

Hello everyone. I'm Nakashima, Group CEO.
Thank you for your continued support.

Today, I will present our first-half results for FY3/27 and the progress of our Medium-Term Management Plan, which we launched this fiscal year.

Agenda

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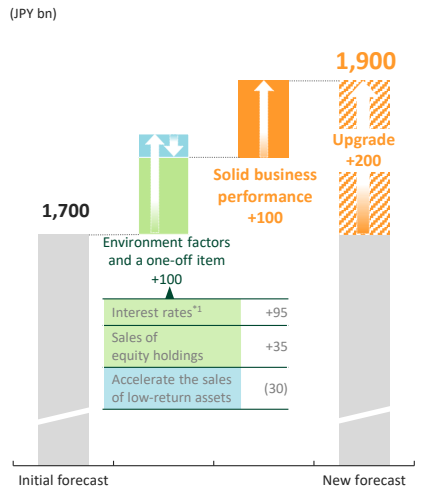
Financial Results

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 (Progress 58%)	+255.2	2,650	+250	+319.1
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 (59%)	+69.7	1,900	+200	+317.0 (+20%)
ROTE	13.9%	+0.3%	-	-	-
ROE incl. OCI	12.7%	+0.2%	-	-	-

▶ **Breakdown of Upward Revision**



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

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3

Against a favorable operating backdrop, our core businesses performed strongly, particularly our domestic businesses and the Global Markets Business Unit.
Net income reached the JPY 1 trillion milestone for the first time in a six-month period. These results underscore the further strengthening of our earnings power.

In light of this performance, we have raised our full-year forecast.
The downside risks from the situation in the Middle East that we anticipated at the start of the fiscal year have largely not materialized and our clients remain active.

We expect environmental factors, including the Bank of Japan's two additional rate hikes in June and September, to contribute JPY 130 billion above our initial plan.

At the same time, we will accelerate the reduction of low-return assets overseas in the second half to improve future ROTE. We have therefore factored in an additional JPY 30 billion in losses on asset sales.

In addition to the JPY 100 billion from environmental and one-off factors, our core businesses are delivering strong results. Steady progress on our strategic initiatives is expected to add another JPY 100 billion compared with our initial plan.

As a result, we have raised our full-year net income target to JPY 1.9 trillion, up JPY 200 billion from the initial forecast.

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

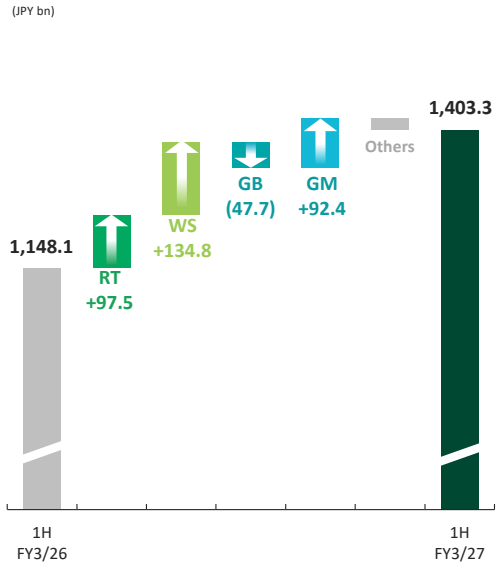
Net interest income	absence of dividend from a subsidiary*4: (70)bn
Credit cost	absence of the large reversal
Gains on stock	absence of Kotak share sales: (94)bn
Extraordinary gains	absence of reversal of allowance for investment losses from VPBank*4: (90)bn

*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

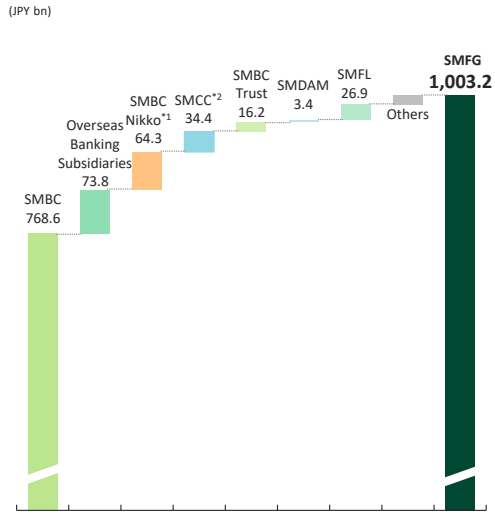
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(Ref.) Net Business Profit and Net Income Breakdown

▶ Net Business Profit Breakdown by Business Unit



▶ Net Income Breakdown by Group Company



*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	

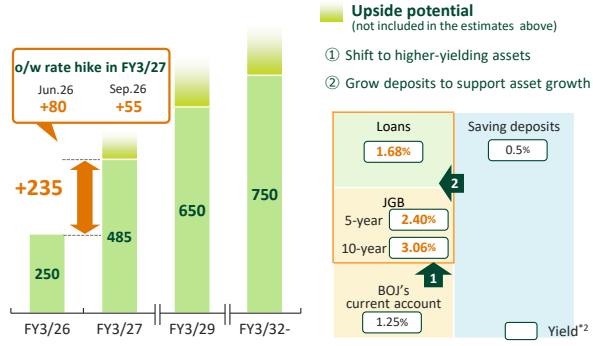
every +25bps

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

+JPY 110bn*1 → +JPY 150bn*1

Impact on NII

(JPY bn)



*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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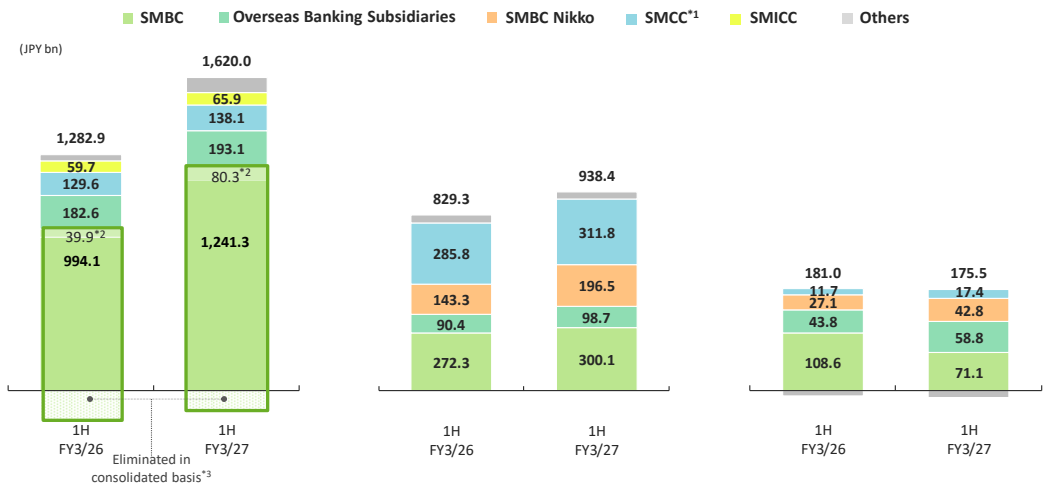
Gross Profit

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)

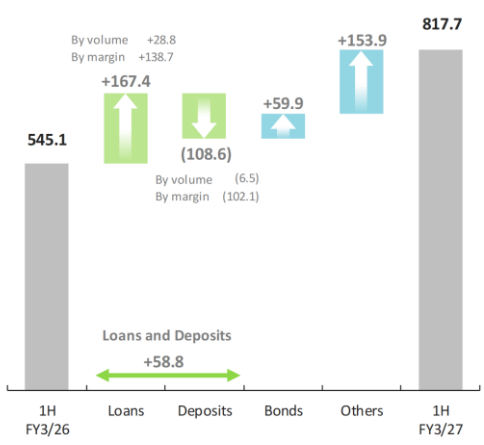
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(Ref.) Net Interest Income (SMBC)

▶ Domestic

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

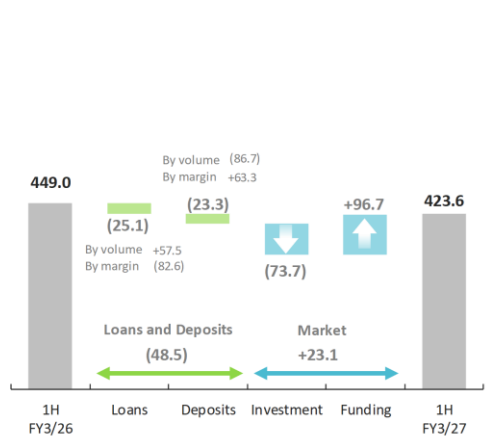
(JPY bn)



▶ 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.

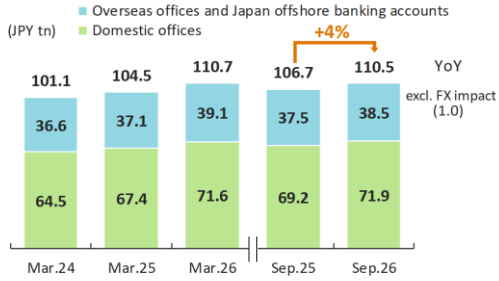
(JPY bn)



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Loans*1

▶ Loan Balance

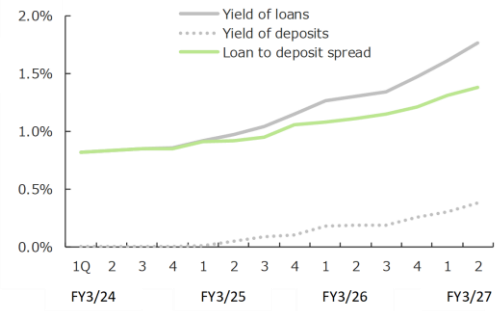


▶ Average Loan Balance and Spread*2

	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

▶ 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



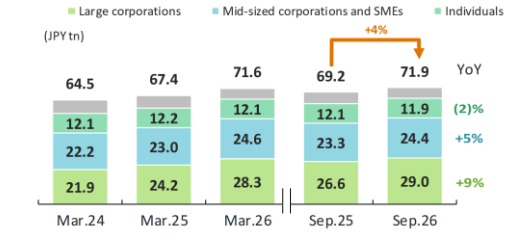
*1 SMBC *2 Managerial accounting basis *3 Sum of SMBC, major local subsidiaries and SMBC Trust, etc. Sum of loans, trade bills, and securities. The spread shows the difference with the cost of funds
*4 After adjustments of the changes in exchange rates

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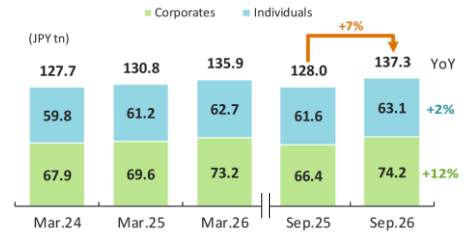
Domestic Loans and Deposits[*1]

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.

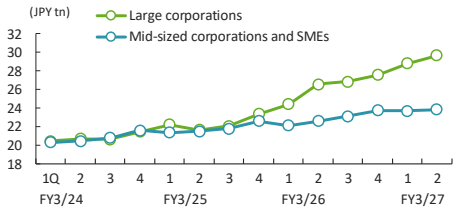
▶ Loan Balance[*2,3]



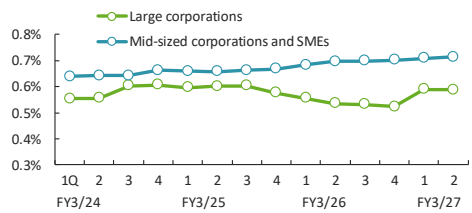
▶ Deposit Balance



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



▶ Loan Spread for Corporates[*2,5]



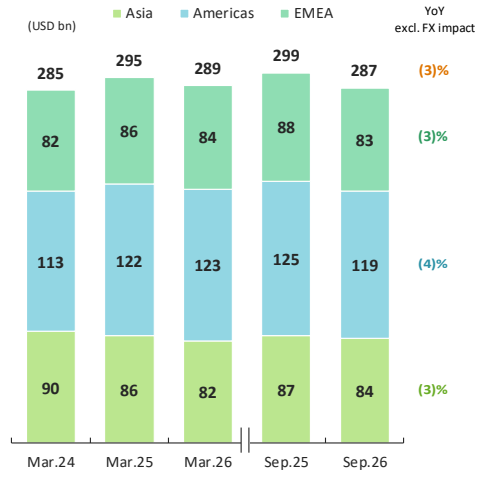
*1 SMBC *2 Managerial accounting basis *3 Changed the definition of mid-sized corporations and SMEs from Sep.25. The figures before Sep.25 have been adjusted retrospectively *4 Quarterly average (excl. loans to the Japanese government). Figures for SMEs are the outstanding balance of Corporate banking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

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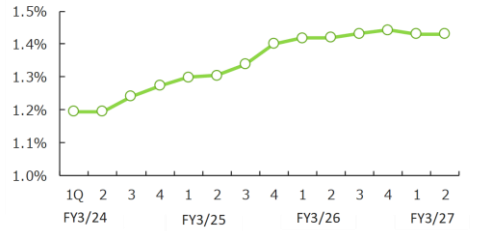
Overseas Loans and Deposits*1

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.

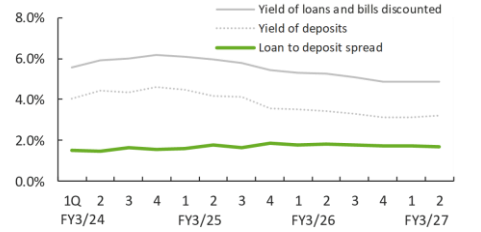
▶ Loan Balance



▶ Loan Spread*2,3



▶ Loan-to-Deposit Spread

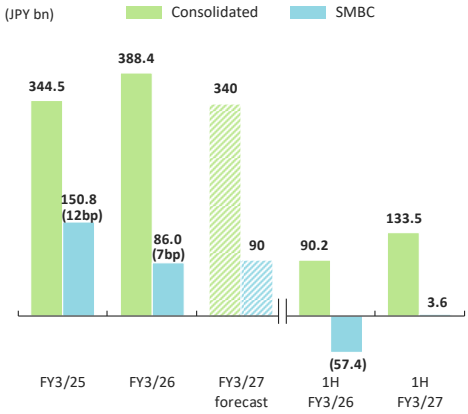


*1 Managerial accounting basis. Sum of SMBC and Major local subsidiaries
*2 Quarterly average loan spread of existing loans
*3 Changed the definition from FY3/25. The figures before have been adjusted retrospectively

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Asset Quality

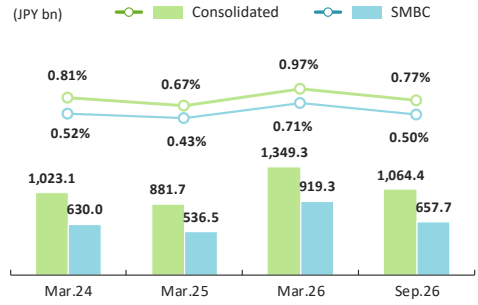
▶ Credit Costs



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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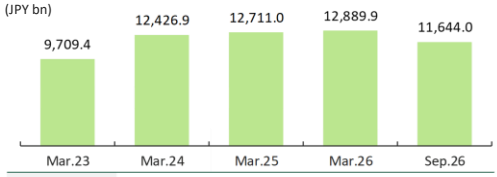
Securities

▶ 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)

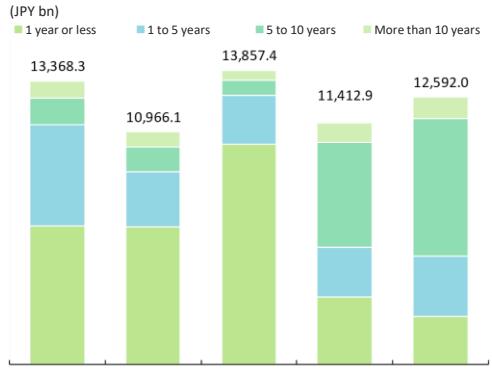
Risk volume is controlled by hedging and others

▶ 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)



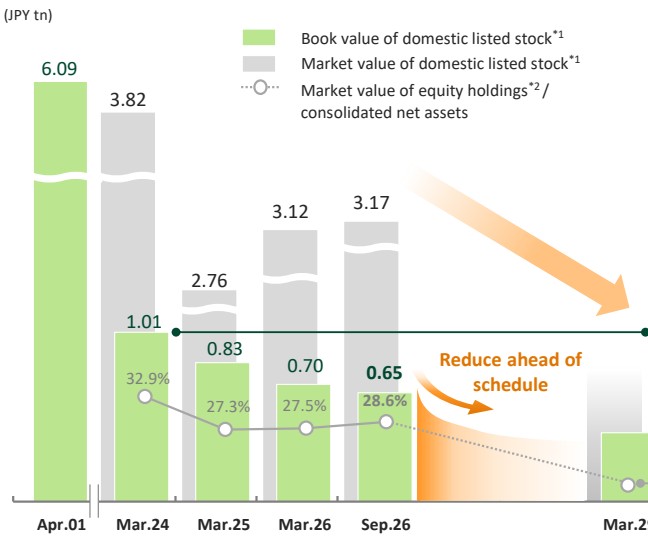
	Mar.23	Mar.24	Mar.25	Mar.26	Sep.26
Unrealized gains (losses)*3		(98.2)	(140.9)	(259.7)	(401.2)
Duration*2 (year)		2.1	1.0	3.9	4.9
Held-to-maturity		22.3	22.3	4,087.6	5,397.4
JGBs*3		7,547.4	11,180.5	5,296.4	5,319.2

*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%

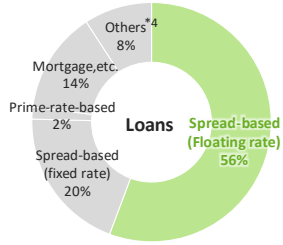
Domestic deposits*1	JPY 137.3tn
NCD	JPY 12.2tn

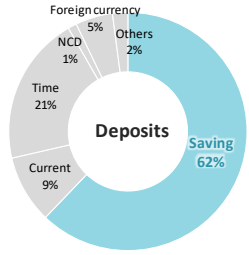
Others
JPY 110.6tn (JPY (0.5)tn)

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)

Mid-long term funding*4

USD 141bn
(+USD 3bn)

Others

USD 195bn
(USD (7)bn)

CD/CP

USD 79bn (USD (14)bn)

Foreign bonds, NCD

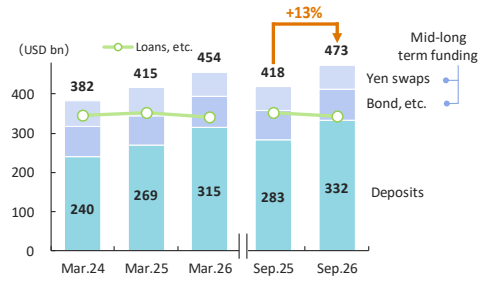
USD 87bn (+USD 1bn)

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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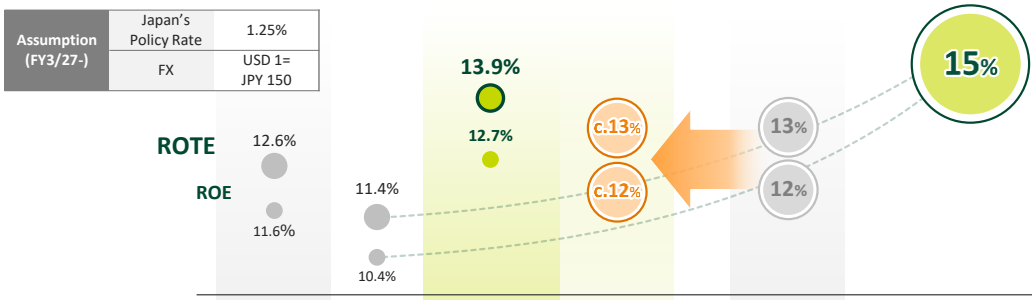
Progress of the Medium-Term Management Plan

Now, I would like to outline the progress we have made under our Medium-Term Management Plan, announced in May.

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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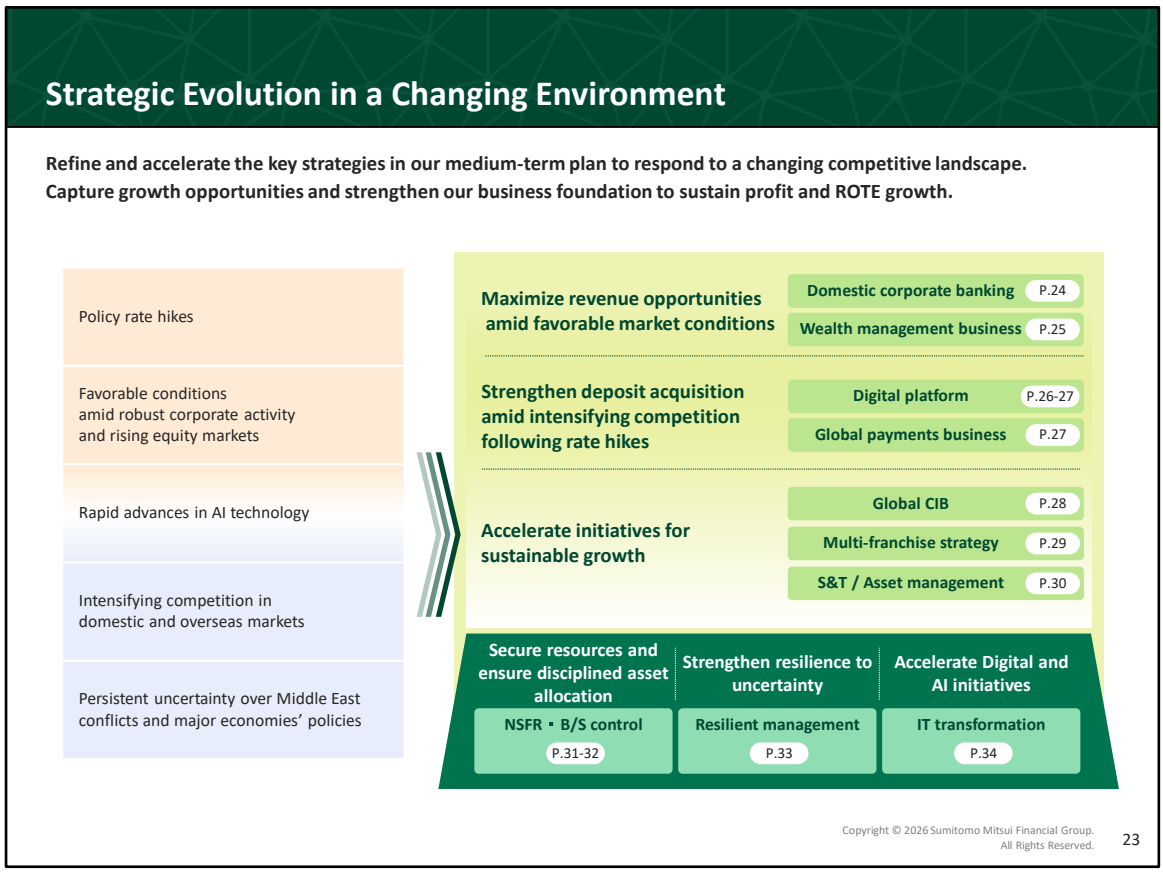
The first half marked a strong start to our new Medium-Term Management Plan, supported by a favorable business environment and steady execution of our strategy. First-half net income exceeded JPY 1 trillion and our full-year forecast now stands at JPY 1.9 trillion.

We are also improving not just the scale of our earnings, but their quality.
ROTE has improved significantly year-on-year, driven by improvements in cost and capital efficiency, and is expected to reach around 13% for the full year.

These results bring us close to our FY3/29 targets of JPY 2 trillion in net income and 13% ROTE, in the very first year of the plan.

Given this strong momentum, we aim to achieve these targets ahead of schedule, and I believe we can aim even higher.

In the second half, we will assess how much more can be achieved over the three-year plan, taking into account the business environment and our performance.
I would like to announce updated targets alongside our full-year results next May.



Achieving higher targets requires us to adapt our strategy to a changing environment. We expect continued tailwinds from further policy rate hikes in Japan and robust corporate activity.

However, competition for domestic deposits is likely to intensify, while geopolitical risks and other uncertainties remain. Rapid advances in AI could also fundamentally reshape the competitive landscape.

Therefore, we will respond flexibly to these changes and refine the key strategies in our Medium-Term Management Plan while strengthening our business foundation.

Through these efforts, we aim to deliver sustained improvements in ROTE alongside earnings growth.

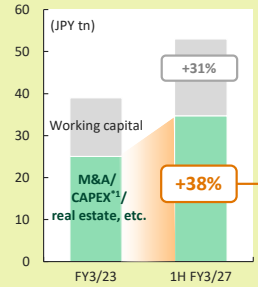
The following slides explain the details of our initiatives.

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.

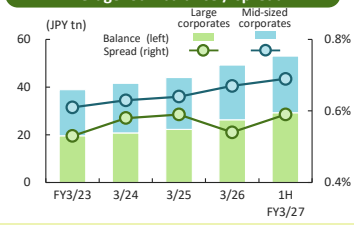
Expand the earning base by capturing financing demand

Average loan balance by use

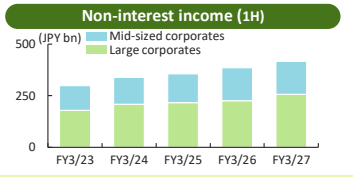


	Balance growth*2,3	Loan yield*2,4
SMBC	+29%	1.68%
Peer A	+23%	1.52%
Peer B	+20%	1.67%

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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Firstly, I will outline how we are maximizing revenue opportunities in the current favorable environment, starting with our domestic corporate business on this slide and turning to wealth management on the next.

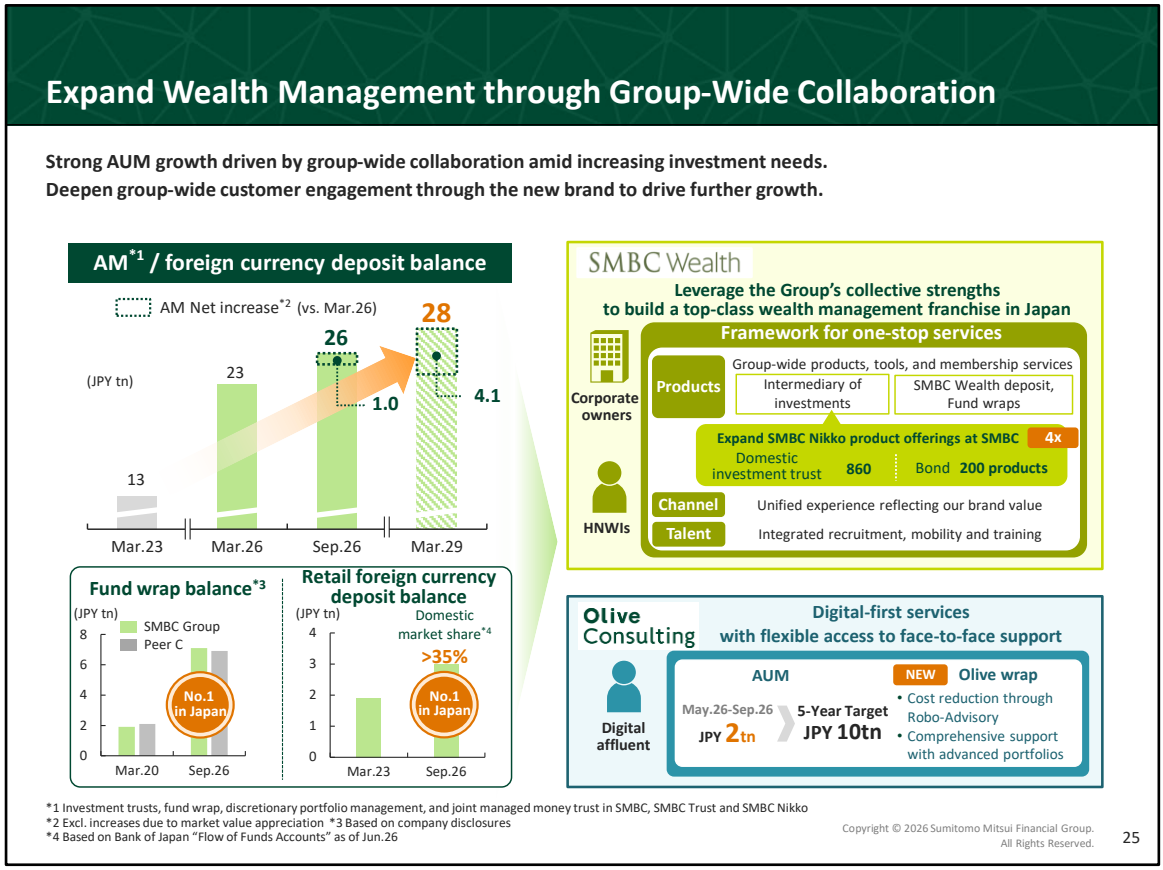
In our domestic corporate business, we are capturing opportunities from robust corporate activity and strong financing demand to drive further growth.

Over the past few years, loan balances have grown significantly as we have met clients' financing demand for M&A, capital investment and working capital.
We outperform our peers in both loan growth and loan yields, demonstrating our competitiveness in both volume and quality.

Meeting these diverse needs is helping to grow loan balances and improve spreads across both large and mid-sized corporates, while securing ancillary business to increase non-interest income.

Significant growth potential remains, particularly in our large corporate business.
As transactions become larger and more global, we will expand our risk-taking capacity to meet large-scale financing needs, while strengthening our capabilities in priority sectors.
Our Japanese equities joint venture with Jefferies, scheduled to begin operations in January, will help accelerate the growth of our securities business and increase non-interest income.

By further strengthening our already leading client and earnings franchise among mid-sized corporates and expanding our large corporate business, we aim to achieve ROTE of around 20% in FY3/29, the final year of our Medium-Term Management Plan.

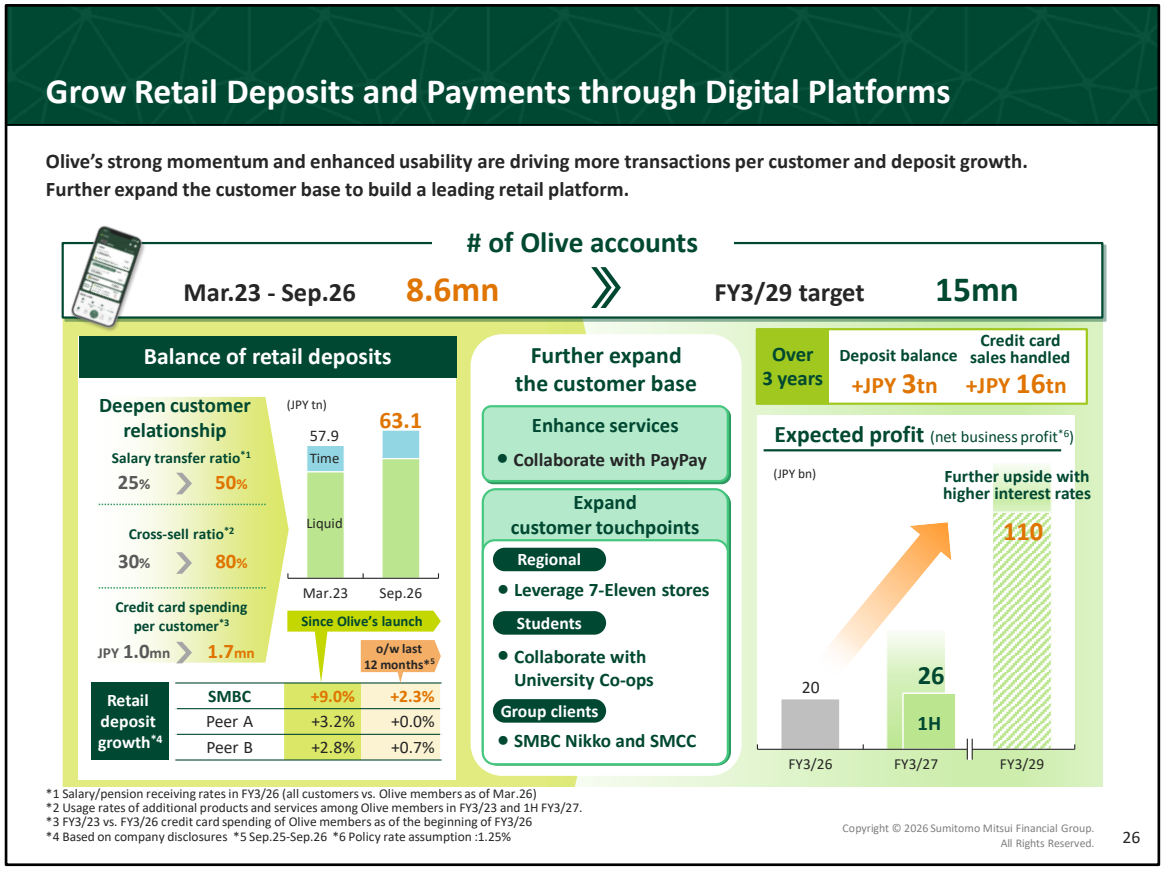


Our wealth management business has delivered strong growth by anticipating rising demand for investment services and strengthening collaboration across the Group. Assets under management (AUM) have grown significantly, driven by both market appreciation and strong net inflows. Our fund wrap and foreign currency deposit businesses boast an impressive scale in Japan.

To accelerate this growth, we recently began the full-scale rollout of "SMBC Wealth," our new unified brand across the Group. The brand brings together our Group-wide strengths to deliver high-quality services.

In a first for Japan's banking industry, we have significantly expanded SMBC Nikko products available through SMBC, giving our banking customers one-stop access to the Group's offerings. The lineup will expand further to include equities and other products, providing more options to meet customers' needs.

Olive Consulting offers digitally savvy affluent customers flexible, digital-first advice, with access to human support when needed.
AUM reached JPY 2 trillion in four months after launch, marking a strong start.
We will continue to expand its customer base through new product offerings, aiming to reach JPY 10 trillion in AUM within five years.



Turning to deposit taking, competition is intensifying as interest rates rise.
Even so, our ability to attract deposits remains a key strength.
We will further strengthen our competitive position through our digital platforms and global payments business.

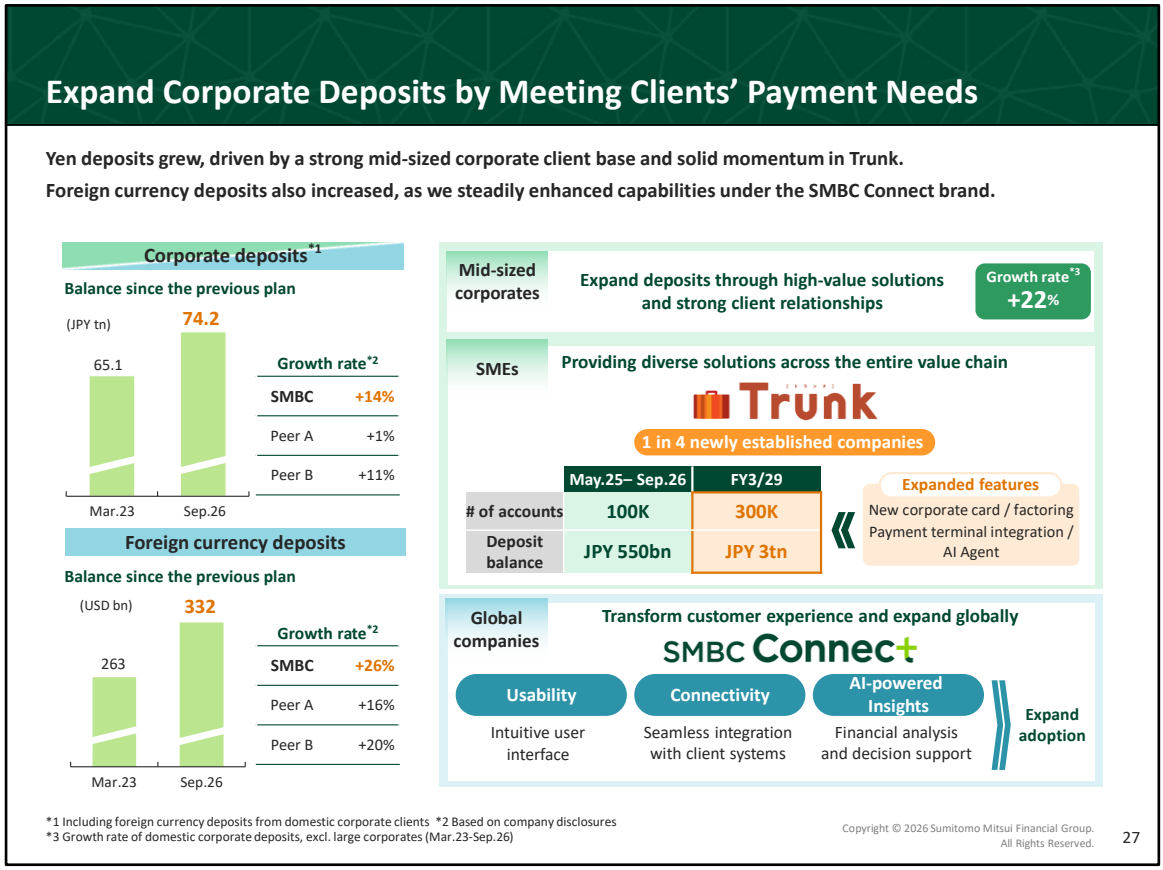
Olive, our digital platform for individuals, continues to expand its customer base, with accounts now totaling 8.6 million. But this is about more than customer numbers. Olive's convenience is driving greater transaction activity per customer and more cross-selling opportunities.
As more customers use Olive as their primary account, our deposit growth is outpacing peers, translating customer growth into deposit inflows.

We will further expand our customer base and strengthen our competitive position. Alongside closer collaboration with external partners, we will reach customer segments where our presence has been limited, including customers in regional markets, students, and customers of Group companies.

Through these initiatives, we aim to reach 15 million accounts by FY3/29 and increase deposits by JPY 3 trillion over the three-year plan.

Olive's net business profit is expected to grow to JPY 110 billion in FY3/29, with further upside from additional rate hikes.

By attracting more customers and deepening relationships with them, we aim to grow deposits and earnings, while building Japan's leading digital retail banking platform.



We also see significant opportunities to grow corporate deposits, both in Japan and overseas, by leveraging our digital platforms and strengthening our global payments business.

Corporate yen deposits are growing steadily as we deepen relationships with mid-sized companies, where we have traditionally been strong, through timely, high-value solutions.

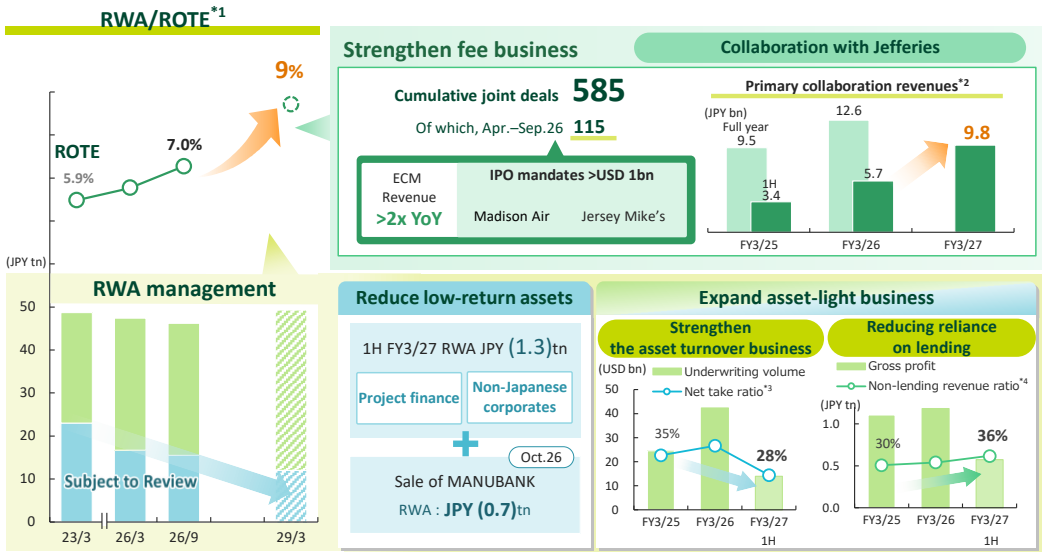
Trunk, our platform for SMEs, continues to expand its client base through a broad range of services and exceptional convenience. One in four newly established companies now applies for a Trunk account.

We will add new features to evolve Trunk into a platform that supports clients' entire business flows, from deposits and payments to credit cards, merchant services, financing, and accounting digitalization. This will help attract more clients and deposits.

Our transaction banking business is also attracting more deposits from global corporates. Under our unified brand, "SMBC Connect," we will continue to enhance our capabilities and client support to expand adoption among both Japanese and non-Japanese companies.

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.



*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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Alongside driving current earnings growth, we must also advance initiatives that support sustainable long-term growth.

In our global CIB business, we are steadily improving ROTE through two key levers: expanding fee income and managing risk-weighted assets.

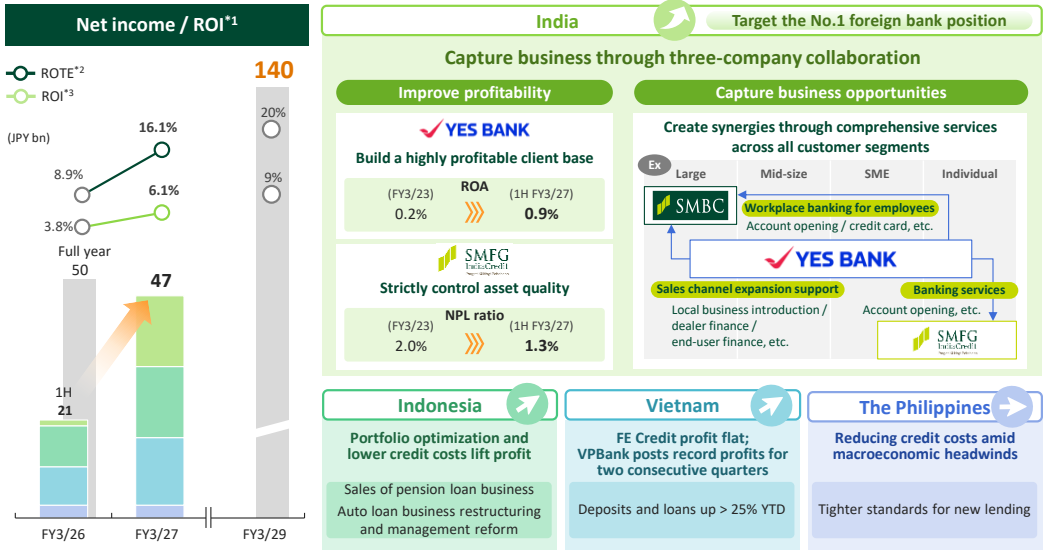
To strengthen fee business, we are expanding our collaboration with Jefferies. Collaboration revenues have increased every fiscal year since the partnership began. This year, ECM revenue more than doubled year-on-year, supported by major IPO mandates.

On risk-weighted assets, we are accelerating the reduction of lower-return assets, building on efforts initiated under our previous Medium-Term Management Plan. This fiscal year, the sale of MANUBANK, which operated retail digital and commercial banking business in the U.S., has allowed us to focus more on priority businesses.

To further improve capital efficiency, we will expand our asset-light businesses: expanding loan distribution to strengthen the asset turnover business and increasing the share of non-lending revenue.

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.



*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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Our multi-franchise strategy has taken longer than initially expected to deliver results. However, initiatives in each market are now bearing fruit and the path to improved performance is becoming clearer.

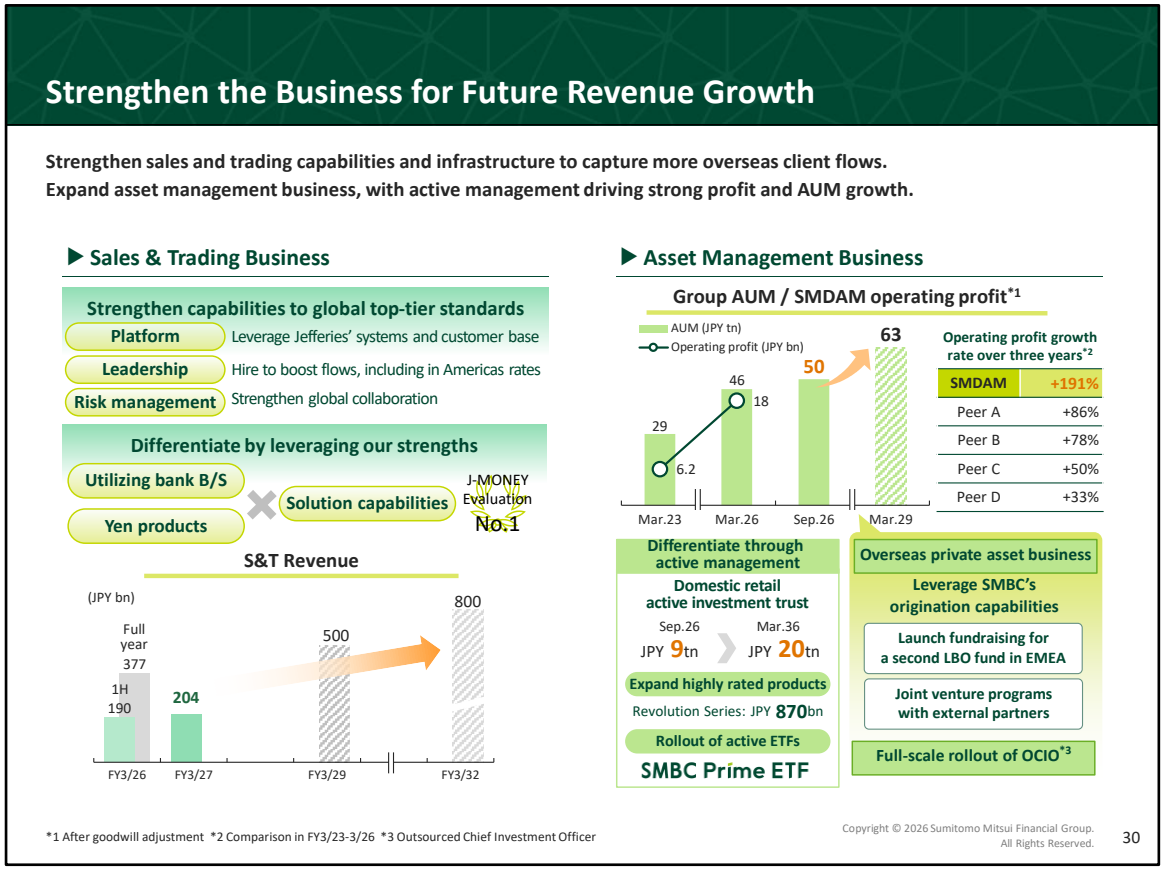
Even excluding YES BANK's contribution, net income contributions grew in each market, with the first-half total more than doubling year-on-year.

India is leading this growth. Both YES BANK and SMICC are becoming more profitable. Collaboration among these two businesses and SMBC's branches is already creating new business opportunities to generate synergies, with further room for growth.

Progress is also underway in our other markets:

- In Indonesia, we are reshaping the business portfolio.
- In Vietnam, VPBank is delivering strong loan and deposit growth.
- In the Philippines, efforts to improve asset quality are advancing.

Despite this recovery, I am not yet satisfied with the current level of performance. We will continue to improve profitability toward our FY3/29 target of JPY 140 billion in net income.



Sustainable long-term growth also depends on our sales and trading business, which can benefit from heightened market volatility, and our asset management business, which generates revenue with limited capital requirements.

Our sales and trading business is still in the early stages of development, which also means significant growth potential.
To capture more overseas client flows, we are strengthening our capabilities and infrastructure. Our bank's strong balance sheet, expertise in yen products as a Japanese bank, and high-quality client solutions will set us apart.
Our aim is to make this business a key earnings driver from the next Medium-Term Management Plan and beyond.

In our asset management business, active management, a core strength of Sumitomo Mitsui DS Asset Management, has driven growth in the Group's AUM and revenue. We will continue to differentiate ourselves through investment capabilities, while leveraging SMBC's origination strengths. We also aim to increase AUM through advisory services, including discretionary mandates.

Building a competitive position in either business takes time.
Continued investment in talent and capabilities will therefore be essential to strengthen our earnings power over the medium to long term.

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%

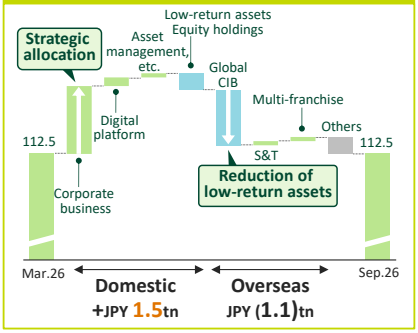
Oct.25 – Sep.26
c. 90%

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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I will now explain how we manage our balance sheet to support the execution of our strategies, focusing on liquidity and profitability.

Meeting strong domestic financing demand requires not only adequate capital but also a stable funding base. Our strong deposit franchise, combined with bond issuance and asset recycling, creates additional capacity to support growth.
As a result, our NSFR, a measure of funding stability, improved from 113.2% at the end of September 2025 to 117.7% at the end of September 2026.
We will continue to secure sufficient funding while maintaining pricing discipline, balancing funding stability and cost.

By leveraging this additional capacity and reducing lower-return assets, primarily overseas, I will allocate more assets to priority areas, including our domestic corporate business, to further improve profitability.
Our gross profit RORA increased from 4.3% in FY3/26 to 4.9% in the first half of FY3/27.

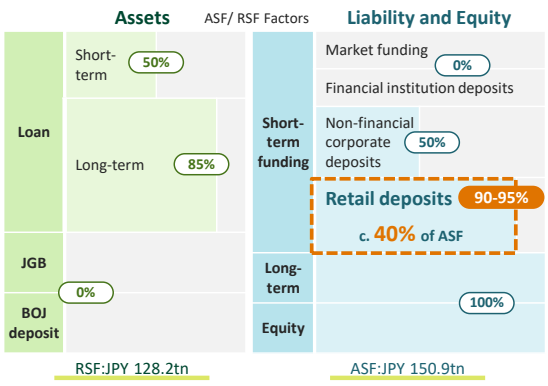
By expanding stable funding, recycling assets, and reallocating capital to higher-return areas, we will reinforce this cycle and improve profitability while maintaining ample liquidity.

(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.

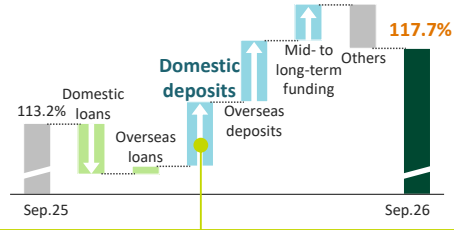
Net Stable Funding Ratio = Available amount of stable funding (ASF) / Required amount of stable funding (RSF)

Regulation requiring stable funding based on asset liquidity

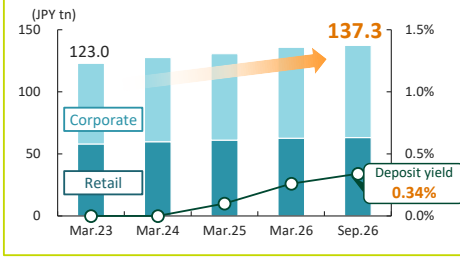


NSFR 117.7% (as of Sep.26) (Regulatory minimum: ≥100%)

Breakdown of changes in NSFR



Domestic deposits grow under disciplined pricing



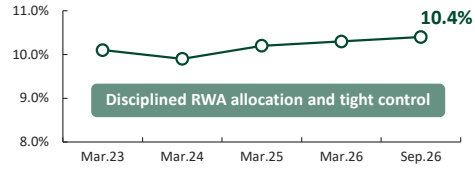
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Build Resilient Management Supporting Growth

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

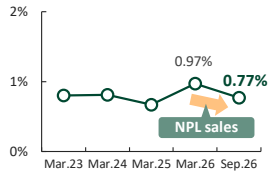


▶ Credit Cost Management

Investment-grade*2



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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While our performance remains strong, uncertainty in the business environment persists. There is no room for complacency. We will continue to strengthen our foundations across capital, credit, and costs.

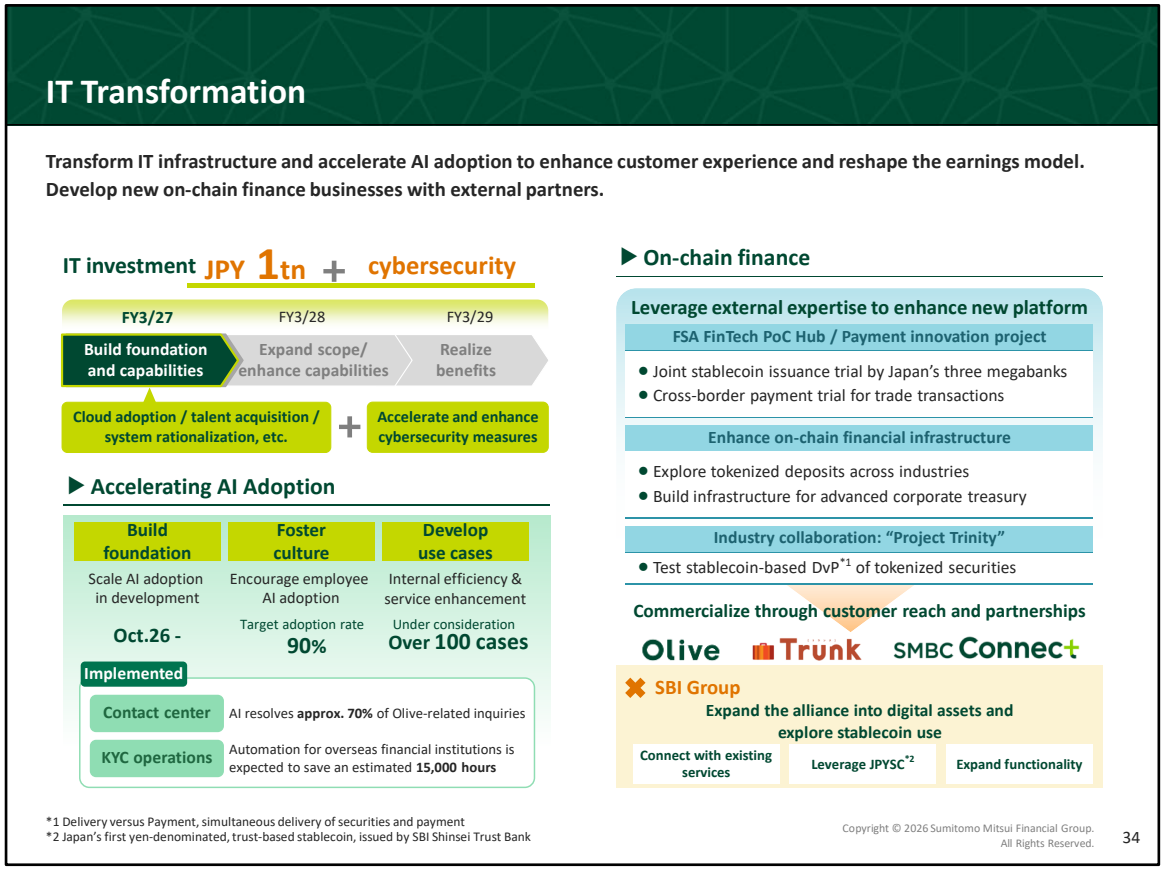
Disciplined CET1 management allows us to invest in growth while maintaining financial soundness. Stable capital management with limited volatility is one of our strengths.

Credit discipline is equally important. We continue to take risks selectively and manage credit costs carefully. Investment-grade borrowers account for c.70% of the Group's total exposure and our non-performing loan ratio stands at 0.77%. In the first half, we also sold loans that had become non-performing loans last fiscal year, improving asset quality.

Our overhead ratio improved to 51.5% in the first half, from 53.5% a year earlier. While continuing to invest in growth, we will improve operational efficiency through AI and digital technologies and streamline our branch network and organizational structure.

Cost reduction will also accelerate, particularly overseas. This includes consolidating operations at our GCC in India and optimizing staffing and personnel costs in the Americas.

This disciplined approach will build a resilient foundation for sustainable growth, even in a highly uncertain environment.



Modernizing our IT infrastructure remains essential to our growth strategy and business foundation.

In addition to our JPY 1 trillion investment plan over three years, we will make the necessary investments in cybersecurity, which is becoming increasingly critical, to build a robust business foundation.

Cyberattacks are rapidly becoming more sophisticated and faster, partly driven by advances in AI. We recognize that the threat landscape has entered a new phase. Our Group has also experienced multiple cyberattacks, causing inconvenience and concern to our customers and other stakeholders. I take this situation very seriously. We are accelerating and strengthening our efforts to fundamentally enhance security.

Specifically, we are reinforcing fundamental security controls and significantly accelerating vulnerability remediation. We are also expanding AI-powered vulnerability assessments, strengthening layered defenses, and enhancing monitoring and detection to counter increasingly sophisticated and fast-moving cyberattacks. Group-wide governance and incident response capabilities are also being strengthened.
Cybersecurity is one of our top management priorities. We will commit the necessary talent and funding to raising security standards across our global operations.

While AI enables more sophisticated cyberattacks, it is also a critical technology for driving growth and strengthening our competitiveness. We will accelerate AI adoption, not only to improve internal efficiency and capabilities, but also to enhance the customer experience and create new business opportunities.

We have worked with external partners to explore the infrastructure and frameworks needed to commercialize on-chain technologies, which could underpin next-generation financial infrastructure. We will now take this work further, collaborating with partners to explore specific applications across our businesses.

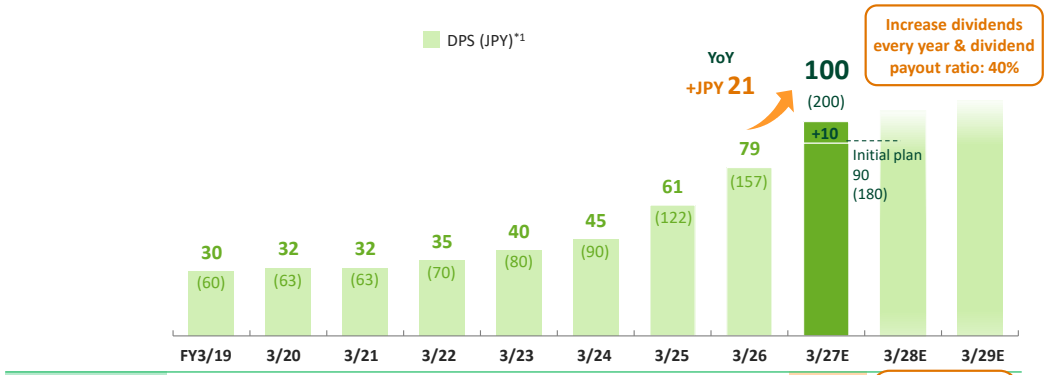
Capital Policy

Lastly, I will explain our 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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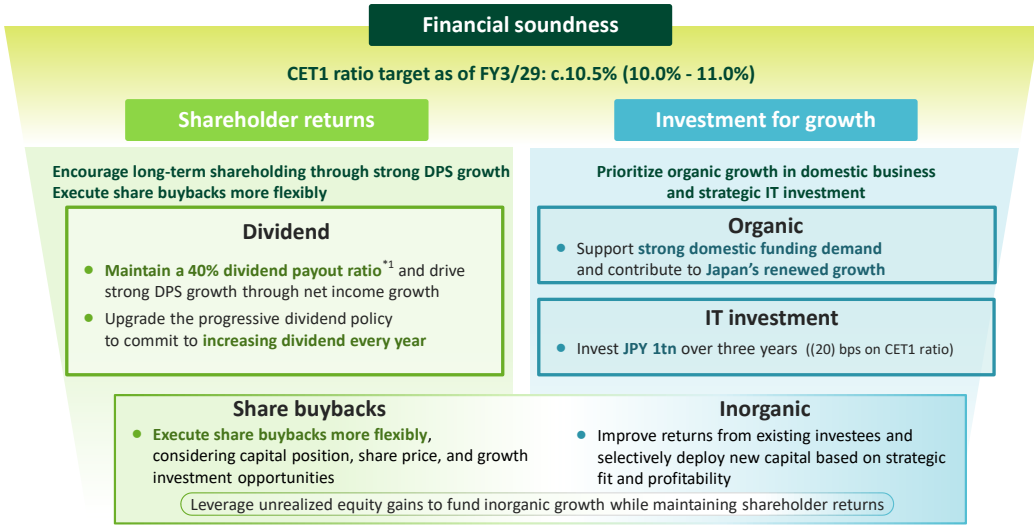
Turning to shareholder returns, we have raised our annual dividend forecast to JPY 100 per share on a post-split basis, following the upward revision to our full-year forecast. This marks a significant milestone and represents an increase of JPY 21 year on year and JPY 10 from our initial forecast.
This corresponds to a dividend payout ratio of 40%, based on our bottom-line profit forecast of JPY 1.9 trillion.

We have resolved to an additional share buyback of up to JPY 220 billion.
The JPY 180 billion buyback announced in May reflected the uncertainty at that time.
This additional buyback takes into account our earnings performance, capital position, and share price, among other factors.
This brings our total buyback for the fiscal year to JPY 400 billion, far surpassing our previous record.

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.



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

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Our capital policy remains unchanged: maintaining financial soundness while striking the right balance between growth investments and shareholder returns.

Our CET1 ratio target remains around 10.5% and the ratio is expected to stay within our target range at the end of this fiscal year.

For organic growth, we will continue to meet robust demand for financing in Japan at attractive returns, while also allocating capital to IT investment.

For inorganic investment, our priority is to increase earnings contributions from existing investments. New investments will be highly selective, carefully assessing their strategic fit and profitability. Unrealized gains on securities may also be used to mitigate the capital impact.

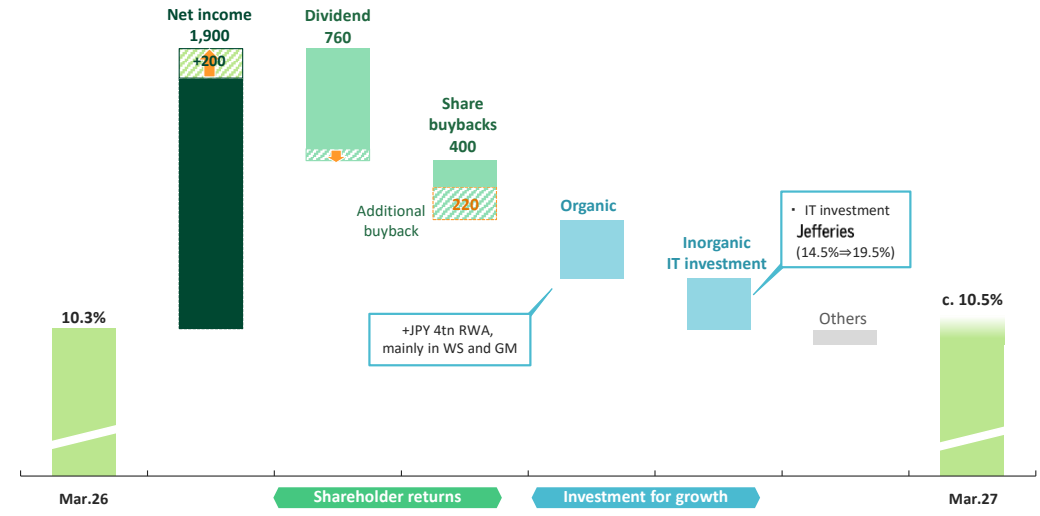
Dividends remain our principal approach for shareholder returns. Our goal is to deliver strong, steady growth in DPS, supported by earnings growth, and reward shareholders for their long-term investment.

In addition, we will execute share buybacks more flexibly to enhance ROTE and EPS, taking into account our capital position, share price, and growth investment opportunities.

(Ref.) Capital Allocation

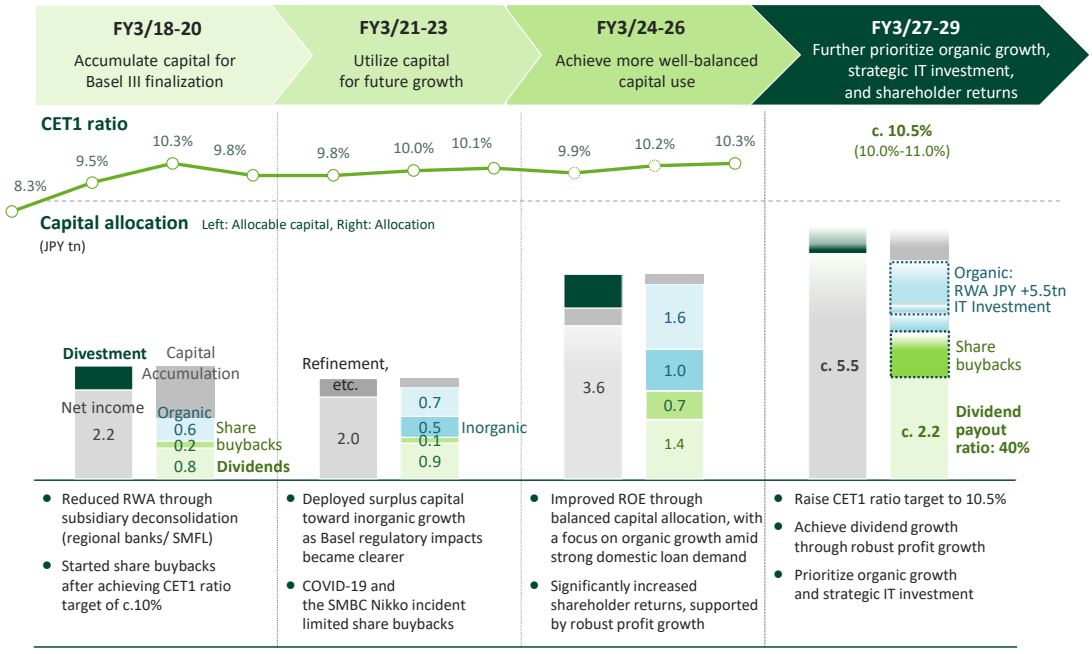
▶ Outlook for FY3/27

(JPY bn)



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(Ref.) History of Capital Allocation



- 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

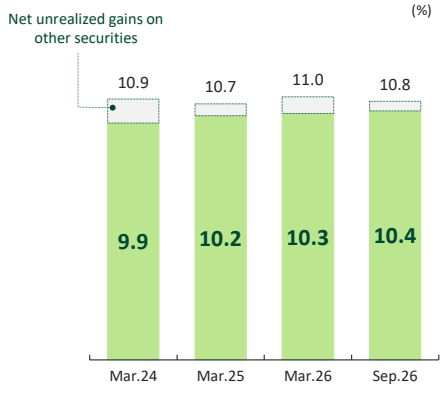
- Improved ROE through balanced capital allocation, with a focus on organic growth amid strong domestic loan demand
- Significantly increased shareholder returns, supported by robust profit growth

- 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

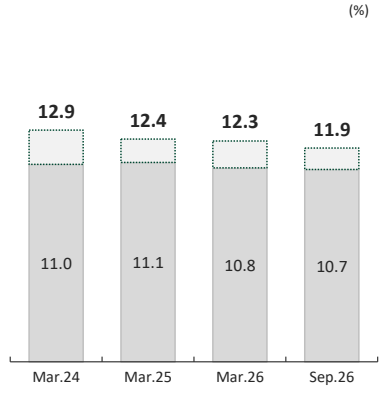
▶ Finalized Basel III basis (financial target)



(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

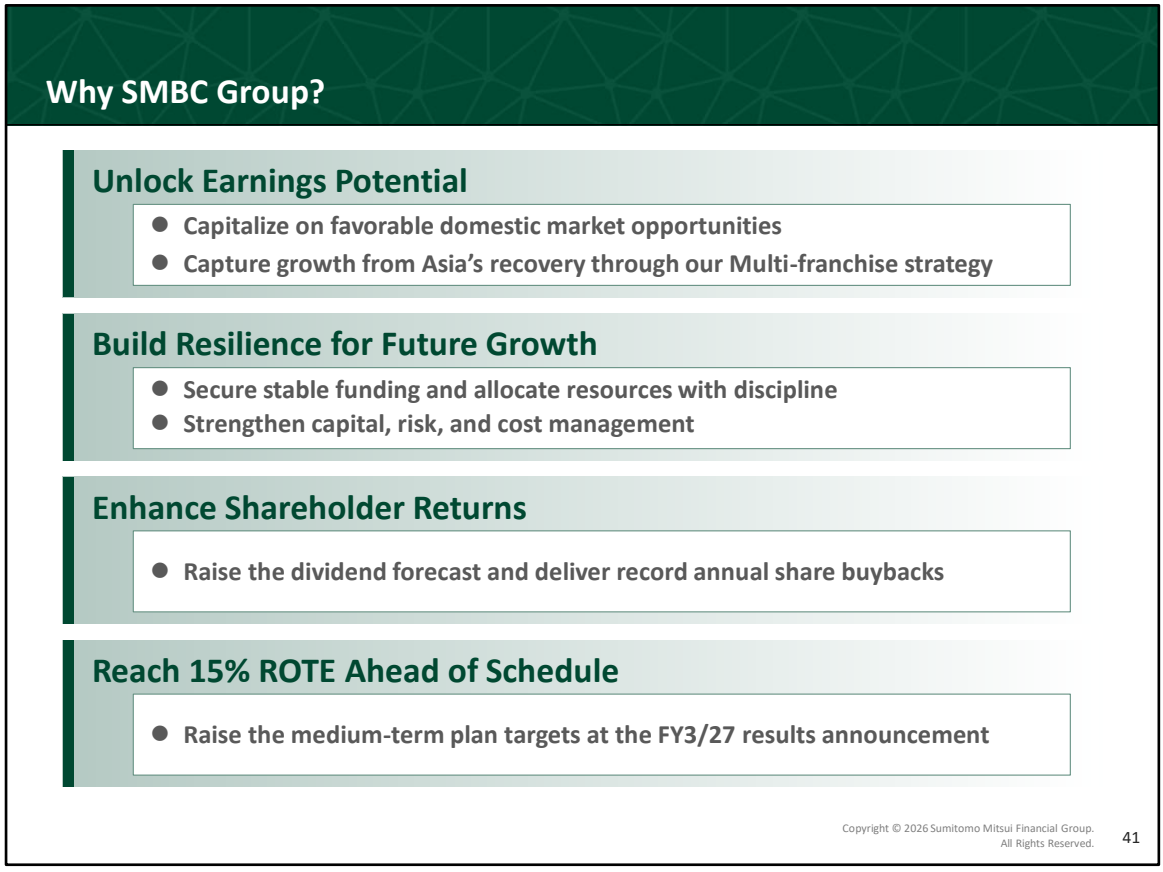
▶ Transitional basis



(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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Let me close with four key messages.

1. Unlock earnings potential:
   In Japan, our differentiated strategies will strengthen our competitive position and accelerate revenue growth in a favorable business environment. Our multi-franchise strategy is gaining traction and earnings are recovering. The priority now is to build on this momentum and make Asia a key driver of earnings growth.
2. Build resilience for future growth:
   Meeting strong financing demand, particularly in Japan, requires liquidity as well as capital. We will leverage our strength in attracting deposits to meet client needs and differentiate ourselves.
3. Enhance shareholder returns:
   We have raised our dividend forecast in line with earnings growth and will carry out our largest-ever total annual share buyback this fiscal year. Our commitment to delivering value to shareholders remains firm.
4. Reach 15% ROTE ahead of schedule:
   We will build on our strong business momentum and aim higher. We will update our Medium-Term Management Plan targets alongside our full-year results announcement next May, with the aim to achieve our medium- to long-term ROTE target of 15% sooner.

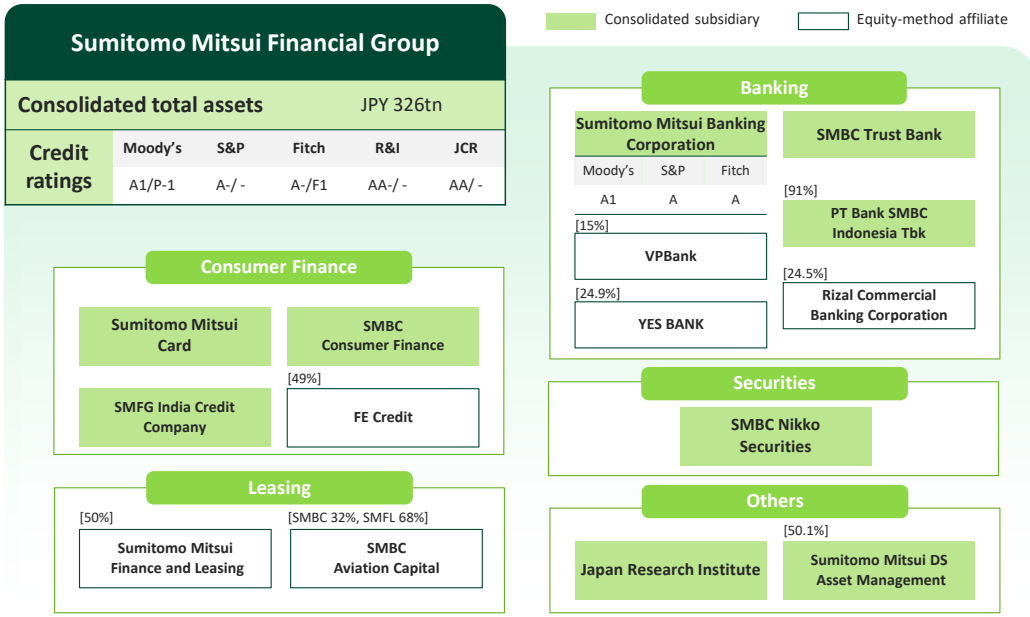
Our Medium-Term Management Plan is not static. Just six months into the plan, the business environment has already evolved, and our strategies must evolve with it.

My commitment is clear: to respond swiftly to change, seize new growth opportunities and strengthen the foundations for sustainable growth through disciplined management. This is how we will take SMBC Group to the next level.

Thank you for your continued support.

Appendix

Group Overview (1) Group Structure*1

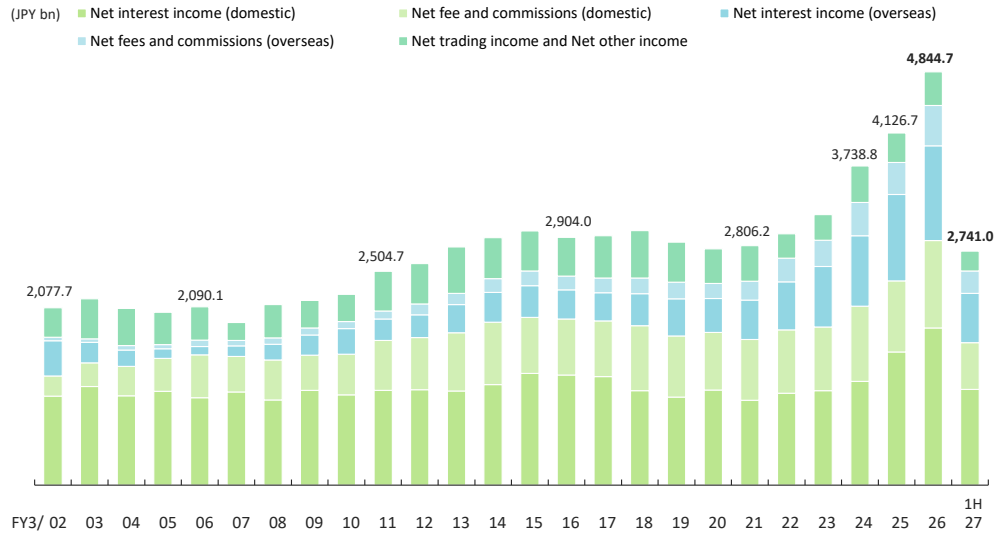


*1 As of Oct.26

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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.

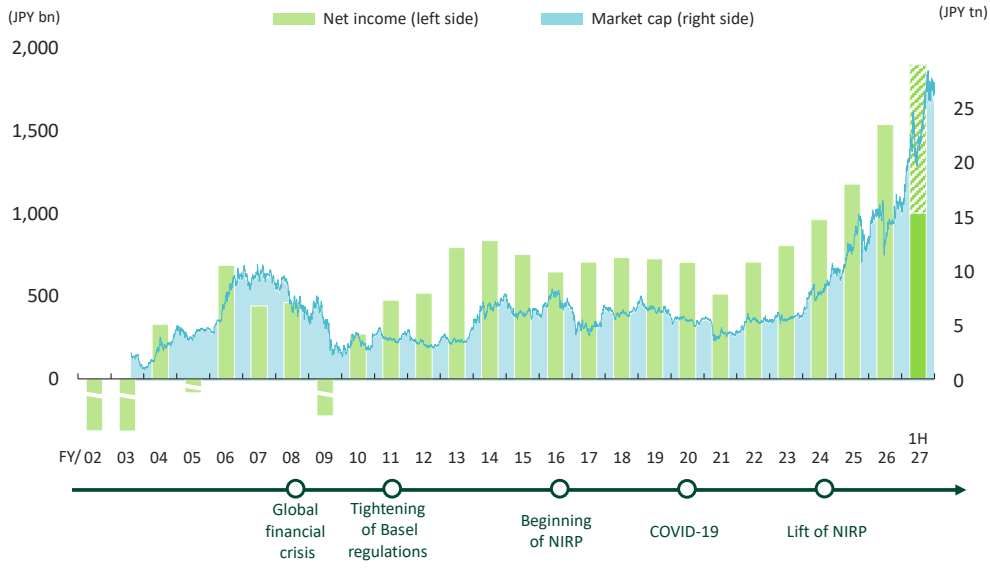


*1 Classification as domestic or overseas is based on the location of the head office.

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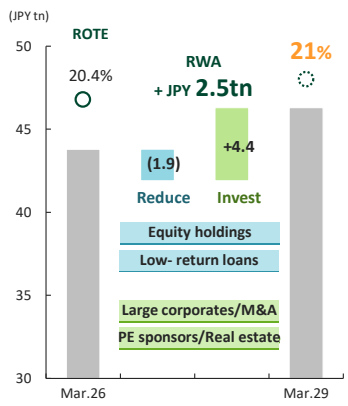
(Ref.) Financial Targets by Business Unit*1 -RWA-

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.

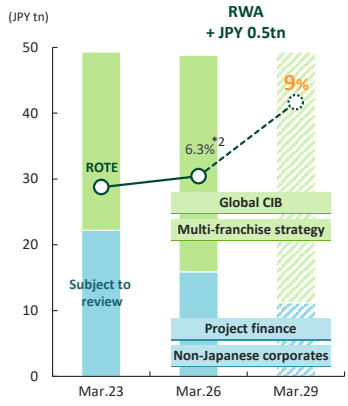
RWA + JPY 5.5tn

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

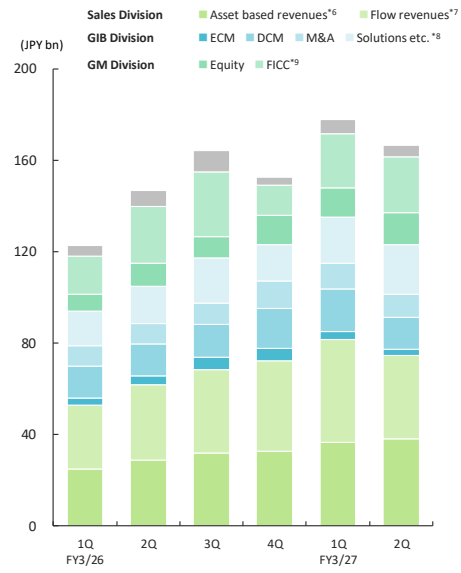
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Group Companies (1) SMBC Nikko[*1,2]

▶ 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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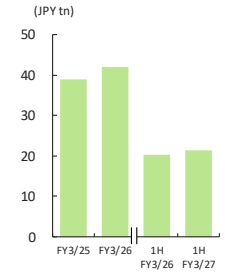
Group Companies (2) SMCC (Incl. SMBCCF)

▶ Financial Results

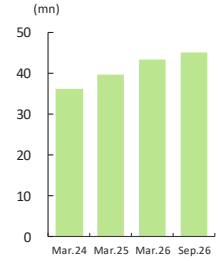
(JPY bn)	FY3/26	1H FY3/27	YoY
Operating revenue	1,034.7	547.2	+44.6
o/w Commission fee	285.1	158.2	+21.0
Finance	350.7	186.9	+15.1
o/w SMBCCF	169.3	91.7	+9.2
Sales on credit and receipt agency	83.1	43.5	+1.8
Loan guarantee revenue	87.4	43.3	(0.3)
Operating expenses	897.9	503.0	+53.8
o/w For loan losses	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

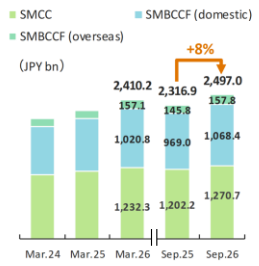
▶ Sales Handled



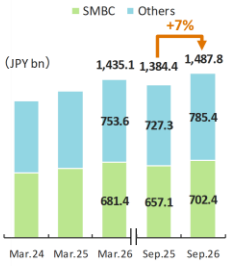
▶ # of Card Holders



▶ 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

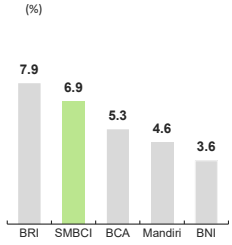
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Group Companies (4) SMBC Indonesia

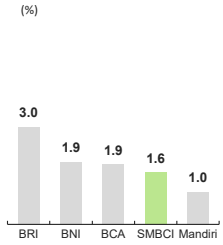
▶ Financial Results*1

(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

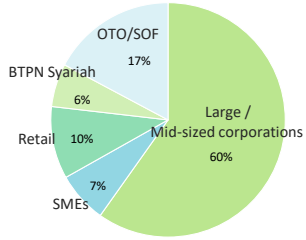
Net Interest Margin*2



NPL Ratio*2



▶ Loan Structure (Jun.26)



▶ 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)

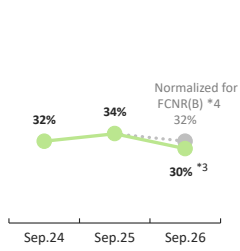
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Group Companies (5) YES BANK

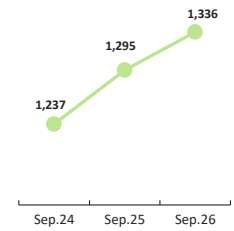
▶ Financial Results[*1]

(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

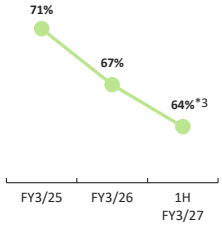
CASA ratio[*2]



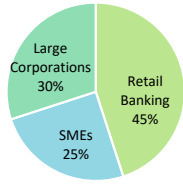
of Branches[*2]



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.

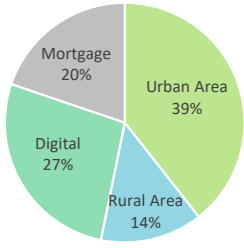
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Group Companies (6) SMICC

▶ 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

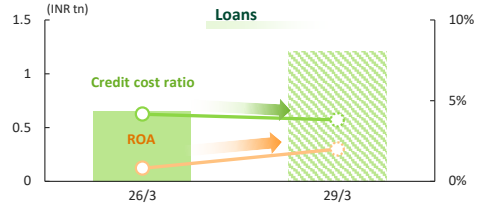
2 Expense reduction

- 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

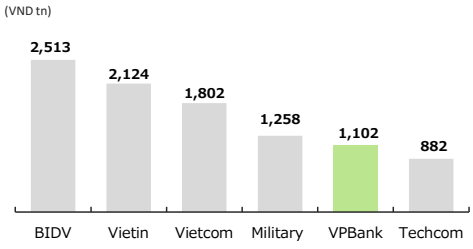
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Group Companies (7) VPBank

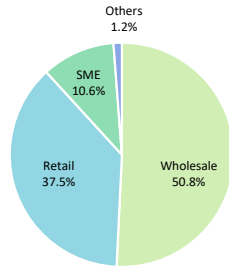
▶ Financial Results[*1]

(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

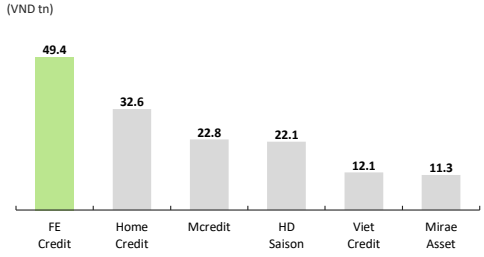
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Group Companies (8) FE Credit

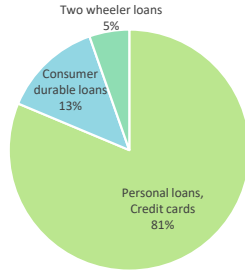
▶ FE Credit*1

(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

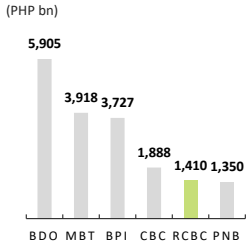
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Group Companies (9) RCBC

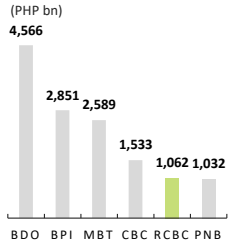
▶ Financial Results[*1]

(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

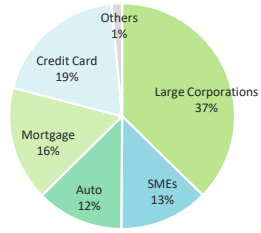
Total Assets[*2]



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

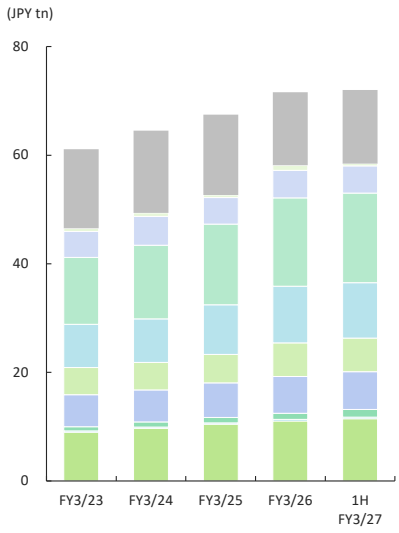
- Promote new customer acquisition through external partnerships and improved customer convenience

*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

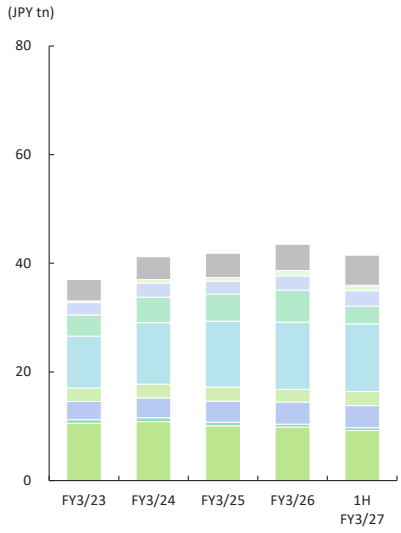
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Loan Portfolio, Classified by Industry

Domestic



Overseas

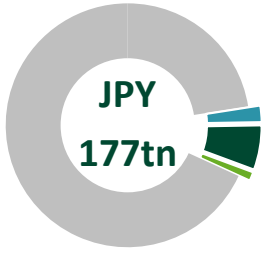




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Exposure of Data Center PF, Middle East, and Funds

SMBC Group's Exposure*1



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

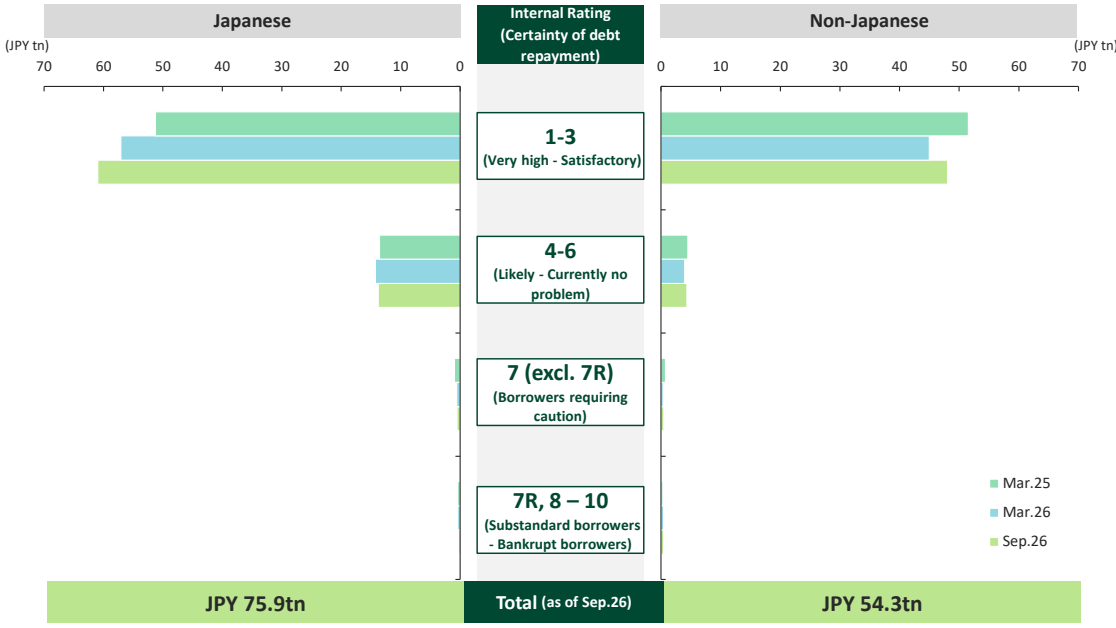
- Selectively originate deals by leveraging the expertise, underwriting capabilities, and relationship with key player developed as a market pioneer
- Capture funding demand while limiting net take through distribution

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

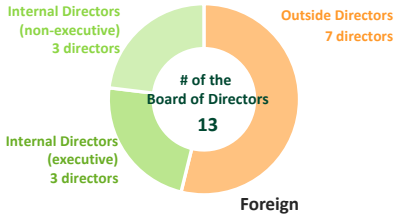


*1 Managerial accounting basis. Exposure includes loans, acceptances and guarantees. Foreign exchanges, private placement, suspense payments, undrawn commitments, and derivatives, etc. Excluding the exposure to SMFG consolidated subsidiaries, retail customers in Japan, Japanese government, etc., and 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
Stock compensation ratio
40%-60%
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

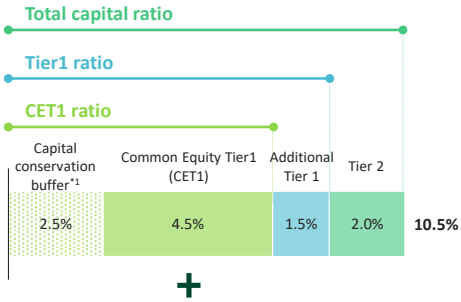
*1 The inclusion of Sumitomo Mitsui Financial Group, Inc. in any MSCI Index, and the use of MSCI logos, trademarks, service marks or index names herein, do not constitute a sponsorship, endorsement or promotion of Sumitomo Mitsui Financial Group, Inc. by MSCI or any of its affiliates. The MSCI Indexes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

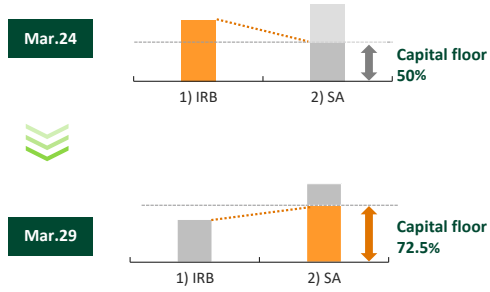
Bucket 1	Bucket 2	Bucket 3	Bucket 4	Bucket 5
1.0%	1.5%	2.0%	2.5%	3.5%

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

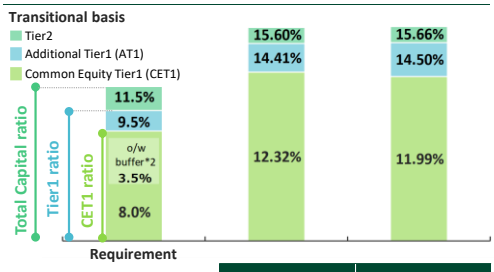


*1 Countercyclical buffer (CCyB) omitted

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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

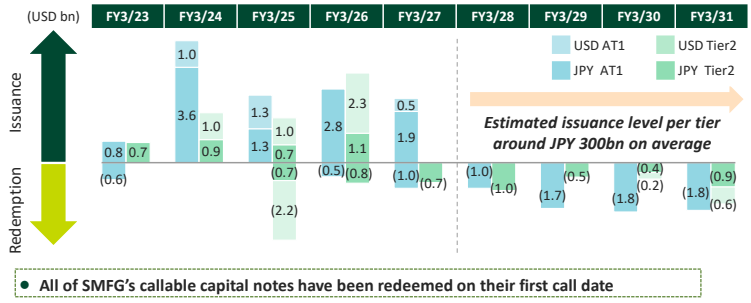
(Ref.) Risk-weighted assets (pro forma):JPY 105.1tn (Sep.26)

*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.

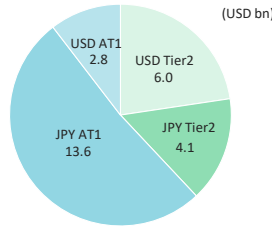
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Subordinated Bonds Issuances Results and Strategy

▶ Subordinated Bonds Issuances and Redemptions*1



Currency breakdown (Sep.26)
Aggregate outstanding amount



- 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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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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