

Overview of 3Q FY3/2026

January 30, 2026



SUMITOMO MITSUI
FINANCIAL GROUP

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In many cases but not all, these statements contain words such as "anticipate," "believe," "estimate," "expect," "intend," "may," "plan," "probability," "risk," "project," "should," "seek," "target," "will" and similar expressions. Such statements are not guarantees of future performance and involve risks and uncertainties, and actual results may differ from those expressed in or implied by such forward-looking statements or sustainability statements contained or deemed to be contained herein. The risks and uncertainties which may affect future performance or results include: deterioration of Japanese and global economic conditions and financial markets; declines in the value of the Company's securities portfolio; incurrence of significant credit-related costs; the Company's ability to successfully implement its business strategy through its subsidiaries, affiliates and alliance partners; and exposure to new risks as the Company expands the scope of its business. Given these and other risks and uncertainties, you should not place undue reliance on forward-looking statements or sustainability statements, which speak only as of the date of this document. The Company undertakes no obligation to update or revise any forward-looking statements or sustainability statements. The sustainability initiatives of the Company described in the "sustainability statements" are based on policies and practices that seek to promote and responsive to its risk management and other investment and objectives. Each decision will be made subject to local legal requirements.

Please refer to the Company's most recent disclosure documents such as its annual report on Form 20-F and other documents submitted to the U.S. Securities and Exchange Commission, as well as its earnings press releases, for a more detailed description of the risks and uncertainties that may affect its financial conditions, its operating results, and investors' decisions.

FX rates (TTM)

| | Dec.24 | Mar.25 | Dec.25 |
|-----|--------|--------|--------|
| USD | 158.15 | 149.53 | 156.53 |
| EUR | 164.86 | 162.05 | 184.25 |

※ The disclosure of Capital / RWA is scheduled for Feb 13, 2026.

Definitions

| | |
|-----------------------------------|---|
| SMFG | Sumitomo Mitsui Financial Group, Inc. |
| SMBC | Sumitomo Mitsui Banking Corporation |
| SMBC Trust | SMBC Trust Bank |
| SMFL | Sumitomo Mitsui Finance and Leasing |
| SMBC Nikko | SMBC Nikko Securities |
| SMCC | Sumitomo Mitsui Card Company |
| SMBCCF | SMBC Consumer Finance |
| SMDAM | Sumitomo Mitsui DS Asset Management |
| SMBCAC | SMBC Aviation Capital |
| SMICC | SMFG India Credit Company |
| Major local subsidiaries | SMBC Bank International, SMBC Bank EU, SMBC (China) |
| Net business profit | Before provision for general reserve for possible loan losses |
| Net income (consolidated) | Profit attributable to owners of parent |
| Expenses (non-consolidated) | Excl. non-recurring losses |
| Retail Business Unit (RT) | Domestic retail business |
| Wholesale Business Unit (WS) | Domestic wholesale business |
| Global Business Unit (GB) | International business |
| Global Markets Business Unit (GM) | Market / Treasury related businesses |

Income Statement

Plan for
Fulfilled Growth

| | (JPY bn) | 1-3Q FY3/26 | YoY | FY3/26 forecast |
|---|------------------------|----------------|--------|--------------------|
| 1 Gross profit | | 3,593.0 | +430.7 | |
| G&A expenses | | 1,899.2 | +126.3 | |
| 2 Overhead ratio | | 52.9% | (3.2)% | |
| 3 Equity in gains (losses) of affiliates | | 108.0 | +37.5 | |
| 4 Net business profit | Progress 88% | 1,801.8 | +342.0 | 2,050 |
| 5 Total credit cost | | 216.8 | +58.8 | 300 |
| 6 Gains (losses) on stocks | | 352.5 | (78.7) | |
| 7 Other income (expenses) | | (38.5) | +75.4 | |
| 8 Ordinary profit | | 1,899.1 | +280.0 | 2,110 |
| 9 Extraordinary gains (losses) | | (4.8) | +1.8 | |
| 10 Income taxes | | 501.9 | +31.8 | |
| 11 Net income | 93% | 1,394.8 | +258.8 | 1,500 |
| 12 ROE incl. OCI^{*2} | | 12.2% | +2.1% | |
| 13 ROE^{*3} | | 16.2% | +2.4% | |

- **Gross profit:** increased YoY due to
 - 1) increase of income on loan and deposit in domestic market,
 - 2) increase of fee income in domestic wholesale business, and
 - 3) good performance of wealth management business, payment business and consumer finance.
 Impact of FX^{*1}: (9)
- **G&A expenses:** increased YoY mainly due to inflation and higher variable marketing costs, while the overhead ratio significantly improved on top-line growth.
Impact of FX^{*1}: (5)
- **Equity in gains of affiliates:** increased YoY driven by insurance proceeds at SMBCAC(+14) and improved performance at our Vietnam investees.
Impact of FX^{*1}: (1)
- **Total credit cost:** increased YoY due to disposal of NPL at OTO/SOF (+31) and provisions for several large overseas borrowers, while recording the reversal at SMBC.
- **Gains on stocks:** decreased YoY despite Kotak share sale (+94); lower gains on other equity sales (+274; YoY (112)), ETF sales (YoY(32)), and loss on Bank of East Asia share sale ((28)).
- **Others:** increased YoY due to absence of an allowance on interest repayment of consumer finance (+99).

*1 Impact of FX on SMBC overseas branch: transaction date rate, overseas subsidiary: end-of-period rate

*2 Denominator: Shareholder's equity + total accumulated other comprehensive income *3 Based on shareholder's equity

SMBC

| | (JPY bn) | 1-3Q FY3/26 | YoY | FY3/26 forecast |
|--|----------|----------------|--------|--------------------|
| 1 Gross banking profit | | 2,037.6 | +297.5 | |
| 2 o/w Net interest income | | 1,408.3 | +231.8 | |
| 3 o/w Gains (losses) on cancellation of investment trusts | | 46.6 | (16.0) | |
| 4 Domestic | | 809.9 | +213.5 | |
| 5 Overseas | | 598.5 | +18.2 | |
| 6 o/w Net fees and commissions | | 425.9 | +21.3 | |
| 7 Domestic | | 179.1 | (0.2) | |
| 8 Overseas | | 246.9 | +21.5 | |
| 9 o/w Net trading income | | 200.3 | +43.9 | |
| Net other operating income | | | | |
| 10 o/w Gains (losses) on bonds | | 24.4 | +10.8 | |
| 11 Expenses | | 836.1 | +53.3 | |
| 12 Banking profit | | 1,201.5 | +244.2 | 1,380 |
| 13 Total credit cost | | (29.4) | (45.1) | 60 |
| 14 Gains (losses) on stocks | | 333.4 | (77.7) | |
| 15 Extraordinary gains (losses) | | 93.4 | +64.2 | |
| 16 Net income | | 1,250.3 | +236.8 | 1,290 |

Other Major Group Companies

(left : results of 1-3Q FY3/26 / right : YoY)

| | (JPY bn) | SMBC Nikko ^{*1} | SMCC ^{*2} |
|----------------------------|----------|--------------------------|--------------------|
| Gross profit | 433.9 | +25.9 | 650.9 +39.9 |
| Expenses | 345.1 | +11.5 | 460.4 +51.7 |
| Net business profit | 88.8 | +14.4 | 195.8 (2.8) |
| Net income | 108.5 | +33.5 | 76.4 +51.0 |

(excl. one-off items) ^{*3}

(Equity method affiliate)

| | SMBC Trust | SMDAM | SMFL ^{*4} |
|----------------------------|------------|-------|--------------------|
| Gross profit | 58.5 | +7.5 | 34.7 +3.3 |
| Expenses | 34.2 | +2.3 | 25.2 +0.8 |
| Net business profit | 24.3 | +5.2 | 9.5 +2.5 |
| Net income | 19.1 | +5.2 | 3.3 +0.9 |

50% 50%

Eliminated in consolidated basis

- ✓ dividend from a subsidiary: 150 (YoY +5)
- ✓ reversal of allowance for investment losses from VP Bank: 90

^{*1} Incl. profits from SMBC Nikko America and SMBC Capital Markets (managerial accounting basis) ^{*2} Incl. SMBCCF

^{*3} Excl. the radical allowance on interest repayment (JPY (88) bn in 1H FY3/25), the gain on extinguishment of tie-in shares related to the merger with SMBFCS (JPY +46.6 bn in 1H FY3/25) ^{*4} Managerial accounting basis

Impact of Rising JPY Interest Rates

Plan for
Fulfilled Growth

FY3/26: +JPY 130 bn YoY from higher interest rates, including the recent hike in Dec. 2025.

Additional upside from the balance-sheet mix: loan volume growth, wider spreads, and JGB portfolio optimization.

+JPY 100 bn annual impact for each 25bp rise in rates

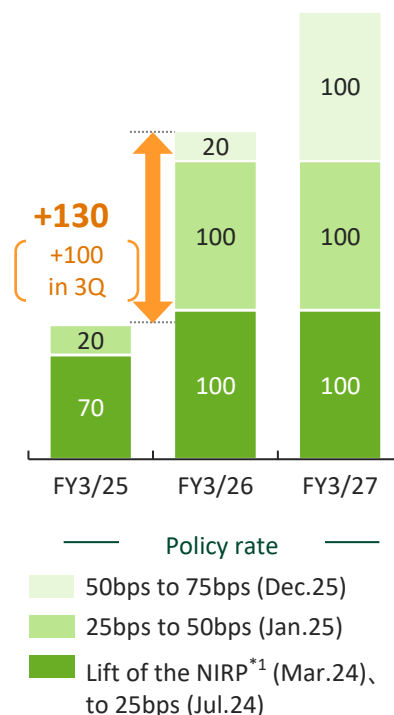
JPY B/S as of Dec.25

(JPY tn)

| Investment | | Funding | |
|-------------------------|-----------|-----------------|------------|
| Loans | 70 | Deposits | 125 |
| Floating rate | 40 | Saving | 85 |
| Fixed rate | 20 | Time | 25 |
| Prime rate | 10 | Current | 15 |
| Market operation | 60 | | |
| BOJ's current account | 50 | | |
| Short-term JGB | 4 | | |
| Mid- to long-term JGB | 6 | | |
| Others | 10 | Others | 15 |
| Yen swap, etc. | | Capital funding | |
| | | Market funding | |

Impact on NII

(JPY bn)



Upside potential

Loans

Volume growth
driven by client demand

JGB etc.

Portfolio growth
by strategic build-out

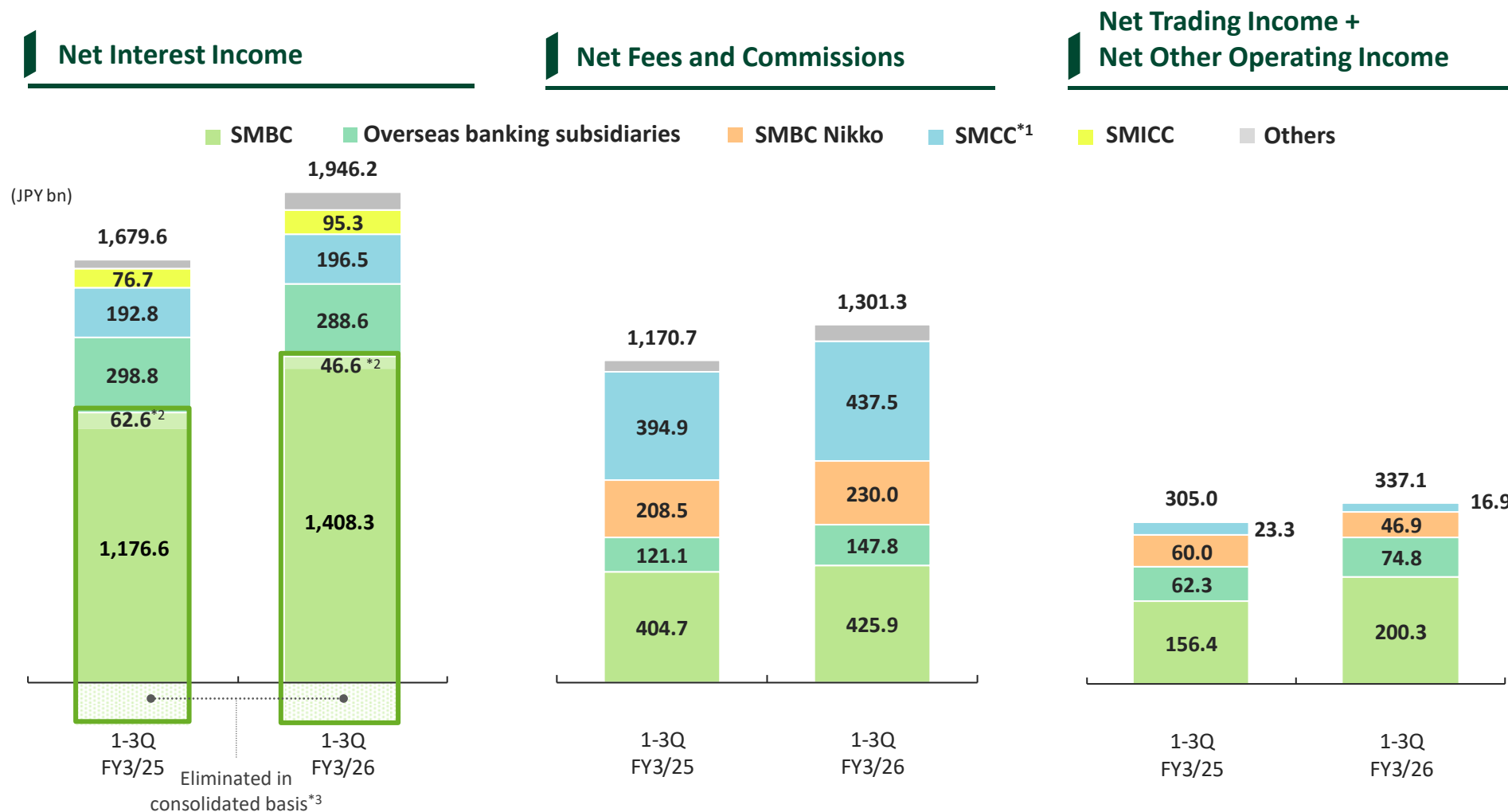
*1 negative interest rate policy

Gross Profit

Plan for
Fulfilled Growth

Net interest income increased at SMBC, driven by domestic loan growth and rising interest rates.

Net fees and commissions increased due to robust corporate activities and steady performance of Olive.



*1 Incl. SMBCCF *2 Gains on cancellation of investment trusts

*3 Incl. dividend from subsidiary (JPY 145 bn in 1H FY3/25, JPY 150 bn in 1H FY3/26)

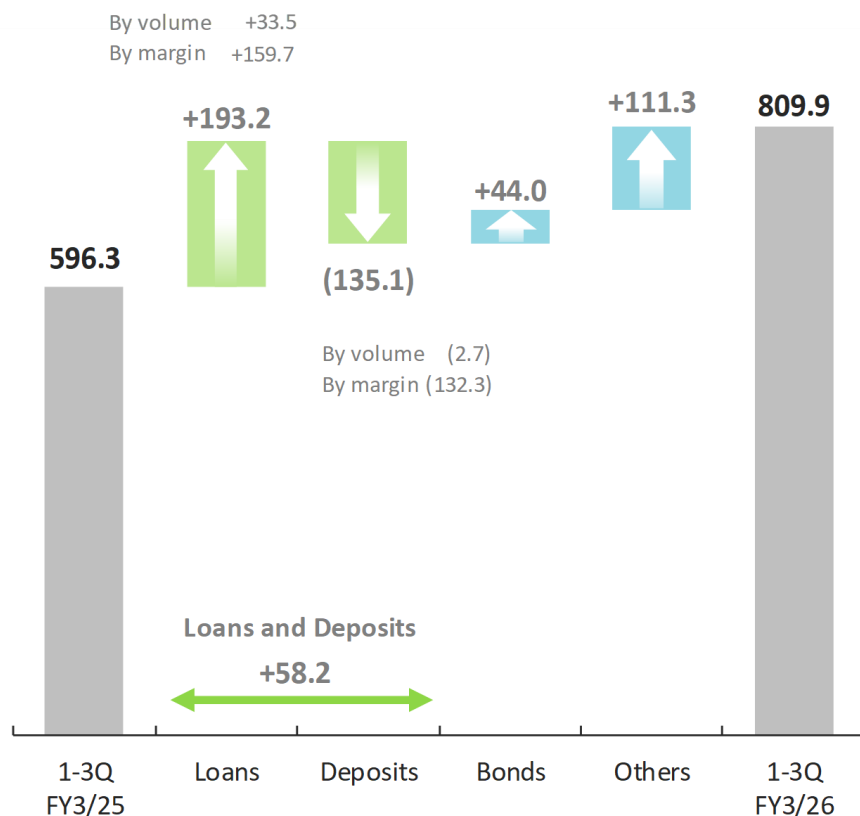
(Ref.) Net Interest Income (SMBC)

Plan for
Fulfilled Growth

Domestic

- Income from loans and deposits increased due to improved loan-to-deposit spread and growth in loan volumes.

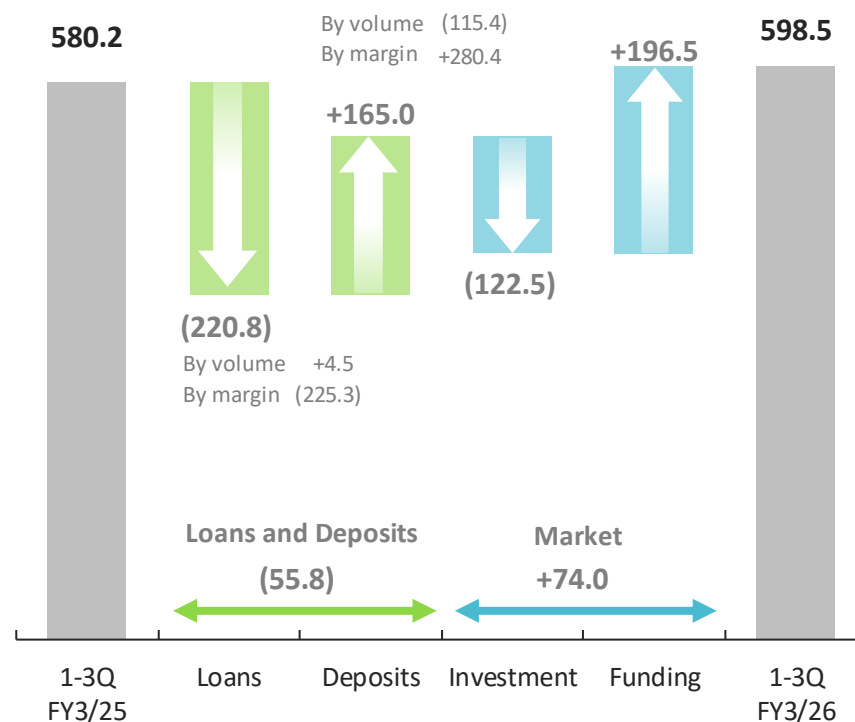
(JPY bn)



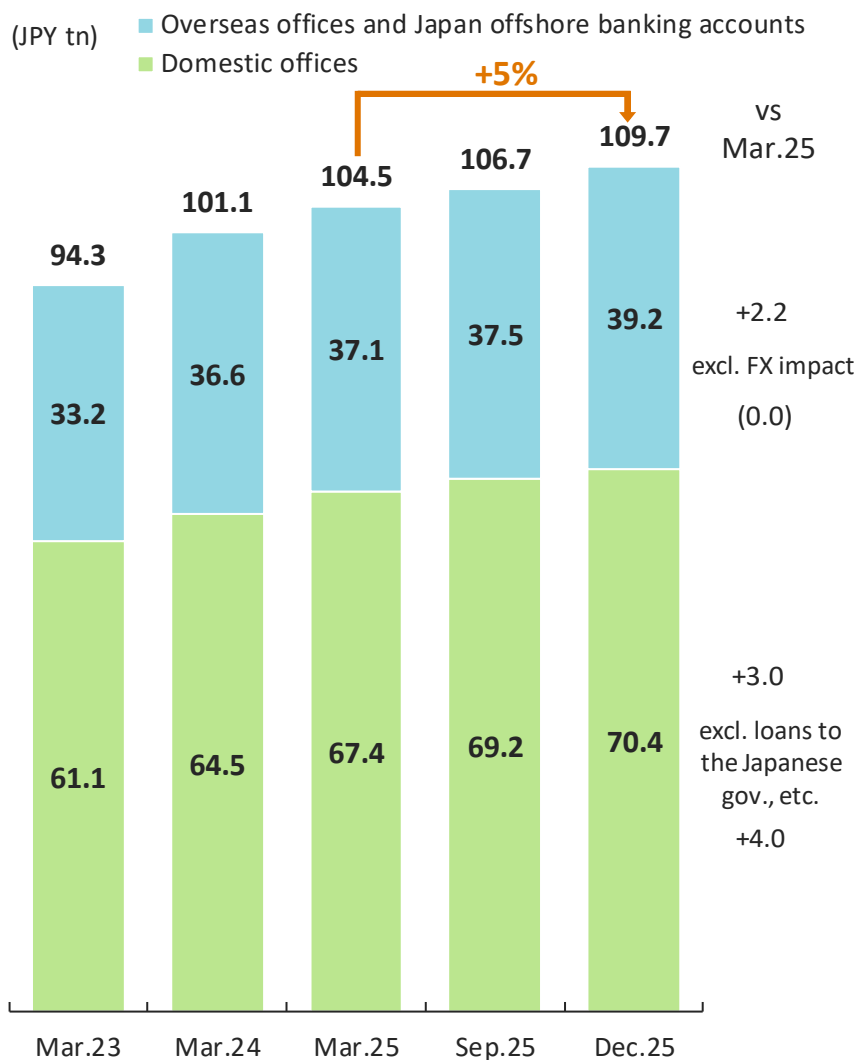
Overseas

- Income from loans and deposits decreased due to interest rate cuts and growth in deposit volumes.

(JPY bn)



Loan Balance



Domestic Loan-to-Deposit Spread

| | 1-3Q FY3/26 | YoY | 1Q | 2Q | 3Q |
|---|----------------|-------|------|------|------|
| (%) | | | | | |
| Interest earned on loans and bills discounted | 1.30 | +0.32 | 1.26 | 1.30 | 1.34 |
| Interest paid on deposits, etc. | 0.19 | +0.14 | 0.18 | 0.19 | 0.19 |
| Loan-to-deposit spread | 1.11 | +0.18 | 1.08 | 1.11 | 1.15 |
| (Ref.) Excl. loans to the Japanese government, etc. | | | | | |
| Interest earned on loans and bills discounted | 1.30 | +0.30 | 1.27 | 1.30 | 1.34 |
| Loan-to-deposit spread | 1.11 | +0.16 | 1.09 | 1.11 | 1.15 |

Average Loan Balance and Spread*2

| | Balance (JPY tn) | | Spread (%) | |
|-----------------------------------|------------------|----------------|----------------|--------|
| | 1-3Q FY3/26 | YoY*4 | 1-3Q FY3/26 | YoY |
| Domestic loans | 66.3 | +4.1 | 0.68 | (0.01) |
| o/w Large corporations | 25.9 | +3.5 | 0.54 | (0.05) |
| o/w Mid-sized corporations & SMEs | 23.0 | +1.5 | 0.68 | +0.02 |
| o/w Individuals | 12.2 | (0.0) | 1.16 | +0.00 |
| GBU's interest earning assets*3 | 363.0 USD bn | 16.5 USD bn | 1.42 | +0.11 |

*1 SMBC *2 Managerial accounting basis *3 Sum of SMBC, Major local subsidiaries and SMBC Trust, etc. Sum of loans, trade bills, and securities. The spread shows the difference with the cost of funds *4 After adjustments for FX rates, etc.

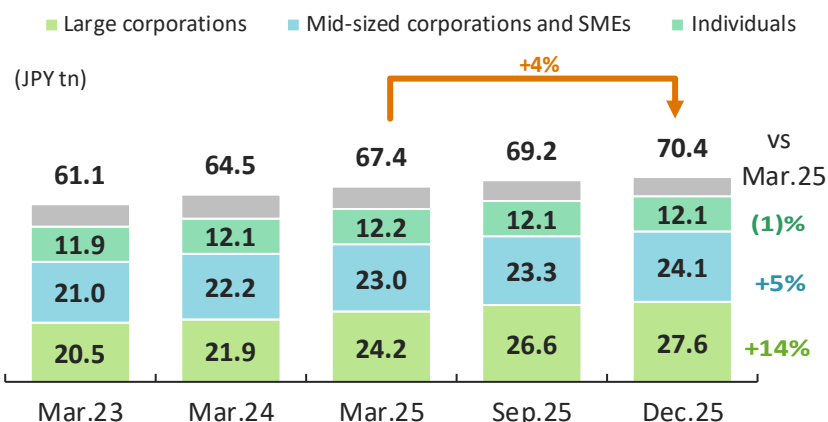
Domestic Loans and Deposits*1

Plan for
Fulfilled Growth

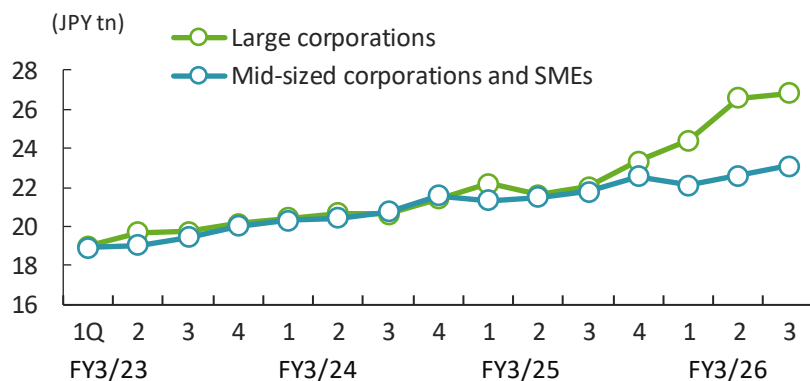
Loan balance increased, supported by strong large-corporate funding demand and by large-deal wins.

Retail deposits increased, driven by Olive, while corporate deposits declined due to outflows from large clients.

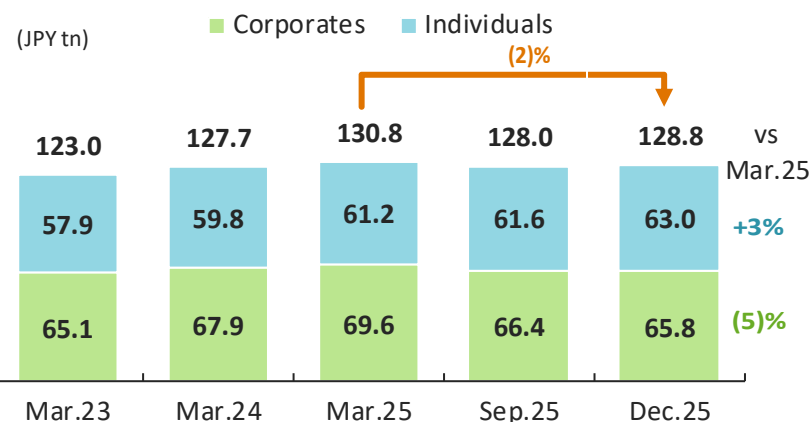
Loan Balance*2,3



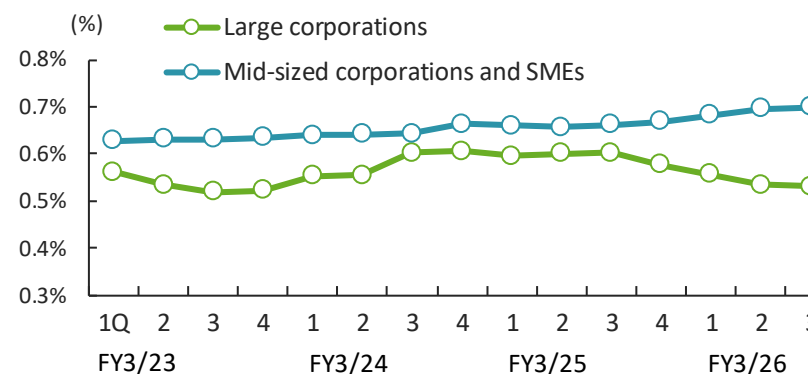
Loan Average Balance for Corporates*2,4



Deposit Balance



Loan Spread for Corporates*2,5



*1 SMBC *2 Managerial accounting basis *3 Changed the definition of mid-sized corporations and SMEs from Sep.25. The figures before have been adjusted retrospectively *4 Quarterly average (excl. loans to the Japanese government). Figures for SMEs are the outstanding balance of Corporate banking division *5 Loan spread of existing loans (excl. loans to the Japanese government)

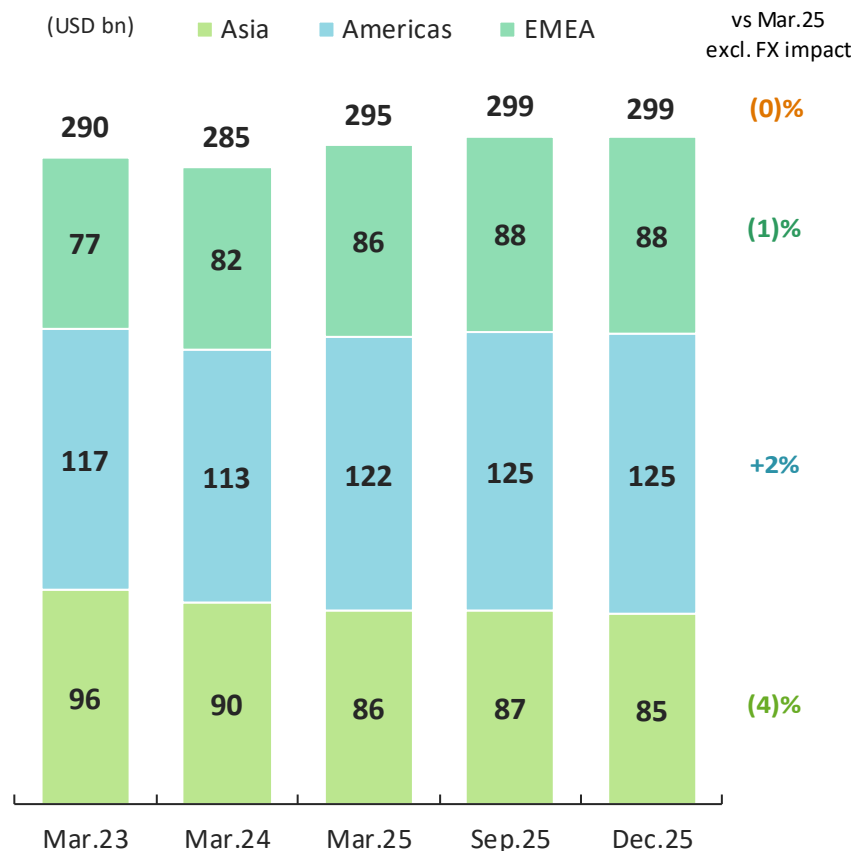
Overseas Loans and Deposits^{*1}

Plan for
Fulfilled Growth

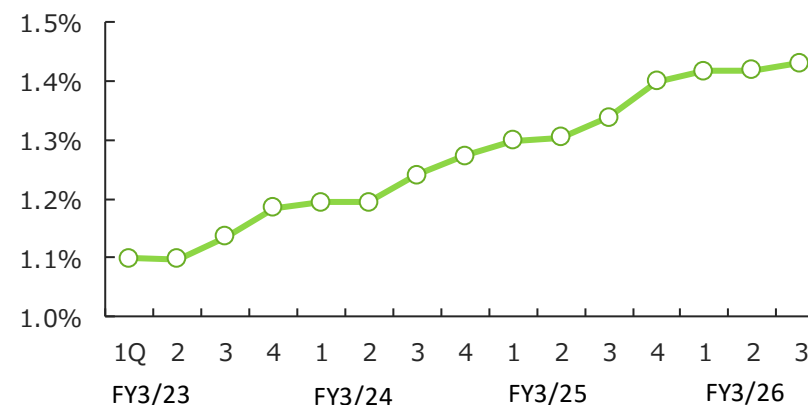
Low-return assets were reduced mainly in Asia, leading to a lower loan balance.

Loan spreads improved, supported by a stronger focus on ROE.

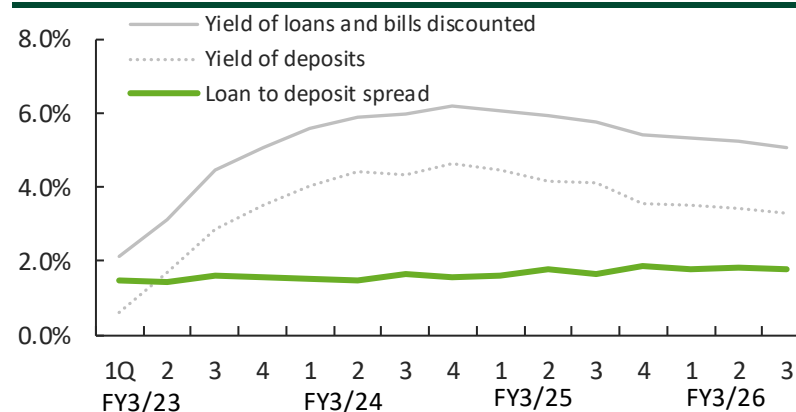
Loan Balance



Loan Spread^{*2,3}



Loan to Deposit Spread



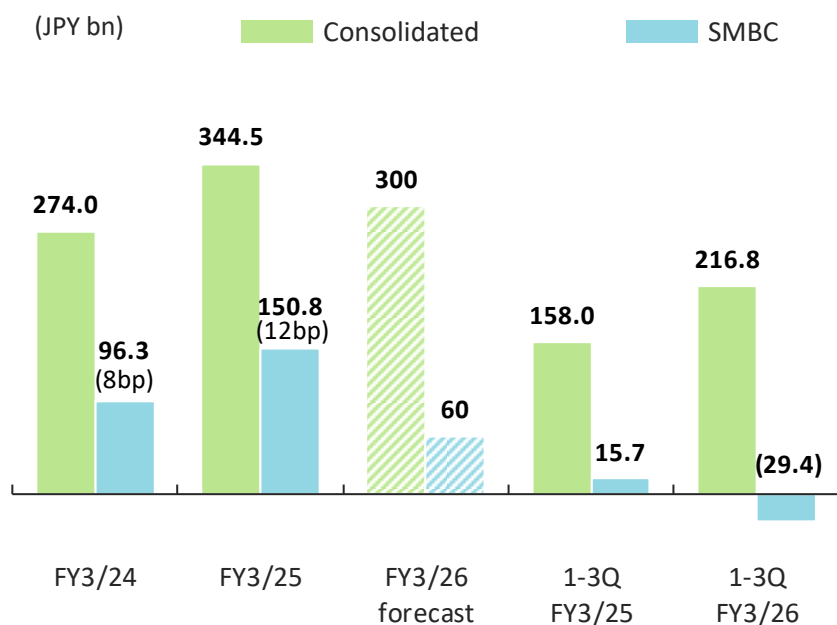
^{*1} Managerial accounting basis. Sum of SMBC and Major local subsidiaries

^{*2} Quarterly average loan spread of existing loans

^{*3} Changed the definition from FY3/25. The figures before have been adjusted retrospectively

Overseas credit costs are expected to increase in 2H due to one-off items (large-borrower provisions incl. Brazil; OTO/SOF NPL disposal), but full-year costs are aimed to remain controlled.

Credit costs



Major group companies

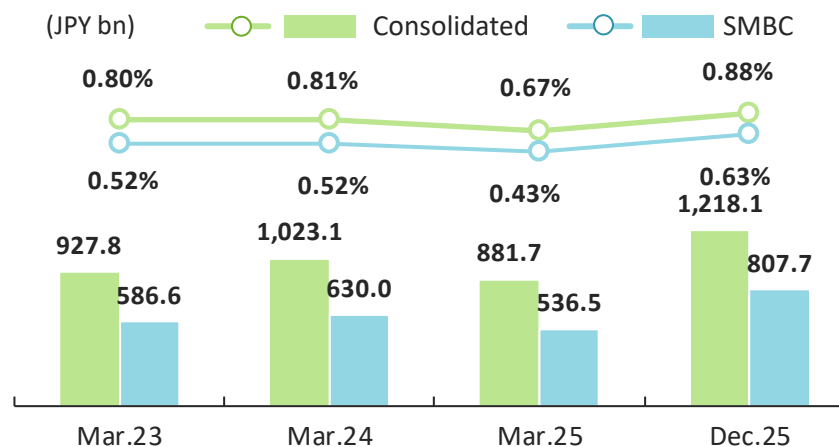
| (JPY bn) | 1-3QFY3/26 | YoY |
|---------------------------------|------------|-----|
| SMCC | 107 | +9 |
| o/w SMBCCF | 63 | +7 |
| Overseas banking subsidiaries*1 | 96 | +52 |
| SMICC | 36 | +14 |

*1 Incl. disposal of OTO/SOF NPL (JPY (31) in 3Q FY3/26)

*2 NPL ratio = NPLs based on the Banking Act and the Reconstruction Act (excl. normal assets) / Total claims

*3 Managerial accounting basis

Non-Performing Loan Ratio^{*2} and Balance



Non-performing loan balance^{*3}

| | (JPY bn) | | |
|----------|----------|-------|-------|
| Domestic | 651.1 | 455.4 | 498.0 |
| Asia | 209.9 | 174.9 | 257.1 |
| Americas | 84.5 | 117.5 | 331.2 |
| EMEA | 77.6 | 133.9 | 131.8 |

Claims on borrowers requiring caution (excl. claims to substandard borrowers)

| | (JPY tn) | | |
|------|----------|-----|-----|
| SMBC | 1.8 | 1.7 | 1.3 |

Total claims

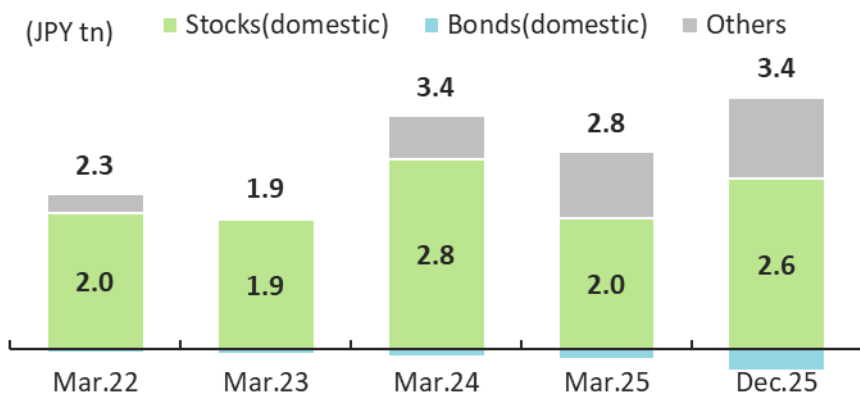
| | (JPY tn) | | |
|--------------|----------|-----|-----|
| Consolidated | 126 | 131 | 138 |
| SMBC | 120 | 123 | 128 |

Breakdown of other securities (consolidated)

| (JPY bn) | B/S amount | | Unrealized gains (losses) | |
|----------------------------|------------|-----------|---------------------------|-----------|
| | Dec.25 | vs Mar.25 | Dec.25 | vs Mar.25 |
| Held-to-maturity | 3,523.4 | +3,249.0 | (102.3) | (96.1) |
| Available for sales | 36,408.2 | (3,368.6) | 3,543.8 | +737.8 |
| Stocks (domestic) | 3,611.1 | +565.9 | 2,559.1 | +598.2 |
| Bonds (domestic) | 8,948.0 | (4,945.5) | (224.9) | (80.1) |
| o/w JGBs | 6,538.5 | (4,642.0) | (98.0) | (45.6) |
| Others | 23,849.2 | +1,011.1 | 1,209.6 ^{*1} | +219.7 |
| o/w Foreign bonds | 18,654.6 | +1,229.9 | (322.8) | +126.3 |

Risk volume is controlled by hedging and others

Unrealized gains



Reduction of equity holdings

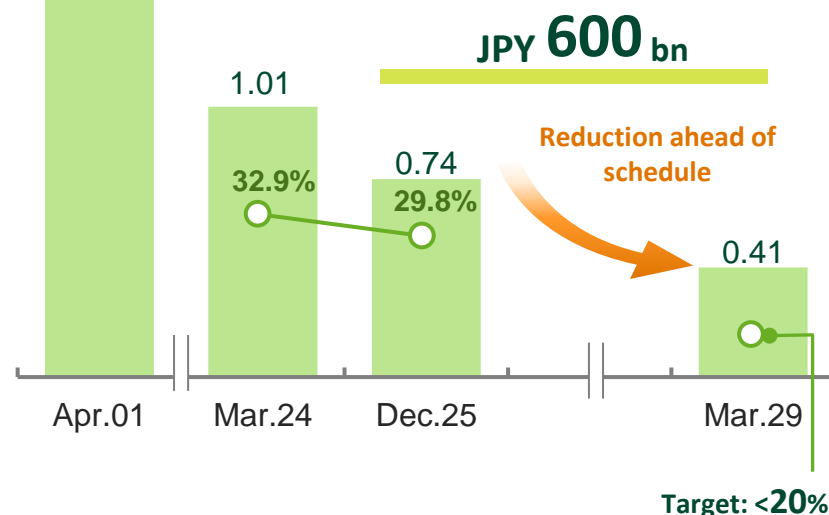
(JPY tn)

- Book value of domestic listed stock^{*2}
- Market value of equity holdings^{*3} / consolidated net assets

Reduction

| | |
|------------------|-------------------|
| Total reduction | JPY 276 bn |
| FY3/25 | JPY 185 bn |
| 1-3Q FY3/26 | JPY 91 bn |
| Consent of sales | JPY 62 bn |

Reduction plan (FY3/25-FY3/29)



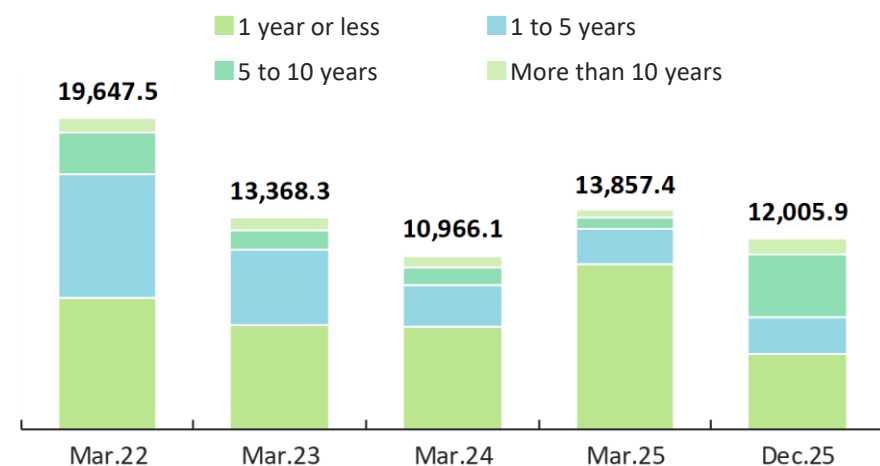
^{*1} The difference between foreign bonds and others is unrealized gain on foreign stocks

^{*2} Excl. investments after Mar.20 for the business alliance purpose ^{*3} Incl. balance of deemed held shares

Yen bond balance fell and duration lengthened as HTM purchases increased and short-term holdings declined on lower collateral needs. Portfolio build timing will be assessed while monitoring the pace and terminal level of rate hikes.

Yen-denominated bonds (SMBC)

(JPY bn)

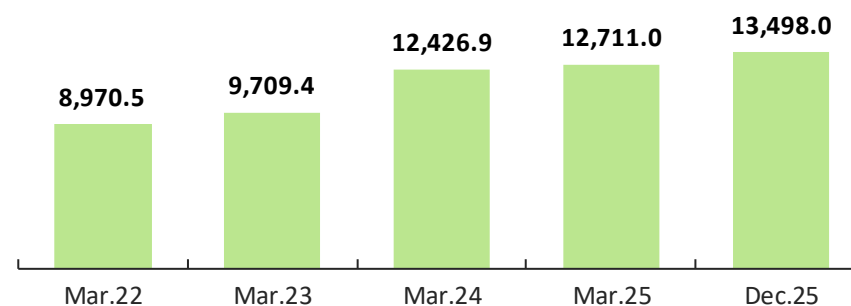


| | | | | |
|-------------------------------|--------|--------|---------|---------|
| Unrealized gains(losses) | (62.8) | (98.7) | (142.1) | (311.7) |
| Duration ^{*1} (year) | 2.4 | 2.1 | 1.0 | 3.2 |

| | | | | |
|--------------------------------|---------|---------|----------|---------|
| Held-to-maturity ^{*2} | 22.3 | 22.3 | 22.3 | 3,046.2 |
| JGBs ^{*3} | 9,576.3 | 7,547.4 | 11,180.5 | 6,356.2 |

Foreign bonds (SMBC)

(JPY bn)



| | | | | |
|-------------------------------|---------|---------|---------|---------|
| Unrealized gains(losses) | (617.1) | (662.2) | (458.9) | (357.3) |
| Duration ^{*1} (year) | 4.3 | 4.2 | 3.6 | 3.2 |

*1 Managerial accounting basis (excl. bonds classified as held-to-maturity, bonds for which hedge-accounting is applied, and private placement bonds) *2 B/S amount *3 Excl. Held-to-maturity

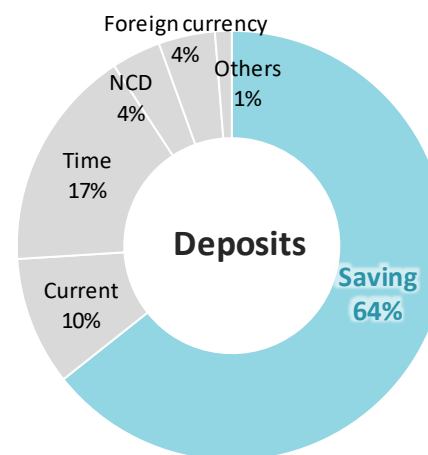
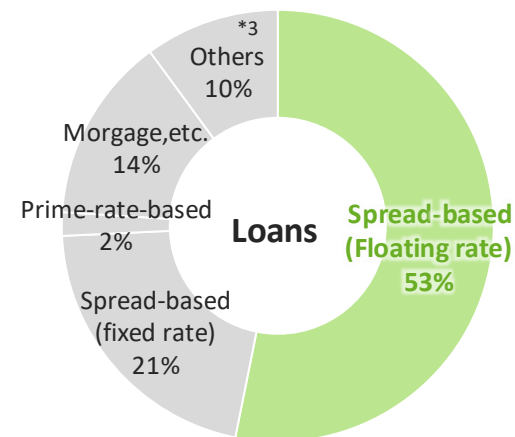
Consolidated

(vs Mar.25)

| | | | | | | | | | |
|--|------------------------------|-------------|---|--------------------------------|---|---|--------------|-----|-------------|
| Loans JPY 117.3 tn (+JPY 6.2 tn) <table> <tr> <td>Domestic loans^{*1}</td><td>JPY 70.4 tn</td></tr> </table> | Domestic loans ^{*1} | JPY 70.4 tn | Deposits JPY 193.3 tn (+JPY 4.6 tn) <table> <tr> <td colspan="2">Loan to deposit ratio 60.7%</td></tr> </table> <table> <tr> <td>Domestic deposits^{*1}</td><td>JPY 128.8 tn</td></tr> <tr> <td>NCD</td><td>JPY 16.4 tn</td></tr> </table> | Loan to deposit ratio 60.7% | | Domestic deposits ^{*1} | JPY 128.8 tn | NCD | JPY 16.4 tn |
| Domestic loans ^{*1} | JPY 70.4 tn | | | | | | | | |
| Loan to deposit ratio 60.7% | | | | | | | | | |
| Domestic deposits ^{*1} | JPY 128.8 tn | | | | | | | | |
| NCD | JPY 16.4 tn | | | | | | | | |
| Securities JPY 40.6 tn (JPY (0.1) tn) <table> <tr> <td>JGBs</td><td>JPY 6.5 tn</td></tr> <tr> <td>Foreign bonds</td><td>JPY 18.7 tn</td></tr> </table> | JGBs | JPY 6.5 tn | Foreign bonds | JPY 18.7 tn | | | | | |
| JGBs | JPY 6.5 tn | | | | | | | | |
| Foreign bonds | JPY 18.7 tn | | | | | | | | |
| Others JPY 158.7 tn (+JPY 4.4 tn) <table> <tr> <td>Cash and due from banks</td><td>JPY 69.3 tn</td></tr> <tr> <td>BoJ's current account^{*1}</td><td>JPY 49.1 tn</td></tr> </table> | Cash and due from banks | JPY 69.3 tn | BoJ's current account ^{*1} | JPY 49.1 tn | Others JPY 107.7 tn (+JPY 4.9 tn) <table> <tr> <td colspan="2">Total net assets JPY 15.8 tn (+JPY 0.9tn)</td></tr> </table> | Total net assets JPY 15.8 tn (+JPY 0.9tn) | | | |
| Cash and due from banks | JPY 69.3 tn | | | | | | | | |
| BoJ's current account ^{*1} | JPY 49.1 tn | | | | | | | | |
| Total net assets JPY 15.8 tn (+JPY 0.9tn) | | | | | | | | | |

Total assets JPY 316.7 tn (JPY +10.4 tn)

Domestic Loans and Deposits^{*2}



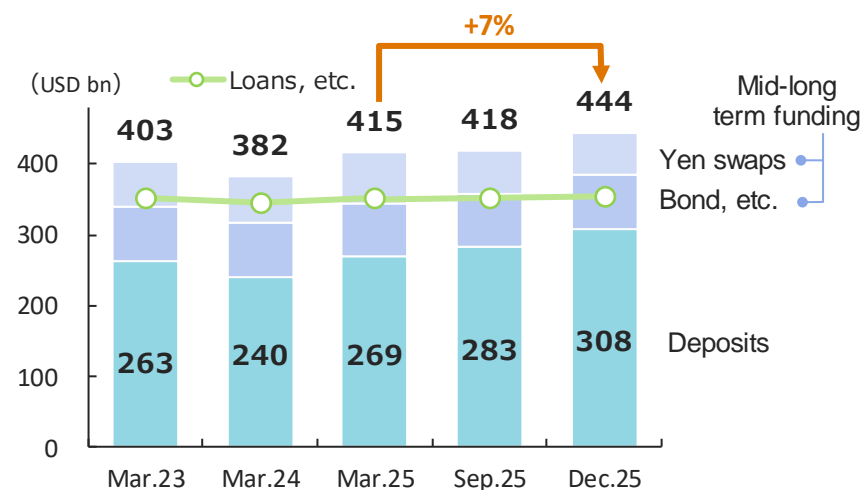
Non-JPY Balance Sheet ^{*1,2}

(vs Mar.25)

| Interest earning assets | Deposits ^{*3} |
|----------------------------|-------------------------------------|
| USD 354 bn (+USD 3 bn) | USD 308 bn (+USD 39 bn) |
| Others | Mid-long term funding ^{*4} |
| USD 189 bn (USD (1) bn) | USD 136 bn (USD (10) bn) |
| Foreign bonds, NCD | CD / CP |
| USD 90 bn (USD (1) bn) | USD 92bn (USD (6) bn) |
| | Interbank (Incl. Repo) |
| | USD 97 bn (USD (23) bn) |

Assets / Liabilities USD 633 bn (USD +0 bn)

Foreign Currency Balance



(Ref.) Impact of Change in Foreign Interest Rate

Loan/deposit

- Most of the loans and deposits are based on market rate
- Net interest income increase by JPY 20 bn when interest rate increase by 1%, as a part of the deposits have low sensitivity to interest rate and vice versa

*1 Managerial accounting basis. Interest-earning assets redefined (Sep.25); prior figures restated

*2 Sum of SMBC and major local subsidiaries

*3 Incl. deposits from central banks *4 Corporate bonds, currency swaps, etc

Results by Business Unit (1)

Plan for
Fulfilled Growth

Retail

- Gross profit increased driven by higher income on deposit and solid performance across wealth management business, etc.
- Overhead ratio improved through steady implementation of cost control initiatives; net business profit increased.

| (JPY bn) | 1-3Q FY3/26 | YoY ^{*1} |
|-------------------------------|----------------|-------------------|
| Gross profit | 1,119.4 | +124.2 |
| Income on deposits | 126.0 | +88.7 |
| Income on loans ^{*2} | 53.4 | (8.4) |
| Wealth management business | 277.4 | +22.7 |
| Payment business | 428.4 | +19.8 |
| Consumer finance business | 238.6 | +12.8 |
| Expenses | 829.1 | +47.5 |
| Overhead Ratio | 74.1% | (4.5)% |
| Net business profit | 293.8 | +78.5 |

| | FY3/25 | 1-3Q FY3/26 | KPI |
|---|--------|----------------|-----|
| AM / foreign currency balances (JPY tn) | 18.8 | 22.6 | 21 |
| Consumer finance outstanding (JPY tn) | 2.8 | 3.0 | 3 |

| | |
|---------------------|-----------------|
| # of Olive accounts | Jan.26 : 7.0 mn |
|---------------------|-----------------|

Wholesale

- Income on loans and deposits increased driven by rising interest rates and loan growth.
- Fee income rose and securities business also showed good performance on robust corporate activities, increasing both gross profit and net business profit.

| (JPY bn) | 1-3Q FY3/26 | YoY ^{*1} |
|----------------------------|----------------|-------------------|
| Gross profit | 874.5 | +135.7 |
| Income on deposits | 219.8 | +101.0 |
| Income on loans | 208.0 | +17.5 |
| FX and money transfer fees | 118.5 | +2.8 |
| Loan syndication | 38.7 | (0.2) |
| Structured finance | 35.9 | +4.0 |
| Real estate finance | 15.5 | +3.6 |
| Securities business | 66.9 | +2.2 |
| Expenses | 301.0 | +15.1 |
| Overhead Ratio | 34.4% | (4.3)% |
| Net business profit | 684.6 | +126.8 |

| | FY3/25 | 1-3Q FY3/26 | KPI |
|--|--------|----------------|-----|
| Investment and financing for startups (total / JPY bn) | 185.1 | 249.3 | 135 |

*1 Managerial accounting basis (after adjustments of the changes in FX rates)

*2 Excl. SMBCCF

Results by Business Unit (2)

Plan for
Fulfilled Growth

Global

- Selective focus on high-return deals drove increases in both interest income on loans and loan-related fees.
- Despite a higher overhead ratio driven by inflation and regulatory compliance costs, net business profit increased, supported by higher equity-method earnings from affiliates.

| (JPY bn) | 1-3Q FY3/26 | YoY* ¹ |
|---------------------------------------|----------------|-------------------|
| Gross profit | 1,158.8 | +80.8 |
| Income on deposits | 136.9 | (3.3) |
| Income on loans | 436.4 | +30.2 |
| Loan related fees | 222.1 | +7.6 |
| Securities business | 83.4 | +18.0 |
| Expenses | 768.9 | +75.4 |
| Overhead Ratio | 66.4% | +2.0% |
| Equity in gains(losses) of affiliates | 93.0 | +33.1 |
| Net business profit | 510.9 | +41.0 |

| | FY3/25 | 1-3Q FY3/26 | KPI |
|--|--------|----------------|------|
| Net business profit of the Americas Division (USD mn) | 1,653 | 1,265 | +500 |

Global Markets

- Banking profit increased steadily through nimble operations amid volatile market conditions.
- April's market turmoil weighed on trading; both gross profit and net business profit declined.

| (JPY bn) | 1-3Q FY3/26 | YoY* ¹ |
|---------------------|----------------|-------------------|
| Gross profit | 513.2 | (22.1) |
| SMBC | 354.2 | +2.5 |
| SMBC Nikko | 99.5 | (17.7) |
| Expenses | 166.9 | +17.0 |
| Overhead Ratio | 32.5% | +4.5% |
| Net business profit | 375.1 | (36.2) |

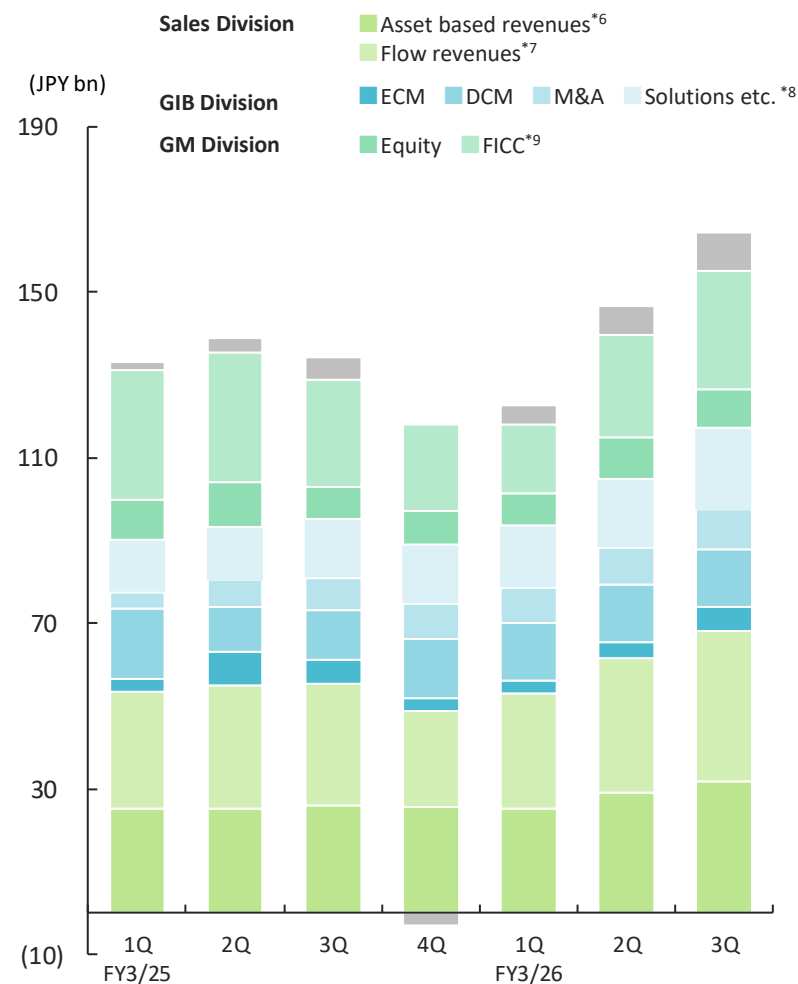
| | FY3/25 | 1-3Q FY3/26 | KPI |
|---|--------|----------------|-----|
| Net business profits from overseas securities (JPY bn) | 25.8 | 25.4 | 49 |

*1 Managerial accounting basis (after adjustments of the changes in FX rates)

Financial Results

| | (JPY bn) | FY3/25 | 1-3Q FY3/26 | YoY |
|-----------------------------------|----------|--------|----------------|--------|
| Net operating revenue | | 521.0 | 433.9 | +27.6 |
| SG&A expenses | | 435.2 | 345.1 | +12.3 |
| Operating profits | | 85.7 | 88.8 | +15.4 |
| o/w Sales Division | | 30.0 | 46.2 | +19.9 |
| GIB Division^{*3} | | 30.8 | 34.4 | +15.4 |
| GM Division^{*4} | | 25.0 | (4.5) | (29.4) |
| Ordinary profits | | 91.0 | 102.6 | +25.6 |
| Net income | | 73.3 | 108.5 | +33.5 |
| Client assets^{*5} | (JPY tn) | 81.0 | 93.0 | |

Net Operating revenue



*1 Incl. profits from SMBC Nikko America and SMBC Capital Markets (managerial accounting basis)

*2 Changed the definition about the overseas derivative business from FY3/26. The figures before have been adjusted retrospectively

*3 Global Investment Banking Division *4 Global Markets Division *5 Non-consolidated

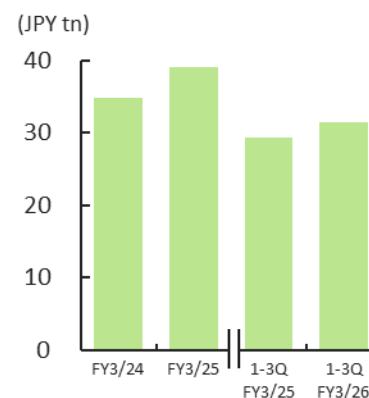
*6 Agency commissions on investment trusts, insurance and fund wrap discretionary investment fee, etc. *7 Equity brokerage commissions, etc.

*8 Mainly, business that utilizes the company's balance sheet and derivatives *9 Fixed Income, Currency and Commodities

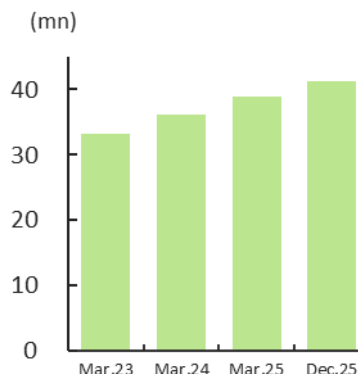
Financial Results

| (JPY bn) | FY3/25 | 1-3Q FY3/26 | YoY |
|---|---------|----------------|--------|
| Operating revenue | 968.1 | 765.4 | +49.3 |
| o/w Commission fee | 257.8 | 214.4 | +21.0 |
| Finance | 326.0 | 261.5 | +17.6 |
| o/w SMBCCF | 156.6 | 126.0 | +8.8 |
| Sales on credit and receipt agency | 81.7 | 62.3 | +1.0 |
| Loan guarantee revenue | 83.2 | 65.9 | +3.4 |
| Operating expenses | 982.4 | 677.2 | (34.4) |
| o/w For loan losses | 121.8 | 110.7 | +9.3 |
| o/w SMBCCF | 63.8 | 62.4 | +3.7 |
| For interest repayment | 141.5 | 0.0 | (99.0) |
| For loan guarantees | 8.1 | 9.5 | +2.0 |
| Ordinary profit | (78.6) | 86.5 | +83.5 |
| o/w Non-operating revenue | 6.1 | 5.7 | +0.8 |
| Non-operating expenses | 70.4 | 7.4 | +1.0 |
| Net income | (64.3) | 76.4 | +51.0 |
| Net income ^{*1} | 75.9 | 76.4 | +9.5 |
| NPL ratio ^{*2} | 10.11% | 10.95% | |
| Allowance on interest ^{*2} repayments (provision) | 10.4yrs | 13.1yrs | |

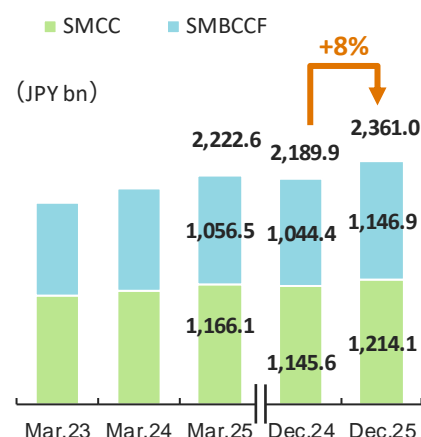
Sales Handle



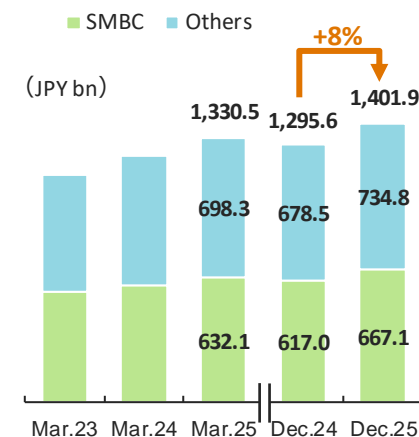
of Card Holders



Consumer Loans ^{*3}



Loan Guarantee ^{*2}



^{*1} Excl. the radical allowance on interest repayment (1H FY3/25 : JPY 88.0bn), the gain on extinguishment of tie-in shares related to the merger with SMBCFS (1H FY3/26 : 46.6bn) , impairment of FE Credit (FY3/25 : 75.0bn)

^{*2} Only SMBCCF ^{*3} The Figure from FY3/23 has been adjusted to the reorganization of SMBC Mobit in Apr.23