Basel III Information

Capital Ratio Information

SMBC Trust Bank

Composition of regulatory capital

(Millions of yen, except percentages)

Items		As of March 31, 2026	As of March 31, 2025
Core Capital Basic Components (1)			
Directly issued qualifying common share or mandatory convertible preference share plus related capital surplus and retained earnings		220,916	194,503
of which : capital and capital surplus		173,103	173,103
of which : retained earnings		47,813	21,400
of which : treasury stock (–)		–	–
of which: national specific regulatory adjustments (earnings to be distributed) (–)		–	–
of which : other than the above		–	–
Stock acquisition rights and stock subscription rights to common shares or mandatory convertible preference shares		–	–
Total of general reserve for possible loan losses and eligible provisions included in Core Capital Basic Components		495	1,065
of which : general reserve for possible loan losses		495	1,065
of which : eligible provisions		–	–
Qualifying non-cumulative perpetual preferred stock subject to phase-out arrangements included in Core Capital Basic Components		–	–
Eligible capital instruments subject to phase-out arrangements included in Core Capital Basic Components		–	–
Capital instruments issued by public agency under capital enhancement action included in Core Capital Basic Components		–	–
45% equivalent of the difference between the revaluated amount of the land and the book value immediately prior to revaluation included in Core Capital Basic Components		–	–
Amount of Core Capital Basic Components	(A)	221,411	195,569
Core Capital Adjustments (2)			
Total intangible assets (net of related tax liability, excluding those relating to mortgage servicing rights)		11,586	9,790
of which : goodwill (including those equivalent)		–	–
of which: other intangibles other than goodwill and mortgage servicing rights		11,586	9,790
Deferred tax assets that rely on future profitability excluding those arising from temporary differences (net of related tax liability)		1,211	851
Shortfall of eligible provisions to expected losses		–	–
Securitisation gain on sale		–	–
Gains and losses due to changes in own credit risk on fair valued liabilities		–	–
Net defined benefit asset		1,152	958
Investments in own shares (excluding those reported in the Net assets section)		–	–
Reciprocal cross-holdings in common equity		–	–
Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above the 10% threshold)		–	–
Amount exceeding the 10% threshold on specified items		–	–
of which : significant investments in the common stock of financials		–	–
of which : mortgage servicing rights		–	–
of which : deferred tax assets arising from temporary differences (net of related tax liability)		–	–
Amount exceeding the 15% threshold on specified items		–	–
of which : significant investments in the common stock of financials		–	–
of which : mortgage servicing rights		–	–
of which : deferred tax assets arising from temporary differences (net of related tax liability)		–	–
Amount of Core Capital Adjustments	**(B)**	13,950	11,600
Capital			
Capital amount ((A)-(B))	(C)	207,460	183,968
Risk weighted assets (3)			
Credit risk weighted assets		963,004	1,022,836
of which : total of items in risk weighted assets subject to transitional arrangements		–	–
of which : investments in the capital of banking, financial and insurance entities		–	–
of which : other than the above		–	–
Total amount of Market Risk equivalent divided by 8%		–	–
Total amount of Operational Risk equivalent divided by 8%		122,579	112,103
Floor adjustment amount		–	–
Total amount of Risk weighted assets	(D)	1,085,584	1,134,940
Capital Adequacy Ratio			
Total Capital Adequacy Ratio ((C)/(D))		19.11%	16.20%