

## Assets and Liabilities (Consolidated)

Sumitomo Mitsui Financial Group, Inc. and Subsidiaries

### Deposits and Negotiable Certificates of Deposit Year-End Balance

| March 31                           | Millions of yen |               |
|------------------------------------|-----------------|---------------|
|                                    | 2026            | 2025          |
| Domestic operations:               |                 |               |
| Liquid deposits                    | ¥ 103,347,204   | ¥ 103,292,633 |
| Fixed-term deposits                | 25,423,136      | 21,846,701    |
| Others                             | 11,288,547      | 10,222,279    |
| Subtotal                           | 140,058,888     | 135,361,614   |
| Negotiable certificates of deposit | 2,985,452       | 4,264,295     |
| Total                              | ¥ 143,044,340   | ¥ 139,625,909 |
| Overseas operations:               |                 |               |
| Liquid deposits                    | ¥ 28,602,787    | ¥ 23,299,582  |
| Fixed-term deposits                | 16,771,505      | 12,656,738    |
| Others                             | 241,060         | 180,715       |
| Subtotal                           | 45,615,352      | 36,137,036    |
| Negotiable certificates of deposit | 12,681,680      | 12,911,096    |
| Total                              | ¥ 58,297,033    | ¥ 49,048,133  |
| Grand total                        | ¥ 201,341,373   | ¥ 188,674,042 |

- Notes: 1. Domestic operations comprise the operations of the Company, its domestic consolidated banking subsidiaries (excluding overseas branches), and other domestic consolidated subsidiaries.  
2. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.  
3. Liquid deposits = Current deposits + Ordinary deposits + Savings deposits + Deposits at notice  
4. Fixed-term deposits represents Time deposits

### Balance of Loan Portfolio, Classified by Industry Year-End Balance

| March 31                                              | Millions of yen |         |               |         |
|-------------------------------------------------------|-----------------|---------|---------------|---------|
|                                                       | 2026            |         | 2025          |         |
| Domestic operations:                                  |                 |         |               |         |
| Manufacturing                                         | ¥ 11,085,151    | 15.89%  | ¥ 10,501,900  | 16.11%  |
| Agriculture, forestry, fisheries and mining           | 310,566         | 0.45    | 252,927       | 0.39    |
| Construction                                          | 1,094,715       | 1.57    | 965,649       | 1.48    |
| Transportation, communications and public enterprises | 6,815,792       | 9.77    | 6,463,951     | 9.91    |
| Wholesale and retail                                  | 6,165,957       | 8.84    | 5,245,927     | 8.04    |
| Finance and insurance                                 | 5,546,738       | 7.95    | 4,119,863     | 6.32    |
| Real estate, goods rental and leasing                 | 16,290,482      | 23.36   | 14,921,487    | 22.88   |
| Services                                              | 5,263,256       | 7.55    | 4,999,496     | 7.67    |
| Municipalities                                        | 936,539         | 1.34    | 506,882       | 0.78    |
| Others                                                | 16,239,965      | 23.28   | 17,227,348    | 26.42   |
| Subtotal                                              | ¥ 69,749,166    | 100.00% | ¥ 65,205,435  | 100.00% |
| Overseas operations:                                  |                 |         |               |         |
| Public sector                                         | ¥ 920,537       | 1.92%   | ¥ 638,037     | 1.39%   |
| Financial institutions                                | 3,665,455       | 7.65    | 3,756,570     | 8.18    |
| Commerce and industry                                 | 39,244,927      | 81.97   | 37,323,426    | 81.26   |
| Others                                                | 4,049,127       | 8.46    | 4,212,769     | 9.17    |
| Subtotal                                              | ¥ 47,880,048    | 100.00% | ¥ 45,930,803  | 100.00% |
| Grand total                                           | ¥ 117,629,215   | —       | ¥ 111,136,239 | —       |

- Notes: 1. Domestic operations comprise the operations of the Company, its domestic consolidated banking subsidiaries (excluding overseas branches), and other domestic consolidated subsidiaries.  
2. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.

## Reserve for Possible Loan Losses

| <b>March 31</b>                                   | <b>Millions of yen</b> |             |
|---------------------------------------------------|------------------------|-------------|
|                                                   | <b>2026</b>            | <b>2025</b> |
| General reserve                                   | ¥ 666,501              | ¥ 727,715   |
| Specific reserve                                  | 329,379                | 176,280     |
| Loan loss reserve for specific overseas countries | 11,588                 | 21,935      |
| Reserve for possible loan losses                  | ¥ 1,007,469            | ¥ 925,931   |
| Amount of direct reduction                        | ¥ 264,091              | ¥ 242,971   |

## Non-performing loans (NPLs) based on the Banking Act and the Reconstruction Act

| <b>March 31</b>                   | <b>Millions of yen</b> |               |
|-----------------------------------|------------------------|---------------|
|                                   | <b>2026</b>            | <b>2025</b>   |
| Bankrupt and quasi-bankrupt loans | ¥ 90,585               | ¥ 75,234      |
| Doubtful loans                    | 778,253                | 454,767       |
| Substandard loans                 | 480,468                | 351,693       |
| Past due loans (3 months or more) | 70,612                 | 60,843        |
| Restructured loans                | 409,855                | 290,850       |
| Subtotal                          | (1,349,307)            | (881,696)     |
| Normal loans                      | 137,161,712            | 130,080,805   |
| Total                             | ¥ 138,511,020          | ¥ 130,962,501 |
| Amount of direct reduction        | ¥ 264,091              | ¥ 242,971     |

Notes: Definition of loan categories

1. Bankrupt and quasi-bankrupt loans are claims to borrowers who have fallen into bankruptcy due to reasons such as commencement of bankruptcy proceedings, commencement of rehabilitation proceedings, or petition for commencement of rehabilitation proceedings, and other similar claims.
2. Doubtful loans are claims to borrowers who have not yet become bankrupt but whose financial condition and business performance have deteriorated and it is highly probable that the loan principal cannot be collected and interest cannot be received in accordance with the contract, excluding bankrupt and quasi-bankrupt loans.
3. Substandard loans consist of Past due loans (3 months or more) and Restructured loans, excluding bankrupt and quasi-bankrupt loans and doubtful loans.
4. Past due loans (3 months or more) are loans for which the payment of principal or interest has been delayed for three months or more from the day after the agreed-upon payment date, excluding bankrupt and quasi-bankrupt loans and doubtful loans.
5. Restructured loans are loans on which terms and conditions have been amended in favor of the borrower with the objective of assisting the borrower's financial recovery, such as by reducing or exempting interest, postponing interest payment and principal repayment, and forgiving debts, excluding bankrupt and quasi-bankrupt loans, doubtful loans, and past due loans (3 months or more).
6. Normal loans are loans that do not fall under the classification of bankrupt and quasi-bankrupt loans, doubtful loans, past due loans (3 months or more), and restructured loans, and where the borrower has no financial or business performance problems.

Securities  
Year-End Balance

| March 31                        | Millions of yen |              |
|---------------------------------|-----------------|--------------|
|                                 | 2026            | 2025         |
| Domestic operations:            |                 |              |
| Japanese government bonds       | ¥ 9,896,985     | ¥ 11,290,096 |
| Japanese local government bonds | 834,933         | 974,457      |
| Japanese corporate bonds        | 1,350,873       | 1,843,765    |
| Japanese stocks                 | 3,605,828       | 3,148,996    |
| Others                          | 10,849,887      | 12,592,778   |
| Subtotal                        | ¥ 26,538,507    | ¥ 29,849,124 |
| Overseas operations:            |                 |              |
| Japanese government bonds       | ¥ —             | ¥ —          |
| Japanese local government bonds | —               | —            |
| Japanese corporate bonds        | 59,353          | 59,572       |
| Japanese stocks                 | —               | —            |
| Others                          | 12,703,025      | 10,169,246   |
| Subtotal                        | ¥ 12,762,379    | ¥ 10,228,818 |
| Unallocated corporate assets:   |                 |              |
| Japanese government bonds       | ¥ —             | ¥ —          |
| Japanese local government bonds | —               | —            |
| Japanese corporate bonds        | —               | —            |
| Japanese stocks                 | 664,473         | 675,505      |
| Others                          | 8,759           | 7,519        |
| Subtotal                        | ¥ 673,233       | ¥ 683,024    |
| Total                           | ¥ 39,974,120    | ¥ 40,760,968 |

Notes: 1. Domestic operations comprise the operations of the Company, its domestic consolidated banking subsidiaries (excluding overseas branches), and other domestic consolidated subsidiaries.  
2. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.  
3. "Others" include foreign bonds and foreign stocks.

Trading Assets and Liabilities

| March 31                                                  | Millions of yen     |                     |             |              |                     |                     |             |              |
|-----------------------------------------------------------|---------------------|---------------------|-------------|--------------|---------------------|---------------------|-------------|--------------|
|                                                           | 2026                |                     |             |              | 2025                |                     |             |              |
|                                                           | Domestic operations | Overseas operations | Elimination | Total        | Domestic operations | Overseas operations | Elimination | Total        |
| Trading assets                                            | ¥12,092,861         | ¥ 4,993,766         | ¥ (384,714) | ¥ 16,701,913 | ¥ 9,225,552         | ¥ 3,113,900         | ¥ (363,077) | ¥ 11,976,375 |
| Trading securities                                        | 3,374,861           | 3,157,241           | —           | 6,532,103    | 4,425,293           | 1,512,182           | —           | 5,937,476    |
| Derivatives of trading securities                         | 32,089              | 136                 | —           | 32,226       | 150,482             | 603                 | —           | 151,086      |
| Securities related to trading transactions                | —                   | —                   | —           | —            | —                   | —                   | —           | —            |
| Derivatives of securities related to trading transactions | 59,360              | 1,643               | —           | 61,004       | 21,692              | 633                 | —           | 22,326       |
| Trading-related financial derivatives                     | 8,326,281           | 1,834,745           | (384,714)   | 9,776,312    | 4,424,888           | 1,600,481           | (363,077)   | 5,662,292    |
| Other trading assets                                      | 300,267             | —                   | —           | 300,267      | 203,194             | —                   | —           | 203,194      |
| Trading liabilities                                       | ¥10,699,400         | ¥ 2,775,273         | ¥ (384,714) | ¥ 13,089,960 | ¥ 7,550,484         | ¥ 2,539,208         | ¥ (363,077) | ¥ 9,726,615  |
| Trading securities sold short                             | 2,935,596           | 1,194,994           | —           | 4,130,590    | 3,991,068           | 844,398             | —           | 4,835,466    |
| Derivatives of trading securities                         | 19,321              | 245                 | —           | 19,567       | 12,740              | 67                  | —           | 12,808       |
| Securities related to trading transactions sold short     | —                   | —                   | —           | —            | —                   | —                   | —           | —            |
| Derivatives of securities related to trading transactions | 62,010              | 1,807               | —           | 63,818       | 22,071              | 620                 | —           | 22,691       |
| Trading-related financial derivatives                     | 7,682,472           | 1,578,226           | (384,714)   | 8,875,984    | 3,524,603           | 1,694,121           | (363,077)   | 4,855,647    |
| Other trading liabilities                                 | —                   | —                   | —           | —            | —                   | —                   | —           | —            |

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2. Overseas operations comprise the operations of the overseas branches of domestic consolidated banking subsidiaries and overseas consolidated subsidiaries.  
3. Inter-segment transactions are reported in the "Elimination" column.