Financial Targets by Business Unit[*1]

	ROTE*2			Net business profit (JPY bn)			Risk-Weighted Assets (JPY tn)		POINT
	FY2025 result	FY2028 target	vs FY2025	FY2025 result	FY2028 target	vs FY2025	FY2028 target	vs FY2025	
Retail	**14.8%**	24%	+1%	**427.7**	705	+95	15.2	+1.0	Aim for steady earnings growth and improved profitability through resource allocation to the payments and finance area and strengthening of the wealth management business.
Wholesale	**20.4%**	21%	+0%*3	**997.1**	1,315	+105	46.3	+2.5	Not only capture robust domestic fund demand but also increase non-interest income through group collaboration.
Global	**5.6%**	9%	+3%	**655.8**	790	+170	49.3	+0.5	Improve profitability through asset reallocation, realizing growth under the Multi-Franchise Strategy, and strengthening the global transaction banking business.
Global Markets	**21.1%**	≥16%~	–	**508.7**	≥400~	–	9.9	+1.8	While profits are assumed to normalize compared to the strong FY2025 results, but we will strengthen the S&T business as a priority strategic area.

*1 Managerial accounting basis of FY2028. After adjustments of the interest rates and exchange effects for FY2025 *2 Incl. impact from the interest-rate risk associated to the banking account for Global Markets *3 Excl. the sales of equity holdings