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

Financial Results for the Six Months Ended September 30, 2026
[Japanese GAAP] (Consolidated)

November 12, 2026

Stock exchange listings:	Tokyo and Nagoya (Code: 8309)
URL:	https://www.smtg.jp/english/
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Filing date of semi-annual securities report (Hanki Hokokusyo) (Scheduled):	November 26, 2026
Dividend payment date:	December 2, 2026
Trading accounts:	Established
Explanatory material:	Prepared
Briefing on financial results:	Scheduled (for institutional investors and analysts)

(Amounts less than one million yen are rounded down.)

1. Consolidated Financial Results (for the Six Months Ended September 30, 2026)

(1) Operating Results

(%: Changes from the same period in the previous fiscal year)

	Ordinary Income		Ordinary Profit		Net Income Attributable to Owners of the Parent	
Six Months Ended	Millions of Yen	%	Millions of Yen	%	Millions of Yen	%
September 30, 2026	1,602,564	16.6	364,262	85.4	250,148	46.0
September 30, 2025	1,374,871	3.0	196,451	7.3	171,310	29.0

(Note) Comprehensive Income: Six months ended September 30, 2026 ¥171,346 million, (32.8)%
Six months ended September 30, 2025 ¥255,030 million, 123.1%

	Net Income per Share of Common Stock	Fully Diluted Net Income per Share of Common Stock
Six Months Ended	Yen	Yen
September 30, 2026	90.45	90.40
September 30, 2025	60.64	60.61

(Note) SuMi TRUST Group ("the Company") executed a 4-for-1 stock split of its shares of common stock on August 1, 2026. Net income per share 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.

(2) Financial Position

	Total Assets	Net Assets	Net Assets to Total Assets Ratio	Net Assets per Share of Common Stock
As of	Millions of Yen	Millions of Yen	%	Yen
September 30, 2026	81,954,713	3,627,326	4.4	1,307.95
March 31, 2026	82,174,280	3,590,969	4.3	1,276.02

(Reference) Shareholders' Equity: As of September 30, 2026 ¥3,598,700 million
As of March 31, 2026 ¥3,557,454 million

(Note 1) Net Assets to Total Assets Ratio = (Net Assets − Subscription Rights to Shares − Non-Controlling Interests) / Total Assets
The above Net Assets to Total Assets Ratio is different from the capital adequacy ratio prescribed in the notification of the Financial Services Agency with respect to the capital adequacy ratio.
(Note 2) Shareholders' Equity = Total Shareholders' Equity + Total Accumulated Other Comprehensive Income
(Note 3) The Company executed a 4-for-1 stock split of its shares of common stock on August 1, 2026. Net assets per share of common stock is calculated on the assumption that the stock split was conducted at the beginning of the previous fiscal year.

2. Cash Dividends per Share of Common Stock

	Cash Dividends per Share of Common Stock				
	1st Quarter-End	2nd Quarter-End	3rd Quarter-End	Fiscal Year-End	Total
Fiscal Year	Yen	Yen	Yen	Yen	Yen
Ended March 31, 2026	—	80.00	—	105.00	185.00
Ending March 31, 2027	—	23.75			
Ending March 31, 2027 (Forecast)			—	27.25	51.00

(Note 1) Revision of latest announced estimates for cash dividends per share of common stock: Yes
(Note 2) The Company executed a 4-for-1 stock split of its shares of common stock on August 1, 2026. The year-end dividend of ¥105 per share for the fiscal year ended March 31, 2026 represents the dividend amount per share before the stock split. The interim dividend of 23.75 per share for the fiscal year ending March 31, 2027 and forecast year-end dividend of ¥27.25 per share for the fiscal year ending March 31, 2027 are presented on a post-stock-split basis.
If the stock split were not taken into account, the forecast annual dividend per share for the fiscal year ending March 31, 2027 would be ¥204.

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

(%: Changes from the previous fiscal year)

	Net Income Attributable to Owners of the Parent		Net Income per Share of Common Stock
Fiscal Year Ending	Millions of Yen	%	Yen
March 31, 2027	420,000	32.3	152.25

(Note 1) Revision of latest announced forecast of consolidated earnings: Yes
(Note 2) The Company executed a 4-for-1 stock split of its shares of common stock on August 1, 2026. Net income per share in the consolidated earnings forecast for the fiscal year ending March 31, 2027, reflects the effects of the stock split.

*Notes

(1) Significant Changes in the Scope of Consolidation during the Six Months Ended September 30, 2026: None

(2) Changes in Accounting Policies, Changes in Accounting Estimates, and Restatements

1) Changes in accounting policies due to the revision of accounting standards: None
2) Changes in accounting policies other than 1) above: None
3) Changes in accounting estimates: None
4) Restatements: None

(3) Number of Shares Issued (Common Stock)

1) Number of shares issued (including treasury stock):	As of September 30, 2026	2,795,251,920 shares	As of March 31, 2026	2,795,251,920 shares
2) Number of treasury stock:	As of September 30, 2026	43,853,179 shares	As of March 31, 2026	7,311,840 shares
3) Average number of outstanding issued shares:	For the six months ended September 30, 2026	2,765,644,848 shares	For the six months ended September 30, 2025	2,825,132,020 shares

(Note) The Company executed a 4-for-1 stock split of its shares of common stock on August 1, 2026. The number of shares issued, number of treasury stock, and average number of outstanding issued shares are calculated on the assumption that the stock split was conducted at the beginning of the previous fiscal year.

These consolidated financial results for the six months ended September 30, 2026 (the interim consolidated financial results), are out of the scope of the interim audit procedures to be performed by certified public accountants or an audit firm.

Explanation Concerning the Appropriate Use of the Forecasts for Results of Operations and Other Special Matters

The forecasts for results of operations presented in the consolidated financial results for the six months ended September 30, 2026, are based on information currently available to, and certain reasonable assumptions made by, the Company. Moreover, the Company does not guarantee the achievement of these forecasts, and actual results may differ significantly from the forecasts due to various factors. Please refer to the most recent relevant materials, including its securities reports, annual report, and other presentations disclosed by the Company and its group companies, for further information that could significantly influence the Company's financial position and operating results, as well as investment decisions by investors.

A briefing on financial results will be held for institutional investors and analysts. The contents of the meeting, such as explanations about financial results, will be posted on the Company's website, together with the explanatory material to be used on the day.

Since the Company executed a 4-for-1 stock split of its shares of common stock on August 1, 2026, dividends and net income per share for the fiscal year ending March 31, 2027, are presented at the estimated amounts calculated in consideration of the stock split.

[Accompanying Materials]

Table of Contents

Interim Consolidated Financial Statements and Notes to Interim Consolidated Financial Statements 2

1. Interim Consolidated Balance Sheets 2
2. Interim Consolidated Statements of Income and Interim Consolidated Statements of Comprehensive Income 4
   Interim Consolidated Statements of Income 4
   Interim Consolidated Statements of Comprehensive Income 5
3. Interim Consolidated Statements of Changes in Net Assets 6
4. Notes to Interim Consolidated Financial Statements 8
   (Notes on Going Concern Assumptions) 8
   (Significant Subsequent Events) 8

Interim Consolidated Financial Statements and Notes to Interim Consolidated Financial Statements

1. Interim Consolidated Balance Sheets

(Millions of Yen)

	As of March 31, 2026	As of September 30, 2026
Assets:		
Cash and Due from Banks	24,040,669	18,488,348
Call Loans and Bills Bought	20,240	22,145
Receivables under Resale Agreements	612,807	1,040,264
Receivables under Securities Borrowing Transactions	55,203	99,162
Monetary Claims Bought	944,945	866,033
Trading Assets	3,333,909	4,181,634
Money Held in Trust	41,056	47,022
Securities	13,418,592	16,947,015
Loans and Bills Discounted	33,277,334	33,411,493
Foreign Exchanges	65,826	44,411
Lease Receivables and Investment Assets	690,585	671,018
Other Assets	4,212,249	4,495,051
Tangible Fixed Assets	219,164	221,712
Intangible Fixed Assets	187,851	291,293
Assets for Retirement Benefits	583,514	587,875
Deferred Tax Assets	12,908	11,732
Customers' Liabilities for Acceptances and Guarantees	604,167	649,459
Allowance for Loan Losses	(142,808)	(109,045)
Allowance for Investment Losses	(3,938)	(11,917)
Total Assets	82,174,280	81,954,713
Liabilities:		
Deposits	39,993,145	43,535,528
Negotiable Certificates of Deposit	10,357,263	6,986,844
Call Money and Bills Sold	214,592	241,066
Payables under Repurchase Agreements	2,672,483	3,222,290
Trading Liabilities	2,877,639	3,799,869
Borrowed Money	8,711,015	6,782,743
Foreign Exchanges	1,314	3,057
Short-Term Bonds Payable	2,751,360	2,449,120
Bonds Payable	3,927,648	3,892,129
Borrowed Money from Trust Account	2,516,892	2,134,672
Other Liabilities	3,645,930	4,347,729
Provision for Bonuses	22,355	17,437
Provision for Directors' Bonuses	686	266
Provision for Stocks Payment	1,444	1,812
Liabilities for Retirement Benefits	11,200	9,328
Provision for Reward Points Program	23,089	23,790
Provision for Reimbursement of Deposits	2,150	1,949
Provision for Contingent Losses	1,997	1,690
Deferred Tax Liabilities	244,479	224,145
Deferred Tax Liabilities for Land Revaluation	2,451	2,451
Acceptances and Guarantees	604,167	649,459
Total Liabilities	78,583,311	78,327,387

(Continued)

(Millions of Yen)

	As of March 31, 2026	As of September 30, 2026
Net Assets:		
Capital Stock	261,608	261,608
Capital Surplus	417,512	417,493
Retained Earnings	2,170,520	2,347,353
Treasury Stock	(6,041)	(61,668)
Total Shareholders' Equity	2,843,599	2,964,786
Valuation Differences on Available-for-Sale Securities	334,652	126,152
Deferred Gains (Losses) on Hedges	116,042	261,097
Revaluation Reserve for Land	(7,163)	(7,163)
Foreign Currency Translation Adjustments	77,303	70,666
Remeasurements of Defined Benefit Plans	193,019	183,160
Total Accumulated Other Comprehensive Income	713,854	633,913
Subscription Rights to Shares	748	736
Non-Controlling Interests	32,767	27,889
Total Net Assets	3,590,969	3,627,326
Total Liabilities and Net Assets	82,174,280	81,954,713

2. Interim Consolidated Statements of Income and Interim Consolidated Statements of Comprehensive Income

Interim Consolidated Statements of Income

(Millions of Yen)

	For the Six Months Ended	
	September 30, 2025	**September 30, 2026**
Ordinary Income:	1,374,871	1,602,564
Trust Fees	60,771	64,707
Interest Income:	607,628	766,542
Interest on Loans and Discounts	335,232	394,218
Interest and Dividends on Securities	153,381	240,880
Fees and Commissions	248,911	303,450
Trading Income	45,081	2,733
Other Ordinary Income	331,458	311,735
Other Income	81,019	153,393
Ordinary Expenses:	1,178,419	1,238,301
Interest Expenses:	635,473	690,958
Interest on Deposits	196,222	257,607
Fees and Commissions Payments	66,621	77,061
Trading Expenses	56	7,440
Other Ordinary Expenses	161,052	134,776
General and Administrative Expenses	278,126	297,356
Other Expenses	37,088	30,708
Ordinary Profit	196,451	364,262
Extraordinary Income:	41,493	20,254
Gains on Disposal of Fixed Assets	281	1
Other Extraordinary Income	41,211	20,252
Extraordinary Losses:	2,783	16,746
Losses on Disposal of Fixed Assets	386	542
Impairment Losses	2,397	1,128
Other Extraordinary Losses	—	15,075
Income before Income Taxes	235,161	367,770
Income Taxes:	60,771	116,462
Current	56,209	107,725
Deferred	4,562	8,737
Net Income	174,389	251,307
Net Income Attributable to Non-Controlling Interests	3,079	1,159
Net Income Attributable to Owners of the Parent	171,310	250,148

Interim Consolidated Statements of Comprehensive Income

(Millions of Yen)

	For the Six Months Ended	
	September 30, 2025	**September 30, 2026**
Net Income	174,389	251,307
Other Comprehensive Income (Loss):	80,641	(79,961)
Valuation Differences on Available-for-Sale Securities	46,057	(205,341)
Deferred Gains (Losses) on Hedges	37,059	144,040
Foreign Currency Translation Adjustments	1,217	(9,868)
Remeasurements of Defined Benefit Plans	2,351	(9,870)
Share of Other Comprehensive Income of Equity-Method Affiliated Companies	(6,045)	1,079
Comprehensive Income:	255,030	171,346
(Breakdown)		
Comprehensive Income Attributable to Owners of the Parent	252,235	170,206
Comprehensive Income Attributable to Non-Controlling Interests	2,795	1,139

3. Interim Consolidated Statements of Changes in Net Assets

For the Six Months Ended September 30, 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	506,616	1,968,136	(36,444)	2,699,917
Changes during the Period					
Cash Dividends			(58,798)		(58,798)
Net Income Attributable to Owners of the Parent			171,310		171,310
Purchase of Treasury Stock				(30,011)	(30,011)
Disposal of Treasury Stock		(1)		1,289	1,288
Retirement of Treasury Stock		(59,503)		59,503	—
Purchase of Shares of Consolidated Subsidiaries		0			0
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(59,503)	112,511	30,781	83,789
Balance at the End of the Period	261,608	447,112	2,080,648	(5,662)	2,783,707

	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	351,583	(10,146)	(7,163)	46,363	15,612	396,250	760	30,388	3,127,317
Changes during the Period									
Cash Dividends									(58,798)
Net Income Attributable to Owners of the Parent									171,310
Purchase of Treasury Stock									(30,011)
Disposal of Treasury Stock									1,288
Retirement of Treasury Stock									—
Purchase of Shares of Consolidated Subsidiaries									0
Net Changes of Items Other Than Shareholders' Equity	43,781	39,321	—	(4,472)	2,294	80,925	(2)	2,186	83,109
Total Changes during the Period	43,781	39,321	—	(4,472)	2,294	80,925	(2)	2,186	166,899
Balance at the End of the Period	395,365	29,174	(7,163)	41,891	17,907	477,175	758	32,575	3,294,216

For the Six Months Ended September 30, 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	417,512	2,170,520	(6,041)	2,843,599
Changes during the Period					
Cash Dividends			(73,314)		(73,314)
Net Income Attributable to Owners of the Parent			250,148		250,148
Purchase of Treasury Stock				(56,798)	(56,798)
Disposal of Treasury Stock		(19)		1,172	1,152
Net Changes of Items Other Than Shareholders' Equity					
Total Changes during the Period	—	(19)	176,833	(55,626)	121,187
Balance at the End of the Period	261,608	417,493	2,347,353	(61,668)	2,964,786

	Accumulated Other Comprehensive Income						Subscription Rights to Shares	Non-Controlling Interests	Total Net Assets
	Valuation Differences on Available-for-Sale Securities	Deferred Gains (Losses) on Hedges	Revaluation Reserve for Land	Foreign Currency Translation Adjustments	Remeasurements of Defined Benefit Plans	Total Accumulated Other Comprehensive Income			
Balance at the Beginning of the Period	334,652	116,042	(7,163)	77,303	193,019	713,854	748	32,767	3,590,969
Changes during the Period									
Cash Dividends									(73,314)
Net Income Attributable to Owners of the Parent									250,148
Purchase of Treasury Stock									(56,798)
Disposal of Treasury Stock									1,152
Net Changes of Items Other Than Shareholders' Equity	(208,500)	145,054	—	(6,636)	(9,859)	(79,941)	(12)	(4,877)	(84,830)
Total Changes during the Period	(208,500)	145,054	—	(6,636)	(9,859)	(79,941)	(12)	(4,877)	36,356
Balance at the End of the Period	126,152	261,097	(7,163)	70,666	183,160	633,913	736	27,889	3,627,326

4. Notes to Interim Consolidated Financial Statements

(Notes on Going Concern Assumptions)

There is no applicable information.

(Significant Subsequent Events)

(Sale of Shares of a Consolidated Subsidiary)

Sumitomo Mitsui Trust Bank, Limited ("SuMi TRUST Bank"), a consolidated subsidiary of the Company, entered into an agreement on July 30, 2026 with Fuyo General Lease Co., Ltd. ("Fuyo Lease") and Yokohama Financial Group, Inc. ("Yokohama FG") regarding the joint operation of Sumitomo Mitsui Trust Panasonic Finance Co., Ltd. ("SMTPFC"). Pursuant to this agreement, SuMi TRUST Bank implemented a capital restructuring of SMTPFC on October 1, 2026 (the "Capital Restructuring") including the transfer of a portion of the shares of SMTPFC held by SuMi TRUST Bank to Fuyo Lease and Yokohama FG.

After the Capital Restructuring, SuMi TRUST Bank's ownership percentage of voting rights in SMTPFC was reduced from 84.9% to 45% and SMTPFC became an affiliated company accounted for using the equity method from a consolidated subsidiary. Accordingly, a loss on sales of shares of subsidiaries and affiliates of approximately ¥15.0 billion is expected to be incurred. The estimated amount of this loss on sale was recorded as provision for loss on sales of shares of subsidiaries and affiliates in "Other Extraordinary Losses" for the six months ended September 30, 2026.
SMTPFC changed its corporate name to SMTB Leasing Co., Ltd. as of October 1, 2026.

Objectives of the Capital Restructuring

The objectives of the Capital Restructuring are to enhance the medium- to long-term corporate value of the three new shareholders and SMTPFC by converting SMTPFC into a joint venture among the three shareholders, with SuMi TRUST Bank, Fuyo Lease, and Yokohama FG holding 45%, 40%, and 15%, respectively of the voting rights in SMTPFC.
Fuyo Lease aims to accelerate the expansion of its business domains, including real estate, environmental energy, and aircraft, through the mutual sharing of expertise and know-how with SMTPFC. Yokohama FG aims to enhance the capabilities and service offerings of its group in the leasing business through a business alliance between Hamagin Finance Co., Ltd., a group company of Yokohama FG, and SMTPFC. SuMi TRUST Bank, by making SMTPFC an affiliated company accounted for using the equity method, aims to enhance SMTPFC's managerial flexibility and to broaden the business domains of Sumitomo Mitsui Trust Group.

Explanatory Material

1st Half of Fiscal Year 2026 ended on Sep. 30, 2026

Trust for a flourishing future

SUMITOMO MITSUI TRUST GROUP

Table of Contents

Financial figures

1. Status of profit and loss --------- 1-2
2. Yields and margins --------- 3
3. Net gains/ losses on securities --------- 3
4. Unrealized gains/ losses on investment securities --------- 4-5
5. Maturity ladder of securities --------- 5
6. BIS capital adequacy ratio --------- 6-7
7. Return on equity (ROE) --------- 7
8. Loans and Deposits (Banking a/c and principal guaranteed trust a/c combined) --------- 8
9. Loans (Banking a/c and principal guaranteed trust a/c combined) --------- 9
10. Non-Performing Loans (NPLs) based on Banking Act and Reconstruction Act --------- 10-11
(Banking a/c and principal guaranteed trust a/c combined)
11. Self-Assessment and Non-Performing Loans (NPLs) based on Banking Act and Reconstruction Act --------- 11
(Banking a/c and principal guaranteed trust a/c combined)
12. Allowance for loan losses --------- 12
13. Final disposal of non-performing loans (Banking a/c and principal guaranteed trust a/c combined) --------- 13
14. Retirement benefits --------- 14
15. Deferred tax assets --------- 15

<Reference> Other referential financial figures of SuMiTB --------- 16-18

<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] (Millions of yen)

		1HFY2026	1HFY2025	Change
Consolidated gross business profit (*1)	1	**538,933**	430,647	108,286
Consolidated gross business profit (after written-off of principal guaranteed trust a/c) (1 + 20)	2	**538,933**	430,647	108,286
Net interest income and related profit	3	**81,357**	(19,510)	100,867
Net interest income	4	**75,584**	(27,845)	103,430
Trust fees from principal guaranteed trust a/c (before written-off of principal guaranteed trust a/c)	5	**5,773**	8,335	(2,562)
Net fees and commissions and related profit	6	**285,323**	234,726	50,597
Net fees and commissions	7	**226,388**	182,290	44,097
Other trust fees	8	**58,934**	52,435	6,499
Net trading profit	9	**(4,706)**	45,025	(49,731)
Net other operating profit	10	**176,959**	170,405	6,553
Net gains (losses) on foreign exchange transactions	11	**149,636**	161,183	(11,547)
Net gains (losses) on bonds	12	**1,047**	13,635	(12,587)
Net gains (losses) from derivatives other than for trading or hedging	13	**6,616**	(18,823)	25,440
General and administrative expenses	14	**(311,460)**	(274,180)	(37,279)
(excluding amortization of goodwill)	15	**(308,499)**	(272,170)	(36,328)
Personnel expenses	16	**(132,863)**	(119,449)	(13,414)
Non-personnel expenses excluding taxes	17	**(167,604)**	(145,747)	(21,857)
Taxes other than income taxes	18	**(10,992)**	(8,984)	(2,008)
Provision of general allowance for loan losses	19	**-**	-	-
Principal guaranteed trust a/c credit costs	20	**-**	-	-
Banking a/c credit costs	21	**(207)**	(1,723)	1,516
Written-off of loans	22	**(207)**	(1,604)	1,397
Provision of specific allowance for loan losses	23	**-**	-	-
Losses on sales of loans	24	**-**	(119)	119
Reversal of allowance for loan losses	25	**8,406**	3,606	4,800
Recoveries of written-off claims	26	**640**	821	(181)
Net gains (losses) on stocks	27	**122,334**	39,862	82,472
Losses on devaluation of stocks	28	**(2,650)**	(576)	(2,074)
Net income from affiliates by equity method	29	**10,360**	10,660	(300)
Others	30	**(4,745)**	(13,241)	8,495
Ordinary profit	31	**364,262**	196,451	167,810
Extraordinary profit	32	**3,507**	38,709	(35,201)
Impairment loss on fixed assets	33	**(541)**	(104)	(436)
Impairment loss on fixed assets	34	**(1,128)**	(2,397)	1,269
Other (*2)	35	**5,177**	41,211	(36,033)
Income before income tax	36	**367,770**	235,161	132,609
Total income taxes	37	**(116,462)**	(60,771)	(55,691)
Income taxes-current	38	**(107,725)**	(56,209)	(51,516)
Income taxes-deferred	39	**(8,737)**	(4,562)	(4,174)
Net income	40	**251,307**	174,389	76,918
Net income attributable to non-controlling interests	41	**(1,159)**	(3,079)	1,919
Net income attributable to owners of the parent	42	**250,148**	171,310	78,837
Total credit costs (19 + 20 + 21 + 25 + 26)	43	**8,840**	2,704	6,136

(*1) Consolidated gross business profit = Trust fees + (Interest income - Interest expenses) + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading expenses) + (Other operating income - Other operating expenses)

(*2) 1HFY2026: Gains on step acquisitions and Provision for loss on sales of shares of subsidiaries and affiliates, 1HFY2025: Gains on sales of shares of subsidiaries and affiliates.

Consolidated net business profit before credit costs (*3)	44	**258,288**	181,909	76,378

(*3) Consolidated net business profit before credit costs = Non-consolidated net business profit before credit costs + Ordinary profits of other subsidiary companies (non-recurring effect adjusted) + Ordinary profits of affiliates (non-recurring effect adjusted) x Ratio of equity holdings - Intra-group transaction (dividends, etc.)

(Reference) Major components of “Consolidated net business profit before credit costs” <44>, in which gross income and expense from the affiliates are taken into consideration for managerial accounting, are shown in the table below.

Substantial consolidated gross business profit	45	**595,226**	478,302	116,924
Substantial net fees and commissions and related profit	46	**303,366**	254,101	49,265
Substantial general and administrative expenses	47	**(336,938)**	(296,392)	(40,546)
Consolidated Fee income ratio	48	**51.0%**	53.1%	(2.1%)

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

Net business profit before credit costs	49	**24,309**	30,584	(6,274)
Net income attributable to owners of the parent (*5)	50	**(41,890)**	16,610	(58,500)
Total credit costs	51	**126**	(937)	1,064
Net gains (losses) on stocks	52	**(5,122)**	(1,568)	(3,553)

(*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>

	Sep. 2026	Mar. 2026	Change
Consolidated subsidiaries	**59**	57	2
Affiliates (subject to the equity method)	**31**	31	-

[Non-consolidated]

(Millions of yen)

		1HFY2026	1HFY2025	Change
Gross business profit	1	**421,025**	317,969	103,055
Gross business profit (after written-off of principal guaranteed trust a/c) (1 + 24)	2	**421,025**	317,969	103,055
Net interest income and related profit	3	**130,229**	(174)	130,403
Net interest income	4	**124,456**	(8,509)	132,965
Domestic	5	**169,182**	131,160	38,021
International	6	**(44,726)**	(139,670)	94,943
Trust fees from principal guaranteed trust a/c (before written-off of principal guaranteed trust a/c)	7	**5,773**	8,335	(2,562)
Net fees and commissions and related profit	8	**137,158**	114,609	22,548
Net fees and commissions	9	**78,224**	62,174	16,049
Other trust fees	10	**58,934**	52,435	6,499
Net trading income	11	**(4,464)**	45,025	(49,489)
Net other operating profit	12	**158,102**	158,508	(406)
Net gains (losses) on foreign exchange transactions	13	**147,157**	158,981	(11,823)
Net gains (losses) on bonds	14	**133**	12,883	(12,749)
Net gains (losses) from derivatives other than for trading or hedging	15	**12,319**	(12,492)	24,812
General and administrative expenses	16	**(187,047)**	(166,644)	(20,402)
Personnel expenses	17	**(77,511)**	(68,656)	(8,854)
Non-personnel expenses	18	**(101,085)**	(91,741)	(9,343)
Taxes other than income taxes	19	**(8,450)**	(6,246)	(2,204)
Net business profit before credit costs (1 + 16)	20	**233,978**	151,325	82,653
Core net operating profit (20-14)	21	**233,844**	138,441	95,402
Core net operating profit (excluding gains (losses) on cancellation of investment)	22	**232,086**	137,872	94,213
Provision of general allowance for loan losses	23	**-**	-	-
Principal guaranteed trust a/c credit costs	24	**-**	-	-
Net business profit	25	**233,978**	151,325	82,653
Net non-recurring profit	26	**133,549**	25,946	107,603
Banking a/c credit costs	27	**(131)**	(1,378)	1,246
Written-off of loans	28	**(131)**	(1,258)	1,127
Provision of specific allowance for loan losses	29	**-**	-	-
Losses on sales of loans	30	**-**	(119)	119
Reversal of allowance for loan losses	31	**8,281**	4,277	4,004
Recoveries of written-off claims	32	**563**	742	(179)
Net gains (losses) on stocks	33	**127,457**	41,430	86,026
Losses on devaluation of stocks	34	**(819)**	(877)	58
Others	35	**(2,621)**	(19,126)	16,504
Amortization of net actuarial losses/ prior service cost	36	**14,159**	(3,844)	18,004
Provision for contingent loss	37	**249**	66	182
Losses on investment in partnerships	38	**(5,973)**	(6,952)	979
Net gains (losses) on stock related derivatives	39	**171**	(984)	1,155
Ordinary profit	40	**367,527**	177,271	190,256
Extraordinary profit	41	**24,331**	26,647	(2,315)
Net gains (losses) on disposal of fixed assets	42	**(478)**	(379)	(98)
Impairment loss on fixed assets	43	**(1,128)**	(2,392)	1,263
Other	44	**25,939**	29,420	(3,480)
Income before income taxes	45	**391,859**	203,919	187,940
Total income taxes	46	**(99,821)**	(49,219)	(50,602)
Income taxes-current	47	**(92,158)**	(40,526)	(51,632)
Income taxes-deferred	48	**(7,662)**	(8,692)	1,030
Net income	49	**292,038**	154,700	137,338
Total credit costs (23 + 24 + 27 + 31 + 32)	50	**8,713**	3,641	5,071
Overhead ratio (-16/1)	51	**44.43%**	52.41%	(7.98%)

2. Yields and margins

(1) Domestic banking a/c

[Non-consolidated]

(%)

	1HFY2026	2HFY2025	1HFY2025	Change from 2HFY2025
Average yield on interest-earning assets (A)	**1.55**	0.97	0.92	0.58
Loans and bills discounted (B)	**1.37**	1.14	1.03	0.23
Securities	**3.79**	1.48	2.04	2.31
Average yield on interest-bearing liabilities (C)	**0.89**	0.59	0.45	0.30
Deposits (D)	**0.75**	0.47	0.33	0.28
Gross margin (A) - (C)	**0.66**	0.38	0.47	0.28
Loan-deposit margin (B) - (D)	**0.62**	0.67	0.70	(0.05)

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

[Non-consolidated]

(%)

	1HFY2026	2HFY2025	1HFY2025	Change from 2HFY2025
Average yield on interest-earning assets (A)	**1.54**	0.97	0.92	0.57
Loans and bills discounted (B)	**1.36**	1.14	1.03	0.22
Securities	**3.79**	1.48	2.04	2.31
Average yield on interest-bearing liabilities (C)	**0.87**	0.56	0.42	0.31
Deposits and Trust Principal (D)	**0.73**	0.45	0.33	0.28
Gross margin (A) - (C)	**0.67**	0.41	0.50	0.26
Loan-deposit margin (B) - (D)	**0.63**	0.69	0.70	(0.06)

3. Net gains/ losses on securities

[Consolidated]

(Millions of yen)

	1HFY2026	1HFY2025	Change
Net gains (losses) on bonds	**1,047**	13,635	(12,587)
Gains on sales of bonds	**1,978**	15,619	(13,640)
Gains on redemption of bonds	**5**	92	(86)
Losses on sales of bonds	**(298)**	(2,076)	1,777
Losses on redemption of bonds	**(0)**	(0)	0
Losses on devaluation of bonds	**(637)**	-	(637)
Net gains (losses) on stocks	**122,334**	39,862	82,472
Gains on sales of stocks	**125,280**	56,855	68,425
Losses on sales of stocks	**(295)**	(16,416)	16,121
Losses on devaluation of stocks	**(2,650)**	(576)	(2,074)

[Non-consolidated]

(Millions of yen)

	1HFY2026	1HFY2025	Change
Net gains (losses) on bonds	**133**	12,883	(12,749)
Gains on sales of bonds	**1,064**	14,892	(13,828)
Gains on redemption of bonds	**0**	0	0
Losses on sales of bonds	**(293)**	(2,009)	1,716
Losses on redemption of bonds	**-**	-	-
Losses on devaluation of bonds	**(637)**	-	(637)
Net gains (losses) on stocks	**127,457**	41,430	86,026
Gains on sales of stocks	**128,415**	58,321	70,093
Losses on sales of stocks	**(138)**	(16,012)	15,874
Losses on devaluation of stocks	**(819)**	(877)	58

4. Unrealized gains/ losses on investment securities

[Consolidated]

(Millions of yen)

	Sep. 2026				Mar. 2026		Change	
	Cost	**Net**	**Unrealized gains**	**Unrealized losses**	Cost	Net	Cost	Net
Available-for-sale securities (*1)	**14,856,723**	**161,054**	**653,355**	**(492,301)**	11,402,515	458,755	3,454,208	(297,701)
Japanese stocks (*2)	**262,654**	**611,672**	**621,374**	**(9,702)**	286,596	594,260	(23,941)	17,412
Japanese bonds	**7,352,687**	**(287,334)**	**1,238**	**(288,573)**	5,310,912	(137,405)	2,041,775	(149,928)
Government bonds	**6,800,351**	**(276,191)**	**-**	**(276,191)**	4,787,216	(129,261)	2,013,134	(146,929)
Local government bonds	**41,926**	**(3,109)**	**-**	**(3,109)**	43,746	(2,514)	(1,820)	(595)
Corporate bonds	**510,409**	**(8,033)**	**1,238**	**(9,272)**	479,949	(5,629)	30,460	(2,404)
Others	**7,241,381**	**(163,283)**	**30,741**	**(194,025)**	5,805,007	1,901	1,436,374	(165,184)
Foreign government bonds	**6,636,000**	**(181,113)**	**3,385**	**(184,499)**	5,349,504	(19,554)	1,286,495	(161,559)
Held-to-maturity securities	**904,134**	**(59,226)**	**64**	**(59,290)**	439,273	(26,604)	464,860	(32,621)

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

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

[Non-consolidated]

(Millions of yen)

	Sep. 2026				Mar. 2026		Change	
	Cost	**Net**	**Unrealized gains**	**Unrealized losses**	Cost	Net	Cost	Net
Available-for-sale securities (*1)	**14,328,328**	**158,886**	**650,939**	**(492,052)**	11,069,928	461,654	3,258,399	(302,767)
Japanese stocks (*2)	**253,950**	**620,357**	**629,999**	**(9,641)**	274,681	606,143	(20,730)	14,213
Japanese bonds	**7,352,687**	**(287,334)**	**1,238**	**(288,573)**	5,310,912	(137,405)	2,041,775	(149,928)
Government bonds	**6,800,351**	**(276,191)**	**-**	**(276,191)**	4,787,216	(129,261)	2,013,134	(146,929)
Local government bonds	**41,926**	**(3,109)**	**-**	**(3,109)**	43,746	(2,514)	(1,820)	(595)
Corporate bonds	**510,409**	**(8,033)**	**1,238**	**(9,272)**	479,949	(5,629)	30,460	(2,404)
Others	**6,721,690**	**(174,136)**	**19,700**	**(193,837)**	5,484,334	(7,083)	1,237,355	(167,052)
Held-to-maturity securities	**903,935**	**(59,226)**	**64**	**(59,290)**	439,074	(26,604)	464,860	(32,621)

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

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

<Reference 1>

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

[Non-consolidated]

(Millions of yen)

	Sep. 2026		Mar. 2026		Change	
	Cost	**Net**	Cost	Net	Cost	Net
Domestic investment (*2)	**98,253**	**(216)**	101,476	139	(3,222)	(356)
International investment (*2)	**6,213,333**	**(178,197)**	5,082,158	(20,012)	1,131,175	(158,185)
Foreign government bonds	**6,205,158**	**(180,865)**	5,073,872	(20,026)	1,131,286	(160,839)
US Treasury	**1,316,270**	**(64,756)**	1,571,426	(7,680)	(255,156)	(57,075)
US agency MBS, etc.	**2,140,264**	**(74,123)**	1,171,590	(3,046)	968,674	(71,077)
Foreign stocks and others	**8,174**	**2,667**	8,285	13	(110)	2,654
Others (Investment trust, etc.) (*3)	**410,103**	**4,278**	300,700	12,788	109,403	(8,510)
Total	**6,721,690**	**(174,136)**	5,484,334	(7,083)	1,237,355	(167,052)

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

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

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

<Reference 2>
Breakdown of "Held-to-maturity securities"
[Non-consolidated]

(Millions of yen)

	Sep. 2026		Mar. 2026		Change	
	Cost	**Net**	Cost	Net	Cost	Net
Held-to-maturity securities	**903,935**	**(59,226)**	439,074	(26,604)	464,860	(32,621)
Japanese Government Bonds	**875,889**	**(59,290)**	408,191	(26,722)	467,697	(32,568)
Japanese Local Government Bonds	**-**	**-**	-	-	-	-
Japanese Corporate Bonds	**-**	**-**	-	-	-	-
Others	**28,046**	**64**	30,883	117	(2,836)	(53)
Domestic investment (*)	**20,183**	**60**	22,890	116	(2,707)	(56)
International investment (*)	**7,863**	**3**	7,992	0	(129)	2

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

<Reference 3>
Breakdown of "Stocks with no market price and investment in partnership, etc."
[Non-consolidated]

(Millions of yen)

	Sep. 2026		Mar. 2026		Change	
	Cost	**Net**	Cost	Net	Cost	Net
Stocks with no market price and investment in partnership, etc. (*1)	**736,878**	**51,668**	797,092	52,961	(60,213)	(1,292)
Japanese stocks	**56,701**	**-**	72,184	-	(15,482)	-
Others	**680,177**	**51,668**	724,908	52,961	(44,730)	(1,292)
Domestic investment (*2)	**162,304**	**1,712**	172,699	6,687	(10,394)	(4,975)
International investment (*2)	**517,872**	**49,956**	552,208	46,274	(34,336)	3,682

(*1) Including unconsolidated subsidiaries, etc.

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

5. Maturity ladder of securities

<"Held-to-maturity securities" and "Available-for-sale securities" with maturities>
[Consolidated]

(Millions of yen)

	Sep. 2026					Mar. 2026				
	Less than 1 year	**1 year to 5 years**	**5 years to 10 years**	**Over 10 years**	**Total**	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total
Japanese bonds	**421,232**	**3,794,896**	**1,634,393**	**2,090,919**	**7,941,440**	636,508	2,577,042	731,760	1,636,586	5,581,897
Government bonds	**370,721**	**3,420,941**	**1,552,397**	**2,056,187**	**7,400,248**	566,095	2,238,366	638,588	1,623,294	5,066,345
Local government bonds	**3,882**	**23,603**	**11,329**	**-**	**38,816**	5,465	20,776	14,989	-	41,231
Corporate bonds	**46,627**	**350,350**	**70,666**	**34,731**	**502,376**	64,947	317,899	78,182	13,291	474,320
Others	**1,123,911**	**1,538,793**	**1,083,951**	**3,024,668**	**6,771,324**	934,575	1,711,874	857,426	2,071,255	5,575,132

Note: Including "Monetary Claims Bought", as well as securities.

[Non-consolidated]

(Millions of yen)

	Sep. 2026					Mar. 2026				
	Less than 1 year	**1 year to 5 years**	**5 years to 10 years**	**Over 10 years**	**Total**	Less than 1 year	1 year to 5 years	5 years to 10 years	Over 10 years	Total
Japanese bonds	**421,232**	**3,794,896**	**1,634,194**	**2,090,919**	**7,941,242**	636,508	2,577,042	731,561	1,636,586	5,581,698
Government bonds	**370,721**	**3,420,941**	**1,552,198**	**2,056,187**	**7,400,049**	566,095	2,238,366	638,389	1,623,294	5,066,146
Local government bonds	**3,882**	**23,603**	**11,329**	**-**	**38,816**	5,465	20,776	14,989	-	41,231
Corporate bonds	**46,627**	**350,350**	**70,666**	**34,731**	**502,376**	64,947	317,899	78,182	13,291	474,320
Others	**790,471**	**1,475,313**	**1,077,936**	**3,014,281**	**6,358,002**	754,546	1,648,013	852,474	2,059,383	5,314,417

Note: Including "Monetary Claims Bought", as well as securities.

6. BIS capital adequacy ratio

(1) BIS capital adequacy ratio (International standard)

[Consolidated]

(Billions of yen)

			Sep. 2026 (Preliminary)	Mar. 2026	Change	Minimum requirement (*) (Sep. 2026)
Common Equity Tier 1 capital ratio	(8) / (19)	1	**10.78%**	11.01%	(0.23%)	7.56%
Tier 1 capital ratio	(11) / (19)	2	**12.09%**	12.31%	(0.22%)	9.06%
Total capital ratio	(14) / (19)	3	**13.51%**	13.69%	(0.18%)	11.06%
Directly issued qualifying capital plus retained earnings		4	**2,899.2**	2,770.2	128.9	
Accumulated Other Comprehensive Income ("OCI")		5	**633.9**	713.8	(79.9)	
Instruments and reserves		6	**3,533.9**	3,484.8	49.0	
Regulatory adjustments		7	**(737.6)**	(643.9)	(93.7)	
Common Equity Tier 1 capital (CET1)		8	**2,796.2**	2,840.9	(44.6)	
Directly issued qualifying Additional Tier 1 instruments		9	**320.0**	320.0	-	
Additional Tier 1 capital (AT1)		10	**338.8**	336.2	2.6	
Tier 1 capital (T1 = CET1 + AT1)		11	**3,135.1**	3,177.1	(42.0)	
Directly issued qualifying Tier 2 instruments		12	**340.8**	300.1	40.6	
Tier 2 capital (T2)		13	**367.4**	354.3	13.1	
Total capital (T1 + T2)		14	**3,502.5**	3,531.4	(28.8)	
Amount of credit risk-weighted assets		15	**22,929.3**	22,882.7	46.6	
Amount of market risk equivalents		16	**1,123.8**	1,146.5	(22.6)	
Amount of operational risk equivalents		17	**1,870.2**	1,765.0	105.1	
Floor adjustment		18	**-**	-	-	
Total risk weighted assets		19	**25,923.5**	25,794.3	129.1	

(*) Capital conservation buffer, countercyclical capital buffer and surcharge for domestic systemically important banks are taken into account and added to minimum regulatory requirements for each capital ratio.

[SuMiTB (Consolidated)]

(Billions of yen)

			Sep. 2026 (Preliminary)	Mar. 2026	Change	Minimum requirement
Common Equity Tier 1 capital ratio	(4) / (7)	1	**10.02%**	9.93%	0.09%	4.50%
Tier 1 capital ratio	(5) / (7)	2	**11.37%**	11.26%	0.11%	6.00%
Total capital ratio	(6) / (7)	3	**12.82%**	12.67%	0.15%	8.00%
Common Equity Tier 1 capital		4	**2,524.8**	2,487.5	37.3	
Tier 1 capital		5	**2,863.5**	2,822.2	41.3	
Total capital		6	**3,229.6**	3,173.9	55.7	
Total risk weighted assets		7	**25,179.0**	25,045.2	133.7	

[SuMiTB (Non-consolidated)]

(Billions of yen)

			Sep. 2026 (Preliminary)	Mar. 2026	Change	Minimum requirement
Common Equity Tier 1 capital ratio	(11) / (14)	8	**9.25%**	8.85%	0.40%	4.50%
Tier 1 capital ratio	(12) / (14)	9	**10.56%**	10.16%	0.40%	6.00%
Total capital ratio	(13) / (14)	10	**12.00%**	11.54%	0.46%	8.00%
Common Equity Tier 1 capital		11	**2,238.7**	2,121.5	117.2	
Tier 1 capital		12	**2,557.0**	2,434.1	122.9	
Total capital		13	**2,906.0**	2,766.4	139.6	
Total risk weighted assets		14	**24,197.1**	23,955.5	241.6	

(2) Leverage ratio

[Consolidated]

(Billions of yen)

			Sep. 2026 (Preliminary)	Mar. 2026	Change	Minimum requirement
Leverage ratio	(16) / (17)	15	**4.93%**	5.25%	(0.32%)	3.15%
Tier 1 capital		16	**3,135.1**	3,177.1	(42.0)	
Total Exposure		17	**63,536.6**	60,418.7	3,117.8	

[SuMiTB (Consolidated)]

(Billions of yen)

			Sep. 2026 (Preliminary)	Mar. 2026	Change	Minimum requirement
Leverage ratio	(19) / (20)	18	**4.52%**	4.69%	(0.17%)	3.15%
Tier 1 capital		19	**2,863.5**	2,822.2	41.3	
Total Exposure		20	**63,281.9**	60,130.9	3,151.0	

[SuMiTB (Non-consolidated)]

(Billions of yen)

			Sep. 2026 (Preliminary)	Mar. 2026	Change	Minimum requirement
Leverage ratio	(22) / (23)	21	**4.21%**	4.22%	(0.01%)	3.15%
Tier 1 capital		22	**2,557.0**	2,434.1	122.9	
Total Exposure		23	**60,721.5**	57,604.1	3,117.3	

7. Return on equity (ROE)

[Consolidated]

(%)

	1HFY2026	1HFY2025	Change
Return (Net income) on shareholders' equity	**17.17**	12.46	4.71
Return (Net income) on equity	**13.94**	10.75	3.19

Note1: Return on shareholders' equity (equity)
= Net income attributable to owners of the parents
÷{ (Beginning balance of shareholders' equity (equity) + Ending balance of shareholders' equity (equity)) ÷2 } X 100 X (365÷183)

Note2: Shareholders' equity = Total net assets - Share purchase warrants - Minority interests - Total accumulated other comprehensive income

Note3: Equity = Total net assets - Share purchase warrants - Minority interests

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

(1) Balance of loans and deposits, etc.

[Non-consolidated]

(Millions of yen)

		Sep. 2026		Mar. 2026		Change	
		Total	**Domestic branches**	Total	Domestic branches	Total	Domestic branches
Loans and bills discounted	(Ending balance)	**34,242,290**	**27,074,757**	34,028,608	27,264,858	213,681	(190,101)
	(Average balance)	**33,881,403**	**26,884,001**	32,953,336	26,346,864	928,067	537,136
Banking account	(Ending balance)	**33,891,511**	**26,723,978**	33,687,400	26,923,650	204,111	(199,671)
	(Average balance)	**33,528,263**	**26,530,860**	32,770,348	26,163,877	757,914	366,983
Principal guaranteed trust account	(Ending balance)	**350,778**	**350,778**	341,208	341,208	9,570	9,570
	(Average balance)	**353,140**	**353,140**	182,987	182,987	170,153	170,153
Deposits, Trust principal	(Ending balance)	**45,113,652**	**38,777,264**	42,092,586	35,077,663	3,021,065	3,699,600
	(Average balance)	**42,252,998**	**35,887,680**	41,422,263	34,827,801	830,734	1,059,878
Deposits	(Ending balance)	**42,904,140**	**36,567,751**	39,495,404	32,480,481	3,408,735	4,087,270
	(Average balance)	**39,645,348**	**33,280,031**	38,186,381	31,591,920	1,458,966	1,688,111
Time deposits	(Ending balance)	**33,068,272**	**27,107,829**	28,192,172	21,526,679	4,876,100	5,581,149
	(Average balance)	**29,930,459**	**23,901,094**	27,503,029	21,223,400	2,427,429	2,677,694
Liquid deposits	(Ending balance)	**8,070,377**	**7,695,735**	9,300,490	8,961,280	(1,230,113)	(1,265,545)
	(Average balance)	**8,041,701**	**7,708,587**	9,210,005	8,895,913	(1,168,304)	(1,187,325)
Trust principal	(Ending balance)	**2,209,512**	**2,209,512**	2,597,182	2,597,182	(387,669)	(387,669)
	(Average balance)	**2,607,649**	**2,607,649**	3,235,881	3,235,881	(628,232)	(628,232)

Note: "Deposits" exclude NCD.

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

[Non-consolidated]

(Millions of yen)

	Sep. 2026	Mar. 2026	Change
Individuals	**18,896,351**	18,511,520	384,831
Deposits	**17,389,428**	16,972,377	417,051
Trust principal (Principal guaranteed)	**1,506,922**	1,539,142	(32,220)
Corporations and other organizations (*1)	**19,516,711**	16,092,863	3,423,848
Deposits	**18,814,122**	15,034,823	3,779,298
Trust principal (Principal guaranteed)	**702,589**	1,058,039	(355,449)
Total	**38,413,063**	34,604,383	3,808,679

(*1) "Other organizations" are public organizations and financial institutions.

(*2) "Deposits" exclude NCD and offshore accounts.

9. Loans (Banking a/c and principal guaranteed trust a/c combined)

(1) Loans to small and mid-sized enterprises, etc.

[Non-consolidated]

(Millions of yen, %)

	Sep. 2026	Mar. 2026	Change
Loan balance	**17,757,652**	18,277,690	(520,037)
Loans to individuals	**10,208,591**	10,467,878	(259,287)
Ratio to total loan balance	**65.5**	67.0	(1.5)

(2) Loans to individuals

[Non-consolidated]

(Millions of yen)

	Sep. 2026	Mar. 2026	Change
Residential mortgage loans	**9,504,537**	9,764,574	(260,036)
Loans to individual for business use	**665,046**	668,461	(3,415)
Other consumer loans	**39,007**	34,842	4,164
Total	**10,208,591**	10,467,878	(259,287)

(3) Loans by industry

[Non-consolidated]

(Millions of yen)

	Sep. 2026	Mar. 2026	Change
Domestic Branches (excluding offshore accounts)	**27,074,757**	27,264,858	(190,101)
Manufacturing	**2,821,371**	2,884,594	(63,223)
Agriculture, forestry, fisheries, mining, quarrying of stone and gravel gathering	**56,910**	75,622	(18,711)
Construction	**425,275**	373,814	51,461
Electricity, gas, heat supply and water	**1,363,847**	1,351,537	12,310
Information and communications	**421,817**	395,049	26,768
Transport and postal activities	**1,043,595**	1,061,284	(17,689)
Wholesale and retail trade	**1,443,545**	1,373,441	70,104
Finance and insurance	**3,281,318**	3,177,960	103,357
Real estate	**3,996,124**	4,005,781	(9,657)
Goods rental and leasing	**1,494,943**	1,522,228	(27,285)
Others	**10,726,007**	11,043,544	(317,537)
Overseas branches and offshore accounts	**7,167,532**	6,763,749	403,782
Total	**34,242,290**	34,028,608	213,681

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

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

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

[Consolidated]

(Millions of yen)

	Sep. 2026		Mar. 2026		Change	
	Total	**Banking a/c**	Total	Banking a/c	Total	Banking a/c
Total	**68,962**	**68,951**	80,111	80,108	(11,148)	(11,156)
Bankrupt and practically bankrupt	**8,194**	**8,194**	9,132	9,132	(938)	(938)
Doubtful	**47,387**	**47,387**	59,124	59,124	(11,737)	(11,737)
Substandard	**13,380**	**13,370**	11,853	11,850	1,526	1,519
Loans past due 3 months or more	**-**	**-**	-	-	-	-
Restructured loans	**13,380**	**13,370**	11,853	11,850	1,526	1,519
Normal assets	**35,412,703**	**35,061,936**	35,236,668	34,895,463	176,035	166,473
Grand total	**35,481,666**	**35,130,888**	35,316,779	34,975,571	164,886	155,316
NPL ratio	**0.2%**	**0.2%**	0.2%	0.2%	(0.0%)	(0.0%)

Note : Partial direct written-off: Sep. 2026: 22,696 million yen, Mar. 2026: 22,817 million yen

[Non-consolidated]

(Millions of yen)

	Sep. 2026		Mar. 2026		Change	
	Total	**Banking a/c**	Total	Banking a/c	Total	Banking a/c
Total	**63,472**	**63,461**	73,119	73,116	(9,647)	(9,654)
Bankrupt and practically bankrupt	**6,853**	**6,853**	7,945	7,945	(1,091)	(1,091)
Doubtful	**44,118**	**44,118**	54,259	54,259	(10,140)	(10,140)
Substandard (a)	**12,500**	**12,489**	10,915	10,911	1,585	1,577
Loans past due 3 months or more	**-**	**-**	-	-	-	-
Restructured loans	**12,500**	**12,489**	10,915	10,911	1,585	1,577
Normal assets	**34,864,598**	**34,513,831**	34,588,781	34,247,576	275,816	266,254
Assets to substandard borrowers (excluding Substandard) (b)	**1,058**	**1,058**	1,095	1,095	(36)	(36)
Assets to borrowers requiring caution (excluding assets to substandard borrowers)	**233,143**	**233,139**	294,979	294,966	(61,836)	(61,827)
Assets to normal borrowers	**34,630,396**	**34,279,632**	34,292,706	33,951,514	337,689	328,117
Grand total	**34,928,071**	**34,577,292**	34,661,901	34,320,693	266,169	256,599
NPL ratio	**0.2%**	**0.2%**	0.2%	0.2%	(0.0%)	(0.0%)
Assets to substandard borrowers (a) + (b)	**13,559**	**13,548**	12,010	12,007	1,548	1,541

Note : Partial direct written-off: Sep. 2026: 12,128 million yen, Mar. 2026: 12,402 million yen

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

[Non-consolidated]

(Millions of yen)

	Sep. 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	**63,472**	**63,461**	73,119	73,116	(9,647)	(9,654)
Coverage ratio	**90.8%**	**90.8%**	87.3%	87.3%	3.5%	3.5%
Allowance ratio	**77.1%**	**77.1%**	74.8%	74.8%	2.3%	2.3%
Bankrupt and practically bankrupt	**6,853**	**6,853**	7,945	7,945	(1,091)	(1,091)
Coverage ratio	**100.0%**	**100.0%**	100.0%	100.0%	-%	-%
Allowance ratio	**100.0%**	**100.0%**	100.0%	100.0%	-%	-%
Doubtful	**44,118**	**44,118**	54,259	54,259	(10,140)	(10,140)
Coverage ratio	**92.0%**	**92.0%**	87.6%	87.6%	4.4%	4.4%
Allowance ratio	**81.7%**	**81.7%**	77.8%	77.8%	3.9%	3.9%
Substandard	**12,500**	**12,489**	10,915	10,911	1,585	1,577
Coverage ratio	**81.5%**	**81.5%**	76.6%	76.6%	4.9%	4.9%
Allowance ratio	**14.2%**	**14.2%**	7.9%	7.9%	6.3%	6.3%

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

(Millions of yen)

	Sep. 2026	Mar. 2026	Change
Domestic Branches (excluding offshore accounts)	**52,161**	59,526	(7,364)
Manufacturing	**18,645**	21,183	(2,537)
Electricity, gas, heat supply and water	**-**	33	(33)
Information and communications	**1**	1,004	(1,002)
Wholesale and retail trade	**620**	643	(23)
Finance and insurance	**407**	515	(108)
Real estate	**4,514**	4,646	(132)
Others	**27,972**	31,500	(3,527)
Overseas branches and offshore accounts	**11,310**	13,593	(2,282)
Total	**63,472**	73,119	(9,647)

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

11. Self-Assessment and Non-Performing Loans (NPLs) based on Banking Act and Reconstruction Act
(Banking a/c and principal guaranteed trust a/c combined)

[Non-consolidated]

(Billions of yen, %)

Borrower classification under the self-assessment	NPLs based on Banking Act and Reconstruction Act	Self-assessment: Not categorized	Self-assessment: Category II	Self-assessment: Category III	Self-assessment: Category IV	Allowance	Coverage ratio	Allowance ratio
Legal bankruptcy / Virtual bankruptcy	(1) Bankrupt/practically bankrupt 6.9	(1) Guarantee and collateral 3.3		Entirely covered by allowances	Entirely written-off or covered by allowances	(1) Specific allowance for loan losses 3.5	100.0	100.0
Possible bankruptcy	(2) Doubtful 44.1	(2) Guarantee and collateral 24.9		Partially covered by allowances		(2) Specific allowance for loan losses 15.7	92.0	81.7
Borrowers requiring caution – Substandard borrowers	(3) Substandard 12.5 (Loans past due 3 months or more -; Restructured loans 12.5)	(3) Guarantee and collateral 9.8				(3) General allowance for loan losses 0.3	81.5	14.2
Borrowers requiring caution – Others	(4) Normal assets (A + B + C) 34,864.6: A. Assets to substandard borrowers (exc. Substandard) 1.1; B. Assets to borrowers requiring caution (exc. assets to substandard borrowers) 233.1							
Normal	C. Assets to normal borrowers 34,630.4							
	NPLs based on Banking Act and Reconstruction Act (1) + (2) + (3) 63.5	Guarantee and collateral (1) + (2) + (3) 38.0				Allowance for loan losses (1) + (2) + (3) 19.6	90.8	77.1
Total balance (1) + (2) + (3) + (4) 34,928.1		Not categorized, category II 34,922.8		category III 5.2	category IV -			

12. Allowance for loan losses

(1) Balance of allowance for loan losses

(Banking account)

[Consolidated]

(Millions of yen)

	Sep. 2026	Mar. 2026	Change
Allowance for loan losses	**109,045**	142,808	(33,762)
General allowance for loan losses	**87,130**	112,731	(25,601)
Specific allowance for loan losses	**21,915**	30,076	(8,161)
Partial direct written-off	**23,277**	22,972	304

[Non-consolidated]

(Millions of yen)

	Sep. 2026	Mar. 2026	Change
Allowance for loan losses	**90,487**	122,889	(32,401)
General allowance for loan losses	**70,277**	94,669	(24,391)
Specific allowance for loan losses	**20,209**	28,219	(8,010)
Partial direct written-off	**12,128**	12,402	(273)

(Trust account)

[Non-consolidated]

(Millions of yen)

	Sep. 2026	Mar. 2026	Change
Allowance for entrusted loan losses	**4**	5	(0)

(2) Reserve ratio for assets to special mention/ normal debtors (general allowance for loan losses)

(Banking account)

[Non-consolidated]

(%)

	Sep. 2026	Mar. 2026	Change
Assets to borrowers requiring caution	**2.91**	10.39	(7.48)
Substandard borrowers	**2.90**	1.93	0.97
Against uncovered portion	**14.50**	8.14	6.36
Other borrowers	**2.91**	10.73	(7.82)
Against uncovered portion	**5.08**	18.30	(13.22)
Assets to normal borrowers	**0.18**	0.18	(0.00)

Note: The above list indicates the ratio of general allowance for loan losses to each asset.

13. Final disposal of non-performing loans (Banking a/c and principal guaranteed trust a/c combined)

(1) Loans outstanding in doubtful or worse categories

[Non-consolidated]

(Billions of yen)

	Sep. 2023	Mar. 2024	Sep. 2024	Mar. 2025	Sep. 2025	Mar. 2026	**Sep. 2026**	Change from Mar. 2026
Total	45.1	53.7	75.1	61.3	53.5	62.2	**51.0**	(11.2)
Loans outstanding in doubtful or worse categories as of Sep. 2023 and disposal thereafter	45.1	40.4	33.1	30.1	21.9	19.6	**16.5**	(3.0)
New entry to doubtful or worse categories during 2HFY2023 and disposal thereafter		13.3	8.3	5.7	4.7	1.3	**0.5**	(0.7)
New entry to doubtful or worse categories during 1HFY2024 and disposal thereafter			33.7	20.0	16.6	10.6	**5.1**	(5.5)
New entry to doubtful or worse categories during 2HFY2024 and disposal thereafter				5.5	3.6	2.2	**1.3**	(0.8)
New entry to doubtful or worse categories during 1HFY2025 and disposal thereafter					6.7	4.9	**2.1**	(2.8)
New entry to doubtful or worse categories during 2HFY2025 and disposal thereafter						23.7	**21.3**	(2.4)
New entry to doubtful or worse categories during 1HFY2026 and disposal thereafter							**4.1**	4.1

(2) Progress of final disposal

[Non-consolidated]

(Billions of yen)

Period	Primary amount (A)	Amount as of Sep. 2026 (B)	Quasi final disposal or in the process of final disposal (C)	Amount of final disposal in 1HFY2026	Progress ratio of final disposal (%) (A-B)/A	Adjusted progress ratio of final disposal (%) (*) (A-B+C)/A
Before 1HFY2023	3,841.9	16.5	5.4	3.0	99.5	99.7
2HFY2023	13.3	0.5	0.0	0.7	95.8	96.0
1HFY2024	33.7	5.1	0.0	5.5	84.9	85.0
2HFY2024	5.5	1.3	0.2	0.8	75.5	79.0
1HFY2025	6.7	2.1	0.2	2.8	68.6	71.0
2HFY2025	23.7	21.3	0.1	2.4	10.1	10.5
1HFY2026	4.1	4.1	0.1	-	-	3.1
Total	---------	**51.0**	6.1	**15.3**	---------	---------

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

14. Retirement benefits

[Consolidated]

(Millions of yen)

		Sep. 2026	Mar. 2026	Change
Projected benefit obligation	(A)	**294,860**	297,154	(2,293)
Discount rate		**mainly 3.0%**	mainly 3.0%	---
Plan assets	(B)	**873,407**	869,468	3,938
Liabilities for retirement benefits	(C)	**9,328**	11,200	(1,872)
Assets for retirement benefits	(D)	**587,875**	583,514	4,360

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

・Remeasurements of retirement benefits (before considering tax effect accounting)

(Millions of yen)

	Sep. 2026	Mar. 2026	Change
Remeasurements of retirement benefits (before considering tax effect accounting)	**(267,769)**	(282,185)	14,415
Unrecognized net prior services costs	**-**	-	-
Unrecognized net actuarial loss	**(267,769)**	(282,185)	14,415

(Millions of yen)

	1HFY2026	1HFY2025	Change
Retirement benefit expenses	**17,467**	(386)	17,853
Service cost - benefits earned	**(2,627)**	(3,343)	716
Interest cost on projected benefit obligation	**(4,389)**	(3,381)	(1,008)
Expected return on plan assets	**11,853**	11,800	52
Disposal of prior services costs	**-**	6	(6)
Disposal of actuarial loss	**14,415**	(3,654)	18,070
Others (*)	**(1,784)**	(1,813)	29

(*) Others include required contributions

[Non-consolidated]

(Millions of yen)

		Sep. 2026	Mar. 2026	Change
Projected benefit obligation	(A)	**280,785**	280,397	388
Discount rate		**mainly 3.0%**	3.0%	---
Plan assets	(B)	**865,052**	859,598	5,453
Provision for retirement benefits	(C)	**1,287**	1,280	7
Prepaid pension expenses	(D)	**320,338**	301,592	18,745
Unrecognized net prior services costs	(E)	**-**	-	-
Unrecognized net actuarial loss	(F)	**(265,215)**	(278,888)	13,673

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

(Millions of yen)

	1HFY2026	1HFY2025	Change
Retirement benefit expenses	**17,824**	514	17,310
Service cost - benefits earned	**(2,134)**	(2,745)	611
Interest cost on projected benefit obligation	**(4,230)**	(3,261)	(969)
Expected return on plan assets	**11,738**	11,679	59
Disposal of prior services costs	**-**	**-**	-
Disposal of actuarial loss	**14,159**	(3,844)	18,004
Others (*)	**(1,708)**	(1,312)	(395)

(*) Others include required contributions

15. Deferred tax assets

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

[Non-consolidated]

(Billions of yen)

	Sep. 2026	Mar. 2026	Change
Deferred tax assets (A)	**-**	-	-
Devaluation of securities	**27.0**	19.3	7.7
Allowance for loan losses (including written-off of loans)	**28.8**	32.7	(3.9)
Deferred gains/ losses on hedges	**-**	-	-
Depreciation and Impairment losses	**8.6**	9.5	(0.9)
Others	**45.1**	43.3	1.7
Valuation allowance	**(18.4)**	(10.7)	(7.6)
Offset with deferred tax liabilities	**(91.2)**	(94.2)	2.9
Deferred tax liabilities (B)	**231.7**	257.8	(26.1)
Amount related retirement benefits	**48.8**	45.3	3.4
Deferred gains/ losses on hedges	**108.8**	42.5	66.2
Valuation difference on available-for-sale securities	**66.6**	162.9	(96.3)
Others	**7.4**	6.9	0.4
Offset with deferred tax assets	**(91.2)**	(94.2)	2.9
Net deferred tax assets (A) - (B)	**(140.4)**	(163.6)	23.1

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

[Non-consolidated]

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

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

(Billions of yen)

	FY2025	FY2024	FY2023
Taxable income before deduction of loss carryforwards	**349.1**	**272.5**	(3.1) (*)
Net business profit before credit costs	**244.5**	**288.9**	275.9

(*) Including non-recurring losses due to reduction and changes in positions of Japanese equity bear type mutual funds.

<Reference> Other referential financial figures of SuMiTB

(1) Balance Sheets

[Non-consolidated]

(Billions of yen)

	Sep. 2026	Mar. 2025	Change
Assets:			
Cash and due from banks	**17,824.1**	23,458.6	(5,634.5)
Call loans	**22.1**	20.2	1.9
Receivables under resale agreements	**1,040.2**	612.8	427.4
Receivables under securities borrowing transactions	**99.1**	55.2	43.9
Monetary claims bought	**85.2**	93.1	(7.9)
Trading assets	**4,288.6**	3,501.2	787.3
Money held in trust	**0.0**	0.0	-
Securities	**16,804.3**	13,295.0	3,509.3
Loans and bills discounted	**33,891.5**	33,687.4	204.1
Foreign exchanges	**44.4**	65.8	(21.4)
Other assets	**3,643.2**	3,405.8	237.4
Tangible fixed assets	**183.5**	182.5	1.0
Intangible fixed assets	**168.4**	163.7	4.7
Prepaid pension expenses	**320.3**	301.5	18.7
Customers' liabilities for acceptances and guarantees	**575.7**	525.9	49.8
Allowance for loan losses	**(90.4)**	(122.8)	32.4
Allowance for Investment Losses	**(10.3)**	(3.9)	(6.4)
Total assets	**78,890.3**	79,242.4	(352.1)
Liabilities:			
Deposits	**42,904.1**	39,495.4	3,408.7
Negotiable certificates of deposit	**7,041.8**	10,412.2	(3,370.4)
Call money	**240.1**	214.5	25.5
Payables under repurchase agreements	**3,222.2**	2,672.4	549.8
Trading liabilities	**3,799.8**	2,877.6	922.2
Borrowed money	**6,788.2**	8,735.2	(1,947.0)
Foreign exchanges	**4.3**	3.7	0.5
Short-term bonds payable	**2,197.6**	2,505.0	(307.4)
Corporate bonds	**3,017.6**	3,101.5	(83.9)
Borrowed money from trust account	**2,134.6**	2,516.8	(382.2)
Other liabilities	**4,082.6**	3,412.4	670.1
Provision for bonuses	**8.7**	11.0	(2.2)
Provision for directors' bonuses	**-**	0.1	(0.1)
Provision for stocks payment	**1.5**	1.0	0.5
Provision for retirement benefits	**1.2**	1.2	0.0
Provision for Reward Points Program	**0.5**	0.3	0.2
Provision for reimbursement of deposits	**1.9**	2.1	(0.2)
Provision for contingent loss	**1.6**	1.9	(0.2)
Deferred tax liabilities	**140.4**	163.6	(23.1)
Deferred tax liabilities for land revaluation	**2.4**	2.4	-
Acceptances and guarantees	**575.7**	525.9	49.8
Total liabilities	**76,167.8**	76,657.3	(489.4)
Net assets:			
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	**1,662.8**	1,460.1	202.6
Legal retained earnings	**69.0**	69.0	-
Other retained earnings	**1,593.8**	1,391.1	202.6
Other voluntary reserve	**371.8**	371.8	-
Retained earnings brought forward	**1,221.9**	1,019.2	202.6
Shareholders' equity	**2,347.4**	2,144.7	202.6
Valuation difference on available-for-sale securities	**144.7**	354.0	(209.3)
Deferred gains/ losses on hedges	**236.4**	92.5	143.8
Revaluation reserve for land	**(6.1)**	(6.1)	-
Valuation and translation adjustments	**375.0**	440.4	(65.4)
Total net assets	**2,722.4**	2,585.1	137.2
Total liabilities and net assets	**78,890.3**	79,242.4	(352.1)

(2) Statements of Income

[Non-consolidated]

(Billions of yen)

	1HFY2026	1HFY2025	Change
Ordinary income	**1,315.8**	1,084.4	231.4
Trust fees	**64.7**	60.7	3.9
Interest income	**804.7**	618.0	186.7
Interest on loans and discounts	**390.0**	330.0	59.9
Interest and dividends on securities	**296.9**	180.9	116.0
Fees and commissions	**143.3**	121.8	21.5
Trading income	**2.9**	45.0	(42.1)
Other ordinary income	**160.5**	173.8	(13.3)
Other income	**139.4**	64.7	74.6
Ordinary expenses	**948.3**	907.1	41.1
Interest expenses	**680.3**	626.5	53.7
Interest on deposits	**252.9**	190.7	62.2
Fees and commissions payments	**65.1**	59.6	5.5
Trading expenses	**7.4**	0.0	7.3
Other ordinary expenses	**2.4**	15.3	(12.9)
General and administrative expenses	**172.9**	170.5	2.4
Other expenses	**20.0**	34.9	(14.9)
Ordinary profit	**367.5**	177.2	190.2
Extraordinary income	**25.9**	29.4	(3.4)
Extraordinary losses	**1.6**	2.7	(1.1)
Income before Income Taxes	**391.8**	203.9	187.9
Income taxes-Current	**92.1**	40.5	51.6
Income taxes-Deferred	**7.6**	8.6	(1.0)
Income taxes	**99.8**	49.2	50.6
Net income	**292.0**	154.7	137.3

(3) Statement of trust account

[Non-consolidated]

(Billions of yen)

	Sep. 2026	Mar. 2026	Change
Loans and bills discounted	**3,312.6**	3,421.1	(108.4)
Securities	**626.9**	658.1	(31.2)
Beneficiary rights	**174,844.3**	180,254.9	(5,410.5)
Securities held in custody accounts	**30.0**	30.1	(0.0)
Money claims	**26,283.3**	26,280.6	2.6
Tangible fixed assets	**32,735.7**	31,747.3	988.4
Intangible fixed assets	**325.3**	291.6	33.7
Other claims	**24,663.2**	19,143.9	5,519.3
Loans to banking account	**2,134.6**	2,516.8	(382.2)
Cash and due from banks	**1,021.9**	1,006.8	15.0
Total assets	**265,978.3**	265,351.7	626.5
Money trusts	**39,991.2**	40,323.9	(332.6)
Pension trusts	**16,616.0**	15,917.2	698.8
Property formation benefit trusts	**16.8**	17.0	(0.1)
Securities investment trusts	**77,424.2**	77,056.5	367.7
Money entrusted, other than money trusts	**40,847.8**	40,927.3	(79.5)
Securities trusts	**22,572.7**	22,235.1	337.6
Money claim trusts	**26,472.0**	26,723.7	(251.6)
Land and fixtures trusts	**5.5**	0.7	4.8
Composite trusts	**42,031.6**	42,150.1	(118.4)
Total liabilities	**265,978.3**	265,351.7	626.5

Note: The amount of retrusted assets for asset administration is included in Beneficiary rights:
Sep. 2026: 172,946.8 billion yen, Mar. 2026: 178,187.6 billion yen

(4) Breakdown of principal guaranteed trust a/c

[Non-consolidated]

(Billions of yen)

		Sep. 2026	Mar. 2026	Change
Money trusts	Loans and bills discounted	**350.7**	341.2	9.5
	Others	**1,859.0**	2,256.3	(397.3)
	Total assets	**2,209.8**	2,597.5	(387.7)
	Principal	**2,209.5**	2,597.1	(387.6)
	Reserves for JOMT (Jointly-operated money trust)	**0.0**	0.0	(0.0)
	Others	**0.2**	0.3	(0.0)
	Total liabilities	**2,209.8**	2,597.5	(387.7)