DISCLOSURES UNDER PILLAR – 3 OF BASEL – III, FOR THE FINANCIAL YEAR ENDED MARCH 31, 2026

1. Scope of Application and Capital Adequacy

Table DF-1 - Scope of Application

Name of the head of the banking group to which the framework applies: - **Sumitomo Mitsui Banking Corporation, India Branches.**

Sumitomo Mitsui Banking Corporation (SMBC) was established in the year 2001 following the merger of two of Japanese leading banks namely Sakura and Sumitomo. SMBC, headquartered in Tokyo-Japan, is the banking arm of Sumitomo Mitsui Financial Group. The Group offers a broad range of financial services such as banking, leasing, securities, credit card, investment, mortgage securitization, venture capital and other credit related businesses.

In India, SMBC received Banking License from RBI on May 18, 2012, and established its first Branch in New Delhi. The commercial operations of the bank started during the financial year 2012-2013., The Bank extended its operations through establishment of Branches in Mumbai on March 21, 2017, Chennai on November 18, 2020, and Bengaluru on September 22, 2025.

The information provided in this document is based on consolidated operations of the Bank in India, through all its branches.

(i) Qualitative Disclosures:

a. List of group entities considered for consolidation.

Name of entity/ Country of incorporation	Whether the entity is included under accounting scope of consolidation (Yes/No)	Explain the method of consolidation	Whether the entity is included under regulatory scope of consolidation (Yes/No)	Explain the method of consolidation	Explain the reasons for difference in the method of consolidation	Explain the reasons if consolidated under only one of the scopes of consolidation
SMFG India Credit Company Limited (India)	No	NA	Yes	Line by line consolidation method adopted as per AS-21. The financial statements of the entity consolidated are prepared under Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013 (the Act) [Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time).		As per RBI Circular number RBI/DOR/2025-26/151 DOR.CAP.REC.70/21-01-002/2025-26, dated November 28, 2025. The Bank is not required to publish consolidated financial statements as per AS-21, but to consider this entity regulatory scope of consolidation.

SMFG India Home Finance Co. Ltd. (India)	No	NA	Yes	Line by line consolidation method adopted as per AS-21. The financial statements of the entity consolidated are prepared under Indian Accounting Standards (Ind AS) notified under Section 133 of the Companies Act, 2013 (the Act) [Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time).		As per RBI Circular number RBI/DOR/2025-26/151 DOR.CAP.REC.70/21-01-002/2025-26, dated November 28, 2025. The Bank is not required to publish consolidated financial statements as per AS-21, but to consider this entity regulatory scope of consolidation.

b. List of group entities not considered for consolidation both under the accounting and regulatory scope of consolidation.

Name of entity/ Country of incorporation	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity)	% of bank's holding in the total equity	Regulatory treatment of bank's investments in the capital instruments of the entity	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)
As on March 31, 2026, the bank has been operating through four of its branches in India. Hence, there are no group entities for consolidation.					

(ii) <u>Quantitative Disclosures:</u>

a. List of group entities considered for consolidation

Currency INR Million

Name of the entity / country of incorporation (as indicated in (i) a. above)	Principle activity of the entity	Total balance sheet equity (as stated in the accounting balance sheet of the legal entity) *	Total balance sheet assets (as stated in the accounting balance sheet of the legal entity)**
SMFG India Credit Company Limited (India)	NBFC	26,548.54	603,496.50
SMFG India Home Finance Co. Ltd. (India)	NBFC	3,711.63	120,486.55

Notes:
1. * Represents Equity Share Capital.
2. ** Prepared as per Indian Accounting Standards (Ind AS) as per the Companies (Indian Accounting Standards) Rules, 2015, as amended by the Companies (Indian Accounting Standards) Rules, 2016, notified under Section 133 of the Companies Act, 2013 (the "Act") and other relevant provisions of the Act.

b. The aggregate amount of capital deficiencies in all the subsidiaries which are not included in the regulatory scope of consolidation i.e., that are deducted:

Currency INR Million

Name of the subsidiaries / country of incorporation	Principle activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity)*	% of bank's holding in the total equity	Capital deficiencies
Not Applicable				

c. The aggregate amounts (e.g., current book value) of the bank's total interests in insurance entities, which are risk weighted:

Currency INR Million

Name of the insurance entities / country of incorporation	Principle activity of the entity	Total balance sheet equity *(as stated in the accounting balance sheet of the legal entity)*	% of bank's holding in the total equity / proportion of voting power	Quantitative impact on regulatory capital of using risk weighting method versus using the full deduction method
Nil				

d. Any restrictions or impediments on transfer of funds or regulatory capital within the banking group: Nil

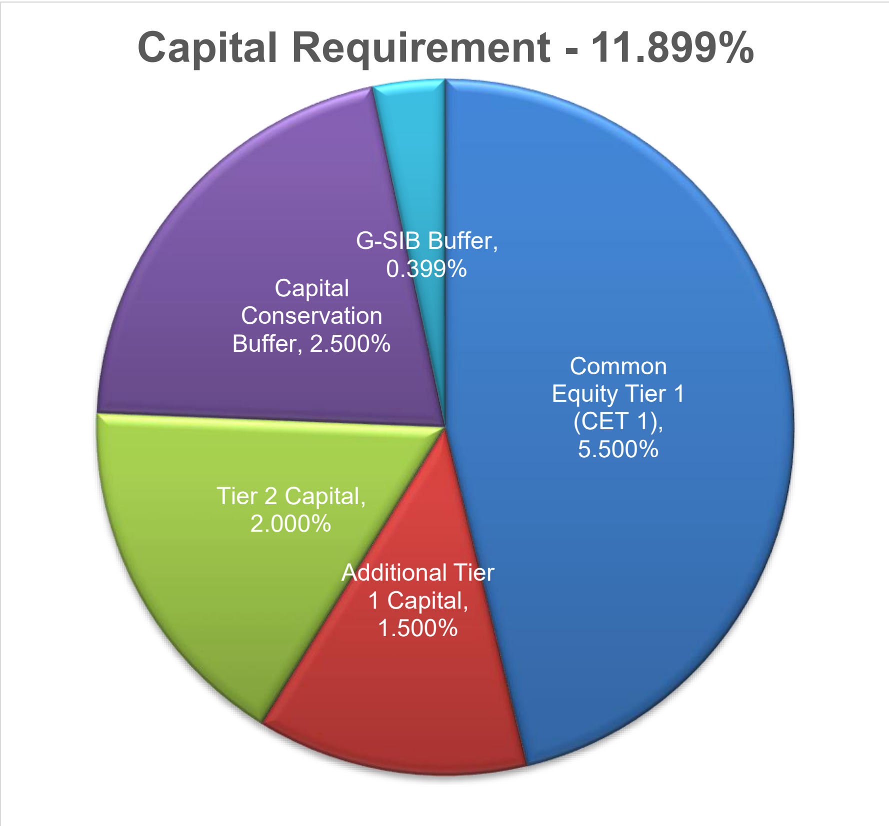
Table DF-2 - Capital Adequacy:

Qualitative disclosures

a. Bank's approach to assessing adequacy of its capital to support current and future activities:
The Bank maintains a strong base of capital to comply with the local regulatory requirements and to adequately support its current and future activities. Internal Capital Adequacy Assessment Process conducted and documented through ICAAP, details the business plans of the bank and assessment of requirement/adequacy of capital for future years, under the normal and stressed conditions.

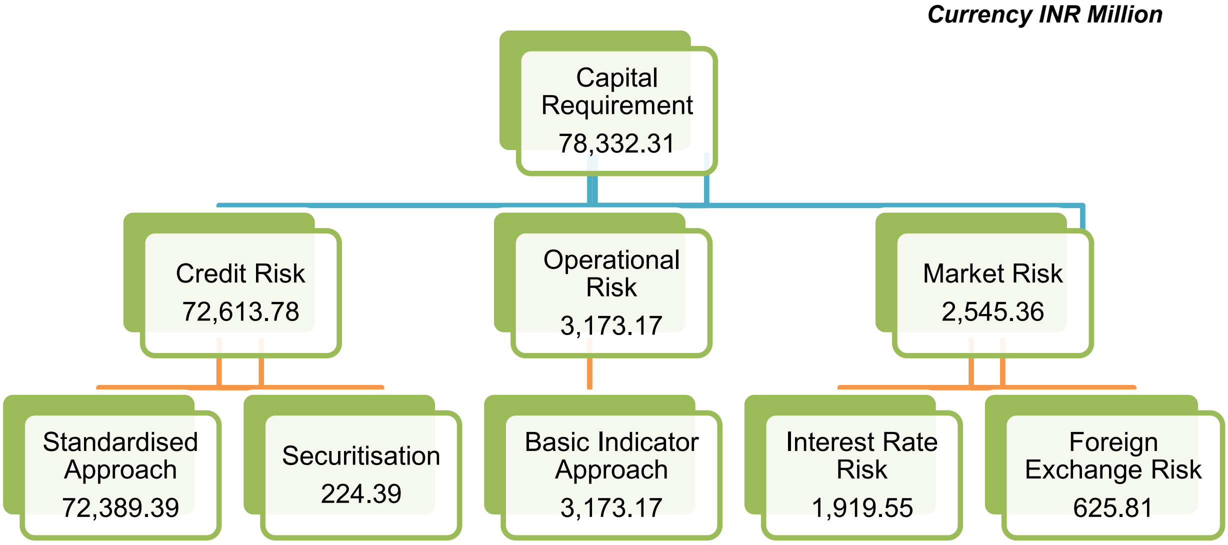
Quantitative Disclosures:

The minimum capital to risk weighted assets ratio of the bank, including buffer requirements, arrived as below.

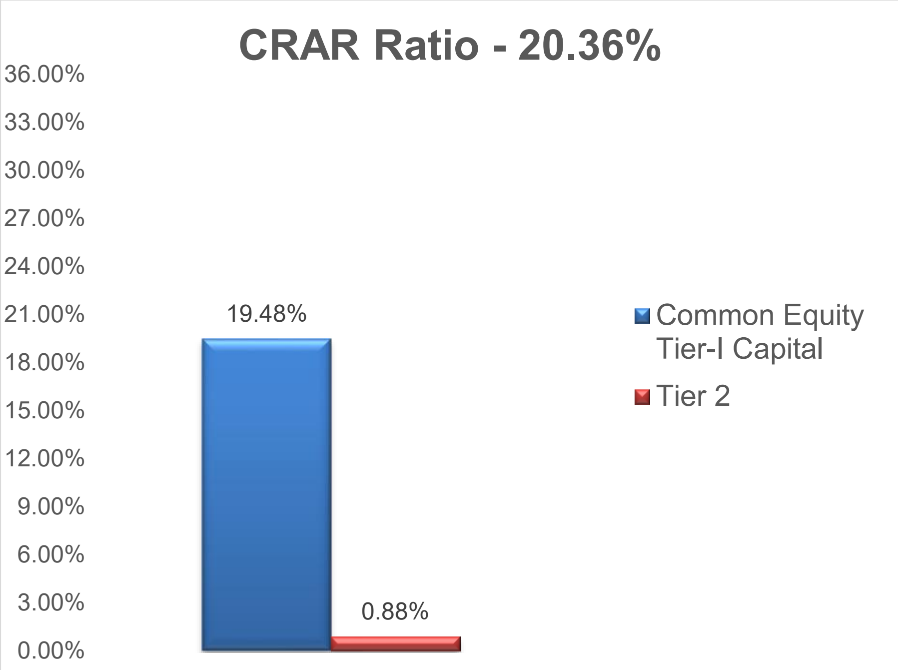


Accordingly, capital requirement for credit, market, operational risk is as below (Standalone).

Currency INR Million



The tier wise position of total capital adequacy ratio of the bank is as under



The summarized position to above as on March 31, 2026, is as under

Currency INR Million

	Particulars	Standalone	Consolidated
b	Capital requirements for credit risk - Portfolios subject to standardised approach - Securitisation exposures	**72,613.78** 72,389.39 224.39	**173,733.63** 173,506.96 226.67
c	Capital requirements for market risk Standardised duration approach -Interest rate risk -Foreign exchange risk (including gold) -Equity risk	**2,545.36** 1,919.55 625.81 -	**2,545.36** 1,919.55 625.81 -
d	Capital requirements for operational risk -Basic indicator approach	**3,173.17**	**3,173.17**
e	Common Equity Tier-I, Tier-I and Total capital ratios: -For the top consolidated group; and - For significant bank subsidiaries (stand alone or sub-consolidated depending on how the Framework is applied)	CET-Tier-I Ratio 19.48% Tier-II Ratio 0.88% Total Ratio- 20.36% Bank is operating with four branches in India.	CET-Tier-I Ratio 18.18% Tier-II Ratio 1.89% Total Ratio- 20.07% Bank is operating with four branches in India.

Notes

1. Capital requirement is calculated at 11.899% consisting of 9.00% minimum requirement, 2.50% for Capital Conservation Buffer and 0.399% as buffer for Global Systemically Important Banks. For the subsidiaries of Parent, Capital requirement is calculated at 15.00%.

2. The unrated claims on corporates, AFCs and NBFC-IFCs having aggregate exposure of more than INR 2,000 million from the banking system have been risk weighted at 150%, as per regulatory prescription.
3. The regulatory guidelines prescribing additional risk weights for unhedged foreign currency exposure and undrawn portion of cash credit/overdrafts for large borrowers have, wherever applicable, also been considered by bank in computation of Capital to Risk Weighted Assets Ratio.
4. In terms of RBI guidelines for implementation of Countercyclical Capital Buffer issued on November 28, 2025, the bank does not hold the same as the framework is yet to be activated by the Regulator.
5. Capital charge towards credit risk exposure on derivatives is post consideration of the benefits from legally enforceable netting agreements and collaterals, if any.

2. Risk Exposure and Assessment

General qualitative disclosures on risk area, risk management objectives, policies, and processes etc.

The Bank has identified the following risks as material to its nature of operations:

- Credit Risk (including credit concentration risk)
- Market Risk
- Operational Risk
- Liquidity Risk
- Interest Rate Risk in the Banking Book

Risk Management framework

Overview - The Bank's risk management framework is embedded in business through the different levels supported by an appropriate level of investment in information technology and its people.

Credit Risk

Credit risk refers to risk of any losses the Bank may incur due to reduction or loss of the value of assets (including off balance-sheet assets) arising from any credit events such as deterioration of borrowers' financial standing. The purpose of credit-risk management is to maintain the soundness of the Bank's assets by controlling credit risk at acceptable levels relative to the amount of Capital to manage the risk at acceptable levels and to contribute to the interests of stakeholders by realizing the establishment of a credit portfolio with high capital and asset efficiency by securing appropriate levels of profits corresponding to risk.

The SMBC Head Office formulates policies, rules, and procedures for SMBC branches worldwide. The Branch has put in place credit policy for local operations in line with SMBC guidelines as well as the RBI circulars, guidelines, notifications, and directives. The credit policy stipulates guidelines for adherence to prudential limits as well as outlines RBI directives in the form of master circulars / directions. The credit policy for local operations is reviewed periodically to accommodate RBI directions. The Bank has an independent committee for evaluation of credit proposals. The Bank also has an elaborate stress test policy for credit risk and subjects the portfolio periodically to the shocks as prescribed. The Bank has a comprehensive credit risk framework to manage Credit Risk, in a uniform and consistent manner.

The bank, on a regular basis, monitors the portfolio in terms of growth, quality, and concentration, subjects the credit portfolio to stress test by way of sensitivity (single and multiple factor) scenario analysis and qualitative reverse stress testing. The Bank has also established an Early Warning Framework for identification of any incipient sickness in the borrower account at an early stage. Further, the Bank also extensively uses Central Repository of Information on Large Credits (CRILC), Credit Information Companies (CIC) and Central Fraud Reporting platform of CIMS while undertaking credit assessment.

Market Risk / Liquidity Risk

Market risk is the risk whereby movements in market factors such as foreign exchange rates, interest rates and equity prices reduce our income or the market value of our portfolios. SMBC India Branches' Policies on Market risk and Liquidity Risk have been put in place to cater to HO Guidelines and Local Regulatory guidelines.

Market Risk on the portfolio is assessed and managed through measures such as price value of one basis point, value-at-risk, stop loss and net overnight open position limits. The risk associated with our banking book is also measured through metrics such as modified duration gap, earnings at risk and liquidity gap limits. The limits are stipulated in our Investment Policy, Market Risk Management Policy which are reviewed and approved by Local Management Committee.

The Asset Liability Management Committee (ALM Committee) comprises senior management and senior executives. ALM meets periodically and reviews the Bank's business profile and its impact on asset liability management and determines the asset liability management strategy considering the current and expected business environment. ALM reviews the overall portfolio position and the interest rate and liquidity gap positions. ALM also sets deposit and benchmark lending rates. The Market Risk Management Team, in consultation with Front Office, recommends changes in risk policies, controls, processes and methodologies for quantifying and assessing market risks. Risk limits including position limits and stop loss limits are monitored by the Front Office and MRM and reviewed periodically. Foreign exchange risk is monitored through the net overnight open position limit. Interest rate risk is measured using re-pricing gap analysis and duration analysis. Interest rate risk is further monitored through interest rate risk limits approved by ALM.

The Bank uses various tools for measurement of liquidity risk including the statement of structural liquidity, liquidity ratios, Liquidity Coverage Ratio (LCR), Net stable funding ratio (NSFR) and stress testing. Our Bank maintains diverse sources of liquidity to facilitate flexibility in meeting funding requirements.

Operational Risk

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people, or systems, or from external events. Operational risk includes legal risk but excludes strategic and reputational risks. Operational risk is inherent in the Bank's business activities in both domestic as well as overseas operations and covers a wide spectrum of issues. Operational risk can result from a variety of factors, including failure to obtain proper internal authorizations, improperly documented transactions, failure of operational and information security procedures, computer systems, software or equipment, fraud, inadequate training, and employee clerical errors.

Operational risk in the Branch is managed through comprehensive HO rules and SMBC India Branches' branch procedures of internal controls, systems, and procedures to monitor transactions, key backup procedures and undertaking regular contingency planning. The control framework is designed based on categorization of functions into front-office, comprising business groups, middle office comprising credit and treasury middle offices, back-office comprising operations, Finance and Control, India Division (FCIN), General Affairs India Division (GAIN) function.

The Bank's operational risk management governance and framework is defined in the Risk Management Charter approved by Planning Department-Asia Pacific Division (PDAPD) and local management committee. The Policy is applicable across all the functions in the branch ensuring a clear accountability and responsibility for management and mitigation of operational risk, developing a common understanding of operational risk, and helping the business and operation groups to improve internal controls, thereby reducing the probability of an Operational Risk event.

The Risk Management Committee (RMC) at the Bank, represented by Senior Management of the Bank from credit risk, market risk, enterprise risk, compliance, planning, finance, human resources, operations, information technology, information security and other critical departments; meets regularly to examine and evaluate the risk profile of the Bank. The coverage includes all the material risks envisaged by the bank both Pillar I as well as Pillar II Risks as per RBI / Basel Guidelines. The RMC adopts pro-active approach towards mitigating the risk to ensure smooth banking operations.

Table DF-3 - Credit risk: General Disclosures

Qualitative Disclosures

a. Credit quality of Loans and Advances

Even though the Bank is following Standardized Approach, yet the Bank has an established internal credit rating system that facilitates decision making by considering quantitative and qualitative aspects of the proposal for credit facilities. The credit rating system analyses the inherent risk relating to facility as well as the borrower and assigns a rating that is indicative of risk profiling of the proposal. The monitoring of the portfolio is undertaken at regular intervals and results of the analysis are presented to the Management Committee and Risk Management Committee. The portfolio analysis is undertaken to estimate credit concentration, asset growth, geographical spread as well as adherence to prudential norms such as Sectoral limits, Single borrower, Group borrower limits etc. All loans and advances in the Bank are classified according to asset quality, nature, and number of days in arrears in accordance with RBI guidelines.

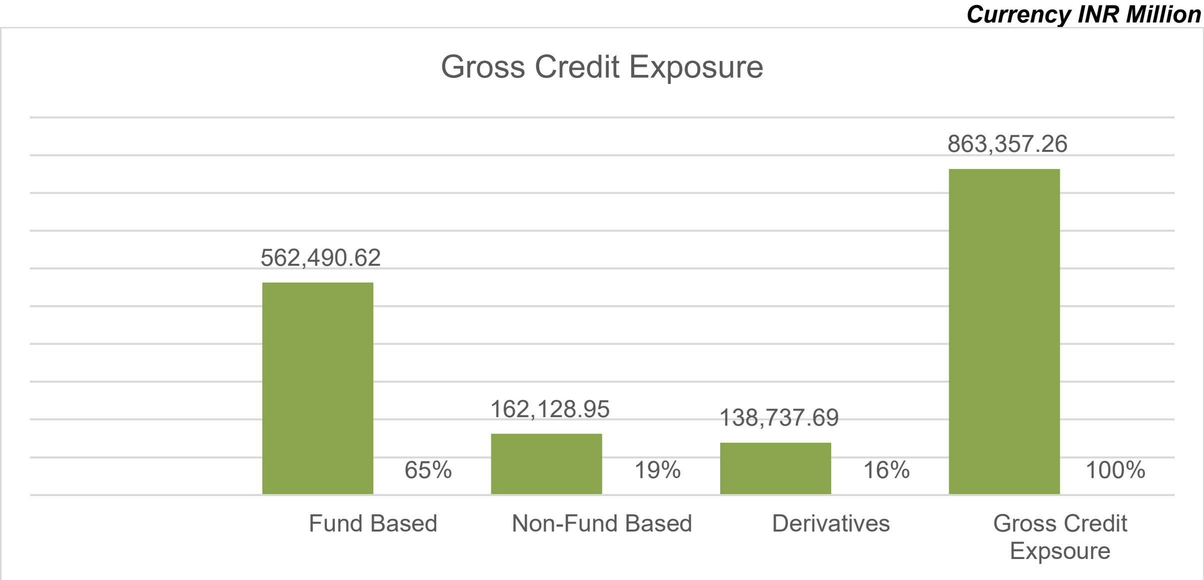
Non-Performing Assets (NPA)

Bank has adopted the definitions of ‘past due’ and ‘impaired’ (for accounting purposes) as defined by the regulatory authority for Income Recognition and Asset Classification. An account becomes NPA if it remains overdue for a certain period as defined by the Reserve Bank of India. An impaired asset is an asset which has been classified as such in accordance with the guidelines defined by the Reserve Bank of India on it becoming a NPA.

Quantitative Disclosures

b. Total Gross credit risk exposures of INR 863,357.26 million as on March 31, 2026, distributed among fund, non-fund and derivative exposure is as under

Currency INR Million



Currency INR Million

Exposure	Standalone	Consolidated
Gross Credit Exposure	863,357.26	1,708,433.10
Fund Based	562,490.62	1,288,324.64
Non-Fund Based	300,866.64	420,108.46

c. Geographical distribution of exposures, fund based, and non-fund based separately.

Standalone *Currency INR Million*

Particulars	As of March 31, 2026		
	Domestic	Overseas	Total
Fund Based	**562,490.62**	**-**	**562,490.62**
Of which exposure to QCCP	*19,888.44*	-	*19,888.44*
Non-Fund Based (including derivatives)	**300,866.64**	**-**	**300,866.64**
Of which exposure to QCCP	*36,478.67*		*36,478.67*
Total	**863,357.26**	**-**	**863,357.26**

Consolidated *Currency INR Million*

Particulars	As of March 31, 2026		
	Domestic	Overseas	Total
Fund Based	**1,288,324.64**	**-**	**1,288,324.64**
Of which exposure to QCCP	*19,888.44*	-	*19,888.44*
Non-Fund Based (including derivatives)	**420,108.46**	**-**	**420,108.46**
Of which exposure to QCCP	*36,478.67*	-	*36,478.67*
Total	**1,708,433.10**	**-**	**1,708,433.10**

d. Industry type distribution of exposures, fund based, and non-fund based separately.

Standalone *Currency INR Million*

Industry/Sector	Exposure	
	Funded	Non-Funded
I. Manufacturing Sector	114,205.11	128,398.43
Food Processing- Others	1,084.27	5,840.39
Textiles – Others	3,503.50	293.74
Wood and Wood Products	1,000.00	-
Paper & Paper Products	-	1.56
Petroleum (non-infrastructure) Coal Products (non-mining) and Nuclear Fuels	-	-
Rubber, Plastic, and their Products	949.19	980.31
Glass & Glassware	-	-
Chemical & Chemical Products	**18,854.08**	**20,863.78**
Fertilizers	6,642.50	5,429.80
Drugs & Pharmaceuticals	500.00	827.77
Petro Chemicals (excluding under infra.)	250.00	7,734.76
Others	11,461.58	6,871.45
Cement and Cement Products	-	3,383.91
Basic Metal and Metal Products	**11,216.92**	**5,611.64**

Basic Metal and Metal Products – Iron & Steel	4,763.25	5,324.99
Basic Metal and Metal Products – Others	6,453.67	286.65
All Engineering	**13,356.84**	**44,193.16**
All Engineering- Electronics	11,217.31	2,440.89
All Engineering- Others	2,139.53	41,752.27
Vehicle, Vehicle Parts, Transport Equipment	16,161.55	4,702.54
Construction	7,189.42	11,220.86
Infrastructure	**39,693.47**	**30,928.68**
Infrastructure – Transport	2,976.72	2,750.90
Infrastructure-Energy–Electricity Generation	36,716.75	23,784.59
Infrastructure-Energy–Electricity Transmission	-	37.07
Infrastructure – Oil/Gas/Liquefied Natural Gas (LNG) Storage Facility	-	4,356.12
Other Industries – Manufacturing	1,195.87	377.86
II. Services Sector	**144,575.93**	**134,203.90**
Transport Operators	3,756.31	1,534.09
Post and Telecommunication Services	-	241.50
Tourism, Hotel and Restaurants	-	10.00
Trade (Wholesale and Retail)	4,320.20	794.61
Financial Intermediation (Banks, NBFCs, HFCs, DFIs, Mutual Funds etc.)	98,320.43	29,077.85
Real Estate Activities (Other than Residential Mortgages)	-	-
Computer and Related Activities	23,877.04	4,690.14
Professional Services	157.50	1.32
Other Services	14,144.45	97,854.39
III. Agriculture Sector	**2,274.61**	**-**
Of which Direct	-	-
Of which Indirect	2,274.61	-
IV. Exposure to QCCP	**19,888.44**	**36,478.67**
V. Retail	**-**	**-**
VI. Residuary Exposure	**281,546.53**	**1,785.64**
of which claims on RBI and Sovereign	*136,171.90*	1,785.64
of which balances in current accounts/placements with banks (domestic and overseas)	*58,161.59*	-
Securitisation Exposure	*12,381.75*	-
Certificate of Deposits	*63,800.13*	
Others (fixed assets, accrued interest etc.)	11,031.16	-
Total	**562,490.62**	**300,866.64**

Notes

1. The above funded exposure is on outstanding basis. The non-fund-based exposure includes derivatives exposure as per Current Exposure Method & credit equivalent of off-balance sheet exposure.
2. Non-fund-based exposure to QCCP includes exposure on account securities that are posted as collateral under various business segments and borrowings under REPO.
3. Residual exposure on Reserve Bank of India/Sovereign includes exposure in R-REPO (if any), Interest Subvention, placements under Standing Deposit Facility-Overnight, balances in current account, securities etc.
4. Residual exposure under "claims on banks" includes the current account balances in local and Nostro accounts, money market placements in or outside India etc.

The industries with exposure more than 5% of gross credit exposure

SMBC

Standalone — ***Currency INR Million***

Industry	Sector	Exposure	
		Funded	Non-funded
Financial Intermediation	Services	98,320.43	29,077.85
Infrastructure	Manufacturing	39,693.47	30,928.68
All Engineering	Manufacturing	13,356.84	44,193.16

Consolidated — ***Currency INR Million***

Industry/Sector	**Exposure**	
	Funded	**Non-Funded**
I. Manufacturing Sector	**227,621.00**	**128,398.43**
Food Processing- Others	1,084.27	5,840.39
Textiles – Others	3,503.50	293.74
Wood and Wood Products	1,000.00	-
Paper & Paper Products	-	1.56
Petroleum (non-infrastructure) Coal Products (non-mining) and Nuclear Fuels	-	-
Rubber, Plastic, and their Products	949.19	980.31
Glass & Glassware	-	-
Chemical & Chemical Products	**18,854.08**	**20,863.78**
Fertilizers	6,642.50	5,429.80
Drugs & Pharmaceuticals	500.00	827.77
Petro Chemicals (excluding under infra.)	250.00	7,734.76
Others	11,461.58	6,871.45
Cement and Cement Products	-	3,383.91
Basic Metal and Metal Products	**11,216.92**	**5,611.64**
Basic Metal and Metal Products – Iron & Steel	4,763.25	5,324.99
Basic Metal and Metal Products – Others	6,453.67	286.65
All Engineering	**13,356.84**	**44,193.16**
All Engineering- Electronics	11,217.31	2,440.89
All Engineering- Others	2,139.53	41,752.27
Vehicle, Vehicle Parts, Transport Equipment	16,161.55	4,702.54
Construction	7,189.42	11,220.86
Infrastructure	**39,693.47**	**30,928.68**
Infrastructure – Transport	2,976.72	2,750.90
Infrastructure-Energy–Electricity Generation	36,716.75	23,784.59
Infrastructure-Energy–Electricity Transmission	-	37.07
Infrastructure – Oil/Gas/Liquefied Natural Gas (LNG) Storage Facility	-	4,356.12
Other Industries – Manufacturing	114,611.76	377.86
II. Services Sector	**454,515.07**	**253,445.72**
Transport Operators	5,097.15	1,534.09
Post and Telecommunication Services	-	241.50
Tourism, Hotel and Restaurants	3,087.94	10.00
Trade (Wholesale and Retail)	164,228.58	794.61
Financial Intermediation (Banks, NBFCs, HFCs, DFIs, Mutual Funds etc.)	98,320.43	29,077.85
Real Estate Activities (Other than Residential Mortgages)	43,054.04	-
Computer and Related Activities	23,877.04	4,690.14
Professional Services	1,403.26	1.32
Other Services	115,446.63	217,096.21
III. Agriculture Sector	**11,216.16**	**-**
Of which Direct	-	-
Of which Indirect	11,216.16	-

IV. Exposure to QCCP	**19,888.44**	**36,478.67**
V. Retail	**194,325.80**	**-**
VI. Residuary Exposure	**380,758.17**	**1,785.64**
of which claims on RBI and Sovereign	154,627.93	1,785.64
of which balances in current accounts/placements with banks (domestic and overseas)	97,779.68	-
Securitisation Exposure	12,381.75	-
Certificate of Deposit	63,800.13	-
Others (fixed assets, accrued interest etc.)	52,168.68	-
Total	**1,288,324.64**	**420,108.46**

Notes

1. The above funded exposure is on outstanding basis. The non-fund-based exposure includes derivatives exposure as per Current Exposure Method & credit equivalent of off-balance sheet exposure.
2. Non-fund-based exposure to QCCP includes exposure on account securities that are posted as collateral under various business segments.
3. Residual exposure on Reserve Bank of India/Sovereign includes exposure in R-REPO (if any), Interest Subvention, placements under Standing Deposit Facility-Overnight etc.
4. Residual exposure under "claims on banks" includes the current account balances in local and Nostro accounts, money market placements in or outside India etc.

The industries with exposure more than 5% of gross credit exposure

Consolidated ***Currency INR Million***

Industry	Sector	Exposure	
		Funded	Non-funded
Trade (Wholesale and Retail)	Services	164,228.58	794.61
Financial Intermediation	Services	98,320.43	29,077.85

e. Residual contractual maturity breakdown of Assets

Standalone ***Currency INR Million***

Maturity Buckets	**Investment**	**Loans & Advances**	**Foreign Currency Assets**
Next Day	11,619.27	-	1,954.66
2 to 7 Days	-	16,017.61	324.34
8 to 14 Days	5,000.37	12,117.68	25.61
15 to 30 days	10,086.08	21,491.85	45,211.48
31 days to 2 months	12,484.85	35,666.94	112.85
Over 2 months up to 3 months	9,950.75	12,016.08	69.37
Over 3 months up to 6 months	42,528.20	23,376.01	6.09
Over 6 months up to 12 months	41,312.21	24,463.04	-
Over 1 year to 3 years	21,874.08	64,362.43	-
Over 3 years to 5 years	975.32	38,359.03	-
Over 5 years	-	13,184.98	1,441.36
Total	**155,831.13**	**261,055.65**	**49,145.76**

Notes:

- Assets in foreign currency exclude off-balance sheet assets and are classified as per the guidelines issued by RBI.
- In accordance with the ALM guidelines issued by RBI, Management has made certain assumptions in respect of certain assets while compiling their maturity profiles which are relied upon by auditors.

Consolidated *Currency INR Million*

Maturity Buckets	Investment	Loans & Advances	Foreign Currency Assets
Next Day	11,619.27	-	1,953.78
2 to 7 Days	1,761.47	30,067.63	324.15
8 to 14 Days	6,497.89	15,429.49	26.04
15 to 30 days	18,486.07	32,387.21	45,211.51
31 days to 2 months	18,448.18	58,383.35	113.62
Over 2 months up to 3 months	14,870.42	35,432.21	68.93
Over 3 months up to 6 months	46,365.47	88,943.69	6.09
Over 6 months up to 12 months	50,511.77	134,356.92	-
Over 1 year to 3 years	21,874.08	235,060.63	-
Over 3 years to 5 years	975.32	107,471.21	-
Over 5 years	14,153.00	131,318.20	1,441.34
Total	**205,562.94**	**868,850.54**	**49,145.46**

Notes:

- Assets in foreign currency exclude off-balance sheet assets and are classified as per the guidelines issued by RBI.
- In accordance with the ALM guidelines issued by RBI, Management has made certain assumptions in respect of certain assets while compiling their maturity profiles which are relied upon by auditors.

f. Amount of NPA (Gross) as at March 31, 2026

Currency INR Million

Asset class – non-performing assets	Standalone	Consolidated
Sub-standard	-	11,523.91
Doubtful-1	-	2,098.89
Doubtful-2	-	792.69
Doubtful-3	-	665.02
Loss	-	31.54
Total	**-**	**15,112.05**

g. Net NPA –

Standalone – Nil

Consolidated – 8,132.11 million

h. NPA Ratios

Ratios	Standalone	Consolidated
Gross NPA to gross advances	-	1.74%
Net NPA to net advances	-	0.94%

i. Movement of NPAs (Gross)

Currency INR Million

Particulars	Standalone	Consolidated
Opening balance as on April 01, 2025	-	12,752.68
Additions during the Period	-	42,508.45
Recovery during the Period	-	5,089.51
Upgradation during the Period	-	4,006.46
Write-off	-	31,053.11
Closing balance as on March 31, 2026	**-**	**15,112.05**

j. Movement of provisions

Standalone — ***Currency INR Million***

Particulars	**Provisions for**				
	NPA	**Standard Assets**	**Country Risk**	**UFCE**	**ASCL****
Opening balance as on April 01, 2025	-	1,211.64	205.54	299.19	45.97
Additions during the period	-	304.47	4.01	-	-
Recovery during the period	-	-	-	-	-
Upgradation during the period	-	-	-	-	-
Write-off	-	-	-	-	-
Write-back of excess provisions	-	-	-	100.64	45.97
Any other adjustments*	-	-	-	-	
Closing balance as on March 31, 2026	-	1,516.11	209.55	198.55	-

*Including transfers between provisions if any

** for exposure to specified borrowers beyond normally permissible lending limit

Consolidated — ***Currency INR Million***

Particulars	**Provisions for**				
	NPA	**Standard Assets**	**Country Risk**	**UFCE**	**ASCL****
Opening balance as on April 01, 2025	5,487.55	10,502.24	205.54	299.19	45.97
Additions during the period	26,275.06	2,861.41	4.01	-	-
Recovery during the period	1,517.31	-	-	-	-
Upgradation during the period	3,559.35	-	-	-	-
Write-off	19,706.00	-	-	-	-
Write-back of excess provisions	-	-	-	100.64	45.97
Any other adjustments*	-		-	-	-
Closing balance as on March 31, 2026	6,979.95	13,363.65	209.55	198.55	-

*Including transfers between provisions if any

** for exposure to specified borrowers beyond normally permissible lending limit

k. Amount of Non-Performing Investments - Nil

l. Amount of provision held for non-performing investments - Nil

m. Movement of provisions for depreciation on investments

Currency INR Million

Particulars	**Standalone**	**Consolidated**
Opening balance as on April 01, 2025	-	10.00
Provisions made during the period	-	-
Write-off	-	-
Write-back of excess provisions	-	-
Any other adjustments*	-	-
Closing balance as on March 31, 2026	-	10.00

n. Non-Performing Assets by major industry or counterparty type

Currency INR Million

Particulars	**Standalone**	**Consolidated**
Amount of NPAs	-	-
Specific and general provisions	-	-
Specific provisions and write-offs during the current period	-	-

o. Amount of NPAs and past due loans provided separately broken down by significant geographic areas including the amounts of specific and general provisions related to each geographical area - The bank does not have any non-performing assets or any past due loans as on March 31, 2026.

Table DF-4 - Credit Risk: Disclosures for Portfolios Subject to the Standardised Approach:

Qualitative Disclosures:

In line with RBI directive for implementation of the New Capital Adequacy Framework, the Bank accepts the ratings of RBI prescribed following External Credit Rating Agencies (ECRA); under standardized approach.

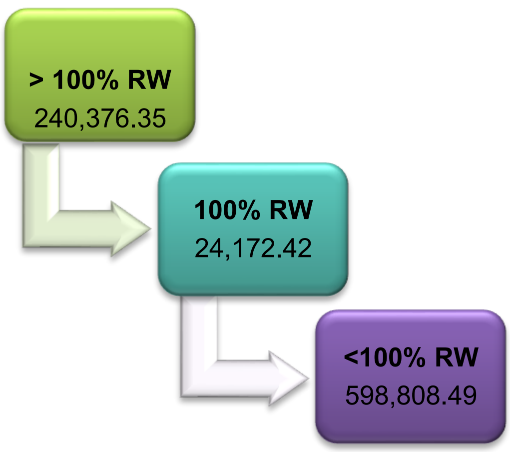
Domestic ECRA	**International ECRA**
Acuite Ratings & Research Limited (Acuite)	Moody's
Credit Analysis and Research Limited (CARE)	Standard & Poor's
CRISIL Limited	Fitch
ICRA Limited	
India Ratings and Research Private Limited (India Ratings) (formerly FITCH India)	
INFOMERICS Valuation and Rating Pvt Ltd. (INFOMERICS)	
Brickwork Ratings India Private Limited	

The risk weights are mapped to the ratings assigned. The facilities for which the rating from ECRA is not available are treated as unrated and corresponding risk weight is assigned depending upon the tenor of the facility.

Quantitative Disclosures:

The risk bucket wise distribution of total credit exposure on standalone basis as on March 31, 2026

Currency INR Million



Currency INR Million

Risk Bucket	Standalone	Consolidated
Below 100% Risk Weight	598,808.49	879,440.24
100% risk weight	24,172.42	367,960.76
More than 100% risk weight	240,376.35	461,032.10
Deducted	-	-
Total	**863,357.26**	**1,708,433.10**

Table DF-5 - Credit Risk Mitigation - Disclosures for Standardised Approaches

Qualitative Disclosures:

The bank has in place a well-structured credit risk mitigation structure which elaborates on the risk appetite and risk mitigation of the Bank. It is the endeavour of the bank to request for collateral for corporate credits unless the business case warrants unsecured lending. Collateral stipulated is usually mortgages, charge over business stock and debtors and/or financial instruments. The bank has adopted norms of valuation of collateral as stipulated in the prudential guidelines of RBI. Credit facilities which are backed by corporate guarantee of the parent, consider shareholding of the parent in the borrower and the credit worthiness of the guarantor.

Quantitative Disclosures:

Gross Credit Risk Exposure backed by eligible financial collaterals

Standalone *Currency INR Million*

Particulars	Gross Value of Exposure	Gross Value of Collateral	Value of Collateral post Haircut	Type of Collateral
Fund based exposure				
Loans & Advances	783.26	627.35	627.35	Fixed Deposits
Lending under TREPS	18,135.11	18,323.23	18,258.45	G-Sec & T-Bills
Non-fund-based exposure				
FX/Derivatives	48,759.74	17,581.90	16,175.35	Cash Margin
Security Posted with CCIL	497.80	472.21	472.21	Cash Borrowed-REPO
Outstanding OBS Amount*	485.81	68.84	68.84	Fixed Deposits

*Credit equivalent amount INR 261.82 million, forming part of gross credit exposure

Gross Credit Risk Exposure backed by eligible financial collaterals

Consolidated *Currency INR Million*

Particulars	Gross Value of Exposure	Gross Value of Collateral	Value of Collateral post Haircut	Type of Collateral
Fund based exposure				
Loans & Advances	783.26	627.35	627.35	Fixed Deposits
Lending under TREPS	18,134.64	18,323.23	18,258.45	G-Sec & T-Bills
Non-fund-based exposure				
FX/Derivatives	48,759.74	17,581.90	16,175.35	Cash Margin
Security Posted with CCIL	497.80	472.21	472.21	Cash Borrowed-REPO
Outstanding OBS Amount*	485.81	68.84	68.84	Fixed Deposits

*Credit equivalent amount INR 261.82 million, forming part of gross credit exposure

Table DF-6 - Securitisation - Disclosure for Standardised Approach

Qualitative disclosures:

The bank purchases Pass Through Certificate (PTC) under both Priority Sector Lending (PSL) and Non PSL Category. The risks pertaining to credit, legal, counterparty etc. is analysed before purchasing PTC.

As an investor, the Bank chooses the originator based on internal due diligence and with specification on parameters (such as tenor, loan to value, seasoning etc.) of the underlying loans in the pool. The regulatory requirement of minimum seasoning (Minimum Holding Period), minimum retention requirement (MRR) is being adhered to. The SPV is rated on local and international scale by external rating agencies, as applicable. An SPV/Trust (which is bankruptcy remote) is created by the seller/originator and an independent party is appointed as trustee. The said pool is then assigned by the originator to the SPV/Trust. SPV/Trust issues an Information Memorandum (IM) outlining all the aspects of the transaction to the investor (SMBC) for private placement. Basis the information memorandum, a consideration is paid by the investor to the SPV, basis the issue price per PTC, and subsequent, SPV issues the PTCs (tradable instrument) to the investors (SMBC and/or originator). The PTCs are thereafter transferred from Demat account of the SPV Trust to the Demat account of the investors. The future receivables which are collected by the servicing agent, at defined frequency, are deposited in collection and payout account (CPA) of the SPV for onward remittance to various stakeholders in line with waterfall mechanism as detailed in the transaction documents.

The PTCs are classified in “Available for Sale” category of Investments in the Financial Statements. From the monitoring perspective, the pool performance is analysed on monthly basis on parameters like collections, collection efficiency, pay-out details, prepayment, and foreclosures etc. The portfolio is also subjected to credit stress test to assess the impact on capital adequacy.

Quantitative disclosures: Banking Book

Currency INR Million

Particulars	Standalone	Consolidated
The total amount of exposures securitised by the bank	-	36,957.17
For exposures securitised losses recognised by the bank during the current period broken by the exposure type (e.g. Credit cards, housing loans, auto loans etc. detailed by underlying security)	-	-
Amount of assets intended to be securitised within a year	-	-
Of above, amount of assets originated within a year before securitisation	-	-
The total amount of exposures securitised (by exposure type) and unrecognised gain or losses on sale by exposure type	-	-
Aggregate amount of: • on-balance sheet securitisation exposures retained or purchased broken down by exposure type and • off-balance sheet securitisation exposures broken down by exposure type	12,381.75 -	12,381.75 -

(i) Aggregate amount of securitisation exposures retained or purchased and the associated capital charges, broken down between exposures and further broken down into different risk weight bands for each regulatory capital approach (ii) Exposures that have been deducted entirely from Tier 1 capital, credit enhancing I/Os deducted from total capital, and other exposures deducted from total capital (by exposure type)	The Bank has an outstanding securitization exposure of INR 12,381.75* (Including accrued interest) million, on which, the capital charge is INR 224.39 million, with average risk weight of 15.23% based on tranche maturity). Further, there is no s securitization exposure that has been deducted from Tier-I capital. The underlying assets of all PTCs purchased are commercial vehicles.	The Bank has an outstanding securitization exposure of INR 12,381.75* (Including accrued interest) million, on which, the capital charge is INR 224.39 million, with average risk weight of 15.23% based on tranche maturity). Further, there is no s securitization exposure that has been deducted from Tier-I capital. The underlying assets of all PTCs purchased are commercial vehicles.

**Including accrued interest as at March 31, 2026*

Quantitative disclosures: Trading book

Currency INR Million

Particulars	**Standalone**	**Consolidated**
Aggregate amount of exposures securitized by bank for which bank has retained some exposures, and which is subject to market risk approach, by exposure type	-	-
Aggregate amount of: • on-balance sheet securitization exposures retained* or purchased broken down by exposure type *(ABS);* and • off-balance sheet securitisation exposures broken down by exposure type	- -	- -
Aggregate amount of securitization exposures retained or purchased separately for: • securitization exposures retained or purchased subject to Comprehensive Risk Measure for specific risk; and • securitisation exposures subject to the securitisation framework for specific risk broken down into different risk weight bands.	- -	- -
Aggregate amount of: • the capital requirements for the securitization exposures, subject to the securitization framework broken down into different risk weight bands. • securitization exposures that are deducted entirely from Tier 1 capital, credit enhancing I/Os deducted from total capital, and other exposures deducted from total capital (by exposure type).	- -	- -

Table DF-7 - Market Risks in the Trading Book

Qualitative disclosures

Market Risk

It is the risk of losses arising from changes in market rates or prices that can affect the value of financial instruments. In the Bank, majority of Market Risk is arising from operations related to treasury. Market Risk is tracked and measured on a dynamic basis by a dedicated Market Risk department, which alerts management in to taking appropriate action.

Market Risk Organization Structure at the Bank

Bank's Risk Management is controlled by Risk Management Committee and Asset Liability Management (ALM) Committee. The Risk Management Committee/ALM determines risk tolerance and appetite for market risk. It also monitors and reviews significant risks and effectiveness of processes and sets out management responsibilities. Risk Management Committee/ALM formulates and implements the market risk policies and operational plans and recommends changes to policies, processes, and parameters for approval.

Market Risk Limit Structure at the Bank

Market Risk limits represent strategic restrictions, reflecting risk tolerance of the Bank, nature of the trading activities and the perceived trading and management skills. The limit setting is to prevent accumulation of Market Risk beyond the Bank's risk tolerance level, as determined by the Bank's top management, and to reflect mandates of individual trading units.

The Bank calculates the risk charge on market risk based on standardized approach as prescribed by RBI. The portfolio contains foreign exchange and interest rate risk only. The interest rate general risk is computed based on duration-based approach.

Market Risk Management

The Bank's Market Risk Framework comprises market risk policies, market risk limit and risk methodologies. The market risk policies are reviewed at least once a year to align with regulatory guidelines and international best practices.

Quantitative disclosures - The capital requirements for market risk are as follows:

Currency INR Million

Components of Market Risk	Standalone	Consolidated
Interest Rate Risk	1,919.55	1,919.55
Equity position risk	-	-
Foreign Exchange risk	625.81	625.81
Total	**2,545.36**	**2,545.36**

Table DF-8 - Operational Risk

Qualitative disclosures: The approaches for operational risk capital assessment

The Bank's Operational Risk Management framework includes the identification, assessment, measurement, and monitoring & oversight of operational risks within the Bank. Operations of SMBC India Branches currently follow Head Office policies for Operational Risk Management.

The Bank has a commitment to meeting high ethical and Operational Risk Management standards in the way it conducts its business. The governing principles and fundamental components of the Bank's operational risk management approach include accountability in the individual business lines for management and control of the significant operational risks to which they are exposed.

SMBC India Branches using an effective organization structure ensures the following to manage the operational risk by:

a. Separation of duties between key functions.
b. Periodic operational risk assessment tools such as Risk Appetite Measures/Risk Control Measures
c. Comprehensive assessment of all new products and processes.
d. Risk mitigation programs, which use insurance policies to transfer the risk of high severity losses e.g., cash, where feasible and appropriate
e. Business Continuity Plan Business Disruption of key business services for an extended period can affect the Bank's image/downfall unless appropriate emergency response and business resumption strategies are maintained.

As permitted by RBI, the Bank presently follows the Basic Indicator Approach for assessing the capital requirement related to capital charge for Operational Risk.

Table DF-9 - Interest Rate Risk in the Banking Book (IRRBB)

Qualitative Disclosures

Interest Rate Risk in the Banking Book

Interest Rate risk in Banking Book (IRRBB) refers to the risk of loss in earnings or economic value of the Bank's Banking Book because of movement in interest rates. Interest rate risk arises from holding assets/liabilities and Off-Balance Sheet (OBS) items with different principal amount, maturity dates or re-pricing dates thereby creating exposure to changes in levels of interest rates.

IRRBB Organization Structure

Asset Liability Management Committee (ALM Committee) ensures compliance with regulatory and internal policies related to IRRBB and provides strategic direction, for achieving IRRBB management objectives. The Assets and Liabilities Management Committee of SMBC India Branches has been established to provide the framework to strategically manage the bank's assets and liabilities while adhering to the risk management objectives established by the Management committee. The ALM is responsible for formulating the branch's asset and liability strategy including the pricing of advances and deposits, balance sheet planning, funding decisions, spread management and for managing Market and Liquidity risk.

The ALM meeting is convened monthly to review risks, market condition and its impact on balance sheet.

Quantitative Disclosures

Interest rate risk in banking book is primarily the change in the net interest income and the value of the bank's assets and liabilities, due to changes in interest rate. This is assessed from the following perspectives:

i. Earnings perspective (Earnings-at-risk) approach

From an Earnings perspective, the Interest rate sensitivity gap reports indicate whether the Bank is in a position to benefit/lose from rise/fall in interest rates due to repricing of assets and liabilities under various interest rate movement scenarios; the impact which may be observed on the Net Interest Income of the bank.

As of March 31, 2026, the impact of an incremental 100 basis points parallel fall or rise in the yield curve at the beginning of the year on Net Interest Income for the next 12 months amounts to Rs. (+/-) INR 573.41 million. However, this is well within the EaR limit set for the bank.

ii. Economic Value perspective (i.e. Market Value of Equity-MVE approach)

From an Economic Value perspective, the Duration Gap report indicates the impact of movement in interest rate on the value of banks assets and liabilities and thus impacting the value of equity of the Bank.

As of March 31, 2026, the fall in the value of equity for 200 bps interest rate shock (parallel increase) is 2.47% of our capital fund. This is lower than the internal threshold limit of 10% set for the bank and much lower than the threshold of 20% prescribed by RBI.

Table DF-10 - General Disclosure for Exposures Related to Counterparty Credit Risk

Qualitative Disclosure

a. Capital allocation for counterparty credit risk is based on regulatory guidelines. The bank follows Standardized Approach for assigning capital to its counterparty credit exposure

b. The counterparty credit exposure limits are assigned based on the credit worthiness of counterparty vis-à-vis risk appetite of the bank after taking into consideration qualitative and quantitative factors of the party. The parameters considered, among other factors include the financial strength, net worth, industry of operation, liquidity position etc.

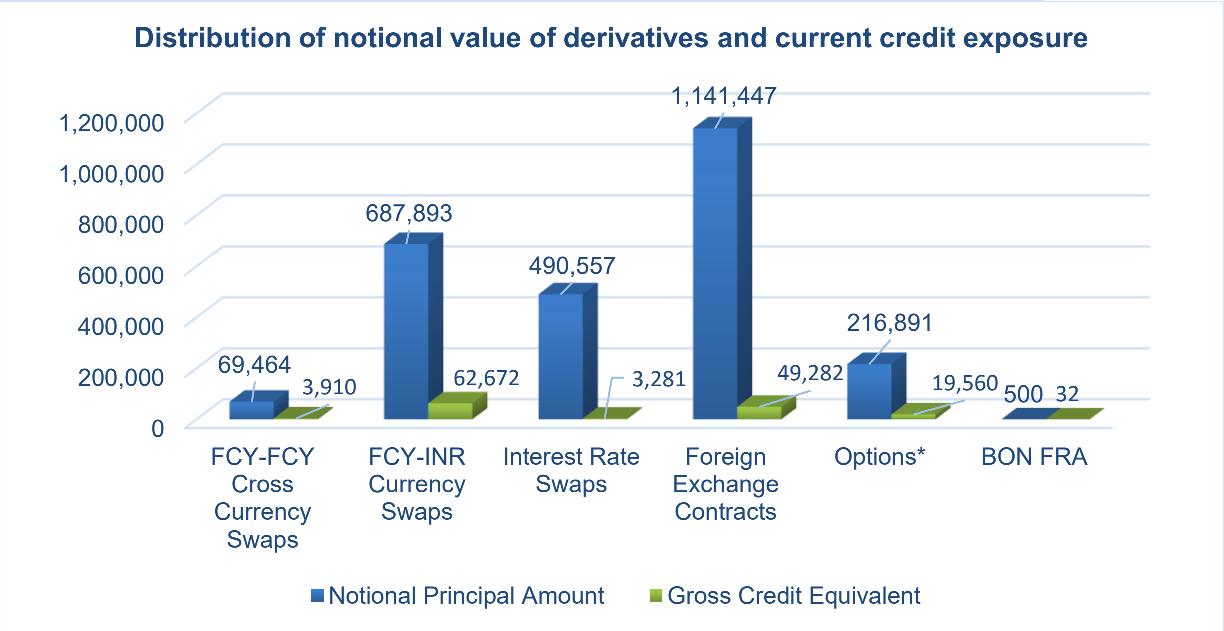
With regard to wrong way risk exposure, be it specific or general, the bank shall monitor and take proactive corrective measures to address issues related to such exposure and simultaneously make internal provisions (normally higher than the regulatory requirement) in order to face worse situation, as and when needed.

Quantitative Disclosure

The distribution of notional value of derivatives and current credit exposure by their types

Net credit exposure for derivatives, post consideration of the benefits from legally enforceable netting agreements and collateral arrangements.

Standalone **INR in Million**



*excluding sold options

Of the total gross credit equivalent of derivatives for INR 138,737.69 million, INR 103,584.18 million has been subjected to bilateral netting, resulting in netting benefit of INR 31,407.82 million. Further, the bank holds collateral of INR 17,581.90 million, considered as credit risk mitigant.

Composition of Capital Disclosure Template

Table DF-11 - Composition of Capital

		Eligible Amount		Ref No.
		Standalone	Consolidated	
Common Equity Tier 1 capital: instruments and Reserves				
1	Directly issued qualifying common share capital plus related stock surplus (share premium)	96,545.33	189,233.79	a
2	Retained Earnings	31,680.30	49,665.77	b
3	Accumulated other comprehensive income (and other reserves)	-	11,447.37	
3a	Revaluation Reserves	-	-	
4	Directly issued capital subject to phase out from CET1 (only applicable to non-joint stock companies)	-	-	
5	Common share capital issued by subsidiaries and held by third parties (amount allowed in group CET1)	-	-	
6	**Common Equity Tier 1 capital before regulatory adjustments**	**128,225.63**	**250,346.93**	
Common Equity Tier 1 capital: regulatory adjustments				
7	Prudential valuation adjustments	20.88	20.88	
8	Goodwill (net of related tax liability)	-	-	
9	Intangibles (net of related tax liability)	-	3,335.31	
10	Deferred tax assets*	-	5,749.82	
11	Cash-flow hedge reserve	-	-	
12	Shortfall of provisions to expected losses	-	-	
13	Securitization gain on sale	-	-	
14	Gains and losses due to changes in own credit risk on fair valued liabilities	-	-	
15	Defined-benefit pension fund net assets	-	-	
16	Investments in own shares (if not already netted off paid-up capital on reported balance sheet)	-	-	
17	Reciprocal crossholdings in common equity	-	-	
18	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued share capital (amount above 10% threshold)	-	-	
19	Significant investments in the common stock of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions (amount above 10% threshold)	-	-	
20	Mortgage servicing rights (amount above 10% threshold)	-	-	
21	Deferred tax assets arising from temporary differences (amount above 10% threshold, net of related tax liability)	-	-	

SMBC

22	Amount exceeding the 15% threshold	-	-	
23	*of which: significant investments in the common stock of financial entities*	-	-	
24	*of which: mortgage servicing rights*	-	-	
25	*of which: deferred tax assets arising from temporary differences*	-	-	
26	National specific regulatory adjustments (26a+26b+26c+26d+26e+26f+26g)	-	-	
26a	*of which:* Investments in the equity capital of unconsolidated insurance subsidiaries	-	-	
26b	*of which:* Investments in the equity capital of unconsolidated non-financial subsidiaries	-	-	
26c	*of which:* Shortfall in the equity capital of majority owned financial entities which have not been consolidated with the bank	-	-	
26d	of which: Unrealized profits arising because of transfer of loans	-	-	
26e	of which: deductions applicable on account of SRs guaranteed by the Government of India	-	-	
26f	of which: Intra-group exposures beyond permissible limits	-	-	
26g	of which: net unrealized gains arising on fair valuation of Level 3 financial instruments (including derivatives)	-	-	
26h	of which: contribution in the form of subordinated units of an AIF scheme	-	-	
26i	of which: full amount of the Default Loss Guarantee (DLG), if the bank is the DLG provider	-	-	
27	Regulatory adjustments applied to Common Equity Tier 1 due to insufficient Additional Tier 1 and Tier 2 to cover deductions	-	-	
28	**Total regulatory adjustments to common equity Tier 1**	**20.88**	**9,106.01**	
29	**Common Equity Tier 1 capital (CET1)**	**128,204.75**	**241,240.92**	
Additional Tier 1 capital: instruments				
30	Directly issued qualifying Additional Tier 1 instruments plus related stock surplus (share premium) (31+32)	-	-	
31	*of which: classified as equity under applicable accounting standards (Perpetual Non-Cumulative Preference Shares)*	-	-	
32	*of which: classified as liabilities under applicable accounting standards (Perpetual debt Instruments)*	-	6,000.00	
33	Directly issued capital instruments subject to phase out from Additional Tier 1	-	-	
34	Additional Tier 1 instruments (and CET1 instruments not included in row 5) issued by subsidiaries and held by third parties (amount allowed in group AT1)	-	-	-
35	*of which: instruments issued by subsidiaries subject to phase out*	-	-	
36	Additional Tier 1 capital before regulatory adjustments	-	6,000.00	
Additional Tier 1 capital: regulatory adjustments				
37	Investments in own Additional Tier 1 instruments	-	-	
38	Reciprocal crossholdings in Additional Tier 1 instruments	-	-	
39	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above 10% threshold)	-	-	

40	Significant investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	-	
41	National specific regulatory adjustments (41a+41b+41c)	-	5,081.96	
41a	*of which:* Investments in the Additional Tier 1 capital of unconsolidated insurance subsidiaries	-	-	
41b	*of which:* Shortfall in the Additional Tier 1 capital of majority owned financial entities which have not been consolidated with the bank	-	-	
41c	*of which: Others*	-	5,081.96	
42	Regulatory adjustments applied to Additional Tier 1 due to insufficient Tier 2 to cover deductions	-	-	
43	**Total regulatory adjustments to Additional Tier 1 capital**	-	5,081.96	
44	**Additional Tier 1 capital (AT1)**	-	918.04	
45	**Tier 1 capital (T1= CET1+AT1) (29+44)**	**128,204.75**	**242,158.96**	
Tier 2 capital: instruments & provisions				
46	Directly issued qualifying Tier 2 instruments plus related stock surplus	-	-	
47	Directly issued capital instruments subject to phase out from Tier 2	-	11,751.90	
48	Tier 2 instruments (and CET1 and AT1 instruments not included in rows 5 or 34) issued by subsidiaries and held by third parties (amount allowed in group Tier 2)	-	-	
49	*of which: instruments issued by subsidiaries subject to phase out*	-	-	
50	Provisions	5,819.99	13,705.80	c
51	**Tier 2 capital before regulatory adjustments**	**5,819.99**	**25,457.70**	
Tier 2 capital: regulatory adjustments				
52	Investments in own Tier 2 instruments	-	-	
53	Reciprocal crossholdings in Tier 2 instruments	-	-	
54	Investments in the capital of banking, financial and insurance entities that are outside the scope of regulatory consolidation, net of eligible short positions, where the bank does not own more than 10% of the issued common share capital of the entity (amount above the 10% threshold)	-	-	
55	Significant investments in the capital banking, financial and insurance entities that are outside the scope of regulatory consolidation (net of eligible short positions)	-	258.88	
56	National specific regulatory adjustments (56a+56b)	-	-	
56a	*of which: Investments in the Tier 2 capital of unconsolidated insurance subsidiaries*	-	-	
56b	*of which: Shortfall in the Tier 2 capital of majority owned financial entities which have not been consolidated with the bank*	-	-	
57	**Total regulatory adjustments to Tier 2 capital**	-	258.88	
58	**Tier 2 capital (T2)**	**5,819.99**	**25,198.82**	
59	**Total Capital (TC=T1+T2) (45+58)**	**134,024.74**	**267,357.78**	
60	**Total risk weighted assets (60a + 60b+ 60c)**	**658,310.02**	**1,332,442.32**	
60a	*of which: total credit risk weighted assets*	610,251.12	1,284,383.42	
60b	*of which: total market risk weighted assets*	21,391.40	21,391.40	
60c	*of which: total operational risk weighted assets*	26,667.50	26,667.50	

Capital ratios and Buffers				
61	Common Equity Tier 1 (as a percentage of risk weighted assets)	19.48	18.11	
62	Tier 1 (as a percentage of risk weighted asset)	19.48	18.18	
63	Total Capital (as a percentage of risk weighted assets)	20.36	20.07	
64	Institution specific buffer requirement (minimum CET1 requirement plus capital conservation plus countercyclical buffer requirements plus higher of G-SIB buffer requirement and D-SIB buffer requirement, expressed as a percentage of risk weighted assets)	8.40	-	
65	*of which: capital conservation buffer requirement*	2.50	-	
66	*of which: bank specific countercyclical buffer requirement*	-	-	
67	*of which: higher of G-SIB and D-SIB buffer requirement*	0.399	-	
68	Common Equity Tier 1 available to meet buffers (as a percentage of risk weighted assets)	13.98	8.18	
National minima (if different from Basel III)				
69	National Common Equity Tier 1 minimum ratio (if different from Basel III minimum)	5.50%	-	
70	National Tier 1 minimum ratio (if different from Basel III minimum)	7.00%	-	
71	National total capital minimum ratio (if different from Basel III minimum)	9.00%	-	
Amounts below thresholds for deduction (before risk weighting)				
72	Non-significant investments in the capital of other financial entities	-	-	
73	Significant investments in the common stock of financial entities	-	-	
74	Mortgage servicing rights (net of related tax liability)	-	-	
75	Deferred tax assets arising from temporary differences (net of related tax liability)	-	-	
Applicable caps on the inclusion of provisions in Tier 2				
76	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to standardized approach (prior to application of cap)	5,819.99	13,705.80	d
77	Cap on inclusion of provisions in Tier 2 under standardized approach	7,628.15	7,628.15	
78	Provisions eligible for inclusion in Tier 2 in respect of exposures subject to internal ratings-based approach (prior to application of cap)	Not Applicable	Not Applicable	
79	Cap for inclusion of provisions in Tier 2 under internal ratings-based approach	Not Applicable	Not Applicable	

*For standalone, the deferred tax assets of INR 1,121.60 million relates to timing differences, and thus not adjusted against tier capital.

Notes to the Template

Currency INR Million

Row no. of template	Particular	Standalone	Consolidated
10	Deferred tax assets associated with accumulated losses	-	5,749.82
	Deferred tax assets (excluding those associated with accumulated losses) net of Deferred tax liability*	-	-
	Total as indicated in row 10	**-**	5,749.82
19	If investments in insurance subsidiaries are not deducted fully from capital and instead considered under 10% threshold for deduction, the resultant increase in the capital of bank	-	-
	of which: Increase in Common Equity Tier 1 capital	-	-
	of which: Increase in Additional Tier 1 capital	-	-
	of which: Increase in Tier 2 capital	-	-
26b	If investments in the equity capital of unconsolidated non-financial subsidiaries are not deducted and hence, risk weighted then:	-	-
	(i) Increase in Common Equity Tier 1 capital	-	-
	(ii) Increase in risk weighted assets	-	-
50	Eligible Provisions included in Tier 2 capital**	5,819.99	13,705.80
	Eligible Revaluation Reserves included in Tier 2 capital	-	-
	Total of row 50	**5,819.99**	**13,705.80**

** The amount includes Investment Fluctuation Reserve for INR 3,895.78 million, being outside the cap on inclusion of provisions in Tier 2 under standardized approach.

Table DF-12 - Composition of Capital- Reconciliation Requirements

Step- 1

Currency INR Million

		Balance sheet	
		as in financial statements, as on	under regulatory scope of consolidation, as on
		March 31, 2026	March 31, 2026
A	Capital & Liabilities		
I	Paid-up Capital	96,545.33	126,805.50
	Reserves & Surplus	42,267.58	137,706.61
	Minority Interest	-	-
	Total Capital	**138,812.91**	**264,512.11**
II	Deposits	**377,328.89**	**377,328.89**
	of which: Deposits from banks	893.99	893.99
	of which: Customer deposits	376,434.90	376,434.90
	of which: Other deposits (pl. specify)	-	-
III	Borrowings	**16,698.14**	**548,774.57**
	of which: From RBI	-	-
	of which: From banks	15,000.00	272,133.82
	of which: From other institutions & agencies	472.21	117,242.09
	of which: Others- Outside India	1,225.93	141,413.33
	of which: Capital instruments	-	17,985.33
IV	Other liabilities & provisions	**111,633.32**	**177,840.78**
	Total Liabilities	**644,473.26**	**1,368,456.35**
B	Assets		
I	Cash and balances with RBI	55,909.41	56,101.80
	Balance with banks and money at call and short notice	76,228.37	105,755.43
II	Investments:	**155,831.13**	**205,180.25**
	of which: Government securities	79,688.18	94,638.86
	of which: Other approved securities	-	-
	of which: Shares	-	-
	of which: Debentures & Bonds	-	-
	of which: Subsidiaries / Joint Ventures / Associates	-	14,153.00
	of which: Others (Commercial Papers, Mutual Funds, PTCs etc.)	76,142.95	96,388.39
III	Loans and advances	**261,055.65**	**868,850.56**
	of which: Loans and advances to banks	-	-
	0f which: Loans and advances to customers	261,055.65	868,850.56
IV	Fixed assets	789.37	3,110.63
V	Other assets	94,659.33	129,457.68
	of which: Goodwill and intangible assets	-	1,462.31
	of which: Deferred tax assets	1,121.60	6,871.39
VI	Goodwill on consolidation	-	-
VII	Debit balance in Profit & Loss account	-	-
	Total Assets	**644,473.26**	**1,368,456.35**

Step-2

Currency INR Million

	Particulars	Balance sheet as in financial statements, as on March 31, 2026	Balance sheet under regulatory scope of consolidation, as on March 31, 2026	Ref no.
A	Capital & Liabilities			
I	Paid-up Capital	**96,545.33**	**126,805.50**	
	Of which amount eligible for CET-I	96,545.33	96,545.33	a
	Of which amount eligible for AT-I	-	-	
	Reserves & Surplus	42,267.58	**137,706.61**	b
	Minority Interest	-	-	
	Total Capital	**138,812.91**	**264,512.11**	
II	Deposits	**377,328.89**	**377,328.89**	
	of which: Deposits from banks	893.99	893.99	
	of which: Customer deposits	376,434.90	376,434.90	
	of which: Other deposits	-	-	
III	Borrowings	**16,698.14**	**548,774.57**	
	of which: From RBI	-	-	
	of which: From banks	15,000.00	272,133.82	
	of which: From other institutions & agencies	472.21	257,429.49	
	of which: Others (from head office/ branches)	1,225.93	1,225.93	
	of which: Capital instruments	-	17,985.33	
IV	Other liabilities & provisions	**111,633.32**	**177,840.78**	c
	of which: DTLs related to goodwill	-	-	
	of which: DTLs related to intangible assets	-	-	
	Total Liabilities	**644,473.26**	**1,368,456.35**	
B	**Assets**			
I	Cash and balances with Reserve Bank of India	55,909.41	56,101.80	
	Balance with banks and money at call and short notice	76,228.37	105,755.43	
II	Investments	**155,831.13**	**205,180.25**	
	of which: Government securities	79,688.18	94,638.86	
	of which: Other approved securities	-	-	
	of which: Shares	-	-	
	of which: Debentures & Bonds	-	-	
	of which: Subsidiaries / Joint Ventures / Associates	-	14,153.00	
	of which: Others (PTCs and CDs)	76,142.95	96,388.39	
III	Loans and advances	**261,055.65**	**868,850.56**	
	of which: Loans and advances to banks	-	-	
	of which: Loans and advances to customers	261,055.65	868,850.56	
IV	Fixed assets	**789.37**	**3,110.63**	
V	Other assets	**94,659.33**	**129,457.68**	
	Out of which:			
	Goodwill	-	-	
	Other intangibles (excluding MSRs)	-	1,462.31	
	Deferred tax assets	1,121.60	6,871.39	
VI	Goodwill on consolidation	-	-	
VII	Debit balance in Profit & Loss A/c	-	-	
	Total Assets	**644,473.26**	**1,368,456.35**	

STEP-3

Extract of Basel III common disclosure template (with added column) – Table DF-11 (Part II)

Tier-1 & Tier-2 Capital: Instruments and Reserves

Standalone ***Currency INR Million***

	Particulars	Component of regulatory capital/ amount reported by bank	Source based on reference numbers/ letters of the balance sheet under regulatory scope of consolidation from step 2
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	96,545.33	a
2	Retained earnings*	31,680.30	b
3	Provisions (eligible for Tier-2 capital) @@	5,819.99	c & d

@@includes general provisions on standard assets, country risk, unhedged foreign currency exposure, investment fluctuation reserve etc.

*The break-up of reserves and surplus as reported in Schedule-2 “Reserves & Surplus”, of the financial statements, together with their consideration in regulatory capital is as below.

Standalone **Currency *INR Million***

Particulars	**Amount**	**Remarks**
Statutory Reserve	10,591.66	Considered as part of CET-1
Remittable Surplus retained in India for CRAR	20,827.53	
Current Year Net Profit after Tax	6,690.88	Not considered as part of CET-I as bank has not submitted declaration for non-repatriation to RBI
Investment Fluctuation Reserve	3,895.78	Considered as part of Tier-2 capital and as shown in item 3 “Provisions” in above table, being outside the cap outside the cap on inclusion of provisions in Tier 2 under standardized approach
Cash Flow Hedge Reserve	0.61	No adjustment made, as current year profits not considered as part of CET-I
AFS Reserve	63.48	Of this amount, an amount of INR 20.88 million pertaining to unrealized gain on level 3 asset under AFS (PTCs), has been derecognized from CET-I, and rest considered as part of CET-I
Revenue Reserve	197.64	Considered as part of CET-1
Total of Schedule 2-Reserves and Surplus	**42,267.58**	

Tier-1 & Tier-2 Capital: Instruments and Reserves

Consolidated ***Currency INR Million***

	Particulars	Component of regulatory capital/ amount reported by bank	Source based on reference numbers/ letters of the balance sheet under regulatory scope of consolidation from step 2
1	Directly issued qualifying common share (and equivalent for non-joint stock companies) capital plus related stock surplus	189,233.79	a
2	Retained earnings*	49,665.77	b
3	Provisions (eligible for Tier-2 capital) @@	13,705.80	c & d

@@includes general provisions on standard assets, country risk, and unhedged foreign currency exposure, investment fluctuation reserve etc.

*The break-up of reserves and surplus as reported in Schedule-2 “Reserves & Surplus”, of the financial statements, together with their consideration in regulatory capital is as below.

Consolidated ***Currency INR Million***

Particulars	**Amount**	**Remarks**
Statutory Reserve	21,886.55	Considered as part of CET-1
Remittable Surplus retained in India for CRAR	20,827.53	
Current Year Net Profit after Tax	11,491.05	Not considered as part of CET-I as bank has not submitted declaration for non-repatriation to RBI
Investment Fluctuation Reserve	3,895.78	Considered as part of Tier-2 capital and as shown in item 3 “Provisions” in above table, being outside the cap outside the cap on inclusion of provisions in Tier 2 under standardized approach
Cash Flow Hedge Reserve	0.61	No adjustment made, as current year profits not considered as part of CET-I
AFS Reserve	63.48	Of this amount, an amount of INR 20.88 million pertaining to unrealized gain on level 3 asset under AFS (PTCs), has been derecognized from CET-I, and rest considered as part of CET-I
Revenue Reserve	197.64	Considered as part of CET-1
Total of Schedule 2-Reserves and Surplus	**58,362.64**	

Table DF-13 - Main features of Regulatory Capital Instruments

The Bank has not issued any Regulatory Capital Instruments forming part of Capital Funds. The Capital Funds of the bank mainly consist of Interest Free Funds received from Head Office, Reserves & Surplus and General Provisions, as eligible under extant regulatory norms.

Table DF-14 - Full Terms & Conditions of Regulatory Capital Instruments

The Bank has not issued any Regulatory Capital Instruments forming part of Capital Funds. The Capital Funds of the bank consist of Interest Free Funds received from Head Office, Reserves & Surplus and General Provisions, as eligible under extant regulatory norms

Table DF-15 - Disclosure Requirements for Remuneration

Qualitative Disclosures

a. Information relating to the bodies overseeing remuneration; includes name, composition, mandate, external consultants, scope, and employees covered	The remuneration framework for the bank's India operations is governed through a centralized structure aligned with the global remuneration policies of the parent organization. Oversight of remuneration is exercised by the Head of IBMD (India Business Management Department) in conjunction with the HRC (HR Council) which includes the regional head of HR and the India Division Head based in Singapore. Compensation decisions are undertaken in accordance with global guidelines to ensure alignment with the bank's business strategy, risk appetite, and regulatory expectations. Given the branch structure of the India operations, there is no separate Board-level Nomination and Remuneration Committee in India. However, remuneration practices are subject to group-level governance and oversight. The bank obtains certification each year of its remuneration framework's compliance with the Financial Stability Board (FSB) Principles for Sound Compensation Practices from both its Head Office (Tokyo) and an independent external consultant. The external consultant provides independent validation of our calculations with regulatory expectations. The remuneration framework applies to all employees of the India branch operations across business and control functions. Decision-making authority is appropriately restricted to senior management/identified personnel to ensure confidentiality and consistency in compensation outcomes. Quantitative details of employees covered are provided in the relevant disclosures.
b. Information relating to Design and structure of remuneration processes; features, objectives, committee review, independence of risk/compliance	The bank's remuneration framework is aligned with the global remuneration policies of the parent organization and is implemented locally through a structured performance management and compensation process. The framework is designed to support business objectives while promoting prudent risk-taking and adherence to regulatory requirements. It is anchored in a formal performance management cycle comprising goal setting, mid-year review, and year-end assessment.

	Employees are evaluated based on clearly defined SMART goals that incorporate both performance outcomes ("What") and the manner in which these outcomes are achieved ("How"). Risk and Compliance considerations form an overarching component of the evaluation framework. Remuneration outcomes, including salary increments, promotions, and variable pay, are determined based on performance ratings derived through this process. Compensation decisions are subject to review and approval by local and regional management, ensuring appropriate governance and consistency. Given the branch structure, the remuneration framework is not reviewed by a local remuneration committee; however, it is subject to periodic review by senior management in India in coordination with regional and head office governance structures. The bank has also implemented a Deferred Variable Pay framework, which strengthens alignment with long-term risk outcomes. Deferred compensation is subject to risk adjustment mechanisms, including malus and clawback provisions, which allow for reduction or recovery of compensation in cases of misconduct, material errors, failure of risk management, or adverse financial performance. The design of the framework ensures that the renumeration of the employees in Risk, Compliance, and other control functions are evaluated on the basis of their individual performance rather than the business performance, and their compensation is aligned with their functional objectives, thereby reinforcing independence and a strong risk culture.
c. Ways risks are taken into account in remuneration; key risks, measures, impact, changes over time	Risk considerations are an integral part of the bank's remuneration framework and are embedded within both performance evaluation and compensation outcomes, in line with global standards and local regulatory requirements. The performance management framework incorporates Risk and Compliance goals, as well as long-term sustainability objectives, which guide employee behavior and risk-taking. These considerations are embedded across both the achievement of performance objectives ("What") and the manner in which such objectives are achieved ("How"). Variable remuneration and promotion outcomes are influenced by performance ratings that incorporate risk and compliance assessments and are subject to multi-level management review. In addition, variable pay is linked to branch performance, ensuring alignment with both financial and risk-adjusted outcomes. The bank has implemented a structured consequence management framework, which establishes defined disciplinary outcomes for risk, compliance, and conduct-related incidents, and their direct impact on performance ratings, promotions and variable remuneration. Depending on the severity of the disciplinary action, this may include restriction of performance ratings and reduction in variable pay, thereby ensuring consistent and transparent linkage between risk outcomes and compensation.

	The bank has also implemented a Deferred Variable Pay framework, which strengthens alignment with long-term risk outcomes. Deferred compensation is subject to risk adjustment mechanisms, including malus and clawback provisions, which allow for reduction or recovery of compensation in cases of misconduct, material errors, failure of risk management, or adverse financial performance.
d. Linking performance and remuneration; metrics, linkage to individual/bank performance, adjustments for weak performance	The bank maintains a strong linkage between performance and remuneration through a structured performance management framework that aligns individual contributions with business outcomes. The performance management cycle comprises goal setting, mid-year review, and year-end assessment. Employees are evaluated on a four-point rating scale: Exceptional (E), Successful (S), Developing (D), and Underperforming (D). These performance ratings directly influence salary increments, promotions, and variable remuneration outcomes. Performance assessment is based on a balanced approach, which includes achievement of business and financial objectives, as well as qualitative factors such as adherence to risk management and compliance standards. Risk and Compliance considerations are embedded across all performance dimensions and significantly influence final ratings. Variable remuneration pools are determined based on the financial performance of the bank, and individual allocations are based on performance ratings and contribution. In cases of weak performance, including low individual ratings, failure to meet risk and compliance standards, or adverse business outcomes, variable remuneration may be reduced or not awarded. Employees rated as 'Underperforming' are typically not eligible for variable pay and may receive limited or no salary increments, in accordance with the bank's performance framework. Further, 'U' raters are subject to Performance improvement plans and failure to successfully complete the PIP, would lead to consequences including but not limited to termination.
e. Adjustment for long-term performance; deferral, vesting policies, and adjustments before/after vesting	The bank has implemented a Deferred Variable Pay (DVP) framework to align remuneration with long-term performance and the time horizon of risks. The framework is designed to promote prudent risk-taking and ensure that compensation outcomes reflect sustainable business performance. A portion of variable remuneration is mandatorily deferred based on employee category and level of variable pay. For Material Risk Takers (including CEO and senior management), 50% of variable pay is deferred, while for other employees, deferral is applied based on a tiered structure linked to the quantum of variable pay. Deferred variable pay is subject to a vesting period of three years, with vesting occurring in tranches of approximately 33%, 33%, and 34% over successive years from the date of award. The deferral mechanism applies to each variable pay award tranche.

	Deferred compensation is subject to performance adjustment mechanisms, including malus and clawback provisions. Prior to vesting, the bank retains the discretion to reduce or withhold deferred awards in the event of adverse risk outcomes, including misconduct, material errors, failure of risk management, significant financial downturn, or regulatory concerns. Post vesting, clawback provisions are applicable for a specified period, during which the bank may recover previously paid deferred remuneration in cases involving fraud, gross negligence, material risk failures, or other conditions as prescribed by regulatory requirements. This framework ensures that remuneration outcomes remain aligned with long-term performance, risk outcomes, and regulatory expectations, including the Financial Stability Board (FSB) principles and RBI guidelines.
f. Forms of variable remuneration; types, rationale, mix, determining factors	The bank's total compensation structure comprises fixed pay and performance-linked variable pay (performance bonus). Fixed pay reflects the employee's role, responsibilities, experience, and market positioning. While fixed pay itself is not variable in nature, year-on-year salary increments are linked to individual performance ratings, thereby recognizing sustained performance while maintaining income stability. Variable remuneration is provided in the form of performance bonus payouts and is designed to reward individual contribution, branch performance, and overall business outcomes. Variable pay is determined based on performance ratings, achievement of objectives, and adherence to risk and compliance standards. The Deferred Variable Pay framework is applied specifically to the performance bonus component. Under this framework, a portion of variable pay is deferred based on the employee's role and level of variable compensation, with higher deferral applicable to senior management and Material Risk Takers. The mix between fixed and variable pay, and between upfront and deferred components, is determined based on role, seniority, performance outcomes, and ability to influence risk. This structure ensures alignment with long-term performance, prudent risk-taking, and the bank's overall risk appetite.

Quantitative Disclosure:

Currency INR Million

Code	Particulars	Current Year FY 25-26	Previous Year FY 24-25
g)	Number of meetings held by the Nomination and Remuneration Committee during the financial year and remuneration paid to its members.	NA	NA
h) i)	Number of employees having received a variable remuneration award during the financial year.	2	2
h) ii)	Number and total amount of sign-on / joining bonus made during the financial year.	-	-
h) iii)	Details of severance pay, in addition to accrued benefits, if any.	-	-
i) i)	Total amount of outstanding deferred remuneration, split into cash, shares and share-linked instruments and other forms.	25.91	12.91
i) i)	Total amount of deferred remuneration paid out in the financial year.	3.40	-
j)	Breakdown of amount of remuneration awards for the financial year to show fixed and variable, deferred and non-deferred.		
j) i)	Fixed	70.01	68.14
j) ii)	Variable	32.78	28.83
j) iii)	Deferred	16.39	12.91
j) iv)	Non-Deferred	16.39	12.91
k) i)	Total amount of outstanding deferred remuneration and retained remuneration exposed to ex-post explicit and/or implicit adjustments.	25.91	12.91
k) ii)	Total amount of reductions during the financial year due to ex-post explicit adjustments.	-	-
k) iii)	Total amount of reductions during the financial year due to ex-post implicit adjustments.	-	-
l)	Number of Material Risk Takers (MRTs) identified.	2	2
m) i)	Number of cases where malus has been exercised.	-	-
m) ii)	Number of cases where clawback has been exercised.	-	-
m) iii)	Number of cases where both malus and clawback have been exercised.	-	-
n)	The mean pay for the bank as a whole (excluding sub-staff) and the deviation of the pay of each of its Whole Time Directors from the mean pay.	27.20	24.60

***Note**- We have included details for the CEO and MRT only. Further, for the deferred bonus in JPY, we have considered the exchange rate as of the date of payment for the upfront bonus*

Table DF-16 - Equities – Disclosure for Banking Book Positions

The qualitative and quantitative disclosures: - Nil as, on the reference date, the bank does not have any equity investments.

For and on behalf of
Sumitomo Mitsui Banking Corporation – India Branches

Rakesh Garg
Managing Director & CEO-India
Place: Mumbai
Date: 29th June 2026