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Overview of FY3/2026

May 13, 2026

Financial Highlights

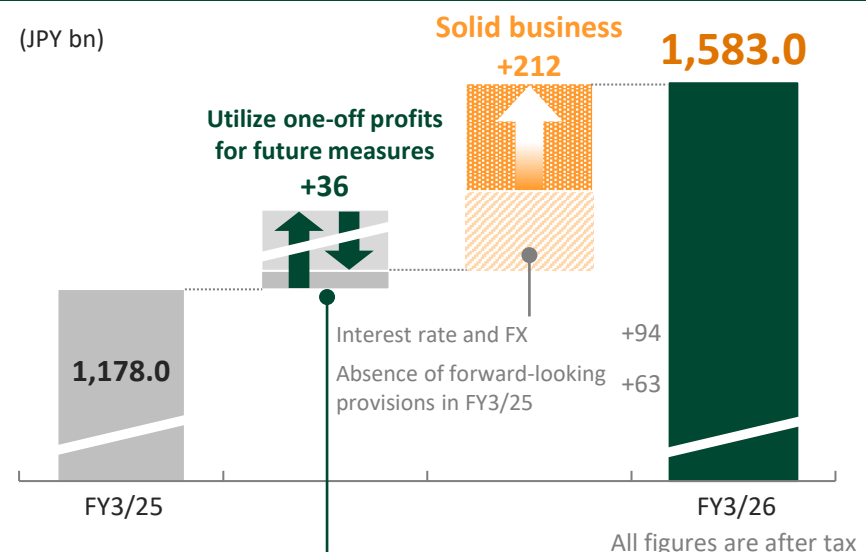
- 1** Recorded the highest profits and ROE >10% in FY3/26, driven by strong core business in domestic market, while implementing measures for the future.
Aim for net income of JPY 1.7tn in FY3/27, while closely monitoring the uncertain environment.
- 2** Forecast DPS of JPY 180 (+JPY 23) in FY3/27, with dividend payout ratio of 40%. Resolved to conduct share buybacks up to JPY 180bn and will consider additional purchases flexibly during the fiscal year.
- 3** Committed to a dividend increase in every fiscal year, while implementing a stock split and shareholder benefit programs to build relationship with long-term shareholders who evaluate our growth strategy.
- 4** Aim for medium- to long-term ROTE of 15%, comparable level to global peers, with FY3/29 targets of ROTE 13% and net income of JPY 2tn.

Financial Highlights (1) Results of FY3/26

Achieved record-high net income as strong core businesses continued, exceeding the target of JPY 1.5tn.
ROE and EPS also improved substantially in line with profit growth.

	FY3/26		
	Results	YoY	vs. target
(JPY bn)			
Gross profit	4,844.7	+717.9	—
G&A expenses	2,651.5	+249.6	—
Overhead ratio	54.7%	(3.5)%	—
Net business profit	2,330.9	+611.6	+280.9
Total credit cost	388.4	+43.9	+88.4
Gains (losses) on stocks	446.1	(63.8)	—
Ordinary profit	2,303.4	+583.9	+193.4
Net income	1,583.0	+405.0	+83.0
ROE	10.4%	+2.4%	—
EPS (JPY)	412	+110	—

► Breakdown of net income



One-off profits: +224		Measures for future: (188)	
Higher gains of stocks	+110	Forward-looking provisions	(46)
Higher profits of GM Business Units	+100	Bond portfolio rebalancing	(42)
Receipt of insurance claims on aircraft leasing	+14	Loss from the restructuring of an U.S. banking subsidiary	(34)
		Radical allowance for dormant deposits*1	(24)
		Sales of low-return assets	(21)
		Disposal of NPL at OTO/SOF	(21)

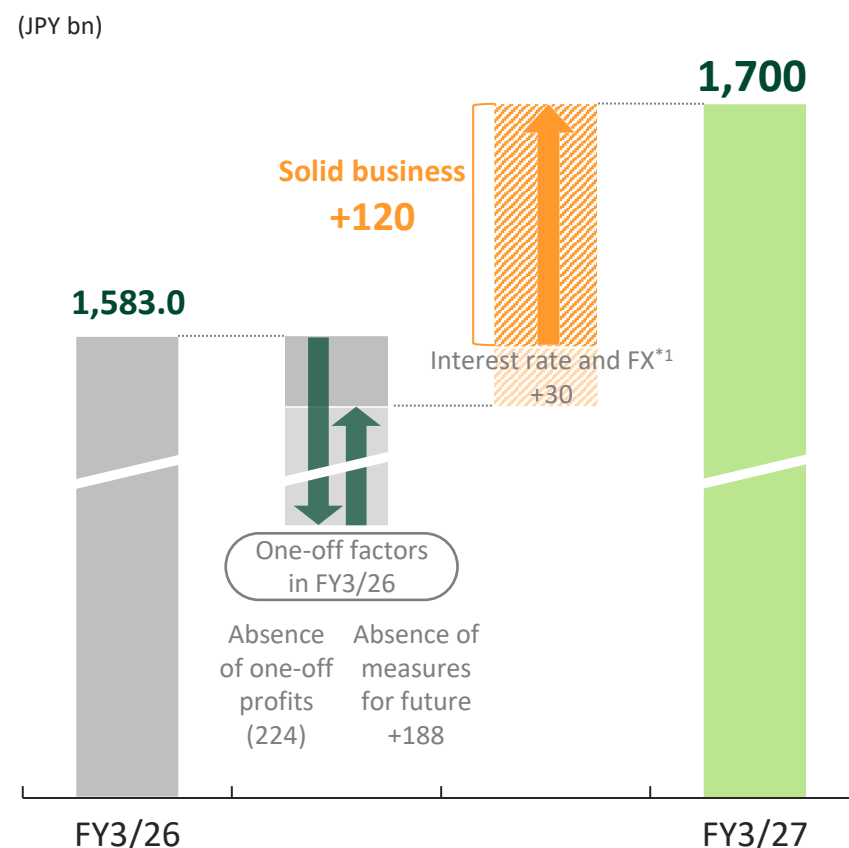
*1 Allowance for possible losses on repayment claims for dormant deposits that have had no transactions for an extended period and are no longer recognized as liabilities.

Financial Highlights (2) Target of FY3/27

Aim to achieve net income of JPY 1.7tn, driven by solid growth in underlying businesses while absorbing the impact from the Middle East. Maintain flexibility in addressing downside risks to deliver the target.

	Results FY3/26	Target FY3/27	YoY
(JPY bn)			
Net business profit	2,330.9	2,400	+69.1
Credit cost	388.4	340	(48.4)
Ordinary profit	2,303.4	2,390	+86.6
Net income	1,583.0	1,700	+117.0

► Breakdown of net income



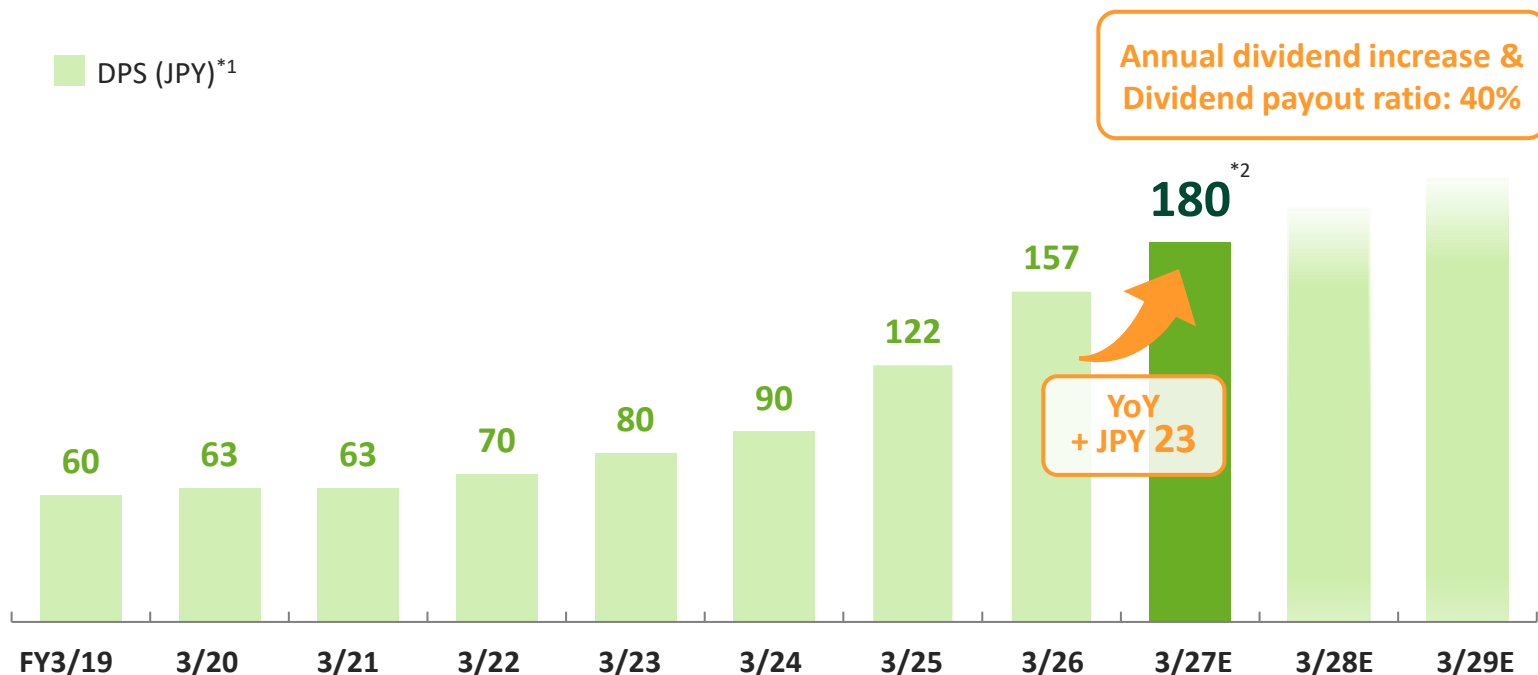
*1 Macro assumption : Policy rate Japan: 0.75%, US: 3.5% FX: USD1=JPY150

Financial Highlights (3) Shareholder Returns

Dividend: remains our principal approach to shareholder returns.

Commit to increase dividends every fiscal year and deliver strong DPS growth in line with net income growth.

Share buybacks: resolved up to JPY 180bn given the current uncertainty.



	FY3/19	3/20	3/21	3/22	3/23	3/24	3/25	3/26	3/27E	3/28E	3/29E
Share buybacks (JPY bn)	70	100	-	-	138.7	211.3	250	250	180 +α	Implement flexibly	
Ref. Total payout ratio (%)	44	51	51	41	58	59	61	54	51 +α		

*1 Amount adjusted retrospectively, based on the stock split (3-for-1) implemented on Oct 1st, 2024 (rounded to the nearest whole number).

*2 Will be effective on Oct.1st, 2026, following the approval of partial amendments to the Articles of Incorporation related to the stock split at our ordinary general meeting of shareholders to be held on Jun.26th, 2026. DPS after stock split: JPY 90

Income Statement

	(JPY bn)	FY3/26	YoY	vs. target
1	Gross profit	4,844.7	+717.9	
	G&A expenses	2,651.5	+249.6	
2	Overhead ratio	54.7%	(3.5)%	
3	Equity in gains (losses) of affiliates	137.7	+143.2	
4	Net business profit	2,330.9	+611.6 +36%	+280.9
5	Total credit cost	388.4	+43.9	+88.4
6	Gains (losses) on stocks	446.1	(63.8)	
7	Other income (expenses)	(85.2)	+79.9	
8	Ordinary profit	2,303.4	+583.9	+193.4
9	Extraordinary gains (losses)	(51.6)	(32.1)	
10	Income taxes	666.9	+153.8	
11	Net income	1,583.0	+405.0 +34%	+83.0
12	ROE incl. OCI^{*2}	10.4%	+2.4%	
13	ROE^{*3}	13.8%	+3.0%	

- **Gross profit:** despite a bond portfolio rebalancing: (60) and sales of low-return assets: (30), increased YoY due to
 - 1) increase of net interest income in domestic market
 - 2) increase of fee income in domestic wholesale business, and
 - 3) good performance in wealth management business, payment business and consumer finance.
 Impact of FX^{*1}: +65
- **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}: +29
- **Equity in gains of affiliates:** increased YoY due to absence of the impairment in Vietnam: +135
Impact of FX^{*1}: +4
- **Total credit cost:** increased due to
 - 1) forward-looking provisions preparing for the potential risks initiated by the Middle East tensions: +65
 - 2) disposal of NPL at OTO/SOF: +31
- **Gains on stocks:** decreased YoY despite Kotak share sales: +94, lower gains on sales of equity holdings: +386 (YoY(99)), and loss on Bank of East Asia share sale: (28)
- **Others:** increased due to the absence of an allowance on interest repayment of consumer finance: +140, despite the loss from forward dealings which aim to mitigate risk of stock prices: (32) and allowance for dormant deposits: (34)
- **Extraordinary losses:** decreased due to the loss from the reorganization of an U.S. banking subsidiary: (46)

*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

(Ref.) Group Companies

► SMBC

	(JPY bn)	FY3/26	YoY	vs. target
1 Gross banking profit		2,677.9	+421.3	
2 o/w Net interest income		1,946.3	+295.0	
3 o/w Gains (losses) on cancellation of investment trusts		65.4	(18.6)	
4 Domestic		1,148.0	+300.2	
5 Overseas		798.3	(5.1)	
6 o/w Net fees and commissions		620.0	+74.1	
7 Domestic		298.5	+46.7	
8 Overseas		321.4	+27.4	
9 o/w Net trading income		107.6	+51.5	
Net other operating income				
10 o/w Gains (losses) on bonds		(96.5)	(41.3)	
11 Expenses		1,186.0	+113.9	
12 Banking profit		1,491.9	+307.5	+111.9
13 Total credit cost		86.0	(64.8)	+26.0
14 Gains (losses) on stocks		426.7	(59.4)	
15 Extraordinary gains (losses)		66.0	+97.6	
16 Net income		1,411.7	+343.1	+121.7

► Other Major Group Companies

(left : results of FY3/26 / right : YoY)

	(JPY bn)	SMBC Nikko *1	SMCC *2			
Gross profit		586.4	+51.0	884.4	+66.0	
Expenses		470.7	+23.8	627.0	+58.1	(excl. one-off items) ^{*3}
Net business profit		115.7	+27.2	262.9	+80.1	262.9 +80.1
Net income		128.3	+55.0	105.7	+170.0	105.7 +29.8

(Equity method affiliate)

		SMBC Trust	SMDAM 50%	SMFL *4 50%			
Gross profit		80.7	+8.5	51.6	+7.8	411.2	+105.3
Expenses		45.7	+3.1	35.4	+1.9	179.2	+38.9
Net business profit		35.1	+5.5	16.3	+6.0	240.9	+63.2
Net income		26.4	+4.1	5.8	+2.1	120.1	(13.8)

Eliminated in consolidated basis

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

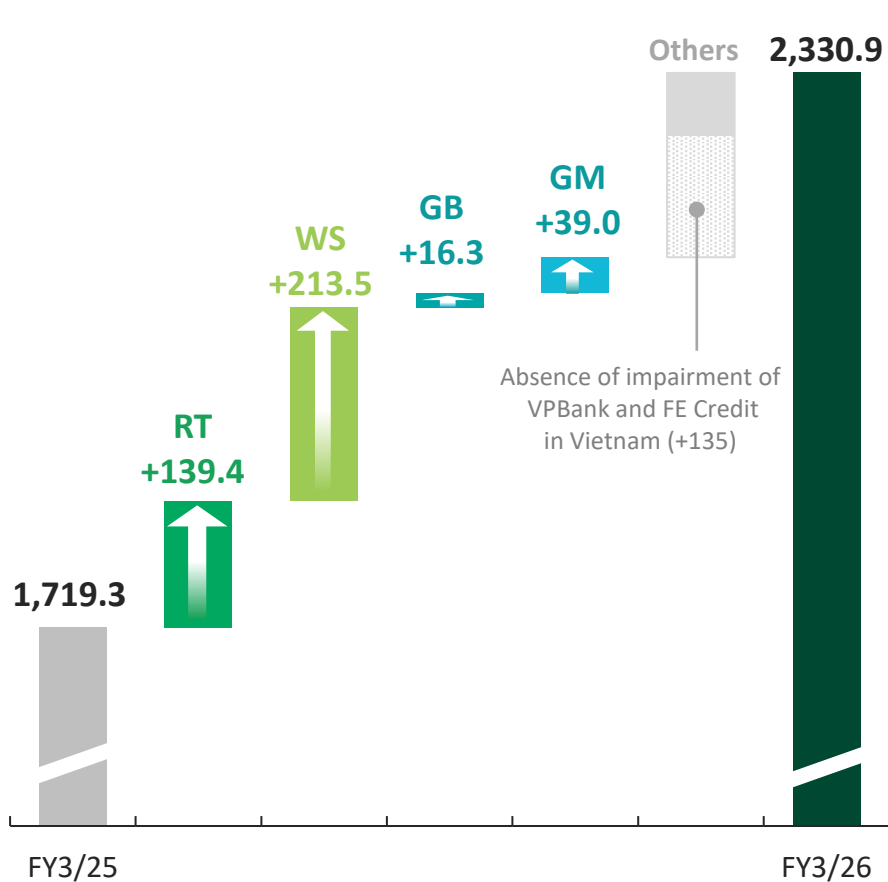
*1 Incl. profits from SMBC Nikko America and SMBC Capital Markets (managerial accounting basis) *2 Incl. SMBCCF

*3 Excl. impairment of FE Credit and the radical allowance on interest repayment, the gain on extinguishment of tie-in shares related to the merger with SMBCFS *4 Managerial accounting basis

(Ref.) Net Business Profit and Net Income Breakdown

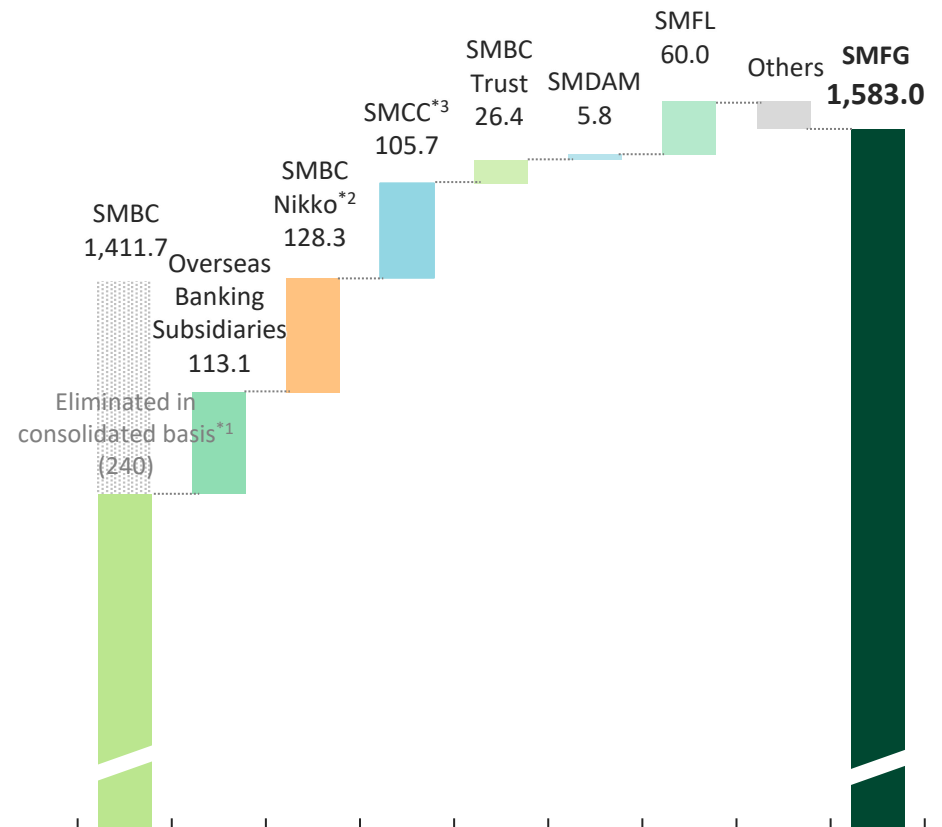
▶ Net Business Profit Breakdown by Business Unit

(JPY bn)



▶ Net Income Breakdown by Group Company

(JPY bn)

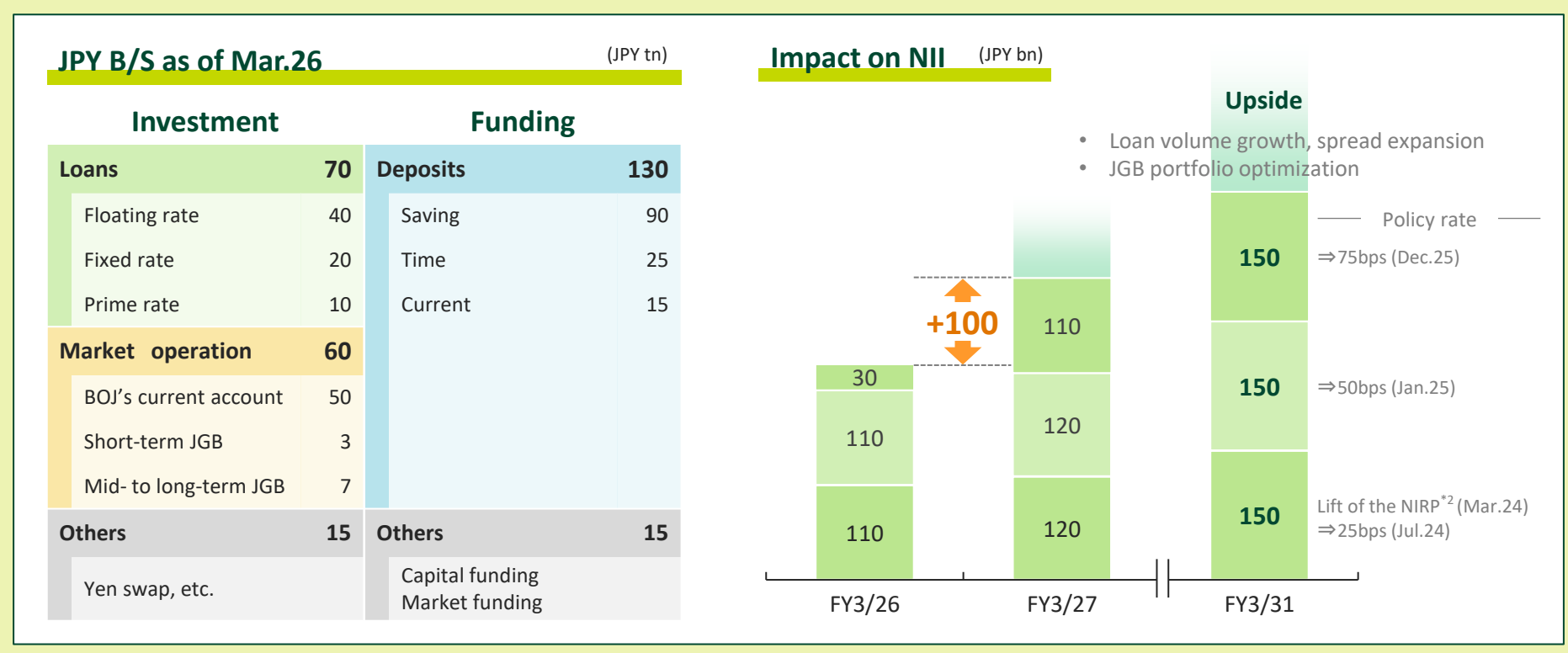


*1 Dividend from a subsidiary: JPY 150bn, reversal of allowance for investment losses from VPBank: JPY 90bn

*2 Incl. profits from SMBC Nikko America and SMBC Capital Markets (managerial accounting basis) *3 Incl. SMBCCF

Impact of Rising JPY Interest Rates

A +25bps rate hike is expected to add JPY 110bn in year 1, rising to JPY 150bn by year 5 as fixed-rate loans gradually reprice. Further upside from loan volume growth, spread expansion, and JGB portfolio optimization.



*1 +25bps increase in both short-term and long-term rate, deposit rate based on historical results
 *2 Negative interest rate policy

Gross Profit

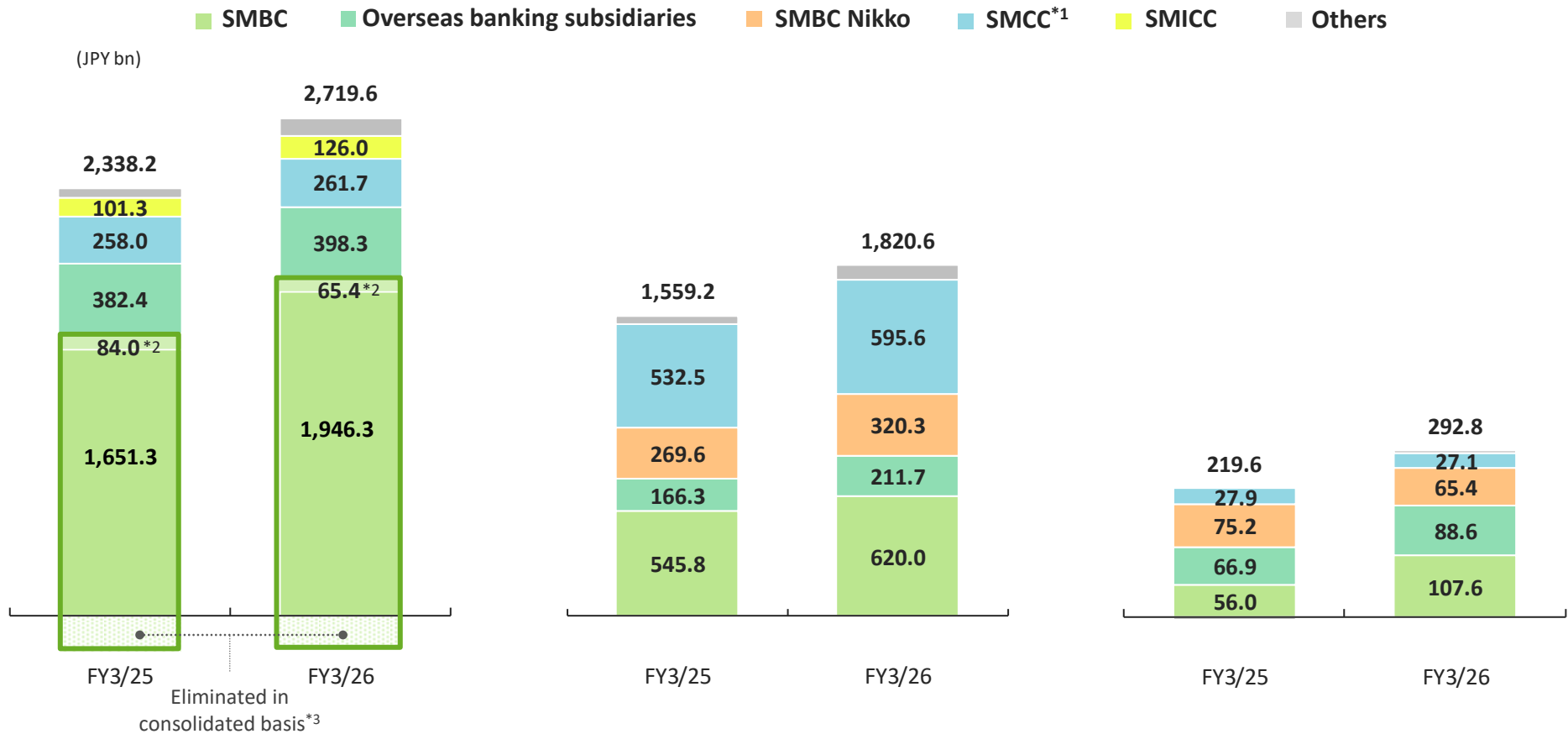
Net interest income increased by loan growth and higher interest rates.

Fee income also increased due to robust corporate activities and higher transaction volumes from Olive.

► Net Interest Income

► Net Fees and Commissions

► Net Trading Income + Net Other Operating Income



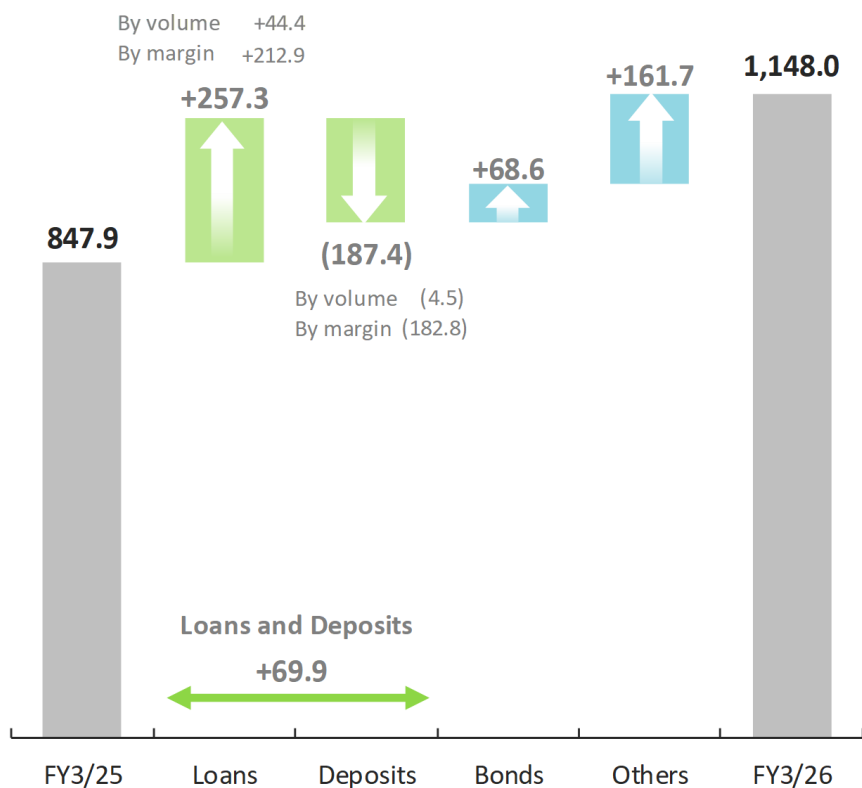
*1 Incl. SMBCCF *2 Gains on cancellation of investment trusts

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

(Ref.) Net Interest Income (SMBC)

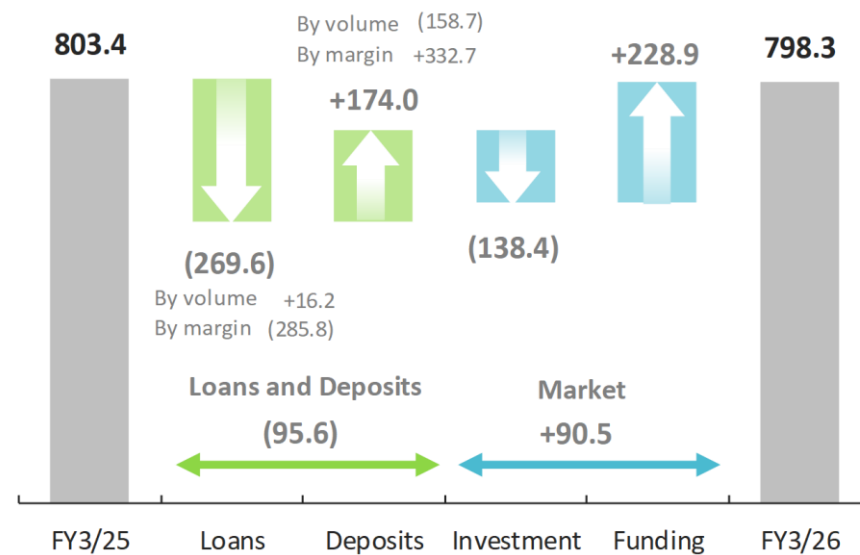
► Domestic

- Income from loans and deposits increased due to improved loan-to-deposit spread by higher interest rates and loan growth.



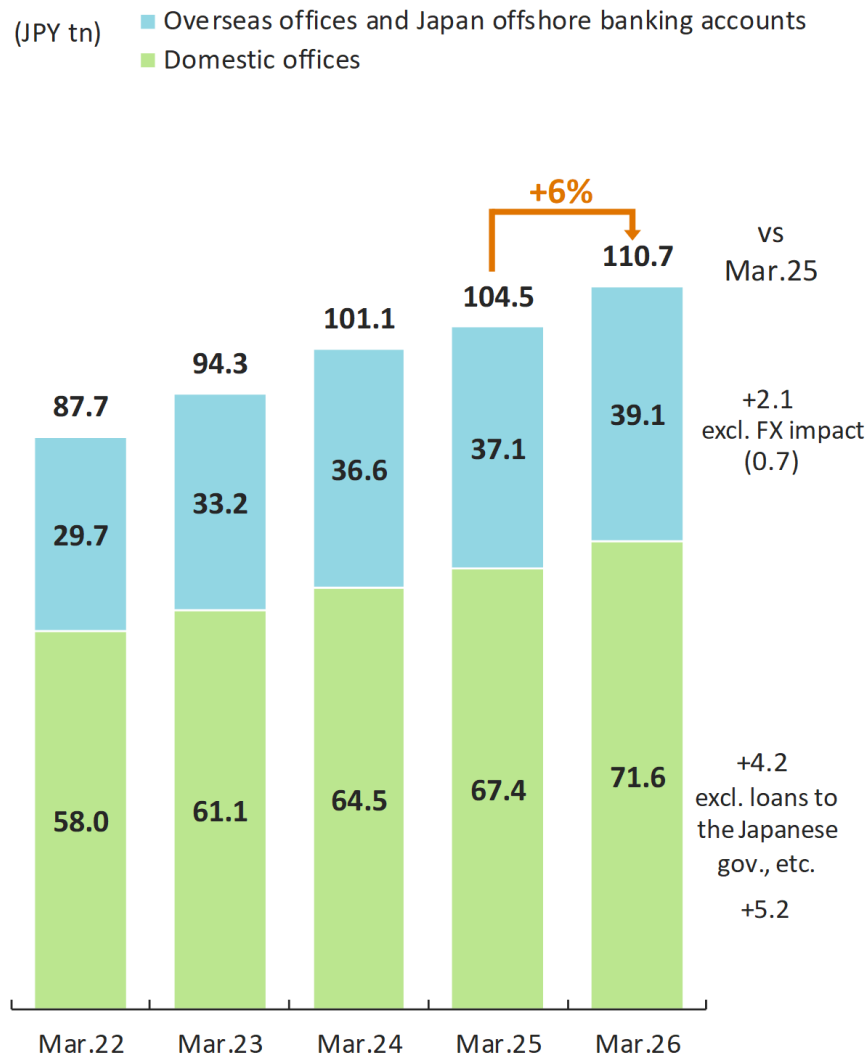
► Overseas

- Loan balances declined excluding FX impact but increased in JPY. Income from loans and deposits decreased due to interest rate cuts and growth in deposit volumes.



Loans*1

▶ Loan Balance



▶ Domestic Loan-to-Deposit Spread

(%)	FY3/26	YoY	1H	2H
Interest earned on loans and bills discounted	1.34	+0.32	1.28	1.40
Interest paid on deposits, etc.	0.20	+0.14	0.18	0.23
Loan-to-deposit spread	1.14	+0.18	1.10	1.17
(Ref.) Excl. loans to the Japanese government, etc.				
Interest earned on loans and bills discounted	1.35	+0.31	1.29	1.40
Loan-to-deposit spread	1.15	+0.17	1.11	1.17

▶ Average Loan Balance and Spread*2

	Balance (JPY tn)		Spread (%)	
	FY3/26	YoY*4	FY3/26	YoY
Domestic loans	66.7	+4.4	0.68	(0.01)
o/w Large corporations	26.3	+3.6	0.54	(0.05)
Mid-sized corporations & SMEs	23.3	+1.5	0.68	+0.02
Individuals	12.1	(0.0)	1.15	+0.01
GBU's interest earning assets*3	362.1	+13.2	1.43	+0.09
	USD bn	USD bn		

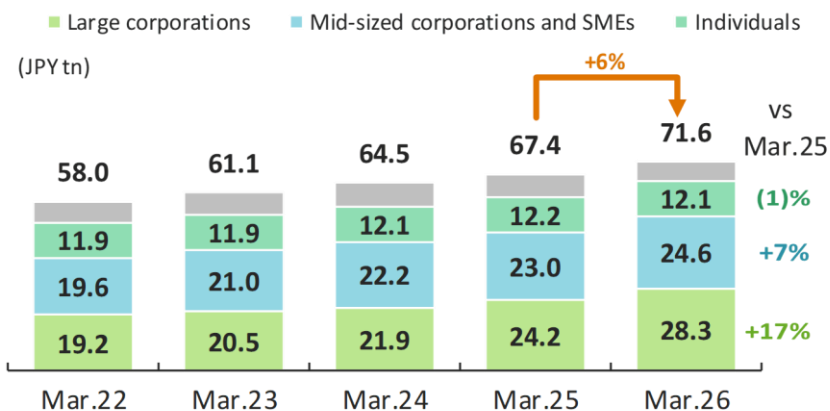
*1 SMBC *2 Managerial accounting basis *3 Sum of SMBC, Major local subsidiaries and SMBC Trust, etc. Sum of loans, trade bills, and securities. The spread shows the difference with the cost of funds *4 After adjustments for FX rates, etc.

Domestic Loans and Deposits*1

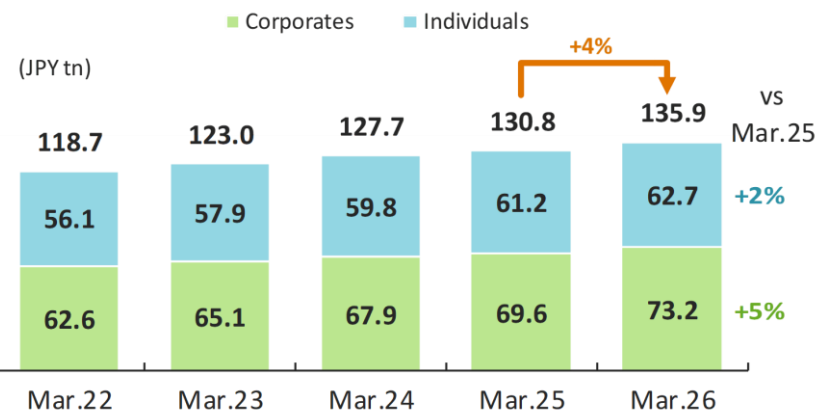
Loan balances grew on strong funding demand, supported by major deals with large corporate clients.

Retail deposits increased, driven by Olive, while corporate deposits grew by capturing surplus funds from large clients.

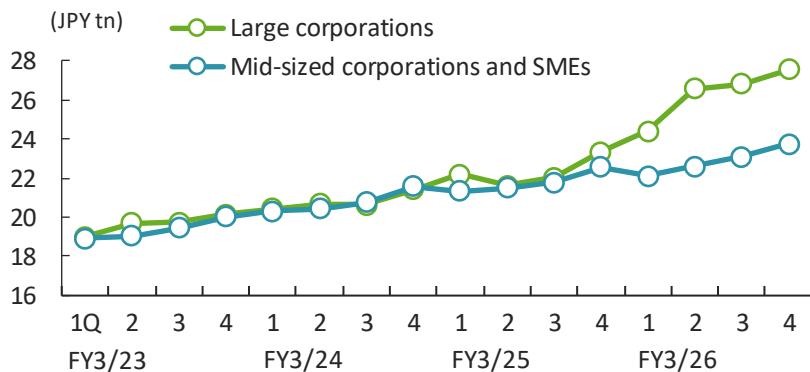
▶ Loan Balance*2,3



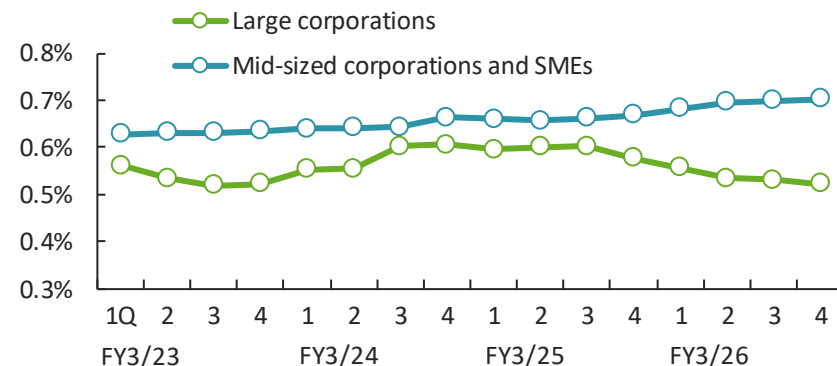
▶ Deposit Balance



▶ Loan Average Balance for Corporates*2,4



▶ Loan Spread for Corporates*2,5

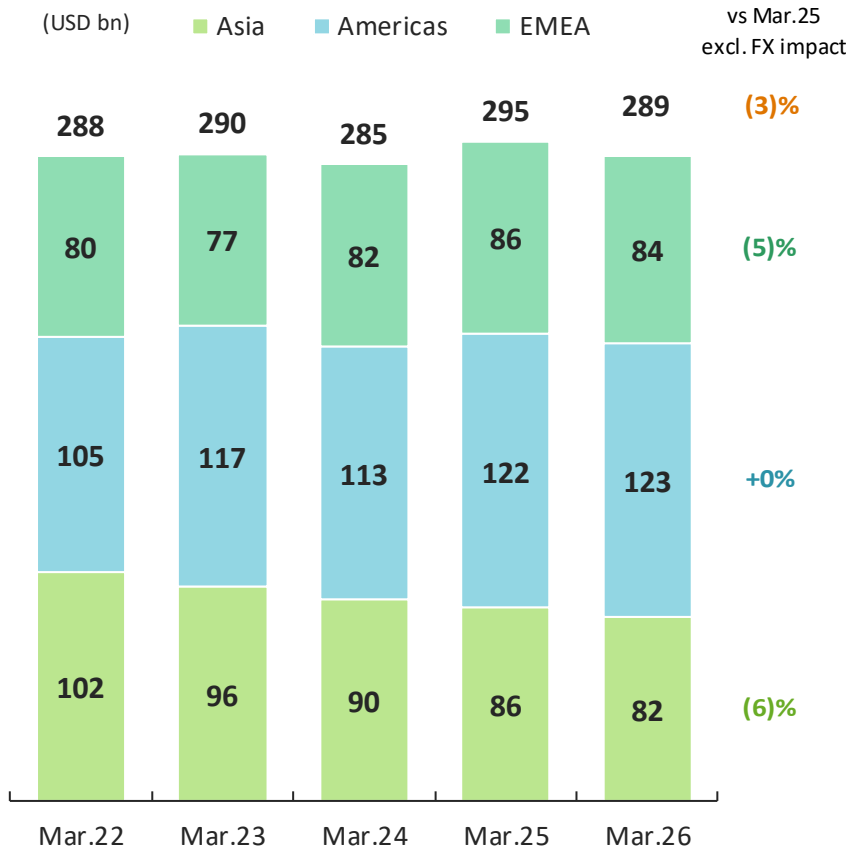


*1 SMBC *2 Managerial accounting basis *3 Changed the definition of mid-sized corporations and SMEs from Sep.25. The figures before have been adjusted retrospectively *4 Quarterly average (excl. loans to the Japanese government). Figures for SMEs are the outstanding balance of Corporate banking division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

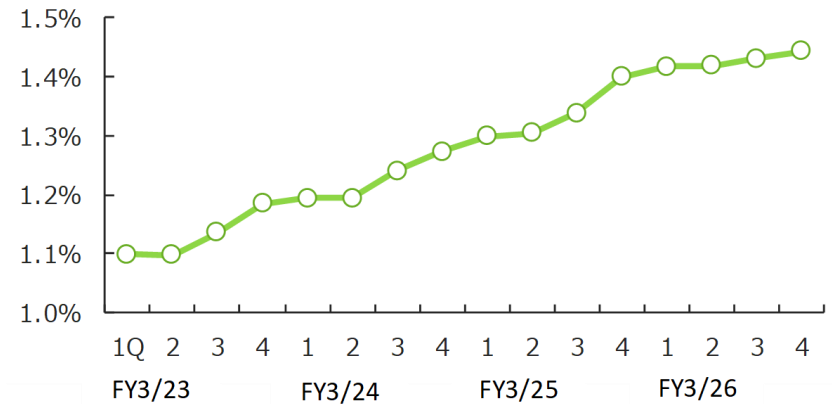
Overseas Loans and Deposits*1

Loan spreads improved despite lower loan balances, reflecting reduction in low-return assets and a shift toward higher margin loans.

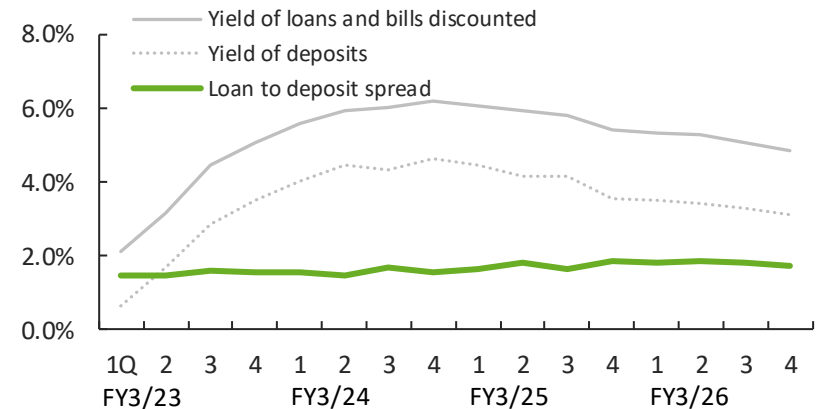
► Loan Balance



► Loan Spread*2,3



► Loan to Deposit Spread



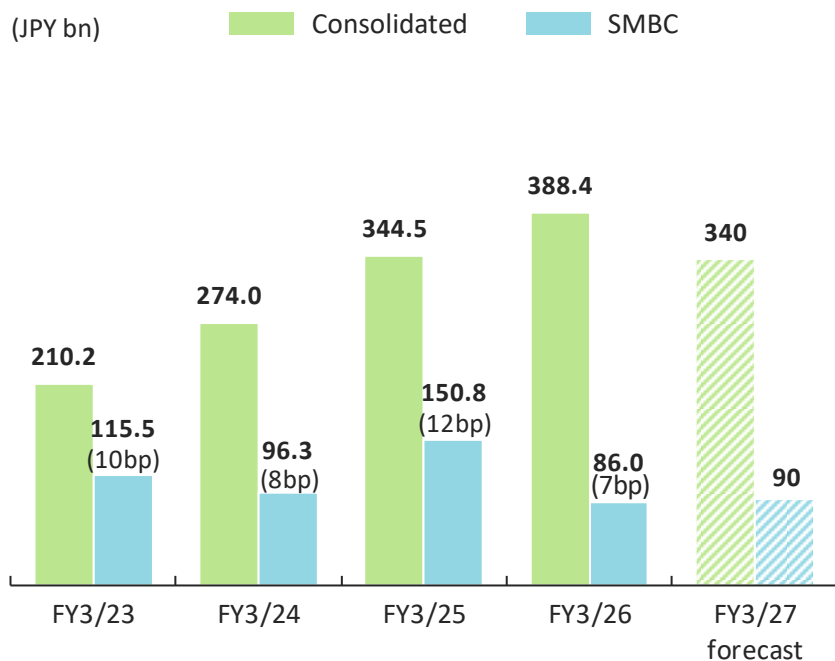
*1 Managerial accounting basis. Sum of SMBC and Major local subsidiaries

*2 Quarterly average loan spread of existing loans

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

Asset Quality

► Credit Costs



Major group companies

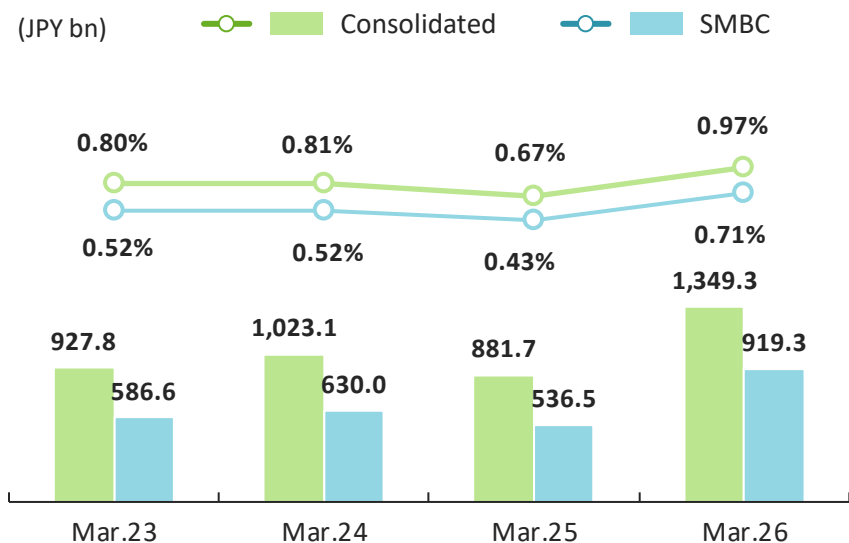
	(JPY bn)	FY3/26	YoY
SMCC		126	+10
o/w SMBCCF		69	+10
Overseas banking subsidiaries		111 ^{*1}	+31
SMICC		43	+12

*1 Incl. disposal of OTO/SOF NPL: JPY (31)

*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	584.4
Asia	209.9	174.9	246.9
Americas	84.5	117.5	367.3
EMEA	77.6	133.9	150.7

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

	(JPY tn)		
SMBC	1.8	1.7	1.2

Total claims

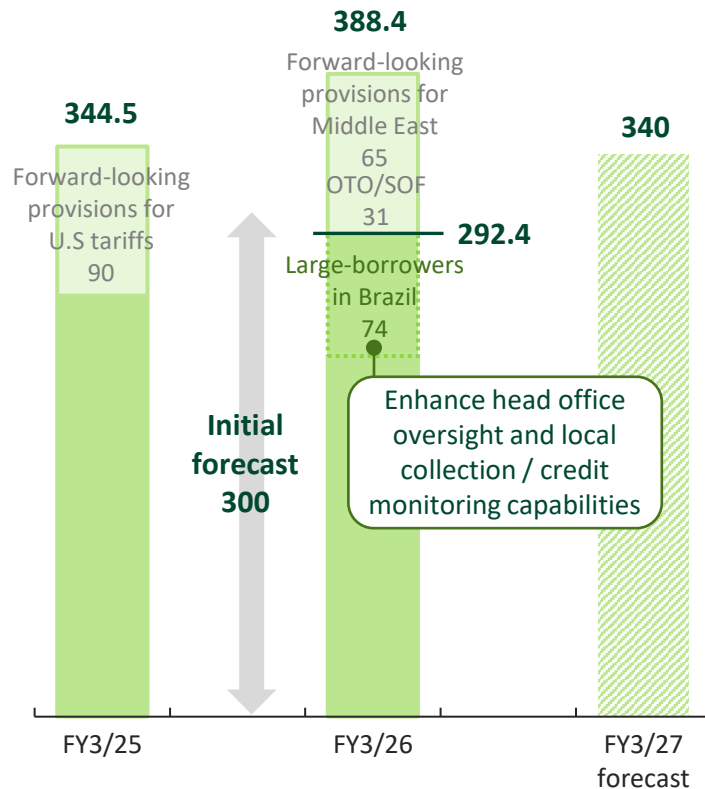
	(JPY tn)		
Consolidated	126	131	139
SMBC	120	123	130

Credit Costs

Credit costs were in line with forecast, excluding forward-looking provisions and OTO/SOF NPL disposals.

Middle East-related risks, including potential spillover effects, are partly provisioned for and remain closely monitored.

(JPY bn, Breakdowns in round figures)



Forward-looking provisions for Middle East

Estimate potential impacts under revenue-decline scenarios for portfolios likely to be affected

	Middle East tensions		Inflation/ Higher rates
	Direct impact	Spillover effects	
Assumed risks	Business disruptions in the Middle East	Production cuts / operational suspensions due to inventory shortages	Higher manufacturing and transportation costs
Target portfolio	Resource development, etc.	Petrochemicals, energy, transportation, materials, etc.	

Higher interest burden and rising material prices, etc.

LBO, Project finance under construction phase, etc.

Estimate appropriate provision by applying revenue-decline assumptions to each portfolio

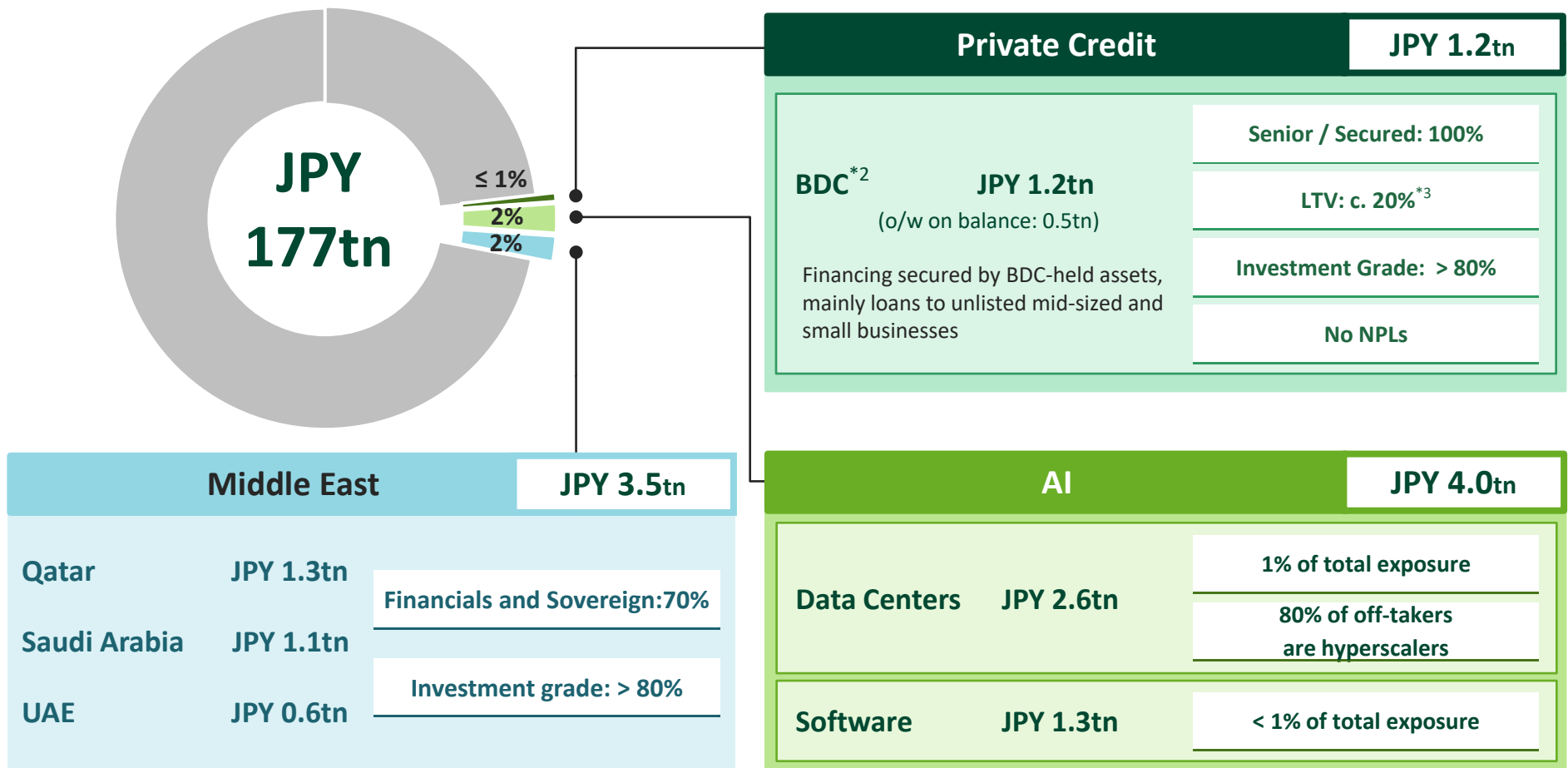
New provisions in FY3/26: JPY 65bn

Forward-looking provision balance

JPY 100bn

Exposure to Private Credit, AI, and the Middle East

SMBC Group's Exposure*1



*1 SMBC consolidated, calculated based on location for headquarter, managerial accounting basis

*2 Companies providing financial and managerial support to portfolio companies (Business Development Company)

*3 Borrowings ranking pari passu with or senior to SMBC / current fund asset value

Securities

► Breakdown of Other Securities (Consolidated)

	B/S amount		Unrealized gains (losses)	
	(JPY bn) Mar.26	vs Mar.25	Mar.26	vs Mar.25
Held-to-maturity	4,655.3	+4,380.9	(178.6)	(172.5)
Available for sale	34,802.3	(4,974.5)	3,220.2	+414.2
Stocks (domestic)	3,503.3	+458.1	2,497.2	+536.3
Bonds (domestic)	7,556.7	(6,336.8)	(271.2)	(126.4)
o/w JGBs	5,476.4	(5,704.1)	(120.4)	(68.0)
Others	23,742.3	+904.2	994.3 ^{*1}	+4.3
o/w Foreign bonds	18,534.8	+1,110.0	(300.4)	+148.7

Risk volume is controlled by hedging and others

► Foreign Bonds (SMBC)

(JPY bn)

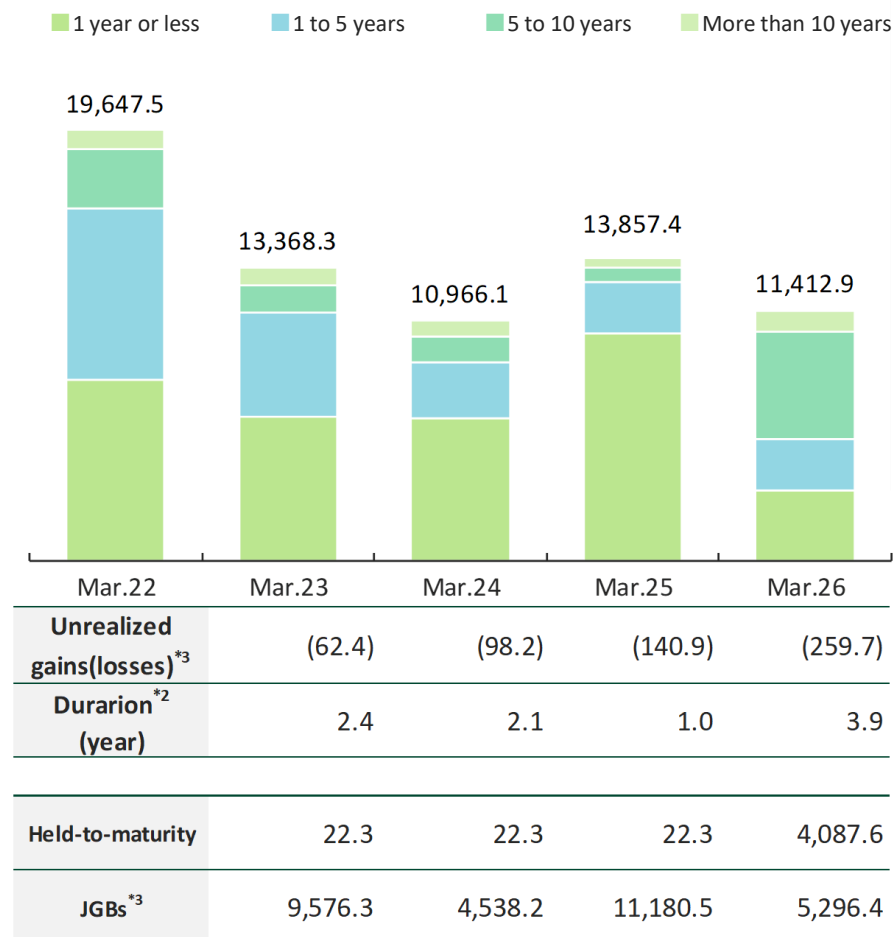
	Mar.22	Mar.23	Mar.24	Mar.25	Mar.26
Unrealized gains(losses)		(617.1)	(662.2)	(458.9)	(315.1)
Durasion^{*2} (year)		4.3	4.2	3.6	2.6

*1 The main difference between foreign bonds and others is unrealized gain on foreign stocks

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

► Yen-Denominated Bonds (SMBC)

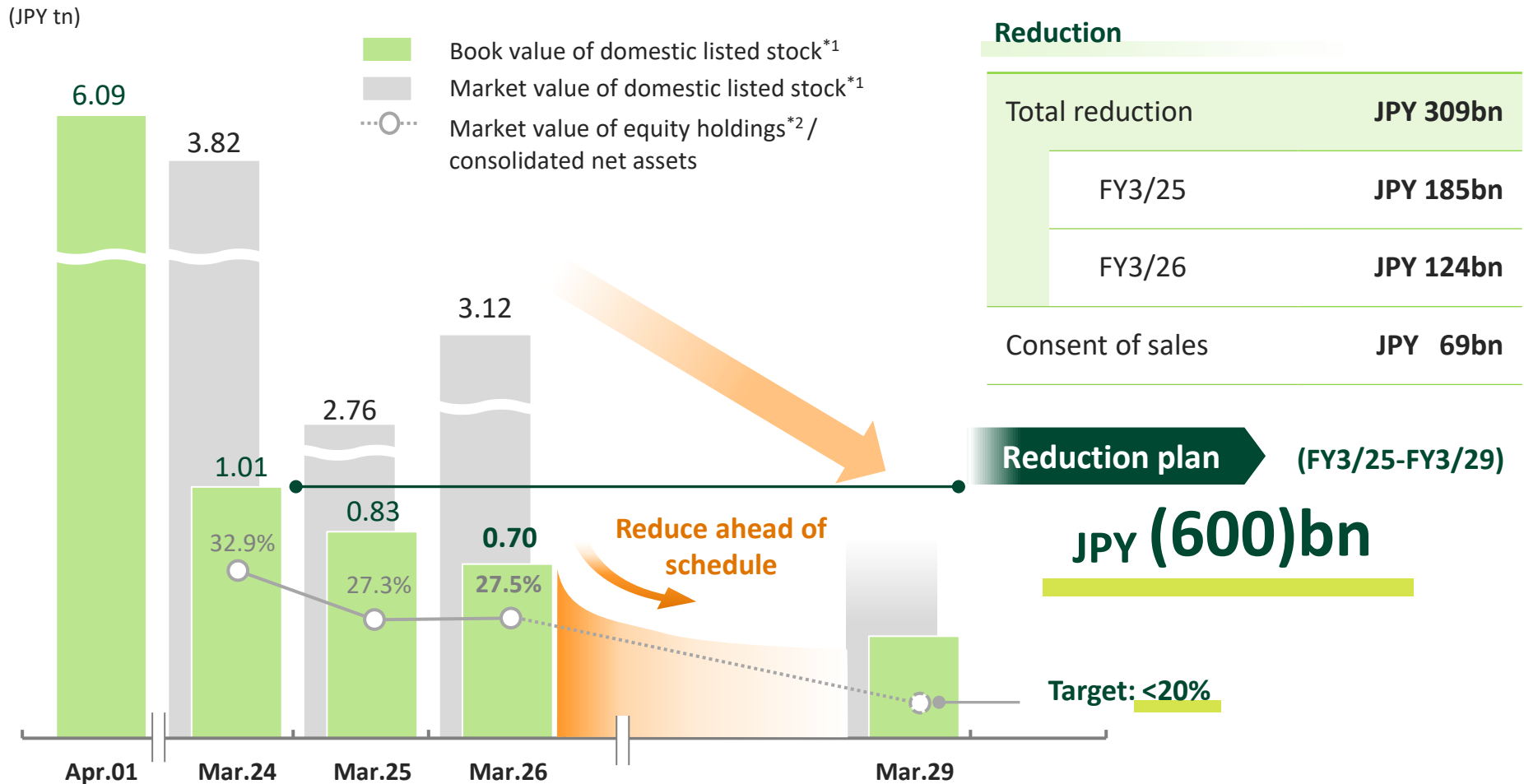
(JPY bn)



Reduction of Equity Holdings

Reduction progress reached 52%, ahead of the 40% standard pace.

Accelerate reductions through persistent client negotiations toward early plan achievement.



*1 Excl. investments after Mar.20 for the business alliance purpose *2 Incl. balance of deemed held shares

Balance Sheet

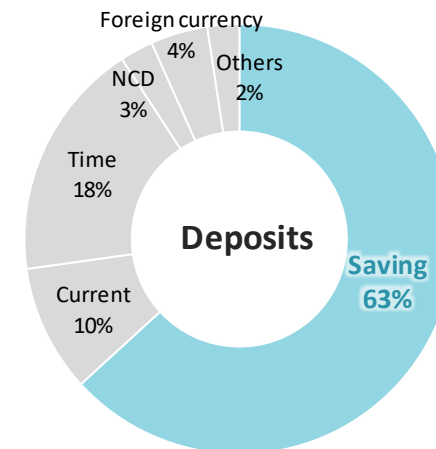
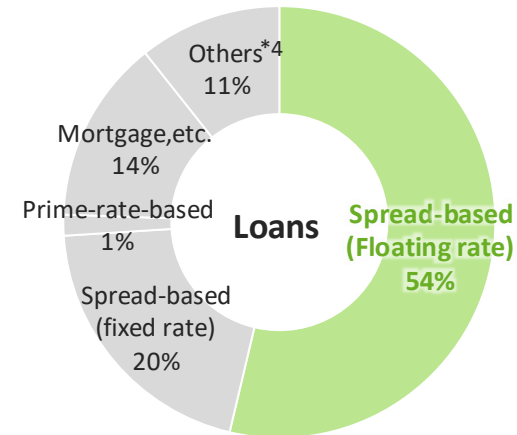
► Consolidated

(vs Mar.25)

Loans		Deposits	
JPY 117.6tn (+JPY 6.5tn)		JPY 201.3tn (+JPY 12.7tn)	
Loan to deposit ratio 58.4%			
Domestic loans* ¹	JPY 71.6tn	Domestic deposits* ¹	JPY 135.9tn
		NCD	JPY 15.7tn
Securities		Others	
JPY 40.0tn (JPY (0.8)tn)		JPY 111.2tn (+JPY 8.4tn)	
JGBs* ²	JPY 5.5tn	Total net assets	
Foreign bonds* ²	JPY 18.5tn	JPY 15.9tn (+JPY 1.1tn)	
Others			
JPY170.9tn (+JPY 16.5tn)			
Cash and due from banks	JPY 73.7tn		
BoJ's current account* ¹	JPY 50.8tn		

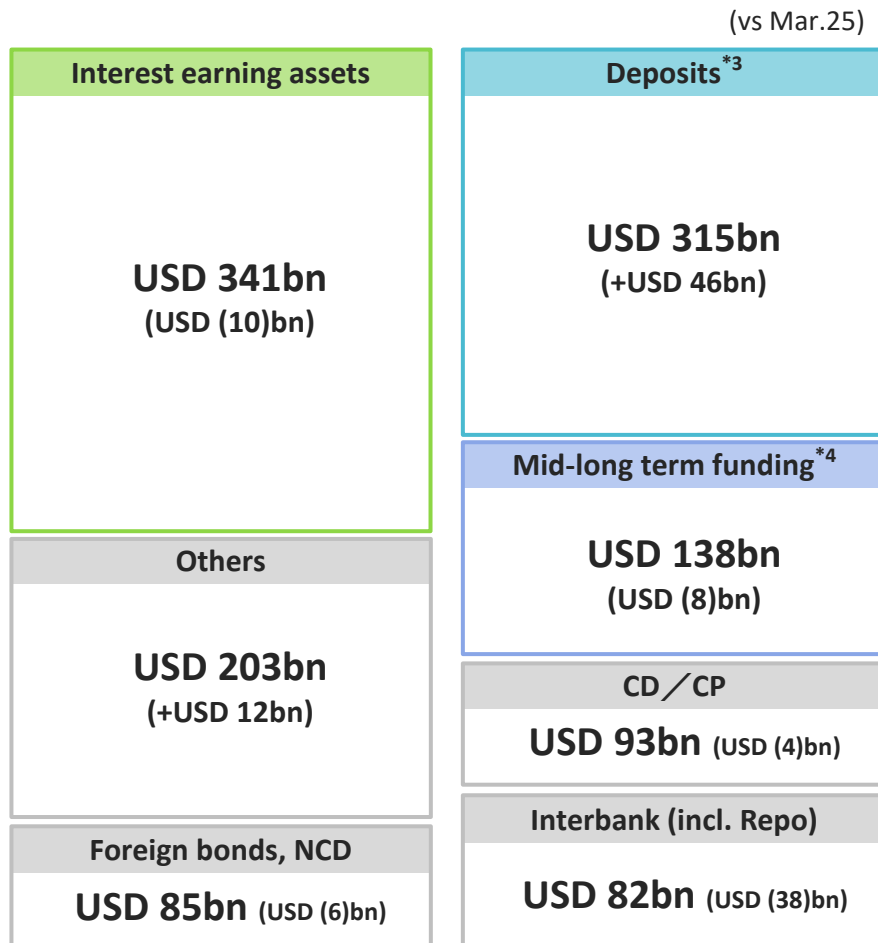
Total assets JPY 328.5tn (+JPY 22.2tn)

► Domestic Loans and Deposits*³



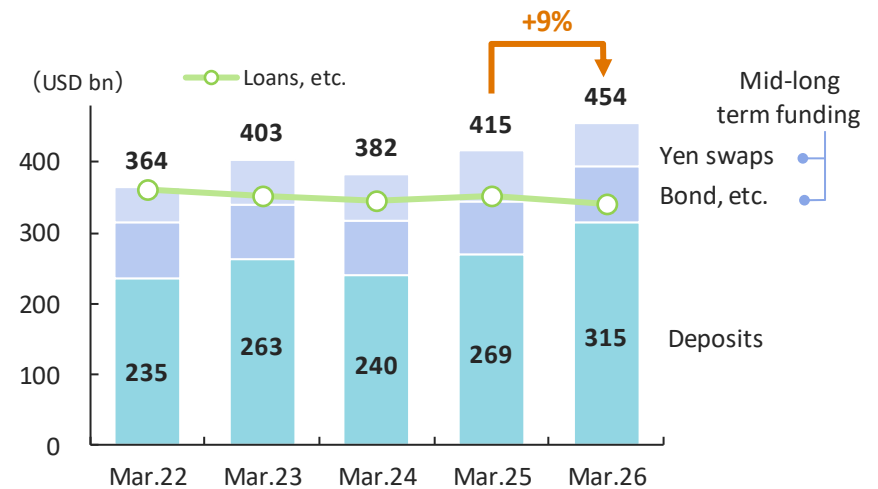
Foreign Currency

► Non-JPY Balance Sheet*1,2



Assets / Liabilities USD 629bn (USD (4)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 increases by JPY 20bn 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

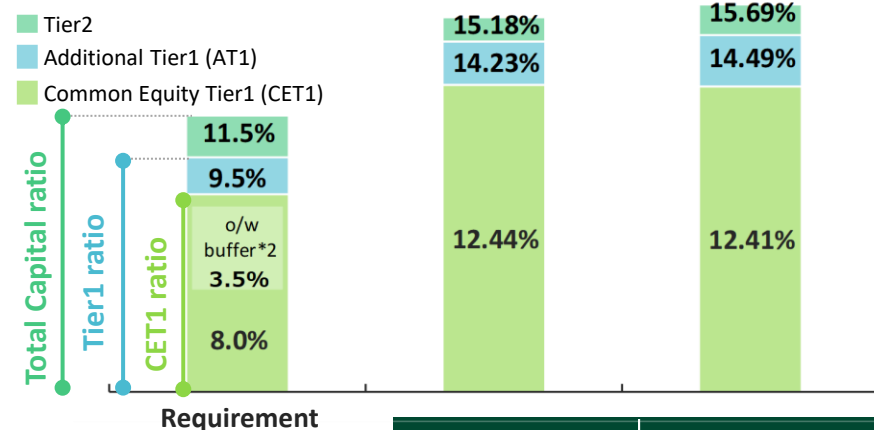
*2 Sum of SMBC and major local subsidiaries

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

Capital / RWA

► Capital Ratio (Transitional basis)*1

Transitional basis



(JPY bn)	Mar.25	Mar.26
Total capital	14,144.1	15,865.9
Tier1 capital	13,258.8	14,655.9
o/w CET1 capital	11,585.1	12,544.0
Tier2 capital	885.3	1,210.1
Risk-weighted assets	93,117.1	101,078.2

Finalized Basel III basis

CET1 ratio	10.7%	11.1%
excl. net unrealized gains on other securities	10.2%	10.3%
CET1 Capital*3 (JPY tn)	10.4	10.9
RWA*3 (JPY tn)	101.6	105.8

► Other Requirement Ratios

	Mar.26	Requirement
External TLAC ratio		
RWA basis	23.86%	18.0%
Leverage exposure basis	9.51%	7.10%
Leverage ratio	5.00%	3.7%
LCR (Average 4Q FY3/26)	141.1%	100%

*1 Basel III finalization phased-in started from Mar. 24. Revised RWA calculation will be fully implemented by Mar. 29

*2 Capital conservation buffer: 2.5%+ G-SIBs surcharge: 1.0%. Countercyclical buffer (CCyB) omitted

*3 Finalized Basel III basis, excl. net unrealized gains on other securities. RWA associated with net unrealized gains on stocks is excluded.

Results by Business Unit (1)

► 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 income and RoCET1 improved.

(JPY bn)	FY3/26	YoY ^{*1}
Gross profit	1,555.6	+200.2
o/w Income on deposits	192.1	+126.8
Income on loans ^{*2}	72.2	(10.1)
Wealth management business	383.2	+49.6
Payment business	582.6	+28.2
Consumer finance business	318.1	+17.7
Expenses	1,134.6	+62.4
Overhead ratio	72.9%	(1.3)%
Net business profit	427.7	+139.4
Total credit cost	126.2	+9.9
Net income	217.8	+227.4
RoCET1	15.6%	+16.0%
Excl. the radical allowance on interest repayment	15.6%	+6.7%
RWA (JPY tn)	14.1	+0.5

► Wholesale

- Income on loans and deposits increased significantly, driven by loan growth and wider spreads; fee income also rose mainly due to large transactions
- Net income and RoCET1 increased while gains on sales of equity holdings declined.

(JPY bn)	FY3/26	YoY ^{*1}
Gross profit	1,253.4	+230.2
o/w Income on deposits	317.1	+143.2
Income on loans	280.8	+24.1
SMBC		
FX and money transfer fees	160.9	+4.8
Loan syndication	63.8	+3.8
Structured finance	88.9	+48.8
Real estate finance	21.0	+2.1
Securities business	91.0	+4.7
Expenses	407.9	+27.2
Overhead ratio	32.5%	(0.5)%
Net business profit	997.1	+213.5
Total credit cost	(4.6)	(14.6)
Gains (losses) on stocks	292.9	(129.8)
Net income	918.5	+69.0
RoCET1	21.4%	+0.7%
Excl. the sales of equity holdings	16.3%	+3.3%
RWA (JPY tn)	40.0	+2.0

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

*2 Excl. consumer finance

Results by Business Unit (2)

▶ Global

- Both income on loans and loan-related fee income increased, driven by ROE-disciplined loan growth.
- Net income and RoCET1 declined as credit costs increased due to few large borrowers.

(JPY bn)	FY3/26	YoY ^{*1}
Gross profit	1,550.9	+110.1
o/w Income on deposits	187.3	(2.4)
Income on loans	587.4	+31.5
Loan related fees	293.3	+49.3
Securities business	116.2	+20.4
Expenses	1,063.4	+107.4
<i>Overhead ratio</i>	<i>68.6%</i>	<i>+2.5%</i>
Equity in gains(losses) of affiliates	123.6	+8.0
Net business profit	655.8	+16.3
Total credit cost	257.9	+90.9
Net income	321.0	(37.6)

RoCET1	5.9%	(1.0)%
RWA (JPY tn)	51.0	(1.7)

▶ Global Markets

- Banking profit increased steadily through nimble operation despite volatile market conditions.
- Although market turmoil weighed on trading, net income and RoCET1 improved.

(JPY bn)	FY3/26 ^{*2}	YoY ^{*1}
Gross profit	697.8	+56.7
o/w SMBC	495.0	+90.4
SMBC Nikko	125.9	(23.7)
Expenses	228.5	+23.2
<i>Overhead ratio</i>	<i>32.7%</i>	<i>+0.7%</i>
Net business profit	508.7	+39.0
Net income	356.2	+28.8

RoCET1 ^{*3}	21.7%	+1.4%
RWA (JPY tn)	7.5	+0.7

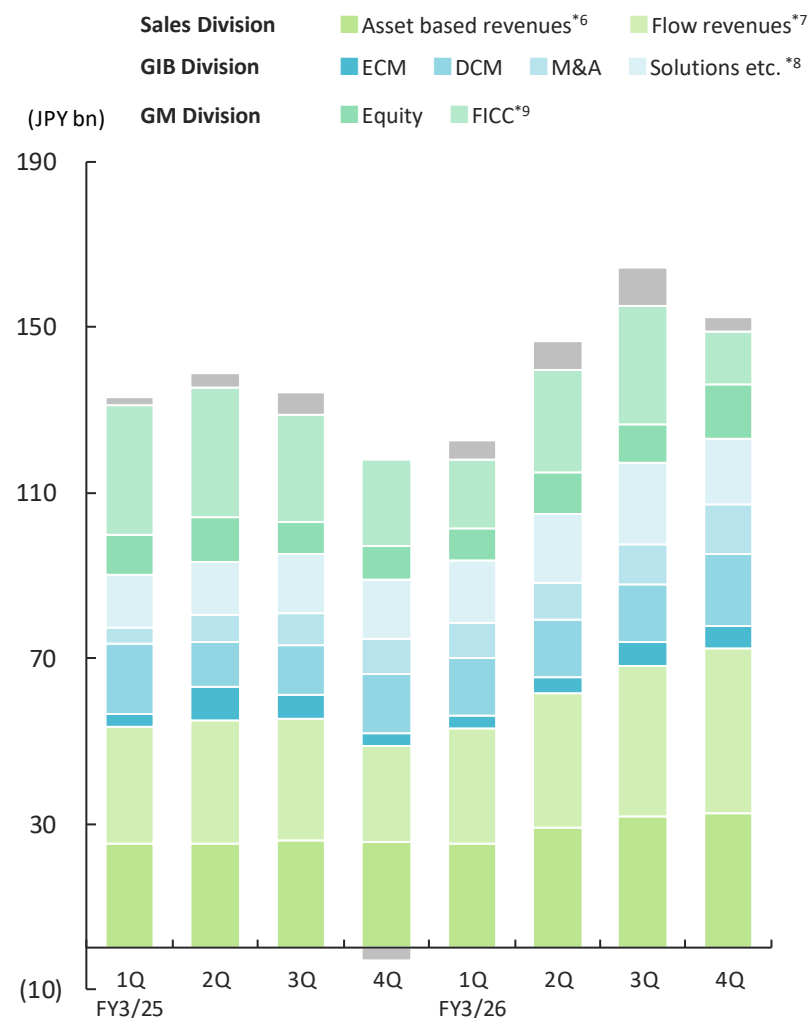
*1 Managerial accounting basis (after adjustments of the changes in exchange rates) *2 Excl. bond portfolio rebalancing

*3 Incl. impact from the interest-rate risk associated to the banking account

► Financial Results

(JPY bn)	FY3/25	FY3/26	YoY
Net operating revenue	521.2	586.4	+65.2
SG&A expenses	435.3	470.7	+35.4
Operating profits	85.9	115.7	+29.8
o/w Sales Division	30.1	68.4	+38.3
GIB Division *3	31.0	48.1	+17.1
GM Division *4	25.0	(14.7)	(39.7)
Ordinary profits	91.1	130.5	+39.4
Net income	73.3	128.3	+55.0
Client assets *5 (JPY tn)	81.1	91.1	

► 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

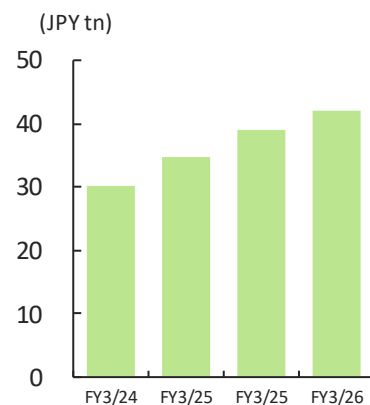
*6 Agency commissions on investment trusts, insurance and fund wrap discretionary investment fee, etc. *7 Equity brokerage commissions, etc.

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

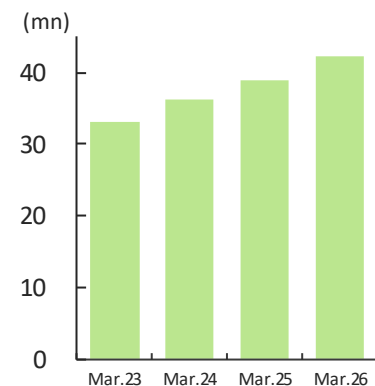
► Financial Results

(JPY bn)	FY3/25	FY3/26	YoY
Operating revenue	968.1	1,034.7	+66.7
o/w Commission fee	257.8	285.1	+27.3
Finance	326.0	350.7	+24.7
o/w SMBCCF	156.6	169.3	+12.6
Sales on credit and receipt agency	81.7	83.1	+1.4
Loan guarantee revenue	83.2	87.4	+4.2
Operating expenses	982.4	897.9	(84.5)
o/w For loan losses	121.8	134.1	+12.2
o/w SMBCCF	63.8	72.0	+8.2
For interest repayment	141.5	0	(141.5)
For loan guarantees	8.1	8.7	+0.6
Ordinary profit	(78.6)	136.5	+215.1
o/w Non-operating revenue	6.1	6.5	+0.4
Non-operating expenses	70.4	6.8	(63.6)
Net income	(64.3)	105.7	+170.0
Net income ^{*1}	75.9	105.7	+29.8
NPL ratio ^{*2}	10.11%	10.53%	
Allowance on interest repayments (provision) ^{*2,3}	10.4yrs	13.0yrs	

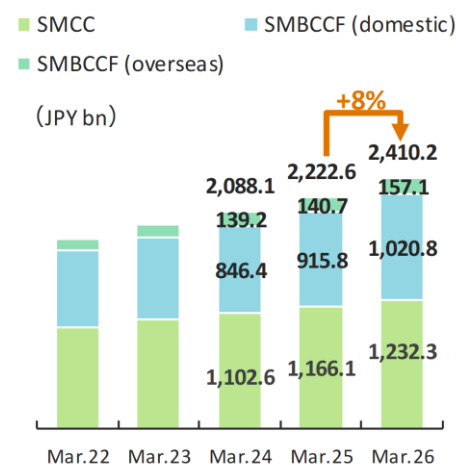
► Sales Handled



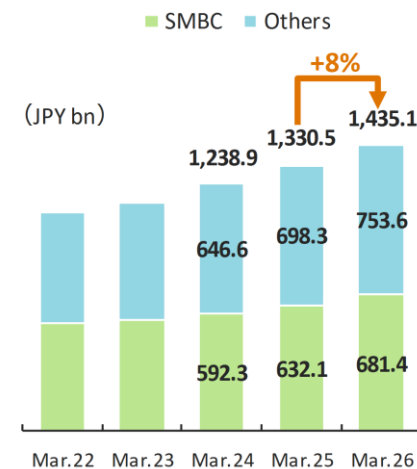
► # of Card Holders



► Consumer Loans ^{*4}



► Loan Guarantee ^{*2}



*1 Excl. the radical allowance on interest repayment, the gain on extinguishment of tie-in shares related to the merger with SMBCCF, impairment of FE Credit

*2 Only SMBCCF *3 Allowance for losses / Interest repayments in the relevant fiscal year

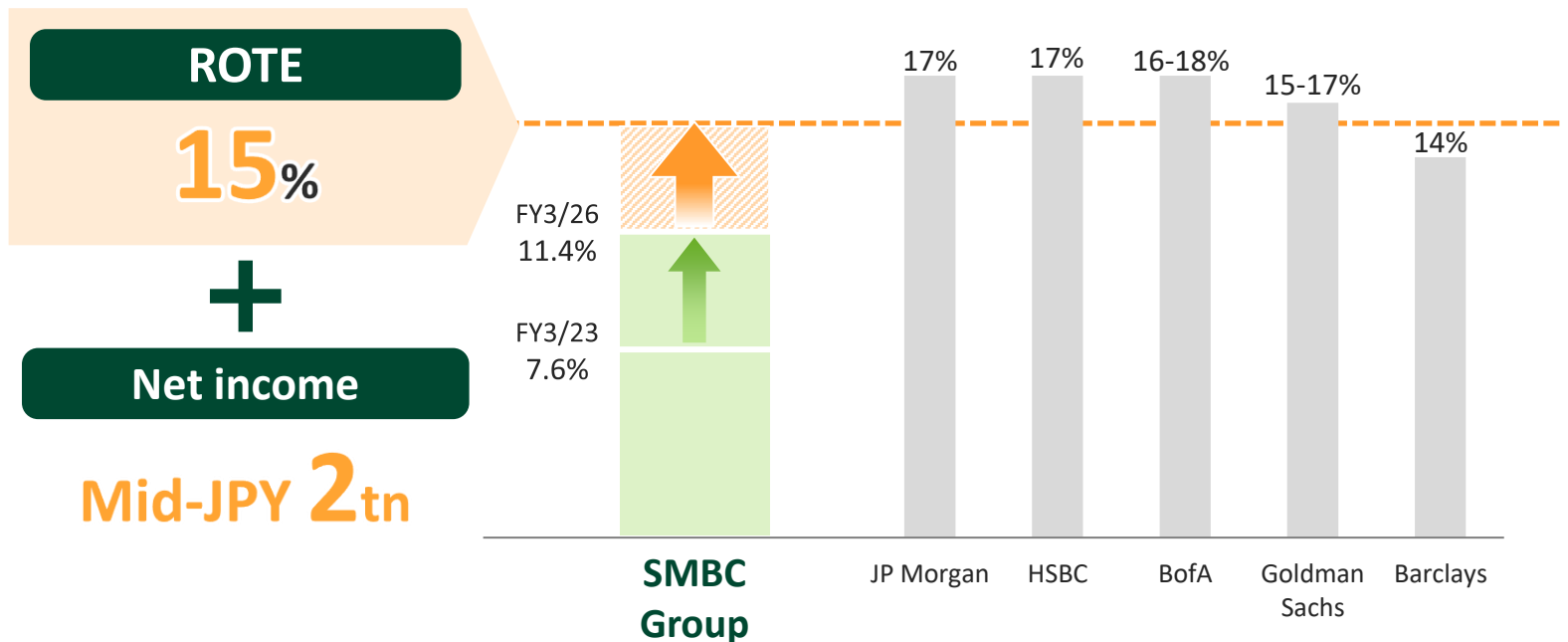
*4 The figure from FY3/23 has been adjusted to the reorganization of SMBC Mobit in Apr.23

Our Vision for the Next Five Years and Beyond

New vision

**Globally connected. Rooted in Japan.
Your most trusted partner.**

Profitability targets*¹



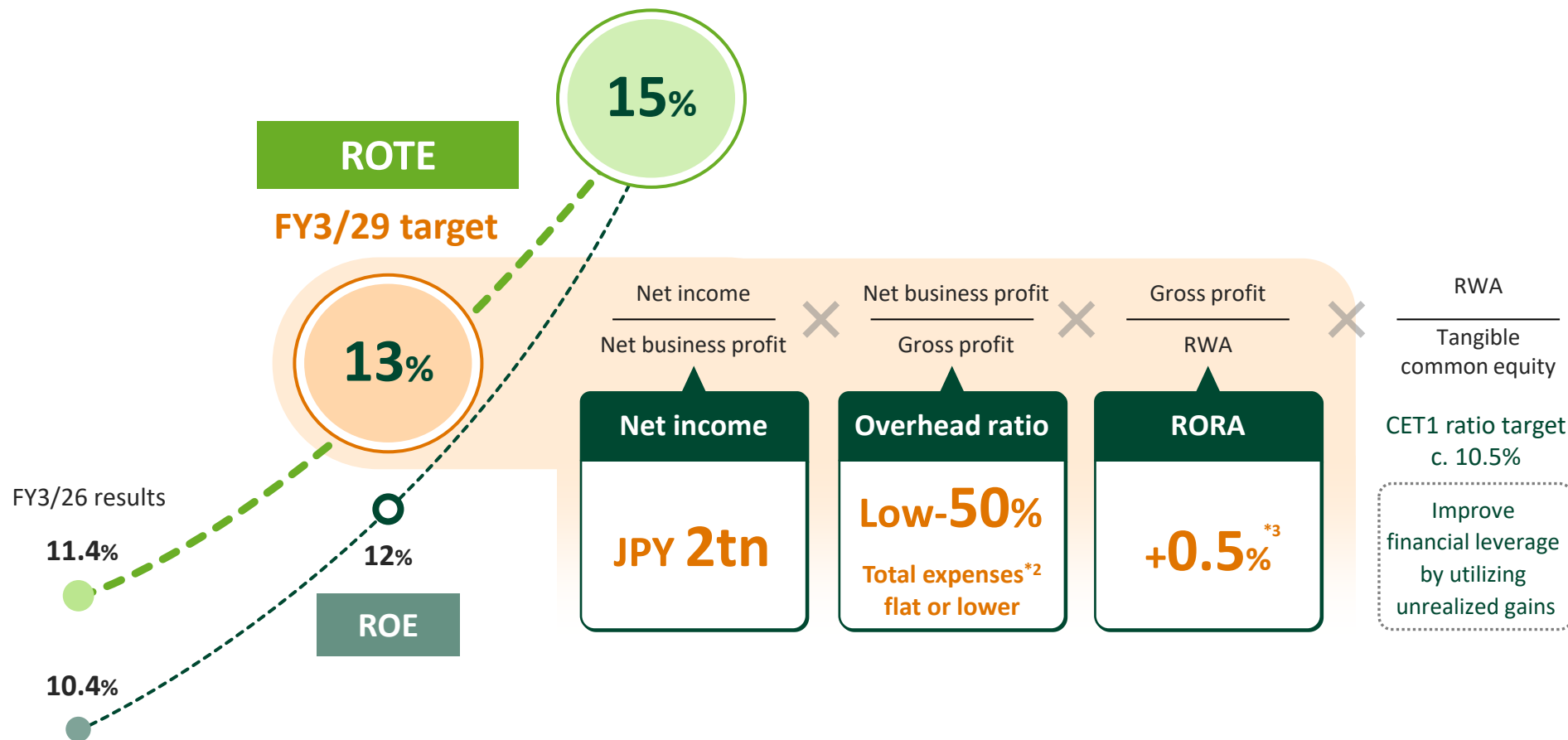
*1 Medium-to long-term ROTE or ROTCE targets of each company
ROTE : Numerator = net income + goodwill amortization, Denominator = shareholders' equity - intangible assets

Three-Year Targets on the Path to 15% ROTE*1

Set 13% ROTE for FY3/29 as a milestone on the path to 15% ROTE.

Aim for JPY 2tn in net income through cost discipline and improved RORA.

Next Five Years and Beyond



*1 Macro assumption : Policy rate Japan: 1.25%, US: 3.0% FX: USD1=JPY150

*2 Excl. environmental factors, one-off factors, revenue linked variable costs, cost related to IT investment

*3 Excl. impact from JPY interest rates rise

Our Goals for the Next Three Years



- I** Achieve market leadership in the domestic businesses
- II** Transform business model in overseas
- III** Position technology as a core management pillar
- IV** Deliver results through execution excellence
- V** Elevate social value creation efforts

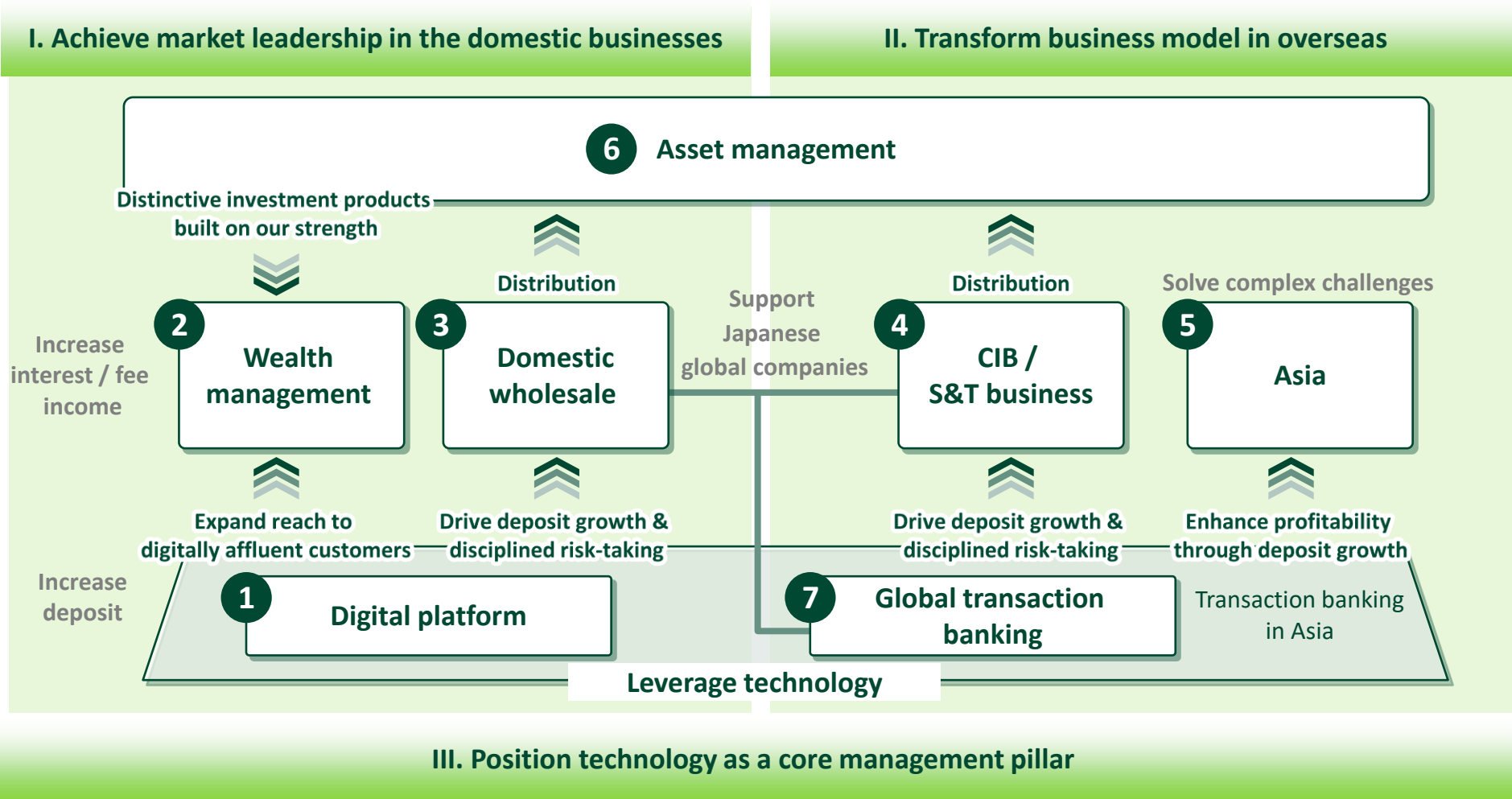
Business strategy

Corporate infrastructure

Seven Key Strategic Areas

Focus on seven key strategic areas to build the targeted business portfolio.

Evolve the business model by expanding our customer base, enhancing earnings power, and generating synergies.



More Accessible and Attractive to Long-Term Shareholders

Aim to build stronger relationships with shareholders who support our long-term growth story by making SMFG shares more accessible through a stock split and offering benefits to Olive-user shareholders.

Stock split

Improve accessibility of individual investors

Ratio

Split into **2**

Shareholder Benefit Programs

1 “V POINT” rewards

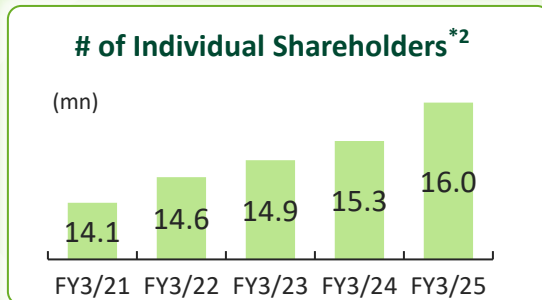
# of shares held	Continuous holding period	Awarded Point
≥ 100	≥ 1 years	5,000 pt
≥ 1,000	≥ 5 years	30,000 pt

2 Bonus interest on time deposits

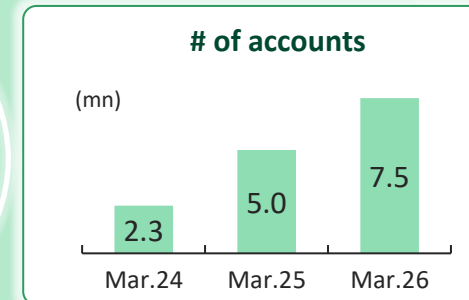
Additional **+1.0%** p.a.
on a 3-month JPY time deposit

3 Invitations to sponsored events

Individual investors in Japan



Olive users



Engage a growing base of long-term investors while expanding our customer base

*1 After Sep.30, 2027, eligibility will be determined as per the number of shares held that takes into account the 2026 Stock Split.

*2 Source: Japan Securities Dealers Association

This document contains “forward-looking statements” (as defined in the U.S. Private Securities Litigation Reform Act of 1995), regarding the intent, belief or current expectations of Sumitomo Mitsui Financial Group, Inc. (“the Company”) and its management with respect to the Company’s future financial condition and results of operations. This document also contains “sustainability statements” related to the sustainability activities of the Company concerning the environmental, social, and governance matters.

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)

	Mar.25	Mar.26
USD	149.53	159.90
EUR	162.05	183.44

FX rates (average)

USD	152.57	151.06
EUR	163.65	175.53

► 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)
Expenses (non-consolidated)	Excl. non-recurring losses
Net business profit	Before provision for general reserve for possible loan 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