | 28,381        | (6,113)                             |
| Net interest income                                                                                                                                                                                                                                                                                                                                 | 4  | 16,172         | (12,954)      | 29,127        | (22,040)                            |
| Trust fees from principal guaranteed trust a/c<br>(before written-off of principal guaranteed trust a/c)                                                                                                                                                                                                                                            | 5  | 3,137          | 3,883         | (745)         | 15,926                              |
| Net fees and commissions and related profit                                                                                                                                                                                                                                                                                                         | 6  | 136,857        | 113,547       | 23,309        | 521,153                             |
| Net fees and commissions                                                                                                                                                                                                                                                                                                                            | 7  | 108,271        | 88,333        | 19,938        | 411,645                             |
| Other trust fees                                                                                                                                                                                                                                                                                                                                    | 8  | 28,585         | 25,214        | 3,370         | 109,508                             |
| Net trading profit                                                                                                                                                                                                                                                                                                                                  | 9  | 30,592         | 1,962         | 28,630        | 88,748                              |
| Net other operating profit                                                                                                                                                                                                                                                                                                                          | 10 | 68,050         | 93,381        | (25,331)      | 257,046                             |
| Net gains (losses) on foreign exchange transactions                                                                                                                                                                                                                                                                                                 | 11 | 59,871         | 96,190        | (36,318)      | 296,512                             |
| Net gains (losses) on bonds                                                                                                                                                                                                                                                                                                                         | 12 | 1,461          | 792           | 669           | (51,869)                            |
| Net gains (losses) from derivatives other than for trading or hedging                                                                                                                                                                                                                                                                               | 13 | (3,858)        | (11,491)      | 7,633         | (16,734)                            |
| General and administrative expenses                                                                                                                                                                                                                                                                                                                 | 14 | (150,357)      | (136,833)     | (13,524)      | (565,021)                           |
| (excluding amortization of goodwill)                                                                                                                                                                                                                                                                                                                | 15 | (149,348)      | (135,828)     | (13,520)      | (560,995)                           |
| Personnel expenses                                                                                                                                                                                                                                                                                                                                  | 16 | (66,120)       | (59,581)      | (6,539)       | (244,880)                           |
| Non-personnel expenses excluding taxes                                                                                                                                                                                                                                                                                                              | 17 | (78,852)       | (72,731)      | (6,121)       | (301,086)                           |
| Taxes other than income taxes                                                                                                                                                                                                                                                                                                                       | 18 | (5,384)        | (4,520)       | (863)         | (19,053)                            |
| Provision of general allowance for loan losses                                                                                                                                                                                                                                                                                                      | 19 | (899)          | -             | (899)         | (12,719)                            |
| Principal guaranteed trust a/c credit costs                                                                                                                                                                                                                                                                                                         | 20 | -              | -             | -             | -                                   |
| Banking a/c credit costs                                                                                                                                                                                                                                                                                                                            | 21 | (617)          | (24)          | (592)         | (13,670)                            |
| Written-off of loans                                                                                                                                                                                                                                                                                                                                | 22 | (20)           | (24)          | 4             | (2,309)                             |
| Provision of specific allowance for loan losses                                                                                                                                                                                                                                                                                                     | 23 | (597)          | -             | (597)         | (9,894)                             |
| Losses on sales of loans                                                                                                                                                                                                                                                                                                                            | 24 | -              | -             | -             | (1,466)                             |
| Reversal of allowance for loan losses                                                                                                                                                                                                                                                                                                               | 25 | -              | 1,130         | (1,130)       | -                                   |
| Recoveries of written-off claims                                                                                                                                                                                                                                                                                                                    | 26 | 193            | 209           | (16)          | 2,481                               |
| Net gains (losses) on stocks                                                                                                                                                                                                                                                                                                                        | 27 | 61,416         | 20,484        | 40,932        | 138,883                             |
| Losses on devaluation of stocks                                                                                                                                                                                                                                                                                                                     | 28 | -              | (408)         | 408           | (4,127)                             |
| Net income from affiliates by equity method                                                                                                                                                                                                                                                                                                         | 29 | 5,012          | 4,830         | 181           | 23,754                              |
| Others                                                                                                                                                                                                                                                                                                                                              | 30 | 3,910          | (6,426)       | 10,337        | (33,044)                            |
| <b>Ordinary profit</b>                                                                                                                                                                                                                                                                                                                              | 31 | <b>173,469</b> | <b>83,192</b> | <b>90,277</b> | <b>401,499</b>                      |
| Extraordinary profit (*2)                                                                                                                                                                                                                                                                                                                           | 32 | 18,562         | 40,524        | (21,962)      | 26,557                              |
| Income before income tax                                                                                                                                                                                                                                                                                                                            | 33 | 192,031        | 123,716       | 68,315        | 428,056                             |
| Total income taxes                                                                                                                                                                                                                                                                                                                                  | 34 | (49,314)       | (30,220)      | (19,094)      | (107,511)                           |
| Income taxes-current                                                                                                                                                                                                                                                                                                                                | 35 | (54,718)       | (27,331)      | (27,387)      | (136,175)                           |
| Income taxes-deferred                                                                                                                                                                                                                                                                                                                               | 36 | 5,403          | (2,888)       | 8,292         | 28,663                              |
| Net income                                                                                                                                                                                                                                                                                                                                          | 37 | 142,716        | 93,495        | 49,220        | 320,545                             |
| Net income attributable to non-controlling interests                                                                                                                                                                                                                                                                                                | 38 | (493)          | (2,661)       | 2,167         | (2,978)                             |
| <b>Net income attributable to owners of the parent</b>                                                                                                                                                                                                                                                                                              | 39 | <b>142,223</b> | <b>90,834</b> | <b>51,388</b> | <b>317,566</b>                      |
| Total credit costs (19 + 20 + 21 + 25 + 26)                                                                                                                                                                                                                                                                                                         | 40 | (1,323)        | 1,315         | (2,639)       | (23,908)                            |
| (*1) Consolidated gross business profit = Trust fees + (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments)<br>+ (Trading income - Trading expenses) + (Other operating income - Other operating expenses)                                                                                                |    |                |               |               |                                     |
| (*2) Including gains on step acquisitions in 1QFY2026, gains on sales of stocks of subsidiaries and affiliates in 1QFY2025 and Full FY2025.                                                                                                                                                                                                         |    |                |               |               |                                     |
| <b>Consolidated net business profit before credit costs (*3)</b>                                                                                                                                                                                                                                                                                    | 41 | <b>122,589</b> | <b>74,648</b> | <b>47,941</b> | <b>347,486</b>                      |
| (*3) Consolidated net business profit before credit costs = Non-consolidated net business profit before credit costs + Ordinary profits of other subsidiary<br>companies (non-recurring effect adjusted) + Ordinary profits of affiliates (non-recurring effect adjusted) x Ratio of equity holdings - Intra-group<br>transaction (dividends, etc.) |    |                |               |               |                                     |
| (Reference) Major components of "Consolidated net business profit before credit costs" <41>, in which gross income and expense from the affiliates<br>are taken into consideration for managerial accounting, are shown in the table below.                                                                                                         |    |                |               |               |                                     |
| Substantial consolidated gross business profit                                                                                                                                                                                                                                                                                                      | 42 | 286,465        | 222,524       | 63,940        | 960,250                             |
| Substantial net fees and commissions and related profit                                                                                                                                                                                                                                                                                             | 43 | 146,405        | 123,229       | 23,176        | 561,561                             |
| Substantial general and administrative expenses                                                                                                                                                                                                                                                                                                     | 44 | (163,875)      | (147,876)     | (15,999)      | (612,764)                           |
| Consolidated Fee income ratio                                                                                                                                                                                                                                                                                                                       | 45 | 51.1%          | 55.4%         | (4.3%)        | 58.5%                               |
| <Difference from non-consolidated financial results (*4)>                                                                                                                                                                                                                                                                                           |    |                |               |               |                                     |
| Net business profit before credit costs                                                                                                                                                                                                                                                                                                             | 46 | 14,414         | (424)         | 14,838        | 102,973                             |
| Net income attributable to owners of the parent (*5)                                                                                                                                                                                                                                                                                                | 47 | (12,424)       | (1,104)       | (11,320)      | 54,158                              |
| Total credit costs                                                                                                                                                                                                                                                                                                                                  | 48 | (43)           | (220)         | 177           | (2,481)                             |
| Net gains (losses) on stocks                                                                                                                                                                                                                                                                                                                        | 49 | (537)          | (556)         | 19            | (7,459)                             |
| (*4) Differences between "Consolidated" and "Non-consolidated".                                                                                                                                                                                                                                                                                     |    |                |               |               |                                     |
| (*5) Differences between "Net income attributable to owners of the parent" in "Consolidated" and "Net income" in "Non-consolidated".                                                                                                                                                                                                                |    |                |               |               |                                     |
| <Number of subsidiaries/ affiliates>                                                                                                                                                                                                                                                                                                                |    |                |               |               |                                     |
|                                                                                                                                                                                                                                                                                                                                                     |    | June 2026      | Mar. 2026     | Change        |                                     |
| Consolidated subsidiaries                                                                                                                                                                                                                                                                                                                           | 50 | 59             | 57            | 2             |                                     |
| Affiliates (subject to the equity method)                                                                                                                                                                                                                                                                                                           | 51 | 28             | 31            | (3)           |                                     |

[Non-consolidated]

|                                                                                                          |    |                |          |          | (Millions of yen) |
|----------------------------------------------------------------------------------------------------------|----|----------------|----------|----------|-------------------|
|                                                                                                          |    | 1QFY2026       | 1QFY2025 | Change   | Full FY2025       |
| Gross business profit                                                                                    | 1  | 200,542        | 158,220  | 42,321   | 587,828           |
| Gross business profit<br>(after written-off of principal guaranteed trust a/c) (1 + 22)                  | 2  | 200,542        | 158,220  | 42,321   | 587,828           |
| Net interest income and related profit                                                                   | 3  | 42,625         | 14,362   | 28,262   | 6,393             |
| Net interest income                                                                                      | 4  | 39,487         | 10,479   | 29,008   | (9,532)           |
| Trust fees from principal guaranteed trust a/c<br>(before written-off of principal guaranteed trust a/c) | 5  | 3,137          | 3,883    | (745)    | 15,926            |
| Net fees and commissions and related profit                                                              | 6  | 66,738         | 55,396   | 11,341   | 262,553           |
| Net fees and commissions                                                                                 | 7  | 38,152         | 30,181   | 7,971    | 152,885           |
| Other trust fees                                                                                         | 8  | 28,585         | 25,214   | 3,370    | 109,667           |
| Net trading income                                                                                       | 9  | 30,702         | 1,962    | 28,739   | 88,748            |
| Net other operating profit                                                                               | 10 | 60,476         | 86,498   | (26,022) | 230,132           |
| Net gains (losses) on foreign exchange transactions                                                      | 11 | 58,591         | 94,533   | (35,941) | 293,958           |
| Net gains (losses) on bonds                                                                              | 12 | 833            | 547      | 286      | (52,720)          |
| Net gains (losses) from derivatives other than for trading or hedging                                    | 13 | 1,076          | (8,426)  | 9,502    | (8,031)           |
| General and administrative expenses                                                                      | 14 | (92,366)       | (83,147) | (9,218)  | (343,315)         |
| Personnel expenses                                                                                       | 15 | (38,777)       | (34,173) | (4,604)  | (140,629)         |
| Non-personnel expenses                                                                                   | 16 | (49,302)       | (45,754) | (3,547)  | (189,130)         |
| Taxes other than income taxes                                                                            | 17 | (4,286)        | (3,220)  | (1,066)  | (13,555)          |
| <b>Net business profit before credit costs (1 + 14)</b>                                                  | 18 | <b>108,175</b> | 75,072   | 33,103   | 244,512           |
| Core net operating profit (18-12)                                                                        | 19 | 107,341        | 74,525   | 32,816   | 297,233           |
| Core net operating profit (excluding gains (losses) on cancellation of investment)                       | 20 | 107,409        | 74,048   | 33,360   | 296,405           |
| Provision of general allowance for loan losses                                                           | 21 | (1,368)        | -        | (1,368)  | (12,608)          |
| Principal guaranteed trust a/c credit costs                                                              | 22 | -              | -        | -        | -                 |
| Net business profit                                                                                      | 23 | 106,807        | 75,072   | 31,735   | 231,904           |
| Net non-recurring profit                                                                                 | 24 | 63,355         | 13,471   | 49,883   | 103,381           |
| Banking a/c credit costs                                                                                 | 25 | (86)           | (0)      | (86)     | (11,098)          |
| Written-off of loans                                                                                     | 26 | -              | (0)      | 0        | (1,418)           |
| Provision of specific allowance for loan losses                                                          | 27 | (86)           | -        | (86)     | (8,213)           |
| Losses on sales of loans                                                                                 | 28 | -              | -        | -        | (1,466)           |
| Reversal of allowance for loan losses                                                                    | 29 | -              | 1,389    | (1,389)  | -                 |
| Recoveries of written-off claims                                                                         | 30 | 173            | 145      | 28       | 2,280             |
| Net gains (losses) on stocks                                                                             | 31 | 61,953         | 21,040   | 40,913   | 146,343           |
| Losses on devaluation of stocks                                                                          | 32 | -              | (407)    | 407      | (4,428)           |
| Others                                                                                                   | 33 | 1,314          | (9,104)  | 10,418   | (34,143)          |
| Amortization of net actuarial gains (losses)/ prior service cost                                         | 34 | 7,079          | (1,922)  | 9,002    | (7,689)           |
| Provision for contingent loss                                                                            | 35 | 166            | 49       | 117      | (496)             |
| Losses on investment in partnerships                                                                     | 36 | (4,034)        | (4,497)  | 463      | (11,520)          |
| Net gains (losses) on stock related derivatives                                                          | 37 | (122)          | (1,036)  | 913      | (443)             |
| <b>Ordinary profit</b>                                                                                   | 38 | <b>170,163</b> | 88,544   | 81,618   | 335,285           |
| Extraordinary profit                                                                                     | 39 | 25,468         | 28,196   | (2,728)  | 24,337            |
| Net gains (losses) on disposal of fixed assets                                                           | 40 | (36)           | (135)    | 99       | (900)             |
| Impairment loss on fixed assets                                                                          | 41 | (434)          | (404)    | (30)     | (4,633)           |
| Other (*)                                                                                                | 42 | 25,939         | 28,737   | (2,797)  | 29,870            |
| Income before income taxes                                                                               | 43 | 195,631        | 116,740  | 78,890   | 359,622           |
| Total income taxes                                                                                       | 44 | (40,983)       | (24,801) | (16,181) | (96,214)          |
| Income taxes-current                                                                                     | 45 | (47,017)       | (18,623) | (28,394) | (106,215)         |
| Income taxes-deferred                                                                                    | 46 | 6,034          | (6,178)  | 12,212   | 10,001            |
| <b>Net income</b>                                                                                        | 47 | <b>154,648</b> | 91,939   | 62,709   | 263,408           |
| Total credit costs (21 + 22 + 25 + 29 + 30)                                                              | 48 | (1,280)        | 1,535    | (2,816)  | (21,427)          |
| Overhead ratio (-14/1)                                                                                   | 49 | 46.06%         | 52.55%   | (6.49%)  | 58.40%            |

(\*) 1QFY2026: Gains on extinguishment of tie-in shares, 1QFY2025 and Full FY2025: Gains on sales of stocks of subsidiaries and affiliates.

## 2. Yields and margins

Domestic banking a/c

[Non-consolidated]

|                                                   | (%)      |          |          |                      |
|---------------------------------------------------|----------|----------|----------|----------------------|
|                                                   | 1QFY2026 | 2HFY2025 | 1HFY2025 | Change from 2HFY2025 |
| Average yield on interest-earning assets (A)      | 1.36     | 0.97     | 0.92     | 0.39                 |
| Loans and bills discounted (B)                    | 1.29     | 1.14     | 1.03     | 0.15                 |
| Securities                                        | 3.43     | 1.48     | 2.04     | 1.95                 |
| Average yield on interest-bearing liabilities (C) | 0.81     | 0.59     | 0.45     | 0.22                 |
| Deposits (D)                                      | 0.65     | 0.47     | 0.33     | 0.18                 |
| Gross margin (A) - (C)                            | 0.55     | 0.38     | 0.47     | 0.17                 |
| Loan-deposit margin (B) - (D)                     | 0.64     | 0.67     | 0.70     | (0.03)               |

## 3. Unrealized gains/ losses on investment securities

[Consolidated]

|                                    | June 2026 |         |                  |                   | Mar. 2026 |         | Change  |        |
|------------------------------------|-----------|---------|------------------|-------------------|-----------|---------|---------|--------|
|                                    | Cost      | Net     | Unrealized gains | Unrealized losses | Cost      | Net     | Cost    | Net    |
|                                    |           |         |                  |                   |           |         |         |        |
| Available-for-sale securities (*1) | 13,804.2  | 489.5   | 722.3            | (232.7)           | 11,402.5  | 458.7   | 2,401.7 | 30.7   |
| Japanese stocks (*2)               | 281.6     | 676.8   | 680.1            | (3.3)             | 286.5     | 594.2   | (4.9)   | 82.5   |
| Japanese bonds                     | 6,454.8   | (189.4) | 1.6              | (191.1)           | 5,310.9   | (137.4) | 1,143.8 | (52.0) |
| Government bonds                   | 5,924.4   | (181.2) | 0.2              | (181.5)           | 4,787.2   | (129.2) | 1,137.1 | (52.0) |
| Local government bonds             | 43.2      | (2.5)   | 0.0              | (2.5)             | 43.7      | (2.5)   | (0.4)   | (0.0)  |
| Corporate bonds                    | 487.0     | (5.5)   | 1.3              | (6.9)             | 479.9     | (5.6)   | 7.1     | 0.0    |
| Others                             | 7,067.7   | 2.1     | 40.5             | (38.3)            | 5,805.0   | 1.9     | 1,262.7 | 0.2    |
| Foreign government bonds           | 6,487.0   | (24.7)  | 8.7              | (33.5)            | 5,349.5   | (19.5)  | 1,137.5 | (5.2)  |
| Held-to-maturity debt securities   | 523.3     | (39.4)  | 0.2              | (39.6)            | 439.2     | (26.6)  | 84.1    | (12.8) |

(\*1) Not including stocks with no market price and investment in partnership etc.

(\*2) Fair value of listed stocks included in "Available-for-sale securities" is determined based on the quoted market price over the consolidated balance sheet date.

[Non-consolidated]

|                                    | June 2026 |         |                  |                   | Mar. 2026 |         | Change  |        |
|------------------------------------|-----------|---------|------------------|-------------------|-----------|---------|---------|--------|
|                                    | Cost      | Net     | Unrealized gains | Unrealized losses | Cost      | Net     | Cost    | Net    |
|                                    |           |         |                  |                   |           |         |         |        |
| Available-for-sale securities (*1) | 13,306.2  | 489.7   | 720.8            | (231.1)           | 11,069.9  | 461.6   | 2,236.2 | 28.1   |
| Japanese stocks (*2)               | 270.3     | 688.2   | 691.2            | (3.0)             | 274.6     | 606.1   | (4.3)   | 82.0   |
| Japanese bonds                     | 6,454.8   | (189.4) | 1.6              | (191.1)           | 5,310.9   | (137.4) | 1,143.8 | (52.0) |
| Government bonds                   | 5,924.4   | (181.2) | 0.2              | (181.5)           | 4,787.2   | (129.2) | 1,137.1 | (52.0) |
| Local government bonds             | 43.2      | (2.5)   | 0.0              | (2.5)             | 43.7      | (2.5)   | (0.4)   | (0.0)  |
| Corporate bonds                    | 487.0     | (5.5)   | 1.3              | (6.9)             | 479.9     | (5.6)   | 7.1     | 0.0    |
| Others                             | 6,581.1   | (8.9)   | 27.9             | (36.9)            | 5,484.3   | (7.0)   | 1,096.7 | (1.8)  |
| Held-to-maturity debt securities   | 523.1     | (39.4)  | 0.2              | (39.6)            | 439.0     | (26.6)  | 84.1    | (12.8) |

(\*1) Not including stocks with no market price and investment in partnership etc..

(\*2) Fair value of listed stocks included in "Available-for-sale securities" is determined based on the quoted market price over the consolidated balance sheet date.

## &lt;Reference 1&gt;

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

[Non-consolidated]

|                                      | June 2026 |        | Mar. 2026 |        | (Billions of Yen)<br>Change |        |
|--------------------------------------|-----------|--------|-----------|--------|-----------------------------|--------|
|                                      | Cost      | Net    | Cost      | Net    | Cost                        | Net    |
| Domestic investment (*2)             | 100.8     | 0.0    | 101.4     | 0.1    | (0.6)                       | (0.1)  |
| International investment (*2)        | 6,053.4   | (24.4) | 5,082.1   | (20.0) | 971.2                       | (4.3)  |
| Foreign government bonds             | 6,045.0   | (25.3) | 5,073.8   | (20.0) | 971.1                       | (5.2)  |
| US Treasury                          | 1,333.9   | (18.9) | 1,571.4   | (7.6)  | (237.4)                     | (11.2) |
| US agency MBS, etc.                  | 2,067.2   | (5.4)  | 1,171.5   | (3.0)  | 895.6                       | (2.4)  |
| Foreign stocks and others            | 8.4       | 0.9    | 8.2       | 0.0    | 0.1                         | 0.9    |
| Others (Investment trust, etc.) (*3) | 426.8     | 15.4   | 300.7     | 12.7   | 126.1                       | 2.6    |
| Total                                | 6,581.1   | (8.9)  | 5,484.3   | (7.0)  | 1,096.7                     | (1.8)  |

(\*1) Not including stocks with no market price and investment in partnership etc.

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

(\*3) "Investment trust" and investment securities uncategorizable into "Domestic investment" or "International investment".

## &lt;Reference 2&gt;

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

[Non-consolidated]

|                                  | June 2026 |        | Mar. 2026 |        | (Billions of Yen)<br>Change |        |
|----------------------------------|-----------|--------|-----------|--------|-----------------------------|--------|
|                                  | Cost      | Net    | Cost      | Net    | Cost                        | Net    |
| Held-to-maturity debt securities | 523.1     | (39.4) | 439.0     | (26.6) | 84.1                        | (12.8) |
| Japanese Government Bonds        | 493.3     | (39.5) | 408.1     | (26.7) | 85.1                        | (12.8) |
| Japanese Local Government Bonds  | -         | -      | -         | -      | -                           | -      |
| Japanese Corporate Bonds         | -         | -      | -         | -      | -                           | -      |
| Others                           | 29.8      | 0.1    | 30.8      | 0.1    | (1.0)                       | 0.0    |
| Domestic investment (*)          | 21.7      | 0.1    | 22.8      | 0.1    | (1.1)                       | 0.0    |
| International investment (*)     | 8.1       | 0.0    | 7.9       | 0.0    | 0.1                         | 0.0    |

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

## &lt;Reference 3&gt;

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

[Non-consolidated]

|                                                                     | June 2026 |      | Mar. 2026 |      | (Billions of yen)<br>Change |       |
|---------------------------------------------------------------------|-----------|------|-----------|------|-----------------------------|-------|
|                                                                     | Cost      | Net  | Cost      | Net  | Cost                        | Net   |
| Stocks with no market price and investment in partnership etc. (*1) | 782.9     | 48.9 | 797.0     | 52.9 | (14.1)                      | (4.0) |
| Japanese stocks                                                     | 57.3      | -    | 72.1      | -    | (14.8)                      | -     |
| Others                                                              | 725.5     | 48.9 | 724.9     | 52.9 | 0.6                         | (4.0) |
| Domestic investment (*2)                                            | 176.7     | 2.7  | 172.6     | 6.6  | 4.0                         | (3.9) |
| International investment (*2)                                       | 548.8     | 46.1 | 552.2     | 46.2 | (3.3)                       | (0.0) |

(\*1) Including unconsolidated subsidiaries etc.

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

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

## (1) Balance of loans and deposits, etc.

[Non-consolidated]

|                                    | June 2026       |                   | Mar. 2026 | Change  |                   |
|------------------------------------|-----------------|-------------------|-----------|---------|-------------------|
|                                    | Total           | Domestic branches | Total     | Total   | Domestic branches |
| Loans and bills discounted         | <b>34,333.4</b> | <b>27,096.6</b>   | 34,028.6  | 304.8   | (168.2)           |
| Banking account                    | <b>33,977.0</b> | <b>26,740.2</b>   | 33,687.4  | 289.6   | (183.3)           |
| Principal guaranteed trust account | <b>356.3</b>    | <b>356.3</b>      | 341.2     | 15.1    | 15.1              |
| Deposits, Trust principal          | <b>44,656.2</b> | <b>37,862.7</b>   | 42,092.5  | 2,563.6 | 2,785.1           |
| Deposits                           | <b>41,873.4</b> | <b>35,079.9</b>   | 39,495.4  | 2,378.0 | 2,599.5           |
| Trust principal                    | <b>2,782.7</b>  | <b>2,782.7</b>    | 2,597.1   | 185.6   | 185.6             |

Note: "Deposits" exclude NCD.

## (2) Loans by industry

[Non-consolidated]

|                                                                            | (Billions of Yen) |           |         |
|----------------------------------------------------------------------------|-------------------|-----------|---------|
|                                                                            | June 2026         | Mar. 2026 | Change  |
| Domestic Branches<br>(excluding offshore accounts)                         | <b>27,096.6</b>   | 27,264.8  | (168.2) |
| Manufacturing                                                              | <b>2,885.5</b>    | 2,884.5   | 0.9     |
| Agriculture, forestry, fisheries, mining,<br>quarrying of stone and gravel | <b>67.8</b>       | 75.6      | (7.7)   |
| Construction                                                               | <b>389.5</b>      | 373.8     | 15.7    |
| Electricity, gas, heat supply and water                                    | <b>1,378.9</b>    | 1,351.5   | 27.4    |
| Information and communications                                             | <b>365.2</b>      | 395.0     | (29.7)  |
| Transport and postal activities                                            | <b>1,056.5</b>    | 1,061.2   | (4.7)   |
| Wholesale and retail trade                                                 | <b>1,366.8</b>    | 1,373.4   | (6.6)   |
| Finance and insurance                                                      | <b>3,138.7</b>    | 3,177.9   | (39.2)  |
| Real estate                                                                | <b>4,017.1</b>    | 4,005.7   | 11.4    |
| Goods rental and leasing                                                   | <b>1,516.9</b>    | 1,522.2   | (5.2)   |
| Others                                                                     | <b>10,913.0</b>   | 11,043.5  | (130.4) |
| Overseas branches and offshore accounts                                    | <b>7,236.8</b>    | 6,763.7   | 473.0   |
| Total                                                                      | <b>34,333.4</b>   | 34,028.6  | 304.8   |

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

## 5. Non-Performing Loans (NPLs) based on Banking Act and Reconstruction Act

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

[Non-consolidated]

|                                                                                   | June 2026 |             | Mar. 2026 |             | Change |             |
|-----------------------------------------------------------------------------------|-----------|-------------|-----------|-------------|--------|-------------|
|                                                                                   | Total     | Banking a/c | Total     | Banking a/c | Total  | Banking a/c |
| Total                                                                             | 70.7      | 70.7        | 73.1      | 73.1        | (2.4)  | (2.5)       |
| Bankrupt and practically bankrupt                                                 | 7.2       | 7.2         | 7.9       | 7.9         | (0.7)  | (0.7)       |
| Doubtful                                                                          | 54.1      | 54.1        | 54.3      | 54.3        | (0.1)  | (0.1)       |
| Substandard (a)                                                                   | 9.3       | 9.3         | 10.9      | 10.9        | (1.6)  | (1.6)       |
| Loans past due 3 months or more                                                   | -         | -           | -         | -           | -      | -           |
| Restructured loans                                                                | 9.3       | 9.3         | 10.9      | 10.9        | (1.6)  | (1.6)       |
| Normal assets                                                                     | 34,944.9  | 34,588.6    | 34,588.8  | 34,247.6    | 356.2  | 341.0       |
| Assets to substandard borrowers (excluding Substandard) (b)                       | 1.0       | 1.0         | 1.1       | 1.1         | (0.0)  | (0.0)       |
| Assets to borrowers requiring caution (excluding assets to substandard borrowers) | 302.2     | 302.2       | 295.0     | 295.0       | 7.2    | 7.2         |
| Assets to normal borrowers                                                        | 34,641.8  | 34,285.4    | 34,292.7  | 33,951.5    | 349.1  | 333.9       |
| Grand total                                                                       | 35,015.6  | 34,659.3    | 34,661.9  | 34,320.7    | 353.7  | 338.6       |
| NPL ratio                                                                         | 0.2%      | 0.2%        | 0.2%      | 0.2%        | (0.0%) | (0.0%)      |
| Assets to substandard borrowers (a) + (b)                                         | 10.3      | 10.3        | 12.0      | 12.0        | (1.7)  | (1.7)       |

Note : Partial direct written-off: June 2026: 12.8 billion yen, Mar. 2026: 12.4 billion yen

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

[Non-consolidated]

|                                                                         | June 2026 |             | Mar. 2026 |             | Change |             |
|-------------------------------------------------------------------------|-----------|-------------|-----------|-------------|--------|-------------|
|                                                                         | Total     | Banking a/c | Total     | Banking a/c | Total  | Banking a/c |
| Non-Performing Loans (NPLs) based on Banking Act and Reconstruction Act | 70.7      | 70.7        | 73.1      | 73.1        | (2.4)  | (2.5)       |
| Coverage ratio                                                          | 89.2%     | 89.2%       | 87.3%     | 87.3%       | 1.9%   | 1.9%        |
| Allowance ratio                                                         | 78.1%     | 78.1%       | 74.8%     | 74.8%       | 3.3%   | 3.3%        |
| Bankrupt and practically bankrupt                                       | 7.2       | 7.2         | 7.9       | 7.9         | (0.7)  | (0.7)       |
| Coverage ratio                                                          | 100.0%    | 100.0%      | 100.0%    | 100.0%      | -%     | -%          |
| Allowance ratio                                                         | 100.0%    | 100.0%      | 100.0%    | 100.0%      | -%     | -%          |
| Doubtful                                                                | 54.1      | 54.1        | 54.3      | 54.3        | (0.1)  | (0.1)       |
| Coverage ratio                                                          | 88.5%     | 88.5%       | 87.6%     | 87.6%       | 0.9%   | 0.9%        |
| Allowance ratio                                                         | 78.9%     | 78.9%       | 77.8%     | 77.8%       | 1.1%   | 1.1%        |
| Substandard                                                             | 9.3       | 9.3         | 10.9      | 10.9        | (1.6)  | (1.6)       |
| Coverage ratio                                                          | 85.0%     | 84.9%       | 76.6%     | 76.6%       | 8.4%   | 8.3%        |
| Allowance ratio                                                         | 9.5%      | 9.5%        | 7.9%      | 7.9%        | 1.6%   | 1.6%        |

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

## (1) Balance Sheets

[Non-consolidated]

(Billions of yen)

|                                                       | June 2026       | Mar. 2026       | Change         |
|-------------------------------------------------------|-----------------|-----------------|----------------|
| <b>Assets:</b>                                        |                 |                 |                |
| Cash and due from banks                               | 22,832.1        | 23,458.6        | (626.5)        |
| Call loans                                            | 47.7            | 20.2            | 27.5           |
| Receivables under resale agreements                   | 14.2            | 612.8           | (598.5)        |
| Receivables under securities borrowing transactions   | 56.0            | 55.2            | 0.8            |
| Monetary claims bought                                | 92.4            | 93.1            | (0.7)          |
| Trading assets                                        | 3,781.6         | 3,501.2         | 280.3          |
| Money held in trust                                   | 0.0             | 0.0             | -              |
| Securities                                            | 15,768.7        | 13,295.0        | 2,473.7        |
| Loans and bills discounted                            | 33,977.0        | 33,687.4        | 289.6          |
| Foreign exchanges                                     | 64.8            | 65.8            | (0.9)          |
| Other assets                                          | 3,450.4         | 3,405.8         | 44.6           |
| Tangible fixed assets                                 | 182.0           | 182.5           | (0.5)          |
| Intangible fixed assets                               | 168.0           | 163.7           | 4.3            |
| Prepaid pension expenses                              | 310.2           | 301.5           | 8.6            |
| Customers' liabilities for acceptances and guarantees | 568.0           | 525.9           | 42.0           |
| Allowance for loan losses                             | (124.1)         | (122.8)         | (1.2)          |
| Allowance for Investment Losses                       | (3.9)           | (3.9)           | -              |
| <b>Total assets</b>                                   | <b>81,185.7</b> | <b>79,242.4</b> | <b>1,943.3</b> |
| <b>Liabilities:</b>                                   |                 |                 |                |
| Deposits                                              | 41,873.4        | 39,495.4        | 2,378.0        |
| Negotiable certificates of deposit                    | 10,265.6        | 10,412.2        | (146.6)        |
| Call money                                            | 170.7           | 214.5           | (43.8)         |
| Payables under repurchase agreements                  | 3,580.7         | 2,672.4         | 908.2          |
| Trading liabilities                                   | 3,169.8         | 2,877.6         | 292.1          |
| Borrowed money                                        | 7,219.9         | 8,735.2         | (1,515.3)      |
| Foreign exchanges                                     | 5.1             | 3.7             | 1.3            |
| Short-term bonds payable                              | 2,229.7         | 2,505.0         | (275.3)        |
| Corporate bonds                                       | 3,069.5         | 3,101.5         | (31.9)         |
| Borrowed money from trust account                     | 2,685.7         | 2,516.8         | 168.8          |
| Other liabilities                                     | 3,413.4         | 3,412.4         | 0.9            |
| Provision for bonuses                                 | 2.4             | 11.0            | (8.5)          |
| Provision for directors' bonuses                      | -               | 0.1             | (0.1)          |
| Provision for stocks payment                          | 1.3             | 1.0             | 0.3            |
| Provision for retirement benefits                     | 1.2             | 1.2             | 0.0            |
| Provision for Reward Points Program                   | 0.3             | 0.3             | 0.0            |
| Provision for reimbursement of deposits               | 2.1             | 2.1             | -              |
| Provision for contingent loss                         | 1.7             | 1.9             | (0.1)          |
| Deferred tax liabilities                              | 193.0           | 163.6           | 29.3           |
| Deferred tax liabilities for land revaluation         | 2.4             | 2.4             | -              |
| Acceptances and guarantees                            | 568.0           | 525.9           | 42.0           |
| <b>Total liabilities</b>                              | <b>78,456.7</b> | <b>76,657.3</b> | <b>1,799.4</b> |
| <b>Net assets:</b>                                    |                 |                 |                |
| Capital stock                                         | 342.0           | 342.0           | -              |
| Capital surplus                                       | 342.5           | 342.5           | -              |
| Legal capital surplus                                 | 273.0           | 273.0           | -              |
| Other capital surplus                                 | 69.5            | 69.5            | -              |
| Retained earnings                                     | 1,525.4         | 1,460.1         | 65.2           |
| Legal retained earnings                               | 69.0            | 69.0            | -              |
| Other retained earnings                               | 1,456.4         | 1,391.1         | 65.2           |
| Other voluntary reserve                               | 371.8           | 371.8           | -              |
| Retained earnings brought forward                     | 1,084.5         | 1,019.2         | 65.2           |
| <b>Shareholders' equity</b>                           | <b>2,210.0</b>  | <b>2,144.7</b>  | <b>65.2</b>    |
| Valuation difference on available-for-sale securities | 367.6           | 354.0           | 13.5           |
| Deferred gains/ losses on hedges                      | 157.5           | 92.5            | 65.0           |
| Revaluation reserve for land                          | (6.1)           | (6.1)           | -              |
| Valuation and translation adjustments                 | 519.0           | 440.4           | 78.5           |
| <b>Total net assets</b>                               | <b>2,729.0</b>  | <b>2,585.1</b>  | <b>143.8</b>   |
| <b>Total liabilities and net assets</b>               | <b>81,185.7</b> | <b>79,242.4</b> | <b>1,943.3</b> |

(2) Statements of Income  
[Non-consolidated]

|                                      | (Billions of yen) |          |        |
|--------------------------------------|-------------------|----------|--------|
|                                      | 1QFY2026          | 1QFY2025 | Change |
| Ordinary income                      | 639.5             | 533.8    | 105.6  |
| Trust fees                           | 31.7              | 29.0     | 2.6    |
| Interest income                      | 381.7             | 313.7    | 68.0   |
| Interest on loans and discounts      | 185.4             | 160.9    | 24.5   |
| Interest and dividends on securities | 139.0             | 99.7     | 39.2   |
| Fees and commissions                 | 71.3              | 59.0     | 12.2   |
| Trading income                       | 30.7              | 1.9      | 28.7   |
| Other ordinary income                | 60.7              | 96.7     | (36.0) |
| Other income                         | 63.3              | 33.2     | 30.0   |
| Ordinary expenses                    | 469.3             | 445.3    | 24.0   |
| Interest expenses                    | 342.2             | 303.2    | 39.0   |
| Interest on deposits                 | 117.3             | 93.6     | 23.7   |
| Fees and commissions payments        | 33.1              | 28.9     | 4.2    |
| Trading expenses                     | -                 | -        | -      |
| Other ordinary expenses              | 0.2               | 10.2     | (9.9)  |
| General and administrative expenses  | 85.3              | 85.1     | 0.2    |
| Other expenses                       | 8.3               | 17.8     | (9.4)  |
| Ordinary profit                      | 170.1             | 88.5     | 81.6   |
| Extraordinary income                 | 25.9              | 28.7     | (2.7)  |
| Extraordinary losses                 | 0.4               | 0.5      | (0.0)  |
| Income before Income Taxes           | 195.6             | 116.7    | 78.8   |
| Income taxes-Current                 | 47.0              | 18.6     | 28.3   |
| Income taxes-Deferred                | (6.0)             | 6.1      | (12.2) |
| Income taxes                         | 40.9              | 24.8     | 16.1   |
| Net income                           | 154.6             | 91.9     | 62.7   |

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

|                                          | (Billions of yen) |                  |                |
|------------------------------------------|-------------------|------------------|----------------|
|                                          | June 2026         | Mar. 2026        | Change         |
| Loans and bills discounted               | 3,116.5           | 3,421.1          | (304.5)        |
| Securities                               | 664.3             | 658.1            | 6.1            |
| Beneficiary rights                       | 183,050.8         | 180,254.9        | 2,795.8        |
| Securities held in custody accounts      | 30.0              | 30.1             | (0.0)          |
| Money claims                             | 26,040.5          | 26,280.6         | (240.1)        |
| Tangible fixed assets                    | 32,351.3          | 31,747.3         | 604.0          |
| Intangible fixed assets                  | 320.6             | 291.6            | 29.0           |
| Other claims                             | 21,413.5          | 19,143.9         | 2,269.6        |
| Loans to banking account                 | 2,685.7           | 2,516.8          | 168.8          |
| Cash and due from banks                  | 948.4             | 1,006.8          | (58.4)         |
| <b>Total assets</b>                      | <b>270,622.2</b>  | <b>265,351.7</b> | <b>5,270.4</b> |
| Money trusts                             | 43,320.6          | 40,323.9         | 2,996.7        |
| Pension trusts                           | 16,326.9          | 15,917.2         | 409.7          |
| Property formation benefit trusts        | 17.2              | 17.0             | 0.2            |
| Securities investment trusts             | 79,342.3          | 77,056.5         | 2,285.7        |
| Money entrusted, other than money trusts | 41,052.6          | 40,927.3         | 125.2          |
| Securities trusts                        | 22,535.1          | 22,235.1         | 300.0          |
| Money claim trusts                       | 26,252.1          | 26,723.7         | (471.6)        |
| Land and fixtures trusts                 | 5.5               | 0.7              | 4.8            |
| Composite trusts                         | 41,769.4          | 42,150.1         | (380.6)        |
| <b>Total liabilities</b>                 | <b>270,622.2</b>  | <b>265,351.7</b> | <b>5,270.4</b> |

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

June 2026: 181,178.7 billion yen, Mar. 2026: 178,187.6 billion yen

(4) Breakdown of principal guaranteed trust a/c  
[Non-consolidated]

| (Billions of yen) |                                                  |           |           |        |
|-------------------|--------------------------------------------------|-----------|-----------|--------|
|                   |                                                  | June 2026 | Mar. 2026 | Change |
| Money trusts      | Loans and bills discounted                       | 356.3     | 341.2     | 15.1   |
|                   | Others                                           | 2,426.8   | 2,256.3   | 170.4  |
|                   | Total assets                                     | 2,783.1   | 2,597.5   | 185.6  |
|                   | Principal                                        | 2,782.7   | 2,597.1   | 185.6  |
|                   | Reserves for JOMT (Jointly-operated money trust) | 0.0       | 0.0       | -      |
|                   | Others                                           | 0.3       | 0.3       | 0.0    |
|                   | Total liabilities                                | 2,783.1   | 2,597.5   | 185.6  |