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2026 Award for Excellence in Corporate Disclosure
– Industries –
SAAJ The Securities Analysts Association of Japan

Investor Meeting
1H FY3/2027

Nov.19, 2026

SMBC SUMITOMO MITSUI FINANCIAL GROUP

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Agenda

Ⅰ Financial Results // 2

Ⅱ The Progress of the Medium-Term Management Plan //// 21

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Financial Results

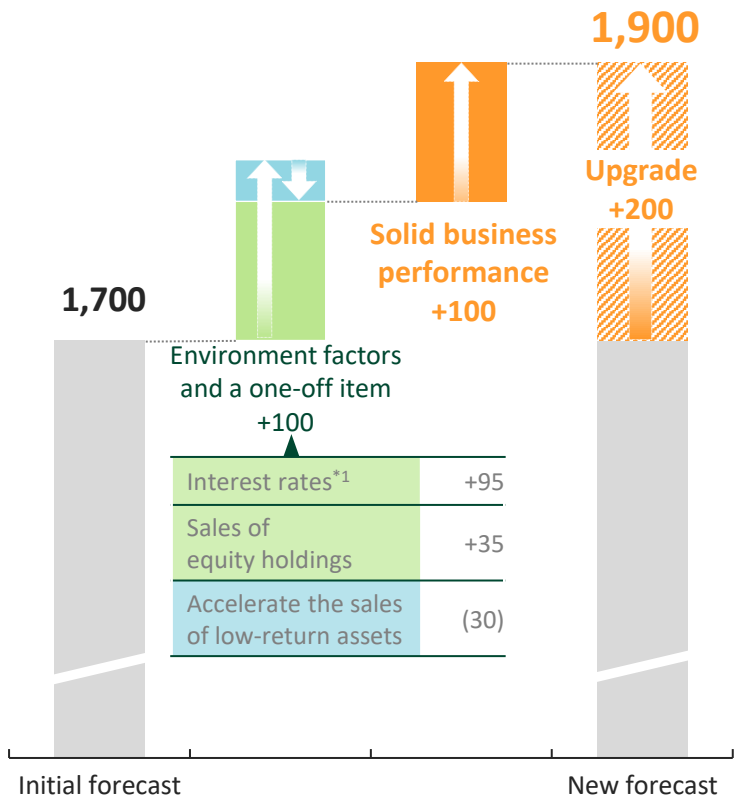
FY3/27 1H Results and Full-Year Forecasts

Half-year net income exceeded JPY 1tn for the first time, driven by growth in domestic businesses and strong GM performance.
Raised the full-year net income forecast to JPY 1.9tn (+JPY 200bn vs. initial forecast).

(JPY bn)	1H FY3/27 Results	1H FY3/27 YoY	FY3/27 forecasts Revised	FY3/27 forecasts vs. initial	FY3/27 forecasts YoY
Gross profit	2,741.0	+442.2	-	-	-
G&A expenses	1,412.8	+184.0	-	-	-
Net business profit	1,403.3	+255.2	2,650	+250	+319.1
Progress	58%				
Total credit cost	133.5	+43.4	340	-	(48.4)
Ordinary profit	1,395.6	+117.5	2,670	+280	+366.6
Net income	1,003.2	+69.7	1,900	+200	+317.0
	59%				+20%
ROTE	13.9%	+0.3%	-	-	-
ROE incl. OCI	12.7%	+0.2%	-	-	-

▶ Breakdown of Upward Revision

(JPY bn)



*1 Revised macro assumptions (Japan's Policy rate : 0.75%⇒1.25%)

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Income Statement

	(JPY bn)	1H FY3/27	YoY	FY3/27 target
1	**Gross profit**	2,741.0	+442.2	
2	**G&A expenses**	1,412.8	+184.0	
	Overhead ratio	*51.5%*	*(1.9)%*	
3	**Equity in gains (losses) of affiliates**	75.1	(3.0)	
4	**Net business profit**	1,403.3	+255.2	2,650
5	**Total credit cost**	133.5	+43.4	340
6	**Gains (losses) on stocks**	161.6	(84.7)	
7	**Other income (expenses)**	(35.8)	(9.7)	
8	**Ordinary profit**	1,395.6	+117.5	2,670
9	**Extraordinary gains (losses)**	(4.4)	(1.8)	
10	**Income taxes**	379.4	+42.0	
11	**Net income**	1,003.2	+69.7	1,900
12	**ROTE**	13.9%	+0.3%	
13	**ROE incl. OCI**[*1]	12.7%	+0.2%	
14	**ROE**[*2]	16.7%	+0.4%	

- **Gross profit:** increased YoY due to the higher domestic net interest income and fee income, driven by domestic wholesale, wealth management, and payment business.
  Impact of FX[*3]: +74
- **G&A expenses:** increased YoY mainly due to inflation and revenue-linked expense, while the overhead ratio improved on top-line growth.
  Impact of FX[*3]: +39
- **Equity in gains of affiliates:** remains broadly flat, as higher contributions from recovering Asia investments offset the absence of insurance proceeds at SMBCAC: (13), and the impact of the deconsolidation of Bank of East Asia : (10)
  Impact of FX[*3]: +3
- **Total credit cost:** increased YoY mainly due to the absence of the large reversal at SMBC, while remaining below the full-year run-rate with no material impact from Middle East to date.
- **Gains on stocks:** decreased YoY mainly due to the absence of gains on the sales of Kotak share : (94) etc.[*4]

*1 Denominator: Shareholders' equity + total accumulated other comprehensive income *2 Based on shareholders' equity
*3 Impact of FX on SMBC overseas branch: transaction date rate, overseas subsidiary: end-of-period rate
*4 Gains on sales of equity holdings: 133 (YoY (41)). Profit from ETFs: +28. Absence of the loss on Bank of East Asia share sale: +28

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(Ref.) Group Companies

▶ SMBC

	(JPY bn)	1H FY3/27	YoY
1	**Gross banking profit**	1,614.7	+237.8
2	o/w Net interest income	1,241.3	+247.2
3	o/w Gains (losses) on cancellation of investment trusts	80.3	+40.3
4	Domestic	817.7	+272.6
5	Overseas	423.6	(25.4)
6	o/w Net fees and commissions	300.1	+27.8
7	Domestic	118.2	(2.3)
8	Overseas	181.9	+30.0
9	o/w Net trading income Net other operating income	71.1	(37.5)
10	o/w Gains (lossses) on bonds	(25.5)	(35.8)
11	**Expenses**	660.0	+109.1
12	**Banking profit**	954.7	+128.7
13	**Total credit cost**	3.6	+61.0
14	**Gains (losses) on stocks**	157.9	(69.0)
15	**Extraordinary gains (losses)**	2.2	(88.4)
16	**Net income**	768.6	(151.4)

▶ Other Major Group Companies

(left : results of 1H FY3/27 / right : YoY)

(JPY bn)	SMBC Nikko*1		SMCC*2		SMBC Trust	
Gross profit	344.7	+69.8	467.2	+40.1	46.6	+10.0
Expenses	258.8	+32.3	339.3	+33.7	23.4	+1.0
Net business profit	85.8	+37.5	129.2	+3.8	23.2	+9.0
Net income	64.3	(9.9)	34.4	(18.0)	16.2	+4.9

- Absence of gains on sales of equity holdings : (40)bn Pre-tax

- Absence of the one-off tax benefit : (10)bn After-tax
- Higher credit costs, including the absence of the benefit from revised write-off criteria

(Equity method affiliate)

	SMDAM 50%		SMFL*3 50%	
Gross profit	29.7	+7.7	183.5	(7.4)
Expenses	19.2	+2.8	87.7	(1.0)
Net business profit	10.4	+4.9	102.2	(4.6)
Net income	3.4	+1.5	53.9	(11.4)

- Absence of the insurance proceeds at SMBCAC : (13)bn After-tax

One-off items in SMBC

Net interest income	absence of dividend from a subsidiary*4: (70)bn
Credit cost	absence of the large reversal
Gains on stock	absence of Kotak share sales: (94)bn
Extraordinary gains	absence of reversal of allowance for investment losses from VPBank*4: (90)bn

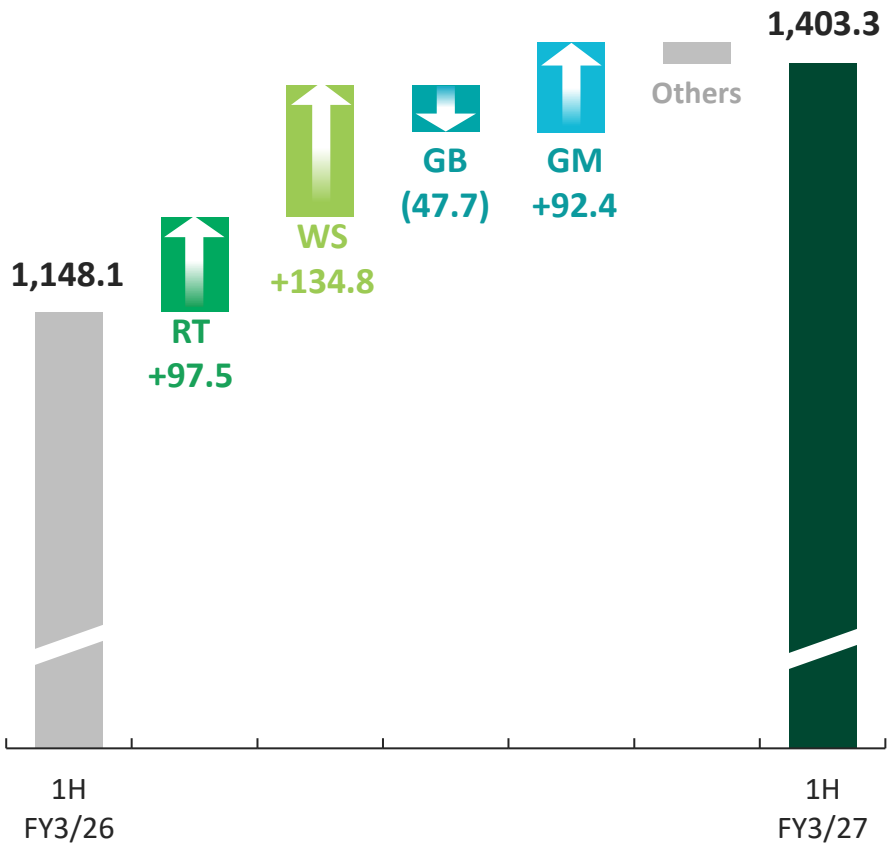
*1 Incl. profits from SMBC Nikko America and SMBC Capital Markets (managerial accounting basis) *2 Incl. SMBCCF
*3 Managerial accounting basis *4 Eliminated in consolidated basis

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(Ref.) Net Business Profit and Net Income Breakdown

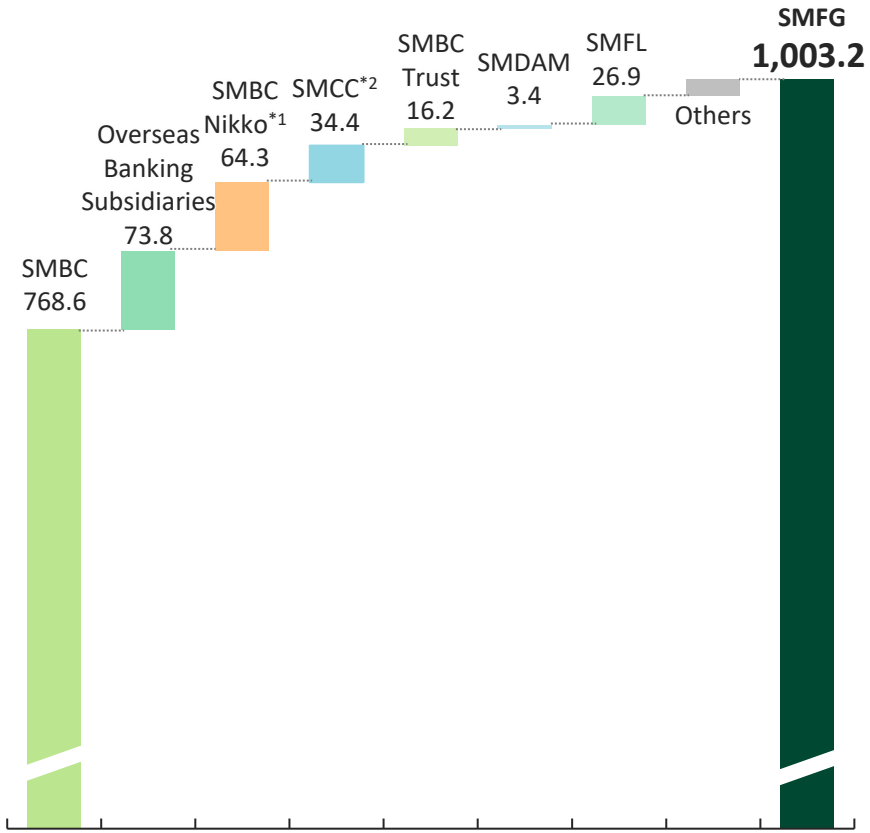
▶ Net Business Profit Breakdown by Business Unit

(JPY bn)



▶ Net Income Breakdown by Group Company

(JPY bn)



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

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Impact of Rising JPY Interest Rates

A 25bps rate hike is expected to increase annual NII by JPY 110bn in year 1, rising to JPY 150bn by year 5.
Further upside potential from loan volume growth, JGB portfolio optimization, and deposit acquisition.

JPY B/S as of Sep.26

(JPY tn)

Investment		Funding	
Loans	**70**	**Deposits**	**135**
Floating rate	40	Saving	90
Fixed rate	20	Time	30
Prime rate	10	Current	15
Market operation	**60**		
BOJ's current account	50		
Short-term JGB	2		
Mid-to long-term JGB	8		
Others	**20**	**Others**	**15**
Yen swap, etc.		Capital funding Market funding	

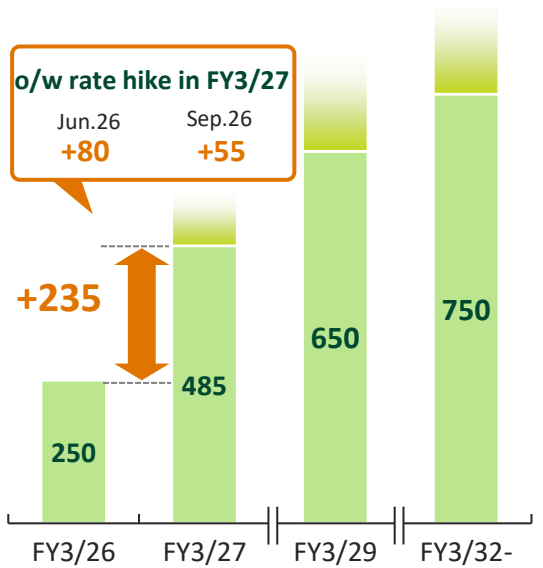
every +25bps

Year 1 → Year 5 (Every year +JPY 10bn)

+JPY 110bn*1 → **+JPY 150bn*1**

Impact on NII

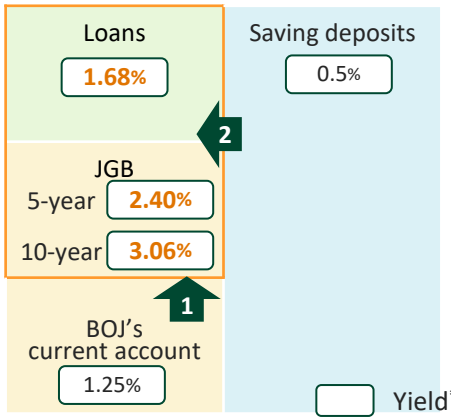
(JPY bn)



Upside potential
(not included in the estimates above)

① Shift to higher-yielding assets

② Grow deposits to support asset growth



*1 +25bps increase in both short-term and long-term rate, deposit rate based on historical results
*2 As of Sep.26

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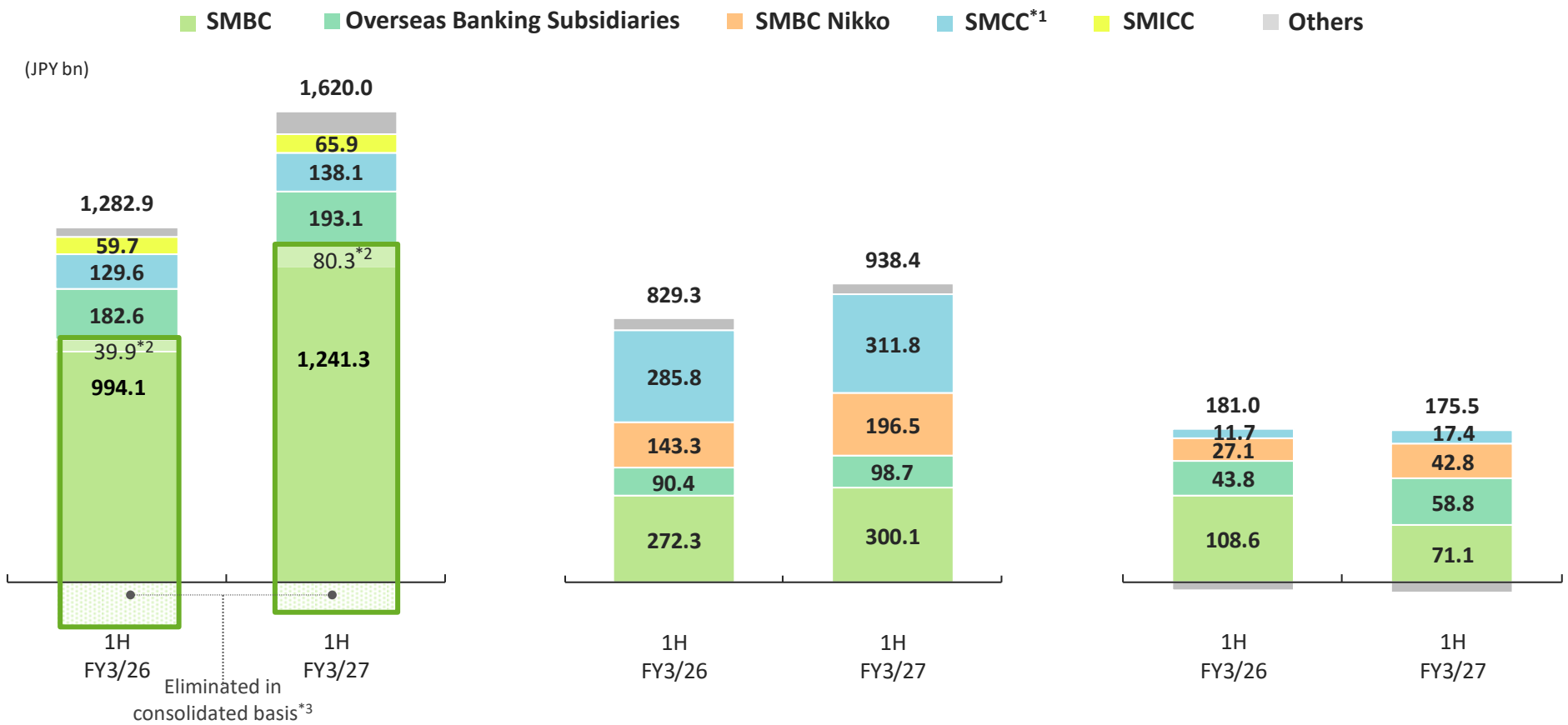
Gross Profit

Net interest income increased due to 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 subsidiary (JPY 150bn in 1H FY3/26, JPY 80bn in 1H FY3/27)

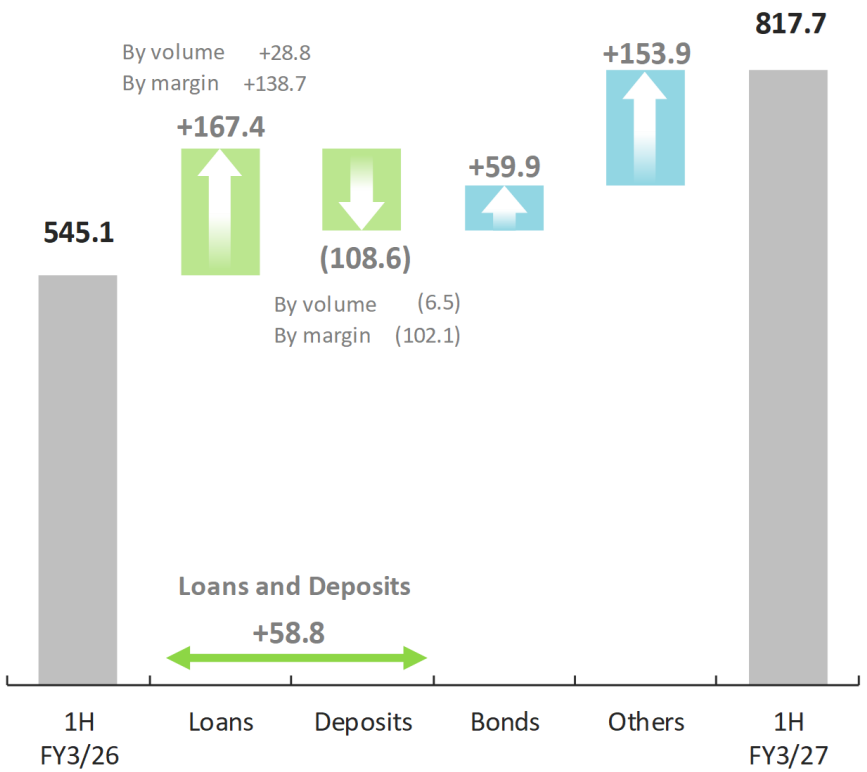
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(Ref.) Net Interest Income (SMBC)

▶ Domestic

- Income from loans and deposits increased due to wider loan-deposit spreads following rate hikes and growth in loan balances.

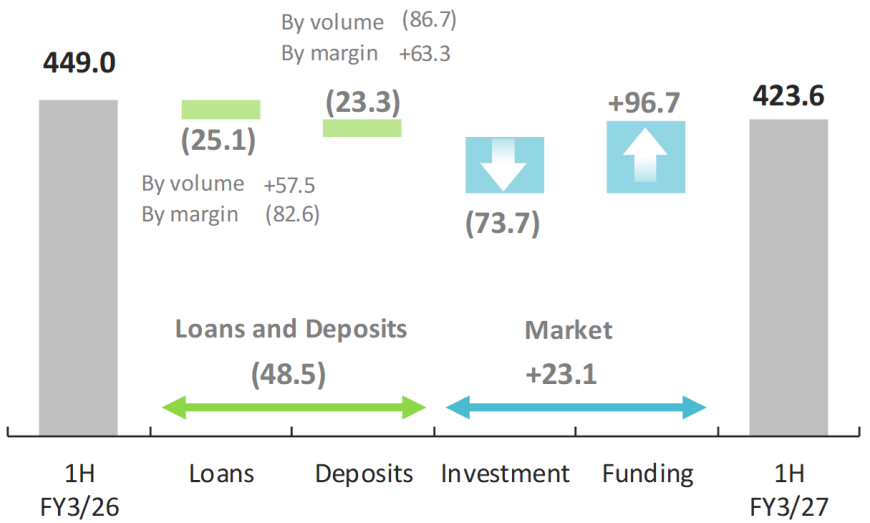
(JPY bn)



▶ 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.

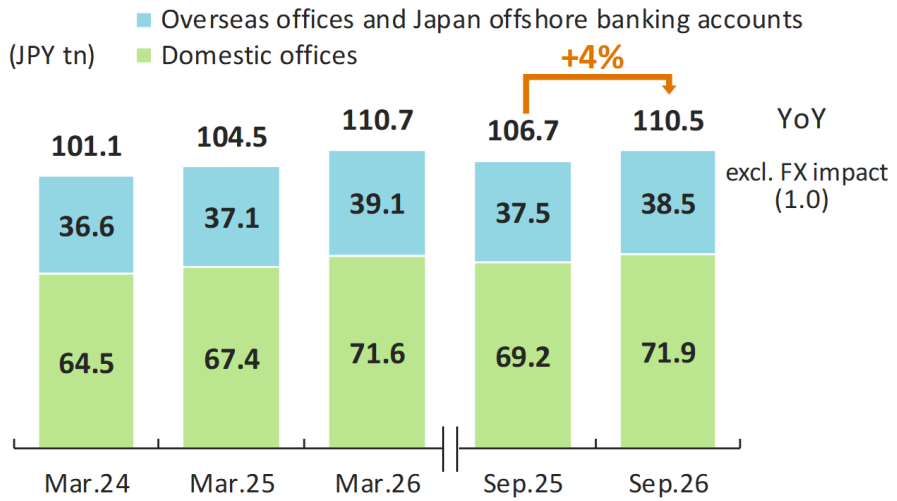
(JPY bn)



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Loans*1

▶ Loan Balance

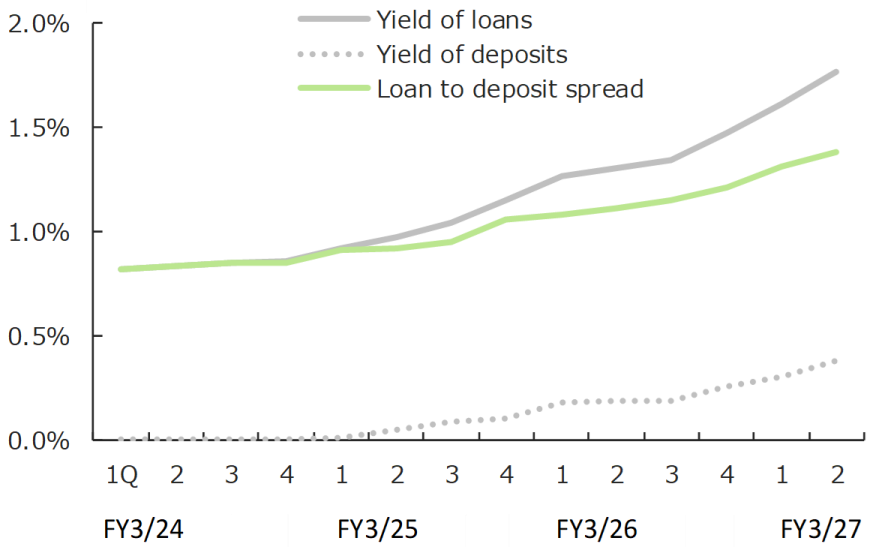


▶ Domestic Loan-to-Deposit Spread

(%)	1H FY3/27	YoY	1Q	2Q
Interest earned on loans and bills discounted	1.68	+0.40	1.61	1.76
Interest paid on deposits, etc.	0.34	+0.16	0.30	0.38
Loan-to-deposit spread	1.34	+0.24	1.31	1.38

▶ Average Loan Balance and Spread*2

	Balance (JPY tn)		Spread (%)	
	1H FY3/27	YoY*4	1H FY3/27	YoY
Domestic loans	70.2	+4.5	0.69	+0.02
o/w Large corporations	29.2	+3.8	0.59	+0.04
Mid-sized corporations & SMEs	24.2	+1.4	0.70	+0.02
Individuals	12.0	(0.2)	1.10	+0.02
GBU's interest earning assets*3	342.9 USD bn	(20.4) USD bn	1.43	+0.01



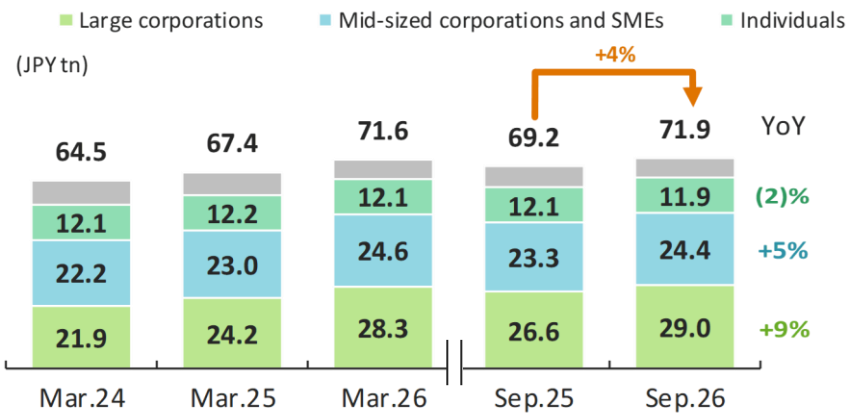
*1 SMBC *2 Managerial accounting basis *3 Sum of SMBC, major local subsidiaries and SMBC Trust, etc. Sum of loans, trade bills, and securities. The spread shows the difference with the cost of funds
*4 After adjustments of the changes in exchange rates

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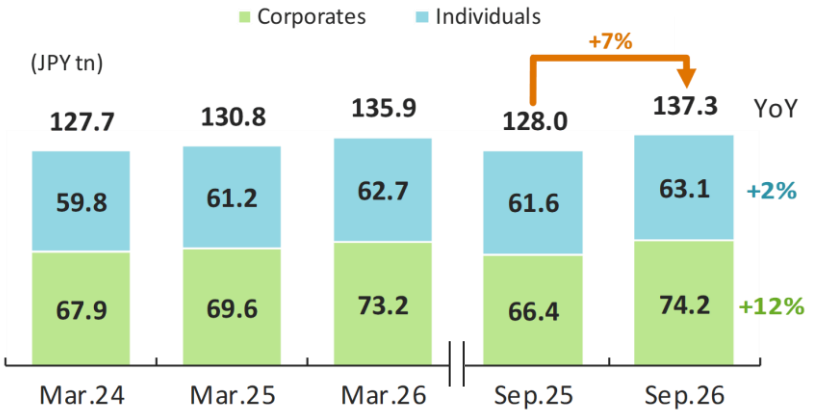
Domestic Loans and Deposits[*1]

Loan balances grew on strong funding demand, primarily from large corporates.
Retail deposits increased, driven by Olive, while corporate deposits grew on inflows of surplus funds from large clients.

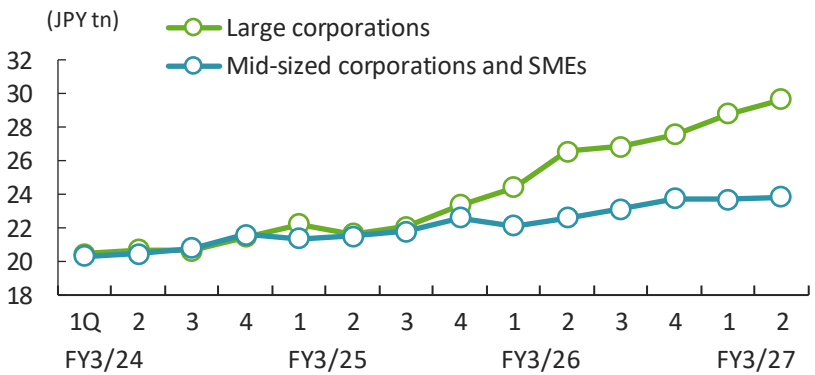
▶ Loan Balance[*2,3]



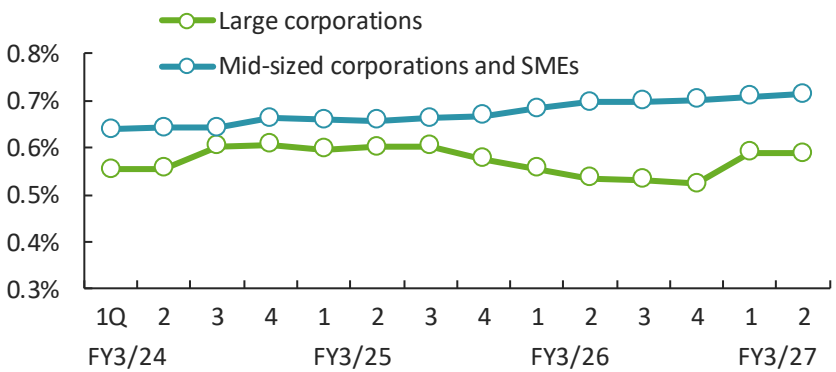
▶ Deposit Balance



▶ Average Loan Balance for Corporates[*2,4]



▶ Loan Spread for Corporates[*2,5]



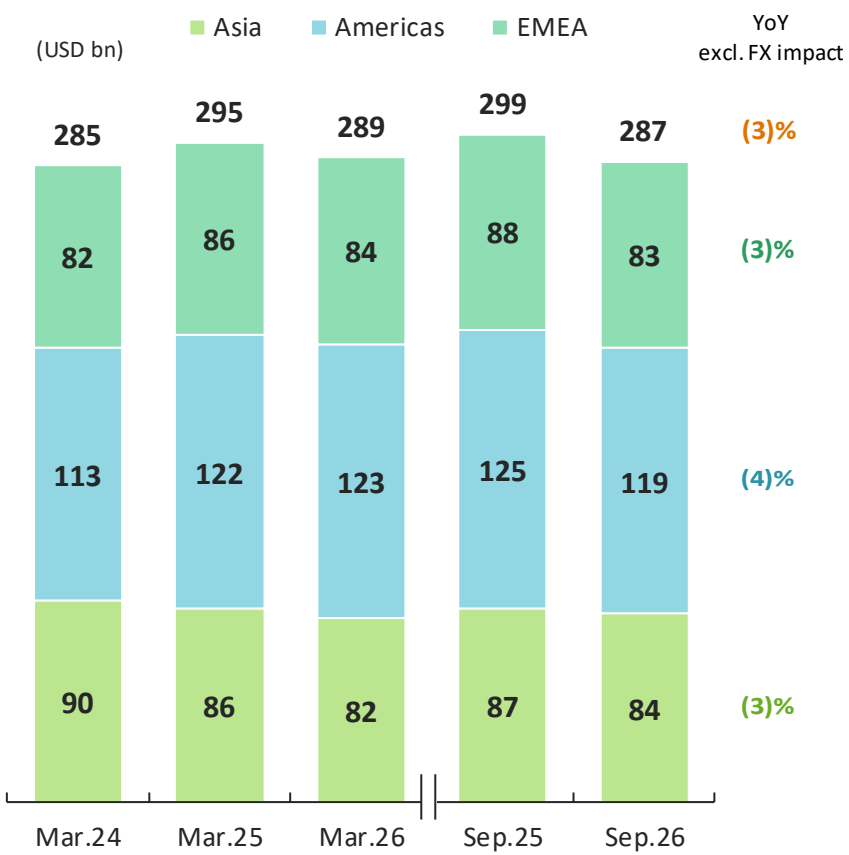
*1 SMBC *2 Managerial accounting basis *3 Changed the definition of mid-sized corporations and SMEs from Sep.25. The figures before Sep.25 have been adjusted retrospectively *4 Quarterly average (excl. loans to the Japanese government). Figures for SMEs are the outstanding balance of Corporate banking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

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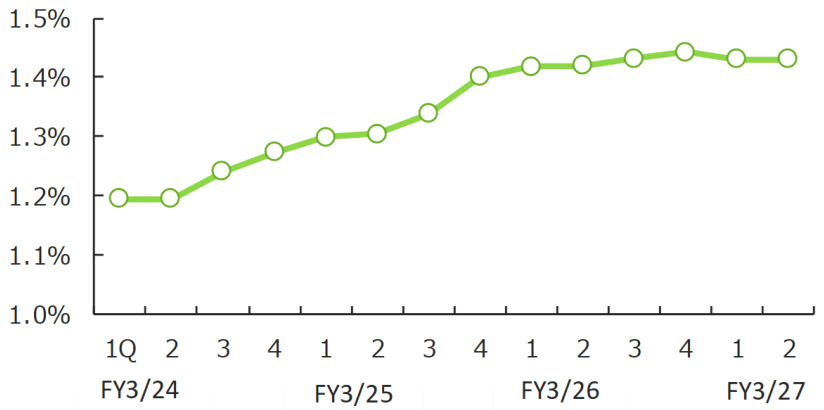
Overseas Loans and Deposits*1

Loan balance decreased due to the reduction of low-return assets and selective origination of higher-return deals, while spreads remained flat amid growing competition for higher-return deals.

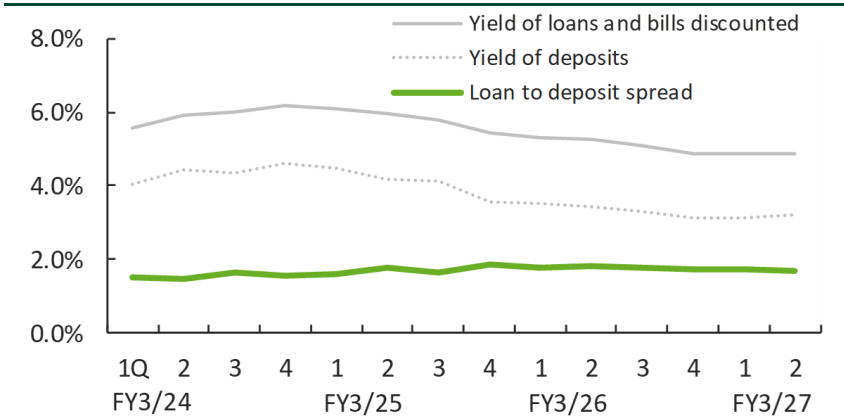
▶ Loan Balance



▶ Loan Spread*2,3



▶ Loan-to-Deposit Spread

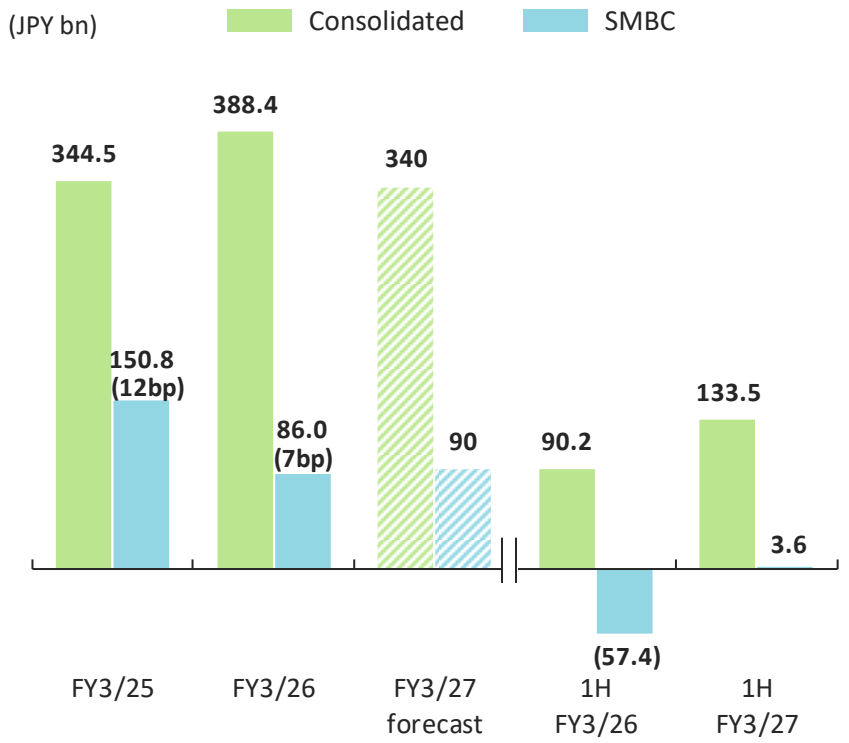


*1 Managerial accounting basis. Sum of SMBC and Major local subsidiaries
*2 Quarterly average loan spread of existing loans
*3 Changed the definition from FY3/25. The figures before have been adjusted retrospectively

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Asset Quality

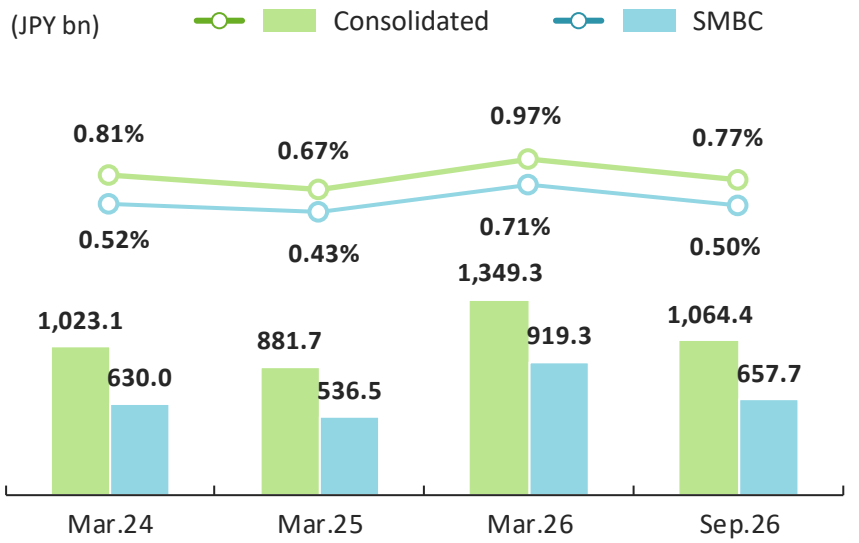
▶ Credit Costs



Major group companies

(JPY bn)	1H FY3/27	YoY
SMCC	82	+11
o/w SMBCCF	51	+10
Overseas banking subsidiaries	26	(26)
SMICC	23	(3)

▶ Non-Performing Loan Ratio*1 and Balance



Non-performing loan balance*2

(JPY bn)

Domestic	455.4	584.4	505.4
Asia	174.9	246.9	235.3
Americas	117.5	367.3	244.7
EMEA	133.9	150.7	79.1

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

(JPY tn)

SMBC	1.7	1.2	1.2

Total claims

(JPY tn)

Consolidated	131	139	138
SMBC	123	130	131

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

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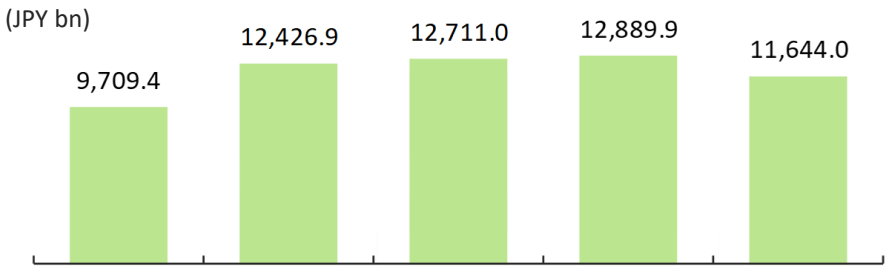
Securities

▶ Breakdown of Other Securities (Consolidated)

(JPY bn)	B/S amount		Unrealized gains (losses)	
	Sep.26	vs Mar.26	Sep.26	vs Mar.26
Held-to-maturity	6,205.1	+1,549.8	(407.9)	(229.3)
Available for sale	34,196.9	(505.8)	3,052.4	(68.2)
Stocks (domestic)	3,691.4	+188.2	2,622.3	+125.1
Bonds (domestic)	7,478.3	(78.4)	(422.7)	(151.5)
o/w JGBs	5,582.8	+106.3	(246.1)	(125.7)
Others	23,027.2	(615.5)	852.8 *1	(41.8)
o/w Foreign bonds	17,758.5	(776.3)	(631.6)	(331.1)

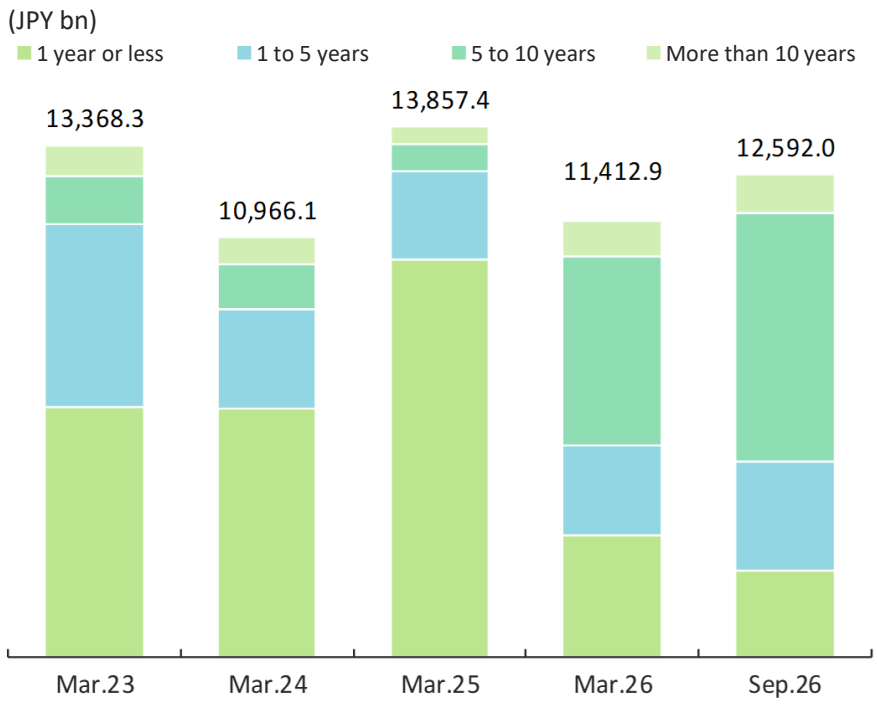
Risk volume is controlled by hedging and others

▶ Foreign Bonds (SMBC)



	Mar.23	Mar.24	Mar.25	Mar.26	Sep.26
Unrealized gains (losses)		(662.2)	(458.9)	(315.1)	(576.1)
Duration *2 (year)		4.2	3.6	2.6	2.8

▶ Yen-Denominated Bonds (SMBC)



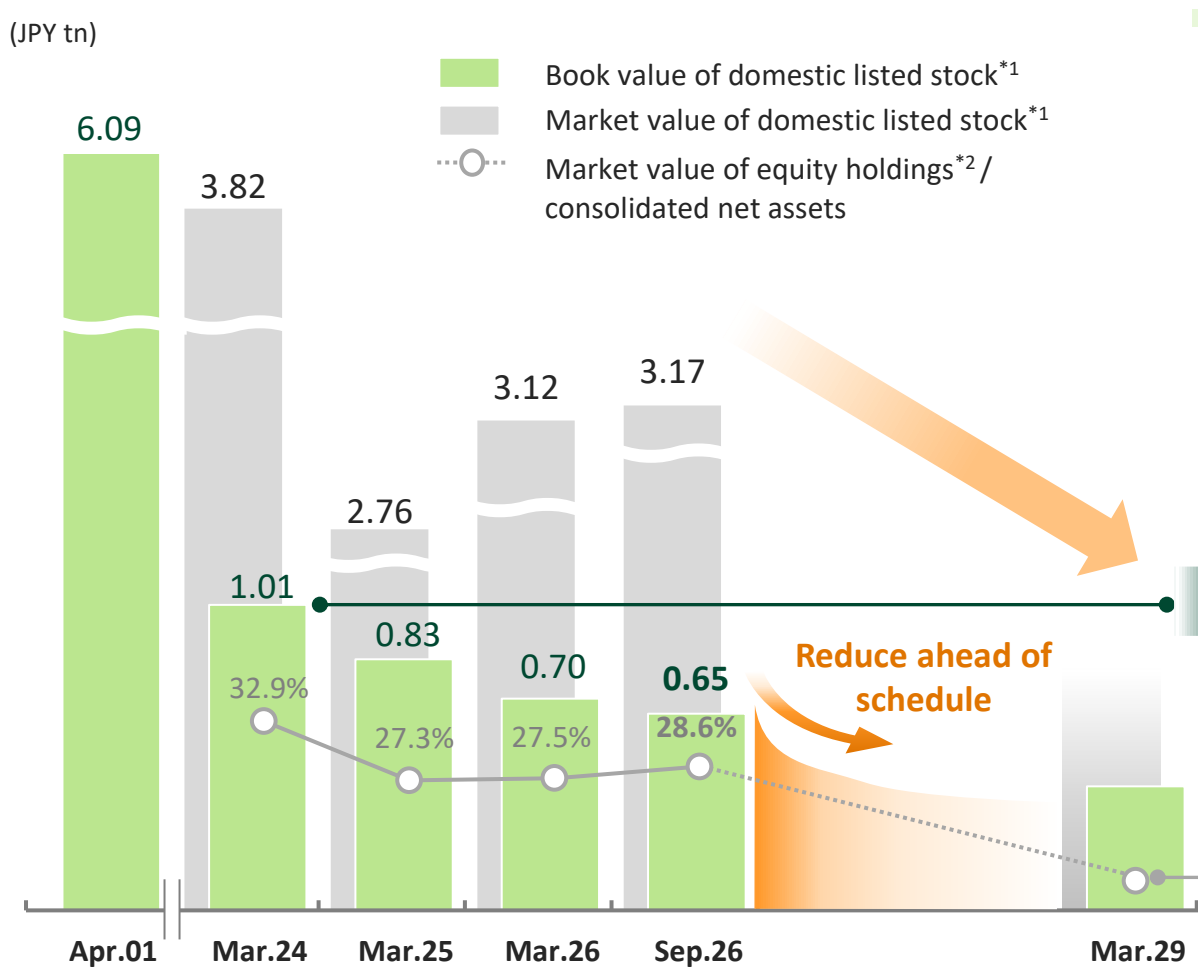
	Mar.23	Mar.24	Mar.25	Mar.26	Sep.26
Unrealized gains (losses) *3		(98.2)	(140.9)	(259.7)	(401.2)
Duration *2 (year)		2.1	1.0	3.9	4.9
Held-to-maturity		22.3	22.3	4,087.6	5,397.4
JGBs *3		7,547.4	11,180.5	5,296.4	5,319.2

*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

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Reduction of Equity Holdings

Accelerate reductions in 2H FY3/27 to achieve the standard annual pace of JPY 120bn in book value reductions.
Focus on reducing the market value, as the ratio has risen due to higher share prices.



Reduction

Total reduction	**JPY 357bn**
FY3/25	**JPY 185bn**
FY3/26	**JPY 124bn**
1H FY3/27	**JPY 48bn**
Consent of sales	**JPY 56bn**

Reduction plan **(FY3/25-FY3/29)**

JPY (600)bn

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

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Balance Sheet

▶ Consolidated

(vs. Mar.26)

Loans

JPY 117.0tn
(JPY (0.6)tn)

Domestic loans *1	JPY 71.9tn

Securities

JPY 41.2tn (+JPY 1.2tn)

JGBs *2	JPY 5.6tn
Foreign bonds *2	JPY 17.8tn

Others

JPY168.0tn
(JPY (2.8)tn)

Cash and due from banks	JPY 68.7tn
BOJ's current account *1	JPY 49.5tn

Deposits

JPY 199.6tn
(JPY (1.8)tn)

Loan-to-deposit ratio
58.6%

Domestic deposits *1	JPY 137.3tn
NCD	JPY 12.2tn

Others

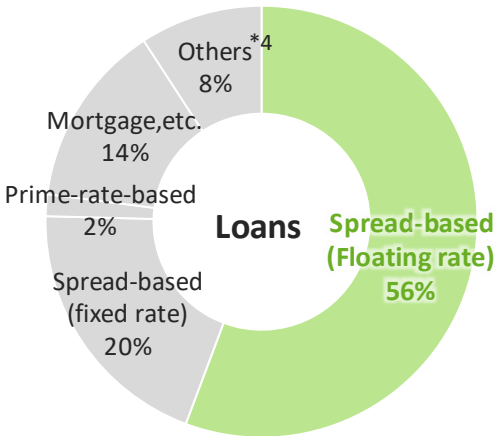
JPY 110.6tn
(JPY (0.5)tn)

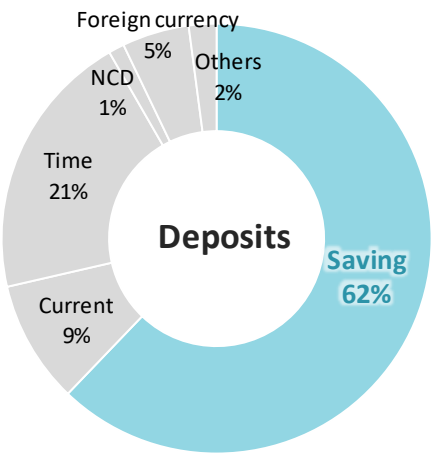
Total net assets

JPY 16.0tn (+JPY 0.1tn)

Total assets JPY 326.2tn (JPY (2.2)tn)

▶ Domestic Loans and Deposits (SMBC) *3





*1 SMBC *2 Excl. held-to-maturity *3 Managerial accounting basis *4 Overdraft, foreign-currency-denominated, etc.

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Foreign Currency

▶ Non-JPY Balance Sheet[*1,2]

(vs. Mar.26)

Interest earning assets

USD 343bn
(+USD 2bn)

Deposits[*3]

USD 332bn
(+USD 17bn)

Others

USD 195bn
(USD (7)bn)

Mid-long term funding[*4]

USD 141bn
(+USD 3bn)

CD/CP

USD 79bn (USD (14)bn)

Foreign bonds, NCD

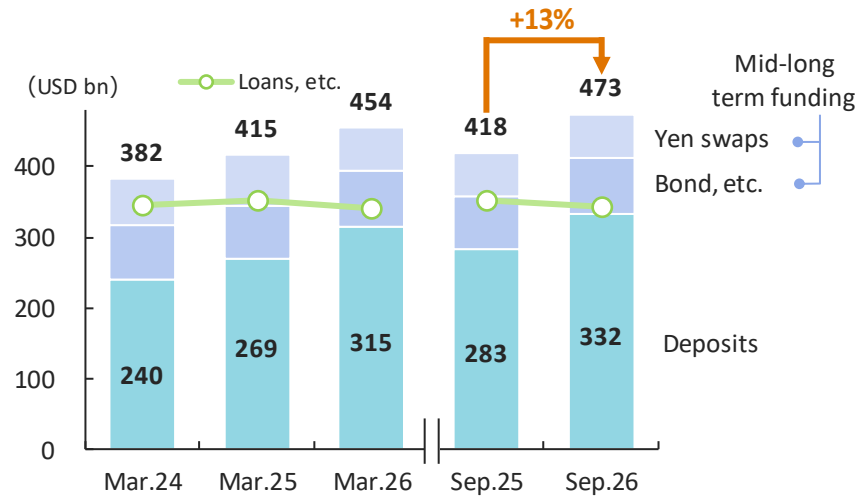
USD 87bn (+USD 1bn)

Interbank (incl. Repo)

USD 73bn (USD (10)bn)

Assets / Liabilities USD 625bn (USD (4)bn)

▶ Foreign Currency Funding



(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 rates increase by 1%, as a part of the deposits have low sensitivity to interest rate and vice versa

*1 Managerial accounting basis. *2 Sum of SMBC and major local subsidiaries
*3 Incl. deposits from central banks *4 Corporate bonds, currency swaps, etc.

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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 ROTE improved.

(JPY bn)	1H FY3/27	YoY*1
Gross profit	885.9	+154.4
o/w Income on deposits	164.5	+81.5
Income on loans*2	31.3	(3.9)
Wealth management business	224.8	+49.1
Payment business	307.4	+20.3
Consumer finance business	166.1	+9.6
Expenses	614.9	+58.5
Overhead ratio	*69.4%*	*(6.7)%*
Net business profit	275.5	+97.5
Total credit cost	81.4	+10.8
Net income	139.7	+52.5
ROTE	22.0%	+7.1%
RWA (JPY tn)	12.2	+0.9

Wholesale

- Gross profit increased significantly, driven by loan growth, wider spreads and fee income expansion.
- ROTE increased, driven by steady improvement in net business profit and net income.

(JPY bn)		1H FY3/27	YoY*1
Gross profit		817.1	+160.2
SMBC	o/w Income on deposits	234.3	+86.5
	Income on loans	161.0	+23.7
	FX and money transfer fees	84.0	+5.5
	Loan syndication	27.9	+2.1
	Structured finance	37.9	+8.7
	Real estate finance	9.1	(1.8)
Securities business		49.2	+5.5
Expenses		255.4	+20.3
Overhead ratio		*31.3%*	*(4.5)%*
Net business profit		621.1	+134.8
Total credit cost		11.4	+10.6
Gains (losses) on stocks		106.1	(7.0)
Net income		506.6	+81.3
ROTE		20.7%	+2.6%
Excl. the sales of equity holdings		16.9%	+2.8%
RWA (JPY tn)		45.0	+2.5

*1 Managerial accounting basis (after adjustments of the changes in exchange rates)
*2 Excl. consumer finance

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Results by Business Unit (2)

Global

- Net business profit decreased due to selective lending as well as higher expenses to strengthen the business platform.
- Net income and ROTE declined despite lower credit cost. RWA decreased through disciplined asset control.

(JPY bn)	1H FY3/27	YoY*1
Gross profit	757.0	(14.0)
o/w Income on deposits	98.8	+7.8
Income on loans	266.9	(21.0)
Loan related fees	147.5	(4.9)
Securities business	59.3	+8.4
Expenses	536.6	+29.8
Overhead ratio	*70.9%*	*+5.2%*
Equity in gains(losses) of affiliates	58.1	(5.6)
Net business profit	300.0	(47.7)
Total credit cost	54.5	(14.4)
Net income	187.2	(28.2)
ROTE	7.0%	(0.8)%
Excl. one-off items*2	7.0%	+0.1%
RWA (JPY tn)	48.3	(2.3)

Global Markets

- Gross profit increased steadily through nimble operation despite volatile market conditions.
- S&T revenue also increased steadily; net business profit, net income and ROTE improved.

(JPY bn)	1H FY3/27	YoY*1
Gross profit	448.9	+111.8
o/w SMBC	337.9	+103.3
SMBC Nikko	76.1	+14.0
Expenses	126.1	+18.2
Overhead ratio	*28.1%*	*(3.9)%*
Net business profit	339.3	+92.4
Net income	237.5	+64.6
ROTE*3	31.7%	+8.6%
RWA (JPY tn)	7.9	+1.3

*1 Managerial accounting basis (after adjustments of the changes in exchange rates)
*2 Excl. the absence of insurance proceeds at SMBCAC etc.
*3 Incl. impact from the interest-rate risk associated with the banking book

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Progress of the Medium-Term Management Plan*1

	ROTE			Net Business Profit (JPY bn)			RWA (JPY tn)		
	1H FY3/27	YoY	Initial target	1H FY3/27	YoY	Initial target	1H FY3/27	vs. Mar.26	Initial target*5
Retail	22.0%	+7.1%	24%	275.5	+97.5	705	12.2	+0.3	+1.0
Wholesale	20.7% 16.9%*2	+2.6% +2.8%*2	21%	621.1	+134.8	1,315	45.0	+1.5	+2.5
Global	7.0%	(0.8)% +0.1%*3	9%	300.0	(47.7)	790	48.3	(1.1)	+0.5
Global Markets *4	31.7%	+8.6%	> 16%	339.3	+92.4	> 400	7.9	+0.3	+1.8

*1 Managerial accounting basis of FY3/29
*2 Excl. gains on sales of equity holdings *3 Excl. the absence of insurance proceeds at SMBCAC etc.
*4 Incl. impact from the interest-rate risk associated with the banking book
*5 vs. Mar.26; after adjustments of the interest rates, FX and reorganization

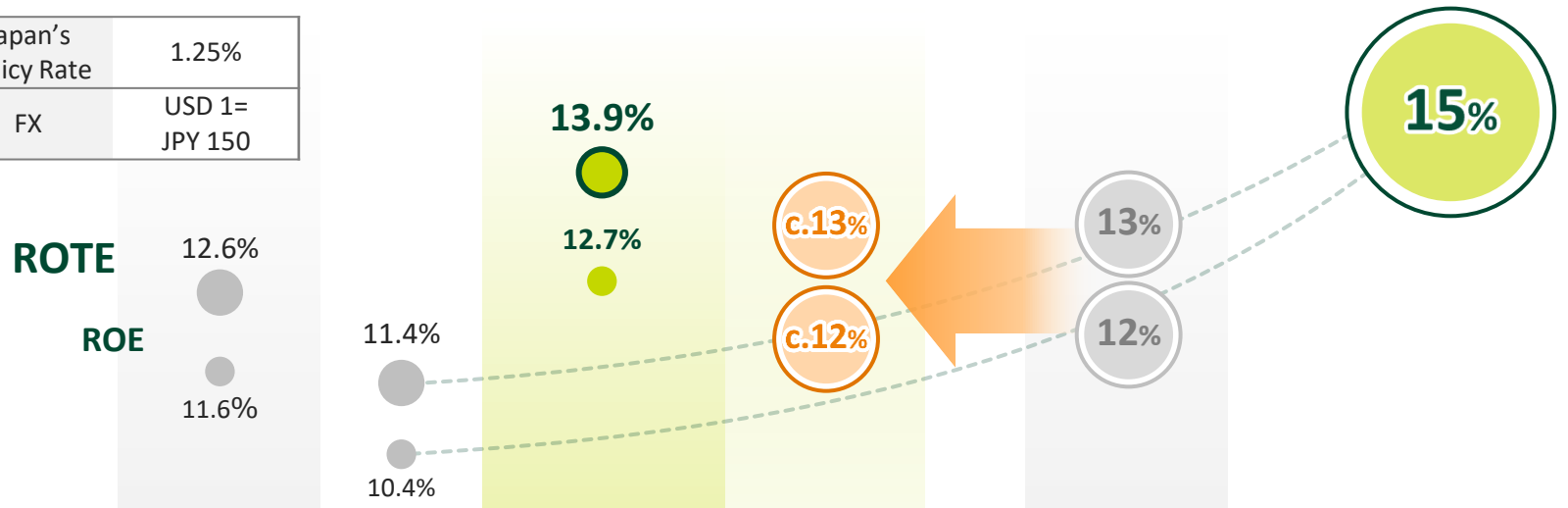
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Progress of the Medium-Term Management Plan

Steady Progress toward Our Three-Year Target

A strong start to our medium-term plan, driven by a favorable business environment and steady execution.
Aim to achieve our ROTE target ahead of schedule through profit growth and improved cost and capital efficiency.

Assumption (FY3/27-)		
	Japan's Policy Rate	1.25%
	FX	USD 1= JPY 150



ROTE improvement drivers	1H FY3/26*1	FY3/26	1H FY3/27	FY3/27	FY3/29 target	Mid- to long-term
Net income	JPY 868.5bn		JPY 1tn	JPY 1.9tn	JPY 2tn	Mid-JPY 2tn
Overhead ratio	53.5%		51.5%		Low-50%	
RORA	4.2%		+0.3%*2		+0.5%*2	
CET1 ratio	10.2%		10.4%		c.10.5%	

*1 Excl. JPY 94bn gain on the sale of Kotak (pre-tax)
*2 vs. FY3/26 result of 4.3%. Excl. impact from JPY interest rates rise and changes in exchange rates

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Strategic Evolution in a Changing Environment

Refine and accelerate the key strategies in our medium-term plan to respond to a changing competitive landscape.
Capture growth opportunities and strengthen our business foundation to sustain profit and ROTE growth.

- Policy rate hikes
- Favorable conditions amid robust corporate activity and rising equity markets
- Rapid advances in AI technology
- Intensifying competition in domestic and overseas markets
- Persistent uncertainty over Middle East conflicts and major economies' policies

Maximize revenue opportunities amid favorable market conditions
- Domestic corporate banking P.24
- Wealth management business P.25

Strengthen deposit acquisition amid intensifying competition following rate hikes
- Digital platform P.26-27
- Global payments business P.27

Accelerate initiatives for sustainable growth
- Global CIB P.28
- Multi-franchise strategy P.29
- S&T / Asset management P.30

Secure resources and ensure disciplined asset allocation	Strengthen resilience to uncertainty	Accelerate Digital and AI initiatives
NSFR ・ B/S control P.31-32	Resilient management P.33	IT transformation P.34

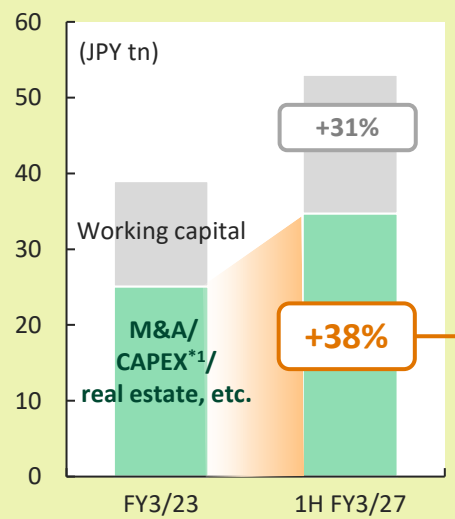
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Enhance the Competitiveness of Domestic Corporate Banking

Grow loan balances and non-interest income by capturing strong M&A and other corporate demand.
Strengthen large corporate coverage to maximize revenue opportunities and further improve profitability.

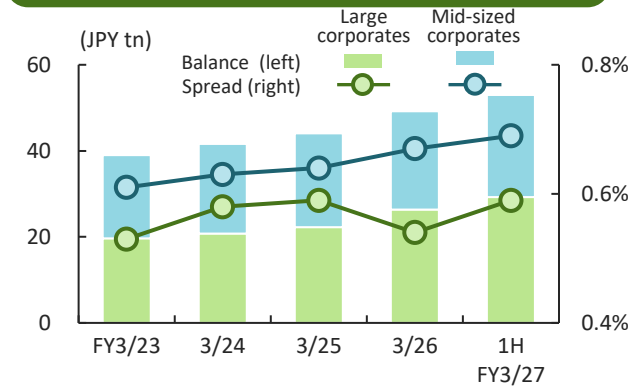
Expand the earning base by capturing financing demand

Average loan balance by use

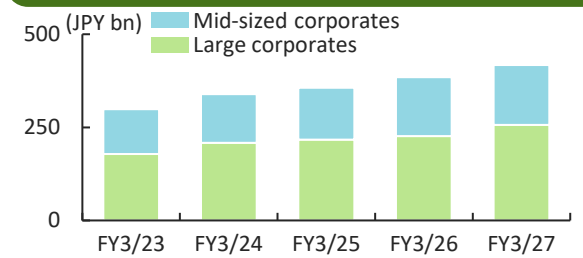


	Balance growth*2,3	Loan yield*2,4
SMBC	+29%	1.68%
Peer A	+23%	1.52%
Peer B	+20%	1.67%

Average loan balance / spread



Non-interest income (1H)



Large corporates
- Large deals drove loan and non-interest income growth, with improved spreads

Mid-sized corporates
- Steady growth through diverse solutions

Further improve profitability

	1H FY3/27	FY3/29
ROTE*5	16.9%	Expect around 20%

Loan / spread

- Expand risk-taking capacity by growing deposits and reducing low-return assets
- Capture large-scale financing opportunities
- Strengthen priority areas through collaboration with government and academia

Non-interest income

- Accelerate the securities business through the JV with Jefferies

League table

	1H FY3/27	FY3/29 target
M&A*6	6th	2nd
Equity	4th	1st
Bond*7	2nd	1st

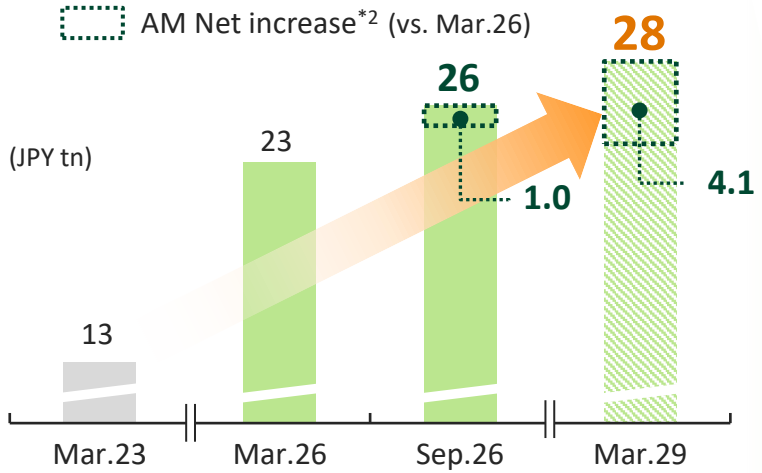
*1 Capital expenditure *2 Based on company disclosures *3 Comparison of loan balances: Mar.23 vs. Sep.26 *4 1H FY3/27
*5 Excl. gains on sales of equity holdings *6 Deals of domestic companies ≥JPY 100bn *7 Issued by domestic companies

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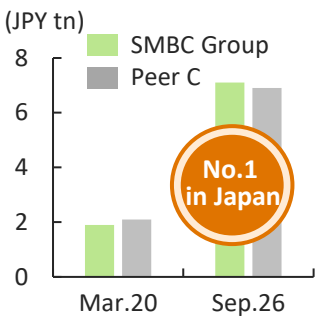
Expand Wealth Management through Group-Wide Collaboration

Strong AUM growth driven by group-wide collaboration amid increasing investment needs.
Deepen group-wide customer engagement through the new brand to drive further growth.

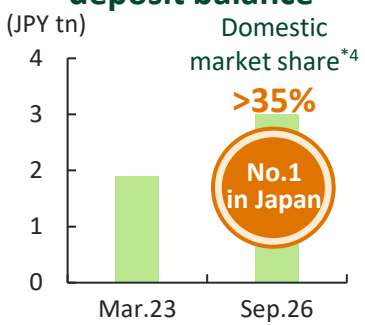
AM[*1] / foreign currency deposit balance



Fund wrap balance[*3]



Retail foreign currency deposit balance



SMBC Wealth

Leverage the Group's collective strengths to build a top-class wealth management franchise in Japan

Corporate owners

HNWIs

Framework for one-stop services

Products
Group-wide products, tools, and membership services
- Intermediary of investments
- SMBC Wealth deposit, Fund wraps

Expand SMBC Nikko product offerings at SMBC 4x
- Domestic investment trust **860**
- Bond **200 products**

Channel
Unified experience reflecting our brand value

Talent
Integrated recruitment, mobility and training

Olive Consulting

Digital-first services with flexible access to face-to-face support

Digital affluent

AUM
May.26-Sep.26 JPY **2tn** → **5-Year Target JPY 10tn**

NEW Olive wrap
- Cost reduction through Robo-Advisory
- Comprehensive support with advanced portfolios

*1 Investment trusts, fund wrap, discretionary portfolio management, and joint managed money trust in SMBC, SMBC Trust and SMBC Nikko
*2 Excl. increases due to market value appreciation *3 Based on company disclosures
*4 Based on Bank of Japan "Flow of Funds Accounts" as of Jun.26

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Grow Retail Deposits and Payments through Digital Platforms

Olive's strong momentum and enhanced usability are driving more transactions per customer and deposit growth. Further expand the customer base to build a leading retail platform.



of Olive accounts

Mar.23 - Sep.26 **8.6mn** 》 FY3/29 target **15mn**

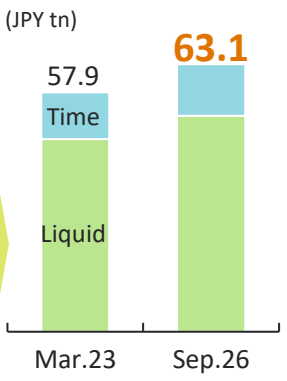
Balance of retail deposits

Deepen customer relationship

Salary transfer ratio*1
25% 》 50%

Cross-sell ratio*2
30% 》 80%

Credit card spending per customer*3
JPY 1.0mn 》 1.7mn



Retail deposit growth*4	Since Olive's launch	o/w last 12 months*5
SMBC	+9.0%	+2.3%
Peer A	+3.2%	+0.0%
Peer B	+2.8%	+0.7%

Further expand the customer base

Enhance services
- Collaborate with PayPay

Expand customer touchpoints

Regional
- Leverage 7-Eleven stores

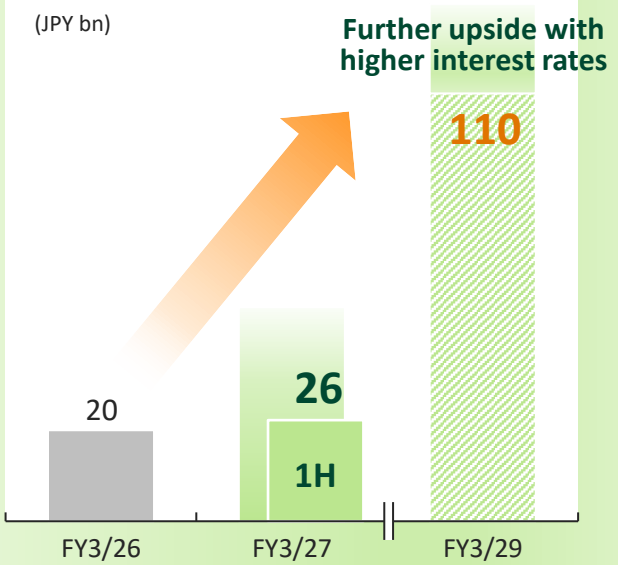
Students
- Collaborate with University Co-ops

Group clients
- SMBC Nikko and SMCC

Over 3 years

Deposit balance	Credit card sales handled
+JPY 3tn	+JPY 16tn

Expected profit (net business profit*6)



*1 Salary/pension receiving rates in FY3/26 (all customers vs. Olive members as of Mar.26)
*2 Usage rates of additional products and services among Olive members in FY3/23 and 1H FY3/27.
*3 FY3/23 vs. FY3/26 credit card spending of Olive members as of the beginning of FY3/26
*4 Based on company disclosures *5 Sep.25-Sep.26 *6 Policy rate assumption :1.25%

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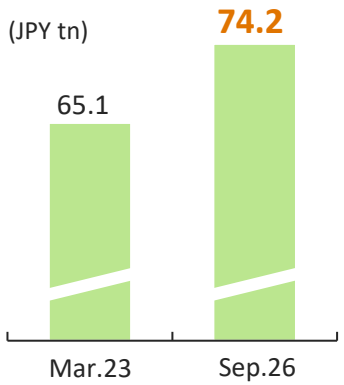
Expand Corporate Deposits by Meeting Clients' Payment Needs

Yen deposits grew, driven by a strong mid-sized corporate client base and solid momentum in Trunk.

Foreign currency deposits also increased, as we steadily enhanced capabilities under the SMBC Connect brand.

Corporate deposits[*1]

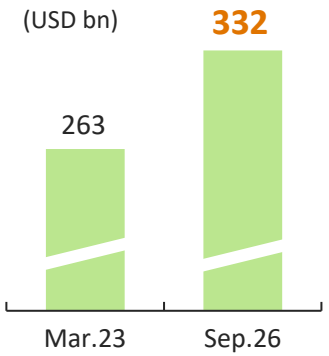
Balance since the previous plan



Growth rate[*2]	
SMBC	+14%
Peer A	+1%
Peer B	+11%

Foreign currency deposits

Balance since the previous plan



Growth rate[*2]	
SMBC	+26%
Peer A	+16%
Peer B	+20%

Mid-sized corporates

Expand deposits through high-value solutions and strong client relationships

Growth rate[*3] **+22%**

SMEs

Providing diverse solutions across the entire value chain

Trunk

1 in 4 newly established companies

	May.25– Sep.26	FY3/29
# of accounts	100K	300K
Deposit balance	JPY 550bn	JPY 3tn

Expanded features

New corporate card / factoring

Payment terminal integration / AI Agent

Global companies

Transform customer experience and expand globally

SMBC Connect+

Usability	Connectivity	AI-powered Insights
Intuitive user interface	Seamless integration with client systems	Financial analysis and decision support

Expand adoption

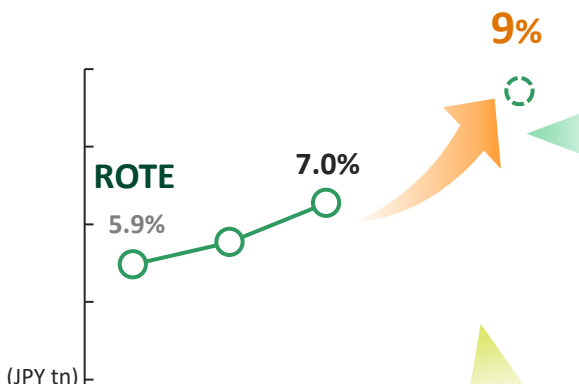
*1 Including foreign currency deposits from domestic corporate clients *2 Based on company disclosures
*3 Growth rate of domestic corporate deposits, excl. large corporates (Mar.23-Sep.26)

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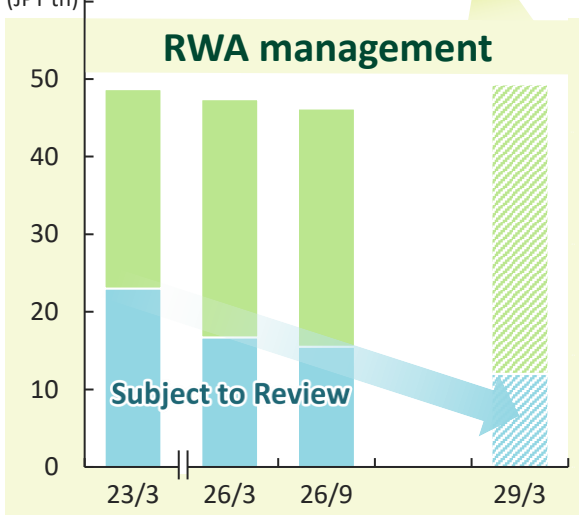
Strengthen Global CIB Business

Overseas profitability is steadily improving as we shift to an asset-light, capital-efficient business model.
Target higher ROTE through collaboration with Jefferies, improved asset profitability and accelerated asset turnover.

RWA/ROTE[*1]



RWA management



Strengthen fee business

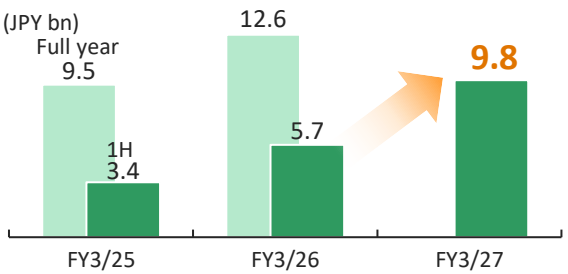
Cumulative joint deals 585

Of which, Apr.–Sep.26 115

ECM Revenue	IPO mandates >USD 1bn	
>2x YoY	Madison Air	Jersey Mike's

Collaboration with Jefferies

Primary collaboration revenues[*2]



Reduce low-return assets

1H FY3/27 RWA JPY (1.3)tn

Project finance | Non-Japanese corporates

\+

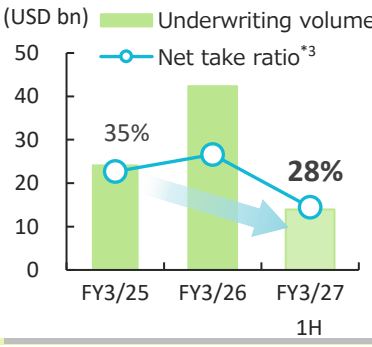
Oct.26

Sale of MANUBANK

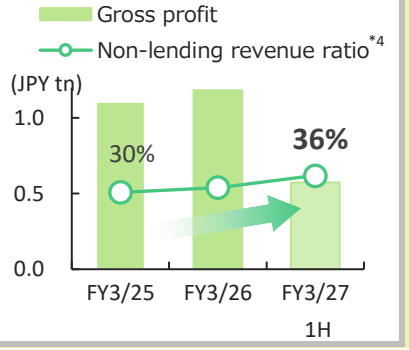
RWA : **JPY (0.7)**tn

Expand asset-light business

Strengthen the asset turnover business



Reducing reliance on lending



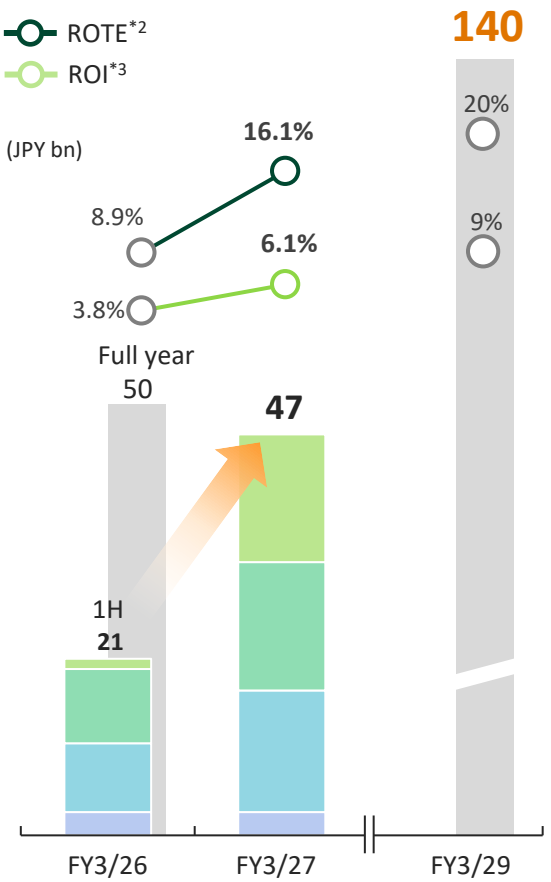
*1 Figures for the Global Business Unit as a whole
*2 Profit attributable to SMBC Group *3 SMBC net take / Total loan underwriting volume during the period
*4 Share of Global CIB gross profit generated by non-lending business

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Drive Growth in Asia

Net income more than doubled YoY, driven by growth strategies in each country.
Collaboration among SMBC, YES BANK and SMICC in India has entered the deal origination phase to drive further growth.

Net income / ROI*1



India

Target the No.1 foreign bank position

Capture business through three-company collaboration

Improve profitability

YES BANK

Build a highly profitable client base

(FY3/23)	ROA	(1H FY3/27)
0.2%	⟫	**0.9%**

SMFG India Credit

Strictly control asset quality

(FY3/23)	NPL ratio	(1H FY3/27)
2.0%	⟫	**1.3%**

Capture business opportunities

Create synergies through comprehensive services across all customer segments

Ex	Large	Mid-size	SME	Individual

- SMBC → **Workplace banking for employees**: Account opening / credit card, etc.
- **YES BANK**
- **Sales channel expansion support**: Local business introduction / dealer finance / end-user finance, etc.
- **Banking services**: Account opening, etc. → SMFG India Credit

Indonesia

Portfolio optimization and lower credit costs lift profit

Sales of pension loan business
Auto loan business restructuring and management reform

Vietnam

FE Credit profit flat; VPBank posts record profits for two consecutive quarters

Deposits and loans up > 25% YTD

The Philippines

Reducing credit costs amid macroeconomic headwinds

Tighter standards for new lending

*1 Based on local accounting standards, before goodwill amortization *2 calculated on a managerial accounting basis
*3 Net income / Total investment amount

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Strengthen the Business for Future Revenue Growth

Strengthen sales and trading capabilities and infrastructure to capture more overseas client flows.
Expand asset management business, with active management driving strong profit and AUM growth.

▶ Sales & Trading Business

Strengthen capabilities to global top-tier standards

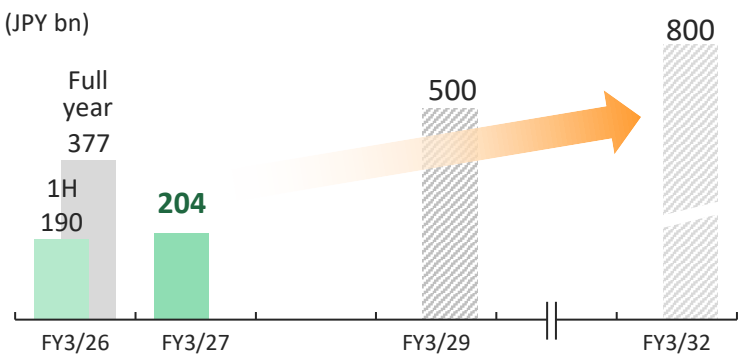
- **Platform** — Leverage Jefferies' systems and customer base
- **Leadership** — Hire to boost flows, including in Americas rates
- **Risk management** — Strengthen global collaboration

Differentiate by leveraging our strengths

Utilizing bank B/S / **Yen products** × **Solution capabilities**

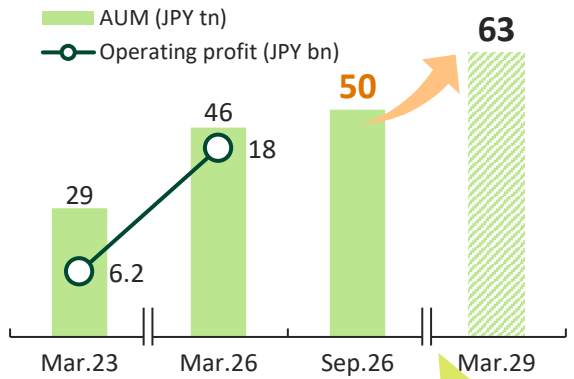
J-MONEY Evaluation **No.1**

S&T Revenue



▶ Asset Management Business

Group AUM / SMDAM operating profit*1



Operating profit growth rate over three years*2

SMDAM	**+191%**
Peer A	+86%
Peer B	+78%
Peer C	+50%
Peer D	+33%

Differentiate through active management

Domestic retail active investment trust

Sep.26 JPY **9**tn → Mar.36 JPY **20**tn

Expand highly rated products

Revolution Series: JPY **870**bn

Rollout of active ETFs

SMBC Prime ETF

Overseas private asset business

Leverage SMBC's origination capabilities

- **Launch fundraising for a second LBO fund in EMEA**
- **Joint venture programs with external partners**

Full-scale rollout of OCIO*3

*1 After goodwill adjustment *2 Comparison in FY3/23-3/26 *3 Outsourced Chief Investment Officer

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Enhance Balance Sheet Management to Improve NSFR and Profitability

Strengthen NSFR through deposit growth, bond issuance, and net-take optimization.
Raise gross-profit RORA by expanding lending, accelerating asset turnover, and reducing low-return assets.

NSFR

Sep.25	Mar.26	Sep.26
113.2%	114.2%	**117.7%**

Gross profit RORA

FY3/26	1H FY3/27
4.3%	**4.9%**

Price-focused stable funding

Strengthen deposit taking

Our strengths

Olive
Trunk
SMBC Connect+

(Sep.25 vs. Sep.26)

Domestic		Overseas	
Retail	+JPY 1.5tn	Foreign currency	+USD 49bn
Corporate	+JPY 7.8tn		

Increase bond issuance

Funding amount in 1H FY3/27 **JPY 2.0tn**

Net take optimization

Promote OtoD

U.S. data center PF asset sell-down ratio[*1]

Oct.24 – Sep.25
c. 70%

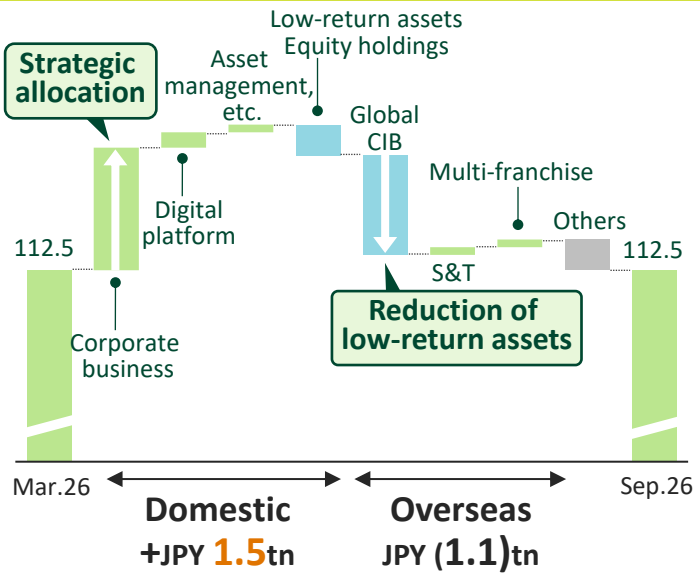
Oct.25 – Sep.26
c. 90%

Leverage external funding

Domestic LBO fund with Neuberger Berman

Disciplined RWA allocation

Prioritize domestic allocation and reduce low-return assets



*1 Asset sales amount / originations amount in the data center project finance for the fiscal year

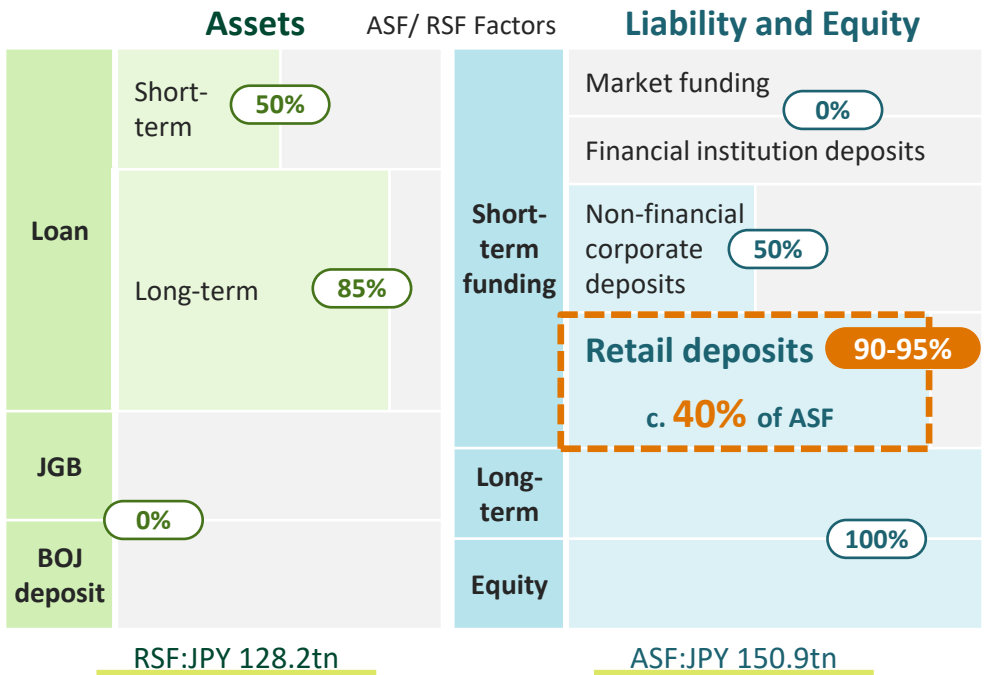
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(Ref.) Our Deposit Base Supporting NSFR

Strength in domestic deposit gathering particularly in NSFR-favorable retail deposits.
Support robust domestic funding demand while containing deposit costs through disciplined pricing.

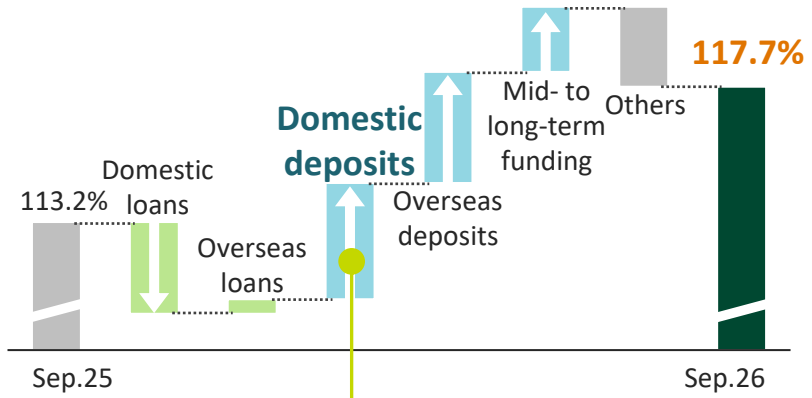
Net Stable Funding Ratio = Available amount of stable funding (ASF) / Required amount of stable funding (RSF)

Regulation requiring stable funding based on asset liquidity

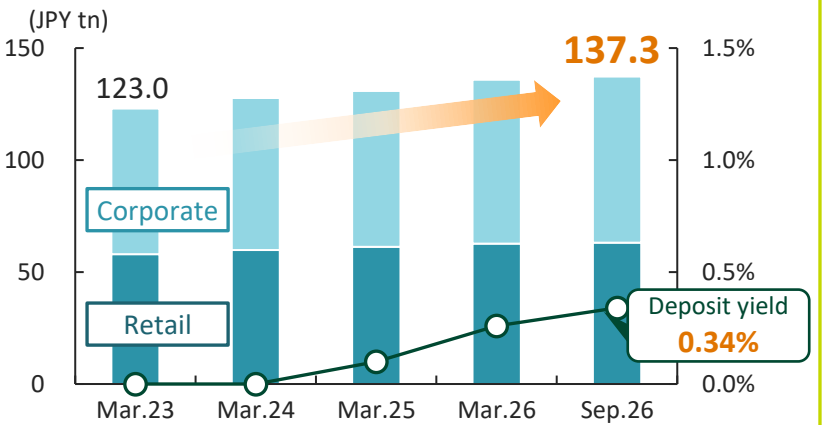


NSFR 117.7% (as of Sep.26) (Regulatory minimum: ≥100%)

Breakdown of changes in NSFR



Domestic deposits grow under disciplined pricing



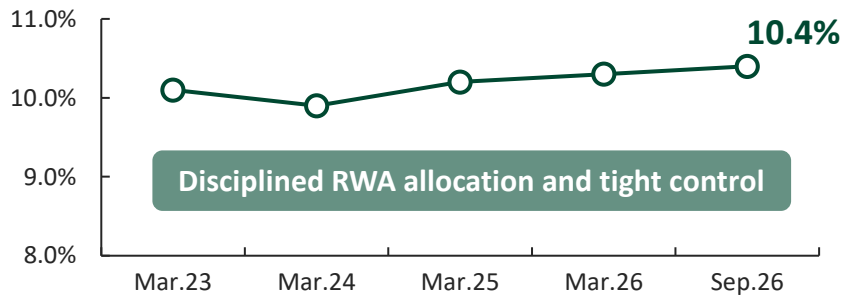
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Build Resilient Management Supporting Growth

Maintain capital discipline and selective risk-taking while accelerating cost structure reforms.
Strengthen management resilience to sustain growth amid uncertainty.

▶ Capital Management

CET1 ratio*1

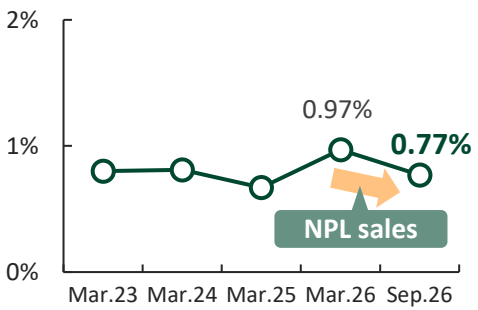


▶ Credit Cost Management

Investment-grade*2

c.70%
of total exposure

NPL ratio*3



▶ Cost Control

Overhead ratio	1H FY3/26	1H FY3/27
	53.5%	**51.5%**

Investment (JPY bn)	1H FY3/27	Target
Strategic investment	+25	+200
Reduction	(13)	(200)
AI and digital-driven efficiency	(9)	(63)
Cost optimization through branch and organizational streamlining	(3)	(47)
Overseas headcount control and operational consolidation	(1)	(90)

Accelerate cost reduction initiatives

- Consolidate operations at the India GCC*4
- Optimize workforce and cost in the Americas

*1 Finalized Basel III basis, excl. net unrealized gains on other securities *2 SMBC consolidated, managerial accounting basis
*3 SMFG consolidated *4 Global Capability Center

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IT Transformation

Transform IT infrastructure and accelerate AI adoption to enhance customer experience and reshape the earnings model.
Develop new on-chain finance businesses with external partners.

IT investment JPY 1tn + cybersecurity

FY3/27	FY3/28	FY3/29
Build foundation and capabilities	Expand scope/ enhance capabilities	Realize benefits

Cloud adoption / talent acquisition / system rationalization, etc. + **Accelerate and enhance cybersecurity measures**

▶ Accelerating AI Adoption

Build foundation	Foster culture	Develop use cases
Scale AI adoption in development	Encourage employee AI adoption	Internal efficiency & service enhancement
Oct.26 -	Target adoption rate **90%**	Under consideration **Over 100 cases**

Implemented

Contact center	AI resolves **approx. 70%** of Olive-related inquiries
KYC operations	Automation for overseas financial institutions is expected to save an estimated **15,000 hours**

▶ On-chain finance

Leverage external expertise to enhance new platform

FSA FinTech PoC Hub / Payment innovation project

- Joint stablecoin issuance trial by Japan's three megabanks
- Cross-border payment trial for trade transactions

Enhance on-chain financial infrastructure

- Explore tokenized deposits across industries
- Build infrastructure for advanced corporate treasury

Industry collaboration: "Project Trinity"

- Test stablecoin-based DvP[*1] of tokenized securities

Commercialize through customer reach and partnerships

Olive Trunk SMBC Connect

SBI Group

Expand the alliance into digital assets and explore stablecoin use

Connect with existing services	Leverage JPYSC[*2]	Expand functionality

*1 Delivery versus Payment, simultaneous delivery of securities and payment
*2 Japan's first yen-denominated, trust-based stablecoin, issued by SBI Shinsei Trust Bank

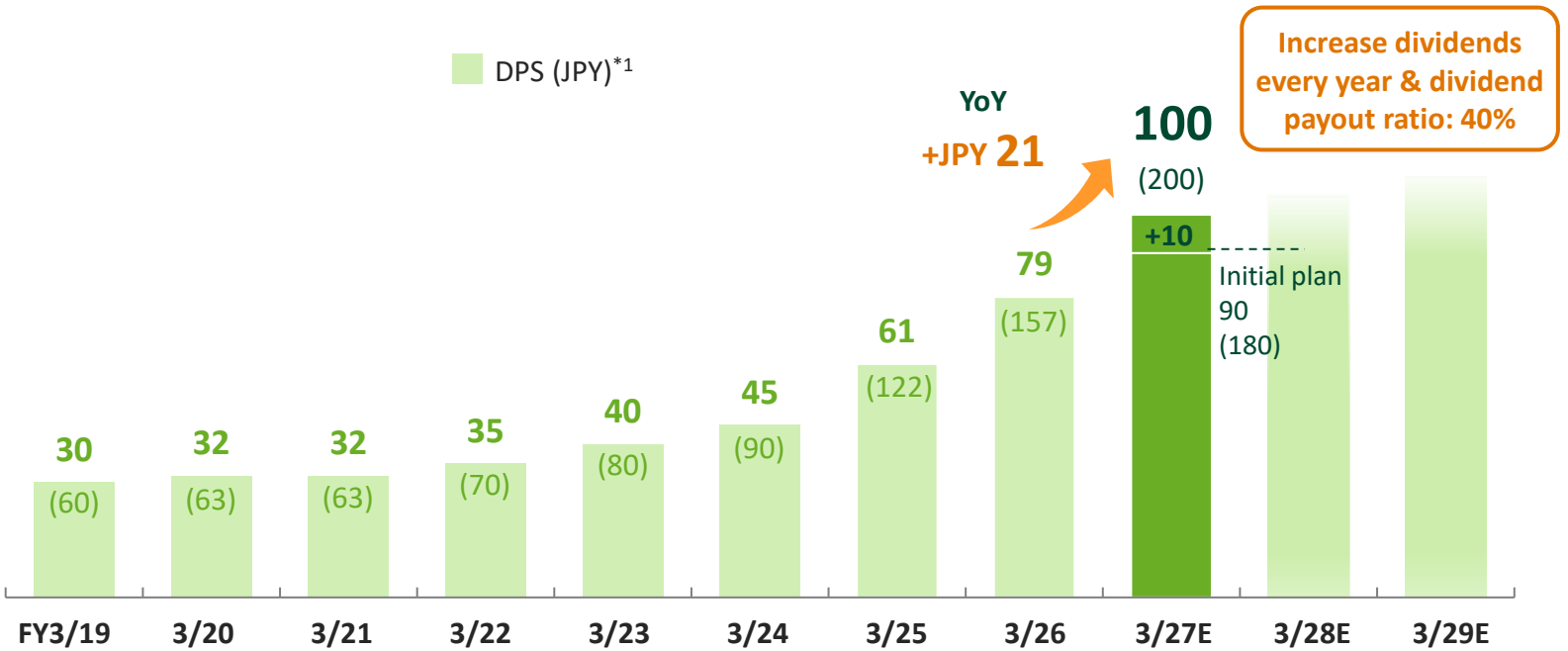
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Capital Policy

Shareholder Returns

Dividend: DPS raised to JPY 100 (post-split basis), based on the upwardly revised full-year forecast and target payout ratio.

Share buybacks: resolved up to JPY 220bn additionally, bringing full-year buybacks to a record high.



	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	Record high 400	Execute flexibly	
Ref. Total payout ratio (%)	44	51	51	41	58	59	61	54	61		

*1 Amount adjusted retrospectively, based on the stock split (3-for-1) implemented on Oct. 1, 2024 and the stock split (2-for-1) implemented on Oct. 1, 2026 (rounded to the nearest whole number). The figures in parentheses indicate the DPS before Oct. 1, 2026 split.

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Capital Allocation Framework

Basic capital policy remains unchanged: balance financial soundness, shareholder returns, and growth investment.

Under the new medium-term plan, prioritize organic and IT investments while further enhancing shareholder returns.

Financial soundness

CET1 ratio target as of FY3/29: c.10.5% (10.0% - 11.0%)

Shareholder returns

Encourage long-term shareholding through strong DPS growth
Execute share buybacks more flexibly

Dividend

- **Maintain a 40% dividend payout ratio**[*1] and drive strong DPS growth through net income growth
- Upgrade the progressive dividend policy to commit to **increasing dividend every year**

Share buybacks

- **Execute share buybacks more flexibly**, considering capital position, share price, and growth investment opportunities

Investment for growth

Prioritize organic growth in domestic business and strategic IT investment

Organic

- Support **strong domestic funding demand** and contribute to **Japan's renewed growth**

IT investment

- Invest **JPY 1tn** over three years ((20) bps on CET1 ratio)

Inorganic

- Improve returns from existing investees and selectively deploy new capital based on strategic fit and profitability

Leverage unrealized equity gains to fund inorganic growth while maintaining shareholder returns

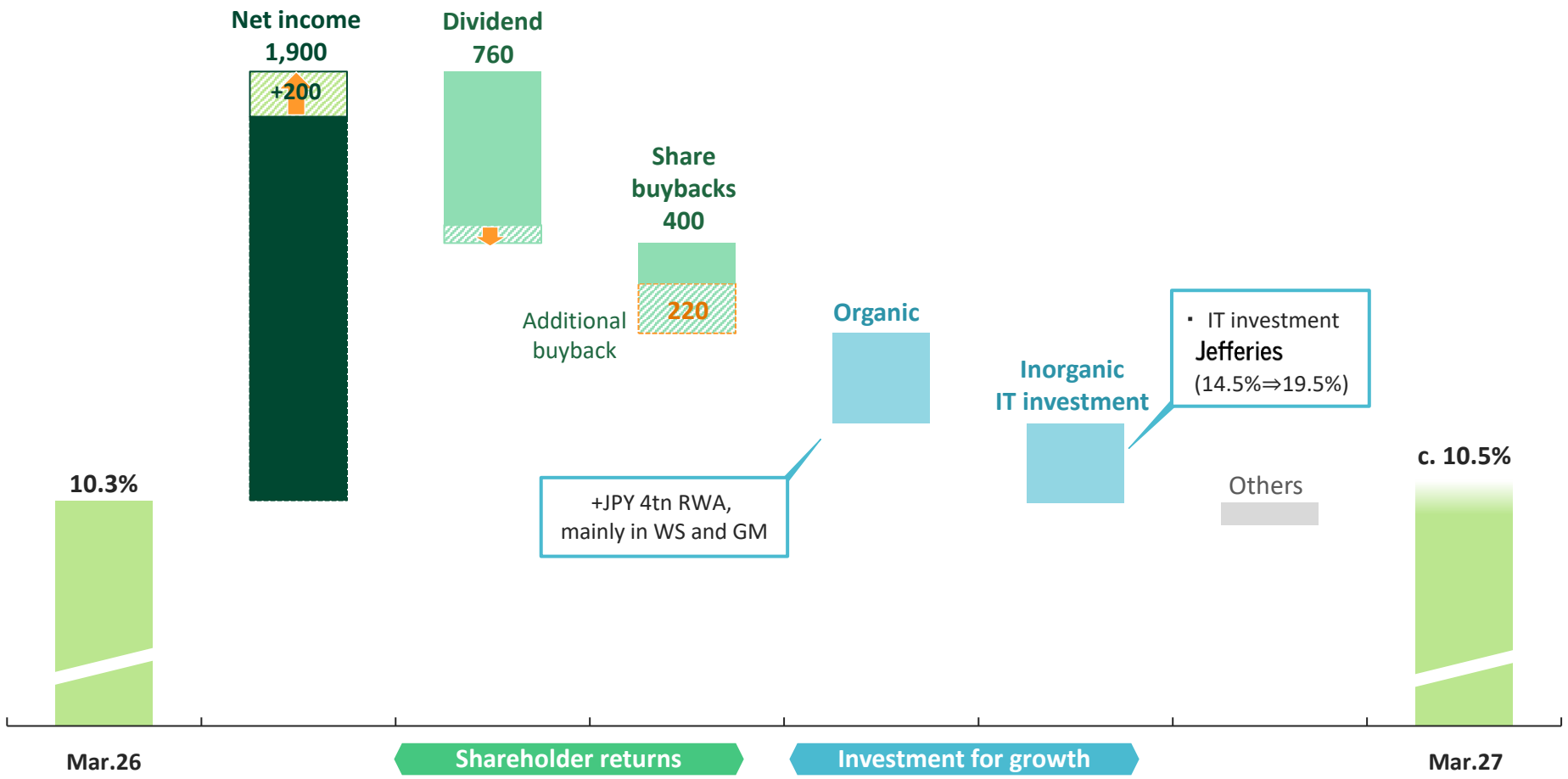
*1 Capital allocation for one-off net income upside will be considered based on the nature of the profit.

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(Ref.) Capital Allocation

▶ Outlook for FY3/27

(JPY bn)



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(Ref.) History of Capital Allocation

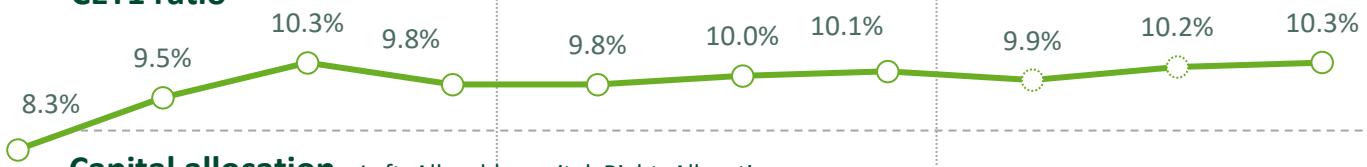
FY3/18-20
Accumulate capital for Basel III finalization

FY3/21-23
Utilize capital for future growth

FY3/24-26
Achieve more well-balanced capital use

FY3/27-29
Further prioritize organic growth, strategic IT investment, and shareholder returns

CET1 ratio

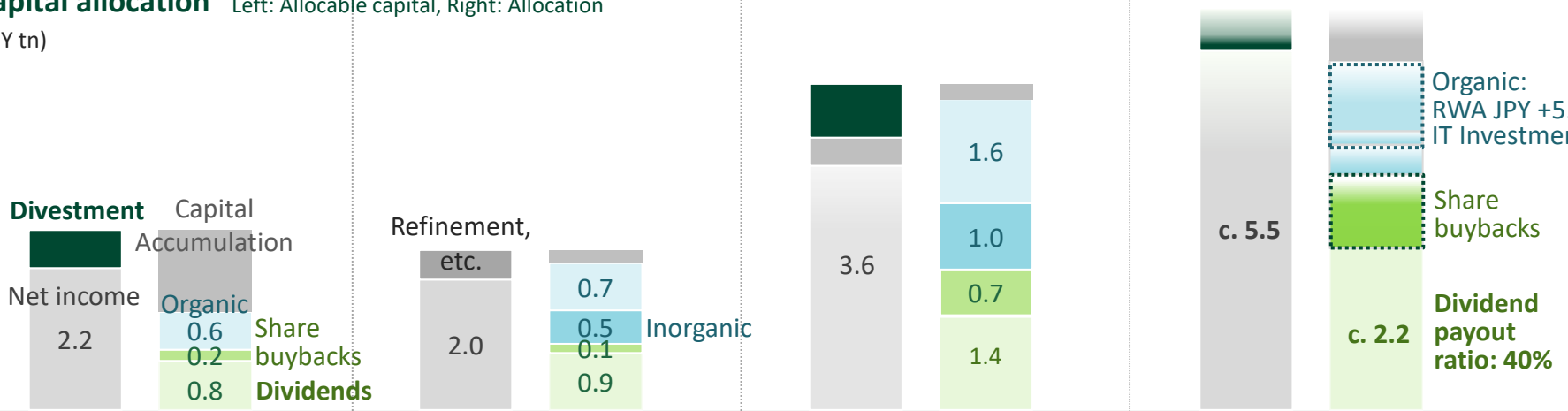


c. 10.5%
(10.0%-11.0%)

Capital allocation

Left: Allocable capital, Right: Allocation

(JPY tn)



- Reduced RWA through subsidiary deconsolidation (regional banks/ SMFL)
- Started share buybacks after achieving CET1 ratio target of c.10%

- Deployed surplus capital toward inorganic growth as Basel regulatory impacts became clearer
- COVID-19 and the SMBC Nikko incident limited share buybacks

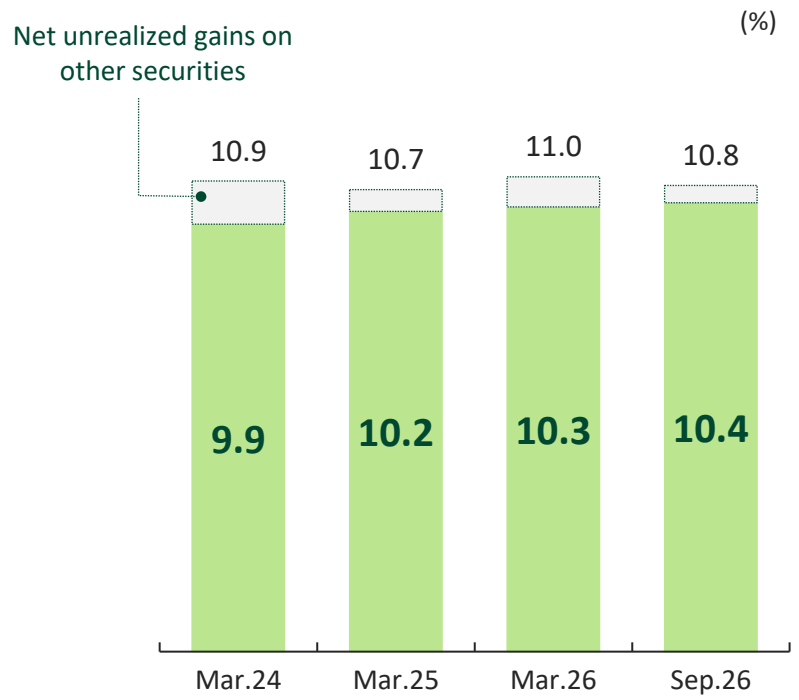
- Improved ROE through balanced capital allocation, with a focus on organic growth amid strong domestic loan demand
- Significantly increased shareholder returns, supported by robust profit growth

- Raise CET1 ratio target to 10.5%
- Achieve dividend growth through robust profit growth
- Prioritize organic growth and strategic IT investment

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(Ref.) CET1 Ratio

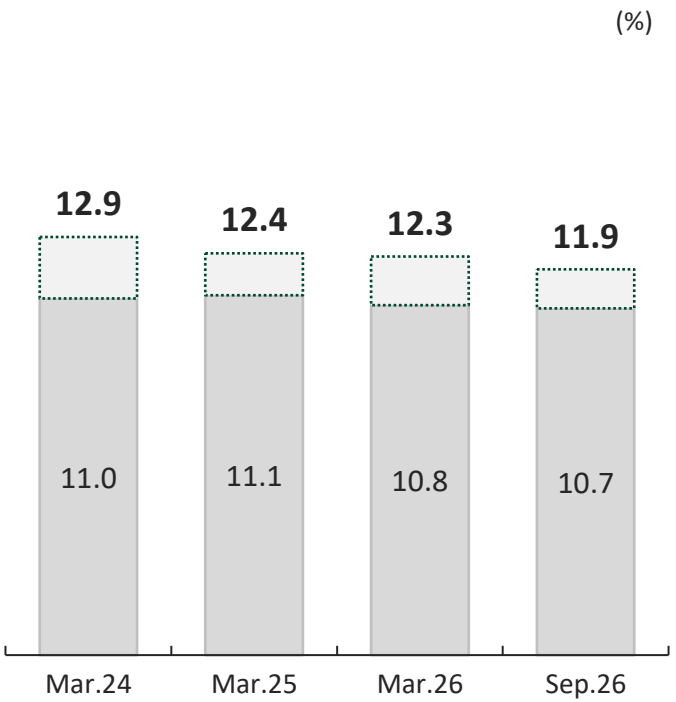
▶ Finalized Basel III basis (financial target)



(JPY tn)

	Mar.24	Mar.25	Mar.26	Sep.26
CET1 Capital	10.2	10.4	10.9	10.9
RWA	102.3	101.6	105.8	105.1

▶ Transitional basis



(JPY tn)

	Mar.24	Mar.25	Mar.26	Sep.26
CET1 Capital	12.0	11.6	12.5	12.2
RWA	92.8	93.1	101.1	102.0

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Why SMBC Group?

Unlock Earnings Potential

- Capitalize on favorable domestic market opportunities
- Capture growth from Asia's recovery through our Multi-franchise strategy

Build Resilience for Future Growth

- Secure stable funding and allocate resources with discipline
- Strengthen capital, risk, and cost management

Enhance Shareholder Returns

- Raise the dividend forecast and deliver record annual share buybacks

Reach 15% ROTE Ahead of Schedule

- Raise the medium-term plan targets at the FY3/27 results announcement

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Appendix

Group Overview (1) Group Structure*1

Sumitomo Mitsui Financial Group

Consolidated total assets JPY 326tn

Credit ratings	Moody's	S&P	Fitch	R&I	JCR
	A1/P-1	A-/ -	A-/F1	AA-/ -	AA/ -

Consolidated subsidiary Equity-method affiliate

Banking

Sumitomo Mitsui Banking Corporation

Moody's	S&P	Fitch
A1	A	A

SMBC Trust Bank

[91%] **PT Bank SMBC Indonesia Tbk**

[15%] **VPBank**

[24.9%] **YES BANK**

[24.5%] **Rizal Commercial Banking Corporation**

Consumer Finance

Sumitomo Mitsui Card

SMBC Consumer Finance

[49%] **FE Credit**

SMFG India Credit Company

Securities

SMBC Nikko Securities

Leasing

[50%] **Sumitomo Mitsui Finance and Leasing**

[SMBC 32%, SMFL 68%] **SMBC Aviation Capital**

Others

Japan Research Institute

[50.1%] **Sumitomo Mitsui DS Asset Management**

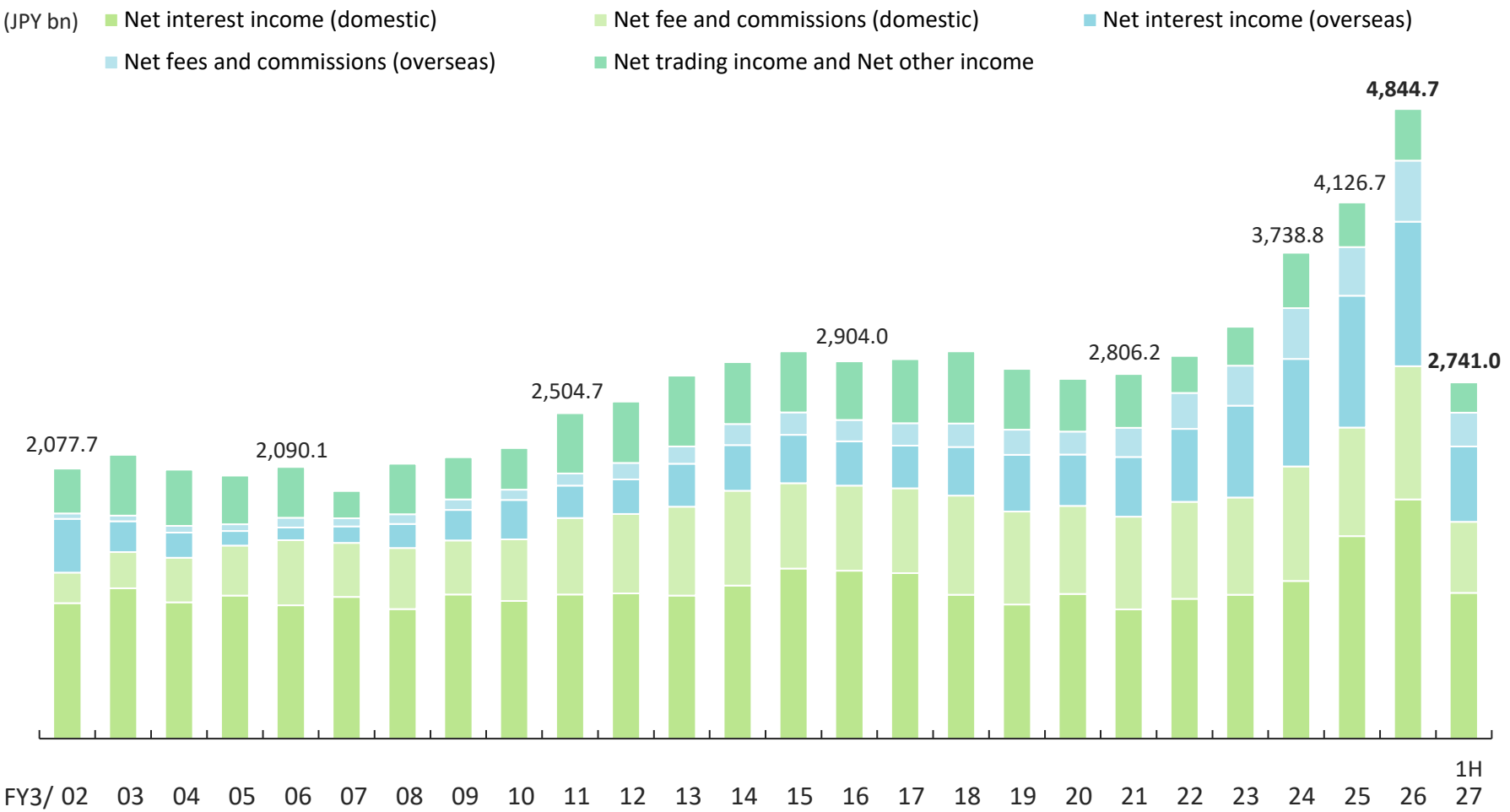
*1 As of Oct.26

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Group Overview (2) Long-term Results of Gross Profit*1

Non-interest income and overseas business expanded through revenue diversification during the low-rate environment.

Net interest income expansion drove strong profit growth following the end of negative interest rates.

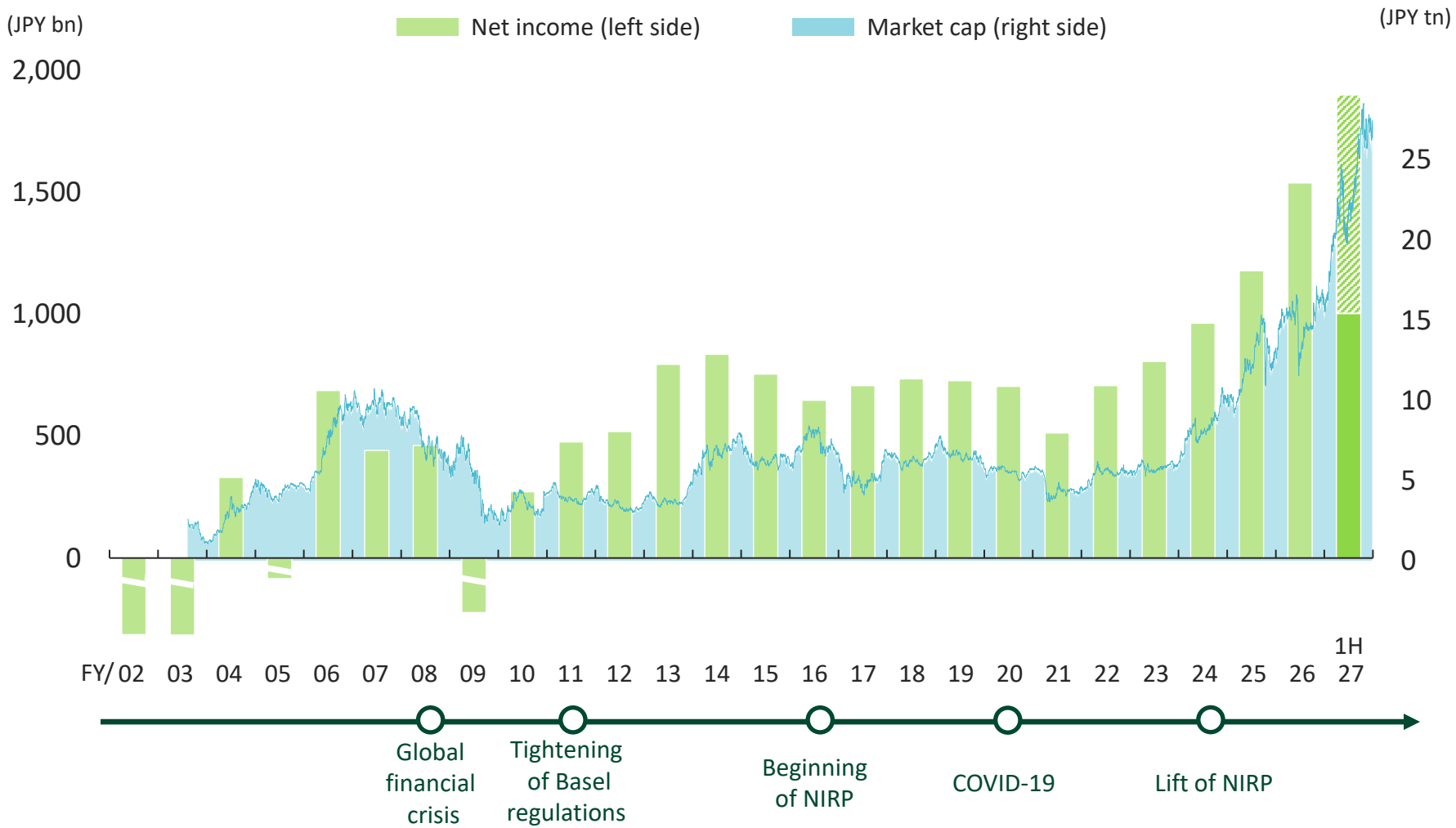


*1 Classification as domestic or overseas is based on the location of the head office.

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Group Overview (3) Net income / Market cap

The Group started under a challenging business environment, burdened by non-performing loans and public funds.
Net income and market cap have grown significantly, driven by continuous structural reforms and a favorable environment.



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(Ref.) Financial Targets by Business Unit*1 -RWA-

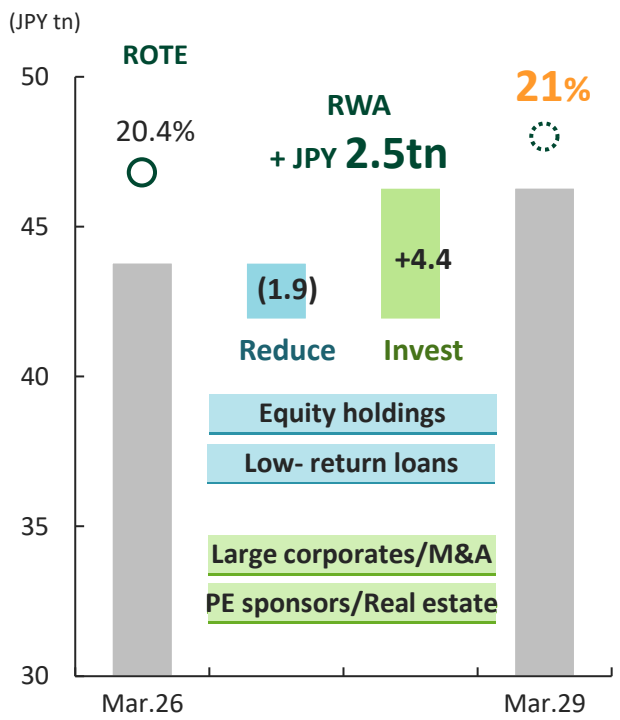
Reduce low-return assets both in Japan and overseas, while addressing strong domestic funding demand.
Control RWA in overseas through asset reallocation to improve profitability.

RWA + JPY 5.5tn

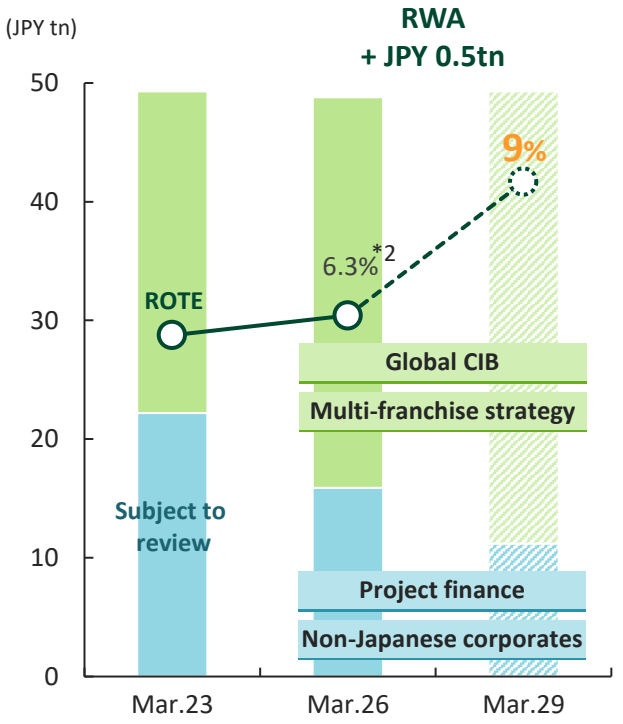
Invest	+ JPY 14.5tn

Reduce	JPY (9.0)tn

Wholesale



Global



Retail

RWA + JPY 1.0tn

- Credit card/CF
- Secured loan

ROTE FY3/26 14.8% 〉 FY3/29 24%

Global Markets

RWA + JPY 1.8tn

- S&T

ROTE FY3/26 21.1% 〉 FY3/29 > 16%

*1 ROTE of FY3/26 is managerial accounting basis of FY3/29. After adjustments of the interest rates, FX, and reorganization
*2 Adjusted for losses on the sale of low-return assets and the disposal of NPL at OTO/SOF

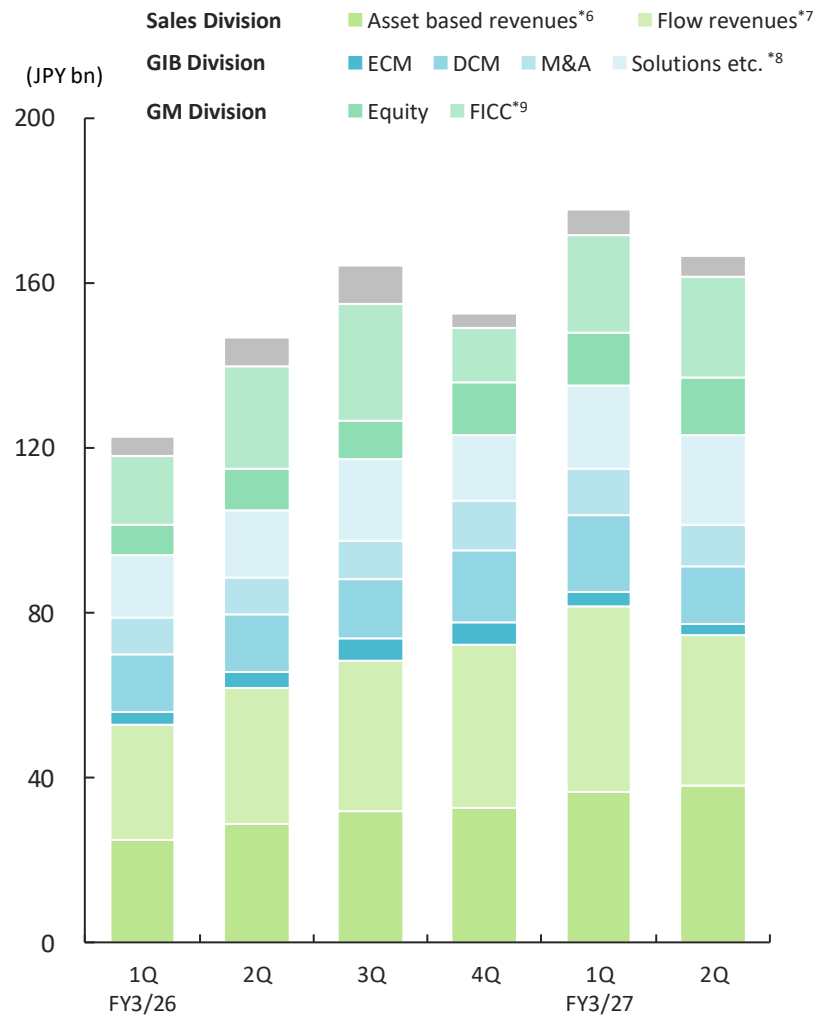
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Group Companies (1) SMBC Nikko*1,2

▶ Financial Results

(JPY bn)	FY3/26	1H FY3/27	YoY
Net operating revenue	586.4	344.7	+75.2
SG&A expenses	470.7	258.8	+36.6
Operating profits	115.7	85.8	+38.5
o/w Sales Divison	68.4	51.6	+25.4
GIB Division*3	48.1	29.6	+9.3
GM Division*4	(14.7)	(2.9)	+3.5
Ordinary profits	130.5	92.8	+33.2
Net income	128.3	64.3	(9.9)
Client assets*5 (JPY tn)	91.1	99.6	

▶ Net Operating Revenue



*1 Incl. profits from SMBC Nikko America and SMBC Capital Markets (managerial accounting basis)
*2 Changed the definition of 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

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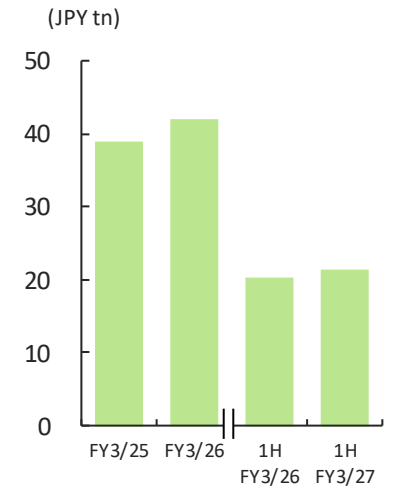
Group Companies (2) SMCC (Incl. SMBCCF)

▶ Financial Results

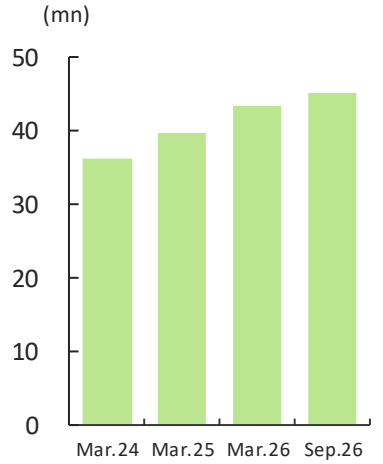
(JPY bn)	FY3/26	1H FY3/27	YoY
Operating revenue	1,034.7	547.2	+44.6
o/w Commission fee	285.1	158.2	+21.0
Finance	350.7	186.9	+15.1
o/w SMBCCF	169.3	91.7	+9.2
Sales on credit and receipt agency	83.1	43.5	+1.8
Loan guarantee revenue	87.4	43.3	(0.3)
Operating expenses	897.9	503.0	+53.8
o/w For loan losses	134.1	86.1	+12.0
o/w SMBCCF	72.0	53.2	+10.8
For interest repayment	0	0	-
For loan guarantees	8.7	3.3	(1.8)
Ordinary profit	136.5	46.4	(7.4)
o/w Non-operating revenue	6.5	4.5	+0.1
Non-operating expenses	6.8	2.3	(1.7)
Net income	105.7	34.4	(18.0)

NPL ratio *1	10.53%	10.67%
Allowance on interest repayments (provision) *1,2	13.0yrs	14.6yrs

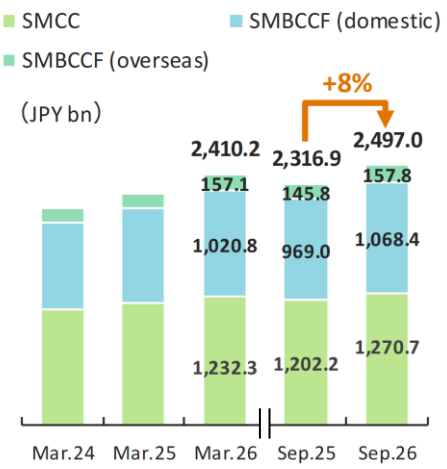
▶ Sales Handled



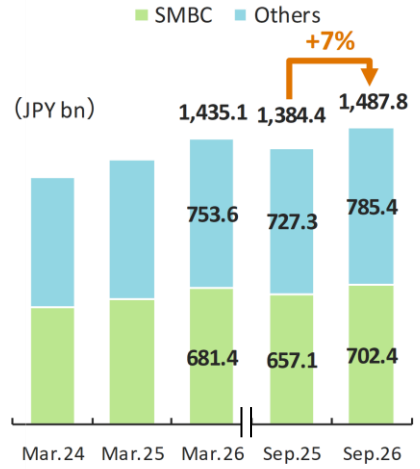
▶ # of Card Holders



▶ Consumer Loans*3



▶ Loan Guarantee*1



*1 Only SMBCCF *2 Allowance for losses/Interest repayments in the relevant fiscal year
*3 The figure from FY3/23 has been adjusted to the reorganization of SMBC Mobit in Apr.23

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Group Companies (3) SMBCAC

▶ Financial Results

(USD mn)	FY3/26	1H FY3/27	YoY
Total revenue[*1]	2,360	1,132	(173)
o/w Lease revenue	1,941	985	(19)
Credit / Asset impairment charges[*2]	142	24	(15)
Net income	724	327	(160)
Net income[*3]	588	327	(25)
Aircraft assets[*4]	23,779	27,819	+4,929
Net assets	6,442	7,565	+1,093
ROE[*3]	9.3%	9.3%	(2.4)%

▶ Our strengths

Industry-leading scale and aircraft supply capability[*5]

Owned, Serviced & Committed Fleet	Total aircraft commitments
1,850+	602

Young, liquid and in-demand portfolio[*5]

Average age	New technology[*6]	Narrow body
5.2years	84%	89%

Strong liquidity and credit profile[*5]

No.1 in industry

Available liquidity	Credit Rating	
	S&P	Fitch
USD 15.8bn	A-	BBB+

*1 Incl. Russian insurance settlement (FY3/26: USD 159mn) *2 Gross before netting guarantee deposits, etc.
*3 Excl. Russian insurance settlement *4 Incl. aircraft pre-delivery payment *5 As of Sep.26
*6 Neo/MAX/A350/B787

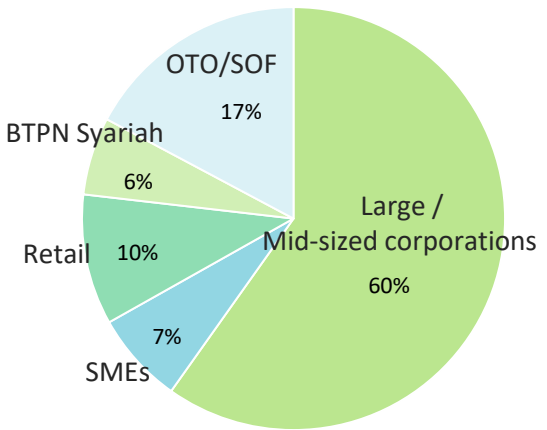
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Group Companies (4) SMBC Indonesia

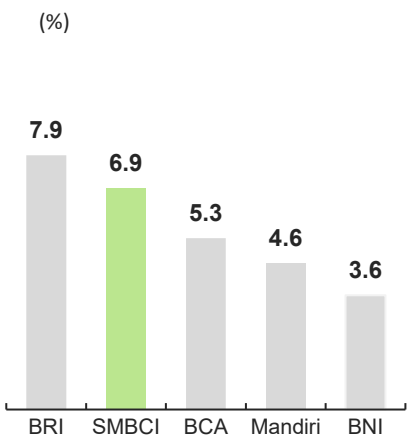
▶ Financial Results*1

(JPY bn)	2023	2024	2025	Jan.- Jun. 2026
Gross operating profit	127.8	176.5	172.9	83.8
Operating expenses	67.8	94.6	91.7	46.3
Credit-related cost	27.8	41.6	78.6	20.7
Net profit	22.2	27.6	4.7	12.8
ROE	6.3%	6.8%	1.1%	6.3%
Loans	1,424.7	1,758.2	1,724.1	1,685.9
Deposits	995.4	1,188.9	1,218.3	1,151.7
Total Assets	1,833.8	2,362.7	2,286.4	2,233.6

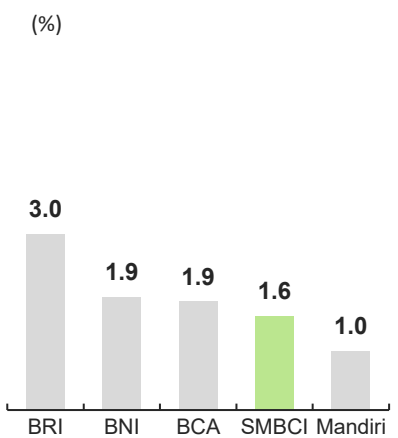
▶ Loan Structure (Jun.26)



Net Interest Margin*2



NPL Ratio*2



▶ Initiatives

1 Reduce funding costs by deposit acquisition

- Acquire main accounts via affluent customer business and payment touchpoints

2 Improve wholesale profitability and product lineup

- Strengthen fee businesses, including transaction banking

3 Rebuild the auto loan business

- Complete disposal of non-performing loans in FY2025 and build a sound asset portfolio

*1 TTM as of Dec.23 IDR 1= 0.0092, Dec.24 IDR 1= 0.0098, Dec.25 IDR 1=0.0093, Jun.26 IDR 1=0.0091
*2 Based on data published by each company (Mar. and Jun.26 results)

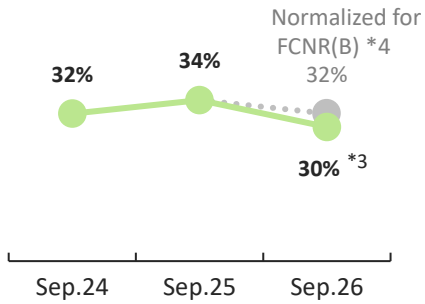
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Group Companies (5) YES BANK

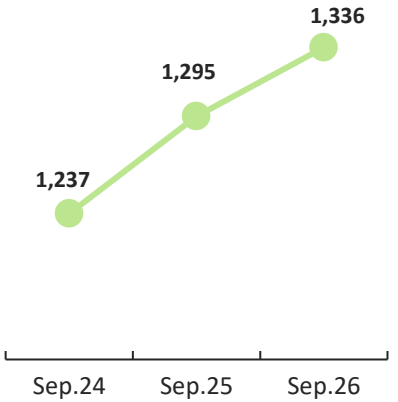
▶ Financial Results[*1]

(JPY bn)	FY3/24	FY3/25	FY3/26	1H FY3/27
Gross operating profit	243.1	263.9	284.6	154.6
Operating expenses	181.2	188.4	190.7	99.0
Credit-related cost	38.7	19.0	15.4	11.7
Net profit	23.3	42.8	59.4	35.4
ROE[*2]	3.0%	5.2%	7.0%	8.2%[*3]
Loans	4,123.2	4,307.1	4,621.2	5,076.0
Deposits	4,818.8	4,977.4	5,390.6	5,805.7
Total Assets	7,355.1	7,422.0	7,946.4	8,445.3

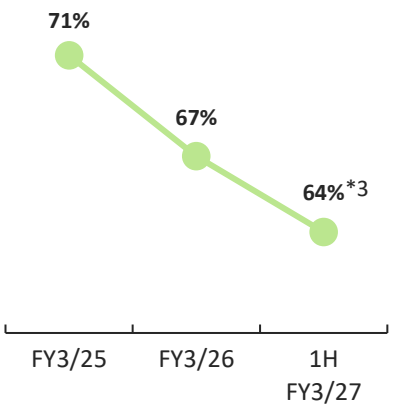
CASA ratio[*2]



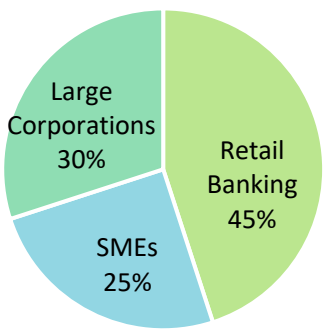
of Branches[*2]



Overhead Ratio[*2]



Loan Structure (Sep.26)



▶ Initiatives

1 Accelerate Growth and Improve Profitability

- Collaborate to grow Japan & Multinational Client business
- Lower funding cost by increasing CASA deposits

2 Enhance Retail Business

- Capture customer flows by expanding the retail base
- Improve ROA through optimized segment and product mix

3 Maintain Digital Banking Leadership

- Invest in AI and digital capabilities

*1 TTM as of, Mar.24: INR 1=1.81, Mar.25: INR 1=1.75, Mar.26: INR 1=1.69, Sep.26: INR 1=1.64
*2 Non-Consolidated *3 Calculated by SMBC based on disclosed material
*4 Excl. foreign currency term deposits for non-resident Indians, raised under an RBI special FX swap facility.

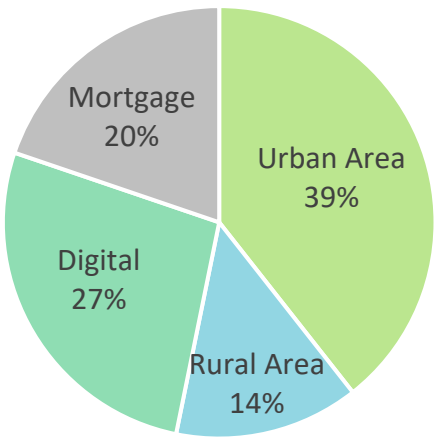
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Group Companies (6) SMICC

▶ Financial Results*1

(JPY bn)	FY3/24	FY3/25	FY3/26	1H FY3/27
Gross operating profit	91.3	113.8	138.2	72.2
Operating expenses	51.7	71.4	83.6	41.5
Credit-related cost	23.2	31.7	43.3	22.7
Net profit	12.1	7.8	8.4	6.0
ROE	12.2%	5.4%	4.7%	6.0%
Loans	822.5	997.3	1,104.4	1,073.3
Total Assets	877.6	1,088.9	1,198.5	1,201.0

▶ Loan Structure (Sep.26)



▶ Initiatives

1 Digitalization

- Improve speed by digitalizing processes
- Build an efficient business operating model

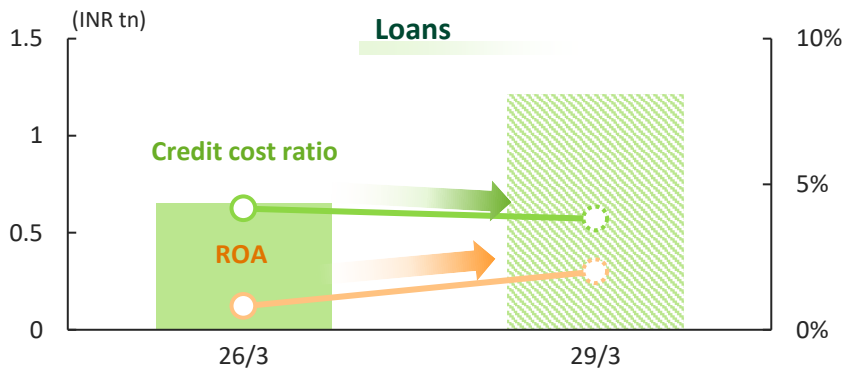
2 Expense reduction

- Improve inefficient structures and business processes
- Enhance efficiency through IT investments

	FY3/26		FY3/29
OHR	60.5%	⋙	< 50%

3 Credit control

- Improve portfolio soundness by reviewing credit standards
- Enhance collections through optimized staffing and stronger credit management



*1 TTM as of, Mar.24: INR 1=1.81, Mar.25:INR 1=1.75, Mar.26 INR 1=1.69, Sep.26 INR 1=1.64

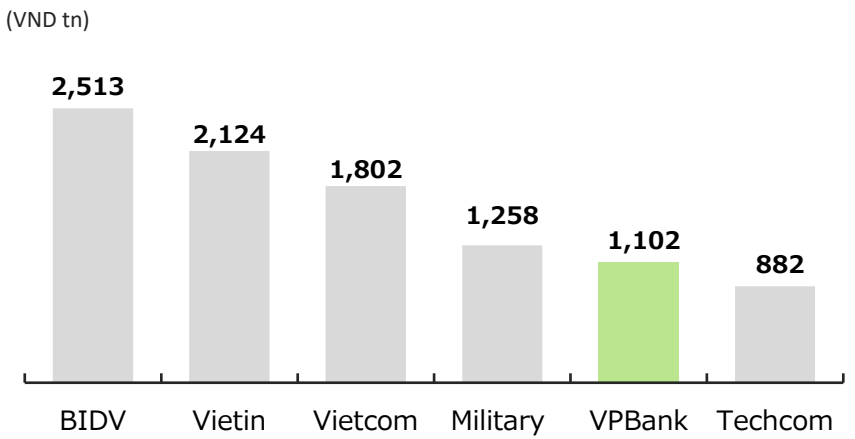
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Group Companies (7) VPBank

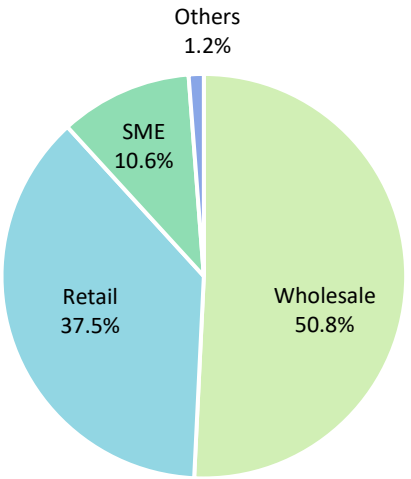
▶ Financial Results*1

(JPY bn)	2023	2024	2025	Jan- Sep. 2026
Gross operating profit	288.5	386.0	447.9	399.4
Operating expenses	80.9	88.9	111.8	83.8
Credit-related cost	145.0	173.0	152.4	133.1
Net profit	49.3	99.1	146.1	146.2
ROE	9.3%	11.5%	15.9%	17.5%
Loans	3,476.8	4,401.9	5,768.5	7,514.2
Deposits	2,565.7	3,011.1	3,768.3	4,837.6
Total Assets	4,741.9	5,727.9	7,560.9	9,825.8

Loans*2



▶ Loan Structure (Sep.26) *3



▶ Initiatives

1 Control funding costs by deposit acquisition

- Promote individual deposit acquisition through channel diversification using external partners

2 Balance loan growth and profitability

- Expand retail and SME loans while containing credit costs through stronger collections and enhanced risk management

3 Strengthen non-interest income businesses

- Expand fee income through group-wide collaboration in securities, insurance, funds, and other businesses

*1 TTM as of Dec.23:VND 1=0.0058, Dec.24:VND 1=0.0062, Dec.25:VND 1=0.0060 , Sep.26: VND 1=0.0061
*2 Based on data published by each company (Jan-Sep.26 results) *3 Non-Consolidated

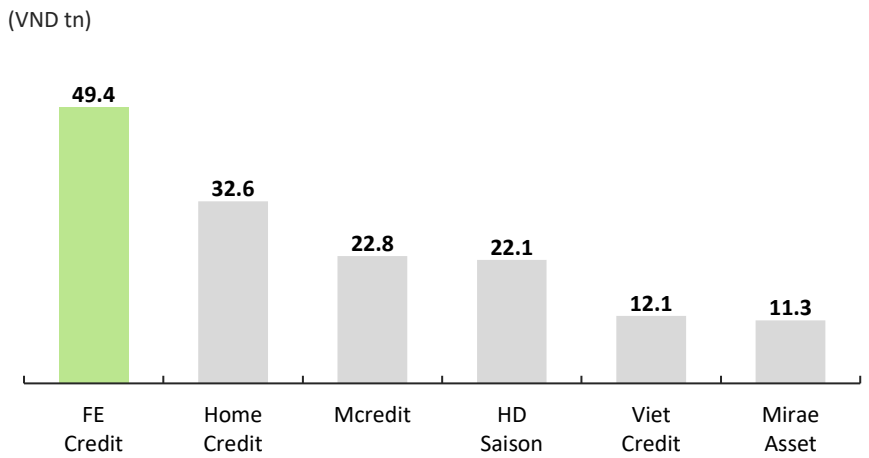
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Group Companies (8) FE Credit

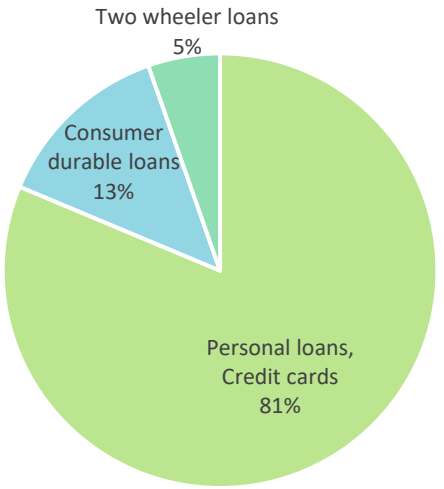
▶ FE Credit*1

(JPY bn)	2023	2024	2025	Jan.- Sep. 2026
Gross operating profit	77.0	98.2	98.7	70.6
Operating expenses	26.6	24.3	23.8	17.0
Credit-related cost	71.9	70.8	71.2	51.7
Net profit	(17.2)	2.5	2.9	1.9
ROE	(28.9)%	3.9%	4.5%	2.1%
Loans	326.6	385.0	386.0	439.9
Total Assets	365.8	419.4	421.0	505.0

Loans*2*3



▶ Loan Structure (Sep.26) *3



▶ Initiatives

1 Pursue top-line growth

- Acquire new customers via online payment partners
- Strengthen proposals to existing customers via digital platforms

2 Improve the credit portfolio

- Improve early delinquency rates using digital tools
- Enhance collections through workforce reallocation and talent development

*1 TTM as of Dec.23:VND 1=0.0058, Dec.24:VND 1=0.0062, Dec.25:VND 1=0.0060, Sep.26: VND 1=0.0061
*2 Based on FiinGroup data (Dec.25 results)
*3 Excluding syndicated loan balances

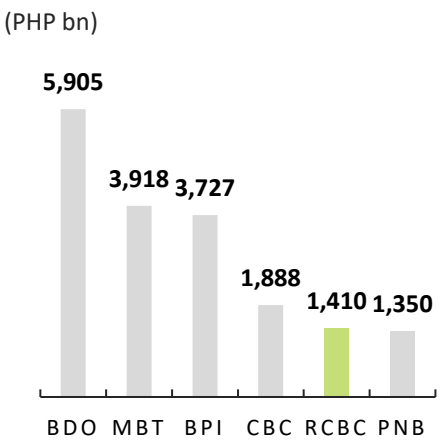
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Group Companies (9) RCBC

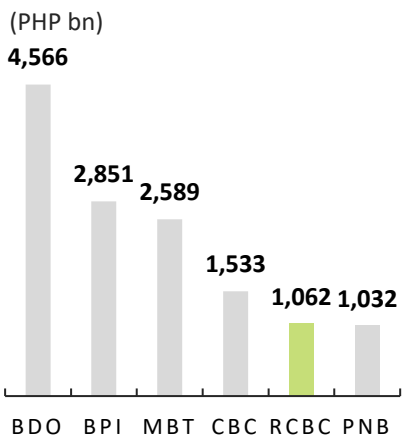
▶ Financial Results*1

(JPY bn)	2023	2024	2025	Jan-Jun. 2026
Gross operating profit	127.9	145.8	168.3	90.2
Operating expenses	75.8	86.8	93.2	48.4
Credit-related cost	17.7	23.5	39.9	28.9
Net profit	31.3	26.0	28.1	10.9
ROE	9.5%	6.0%	6.7%	5.5%
Loans	1,663.8	2,027.0	2,137.1	2,181.6
Deposits	2,449.2	2,792.2	2,727.7	2,823.7
Total Assets	3,170.1	3,713.2	3,608.1	3,750.9

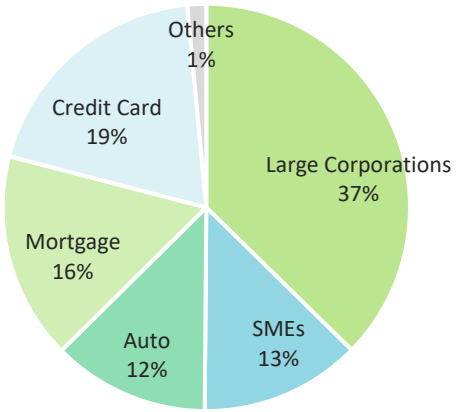
Total Assets*2



Deposits*2



▶ Loan Structure (Jun.26)



▶ Initiatives

1 Control credit costs

- Tighten credit standards and strengthen existing borrower management

2 Lower funding costs by deposit acquisition

- Acquire settlement deposits by enhancing digital platforms

3 Strengthen lending to high-quality retail customers

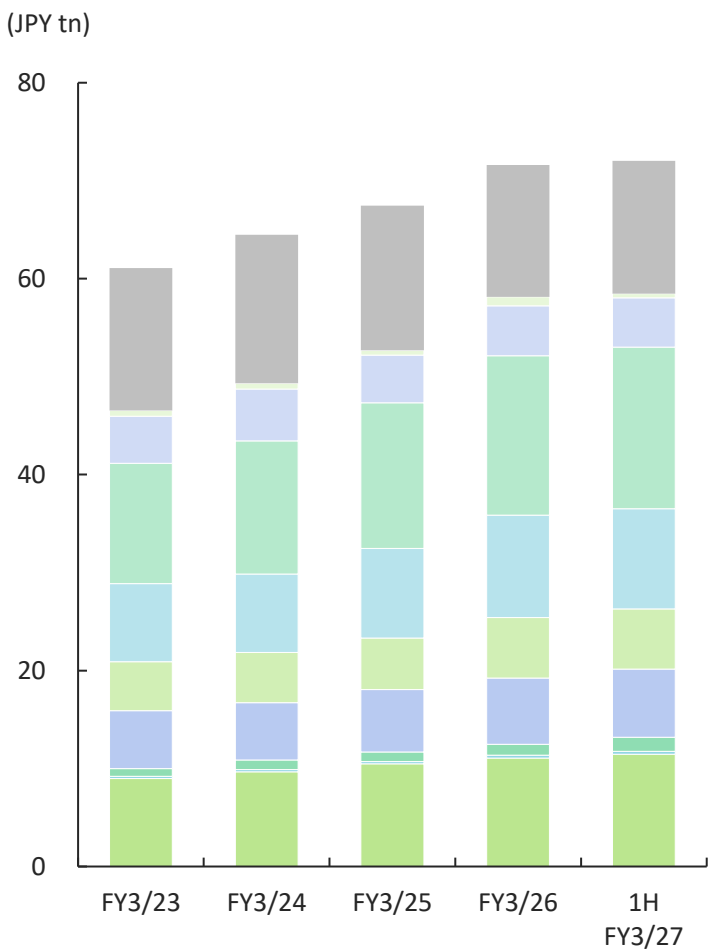
- Promote new customer acquisition through external partnerships and improved customer convenience

*1 TTM as of end of Dec.23:PHP 1=2.56, Dec.24:PHP 1= 2.73, Dec.25:PHP 1=2.66, Jun.26:PHP 1=2.66
*2 Capital IQ and published financial statements as of the end of Jun.26

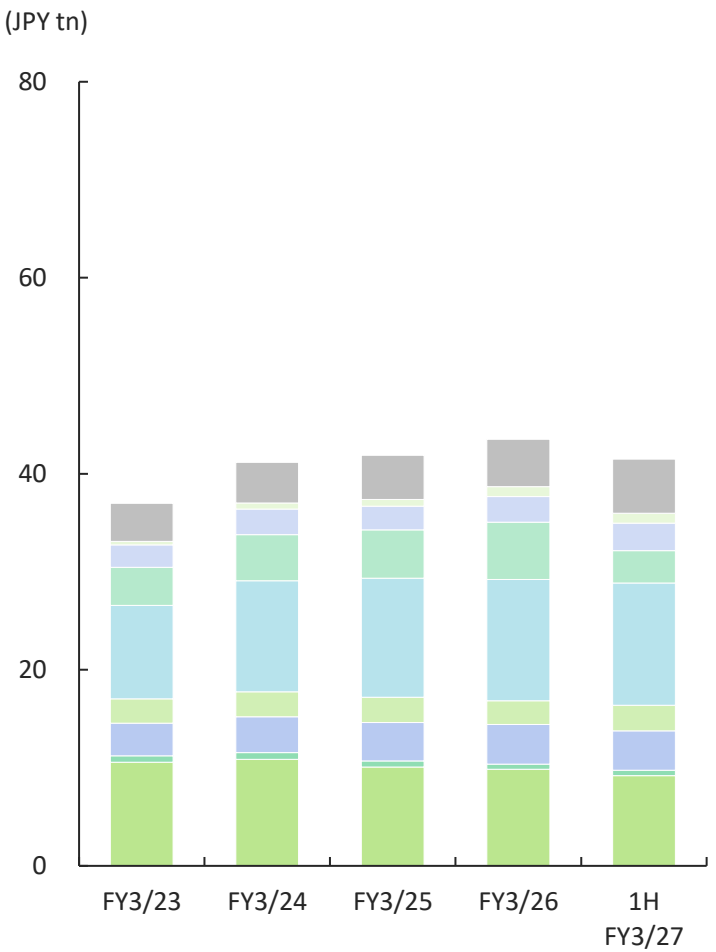
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Loan Portfolio, Classified by Industry

Domestic



Overseas

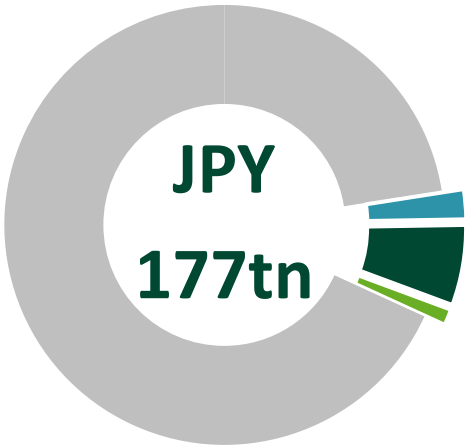




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Exposure of Data Center PF, Middle East, and Funds

SMBC Group's Exposure[*1]



2%
6%
1%

Middle East — JPY 3.9tn

- Financials and Sovereign : 70%
- Investment grade : > 80%

Qatar	JPY 1.3tn
Saudi Arabia	JPY 1.1tn
UAE	JPY 0.9tn

Funds — JPY 10.5tn[*3]

Subscription finance — JPY 7.2tn

- Loans repaid via capital calls on LPs[*4] uncalled commitments
- LPs: **highly rated institutions (e.g. pension funds, sovereign wealth funds)**

Investment grade : > 90% | No NPLs

NAV finance — JPY 2.1tn

- Loans secured by the net asset value (NAV) of the fund's portfolio

Investment grade : 90% | No NPLs

Finance for BDCs[*5] — JPY 1.2tn

- Financing secured by BDC-held assets, mainly loans to unlisted mid-sized and small businesses

Senior / Secured : 100% | LTV ratio : c.20%[*6]
Investment grade : > 80% | No NPLs

Data Center PF — JPY 2.1tn

- Selectively originate deals by leveraging the expertise, underwriting capabilities, and relationship with key player developed as a market pioneer
- Capture funding demand while limiting net take through distribution

Origination expertise accumulated since leading the market's first transaction in 2016

80% of off-takers are hyperscalers
Set individual guideline for each off-taker

Asset distribution ratio : 90%[*2]

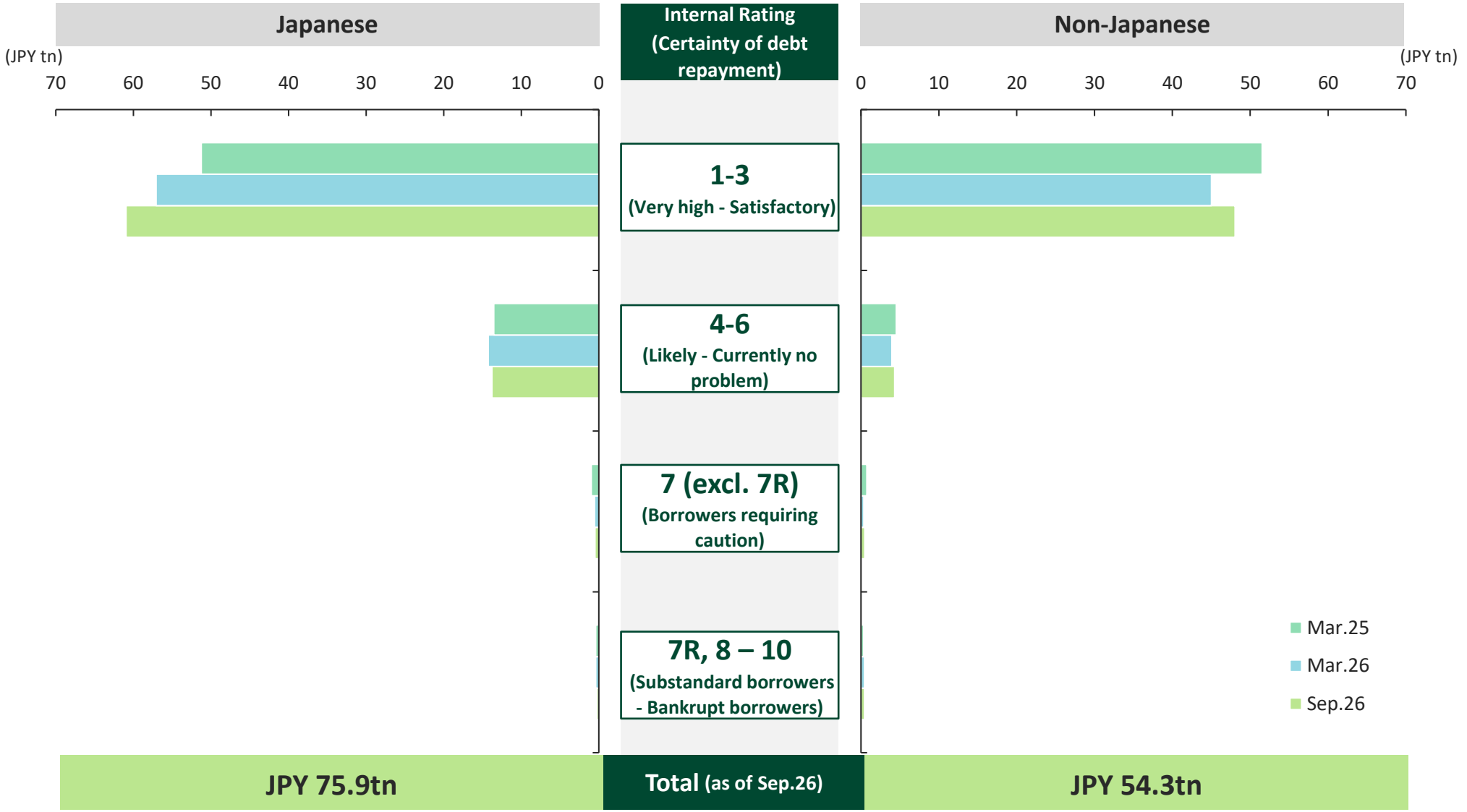
Maturity of 5 years or less : 90%

No NPLs

*1 SMBC consolidated, calculated based on location for headquarter, managerial accounting basis
*2 Data center PF asset sales / Data center PF origination in 1H FY3/27 *3 Sum of subscription finance, NAV finance and finance for BDCs
*4 Limited Partners *5 Business Development Company *6 Borrowing pari passu with or senior to SMBC / current value of fund assets

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Breakdown by Internal Ratings*1

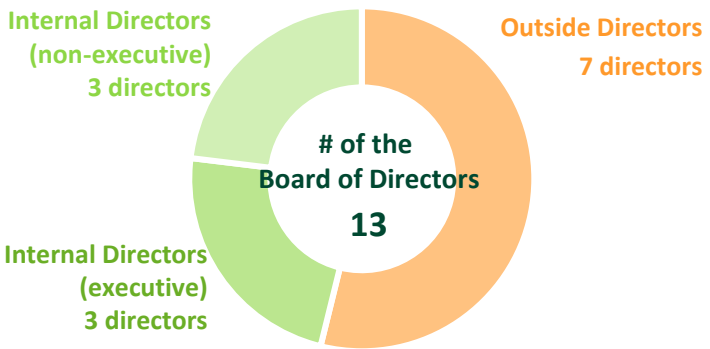


*1 Managerial accounting basis. Exposure includes loans, acceptances and guarantees. Foreign exchanges, private placement, suspense payments, undrawn commitments, and derivatives, etc. Excluding the exposure to SMFG consolidated subsidiaries, retail customers in Japan, Japanese government, etc., and specialized lending

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Corporate Governance Structure

▶ Improve Board Diversity



Female 30% **Foreign nationals 15%**

	Outside directors	Internal directors (executive)	Internal directors (non-executive)
Nomination Committee	● ● ●		●
Compensation Committee	● ● ●	●	●
Audit Committee	● ● ●		● ●
Risk Committee	● ●	●	
Sustainability Committee	● ●	●	●

Three Legally Mandated Committee ● Chair

▶ Executive Compensation

● The Company's Executives*1

Base salary	Fixed
Bonus ●Cash	**Linked annual performance (0-150%)** Performance: Net business profit , Net income Sustainability: Achievement of KPIs; Ratings of major agencies Individuals' performance
Stock Compensation Plan I	**Linked Medium-term performance (0-150%)** Financial: ROTE , Gross profit Stock: TSR (Total Shareholder Return) Non-financial: Create social value Adjustment: New business areas Compliance/ Customer-oriented initiatives / Risk management **Materiality** ● KPI ● Materiality initiatives **Employees** ● Initiatives for Talent Policy Scores
Stock Compensation Plan III	Promotion reward plan

Linked performance ratio 40%-60%

Stock compensation ratio 25%-45%

● Outside directors and Audit Committee members

Base salary	Fixed
Stock Compensation Plan II	Non-performance-linked compensation

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Sustainability Management Structure

▶ Sustainability Report 2026

Disclosed on Oct.26

Outlines SMBC Group's strategic direction across four key elements

Learn more



▶ Human Capital Story

Disclosed on Sep.26

Published SMBC Group's first Human Capital report
Covering key initiatives, challenges and human capital strategies

Learn more



▶ Selected Sustainability Indices

FTSE JPX Blossom Japan Index

FTSE JPX Blossom Japan Sector Relative Index

S&P/JPX Carbon Efficient Index

2026 CONSTITUENT MSCI JAPAN EMPOWERING WOMEN INDEX (WIN) *1

2026 CONSTITUENT MSCI NIHONKABU ESG SELECT LEADERS INDEX *1

GPIF Selection Index

FTSE4Good

2026 CONSTITUENT MSCI JAPAN ESG SELECT LEADERS INDEX *1

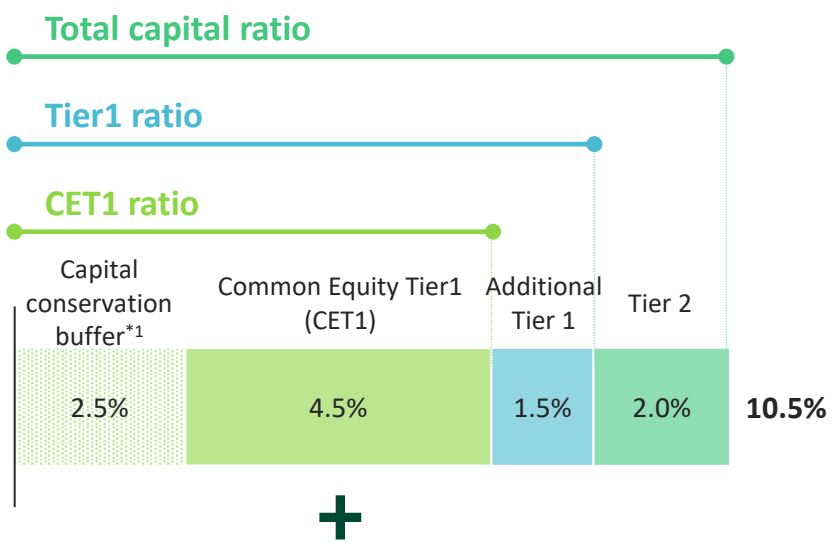
*1 The inclusion of Sumitomo Mitsui Financial Group, Inc. in any MSCI Index, and the use of MSCI logos, trademarks, service marks or index names herein, do not constitute a sponsorship, endorsement or promotion of Sumitomo Mitsui Financial Group, Inc. by MSCI or any of its affiliates. The MSCI Indexes are the exclusive property of MSCI. MSCI and the MSCI Index names and logos are trademarks or service marks of MSCI or its affiliates.

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Application of Basel III (Capital Ratio)

		Mar.24	Mar.25	Mar.26	Mar.27	Mar.28	Mar.29
RWA	Revised standardized approach and internal ratings-based framework for credit	Implement					
	Revised credit valuation adjustment (CVA) framework						
	Revised operational risk framework						
	Output floor	50%	55%	60%	65%	70%	72.5%

Capital Requirements



G-SIBs surcharge (CET1 capital)

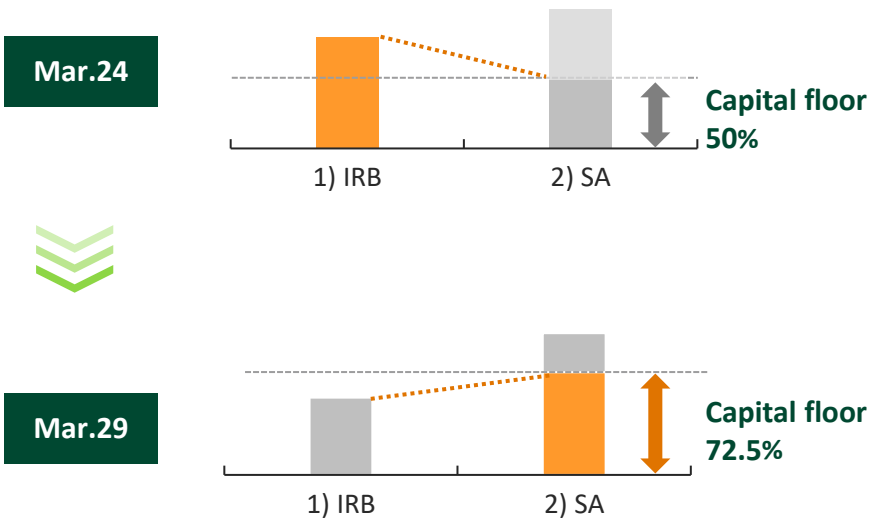
Bucket 1	Bucket 2	Bucket 3	Bucket 4	Bucket 5
1.0%	1.5%	2.0%	2.5%	3.5%

Implementation of Output Floor

Calculate using larger figure

1) RWA based on internal ratings-based approach (IRB)

2) RWA based on standardized approach (SA) x capital floor

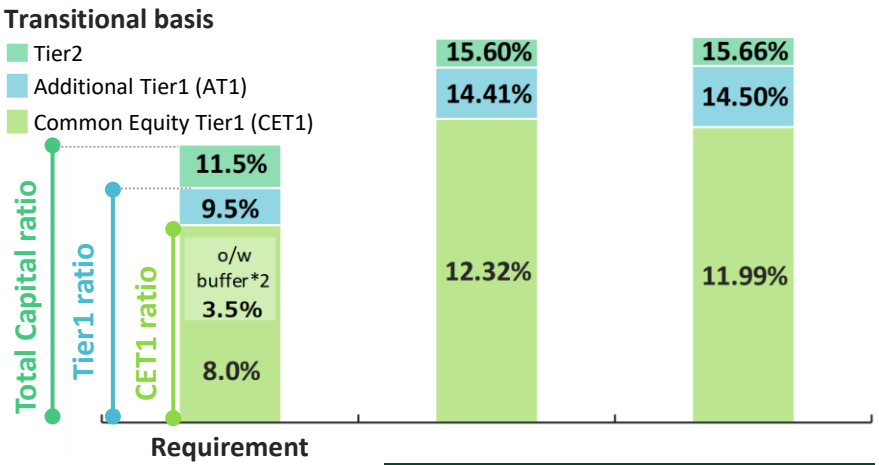


*1 Countercyclical buffer (CCyB) omitted

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Capital / RWA

▶ Capital Ratio (Transitional basis)*1



(JPY bn)	Mar.26	Sep.26
Total capital	**15,783.6**	**15,988.2**
Tier1 capital	14,575.6	14,803.5
o/w CET1 capital	12,464.2	12,235.5
Tier2 capital	1,208.0	1,184.7
Risk-weighted assets	**101,131.3**	**102,041.9**
Finalized Basel III basis		
CET1 ratio	11.0%	10.8%
excl. net unrealized gains on other securities	**10.3%**	**10.4%**
CET1 Capital*3 (JPY tn)	10.9	10.9
RWA*3 (JPY tn)	105.8	105.1

▶ Other Requirement Ratios

	Sep.26	Requirement
External TLAC ratio		
RWA basis	**23.83%**	18.0%
Leverage exposure basis	**9.68%**	7.10%
Leverage ratio	**5.10%**	3.7%
LCR (Average 2Q FY3/27)	**137.4%**	100%
NSFR	**117.7%**	100%

▶ Capital Strategy*3

Tier 2	JPY 1.2tn (1.1%) (as of Sep.26)	● Plan to fill 3.5% of combined AT1 & Tier 2 buckets together with AT1 capital
AT1	JPY 2.6tn (2.4%) (as of Sep.26)	● Plan to keep 1.5%+ level considering other regulatory requirements

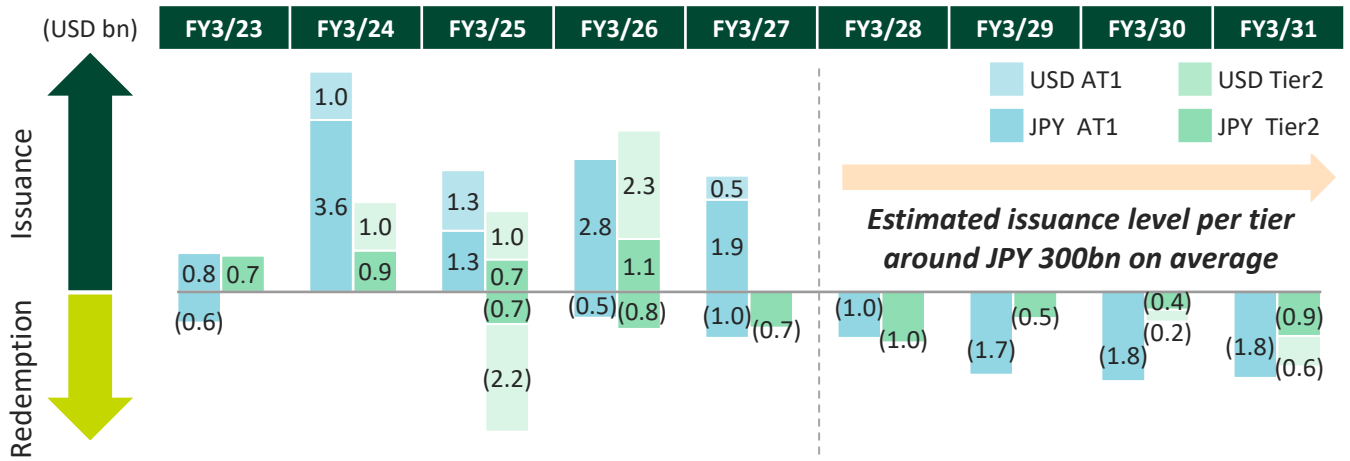
(Ref.) Risk-weighted assets (pro forma):JPY 105.1tn (Sep.26)

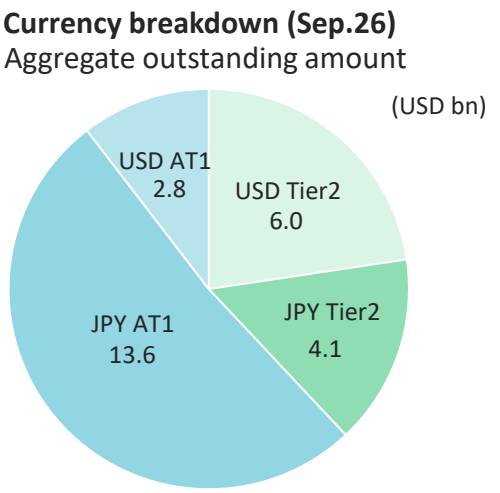
*1 Basel III finalization phased-in started from Mar.24. Revised RWA calculation will be fully implemented by Mar.29
*2 Capital conservation buffer: 2.5%+ G-SIBs surcharge: 1.0%. Countercyclical buffer (CCyB) omitted *3 Finalized Basel III basis, excl. net unrealized gains on other securities. RWA associated with net unrealized gains on stocks is excluded.

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Subordinated Bonds Issuances Results and Strategy

▶ Subordinated Bonds Issuances and Redemptions*1





- All of SMFG's callable capital notes have been redeemed on their first call date

Historical issuance calendar

	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec	Jan	Feb	Mar
FY3/23									¥ AT1 PNC5/PNC10 ¥107bn			¥ Tier2 10NC5/10y ¥100bn
FY3/24	¥ AT1 PNC5/PNC10 ¥140bn			$ Tier2 20y $1bn		¥ AT1 PNC5/PNC10 ¥211bn	¥ Tier2 10NC5/10y ¥130bn			¥ AT1 PNC5/PNC10 ¥188bn		$ AT1 PNC10 $1bn
FY3/25			¥ AT1 PNC5.5/PNC7/PNC10/ PNC12/PNC15 ¥190bn	$ Tier2 20y $1bn	¥ Tier2 10NC5/10y ¥100bn						$ AT1 PNC10 $1.25bn	
FY3/26			¥ AT1 PNC5/PNC10 ¥240bn	$ Tier2 21NC20 $1bn			¥ Tier2 10NC5/10y ¥175bn		¥ AT1 PNC5/PNC10 ¥200bn			$ Tier2 15NC10 $1.25bn
FY3/27			¥ AT1 PNC5/PNC10 ¥300bn			$ AT1 PNC10 $500mn						

*1 Callable notes were, or are assumed for illustration to be, redeemed at their respective 1st call dates, while there is no assurance they will be redeemed at such time

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Credit Ratings of G-SIBs (1) Operating Banks*1

(As of Nov 2, 2026)

Moody's	Moody's	S&P	Fitch	S&P Fitch
Aaa				AAA
Aa1			• Bank of New York Mellon • State Street Bank & Trust	AA+
Aa2	• Bank of America • Bank of New York Mellon • JPMorgan Chase Bank • State Street Bank & Trust • UBS • Wells Fargo Bank		• Bank of America • HSBC Bank • ING Bank • JPMorgan Chase Bank • Morgan Stanley Bank • UBS	AA
Aa3	• Citibank • Morgan Stanley Bank	• Bank of New York Mellon • JPMorgan Chase Bank • Royal Bank of Canada • State Street Bank & Trust	• Barclays Bank • BNP Paribas • Citibank • Crédit Agricole • Goldman Sachs Bank • Royal Bank of Canada • Standard Chartered • Toronto Dominion • Wells Fargo Bank	AA-
A1	SMBC • Agricultural Bank of China • Banco Santander • Bank of China • Barclays Bank • BNP Paribas • BPCE • China Construction Bank • Crédit Agricole • Deutsche Bank • Goldman Sachs Bank • HSBC Bank • ICBC • ***Mizuho Bank*** • ***MUFG Bank*** • Royal Bank of Canada • Société Générale • Standard Chartered	• Banco Santander • Bank of America • Barclays Bank • BNP Paribas • BPCE • Citibank • Crédit Agricole • Goldman Sachs Bank • HSBC Bank • ING Bank • Morgan Stanley Bank • Standard Chartered • Toronto Dominion • UBS • Wells Fargo Bank	• Banco Santander • BPCE • Deutsche Bank • Société Générale	A+
A2	• BoCom • ING Bank • Toronto Dominion	SMBC • Agricultural Bank of China • BoCom • Bank of China • China Construction Bank • Deutsche Bank • ICBC • ***Mizuho Bank*** • ***MUFG Bank*** • Société Générale	SMBC • Agricultural Bank of China • Bank of China • BoCom • China Construction Bank • ICBC • ***Mizuho Bank*** • ***MUFG Bank***	A
A3				A-
Baa1				BBB+
Baa2				BBB
Baa3				BBB-

*1 Long-term issuer ratings (if not available, long-term deposit ratings) for Moody's, long-term issuer local issuer currency ratings for S&P, long-term issuer default ratings for Fitch

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Credit Ratings of G-SIBs (2) Holding Companies[*1]

(As of Nov 2, 2026)

Moody's	Moody's		S&P		Fitch		S&P Fitch
Aaa							AAA
Aa1							AA+
Aa2							AA
Aa3	● Bank of New York Mellon	● State Street			● Bank of America ● Bank of New York Mellon	● JPMorgan ● State Street	AA-
A1	SMFG ● Bank of America ● JPMorgan	● ***Mizuho*** ● Morgan Stanley ● ***MUFG*** ● Wells Fargo			● Groupe BPCE ● HSBC ● ING ● Morgan Stanley	● UBS ● Wells Fargo	A+
A2	● Goldman Sachs ● UBS		● Bank of New York Mellon ● JPMorgan	● State Street	● Barclays ● Citigroup ● Goldman Sachs	● Standard Chartered	A
A3	● Citigroup ● HSBC	● Standard Chartered	SMFG ● Bank of America ● HSBC ● ING	● ***Mizuho*** ● Morgan Stanley ● ***MUFG*** ● UBS ● Wells Fargo	SMFG ● ***Mizuho*** ● ***MUFG***		A-
Baa1	● Barclays ● ING		● Barclays ● Citigroup ● Goldman Sachs	● Standard Chartered			BBB+
Baa2							BBB
Baa3							BBB-

*1 Long-term issuer ratings (if not available, long-term deposit ratings) for Moody's, long-term issuer local issuer currency ratings for S&P, long-term issuer default ratings for Fitch

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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)

	Sep.25	Mar.26	Sep.26
USD	148.81	159.90	157.31
EUR	174.39	183.44	178.28

▶ 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

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