



SUMITOMO MITSUI
FINANCIAL GROUP

SMBC Group IR Day

August 26, 2025



Agenda

■ Opening	Group CEO	Toru Nakashima
■ P3 Wholesale	Senior Managing Executive Officer Senior Managing Executive Officer	Fumihiko Ito Yukihiro Mabuchi
■ P10 Retail	Senior Managing Executive Officer	Akio Uemura
■ P20 Global	Deputy President and Executive Officer Senior Managing Executive Officer	Yoshihiro Hyakutome Keiichiro Nakamura
■ P27 Global Markets	Senior Managing Executive Officer	Arihiro Nagata
■ CFO Session	Group CFO	Kazuyuki Anchi



Wholesale

Fumihiko Ito,
Senior Managing Executive Officer

Yukihiro Mabuchi,
Senior Managing Executive Officer



Medium-Term Management Plan

Financial targets

ROCET1

FY3/26

10%

FY3/25

21.2%

Net business profit

FY3/26

JPY **570** bn

FY3/25

JPY **729.2** bn

RWA

In 3 years

+ JPY **1.5** tn

by FY3/25

+JPY **1.1** tn

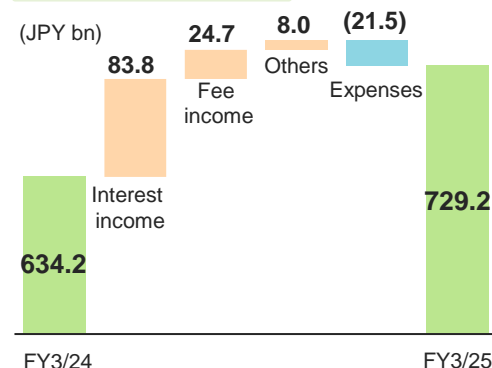
KPI

		FY3/23	FY3/25	FY3/26 target
Payment transactions	(1) # of Corporate transfers	(1) 346 mn	(1) 366 mn	(1) 368 mn
	(2) # of Foreign remittance	(2) 1.6 mn	(2) 1.9 mn	(2) 1.7 mn
	(3) Corporate business handled (JPY)	(3) 1.7 tn	(3) 2.2 tn	(3) 2.6 tn
# of trust brokerage transactions (>JPY 3 bn)		27	26	65
League table of SMBC Nikko M&A deals (≥JPY 10 bn)		#3	#5	#2
Social Value*1	Sustainable finance	JPY 1.5 tn	JPY 7.0 tn	JPY 4.7 tn
	Investment and loans for startups	JPY 32.5 bn	JPY 185.1 bn	JPY 135 bn
	Business investment /revitalization finance	JPY 105.5 bn	JPY 212.7 bn	JPY 545 bn

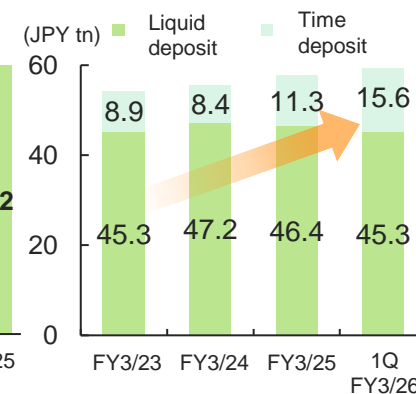
Results of FY3/25

- Captured various opportunities such as corporate actions by supporting domestic clients' needs with agility
- Increased profit by strengthening loans and deposits under rising interest rate environment

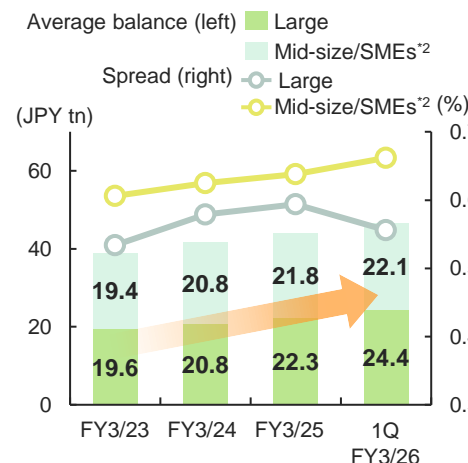
Net business profit



Yen deposits



Loans



Increase in loan balance*3

(JPY tn)	Large	Mid-size /SMEs
SMBC	+7.7	+4.5
Peer A	+3.8	+3.9
Peer B	+3.1	+1.8

*1 FY3/25 and FY3/26 target are cumulative for Medium-Term Management Plan

*2 Excl. area-coverage clients *3 During FY3/20 to FY3/25 (based on disclosure materials)

Direction in FY3/26

Point of strategy

Vision

Be a **true solution provider** committed to the sustainable growth with our clients through resolving their **complicated management issues**

Key strategy

Basic policy

- 1 Strengthen group edge by **enhancing expertise**
- 2 **Build a new sales structure** leveraging digital
- 3 **Build portfolio of high ROE businesses**

Strategy in FY3/26

Key initiatives toward next mid-term plan

Establish
**a best-in-class
one-to-one client
coverage model**

Expand into
**new business
domains**

Reallocate
resources through
**structural
reforms**

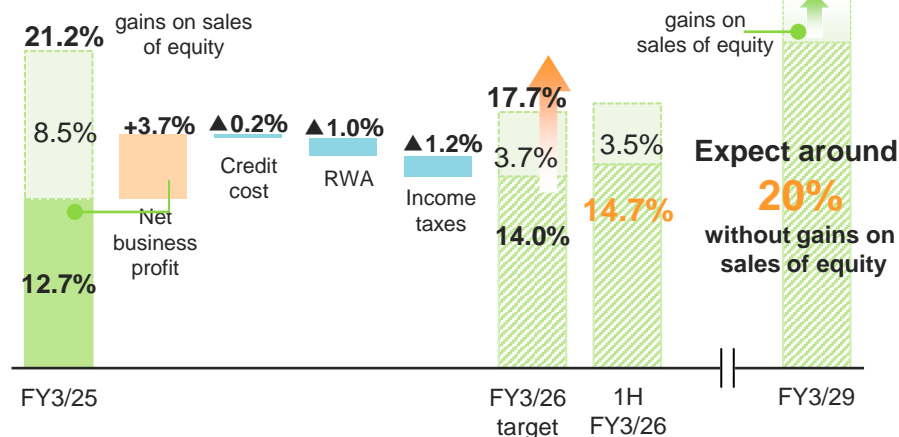
Create Social Value

Compliance

FY3/26 Target

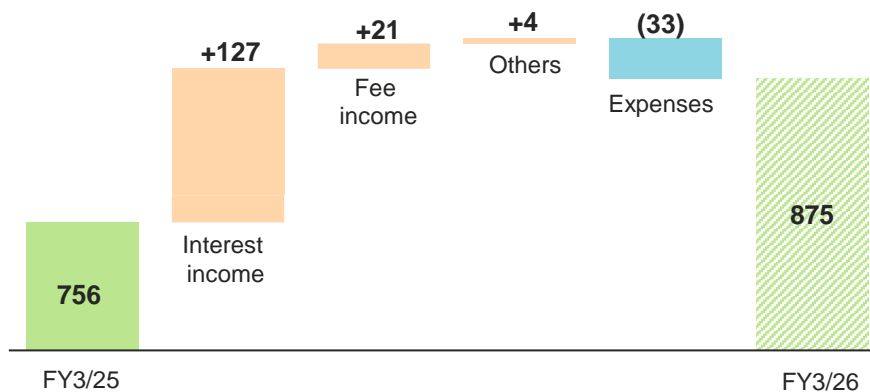
ROCET1

ROCET1 without gains on sales of equity exceed our targets in 1H



Net business profit*1

(JPY bn)



*1 FY3/25 is after adjustments for exchange rates

A best-in-class one-to-one client coverage model (1)

Support for corporate actions

Capture profitable opportunities by supporting clients' corporate actions at every stage of growth

Acquisition

SMBC Financing, FX hedge, M&A FA
SMBC Nikko (incl. cross-border M&A)

Carve-out / Going private

SMBC Financing, Using funds
SMBC Nikko FA **SMBCCP** Equity
SMFL Financing; Equity, Mezzanine

Corporate value

SMBC CRE strategy
SMBC Trust
SMBC Nikko IR strategy support
SMFL Leaseback

PE Exits / Re-Listings

SMBC Financing, FA
SMBC Nikko Financing, FA, Consulting on listing

1 ECM・DCM

League table (FY3/25)

ECM*1	#2
DCM*1	#3
Foreign bond underwriting*2	#1 in Japanese

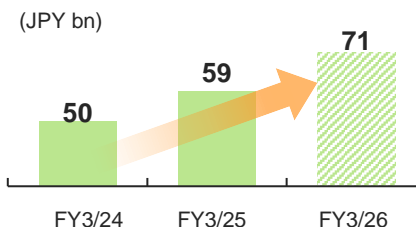
2 M&A FA*3

Compared to FY3/23

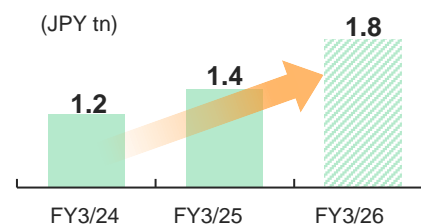
#	+65%
Fee income	+65%

5 PE fund business

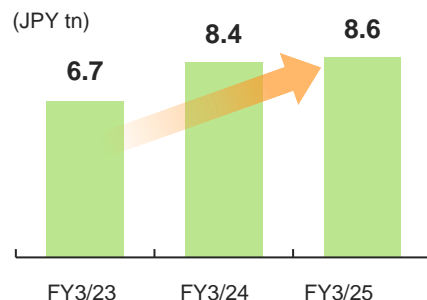
Net business profit



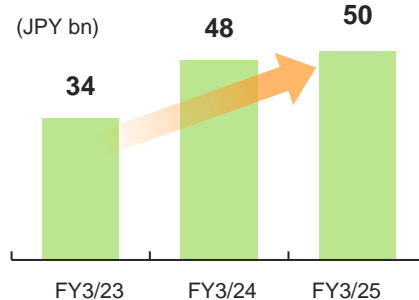
LBO Finance balance



3 Syndication*4

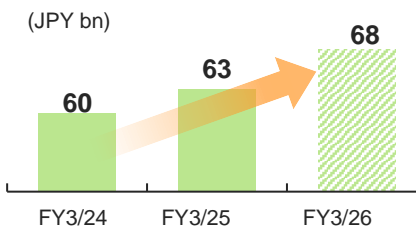


4 Equity investment*5

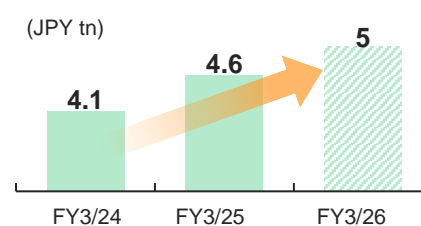


6 Group real estate business

Net business profit



Finance balance

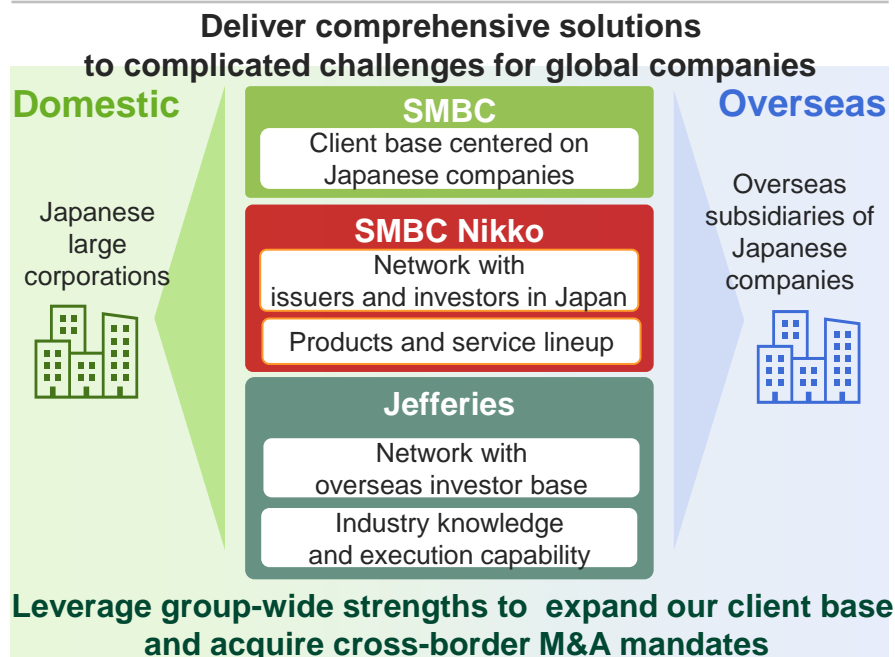


*1 Source: LSEG. Equity: underwriting amount as lead manager *2 Result of 1Q FY3/26 *3 on a group basis

*4 SMBC's syndicated loan origination results *5 Investment balance of SMBC Capital Partners

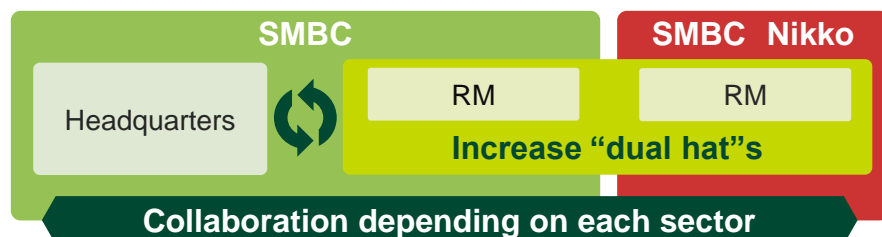
A best-in-class one-to-one client coverage model (2)

Strengthen capability for global companies



Enhance our sector-specific solutions

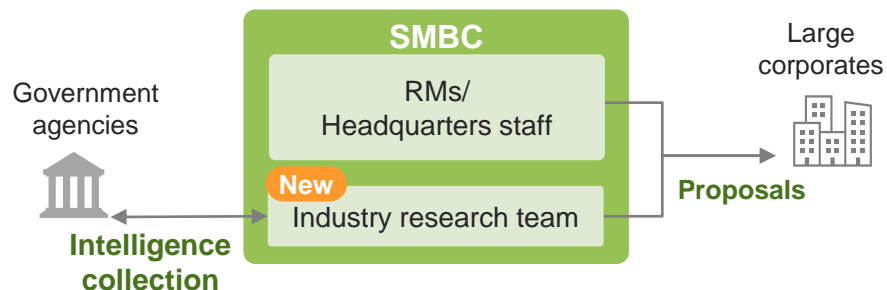
Integrate banking and securities sector expertise to deliver one-stop solutions to clients



Deliver higher-quality proposals to clients

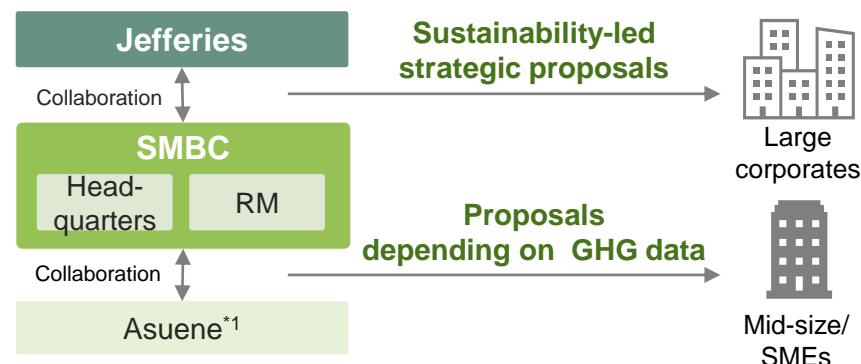
1 Industry research

- Gather cross-sector intelligence from government agencies to sophisticate strategic proposals to large corporates



2 Sustainability

- Enhance our execution framework to meet segment-specific needs by client size



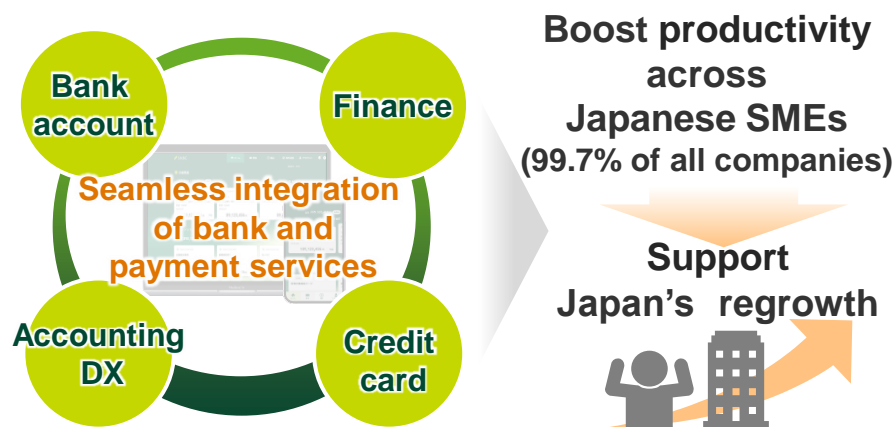
3 M&A

- Reinforce our organization to deliver seamless, end-to-end origination, execution, and financing as deal sizes become larger

*1 Strengthened our strategic alliance in May.25

New business domains

Comprehensive digital financial services



Expand client base through superior products and digital channels

Customer-experience-driven product propositions

Lowest fees in the industry

Account opening next day at the earliest

Member benefits for cardholders



Marketing and operations for scalable growth

Digital marketing

Fully remote account opening process

Technology-enabled fraud prevention



Improve service quality

FY3/26

- Upgraded online banking

- Invoice DX
- Subsidy application support

FY3/27~

- New credit card
- Invoice issuance
- Factoring

Add new functions to improve usability

Scan and pay invoices



Offer a credit card payment option subject to cash flow



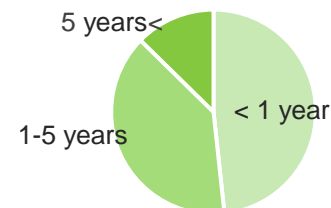
Future

3 year target by FY3/28

300,000 accounts
JPY 3 tn deposits

Exceeded 10,000 accounts within 2 months after launch

Company age profile of new account openings

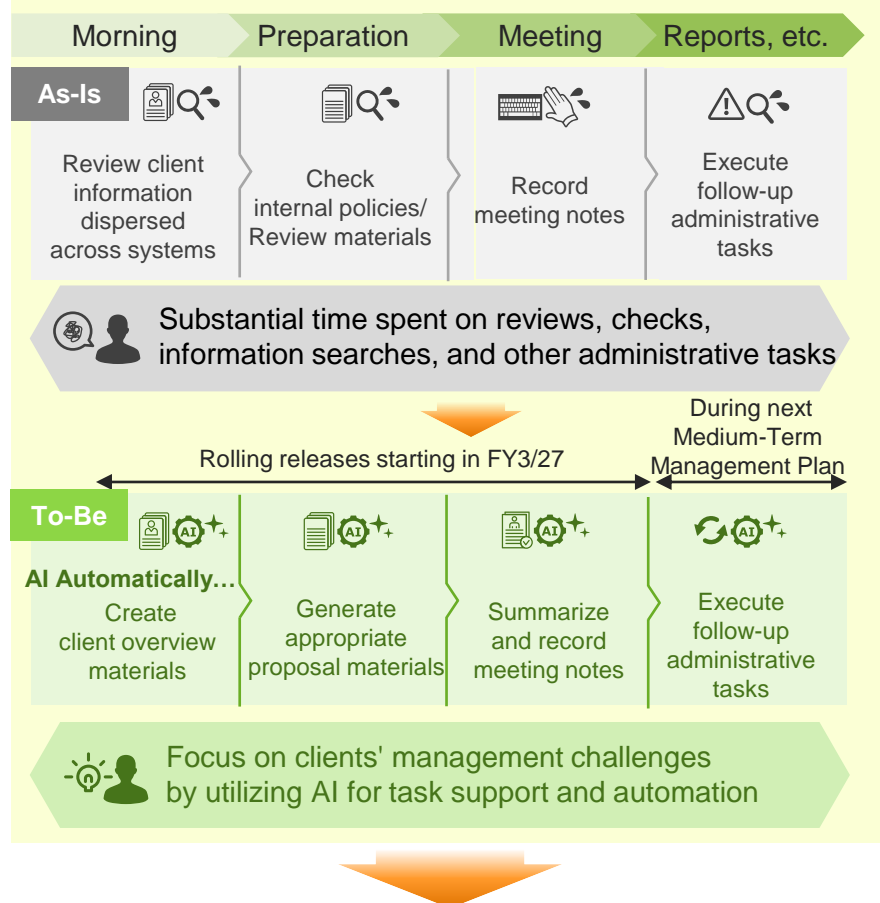


From early-stage firms to long-established enterprises

Structural reforms／Reduction of equity holdings

AI-lead business transformation

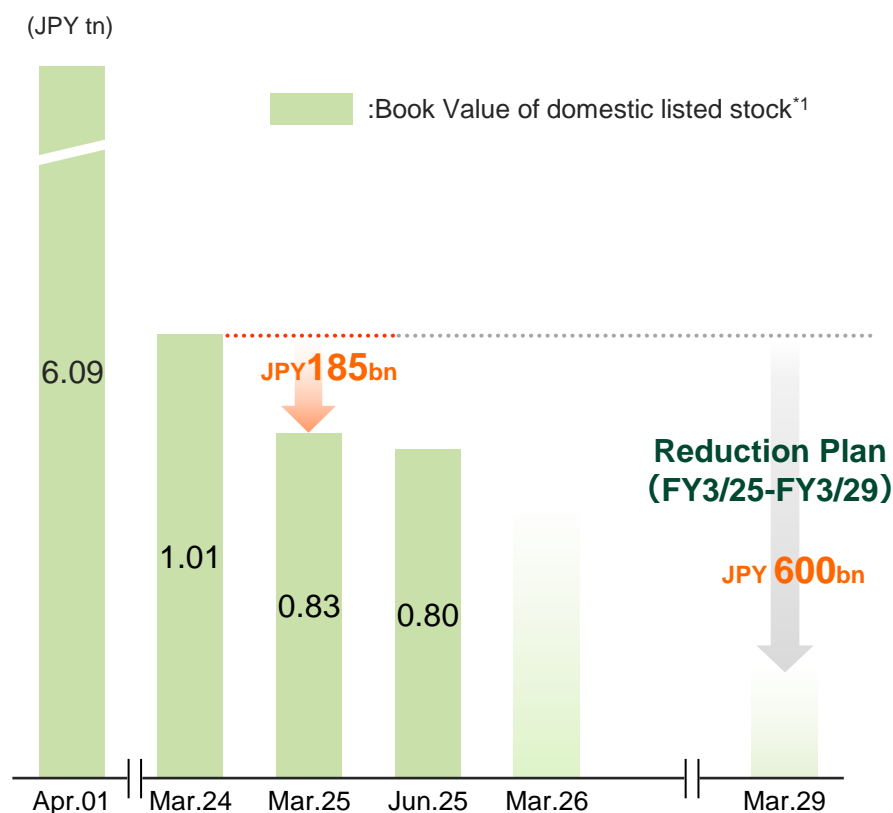
Example: Daily workflow for RMs



Unlock 1.4 mn hours annually and reallocate resources to boost sales capacity

Reduction of equity holdings

Achieved a reduction of JPY 185 bn in FY3/25.
Continue negotiations with clients aiming for reduction exceeding the annualized pace of JPY 120 bn in FY3/26.



Retail

Akio Uemura,
Senior Managing Executive Officer



Medium-Term Management Plan

Strategy

Vision

Be the most reliable financial group contributing to “prosperous life” and “Fulfilled Growth” for customers

Key strategies

- 1 Strengthen retail business strategy centered on Olive
- 2 Enhance group-based consumer finance
- 3 Expand deposit taking and channel strategy based on Olive
- 4 Enhance group-based wealth management business

Financial target

ROCET1

FY3/26

8%

FY3/25

8.6%*1

Net business profit

FY3/26

JPY **245** bn

FY3/25

JPY **273.8** bn

RWA

In 3 years

+JPY **0.2** tn

by FY3/25

+JPY **1.5** tn

KPI

	FY3/23	FY3/25	FY3/26 target
AM ^{*2/} foreign currency balances	JPY 13.5 tn	JPY 18.8 tn	JPY 18 tn
Credit card sales handled	JPY 30.2 tn	JPY 39.0 tn	JPY 48 tn
Finance balance	JPY 2.5 tn	JPY 2.8 tn	JPY 3 tn
# of Olive accounts opened	—	3.04 mn	5years after the release in Mar.23 12 mn
Effect of channel reform ^{*3}	—	JPY (14) bn	JPY (28) bn
Social value ^{*3} # of financial literacy programs participants	—	+576 K	+570 K

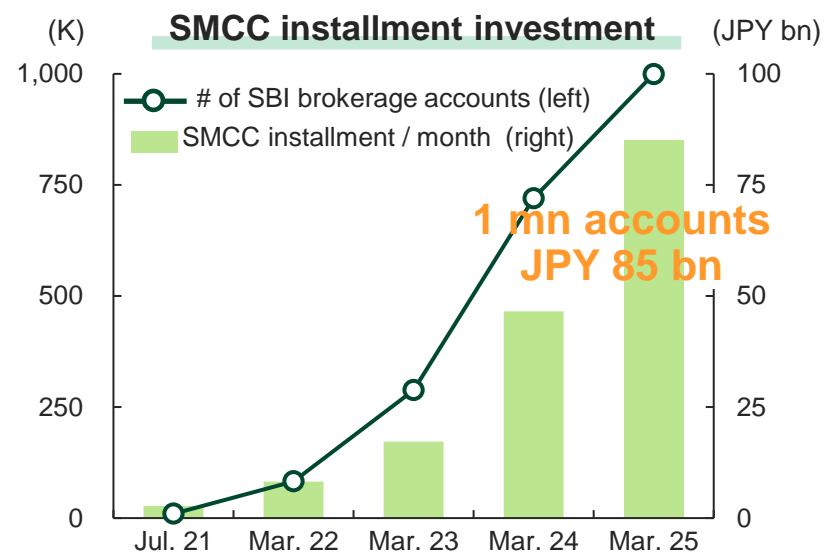
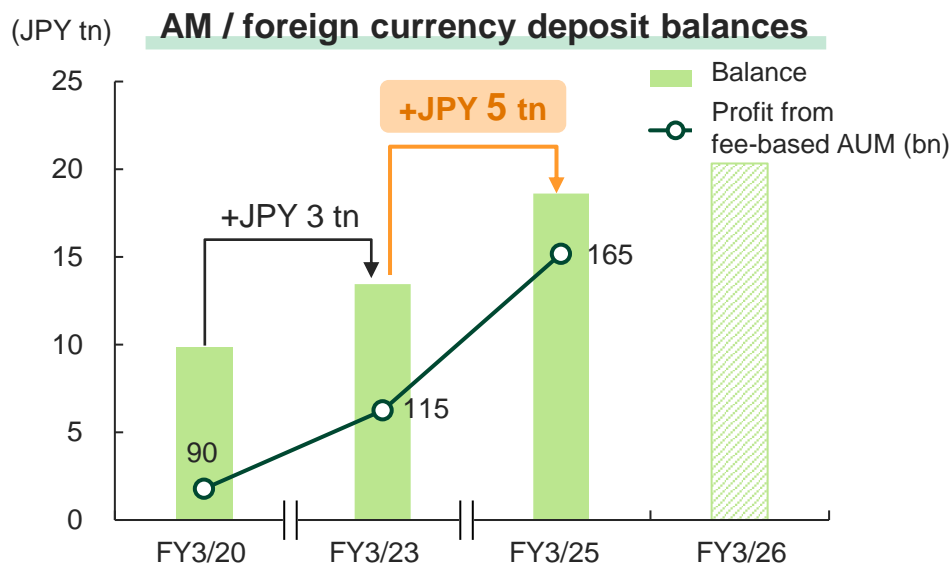
*1 Excl. the radical allowance on interest repayment

*2 Investment trusts, fund wrap, discretionary portfolio management, and joint managed money in trust

*3 FY3/25 and FY3/26 target are cumulative for Medium-Term Management Plan

Progress of the Plan (1)

Wealth management business



Comparison* ¹ (FY3/25)	SMBC Group	FY3/26 plan	Bank A Group	Bank B Group
AM balances (Funds, FW, etc.)	JPY 16.5 tn	JPY 17.6 tn	JPY 6.4 tn* ²	JPY 9.4 tn
Credit card sales handled	JPY 39 tn	JPY 43 tn	JPY 18 tn	—
Finance balances	JPY 2.0 tn	JPY 2.2 tn	JPY 1.5 tn	JPY 0.3 tn

Awards



J.D. Powers 2025
Personal Asset Management
Customer Satisfaction Survey*³
National banking sector

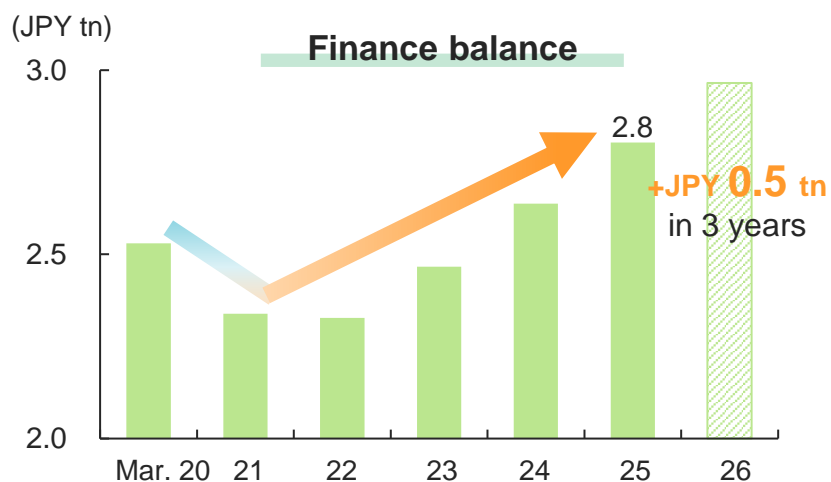
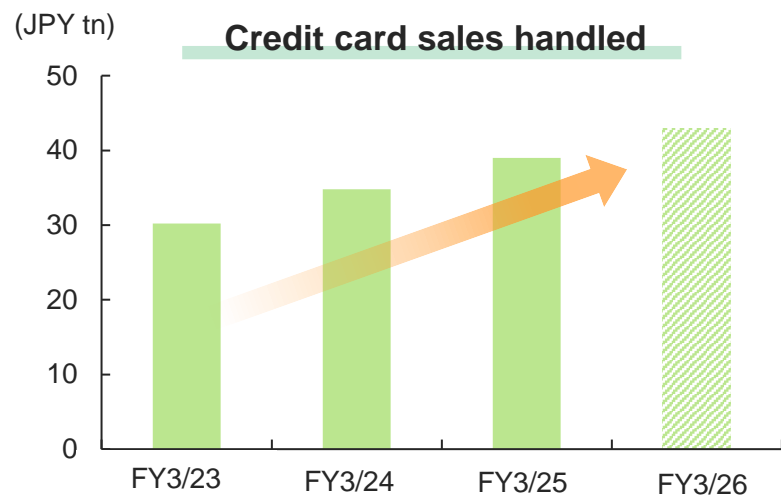


HDI-Japan
Web Support/Contact Points
3 Stars in 9 consecutive years

*1 Based on disclosure materials *2 Balance of fund wraps refers Japan Investment Advisers Association "Status of Assets Under Contract (Wrap Accounts)" *3 Based on survey response from 2,477 people who manage assets at nationwide banks (japan.jdpower.com/awards)

Progress of the Plan (2)

Payment business / Consumer finance



Cost control

Overhead ratio

FY3/23
87%

△12%

FY3/26
75%

Channel cost

Branch cost
(per branch)

(46)%

of STOREs

121 STOREs

Cost reduction^{*1}

JPY (28) bn

Mortgage loan

Digitalize loan management / contract
Improve profitability through consulting

Expenses^{*2}

(JPY bn)

923.2

FY3/23

Revenue-linked cost

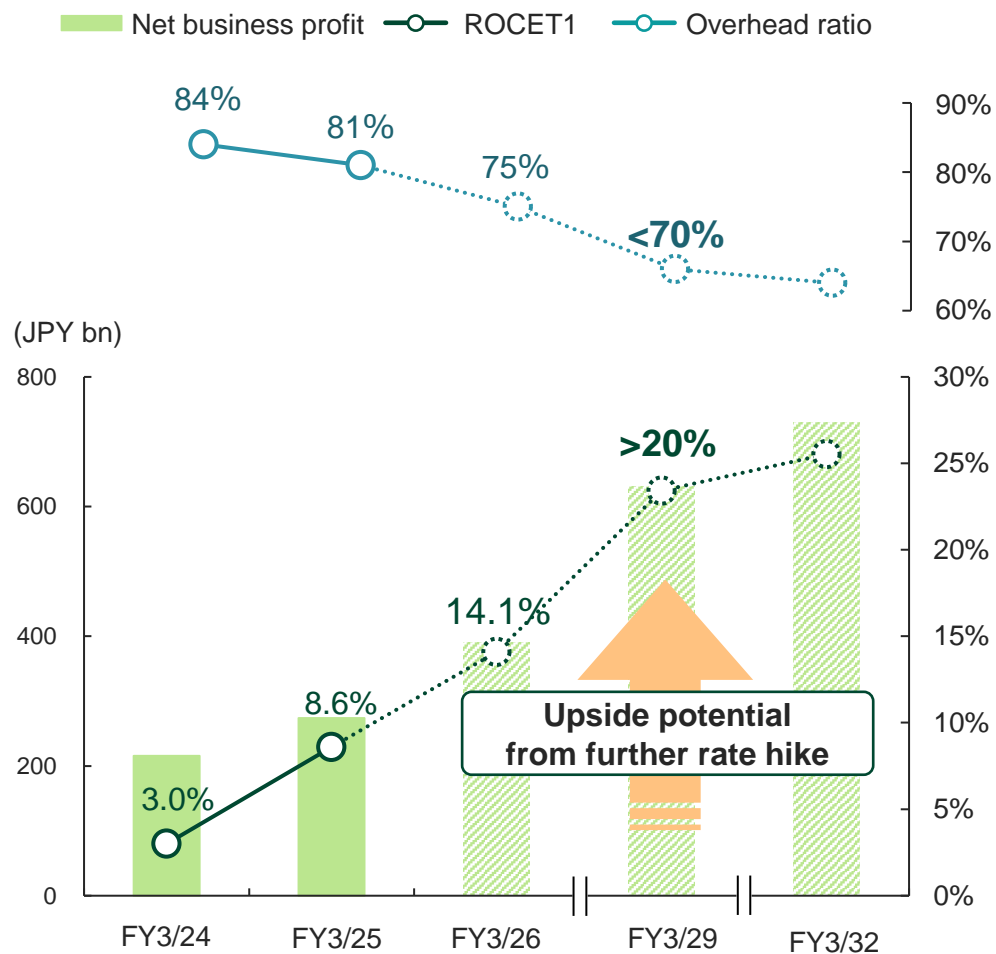
Channel cost reduction

1,120.9

FY3/26

Long term aspiration

Net business profit and ROCET1



1

Olive

Expand and leverage platform

2

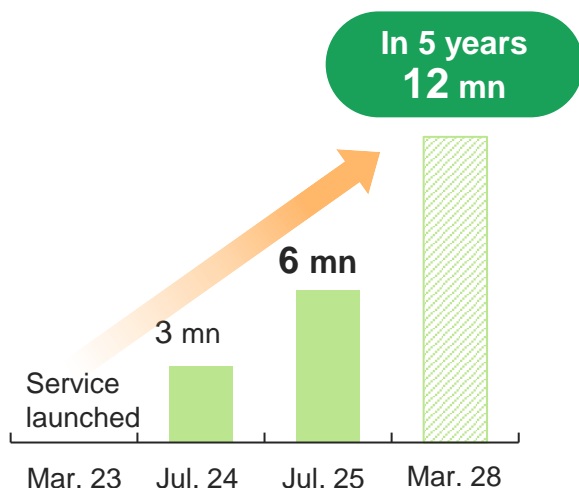
Wealth Management business

Further strengthen
group-based operation

Enhance competitiveness
by upgrading each strategy

Progress of Olive

of accounts



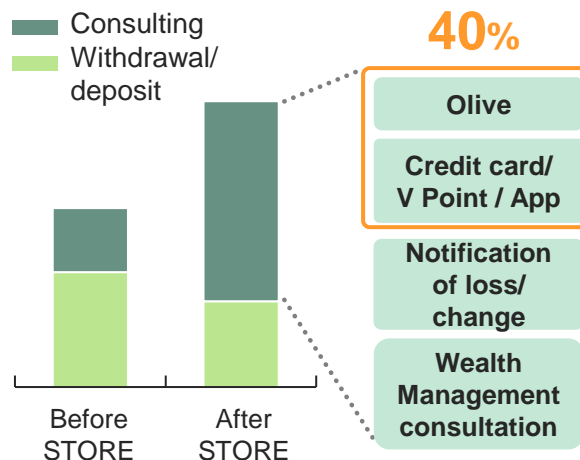
Positive impact from Olive

Change after the service launched

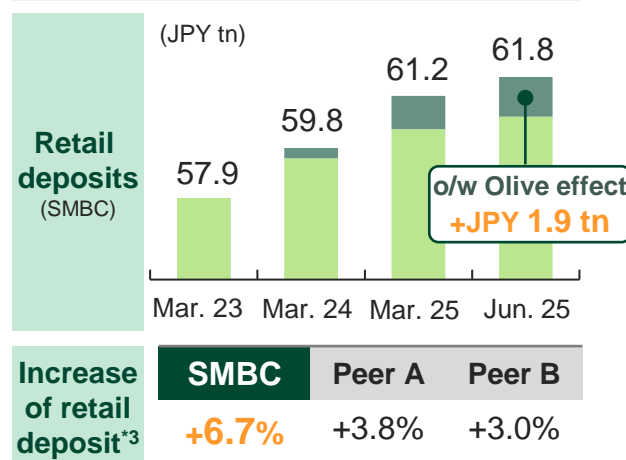
	After Olive
Salary transfers ^{*1}	+7%
Money transfer via App ^{*1}	+15%
New customers in urban areas ^{*2}	Approx. x10

Hybrid of Olive and STORE

Purpose of visiting STORE



Increase in deposits



Expected profit

Net business profit

FY3/25: Achieved a single-year profit

FY3/26: JPY 20 bn

Next mid-term plan (FY3/29)

JPY 80 bn

Assumption of policy rate: 0.5%

Deposit income

Deposit balance
>JPY 13 tn

Margins: 40bps

Further
upside with
rate hikes

Deposit
income
+ JPY 50 bn

Payment revenue

Sales handled
+JPY 5 tn

Credit card
Usage rate ↑
Unit price ↑

Payment
revenue
+JPY 10 bn

Expected to generate
other related earnings
(e.g. wealth management business)

*1 For accounts switched to Olive within a year of launch, comparison of the month immediately pre-switch vs Apr.25 month-end.

*2 Comparison of the number of new account during Mar.22-Feb.23 and Mar.24-Feb.25. *3 Change from Mar.23 to Jun.25.

Business expansion centered on Olive

Leverage platform



Flexible Consulting

Comprehensive mobile service

Olive



Expand platform



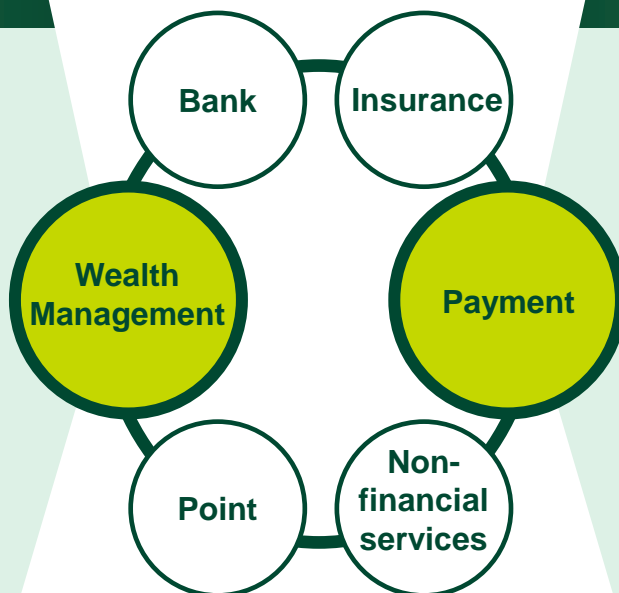
**Card payment
No.1**

**Code payment
No.1**

**Choose convenient
channel for you**

Your own advisor

**Your own
professional team**



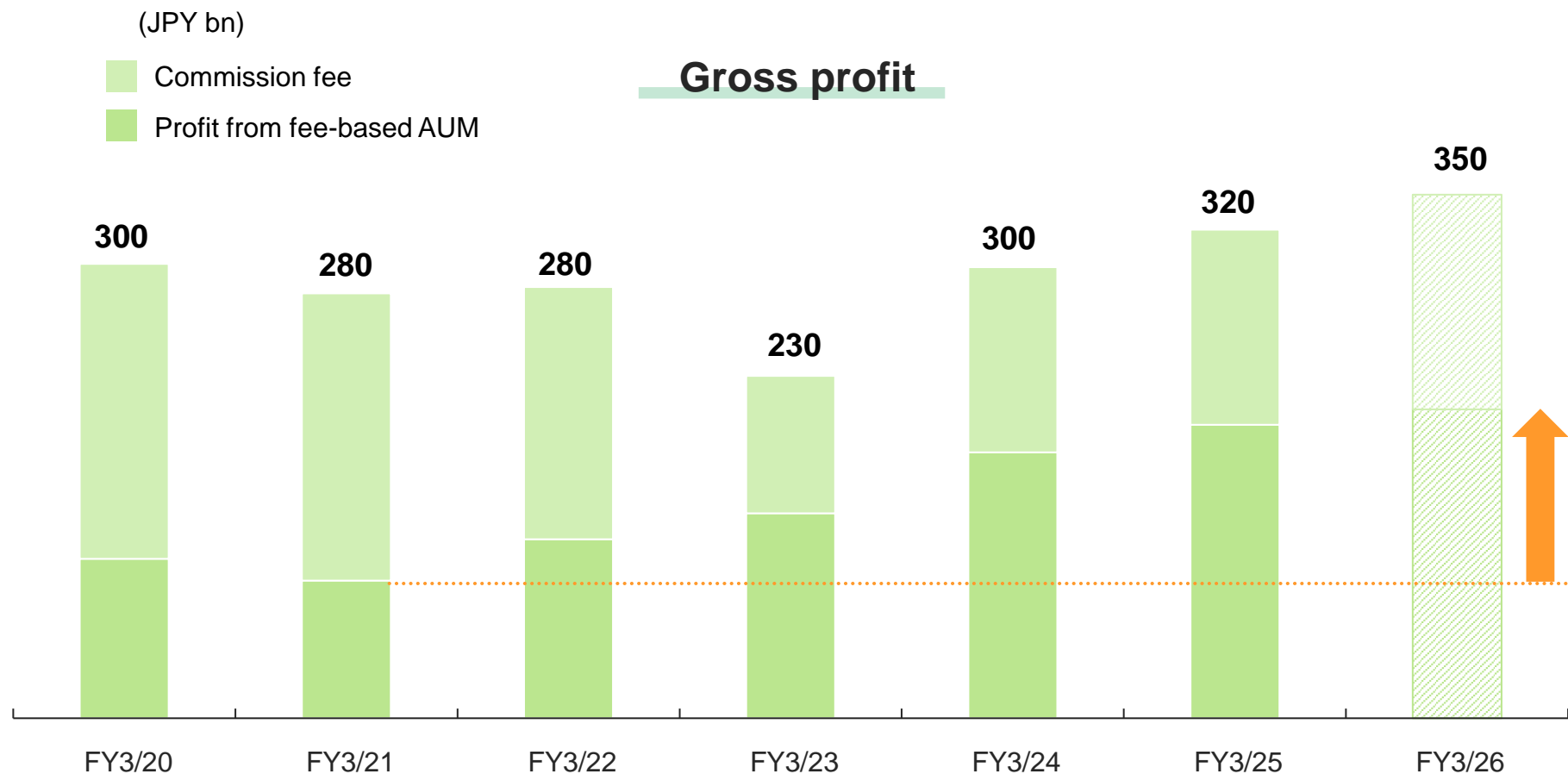
**Special benefits for
SMCC on PayPay**

**Olive comes standard
with PayPay**

**Points interchangeable
with each other**

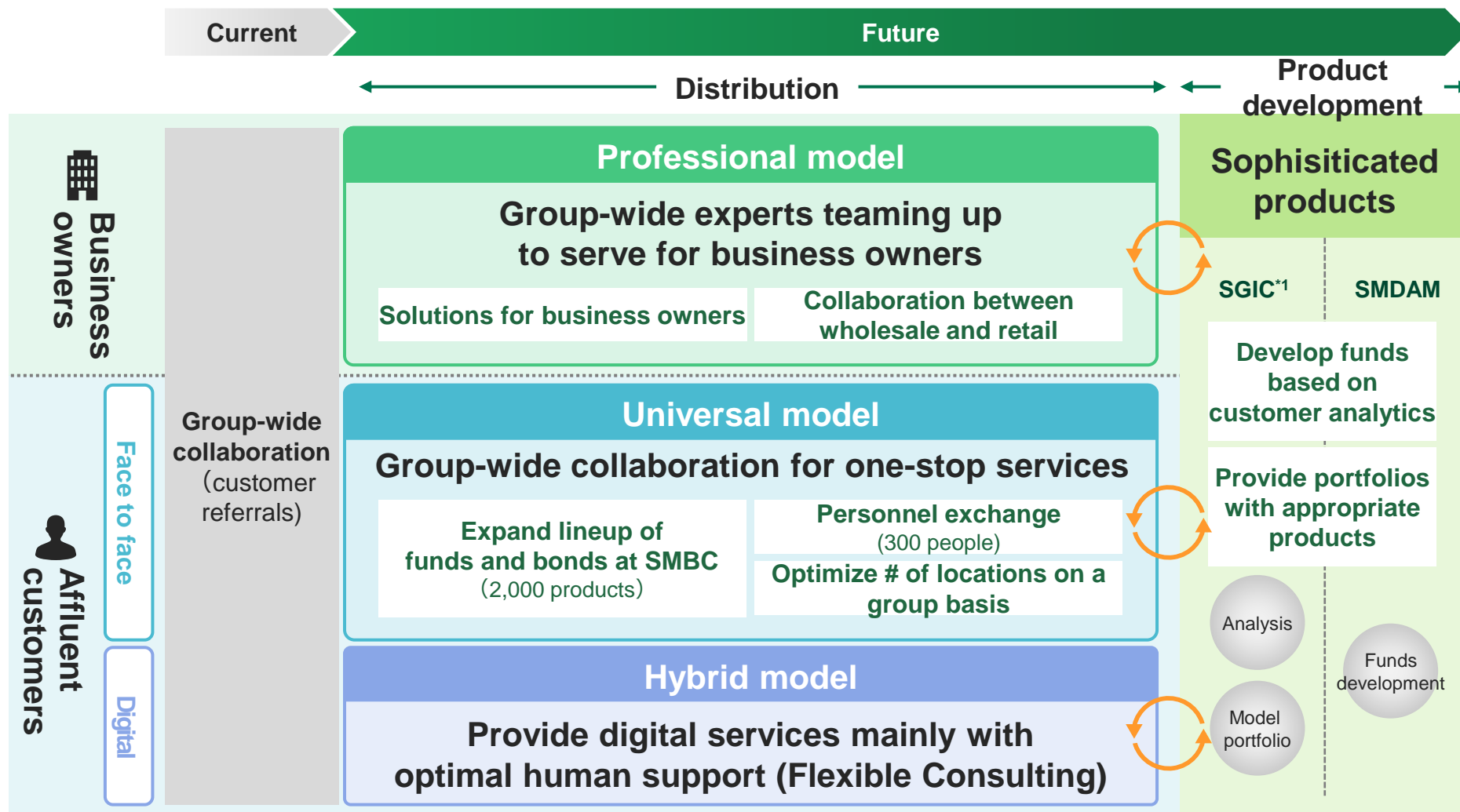
Wealth management business

Shift to fee-based AUM business with medium- to long-term diversified investments



Direction of wealth management business

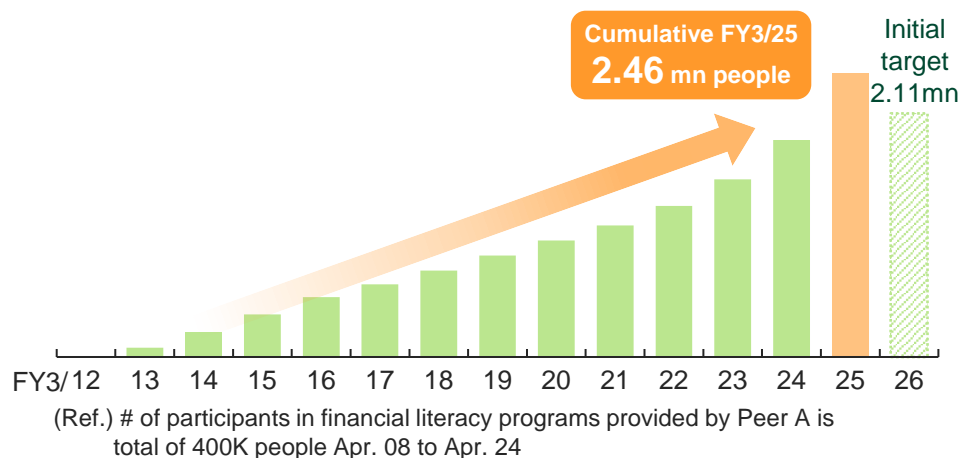
Provide optimal solutions for diverse customer needs by strengthening group-based operation



Efforts to create social value

Improve financial literacy

of participants in financial literacy program

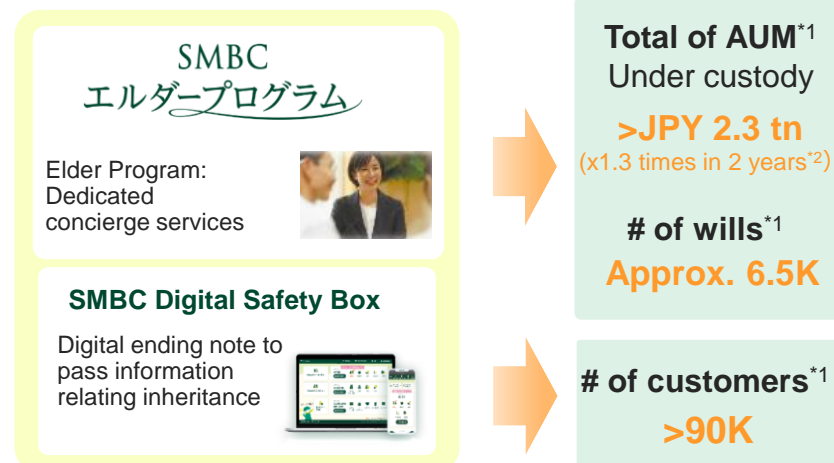


Lectures on preventing financial crime

Outreach lectures for junior / high school students

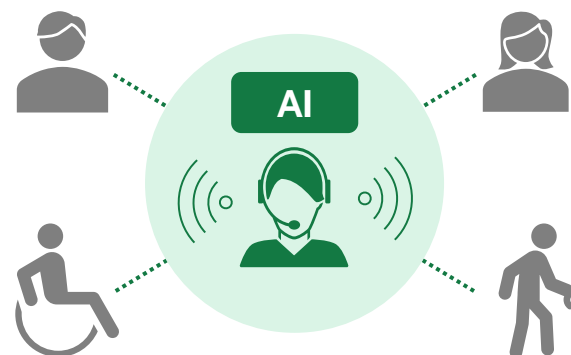


Preparation for 100-year life era



Improve accessibility with AI

Realize an easy-to-use, always-connected call center for everyone




*1 Results of Jun. 25 *2 Comparison between Jul. 23 and Jul. 25



Global

Yoshihiro Hyakutome,
Deputy President and Executive Officer

Keiichiro Nakamura,
Senior Managing Executive Officer



Medium-Term Management Plan

Strategy

Vision

A solution provider with Japan/Asia Edge

Key Strategies

Focus on growing area / Drive growth with quality

Transformation

- Strengthen global CIB and S&T
: accelerate collaboration with Jefferies

Growth

- Realize growth through Multi-Franchise Strategy
- Create new businesses contribute to medium- to long term growth

Quality builds Trust

- Enhance management base
: build foundation linked to business diversification and complexity



Pursue social value

Financial target*1

ROCET1

FY3/26

8%

FY3/25

7.7%*2

Net business profit

FY3/26

JPY **585** bn

FY3/25

JPY **592** bn

RWA

In 3 years

+JPY **3.9** tn

by FY3/25

+JPY **1.2** tn

KPI

	FY3/23	FY3/25	FY3/26 target
Net business profits from overseas securities	JPY 22 bn	JPY 25.8 bn	JPY 49 bn
Net business profit of the Americas Division	USD 1,344 mn	USD 1,653 mn	USD 1,844 mn
Share of U.S security IG corporate bonds*3 issued	2.3%	3.4%	3.5%
ROE of investees in Asia*4	(0.4)%	3.3%*4	9.5%
Net income of investees in Asia	JPY (1) bn	JPY 19 bn	JPY 46 bn
Social Value*5	JPY 4.8 tn	JPY 10.1 tn	JPY 10.5 tn
Sustainable finance			

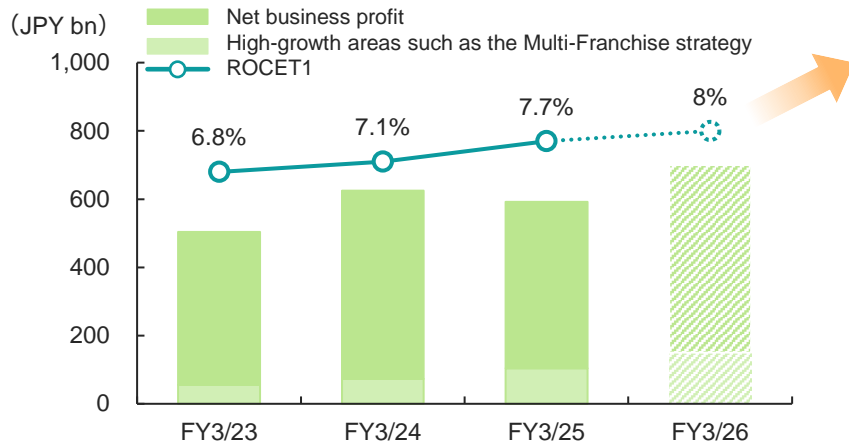
*1 Assumption of FY3/25 USD1=JPY 120 *2 Excl. the sales of low-profit assets *3 Investment Grade

*4 Excl. the impairment of goodwill *5 FY3/25 and FY3/26 target are cumulative for Medium-Term Management Plan

Medium-Term Management Plan

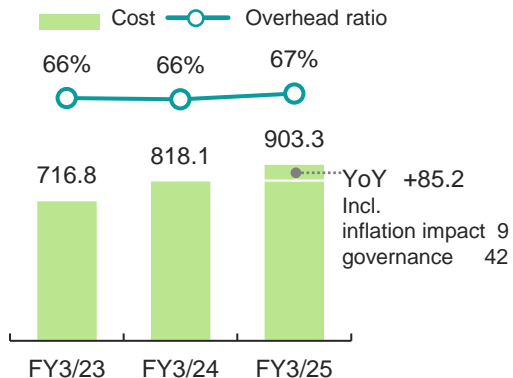
Financial result*1

● Improve ROCET1 by reallocating assets



Cost control*2

● Keep overhead ratio flat through gross profit growth and cost reduction



Cost Control Initiatives

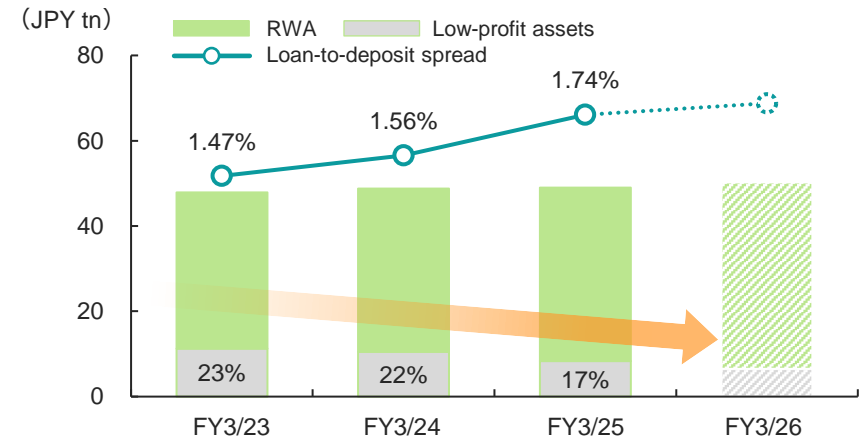
FY3/25
Reduce JPY (180) bn

Operations Hub in India

Consolidate operations and improve the overhead ratio

Initiatives to improve capital efficiency*3

● Improve profitability of the balance sheet by accelerating reduction of low-profit assets



FY3/25	RWA Reduction	ROCET1 impact
Total low-profit assets	JPY (2.2) tn	+21bp
non-Japanese	JPY (0.9) tn	+9bp
Japanese	JPY (0.7) tn	+4bp
Project Finance, etc.	JPY (0.6) tn	+8bp

FY3/26

- Accelerate reductions through profitability criteria reviews and client-specific action plans
- Reallocate capital to high-margin, high-growth areas

*1 After adjustments of the changes in exchange rates, excl. the sales of low-profit assets for FY3/25

*2 Excl. the consolidation of OTO/SOF and the sales of project finance in Europe

*3 FX rate is fixed at JPY 140 each fiscal year

Transformation: CIB business

Enhance business model

Achievement

- Steadily expanding profitable fee business

League table for non-Japanese IG DCM

Issuance share		Rank	
Americas		Americas	
FY 3/23	FY 3/25	FY3/23	FY3/25
2.3%	3.4%	# 14	# 10

Medium- to long-term direction

Improve
B/S profitability

High-profitable
businesses

Asset-turnover/
OTD



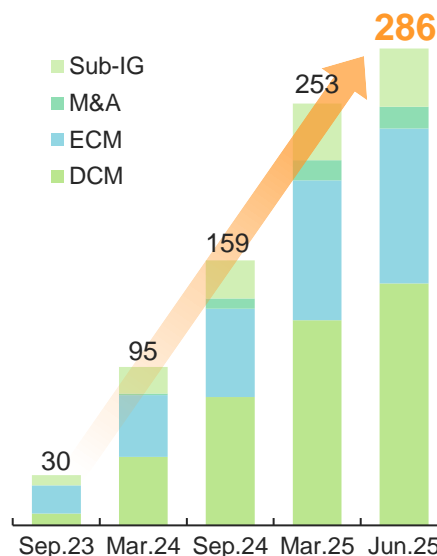
Enhance
non-asset businesses

Collaboration with
Jefferies

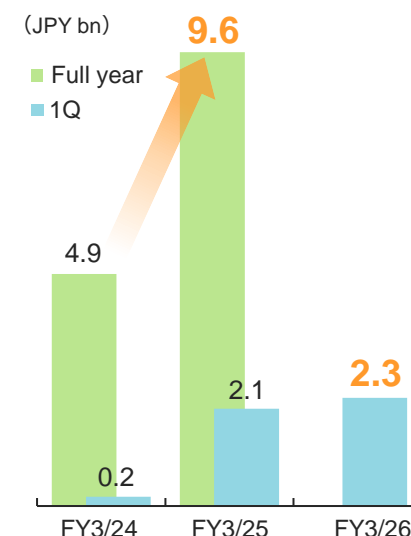
Transaction banking

Collaboration with Jefferies

of collaborated deals



Profit from collaborated primary deals^{*1}



Example of collaborated deal

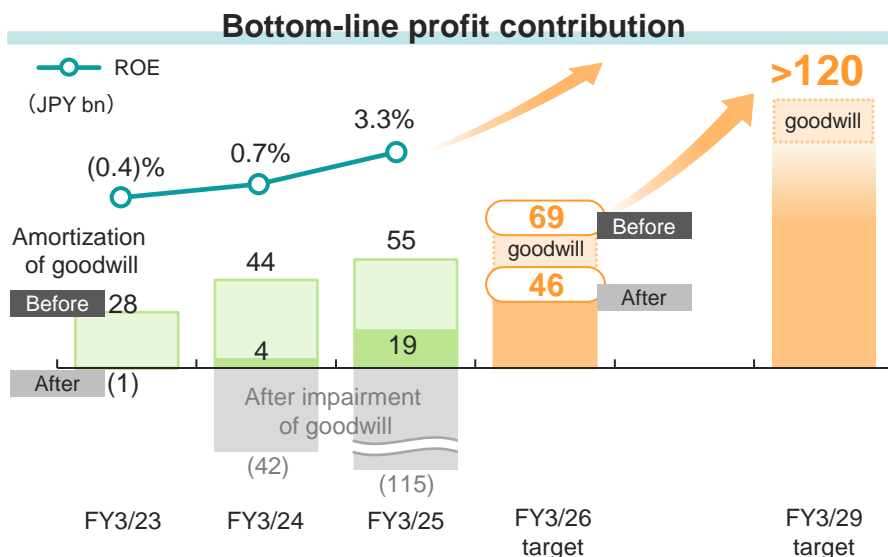


- Acquisition of Daisy Group's B2B Business by Virgin Media O2, a Leading UK Telecom Operator
- SMBC leveraged its strong client relationship to secure roles as Active Bookrunner and Sustainability Coordinator, reflecting its ESG financing expertise
- Jefferies served as Financial Advisor

^{*1} Profit attributable to SMBC Group from collaborated deals with Jefferies

Growth: Multi-Franchise Strategy

Profit target

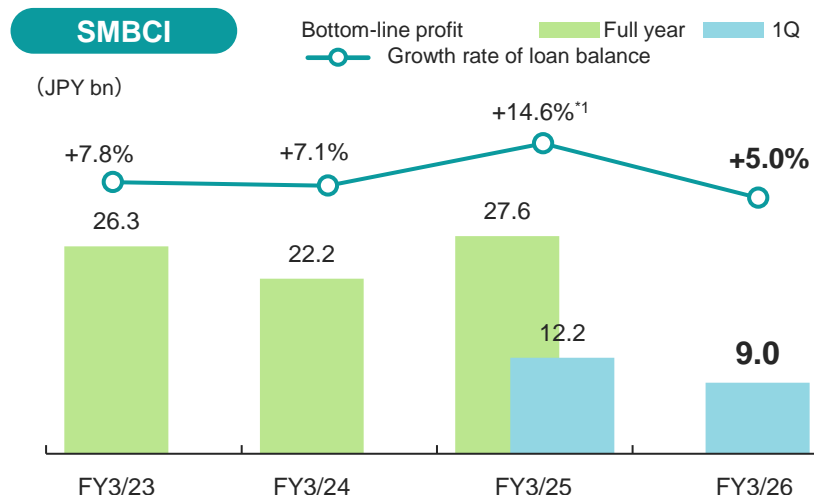


Actions towards FY3/29

● Allocate resources to support the growth strategy

Governance enhancement	<ul style="list-style-type: none"> Strengthen talent deployment in critical areas Build and secure a global retail talent pool
The SMBC advantage	<ul style="list-style-type: none"> Share our knowledge across retail and wholesale Develop services leveraging the Japan Edge
Funding support	<ul style="list-style-type: none"> Support asset growth overwhelming market (capital raising and debt funding support)
India strategy	<ul style="list-style-type: none"> Cover all segments together with YES BANK Accelerate the growth strategy including deeper collaboration with existing investees

Indonesia



Drastically strengthen retail business

- Net income for 1H FY3/26 declined due to forward-looking provisions of JPY 1.4 bn to prepare for specific borrowers
- Currently focused on acquiring low-cost deposits from corporate and retail customers and on expanding retail loans incl. OTO/SOF
- Aim to maintain bottom-line profit level for FY3/26 by improving loan spreads and funding costs and enhancing collections

Growth: Multi-Franchise Strategy

India

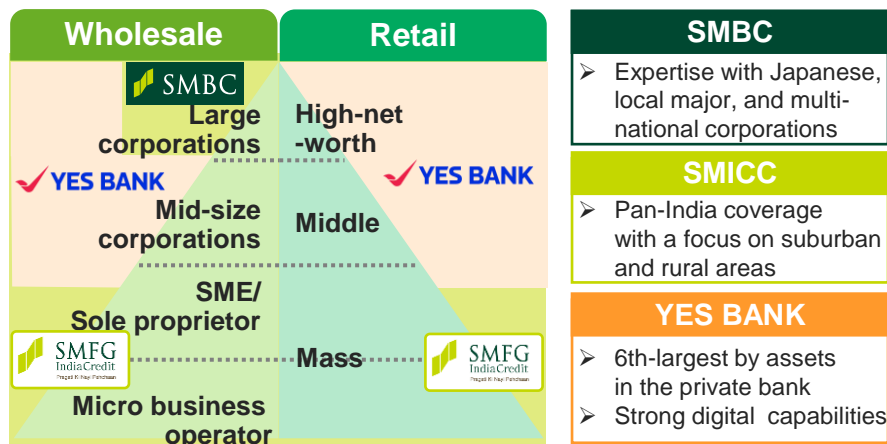
Established India Division (Apr.25)

- Accelerate our growth strategy in India
- Achieve full-coverage across all customer segments through our investment in YES BANK
- Streamline operations with a new operations hub

High growth potential

Real GDP growth forecast *1(2026)	India	China	U.S.	Japan
	6.5%	4.1%	2.0%	0.8%
	(2022)		(2047)	
GDP(nominal) *1	USD 3.4 tn		USD 32 tn	
GDP ranking*1	# 5		# 2	

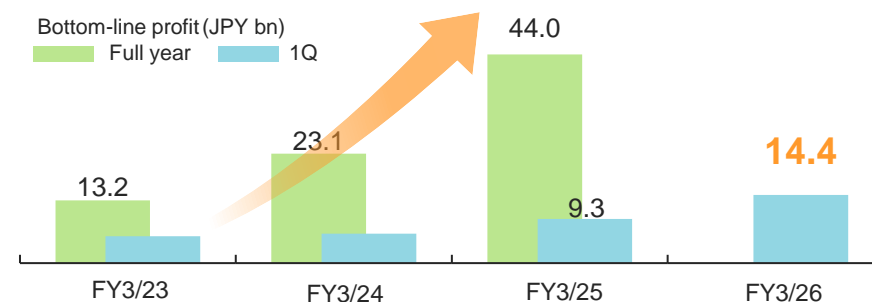
Coverage area in India



Investment in YES BANK

- Regulatory approvals secured; once final conditions are met, share acquisition and board appointments to follow; YES BANK to become an equity-method affiliate.

Financial Result Entered to a growth phase



Expected collaborations after investment

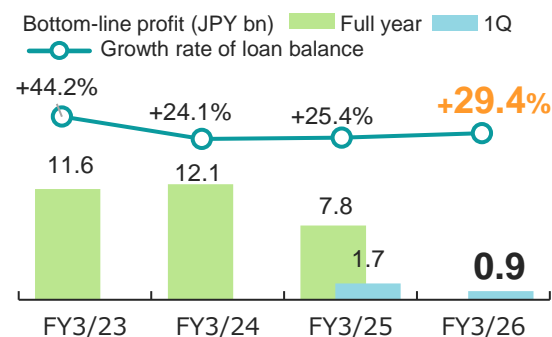
Lower Funding Costs

Cross-Border Collaboration

Enhanced Governance

External ratings upgraded by 1–2 notches following our investment announcement

SMICC



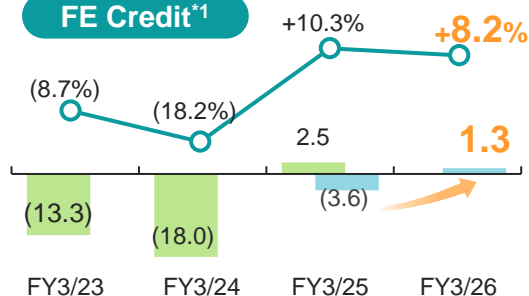
- Strong loan growth
- Lower earnings in FY3/25 resulted from higher credit costs, primarily in unsecured loans
- Stable loan and profit growth by strengthening secured-lending

Growth: Multi-Franchise Strategy, Alternative Investment

Vietnam

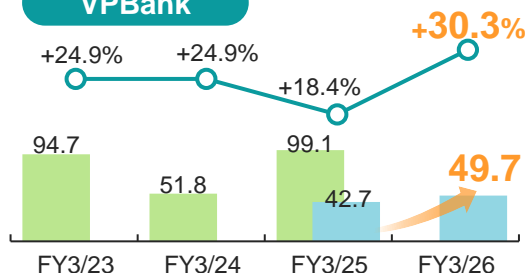
Bottom-line profit (JPY bn) Full year 1H
Growth rate of loan balance

FE Credit*1



- Governance enhancement through management renewal
- Loan growth recovering
- Credit cost ratio*2 improving

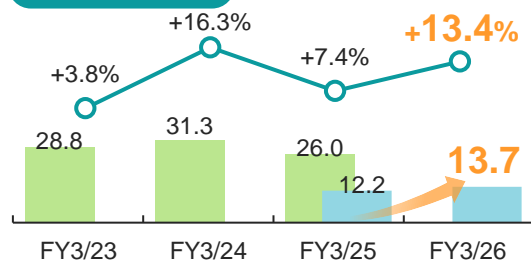
VPBank



- Loans grew significantly
- Improved asset-quality reduced credit costs; bottom-line profit of 1H increased significantly

Philippines

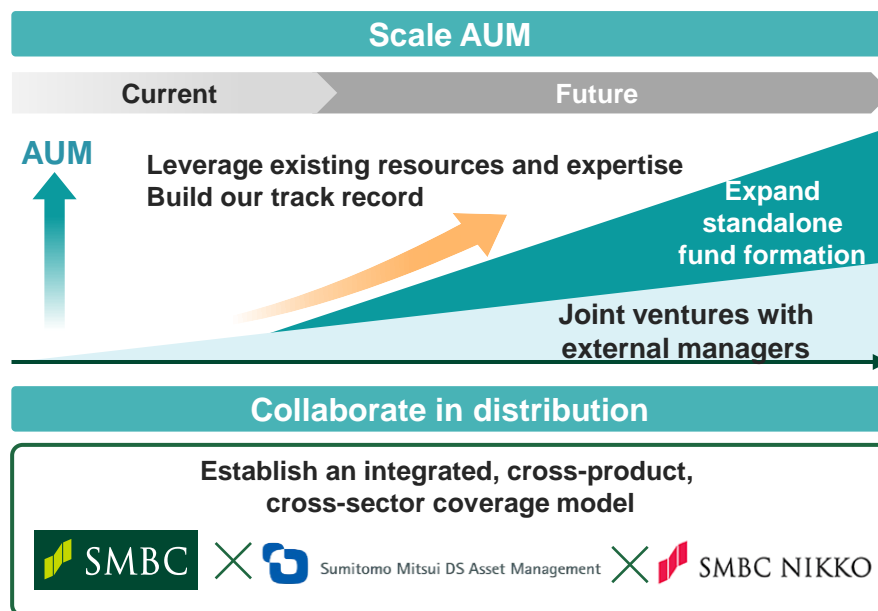
RCBC



- Steady loan growth, primarily in retail
- Lower funding costs and expand NIM by reducing high-cost deposits

Alternative investment

- Expand high-ROE, asset-light asset management



Build a global asset management platform in private markets

Initiatives leveraging our franchise and edge

LBO	<ul style="list-style-type: none"> • Jul.24 : Launched a European private credit fund • May.25 : Launched a U.S. private credit JV
Real Estate	<ul style="list-style-type: none"> • Sep.25 : Plan to launch of an Asia real estate debt fund
Aircraft	<ul style="list-style-type: none"> • Jan.24 : Established a JV between SMBC Aviation Capital and a Canadian pension fund

Global Markets

Arihiro Nagata,
Senior Managing Executive Officer



Medium-Term Management Plan

Strategy

Vision

Enhance risk-taking skills for our investment portfolio while continuously supplying clients with high level of value as a market risk professionals

Key initiatives

Portfolio management

- Analyze how the markets will evolve based on the Three “I”s*1
- Maximize profits by dynamic rebalance

Sales & Trading

- Respond to complicated clients’ needs
- Improve global presence via capability upgrades

Foreign Currency B/S Management

- Detect changes in the funding environment
- Manage focusing on stable and effective balance sheet

Financial target

ROCET1

FY3/26

15%

FY3/25

20.9%

Net business profit

FY3/26

JPY **340** bn

FY3/25

JPY **474.5** bn

RWA

In 3 years

+JPY **1.4** tn

by FY3/25

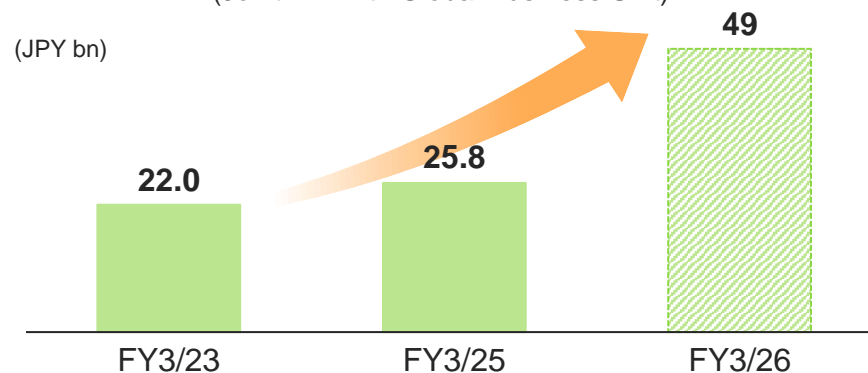
+JPY **1.0** tn

**Increase net business profit
aiming to exceed ROCET1 target continuously**

KPI

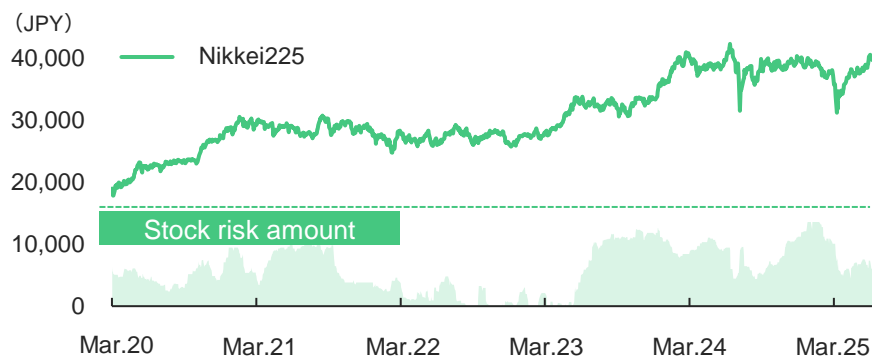
Net business profit from overseas securities

(Joint KPI with Global Business Unit)

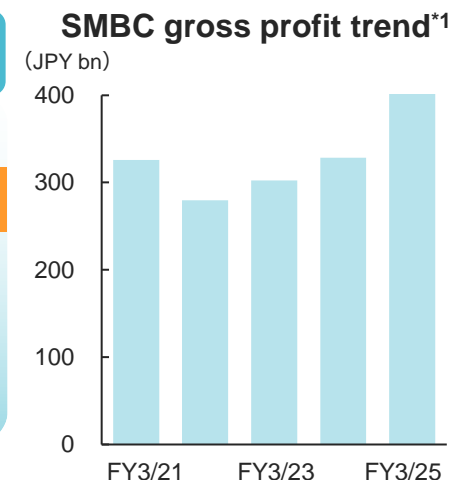
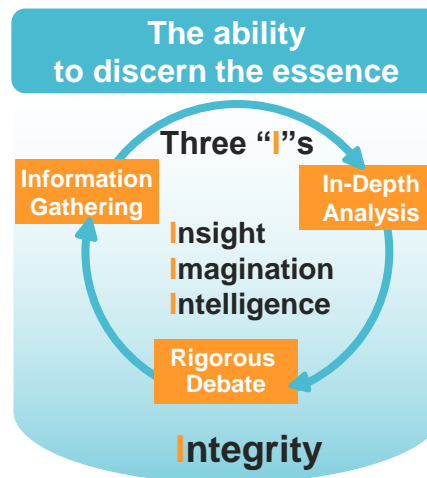


Portfolio management

Leverage our investment capabilities to navigate market volatility with agility



Engage the market with integrity and earn fair



Building an organization of world-class professionals



Sales & Trading

■ Improve global presence by leveraging Japan-specific advantages, scaling U.S. operations, and enhancing our client base and solution delivery.

Capability Upgrades

Client reach

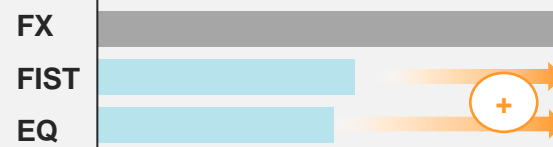
Enhance cross-selling

Accelerate Onboarding



Product solutions

Expand the product lineup



Trading

Improve global presence

Scale-up

Americas

Edge

Japan
Asia

EMEA

S&T profit

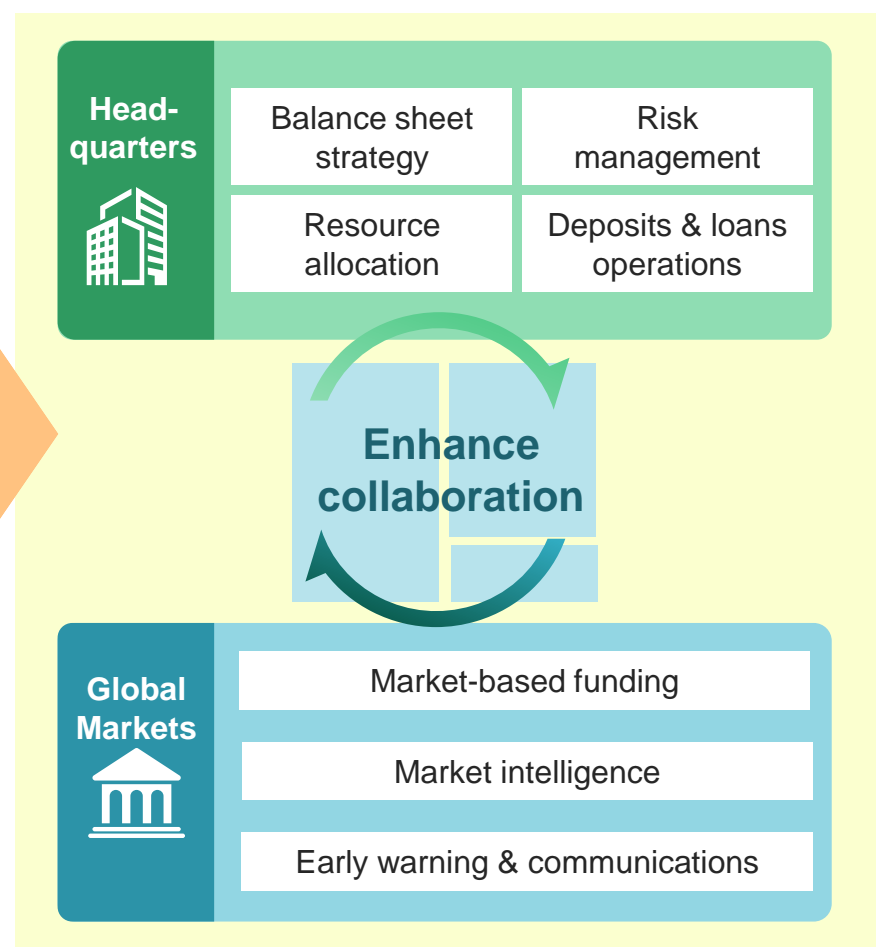
SMBC Nikko
SMBC

FY3/25 FY3/29 target FY3/32 target

Foreign currency B/S management

Advance balance sheet management focused on stable funding and capital efficiency

As of Mar. 10		As of Mar. 25	
(USD bn)		(USD bn)	
99	72	Interest earning assets	Deposits
Interest earning assets	Deposits	352	269
Foreign Currency B/S			Mid- to long-term funding 146
(JPY tn)		(JPY tn)	
Interest earning assets	Deposits	Interest earning assets	Deposits
54	69	68	131
JPY B/S			



CFO Session

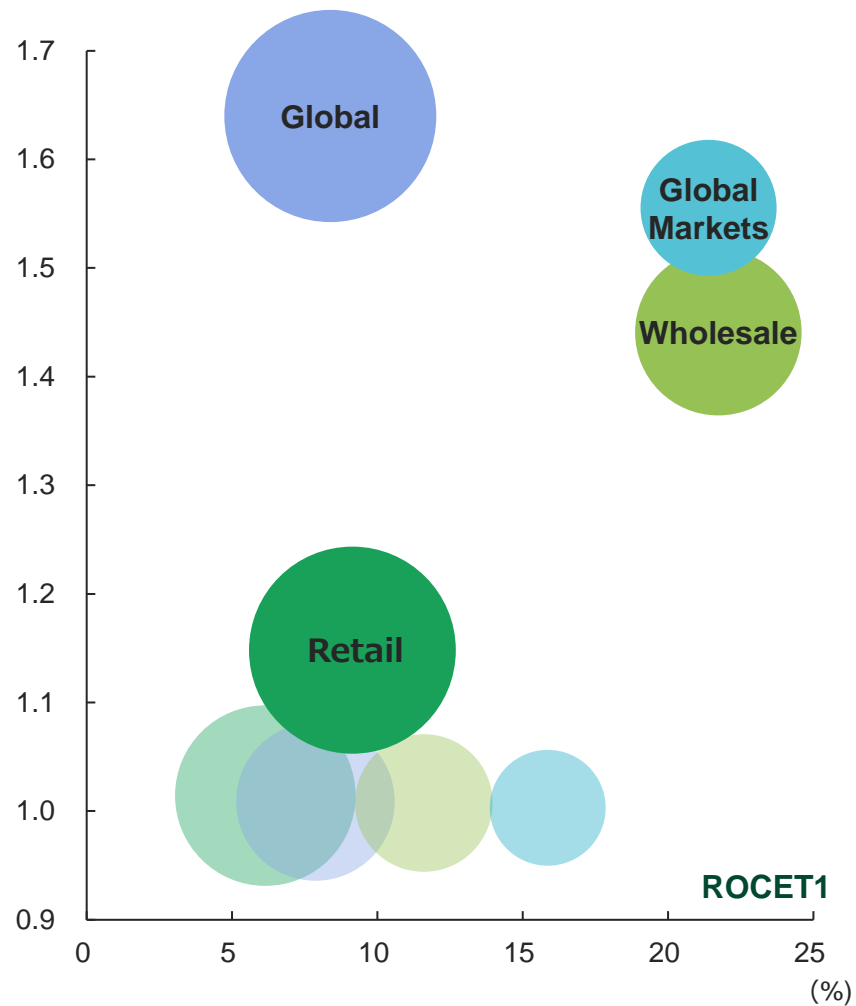
Kazuyuki Anchi,
Group CFO



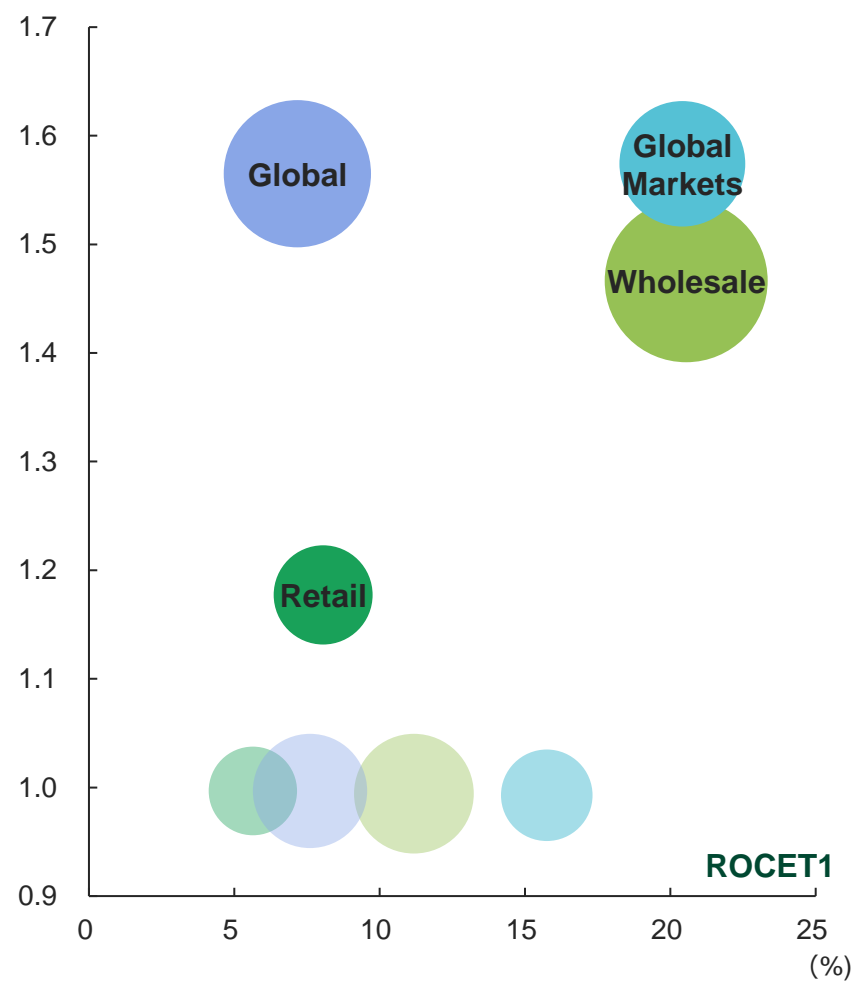
Presentation Summary

Profit and ROCET1 by Business Unit*1 (trajectory from FY3/18 to FY3/25)

Gross profit

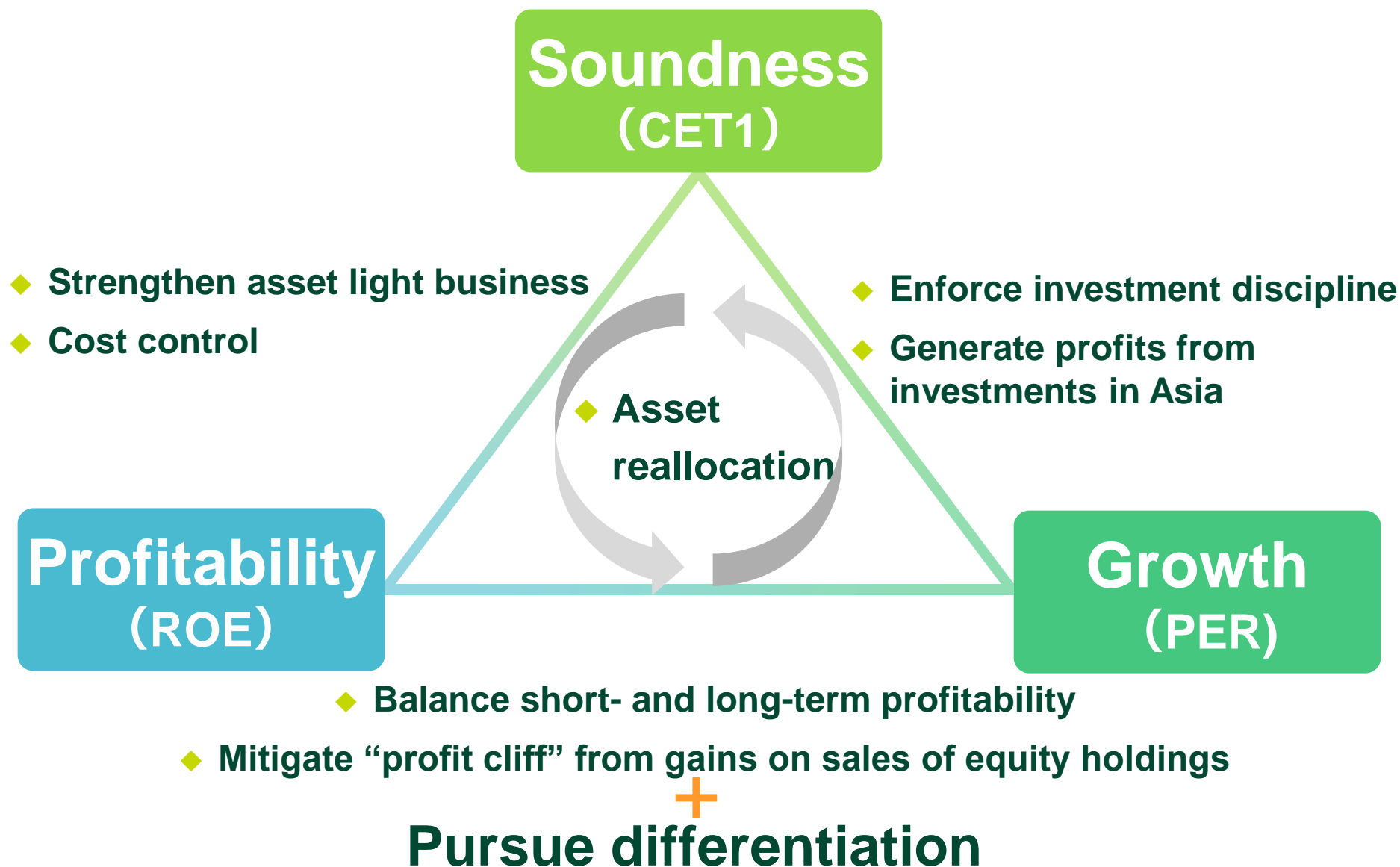


Net business profit



*1 FY3/25 figures indexed to FY3/18=1. Bubble size is proportional to the profit level

Key focus areas for CFO/CSO



Financial result / Capital

Result of 1Q FY3/26

- ◆ Progress rates for both consolidated business profit and bottom-line profit are 29%
- ◆ The anticipated negative impact of JPY 100 bn from U.S. tariffs has not yet materialized
 - Customer sentiment remained favorable in 2Q. The negative impact is not expected to materialize if the current environment continues.

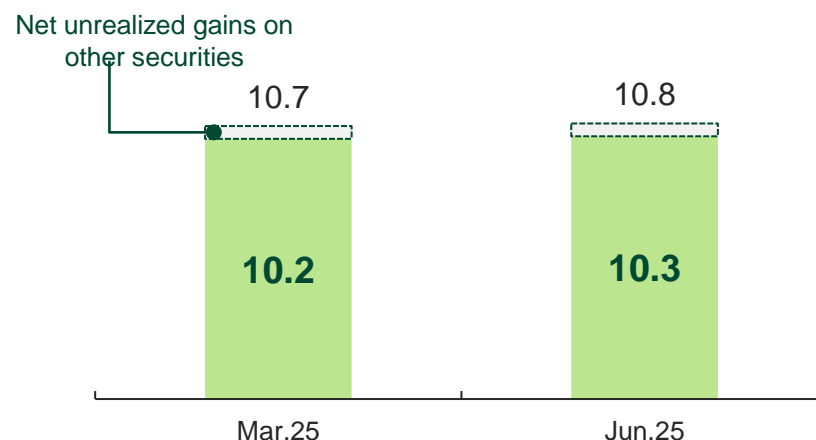
Estimated impact of the U.S. tariffs

		Assumption		Impact	Jun.25
		Initial	Revised		
Rates	10-year JGB (%)	1.5	1.3	(15.0)	1.43
FX	USD (JPY)	145	140	(12.5)	144.81
Stock	Nikkei index (JPY)	41,000	37,000	(35.0)	40,487
Business	Wealth management, Domestic wholesale, Multi-Franchise strategy			(37.5)	
Bottom-line profit				(100)	bn

Capital

- ◆ CET1 ratio is 10.3% as of Jun.25
 - ✓ The impact of YES BANK investment is not reflected yet, but it has been already included in capital allocation for FY3/26. CET1 ratio will be maintained approx. 10% even after investment.
- ◆ Basic capital policy is unchanged

Finalized Basel III basis (financial target) (%)



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.

Exchange rates (TTM)

	Mar.24	Mar.25
USD	151.33	149.53
EUR	163.24	162.05

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