Financial Results

for the six months ended September 30, 2026

- Supplementary Information -

Sumitomo Mitsui Financial Group, Inc.

Table of contents

				Page
1. Income analysis	Consolidated	Non-consolidated	…	1
2. Interest spread (domestic)		Non-consolidated	…	3
3. Gains (losses) on securities		Non-consolidated	…	3
4. Unrealized gains (losses) on securities	Consolidated	Non-consolidated	…	4
5. Balance of securities, classified by maturity		Non-consolidated	…	5
6. Notional amount of interest rate swaps (under deferred hedge accounting), classified by remaining maturity		Non-consolidated	…	5
7. Employee retirement benefits	Consolidated	Non-consolidated	…	6
8. Classification based on self-assessment and the Banking Act and the Reconstruction Act, and write-offs / reserves		Non-consolidated	…	7
9. Reserve for possible loan losses and reserve ratio	Consolidated	Non-consolidated	…	8
10. Non-performing loans (NPLs) based on the Banking Act and the Reconstruction Act, and coverage	Consolidated	Non-consolidated	…	9
11. Results of off-balancing of NPLs		Non-consolidated	…	10
12. Loan portfolio, classified by industry		Non-consolidated	…	11
13. Loan portfolio, classified by country		Non-consolidated	…	13
14. Balance of deposits and loans		Non-consolidated	…	14
15. Deferred tax assets and liabilities		Non-consolidated	…	15
16. Capital ratio (BIS guidelines)	Consolidated	Non-consolidated	…	16
17. ROE	Consolidated		…	16
Reference: Interim financial statements of SMBC		Non-consolidated	…	17

Notes: 1. Consolidated: Consolidated figures of Sumitomo Mitsui Financial Group, Inc. ("the Company")
2. Non-consolidated: Non-consolidated figures of Sumitomo Mitsui Banking Corporation ("SMBC")

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. 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 forward-looking 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 contained or deemed to be contained herein. The risks and uncertainties which may affect future performance 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, which speak only as of the date of this document. The Company undertakes no obligation to update or revise any forward-looking statements. 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.

1. Income analysis

Consolidated

(Millions of yen)

		Six months ended Sep. 30, 2026	Change	Six months ended Sep. 30, 2025
Consolidated gross profit	1	2,741,002	442,216	2,298,786
Net interest income	2	1,619,966	337,029	1,282,937
Trust fees	3	7,082	1,532	5,550
Net fees and commissions	4	938,406	109,060	829,346
Net trading income	5	122,520	(19,322)	141,842
Net other operating income	6	53,025	13,916	39,109
General and administrative expenses	7	(1,412,778)	(183,991)	(1,228,787)
Equity in gains (losses) of affiliates	8	75,086	(2,975)	78,061
Consolidated net business profit	9	1,403,309	255,248	1,148,060
Total credit cost	10	(133,527)	(43,359)	(90,168)
Credit costs	11	(204,387)	(96,503)	(107,884)
Write-off of loans	12	(111,453)	(25,387)	(86,066)
Provision for reserve for possible loan losses	13	—	7,929	(7,929)
Others	14	(92,934)	(79,044)	(13,889)
Gains on reversal of reserve for possible loan losses	15	56,487	56,487	—
Recoveries of written-off claims	16	14,372	(3,343)	17,716
Gains (losses) on stocks	17	161,605	(84,679)	246,285
Other income (expenses)	18	(35,784)	(9,730)	(26,054)
Ordinary profit	19	1,395,603	117,479	1,278,123
Extraordinary gains (losses)	20	(4,439)	(1,790)	(2,649)
Gains (losses) on disposal of fixed assets	21	(2,274)	(1,968)	(306)
Losses on impairment of fixed assets	22	(1,055)	775	(1,830)
Income before income taxes	23	1,391,163	115,689	1,275,474
Income taxes - current	24	(385,078)	(51,318)	(333,759)
Income taxes - deferred	25	5,684	9,336	(3,652)
Profit	26	1,011,769	73,706	938,062
Profit attributable to non-controlling interests	27	(8,613)	(4,056)	(4,557)
Profit attributable to owners of parent	28	1,003,155	69,650	933,505

Notes: 1. Amounts less than 1 million yen are rounded down. Figures in parentheses indicate losses or decreases.
2. Consolidated gross profit = (Interest income - Interest expenses) + Trust fees + (Fees and commissions - Fees and commissions payments) + (Trading income - Trading losses) + (Other operating income - Other operating expenses)

Number of consolidated subsidiaries and affiliates

		Sep. 30, 2026	Change	Mar. 31, 2026
Consolidated subsidiaries	29	180	(4)	184
Equity method affiliates	30	258	6	252

SMBC non-consolidated

(Millions of yen)

		Six months ended Sep. 30, 2026	Change	Six months ended Sep. 30, 2025
Gross banking profit	1	1,614,738	237,763	1,376,974
Gross domestic profit	2	914,688	269,897	644,790
Net interest income	3	817,664	272,612	545,051
Trust fees	4	2,295	277	2,017
Net fees and commissions	5	118,177	(2,272)	120,449
Net trading income	6	3,619	11,200	(7,580)
Net other operating income	7	(27,068)	(11,921)	(15,146)
Gains (losses) on bonds	8	*(29,775)*	*(16,232)*	*(13,542)*
Gross international profit	9	700,050	(32,133)	732,184
Net interest income	10	423,612	(25,401)	449,013
Net fees and commissions	11	181,911	30,049	151,862
Net trading income	12	2,769	(54,177)	56,947
Net other operating income	13	91,757	17,395	74,361
Gains (losses) on bonds	14	*4,283*	*(19,542)*	*23,825*
Expenses (excluding non-recurring losses)	15	(660,001)	(109,054)	(550,946)
Overhead ratio	16	*40.9%*	*0.9%*	*40.0%*
Personnel expenses	17	(263,197)	(34,413)	(228,783)
Non-personnel expenses	18	(353,477)	(66,280)	(287,197)
Taxes	19	(43,326)	(8,360)	(34,965)
Banking profit (before provision for general reserve for possible loan losses)	20	954,736	128,708	826,027
Gains (losses) on bonds	21	*(25,491)*	*(35,775)*	*10,283*
Core banking profit (20-21)	22	980,228	164,483	815,744
excluding gains (losses) on cancellation of investment trusts	23	899,958	124,135	775,822
Provision for general reserve for possible loan losses	24	—	—	—
Banking profit	25	954,736	128,708	826,027
Non-recurring gains (losses)	26	156,513	(218,424)	374,938
Credit costs	27	(81,056)	(79,103)	(1,953)
Gains on reversal of reserve for possible loan losses	28	70,442	20,561	49,880
Recoveries of written-off claims	29	7,036	(2,465)	9,501
Gains (losses) on stocks	30	157,903	(69,023)	226,927
Other non-recurring gains (losses)	31	2,188	(88,394)	90,582
Ordinary profit	32	1,111,250	(89,716)	1,200,966
Extraordinary gains (losses)	33	(2,354)	(785)	(1,568)
Gains (losses) on disposal of fixed assets	34	(1,840)	(1,703)	(136)
Losses on impairment of fixed assets	35	(514)	917	(1,432)
Income before income taxes	36	1,108,895	(90,501)	1,199,397
Income taxes - current	37	(332,034)	(81,689)	(250,345)
Income taxes - deferred	38	(8,269)	20,769	(29,039)
Net income	39	768,590	(151,421)	920,011

Total credit cost (24+27+28+29)	40	(3,578)	(61,006)	57,428
Provision for general reserve for possible loan losses	41	94,185	52,885	41,300
Write-off of loans	42	(79)	(66)	(13)
Provision for specific reserve for possible loan losses	43	(24,065)	(23,603)	(462)
Losses on sales of delinquent loans	44	(80,977)	(79,036)	(1,940)
Provision for loan loss reserve for specific overseas countries	45	322	(8,720)	9,042
Recoveries of written-off claims	46	7,036	(2,465)	9,501

Note: Amounts less than 1 million yen are rounded down. Figures in parentheses indicate losses or decreases.

2. Interest spread (domestic)

SMBC non-consolidated

(%)

	Three months ended Jun. 30, 2026	Three months ended Sep. 30, 2026	**Six months ended Sep. 30, 2026**	Change	Six months ended Sep. 30, 2025
Yield on interest earning assets (A)			1.47	0.52	0.95
Interest earned on loans and bills discounted (C)	1.61	1.76	1.68	0.40	1.28
Interest earned on securities			3.11	1.57	1.54
Total cost of funding (including expenses) (B)			0.88	0.22	0.66
Cost of interest bearing liabilities			0.38	0.16	0.22
Interest paid on deposits, etc. (D)	0.30	0.38	0.34	0.16	0.18
Interest paid on other liabilities			0.83	0.31	0.52
Expense ratio			0.49	0.05	0.44
Overall interest spread (A) - (B)			0.59	0.30	0.29
Interest spread (C) - (D)	1.31	1.38	1.34	0.24	1.10

3. Gains (losses) on securities

SMBC non-consolidated

(Millions of yen)

	Six months ended Sep. 30, 2026	Change	Six months ended Sep. 30, 2025
Gains (losses) on bonds	(25,491)	(35,775)	10,283
Gains on sales	10,797	(17,441)	28,239
Losses on sales	(8,196)	8,715	(16,912)
Gains on redemption	0	0	0
Losses on redemption	(28,092)	(27,102)	(990)
Losses on devaluation	—	52	(52)
Gains (losses) on stocks	157,903	(69,023)	226,927
Gains on sales	177,732	(70,692)	248,425
Losses on sales	(301)	7,450	(7,751)
Losses on devaluation	(19,528)	(5,781)	(13,746)

4. Unrealized gains (losses) on securities

Consolidated

(Millions of yen)

		Sep. 30, 2026					Mar. 31, 2026	
		Balance sheet amount	Net unrealized gains (losses)				Balance sheet amount	Net unrealized gains (losses) (b)
			(a)	(a) - (b)	Gains	Losses		
Held-to-maturity securities	1	6,205,069	(407,925)	(229,276)	77	408,003	4,655,314	(178,649)
Other securities	2	34,196,927	3,052,399	(68,222)	4,250,852	1,198,452	34,702,693	3,120,622
Stocks	3	3,691,439	2,622,290	125,095	2,626,466	4,176	3,503,280	2,497,195
Bonds	4	7,478,265	(422,724)	(151,481)	6,418	429,143	7,556,702	(271,242)
Japanese government bonds	5	5,582,752	(246,096)	(125,651)	—	246,096	5,476,427	(120,444)
Others	6	23,027,222	852,833	(41,836)	1,617,966	765,133	23,642,710	894,669
Foreign bonds	7	17,758,470	(631,569)	(331,143)	33,170	664,739	18,534,788	(300,425)
Other money held in trust	8	522	—	—	—	—	521	—
Total	9	40,402,519	2,644,474	(297,498)	4,250,930	1,606,455	39,358,530	2,941,973
Stocks	10	3,691,439	2,622,290	125,095	2,626,466	4,176	3,503,280	2,497,195
Bonds	11	13,489,942	(830,620)	(380,792)	6,418	837,039	12,142,145	(449,828)
Others	12	23,221,137	852,803	(41,801)	1,618,044	765,240	23,713,103	894,605

SMBC non-consolidated

(Millions of yen)

		Sep. 30, 2026					Mar. 31, 2026	
		Balance sheet amount	Net unrealized gains (losses)				Balance sheet amount	Net unrealized gains (losses) (b)
			(a)	(a) - (b)	Gains	Losses		
Held-to-maturity securities	13	5,397,428	(392,930)	(223,513)	—	392,930	4,087,646	(169,416)
Stocks of subsidiaries and affiliates	14	5,325,408	(63,408)	17,353	2,745	66,153	5,310,009	(80,761)
Other securities	15	26,046,219	1,951,123	(162,864)	3,056,092	1,104,968	27,351,617	2,113,988
Stocks	16	3,139,727	2,397,033	87,695	2,399,293	2,260	3,082,836	2,309,338
Bonds	17	7,194,526	(401,191)	(141,445)	6,418	407,610	7,325,242	(259,746)
Japanese government bonds	18	5,319,227	(231,446)	(116,498)	—	231,446	5,296,373	(114,947)
Others	19	15,711,965	(44,718)	(109,114)	650,379	695,097	16,943,539	64,396
Foreign bonds	20	11,643,987	(576,084)	(260,971)	19,604	595,688	12,889,894	(315,112)
Total	21	36,769,056	1,494,785	(369,024)	3,058,837	1,564,051	36,749,273	1,863,809
Stocks	22	3,423,852	2,399,778	88,353	2,402,038	2,260	3,382,790	2,311,425
Bonds	23	12,591,955	(794,121)	(364,958)	6,418	800,540	11,412,888	(429,163)
Others	24	20,753,248	(110,871)	(92,418)	650,379	761,250	21,953,594	(18,452)

Notes: 1. The figures above include negotiable certificates of deposit in "Cash and due from banks" and beneficiary claims on loan trust in "Monetary claims bought."

2. Net unrealized gains (losses) are measured based on the market prices of securities as of the balance sheet date.

3. Other securities and Other money held in trust are measured at market prices. Unrealized gains (losses) represent the difference between the acquisition costs (or amortized costs) and the balance sheet amounts.

5. Balance of securities, classified by maturity

Balance of other securities with maturities and bonds of held-to-maturity

SMBC non-consolidated (Billions of yen)

	Sep. 30, 2026					Mar. 31, 2026				
	1 year or less	More than 1 year to 5 years	More than 5 years to 10 years	More than 10 years	Total	1 year or less	More than 1 year to 5 years	More than 5 years to 10 years	More than 10 years	Total
Bonds	2,286.6	2,829.3	6,491.6	984.4	12,592.0	3,182.4	2,366.8	4,909.5	954.2	11,412.9
Japanese government bonds	2,091.7	1,623.8	6,243.2	735.6	10,694.4	2,834.4	1,337.9	4,511.3	678.2	9,361.7
Japanese local government bonds	33.3	499.0	93.3	3.3	628.8	66.7	394.6	214.4	3.5	679.2
Japanese short-term bonds	49.9	-	-	-	49.9	49.9	-	-	-	49.9
Japanese corporate bonds	111.7	706.6	155.1	245.5	1,218.9	231.3	634.4	183.9	272.5	1,322.1
Others	4,275.3	3,932.7	1,069.5	3,484.6	12,762.1	3,795.9	4,450.7	1,840.5	4,011.9	14,098.9
Total	6,561.9	6,762.0	7,561.1	4,469.0	25,354.1	6,978.3	6,817.5	6,750.0	4,966.1	25,511.8

6. Notional amount of interest rate swaps (under deferred hedge accounting), classified by remaining maturity

SMBC non-consolidated (Billions of yen)

	Sep. 30, 2026				Mar. 31, 2026			
	1 year or less	More than 1 year to 5 years	More than 5 years	Total	1 year or less	More than 1 year to 5 years	More than 5 years	Total
Receivable fixed rate / payable floating rate	7,914.8	27,300.6	14,306.0	49,521.4	10,625.4	26,942.6	13,419.1	50,987.0
Receivable floating rate / payable fixed rate	1,361.2	15,997.8	11,842.2	29,201.3	1,954.7	15,219.0	9,725.6	26,899.4
Receivable floating rate / payable floating rate	-	7.9	-	7.9	-	-	-	-
Total	9,276.1	43,306.3	26,148.2	78,730.5	12,580.1	42,161.6	23,144.7	77,886.4

7. Employee retirement benefits

Consolidated

(1) Projected benefit obligation

(Millions of yen)

		At the beginning of FY3/2027	Change	At the beginning of FY3/2026
Fair value of plan assets	(A)	2,035,284	229,682	1,805,602
Projected benefit obligation	(B)	770,060	(82,145)	852,205
Net surplus (deficit)	(A-B)	1,265,223	311,826	953,397
Net defined benefit asset		1,299,540	312,252	987,288
Net defined benefit liability		34,317	427	33,890
Measurements of defined benefit plans (before tax effect deduction)		(593,551)	(189,244)	(404,307)
Unrecognized prior service cost (deductible from the obligation)		(7,019)	2,389	(9,408)
Unrecognized net actuarial gain (loss)		(586,532)	(191,634)	(394,898)

(2) Retirement benefit expenses

(Millions of yen)

	Six months ended Sep. 30, 2026	Change	Six months ended Sep. 30, 2025
Retirement benefit expenses	(41,043)	(8,006)	(33,037)

SMBC non-consolidated

(1) Projected benefit obligation

(Millions of yen)

		At the beginning of FY3/2027	Change	At the beginning of FY3/2026
Projected benefit obligation	(A)	629,787	(79,862)	709,650
<Discount rate>		*<2.90%>*	*<0.95%>*	*<1.95%>*
Fair value of plan assets	(B)	1,895,367	221,151	1,674,216
Reserve for employee retirement benefits	(C)	—	—	—
Prepaid pension cost	(D)	679,458	120,558	558,899
Unrecognized prior service cost (deductible from the obligation)	(E)	(8,395)	2,651	(11,047)
Unrecognized net actuarial gain (loss)	(A-B-C+D-E)	(577,726)	(183,106)	(394,619)

(2) Retirement benefit expenses

(Millions of yen)

	Six months ended Sep. 30, 2026	Change	Six months ended Sep. 30, 2025
Retirement benefit expenses	(55,308)	(10,330)	(44,977)
Service cost	6,636	(460)	7,097
Interest cost on projected benefit obligation	9,131	2,212	6,919
Expected returns on plan assets	(35,881)	(2,757)	(33,124)
Amortization of unrecognized prior service cost	(1,325)	—	(1,325)
Amortization of unrecognized net actuarial gain (loss)	(40,326)	(10,318)	(30,007)
Others	6,456	994	5,462

8. Classification based on self-assessment and the Banking Act and the Reconstruction Act, and write-offs / reserves

SMBC non-consolidated, as of Sep. 30, 2026 (Billions of yen)

Category of borrowers under self-assessment	NPLs based on the Banking Act and the Reconstruction Act	Classification under self-assessment				Reserve for possible loan losses	Reserve ratio
		Classification I	Classification II	Classification III	Classification IV		
Bankrupt borrowers Effectively bankrupt borrowers	Bankrupt and quasi-bankrupt loans 51.7 (i) (Change from Mar. 31, 2026:(15.1))	Portion of claims secured by collateral or guarantees, etc. 49.5 (a)		Fully reserved 2.2	Direct write-offs (*1)	Specific reserve 18.9 (*2)	100% (*3)
Potentially bankrupt borrowers	Doubtful loans 418.7 (ii) (Change from Mar. 31, 2026:(153.9))	Portion of claims secured by collateral or guarantees, etc. 203.8 (b)		Necessary amount reserved 214.9		Specific reserve 157.2 (*2)	73.12% (*3)
Borrowers requiring caution	Substandard loans 187.2 (Change from Mar. 31, 2026:(92.7)) Past due loans (3 months or more) 24.0 (iii) (Change from Mar. 31, 2026:(0.4)) Restructured loans 163.3 (iv) (Change from Mar. 31, 2026:(92.3))	Portion of Substandard loans secured by collateral or guarantees, etc. 99.1 (c)				General reserve for Substandard loans 37.3 (*5)	41.24% (*3)
	(Claims to Substandard borrowers)						12.04% (*3)
	Normal assets 130,110.8	Claims to Borrowers requiring caution, excluding claims to Substandard borrowers				General reserve 374.4 (*5)	4.69% [8.50%] (*4)
Normal borrowers		Claims to Normal borrowers					0.10% (*4)

Loan loss reserve for specific overseas countries	11.2

Non-performing loan ratio **0.50%** ((vi)/(v)) Change from Mar. 31, 2026: (0.21)%	Total 130,768.5 (v)		Total reserve for possible loan losses 561.7	Reserve ratio (*6) (D/C) 69.90%
	A=(i)+(ii)+(iii)+(iv) **657.7 (vi)** (Change from Mar. 31, 2,026: (261.7))	B: Portion secured by collateral or guarantees, etc. (a)+(b)+(c) 352.4	D: Specific reserve + General reserve for Substandard loans 213.4 C: Unsecured portion (A - B) 305.3	Coverage ratio ((B+D)/A) 86.03%

*1 Direct write-offs include a direct reduction of 179.5 billion yen.

*2 Specific reserve includes reserves for assets that are not subject to disclosure based on the Banking Act and the Reconstruction Act.
(Bankrupt/Effectively bankrupt borrowers: 16.7 billion yen, Potentially bankrupt borrowers: 4.6 billion yen)

*3 Reserve ratios for claims on "Bankrupt borrowers", "Effectively bankrupt borrowers", "Potentially bankrupt borrowers", "Substandard borrowers" and "Borrowers requiring caution (including Substandard borrowers)" represent the proportion of the reserve for possible loan losses to each category's total claims, excluding amounts secured by collateral or guarantees, etc.

*4 Reserve ratios for claims on "Normal borrowers" and "Borrowers requiring caution (excluding claims to Substandard borrowers)" represent the proportion of reserves for possible loan losses to the respective claims of each category.
The reserve ratio for unsecured claims on "Borrowers requiring caution (excluding claims to Substandard borrowers)" is shown in [ ].

*5 General reserve includes the Specific reserve for "Borrowers requiring caution," totaling 0.0 billion yen.

*6 The reserve ratio reflects the proportion of reserves to claims, excluding amounts secured by collateral or guarantees, etc.

9. Reserve for possible loan losses and reserve ratio

Consolidated (Millions of yen, %)

	Sep. 30, 2026			Mar. 31, 2026	
	(a)	Reserve Ratio (b)	(a) - (c)	(c)	Reserve Ratio (d)
Reserve for possible loan losses	863,513	81.12	(143,955)	1,007,469	74.67
General reserve	565,056		(101,444)	666,501	
Specific reserve	287,441		(41,937)	329,379	
Loan loss reserve for specific overseas countries	11,016		(572)	11,588	
Amount of direct reduction	287,181		23,089	264,091	

SMBC non-consolidated (Millions of yen, %)

	Sep. 30, 2026			Mar. 31, 2026	
	(a)	Reserve Ratio (b)	(a) - (c)	(c)	Reserve Ratio (d)
Reserve for possible loan losses	561,724	85.41	(132,140)	693,865	75.47
General reserve	374,387		(98,510)	472,897	
Specific reserve	176,095		(33,307)	209,403	
Loan loss reserve for specific overseas countries	11,241		(322)	11,563	
Amount of direct reduction	179,501		(7,058)	186,560	

Note: Reserve ratio (calculated as Reserve for possible loan losses divided by Non-Performing Loans (NPLs) based on the Banking Act and the Reconstruction Act, excluding normal assets) is determined after direct reduction.

10. Non-performing loans (NPLs) based on the Banking Act and the Reconstruction Act, and coverage

Consolidated

(Millions of yen, %)

	Sep. 30, 2026 (a)	(a) - (b)	Mar. 31, 2026 (b)
Bankrupt and quasi-bankrupt loans	72,475	(18,110)	90,585
Doubtful loans	618,612	(159,640)	778,253
Substandard loans	373,355	(107,112)	480,468
Past due loans (3 months or more)	64,508	(6,103)	70,612
Restructured loans	308,846	(101,009)	409,855
Total (A)	1,064,443	(284,863)	1,349,307
Normal assets	137,204,478	42,765	137,161,712
Grand total (B)	138,268,922	(242,097)	138,511,020
NPL ratio (A/B)	0.77	(0.20)	0.97

(Millions of yen)

	Sep. 30, 2026 (a)	(a) - (b)	Mar. 31, 2026 (b)
Total coverage (C)	694,099	(243,442)	937,541
Reserve for possible loan losses (D)	302,566	(103,230)	405,796
Amount recoverable by guarantees, collateral and others (E)	391,532	(140,212)	531,744

(%)

Coverage ratio (C) / (A)	65.21	(4.27)	69.48
Coverage ratio calculated with total reserve for possible loan losses included in the numerator	117.91	3.84	114.07

(%)

Reserve ratio to unsecured assets (D) / (A - E)	44.96	(4.68)	49.64
Reserve ratio calculated with total reserve for possible loan losses included in the numerator	128.33	5.10	123.23

SMBC non-consolidated

(Millions of yen, %)

	Sep. 30, 2026 (a)	(a) - (b)	Mar. 31, 2026 (b)
Bankrupt and quasi-bankrupt loans	51,711	(15,144)	66,855
Doubtful loans	418,748	(153,855)	572,603
Substandard loans	187,208	(92,682)	279,890
Past due loans (3 months or more)	23,957	(418)	24,376
Restructured loans	163,250	(92,263)	255,513
Total (A)	657,667	(261,681)	919,349
Normal assets	130,110,788	684,767	129,426,021
Grand total (B)	130,768,456	423,085	130,345,370
NPL ratio (A/B)	0.50	(0.21)	0.71

(Millions of yen)

	Sep. 30, 2026 (a)	(a) - (b)	Mar. 31, 2026 (b)
Total coverage (C)	565,772	(230,095)	795,868
Reserve for possible loan losses (D)	213,388	(91,582)	304,971
Amount recoverable by guarantees, collateral and others (E)	352,383	(138,513)	490,897

(%)

Coverage ratio (C) / (A)	86.03	(0.54)	86.57
Coverage ratio calculated with total reserve for possible loan losses included in the numerator	138.99	10.12	128.87

(%)

Reserve ratio to unsecured assets (D) / (A - E)	69.90	(1.28)	71.18
Reserve ratio calculated with total reserve for possible loan losses included in the numerator	184.00	22.05	161.95

Note: Reserve for possible loan losses is the sum of general reserve for substandard loans and specific reserve.
The specific reserve mentioned above includes certain reserves for assets that are not subject to disclosure based on the Banking Act and the Reconstruction Act.

11. Results of off-balancing of NPLs

SMBC non-consolidated

(Billions of yen)

	Sep. 30, 2026 (a)	(a) - (b)	NPLs newly classified during the six months ended Sep. 30, 2026	Amount of off-balancing	Mar. 31, 2026 (b)
Bankrupt and quasi-bankrupt loans	51.7	(15.1)	6.3	(21.4)	66.9
Doubtful loans	418.7	(153.9)	80.2	(234.1)	572.6
Total	470.5	(169.0)	86.5	(255.5)	639.5
Result of measures connected to off-balancing (*1)	30.3				43.2

Breakdown of off-balancing by factor (*2)	Disposition by borrowers' liquidation	(6.9)
	Reconstructive disposition	(6.3)
	Improvement in debtors' performance due to reconstructive disposition	—
	Loan sales to market	(86.9)
	Direct write-offs	10.1
	Others	(165.4)
	Collection / repayment, etc.	(136.1)
	Improvement in debtors' performance	(29.3)
	Total	(255.5)

*1 The measures connected to off-balancing include legal reorganizations and other similar measures, corporate splits to good companies and bad companies, partial direct write-offs of retail exposure to individuals and small- and medium-sized enterprises, and trusts to RCC for revitalization that is scheduled to be off-balanced before maturity.

*2 1. "Disposition by borrowers' liquidation" refers to the abandonment or write-off of loans involved in bankruptcy liquidation proceedings (bankruptcy or special liquidations).

2. "Reconstructive disposition" refers to the abandonment of loans involved in reconstructive bankruptcy proceedings (including corporate reorganization and civil rehabilitation), debt forgiveness in special mediation or other civil mediation, or debt forgiveness for restructuring in private reorganization.

12. Loan portfolio, classified by industry

SMBC non-consolidated

(1) Loans and bills discounted, classified by industry (Millions of yen, %)

	Sep. 30, 2026			Mar. 31, 2026	
	(a)	Ratio	(a) - (b)	(b)	Ratio
Domestic offices (excluding offshore banking accounts in Japan)	71,933,693	100.0	324,428	71,609,264	100.0
Manufacturing	11,473,888	16.0	420,009	11,053,878	15.4
Agriculture, forestry, fisheries and mining	274,751	0.4	(35,814)	310,566	0.4
Construction	1,449,671	2.0	354,955	1,094,715	1.5
Transportation, communications and public enterprises	6,941,156	9.7	155,459	6,785,696	9.5
Wholesale and retail	6,148,515	8.5	(18,541)	6,167,057	8.6
Finance and insurance	10,154,734	14.1	(282,831)	10,437,566	14.6
Real estate	13,757,027	19.1	323,234	13,433,792	18.8
Goods rental and leasing	2,723,248	3.8	(109,935)	2,833,183	4.0
Various services	5,045,810	7.0	(66,953)	5,112,763	7.1
Municipalities	410,305	0.6	(514,087)	924,392	1.3
Others	13,554,583	18.8	98,933	13,455,650	18.8
Overseas offices and offshore banking accounts in Japan	38,523,502	100.0	(615,906)	39,139,408	100.0
Public sector	890,390	2.3	60,189	830,200	2.1
Financial institutions	2,597,130	6.7	(384,604)	2,981,735	7.6
Commerce and industry	33,354,823	86.6	(361,174)	33,715,998	86.2
Others	1,681,158	4.4	69,684	1,611,474	4.1
Total	110,457,196	—	(291,477)	110,748,673	—

(2) NPLs based on the Banking Act and the Reconstruction Act, classified by industry, and reserve ratio

(Millions of yen, %)

	Sep. 30, 2026			Mar. 31, 2026
	(a)	Reserve ratio	(a) - (b)	(b)
Domestic offices (excluding offshore banking accounts in Japan)	249,175	70.5	(78,666)	327,841
Manufacturing	65,287	73.0	(73,950)	139,237
Agriculture, forestry, fisheries and mining	109	31.6	(51)	161
Construction	5,110	51.8	(1,240)	6,351
Transportation, communications and public enterprises	13,588	50.5	(1,513)	15,101
Wholesale and retail	69,786	74.1	1,191	68,594
Finance and insurance	7,568	43.4	(566)	8,135
Real estate	16,970	49.3	553	16,417
Goods rental and leasing	255	50.7	(107)	363
Various services	49,342	51.9	(1,858)	51,200
Municipalities	—	—	—	—
Others	21,155	100.0	(1,122)	22,277
Overseas offices and offshore banking accounts in Japan	408,492	69.6	(183,015)	591,507
Public sector	—	—	—	—
Financial institutions	—	—	—	—
Commerce and industry	408,492	62.9	(177,919)	586,412
Others	—	—	(5,095)	5,095
Total	657,667	69.9	(261,681)	919,349

Note: Reserve ratio
= (Reserve for possible loan losses) / (Assets excluding amounts recoverable due to guarantees, collateral and others) X 100
Reserve for possible loan losses is the sum of general reserve for substandard loans and specific reserve.
The specific reserve mentioned above includes certain reserves for assets that are not subject to disclosure based on the Banking Act and the Reconstruction Act.

(3) Consumer loans outstanding

(Millions of yen)

	Sep. 30, 2026		Mar. 31, 2026
	(a)	(a) - (b)	(b)
Consumer loans	11,719,382	(151,114)	11,870,497
Housing loans	10,875,161	(164,145)	11,039,307
Self-residential purpose	9,180,891	(121,792)	9,302,684
Other consumer loans	844,221	13,030	831,190

(4) Loans to small- and medium-sized enterprises, etc.

(Millions of yen, %)

	Sep. 30, 2026		Mar. 31, 2026
	(a)	(a) - (b)	(b)
Outstanding balance	41,884,105	(814,770)	42,698,875
Ratio to total loans	58.2	(1.4)	59.6

Note: Outstanding balance includes loans to individuals.

13. Loan portfolio, classified by country

SMBC non-consolidated

(1) Loans outstanding, classified by major domicile

(Millions of yen, %)

	Sep. 30, 2026			Mar. 31, 2026	
	(a)	Ratio	(a) - (b)	(b)	Ratio
Asia	7,872,957	21.0	436,585	7,436,371	19.9
Indonesia	155,274	0.4	(7,223)	162,497	0.4
Thailand	1,006,569	2.7	(4,409)	1,010,978	2.7
Korea	556,833	1.5	69,233	487,600	1.3
Hong Kong	800,199	2.1	(93,006)	893,206	2.4
China	51,003	0.1	(3,933)	54,936	0.1
Taiwan	495,649	1.3	139,796	355,852	1.0
Singapore	2,403,275	6.4	206,390	2,196,884	5.9
India	1,564,133	4.2	166,427	1,397,706	3.7
Others	840,017	2.3	(36,691)	876,708	2.4
Oceania	2,914,422	7.8	(297,141)	3,211,564	8.6
Australia	2,784,679	7.4	(297,319)	3,081,999	8.3
Others	129,742	0.4	177	129,564	0.3
North America	16,044,567	42.9	415,611	15,628,956	41.9
United States	12,822,863	34.3	190,554	12,632,308	33.9
Others	3,221,704	8.6	225,056	2,996,647	8.0
Central and South America	1,973,767	5.3	(260,541)	2,234,309	6.0
Brazil	327,064	0.9	(18,347)	345,412	1.0
Panama	567,803	1.5	394	567,408	1.5
Others	1,078,899	2.9	(242,589)	1,321,488	3.5
Western Europe	5,338,740	14.3	(248,262)	5,587,003	15.0
United Kingdom	999,731	2.7	(7,269)	1,007,000	2.7
Ireland	685,128	1.8	(61,302)	746,430	2.0
Netherlands	599,978	1.6	(73,496)	673,475	1.8
Others	3,053,902	8.2	(106,194)	3,160,096	8.5
Eastern Europe	192,832	0.5	(24,003)	216,836	0.6
Russia	97,630	0.3	(4,834)	102,465	0.3
Others	95,201	0.2	(19,169)	114,371	0.3
Others	3,064,701	8.2	94,304	2,970,396	8.0
Total	37,401,988	100.0	116,551	37,285,436	100.0

Note: Classified by domicile of debtors.

(2) NPLs based on the Banking Act and the Reconstruction Act, classified by domicile

(Millions of yen, %)

	Sep. 30, 2026			Mar. 31, 2026
	(a)	Reserve Ratio	(a) - (b)	(b)
Overseas Offices and offshore banking accounts in Japan	408,492	69.6	(183,015)	591,507
Asia	143,414	53.1	953	142,461
Oceania	8,890	26.6	(656)	9,546
North America	81,610	83.6	(49,011)	130,621
Central and South America	127,224	59.7	(64,342)	191,567
Western Europe	19,539	100.0	(66,691)	86,231
Eastern Europe	19,692	31.6	(569)	20,262
Others	8,121	91.7	(2,696)	10,817

Notes: 1. Reserve ratio
= (Reserve for possible loan losses)/(Assets excluding amounts recoverable due to guarantees, collateral and others) X 100
Reserve for possible loan losses is the sum of general reserve for substandard loans and specific reserve. The specific reserve mentioned above includes certain reserves for assets that are not subject to disclosure based on the Banking Act and the Reconstruction Act.
2. Classified by domicile of debtors.

14. Balance of deposits and loans

SMBC non-consolidated

(1) Average balance of deposits and loans

(Millions of yen)

	Six months ended Sep. 30, 2026 (a)	(a) - (b)	Six months ended Sep. 30, 2025 (b)
Deposits	172,613,201	11,682,123	160,931,078
Domestic units	131,161,948	5,204,779	125,957,168
Loans	112,055,139	6,599,806	105,455,332
Domestic units	68,539,921	4,251,728	64,288,192

Note: Deposits do not include negotiable certificates of deposit.

(2) Balance of deposits and loans, classified by type of depositor

(Millions of yen)

	Sep. 30, 2026 (a)	(a) - (b)	Mar. 31, 2026 (b)
Deposits	173,536,768	2,200,852	171,335,915
Domestic deposits (excluding offshore banking accounts in Japan)	137,335,545	1,448,626	135,886,919
Individuals	63,091,728	385,714	62,706,013
Corporates	74,243,817	1,062,911	73,180,906
Loans	110,457,196	(291,477)	110,748,673
Domestic offices (excluding offshore banking accounts in Japan)	71,933,693	324,428	71,609,264
Overseas offices and offshore banking accounts in Japan	38,523,502	(615,906)	39,139,408

Note: Deposits do not include negotiable certificates of deposit.

Reference:

(Billions of yen)

	Sep. 30, 2026 (a)	(a) - (b)	Mar. 31, 2026 (b)
Balance of investment trusts	6,104.5	659.5	5,445.0
Balance to individuals	4,661.5	452.6	4,208.9

Note: Balance of investment trusts is recognized on a contract basis and measured according to each fund's net asset balance at the end of the period.

(Billions of yen)

	Six months ended Sep. 30, 2026 (a)	(a) - (b)	Six months ended Sep. 30, 2025 (b)
Sales of investment trusts to individuals	414.2	16.1	398.1
Sales of pension-type insurance to individuals	22.5	(10.0)	32.5

15. Deferred tax assets and liabilities

(Billions of yen)

SMBC non-consolidated		Sep. 30, 2026	Change from Mar. 31, 2026	Mar. 31, 2026
(a) Total deferred tax assets (b-c)	1	703.4	122.0	581.4
(b) Subtotal of deferred tax assets	2	858.4	127.2	731.3
Reserve for possible loan losses and write-off of loans	3	234.7	(43.9)	278.6
Taxable write-off of securities	4	115.3	19.4	95.9
Net deferred (gains) losses on hedges	5	276.1	131.1	144.9
Others	6	232.3	20.5	211.8
(c) Valuation allowance	7	155.0	5.1	149.9
(d) Total deferred tax liabilities	8	704.4	(42.8)	747.2
Net unrealized gains on other securities	9	584.6	(42.0)	626.6
Others	10	119.8	(0.8)	120.6
Net deferred tax assets (a-d)	11	(1.0)	164.8	(165.8)
Amount corresponding to net deferred (gains) losses on hedges included in line 5 and net unrealized (gains) losses on other securities included in line 9	12	(299.7)	180.8	(480.5)
Others	13	298.7	(16.0)	314.7

SMBC recognized deferred tax assets in accordance with paragraph 19 (Category 2) of the "Implementation Guidance on Recoverability of Deferred Tax Assets" (ASBJ Guidance No.26), based on the consistent generation of taxable income, excluding amounts from extraordinary factors, over the current and past three fiscal years.

Reference: Income of final tax return before deducting operating loss carryforwards for the last 3 years

(Billions of yen)

	FY3/2024	FY3/2025	FY3/2026	1H, FY3/2027
Income of final tax return before deducting operating loss carryforwards	1,104.6	1,468.1	1,808.6	1,064.9

Note: The figure for 1H, FY3/2027 was estimated in interim closing.

16. Capital ratio (BIS guidelines)

(Basel III basis)

Consolidated

(Billions of yen, %)

	Sep. 30, 2026 [Preliminary] (a)	(a) - (b)	Mar. 31, 2026 (b)
(1) Total capital ratio (4) / (7)	15.66	0.06	15.60
(2) Tier 1 capital ratio (5) / (7)	14.50	0.09	14.41
(3) Common equity Tier 1 capital ratio (6) / (7)	11.99	(0.33)	12.32
(4) Total capital	15,988.2	204.6	15,783.6
(5) Tier 1 capital	14,803.5	227.9	14,575.6
(6) Common equity Tier 1 capital	12,235.5	(228.7)	12,464.2
(7) Risk weighted assets	102,041.9	910.7	101,131.3
(8) Required capital (7) X 8%	8,163.4	72.9	8,090.5
(9) Leverage Ratio	5.10	0.12	4.98

SMBC consolidated

(1) Total capital ratio	17.07	(0.18)	17.25
(2) Tier 1 capital ratio	15.29	(0.04)	15.33
(3) Common equity Tier 1 capital ratio	11.77	(0.46)	12.23
(4) Leverage Ratio	5.00	0.06	4.94

SMBC non-consolidated

(1) Total capital ratio	15.27	(0.45)	15.72
(2) Tier 1 capital ratio	13.19	(0.32)	13.51
(3) Common equity Tier 1 capital ratio	9.35	(0.77)	10.12
(4) Leverage Ratio	4.56	(0.04)	4.60

17. ROE

Consolidated

(%)

	Six months ended Sep. 30, 2026 (a)	(a) - (b)	Six months ended Sep. 30, 2025 (b)
ROE (Tokyo Stock Exchange 's standard)	12.7	0.2	12.5
ROE (denominator: Total stockholders' equity)	16.7	0.4	16.3

Note:

$$\text{ROE (denominator: Total stockholders' equity)} = \frac{\text{(Profit attributable to owners of parent) x (Number of days in a year (365 days)) / (Number of days in the period (183 days))}}{\text{\{(Total stockholders' equity at the beginning of the period) + (Total stockholders' equity at the end of the period)\}} / 2} \text{ X } 100$$

Reference: Financial Statements of SMBC

1. Condensed balance sheet

SMBC non-consolidated (Millions of yen)

	Sep. 30, 2026 (a)	(a) - (b)	Mar. 31, 2026 (b)
Assets			
Cash and due from banks	64,582,706	(4,068,872)	68,651,578
Call loans	5,087,085	(375,462)	5,462,547
Receivables under resale agreements	7,516,367	(159,373)	7,675,741
Receivables under securities borrowing transactions	2,650,023	303,058	2,346,965
Monetary claims bought	2,313,305	123,575	2,189,730
Trading assets	5,839,063	929,038	4,910,025
Securities	35,820,011	104,233	35,715,777
Loans and bills discounted	110,457,196	(291,477)	110,748,673
Foreign exchanges	1,830,309	(46,784)	1,877,094
Other assets	10,399,731	2,381,564	8,018,167
Tangible fixed assets	826,399	14,236	812,162
Intangible fixed assets	535,389	47,670	487,718
Prepaid pension cost	752,064	72,606	679,458
Customers' liabilities for acceptances and guarantees	17,410,811	830,981	16,579,830
Reserve for possible loan losses	(561,724)	132,140	(693,865)
Reserve for possible losses on investments	—	2,806	(2,806)
Total assets	265,458,740	(61)	265,458,802

Note: Amounts less than 1 million yen are rounded down.

(Millions of yen)

	Sep. 30, 2026 (a)	(a) - (b)	Mar. 31, 2026 (b)
Liabilities			
Deposits	173,536,768	2,200,852	171,335,915
Negotiable certificates of deposit	12,276,108	(3,699,507)	15,975,615
Call money	965,936	(103,712)	1,069,649
Payables under repurchase agreements	10,595,834	(667,789)	11,263,623
Payables under securities lending transactions	317,708	(21,028)	338,736
Commercial paper	1,704,085	(538,871)	2,242,956
Trading liabilities	4,636,720	715,547	3,921,172
Borrowed money	19,731,488	(758,080)	20,489,569
Foreign exchanges	1,535,224	36,889	1,498,334
Bonds	1,339,531	855,829	483,702
Due to trust account	1,230,907	(13,857)	1,244,765
Other liabilities	11,747,196	1,190,911	10,556,284
Reserve for employee bonuses	15,534	(2,746)	18,280
Reserve for executive bonuses	—	(1,445)	1,445
Reserve for point service program	10,113	6,122	3,991
Reserve for reimbursement of deposits	33,639	(1,380)	35,019
Deferred tax liabilities	996	(164,845)	165,841
Deferred tax liabilities for land revaluation	25,520	(230)	25,750
Acceptances and guarantees	17,410,811	830,981	16,579,830
Total liabilities	257,114,126	(136,358)	257,250,485
Net assets			
Capital stock	1,771,093	—	1,771,093
Capital surplus	1,774,651	—	1,774,651
Capital reserve	1,771,140	—	1,771,140
Other capital surplus	3,510	—	3,510
Retained earnings	4,870,681	489,097	4,381,583
Other retained earnings	4,870,681	489,097	4,381,583
Voluntary reserve for retirement allowances	1,656	—	1,656
Voluntary reserve	219,845	—	219,845
Retained earnings brought forward	4,649,179	489,097	4,160,082
Treasury stock	(210,003)	—	(210,003)
Total stockholders' equity	8,206,422	489,097	7,717,325
Net unrealized gains (losses) on other securities	1,362,857	(120,667)	1,483,525
Net deferred gains (losses) on hedges	(1,244,357)	(231,760)	(1,012,596)
Land revaluation excess	19,690	(371)	20,062
Total valuation and translation adjustments	138,191	(352,800)	490,991
Total net assets	8,344,613	136,297	8,208,316
Total liabilities and net assets	265,458,740	(61)	265,458,802

Note: Amounts less than 1 million yen are rounded down.

2. Condensed income statement

SMBC non-consolidated (Millions of yen)

	Six months ended Sep. 30, 2026 (a)	(a) - (b)	Six months ended Sep. 30, 2025 (b)
Ordinary income	3,933,428	148,639	3,784,788
Interest income	3,104,149	276,687	2,827,462
Interest on loans and discounts	*1,645,302*	*142,295*	*1,503,007*
Interest and dividends on securities	*590,757*	*46,602*	*544,154*
Trust fees	2,374	335	2,039
Fees and commissions	446,146	43,419	402,726
Trading income	6,389	(51,271)	57,660
Other operating income	111,512	21,109	90,403
Other income	262,855	(141,640)	404,496
Ordinary expenses	2,822,178	238,356	2,583,822
Interest expenses	1,862,873	29,475	1,833,397
Interest on deposits	*839,873*	*158,945*	*680,927*
Fees and commissions payments	146,137	15,700	130,437
Trading losses	—	(8,294)	8,294
Other operating expenses	46,823	15,635	31,188
General and administrative expenses	627,312	102,762	524,550
Other expenses	139,031	83,076	55,954
Ordinary profit	1,111,250	(89,716)	1,200,966
Extraordinary gains	218	(1,975)	2,194
Extraordinary losses	2,573	(1,189)	3,763
Income before income taxes	1,108,895	(90,501)	1,199,397
Income taxes - current	332,034	81,689	250,345
Income taxes - deferred	8,269	(20,769)	29,039
Total income taxes	340,304	60,919	279,385
Net income	768,590	(151,421)	920,011

Note: Amounts less than 1 million yen are rounded down.

3. Statement of changes in net assets

SMBC non-consolidated

Six months ended September 30, 2026 (Millions of yen)

	Capital stock	Capital surplus		Retained earnings			Treasury stock	Total stockholders' equity
		Capital reserve	Other capital surplus	Other retained earnings				
				Voluntary reserve for retirement allowances	Voluntary reserve	Retained earnings brought forward		
Balance at the beginning of the period	1,771,093	1,771,140	3,510	1,656	219,845	4,160,082	(210,003)	7,717,325
Changes in the period								
Cash dividends						(279,865)		(279,865)
Net income						768,590		768,590
Reversal of land revaluation excess						371		371
Net changes in items other than stockholders' equity in the period								
Net changes in the period						489,097		489,097
Balance at the end of the period	1,771,093	1,771,140	3,510	1,656	219,845	4,649,179	(210,003)	8,206,422

(Millions of yen)

	Valuation and translation adjustments				Total net assets
	Net unrealized gains (losses) on other securities	Net deferred gains (losses) on hedges	Land revaluation excess	Total valuation and translation adjustments	
Balance at the beginning of the period	1,483,525	(1,012,596)	20,062	490,991	8,208,316
Changes in the period					
Cash dividends					(279,865)
Net income					768,590
Reversal of land revaluation excess					371
Net changes in items other than stockholders' equity in the period	(120,667)	(231,760)	(371)	(352,800)	(352,800)
Net changes in the period	(120,667)	(231,760)	(371)	(352,800)	136,297
Balance at the end of the period	1,362,857	(1,244,357)	19,690	138,191	8,344,613

Note: Amounts less than 1 million yen are rounded down.