News Release

Japan Credit Rating Agency, Ltd.
26-D-0924
November 25, 2026

Japan Credit Rating Agency, Ltd. (JCR) announces the following credit rating.

Sumitomo Mitsui Financial Group, Inc. (security code: 8316)

<Affirmation>

Long-term Issuer Rating:	AA
Outlook:	Stable
Bonds (with no financial covenants):	AA
Bonds (Tier 2 with loss absorption clause):	AA-
Bonds (Tier 1 with loss absorption clause):	A
EMTN Program:	
(Senior notes):	AA
(Tier 2 notes with loss absorption clause):	AA-

Sumitomo Mitsui Banking Corporation (security code: -)

<Affirmation>

Long-term Issuer Rating:	AA
Outlook:	Stable
Bonds (Senior bonds):	AA
Bonds (Dated subordinated bonds):	AA-
EMTN Program:	
(Over 1-year senior notes):	AA
(1-year or less senior notes):	J-1+
Short-term Issuer Rating:	J-1+
CP:	J-1+

Rationale

(1) The SMBC Group (the “Group”) is a major diversified financial group having Sumitomo Mitsui Banking Corporation (“SMBC”), SMBC Nikko Securities Inc. and others. JCR deems the Group’s creditworthiness to be equivalent to the rating of AA, reflecting such factors as the solid business base, good asset quality and high levels of earnings capacity and capital adequacy. JCR will watch whether the Group can further improves profitability by strengthening its market position in domestic operations and expanding earnings from its investees in Asia and the global CIB business.

(2) SMBC Group enjoys exceptionally strong market position and competitiveness. Domestically, it has leading group companies in such areas as banking, securities, credit cards, consumer finance and leasing and holds a top-tier market position in the retail non-bank sector in particular, including credit card and consumer finance businesses. Meanwhile, the “Olive” comprehensive financial services have delivered positive results, including growth in deposits, thus demonstrating strength in SMBC’s retail business. Overseas, SMBC Group has invested in banks and non-banks in India, Indonesia, Vietnam and the Philippines to build franchises and is working to capture high economic growth in Asia. It has also been strengthening the foundations of the GCIB business through such measures as a capital and business alliance with Jefferies Financial Group Inc., a major U.S. securities firm.

(3) Fundamental earnings capacity is high. Profit scale is exceptionally large among Japanese banking groups, and ROA and RORA are also at competitive levels. Efforts undertaken since the era of ultra-low interest rates to strengthen non-interest businesses, expand loans especially to large corporations, improve the profitability of investment and financing operations and so forth are yielding results, and earnings capacity in recent years has improved even when excluding external factors like rising interest rates and the weak yen. The market division generates profits relatively steadily, despite highly volatile financial markets. As earnings opportunities are expanding in Japan, driven by rising domestic interest rates, accelerating corporate activities—primarily among large corporations, growth in funding demand, etc., JCR predicts that profits will remain steady for the time being.

(4) Loan assets are sound. SMBC Group’s non-performing loans ratio under the Financial Reconstruction Act on a consolidated basis remains low at around 1%. In terms of credit costs, while a fixed amount is regularly recognized, primarily for retail non-bank subsidiaries and overseas

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subsidiaries, they have long been staying at a contained level relative to net business income before credit costs. While the possibility of an increase in credit costs requires attention amid uncertainties in the external environment, including the situation in the Middle East, JCR believes that, given factors like the well-diversified credit portfolio and the majority of borrowers being financially highly sound, SMBC Group possesses sufficient resilience to withstand changes in the external environment. Market risk associated with fluctuations in interest rates and stock prices is at a level with no particular concerns.

(5) Capital adequacy is strong. Tier 1 ratio adjusted for gains on valuation of available-for-sale securities, etc. is at a level commensurate with JCR's AA rating category. SMBC Group sets a target operating range of the capital level in light of soundness and capital efficiency and controls growth investments, shareholder returns and risk assets within that framework. It has aggressively invested in overseas financial institutions in recent years but now intends to focus on improving earnings from existing investees and be strictly selective in new investments from the viewpoint of strategic alignment and profitability. Given SMBC Group's policy of controlling the capital level, as described above, and acceleration of capital accumulation with period income, JCR assumes that SMBC Group will maintain the current level of capital adequacy even while executing growth investments and shareholder returns.

Issuer: Sumitomo Mitsui Financial Group, Inc.

Sumitomo Mitsui Financial Group, Inc. is the holding company of the Group. Its long-term issuer rating is equivalent to the Group's creditworthiness. Double leverage ratio has been staying below a certain level, and, given the financial management policy and other factors, stability in cash flow balance will likely be maintained into the future. Hence, the structural subordination of a holding company is not reflected in the rating.

Issuer: Sumitomo Mitsui Banking Corporation

SMBC is the core commercial bank of the Group. Its long-term issuer rating is equivalent to the Group's creditworthiness in light of such factors as SMBC's position within the Group. SMBC has a strong and well-established business base across large corporations, SMEs and retail customers. It accounts for the largest share of the Group's total assets and earnings and continues to play a central role within the Group even as the latter's business is becoming increasingly diversified.

Tomohiro Miyao, Ippei Koga

Rating

Issuer: Sumitomo Mitsui Financial Group, Inc.

<Affirmation>

Long-term Issuer Rating: AA Outlook: Stable

Issue	Amount (bn)	Issue Date (yyyy.mm.dd)	Due Date (yyyy.mm.dd)	Coupon	Rating
Callable Bonds no. 2 (with no financial covenants)	JPY 35.8	2023.01.27	2029.01.26	(Note 1)	AA
Callable Bonds no. 3 (with no financial covenants)	JPY 24.7	2023.01.27	2034.01.27	(Note 2)	AA
Callable Bonds no. 5 (with no financial covenants)	JPY 55	2023.06.08	2029.06.08	(Note 3)	AA
Callable Bonds no. 6 (with no financial covenants)	JPY 40	2023.06.08	2034.06.08	(Note 4)	AA
Callable Bonds no. 7 (with no financial covenants)	JPY 40	2025.08.29	2031.08.29	(Note 5)	AA
Callable Bonds no. 8 (with no financial covenants)	JPY 10	2025.08.29	2036.08.29	(Note 6)	AA
Bonds no. 4 (Tier 2 with loss absorption clause)	JPY 33	2015.05.29	2030.05.29	1.328%	AA-
Bonds no. 14 (Tier 2 with loss absorption clause)	JPY 100	2018.03.16	2028.03.16	0.585%	AA-
Callable Bonds no. 15 (Tier 2 with loss absorption clause)	JPY 64	2023.03.16	2033.03.16	(Note 7)	AA-
Bonds no. 16 (Tier 2 with loss absorption clause)	JPY 36	2023.03.16	2033.03.16	1.667%	AA-

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Issue	Amount (bn)	Issue Date (yyyy.mm.dd)	Due Date (yyyy.mm.dd)	Coupon	Rating
Callable Bonds no. 17 (Tier 2 with loss absorption clause)	JPY 85	2023.10.30	2033.10.30	(Note 8)	AA-
Bonds no. 18 (Tier 2 with loss absorption clause)	JPY 45	2023.10.30	2033.10.30	1.758%	AA-
Callable Bonds no. 19 (Tier 2 with loss absorption clause)	JPY 58	2024.07.30	2034.07.30	(Note 9)	AA-
Bonds no. 20 (Tier 2 with loss absorption clause)	JPY 42	2024.07.30	2034.07.30	1.946%	AA-
Callable Bonds no. 21 (Tier 2 with loss absorption clause)	JPY 81	2025.10.28	2035.10.28	(Note 10)	AA-
Bonds no. 22 (Tier 2 with loss absorption clause)	JPY 44	2025.10.28	2035.10.28	2.345%	AA-
Callable Bonds no. 23 (Tier 2 with loss absorption clause)	JPY 30	2025.10.21	2035.10.21	(Note 11)	AA-
Bonds no. 24 (Tier 2 with loss absorption clause)	JPY 20	2025.10.21	2035.10.21	2.345%	AA-
Bonds no. 4 (Tier 1 with loss absorption clause)	JPY 150	2017.01.25	No Maturity	(Note 12)	A
Bonds no. 5 (Tier 1 with loss absorption clause)	JPY 150	2017.12.19	No Maturity	(Note 13)	A
Bonds no. 6 (Tier 1 with loss absorption clause)	JPY 85	2019.06.21	No Maturity	(Note 14)	A
Bonds no. 7 (Tier 1 with loss absorption clause)	JPY 100	2020.09.09	No Maturity	(Note 15)	A
Bonds no. 8 (Tier 1 with loss absorption clause)	JPY 80	2022.01.27	No Maturity	(Note 16)	A
Bonds no. 9 (Tier 1 with loss absorption clause)	JPY 66	2022.12.12	No Maturity	(Note 17)	A
Bonds no. 10 (Tier 1 with loss absorption clause)	JPY 41	2022.12.12	No Maturity	(Note 18)	A
Bonds no. 11 (Tier 1 with loss absorption clause)	JPY 89	2023.04.25	No Maturity	(Note 19)	A
Bonds no. 12 (Tier 1 with loss absorption clause)	JPY 51	2023.04.25	No Maturity	(Note 20)	A
Bonds no. 13 (Tier 1 with loss absorption clause)	JPY 114.5	2023.09.15	No Maturity	(Note 21)	A
Bonds no. 14 (Tier 1 with loss absorption clause)	JPY 96.5	2023.09.15	No Maturity	(Note 22)	A
Bonds no. 15 (Tier 1 with loss absorption clause)	JPY 125	2024.01.26	No Maturity	(Note 23)	A
Bonds no. 16 (Tier 1 with loss absorption clause)	JPY 63	2024.01.26	No Maturity	(Note 24)	A
Bonds no. 17 (Tier 1 with loss absorption clause)	JPY 80.0	2024.06.07	No Maturity	(Note 25)	A
Bonds no. 18 (Tier 1 with loss absorption clause)	JPY 38.3	2024.06.07	No Maturity	(Note 26)	A
Bonds no. 19 (Tier 1 with loss absorption clause)	JPY 44.3	2024.06.07	No Maturity	(Note 27)	A
Bonds no. 20 (Tier 1 with loss absorption clause)	JPY 13.0	2024.06.07	No Maturity	(Note 28)	A
Bonds no. 21 (Tier 1 with loss absorption clause)	JPY 14.4	2024.06.07	No Maturity	(Note 29)	A
Bonds no. 22 (Tier 1 with loss absorption clause)	JPY 180	2025.06.05	No Maturity	(Note 30)	A
Bonds no. 23 (Tier 1 with loss absorption clause)	JPY 60	2025.06.05	No Maturity	(Note 31)	A

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Issue	Amount (bn)	Issue Date (yyyy.mm.dd)	Due Date (yyyy.mm.dd)	Coupon	Rating
Bonds no. 24 (Tier 1 with loss absorption clause)	JPY 150	2025.12.19	No Maturity	(Note 32)	A
Bonds no. 25 (Tier 1 with loss absorption clause)	JPY 50	2025.12.19	No Maturity	(Note 33)	A
Bonds no. 26 (Tier 1 with loss absorption clause)	JPY 230	2026.06.05	No Maturity	(Note 34)	A
Bonds no. 27 (Tier 1 with loss absorption clause)	JPY 70	2026.06.05	No Maturity	(Note 35)	A

Notes:

1. 1.054% until and including January 27, 2028. 1Y JGB interest rate + 0.850% after that date.
2. 1.466% until and including January 27, 2033. 1Y JGB interest rate + 1.070% after that date.
3. 0.750% until and including June 8, 2028. 1Y JGB interest rate + 0.650% after that date.
4. 1.200% until and including June 8, 2033. 1Y JGB interest rate + 0.769% after that date.
5. 1.623% until and including August 29, 2030. 1Y JGB interest rate + 0.470% after that date.
6. 2.153% until and including August 29, 2035. 1Y JGB interest rate + 0.550% after that date.
7. 1.168% until and including March 16, 2028. 5Y JGB interest rate + 0.954% after that date.
8. 1.276% until and including October 30, 2028. 5Y JGB interest rate + 0.958% after that date.
9. 1.393% until and including July 30, 2029. 5Y JGB interest rate + 0.805% after that date.
10. 1.813% until and including October 28, 2030. 5Y JGB interest rate + 0.570% after that date.
11. 1.813% until and including October 21, 2030. 5Y JGB interest rate + 0.570% after that date.
12. 1.39% until and including December 5, 2026. 6M JPY LIBOR + 1.20% after that date.
13. 1.29% until and including December 5, 2027. 6M JPY LIBOR + 1.04% after that date.
14. 1.07% until and including December 5, 2029. 6M JPY LIBOR + 1.00% after that date.
15. 1.109% until and including December 5, 2030. 5Y JGB interest rate + 1.050% after that date.
16. 0.848% until and including June 5, 2032. 5Y JGB interest rate + 0.700% after that date.
17. 1.534% until and including June 5, 2028. 5Y JGB interest rate + 1.380% after that date.
18. 1.750% until and including December 5, 2032. 5Y JGB interest rate + 1.483% after that date.
19. 1.879% until and including June 5, 2028. 5Y JGB interest rate + 1.710% after that date.
20. 2.180% until and including June 5, 2033. 5Y JGB interest rate + 1.710% after that date.
21. 1.889% until and including December 5, 2028. 5Y JGB interest rate + 1.640% after that date.
22. 2.292% until and including December 5, 2033. 5Y JGB interest rate + 1.650% after that date.
23. 1.844% until and including June 5, 2029. 5Y JGB interest rate + 1.600% after that date.
24. 2.248% until and including June 5, 2034. 5Y JGB interest rate + 1.600% after that date.
25. 2.045% until and including December 5, 2029. 5Y JGB interest rate + 1.400% after that date.
26. 2.168% until and including June 5, 2031. 5Y JGB interest rate + 1.400% after that date.
27. 2.481% until and including June 5, 2034. 5Y JGB interest rate + 1.400% after that date.
28. 2.680% until and including June 5, 2036. 5Y JGB interest rate + 1.410% after that date.
29. 2.949% until and including June 5, 2039. 5Y JGB interest rate + 1.410% after that date.
30. 2.254% until and including June 5, 2030. 5Y JGB interest rate + 1.200% after that date.
31. 2.793% until and including June 5, 2035. 5Y JGB interest rate + 1.250% after that date.
32. 2.500% until and including June 5, 2031. 5Y JGB interest rate + 1.030% after that date.
33. 3.053% until and including June 5, 2036. 5Y JGB interest rate + 1.080% after that date.
34. 3.043% until and including December 5, 2031. 5Y JGB interest rate + 1.030% after that date.
35. 3.834% until and including December 5, 2036. 5Y JGB interest rate + 1.080% after that date.

Program Name: Euro Medium Term Note Programme (arranged jointly with Sumitomo Mitsui Banking Corporation)
Maximum Issuable Amount: USD 50 billion or its equivalent
Maturities: Equal to or more than 1 year
Rating: AA for senior notes; AA- for Tier 2 notes with loss absorption clause

Issuer: Sumitomo Mitsui Banking Corporation

<Affirmation>
Long-term Issuer Rating: AA Outlook: Stable

Issue	Amount (bn)	Issue Date (yyyy.mm.dd)	Due Date (yyyy.mm.dd)	Coupon	Rating
Bonds no. 60	JPY 35	2026.04.24	2029.04.24	1.749%	AA
Bonds no. 61	JPY 70	2026.04.24	2031.04.24	2.113%	AA

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Issue	Amount (bn)	Issue Date (yyyy.mm.dd)	Due Date (yyyy.mm.dd)	Coupon	Rating
Bonds no. 62	JPY 25	2026.04.24	2033.04.22	2.401%	AA
Bonds no. 63	JPY 20	2026.04.24	2036.04.24	2.798%	AA
Subordinated Bonds no. 28	JPY 30	2011.12.20	2026.12.18	2.17%	AA-

Program Name: Euro Medium Term Note Programme (arranged jointly with Sumitomo Mitsui Financial Group, Inc.)

Maximum Issuable Amount: USD 50 billion or its equivalent

Maturities: Within 40.5 years

Rating: AA for over 1-year senior notes; J-1+ for 1-year or less senior notes

Short-term Issuer Rating: J-1+

CP: J-1+

Rating Assignment Date: November 19, 2026

The assumptions for the credit ratings and the definitions of the rating symbols are published as "Types of Credit Ratings and Definitions of Rating Symbols" (January 6, 2014) in Information about JCR Ratings on JCR's website (https://www.jcr.co.jp/en/).

Outline of the rating methodology is shown as "JCR's Rating Methodology" (October 1, 2024), "Banks" (October 1, 2021), "Rating Methodology for Financial Groups' Holding Companies and Group Companies" (September 1, 2022) and "Rating Methodology for Financial Institutions' Capital and TLAC Instruments" (April 1, 2026) in Information about JCR Ratings on JCR's website (https://www.jcr.co.jp/en/).

The rating stakeholder participated in the rating process of the aforementioned credit ratings.

A program rating is assigned to evaluate the creditworthiness of a program. The credit standing of an individual note issued under the program may be regarded as the same as that of the rated program. However, JCR does not consider the credit standing of the individual note as the same as that of the program, in the cases where the principal and interest payments of the individual note rely on the credit standing of a third party rather than the issuer of the program and notes (e.g. credit linked notes and exchangeable notes). JCR usually does not assign a rating to the individual note issued under the program, unless the issuer solicits a rating.

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JCR publishes its press releases regarding the rating actions both in Japanese and in English on the same day. In case that it takes time to translate rating rationale, JCR may publicize the summary version, which will be replaced by the full translated version within three business days. (Regarding Structured Finance products, JCR only publicize the summary version in English.)

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INFORMATION DISCLOSURE FORM

Japan Credit Rating Agency, Ltd.

Disclosure Required by Paragraph (a)(1)(ii) of Rule 17g-7

Issuer:	Sumitomo Mitsui Financial Group, Inc. Sumitomo Mitsui Banking Corporation
Rating Publication Date:	November 25, 2026

1 The Symbol, Number, or Score in the Rating Scale used to Denote Credit Rating Categories and Notches and, the Identity of the Obligor or the Identity and a Description of the Security or Money Market Instrument as Required by Paragraph (a)(1)(ii)(A) of Rule 17g-7

・ Please see the news release. If the credit rating is a private rating, please see the report for private rating.

2 The version of the procedure or methodology used to determine the credit rating; as Required by Paragraph (a)(1)(ii)(B) of Rule 17g-7

・ Please see the news release. If the credit rating is a private rating, please see the report for private rating.

3 The Main Assumptions and Principles used in Constructing the Procedures and Methodologies used to Determine the Credit Rating as Required by Paragraph (a)(1)(ii)(C) of Rule 17g-7

・ The credit rating methodology assumes, in principle, to be applied to assess the likelihood of a given debt payment in light of its issuer's condition and business environment, etc. in the relevant future. There is certain limitation, however, in the time horizon that the rating foresees.

・ The credit rating methodology assumes, in principle, that the factors posted in the below are particularly important for such likelihood to be determined, and that the rating determination is made by evaluating each of them not only quantitatively but also employing qualitative analyses.

A) Business Bases
The likelihood of a given debt payment is highly conditional to its issuer's business bases - how they can be maintained/ expanded into the future and thereby secure earnings and cash flows in adequacy and in a sustainable way.

B) Financial Grounds and Asset Quality
The likelihood of debt payment is highly dependent on the degree of the issuer's indebtedness and loss absorption capacity in terms of equity capital. Also notable is that a financial institution might see a significant loss of financial grounds as a result of changes in value of the assets under its possession.

C) Liquidity Positions
The likelihood of debt payment is highly dependent on the adequacy of the issuer's cash and other sources of repayment (liquidity positions).

D) Related Parties' Status and Stance of Support/ Assistance for the Issuer

The likelihood of debt payment is affected one way or the other by the issuer's related parties such as parent company, subsidiary, guarantor, and the government of the issuer's business domicile, etc. - by their own conditions and/ or position of support/ assistance for the issuer.

E) Order of Seniority in Debt Payment

The likelihood of debt payment can be different between given debts of the same issuer. The likelihood of debt payment for an individual debt is dependent on the issuer's discretion, and/ or its rank relative to other debts of the same issuer in the order of seniority in principal/ interest payment which is determined by design as financial product or by laws, etc.

4 The Potential Limitations of the Credit Rating as Required by Paragraph (a)(1)(ii)(D) of Rule 17g-7

- The credit rating herewith presented by JCR is its summary opinion with regard to the likelihood of given debt payment and hence not necessarily a perfect representation of such likelihood. The credit rating is not intended to estimate the probability of default or the loss on given default, either.
- The objective of the credit rating herewith presented does not include any concerns other than the likelihood of debt payment, such as risks of price changes, market liquidity, etc.
- The credit rating herewith presented is necessary to be reviewed along with possible changes of the issuer of rated objects in its business performance and/ or circumstances which include regulatory environment, and hence subject to possible alteration.

5 Information on the Uncertainty of the Credit Rating as Required by Paragraph (a)(1)(ii)(E) of Rule 17g-7

- The information used for the determination of credit rating as herewith presented is obtained by JCR from the issuer of rated objects and other sources that JCR trusts in terms of accuracy and reliability but possibly contains errors due to human, non-human or other causes. Consequently, the credit rating determined on the grounds of such information does not constitute, explicitly or implicitly, any representation or warrant of JCR on the information itself or any consequences of its use in terms of accuracy, relevance, timeliness, wholeness, market value, or usefulness for any specific purposes.

6 Use of Due Diligence Services of a Third Party in Taking the Rating Action as Required by Paragraph (a)(1)(ii)(F) of Rule 17g-7

- There is no use of any third-party due diligence service in the determination of the credit rating herewith presented.

7 Use of Servicer or Remittance Reports to Conduct Surveillance of the Credit Rating Required by Paragraph (a)(1)(ii)(G) of Rule 17g-7

- There is no use of any servicer or remittance report to conduct surveillance of the credit rating herewith presented.

8 The Types of Data Relied Upon for the Purpose of Determining the Credit Rating as Required by Paragraph (a)(1)(ii)(H) of Rule17g-7

- The information posted in the below, which includes data, is used for the determination of the credit rating herewith presented.

  A) Audited financial statements presented by the rating stakeholders

  B) Explanations of business performance, management plans, etc. presented by the rating stakeholders

9 Overall assessment of the Quality of Information Available and Considered in Determining the Credit Rating as Required by Paragraph (a)(1)(ii)(l) of Rule 17g-7

- JCR holds its basic policies for securing the quality of information as a base of due diligence for the determination of credit ratings. The information used as a base for the determination of credit rating herewith presented satisfies such policies, which include the audit by an independent auditor, the warranty made by the issuer, the publication by the issuer, some independent media or, otherwise, JCR analyst's scrutiny, etc.
- JCR sees no particular weakness in the quality of information used for the determination of the credit rating herewith presented as compared to the information used in other cases of the credit rating for comparable issuers or ratable objects.
- If the credit rating is an Indication, please see the report for Indication.

10 Information Relating to Conflicts of Interest as Required by Paragraph (a)(1)(ii)(J) of Rule 17g-7

- JCR receives payment of compensation for the determination of the credit rating herewith presented from either one of those parties who are issuer, underwriter, depositor or sponsor.
- JCR received in the last fiscal year in the past payment of compensation from Sumitomo Mitsui Banking Corporation for any kind of JCR's service other than the determination of public or private credit rating, such as one in the ancillary business.
- JCR did not receive in the last fiscal year in the past payment of compensation from Sumitomo Mitsui Financial Group, Inc. for any kind of JCR's service other than the determination of public or private credit rating, such as one in the ancillary business.

11 Explanation or Measure of the Potential Volatility of the Credit Rating as Required by Paragraph (a)(1)(ii)(K) of Rule 17g-7

A) Business Bases

The credit rating is subject to alteration if there is improvement or deterioration of the issuer's business bases, since its revenue, etc. may improve or deteriorate by the change in its business management policies, clients' preferences, competitive situation, or a technological innovation. The resultant alteration of the credit rating is usually by a notch, with possibility of a few notches if and when the change in the business bases is large.

B) Financial Grounds and Asset Quality

The credit rating is subject to alteration if the issuer increases/ decreases its debt/ capital or vice versa and thereby makes its individual debt payment liability less or more bearable and its loss absorption capacity into the future decreased or increased. Also, the changes in the quality of asset under the issuer's holding may affect the credit rating, since such changes could raise or lower the likelihood of future loss of the issuer's financial grounds. The resultant alteration of the credit rating is usually by a notch, with possibility of a few notches if and when the change in the financial grounds and/ or asset quality is large.

C) Liquidity Positions

The credit rating is subject to alteration if there is a change in the issuer's financial management policy or in the relations with fund procurement sources and the change thereby makes its liquidity positions improve or deteriorate. The resultant alteration of the credit rating is usually by a notch, with possibility of a few notches if and when the change is large.

D) Related Parties' Status and Stance of Support/ Assistance for the Issuer

The credit rating is subject to alteration if there is a change in the issuer's parent company or subsidiary, guarantor or other provider of credit enhancement, or the government of the issuer's business domicile, or other related parties' own conditions and/ or position of support/ assistance for the issuer, and the change thereby makes its business bases, financial grounds and/ or liquidity positions improve or deteriorate, and/ or making the effectiveness of guarantee and other credit enhancement improve or deteriorate. The resultant alteration of the credit rating is usually a notch, with possibility of a few notches if and when the change is large.

E) Order of Seniority in Debt Payment and Non-Payment Forgiven by Contract

The credit rating is subject to alteration if there is a change in the rated debt's status in the order of seniority relative to other debts caused by the improvement/ deterioration of the issuer's financial condition. The resultant alteration of the credit rating is usually a notch, with possibility of a few notches if and when the change is large. Also, in case of the financial products for which non-payment of interest/ principal is contractually permissible, the credit rating is subject to alteration if and when the likelihood of such non-payment is projected to increase or decrease. The resultant alteration of the credit rating could be by a notch but often as much as a few notches.

F) Rise and Fall in General Economy and Markets

The credit rating is subject to alteration if there is a rise/ fall in the general economy and/ or the markets inducing the issuer's revenues/ expenses to increase/ decrease and vice versa, etc. The resultant alteration of the credit rating is usually by a notch, with possibility of a few notches if and when the change is exceptionally large.

G) Various Events

The credit rating is subject to alteration on occurrence of various events, such as change in the issuer's major shareholders, M&A and other organizational change, accident, violation of the law, litigation, legal/ regulatory change, natural disaster, etc., which are unforeseeable at the time when the credit rating is determined, causing a significant change on the issuer's business bases, financial grounds, etc. The resultant alteration of the credit rating could be by a notch but more often than not as much as a few notches.

12 Information on the Content of the Credit Rating, Including the Historical Performance of the Credit Rating and the Expected Probability of Default and the Expected Loss in the Event of Default as Required by Paragraph (a)(1)(ii)(L) of Rule 17g-7

- Historical records of the credit rating herewith presented are posted in the end of this paper.
- The credit rating herewith presented by JCR is its summary opinion with regard to the likelihood of given debt payment and hence not necessarily a perfect representation of such likelihood. The credit rating is not intended to estimate the probability of default or the loss on given default, either.
- Facts of the probability of default are posted as Form NRSRO Exhibit 1 on the JCR website under the URL:

https://www.jcr.co.jp/en/service/company/regu/nrsro/

13 Information on the Sensitivity of the Credit Rating to Assumptions Made as Required by Paragraph (a)(1)(ii)(M) of Rule 17g-7

A) Business Bases

The credit rating herewith presented could be changed if and when the assumptions made at the time of its determination turn out to be inaccurate with regard to the issuer's business bases and powers of earning or cash flow generation, etc. The resultant change of the credit rating is most likely by a notch,

as JCR speculates, but possibly as much as a few notches if the development is rapid in improvement or deterioration of the issuer's business bases on some drastic change in the operational environments, etc.

B) Financial Grounds and Asset Quality

The credit rating herewith presented could be changed if and when the assumptions made at the time of its determination turn out to be inaccurate with regard to the issuer's financial grounds and asset quality. The resultant change of the credit rating is most likely by a notch, as JCR speculates, but possibly as much as a few notches if the development is rapid in improvement or deterioration of the issuer's financial grounds and/ or asset quality on some drastic change in its business bases.

C) Liquidity Risks

The credit rating herewith presented could be changed if and when the assumptions made at the time of its determination turn out to be inaccurate with regard to the issuer's liquidity positions. The resultant change of the credit rating is most likely by a notch, as JCR speculates, but possibly as much as a few notches if the development is rapid in improvement or deterioration of the issuer's liquidity positions on some drastic change in its financial management policy or relations with fund procurement sources, etc.

D) Related Parties' Status and Stance of Support/ Assistance for the Issuer

The credit rating herewith presented could be changed if and when the assumptions made at the time of its determination turn out to be inaccurate with regard to the issuer's parent company or subsidiaries, guarantor or other providers of credit enhancement, the government of the issuer's business domicile or other related parties' status and stance of support/ assistance for the issuer. The resultant change of the credit rating is most likely by a notch, as JCR speculates, but possibly as much as a few notches if there is a major change on the part of related parties, such as replacement, disappearance, some drastic improvement/ deterioration of financial grounds/ balances, etc.

E) Order of Seniority in Debt Payment and Non-Payment Forgiven by Contract

The credit rating herewith presented could be changed if and when the assumptions made at the time of its determination turn out to be inaccurate with regard to the order of seniority in repayment of interests and principal. JCR assumes the resultant change of the credit rating is most likely by a notch. The change could be as much as a few notches if the issuer's financial structure differs so much and thereby the balance between debts shifted so greatly. Rating change is also possible in case of the financial products for which non-payment of interest/ principal is contractually permissible, if and when the assumptions made at the time of its determination turns out to be inaccurate. The change of the credit rating is assumed to be by a notch but often as much as a few notches.

14 Information on the Representations, Warranties, and Enforcement Mechanisms of an Asset-backed Security as Required by Paragraph (a)(1)(ii)(N) of rule 17g-7

・ The credit rating herewith presented is not for an ABS product, and hence no relevant issue.

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The Historical Performance of the Credit Rating

Issuer Name	Issue Name	Publication Date	Rating	Outlook/Direction
Sumitomo Mitsui Financial Group, Inc.	Issuer(Long-term)	August 1, 2014	AA-	Stable
Sumitomo Mitsui Financial Group, Inc.	Issuer(Long-term)	September 12, 2014	AA-	Stable
Sumitomo Mitsui Financial Group, Inc.	Issuer(Long-term)	September 18, 2015	AA-	Stable
Sumitomo Mitsui Financial Group, Inc.	Issuer(Long-term)	September 16, 2016	AA-	Stable
Sumitomo Mitsui Financial Group, Inc.	Issuer(Long-term)	September 15, 2017	AA-	Stable
Sumitomo Mitsui Financial Group, Inc.	Issuer(Long-term)	September 28, 2018	AA-	Stable
Sumitomo Mitsui Financial Group, Inc.	Issuer(Long-term)	September 27, 2019	AA-	Stable
Sumitomo Mitsui Financial Group, Inc.	Issuer(Long-term)	October 7, 2020	AA-	Stable
Sumitomo Mitsui Financial Group, Inc.	Issuer(Long-term)	October 8, 2021	AA-	Stable
Sumitomo Mitsui Financial Group, Inc.	Issuer(Long-term)	October 7, 2022	AA-	Stable
Sumitomo Mitsui Financial Group, Inc.	Issuer(Long-term)	November 6, 2023	AA	Stable
Sumitomo Mitsui Financial Group, Inc.	Issuer(Long-term)	October 25, 2024	AA	Stable
Sumitomo Mitsui Financial Group, Inc.	Issuer(Long-term)	November 26, 2025	AA	Stable
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)	May 22, 2015	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)	September 18, 2015	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)	September 16, 2016	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)	September 15, 2017	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)	September 28, 2018	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)	September 27, 2019	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)	October 7, 2020	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)	October 8, 2021	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)	October 7, 2022	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)	November 6, 2023	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)	October 25, 2024	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)	November 26, 2025	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)(perpetual)	January 18, 2017	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)(perpetual)	September 15, 2017	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)(perpetual)	September 28, 2018	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)(perpetual)	September 27, 2019	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)(perpetual)	October 7, 2020	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)(perpetual)	October 8, 2021	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)(perpetual)	October 7, 2022	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)(perpetual)	November 6, 2023	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)(perpetual)	October 25, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.4(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.5(subordinated)(perpetual)	December 12, 2017	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.5(subordinated)(perpetual)	September 28, 2018	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.5(subordinated)(perpetual)	September 27, 2019	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.5(subordinated)(perpetual)	October 7, 2020	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.5(subordinated)(perpetual)	October 8, 2021	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.5(subordinated)(perpetual)	October 7, 2022	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.5(subordinated)(perpetual)	November 6, 2023	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.5(subordinated)(perpetual)	October 25, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.5(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.14(subordinated)	March 2, 2018	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.14(subordinated)	September 28, 2018	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.14(subordinated)	September 27, 2019	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.14(subordinated)	October 7, 2020	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.14(subordinated)	October 8, 2021	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.14(subordinated)	October 7, 2022	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.14(subordinated)	November 6, 2023	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.14(subordinated)	October 25, 2024	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.14(subordinated)	November 26, 2025	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.6(subordinated)(perpetual)	June 14, 2019	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.6(subordinated)(perpetual)	September 27, 2019	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.6(subordinated)(perpetual)	October 7, 2020	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.6(subordinated)(perpetual)	October 8, 2021	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.6(subordinated)(perpetual)	October 7, 2022	A-	

The Historical Performance of the Credit Rating

Issuer Name	Issue Name	Publication Date	Rating	Outlook/Direction
Sumitomo Mitsui Financial Group, Inc.	Bonds no.6(subordinated)(perpetual)	November 6, 2023	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.6(subordinated)(perpetual)	October 25, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.6(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.7(subordinated)(perpetual)	September 2, 2020	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.7(subordinated)(perpetual)	October 7, 2020	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.7(subordinated)(perpetual)	October 8, 2021	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.7(subordinated)(perpetual)	October 7, 2022	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.7(subordinated)(perpetual)	November 6, 2023	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.7(subordinated)(perpetual)	October 25, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.7(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.8(subordinated)(perpetual)	January 21, 2022	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.8(subordinated)(perpetual)	October 7, 2022	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.8(subordinated)(perpetual)	November 6, 2023	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.8(subordinated)(perpetual)	October 25, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.8(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.9(subordinated)(perpetual)	December 6, 2022	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.9(subordinated)(perpetual)	November 6, 2023	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.9(subordinated)(perpetual)	October 25, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.9(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.10(subordinated)(perpetual)	December 6, 2022	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.10(subordinated)(perpetual)	November 6, 2023	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.10(subordinated)(perpetual)	October 25, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.10(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.2	January 20, 2023	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.2	November 6, 2023	AA	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.2	October 25, 2024	AA	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.2	November 26, 2025	AA	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.3	January 20, 2023	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.3	November 6, 2023	AA	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.3	October 25, 2024	AA	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.3	November 26, 2025	AA	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.15(subordinated)	March 1, 2023	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.15(subordinated)	November 6, 2023	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.15(subordinated)	October 25, 2024	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.15(subordinated)	November 26, 2025	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.16(subordinated)	March 1, 2023	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.16(subordinated)	November 6, 2023	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.16(subordinated)	October 25, 2024	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.16(subordinated)	November 26, 2025	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.11(subordinated)(perpetual)	April 19, 2023	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.11(subordinated)(perpetual)	November 6, 2023	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.11(subordinated)(perpetual)	October 25, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.11(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.12(subordinated)(perpetual)	April 19, 2023	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.12(subordinated)(perpetual)	November 6, 2023	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.12(subordinated)(perpetual)	October 25, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.12(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.5	June 1, 2023	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.5	November 6, 2023	AA	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.5	October 25, 2024	AA	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.5	November 26, 2025	AA	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.6	June 1, 2023	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.6	November 6, 2023	AA	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.6	October 25, 2024	AA	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.6	November 26, 2025	AA	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.13(subordinated)(perpetual)	September 8, 2023	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.13(subordinated)(perpetual)	November 6, 2023	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.13(subordinated)(perpetual)	October 25, 2024	A	

The Historical Performance of the Credit Rating

Issuer Name	Issue Name	Publication Date	Rating	Outlook/Direction
Sumitomo Mitsui Financial Group, Inc.	Bonds no.13(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.14(subordinated)(perpetual)	September 8, 2023	A-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.14(subordinated)(perpetual)	November 6, 2023	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.14(subordinated)(perpetual)	October 25, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.14(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.17(subordinated)	October 13, 2023	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.17(subordinated)	November 6, 2023	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.17(subordinated)	October 25, 2024	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.17(subordinated)	November 26, 2025	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.18(subordinated)	October 13, 2023	A+	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.18(subordinated)	November 6, 2023	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.18(subordinated)	October 25, 2024	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.18(subordinated)	November 26, 2025	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.15(subordinated)(perpetual)	January 19, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.15(subordinated)(perpetual)	October 25, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.15(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.16(subordinated)(perpetual)	January 19, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.16(subordinated)(perpetual)	October 25, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.16(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.17(subordinated)(perpetual)	May 31, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.17(subordinated)(perpetual)	October 25, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.17(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.18(subordinated)(perpetual)	May 31, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.18(subordinated)(perpetual)	October 25, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.18(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.19(subordinated)(perpetual)	May 31, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.19(subordinated)(perpetual)	October 25, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.19(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.20(subordinated)(perpetual)	May 31, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.20(subordinated)(perpetual)	October 25, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.20(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.21(subordinated)(perpetual)	May 31, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.21(subordinated)(perpetual)	October 25, 2024	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.21(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.19(subordinated)	July 12, 2024	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.19(subordinated)	October 25, 2024	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.19(subordinated)	November 26, 2025	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.20(subordinated)	July 12, 2024	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.20(subordinated)	October 25, 2024	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.20(subordinated)	November 26, 2025	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.22(subordinated)(perpetual)	May 29, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.22(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.23(subordinated)(perpetual)	May 29, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.23(subordinated)(perpetual)	November 26, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.7	August 22, 2025	AA	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.7	November 26, 2025	AA	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.8	August 22, 2025	AA	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.8	November 26, 2025	AA	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.23(subordinated)	October 10, 2025	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.23(subordinated)	November 26, 2025	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.24(subordinated)	October 10, 2025	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.24(subordinated)	November 26, 2025	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.21(subordinated)	October 10, 2025	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.21(subordinated)	November 26, 2025	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.22(subordinated)	October 10, 2025	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.22(subordinated)	November 26, 2025	AA-	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.24(subordinated)(perpetual)	December 12, 2025	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.25(subordinated)(perpetual)	December 12, 2025	A	

The Historical Performance of the Credit Rating

Issuer Name	Issue Name	Publication Date	Rating	Outlook/Direction
Sumitomo Mitsui Financial Group, Inc.	Bonds no.26(subordinated)(perpetual)	May 29, 2026	A	
Sumitomo Mitsui Financial Group, Inc.	Bonds no.27(subordinated)(perpetual)	May 29, 2026	A	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme	August 26, 2016	AA-	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme	September 16, 2016	AA-	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme	September 1, 2017	AA-	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme	September 15, 2017	AA-	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme	September 3, 2018	AA-	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme	September 28, 2018	AA-	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme	September 27, 2019	AA-	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme	October 7, 2020	AA-	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme	October 8, 2021	AA-	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme	October 7, 2022	AA-	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme	November 6, 2023	AA	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme	October 25, 2024	AA	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme	November 26, 2025	AA	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme	August 25, 2026	AA	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme(subordinated)	August 26, 2016	A+	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme(subordinated)	September 16, 2016	A+	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme(subordinated)	September 1, 2017	A+	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme(subordinated)	September 15, 2017	A+	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme(subordinated)	September 3, 2018	A+	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme(subordinated)	September 28, 2018	A+	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme(subordinated)	September 27, 2019	A+	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme(subordinated)	October 7, 2020	A+	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme(subordinated)	October 8, 2021	A+	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme(subordinated)	October 7, 2022	A+	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme(subordinated)	November 6, 2023	AA-	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme(subordinated)	October 25, 2024	AA-	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme(subordinated)	November 26, 2025	AA-	
Sumitomo Mitsui Financial Group, Inc.	Euro Medium Term Note Programme(subordinated)	August 25, 2026	AA-	

The Historical Performance of the Credit Rating

Issuer Name	Issue Name	Publication Date	Rating	Outlook/Direction
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	March 17, 2003	AA-	
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	May 19, 2003	#AA-	
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	July 4, 2003	A+	
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	September 3, 2004	A+	
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	August 12, 2005	A+	
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	October 3, 2006	A+	Positive
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	September 18, 2007	AA-	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	September 12, 2008	AA-	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	September 11, 2009	AA-	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	September 13, 2010	AA-	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	September 9, 2011	AA-	Positive
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	September 14, 2012	AA	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	September 13, 2013	AA	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	September 12, 2014	AA	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	September 18, 2015	AA	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	September 16, 2016	AA	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	September 15, 2017	AA	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	September 28, 2018	AA	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	September 27, 2019	AA	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	October 7, 2020	AA	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	October 8, 2021	AA	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	October 7, 2022	AA	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	November 6, 2023	AA	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	October 25, 2024	AA	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Long-term)	November 26, 2025	AA	Stable
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	March 17, 2003	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	May 19, 2003	#J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	July 4, 2003	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	September 3, 2004	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	August 12, 2005	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	October 3, 2006	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	September 18, 2007	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	September 12, 2008	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	September 11, 2009	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	September 13, 2010	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	September 9, 2011	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	September 14, 2012	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	September 13, 2013	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	September 12, 2014	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	September 18, 2015	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	September 16, 2016	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	September 15, 2017	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	September 28, 2018	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	September 27, 2019	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	October 7, 2020	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	October 8, 2021	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	October 7, 2022	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	November 6, 2023	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	October 25, 2024	J-1+	
Sumitomo Mitsui Banking Corporation	Issuer(Short-term)	November 26, 2025	J-1+	
Sumitomo Mitsui Banking Corporation	CP	March 17, 2003	J-1+	
Sumitomo Mitsui Banking Corporation	CP	May 19, 2003	#J-1+	
Sumitomo Mitsui Banking Corporation	CP	July 4, 2003	J-1+	
Sumitomo Mitsui Banking Corporation	CP	September 3, 2004	J-1+	
Sumitomo Mitsui Banking Corporation	CP	August 12, 2005	J-1+	
Sumitomo Mitsui Banking Corporation	CP	October 3, 2006	J-1+	
Sumitomo Mitsui Banking Corporation	CP	September 18, 2007	J-1+	
Sumitomo Mitsui Banking Corporation	CP	September 12, 2008	J-1+	

The Historical Performance of the Credit Rating

Issuer Name	Issue Name	Publication Date	Rating	Outlook/Direction
Sumitomo Mitsui Banking Corporation	CP	September 11, 2009	J-1+	
Sumitomo Mitsui Banking Corporation	CP	September 13, 2010	J-1+	
Sumitomo Mitsui Banking Corporation	CP	September 9, 2011	J-1+	
Sumitomo Mitsui Banking Corporation	CP	September 14, 2012	J-1+	
Sumitomo Mitsui Banking Corporation	CP	September 13, 2013	J-1+	
Sumitomo Mitsui Banking Corporation	CP	September 12, 2014	J-1+	
Sumitomo Mitsui Banking Corporation	CP	September 18, 2015	J-1+	
Sumitomo Mitsui Banking Corporation	CP	September 16, 2016	J-1+	
Sumitomo Mitsui Banking Corporation	CP	September 15, 2017	J-1+	
Sumitomo Mitsui Banking Corporation	CP	September 28, 2018	J-1+	
Sumitomo Mitsui Banking Corporation	CP	September 27, 2019	J-1+	
Sumitomo Mitsui Banking Corporation	CP	October 7, 2020	J-1+	
Sumitomo Mitsui Banking Corporation	CP	October 8, 2021	J-1+	
Sumitomo Mitsui Banking Corporation	CP	October 7, 2022	J-1+	
Sumitomo Mitsui Banking Corporation	CP	November 6, 2023	J-1+	
Sumitomo Mitsui Banking Corporation	CP	October 25, 2024	J-1+	
Sumitomo Mitsui Banking Corporation	CP	November 26, 2025	J-1+	
Sumitomo Mitsui Banking Corporation	Bonds no.28(subordinated)	December 13, 2011	A+	
Sumitomo Mitsui Banking Corporation	Bonds no.28(subordinated)	September 14, 2012	AA-	
Sumitomo Mitsui Banking Corporation	Bonds no.28(subordinated)	September 13, 2013	AA-	
Sumitomo Mitsui Banking Corporation	Bonds no.28(subordinated)	September 12, 2014	AA-	
Sumitomo Mitsui Banking Corporation	Bonds no.28(subordinated)	September 18, 2015	AA-	
Sumitomo Mitsui Banking Corporation	Bonds no.28(subordinated)	September 16, 2016	AA-	
Sumitomo Mitsui Banking Corporation	Bonds no.28(subordinated)	September 15, 2017	AA-	
Sumitomo Mitsui Banking Corporation	Bonds no.28(subordinated)	September 28, 2018	AA-	
Sumitomo Mitsui Banking Corporation	Bonds no.28(subordinated)	September 27, 2019	AA-	
Sumitomo Mitsui Banking Corporation	Bonds no.28(subordinated)	October 7, 2020	AA-	
Sumitomo Mitsui Banking Corporation	Bonds no.28(subordinated)	October 8, 2021	AA-	
Sumitomo Mitsui Banking Corporation	Bonds no.28(subordinated)	October 7, 2022	AA-	
Sumitomo Mitsui Banking Corporation	Bonds no.28(subordinated)	November 6, 2023	AA-	
Sumitomo Mitsui Banking Corporation	Bonds no.28(subordinated)	October 25, 2024	AA-	
Sumitomo Mitsui Banking Corporation	Bonds no.28(subordinated)	November 26, 2025	AA-	
Sumitomo Mitsui Banking Corporation	Bonds no.60	April 17, 2026	AA	
Sumitomo Mitsui Banking Corporation	Bonds no.61	April 17, 2026	AA	
Sumitomo Mitsui Banking Corporation	Bonds no.62	April 17, 2026	AA	
Sumitomo Mitsui Banking Corporation	Bonds no.63	April 17, 2026	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	August 27, 2003	A+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	September 3, 2004	A+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	February 1, 2005	A+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	August 12, 2005	A+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	August 28, 2006	A+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	October 3, 2006	A+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	September 18, 2007	AA-	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	September 12, 2008	AA-	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	September 11, 2009	AA-	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	September 13, 2010	AA-	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	September 9, 2011	AA-	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	August 24, 2012	AA-	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	September 14, 2012	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	August 30, 2013	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	September 13, 2013	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	September 12, 2014	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	September 18, 2015	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	August 26, 2016	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	September 16, 2016	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	September 1, 2017	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	September 15, 2017	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	September 3, 2018	AA	

The Historical Performance of the Credit Rating

Issuer Name	Issue Name	Publication Date	Rating	Outlook/Direction
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	September 28, 2018	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	September 27, 2019	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	October 7, 2020	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	October 8, 2021	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	October 7, 2022	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	November 6, 2023	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	October 25, 2024	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	November 26, 2025	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme	August 25, 2026	AA	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	August 27, 2003	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	September 3, 2004	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	February 1, 2005	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	August 12, 2005	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	August 28, 2006	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	October 3, 2006	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	September 18, 2007	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	September 12, 2008	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	September 11, 2009	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	September 13, 2010	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	September 9, 2011	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	August 24, 2012	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	September 14, 2012	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	August 30, 2013	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	September 13, 2013	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	September 12, 2014	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	September 18, 2015	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	August 26, 2016	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	September 16, 2016	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	September 1, 2017	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	September 15, 2017	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	September 3, 2018	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	September 28, 2018	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	September 27, 2019	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	October 7, 2020	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	October 8, 2021	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	October 7, 2022	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	November 6, 2023	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	October 25, 2024	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	November 26, 2025	J-1+	
Sumitomo Mitsui Banking Corporation	Euro Medium Term Note Programme(Short-term)	August 25, 2026	J-1+	

Attestation Required by Paragraph (a)(1)(iii) of Rule 17g-7

I, Tomohiro Miyao, have responsibility to this Rating Action and to the best of my knowledge:

A) No part of the credit rating was influenced by any other business activities.

B) The credit rating was based solely upon the merits of the obligor, security, or money market instrument being rated.

C) The credit rating was an independent evaluation of the credit risk of the obligor, security, or money market instrument.

宮尾 知浩

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